

Chautauqua County  
**Land Bank**

**CORPORATION**





## About Us

The Chautauqua County Land Bank promotes community and economic development by minimizing the negative impacts that vacant, abandoned, and foreclosed properties cause in our community. In collaboration with community organizations, housing agencies, local municipal leaders, and the county legislature, we implement effective housing and blight mitigation programs.

### Who we are

#### BOARD OF DIRECTORS

**Mark Geise**, Chair

**Bonnie Rae Strickland**, Vice Chair

**Hugh Butler**, Secretary

**Bob Scudder**, Assistant Secretary

**Diane Hannum**, Treasurer

**Rebecca Meeder**, Assistant  
Treasurer

**John Hemmer**

**Louis S. Drago, Jr.**

**Charles F. Cornell**

**Rebecca Meeder**

**Shelley Lincoln**

**Todd Hnatyszyn**



#### STAFF

**Jennifer Cameron**, Finance Manager, **Gina Paradis**, Executive Director  
**Reuben Hernandez**, Program Coord.

Dear Friends,

The year of 2024 in review reflects a spirit of perseverance and commitment. In an ever-changing landscape, the Chautauqua Land Bank faced mounting challenges specifically in securing inventory for redevelopment. Access to inventory has not returned to pre-pandemic levels, but rather has become significantly restrictive due to market dynamics and legislative constraints. Without inventory it is difficult to maximize impact in our usual manner. But in spite of this, our Land Bank has diligently pressed forward to assist our communities in the removal of blight and the pre-development readiness to facilitate affordable housing ,as well as economic development initiatives in the coming years. Notably, the Chautauqua County Land Bank Corporation achieved the following goals:

- **34 demolitions of derelict structures across the county**
- **5 historic properties stabilized and prepped for redevelopment**
- **2 properties stabilized and marketed for supportive housing development**
- **6 vacant lots redeveloped**
- **3 non-profits partners assisted with significant capital investments**
- **Developed a strategy to identify alternatives sources of inventory, and secure private acquisitions**

As we begin a new year, the Land Bank will continue advancing our mission of strengthening neighborhoods and building home ownership opportunities across Chautauqua County. We are initiating new acquisition strategies, leveraging new partnerships and strategic collaborations, and doubling down on blight removal. We look forward to restarting our Sales 4 Rehab program this year, and initiating our Hands On Neighborhoods 1st time Home Buyer Mentoring program to support equitable and enhanced home ownership. Thank you again to our Board of Directors, county Legislature, state and foundation funders, municipal and non-profit partners for all of your support and collaboration.

Best regards,

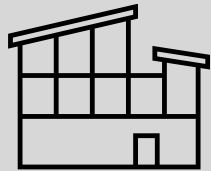
A handwritten signature in black ink, appearing to read 'Gina C. Paradis', written in a cursive style.

Gina C Paradis  
Executive Director



Gina C. Paradis

# Lifetime Performance Highlights



**333**

Buildings Acquired

**139**



Buildings Sold

**563**

Total Properties Acquired

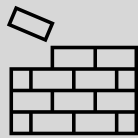


Total Properties Sold

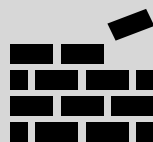


**260**

**173**



Lots Acquired



**122**

Lots Sold



**185**

Demolitions Completed



**\$13,583,196**

Grant Funding Secured



**\$9,167,325**

Estimated Assessed Value Returned



**\$11,771,273**

Estimated Private Investment Generated



**11**

Building Stabilized



**5**

Renovations Completed

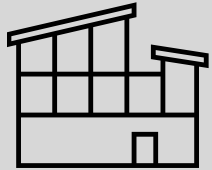


**203**

Current Inventory



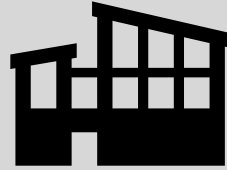
# 2024 Performance Highlights



2

Structures Acquired

6



Buildings Sold



43

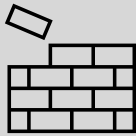
Environmental Assessments Completed

Total Properties Sold

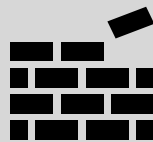
12



1



Lots Acquired



6

Lots Sold



Lifetime Properties Sold!

