

# 2026 FOURTH QUARTER REPORT

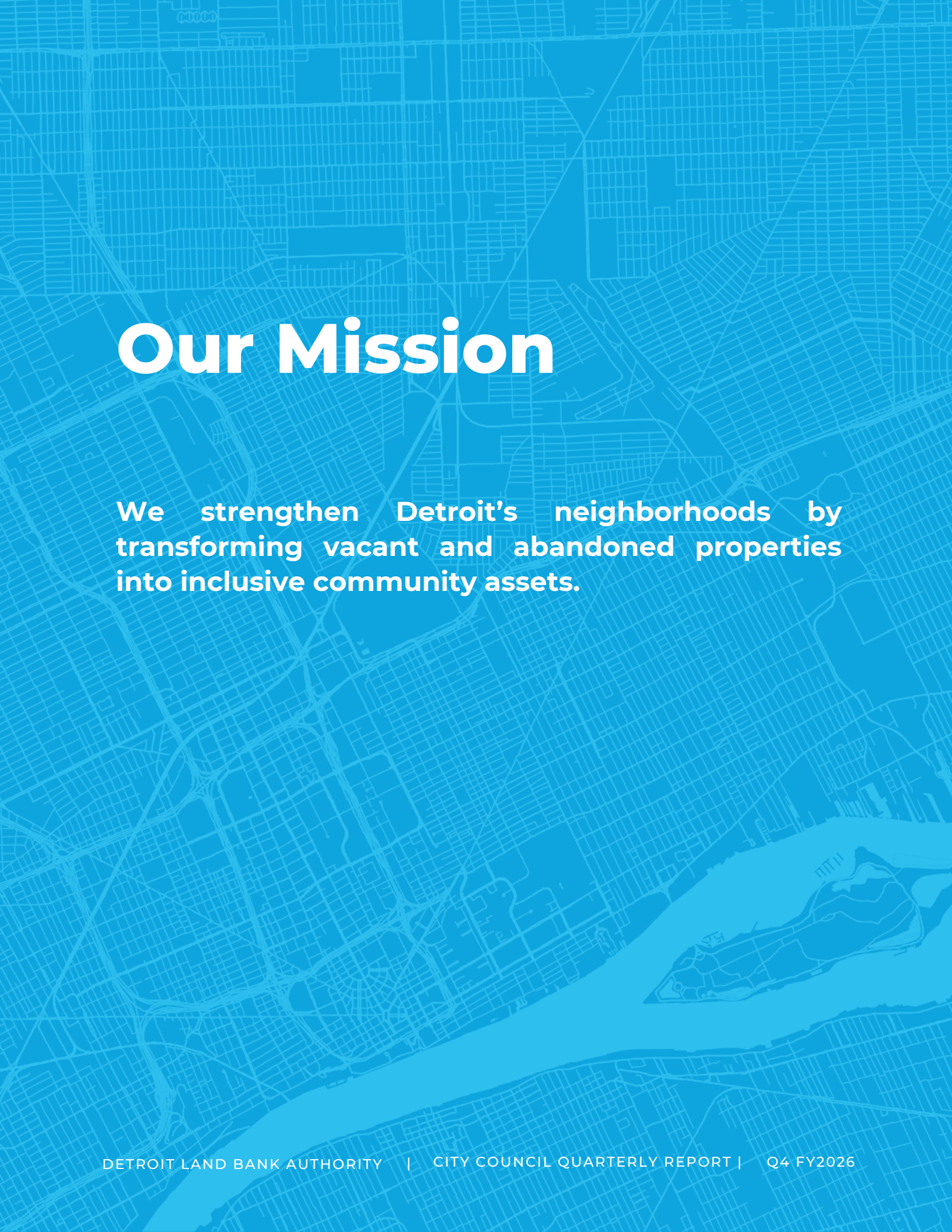


**DETROIT LAND BANK  
AUTHORITY**  
**BuildingDetroit.org**

A Continued Partnership Focused on  
Visibility & Accessibility to the Community







# Our Mission

**We strengthen Detroit's neighborhoods by transforming vacant and abandoned properties into inclusive community assets.**



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## *a word from the* **CHIEF EXECUTIVE OFFICER**



July 15, 2026

The Honorable James Tate

President Detroit City Council

Coleman A. Young Municipal Activity Center, 13th Floor

Detroit, MI 48226

Subject: City Council Quarterly Report, 4<sup>th</sup> Quarter FY 2026, Detroit Land Bank Authority

On behalf of the Detroit Land Bank Authority (DLBA), I am pleased to submit our fourth quarter report to this honorable body. I am proud to share key highlights that reflect our continued commitment to community engagement, transparency, innovation, and measurable impact for Detroit residents.

