



September 12, 2018

NCST Buyers Using CLTs, Florida Buyer Success, Policy Corner, Freddie Mac Free Workshops, Reports & Articles to read, and more

## NCST Buyers Using CLTs/Long Term Deed Restrictions to Preserve Affordable Housing



*by Racquel Reddie, NCST*

As the cost of housing has continued to rise, getting expensive for families even at 120% AMI, we are seeing a resurgence of interest in the Community Land Trust (CLT) model. Designed by the Institute for Community Economics more than 30 years ago in response to the rising costs of housing, limited space for new construction, aging housing stock especially in eastern U.S. cities, and a growing number of abandoned buildings, there are now approximately [330 U.S. communities that operate as CLTs](#).

### What is a Community Land Trust?

A CLT is a non-profit organization that helps provide permanently affordable housing opportunities for families and communities. The core concept is that the CLT separates the ownership of the land from the ownership of the house so the title can be transferred without the land. The trusts also designate the organization that will own the land title and manage the ground leases. This leads to more affordable homeownership as the title transfer to the homeowner does not include a fee interest in the land; the sales price is based solely on the value of the improvements, with a 99 year ground lease provided to the homeowner. The ground lease contains a resale provision which ensures the property will be affordable in perpetuity, as the home must be sold to an income eligible buyer at an affordable price. The resale provision typically provides a reasonable return to the homeowner; however, [the appreciation may be far less than standard market appreciation](#).

From the buyer's standpoint, a CLT home provides homeownership in a market where the alternative is to rent or move away due to the high cost of housing. For other community stakeholders which include local government, mortgage lenders and subsidy providers, as well as affordable housing advocates, the CLT provides a way of creating permanent housing stock with a single subsidy using a shared equity

approach.

For example, in Florida there are now 13 CLTs, and more jurisdictions in Florida are contemplating the formation of a CLT for the first time as they try to address the shortage of affordable housing stock.

NCST community buyer **Bright Community Trust (BCT)**, in Clearwater, Florida, began its CLT structure via a public partnership with Pinellas County in 2008. Since February 2015, BCT has purchased 14 properties through NCST's *First Look* program, which are now part of their CLT. BCT taps diverse funding sources including CHDO, CDFI, and its own internal funds to pursue strategic home acquisitions and rehab opportunities. For BCT, being able to leverage private funds helps the organization meet the affordable housing needs of its low-to-moderate income homebuyers, especially for those above 80% and up to 120% of AMI, who often do not qualify for other public subsidies. As BCT's Executive Director, Anthony Jones, recently shared, "Operating a CLT is about the stewardship of the program and ensuring that affordable housing is available for the long term." BCT also continues to seek larger regional collaborations to sustain their success.

**Neighborhood Renaissance** is a West Palm Beach, Florida NCST buyer that formed a CLT in 2005. Starting with a grant from the Community Foundation of Palm Beach and Martin County that aimed to support long-term affordable housing, the organization today uses a variety of funding sources, including CHDO funds, lines of credit, and their own operating funds. Since 2013, Neighborhood Renaissance has purchased 22 properties through NCST programs. In the South Florida housing market, it's not uncommon to find that "affordable housing" means homes priced up to \$300,000. To help low-to-moderate income homebuyers purchase homes that are affordable through a CLT, Neighborhood Renaissance's Executive Director, Terri Murray, believes you must get local government on board to incorporate a mechanism for subsidy for the CLT model to work. However, with individual homebuyer subsidies reaching an average of \$50K-\$60K, this may be hard to sustain with limited public resources. In some local municipalities like West Palm Beach, it may be easier to establish long term affordability utilizing deed restrictions over a 30-year period when subsidies are limited or not available.

Stay tuned for more information on Community Land Trusts. Both Freddie Mac and Fannie Mae are considering increasing their lender originations under this program with added flexibility and certification programs [under their Duty to Serve initiatives](#). Hopefully NCST buyers and other 501(c)3 real estate organizations operating CLTs will find it easier to work with local financial institutions to finance these mortgages.

