

**AGENDA**  
**Griffin-Spalding County Land Bank Authority**  
**November 7, 2025**  
**MUNICIPAL COURTROOM 100 S. HILL ST GRIFFIN, GA 30223**  
**9:00 AM**

**Call to Order**

**Approval of Agenda**

**Regular Agenda**

1. Review and discussion of Griffin-Spalding County Land Bank Authority Board Policies

**Authority Member Comments**

**Adjourn**



GRIFFIN-SPALDING COUNTY LAND BANK AUTHORITY

## GSCCLBA Board Policies

Adopted: November XX, 2025; Effective: December XX, 2025

### Section 1: Mission and Purpose

The Griffin-Spalding County Land Bank Authority (GSCCLBA) is a public authority authorized by state law and created pursuant to an agreement between Spalding County and the City of Griffin. It is governed by a Board of Directors appointed by Spalding County, City of Griffin and the Spalding County Board of Education.

The purpose of the land bank authority is to acquire any property deeded to the authority and tax delinquent properties in the City of Griffin and Spalding County in order to foster the public purpose of returning land which is in nonrevenue-generating, nontax-producing status to an effective utilization status to provide affordable housing, new trade, commerce, industry and employment opportunities for the citizens of the City and County.

**The goal(s) of the land bank are as follows:**

1. Development of affordable housing for low-to-moderate individuals
2. Increase home ownership and access to home ownership through home buyer education
3. Neighborhood Redevelopment
4. Development of fair market-rate housing
5. Development of community facilities such as parks and recreational facilities
6. Land Acquisition by local government entities, development authorities, public school district for public use economic, community, transportation and infrastructure development.
7. Facilitate the remediation of neighborhood blight and/or nuisance properties

### Section 2: Definitions:

**Affordable Housing:** Housing units are conveyed to individuals that earn no greater than 120% of the Area Median Income.

**Banked Properties:** are properties that have been identified by the Griffin-Spalding County Land Bank Authority as properties that will be best suitable for an economic, community, transportation and infrastructure development project for the benefit of Griffin and Spalding County.



**Mission Driven Developer/Non-profit organization:** an organization that is recognized by the International Revenue Service as a non-profit organization whose mission is to construct or rehabilitate housing.

**Neighborhood Redevelopment:** is a series of land parcels that are on the same, adjacent or intersecting streets where the impact of the development of one of more parcels can significantly impact the property values or perception of neighboring properties.

**Nuisance:** a dwelling, building, or structure unfit for habitation or commercial use and is in violation of applicable codes by the City of Griffin Planning & Development department or Spalding County Community Development department

**Owner-Occupant Applicant:** a permanent home which is the residence of the individual who has been recorded on the deed.

**Residential/Commercial developer:** An individual, general contractor, business or corporate entity who has at least 5 years of demonstrated experience constructing or rehabilitating homes or commercial structures.

**Side Lot:** a parcel of land that is not suitable for residential, commercial or industrial development due to current zoning ordinances in the City of Griffin or Spalding County. A side lot may also be a parcel of land that does not have access to streets or public right of way.

### **Section 3: Acquisitions by the GSCLBA**

**3.1 Acquisition Methods.** The GSCLBA may acquire properties in the following manner:

1. Tax Foreclosures
2. Transfers from the Tax Commissioner
3. Transfer from the Local Governments, public school district, public housing authority or other public entity.
4. Donations from a for profit or non-profit entity.

**3.2 Transaction Agreements.** In all cases involving conduit transfers and land banking agreements, a transaction agreement must be approved in advance and executed by the GSCLBA and the grantor of the property. In the case of conduit transfers, such a transaction agreement will generally be in the form of an Acquisition and Disposition Agreement prepared in accordance with these Policies. In the case of a land banking relationship, such a transaction agreement will generally be in the form of a land banking agreement prepared in accordance with these Policies. These transaction agreements shall be in form and content as deemed by the GSCLBA to be in the best interest of the GSCLBA and shall include to the extent feasible specification of all documents and instruments contemplated by the transaction as well as the rights, duties and obligations of the parties.



**3.3. Title Assurance.** In all acquisitions of property by the GSCLBA through transaction agreements, the GSCLBA generally requires a certificate of title based upon a full title examination and, in the case of Land Banking Agreements, a policy of title insurance insuring the LBA subject to such outstanding title exceptions as are acceptable to the LBA in its sole discretion.

**3.4 Environmental Concerns.** The LBA reserves full and complete discretion to require in all transaction agreements that satisfactory evidence be provided to the LBA that the property is not subject to environmental contamination as defined by federal or state law.

**3.5 Acquisitions through Delinquent Tax Enforcement Proceedings.** The Tax Commissioner may combine properties from one or more of the foregoing categories in structuring the terms and conditions of the tax foreclosure procedures, and the LBA may acquire any such properties prior to sales, at such sales, or subsequent to sales as authorized by law

## **Section 4: Sales and Dispositions by the GSCLBA**

**4.1 Property Identification.** The GSCLBA reserves full and complete on the disposition of properties within the Griffin-Spalding County Land Bank Authority inventory. The properties that will be conveyed are the properties within a target area for redevelopment in the City of Griffin or properties located in unincorporated Spalding County. Properties located outside of the target area will not be considered to the conveyed unless it is identified by the City of Griffin, Spalding County, or a mission driven non-profit organization.

**4.2 Priority Transferees.** The priority of transferees shall be as follows:

1. Local Government Entities for Public Use
2. Residential and Commercial Real Estate developers who have demonstrated experience in housing construction for low-to moderate income housing
3. Residential and Commercial Real Estate developers who have demonstrated experience in housing construction for market rate housing
4. Mission-driven non-profit organizations seeking to obtain the land for low-income housing
5. Owner Occupant Home Buyers
6. Side Lot Parcels to existing property owners with priority given to longest tenured adjacent property owner
7. Non-profit Institutions such as academic institutions and religious organization that are seeking to use the property for public use or residential development



**4.3 Request for Proposal and Application.** The parties seeking to acquire properties from the GSCLBA will be required to respond to either a request for proposal or an application. The request for proposal will be used for properties in the City of Griffin to facilitate the goal of neighborhood development by including several properties within a target area. The request for proposal shall remain available for a minimum of 60 days and not to exceed 120 days. An application will be available for properties in unincorporated Spalding County. Interested parties will not be able to apply to properties within the City of Griffin. The GSCLBA Board may utilize its discretion to fully or partially award properties to one, multiple or none of the respondents to a Request for Proposal. The request for proposal or applications will be required to be submitted electronically to the GSCLBA website. Neighboring property owners will be notified via mail of upcoming requests for proposal.

**4.4. Transferee Qualifications.** All applicants seeking to acquire property from the Land Bank Authority or to enter into transaction agreements with the LBA will be required to provide as part of the application such information as may be requested by the LBA including but not limited to:

- a. Allowable Zoning
- b. Organization Structure
- c. Previous experience in housing development
- d. Estimated timeline of completion
- e. Commercial Liability Insurance
- f. State of Georgia General Contractors License

Owner Occupant applicants interested in acquiring property will be required to respond to an RFP or submit an application to include the documentation listed above and encouraged to submit the documentation listed in 4.5 to ensure the capacity of building housing.

