



Vacant Properties

The True Costs to Communities



National **Vacant Properties** Campaign
CREATING OPPORTUNITY FROM ABANDONMENT

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WHAT ARE VACANT PROPERTIES?

The National Vacant Properties Campaign (NVPC) defines vacant properties as residential, commercial, and industrial buildings and vacant lots that exhibit one or both of the following traits:

- ⦿ The site poses a threat to public safety (meeting the definition of a public nuisance), or
- ⦿ The owners or managers neglect the fundamental duties of property ownership (e.g., they fail to pay taxes or utility bills, default on mortgages, or carry liens against the property.)

Vacant properties can include abandoned, boarded-up buildings; unused lots that attract trash and debris; vacant or under-performing commercial properties known as greyfields (such as under-leased shopping malls and strip commercial properties); and neglected industrial properties with environmental contamination known as brownfields. The NVPC also monitors deteriorating single-family homes, apartments with significant housing code violations, and housing that remains vacant for long periods of time, as these are indicators of future vacancy and abandonment. State laws and uniform building codes further refine what constitutes an abandoned building, but these vary from jurisdiction to jurisdiction. Often these structures have been unoccupied for over a year, are beyond repair, and pose serious danger to public safety.

Executive Summary

By all accounts, vacant properties are a curse. Just ask anyone who lives next to a drug den, a boarded-up firetrap or a trash-filled lot. But abandonment often seems beyond the control of local officials, and it rarely incites a sense of urgency beyond the neighbors on the block where it occurs.

But the evidence shows that vacant properties are an expense that local governments simply cannot afford - and that the expense grows with every year a property remains vacant or abandoned. Such properties produce no or little property tax income, but they require plenty of time, attention, and money:

- ⦿ A study in Austin, Texas found that “blocks with unsecured [vacant] buildings had 3.2 times as many drug calls to police, 1.8 times as many theft calls, and twice the number of violent calls” as blocks without vacant buildings.¹
- ⦿ More than 12,000 fires break out in vacant structures each year in the US, resulting in \$73 million in property damage annually. Most are the result of arson.²
- ⦿ Over the past five years, St. Louis has spent \$15.5 million, or nearly \$100 per household, to demolish vacant buildings. Detroit spends \$800,000 per year³ and Philadelphia spends \$1,846,745 per year cleaning vacant lots.⁴
- ⦿ A 2001 study in Philadelphia found that houses within 150 feet of a vacant or abandoned property experienced a net loss of \$7,627 in value.⁵

The aim of this report is to summarize the many and varied costs that vacant and abandoned properties impose upon communities. It compiles research from across the country quantifying a wide variety of costs, including city services (nuisance abatement, crime and fire prevention), decreased property values and tax revenues, as well as the costs born by homeowners and the issue of the spiral of blight.

This report also includes some good news: communities are finding ways to recapture the value in vacant properties, bringing vitality back to once blighted neighborhoods. These communities are providing valuable lessons for us all, and many of the most successful practices are being replicated throughout the country.

Introduction

The places with the most well known vacant property problems are older industrial cities in the Midwest and Northeast. One leading expert has estimated that roughly ten percent of residential structures are vacant in Camden (NJ), Baltimore, and Detroit.⁶ But with sprawl pushing new development to the edges of many communities, even growing metropolitan areas such as San Diego and Las Vegas pay the costs of vacant and abandoned properties. The Brookings Institution found that in 60 cities with populations over 100,000, there are an average of two vacant buildings for every 1,000 residents⁷ (see table below).

Region	Number of Cities Reporting Abandoned Property Data	Average % of Vacant Land to Total Area	Average Number of Abandoned Structures per 1,000 Inhabitants
Northeast	7	8.3	7.47
Midwest	10	11.3	3.16
South	20	17.1	2.98
West	23	15.7	0.62
All Regions	60	14.8	2.63

Source: Pagano & Bowman p. 7

Properties are often abandoned as a result of metropolitan-wide trends, such as sprawling development, consumer preference, job loss, and demographic shifts. But on an individual level, the most common reason a property is abandoned is that the cost of maintenance and operation exceeds the apparent value of the property. This occurs regardless of “whether the market is intrinsically capable of supporting continued use of the property, or whether market inefficiencies, or inadequate and inaccurate information, lead property owners to that conclusion.”⁸ Most importantly for cities facing abandonment problems, the longer a property remains abandoned, the higher the cost of renovation. This leads to continued abandonment even when market conditions have dramatically improved.

