



AUGUST 17, 2015

A hot summer day – must have been a good beach or golf day because we had a bit of a smaller crowd for our afternoon meeting. It was a great day nonetheless with a few new members, an exciting announcement and plenty of jokes from our Sergeant-at-Arms Tom Watson.

I GUESS LANDS NEED BANKS TOO...

We're pretty used to bankers among our ranks but today we learned about an entirely different kind of bank – the Berrien County Land Bank Authority. Only a few among us were familiar with the organization but Katie Montoya was kind enough to join us and bring us all up to speed.



So, what is it? A Land Bank is a public authority created to efficiently acquire, hold, manage, and develop tax-foreclosed and other vacant or abandoned properties. In Michigan alone, there are 37 Land Banks with around 120 existing nationwide.

Land Banks in different regions operate differently with different goals based on the needs of that particular area. In general, the mission is to return blighted tax reverted properties to productive and economically viable use. To achieve this mission, the Authority is enabled to do the following:

- Own, accept and hold property through gift, transfer and conveyance
- Manage, sell, exchange, lease, option, renovate and develop
- Dispose of property in a manner that is proper, fair and in the best interest of the community
- Borrow money, issue notes and bonds, solicit grants as well as retain proceeds from the sale or rental of property
- Initiate quiet title action

The use of a Land Bank can be valuable in a number of scenarios such as when there is a large inventory of vacant or abandoned property, when the property has little to no market value or delinquent taxes in excess of fair market value. This may also be the best course of action for properties with title problems or when inflexible policies that dictate the disposition of public property.

Another common challenge is cycle of auction sale of tax-foreclosed properties. Montoya shared that often the purchasers of these low-value properties are ill-equipped for long-term maintenance and end up back in the system.

The mission of the Berrien County Land Bank Authority is to alleviate blight and increase the tax base through thoughtful acquisition and disposition of tax reverted and abandoned property, ensuring that land is developed with high standards in the most productive manner. The goals of the Authority include returning parcels to the tax rolls which is of great benefit to the community. The Authority also seeks to initiate innovative programs with non-profit and community organizations as well as building positive working relationships with county and local units of government.

Through this work, the hope is that public nuisances are abated and criminal activity is reduced. Through demolition of blighted properties, maintenance costs are also reduced while bringing stability to challenged neighborhoods. The productive use of said lands also increases tax revenue and increases neighboring property values promoting economic development and increased funding for public schools.

Joke of the Week!



“Why is it important for today’s kids to learn algebra? Because I had to learn this junk in school and now it’s your turn, that’s why!”

ANNOUNCEMENTS & EVENTS

- 8/24 Meeting – John Proos, State Legislative Update
- 8/29 – Park Clean-up Day – *more details coming soon!*
- 8/31 Meeting – Autumn Zick, Therapeutic Equestrian Center
- 9/7 – Labor Day – NO MEETING



Rotarians with Guests

Matt Hanley brought Elizabeth “Bits” Thomas and Elizabeth Filstop

Jackie Huie brought Sara Adler and Cody Wales



With Debra Trapikas recently being appointed District 6360 Secretary, the e-Wheel could use some help. If you’re interested in participating in any capacity, please contact Emily

Hosinski at emily_m_hosinski@whirlpool.com



The Rotary Club of St. Joseph – Benton Harbor’s board has approved a new plan of presidential succession now that we have a Clay McCausland shaped hole in our club. Steve Smith has agreed to bump up his presidency by a year and is now our President-Elect for the 2015-2016 year and will serve as president for 2016-2017. For 2017-2018, our centennial year, Rick Villa has agreed to accept the role of President.

In other leadership news, Dwight “Never Say No” Bowman has agreed to chair the membership committee.