Non-profit applicants will be required to submit their Form 990 to document their non-profit status.

**4.5 Transferee Considerations.** All applicants, with the exception of local governments and public entities, seeking to acquire property from the Land Bank Authority or to enter into transaction agreements with the LBA are encouraged to provide the following in consideration of their application and/or response to the RFP. The GSCLBA Board will consider the following when determining the disposition of property:

- a. Bid Price
- b. Photographs of previous construction work completed or in-progress
- c. Architectural renderings or drawings
- d. Site work
- e. Estimated construction costs
- f. Estimated construction timeline
- g. Financial Capability
- h. Tax Assessed value
- i. Proposed sales price based on local affordability
- j. City of Griffin or Spalding County residency or business licensure



- k. Relationships with neighborhood non-profit organizations
- l. Minority, women, veteran, and disadvantage business certifications.

**4.6 Maximum Conveyances Allowed.** Owner occupant applicants will be permitted to be conveyed two parcels in a transaction. The two parcels allowed shall be contiguous and be combined as required by side lot program. All other applicants with the exception of government entities and mission driven non-profit developers, the maximum number of conveyances allowed is 5 parcels per real estate transaction and 10 parcels per entity every 4 years. The maximum is set to allow for housing diversity throughout the City of Griffin, Spalding County and their neighborhoods. The purpose of the maximum is also set to ensure equity amongst the transferees and buyers.

**4.7 Pricing.** The recommended minimum bid for each parcel shall be equal to 75% of the current year Tax Assessed Value from the Spalding County Tax Assessor. Applicants may bid below the tax assessed value but must demonstrate sufficient evidence such as an appraisal or site plan that demonstrate that the tax assessed value is not reasonable.

**4.8 Reserved Discretion.** The LBA reserves full and complete discretion to decline applications and proposed transaction agreements from individuals and entities that meet any of the following criteria:

- a. The proposed project does not meet current zoning ordinances
- b. Parties not able to demonstrate sufficient experience and capacity to perform in accordance with the requirements of the LBA
- c. Failure to perform in prior transactions with the LBA,
- d. Applicant has exceeded the maximum number of properties allowed per this policy
- e. The housing is not aligned with the City of Griffin and Spalding County Comprehensive Plans, Livable Cities Initiative or economic development goals of the City of Griffin, Spalding County or other grant programs.
- f. The bid price is determined to be unsatisfactory
- g. The LBA is not in favor of proposed design, materials, renderings or photographs
- h. Ownership of properties that became delinquent in ad valorem tax payments and remain delinquent in ad valorem tax payments during their ownership,
- i. Parties that are barred from transactions with local government entities,
- j. Ownership of properties that have any unremediated citation for violation of the state and local codes and ordinances

The GSCLBA is not required to award the property to the highest bidder. The GSCLBA will convey properties to applicants based on the identified goals of the land bank authority.



**4.9 Closing.** The closing shall be scheduled for a time mutually agreed upon within sixty (60) days after the execution of a contract at such time, date and location as is designated by the parties. This deadline may be extended in writing by mutual agreement of the parties. If the property is not closed within 60 days the contract will be void and the property will return to the GSCLBA inventory and may be re-bid at the discretion of the GSCLBA.

**4.10 Covenants, Conditions and Restrictions.** All conveyances by the GSCLBA to third parties shall include such covenants, conditions and restrictions as the LBA deems necessary and appropriate in its sole discretion to ensure the use, rehabilitation and redevelopment of the property in a manner consistent with the public purposes of the LBA. Such requirements may take the form of a deed creating a defeasible fee, recorded restrictive covenants, subordinate financing being held by the GSCLBA, contractual development agreements, or any combination thereof.

- a. "Grantee accept this Property subject to a covenant running with the land providing that any primary dwelling structure upon this Property must be owner-occupied; it is the intention of Grantor and Grantee that a primary dwelling located upon this Property will be occupied by an owner with at least a 50 percent interest in the Property, or a member of the owner's family within the third degree of consanguinity, for six or more months of each calendar year as such person's principal residence."
- b. "If a primary residence is to be built on this property, construction or rehabilitation of said primary residence must begin within one year of the date the property was transferred to the buyer herein. If no construction or rehabilitation has begun within that time, title will revert to the Griffin Spalding County Land Bank Authority."

**4.11 Deed Without Warranty.** All conveyances from the GSCLBA to third parties shall be by Quitclaim Deed.

**4.12 Permit and Construction Requirement:** Purchasers shall make timely application for a building permit for the renovation or construction of the subject property within 45 Days and shall commence work under such permit within six (6) months of the date of the closing of the purchase of this property from the GSCLBA. Should the purchasers fail to commence work within the specified time period, the GSCLBA shall have the option to re-purchase the subject property for the sales price set forth in this contract.

## Section 5. Side Lot Disposition Program

**5.1 Side Lot Transfers.** Individual parcels of property may be acquired by the Treasurer/Tax Commissioner, the County or the GSCLBA and transferred to individuals in accordance with the following policies. The transfer of any given parcel of property in the Side Lot Disposition Program is subject to override by higher priorities as established by the GSCLBA.

**5.2 Qualified Properties.** Parcels of property eligible for inclusion in the Side Lot Disposition Program shall meet the following minimum criteria:

- a. The property shall be vacant unimproved real property;
- b. The property shall be physically contiguous to adjacent residential property, with not less than a 75% common boundary line at the side



- c. The property shall consist of no more than one lot capable of development. Initial priority shall be given to the disposition of properties of insufficient size to permit independent development
- d. No more than one lot may be transferred per contiguous lot.

### 5.3 Side Lot Transferees.

- a. All transferees must own the contiguous property. Priority is given to transferees who personally occupy the contiguous property. In a case where the property has multiple contiguous property owners, the GSCLBA will notify the property owners of the pending transfer to ensure equity in the acquisition
- b. In the event that multiple adjacent property owners desire to acquire the same side lot, the lot shall either be transferred to the highest bidder for the property, or divided and transferred among the interested contiguous property owners.
- c. The transferee must not own any real property (including both the contiguous lot and all other property in the County) that is subject to any unremediated citation of violation of the state and local codes and ordinances.
- d. The transferee must not own any real property (including both the contiguous lot and all other property in the County) that is tax delinquent.
- e. The transferee must not have been the prior owner of any real property in the County that was transferred to a local government as a result of tax foreclosure proceedings unless the LBA approves the anticipated disposition prior to the effective date of completion of such tax foreclosure proceedings.

## Section 6 Owner Occupancy Requirement

**6.1 Primary Residence.** "Primary Residence" shall mean that upon completion of the construction or rehabilitation, the owner-occupant is expected to reside in and must pay all tax obligations that become due and payable on the residence after the execution of the Sale and Disposition Contract. Where an owner-occupant may seek to sell the property, the owner is expected offer the property for a sale price not to exceed the current fair market value to another owner occupant. The GSCLBA would prefer a sale price no greater than 120% of the Area Median Income.

