

Clearing Title to Vacant Properties

Jim Kelly

Director, Community Development Clinic

Notre Dame Law School

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Land Banking

- Land Banking involves acquisition of clear title to abandoned properties for the purpose of making them available for productive use.



Subsidized Rehab & New Construction

- Reducing Construction Costs
- Affordability Restrictions?



Greening Neighborhoods



- Reuse vacant lots as:
 - Sideyards
 - Community gardens
 - Pocket Parks
 - Urban Agriculture

Commissioners' Sale

- Not all delinquent properties are sold at regular tax sale for full lien value in August.
- County takes tax certificate for properties
 - Not Suitable For Sale or
 - Not Sold at Sale
- County may sell these certificates at less than amount owed and does so in March.
- Typically, vacant lot certificates sell for \$25.

Resident Legal Assistance Program

- City of South Bend and ND Clinical Law Center have formed a partnership to assist residents and community-based orgs to clear title to vacant or foreclosure properties.
- ND CLC provides legal assistance free to clients and City pays expenses involved in title-clearing process.

Tax Foreclosure and Quiet Title Processes

- After RLAP participant acquires certificate at March sale, title work is ordered to find out who needs to be notified of foreclosure by mid-June.
- In late July, we file petition for a tax deed, which is issued in September.
- We then bring another lawsuit called a “quiet title” to confirm the RLAP participant as the new owner.