

REGULAR SCHEDULED MEETING MINUTES

Griffin-Spalding County Land Bank Authority

January 27, 2025

One Griffin Center Municipal Courtroom

100 S. Hill St, Griffin, GA

4:00 PM

Call to Order

Determination of Quorum

Chairman Newton Galloway presided, convening the meeting at 4:01 PM

Board Members present were Patty Beckham (Vice Chair), Bruce Ballard (Treasurer) and Pamela Sutton. Cora Flowers joined the meeting at 4:15 PM. Also present were Mayor Doug Hollberg, David Penland (Counsel), David Allen, Michelle Haynes, Eva Morales and Christopher Blocker (Land Bank Authority Manager)

Approval of Agenda

Call to Motion to approve agenda made by Newton Galloway

Motion to approve agenda made by Bruce Ballard. Second by Patty Beckham. No further discussion and no objection

Motion approved 4-0

Approval of Minutes

Approval of Minutes for the Regular Scheduled Meeting for December 12, 2024

Call to Motion to approve minutes made by Newton Galloway

Motion to approve minutes for the Regular Scheduled Meeting on December 12, 2024. No further discussion and no objection. The motion was approved by Bruce Ballard. Second by Patty Beckham. No objection and no objection.

Motion approved 3-0, Ms. Pamela Sutton abstained her vote.

Public Comments

At this time, the Chairman opens the floor to comments from public. Comments should relate to a specific agenda item. Comments related to property availability can be directed to Christopher Blocker, Land Bank Authority Manager at (678) 544-5292 and cblocker@cityofgriffin.com

Kim Avery of Grayson, Georgia addressed the board regarding applications to purchase property from the Land Bank Authority and when property would be available for purchase from the Land Bank Authority. Christopher Blocker informed Ms. Avery and the general public that the Master Property Inventory would be available on the Griffin-Spalding Land Bank Authority website after the meeting.

Jonathan Joseph, partner with Griffin Modern, addressed the board to inform the board about new developments that Griffin Modern has under construction in Griffin. Griffin Modern has completed their

model home in the last 30 days. Griffin Modern has 6 homes currently under development. Griffin Modern is currently partnering with Truist to assist home owners with financing and homebuyer education. The homes will be owner-occupied homes. Griffin Modern is looking to acquire properties from the Land Bank Authority in close proximity to downtown Griffin.

Regular Agenda

1. Welcome to the new Griffin-Spalding Land Bank Authority Board Members

City Appointees Patty Beckham and Pamela Sutton were welcomed by the Land Bank Authority Board Members. The city appointees were appointed at the January City Commission Meeting.

2. Conduct Board Elections for new Griffin-Land Bank Authority Officers

Patty Beckham nominated as Vice Chairwoman by Newton Galloway. Second by Cora Flowers

Motion to close nominations by Bruce Ballard. Second by Cora Flowers.

No discussion, no objection. Motion passed 5-0

Patty Beckham elected as Vice Chairwoman of the Griffin-Spalding Land Bank Authority

Call to motion for Board Election for the Chairman by Newton Galloway.

Newton Galloway nominated as Chairman by Bruce Ballard. Second by Patty Beckham

Motion to close nomination by Bruce Ballard. Second by Patty Beckham.

No discussion, no objection. Motion passed 5-0

Newton Galloway elected as Chairman of the Griffin-Spalding Land Bank Authority

3. Consider retainer agreement for David Penland, Attorney at Beck, Owen & Murray, to serve as general counsel for Griffin-Spalding Land Bank Authority in the amount of \$35,000.00 (Blocker)

Discussion regarding David Penland to serve as the legal counsel for the Land Bank Authority.

Discussion regarding appointment of David Penland as the legal counsel for the Land Bank Authority. Mr. Penland has served as the interim Executive Director after the resignation from the previous director. Mr. Penland has also done closings on behalf of the land bank authority. The retainer will be used for city budgetary allocation in the current budget year. Mr. Penland will bill against the retainer at the hourly rate listed in the retainer agreement. The funds will be held in a trust and zeroed out at the end of the month. The bill will be presented at the monthly meeting. David Penland to provide comprehensive legal services and general legal oversight and not solely focused on real estate matters.

Motion to approve retainer agreement for David Penland, Attorney at Beck, Owen & Murray, to serve as general counsel for Griffin-Spalding Land Bank Authority in the amount of \$35,000.00 with the following amendments to the agreement presented: Strike "Advise you on such legal issues as you may specifically request" and replace with "advise you on such legal matters as needed" and Strike "Nor shall we have any duty to update you as to any matter in which we may have previously advised or represented you." by Cora Flowers.

Second by Newton Galloway.

No further discussion, no objection. Motion is approved as amended. 5-0

4. Discussion regarding Griffin-Spalding Land Bank Authority Property Inventory (Blocker)

Discussion about Land Bank Authority Master Property Inventory List as prepared and presented by Land Bank Authority Manager Christopher Blocker. There are 355 Parcels totaling 152.95 total acres in the Land Bank Authority inventory. Christopher Blocker presented the inventory list as of December 2021 and the list of sales from January 2022. The Land Bank Authority has not purchased the property from the Tax Commissioner Tax Sale, the property was acquired as a credit bid. A credit bid occurs when there is no bid at the tax sale auction, the Tax Commissioner will transfer the property to the Land Bank Authority and there no financial transaction. The Land Bank Authority has sold the properties at a significant discount from the Tax Sale price. The current sales price for the Land Bank Authority inventory is \$589,907.00 and the assessed value is approximately \$4.5M. The Recommend Minimum Bid policy was approved in 2019 and was approximately 25% of the Tax Assessor's Assessed Value.

Recommendation by Christopher Blocker to release a Request for Qualifications to appraise 100 parcels in the amount of \$40,000.00.

There are currently 62 parcels under contract by the Land Bank Authority. Currently the Land Bank Authority has property in the inventory as "Banked, Not For Sale" which means the property has been identified as a parcel that will be part of a future targeted development in the city or county. The Land Bank Authority has an obligation to contact the individuals who were under contract to give them the right to refuse the contract. There needs to be time parameters on when the individuals who were under contract

Recommendation by Cora Flowers for a property schedule and timeline for appraisal. There should be RFPs done for individuals to buy the properties. The Land Bank Authority board need to comprehensively revise policies for standard bid structure and policies. The appraisal may not be warranted. The board needs to consider the suitability of use. Current policy does not state that an appraisal is required to determine the price. The board needs a plan for property disposition.

The Land Bank Authority will adhere to the existing price under contract. These contracts will need to be amended. A very few of the existing contracts have had the right of redemption completed. The right of redemption does expire; the foreclosure of the right of redemption does not. The contracts with the individuals will need to be amended but with the same terms, conditions and price.

Prioritize the properties that can be sold the quickest. The tax assessed value may be sufficient to determine the price. Christopher has been directed to bring back the list of priorities to the Land Bank Authority such as nuisance, central business district and "foreclosure of right of redemption properties".

Christopher to work with Planning & Development (City of Griffin) and Community Development (Spalding County) as a factor in priority.

5. Presentation to the Land Bank Authority Board regarding Land Bank Manager Activity (Blocker)

Christopher Blocker presented Land Bank Manager Activity Report. Christopher Blocker met with Corinne Thornton, Office Director and Region 4 Representative with the Georgia Department of Community Affairs. Christopher Blocker toured new housing developments in Griffin and Spalding County.

No board action taken

6. Discussion about Land Bank Authority Board Workshop scheduled for Monday, February 24th with SJT Partners (Blocker and Flowers)

Christopher Blocker updated the board on Land Bank Authority Board Workshop. Christopher intends to invite board members, city and county staff, housing authority and other key partners to the upcoming workshop. The first hour would consist of training and the remaining time in the workshop would be working through existing policies of the board. Christopher has given the contact information for the city manager, county manager, David Penland and other individuals in preparation of the workshop.

No board action taken

7. Update the Board on closings, redeemed property, right of redemption foreclosure status, contracts pending, request for properties awarded but not under contract (Penland and Blocker)

There is 1 Side-Lot Closing scheduled. David has not heard a response from the purchaser regarding that property

a. Consider redraft closing fee in the amount of \$250.00 for the purchase of 817 Ray St, Griffin and 341 N. 14th St, Griffin.

The purchaser has no-called and no-shown twice for two separate closings in 2024. The \$250.00 fee will be payable to Beck, Owen and Murray to cover the expenses for closing. The contract will need to be amended.

Motion to approve *redraft closing fee in the amount of \$250.00 for the purchase of 817 Ray St, Griffin and 341 N. 14th St, Griffin made by Patty Beckham.*

Second by Bruce Ballard

Motion passed by 5-0.

8. Consider approval and adoption of new logo for Griffin -Spalding Land Bank Authority (Blocker)

Christopher Blocker presented options for consideration of the Land Bank Authority Board. The logo needs to be condensed and "Griffin Spalding" needs a hyphen. There needs to be slight changes to the logo design and bring the logo back for consideration for adoption.

No board action taken

Report of Finances

Treasurer and Land Bank Authority will update the Board on expenses, monies received and any other pertinent financial information

1. Presentation of current financial statements (Ballard)

Treasurer Bruce Ballard presented LBA Bank Statements for month ending December 2024. The Land Bank Authority started the month of December with \$6,253.05. Checks and expenses cleared in the amount of \$2,108.65 and there was a credit of \$5,000.00 from the sale of a property. The Land Bank Authority ended the month of December with a balance of \$9,144.40. There was one check outstanding from

November 2024 payable to Metro Southern Media that had not cleared until December. In the public fund checking account there was no change in the account which started and ended at \$17,994.01.