### 6.2 Requirements and Conditions.

- a. In certain circumstances, the purchaser must either rehabilitate unoccupied substandard existing housing or create new housing where housing does not exist.
- b. The purchaser shall enter into a Sale Contract with the Authority and shall be responsible for the completion of the construction or rehabilitation within the three-year time limit as prescribed in the covenants of the Contract.
- c. The LBA will extinguish no delinquent taxes that were the responsibility of the applicant. This would include any taxes that the applicant was responsible for either as owner of the subject



property or as a result of any contractual obligation. Such taxes, if any, must be paid prior to the LBA extinguishing any other taxes.

- d. The owner-occupant shall provide evidence of clear title and the financial ability to perform said Contract with the expressed obligation to be an owner-occupant within the definition as p or the delinquent taxes will be reinstated.
- e. During the term of the occupancy, the owner-occupant shall pay all ad valorem taxes that accrue and shall maintain the property in compliance with the required code enforcement ordinances of the governing jurisdiction.
- f. If the applicant fails to honor any portion of his or her Contract with the LBA to provide new or rehabilitated housing, the applicant must make a payment of funds to the LBA in an amount equal to the amount of all taxes extinguished by the LBA pursuant to the Contract. These funds shall then be paid by the LBA to the respective taxing authorities in the same proportion as the taxes were levied prior to the extinguishment.

## **Section 7 Collaboration with For Profit and Not-for-profit Entities**

**7.1 Transactions with For Profit Not-for-Profit Entities.** The LBA is willing to enter into conduit transfers with for-profit and not-for-profit corporate entities as outlined in this section. These not-for-profit corporate entities would secure donations of or purchase tax delinquent properties from owners, transfer these properties to the LBA for waiver of taxes, and “buy back” these properties for use in affordable housing development.

**7.2 Documentation of Lot Purchase.** The applicant must document the purchase process extensively. This documentation should include, but is not limited to, the following information per parcel:

- a. The total purchase price for the property, including the net proceeds paid or payable to the seller
- b. The total amount spent to acquire the property (e.g., legal counsel, administrative costs);
- c. The development costs impacting the final sale price
- d. The total amount of delinquent ad valorem taxes (County, City, School District), special assessments, and other liens and encumbrances against the property and the length of delinquency for each.
- e. The expected timeline of construction

**7.3 Maximum Costs.** The total of these costs should exceed the maximum allowable lot cost (i.e., the cost that will permit the production of low- to moderate-income housing) before the LBA may consider the waiver of back taxes in total or in part.



**7.4 LBA Discretion.** Some properties may present unusual or extenuating circumstances to the developer due to lack of funding for housing production or related costs. The LBA reserves the right to evaluate and consider these properties case-by-case.

## **Section 8 Property for Community Improvements**

**8.1 Community Improvement Property.** The LBA is willing to accept donations of property to be transferred into a non revenue-generating, non tax-producing use that is for community improvement or other public purposes. Under the provisions of the governing documents of the LBA, the LBA is permitted to assemble tracts or parcels of property for community improvement or other public purposes.

**9.2 Eligibility.** Properties can be conveyed to the LBA for waiver of delinquent taxes and then re-conveyed by the LBA to be utilized for community improvement purposes including but not limited to community gardens, parking for non-profit functions such as a school or cultural center, or playground for after-school or day care. The application must demonstrate that no alternative tax-generating use is available for the property, and that the proposed community improvements are consistent with the area redevelopment plans and community revitalization.

**9.3 Transferee.** The application must identify and be signed by the ultimate transferee of the property from the LBA. The transferee should be a governmental entity, a not-for-profit property entity, or in rare cases a for-profit entity that is capable of holding and maintaining the property in the anticipated conditions and for the anticipated purposes.

**9.4 Restrictive Covenants.** The LBA, in the conveyance of the property to the transferee, will impose covenants, conditions and restrictions as necessary to ensure that the property is used for community improvement or other public purposes.

## **Section 9: Diversity, Equity and Inclusion**

Griffin-Spalding County Land Bank Authority recognizes the importance of creating and maintaining an inclusive and diverse contracting, consulting, and property procurement policy. This policy is an expression of the board to commit themselves to addressing past and present institutional barriers in business development as well as in the governmental bidding process.

Griffin-Spalding County Land Bank Authority (GSCLA) utilizes local and regional government dollars that are used to pay for contracting, consulting, procurement, and staff employment. It is the belief of GSCLBA that our funding and revenue should benefit the community we serve, proportionate to the demographics in our communities, therefore we reserve the right to select contractors, consulting, and allow property procurement for Griffin-Spalding County residents first. We understand that benefiting the community we serve starts with hiring local contractors, consultants, and allowing property procurement to those that are rooted in Griffin-Spalding County.

It is the policy of GSCLBA to make a conscious effort when entering into contracting, consulting, hiring, and/or property procurement agreements to not discriminate, but to embrace; age, color, disability, ethnicity, family or marital status, gender identity and expression, language, national origin, physical and



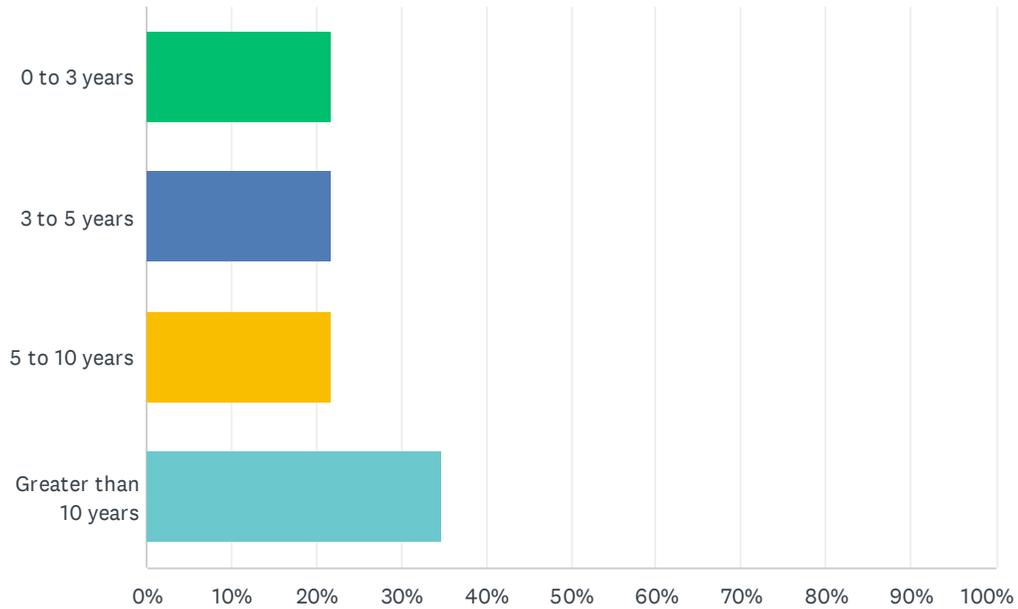
mental ability, political affiliation, race, religion, sexual orientation, socio-economic status, veteran status, and other characteristics that make our citizens and community unique.

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# Q1 How long have you served in your role as a board member, community partner, elected official or city/county staff?

