



Thank you for your interest in acquiring property through the Ashtabula County Land Bank.

A Land Reutilization Corporation (aka Land Bank) is an entity that is formed under sections 1724 and 5722 of the Ohio Revised Code. A Land Bank’s purpose is to strategically acquire vacant and delinquent properties, return them to productive use, reduce blight, increase property values, support community goals and improve the quality of life for county residents. The Land Bank also paves the way for possible access to funding not normally available, such as grant funds for demolition of vacant blighted houses.

The benefits of a County Land Bank, aside from reducing blight and raising neighborhood market values, include the ability to extinguish taxes and liens to make the property more marketable to a prospective owner, thereby returning the delinquent parcel to tax collecting, productive status. The Land Bank can sell acquired property to eligible applicants for private, public or non-profit use.

Eligible applicants:

1. Must not be prior owners of requested property, in any capacity, at the time of tax foreclosure; and
2. Must not own property in Ashtabula County with past-due taxes or un-remediated citation or violation of Ohio statute or local ordinances, must not have a history of tax foreclosure within the past 5 years, or private foreclosure within the past 3 years.

For a detailed list of applicant requirements, please see our Disposition of Properties policy.

Be aware that the acquisition period can be a lengthy process. Some properties are not immediately transferrable due to grant restrictions. Most properties must proceed through a due diligence tax foreclosure which can take between 8 and 18 months once filed and is final upon completion of either a Sheriff Sale or Vacant Land Sale and/or forfeiture to the State. We are able to take donated properties. However, the current owner or qualified end-user is required to pay all acquisition costs in order to deliver a free and clear title to the property. Therefore, donations will only be taken on a case by case basis.

**PROPERTY PURCHASED THROUGH THE LAND BANK IS PRICED\* AS FOLLOWS (NO PAYMENT DUE AT THIS TIME):**

- Residential, unbuildable lot to adjoining property owner (*Side Lot Disposition Program*): \$ 100.00\*
- Residential, unbuildable lot to non-adjointing property owner: \$ 200.00\*
- Residential buildable lot:
  - To private individual or corporation market value\*
  - To non-profit agency for non-profit use \$ 500.00\*
  - To adjoining property owner for personal use \$ 500.00\*
- Commercial property:
  - To private individual or corporation market value\*
  - To non-profit agency for a non-profit use \$1000.00\*
  - To adjoining property owner for a use related to the use of the adjoining property \$1000.00\*
  - Commercial unbuildable lot \$ 200.00\*

*\*Expenses including but not limited to: court and acquisition costs; title examination/insurance expenses; deed preparation, conveyance and recording fees; and other transfer costs are the responsibility of the transferee and are not included in the sale price but must be paid before sale is completed.*

Please fill out and return the enclosed application and return it via regular mail to:

**Ashtabula County Land Bank**  
 25 West Jefferson St.  
 Jefferson, OH 44047

Or scan and email to: [Landbank@ashtabulacounty.us](mailto:Landbank@ashtabulacounty.us)

Please contact Melissa Harvey with questions at the above email or phone (440)576-1450



ASHTABULA COUNTY LAND BANK (ACLRC)

PROPERTY PURCHASE APPLICATION

**Applicant Information**

Applicant Name: \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_  
 City, State, Zip: \_\_\_\_\_  
 \*I am current on **All** owned property tax Y/N\_\_\_\_ \*I have **NO** active or decreed property foreclosures Y/N\_\_\_\_  
 Parcel ID#(s) of applicant owned property in Ashtabula County: (attach list if needed) \_\_\_\_\_  
 Phone: \_\_\_\_\_ Cell: \_\_\_\_\_  
 Email: \_\_\_\_\_