Call to motion to approve financial statements as presented by Bruce Ballard by Newton Galloway.

Motion to approve financial statements as presented by Patty Beckham.

Second by Cora Flowers.

No further discussion and no objection. Motion is approved 5-0.

Motion to elect Bruce Ballard as the Land Bank Authority Board Treasurer made by Patty Beckham.

Second by Cora Flowers.

No further discussion and no objection. Motion is approved 5-0.

Discussion regarding the appointment of the Board Secretary to keep the record of the board actions, minutes and board activities.

Motion to appoint Christopher Blocker, Land Bank Authority Manager, as Board Secretary made by Newton Galloway.

Second by Patty Beckham

No further discussion and no objection. Motion is approved 5-0.

2. Presentation of the City of Griffin FY Budget 2025 (Blocker)

Christopher Blocker presented LBA City of Griffin FY 2025

The LBA approved the budget in FY 2025.

Motion to approve Land Bank Authority Budget with the amendment of moving \$18,000.00 from Disposal Services to Professional Services for audit service for FY 2023 and FY 2024 by Newton Galloway.

Second by Bruce Ballard

No further discussion and no objection. Motion passed 5-0

3. Consider engagement letters with Mauldin & Jenkins for audit services for FY 2023 and FY 2024 (Blocker)

Christopher Blocker presented the engagements letters for FY 2022, FY 2023 and FY2024 in the amount \$9,000.00 for Mauldin & Jenkins audit services for FY 2023 and \$9,000.00 for Mauldin & Jenkins audit services for FY 2024.

Motion to approve engagement letters with Mauldin & Jenkins for audit services for FY 2023 and FY 2024 made by Cora Flowers.

Second by Newton Galloway.

No further discussion and no objection. Motion passed 5-0

4. Discussion regarding Georgia Interlocal Risk Management Agency Renewal GIRMA 2025-2026 (Blocker and Penland)

Christopher and David are investigating if the Land Bank Authority may qualify under the City of Griffin's existing coverage as an Authority, Board or Commission. David Penland believes that the Land Bank Authority does not qualify for coverage under the City of Griffin GIRMA coverage.

Motion to table discussion Georgia Interlocal Risk Management Agency Renewal GIRMA 2025-2026 until more information is discovered by Cora Flowers

Second by Newtown Galloway.

The Land Bank is covered by the existing GIRMA policy until April 2025.

No further discussion and no objection. Motion passed 5-0

Authority Member Comments

Bruce Ballard: The Land Bank Authority is audited every year. Our finances are monitored through Quicken to track data with bank accounts and provide that data to the auditors. Now the Land Bank Authority has varied accounts which can be concerning and convoluted. The intergovernmental agreement does not state that it should be where the Land Bank Authority should have multiple accounts managed by the Land Bank Authority and the City of Griffin. The Land Bank Authority submitted a budget to the city and county. The Land Bank Authority needs to be mindful of the accounting.

Adjourn

Motion to adjourn by Patty Beckham

Second by Patty Beckham

Meeting adjourned at 5:58 pm

REGULAR SCHEDULED MEETING MINUTES

Griffin-Spalding County Land Bank Authority

March 24, 2025

One Griffin Center Municipal Courtroom

100 S. Hill St, Griffin, GA

4:00 PM

Call to Order

Determination of Quorum

Chairman Newton Galloway presided, convening the meeting at 4:01PM

Board Members present were Bruce Ballard (Treasurer), and Cora Flowers. Also present were David Penland (Counsel), David Allen, Michelle Haynes, Eva Morales, Jeremy Stratton and Christopher Blocker (Land Bank Authority Manager)

Approval of Agenda

Call to Motion to approve agenda made by Newton Galloway

Motion to approve agenda made by Cora Flowers.

Second by Bruce Ballard.

No further discussion and no objection.

Motion approved, 3-0.

Approval of Minutes

Approval of Minutes for the Regular Scheduled Meeting for January 27, 2025

Bruce Ballard seeking clarification in the section Authority Member Comments: "The city and county will provide the Land Bank Authority to do our work". Newton Galloway "The Land Bank Authority has not purchased the property from the Tax Commissioner Tax Sale, the property was acquired as a credit bid" The word "property" need to be pluralized and the land bank never pays at a tax sale and there needs to be an explanation of a credit bid. There was no exchange of monetary funds. There needs to be more clarification in the minutes.

Motion to accept the minutes from the January 27, 2025 Regular Scheduled Meeting with the following revisions: "The city and county will provide the Land Bank Authority to do our work"; "The Land Bank Authority has not purchased the property from the Tax Commissioner Tax Sale, the property was acquired as a credit bid" needs to be changed from "property" to "properties" add a comma and include a brief explanation of what is a credit bid by Cora Flowers.

Second by Newton Galloway

No further discussion, no objection

Motion approved 3-0

In regards to item #4 in the Minutes under Report of Finances, “What is the process for GIRMA Coverage?” An update will be provided later in the agenda.

Public Comments

At this time, the Chairman opens the floor to comments from public. Comments should relate to a specific agenda item. Comments related to property availability can be directed to Christopher Blocker, Land Bank Authority Manager at (678) 544-5292 and cblocker@cityofgriffin.com

Keith Carlisle, Riverdale, GA, addressed the board regarding his goal to build affordable housing in Griffin. He has been attempting to purchase properties from the Land Bank Authority for the last 3 or 4 years. Mr. Carlisle has not been able to purchase properties from the Land Bank Authority because there has not been a Land Bank Authority Manager in place. Mr. Carlisle is looking to purchase the properties or partner with the City of Griffin and give them to families who can afford them. The City of Griffin only has 30% homeowners. The name of his development company is Carlisle Construction Team and they have been in business for 25 years.

The Land Bank Authority will be discussing property disposition later in the agenda but the Land Bank Authority is not in the position to sell property.

Spencer Miller, Griffin, GA addressed the board regarding the existing purchase process. The process is taking awhile to purchase a property. As a Griffin resident, he is looking to develop properties for his family and invest in the community where he lives. Mr. Miller has a property under contract with the Land Bank Authority.

No further public comments.

Regular Agenda

1. City of Griffin Economic Development Update provided by Jeremy Stratton, Economic Development Director

Jeremy Stratton, Economic Development Director, with the City of Griffin addressed the Board regarding the economic development programs and updates in various areas of the city. The Economic Development Department helped Thelma Wilke with identifying the former Haisten Hospital for redevelopment. The Downtown Development Authority can acquire property for economic development. There are several businesses in the downtown district that have received façade improvement grants from the Downtown Development Authority.

The Urban Redevelopment Authority has the same board as the Downtown Development Authority. The Urban Redevelopment Authority can issue revenue bonds for companies seeking financing. The urban redevelopment authority is going to propose a map to the City Commission. Apex is building multi-family units in close proximity to the hospital. There are 2 Marriott hotels under development in downtown Griffin. Thomaston Mills is under development where they are expected to deliver 80 1-2 Bedroom apartment units for rent by Summer 2025. Thomaston Mills is using the Downtown Development Authority for financing.

A new grocery store in Griffin has a property under contract.

The Economic Development department is looking to partner with the Land Bank Authority to assist a developer with property assemblage.

The proposed Urban Redevelopment Authority will have similar powers to the Downtown Development Authority. The URA will have the ability to do residential investment financing for bonds. The city appointed the DDA as the URA. It is essentially an overlay district.

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2. Consider adoption of the FY 2026 Budget to be presented to City of Griffin and Spalding County Board of Commissioners (Blocker)

Christopher Blocker, Land Bank Authority Manager, reviewed the line-item budget with the board members. The Land Bank Authority Budget recommended by Land Bank Authority Manager is \$281,885.50

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Under the Inter-Local Agreement, the Authority shall establish its budget annually and submit to the City and County for review, but as to apportionment of funding, Article XI, Section (A)(2) says “The budget documents submitted to the City and County shall list and describe total requests made to the City and County and shall state the portion requested from each Party, which shall be equitably apportioned based on reasonable principles of tax equity to avoid double taxation.” Historically, the expenses for the Land Bank Authority would be divided 50%-50% and the payments would go into the Land Bank Authority account. Four options were given to present the equitable apportion.

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In the past, the city and county have contributed payments to the Land Bank Authority in various amounts. The county has generally paid on a monthly basis, the city has usually paid on a quarterly basis. This payment schedule is similar to other authorities in the city and county.

There needs to be two separate votes for the budget. The second vote necessary is a recommended division. The land bank has historically been sustained based on the properties sold. Due to lack of properties sold in the last few years, the Land Bank Authority account is low. Based on the four options presented, the assessed value seems to be the one option that that would meet the requirement of the IGA.

o recommend

The city has an internal account in which current land bank expenses have been paid including Land Bank Authority Manager salary. The city pays for expenses for other joint authorities such as airport authority and archives; the city then invoices the county at the end of the fiscal year for their portion of the expense. The city nor county did not deposit funds to the Land Bank Authority in FY 2022, FY 2023 and FY 2024. Until the hiring of a manager there have been no expenses for the city or county to reimburse. The equitable split between the city and county reimbursement of the expenses should not be subjective, the reimbursement of the funds should be policy and procedure. The City of Griffin and Spalding County Boards of the Commissioners need to agree to the appropriate apportion.

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There are questions regarding the current year budget legal retainer and the expected legal fees for fiscal year 2026.

No further questions or discussion regarding the FY 2026 budget.

Call to motion consider adoption of the FY 2026 Budget to be presented to City of Griffin and Spalding County Board of Commissioners by Newton Galloway.

Motion to approve draft FY 2025-2026 Budget as presented on the budget document excluding any details about the apportionment between the city and county by Cora Flowers.