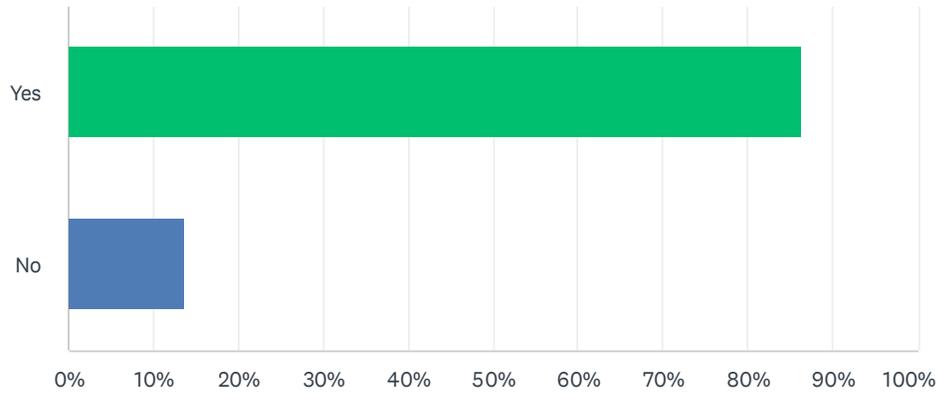
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ANSWER CHOICES	RESPONSES	
0 to 3 years	21.74%	5
3 to 5 years	21.74%	5
5 to 10 years	21.74%	5
Greater than 10 years	34.78%	8
<b>TOTAL</b>		<b>23</b>

## Q2 Do you think the Land Bank Authority should be focused on affordable housing?

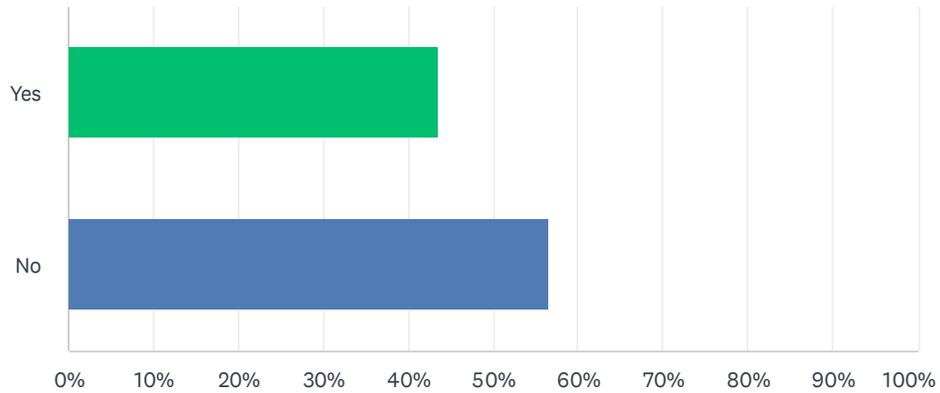
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ANSWER CHOICES	RESPONSES	
Yes	86.36%	19
No	13.64%	3
TOTAL		22

### Q3 Considering the number of properties in the Land Bank Authority and the current state of the housing market, do you think the Land-Bank Authority should continue with the owner-occupancy requirement for properties?

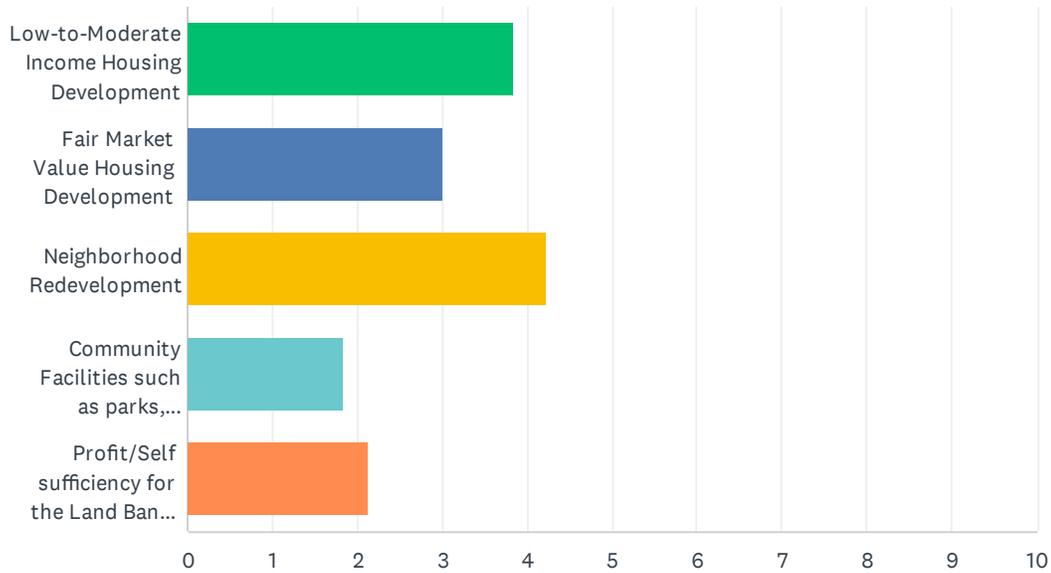
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ANSWER CHOICES	RESPONSES	
Yes	43.48%	10
No	56.52%	13
TOTAL		23

### Q4 What should be the goals of the Land Bank Authority (Rank the goals from highest prior to lowest priority, scale 1 to 5)

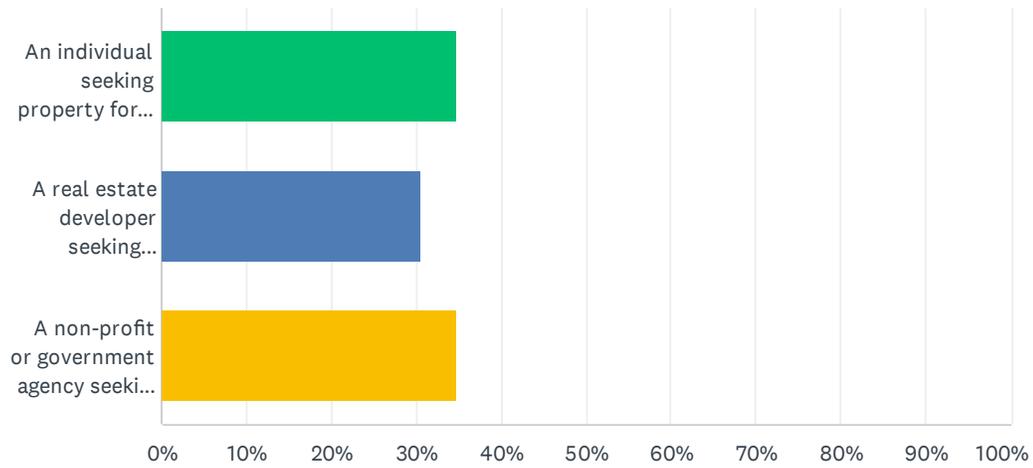
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	1	2	3	4	5	TOTAL	SCORE
Low-to-Moderate Income Housing Development	39.13% 9	17.39% 4	34.78% 8	4.35% 1	4.35% 1	23	3.83
Fair Market Value Housing Development	4.35% 1	43.48% 10	13.04% 3	26.09% 6	13.04% 3	23	3.00
Neighborhood Redevelopment	47.83% 11	26.09% 6	26.09% 6	0.00% 0	0.00% 0	23	4.22
Community Facilities such as parks, community gardens etc	0.00% 0	4.35% 1	17.39% 4	34.78% 8	43.48% 10	23	1.83
Profit/Self sufficiency for the Land Bank Authority	8.70% 2	8.70% 2	8.70% 2	34.78% 8	39.13% 9	23	2.13