**Requested Property Information**

Requested property parcel ID#: \_\_\_\_\_  
 Requested property owner name: \_\_\_\_\_  
 Property is Tax Delinquent **OR** currently owned by the Ashtabula County Land Bank  
 \*\*\*Note: Above box must be checked to be considered for acquisition through the Ashtabula County Land Bank\*\*\*  
 The property is vacant real property and not zoned as a buildable lot  
 The property is vacant real property, zoned as a buildable lot, with no structure on the site  
 The property has a structure on the site.  Demolition potential  Rehabilitation potential  
 The property requested shares a border with the applicant's property  
 The applicant is the owner of and  occupies /  does not occupy the property connected to the requested property (If owner does not occupy adjacent property, explain: \_\_\_\_\_)  
 Applicant is a nonprofit organization  
 Applicant is a government agency  
 Please describe intended use for the requested lot:  Expansion of yard /  Build structure, type: \_\_\_\_\_  
 Other (explain) \_\_\_\_\_

The Information provided in this application is true to the best of my knowledge. I understand that the Land Bank staff will review this request and determine if it is in compliance with Land Bank policies and procedures and existing Land Bank and neighborhood plans. If this application is approved, I will care for and maintain the property requested.

Applicant Signature: \_\_\_\_\_ Date \_\_\_\_\_

*If submitted electronically, please type name and date*

Please allow at least 30 days for your application to be processed. This form is a statement of request. By receiving it, the Ashtabula County Land Bank does not commit to transfer property.

Please return completed form to: Ashtabula County Land Bank, 25 West Jefferson St. Jefferson, OH 44047 or email to [landbank@ashtabulacounty.us](mailto:landbank@ashtabulacounty.us)

\*\*Form can be scanned and emailed or printed and mailed

Please direct questions to Melissa Harvey; [landbank@ashtabulacounty.us](mailto:landbank@ashtabulacounty.us) or 440-576-1450.

OFFICE USE ONLY: Date Received: \_\_\_\_\_ Date researched: \_\_\_\_\_ Application approved? Y N

Notes: \_\_\_\_\_

## Disposition of Properties

As part of its primary mission, the Ashtabula County Land Reutilization Corporation (“Land Bank”) will dispose of properties in a manner which will improve the quality of neighborhoods, increase land values, create diverse housing opportunities and return properties to the tax rolls.

### A. Eligible end-users

In order to facilitate its redevelopment mission and return property to long-term productive use, the Land Bank will require all prospective end-users to qualify for transfers based on criteria approved by the Land Bank Board.

1. Individuals and entities that were the prior owners of property at the time of the tax foreclosure which transferred title to the Land Bank shall be ineligible to be the transferee of such property from the Land Bank.
2. The transferee must not own any real property within Ashtabula County that:
  - a. has any un-remediated citation or violation of Ohio statute or local ordinances,
  - b. is tax delinquent,
  - c. was the subject of a tax foreclosure within the past 5 years,
  - d. was the subject of a private foreclosure within the past 3 years.
3. The subject property must not have been used by the transferee or a family member of the transferee as his or her personal residence at any time preceding the submission of application (except in rental cases).
4. The transferee must not own or have been the prior owner of any corporation, LLC, partnership or any other business enterprise which would not be an eligible transferee under the preceding criteria.

Additional criteria will be developed for disposition of commercial properties based on the best underwriting practices of other long-standing land bank authorities. Among the considerations to qualify as an end-user will be:

- identified funding sources and financial wherewithal,
- planned improvements,
- pre-lease agreements with potential tenants,



- previous experience in community redevelopment,
- development team qualifications,
- developer's equity in the project,
- timeline for completion,
- evidence of community support, and
- any other information the Land Bank may require. Qualifying criteria may vary depending on the nature of the end-user.

Every end-user shall submit an appropriate Land Bank transfer application for every property they wish to purchase. An end-user will be qualified for a transfer on a project-by-project basis, unless the end-user has pre-qualified.

#### Pre-Qualified End-user

An end-user who has previously qualified for a transfer based on the criteria above will be considered pre-qualified, and may not be required to duplicate those efforts for any future transfers. All pre-qualified end-users are qualified for the purposes of these policies and procedures.

A pre-qualified end-user is not guaranteed a property transfer. A pre-qualified end-user will be required to provide the Land Bank all information about its redevelopment plans for a property prior to disposition.