4. **Update the Board on closings, redeemed property, right of redemption foreclosure status, contracts pending, request for properties awarded but not under contract (Penland and Blocker)**
 - a. **Update on existing contract with Builders Inc. regarding 522 Meriwether St. (Penland and Blocker)**

David Penland has spoken with Thelma Wilke with Builders, Inc. and the Georgia Trust for Historic Preservation. The Georgia Trust is willing to approve the Haisten building, 522 Meriwether St, even though this building is not in exact compliance with their preservation agreement. The Georgia Trust is only interested in the exterior of the building and are willing to execute an affidavit. The Georgia Trust is waiting for the preliminary drawings from Ms. Wilke.

Ms. Wilke needs to rezone the property. Ms. Wilke has not submitted building plans nor a zoning application to the City of Griffin. Michelle Haynes has not been in contact with Ms. Wilke. The Georgia Trust will submit a waiver affidavit stating the façade is compliant and the preservation agreement will remain in place. There is no timeline for her applying for rezoning.

b. Update on outstanding contracts (Blocker)

Christopher Blocker updated the board on outstanding contracts. Christopher read an email stating the following: "...my records show that you have entered into an agreement with the Griffin-Spalding Land Bank Authority to purchase a parcel. Please respond back via email by 5:00 PM on Friday, April 11th to let me know if you are still interested in purchasing this property. Also, please be sure to forward your agreement that you signed with Ms. Virginia Church prior to her departure in January 2022 as well as any correspondence related to the purchase. The Griffin-Spalding Land Bank Authority will honor the sale price in your agreement. It is likely that the Title Search and Foreclosure of the Right of Redemption has not yet been completed. When you reply to me (cblocker@cityofgriffin.com), I will take the steps to process your agreement so that we can close in a timely manner." "Once the Foreclosure of the Right of Redemption is completed, you will be notified by me. You will have 60 days to close the sale or your contract will be void and the property will be returned to the Land Bank Authority inventory. Additionally, if you have a side lot application/award, you will be required to have the two lots surveyed and possibly a variance from the city or county. The Griffin-Spalding Land Bank Authority will not be accepting applications for new property acquisitions, we are only looking to serve existing agreements at this time."

Christopher has sent the email to the outstanding contract holders three times since January 29th and has received 24 replies. Christopher has ordered title from Beck, Owen & Murray to begin the Foreclosure of the Right of Redemption process.

Christopher will notify the contract holder for 122 Ella St. shortly.

5. Consider the Land Bank Authority Manager Property Disposition Workplan to identify a target area for development (Blocker)

- a. Consider title clearance for Land Bank Authority properties for within the target area for development in the City of Griffin for future private acquisition
- b. Consider title clearance for Land Bank Authority properties for potential conveyance to the City of Griffin for future development
- c. Consider title clearance for Land Bank Authority properties for potential conveyance to Spalding County Board of Commissioners
- d. Consider the development of a Request-for-Proposal for properties within the Land Bank Authority target area

During the Board Workshop scheduled on February 24, 2025, the board concluded that there should be a target area for development. There are 36 parcels in the proposed target area for private investment on Belle St, Ellis St, Hallyburton, W. Quilly, Williams and N 13th St. This proposed area represents about 10% of the Land Bank Authority inventory.

Motion to approve the 36 parcels shown on target area map as shown by the Land Bank Authority Manager as the target area for redevelopment by Newton Galloway

Second by Cora Flowers

There may be ramifications once the Land Bank Authority identifies a target area including the price of properties within the area. There are currently developers looking to acquire other properties in the target area and in its vicinity. There needs to be a thorough gameplan put together and there needs to be further details, analysis and discussion regarding the properties. There should be a phased approach and further discussion.

There is a belief that the Land Bank Authority was going to bank properties as a part of a greater development plan. There should be analysis of which properties had the best sale potential. There needs to be further policy for developers and criteria for sales.

The Land Bank Authority should consider placing a moratorium on sales other than outstanding contracts. Individual transactions have not generated the results that the Land Bank Authority would like to see. It may be premature to set a target area.

Motion withdrawn to approve the 36 parcels shown on target area map as shown by the Land Bank Authority Manager as the target area for redevelopment by Newton Galloway

Second withdrawn Cora Flowers

Motion to table Item 5 until the April 28th Regular Scheduled Meeting by Cora Flowers

Second by Newton Galloway

No further discussion and no objection.

Motion approved 3-0

6. Consider the nuisance abatement of 152 Second Ave. Griffin (County) to include demolition and disposal services up to the amount of \$20,000.00 (Blocker)

The Land Bank Authority currently owns 152 Second Ave. Griffin, GA. A county citizen complained to the Land Bank Authority about this property. Luke Fletcher, Chief Code Enforcement Officer informed Christopher that this property is a nuisance. Christopher notified Dr. Steve Ledbetter about this nuisance. This property is under contract but Christopher has not received a response from the outstanding contract holder. The lot is 0.76 acres.

Motion to deny the nuisance abatement of 152 Second Ave. Griffin (County) to include demolition and disposal services up to the amount of \$20,000.00 pending reconsideration after the close of the existing contract deadline of April 11, 2025 by Cora Flowers.

Second by Bruce Ballard

The foreclosure of the right of redemption has been completed.

In the city nuisance program, the city places a lien on property for nuisance abatement.

This property is an illegal dumping site.

Motion approved 3-0

7. Presentation to the Land Bank Authority Board regarding Land Bank Manager Activity (Blocker)

In the last 30 days, Christopher Blocker has toured three properties developed by Three Bulls Capital on W. Broad St. and had a subsequent meeting with them. Christopher has also met with Elizabeth Ray from Habitat for Humanity. Habitat for Humanity is looking to acquire new property on the east side of Griffin. He has also received over 120 phone calls, emails, text communications regarding properties in the Land Bank in total.

8. Consider approval and adoption of new logo for Griffin -Spalding Land Bank Authority (Blocker)

Add "County" to the logo. The green lettering logo is preferred.

Motion to approve and adopt the new logo for the Griffin-Spalding Land Bank Authority presented with the changes to the spelling of "authority" and adding the word "county" given approval via email consensus by Land Bank Authority Board Members by Cora Flowers,

Second by Newton Galloway.

No further discussion and no objection.

Motion approved 3-0.

Report of Finances

Treasurer and Land Bank Authority Manager will update the Board on expenses, monies received and any other pertinent financial information

1. Presentation of current financial statements (Ballard)

Treasurer Bruce Ballard presented LBA Bank Statements for month ending February 2025. The Land Bank Authority started the month of February with \$7,240.00. Checks and expenses cleared in the amount of \$382.91. The Land Bank Authority ended the month of February with a balance of \$6,771.69. There was one check outstanding from November 2024 payable to Metro Southern Media that had not cleared. In the public fund checking account there was no change in the account which started and ended at \$17,994.01.

Motion to approve financial statements as presented by Newton Galloway,

Second by Cora Flowers.

No further discussion and no objection.

Motion approved 3-0

2. Presentation of the City of Griffin FY Budget 2025 (Blocker)

Christopher Blocker presented the LBA City of Griffin FY 2025. There is \$91,165.40 remaining in the budget.

3. Update the Land Bank Authority Board on FY 2023 & FY 2024 audit with Mauldin & Jenkins (Ballard & Blocker)

Christopher and Bruce have begun the process for the FY 2023 and FY 2024 audits with Mauldin & Jenkins. Christopher and Bruce have met with M&J audit staff. There have been over 370 documents uploaded to the portal provided by M&J to complete the audit. Mauldin & Jenkins needs a spreadsheet to see which properties were sold in FYs 2023 & 2024. The minutes need to be reviewed to determine which properties were disposed in those fiscal years.

4. Discussion regarding Georgia Interlocal Risk Management Agency Renewal GIRMA 2025-2026 (Ballard)

Upon discussion with GIRMA and the City of Griffin Attorney Drew Whalen, the Land Bank Authority though it was possible to be covered under the City of Griffin policy. It was determined that the Land Bank Authority should maintain its own GIRMA coverage because the properties are in the name of Griffin-Spalding County Land Bank Authority. The Land Bank Authority should receive a proposal for the cost recommendations for next year in the first week of April.

Authority Member Comments

No Authority Member comments

Adjourn

Motion to adjourn by Newton Galloway

Second by Bruce Ballard

Meeting adjourned at 6:25

Griffin-Spalding Land Bank Authority Draft FY 2025-2026 Budget

Account Name	Service	Contractor or Service Provider	Notes	Total Budget Requested	City (\$2,514,681)	County (\$2,149,957)
Purchased & Contracted Services					53.91%	46.09%
Professional					Based on Tax Assessed Value	
	2025 Annual Audit	Mauldin & Jenkins	Annual Audit for Griffin Land Bank Authority	\$ 10,000.00	\$ 5,390.95	\$ 4,609.05
	Marketing Package Development	Metro Southern Media	Website, social media, brochures, business cards, letter head, photography	\$ 20,540.00	\$ 11,073.00	\$ 9,467.00
	Website Maintenance	Metro Southern Media	Monthly Website Maintenance for GSCLBA.org	\$ 7,200.00	\$ 3,881.48	\$ 3,318.52
	People Search	Thomson Reuters-CLEAR	Monthly Service to find locations for individuals for certified mail and sheriff service	\$ 3,000.00	\$ 1,617.28	\$ 1,382.72
Legal	Legal Services	Beck, Owen & Murray	In-house counsel, title searches, real estate closing and other legal matters for the authority board (\$35,000.00 x 2)	\$ 70,000.00	\$ 37,736.62	\$ 32,263.38
Technical				\$ -	\$ -	\$ -