260



\$350,800

Local Funding Secured



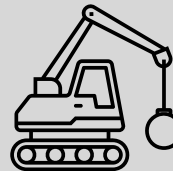
\$151,118.00

Estimated Assessed Value Returned



\$195,925.00

Estimated Private Investment Generated



26

Structures Demolished



161

Current Inventory



6

Stabilizations / Partial Rehabs

# Operations

Strategic layering of programmatic elements and funding assistance creates a synergy that promises stronger, more impactful outcomes. Working with funders, housing organizations, county health and planning professionals; continually building and strengthening relationships with a wide group of stakeholders; and facilitating data-informed decision-making, allows us to build creative solutions to issues of blight, sub-standard and unhealthy housing, inequity, unaffordability, and mismatched supply and demand. We are grateful for the opportunities to collaborate with the CHQ Healthy@Home coalition, The Chautauqua County IDA and Partnership for Economic Growth, the Cities of Jamestown and Dunkirk, Jamestown Renaissance Corporation, CHQ Area Habitat for Humanity and other affordable and supportive housing organizations, our community and private foundations, municipal code enforcement officers, Be the Change You Wish to See in Jamestown and countless other grass roots community groups devoted to housing and community development issues.

**Current funding courtesy of**  
**NYS Home and Community**  
**Renewal - Office of Community**  
**Renewal - LBI**  
**City of Jamestown ARPA**  
**Sheldon Foundation**



## Rehab Loan Fund

The Chautauqua County Land Bank launched the Rehab Loan Fund in 2022, which provides access to financing for Land Bank homes that are generally not mortgageable through standard bank financing. Through a partnership with HOME HQ, Inc. of Syracuse, a small loan fund was created to help purchasers who did not have ready cash, access financing for a Land Bank home. This program provides resources designed to return vacant properties back to productive use, with a focus on addressing housing disparities and better serving under-served populations in Chautauqua County. We have been proud to facilitate 3 loans so far and are processing two more in early 2025. And we look forward to assisting several more first-time home buyers in the coming year.

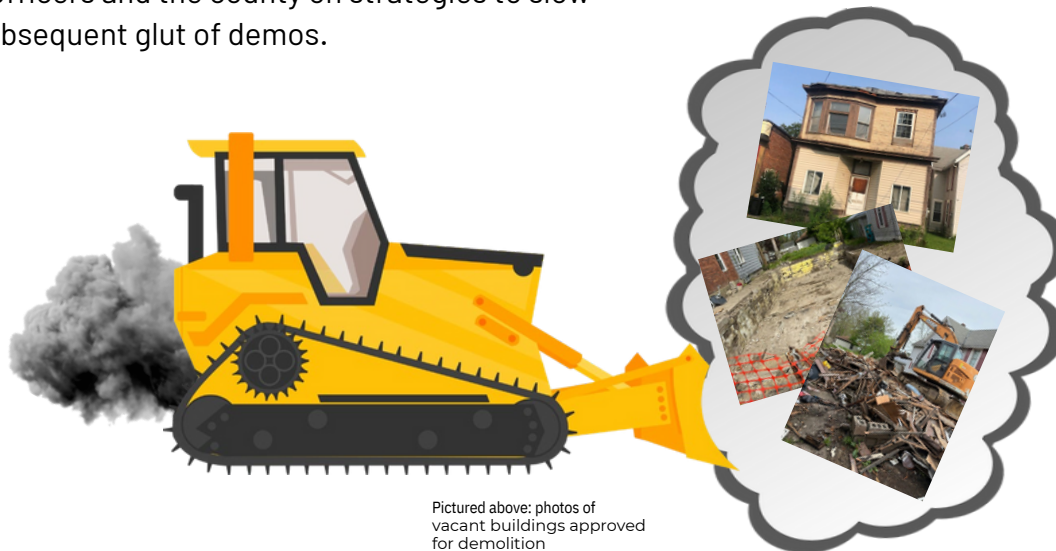


# Demolition Program

The Land Bank assumes a huge responsibility and expense by taking title to properties in foreclosure that are identified as unsound by local authorities. These properties are pulled from auction to avoid having them purchased by speculators or unknowing buyers who abandon them once they realize they are not salvageable. Due to continuing disinvestment and abandonment by bad actors and irresponsible investors, the demolition pipeline grows annually at a pace that funding can not keep pace with. In 2024 We began the demolition process for 34 properties across the county and completed 26, with the balance still in the process of demolition. The Land Bank has approximately 55 more demolitions in our inventory going into the 2025 foreclosure season, with limited funding available to remove these derelict properties. As additional funding is secure the Land Bank continues to work with the municipal officers and the county on strategies to slow disinvestment and the subsequent glut of demos.



This structure, located at 563 E 2nd St in Jamestown, was a city nuisance. Thanks to the collaboration between the Land Bank and the city, this property was demolished and is no longer a blight in the community.