*Racquel Reddie serves as Community Development Director, Southeast Region, for NCST.*

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## **Couple Earning Less Than 80 Percent of Area Median Income Now Own Safe, Affordable Home in Jacksonville, Florida**

The new owner-occupants of this home lived previously in a mobile home

community, where they were charged only \$350 per month for rent. Unfortunately, their landlord passed away and the mobile home community fell into ruin. However, the landlord's children sold the units, and they generously used the proceeds from the sales to subsidize the housing costs for some of the former tenants. These new homeowners, a disabled man and his wife in their late 50's, earn less than \$700 per month and greatly appreciate the subsidy gift they received, which allowed them to purchase their new home.

When Community Development Coalition Corporation (CDCC) acquired this three bedroom, two bath home through the NSI *First Look* program, a tree had fallen on the back of the house, destroying the kitchen and back bathroom. They learned this part of the home was built as an illegal addition so they had to demolish it and then rebuild the original wall. CDCC fully renovated the home, spending more than \$63,000, which included building a new kitchen, adding a new roof, plumbing and water heater, upgrading the electric and wiring, adding all new flooring, fully renovating the bathrooms, and installing a new appliance package. They repaired all the walls and trim, applied fresh paint throughout, and installed new deadbolts and smoke detectors. CDCC also pressure cleaned the entire exterior of the home, added a new privacy fence, demolished some sheds that were on the property, and made concrete repairs.

The new owners moved in with little furniture, so the family that subsidized the property purchase asked for and received donated furniture from members of their church.

CDCC began their work in 2013 – they previously performed demolition work for the city of Jacksonville and after demolishing thousands of once-affordable homes, knew they wanted to be a part of rehabbing and returning these much-needed homes to those in the community who desperately desire the opportunity to purchase a decent, affordable home.

*Thank you to the team at Community Development Coalition Corporation (CDCC) for your incredible work in rehabbing and preserving affordable housing in your community!*

## Before



## After



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#### 2018 Event Dates:

**Oct. 2:** Minneapolis-St. Paul, MN

**Oct. 18:** Denver, CO

**Nov. 8:** Raleigh-Durham, NC

[Click here to visit website for event details.](#)

*Event hosted by Freddie Mac and Nickerson Training.*

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## Policy Corner > NCST Publishes Major Article on Single Family Rental Issues in *Shelterforce*

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*by Julia Gordon, NCST*

We're excited to share with you some good policy news out of Washington, D.C. (not a sentence you read very often these days).

On August 21, the [Federal Housing Finance Agency \(FHFA\)](#) announced that Fannie Mae and Freddie Mac would no longer offer financing to single-family-rental (SFR) investors through their multifamily divisions. Over the previous two years, the GSEs

had entered this market for the first time, with Fannie Mae providing Invitation Homes with over a billion dollars of financing and Freddie Mac financing a handful of mid-size investors.

When the GSEs originally got into this market, NCST [spoke out](#) against the move, because our experience is that SFR investors have had no trouble accessing private capital markets and did not need taxpayer-backed financing. Providing them access to inexpensive GSE financing only further exacerbated the existing investor advantage over potential homebuyers as well as nonprofits working in affordable homeownership and rental.

Over the past couple of years, institutional owners of single-family rental have come under increased scrutiny, including [investigative reports](#) detailing alleged abuses of tenants as well as additional consideration of the role SFR plays in [reducing available inventory](#) for first time homebuyers.

NCST recently published a [major article](#) on the topic of SFR featured in the summer 2018 edition of Shelterforce Magazine, which focused on rental issues. Despite the victory out of FHFA, SFR continues to pose a threat to homebuyers, tenants, neighborhoods, and the future of homeownership.

We commend FHFA for a responsible decision, and we look forward to continued engagement with the agency and with Fannie Mae and Freddie Mac as they consider options for modernizing their “traditional” program for financing investors through their single family divisions. We will advocate for products that support nonprofits and mission-focused developers in their work to stabilize neighborhoods and provide opportunities for affordable homeownership, as well as for policies that ensure all investors using Fannie Mae and Freddie Mac programs engage in practices that are healthy for both tenants and neighborhoods.

*Julia Gordon serves as Executive Vice President for NCST.*

[Download the .pdf - The Dark Side of Single Family Rental](#)

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## Buyer Resources

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### Free "Visualizations About Money" and "In-depth Cost Guides and Tools".