Griffin-Spalding Land Bank Authority Draft FY 2025-2026 Budget

Disposal		Demolition		Demolition of Nuisance Properties 2 Properties (County Public Works would Demolish property therefore no disposal for county LBA property)	\$	30,000.00	\$	30,000.00	\$	-
Lawn Care Services		Property Maintenance	CoG Public Works	Lawn Maintenance for LBA Properties (County does not maintain their Land Bank Properties)	\$	60,000.00	\$	60,000.00	\$	-
Repair & Maintenance					\$	-	\$	-	\$	-
Insurance, other than Employee Benefits										
		GIRMA Insurance Coverage	Georgia Municipal Association	(Not Listed in Open Gov)	\$	5,500.00	\$	2,965.02	\$	2,534.98
Communications		LBA Manager Cell Phone		Cell Phone, Hot Spot, Tablet (Not Listed in Open Gov)	\$	800.00	\$	431.28	\$	368.72
		FIBER, Web & VOIP Phone Service			\$	480.29	\$	258.92	\$	221.37
		Postage	United States Postal Service	Certified Mail \$4.85, Certificate of Mailing 2.20, 50 Parcels, 5 Mailings/Parcel (Legal Requirement)	\$	1,762.50	\$	950.15	\$	812.35
Advertising		Legal Notices	Griffin Daily News	Legal Ad Notices on Sundays 2 Consecutive Sundays/Parcel required by Law \$72.00/Ad x 50 Parcels	\$	3,600.00	\$	1,940.74	\$	1,659.26
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Travel		Conference Travel		Hotels and Flights	\$	3,708.00	\$	1,998.96	\$	1,709.04

Griffin-Spalding Land Bank Authority Draft FY 2025-2026 Budget

LBA Manager Salary and Benefits				\$	97,445.73	\$	52,532.46	\$	44,913.27
GIRMA Employee Coverage				\$	1,044.97	\$	563.34	\$	481.63
Total				\$	98,490.70	\$	53,095.80	\$	45,394.90
Total Budget				\$	322,553.49	\$	215,368.32	\$	107,185.17

The logo for Griffin Area Habitat for Humanity is positioned in the background. It features a green stylized house icon with a blue figure inside, and the text "Griffin Area Habitat for Humanity" in a blue serif font.

GRIFFIN-SPALDING LAND BANK AUTHORITY

April 28, 2025

ABOUT US

Seeking to put God's love into action, Griffin Area Habitat for Humanity brings people together to build homes, communities and hope. We build strength, stability, and self-reliance through shelter.





Griffin Area Habitat began in 1989 and completed our first home in 1990. Since then, we have helped 67 families through our Homeownership Program own their own new or rehabilitated home. We have helped another 35+ families – mostly through building handicapped ramps – since we established our Minor Home Repair program in August, 2021.

THEIR WORDS – OUR 1ST HOME

Hello – My name is Laci and in March 2020 my family's life was forever changed as we were able to move into our dream home. Habitat for Humanity was able to install accessibility for our daughter that I never imagined in a million years I could give. She has a developmental delay and it is caused by an Unbalanced Chromosomal Translocation. Since we have moved into our home, our daughter has improved physically more than we could have wished for. She has taken her FIRST real steps in his home due to Habitat installing a walking rail from her bedroom down the hallway. She also has discovered when it's bath time how to get in and out herself in a tub that seems like it was made just for her.

The school in our district is amazing and my two boys seem to love it. They have made tons of neighborhood friends and grades have improved even during COVID. The quality of our life has altered and taken a complete 180 since moving into our new home. Not one person has been sick or over all not feeling well. I can let the windows up and air the house out, it can let my daughter go as she pleases and don't have to worry about floors caving in, and I can actually cook a family dinner in an oven that works properly without fire hazards.

It is a true blessing through God himself and such an amazing feeling owning your own home that benefits your family the way this one does. I don't wake up feeling overwhelmed and anxious anymore, I know I have what is best for my daughter and can build a better future financially for our family. I am no longer paying \$12,000 a year toward something that will never be mine and I am thankful and forever grateful for our Dream Home and everything we gained through Habitat for Humanity. We could not say thank you enough.



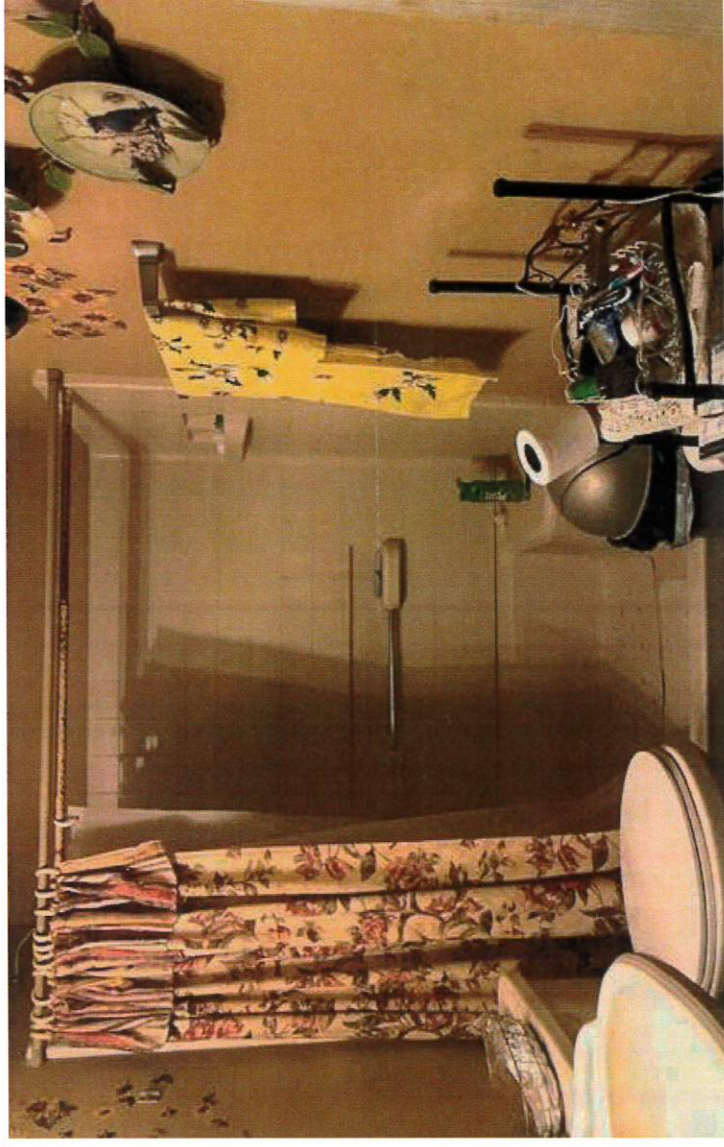
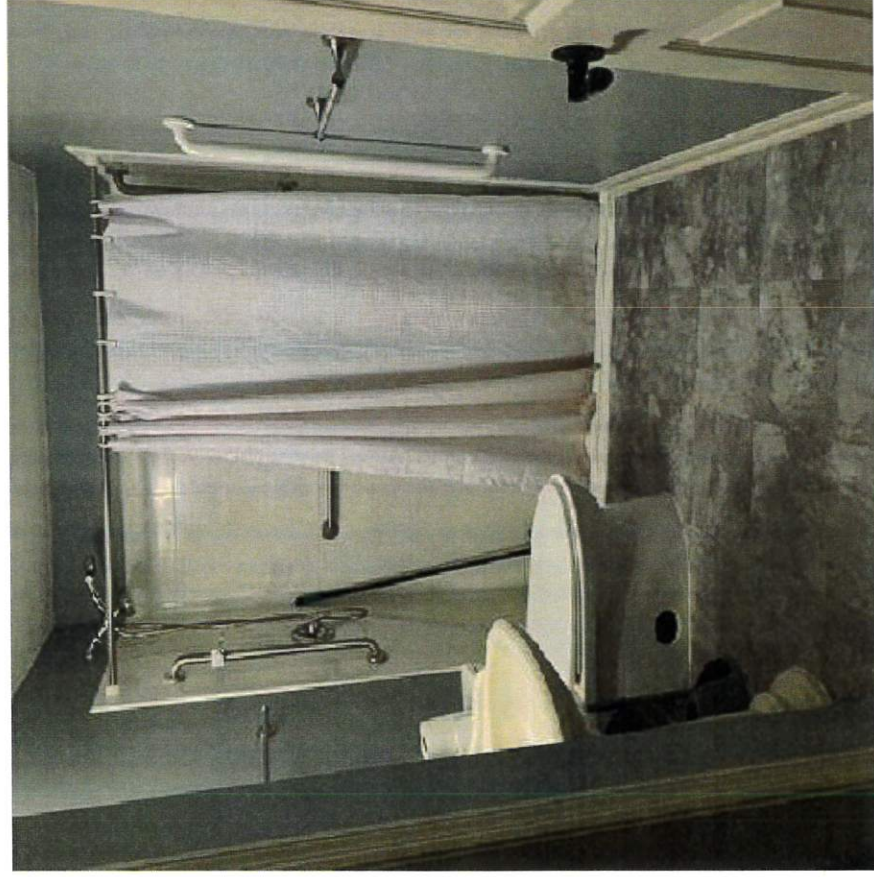
THEIR WORDS - 3 YEARS LATER

OUR HOME HAS GIVEN US PEACE OF MIND.....MY BABIES WILL GROW UP IN ONE HOME FOR THEIR ENTIRE CHILDHOOD. A HOME THAT IS STABLE, SAFE, AND SECURE. MY HABITAT HOME HAS GIVEN ME A CHANCE TO RAISE MY KIDS IN A MORE COMFORTABLE MANNER BEING THE MORTGAGE IS AT A LOWER RATE THAN THE AVERAGE. WE ACTUALLY ENJOY BEING HOME; WE DO FAMILY ACTIVITIES; ROAST MARSHMELLOWS; WE PLANT FLOWERS. OUR HOME HAS GIVEN US A BETTER CHANCE AT LIFE AND WE THANK HABITAT FOR ALL THEY DO. WE ENJOYED WORKING ALONGSIDE THE HABITAT CREW. EVEN TODAY, THEY STILL REACH OUT AND CHECK ON US. I COULDN'T BE MORE GRATEFUL FOR THE WHOLE PROCESS. WE LOVE OUR HABITAT HOME.