Cities must address the increasing number of vacant properties, not only because of the negative impact they have on the surrounding community, but because of the numerous costs they impose. They strain the resources of local police, fire, building, and health departments, depreciate property values, reduce property tax revenue, attract crime, and degrade the quality of life of remaining residents. In summary, vacant and abandoned properties “act as a significant fiscal drain on already strapped municipalities, requiring disproportionate municipal resources, while providing little or no tax revenue to municipal coffers.”⁹

Costs of Municipal Services

Vacant properties have been neglected by their owners, leaving it up to city governments to keep them from becoming crime magnets, fire hazards, or dumping grounds. In some communities, attending to vacant and abandoned properties can overwhelm city resources. The police and fire departments bear the brunt of the responsibility, along with building inspection and code enforcement units. But most municipalities have staff from several departments addressing the care of vacant properties: legal offices, public works, housing, and real estate services all deal with vacant properties. In Philadelphia, at least fifteen public agencies, not including the police and fire departments, have a role in the management of public land.¹⁰ Vacant property management also demands coordination among local governments, such as county health departments, tax collectors and assessors.

Crime

Vacant properties often become a breeding ground for crime, tying up an inordinate amount of police resources. The City of Richmond, VA conducted an analysis of citywide crime data from the mid-90s. Of all the economic and demographic variables tested, vacant/abandoned properties had the highest correlation to the incidence of crime.¹¹ Another study focusing on crime in abandoned buildings in Austin, Texas found that crime rates on blocks with open abandoned buildings were twice as high as rates on matched blocks without open buildings. The survey also found that “41 percent of abandoned buildings could be entered without use of force; of these open buildings, 83 percent showed evidence of illegal use by prostitutes, drug dealers, property criminals, and others.



Even if 90 percent of the crimes prevented are merely displaced to the surrounding area, securing abandoned buildings appears to be a highly cost-effective crime control tactic for distressed neighborhoods.”¹²

A crime-prevention tactic that has gotten much attention in recent years is directly related to vacant, neglected, and abandoned property. According to George Kelling and James Q. Wilson, “The Broken Window Theory” holds that “If the first broken window in a building is not repaired, then people who like breaking windows will assume that no one cares about the building and more windows will be broken... The disorder escalates, possibly to serious crime.” Wilson and Kelling suggest that it is the nature of the physical environment that leads to an increase in criminal activity.¹³

While the monetary costs of addressing the crime associated with abandoned buildings has not been calculated, it is clear that vacant properties burden police departments.

Neighborhoods in Bloom Fights Crime

Richmond, Virginia’s focus on vacant and abandoned properties through the Neighborhoods in Bloom (NiB) program resulted in a dramatic drop in crime rates. The initiative launched a coordinated, focused effort in seven neighborhoods to restore physical livability and improve neighborhood stability, tackling everything from code enforcement to increasing homeownership rates. Bringing together multiple stakeholders – city council, city staff, community development corporations, neighborhoods residents, and private developers – has been an important factor in the program’s success.¹⁴ In the first three years of the initiative, the targeted neighborhoods experienced a 19 percent reduction in crime compared to a 6 percent reduction citywide.¹⁵

Arson and Accidental Fires

In 1999, firefighters in Worcester, Massachusetts entered a vacant cold storage building that was aflame to search for a homeless couple reported to have been in the building. Two firefighters became disoriented, and others went to their aid. Six became trapped and died in the fire. The homeless couple had left the premises after the fire began.¹⁶ The firefighters’ deaths became national news as one of the major costs of vacant properties became all too clear.

The US Fire Administration reports that over 12,000 fires in vacant structures are reported each year in the US, resulting in \$73 million in property damage annually. Fires are likely in vacant properties because of poor maintenance, faulty wiring, and debris. In the winter, homeless people burn candles for light and heat and may even bring in outdoor grills. But more importantly, vacant buildings are a primary target of arsonists. More than 70 percent of fires in vacant or abandoned buildings are arson or suspected arson. Such fires strain the resources of fire departments. Because vacant buildings often contain more open shafts, pits, and holes that can be an invisible threat to firefighters, the cost of fighting those fires is more than financial. The National Fire Protection Association (NFPA) estimates that 6,000 firefighters are injured every year in vacant or abandoned building fires.¹⁷