## Q5 Who should be the primary customer of the Land Bank Authority?

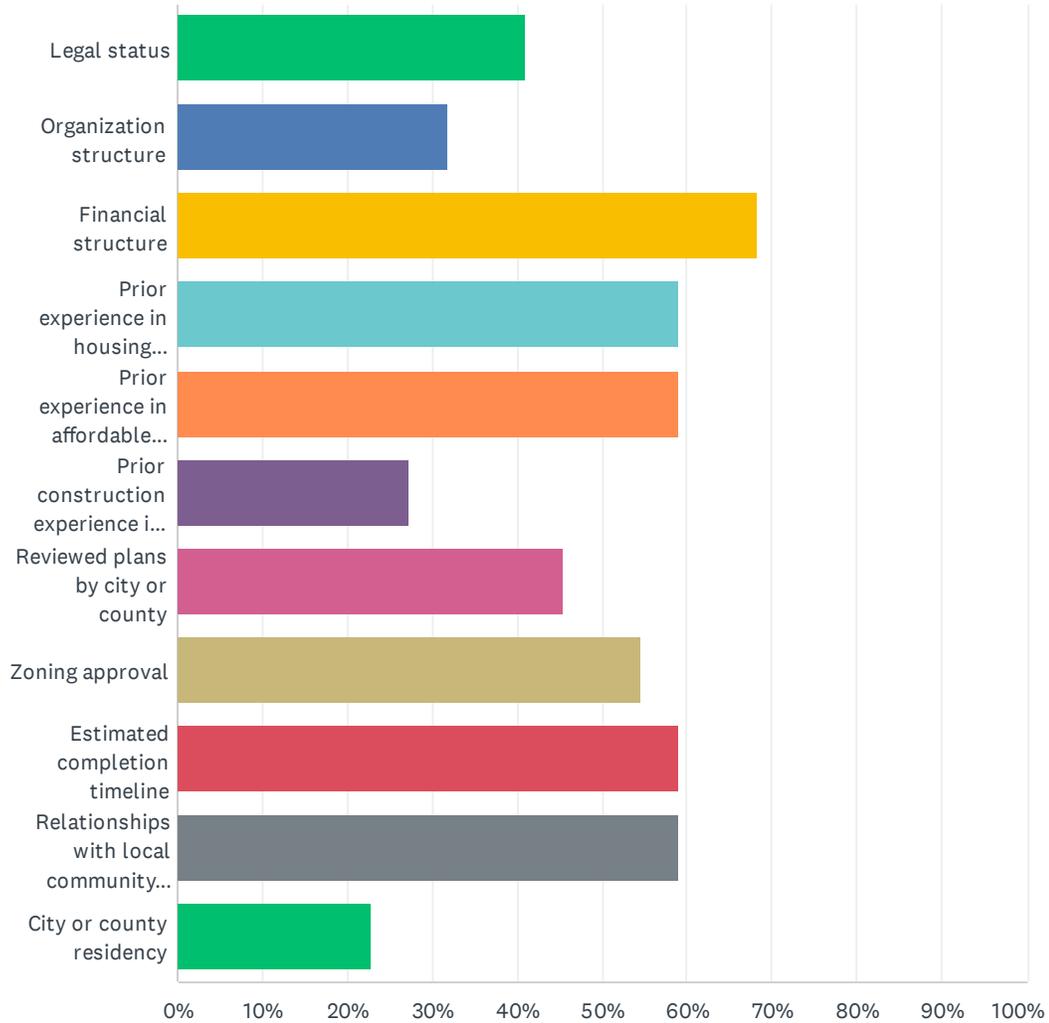
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ANSWER CHOICES	RESPONSES	
An individual seeking property for owner-occupancy	34.78%	8
A real estate developer seeking property to build several properties	30.43%	7
A non-profit or government agency seeking to build property for low-to-moderate income housing	34.78%	8
<b>TOTAL</b>		<b>23</b>

## Q6 What factors should the Land Bank Authority consider when reviewing an application?

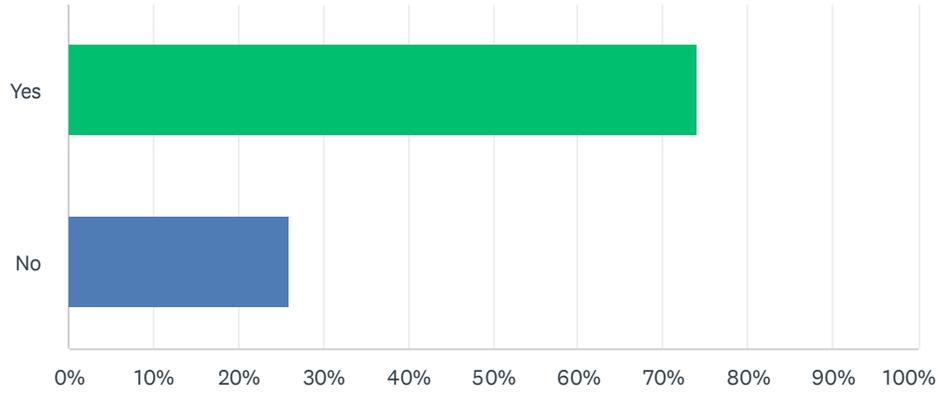
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ANSWER CHOICES	RESPONSES	
Legal status	40.91%	9
Organization structure	31.82%	7
Financial structure	68.18%	15
Prior experience in housing development	59.09%	13
Prior experience in affordable housing development	59.09%	13
Prior construction experience in Griffin and Spalding County	27.27%	6
Reviewed plans by city or county	45.45%	10
Zoning approval	54.55%	12
Estimated completion timeline	59.09%	13
Relationships with local community partners such as Housing Authority, Habitat for Humanity etc.	59.09%	13
City or county residency	22.73%	5
Total Respondents: 22		

### Q7 Do you think the Land Bank Authority should limit the number of properties that an individual or company can acquire?