Pictured above: photos of vacant buildings approved for demolition



## A New Partnership Evolves

Over the years, the CHQ Land Bank and the Chautauqua Area Habitat for Humanity have created opportunities for first time homebuyers to purchase homes in the county. Early on, the Land Bank provided Habitat with rehab properties to purchase below market value, but more recently, the Land Bank has donated properties to work in partnership with Habitat on several projects. Most recently, 2 new homes were built for Habitat families in Silver Creek and Dunkirk on parcels the Land Bank donated after demolishing the abandoned, derelict houses sited there previously.

"Working side by side with Habitat has been a very positive and fulfilling experience", stated Gina Paradis, Executive Director of the CHQ Land Bank. "They have a very committed and competent group of volunteers who make it possible to provide affordable housing options to deserving families, and it gives the Land Bank great satisfaction to have a such a positive outcome result from its demolition program. It is always difficult to remove housing stock from our market, but sometimes the only option is demolition. To replace a blighted structure with a brand-new home, brings so much positive impact, not only to the neighborhood, but to the area residents and the new homeowner family."

Dave Kurzawa, Acting Executive Director for the Chautauqua Area Habitat for Humanity, echoed that sentiment, and added "having access to decent parcels upon which to build, and a partner who will facilitate that acquisition, is really vital to Habitat's ability to grow and respond to market needs."

The CHQ Land Bank and Habitat have recently embarked on another joint venture, to share the services of a newly hired Director of Engagement, Jessica Lachner. Ms Lachner will be working through-out the county, building coalitions, engaging individuals and groups of volunteers, and securing sponsorships for both organizations. The position is Part-time, and partially supported by the Land Bank's ARPA funding from the City of Jamestown. "Jessica's role is critical to the expansion of the Hands On Neighborhood program for the Land Bank", stated Paradis. "Our intention for that program has always been to deliver more supportive services to first time homebuyers. We will be building a volunteer cohort who will serve as mentors to first time homebuyers for both Habitat and Land Bank homes, working with them from the time of their application approval through their first year of home ownership."





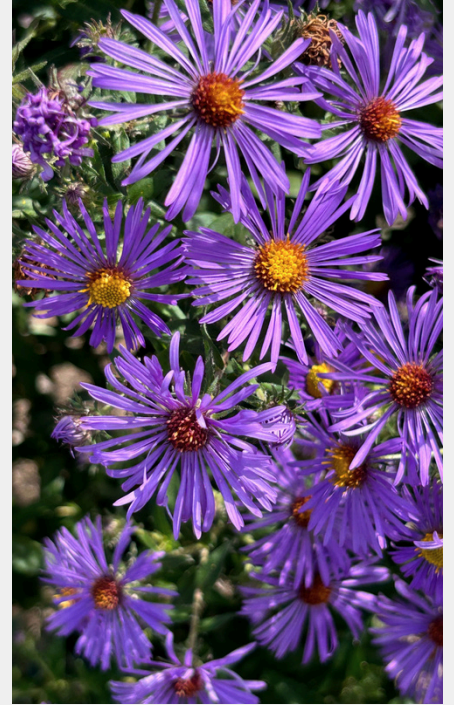
While existing first-time homebuyer classes focus mainly on credit improvement and mortgage-readiness, the Hands On Neighborhoods program will focus on the responsibilities of owning a home as your primary asset. "Our families work very diligently to be mortgage ready, and to meet the sweat equity that is required to purchase a Habitat home" said Habitat President, Maureen Rovegno. "We want them to be successful for the long-term as homeowners." Things such as maintenance plans and budgets, DIY home repairs, managing your family budget, identifying local resources, and being a good neighbor will all be covered in this program. The mentors will become the family's primary source of information, assistance and encouragement as they navigate the realm of homeownership.

Rovegno added, "Both of our organizations depend on the engagement of volunteers and donors, and since our work is so similar and our needs overlap, it made sense for us to share services. We are truly excited to welcome Jessica on board and partner with the Land Bank on this position, and look forward to expanding our collaboration in the future".

Interested individuals or groups who would like to learn more about volunteer opportunities with either the Land Bank or Habitat,  
can call  
Jessica at 716-488-6955.









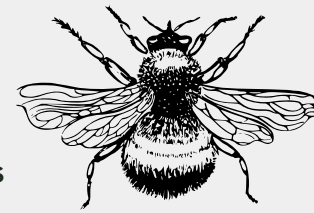


# Native Garden Program Launched





The CCLBC is establishing native gardens on vacant lots located throughout Chautauqua County. Currently, the project is located at 101 Park Avenue in Dunkirk, NY. This is a highly visible plot of land where the community can learn about native gardens and enjoy its natural beauty. We are hoping to create more native gardens, and are asking for your help to do so.