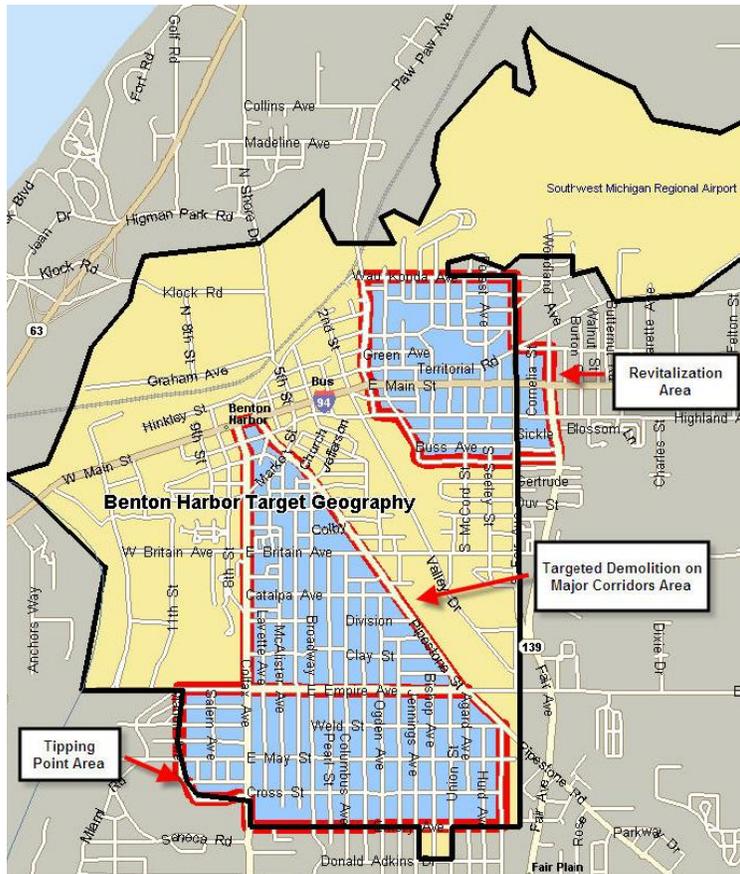
Rotarian Steve Upton was honored at a recent Cubs game in recognition of his service in World War II! Looking good Steve!

Thank you Lisa Cripps-Downey for the photo



LAND BANK (CONTINUED)

Since 2010, the Authority has completed 253 demolitions in the City of Benton Harbor through the Neighborhood Stabilization Program with an additional 27 demolitions scheduled before the end of the year. In the map of Benton Harbor below, the upper most section (Paw Paw to M-139 and Wau Konda to Buss) represents the current revitalization area. The middle section (Colfax – Pipestone – Empire) shows the targeted demolition area and the lower section (Empire to Emory and Windsor to Milton) represents the current tipping point area.



One such program engages youth of all ages to plant and maintain a community garden. The proceeds from the sale of produce raised go directly back to the young people who participate in the program. Not only are they learning gardening skills but also getting a great lesson in economics. Their efforts are also providing an influx of healthy foods to the community.



Once these properties are demolished...something still needs to be done with them. The Side Lot Program is a great initiative that allows for positive use of otherwise vacant spaces. Through this program, property can be offered to the adjacent property owners for expansion of their yard. There's also the allowance to partner with neighborhood groups and faith-based organizations for projects like community gardens, pocket parks, open space and green infrastructure.

Currently there are 158 properties in ownership by the Authority with an additional 59 under lease through the end of the year. Since the program started, 147 properties have been sold with a total sale amount of \$94,250.26. It may not seem like a lot of money but the majority (140) of the sales have been facilitated through the Side Lot Program which sells the properties at \$250. Montoya joked that she would be happy to provide a lot or two as a 50/50 raffle prize...wouldn't that make for an interesting drawing!



Welcome New Rotarians!



Not one, but three new members joined our ranks this week! Please make sure to introduce yourself and welcome them to our club.

Richard “Ricky” Plangger was sponsored by Matt Hanley. Ricky and Matt were old school buddies from their time at Lakeshore High School. Ricky spent some time away having gone to school at LSU and then living in Houston but moved back to town 4 months ago.

Jennifer Kirsch, sponsored by Maria Kibler, has a long-standing history with Rotary. She’s recently joined the area having moved from New York and works locally at Freedom Counseling Center. Her father was a Rotarian and she actually had the opportunity to study abroad through a Rotary program. She actually sought us out upon arriving in town!

Brian Berger was sponsored by Tom Watson. Brian is a St. Joseph Attorney and although he’s from Detroit originally, he and his wife have lived in this area for over 30 years. They have an adult daughter who lives in Chicago.

WANT TO CONTRIBUTE TO THE E-WHEEL?

Your weekly email is brought to you by Debra Trapikas and Emily Hosinski. If you have an announcement, a bit of news you wish to share, or a story you wish to see featured, please write one or both at tawana53@aol.com or emily_m_hosinski@whirlpool.com. Thank you to Aaron Bradford for the wonderful photography!

Connect with the Rotary Club of St. Joseph-
Benton Harbor
online at www.sjbhrotary.org



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