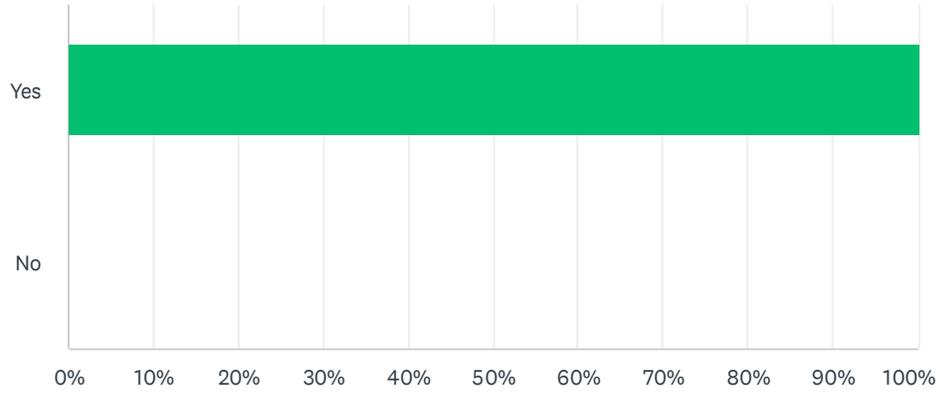
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ANSWER CHOICES	RESPONSES	
Yes	73.91%	17
No	26.09%	6
TOTAL		23

### Q8 Do you think the Land Bank Authority should have various disposition strategies for properties in the city and county?

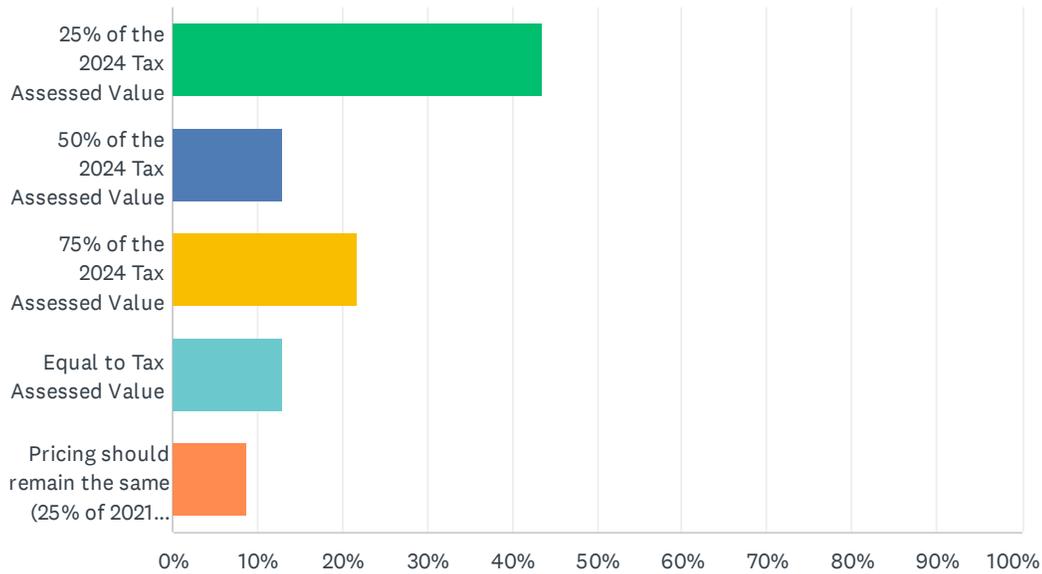
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ANSWER CHOICES	RESPONSES	
Yes	100.00%	23
No	0.00%	0
TOTAL		23

**Q9 Currently, the Recommended Minimum Bid for the parcels in the Land Bank Authority inventory is 25% of the Tax Assessed Value for 2021. Which of the following should represent the price of the property?**

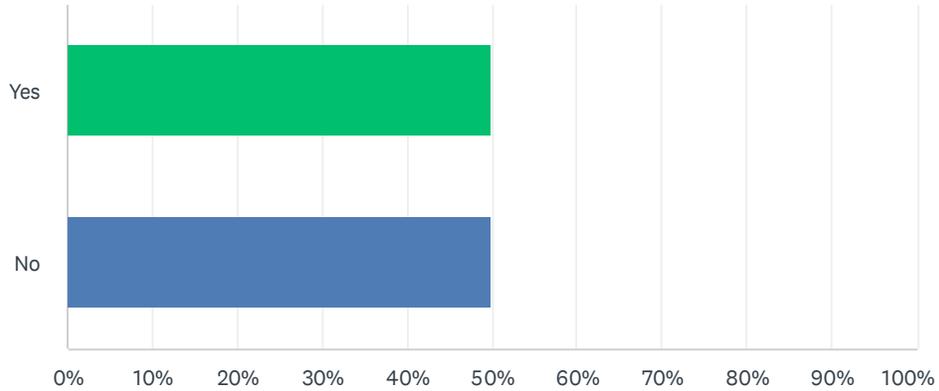
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ANSWER CHOICES	RESPONSES	
25% of the 2024 Tax Assessed Value	43.48%	10
50% of the 2024 Tax Assessed Value	13.04%	3
75% of the 2024 Tax Assessed Value	21.74%	5
Equal to Tax Assessed Value	13.04%	3
Pricing should remain the same (25% of 2021 Tax Assessed Value)	8.70%	2
<b>TOTAL</b>		<b>23</b>

**Q10** Currently, the Griffin-Spalding Land Bank Authority does not require a purchase for the Side-Lot Program. Should the Land Bank Authority charge a fee to homeowners or prospective buyers to acquire property through the Side-Lot Program?

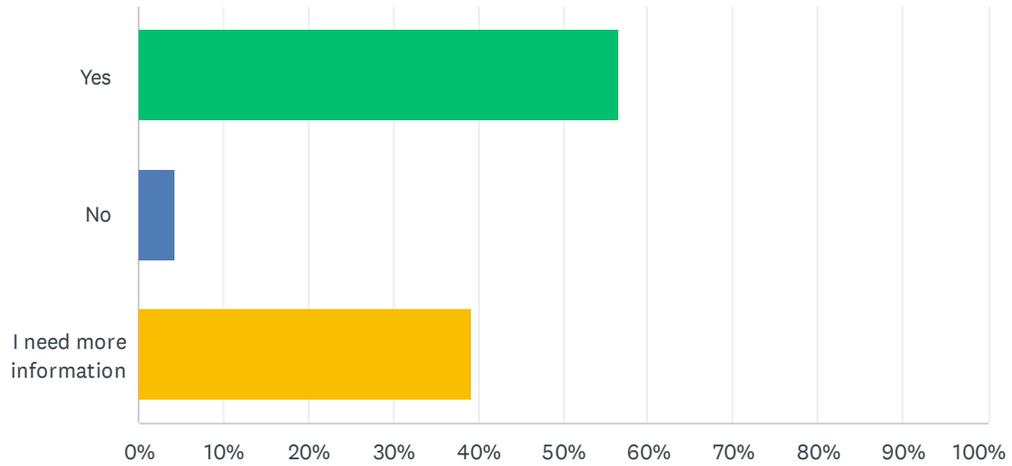
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ANSWER CHOICES	RESPONSES	
Yes	50.00%	11
No	50.00%	11
TOTAL		22