SINCERELY, THE HOWARD FAMILY



THEIR WORDS – DIGNITY RESTORED



Thank you so much for everything you and Mark and your crew have done. We are so grateful and blessed that he's finally getting a shower he can use. It's been 13 years since he has had his own shower at home. He's had to go to the gym all that time.

Mrs. P

THEIR NEW REALITY- FREEDOM TO LEAVE THE HOUSE



THEIR WORDS - HOPE FOR THE FUTURE

Having a Habitat home means the world to us. It gives my family a place to feel safe and secure. Home ownership is every family's dream. Habitat is making that dream come true for us. I will no longer be paying for a home that will never be mine. My family will be safe and secure, which is a relief. I am so grateful we were given the opportunity to own a home that will be in my family for generations to come. The most exciting part is that I am helping to build it!! Thank you Habitat for a better future for my family.

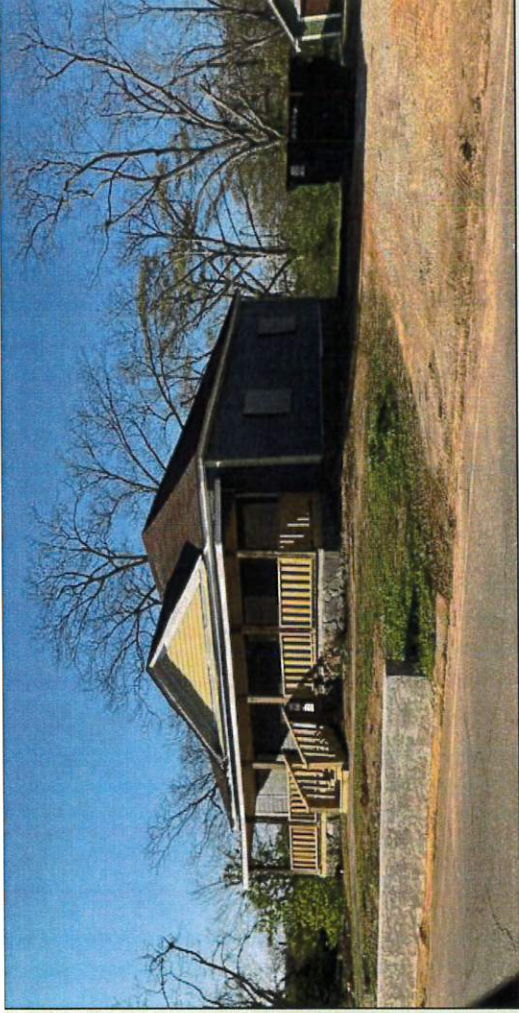
Ms. AL



20XX

PITCH DECK

8



OUR NEEDS

FUNDING

We need stable, adequate funding. We selected 3 new homeowners in 2022 and committed to try and build/rehab 3 homes in 30-36 months

COMMUNITY & BUSINESS CONNECTIONS

We need to establish stronger church, community and local business connections



VOLUNTEERS

We need more volunteers. They are our life-blood. They do the work of building/repairing the homes of our families and run the organization as our Executive Director; Construction Supervisor and as members of our Board of Directors

BUILDABLE PROPERTY

We have to find and acquire new property to continue to build homes

THANK YOU!!!!

Lynn Ray

470-357-5449

elynnray@aol.com

www.griffinhabitat.com



Collaborative Opportunities – East Tinsley & Adjacent Properties

Griffin-Spalding Land Bank Authority

April 28, 2025

WHY 531 & 533 E TINSLEY ARE IMPORTANT TO GRIFFIN HABITAT

1. We need affordable, buildable property
2. We currently own 535 & 539 E Tinsley
3. We will complete a full rehab at 539 E Tinsley this year and sell this home to an already selected homeowner/partner
4. Working at 2 locations close together is advantageous for us
5. We completed 421 N 2nd in late 2023
6. Acquiring 531/533 E Tinsley allows us to own and improve an entire block for the 1st time
7. Improving an entire block allows us to quantify and describe benefits/advantages more powerfully than we have ever been able to before



**WHY 531 & 533 E TINSLEY
ARE IMPORTANT TO THE
LAND BANK AND CITY**

421 N 2nd (Completed 12/23)

 2023 Value - \$11,520
 2023 Taxes Paid - \$177

 2024 Value - \$190,000
 2024 Taxes Paid - \$2,902

**WHY 531 & 533 E TINSLEY
ARE IMPORTANT TO THE
LAND BANK AND CITY**

539 E Tinsley (To Be Completed 10/25*)

 2023 Value - \$28,571
 2023 Taxes Paid - \$449

 2024 Value - \$61,380
 2024 Taxes Paid - \$938
 *535 E Tinsley combined with 539 by variance.
 Estimated value at completion - \$145,000