## Native Gardens

Native plants are species that exist in certain areas without human introduction. They are accustomed to local climate and weather patterns, are hardy and easy to establish in native landscapes, and attract beautiful wildlife visitors that depend on them for survival. As urbanization has immensely increased, land use has drastically changed, negatively impacting native plants. Creating native plant gardens nurture and sustain native landscapes for wildlife and help preserve biodiversity.



## Sponsorship Levels

			
Milkweed Sponsor	Black Eyed Susan Sponsor	Aster Sponsor	Goldenrod Sponsor
\$500	\$250	\$100	\$50

## Application

Name of Business: \_\_\_\_\_

Address: \_\_\_\_\_

Contact: \_\_\_\_\_ Phone: \_\_\_\_\_

Email: \_\_\_\_\_ Web Address: \_\_\_\_\_

Sponsorship Level: \_\_\_\_\_ Volunteer

If you, your family, or business would like to help turn vacant lots into beautiful and beneficial native gardens throughout Chautauqua County, please fill out the above application including sponsorship level. You may also write in a donation if you would like.

Contact Jennifer Cameron for questions at 716-969-7843

Checks can be made out to  
Chautauqua County Land Bank,  
PO Box 603,  
Fredonia, NY 14063



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# Hands On NEIGHBORHOODS

The CHQ Land Bank is proud to continue partnering with the City of Jamestown and JRC for the annual Jamestown Hands On clean-up in May. With the addition of our shared Director of Engagement with the CHQ Area Habitat, we are excited to finally expand the Hands On Neighborhoods program to its intended programming, which will focus on supporting first time home buyers from the financing stage through their initial years of homeownership.

Volunteer mentors are encouraged to contact us via the website: <https://CHQlandbank.org/contactus> for more information. Hands On clean-up events will continue to be supported by the Land Bank under this program, and interested groups wishing to plan a clean-up event can access our planning Tool Kit at

<https://CHQlandbank.org/handson>

# FINANCIALS

## Assets

Current assets	
Cash and cash equivalents	\$89,299
Investments	\$525,858
Accounts receivable	\$257,395
Total current assets	\$872,552
Other assets	
Restricted cash	\$316,383
Properties held for sale	\$281,437
Total other assets	\$597,820
<b>Total assets</b>	<b>\$1,470,372</b>

## Liabilities and Net Assets

Current liabilities	
Accounts payable and accrued expenses	
Performance bond deposits	\$53,250
Deferred revenue	\$12,916
Total current liabilities	\$66,166

Net assets	
Without donor restrictions	\$1,087,823
With donor restrictions	\$316,383
Total net assets	\$1,404,206
<b>Total liabilities and net assets</b>	<b>\$1,470,372</b>

## Revenue

Grants	\$1,775,103
Property sales	\$132,850
Contributions	\$650
Interest income	\$8,404
Net assets released from restrictions	-
<b>Total revenue</b>	<b>\$ 1,917,007</b>

## Expenses

Program services	\$1,574,028
Management and general	\$188,007
<b>Total expenses</b>	<b>\$1,762,035</b>

## Change in net assets (\$154,972)

Net assets, beginning of year	\$1,249,234
<b>Net assets, end of year</b>	<b>\$1,404,206</b>

## Functional Expenses

Property demolition and rehabilitation	\$1,447,389
Salaries and wages	\$186,831
Payroll taxes	\$15,755
Employee benefits	\$21,902
Professional fees	\$36,411
Travel and meetings	\$5,646
Office expenses	\$2,096
Advertising	\$3,681
Telephone and Internet	\$3,895
Information technology	\$24,682
Occupancy	\$5,100
Insurance	\$1,110
Dues and subscriptions	\$2,335
Miscellaneous	\$5,202
<b>Total Functional Expenses</b>	<b>\$1,762,035</b>







Chautauqua County  
**LandBank**  
CORPORATION 

The logo features a stylized house icon where the roofline forms the letter 'L'. The word 'Chautauqua' is in blue, 'County' is in blue, 'LandBank' is in large blue and green letters, and 'CORPORATION' is in blue. A green horizontal line is below 'LandBank'. The Equal Housing Opportunity logo is a small house icon with the text 'EQUAL HOUSING OPPORTUNITY' below it.



Conquering Blight.

A photograph of a house in a state of severe disrepair, with overgrown vegetation and a dark, possibly damaged roof.



Stabilizing Neighborhoods.

A photograph of a house with a large pile of debris in front of it, suggesting demolition or major renovation.



Revitalizing Communities.

Two photographs showing a house being demolished by an excavator. The excavator is yellow and black, and the house is being reduced to a pile of rubble.



