

“The mission of the Marquette County Land Bank Authority is to work collaboratively with local governmental units and community organizations, in finding the best way to return tax foreclosed properties to the tax roll.”

Marquette County sits on Lake Superior and has three cities, as well as twelve unincorporated communities, and nineteen townships. In the 2000 census the population was 64,634, making Marquette County the 29th largest of Michigan’s 83 counties. There are 34,481 total housing units in Marquette County, however only 25,364 of these houses are occupied. The racial makeup is primarily Caucasian (95.12%), while other ethnicities include Native Americans (1.49%), and African Americans (1.32%). The per capita income for the families who reside in Marquette County is \$46,281. The total area of Marquette County is 3,425 square miles; 1,821 square miles of land and 1,604 square miles of water.

The Land Bank Authority was formed in 2009 by Marquette County Treasurer Anne Giroux with backing from the County Board of Commissioners. Every year there are more properties that enter the foreclosure process, most of the houses are beyond repair. The Land Bank has taken these properties, renovated or demolished them, and placed them back on the tax roll providing an increase in property values and revenue for local government. There are many beneficiaries to this program, such as Habitat for Humanity, new owners, local and county governments, and neighborhoods involved.

In the State of Michigan, there are thirty-three County Land Bank Authorities; however, Marquette County’s rural nature has proven that these Land Bank tools can be used with minimal funding. In particular, Marquette County has many extenuating circumstances that make partnerships, a needed requirement for the Land Bank Authority to thrive.

Habitat for Humanity has had the biggest interest in these properties, as the Land Bank allows them to take usable materials from the blighted homes for new construction and also gives them the opportunity to produce new homes on the vacated sites. The Marquette County Habitat for Humanity has the opportunity to build four to six homes every year, but the biggest challenge for them is having affordable land. According to Mike Shimon, Executive Director of Marquette County Habitat for Humanity, the relationship with the Land Bank Authority is one of the most important factors in sustaining Habitat's growth in Marquette County. It is possible that in the future seventy-five percent of the land developed by Habitat will come from the Land Bank.

The Spring Street Project was collaboration between the Land Bank Authority and the City of Marquette for a pair of homes that were in bad condition. These homes were rentals with



no parking in a highly visible part of town for which the County received Community Development Block Grant (CDBG) rehabilitation dollars. The properties were included in a Brownfield plan and the cost of demolition was offset by the capture cost. Habitat for Humanity had a strong interest in this property and is

planning to build two houses on these parcels. The estimated time capture payback for these blighted properties is thirteen years.

Generally, Local Municipalities split the cost of demolition with the Land Bank. For example, on KI Sawyer, an Air Force base that was abandoned in the 1990s, there were a small number of duplexes in the area that ended up on the foreclosure list in 2010. In order for KI Sawyer to become a thriving community, there was a desire among the local governments for

those homes to be sold to owner-occupants. The Land Bank Authority, in partnership with the Homeowners Association, held open houses to sell the duplexes. The local municipality and the citizens at KI Sawyer were quick to get involved and stand behind the Land Bank Authority in this endeavor; they were even willing to participate and assist in the open house process. Also, in this particular situation, another partnership crucial to the program's success, the Sheriff's Department Work Crew, cleaned out the duplexes before the open houses. The Crew also does lawn maintenance for the Land Bank Authority, which helps the Land Bank maintain their small revenue scale. In addition, Sheriff's Department Work Crew participants learn to be positive contributors to society and return something positive while they are incarcerated.



The Land Bank Authority has checked with Fire Departments in the area to determine if the blighted houses can be used for fire training, but a partnership which has not been established yet. Another substantial contributor to the Land Bank Authority has been Indian Tribes in the area from Gaming Revenues; at 2% gaming revenue contributed \$12,500 of the total revenue acquired by the Land Bank Authority for 2010.

Marquette County has overcome many barriers in jumpstarting this program. Along with skepticism from the Board of Commissions, there were numerous conflicts with communities involved in the project. In Ishpeming, a school fell into foreclosure and was acquired by the Land Bank Authority; the building was a hazard to the



safety and health of the surrounding neighborhood. The community's biggest concern was how the Land Bank was dealing with the environmental and air quality issues, as well as asbestos inside the building.

Based on these issues, the Land Bank has become very creative in communicating with the public. For larger properties like the Sawyer duplexes and West Ishpeming School, there has been a desire from the community to become involved in the process. The Land Bank Authority, with community collaboration, has found what would work best for the West Ishpeming School green space allotment. There were several community meetings and open hearings to determine what should be done with the new space acquired in the neighborhood surrounding these areas. However, communication is not the only areas where creativity has been optimized; the Land Bank Authority has gotten creative in a barter system, for example trading copper piping for asbestos abatement and old materials for new construction.

Marquette County Treasurer Anne Giroux—has been the inspiration and driving force behind this program's implementation, development, and success. Giroux has spoken at many conferences about the Land Bank Authority and how it can become a success in small to midsize counties. She believes that this program is helping the community get rid of properties that bring down the overall quality of the neighborhoods, and that it can be done in every county in the country, no matter how big or small.

Although this idea is not easy, especially in the evolving world we live, Marquette County has taken a chance to embrace the opportunity to deal with this particular issue. The Land Bank Authority is a shining example of innovation in government and government doing the right thing. This program has changed a negative economic impact into a very positive and

innovative project and has made mountains out of mole hills by taking the idea of a Land Bank and altering it to work for Marquette County, and we think as a template for other communities in the same predicament.

Summary for Marquette County Land Bank Authority:

Properties Acquired:	24
Total Properties Sold:	18
Properties Sold to Owner Occupants:	8
Properties Sold to Adjoining Property Owners:	10
Properties Demolished:	3
Total Revenue:	\$305,164
Total Expenses:	\$241,888
NET Revenue for 2010:	\$63,276 (adding in 2009 Fund Balance)