BEFORE

IN PROGRESS

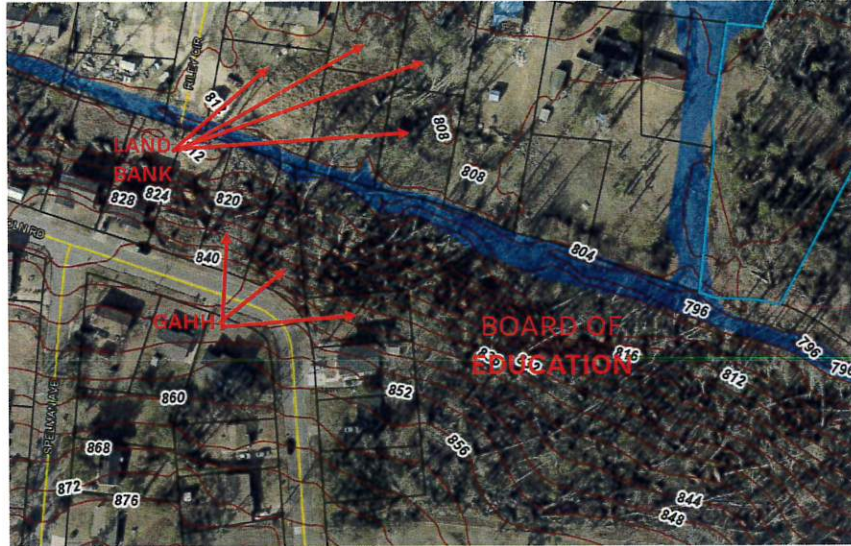
825 & 829 Ellis

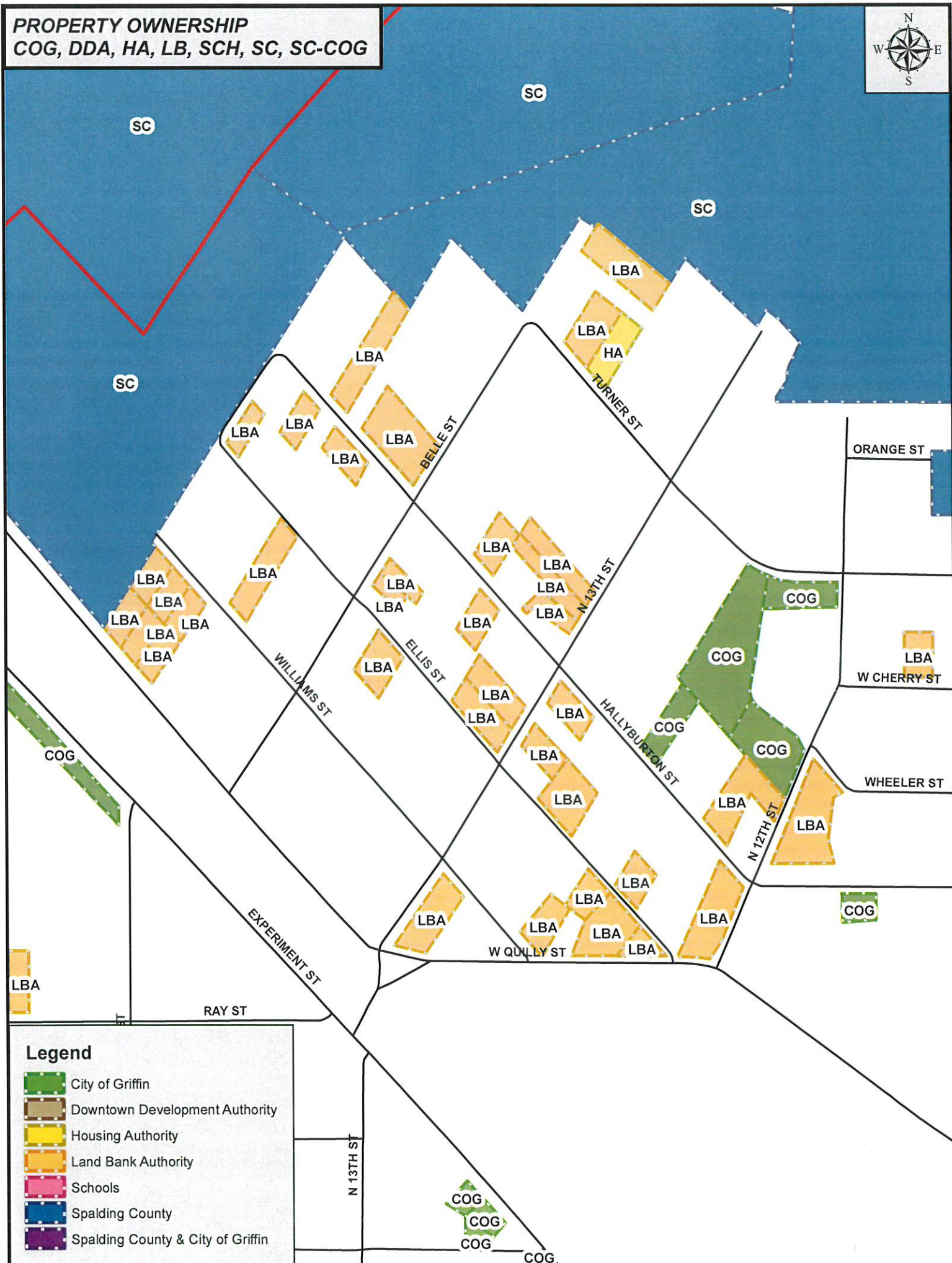


409 & 411 Northside



1426/1430/1432 Lincoln Road, 320 A&B
Riley Circle & 118/124 Short St





Land Bank Authority Manager Disposition Workplan

	Street #	PREFIX	STREET	SUFFIX	Jurisdiction	PARCEL ID
	Outstanding LBA Parcels Contracts to Close					
1	118		Short	St	Griffin	003C04034
2	110		Valley	Dr	Spalding	125A02013
3	214	N	3rd	St	Griffin	018 28006A
4	428	E	Tinsley	St	Griffin	007 17006
5	110		Davidson	Cir	Spalding	258A02002
6	108		Hillsborough	Ct	Griffin	275B01053
7	47		Dundee Lake	Cir	Griffin	245 01051
8	1230	N	Ext 9th	St	Spalding	108B01011
9	1360	N	Ext 9th	St	Spalding	108 06024A
10	808		Meriwether	St	Griffin	024 09002
11	809		Pamela	St	Griffin	048 01018
12	810		Pamela	St	Griffin	048 03007
13	811		Pamela	St	Griffin	048 01019
14	818		Hallyburton	St	Griffin	009 01032
15	122		Ella	St	Griffin	003C05004
16	1734		Turnberry	St	Spalding	080A03005
17	317	N	Hill	St	Griffin	008 13008
18			Davidson	Dr	Griffin	256A1032A
19	526		Lane	St	Griffin	008 16008A
20			Rehoboth	Rd	Spalding	125 02013A
21	504	E	Tinsley	St	City	006 13001
22	508	E	Tinsley	St	City	006 13001A
23	309	E	Tinsley	St	City	007 06039B
24			Newnan	Rd	Spalding	268 02010F
25	116		Pecan	Pt	Spalding	233 03020
26	118		Pecan	Pt	Spalding	233 03019
27	152		Second	Ave	Spalding	101 01012
28	103		Central Lake	Dr	Spalding	121A01007
29	199		Collier	ST	City	067 05002C
30	109		PRINCESS	CIR	SPALDING	275B01006
31			PRINCESS	CIR	SPALDING	268 02041
32	504	E	TINSLEY	ST	Griffin	006 13001
33	508	E	TINSLEY	ST	Griffin	006 13001A
34	815	N	9TH	ST	GRIFFIN	002 01006
35	411		NORTHSIDE	DR	SPALDING	108A07020
36			NORTHSIDE	DR	SPALDING	108A07024
37	1005		MERIWETHER	ST	GRIFFIN	051 03019
38	1009		MERIWETHER	ST	GRIFFIN	051 03018
39	1017		MERIWETHER	ST	GRIFFIN	051 03017
40	309	N	17TH	ST	GRIFFIN	058 08014
41	1102		PARKVIEW	DR	GRIFFIN	048 05012
42	213	E	QUILLY	ST	GRIFFIN	007 15021A
43	215	E	QUILLY	ST	GRIFFIN	007 15021
44	0		NEWNAN	RD	SPALDING	268 02010F

Land Bank Authority Manager Disposition Workplan

	LBA Parcels to be Conveyed to City of Griffin					
1	751		BECK	ST	GRIFFIN	046 04012
2	0		BECK	ST	GRIFFIN	046 09016A
3	0		BECK	ST	GRIFFIN	046 09016B
4	867		BOOKER	ST	GRIFFIN	046 03007
5	0		BOOKER	ST	GRIFFIN	046 03003
6	1133	Ext W	COLLEGE	ST	GRIFFIN	051 04018
7	1135	Ext W	COLLEGE	ST	GRIFFIN	051 04019
8	1137	Ext W	COLLEGE	ST	GRIFFIN	051 04020
9	1139	Ext W	COLLEGE	ST	GRIFFIN	051 04021
10	1143	Ext W	COLLEGE	ST	GRIFFIN	051 04023
11	8		KENTUCKY	AVE	GRIFFIN	003 03021
12	9		KENTUCKY	AVE	GRIFFIN	003 03020
13	105		KENTUCKY	AVE	GRIFFIN	003 02010
14	232		KENTUCKY	AVE	GRIFFIN	003 06009A
15	239		KENTUCKY	AVE	GRIFFIN	003 03019
16	214		LEXINGTON	AVE	GRIFFIN	003 03007
17	216		LEXINGTON	AVE	GRIFFIN	003 03008
18	236		LEXINGTON	AVE	GRIFFIN	003 03015
19	0		LEXINGTON	AVE	GRIFFIN	003 03016
20	808		MERIWETHER	ST	GRIFFIN	024 09002
21	702		SCALES ST	ST	GRIFFIN	046 03001
22	746		SCALES ST	ST	GRIFFIN	046 04021
23	0		SCALES ST	ST	GRIFFIN	046 03002
24	824		WESTBROOK	ST	GRIFFIN	046 09005
	LBA Parcels to be Conveyed/Transferred to Spalding County					
1	2760		OLD ATLANTA	RD	SPALDING	242A01026
2	2780		OLD ATLANTA	RD	SPALDING	242A01025
3	60		Fifth	ST	SPALDING	123 04014
4	4		Edwards	ST	SPALDING	127 03001
	LBA Parcels to be Sold for Private Acquisition					
1	446		BELLE	ST	GRIFFIN	009 05003
2	448		BELLE	ST	GRIFFIN	009 05002
3	501		BELLE	ST	GRIFFIN	009 01039
4	552		BELLE	ST	GRIFFIN	009 02024
5	610		ELLIS	ST	GRIFFIN	009 06023
6	615		ELLIS	ST	GRIFFIN	009 06010
7	616		ELLIS	ST	GRIFFIN	009 06021
8	633		ELLIS	ST	GRIFFIN	009 06013
9	726		ELLIS	ST	GRIFFIN	009 05013
10	825		ELLIS	ST	GRIFFIN	009 01024
11	720		HALLYBURTON	ST	GRIFFIN	009 05007
12	721		HALLYBURTON	ST	GRIFFIN	009 03013

Land Bank Authority Manager Disposition Workplan

13	808		HALLYBURTON	ST	GRIFFIN	009 01030A
14	818		HALLYBURTON	ST	GRIFFIN	009 01032
15	819		HALLYBURTON	ST	GRIFFIN	009 01037
16	0		HALLYBURTON	ST	GRIFFIN	009 04011A
17	601	W	QUILLY	ST	GRIFFIN	009 06008
18	611	W	QUILLY	ST	GRIFFIN	009 06022
19	645	W	QUILLY	ST	GRIFFIN	009 08001
20	727	W	QUILLY	ST	GRIFFIN	009 07011
21	821	W	QUILLY	ST	GRIFFIN	009 01004
22	825	W	QUILLY	ST	GRIFFIN	009 01003
23	831	W	QUILLY	ST	GRIFFIN	009 01002
24	621		WILLIAMS	ST	GRIFFIN	009 06025
25	815		WILLIAMS	ST	GRIFFIN	009 01019
26	822		WILLIAMS	ST	GRIFFIN	009 01013
27	826		WILLIAMS	ST	GRIFFIN	009 01014
28	830		WILLIAMS	ST	GRIFFIN	009 01015
29	304	N	13TH	ST	GRIFFIN	011 02016
30	421	N	13TH	ST	GRIFFIN	009 05011
31	425	N	13TH	ST	GRIFFIN	009 05010
32	428	N	13TH	ST	GRIFFIN	009 06015
33	436	N	13TH	ST	GRIFFIN	009 06001
34	505	N	13TH	ST	GRIFFIN	009 03010
35	507	N	13TH	ST	GRIFFIN	009 03009
36	509	N	13TH	ST	GRIFFIN	009 03008
LBA Parcels to be Conveyed to GAHFH						
1	531	E	TINSLEY	ST	Griffin	006 08008A
2	533	E	TINSLEY	ST	Griffin	006 08008
Foreclosure of Right of Redemption Complete or In Progress						
1	448		BELLE	ST	GRIFFIN	009 05002
2	318	W	CENTRAL	AVE	GRIFFIN	012 21011A
3	313	E	CHAPPELL	ST	GRIFFIN	007 16016
4	427		CIRCUS	ST	GRIFFIN	006 07006
5	603		CIRCUS	ST	GRIFFIN	006 05002
6	0		CIRCUS	ST	GRIFFIN	006 07025
7	610		ELLIS	ST	GRIFFIN	009 06023
8	180		Grizzley	Ln	GRIFFIN	255 01060
9	819		HALLYBURTON	ST	GRIFFIN	009 01037
10	1124		Lyndon	Ave	GRIFFIN	062 10002
11	416		MEADOW LARK	DR	SPALDING	108A10007
12	911		MERIWETHER	ST	GRIFFIN	051 03025
13	111		PECAN	PT	SPALDING	233 03015
14	113		PECAN	PT	SPALDING	233 03016
15	116		PECAN	PT	SPALDING	233 03020
16	118		PECAN	PT	SPALDING	233 03019

Land Bank Authority Manager Disposition Workplan

17	304	E	QUILLY	ST	GRIFFIN	007 16022
18	817		RAY	ST	GRIFFIN	009 14006
19	152		SECOND	AVE	SPALDING	101 01012
20	520	E	TINSLEY	ST	Griffin	006 13003
21	312	N	5TH	ST	GRIFFIN	007 16021
22	451	N	9TH	ST	GRIFFIN	008 01006
23	309	N	10TH	ST	GRIFFIN	008 10007
24	350	N	19TH	ST	GRIFFIN	059 05013



Griffin-Spalding County Land Bank Authority

Website Proposal

Objective

To design and develop a professional, user-friendly, and dynamic website for Griffin-Spalding County Land Bank Authority that effectively showcases real estate properties, streamlines document management, and enhances user engagement with integrated tools and functionality.