[HowMuch.net](#) offers free visualizations, cost guides, and tools. Here are two info-maps we think you'll find interesting:

[The Income Needed to Rent a House in Every State](#)

### Reports to Read:

#### [Housing Market Recovery in Cuyahoga County: Race and Geography Still Matter](#)

For most of the U.S., and for much of Ohio, the foreclosure crisis and its aftermath are behind us. Overall Cuyahoga County is generally seeing positive trends. But it's increasingly clear there are two Cuyahoga County housing markets: one that has already recovered (or well on the road to a healthy recovery) and one that is struggling to recover. Most troubling, the segments of

<https://howmuch.net/articles/salary-needed-to-afford-rent>:

- Paying for housing is usually the most expensive fixed cost that people have. Advisers recommend that to maintain a healthy budget, you should spend no more than one-third of net income on housing, whether you rent or own. But the amount you need to earn to afford a decent home depends on where you live.

### Where Americans Struggle to Afford Their Homes

<https://howmuch.net/articles/state-of-the-nations-housing-2018>

- The single biggest expense in most people's budgets is for housing. Whether renters or homeowners, personal finance experts agree a housing payment should ideally be no more than 30% of income. If you spend more than that, the government considers housing to be a financial burden. So what does the situation look like across the country?

the housing market struggling to recover are overwhelmingly suburbs or Cleveland neighborhoods with a high percentage of African American residents. The obstacles undermining market recovery in these communities have their origins in two related activities: 1) predatory practices of mortgage lenders who encouraged subprime loans in the early 2000s and 2) the tsunami of foreclosures that resulted from those bad mortgages.

- [Click here to read the report](#)

### Digging Deeper: Ten Striking Findings from Our Latest State of the Nation's Housing Report

This year marked 30 years since the Joint Center for Housing Studies released its first report in 1988 and this year's report includes a number of statistics that surprised even the experienced researchers who prepare it. Here are 10 particularly notable stats from the 2018 report:

1. The average number of single-family homes for sale during 2017 was lower than at any point since 1982.
2. One in three homeowners is age 65 or over.
3. Only one in three renters has more than \$10,000 in assets.

What are #s 4-10?

- [Read the full article here](#)

## Industry Conferences



It's Fall conference season and our team members will be on the road again. Meet some of our team members at these upcoming conferences:

### October:

- Ohio Land Bank Conference, Columbus, OH
- Florida Redevelopment Association Conference, Ft. Myers, FL

NCST team members attend and serve as panelists for selected industry conferences and events. We enjoy the opportunity to see and meet our partners on the road, as well as share our industry knowledge.

### September:

- 16-18 - [The Five Star](#), Dallas, TX

### October:

- 3-5 - [Ohio CDC Association Conference](#), Columbus, OH
- 8-11 - [Opportunity Finance Network Conference](#), Chicago, IL
- 14-17 - [MBA Annual Convention](#), Washington, DC
- 18-20 - [AREAA National Conference](#), Las Vegas, NV
- 23-24 - [Ohio Land Bank Conference](#), Columbus, OH
- 24-27 - [Florida Redevelopment Association Conference](#), Ft. Myers, FL

## November:

- National Community Development Assoc. – SE Region VI Conference, Birmingham, AL

Hope to see you on the road in 2018!

## November:

- 6-9 - National Community Development Assoc. – SE Region VI Conference, Birmingham, AL
- 27-29 - NHC Solutions for Affordable Housing, Washington, DC



## Community Buyers - Share Your Property Success Stories

Buyers - we'd like to share your accomplishments - please do brag a little! In REOTrack, when you submit your final reporting, click on the "Good Story Flag" box and we'll take it from there. Or email Sally or call her (214-710-3411) and she'll work with you on your story. > [Download this flyer for all the scoop.](#)

## Industry News

Below are recent, notable headlines regarding our industry.