Public Nuisances and Health

Vacant and abandoned properties require a disproportionate amount of public maintenance. In addition to securing buildings against criminal activity, local governments must clean and care for them to prevent a buildup of trash, illegal dumping, and rodent infestations. In some cases, abandoned properties contain toxic waste, particularly in the case of abandoned industrial buildings.¹⁸

Most municipalities have adopted ordinances that allow them to clean, board, and secure abandoned buildings. For example, in Roanoke, Virginia, the city has taken a tougher stance on properties deemed health and safety hazards. If a property is deemed a hazard by the city the owner is given thirty days to ameliorate the problem. If no action is taken, the city will solicit input from the neighborhood, do asbestos and lead abatement, solicit demolition bids, raze the house, and place a lien on the property to try to recoup the demolition costs.¹⁹

Cities spend significant funds on these activities. “In Trenton, New Jersey during the 1990’s, these dedicated resources (depending on the amount allocated for demolition) ranged from \$500,000 to well over \$1 million per year.”²⁰ Over a five-year period, St. Louis spent \$15.5 million, or nearly \$100 per household, to demolish vacant buildings.²¹ Detroit spends \$800,000 each year just to clean vacant lots.²²





Demolishing crumbling vacant buildings does not completely eliminate the costs associated with abandonment. The resulting vacant lots still require maintenance. A study of vacant lots in Philadelphia estimated that the city and closely related public agencies spent \$1.8 million annually on cleaning vacant lots. At the current level of activity and assuming a three percent inflation rate, this adds up to \$49.6 million over the course of twenty years.²³ The study only included the costs of five out of the fifteen agencies that have a role in vacant property management.²⁴

Rehabilitation is clearly a better choice. An examination of the St. Paul, Minnesota budget for maintenance and security costs associated with vacant buildings revealed that while demolition saves \$4,697,²⁵ the rehabilitation of a vacant building will save an estimated \$7,141 in maintenance costs over a twenty-year period.

Managing vacant properties ties up the time of municipal employees and the resources of municipal taxpayers. At the same time, these properties depress the value of other properties and generate little or no tax revenue themselves.

Lot Clean-Up Programs

Lot clean-up programs offer a means for neighborhoods to reverse the neglect associated with vacant and abandoned properties with sweat equity. Most often, they are efforts run by community volunteers with supplies and dumpsters provided by local government. In St. Louis, Missouri, Project Blitz, puts 75,000 volunteers to work every spring on 100 neighborhood “cleaning and greening” projects. This program has helped clear more than seven million pounds of trash from streets, alleys, and vacant lots.²⁶

Decreased Property Values and Tax Revenues

Vacant properties reduce city tax revenues in three ways: they are often tax delinquent; their low value means they generate little in taxes; and they depress property values across an entire neighborhood. Lower property values mean lower tax revenues for local governments. According to Frank Alexander, Interim Dean and Professor at Emory University Law School and an expert in housing issues, “failure of cities to collect even two to four percent of property taxes because of delinquencies and abandonment translates into \$3 billion to \$6 billion in lost revenues to local governments and school districts annually.”²⁷ Property taxes remain the single largest source of tax revenue under local control, so this loss of income is substantial.²⁸

Lost Tax Revenue

Taxes are often lost on vacant properties because of tax delinquency. Abandoned properties often become delinquent because the cost of paying taxes on the property may well exceed the value of the property. If the property goes into tax forfeiture, a common fate for vacant or abandoned properties, ownership is transferred to the municipality which tries to recover the lost taxes through the sale of the property. But such sales are problematic for several reasons. Simply gaining title is a long and difficult process that consumes government resources (*see From the State House to Your House on page 8*). Once the title is obtained, cities often auction off delinquent properties for the amount of the tax lien, but the reclamation of all of the lost taxes is not guaranteed. One study found that 83 percent of the balance due is lost on foreclosed properties. When cities try to recover delinquent taxes on parcels where homes have been demolished, not only are they not able to recover the taxes, but typically the demolition itself was



costly - in St. Paul, the overall loss to the city for a single demolished house is about \$7,789.”²⁹ And while tax sales provide a source of income for municipalities, they do not ensure that the abandoned property will be put to productive use. The properties are sometimes purchased by speculators without any intent to restore them, and the process fails to assemble marketable parcels of land.

