

# BRADFORD COUNTY BLIGHT MITIGATION EVALUATION AND LAND BANK FEASIBILITY

June 22, 2022

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## Introduction

Blighted and abandoned properties undermine the fabric of communities, impose significant costs on local government, erode property values, and deter investment. The challenges that blighted and abandoned properties present have been with us for decades but resist easy solutions.

Acknowledging the impact of blight, Bradford County (County) engaged Dawood Engineering to conduct a Blight Mitigation Evaluation and Land Bank Feasibility Analysis. Branton Strategies, a consulting firm with expertise in land banking and blight, assisted Dawood Engineering on this project. The goal of this project is to provide the County with an assessment of the impact of blight and the need for additional tools and strategies to mitigate blight and return properties to productive use. Potential funding sources and strategies are also identified.

The Blight Mitigation Evaluation and Land Bank Feasibility Analysis includes four components:

1. Data Gathering and Assessment, including data regarding the tools currently being used to address blighted, vacant, abandoned, and tax delinquent properties (sometimes collectively referred to as “problem properties”);
2. Stakeholder Engagement, including local realtors, Guthrie Medical, County Planning Commission, County Tax Claim Bureau, Sayre Borough, and Towanda Borough;
3. Overview of Available Blight Mitigation Tools and Funding Sources; and
4. Key Findings and Recommended Action Items.

Although many local governments and residents feel powerless to stop blight from expanding, the tools available to combat blight are growing, as are the successful uses of those tools in communities across the Commonwealth, including in Towanda and Sayre. Examples and case studies from other communities are interspersed throughout this report.

Just as blight is contagious, so is reinvestment. By assessing and promoting solutions, the County can support its municipalities, reverse disinvestment trends, and improve the quality of life in its communities.

## Cost of Blight

The cost of blight is staggering. Vacant and abandoned properties impose significant direct and indirect costs on local governments, taxpayers, and communities. A 2013 analysis of the financial impact of blight in 41 municipalities in the Mon Valley in Allegheny County found that blighted and vacant properties cost the municipalities \$10.7 million a year in direct costs for municipal services and \$8.6 million a year in lost tax revenue.<sup>1</sup> The study further found that

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<sup>1</sup> *Financial Impact of Blight on the Tri-COG Communities* (September 2013), <https://tcvcog.com/wp-content/uploads/2020/04/TCLB-Blight-Impact-Full-Report.pdf>.

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blight lowers the values of surrounding properties, resulting in the annual loss of an additional \$8 to \$10 million in local tax collections.

These economic costs generally fall into one of four categories: direct property maintenance costs, code enforcement program costs, police and fire costs, and lost property tax revenue. There are other costs that cannot be quantified, such as the erosion of community pride, the negative impact on mental health, and the destabilization of neighborhoods.

Our findings show that both Sayre and Towanda Boroughs (Boroughs) are incurring costs of blight. Both municipalities are actively working to enforce their property maintenance codes and demolish severely deteriorated and unsafe structures. Enforcement and demolition are expensive. While some of these costs may be recoverable, many are not, leaving the Boroughs responsible for the costs.

One recent example from Towanda Borough demonstrates the costs and effort involved with addressing just one blighted property. Towanda Borough acquired the property for \$400, demolished it for \$14,760, paid almost \$8,000 in back taxes owed, and spent another \$4,200 on clearing and other costs associated with selling the property. Towanda Borough officials spent several years mitigating this one blighted property and are now marketing the property for sale.

*Table 1 - Example Costs Incurred by Towanda Borough to Acquire and Remediate Property*

Example Costs Incurred by Towanda Borough to Acquire and Remediate Property		
Vendor	Description	Cost
Bristol Excavating	Demo	\$14,760.00
MK Tree Trimmers	Tree removal and trimming	\$1,800.00
Higley Tree Care, LLC	Tree removal and trimming	\$2,100.00
Bradford Co. Recorder of Deeds	Deed Recording Fees	\$78.75
Bradford Co. Tax Claim	2020 & 2019 taxes	\$5,389.21
Bradford Co. Tax Claim	2021 taxes	\$2,397.75
Bradford Co. Tax Claim (excludes School District Taxes)	2022 taxes	\$165.11
Steve Novak & Associates	Property Appraisal	\$400.00
Daily Review	Advertising "For Sale" - 2 times	\$195.90
Total:		\$27,286.72

In addition to draining municipal resources, blighted properties also reduce property values and household wealth. A 2010 study of the cost of vacant properties in Philadelphia found that

the greatest financial cost was lost household wealth as vacant properties reduce the value of nearby properties by an average of \$8,000.<sup>2</sup>

Municipalities plagued by blight cannot afford to be complacent. They are spending valuable limited resources on problem properties but getting nothing in return. Having blight mitigation mechanisms in place will aid in proactively positioning the County when dealing with economic, demographic, or disaster induced shifts/impacts on regional housing stock, as well as impact from policy driven mechanisms. A good example of this is the decertification of the levee in Sayre. Preventing and mitigating blight and reinvesting in those properties using available tools like proactive code enforcement and land banking is critical to a healthy and thriving community.

## Summary of Key Findings and Recommended Action Items

### Key Findings

1. More than half of the municipalities who responded to the Blight Survey see blight as a problem in their communities.
2. Between Towanda and Sayre Boroughs alone, 140 properties were identified as blighted, many of which are vacant and abandoned.
3. Blight is negatively impacting public perception about some communities in the County and discouraging local employees from living in those communities.
4. Municipalities have limited or no code enforcement staff and could use help from the County in mitigating blighted properties.
5. A more comprehensive, county-wide approach for preventing and mitigating blight and reactivating underutilized and abandoned properties is needed – for better outcomes, increased opportunities for funding, a stronger tax base, and healthier, more vibrant communities.
6. The Bradford County Redevelopment Authority designated to act as the County Land Bank is one of the feasible tools to be included in a comprehensive approach for mitigating blighted properties and returning them to productive use.

### Recommended Action Items

1. Create a Blighted Property Inventory List and Mapping
2. Develop an Action Plan for Establishing a Land Bank
3. Host a Blight and Land Bank Summit
4. Develop a Blight Mitigation Funding Strategy

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<sup>2</sup> *Vacant Land Management in Philadelphia: The Costs of the Current System and the Benefits of Reform* (November 2010), [https://www.may8consulting.com/wp-content/uploads/Vacant\\_Land\\_Reform-REPORT.pdf](https://www.may8consulting.com/wp-content/uploads/Vacant_Land_Reform-REPORT.pdf).

## **Blight Mitigation Evaluation and Land Bank Feasibility Analysis Workflow Summary**

In September 2021, the Bradford County Commissioners engaged Dawood Engineering's Community and Economic Development Staff and Winnie Branton of Branton Strategies LLC to perform a pilot project that would evaluate the feasibility/need for blight mitigation within Bradford County. This pilot project would review various data sources, conduct interviews and research, and develop a list of feasible tools for blight mitigation including a land bank.

The workflow for this pilot project included four components:

1. Data Gathering and Assessment, including data regarding the tools currently being used to address blighted, vacant, abandoned, and tax delinquent properties (sometimes collectively referred to as "problem properties");
2. Stakeholder Engagement, including local realtors, Guthrie Medical, County Planning Commission, County Tax Claim Bureau, Sayre Borough, and Towanda Borough;
3. Overview of Available Blight Mitigation Tools and Funding Sources; and
4. Key Findings and Recommended Action Items.

### **Data Gathering and Assessment**

The project team requested data from the County Planning Department, the County Tax Claim Bureau, Sayre Borough, Towanda Borough, and the Bradford/Susquehanna Progress Authority regarding blighted and vacant properties and their impact on the communities and residents of Bradford County.

The project team also prepared and distributed to municipal officials a digital survey regarding blighted and vacant properties.

Data gathering and assessment activities included:

- Distribution of digital survey to municipal officials.
- Review and analysis of municipal survey responses.
- Review of additional available and accessible data on blighted and vacant properties within the Boroughs.
- Review of available and accessible data regarding vacancy, tenure, code violations, mortgage, and tax foreclosures within the County and participating municipalities.
- Review of the County tax sale process and results.
- Review and evaluation of the tools, practices, and laws currently in use in the County and its municipalities to address blighted properties.

As part of this evaluation, the project team reviewed authoritative research studies, plans, and other resources that document the high cost of blight and the opportunities lost by not mitigating it. Using these documents, in combination with data provided by the County and

the participating municipalities, the project team worked to identify correlations between blight and relevant impacts being experienced in the County.<sup>3</sup>

### **Stakeholder Engagement**

The project team worked with the County Planning Department to identify key business leaders, local realtors, and municipal and county officials for interviews and engagement. Interviews and conversations were held with all stakeholders willing to participate.<sup>4</sup>

In addition to individual conversations and small group meetings, the project team attended and presented an overview of the project at the County Planning Commission meeting on February 15, 2022.

The objectives of our stakeholder engagement efforts were two-fold. First, educate and inform stakeholders about the nature and extent of blighted properties in the County, their impact, and possible solutions. Second, gather local insights, advice, and feedback to supplement our data and information gathering efforts and further inform and support community-driven solutions.

### **Overview of Available Blight Mitigation Tools and Funding Sources**

At the County Planning Commission meeting, the project team presented a brief overview of available blight mitigation tools. This report includes a deeper analysis of those tools and their effectiveness in addressing blighted property conditions. In addition, potential funding sources are identified.

### **Key Findings and Recommended Action Items**

Using the data and information provided by the County, municipalities, and stakeholders, and resources gathered from other sources, the project team developed key findings relating to the perception of blight, the nature and extent of blight in the County, and the feasibility of implementing certain tools to prevent and mitigate blight. From the key findings, the project team developed recommendations on next steps and action items.

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<sup>3</sup> Within the original scope of work, it was indicated that the evaluation would consider Estimated loss of tax revenues of up to four (4) sample properties; Estimated property value loss of up to four (4) sample properties; Calculate and estimate loss of individual household wealth; Evaluate the loss of community investment within Sayre and Towanda Borough. However, further research revealed that data available did not support this level of evaluation, therefore other metrics were considered.

<sup>4</sup> Our evaluation team contacted a multitude of key stakeholders, including local businesses to request interviews. To date, only one local business among those identified by the County chose to participate and be interviewed.



## Data Gathering and Assessment

### Publicly Available Data

#### Government and Population

Bradford County is a county of the sixth class located along the central northern tier of Pennsylvania, bordering the New York state line. The main governing and representative body of the Bradford County government is its three-member Board of County Commissioners. With an estimated population of 60,000 people, Bradford County incorporates thirty-seven (37) townships and fourteen (14) boroughs. According to the 2020 U.S. Census, Sayre Borough has the largest population of the county's municipalities -- 5,461.<sup>5</sup>

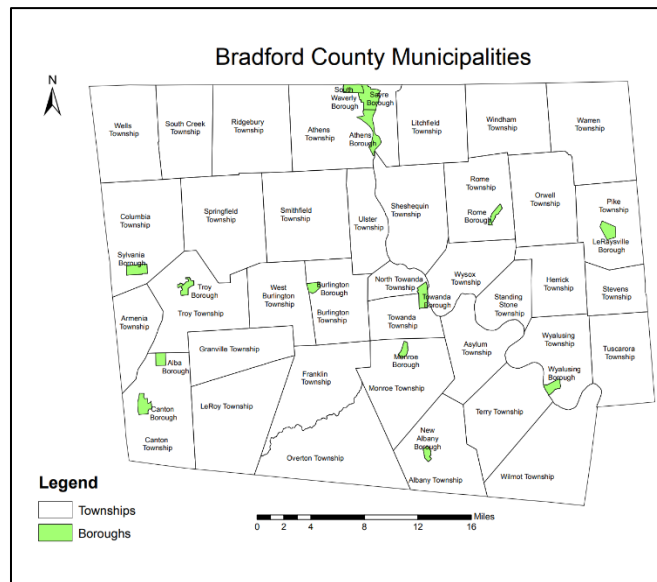


Figure 1 - Bradford County Municipalities

Source: [Bradford County 2012 Resource Data Book](#)

According to U.S. Census data, the County and Towanda Borough lost more than four percent of their population between 2010 and 2020, while Sayre Borough lost just over two percent of its population. In contrast, Pennsylvania saw an increase of more than two percent.