### Fannie, Freddie will stop backing single-family rentals

- <https://on.mktw.net/2MuA9I3>
- Fannie Mae and Freddie Mac, the government-sponsored enterprises that help lubricate the U.S. mortgage market, will stop backing loans for single-family investment homes in a nod to the growing controversies surrounding that marketplace. The Federal Housing Finance Agency, regulator of Fannie FNMA, -2.63% and Freddie FMCC, -2.70%, announced Tuesday that both companies would end pilot programs which were intended to “test and learn” best practices in a market that’s exploded in the aftermath of the financial crisis. ...
- **“I was glad to see this decision, I think it was a responsible decision and I’m looking forward to continued engagement with (Fannie and Freddie) over ways in which they might modernize traditional investor financing,”** said Julia Gordon, executive director of the National Community Stabilization Trust. Gordon and other housing observers have criticized the enterprises’ decision to get involved in a market in which investors don’t seem to have much trouble raising funds from traditional capital markets sources. The first such step was in 2017, when Fannie guaranteed a \$1 billion deal for Invitation Homes INVH, +0.50%, which was then controlled by Blackstone, ...
- **“I am perplexed to see Fannie Mae place a taxpayer guarantee behind the same private interests whose risky practices led to the millions of foreclosed homes they are now buying up,”** Gordon’s organization said in a statement at the time. **“These investors so far have had no trouble financing the purchase of tens of thousands of homes without government support.”**
- But advocates have also increasingly become concerned about the business practices of the institutional investors who’ve decided to become landlords. A recent Reuters report documented extensive, chronic issues for Invitation Homes tenants. **“I think it’s becoming increasingly evident that many of the actors in the single-family rental market pose risks to anyone who’s involved with them,”** Gordon told MarketWatch. **“We’ve seen a number of newspaper articles and investigative reports that indicate we may need to do some hard thinking about how these landlords are operating in the marketplace. When you have that kind of reputational risk, there’s downside.”** ...



### The Struggle Continues in 50th Anniversary Year of Fair Housing Act

- <https://bit.ly/2N1zXcd>

- For Caroline Peattie to talk about the state of foreclosed homes in minority neighborhoods of Northern California, she has to get into the history of U.S. housing segregation. Peattie, the executive director of Fair Housing Advocates of Northern California, draws a line from early-to mid-twentieth century policies that enforced residential segregation by race and resulted in a persistent wealth divide, to the lead-up to the 2009 housing crash, in which minorities were targeted for subprime mortgages and then to the aftermath in which those minority neighborhoods were disproportionately affected by the foreclosure crisis.
- In the decade since the crash, she's seen housing inequality persist in a new way. Fair Housing Advocates of Northern California is one of 19 fair housing organizations, led by the Washington-based National Fair Housing Alliance, filing suit this summer against Bank of America alleging the bank intentionally failed to maintain foreclosed homes in minority neighborhoods, while it consistently maintained similar bank-owned homes in comparable white neighborhoods.
- Fair housing organizations consider such disparate treatment of foreclosed homes to be reminiscent of redlining — the practice of denying bank loans and other forms of non-predatory lending to certain people or neighborhoods based on race. Both practices result in the gradual decay of housing stock in predominantly minority neighborhoods. ...

### **Black Homeownership Is the Norm in These Cities**

- <https://bit.ly/2nl151l>
- Two decades ago, Frederick Veazey was drawn to this suburban idyll by the usual things: grass, peace and quiet, good schools. But in choosing where to raise his sons and daughter, the successful insurance broker also wanted something else. "We wanted our kids to grow up in a place where there are African-American role models other than their parents," Veazey said. "We wanted to experience the diversity. We didn't want to be the diversity."
- Veazey found what he was looking for in this majority-black village of grand houses, gated mansions and a world-class golf course: Olympia Fields has a black homeownership rate of 98 percent. It is one of only a handful of sizeable, majority-black communities in the United States where the black homeownership rate exceeds 80 percent.
- Nationally, the black homeownership rate is only 41 percent — virtually unchanged from 50 years ago, when the federal Fair Housing Act banned racial discrimination in housing. The national white homeownership rate is 71 percent. Incredibly, the gap between black and white homeownership rates is wider now than it was in 1900, according to a study released in April by Zillow, an online real estate company.
- Four other black-majority municipalities with homeownership rates of at least 80 percent — Flossmoor, Lynwood, Matteson and South Holland — also are suburban communities south of Chicago, within a few miles of Olympia Fields. That is no accident: In the 1990s, a group called Diversity, Inc. helped to boost black homeownership in the area by sending black and white buyers to home sellers to ferret out discrimination, and filing lawsuits when they were treated differently. ...