### Q11 Do you believe that the existing Side-Lot Program is an effective program for the Land Bank Authority?

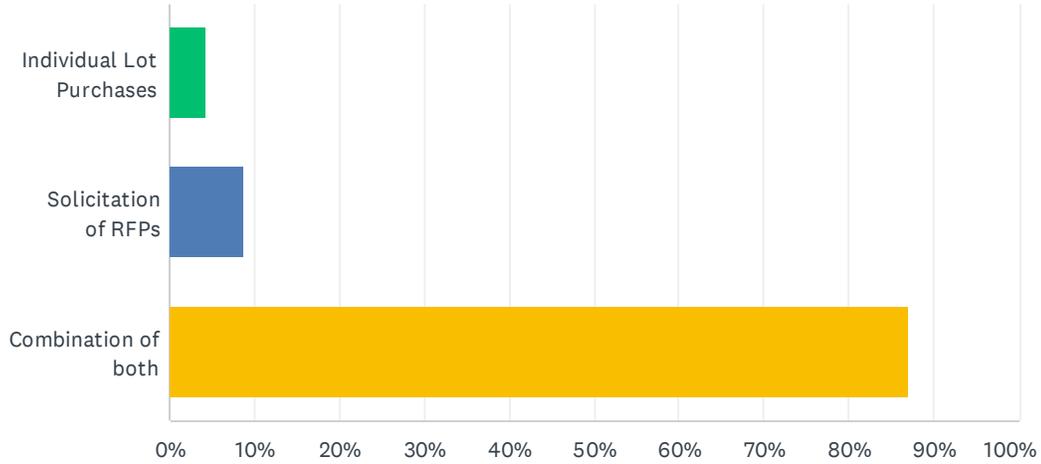
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ANSWER CHOICES	RESPONSES	
Yes	56.52%	13
No	4.35%	1
I need more information	39.13%	9
TOTAL		23

**Q12 The Land Bank Authority properties have mostly been sold as individual lots through a first-come, first served application process. How should the Land Bank Authority primarily sell property going forward?**

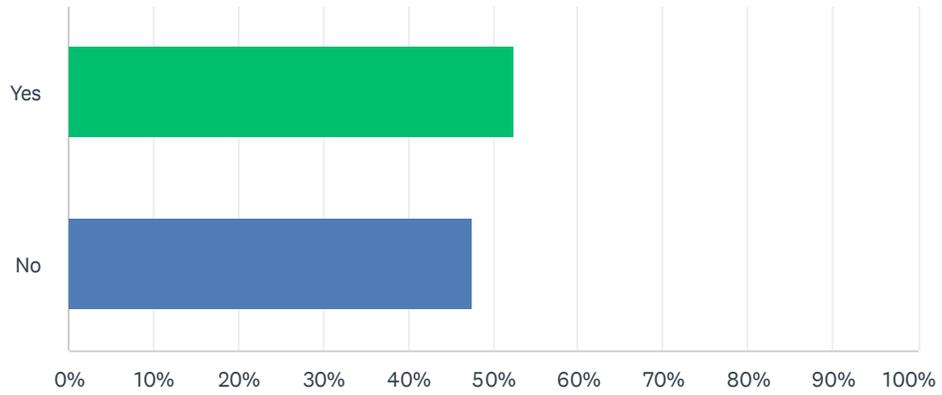
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ANSWER CHOICES	RESPONSES
Individual Lot Purchases	4.35% 1
Solicitation of RFPs	8.70% 2
Combination of both	86.96% 20
<b>TOTAL</b>	<b>23</b>

### Q13 Should the Land Bank Authority implement policy and procedure to prevent potential neighborhood gentrification?

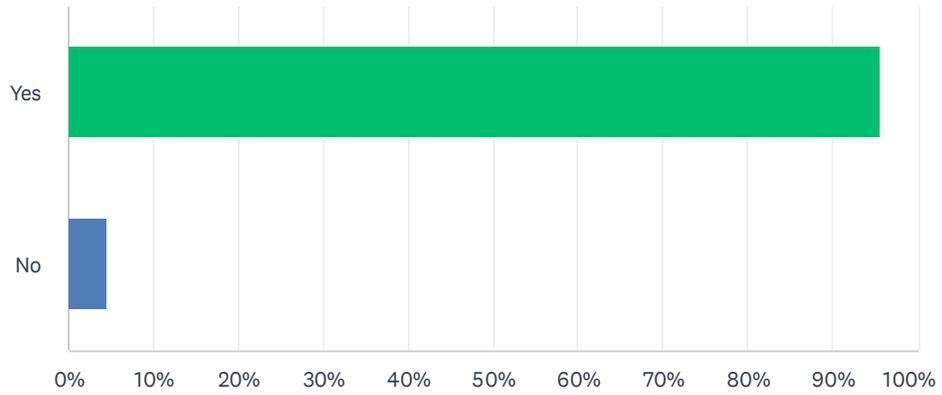
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ANSWER CHOICES	RESPONSES	
Yes	52.38%	11
No	47.62%	10
TOTAL		21

### Q14 Would you support a first-responder, city/county/school employee, healthcare provider purchase program?

Answered: 22 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	95.45%	21
No	4.55%	1
TOTAL		22

## Q15 What are your ideas for programs that you would like to see the Land Bank Authority to consider for implementation?

Answered: 12 Skipped: 11

#	RESPONSES	DATE
1	You need different applications and rules for different types of customers	7/8/2025 10:46 AM
2	Neighborhood Charette to inform current homeowners of the Landbank program, how it works and available lots in their area.	7/7/2025 11:45 AM
3	Review Macon-Bibb model	7/7/2025 11:39 AM
4	Formal partnership with non-profits for buildable property at no charge	6/22/2025 3:20 PM
5	To clarify some of my answers above, I don't think it is possible to create a policy or procedure that prevents gentrification. Development of property poses a risk because you are increasing property values. This is a good thing, but it can have unintended consequences. For side lots, I think a fee should be charged, but I think that fee depends on whether or not the lot itself is buildable as is. If it is, the fee should be the standard amount (75% to Full Assessed Value). If it isn't buildable, I think you could accept a substantially lower fee for that lot. I think a first responder/teacher program is a great idea. I think the land bank should open conversations with the City and/or county and/or housing authority related to parcels that are clustered together so those can be conveyed for multi-family housing development as part of a LIHTC project.	6/10/2025 11:01 AM
6	Simplify the process as much as possible. Open the door to a wider range of investors/ developers.	6/9/2025 12:00 PM
7	A nonprofit neighborhood improvement program	6/3/2025 5:46 PM
8	To give all people the opportunity to invest in our community.	5/29/2025 8:05 PM
9	Buy properties we can sell and get back on the Government roles.	5/29/2025 2:21 PM
10	Workforce housing	5/29/2025 10:41 AM
11	Strategic plan that brings the best option available to better Griffin. We do not need to settle for average options.	5/29/2025 8:37 AM
12	Work with city/county partners on selling properties in key areas to help development projects.	5/28/2025 2:39 PM

## Q16 What steps or policies would you implement to prevent renting of properties sold by the Griffin-Spalding County Land Bank Authority?

