

CHAUTAUQUA
COUNTY



Land**BANK**

C O R P O R A T I O N

2021 Annual Report



Letter from the Executive Director

With humble thanks and acknowledgement of our staff, partners, board members and funders, I present the 2021 Annual Report of the Chautauqua County Land Bank Corporation. There is no doubt that the past two years have been extremely challenging for our land bank and our county. The pandemic continued to dominate the challenges facing our operations, both in our activities, and in our preparations for the fallout that we will face this coming year and beyond. The NYS Land Bank Act was enacted in response to the blight caused by disinvestment and vacant real estate after the 2008 mortgage crisis. 28 Land Banks have been authorized by the state since then, funded primarily by settlement funds that were funneled through a Community Revitalization Initiative. In 2021, the grant funding that our land bank and the land banks across New York State have depended on, was depleted. This lack of dedicated funding couldn't come at a worse time, when we are liable to be facing an even worse housing crisis from the pandemic. This financial crisis required much of our energy and focus in 2021 and thankfully, we have secured short-term funding to bridge that gap through the generosity of the Ralph C. Sheldon Foundation.



Gina C. Paradis

In spite of the funding challenges, the Land Bank was proud to make meaningful contributions to our communities through-out the pandemic. Our impacts not only resonate with municipal leaders in their challenge to tackle issues of blight, but also with community members, many of whom stepped forward to work alongside of us in Jamestown last summer, during the launch of our Hands On Neighborhoods program. Hands On Neighborhoods, the CPTED (Crime Prevention through Environmental Design) Program, and our Rehab Loan Program, will help empower community members, strengthen neighborhoods, make them safer, and create more equitable opportunities for homebuyers. We continue to refine these programs to ensure that they are effective and inclusive. Through these programs and the Land Bank's investments, we hope to address some of the disparities created not only by the pandemic, but by historical racial and economic injustices.

2021 gave us a chance to prove our capability and our resilience. The impacts of COVID-19 were dramatic on all of our programs, but we managed to meet and even

exceed our demolition goals, as well as make considerable progress on our Hands On Neighborhoods and our home rehab loan program with HOME HQ. Our Acquisition and Rehab initiatives suffered the most, with no access to inventory, and skyrocketing construction costs across the board.

It has been a year for slow but sure progress, and our dedicated work with local government leaders and code officers has underscored our commitment to lifting communities and being a trusted partner and extended resource. Through efforts with our Hands On Neighborhoods and rehab loan program, we have successfully developed relationships with several grassroots organizations, and hope to expand this in the coming year. We have strengthened our alliance with the Healthy Housing Coalition, Chautauqua Opportunities, Inc. and our county's Habitat 4 Humanity Programs. We have worked diligently to create stronger relationships with local and county-wide law enforcement, the county health department, Jamestown church communities, the neighborhood schools, and Law NY. We plan to continue these efforts, and endeavor to connect local community leaders and resources with distressed neighborhoods, to elevate the quality of life for all of our Chautauqua County residents.

As we move into 2022 and the impending housing crisis post-pandemic, we are more committed than ever to convene and collaborate with our partners, and harness our collective resources to provide an effective and equitable response to the needs of our communities.

We appreciate the continued support of our partners, grantors, board members, and staff and we move into 2022.

Thanks,



Board of Directors

John Hemmer, Chair
Mark Geise, Vice Chair
Nicole May, Secretary
Diane Hannum, Treasurer
Hugh Butler, Assistant Secretary

Paul Whitford
Bonnie Rae Strickland
Louis S. Drago, Jr.
Charles E. Cornell
Rebecca Meeder
Taylor Scott

Staff

Gina Paradis, Executive Director
Jennifer Cameron, Finance Manager
Mike DiGirolamo, Project Manager
Aili Makuch, Program Coordinator
Todd Thomas & Steve Abdella, Legal Counsel

2021 Highlights

57 Side lots
acquired
from the county

5
Side Lots
Transferred

29
Demolitions Completed

5
CPTED
Practitioners
began training in 2021

\$670,421
Secured Grant Funds

309
Volunteers
Engaged

7
Neighborhoods Cleaned



Demolition Program



Despite COVID set-backs, we exceeded our demolition goals in 2021. While primarily focusing on the cities of Dunkirk and Jamestown, we also completed demolitions in Silver Creek, Forestville, Fredonia, Portland/Brocton, Mayville, and Ashville. 29 derelict structures were demolished in total, furthering our mission to conquer blight in Chautauqua County.

Acquisitions and Dispositions

The moratorium on foreclosures due to the COVID-19 Pandemic impaired the Land Bank's ability to acquire properties for our Rehabilitation program, and subsequently had no inventory for sale through-out 2021. The county did, however, transfer title to us for over 50 parcels that were scheduled for demolition, for facilitating the resale of the post-demolition lots for productive re-use.



Disposition of side lots this year numbered 5 parcels put back on the tax rolls, with many more to follow in 2022.