Even if the taxes are being paid, those taxes don't amount to much. In St. Paul, a vacant lot produces \$1,148 in property taxes over 20 years; an unrenovated but inhabited home generates \$5,650, and a rehabilitated property generates \$13,145.³⁰

From the State House to Your House: Reform of Tax Foreclosure Laws as a Tool for Community Revitalization

One of the first barriers cities face in rehabilitating vacant properties is simply gaining control over them. Michigan's legislature responded with Public Act 123, passed in 1999. PA 123 amended the General Property Tax Act to streamline the system for returning tax-delinquent properties to productive use. More efficient than previous foreclosure laws, which could take up to six years to deliver property to new ownership, PA 123 enables county and state governments to reclaim properties in two years with a clear title judgment.³¹ The property is titled to either the county or the state. The law helps local governments move quickly, before a vacant building deteriorates or starts to spread blight. The law also created a fund, paid for through property sales, that helps local governments manage foreclosed land.

Genesee County, home to Flint, has done the most to take advantage of PA 123. The Genesee County Treasurer's Office and the Genesee County Land bank, created in 2002, work in tandem to prevent foreclosure and bring tax reverted properties back into productive use. Since 2002, the Land Bank has acquired more than 4,400 residential, commercial, and industrial properties, from which almost 600 will have been demolished by December 2005, and 248 have been transferred to side yards.³² The Land Bank is completing a \$3.8 million mixed-use redevelopment in downtown Flint, over 40 housing renovations are completed or underway, and they continue to assemble parcels for additional development projects. The county has also received \$200,000 from the U.S. EPA to complete environmental inspections on commercial, industrial, and residential properties. The process is a collaborative one, pulling in partners from a diverse array of local, regional, state, and national agencies.

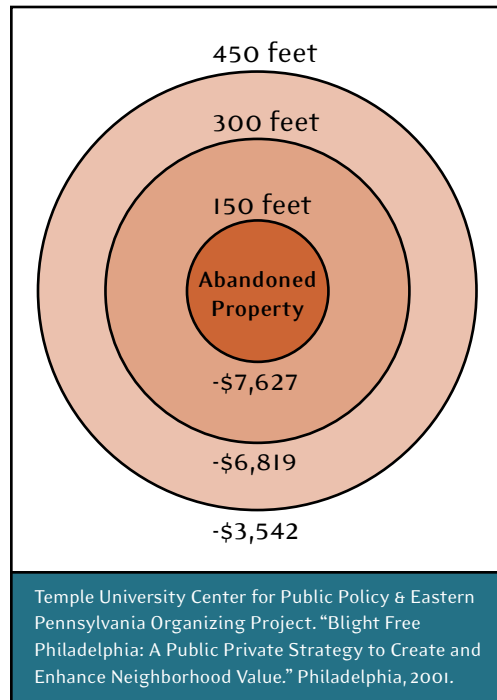
Lower Property Values

Vacant properties generate little in taxes - but, perhaps more importantly, they rob surrounding homes and businesses of their value. In a 2001 study, researchers from Philadelphia found that houses within 150 feet of a vacant or abandoned property experienced a net loss of \$7,627 in value. Properties within 150 to 300 feet experienced a loss of \$6,819 and those within 300 to 450 feet experienced a loss of \$3,542 (see diagram below).

Philadelphia researchers also found “that all else being equal, houses on blocks with abandonment sold for \$6,715 less than houses on blocks with no abandonment.”³³

A University of Minnesota study also evaluated the fiscal benefits the city of St. Paul would receive if it renovated abandoned housing. The study found that vacant properties negatively affected neighborhood property values, reducing the city’s tax base. While a renovated property did not negatively affect surrounding property values, demolishing a vacant building and leaving a vacant lot in its stead led to “\$26,397 in lost property tax revenue over a twenty-year period.”³⁴

These lower property values represent a hit in the pocketbook for both homeowners and the city. But a focused effort to bring vacant properties back can restore value - and taxes - for the city.