Table 2 - Population, Bradford County, 2010, 2020, Source: U.S. Census Bureau, Census, 2010, 2020

Population	Bradford County	Pennsylvania
Population, April 1, 2020	59,967	13,002,700
Population, April 1, 2010	62,622	12,702,379
Population, percent change	-4.24%	2.36%

<sup>5</sup> U.S. Census Bureau, 2020 Census of Population and Housing.  
<https://www.census.gov/quickfacts/fact/table/sayreboroughpennsylvania/BPS030220>, last accessed 4/5/2022.

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*Table 3 - Population, Sayre, Towanda, 2010, 2020, Source: U.S. Census Bureau, Census, 2010, 2020*

Population	Sayre Borough	Towanda Borough
Population, April 1, 2020	5,461	2,798
Population, April 1, 2010	5,587	2,924
Population, percent change	-2.26%	-4.31%

## Housing

With population loss comes vacant and abandoned properties. As shown in Table 3 below, for the years 2015 to 2019, the U.S. Census Bureau American Community Survey ("ACS") estimated that 18 percent of the housing units in the County were vacant. Towanda's rate was 16 percent, and Sayre's was 10 percent. It is quite ordinary for a certain number of housing units to be vacant at any given time due to rental turn overs, sales, and seasonal use. Those categories are shown in Table 4 below.

*Table 4 - Housing Occupancy and Vacancy, Source: U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates*

	Pennsylvania		Bradford County		Sayre Borough		Towanda Borough	
Label	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent
HOUSING OCCUPANCY								
Total Housing Units	5,693,314	5,693,314	30,660	30,660	2,741	2,741	1,473	1,473
Occupied Housing Units	5,053,106	89%	25,021	82%	2,469	90%	1,232	84%
Vacant Housing Units	640,208	11%	5,639	18%	272	10%	241	16%
Homeowner Vacancy Rate	1.6	(X)	1.9	(X)	1.3	(X)	8.4	(X)
Rental Vacancy Rate	5	(X)	5.9	(X)	3.2	(X)	8.5	(X)

Long-term vacant units and units that are vacant without being seasonal, for rent, or for sale are the ones that have the potential to become deteriorated and blighted. Those vacant units are captured in the "Other vacant" category. "Other vacant" includes homes that are in foreclosure, possibly abandoned, possibly condemned, in need of repairs, and being repaired. <sup>6</sup> The proportion of "other vacant" to total vacant, and the change in "other vacant" over time is an indicator of potential blight and the scale of potential blight, especially when analyzed with other local data including repository properties. The 2019 ACS classified 213 of the 274 vacant units (78 percent) in Sayre Borough as "other vacant." In contrast, the percentage of "other vacant" for the County and Towanda Borough was just over 30 percent, considerably lower than that of Pennsylvania (41percent). Tracking occupancy and vacancy helps to better understand the housing stock and ensure its proper maintenance.

<sup>6</sup> U.S. Census Bureau, American Housing Survey, Definitions. <https://www.census.gov/housing/hvs/definitions.pdf>.

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Table 5 -Vacancy Status, Source: U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates

	Pennsylvania	Bradford County	Sayre Borough	Towanda Borough
Label	Estimate	Estimate	Estimate	Estimate
Total:	640,208	5,639	272	241
For rent	91,773	415	44	54
Rented, not occupied	22,230	112	0	47
For sale only	56,396	365	15	64
Sold, not occupied	29,387	58	0	0
For seasonal, recreational or occasional use	175,246	2,924	0	0
For migrant workers	789	0	0	0
Other vacant	264,387	1,765	213	76

Sayre and Towanda Boroughs both have a much lower proportion of owner-occupied units than the County, which has a higher rate of homeownership than across the Commonwealth. With a high proportion of rentals and mostly low-income renters, some landlords might not have the means or the will to maintain their properties. Rental market economics sometimes cannot support rent increases needed to pay for maintenance and improvements.

As shown in Table 5 below, the median housing values in Sayre and Towanda Boroughs are less than comparable values for the County and Pennsylvania. The County's median housing value is almost \$40,000 less than Pennsylvania's.

Table 6 - Owner-Occupied Housing Information, 2020

Housing	Pennsylvania	Bradford County	Sayre Borough	Towanda Borough
<b>Owner-occupied housing rate</b>	69%	73%	43%	55%
<b>Median value of owner-occupied housing</b>	\$187,500	\$150,900	\$126,700	\$132,000

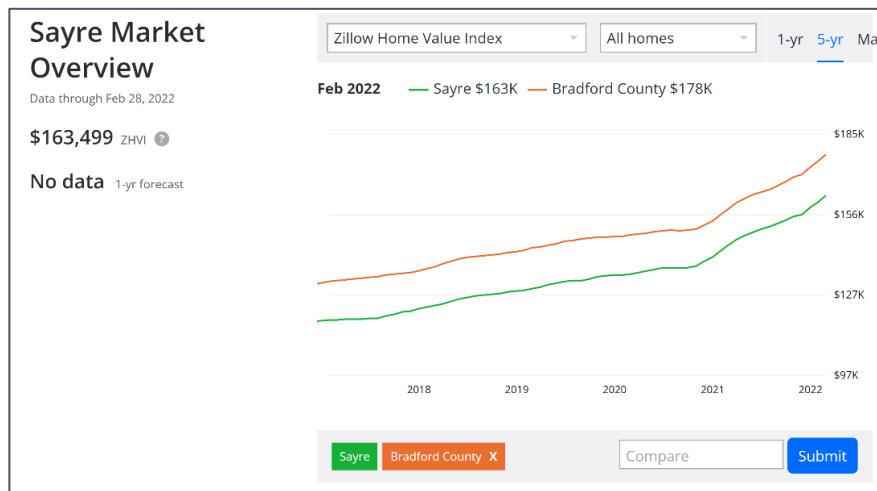
Economics is a factor in maintaining and improving housing. With low housing values, the cost of restoring a blighted property may be more than the value of the house, preventing investment. However, the *Sayre Borough Master Plan - Draft Market Analysis Report* (Urban Partners, January 2021) includes encouraging data regarding the sales pace and price trends for investor acquisitions of single-family homes in Sayre Borough. Table 6 below from the Report (Table 25) shows the pace of sales doubling every year from 2017 to 2020, and the median sale price steadily increasing over that same period.

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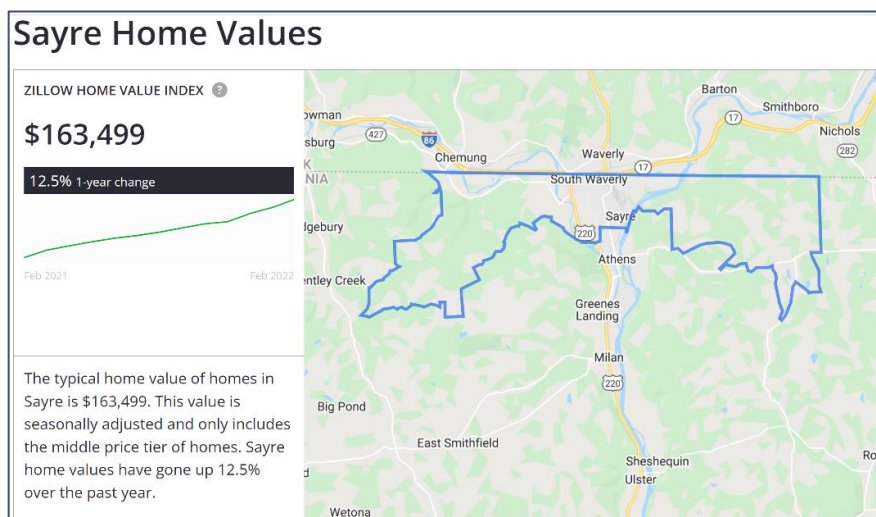
*Table 7 - Sales Pace and Price Trends for Investor-Acquired Sales, Sayre Borough, 11/2015–10/2020, Source: Real Quest, Urban Partners*

Sale Type	11/15-10/16	11/16-10/17	11/17-10/18	11/18-10/19	11/20-10/20
Investor-Acquired Sales	10	5	9	20	39
Median Sales Price	\$73,725	\$100,700	\$112,500	\$120,000	\$136,000

The Zillow Home Value Index for Sayre Borough also includes encouraging data regarding home values. As shown in Figure 3, according to Zillow, the typical value of homes in Sayre is \$163,499, which is an increase of more than 12 percent from a year ago. Figure 4 below shows a comparison of the Home Value Index for Sayre Borough and the County. According to Zillow, the typical values of homes in Sayre Borough and the County have steadily increased from 2018 to the present.



*Figure 2 - Zillow Home Value Index, Sayre, February 2022, Source - Zillow*



*Figure 3 - Zillow Home Value Index, Sayre, Bradford County, 2018-2022, Source - Zillow*

One clear challenge for blight prevention is an old housing stock which requires high levels of maintenance and upkeep. As shown in Table 7, the housing stock in Sayre and Towanda Boroughs is very old. Sixty-one percent of the housing stock in Towanda Borough is more than 80 years old. Fifty-six percent of the housing stock in Sayre Borough is more than 80 years old. Very few new housing units have been constructed in either community since 2000. The *Sayre Borough Master Plan - Draft Market Analysis Report* offers some insights into markets for new rental and sales housing in that community.

Table 8 - Age of Housing Stock, Source: U.S. Census Bureau, American Community Survey, 2016-2020, Five Year Estimates

	Pennsylvania	Bradford County	Sayre Borough	Towanda Borough
YEAR STRUCTURE BUILT				
Total Housing Unit	5,713,345	30,691	2,632	1,539
Built 2014 or later	2%	2%	0%	2%
Built 2010 to 2013	2%	2%	1%	0%
Built 2000 to 2009	8%	7%	4%	0%
Built 1990 to 1999	10%	12%	3%	7%
Built 1980 to 1989	10%	10%	3%	2%
Built 1970 to 1979	13%	16%	11%	9%
Built 1960 to 1969	10%	7%	10%	8%
Built 1950 to 1959	14%	6%	5%	7%
Built 1940 to 1949	7%	4%	10%	4%
Built 1939 or earlier	26%	33%	56%	61%

## Income and Poverty

According to the 2020 ACS, the median household income in Towanda Borough is one-third less than the median household income in the Commonwealth. The County and Sayre Borough also trail the Commonwealth on median household income. The poverty rate in Sayre Borough is more than 50 percent higher than that of the County and the Commonwealth. Low incomes and poverty are barriers to homeowners being able to maintain and improve their homes. Also, with a lower income population, there is less ability to support local businesses, which contributes to commercial vacancy and blight.

