

*Finding Orphans a Home*

One service the Land Bank has been providing the County of Muskegon is the disposition of property that has gone through the tax foreclosure cycle.

When property is not sold at the first or second auction, the local unit of government will at times claim the property. In the event this does not occur, the property reverts back to the County Treasurer's Office in its role as foreclosing governmental unit.

As one might imagine, these properties are not often in the best of shape. If there is a structure, it is quite often dilapidated (or worse yet, condemned). Vacant lots that pass through the auction cycle are often unbuildable with current building ordinances, with lots that are too narrow or not deep enough.

Many of these properties are in residential neighborhoods. The Land Bank has been screening the adjacent property owners (i.e., making sure their property taxes are current) and contacting them to see if they are interested in the property. Lots have sold for as little as \$11 (\$1 for the land, \$10 for County Deed processing). The new owners are highly encouraged to combine lots that we might not see the vacant lot back in the tax auction any time too soon.

These properties are NOT taken into the LB and, subsequently, subject to 50% tax recapture. This would prevent the buyer from combining lots for five years and would create another deed fee. The LB believes getting these lots into the right hands is reward enough. Keep tracking them with us on Page 3: "Sold for County".

*Keeping it Quiet*

Performing something called an Expedited Quiet Title Action may raise some eyebrows. It is not a cover operation. It actually is a really cool tool land banks use to help make property more conveyable. Unique to land banks and part of the legislation that created

them, expedited quiet title allows the LB to obtain a hearing only ninety days after filing. Due diligence is performed to notify any possible interested parties (we essentially replicate the tax foreclosure process). At the hearing, if there is no one arguing a property

was not properly foreclosed, the judge "quiets the title". The property can then sold with title insurance and (usually) a warranty deed. It is like the title went to confession and received absolution. Go and title sin no more!

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## Recent Sales



### 1935 Paul

Five sales have occurred since our last publication.

- 12161 Hts. Ravenna Rd., to a couple hoping to build on the site
- A small lot in Lakewood Club owned by the County of Muskegon. The Com-

missioners decided to have the Land Bank be the conduit for the sale. The buyer had purchased property at auction and wanted to “square it up”. The Land Bank bought it from the County then sold it to the buyer.

- 1935 Paul Street, a three bedroom, two bath house in northern Muskegon Township, sold to a nice young couple who were thrilled to move to the Reeths Puffer School District
- 710 E. Holbrook in Muskegon’s Marsh Field Neighborhood. Nice corner lot home was taken

by donation from a national lender. It was discovered during the donation process that the re-development was beyond the LB’s current capacity. Following some due diligence, he LB then decided to sell the property to an investor who will completely rehab the property, returning it as an asset to the neighborhood.

Many different ways of conveying property, and many ways of getting property back on the tax rolls. The LB will continue to look for creative ways to transfer property to responsible hands and contribute to help drive Muskegon County’s resurgence!

PROPERTIES SOLD ALL  
TIME BY THE LAND  
BANK:

126

THIS YEAR TO DATE:

8

## Land Bank Q & A

Q: When will new houses or vacant properties be available?

A: We anticipate new properties to come into the Land Bank some time in July. We will then evaluate the properties and determine when to place them on the market. A key function of

this marketability will be whether we can transfer with title insurance. If we cannot obtain title insurance, we will bundle the property in a quiet title proceeding.

Q: How do I get a list of property that has gone through the auction process?

A: Contact the LB at 724-6170. Any property not sold will be placed in this year’s auction (August 19th, at the Holiday Inn). If properties do not sell at the first auction or the second auction (date and location TBA), they are offered back to the local unit, if refused, they are returned to the County on January 1.

## Interactive Fun

Pull up the County Equalization website:  
[www.muskegoncountygis.org](http://www.muskegoncountygis.org)

Select the Interactive Mapping tab  
Go to Land Bank Property Viewer

The **Red Houses** show already sold

The **Green Houses** show for sale  
**Yellow** is sale pending

Okay, now pick a house and have some fun! Click the “zoom in” button and watch the property get bigger.