Recapturing the Value in Vacant Properties

Richmond's Neighborhoods in Bloom (NiB) program (*see Neighborhoods in Bloom Fights Crime on page 4*) has made a significant impact that goes beyond targeted neighborhoods. Housing prices within the NiB neighborhoods appreciated at a rate 9.9 percent per year faster than the citywide average. Prices in non-targeted blocks, but within 5,000 feet, increased at an annual rate 5.3 percent faster.³⁵ The nearly 400 housing units built or renovated through the program equal an 11 percent increase in the number of occupied homes and apartments in the targeted neighborhoods.³⁶

This increase in property values and sales generated growth in tax revenue. The Federal Reserve estimates that the aggregate value for tax assessments in the targeted areas increased 44 to 63 percent.³⁷ And over the next 20 years, it's estimated that NiB-generated appreciation of single-family homes in the targeted areas will result in an additional \$14.7 million in property tax revenues (in 1997/98 dollars).³⁸

In communities with many vacant lots and a falling population, immediate rebuilding may not be an option. Cleaning up vacant lots and seeding them with grass and plantings can help increase neighborhood property values. A recent report by Susan Wachter, of the Wharton School of the University of Pennsylvania validates what "clean and green" advocates have known for some time - that investment in greening translates not only into increased quality of life benefits, but also into higher property values.

The Pennsylvania Horticultural Society coordinated a vacant land management system with the New Kensington Community Development Corporation that includes clearing abandoned lots of debris, planting grass and trees, regular cleaning and mowing, and transferring parcels to adjacent homeowners as private side yards. Previously, many of the lots in the New Kensington neighborhood had been havens for illegal activity.

Wachter's study, which analyzed more than 3,000 home sales from 1980 to 2003, found that planting trees within 50 feet of houses increased home prices by 9 percent (approximately \$3,400) and that sales prices increased as much as 30 percent when homes were located near vacant lots that had been "cleaned and greened." In the New Kensington area this translates to a \$4 million gain in property value through tree plantings and a \$12 million gain through lot improvements.³⁹



Philadelphia has seen more than a financial payoff from their efforts. By greening many abandoned sites in the same area, the lots have been converted into "green corridors." To further the environmental benefits, the Pennsylvania Horticultural Society has added a stormwater management component to the program, which has been highlighted by the U.S. EPA as a national model for reclaiming and managing vacant urban lots.⁴⁰

Costs to Homeowners

Living in a neighborhood with many vacant and abandoned properties exacts many costs on homeowners. As discussed above, it leads to decreased property values, which can devastate a family's financial security. When neighborhood populations decline and properties become vacant, a smaller number of residents bear a greater proportion of the city's tax burden. This fact is particularly relevant in lower-income neighborhoods and among residents without the resources or the desire to leave their neighborhood. And there are other, less easily measured costs of owning a home in an area with vacant properties – costs that are both fiscal and psychological.

Higher Insurance Premiums

The proximity of vacant and abandoned properties makes obtaining homeowner's insurance, mortgages, and loans for home improvements more difficult. Insurance companies pay attention to what is going on in a neighborhood; this can mean increased premiums or even policy cancellations for those homeowners living close to an abandoned property. Determining how vacant and abandoned properties influence the cost of homeowners insurance is difficult at best. There are a number of variables involved in the setting of premiums and many insurance companies hold their underwriting manuals to be proprietary. An interview with an insurance agent in Washington, DC representing a national insurance company revealed that the presence of a "high hazard" property (which includes condemned properties) within forty feet of a solid masonry building and 100 feet of a non-masonry building would lead to a cancellation or non-renewal of an insurance policy.⁴¹

Poorer Quality of Life

Vacant properties degrade quality of life for remaining residents. Genesee County Treasurer Daniel T. Kildee tells the story of a Flint resident. "I met a woman who bought her house a decade ago, so proud to be a new homeowner. She took good care of her home and her family, and has seen the properties on both sides of her home burn and sit abandoned for many years. Finally under our program (*see From the State House to Your House on page 8*), we took control of the adjacent properties and have scheduled them for demolition and to transfer to her as part of our side-lot program. Sadly, our program was not in place for many years as she watched the neighborhood slowly slip away. This is a woman that saw her single greatest financial investment become valueless - not due to the condition of her home, but due to the neglect of the property that surrounds her. She only had two choices: stay and maintain her home and make her mortgage payments, or abandon the property and ruin her credit and her home. That is a story that has repeated itself in our community a thousand times over, with a far less happy ending."⁴²

With abandoned buildings comes social fragmentation. Individuals who live in communities with an increasing number of vacant buildings begin to feel isolated, weakening the community as a whole. A large number of vacant buildings in a neighborhood symbolizes that no one cares, increasing the likelihood that property values will continue to decline and that further abandonment will set in. In the case of vacant properties, the problem is out in the open, for all to see. The aesthetic impact of abandoned properties, while not easily quantified in dollars, is another cost.