Table 9 - Income and Poverty, 2020, Source: U.S. Census Bureau, American Community Survey, 2016-2020, Five Year Estimates

Income and Poverty	Pennsylvania	Bradford County	Sayre Borough	Towanda Borough
Median household income	\$63,627	\$52,375	\$46,186	\$43,728
Poverty Rate	12.0%	12.6%	19.1%	7.3% <sup>7</sup>

<sup>7</sup> The 2019 ACS five-year estimate reported the poverty rate for Towanda at 17.1%, and the 2018 ACS five-year estimates reported a rate of 16%. The dramatic decline in the poverty rate for 2020 should be further investigated to determine the cause(s) for such a decline.

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In communities with high proportions of renters, the affordability of rental housing is a major concern. Looking more closely at the cost of rental housing as compared to incomes, nearly 40 percent of renters in the County are housing cost burdened, meaning they spend more than 30 percent of their income on housing costs (shaded area in Table 9 below). The same holds true for renters in Sayre and Towanda Boroughs.

*Table 10 - Gross Rent as a Percentage of Household Income, 2020, Source: U.S. Census Bureau, American Community Survey, 2016-2020, Five Year Estimates*

	Pennsylvania		Bradford County		Sayre Borough		Towanda Borough	
Label	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent
Occupied units paying rent	1,463,883	1,463,883	6,063	6,063	1,319	1,319	537	537
Less than 15.0 percent	221,963	15.20%	1,327	21.90%	298	22.60%	68	12.70%
15.0 to 19.9 percent	201,547	13.80%	735	12.10%	224	17.00%	20	3.70%
20.0 to 24.9 percent	188,805	12.90%	905	14.90%	96	7.30%	221	41.20%
25.0 to 29.9 percent	168,047	11.50%	791	13.00%	202	15.30%	69	12.80%
30.0 to 34.9 percent	125,809	8.60%	510	8.40%	120	9.10%	19	3.50%
35.0 percent or more	557,712	38.10%	1,795	29.60%	379	28.70%	140	26.10%
Not computed	120,449	(X)	773	(X)	50	(X)	11	(X)

The *Sayre Borough Master Plan – Draft Market Analysis Report* includes an assessment of the affordable housing market in Sayre, and concludes that there is a lack of available units:

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*According to HUD, there are more than 500 affordable rental units throughout the Valley, with 265 located in the Borough. Despite this supply, the cost burden analysis above indicates that almost 40%, or almost 500, renter households in Sayre are paying more than 30% of their incomes on housing. Waiting lists exist for HUD affordable housing in the area.*

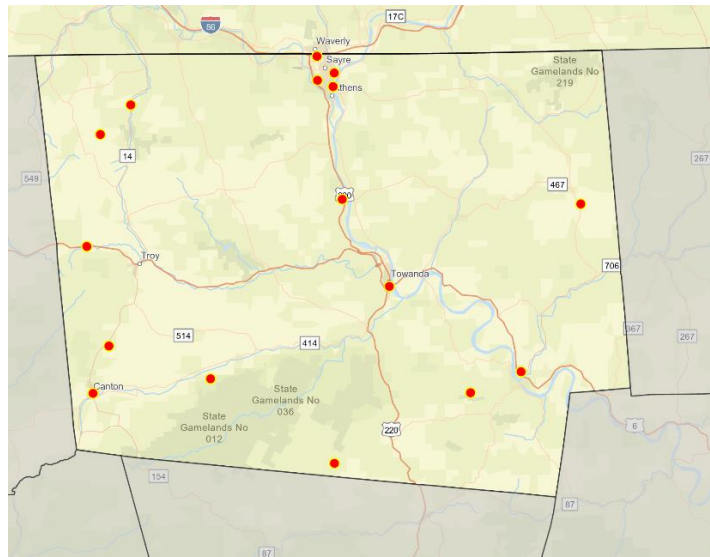
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The Report also identified an apparent need and opportunity for the development of additional affordable rental units in Sayre Borough. Affordable housing development can be supported by the acquisition and rehabilitation of blighted properties.

## Municipal Survey on Blighted Properties

To gather data and information from individual municipalities about blighted properties, the project team developed a short survey and worked with the County to disseminate the survey to the appropriate municipal officials and staff. A copy of the Blight Survey is attached to this report as Appendix A.

The survey includes a series of questions designed to gather information on the nature and extent of blight in the community, the municipality's perception of blight's impacts and root causes, and the current municipal efforts to prevent and mitigate blight.



*Figure 4 - Location of the Survey Respondents*

In October 2021, the Blight Survey was distributed to 45 individuals across 45 municipalities within the County. Nineteen municipalities responded. As shown in Figure 5, respondents were spread across the county.

Having a common understanding of what “blight” means is critical to this pilot and any effort to develop mitigation strategies. Respondents were asked to use the following definition when completing the Survey:

A property is considered blighted when. . .

- The property exhibits signs of deterioration sufficient to constitute a threat to human health or safety, or
- The property has been declared a public nuisance by the municipality, or
- The property is an attractive nuisance to children, including abandoned wells, shafts, basements, and unsafe structures or fences, or
- Any structure from which the utilities, plumbing, heating, sewerage, or other basic facilities have been removed or disconnected so the property is unfit for human habitation, or
- The property has otherwise been declared by the municipality as unfit for human habitation, or
- The land is abandoned for at least six months and there are unpaid liens against the property, or the liens placed against a property are 150% in excess of the value of the property.



This definition of “blighted property” is based on the definition included in the Pennsylvania Urban Redevelopment Law.<sup>8</sup>

## Key Survey Results - Perception and the Scope of Blight

The first step to solving a problem is defining it. Key questions in the Blight Survey asked whether blight is a problem and, if yes, what is the scope of that problem. Understanding the nature and scope of blighted properties is essential to developing strategies and identifying tools to mitigate blight and prepare for reinvestment.

### Are blighted properties a problem?

Ten municipalities responded that blighted properties are a problem in their municipality, while 4 responded “no” and 5 were not sure. Responses here indicate that well over half of the participating municipalities see blight as a problem. Further engagement with those municipalities that were unsure could help them better understand and assess property conditions in their communities.

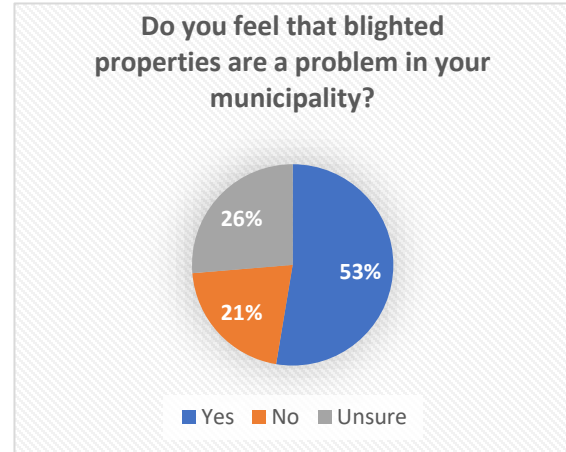


Figure 5 -Are blighted properties a problem in your municipality?

### How many blighted properties do you have?

Several of the survey questions were aimed at quantifying blight. Eleven municipalities responded that they know how many blighted properties they have in their communities, with numbers ranging from 1 to 100. Eight municipalities indicated they do not know how many blighted properties they have. Only 3 of the respondents reported having performed a blighted property survey or inventoried the blighted properties in their municipality. A blighted property inventory or property conditions survey helps to identify properties that are blighted and need to be demolished as well as those in poor condition that can still be saved from the wrecking ball. This data informs the scope of the problem as well as possible solutions.

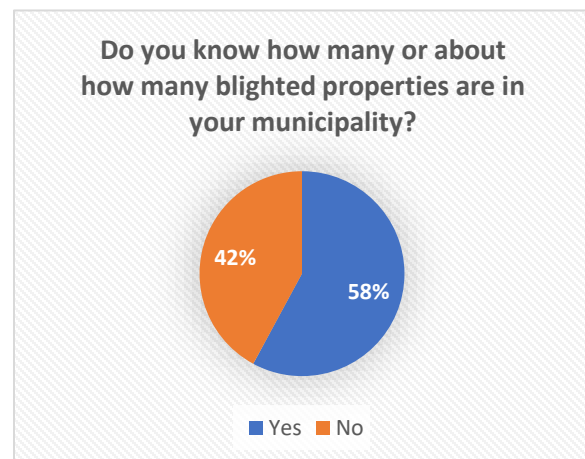


Figure 6 - How many blighted properties are in your municipality?

<sup>8</sup> The Act of May 24, 1945, P.L. 991, codified at 35 P.S. § 1701 et seq. (as amended).



### Where are the blighted properties located?

When asked, “Do you have a list of addresses of the blighted properties in your municipality?”, 7 indicated that they have an address list of blighted properties, 5 indicated that they do not have a list with addresses, and 7 chose not to respond. Only 1 of the municipalities, Athens Borough, indicated that they have digitally mapped blighted property addresses.

Mapping helps to visualize the nature and extent of blight and supports making strategic decisions on blight mitigation and community reinvestment. This is an important metric because the use of tools outlined within the **Action Items** rely upon detailed lists and mapping of blighted properties to aid in the development and prioritization of remediation activities countywide. It will be important to bring all municipal participants’ data up to a standard level so that mitigation efforts are data-driven and targeted.

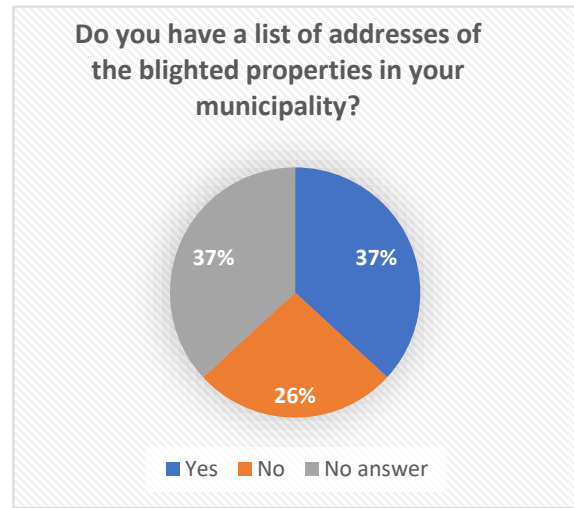


Figure 7 - List of Blighted Properties in your municipality?

### Property Use

The consensus is that the blighted properties are primarily residential and more likely rental than owner-occupied. Only one municipality, Canton Borough, responded that its blighted properties were primarily commercial. The pie chart in Figure 8 illustrates these results. Many of the blight tools and strategies outlined below are useful in mitigating commercial as well as residential blight.

In many downtowns, old vacant commercial buildings are being repurposed and redeveloped for residential and mixed use. Given the multiple mixed use downtown areas within the County, the County should anticipate the need for commercial blight mitigation or early intervention strategies.

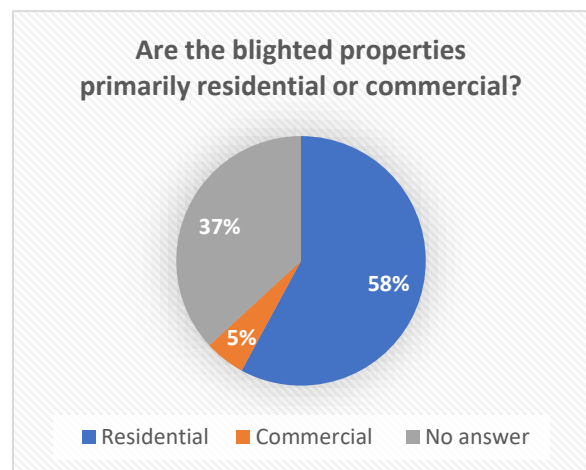


Figure 8 - Are blighted properties residential or commercial?