Operations



Primary program activities in 2021 focused on wrapping up the projects in our demolition pipeline, launching our Hands On Neighborhoods Program, and planning for the post-pandemic housing crisis. These programs are supported primarily by grant funding from the Enterprise Community Partner's CRI program (Rounds 4.0 & 4.1) which ends in Q1-2022.

Advocacy for land bank funding from the state, local support for housing initiatives, program sponsorship and grant-writing dominated our Executive Director's efforts. In addition to our program activities, the Land Bank was actively engaged in providing leadership to the county's Housing Workgroup, and strategic planning for the Healthy Housing Coalition.



Expenses by Category

Hands On Neighborhoods in 2021

The mission of the Hands On Neighborhoods program is, first and foremost, to empower residents in building a sense of pride in place; to leverage resources, and work together towards strengthening neighborhoods while building community, both on the block, and throughout the county.

In 2021, we launched the pilot program of Hands On Neighborhoods (HON) in Jamestown, NY with 7 clean ups in 7 neighborhoods over the course of 7 months, engaging over 300 local volunteers. Over the course of the year, we established a very strong working partnership with the City of Jamestown, with active participation from their Development Department, Police & Fire Departments, Board of Public Utilities, and Parks Department, as well as Jamestown Renaissance Corporation, several local churches, and the Sheldon Foundation.

Hands On Neighborhoods was created with grant funding from Enterprise Community Partners (“Enterprise”) and local sponsors including the Chautauqua County IDA, Lakeshore Savings Bank, and the Sheldon Foundation. It is not only about hosting clean-up events, but using such events to engage residents in working together; building relationships with their neighbors, their community leaders and local organizations. It is about empowering community members to take actions to create better living environments at a neighborhood and community level.

The pilot program, which was scaled back due to COVID limitations, focused on litter removal, neighborhood health and safety. We produced a “tool kit”, or resource guide, to assist grassroots efforts in taking the lead for their own neighborhood initiatives. Moving forward, the program will also include workshops in various home maintenance and healthy housing subject areas, home ownership mentoring, and Crime Prevention Through Environmental Design (CPTED). The Land Bank, with grant funding by Enterprise Community Partners, has sponsored 5 local law enforcement, housing and health professionals to become certified practitioners. CPTED programming is being developed to bring community safety awareness to our public spaces and neighborhoods. Investments were also made in a work trailer and tool inventory to support the development of the homeowners mentoring program and mobile tool lending library.

After the success of Hands On Neighborhoods launch in Jamestown in 2021, we will be expanding the program to Dunkirk in 2022, and developing the additional components to roll out across the county. The clean-up events will help us engage with residents, share info and resources with them regarding housing assistance, financing programs, home and garden improvements, healthy housing, and more.



Financials in 2021

Assets

Cash and Cash Equivalents	\$593,354
Investments	\$507,840
Properties Held for Sale	\$368,989
Total Assets	\$1,470,183

Liabilities and Net Assets

Account Payable and Accrued Expenses	\$15,640
Performance Bond Deposits	\$108,850
Deferred Revenue	\$24,948
Total Net Assets	\$1,320,745
Total Liabilities and Net Assets	\$1,470,183

Revenue

Grants	\$670,421
Property Sales	\$5,050
Contributions	\$14,779
Interest Income	\$812
Total Revenue	\$991,062**

**including \$300,000 Donor Restrictions

Expenses

Program Services	\$509,444
Management and General	\$159,272
Total Expenses	\$668,716

Change in Net Assets

Net Assets (Beginning of Year)	\$998,399
Net Assets (End of Year)	\$1,020,745

Functional Expenses

Property Demolition and Rehab	\$326,812
Grants	\$75,000
Salaries and Wages	\$159,629
Payroll Taxes	\$13,338
Employee Benefits	\$14,357
Professional Fees	\$49,451
Conferences and Meetings	\$1,634
Office Expenses	\$3,487
Advertising	\$8,160
Telephone and Internet	\$4,231
Information Technology	\$5,934
Rent	\$5,100
Miscellaneous	\$1,583
Total Functional Expenses	\$668,716

Featured Rehab

Acquired by the Chautauqua County Land Bank in 2018 and purchased by Aili Makuch in 2019, this home in Mayville had been abandoned for over 3 years after its previous owner was moved to a nursing home. It quickly fell into disrepair and had long-term recurring flooding in the basement. In the months after purchase, Aili, her dad, and their contractor worked diligently to bring this house back to life. The entire house was taken down to the studs, reinforced, and leveled. Then it was outfitted with all new windows, doors, electrical, plumbing, duct work, spray foam insulation, hot water tank and furnace. All but one of the interior walls were completely removed and rebuilt, including new stairs to the second floor and to the basement. The sunporch also got a new roof, as the old one had begun caving in. A fresh exterior paint job was delayed until 2021 due to the COVID-19 Pandemic, but now this home is a beauty in blue.

Aili is our youngest purchaser to date, being only 22 at the time. The connection she made with the Land Bank through this process is eventually what led her to join the CCLBC team as program coordinator in November of 2021.

To learn more about the Sales 4 Rehab program, visit our website at:

<https://chqlandbank.org/rehab-program>