The Land Bank will review all pre-qualified end-users from time to time and retains sole discretion to require an end-user to follow the standard qualification procedure prior to any transfer.

## **B. Disposition of vacant properties**

Unimproved property that the Land Bank owns or is acquiring is eligible to be purchased through the Vacant Lot Disposition Program, under the conditions listed below. The transfer of any given parcel of property in the Vacant Lot Disposition Program is subject to override by higher priorities as established by the Land Bank. Individuals interested in purchasing an unbuildable vacant lot contiguous to their property may apply through the Side Lot Disposition Program.

1. Qualified Properties – parcels of property eligible for inclusion in the Vacant Lot Disposition Program shall meet the following minimum criteria:
  - a. The property shall be a vacant unimproved real property. The presence of a garage, shed or other outbuilding with minimal value are not considered an improvement under this policy.

- b. The property shall be owned or being acquired by the Land Bank, either as an unimproved lot or with the intention of demolishing any structures that currently exists on the land.
- c. Intended use for lot must be disclosed by the intended recipient. Use must comply with any applicable zoning and must be included in approved uses as specified by the city, village or township. The potential purchaser must obtain approval of use from the appropriate city, village or township and provide written verification of such approval on the appropriate form provided with their side lot application.
- d. The transfer will be made by quit claim deed and may include a deed restriction requiring the use of the property to be consistent with the stated use.

2. Pricing

Properties sold as a vacant lot shall be priced per the following guidelines approved by the Land Bank Board, exclusive of any recordable fees. All additional expenses, including but not limited to, title examination and insurance are the responsibility of the transferee and are not included in the sale price.

Residential buildable lot

i. To private individual or corporation	market value
ii. To non-profit agency for a non-profit use	\$ 500.00
iii. To the adjoining property owner for personal use	\$ 500.00
b. Residential unbuildable	\$ 200.00
c. Commercial buildable lot	
i. To a private individual or corporation	market value
ii. To a non-profit agency for a non-profit use	\$ 1,000.00
iii. To the adjoining property owner for a use related to the use of the adjoining property	\$ 1,000.00
d. Commercial unbuildable lot	\$ 200.00

3. Transfer Procedure

- a. The Land Bank will accept applications from property owners who wish to acquire a vacant lot.
- b. The Land Bank will attempt to facilitate a transfer of the vacant parcel to an end-user, including:
  - Residential adjoining owner

- Local government jurisdictions (city, school, library, etc.)
  - Local non-profit organizations
  - Local for-profit organizations
  - Other (with Board approval)
- c. Having identified an end user or end users, properties complying with these guidelines may be transferred to qualified transferees by the agent designated by the Board without further Board approval. The Chair or Vice-Chair of the Board is authorized to execute the required documents to complete the transfer.
- d. The Land Bank will prepare and provide a quit claim deed for the property and otherwise facilitate closing.

### **C. Side Lot Disposition Program**

Unimproved unbuildable property that the Land Bank owns or is acquiring is eligible to be purchased through the Side Lot Program, under the conditions listed below. The transfer of any given parcel of property in the Side Lot Program is subject to override by higher priorities as established by the Land Bank

1. 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 a vacant unimproved and unbuildable real property. The presence of a garage, shed or other outbuilding with minimal value are not considered improvement under this policy. A buildable lot may be transferred to an adjoining owner through the Vacant Lot Disposition Program.
  - b. The property shall be owned or being acquired by the Land Bank, either as an unimproved lot or with the intention of demolishing any structure(s) that currently exists on the land.
  - c. The property shall be physically contiguous to adjacent property with not less than a 50% common boundary line on one side.
  - d. Intended use for lot must be disclosed by the intended recipient. Use must comply with any applicable zoning and must be included in approved uses as specified by the city, village or township. The potential purchaser must obtain approval of use from the city, village or township and provide written verification of such approval on the appropriate form provided with their side lot application.
  - e. The transfer will be made by quit claim deed and may include a deed restriction requiring the use of the property to be consistent with the stated use.