Additionally, as the economy continues to change, largely due to changes in retail consumption patterns and demand, it would be wise to have tools, resources, capacity, and partnerships at hand to leverage opportunities for the redevelopment of blighted commercial properties. This should include the identification and mapping of vacant and blighted commercial properties.

## Occupancy

Responding municipalities were split on blighted properties being vacant or occupied. Vacant properties are often less complicated to address than occupied properties. Strategies like rental property registration programs and home repair loan programs are designed to prevent and mitigate occupied blighted properties. Where property conditions are so dangerous that a property can no longer be occupied, special care must be shown to the people who are living there - who now need help finding a new place to live. The consideration of this human element is critical not only to the programmatic success of blight mitigation efforts, but also building public trust and support for your approach.

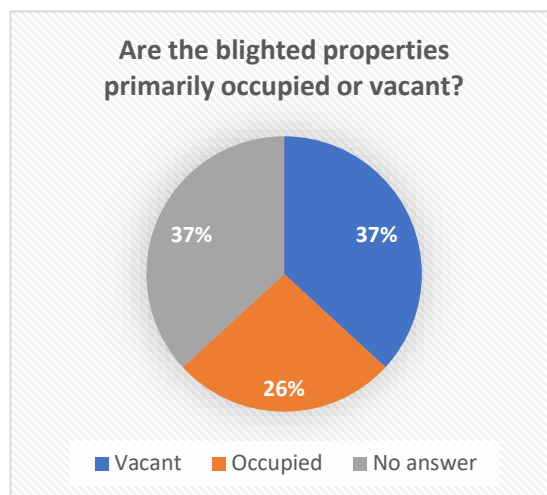


Figure 9 - Are blighted properties primarily occupied or vacant?

## Current Tools in Use

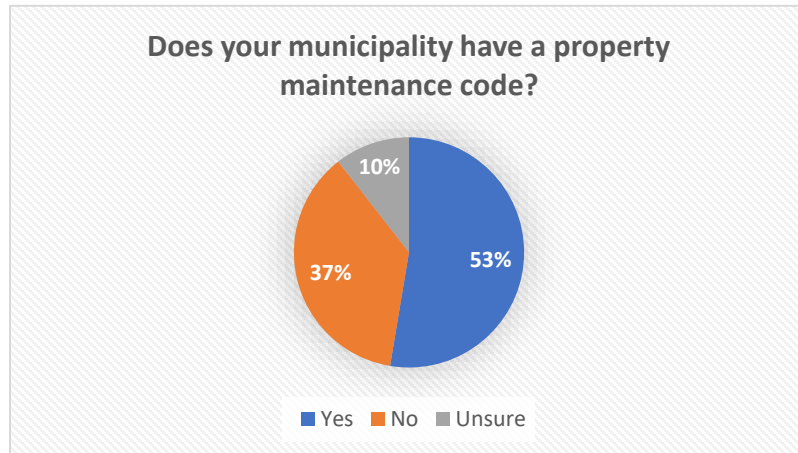
The Blight Survey also sought information on the blight tools currently in use within each municipality. Municipalities were asked if they were using any of the blight tools listed below. The number in parentheses next to each tool indicates the aggregated responses. An overview of many of these tools is discussed later in this report.

Table 11 - Blight Tools in Use

Blight Management/Mitigation Tools	Respondents Indicated Tool is in Use
Property Maintenance Code	10
Nuisance Ordinance (7 Responses)	7
Dangerous Structures Ordinance	5
Quality of Life Ticketing Ordinance	4
Fire Insurance Escrow Ordinance	3
Rental Property Registration Ordinance	3
Criminal Misdemeanor Sanctions	3
Blighted Property Review Committee	2
Landlord License Requirement	2
Act 90 Permit Denial	0
Act 90 Asset Attachment	0
Conservatorship	0
Eminent Domain	0
Presale Inspection Requirement	0
Vacant Property Registration Ordinance	0

Additionally, the project team looked more closely at the tools being used by Towanda and Sayre Boroughs and their effectiveness.

A property maintenance code is the foundation of any blight strategy. Only half of the municipalities have such code. Reasons given for not having a property maintenance code included owner reluctance and lack of funds and personnel to enforce it. Without a legal framework with defined standards, a municipality is not able to hold owners accountable for the condition of their properties. Some county-based land banks in Pennsylvania require municipalities to have a property maintenance code in place if they want to join the land bank.



*Figure 10 - Does your municipality have a property maintenance code?*

## Stakeholder Summaries

### Towanda Borough Engagement Summary

On February 17, 2022, the project team met with Towanda Borough code enforcement officer Jeremy Sluyter. The meeting objectives were to better understand the blight tools being used in Towanda Borough, and to gather additional information on the nature and volume of code enforcement activity and staff capacity.

As noted in the Blight Survey, Towanda Borough has adopted the International Property Maintenance Code. Additionally, Towanda Borough has implemented stand-alone ordinances prohibiting nuisances and dangerous structures and requiring fire insurance escrows. To enforce the ordinances listed above, the Borough acts on several hundred complaints, tips, and/or self-initiated inspections of properties annually.



*Figure 11 - Blighted, Abandoned, and Condemned Building in Towanda PA*

When a notice of violation is issued, the owner must correct the violation within 2 to 60 days, depending upon the violation. Officer Sluyter explained that approximately 20 notices of violation are issued per month. Of these, over half are resolved within the prescribed time. Of the remaining, unresolved violations, approximately twenty percent (20%) result in the issuance of a citation. The Borough reported that once a citation is issued and fine assessed, virtually all are paid.

Officer Sluyter maintains a list of properties determined to be vacant, foreclosed, or abandoned. This list is a snapshot of property conditions which changes constantly. The list dated January 1, 2022, which was shared for the interview, contains 87 properties of which there are:

- 7 vacant properties
- 7 foreclosed properties
- 1 abandoned property

Eight of the properties are condemned, two of them due to fires. Twelve of the properties were characterized as in poor condition. Six of the vacant properties were identified as under active renovation.

Officer Sluyter shared some stories of a few of the properties on the list:

- The owner of **Property 1** died over 3 years ago. The property has sat vacant since then. There is a VA loan on the property, and it still has not gone through foreclosure.
- A landlord owns four rental properties on the list. All are vacant and in poor condition or condemned. He has not expressed interest in improving the properties.
- **Property 2** is a condemned property. The owner refuses to fix any of the problems, and it is difficult to find success in court when citations are issued.

Officer Sluyter indicated that there is significant demand within Towanda Borough for information on properties that are available for renovation. On average, the code enforcement office receives seven calls each month from home "flippers" inquiring about available properties. A land bank could help manage these inquiries, market available properties, and hold purchasers accountable for redeveloping and improving properties purchased.

Like Sayre Borough, in the Blight Survey, Towanda Borough responded that blighted properties are primarily residential and more commonly rental than owner-occupied. Towanda Borough has adopted a rental property licensing and inspection ordinance to regulate rental properties and help to ensure safe and sanitary rental housing. One of the findings made by the Towanda Borough Council in adopting the ordinance: "The Borough has experienced more problems with the maintenance of non-owner-occupied and owner-occupied residential rental real property than with other residential property." Another finding: "The health, safety and welfare of occupants of residential rental real property units within the Borough would be enhanced by a system of inspection and regulations ensuring compliance with the code governing the maintenance of existing structures."

Officer Sluyter shared some details about the program. Owners of residential rental properties have a duty to maintain their properties in compliance with all applicable laws and codes. Other duties include obtaining and maintaining a rental operating license, scheduling an inspection whenever a change in tenants occurs, and providing an up-to-date list of all lessees and tenants to the Towanda Borough Code Enforcement Office.

A compliance rate of about seventy percent (70%) was estimated. Increased outreach, engagement, and education could help increase compliance.

Rental properties are inspected when there is a change in tenants. Each inspection is accompanied by a \$50 fee, which is reimbursable provided the inspection is passed. Borough officials noted a marked increase in compliance across all ordinances in rental properties once this \$50 fee was implemented. This suggests that financial incentives paired with holding owners accountable is an effective approach to gaining code compliance in Towanda Borough.

**Primary Challenges:** Officer Sluyter indicated that overall, their approach, process, and ordinances are working well to address most violations within the Borough, however staff indicated a need for additional capacity and tools to address those properties posing more complex challenges like the examples discussed above.

Another challenge identified is educating owners and tenants. There is a need for increased engagement with the community to educate owners and tenants about property maintenance responsibilities and encourage compliance.

**Capacity Augmentation Needs:** Like Sayre Borough's code enforcement officer, Officer Sluyter wears many hats, managing many programs and daily tasks including:

- Code enforcement, inspections, warnings, and citations
- Building code permit and Inspections
- Duties of the Zoning Officer
- Managing parking software and issuing any software detected violations
- Administering reserve parking invoicing
- Attending court, as is frequently required, for resolution of any infractions related to the duties listed above.

Scaling up blight mitigation efforts would be difficult without additional capacity. It was indicated that an additional part-time staff that could aid in managing any of the above duties would be of significant value. Additional tools as listed above and/or the ability to access land banking capacities and resources would be beneficial.

### **Sayre Borough Engagement Summary:**

On February 25, 2022, the project team met with Christopher E. Kaiden, Code Enforcement Officer and Director of Code Enforcement for Sayre Borough. The meeting objectives were to better understand the blight tools being used in Sayre Borough and their effectiveness, and to gather addition.

Zonal information on the nature and volume of code enforcement activity and staff capacity. Officer Kaiden reported that the Borough has a property maintenance code that addresses various issues including abandoned vehicles, uncut grass, unsafe structures, and improper storage/disposal of trash. Additionally, Sayre Borough has adopted separate ordinances to address nuisances, dangerous structures, and fire insurance escrows. According to Officer Kaiden, Sayre Borough has developed and implemented a rental property registration program.

Officer Kaiden reported that Sayre Borough receives and acts on approximately 500 code complaints annually. Under Sayre Borough's property maintenance code, violations are first addressed administratively with the issuance of a violation ticket. When the ticketing system was adopted in 2016, the ordinance stated that "[t]his amendment is adopted to provide a fast-track ticket system to ensure compliance."<sup>9</sup> The inspector must issue a warning on any violation prior to a citation for summary offense. Sayre Borough issues warnings via door knocker, letter, or direct contact with owner. These warnings must be responded to by the owner within 48 hours for lawn and snow violations, and within 10 to 30 days for other violations.

Approximately 10 to 15 notices are issued per month and ninety-five percent (95%) of the notices are resolved within the prescribed time frames, with applicable fees and fines paid. Unresolved violations are followed up with citations for summary offense. Officer Kaiden noted a high level of success, with very few dismissals, for summary offenses taken to the district magistrate judge. He estimated that he appears in court about five times annually. Most defendants plead guilty prior to hearing.

In the Blight Survey, Sayre Borough responded that blighted properties are primarily residential and more commonly rental than owner-occupied. Sayre Borough has adopted a rental property registration ordinance to regulate rental properties and help to ensure safe and sanitary rental housing. Officer Kaiden shared some details about the program. He estimates that approximately fifty percent (50%) of rental properties/landlords are registered with Sayre Borough. He also indicated that more education and outreach is needed to bring the other landlords into compliance.

To educate property owners about common violations and promote voluntary compliance, Sayre Borough uses Facebook posts, paper ads, and radio. Officer Kaiden indicated that most code related questions from the public are simple except for those dealing with commercial districts. The property maintenance code was last updated in 2016 with a focus on making the codes easier to understand by using layman's terms.

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<sup>9</sup> Borough of Sayre Code, § 134A-6(B).

As for the concept of land banking, Officer Kaiden spoke in support of using a land bank to facilitate the acquisition and disposition of an estimated five properties a year.

