

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

Call to Order

Determination of Quorum

Chairman Newton Galloway presided convening the meeting at 9:07 AM

Board members present were Patty Beckham (Vice Chairwoman), Bruce Ballard (Treasurer), Cora Flowers and Pamela Sutton. David Penland, Kelsey Carden, David Allen, Michelle Haynes, and Christopher Blocker (Land Bank Authority Manager) were also present.

Approval of Agenda

Motion to approve agenda made by Patty Beckham

Second by Cora Flowers

No further discussion

Motion approved, 5-0

Regular Agenda

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

Christopher Blocker presented a video to show photos of the Land Bank Authority properties that were sold between 2016 to 2021. The photos shown in the video were taken in October 2025. The video showed several properties that had homes. Most of the properties shown in the video did not have a home.

Christopher Blocker shared the draft policies for review, survey results and existing policies in the meeting materials.

Christopher Blocker feedback from the video: *The objectives of the land bank have not yet been achieved.*

Newton Galloway feedback from the video: *When was the Fair Market Value data obtained? The Land Bank Authority has always sold property below the Fair Market Value. The lots that were sold show no improvement since they were sold. These properties sold should have covenants for owner occupancy, it is suspected that the properties are in fact rental properties. In order for the deed covenant for owner-occupancy to be enforced, the Land Bank Authority would need to pursue legal actions in court. The City of Griffin and Spalding County need to increase owner occupancy to increase wealth in the community and have housing security. The city is excellent at demolishing properties but the displaced residents typically relocate to a new neighborhood.*

Cora Flowers feedback from the video: *There is a concern about inconsistency in pricing in the past. There needs to be consistency in how the Land Bank Authority disposes of the properties*

Minutes prepared by:
Christopher Blocker, Land Bank Authority Manager

Pamela Sutton feedback from the video: *No comments*

Patty Beckham feedback from the video: *No comments*

Bruce Ballard feedback from the video: *No comments*

David Penland feedback from the video: *In contrast to photos shown, the Land Bank Authority conveyed property to Square Foot Ministry in 2012 which are good examples of housing development in Griffin including property on Lynn Lane.*

Michelle Haynes feedback from the video: *How can the Land Bank Authority improve on upholding its contracts? There are other land banks around the state of Georgia that have measures in their applications, policies, procedures and agreements to vet prospective buyers.*

David Allen feedback from the video: *There needs to be more mechanisms in place to uphold and enforce contracts.*

Kelsey Carden: *The City Commission has a goal to eradicate blight and substandard housing. The City of Griffin's goal is to address 50 housing units per year. In recent years the city has had several rehabilitated and demolished properties. The City Commission is not satisfied with the progress. How does the City of Griffin and Griffin-Spalding County Land Bank Authority measure success?*

Christopher Blocker, David Penland, Newton Galloway, Kelsey Carden and Michelle Haynes met with the City and County executive and legal staff to discuss the Interlocal Agreement on Monday, November 3rd. The policies developed will be included as an addendum to the Interlocal Agreement. David Penland is in the process of developing a new Interlocal agreement based on the feedback provided from the meeting.

The GSCLBA is not interested in acquiring "any" property deeded to the authority. The Land Bank Authority needs to accept property to be deeded to the authority. There needs to be clear language throughout the draft presented.

The goals of the land bank are as follows:

1. Development of affordable housing for low-to-moderate income individuals
2. Increase home ownership and access to home ownership through home buyer education

The Land Bank Authority does not provide home buyer education currently. The home buyer education should be through partnerships with other organizations. There could be a list of resources provided to prospective buyers for home buyer education. The housing authority has resources that can be used for home buyer education. The city and county do not have resources to support home buyer education. Habitat for Humanity and Square Foot Ministry require home buyer education for their participants. The language in the policy needs to reflect facilitation or create a new program for home-buyer education. The Georgia Department of Community Affairs has resources available for home buyer education.

3. Neighborhood Redevelopment

The Land Bank Authority does not have the ability to redevelop a neighborhood but can support neighborhood redevelopment activities by providing land to a partnering agency or development entity.

4. Development of fair market-rate housing
5. Development of community facilities such as parks and recreational facilities
6. Land Acquisition by local government development authorities, public school district for public use economic, community, transportation and infrastructure development.

The Land Bank Authority should change the language in the policy to add “facilitate” to be clear about the role of the Land Bank Authority to the overall community. The Land Bank Authority should consider allowing rental in the policies when deemed appropriate. The Interlocal Agreement presented by David Penland to the respective governments did not include an owner-occupancy requirement.

7. Facilitate the remediation of neighborhood blight and/or nuisance properties.

Add: The elimination of substandard lots for single family housing under the side -lot program

Section 2 Definitions:

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

The affordable housing definition provided in the policy draft is not a standard definition. The definition needs to be included in the policy. The area median income in Griffin is \$44,000. The definition should be reflective of the city of Griffin and not reflective of the entire Metro Atlanta area because that would skew the Area Median Income. A developer would need to use Georgia Department of Community Affairs definition to qualify for a LIHTC project. There needs to be clear definitions. There needs to be a review of DCA and local discrepancies for the definition of affordable housing. There needs to be credible source to identify data for the definition of affordable housing.

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

Please add the text “or held at the request of City of Griffin, Spalding County, or Spalding County Public Schools”

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.

Neighborhood Redevelopment is an action not a noun. Neighborhood Redevelopment needs clarity. Define it is a target area.

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.

A substandard lot can also be considered a nuisance property.

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

This needs clarification. It should state a permanent home which will be the residence of the individual who will be recorded on the deed upon transfer from the LBA.