Answered: 15 Skipped: 8

#	RESPONSES	DATE
1	Not sure	7/8/2025 10:46 AM
2	Make sure purchaser does not have a rental portfolio.	7/7/2025 1:49 PM
3	Subordinate deeds with policy to have owners in property and not for rental or properties revert back to LBA	7/7/2025 11:45 AM
4	Regular review of occupancy to determine if deed restrictions have been violated. Affidavit of acknowledgment of all deed restrictions signed by purchasers.	7/7/2025 11:39 AM
5	Deed restrictions for set period of time with monetary penalties to Land Bank	6/22/2025 3:20 PM
6	I think if the Land Bank Authority were to thoroughly review the applicants and partner with builders who seek to build housing for ownership this could discourage rentership and attract homebuyers.	6/12/2025 8:54 AM
7	I think, in most cases, deed restrictions aren't worth enforcing. However, deed restrictions should be included that prevent the sale or renting of the property for a nominal number of years. If they pay more money for the property (market value or tax assessed value) the number of years the restriction applies should be less than if they pay 75% of the taxable value for the property. Even if LBA does not enforce the deed restriction (they would need to determine if it was worth it to do this on a case by case basis) they should bar/ban anyone from buying property who has previously violated a deed restriction.	6/10/2025 11:01 AM
8	Rental housing is one of the viable and needed solutions to our current workforce housing shortage. Land bank should not discourage rental.	6/9/2025 12:00 PM
9	Rent to own requirement	6/3/2025 5:46 PM
10	Aggressive enforcement of the owner occupancy requirement.	5/30/2025 5:39 AM
11	We need it in a contract.	5/29/2025 8:05 PM
12	Better contracts	5/29/2025 2:21 PM
13	Rent to own	5/29/2025 10:41 AM
14	Owner Occupied should be the Top Priority.	5/29/2025 8:37 AM
15	By doing an RFQ (instead of an RFP) you can ask about their previous work and see what types of projects they have been involved in. Part of the legal work should be that they cannot turn the property into rentals.	5/28/2025 2:39 PM

## Q17 What steps or policies would you implement to prevent renting of properties sold by the Griffin-Spalding County Land Bank Authority?

Answered: 11 Skipped: 12

#	RESPONSES	DATE
1	Verify tenants regularly.	7/7/2025 1:49 PM
2	same as above	7/7/2025 11:45 AM
3	Same as above	6/22/2025 3:20 PM
4	See above.	6/10/2025 11:01 AM
5	See 16. I would not try to prevent rental.	6/9/2025 12:00 PM
6	Rent to own requirement	6/3/2025 5:46 PM
7	We need it in a contract	5/29/2025 8:05 PM
8	Better contracts	5/29/2025 2:21 PM
9	Follow up at 90 and 180 days after sale.	5/29/2025 10:41 AM
10	Focus on quality redevelopment partners.	5/29/2025 8:37 AM
11	By doing an RFQ (instead of an RFP) you can ask about their previous work and see what types of projects they have been involved in. Part of the legal work should be that they cannot turn the property into rentals.	5/28/2025 2:39 PM

## Q18 What are the areas of improvement for the Griffin-Spalding County Land Bank Authority?

Answered: 13 Skipped: 10

#	RESPONSES	DATE
1	Anywhere that has been blighted.	7/7/2025 1:49 PM
2	decrease number of properties currently in housing stock; quicker process to sell properties	7/7/2025 11:45 AM
3	Figure out your strategy and start taking action. Don't let perfect be the enemy of good when it comes to a strategy. Land Bank has been of limited value for too long. Strong board members or city/county reps who really speak for the city/county. Get moving on new transactions. Better partnership with local non-profits. Serve as the focal/ forcing function for non-profits and city/state gov to come together for larger community impact projects which serve more people.	6/22/2025 3:20 PM
4	The timeline from tax sale closure to foreclosure to application to approval to closure needs to be streamlined, transparent and faster. I also think the Land Bank Authority needs to focus on builders/developers rather than individual purchasers	6/12/2025 8:54 AM
5	Action has to be taken. There is a lot of talk, but the Board doesn't have to vote on every single minute detail for the sale of property. Vote on a directive that should be given to the Director, provide that guidance, and then let him prioritize the sale of properties based on those guidelines.	6/10/2025 11:01 AM
6	A system that lowers lead time from requesting lots to acquiring the deed in order to start the improvement/build process.	6/3/2025 5:46 PM
7	More specific guidelines for use of properties and specific guidelines for purchase of properties.	6/1/2025 7:14 PM
8	We must move toward more prompt completion of the foreclosure of the right of redemption and institution of an RFP process for transfers to redevelop.	5/30/2025 5:39 AM
9	It need to be open up for more people.	5/29/2025 8:05 PM
10	Only buy what you can sell.	5/29/2025 2:21 PM
11	Follow through	5/29/2025 10:41 AM
12	lack of strategic plan. Failure to communicate with elected officials who are ultimately responsible to the public.	5/29/2025 8:37 AM
13	None really . The goal of the city and county should be to increase the tax base so taxes should not increase and the level of services that can be provided increase.	5/28/2025 2:39 PM

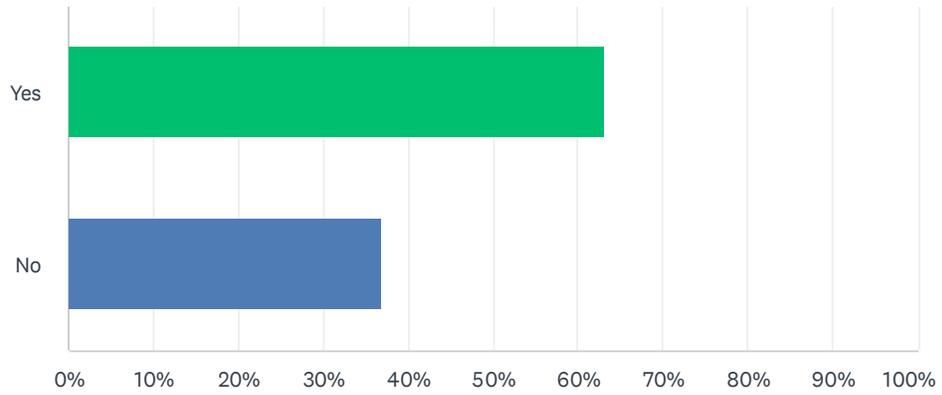
## Q19 What has the Griffin-Spalding County Land Bank Authority been doing well?

Answered: 10 Skipped: 13

#	RESPONSES	DATE
1	Under new administration the LBA is more involved and responsive to community engagement. As well a thorough review of current housing inventory and how to potential dispose of stock to profit and build a self sustainable LBA.	7/7/2025 11:45 AM
2	Finally hiring a new manager. Updating property list.	6/22/2025 3:20 PM
3	Chris is an excellent communicator and very helpful when it comes to navigating land bank processes.	6/3/2025 5:46 PM
4	Offering properties affordable for low income buyers and refraining from selling properties back to the rental companies who were part of the problem initially.	6/1/2025 7:14 PM
5	Side lot	5/30/2025 5:39 AM
6	Nothing I know of	5/29/2025 8:05 PM
7	Trying	5/29/2025 2:21 PM
8	?	5/29/2025 10:41 AM
9	Commitment to move forward.	5/29/2025 8:37 AM
10	Great to see that they hired a very competent professional to run the program.	5/28/2025 2:39 PM

## Q20 Would you be willing to serve on the ad-hoc policy review and implementation committee?

Answered: 19 Skipped: 4



ANSWER CHOICES	RESPONSES	
Yes	63.16%	12
No	36.84%	7
TOTAL		19