**Capacity Augmentation Needs:** Officer Kaiden reported that he manages a significant number of programs and tasks daily, including:

- Code enforcement, inspections, warnings, citations, and court appearances (as needed)
- Building code permit and inspections
- Duties of the Zoning Officer

The code enforcement officer indicated that assistance from the County on blight mitigation would be welcomed. Sayre Borough purchased six houses, out of which three were resold and rehabilitated for over \$115,000 and the rest were torn down. The Borough is interested in getting to a more financially sustainable or revenue generating approach to blight mitigation.

### Local Realtors Engagement Summary:

On February 8, 2022, the project team facilitated an open discussion with Emily Rowe (President, Bradford Sullivan Association of Realtors), Shannon Clark (local realtor), Chris Brown (Progress Authority, Vice President), and Matt Williams (Director, Bradford County Planning Department).

The discussion focused on the impacts of blight on real estate within the region, as well as potential opportunities for mitigating it. The interviewees did identify blighted properties as having an impact on the regional real estate market. Primarily they indicated that the visual impacts of blight deter potential buyers. They indicated that there is no lack of employment within the region, rather there is a lack of high-quality, move-in ready housing units that match modern tastes and needs. The interviewees noted missing housing options including modern townhomes and apartment complexes. Realtors are finding that prospective buyers/renters are looking outside the area, within a 30-minute drive time, for

## Realtor Engagement Summary

### Impacts:

- Visual blight deters buyers
- Lack of broadband and poor infrastructure condition deters buyers
- Competition with NY regions and their successful revitalization and blight mitigation efforts

### Risks:

- Existing properties within the flood plain
- Expansion of the flood plain
- Lack of modern housing options
- Community narrative promoting employees of local companies to live in NY vs the Sayre region.

### Desired Next Steps/Opportunities:

- Create incentives for property rehab and the development of new housing options
- Create a land bank to foster and facilitate blight mitigation and land assembly for redevelopment, including new and rehabbed housing
- Capitalize on public funding to address floodplain and general blight mitigation
- Invest in the development of the riverfront for greater recreational and other uses
- Capitalize on state broadband initiatives/funding
- Pursue all available funding opportunities to improve existing and install new infrastructure

living accommodations. The lack of attractive, modern housing is a severely limiting factor within the County real estate market.

Decertification of the levee and expansion of the flood plain were also identified as factors that could contribute to a significant increase in the volume of blighted properties within Sayre Borough and have a detrimental effect on the real estate market. The interviewees recommended acting now to reduce the risk of properties in the flood plain becoming blighted. This was coupled with a discussion of riverfront use and the observation that Sayre Borough is not capitalizing on the Susquehanna River frontage as effectively as other river front communities. This is seen as a missed opportunity to improve the attractiveness of the region, as well as mitigate blight and spur reinvestment.

The interviewees felt that the condition and lack of physical infrastructure plays a big role in attracting people to the County. This is particularly true of broadband. Among clients looking at the area for possible investment, the lack of broadband is a significant roadblock. The need for significant investment in other physical infrastructure like roads and transportation systems, and sewage, water, and electric systems is another barrier to retaining and attracting residents and businesses.

During the interview, Emily Rowe (President, Bradford Sullivan Association of Realtors) discussed some of the surrounding New York State communities' efforts to mitigate blight, their relatively fast actions, significant visual improvements, and direct allocation of resources to residents. This included how the communities chose to use their ARPA funding. Ms. Rowe referenced a recent news article discussing how Elmira, NY, was using some of its ARPA funding to promote property rehab and repair with grants up to \$5,000 to qualified property owners.<sup>10</sup>

The discussion was concluded on a positive note with realtors agreeing on the potential benefit of land banking for blight mitigation to improve housing conditions, neighborhood aesthetics, and quality of life in the Sayre Borough region.

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<sup>10</sup> <https://www.mytwintiers.com/news-cat/local/city-of-elmira-american-rescue-plan-application/>.



### **Guthrie Medical Engagement Summary:**

On February 4, 2022, the project team led an open discussion with the representatives from Guthrie Health, a major employer within the County. The meeting was attended by Donald Skerpon (Administrative Chief of Staff, Guthrie Health), Chris Brown (Progress Authority, Vice President), Joseph Scopelliti (President/ CEO, Guthrie Clinic), Frank Pinkosky (Chief Human Resource Officer, Guthrie Health) and Matt Williams ( Director, Bradford County Planning Department). Like our discussion with realtor representatives, the conversation focused on the impacts of blight on the region, especially recruitment and retention of employees.

At the start of the meeting, Guthrie representatives highlighted several recent successes that have occurred in Sayre Borough. This includes the implementation of a LERTA (Local Economic Revitalization Tax Assistance) ordinance, upgraded infrastructure, recruitment of six to eight new businesses, and increasing Sayre Borough involvement in revitalization and blight mitigation efforts. The interviewees highlighted the significant momentum that these successes have created. However, housing remains a focal issue.

The interviewees indicated that employees struggle to find affordable, attractive, and available housing, specifically within downtown Sayre and surrounding blocks.

Recent market evaluations and observational evidence suggest that Sayre Borough housing is more expensive and less attractive than that within surrounding communities. Employees of the medical system are seeking move-in ready, easy to maintain housing with modern amenities and infrastructure. Chris Brown (Progress Authority, Vice President) noted that developers find it difficult to provide new rental housing products within the region because the return on investment is unbalanced. In other words, the minimum rental rate developers would anticipate on a modern apartment development would exceed the maximum housing budget of the average resident. The lack of new and updated housing options contributes to approximately 4,500 employees living and commuting to work from outside of the County.

## **Guthrie Medical Engagement Summary**

### **Recent Successes:**

- Housing market study completed
- LERTA implemented
- 6 – 8 Businesses added

### **Impacts of Blights:**

- High number of commuting employees
- Lack of modern, affordable, attractive housing
- Declining enrollment and subsequent impacts on public schools

### **Risks:**

- Existing properties within the floodplain
- Expansion of the flood plain
- Continued or expanded blight may deter recruitment of residents and further negatively impact businesses and/or schools.

### **Desired Next Steps/Opportunities:**

- Capitalize on public funding to address floodplain and general blight mitigation
- Implement new tools like a land bank to foster and facilitate blight mitigation and land assembly for redevelopment, including new and rehabbed housing
- Explore funding for school district evaluation, restructuring, enhanced STEM curriculum

An additional focus was the region's school districts, their operational structure, class size, performance, and districting. There are seven school districts in the County. The interviewees noted that employees often choose to live elsewhere because of better school options. They are willing to accept a longer commute to live in a school district that has smaller class sizes and higher performance ratings than those in Sayre Borough. The interviewees expressed a desire to improve local schools, including enhancing STEM (Science, Technology, Engineering, and Math) curriculum and programs, to support better employee recruitment and retention.

The consensus was that blight mitigation and community revitalization efforts are improving the quality of life in Sayre Borough, but more needs to be done to improve housing conditions and options as well as local schools to attract and retain employees to live in Sayre Borough.

### **Bradford County Planning Commission Engagement Summary:**

On Tuesday, February 15, 2022, the project team attended the Bradford County Planning Commission monthly meeting. During the meeting, the project team presented a summary of the blight mitigation pilot project. The presentation included a project overview and status report, Towanda and Sayre Borough summary findings, ongoing/additional research to be completed, evaluations of existing tools to be completed, and a discussion of likely tools to be recommended. A copy of the presentation materials is included as Appendix B.

The project team fielded questions pertaining to the land banking process, where it has been used within Pennsylvania, and examples of implementation near the Bradford County Region.

Through this meeting, the project team gathered critical feedback from Planning Commission members and others in attendance and welcomed all follow-up inquiries.

### **School Districts Engagement Summary:**

School districts are a critical partner in blight mitigation and redevelopment. They are one of the three taxing bodies. High quality schools help to attract and retain residents and build community spirit and pride. On April 20, 2022, the project team met virtually with four of the area school district superintendents: Athens - Craig Stage; Canton - Eric Briggs; Towanda - Dennis Peachey, and Business Manager Brian Driscoll; Troy - Jamilyn Ellis. The goal of the meeting was to hear how blight is impacting their schools, students, neighborhoods, and families.

During the conversation, the school district superintendents demonstrated an impressive knowledge of their facilities and student bodies and a great passion for protecting the health and safety of their students and community members.

The superintendents noted two direct impacts of blight on schools and students. First, two superintendents mentioned rodent infestations and other unhealthy living conditions in properties next to their schools. These neighboring properties are causing rodent problems in the schools and exposing students to unhealthy behaviors by the occupants. Second, many in the student population are poor and live in housing that is unsafe and unhealthy - in trailer parks, substandard rental units, rundown rural properties, with rodent infestations, lice, bed

bugs, and other unsafe conditions. All four districts have at least fifty percent (50%) student populations that are eligible for free breakfast and lunch under federal programs.

As for indirect and community-based impacts, the superintendents noted many vacant, blighted, and abandoned commercial and residential properties in the County, especially in the downtowns. They acknowledged the lost tax revenue caused by blight and the complexity of turning some of these properties around.

School districts are attacking blight by purchasing nearby problem properties and selling old school buildings for redevelopment. Canton Superintendent Briggs spoke of his involvement with the Chamber of Commerce and working to address blighted properties in the downtown area. Troy Superintendent Elias also spoke of partnering with the Chamber on blight. Towanda Superintendent Peachey emphasized using existing relationships that he and other superintendents have within the community to build support and take action against individual properties and find solutions. Athens Superintendent Stage stressed the need for actionable goals on blight. All four superintendents were highly engaged in the discussion and expressed interest in working with the County and other stakeholders on blight prevention and mitigation to benefit their students, schools, and communities.

School superintendents are community leaders and powerful advocates for blight mitigation. Including the school superintendents in blight planning and next steps will increase the likelihood of success.

## **County Efforts**

Bradford County is an active partner with its municipalities in blight mitigation. The Planning Department is leading this blight initiative, seeking to develop effective and practical solutions for remediating and redeveloping vacant and blighted properties. The project team looked at two additional county-based efforts that impact blight: tax sales and home repair programs.

### **Tax Delinquency and Tax Sales**

The Bradford County Treasurer's Office acts as the County Tax Claim Bureau and manages the sale of tax delinquent properties for the purpose of recovering unpaid real estate taxes owed to the county, the local governments, and the school districts. The project team interviewed Bradford County Treasurer Matthew Allen to gain knowledge regarding real estate tax delinquency in the county and the tax sale process.

Understanding tax delinquency and the tax sale process helps to inform blight strategies. Tax delinquency is a blight indicator. While not all delinquent properties are blighted, there is a strong correlation between delinquent taxes and blight.<sup>11</sup> Tax sales attract all kinds of buyers interested in acquiring properties at rock-bottom prices. By way of example, the starting bid price for judicial sale properties in the County is only \$125. While some buyers have the capacity and financial resources to improve blighted properties acquired at tax sales, others do not, which can lead to a cycle of delinquency and abandonment. To help protect against under resourced buyers and speculators at tax sales, Pennsylvania law gives land banks special

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<sup>11</sup> *Financial Impact of Blight on the Tri-COG Communities* (September 2013), <https://tcvcog.com/wp-content/uploads/2020/04/TCLB-Blight-Impact-Full-Report.pdf>.

power to acquire judicial tax sale properties without having to compete with other bidders.<sup>12</sup> Land banks can be an effective tool for acquiring blighted properties at tax sale. Further discussion of land banks is included later in this report.