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.

Add the word "licensed" and include non-profit.

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.

A side lot is a lot of record that does have development rights. There needs to be a change to this definition. The definition needs to state that the lot does not meet the current design and development standards for the zoning district in the City of Griffin or Spalding County. A side lot is a property that is adjacent

In regard to 424 and 428 N. 13th St, Griffin, Georgia this is a conforming and buildable lot that was granted under the Side Lot Program, this lot should have been purchased. The grantee has been compliant and this agreement will be under consideration for an extension during the November Regular Scheduled Meeting. It is unclear whether or not a side lot program conveyance has happened in the county. The lots available in the side lot program may require an administrative variance.

Add a definition for conduit transfer.

Conduit Transfer is in reference to the Land Bank Authority's ability to abate property taxes. An example would be conveyance from the Land Bank Authority to the Development Authority who would convey the property to a developer. The role of the Land Bank Authority would be to abate the taxes. The Development Authority does not have the same bidding requirements of a city or county.

Section 3: Acquisition by the GSCLBA

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.

Tax foreclosures and transfers from the Tax Commissioner are duplicative it should include reference to sheriff tax sales or judicial tax foreclosures. Add "individuals" from a donation

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.

In the case of conduit transfer, the GSCLBA is holding property that another government entity is interested in. There needs to be a definition for land banking agreement. A land banking agreement would define the role of the land bank authority. A land banking agreement would define a transaction agreement consistently throughout the policy. In a land banking agreement, the Land Bank Authority would be holding property for a third-party governmental entity. Land Banking Agreement should include a non-profit. The difference between a conduit transfer and land banking agreement is the amount of time. A conduit transfer is a present time transfer whereas land banking agreement is in the future. The Land Bank Authority is holding lots for the Griffin Area Housing Authority yet there is no written agreement nor is there an expectation of when this transaction will occur. The Land Bank Authority has the ability to extinguish property taxes. A land banking agreement can be used for strategic acquisition and would be determined on a case-by-case basis based on project needs. Section 3.2 needs clarity for transaction agreement and land banking agreement. There were properties identified for a land banking agreement were maintained by the previous executive director. The land bank authority needs to execute the appropriate land banking agreements.

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.

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Christopher Blocker, Land Bank Authority Manager

The Land Bank Authority has acquired property in the past without examining the title. The Land Bank Authority does not give a clean marketable title. Every means of acquisition beyond a sheriff tax sale is transaction agreement. The Land Bank Authority should consider deleting Section 3.3. Title Assurance. The Land Bank Authority should request a Certificate of Title for all transaction agreements. The Land Bank Authority should charge the seller in a transaction agreement a fee for the conduit or land banking transfer. The Land Bank Authority should consider reviewing titles before bidding on property at a sheriff's tax sale. Section 3.3 needs to be re-worded. The Land Bank Authority should require certificate of title before accepting property.

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

The text "or within a flood zone" should be added.

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.

This policy is a carryover from the previous policies.

Section 4: Sales and Disposition by the GSCLBA

Property Identification. The GSCLBA reserves full and complete discretion 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.

Thus far, Christopher Blocker has received 280 inquiries regarding land bank authority properties. In regards sections 4.1, 4.2 and 4.3 the RFP and application process should be separate. There is an expectation that the majority of the work for the land bank will be evaluating RFPs. There should be specific requirements for an RFP and there should be a specific requirement for an application. A target area should be a goal but not a policy. A target area is very restrictive. There is no exception included in the draft for the side lot program. It is also not possible for the Land Bank Authority properties in the city to be included in a target area. The bidding in the RFP should be blind and fair. Most of the properties in the Land Bank Authority inventory are in a cluster. The RFP and application process needs to be clarified and specific. There needs to be a combination of targeted and extraneous individuals lots available for acquisition. No property should be available for sale until after the Foreclosure of Right of the Redemption has been completed. There needs to be clear expectations by the Board for the director. The target area identified in March was W. Quilly St., Belle St, Ellis St., Hallyburton St and N. 13th St. There needs to be a procedure for applications and procedures for RFP.

There needs to be more flexibility in the process. There needs to be more options for RFP and applications in city and the county. The foreclosure of the right of redemption process needs to be responsive to an inquiry rather than anticipatory. There needs to be more analysis done before the

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rights of redemption are foreclosed. Christopher is seeking to redeem as many properties as possible. There needs to be identification of an area of focus. Christopher should identify which properties are more marketable and make a recommendation to the Board on next steps. It is possible to have a target area in the county. There's not always going to be a grouping of properties. There needs to be a clear process and direction. There needs to be a target area definition for redemption and target area for marketing.

The maximum conveyance allowed should be considered to be increased. There was an inquiry in November 2024 stating a developer wanted to acquire 80 parcels from the Land Bank Authority. There is no policy stating that he could not be granted 80 parcels. There needs to be a limitation. There needs to be language included for a large-scale development. Proof of funding will limit a number of housing units. The number of conveyed properties will be based on funding availability.

The recommended minimum bid in the policy draft is aspirational. The recommended minimum bid of 75% of the current year Tax Assessed Value would create additional buy-in from a prospective buyer. The pricing may or may not be able to be subject to intended use of the property. There needs to be objectivity, standardization and transparency in the pricing. There needs to be more consistency and there may be unique circumstances for each parcel. There could be an incentive for owner-occupancy.

Zoning needs to be included in the application process and the applicant should include a zoning verification letter.

Section 4 of the policy draft needs to be included in the November meeting.

Authority Member Comments

Adjourn

Motion to adjourn at 11:39AM