As you get closer, an approximation of the lot boundaries will show up around the property (disclaimer: not to be taken literally as boundaries, as the earth is round and our view is not).

This should give you a good

idea about the lot, the neighborhood, and any structures that may be on the lot.

To check out the surrounding area, click the “pan” button. This will allow you to drag the picture in any direction.

The start screen shows you exactly where we have been the last three years!

### You Again?

The Land Bank is again listing 775 Washington St, some features:

- ◆ An “original” Land Bank property
- ◆ Completely rehabbed interior
- ◆ 4 Bedroom
- ◆ One Bath
- ◆ Laundry on main level
- ◆ Five year old furnace
- ◆ New water heater
- ◆ Roof was completely re-done (including deck) 2008
- ◆ In the process of being entirely re-painted
- ◆ Close proximity to Seaway
- ◆ Large living room
- ◆ Large dining room (right)
- ◆ Tons of storage in the basement

Price: \$59,900

Interested parties should call Bobby Anderson at Nexes Realty and arrange a viewing:

231-739-3501



View of the dining room at 775 Washington, Muskegon, Nims Neighborhood

PROPERTIES  
CURRENTLY IN THE  
LAND BANK  
PORTFOLIO:

48

ALL TIME LB PROPERTY:

174

### Energy Saving Tip—Saving Water

Small changes in habit can save many gallons of water (and subsequently, your cash!)

- Draw water in a bowl to wash veggies (trust me, if you are relying on the force of the tap to clean them rather than your hands, you will be disappointed)
- Make sure your sprinklers are hitting your lawn rather than your house or cars passing by (Dennis!!)
- When emptying your fish tank, give the nutrient rich water to your plants. (Okay, maybe not this one, that’s gross.)
- Fix that leaking faucet. It just takes a few minutes, costs next to nothing, and shortens the approx. 3:1 ratio of time the leak was present to the time you are reminded of how long the leak was present and you really should have done it sooner.

SOLD FOR COUNTY

14

### Featured Property—181 E. Walton



View from the front porch

- ◆ Three Bedrooms, 2.5 Baths
- ◆ Recently built (2006)
- ◆ All new flooring
- ◆ Will soon be on the market, watch for it!
- ◆ Great view of the new Musk City Yuba Thing





MUSKEGON COUNTY  
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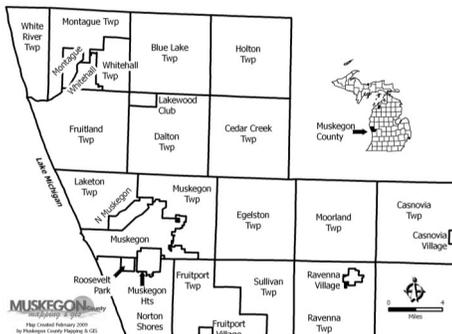


EQUAL HOUSING  
OPPORTUNITY



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[www.muskegonlandbank.org](http://www.muskegonlandbank.org)



**SERVING ALL OF MUSKEGON COUNTY**

### *Muskegon County Land Bank Board*

Tony Moulatsiotis, County Treasurer, By Statute, Chairman

Deb Ackerman, Egelston Township Treasurer, Appointed Township Representative

Jim Derezinski, County Commissioner, Appointed Member

Scott Drier, At-Large Member

Eric Hood, City Commissioner, City of Muskegon, City Appointed Member

Ken Mahoney, County Commissioner, Appointed Member

Scott Plummer, At-Large Member

Terry Sabo, County Commissioner, Appointed Member

Willie Watson, City of Muskegon Heights Mayor Pro-Temp, City Appointed Member

**THE MUSKEGON LAND BANK WAS FORMED IN 2006 TO TRANSFORM VACANT, TAX DELINQUENT AND ABANDONED PROPERTY FOR THE BENEFIT OF THE SURROUNDING PROPERTY, TO IMPROVE THE COMMUNITY, STABILIZE THE AREA, GIVING LOW INCOME FAMILIES THE CHANCE TO OWN A HOME**