Treasurer Allen shared the timeline for tax sales with the project team. A copy of the timeline is included as Appendix C to this Report. According to Treasurer Allen, on average, about twenty properties go to judicial sale each year and half of those are trailers. The County has been successful in selling judicial sale properties. At the most recent sale on October 27, 2021, eleven properties were for sale, six with land and five trailers. The County sold the six properties with land, and winning bids ranged from \$1,500 to \$16,000. The five trailers received no bids.

The County holds its upset and judicial sales on the same day, usually in September.<sup>13</sup> Properties not sold at those sales are placed on the repository list. The Treasurer's Office maintains the repository list and offers those properties for sale to recover property taxes that remain unpaid after the upset and judicial sales. Across Pennsylvania, land banks are partnering with county tax claim bureaus to help with returning tax-delinquent problem properties to productive use.

### **Home Repair Program**

The Bradford County Department of Community Planning and Mapping manages a housing rehabilitation grant program for low to moderate income homeowners. The program is funded with Community Development Block Grant ("CDBG") federal funds awarded to the County annually. County residents who are income eligible, single-family, owner-occupants may qualify for housing rehabilitation grants of up to \$20,000 per household.

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<sup>12</sup> 68 Pa.C.S. § 2117.

<sup>13</sup> Bradford County's tax foreclosure process is governed by the Pennsylvania Real Estate Tax Sale Law ("RETSL"). 72 P.S. § 5860.101 et seq. Under RETSL, the upset sale is the first sale at which a delinquent taxpayer's property may be sold. Properties which are delinquent in real estate taxes for the past two years are eligible for the upset sale. The sale of the property is subject to all liens and encumbrances at the time of sale. If a property is not sold at the upset sale, it is listed for judicial sale. The judicial sale of the property is "free and clear" of all liens and encumbrances at the time of the sale. At both the upset and judicial sales, properties are sold to the highest bidders.

## Overview of Blight Mitigation Tools and Funding Sources

Mitigating blight is largely left to local governments, with many of the solutions enabled by state law. Over the past decade, the Pennsylvania General Assembly has enacted new laws to provide better, smarter, and more effective tools for local governments to address blight. Some of the laws empower county governments, such as Act 152 of 2016 authorizing the creation and funding for county demolition funds. Others provide enhanced enforcement powers for municipalities to pursue property owners who chronically refuse to comply with local housing and property maintenance codes, such as the Neighborhood Blight Reclamation and Revitalization Act, also known as Act 90 of 2010. The Pennsylvania Land Bank Law, enacted in 2012, authorizes eligible municipalities and counties to create land banks to acquire, manage, and market vacant, abandoned, and blighted properties. These new laws help communities prevent and mitigate blighted properties and prepare for what comes after the blight.

Through this pilot initiative, the County seeks to reduce blight, improve quality of life, and support its municipalities in understanding, exploring, and implementing effective blight strategies to address local conditions.

### Blight Tools

Many blight tools are found in laws and ordinances. Municipalities and counties can establish a legal framework for using those tools to prevent and mitigate blight. At the macro level, blight tools can be divided into two categories:

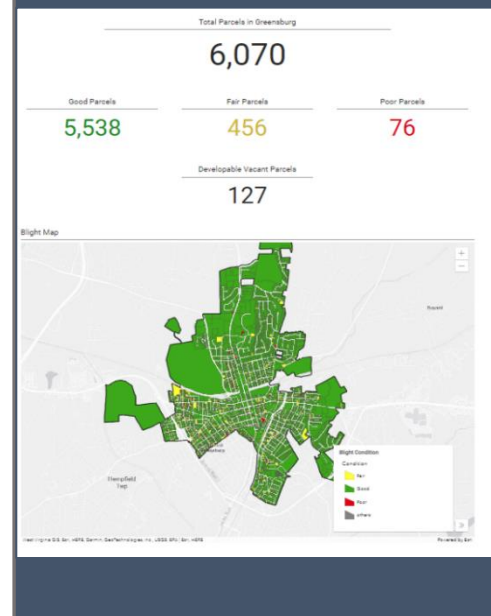
1. Tools to Prevent and Eliminate Blight and Keep Properties up to Code
2. Tools to Address Long Term Vacant and Abandoned Blighted Properties.<sup>14</sup>

Other blight tools are found in policies and practices. One practice that supports blight mitigation efforts is a blight inventory or property conditions survey with GIS mapping. Counting, tracking, and mapping blighted

### Blight Inventory – City of Greensburg

- City-wide, parcel-by-parcel grading of each property based on exterior conditions
- GIS Based data collection and tracking of blighted properties
- Shared and accessible to the public  
<https://greensburgblightinventory-wcpagis.hub.arcgis.com/>.

- Clearly demonstrates key metrics
  - Developable Parcels
  - Tax Delinquency
  - Tax Generation
  - Code Violations
  - Red X Properties
  - Rental vs Owner



<sup>14</sup> From *Blight to Bright, A Comprehensive Toolkit for Pennsylvania* (Housing Alliance 2014, revised 2016), <https://housingalliancepa.org/resources/from-blight-to-bright-2016/>

properties is critical to understanding the scope, nature, and extent of blight. It also establishes a baseline for measuring progress in reducing blight and vacancy. The City of Greensburg's Blight Inventory is a good example of this best practice.<sup>15</sup>

Tools are also distinguished by who may use them – municipality and/or county. A list of Pennsylvania blight tools and resources is included in the Appendix as Appendix D. Many of those tools are discussed below.

## Tools to Prevent and Eliminate Blight

### International PMC or similar ordinances to hold property owners to clear standards (Municipal)

Municipalities must adopt a property maintenance code to hold property owners accountable. The International Property Maintenance Code (IPMC) is a model code that regulates the minimum standards governing the condition and maintenance of all property, buildings, and structures. It applies to all residential and non-residential structures and premises. Municipalities may adopt the IPMC, in whole or in part, along with any amendments or deletions to fit local needs. Another alternative is for a municipality to adopt ordinances dealing with individual topics such as dangerous structures, weeds, and trash. As noted above, only 10 of the 17 municipalities who responded to the survey have a property maintenance code. Adopting a property maintenance code, even one that is less comprehensive than the IPMC, is the cornerstone of a comprehensive blight strategy.

### Quality of Life Ticketing Ordinance (Municipal)

With a quality-of-life ticketing program, minor code violations may be resolved swiftly and without any legal process. Code enforcement officers issue tickets and fines for immediate payment – like a parking ticket – when any QOL violations are found on a property. QOL violations include trash and litter on the property, junk cars, high weeds, and other unsightly conditions on exteriors of properties. Tickets may be appealed, but only if the fine is paid. The goal is voluntary compliance within a short period of time.

§ 134A-15 Violations and penalties.			
Violation	Description	Fine	Payment Due
NEW-001	Borough permit to be displayed, build permit	\$50	48 hours
NEW-002	Accumulation of rubbish or garbage	\$50	48 hours
NEW-003	Animal maintenance and waste/feces cleanup	\$50	48 hours
NEW-004	Disposal of rubbish or garbage; dumping	\$50	48 hours
NEW-005	High weeds, grass or plant growth	\$50	48 hours
NEW-006	Snow and ice removal from sidewalks	\$50	48 hours
NEW-007	Storage containers for waste or trash	\$50	48 hours
NEW-008	Storing of recyclables	\$50	48 hours
NEW-009	Shrubs and bushes	\$50	48 hours
NEW-010	Improper disposal of grass and leaves	\$50	48 hours
NEW-011	Front yard parking	\$50	48 hours
NEW-012	Dangerous trees	\$100	48 hours
NEW-013	Littering or scattering rubbish	\$100	48 hours
NEW-14	Ownership presumption of waste, trash and/or recyclables for illegal dumping and illegal hauling	\$100	48 hours
NEW-15	Defacement of property	\$150	48 hours
NEW-16	Inoperable motor vehicle	\$150	48 hours

Figure 12 - Sayre Borough Code Violations and Penalties

<sup>15</sup> City of Greensburg Blight Inventory, <https://greensburgblightinventory-wcpagis.hub.arcgis.com/>.



Sayre Borough uses administrative ticketing in enforcing its property maintenance ordinance.<sup>16</sup> The chart below shows the standard, administrative fines imposed for specific violations.

### **Rental Property Registration and Licensing (Municipal)**

Rental property registration is a local regulation which requires owners of rental properties to register and provide detailed contact information for the owner or a local agent. The contact information allows municipalities to get in touch if conditions on the property require attention. Tenant names and phone numbers are usually required as well. A rental licensing ordinance further requires a landlord to obtain an annual license and make its units available for inspection to determine compliance with health and safety standards. The payment of an annual fee is also usually required as part of rental property registration and licensing programs. Some communities have expanded their rental regulation to include landlord development programs to educate landlords, reward high-performing landlords, and rank and rate rental properties and landlords.

Towanda Borough requires a rental operating license and includes a pre-inspection checklist in its ordinance.<sup>17</sup>

### **Vacant Property Registration (Municipal)**

Typical vacant property registration ordinances contain three elements: (1) a requirement that the owner register the property; (2) property maintenance conditions, including mowing, boarding of doors and windows, and insurance coverage; and (3) a fee, usually graduated (i.e., it rises each additional year that the property remains vacant).<sup>18</sup>

### **Foreclosed Property Registration (Municipal)**

A foreclosed property registration ordinance requires lenders to register properties when a notice of default is issued, and the foreclosure process is initiated. Many municipalities in Pennsylvania contract with a third-party vendor, [ProChamps](#), to manage their registries. Fees are paid annually or semi-annually and range from \$300 to \$500. ProChamps retains \$100 per property and the remainder goes to the municipality.

The Borough of Pottstown uses ProChamps for its registry. Properties in foreclosure must pay \$300 registration fee every six months.

### **Presale Inspections (Municipal)**

Mandatory presale inspections represent a proactive, preventive approach to stabilize and repair older buildings. Presale inspections are an opportunity to document property maintenance violations and obtain a commitment from buyer, seller, or both to resolve them before the property is transferred. The key is having a system in place to conduct these inspections without unnecessarily slowing down or interfering with the sale of the property. This tool achieves some of the goals of a rental property licensing and inspection program but requires less staff capacity to implement.

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<sup>16</sup> Code of the Borough of Sayre, Chapter 134A.

<sup>17</sup> Borough of Towanda Code, §221-8.

<sup>18</sup> *State Policy and Problem Property Regulation* (Alan Mallach, January 2022). <https://communityprogress.org/wp-content/uploads/2022/02/State-Policy-Property-Regulation.pdf>.

The Borough of Canonsburg has a presale inspection program that covers all types of properties. For residential properties, the Borough requires the following:

- Certificate of Inspection -inspection checklist attached - \$75 fee/unit
- Certificate of Zoning Approval - \$75 fee
- Dye Test Certification - \$75 fee
- Municipal Lien Letter - \$35 fee
- Landlord-Tenant Reporting Form (rental properties only)

A Real Estate Transfer Packet with instructions and all of the required forms is available on the Borough's website.<sup>19</sup>

### **Tax Sale Bidder Disqualification (Municipal + County)**

Tax delinquent properties are sold at public auction by county tax claim bureaus to the highest bidder. Act 33, a new law enacted in 2021, requires pre-registration of bidders. It also requires businesses and limited liability corporations to list their officers and investors on the registration form. Any potential bidder must appear at the county tax claim bureau no less than ten days before the scheduled sale to register. Under the new law, counties may establish a registration fee. The bureau must provide a list of completed bidder registrations to all municipalities within the county at least five days prior to the sale. This notice allows municipalities to review the list of bidders and identify to the county any who are ineligible to bid because of delinquent taxes, uncorrected serious code violations, or revoked landlord licenses. Pre-registration helps to prevent bad owners from acquiring more properties.