### **40% of Americans struggle to pay for at least one basic need like food or rent**

- <https://on.mktw.net/2wvePky>
- Many people still struggle to pay bills — even for something as basic as food. That's the difficult conclusion of a new report released Tuesday by the Urban Institute, a nonpartisan, nonprofit policy group based in Washington, D.C., which surveyed almost 7,600 adults last December. Some 39.4% of adults said their families had trouble meeting at least one basic need for food, health care, housing, or utilities last year. ...
- The Urban Institute's "Well-Being and Basic Needs Survey" tracks individual and family health and financial security at a time when the economy is improving and unemployment is falling, but the researchers said the social safety net for low-income Americans "may be undergoing significant changes." In fact, almost two-thirds of families with incomes below the federal poverty level — currently \$25,100 for a family of four — had problems meeting these basic needs.
- The most common hardship Americans said they faced was food insecurity, ... Other basic needs Americans had trouble meeting included paying medical bills (18% of respondents), getting medical care (17.8%), missing utility bill payments (13%) and missing rent or mortgage payments (10.2%). ...

### **BlackRock's Decade: How the Crash Forged a \$6.3 Trillion Giant**

- <https://bloom.bg/2C5QQ1a>
- Our memories of the 2008 U.S. financial crisis primarily concern losses: Bear Stearns, Lehman Brothers, homebuyers, insurers that made reckless bets, and American taxpayers who

shouldered billions of dollars in bank bailouts. What about the big wins? One stands out. BlackRock Inc., the world's largest money manager, may never have grown as far and as fast as it did without the unprecedented changes brought about by the recession. The business now towers over its competitors; its \$6.3 trillion in assets under management exceeds the size of Germany's economy.

- The story of how BlackRock reached its current position is also the story of the financial industry over the past 10 years. The rise of exchange-traded and index funds and low-fee investing; lower risk tolerance on consumers' part and higher anxiety within institutions; the government's scramble to understand this crash and prevent future ones—all of these played to BlackRock's benefit. ...

### The Story of Lancaster, Ohio: How Predatory Finance Dismantled a Community

- <https://bit.ly/2P1SFOW>
- Big cities may be growing, but, as Alan Mallach notes in Shelterforce, many smaller cities of 25,000 to 150,000 people “are struggling, particularly places like Trenton, New Jersey or Youngstown, Ohio...numbering in the hundreds, those places form an archipelago of mingled revival and distress which—although most heavily concentrated in the industrial Midwest—stretches from coast to coast.” Mallach makes these remarks as part of a book review essay. One book he focuses on came out last year: Brian Alexander's *Glass House: The 1% Economy and the Shattering of the All-American Town*. Alexander looks at the city of Lancaster, Ohio, “and the evisceration of the town's flagship manufacturer, iconic glassmaker Anchor Hocking.”
- Lancaster, Ohio is a working-class town with a little over 40,000 people. Located around 30 miles southeast of Columbus, Lancaster's population is 93.6 percent white, with a modest median household income of \$38,625—well below the national median of \$61,500. The poverty rate is estimated at 20.5 percent.
- One key observation Mallach makes is that the creation of the “Rust Belt” actually took place in two stages. The first—and better known—stage occurred in the late 1970s and early 1980s and is marked by such developments as the shutdown of Youngstown Sheet & Tube in 1977, a time when the layoff of 5,000 workers could make front-page national news. But then, Mallach adds, manufacturing unemployment actually “stayed reasonably stable through the 1980s and most of the 1990s.” US manufacturing did not recover to its glory days, but jobs were steady. Then, the second shoe fell. Between 1998 and 2010, “the United States lost over six million manufacturing jobs, or roughly one out of every three factory jobs in the country.” ...

### Fighting Urban Blight in Kansas City

- <https://bit.ly/2M1nrFh>
- Kansas City holds more than 5,000 blighted homes and vacant lots, but that may soon change thanks to a new investment pool from AltCap, called the KC Home Rehabber Loan Fund. Kansas City-Based AltCap partnered with Legal Aid of Western Missouri and Stinson Leonard Street to build a fund focused entirely on “rehabilitation” of housing in Kansas City's urban core, Startland News reports.
- “The “first-of-its-kind partnership” will provide title clearing services and loans to rehabbers restoring abandoned homes in the urban core,” said AltCap President Ruben Alonso III. “AltCap will manage the funds, underwriting and services loans to rehabbers that are working in partnership with neighborhood associations. The short-term loans will be used to hire laborers, contractors, plumbers, electricians and other construction trades, creating local jobs and supporting economic activity, while revitalizing homes and neighborhoods in the urban core,” he added. ...
- The investment pool aims to provide the funding necessary for small contractors to acquire and rehab homes, turning them into affordable housing for low-income, working families. ...