Proposed Features and Functionality

1. Homepage:

- Clean and modern design with bold typography and minimalist visuals.
- Highlight key services and featured properties.
- Quick navigation links to important sections.

2. About Page:

- Detailed section about Griffin Spalding Land Bank Authority's mission, vision, and values.
- Team members' profiles (if applicable).

3. Agendas, After Agendas, & Minutes Page:

- Dedicated page to upload, organize, and display meeting agendas and minutes.

4. How We Work Page:

- Overview of the authority's processes and workflow.

5. Properties Page:

- **Interactive Map:** A dynamic map showcasing available properties with filters for location, price range, and property type.
- **Individual Property Pages:** Detailed pages for each property with:
 - Property images (if already available) and descriptions.
 - Key details like price, location, and size.

6. Digital Application with E-Signature Functionality:

- Digital online application form for property inquiries.
- E-signature integration for seamless submission of applications.

7. Contact Form:

- Simple and intuitive form for contact inquiries.
- Integration with the free version of HubSpot for lead management and follow-ups.

8. Integration with HubSpot CRM (Free Version):

- Capture and manage leads from contact forms and applications.
- Track user interactions and automate responses.

9. Responsive Design:

- Fully optimized for desktop, tablet, and mobile devices.

10. SEO Optimization:

- On-page SEO to improve visibility in search engines.
- Keyword optimization for real estate-related searches.

11. Content Management System (CMS):

- Easy-to-use backend for uploading properties, managing documents, and updating content.

Project Deliverables

- Fully functional website with the above features.
- HubSpot CRM integration.
- Interactive map and dynamic property pages.
- Digital application with e-signature capability.
- Training session for HubSpot CRM.

Timeline

- **Phase 1: Discovery & Planning (1-2 weeks):**
 - Consultation to finalize requirements, gather content, and create a sitemap.
- **Phase 2: Design & Development (4 weeks):**
 - Design mockups for approval.
 - Development of the website with all features integrated.
- **Phase 3: Testing & Launch (1-2 weeks):**
 - Comprehensive testing for functionality, responsiveness, and usability.
 - Final review and launch.

Estimated Total Timeline: 6-8 weeks.

Investment

Total Cost: \$8,000

- Includes design, development, testing, and training.

- Additional costs for premium features or third-party integrations (if required) will be discussed.

Georgia Interlocal Risk Management Agency

GMA Property & Liability Self-Insurance Program

RENEWAL TERMS FOR 2025-2026

GRIFFIN SPALDING LAND BANK AUTHORITY

GR11

P.O. Box 2408

Griffin, GA 30224

Coverage Period:

May-01-2025 to May-01-2026

Presented by:



201 Pryor Street
Atlanta, GA 30303

Quote Date:

4/1/2025

Administered by:

Lockton Companies

3280 Peachtree Road NE #1000
Atlanta, GA 30305

Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2025-2026

GRIFFIN SPALDING LAND BANK AUTHORITY

General Liability and Law Enforcement Liability	Limit of Liability
Each Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Products / Completed Operations	\$1,000,000
Failure to Supply Utilities	\$1,000,000
Fire Legal Liability	\$1,000,000
Law Enforcement Liability	\$1,000,000
General Aggregate	\$5,000,000
Medical Payments	Excluded
Form	Occurrence
General Liability Deductible	\$1,000
Law Enforcement Liability Deductible	\$1,000
Employee Benefits Liability	\$1,000,000
Employee Benefits Aggregate	\$5,000,000
Form	Occurrence
Deductible	\$1,000

Coverage Features:

- No Premium Audits
- Defense Costs Outside the Limit
- Special Events Liability
- Athletic Participants Liability
- Fireworks Display Liability
- Cemetery Professional Liability
- Limited Pollution Liability
- Non-Owned Aircraft & Watercraft
- Liquor Liability
- Limited Drone Coverage (\$50,000)
- Garage Liability
- Personal Injury Liability
- Authorized Moonlighting by Police Officers
- Jail Cell Operations
- Police Animal Liability
- Assault and Battery
- Inmate Medical Coverage
- Sexual Abuse Coverage
- Worldwide Territory

Disclaimer:

These terms are not to be construed as an exact or complete analysis of the coverage agreement, nor as a legal evidence of coverage. The provisions of the actual coverage document will prevail.

Georgia Interlocal Risk Management Agency

GMA Property & Liability Self-Insurance Program

CONTRIBUTION PAYMENT TERMS

GRIFFIN SPALDING LAND BANK AUTHORITY

RLFC# GR11

INVOICE NUMBER	360289
EFFECTIVE DATE	05/01/2025
INVOICE AMOUNT	\$4,375
PROPOSAL NUMBER	RGR11-PR2025-1

PAYMENT TERMS:

- OPTION 1: Full Amount Due on Binding
- OPTION 2: 50% Down – Balance due in 30 days
- OPTION 3: 25% Down – Balance due in 4 monthly installments. The entire contribution must be paid within 6 months of the effective date.

Checks should be made payable to GIRMA. Please sign and return with your check to:

Georgia Interlocal Risk Management Agency
P.O. Box 105377
Atlanta, Georgia 30348

Please sign and date on the lines below that you have read and accept the limits and deductibles outlined in the renewal terms. Please return the signed invoice with your initial payment to the GIRMA address above.

Authorized Signature

Date

Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2025-2026

GRIFFIN SPALDING LAND BANK AUTHORITY

Public Officials / Errors & Omissions Liability	Limit of Liability
Each Wrongful Act or Occurrence	\$1,000,000
Aggregate Limit	\$5,000,000
Form	Occurrence
Deductible	\$1,000

Coverage Features:

- No Premium Audits
- Defense Costs Outside the Limits
- Pay on Behalf Basis
- Personal Injury – to include:
 - Mental Anguish
 - Shock
 - Humiliation
- Employment Practices Liability – including coverage for:
 - Libel
 - Slander
 - Defamation
 - Sexual Harassment
 - Sexual Abuse
- Americans with Disabilities Act (ADA)
- Zoning Claims Seeking Monetary Demands
- Civil Rights Violations
- Services Performed Under a Mutual Aid Agreement

Disclaimer:

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Disclaimer:

Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2025-2026

GRIFFIN SPALDING LAND BANK AUTHORITY

Automobile Liability	Limit of Liability
Combined Single Occurrence Limit	\$1,000,000
Uninsured Motorists Liability	\$0
Hired & Non-Owned Liability	\$1,000,000
Medical Payments	Excluded
Deductible	\$1,000
Uninsured Motorist Deductible	\$0

Automobile Physical Damage	Limit of Liability
Limit	Actual Cash Value
Hired Physical Damage	Included
Vehicles Covered	Per Schedule
Comprehensive Deductible	\$1,000
Collision Deductible	\$1,000
Hired Physical Damage Deductible	\$1,000

Coverage Features:

- Automatic Coverage for Vehicles up to \$100,000 in value
- Automatic Liability Coverage for new vehicles
- Deductible Per Occurrence

	Limit of Liability
Crime / Fidelity	
Blanket Employee Dishonesty	\$500,000
Forgery or Alteration	\$500,000
Computer Crime	\$500,000
Money and Securities	\$500,000
Social Engineering Fraud	\$25,000
Deductible	\$1,000
Social Engineering Deductible Only	\$2,500

Coverage Features:

- Faithful Performance Included
- Includes all local and state required bonds

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Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2025-2026

GRIFFIN SPALDING LAND BANK AUTHORITY

Property	Limit of Liability
Total Insured Values	\$
Blanket Building & Contents	\$0
Mobile Equipment	\$0
Computers ("EDP")	Included
Flood Limit – Including Zones A and V	\$
Earthquake Limit	\$
Coinsurance Provision	None
Locations Covered	Per Schedule
Valuation – Building & Contents	Replacement Cost
Valuation – Mobile Equipment	Actual Cash Value
Deductible – Buildings & Contents All Perils (Tier 1 Only-All Perils <i>except</i> Named Windstorm)	\$1,000
Deductible – Mobile Equipment All Perils (Tier 1 Only-All Perils <i>except</i> Named Windstorm)	\$1,000
Deductible – Named Windstorm for Tier 1 Only* <i>* Applies separately to (1) Each separate building. (2) The value of personal property located in each separate building. (3) Each item of Mobile Equipment. (4) Actual value of Business Interruption and Extra Expense loss for the 12 months immediately following the date of the direct physical loss.</i>	1% per unit
Automatic Coverage Extensions:	
Business Interruption	\$500,000
Extra Expense	\$500,000
Computers ("EDP")	\$500,000
Builders Risk	\$500,000
Property in Transit	\$500,000
Valuable Papers	\$500,000
Equipment Breakdown	Limit of Liability
Limit Per Occurrence	\$
Ordinance or Law Limit	\$
Hazardous Substance	\$250,000
Deductible	\$1,000
Automatic Coverage Extensions	
Ammonia Contamination	\$1,000,000
Expediting Expenses	\$10,000,000
Service Interruption	\$
Spoilage / Consequential Damage	\$10,000,000
Water Damage	\$1,000,000