The Bradford County Tax Claim Bureau has implemented Act 33 and now requires bidder pre-registration.<sup>20</sup> Municipalities would benefit from some further education and guidance on how to review the bidder registrations and object to registered bidders.

### **Home Repair and Rental Rehab Assistance Programs (Municipal + County)**

Blighted and chronically vacant properties are a drag on the market and limit the levels of investment in new or existing housing stock. Older housing stock requires more maintenance. Paying for property maintenance poses an economic challenge for many households and landlords. Home repair and rental rehab assistance programs provide grants and loans for repairing and rehabbing owner-occupied and rental housing units occupied by income-eligible families. As noted above, the County administers a home repair program for low-income owner-occupied properties.

### **Asset Attachment (Municipal)**

The Neighborhood Blight Reclamation and Revitalization Act, commonly known as Act 90 of 2010, gives municipalities the authority to encumber and attach the real and personal assets of owners where the municipality has incurred costs to abate blighting conditions such as boarding up or demolishing properties.<sup>21</sup>

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<sup>19</sup> Canonsburg Borough Real Estate Transfer Packet, [https://www.canonsburgboro.com/sites/default/files/fileattachments/code\\_enforcement/zoning/page/2336/real-estate-transfer-packet-and-required-forms\\_1.pdf](https://www.canonsburgboro.com/sites/default/files/fileattachments/code_enforcement/zoning/page/2336/real-estate-transfer-packet-and-required-forms_1.pdf) (accessed 4/30/22).

<sup>20</sup> <https://bradfordcountypa.org/wp-content/uploads/2021/08/bidder-packet.pdf>.

<sup>21</sup> Act of Oct. 27, 2010, P.L. 875, No. 90, codified a 53 Pa.C.S. § 6101-6145.



### **Permit Denial (Municipal)**

Act 90 authorizes a municipality to deny a municipal permit to owners of tax delinquent properties and properties that have judgments for serious code violations. The Act defines a “serious code violation” as a violation of a state law or a code that poses an imminent threat to the health and safety of a dwelling occupant, occupants in surrounding structures, or passersby. Municipal permits are broadly defined and include building and zoning permits and landlord licenses.

### **Misdemeanor Criminal Charges (Municipal + County)**

One way to get the attention of chronic code violators is to file misdemeanor criminal charges for *Failure to Comply with a Code Requirement* under Act 90.<sup>22</sup> Persons with at least two convictions for the same code violation where the violation remains unabated, threatens health, safety, property, and there has been no reasonable attempt to abate may be charged with a second-degree misdemeanor (first degree for three or more convictions). Other options for criminal charges include misdemeanor public nuisance. Filing criminal charges would need to be done by the County District Attorney. Criminal charges should be reserved for the most flagrant and chronic code violators.

## **Tools to Address Long Term Vacant and Abandoned Blighted Properties**

### **Demolition (Municipal + County)**

When structures become so deteriorated that they are dangerous and beyond repair, they must be demolished. Given the extraordinary need and the scarce resources, decisions regarding which properties to demolish should be made strategically. Whenever practical and feasible, the owner should be held accountable to demolish or pay for the demolition of a property that has been condemned and determined to be beyond repair. Of course, due process rights are accorded to the owner.

### **Conservatorship (Municipal + County)**

The Abandoned and Blighted Property Conservatorship Act authorizes the court appointment of a third party (conservator) to enter an owner’s property and make repairs to bring the property up to code.<sup>23</sup> Municipalities and redevelopment authorities are empowered to file conservatorship petitions. The owner can step in at any time to terminate the conservatorship but must reimburse the petitioner and conservator for all costs incurred before regaining control of the property, plus pay a conservator’s fee. The conservator may seek permission to sell the property when the work is completed. The court supervises the conservatorship. Frequently, the conservatorship ends with the property being transferred to the petitioner or conservator. Sometimes, the mere filing of the petition motivates an owner to bring the property up to code.

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<sup>22</sup> 53 Pa.C.S. § 6115.

<sup>23</sup> 68 P.S. §1101 *et seq.*

Coal Township and Northumberland County used conservatorship successfully to mitigate thirteen seriously deteriorated and blighted properties owned by the same family who evaded and ignored their maintenance responsibilities for decades. The properties had a thirty-year history of vacancy, citations, and code violations. Through the conservatorship, most of the properties were demolished and then sold.

### Condemnation (Municipal)

When a structure is found by the code official to be unsafe or unfit for human habitation, the structure can be condemned. Condemnation is authorized under the IPMC. Violations resulting in condemnation are typically followed by citations or orders directing immediate action - vacating the premises, securing the structure and, in some cases, demolition.

Another path to condemnation is through a Blighted Property Review Committee.<sup>24</sup> A BPRC is established by ordinance with committee members appointed by the local governing body. It holds hearings to determine whether property is blighted. The owner has an opportunity to participate in the hearing. Any property certified as blighted may be acquired by the local or county redevelopment authority using eminent domain.

### Land Bank (Municipal + County)

Resolving blighted properties is complicated and expensive. To halt further decline and spur community reinvestment, we know that we must eliminate the blight that vacant, neglected properties cause and convert them into community assets, like high quality homes that people can afford and new businesses and industries that create local jobs. A land bank can help with developing and implementing a comprehensive approach for returning problem properties to productive use on a county-wide scale.

A land bank is a governmental entity whose single purpose is to convert problem properties to productive use. Under the Pennsylvania Land Bank Law, the County has the option to create a land bank or designate the Redevelopment Authority to act as its land bank.<sup>25</sup>

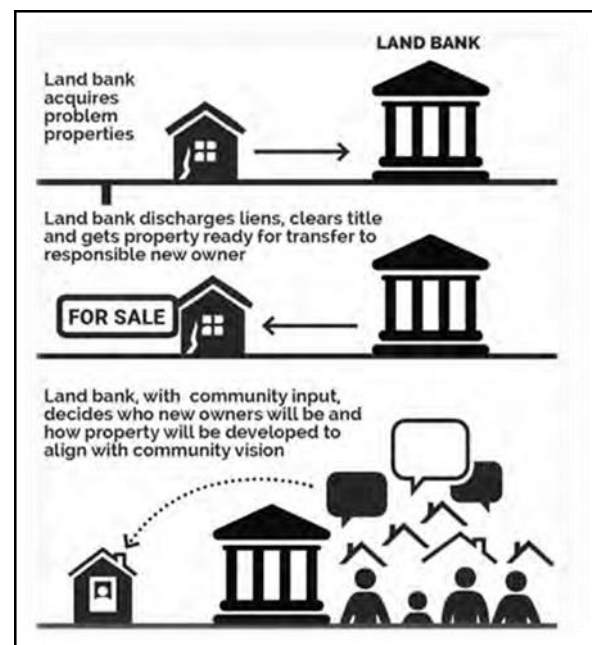


Figure 13 - Land Bank Process Flow

A land bank acquires and maintains problem properties that have been rejected by the open market and left to deteriorate and destabilize neighborhoods and communities. These properties typically have more liens than market value, clouded title, and other obstacles to

<sup>24</sup> 35 P.S. § 1712.1(b).

<sup>25</sup> 68 Pa.C.S. § 2104.

title transfer. A land bank can discharge the liens and clear title, making the properties ready for transfer to responsible new owners who will get them back into productive uses that generate taxes. With input from the community, a land bank decides who those new owners will be and ensures that the properties are developed according to local goals, priorities, and plans.

Problem properties represent an enormous economic and community development opportunity. A land bank can help local governments capitalize on this opportunity by creating a modern, transparent, and efficient system for recycling underused properties on a community-wide scale and getting them back onto the market. An upfront investment in a land bank can spur a range of economic activity through construction, demolition, new business, and housing.

Land banks in Pennsylvania are helping municipalities more effectively put blighted properties back into productive use by acting as start-to-finish blight hubs. The Westmoreland County Land Bank serves this role. Working with the County Redevelopment Authority, the Land Bank recently hosted a Blight Boot Camp bringing together code enforcement directors and officers, local elected officials, community development staff, and other stakeholders from across Westmoreland County to share information and best practices on mitigating blight. The Westmoreland County Land Bank operates in 24 of the county's 65 municipalities (along with the school districts serving those areas).<sup>26</sup>

Land banks have a decided advantage in acquiring tax-foreclosed properties at the judicial tax sale stage, with the cooperation of the county tax claim bureau. A land bank may enter into an agreement with the bureau which allows the land bank to be the sole bidder for selected properties at the judicial sale. This power is sometimes referred to as a priority bid. Ordinarily, judicial sale properties are sold to the highest bidder at a public auction without regard to whether the buyer has any intention or capacity to develop the property. With its priority bid power, a land bank can work with the county tax claim bureau to acquire properties to manage, hold or sell.

Establishing and operating a land bank requires significant human and financial resources. Most Pennsylvania land banks are administered by an existing government department or public agency such as a redevelopment authority which has experience in real estate transactions, blight mitigation, property development and related areas. Using already available resources simplifies startup and avoids unnecessary costs. Land bank operations may be funded through a variety of ways including grants and loans, contributions from municipalities, proceeds from sales and leases, and shared real estate taxes. Taxing authorities may share a portion of the taxes on properties that the land bank returns to the tax rolls. Specifically, a land bank may recapture up to fifty percent (50%) of the taxes on properties returned to the tax rolls for up to five years, but only if the taxing authorities agree.

Interest in exploring a land bank is what instigated this pilot. Fortunately, within the County, there exists a standing Bradford County Redevelopment Authority that we understand meets

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<sup>26</sup> Westmoreland County Land Bank, <https://www.co.westmoreland.pa.us/2274/About-Us>.

the legal requirements. The Redevelopment Authority was established shortly after the 1972 Hurricane Agnes disaster. If the County decides to pursue a land bank, designating the Redevelopment Authority to act as its land bank is an option worth considering. Further discussions with the municipalities, school districts, county agencies, and regional partners are recommended to advance the development of a county land bank. The experiences of Pennsylvania's more than thirty land banks can help inform decision-making as well. A map of Pennsylvania land banks is included in the Appendix as Appendix .

## Funding Sources

Blight mitigation efforts are frequently funded, at least in part, using general fund dollars. Often those dollars are used as matching funds to leverage other state, federal, and philanthropic funding. Pennsylvania counties and municipalities and their agencies have had considerable success in getting financial and technical assistance for blight mitigation through these programs:

### County Resources

Act 137 Housing Trust Fund-Optional County affordable housing funding. Allows counties to raise additional revenues to be used for affordable housing needs by increasing the fees charged for the recording of deeds and mortgages, to be used exclusively for projects and programs which increase the availability and quality of affordable housing. The County has an Act 137 Housing Trust Fund.

Act 152 Demolition Fund - Allows counties to collect an additional fee not to exceed \$15 for each deed and mortgage recorded, to be used exclusively for the demolition of blighted property. The County does not have a demolition fund. Since 2016, twenty-four counties in Pennsylvania have established demolition funds under Act 152.

### State Resources

PHARE - Funds to increase safe, affordable housing opportunities, and strengthen existing housing stock while addressing long term affordability. At least thirty percent (30%) of the funds must benefit households below fifty percent (50%) of median area income. Land banks and county blight mitigation projects have had great success receiving PHARE grant awards.<sup>27</sup> The PHARE Request for Proposals for 2022 will be issued in September with applications due in November (deadline will be announced in the RFP).<sup>28</sup>

Keystone Communities Program - Funds can be used for public improvements such as the acquisition, demolition, and rehabilitation of blighted properties. There is a dollar-for-dollar match. Approximately \$6 million in Keystone Communities grants were awarded in December 2021 for 34 projects in 22 counties.<sup>29</sup>

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<sup>27</sup> Announcement of 2021 PHARE awards, three land banks received funding.