The Spiral of Blight: The Cumulative Impact of Vacant Property

The costs imposed by a single vacant building are not contained. If left alone, that building can trigger a costly spiral of blight. With each arson or lot filling up with garbage comes further incentive for the remaining residents and businesses to flee. To stem these problems it is important for municipalities to address the issue early.

In *Renewing the Urban Landscape: The Dilemma of Vacant Housing*, the authors describe the issue of vacant and abandoned property as a self-feeding problem. “In blighted neighborhoods that adjoin abandoned ones, existing homeowners face stagnating or declining property values. Unscrupulous real estate agents play on these fears by inducing existing residents to sell cheaply in order to maximize profits at the expense of incoming families. Although this property is still generating revenues for the city, the combination of high resale prices and high tax rates discourage maintenance of such structures. In this way, communities in transition start to look shabby and run-down. Businesses see their profits dwindle and are unlikely to remain in such locales.”⁴³ Part of the reason abandonment becomes contagious is that “it makes it harder for people to sell their homes or because it leads banks to lower appraisals or deny loans entirely on blocks with abandoned properties.”⁴⁴



Summary

Vacant and abandoned properties are burning a hole in the pockets of local governments, businesses, and individuals. The root of the problem may seem far beyond the control of local governments. The vacancies are often a result of larger forces, such as corporate decisions to transfer jobs overseas, or developers' decisions to invest in sprawling new homes far on the urban fringe. But taking no action simply allows the problem to grow worse.

The places that have done the most to end the financial drain of vacant properties are those that recognize their value. The Pennsylvania Horticultural Society provides an idea of the positive returns cities can expect by investing in a comprehensive program for dealing with vacant and abandoned property. PHS estimates that, over the course of twenty years, the City of Philadelphia would receive \$1.54 in benefits for every \$1.00 in costs (\$158.7 million in benefits, \$106.7 million investment). This figure stands before even considering the additional benefits that may “accrue to families and private businesses if the elimination of vacant land results in an increase in the value of their property, a decrease in insurance rates, or a greater interest by businesses to locate in a more attractive city.”⁴⁵

Many cities and counties across the country are looking for strategies that help them capture the value reported by the programs discussed in this report. While some communities have yet to take the first step, others are enacting their own programs to different degrees of success. Sharing experiences and knowledge - what works and what does not - is the role of the National Vacant Properties Campaign, providing a forum to arm communities, civic leaders, and policymakers with information that can embolden them to take action. The Campaign hopes to encourage communities and researchers to seek solutions to these and other outstanding problems relating to the scope and cost of vacant properties:

- ⦿ Many communities don't have a reliable accounting system to track of the number of vacant properties that exist within their borders.
- ⦿ Many of the financial costs incurred by a jurisdiction, including demolition, fire and nuisance abatement, are not routinely tracked.
- ⦿ While anecdotal evidence abounds regarding homeowners losing their insurance because of their proximity to an abandoned house, determining the actual cost is difficult.
- ⦿ Much of the data available about the costs of vacant properties is found from a variety of sources and is difficult to obtain.

Please contact the Campaign to share the experiences in your community.

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The National Vacant Properties Campaign's mission is to help communities prevent abandonment and reclaim abandoned and vacant properties. The Campaign focuses on properties – homes, factories, stores, and vacant lots – that are not legally occupied, show signs of neglect or pose a public nuisance.

The Campaign is pursuing four core activities:

- developing a national network of vacant property practitioners and experts;
- providing tools and research;
- developing persuasive arguments for property reclamation; and
- building the capacity of local, regional, and national practitioners and decision-makers through technical assistance and training.

The National Vacant Properties Campaign is a collaboration of four leading national organizations, Smart Growth America (SGA), Local Initiatives Support Corporation (LISC), the Metropolitan Institute at Virginia Tech (MI), and the International City/County Management Association (ICMA). The Campaign is funded by the generous support of the Fannie Mae Foundation, the US Environmental Protection Agency, the Ford Foundation, and the Surdna Foundation.

For more information and to get involved, visit the web site at <http://www.vacantproperties.org> or write the Campaign's director at jleonard@smartgrowthamerica.org.