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Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2025-2026

GRIFFIN SPALDING LAND BANK AUTHORITY

Cyber	Limit of Liability
Security & Privacy Liability	\$250,000
Regulatory Action Sublimit of Liability	\$250,000
Event Management	\$250,000
Cyber Extortion	\$250,000
Deductible	\$10,000

Police Animal Mortality Coverage	Limit of Liability
Scheduled Limit	\$0
Deductible	Nil

Risk Management Services

<u>Type of Service</u>	<u>Annual Contribution</u>
Loss Control & Safety Training	
On Site Visitation	Included
Awareness Training	Included
Awareness Through Safety Bulletins	Included
Automobile Drivers Training	Included
Access to Safety Videos	Included
Safety Grant	
Based on a Contribution Volume and up to \$10,000	Included
*Subject to Approval & Requirements	
Employment Practices Help Line	
Legal Advice	Included
Property Appraisals	
Building Valuations	Included
Contents and Historical Valuations	Included
Crisis Management	
Provides \$50,000 for expenses incurred in response to a Crisis Event including Workplace Violence	Included

Disclaimer:

These terms are not to be construed as an exact or complete analysis of the coverage agreement, nor as a legal evidence of coverage. The provisions of the actual coverage document will prevail.

Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2025-2026

GRIFFIN SPALDING LAND BANK AUTHORITY

Contribution Summary

<u>Line of Coverage</u>	<u>Annual Contribution</u>
General Liability	\$266
Law Enforcement Liability – Before Credit	\$0
<i>Law Enforcement Initiative Credit Amount</i>	<i>\$0</i>
Law Enforcement Liability – After Credit	\$0
Public Officials Liability	\$470
Automobile Liability	\$0
Automobile Physical Damage	\$0
Property – Buildings & Contents	\$0
Mobile Equipment	\$0
Police Animal Mortality	\$0
Crime / Fidelity	\$32
Boiler & Machinery	\$0
Uninsured Motorist	\$0
Sub Total	<hr/> \$4,375
Less Renewal Credit	\$0
Total	<hr/> \$4,375 <hr/>

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Georgia Interlocal Risk Management Agency

Member Contribution Breakdown

LINE OF COVERAGE	Contribution Breakdown	Contribution Total
Griffin Spalding Land Bank Authority (GR11)	Effective Date	05/01/2025
GENERAL LIABILITY		
Grants Administered	\$0	
GROSS OPERATING EXPENDITURES	\$266	
PARK ACREAGE	\$0	
HOUSING AUTHORITIES - UNITS	\$0	
PUBLIC UTILITIES - CABLE / TELECOM	\$0	
PUBLIC UTILITIES - ELECTRIC	\$0	
PUBLIC UTILITIES - GAS	\$0	
PUBLIC UTILITIES - SEWER	\$0	
PUBLIC UTILITIES - WATER	\$0	
REFUSE COLLECTION	\$0	
SCHOOLS - ALL OTHER STUDENTS	\$0	
SCHOOLS - TRADE OR VOCATIONAL STUDENTS	\$0	
WATER RELATED ACTIVITIES - # BEACHES, LAKES, POOLS	\$0	
GENERAL LIABILITY TOTALS		\$266

Georgia Interlocal Risk Management Agency

Member Contribution Breakdown

LINE OF COVERAGE	Contribution Breakdown		Contribution Total
AUTOMOBILE LIABILITY	Number of Vehicles	Contrib Per Vehicle	Total Contribution
Trucks - Van, Pickups, Light Trucks	0	\$0.00	\$0.00
Trucks - Medium Weight	0	\$0.00	\$0.00
Trucks - Heavy Weight	0	\$0.00	\$0.00
Trucks - Extra Heavy Weight	0	\$0.00	\$0.00
Trucks - Ambulances or Paramedic Vehicles	0	\$0.00	\$0.00
Trucks - Garbage	0	\$0.00	\$0.00
Trucks - Fire Trucks	0	\$0.00	\$0.00
Private Passenger - Fire Cars	0	\$0.00	\$0.00
Private Passenger - Police Cars	0	\$0.00	\$0.00
Private Passenger - All Other Type Cars	0	\$0.00	\$0.00
Trailers - Semi Trailers	0	\$0.00	\$0.00
Trailers - Trailers	0	\$0.00	\$0.00
Buses - Public Transit Buses	0	\$0.00	\$0.00
Buses - School Buses	0	\$0.00	\$0.00
Motorcycles	0	\$0.00	\$0.00
AUTO LIABILITY TOTALS	0		\$0

Georgia Interlocal Risk Management Agency

Member Contribution Breakdown

LINE OF COVERAGE			Contribution Breakdown	Contribution Total
AUTOMOBILE PHYSICAL DAMAGE	Number of Vehicles	Contrib Per Vehicle	Total Contribution	
Trucks - Van, Pickups, Light Trucks	0	\$0.00	\$0.00	
Trucks - Medium Weight	0	\$0.00	\$0.00	
Trucks - Heavy Weight	0	\$0.00	\$0.00	
Trucks - Extra Heavy Weight	0	\$0.00	\$0.00	
Trucks - Ambulances or Paramedic Vehicles	0	\$0.00	\$0.00	
Trucks - Garbage	0	\$0.00	\$0.00	
Trucks - Fire Trucks	0	\$0.00	\$0.00	
Private Passenger - Fire Cars	0	\$0.00	\$0.00	
Private Passenger - Police Cars	0	\$0.00	\$0.00	
Private Passenger - All Other Type Cars	0	\$0.00	\$0.00	
Trailers - Semi Trailers	0	\$0.00	\$0.00	
Trailers - Trailers	0	\$0.00	\$0.00	
Buses - Public Transit Buses	0	\$0.00	\$0.00	
Buses - School Buses	0	\$0.00	\$0.00	
Motorcycles	0	\$0.00	\$0.00	
PHYSICAL DAMAGE TOTALS	0			\$0

Georgia Interlocal Risk Management Agency

Member Contribution Breakdown

LINE OF COVERAGE	Contribution Breakdown	Contribution Total
UNINSURED MOTORIST LIABILITY		\$0
LAW ENFORCEMENT LIABILITY	\$0.00 per officer	\$0
PUBLIC OFFICIALS LIABILITY		\$470
PROPERTY (including Mobile Equipment and Boiler & Machinery)	Values / Rates	\$0
Total Insured Value	\$0	
Rate per \$100 of Value	NaN	
POLICE ANIMALS	\$0	\$0
CRIME	\$32.00 per employee	\$32
TOTAL CONTRIBUTION*		\$4,375

* Figures may be off by \$1 due to rounding

Land Bank Authority Financial Statement Data

Land Bank Authority		101-7320	FISCAL YEAR 2025		Target Percentage:		
Account Name	Account Number	Original Budget	Budget Amendments & Line-Item Transfers	Net Budget as Amended	Amount Used/Spent as of 4/24/2025	Budget Remaining	
Purchased & Contracted Services							
	52						
Professional	101-7320-52-1200	-	24,000.00	24,000.00	10,500.00	13,500.00	
Legal	101-7320-52-1210	45,000.00	-	45,000.00	35,000.00	10,000.00	
Technical	101-7320-52-1300	-	-	-	-	-	
Disposal (E.G., Garbage Pickup)	101-7320-52-2110	85,000.00	(31,063.00)	53,937.00	1,196.18	52,740.82	
Lawn Care Services	101-7320-52-2140	-	-	-	187.84	(187.84)	
Repair & Maintenance Services	101-7320-52-2200	1,500.00	-	1,500.00	-	1,500.00	
Insurance, Other Than Employee Benefits	101-7320-52-3100	5,788.83	160.88	5,949.71	791.40	5,158.31	
Communications	101-7320-52-3200	300.00	-	300.00	642.77	(342.77)	
Advertising	101-7320-52-3300	2,000.00	-	2,000.00	-	2,000.00	
Printing & Binding	101-7320-52-3400	-	288.00	288.00	1,049.34	(761.34)	
Travel	101-7320-52-3500	750.00	-	750.00	50.07	699.93	
Education & Training	101-7320-52-3700	-	775.00	775.00	775.00	-	
In-House Training	101-7320-52-3701	-	6,000.00	6,000.00	6,000.00	-	
Total		140,338.83	160.88	140,499.71	56,192.60	84,307.11	
Supplies							
	53						
Office Supplies	101-7320-53-1110	1,050.00	-	1,050.00	664.69	385.31	
Operating Supplies	101-7320-53-1120	750.00	(500.00)	250.00	-	250.00	
Food	101-7320-53-1300	-	500.00	500.00	513.11	(13.11)	
Uniforms	101-7320-53-1710	200.00	-	200.00	-	200.00	
Total		2,000.00	0.00	2,000.00	1,177.80	822.20	
Capital							
	54						
Sites	101-7320-54-1100	-	-	-	-	-	
Total		142,338.83	160.88	142,499.71	57,370.40	85,129.31	