### Jimmy Carter: Trump administration ignoring affordable housing crisis

- <https://bit.ly/2wL8Isi>
- Former President Jimmy Carter says this country is in the midst of an affordable housing crisis, and something needs to be done about it. In an interview with CNBC, Carter said the Trump administration is ignoring the situation and urged voters to take a stand.
- “Low-income housing needs to be raised much higher as a priority for our country,” Carter said. “That's the first step toward making people who are now dependent on government assistance, on welfare rolls, to get a good job and have a chance to raise their families and put their kids through school.”

- Carter also called for a reform of the U.S. Department of Housing and Urban Development, which has taken a tougher stance on low-income housing subsidies under HUD Secretary Ben Carson's guidance. This year's midterm elections offer voters the chance to speak up on an important issue, Carter said.
- Affordable housing is an issue that Carter has long championed. The Nobel Peace Prize winner, 93, started Habitat for Humanity's Jimmy and Rosalynn Carter Work Project in 1984. Through the program, he has helped renovate 4,300 homes in 14 countries. Carter told CNBC that the distance between the rich and the poor is greater than ever before as the cost of homebuilding continues to rise and land is increasingly scarce. ....

### 'It's the New Form of Affordable Housing': More People Are Living in Their Cars

- <https://bit.ly/2wPZFWZ>
- When a homeless count was conducted in Seattle this year, the city realized that more people are living in their car than ever before and 46 percent more than the year prior. In King County, which surrounds Seattle, around 25 percent of the homeless population is reported to live in their vehicles. This phenomenon isn't unique to Seattle. There's been an explosion in many major cities -- from Los Angeles to Portland, Ore., to San Francisco -- of "vehicular homelessness." The issue is of particular concern on the West Coast, where rents have skyrocketed and the number of homeless people who don't live in shelters is up 20,000 from 2015 to 2017.
- "It's the new form of affordable housing," says Sara Rankin, professor at Seattle University School of Law, who specializes in homeless rights advocacy. The rise of people sleeping in their cars presents unique challenges for cities and homeless advocates. "What do we do with people whose basic physiological needs are not being met? When we think about people who are living in their vehicles, are they able to sleep, eat, poop and breathe safely? We have to start asking what needs to be done," says Rankin.
- Some cities have launched so-called safe parking programs to help this population. Meanwhile, other cities are exacerbating this population's problems by criminalizing their current way of life. ...

## Staff, Phone or Email Changes?



NCST Community Buyers: Had a recent staff change? Or updated your email address or phone number? Please alert our Buyer Team to any changes so they can update your records. To participate in our purchasing programs, it's very important we have the correct contact information for you and your team.

Please email updates to: [Buyer@StabilizationTrust.org](mailto:Buyer@StabilizationTrust.org).

## NCST Email Addresses

Sending an email to an NCST team member? Please include the team email box. This ensures a timely response to your email in case your primary contact is out of the office.

- [Desk@StabilizationTrust.org](mailto:Desk@StabilizationTrust.org) - property transaction questions and assistance
- [ReoTrack@StabilizationTrust.org](mailto:ReoTrack@StabilizationTrust.org) - post-closing questions and assistance
- [Buyer@StabilizationTrust.org](mailto:Buyer@StabilizationTrust.org) - questions about program guidelines, target areas, and additional programs
- [NewBuyer@StabilizationTrust.org](mailto:NewBuyer@StabilizationTrust.org) - for more information about becoming an NCST buyer





**About NCST:** The National Community Stabilization Trust (NCST) is a non-profit organization that works to restore vacant and abandoned properties to productive use and protect neighborhoods from blight. Our programs facilitate the rehabilitation of vacant but structurally sound homes, enable safe, targeted demolition when necessary, and support creative and productive re-use of vacant land.

[View as Webpage](#)