[https://www.phfa.org/forms/phare\\_program\\_phare\\_fund/funding\\_announcements/2021\\_project\\_summaries\\_final.pdf](https://www.phfa.org/forms/phare_program_phare_fund/funding_announcements/2021_project_summaries_final.pdf).

<sup>28</sup> 2022 Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund Plan - Final.

[https://www.phfa.org/forms/phare\\_program\\_phare\\_fund/phare\\_2022\\_phare\\_plan\\_final\\_web.pdf](https://www.phfa.org/forms/phare_program_phare_fund/phare_2022_phare_plan_final_web.pdf).

<sup>29</sup> <https://www.governor.pa.gov/newsroom/gov-wolf-announces-6-million-to-support-34-community-improvement-projects-across-pennsylvania/>.

Neighborhood Assistance Program - Tax credit program with \$36M cap. Credits awarded to fund affordable housing, community and economic development, and other community projects.

## **Federal Resources**

Community Development Block Grant Program - Provides annual grants on a formula basis to entitled cities and counties to develop decent housing and a suitable living environment, principally for low- and moderate-income persons. Must meet one of the following national program objectives: benefit low- and moderate-income persons, prevent or eliminate slums or blight, or address urgent, unmet community development needs.

HOME Investment Partnerships Program - Enables states and local governments to fund a wide range of activities designed exclusively to create affordable housing for low-income households. Eligible activities include building, buying, and rehabilitating housing for rent or homeownership or providing direct rental assistance to low-income families. Can also include site acquisition or improvement or demolition of dilapidated housing to make way for HOME-assisted development.

Brownfields Grants - EPA's Brownfields Program provides direct funding for brownfields assessment, cleanup, revolving loans, environmental job training, technical assistance, training, and research.

Additional funding and support may be available from these state and federal agencies:

- Bradford County Redevelopment Authority
- Tioga/Bradford Housing Authority
- PA Department of Community and Economic Development (DCED)
- Northern Tier Regional Planning and Development Commission
- Appalachian Regional Commission (ARC)
- US Economic Development Administration (US EDA)
- Public/Private Partnerships (P3s) between local governments and large regional employers
- US Housing and Urban Development (US HUD)

## **Key Findings and Recommended Action Items**

The goal of this pilot project was to evaluate the feasibility/need for blight mitigation within the County, including the creation of a land bank. Based on the project team's data review and assessments, municipal blight survey responses, interviews, and research, the following are the key findings that support the recommended action items<sup>30</sup>:

1. More than half of the municipalities who responded to the Blight Survey see blight as a problem in their communities.

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<sup>30</sup> Only 17 of the 45 municipalities who received the Blight Survey responded (38% response rate). Those municipalities that responded did not answer all of the questions in the survey. Our findings are based on the responses that we did receive. Further engagement with local elected officials is needed to better assess support for a countywide approach to blight mitigation and a land bank.

2. Between Towanda and Sayre Boroughs alone, 140 properties were identified as blighted, many of which are vacant and abandoned.
3. Blight is negatively impacting public perceptions about some communities in the County and discouraging local employees from living in those communities.
4. Municipalities have limited or no code enforcement staff and could use help from the County in mitigating blighted properties.
5. A more comprehensive, countywide approach for preventing and mitigating blight and reactivating underutilized and abandoned properties is needed - for better outcomes, increased opportunities for funding, a stronger tax base, and healthier, more vibrant communities.
6. The County Redevelopment Authority designated to act as the County Land Bank is one of the feasible tools to be included in a comprehensive approach for mitigating blighted properties and returning them to productive use.

## Action Items

### Action Item 1 - Create a Blighted Property Inventory List and Mapping

Counting, tracking, and mapping blighted properties is critical to understanding the scope, nature, and extent of blight. It also establishes a baseline for measuring progress in reducing blight and vacancy. It is recommended that the County work with Boroughs and Townships to further identify, list, evaluate, and map blighted and vacant properties. A simple first step could be to ask municipalities to provide the County Planning Department with a list of up to five properties (1) that appear to be abandoned or blighted, (2) have been condemned, or (3) have five or more outstanding code violations, PLUS any vacant lots and developable parcels. The inventory could be hosted within the County's GIS system as an Esri ArcGIS HUB site. Ideally, the site should include a parcel map with data layers showing parcels determined to be blighted or condemned, vacant lots, developable parcels, publicly owned surplus property, and tax delinquent parcels (judicial sale and repository list).

For those municipalities that want to take a closer look at their housing stock, the County should consider making available an easy-to-use digital survey tool such as Esri Survey 123 or Esri Field Maps to perform parcel-by-parcel property conditions surveys. Quantifying blighted properties at the parcel level with a digital survey has helped some Pennsylvania communities receive funding for blight mitigation and engage residents in revitalization activities. Visualizing blight with mapping helps to inform mitigation and investment strategies.

To stay current with local conditions, the County should request that municipalities update their list of blighted properties in the County inventory every six months or when existing conditions are resolved or improved. Updates to the tax delinquent parcels could be made on the same six-month schedule. The benefit of this GIS system is that it would be updated dynamically. This means that users will be able to view all changes as they occur and will have access to data that is up to date within the six-month time frame.

The cost to set up this blight inventory and mapping would be minimal since existing resources will be used to implement. If the County moves forward with establishing a land bank, the inventory and mapping will be essential to start up and operations.



## **Action Item 2 - Develop an Action Plan for Establishing a Land Bank**

Based on the findings and information gathered during this project, the County and its municipalities could benefit from a countywide land bank.

The project team also found key stakeholder support for blight mitigation and the creation of a land bank from local leaders and code enforcement officers, school district representatives, local realtors, and a major employer, Guthrie Medical.

The County has an existing Redevelopment Authority that could be designated to act as its land bank. The Action Plan activities described below assume the County Commissioners' support for designating the Redevelopment Authority to act as the County's land bank.

The Action Plan should include the following activities, and identify the person/entity with lead responsibility for each activity:

1. Determine the functionality of the County Redevelopment Authority and the requirements for reactivating it
2. Develop a land bank start up budget and how the land bank will be administered.
3. Outline the functions and activities that the land bank will perform, e.g., acquisition, demolition, rehabilitation, stabilization, maintenance, side lot transfer program.
4. Draft guidelines and criteria for municipal participation in the land bank.
5. Upon completion of 1-4, share results with County and local officials (municipalities and school districts).  
\*The project team recommends hosting a blight and land bank summit. See below for further discussion.
6. Host a public forum to share the proposed plan for a land bank and solicit feedback.
7. Assuming continued support, take all necessary actions to reactivate the Redevelopment Authority, including appointing members to the board of directors.
8. Prepare the Land Bank organizational documents:
  - a. County ordinance designating the County Redevelopment Authority to act as the County Land Bank.
  - b. Filings with DCED and the Pennsylvania Department of State for the Land Bank.
  - c. Intergovernmental cooperation agreement for participating municipalities and school districts.
9. Draft land bank acquisition and disposition policies and procedures.
10. Develop a training program for land bank board members.

A proposed timeline should be included with the Action Plan. To ensure that the Action Plan is implemented, regular meetings of all those working on land bank activities should be held where updates can be given, and necessary adjustments made. Communicating updates to key stakeholders and the public will help to build political and community support for a land bank.

## **Action Item 3 - Host a Blight and Land Bank Summit**

Moving forward on a more comprehensive approach to blight mitigation will require more outreach, engagement, and education. Especially with municipalities who bear the heaviest burdens and have the greatest responsibilities for blighted property. Through a blight and

land bank summit, the County would have an opportunity to show its commitment to supporting local governments on blight mitigation and to share its Action Plan for creating a land bank and developing other resources.

Suggested invitees to a summit hosted by the County Planning Department include:

- County Commissioners
- County Treasurer
- County Assessor
- County Planning Commission members
- All borough and township elected officials
- All borough and township code enforcement officers and planning staff
- All school district superintendents and business managers
- Northern Tier Regional Planning and Development Commission
- Tioga Bradford Housing Authority
- DCED Regional Director
- Federal and state elected officials

Some preliminary ideas for the Summit:

- Share some of the findings and data from this report and highlight the high cost and negative impacts of blight and the economic and community development benefits from blight mitigation
- Include discussion of the local real estate market, housing needs, and other local priorities for land use
- Invite local code enforcement officers to share success stories and challenges
- Review the Land Bank Action Plan and invite a leader from a nearby Land Bank to share their story
- Provide an overview of available blight tools – pulling from this report and other sources
- Host an interactive, Q&A session to answer questions related to blight prevention and mitigation, land banks, code enforcement, investment incentives, and related topics.

The Summit will give the County an opportunity to better determine municipal and school district support for a land bank. In addition, feedback from local governments on their blight needs will help the County prioritize blight strategies and identify and develop resources. For a good example of how a county can provide blight resources to its local governments, see the Northampton County Online Blight Toolkit, <https://www.northamptoncounty.org/CMTYECDV/Pages/NorCo-Online-Blight-Toolkit.aspx>.

#### **Action Item 4 - Develop a Blight Mitigation Funding Strategy**

Blight mitigation is expensive. A common primary concern when considering a blight mitigation strategy is ensuring that the effort is funded and will not increase the tax burden. A funding strategy is needed to ensure funding agency interest, establish a comprehensive understanding of funding guidelines and matching requirements, ensure matching fund eligibility, and develop a comprehensive funding application timeline with clear open and closing dates for each funding source. Additionally, the funding strategy should include



program/project prioritization, detailed cost estimates, and a funding eligibility/prioritization diagram for each project.

Having the above components in place demonstrates a strong regional commitment, ensures program feasibility, and outlines a pathway to success. A comprehensive strategy also increases the competitiveness and likelihood of success of funding applications.

A funding strategy should include a variety of programs which target:

- **Demolition of Blighted Structures**, including acquisition, demolition, and preparation for redevelopment and reinvestment.
- **Securing and Maintaining Abandoned Properties**, including boarding up windows and doors, securing access, mowing and shoveling.
- **Acquisition of Blighted Properties for Rehabilitation and Resale**, including acquisition of vacant, abandoned, and tax-delinquent properties for transfer to new owners, development of affordable, accessible, and modern housing options.
- **Economic Development and Reinvestment** which provides support to encourage retention and attraction of residents and businesses, increase tax revenues, and enhance regional attractiveness for private investment.
- **Homeowner Repair**, including grants and loans to income-eligible and senior homeowners.
- **Code Enforcement**, including enhanced training and education, legal assistance for municipalities, and support for the exploration of regional services.
- **Rental Property Regulation**, including providing technical assistance to local governments interested in exploring best practices and approaches to regulating rental properties.
- **Community Engagement and Education** to encourage compliance, increase education, ensure affordability, and offset impacts due to relocation or involuntary displacement.

The funding strategy should also include consideration of a holistic marketing strategy to attract attention to regional initiatives and encourage private investment. While residential blight is the focus of this initial pilot evaluation, these same tools can be used to mitigate commercial blight and leverage broader marketing, retention, and economic development efforts.

## Conclusion

Given the high cost and negative impacts that blighted properties have on communities, doing nothing is a costly and ineffective proposition. Mitigating blight and revitalizing communities requires human and financial capacity. Municipalities in the County are carrying the burden of blight and would benefit from greater assistance and direction from the County. The findings of this pilot project support developing a more comprehensive, countywide approach for preventing and mitigating blight and reactivating underutilized and abandoned properties. The proposed action items provide the foundation for a comprehensive countywide blight strategy.

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