## 2. Pricing

Properties sold as a side lot to an adjacent owner shall be priced at \$100.00, exclusive of any recordable fees. All additional expenses, including but not limited to, title examination and insurance are the responsibility of the transferee and are not included in the sale price.

## 3. Transfer Procedure

- a. The Land Bank will accept applications for side lots from contiguous property owners who wish to acquire an adjoining property.
- b. Utilizing existing property records and available software tools, the Land Bank will work to identify potential side-lot users prior to acquisition of a side lot eligible property.
- c. The Land Bank will attempt to facilitate a transfer of the parcel to a single side lot owner whenever possible.
- d. In the event that multiple adjacent property owners desire to acquire the same side lot, priority will be given as follows:
  - i. To the property owner who resides in the contiguous property.
  - ii. If both adjoining properties are owner occupied, then
    1. To the property owner who needs the parcel for a driveway or any other local compliance issues
    2. To the owner that has maintained the property (evidence of maintenance activities must be provided if requested).
    3. To the owner having the greatest contiguous border.
  - iii. If not determined by the criteria above, the property will be divided and transferred among the interested contiguous property owners. To facilitate such a transaction, the adjacent owners may be required to pay the costs of a required survey of the land in order to split the parcel, in addition to the standard consideration. If all parties do not agree to this resolution, the property will be sold based on the highest offer.
- e. Having identified a side-lot end user or users, properties complying with these guidelines may be transferred to qualified transferees by the agent designated by the Board without further Board approval. The Chair or Vice-Chair of the Board is authorized to execute the required documents to complete the transfer.
- f. The Land Bank will prepare and provide a quit claim deed for the property and otherwise facilitate closing.

## **D. Disposition of Improved Properties**

Improved property that the Land Bank owns or is acquiring is eligible to be purchased through the Improved Property Disposition Program, under the conditions listed below. The transfer of any given parcel of property in the Improved Property Disposition Program is subject to override by higher priorities as established by the Land Bank.

1. Qualified Properties – parcels of property eligible for inclusion in the Improved Property Disposition Program shall meet the following minimum criteria:
  - a. The property includes a residential or commercial structure.
  - b. The property has been inspected by the Land Bank to determine if the structure(s) has the potential for rehabilitation.
  - c. The property shall be owned or being acquired by the Land Bank.
  - d. Intended use for the property must be disclosed by the intended recipient. Use must comply with any applicable zoning and must be included in approved uses as specified by the city, village or township.
  - e. The transfer will be made by quit claim deed and may include a deed restriction requiring the use of the property to be consistent with the stated use.
  
2. Pricing - Properties sold as improved properties will be priced at market value. Any exceptions must be approved by the Land Bank Board. Title examination, title insurance and recording fees are not included in the sale price.
  
3. Transfer Procedure
  - a. The Land Bank will accept applications for improved properties from individuals, companies, governments, non-profit agencies or others who wish to acquire one or more improved properties.
  - b. The Land Bank will attempt to facilitate transfer of an improved parcel to an end-user for one the following acceptable uses:
    - Home ownership
    - Historic preservation
    - Institutional/public use
    - Mixed income development
    - Commercial use
    - Rental property
    - Other (with Board approval)



- c. Improved properties may be transferred under one of the following scenarios:
  - i. An improved property that is available for immediate occupancy may be transferred directly to a qualified end-user.
  - ii. Property in need of repair prior to occupancy may:
    - 1. Be transferred directly to an approved rehabber. Criteria for approval of rehabbers will be established by the Board.
    - 2. Be transferred to a rehabber agreeing to make required repairs prior to receiving deed for the property (deed-in-escrow).
    - 3. Be transferred to an individual who will make necessary repairs and reside in the property for a specified period of time. Deed will be held in escrow until certificate of occupancy is obtained.
- d. Having identified an end user or users, properties complying with these guidelines may be transferred to qualified transferees by the agent designated by the Board without further Board approval. The Chair or Vice-Chair of the Board is authorized to execute the required documents to complete the transfer.
- e. The Land Bank will prepare and provide a quit claim deed for the property and otherwise facilitate closing.
- f. The end-user will pay any costs involved with the transfer of the property.