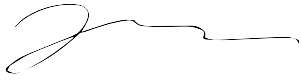
This quarter, we continued to strengthen how we communicate and connect with Detroiters. In April, we launched DLBA Digest, our new monthly external newsletter, providing residents, partners, and stakeholders with timely updates on programs, events, and opportunities. The newsletter is distributed to more than 20,000 subscribers each month, expanding our ability to keep the community informed and engaged.

We also continued hosting Talking with Tammy, our monthly Instagram Live series, which provides residents with direct access to information, real-time responses to community questions, and meaningful conversations about the issues that matter most. In addition, our monthly Community Office Hours continued to create opportunities for residents to connect with staff in their neighborhoods, ask questions, and receive valuable information and resources.

As our mission continues to evolve, we were excited to host the Detroit Land Bank's first-ever Developers Conference in June. Designed for small and mid-sized developers, the conference connected participants with industry experts, financing partners, and resources to help them successfully navigate the DLBA's infill development process. We look forward to building on this initiative as we continue creating pathways for productive land reuse and neighborhood investment.

We also remain committed to improving the customer experience through technology. This quarter, we continued enhancing our digital tools, including continuing to improve our AI-powered chatbot that provides residents with 24/7 answers to some of our most frequently asked questions and resources. We are also continuing improvements to our website to create a more user-friendly, efficient, and accessible experience.

Finally, I would like to extend my sincere appreciation to the Detroit City Council for its continued partnership and for voting to welcome our newest members to the Detroit Land Bank Authority Board of Directors. We look forward to working alongside our new Board, City Council, and our residents as we continue advancing our mission of returning vacant properties to productive use, expanding opportunities for land reuse, and strengthening neighborhoods across Detroit.



**TAMMY DANIELS**

Chief Executive Officer  
Detroit Land Bank Authority



# fast FACTS

**50**

Auction  
Closings

**103**

Own-it-Now  
Closings

**23,813**

All Sales  
Across  
Programs

**201**

Side Lots  
Sold

**259**

Neighborhood  
Lots Sold

**32,692**

Total Vacant Lots  
Sold to Date

**5**

Community  
Partner Lots &  
Structures Sold

**31**

Project Lots &  
Structures Sold

**1,403**

Buy Back  
Closings to Date

**4,160**

Currently Monitored  
Properties

**11,646**

Sales Achieved  
Compliance to Date  
*(Auction, Own-it-Now,  
Community Partners, NAP)*

**2,586**

NAP Achieved  
Compliance to Date

# **Inventory** *Total properties: 57,925*

**Structures: 2,288**

**Residential: 1,750**

- Sales/Salvage – Sale Pending: 294
- Sales/Salvage – Unsold: 638
- Demolition: 284
- Occupied: 534

**Non-Residential: 63**

**Accessory: 473**

**Vacant Land: 55,639**

**Side Lots for Sale: 1,427**

**Neighborhood Lots for Sale: 30,076**

## **Community Engagement**

**Community Meetings Hosted & Attended: 49**

**Customer Calls Answered: 11,611**

**Customer Lobby Visits: 1,015**

## **Contact**

**Main Office: (313) 974-6869**

**Questions: [inquire@buildingdetroit.org](mailto:inquire@buildingdetroit.org)**

**Website: [www.buildingdetroit.org](http://www.buildingdetroit.org)**

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**Threads: [@BuildingDet](https://www.threads.net/@BuildingDetroit)**



# STRATEGIC DEVELOPMENT & CONSTRUCTION MANAGEMENT

The Detroit Land Bank Authority's (DLBA) Strategic Development & Construction Management oversees the renovation, construction management, and sale of DLBA-owned renovated structures. The department manages a strategic pipeline of properties selected for renovation based on neighborhood stabilization goals, market potential, and funding alignment. Property Rehabilitation also coordinates closely with internal teams and external partners to ensure compliance with programmatic requirements and to support a data-informed approach to driving homeownership, eliminating blight, and reinvesting in Detroit's neighborhoods.



# SALES STATUS OVERVIEW

As of the close of Q4 of Fiscal Year 2026, the **Strategic Development & Construction Management** department **has successfully completed and sold 128 renovated homes**—including both full and partial renovations. These sales reflect continued progress toward the department’s goal of increasing access to **quality, attainable homeownership** across Detroit.

## WHY PARTIAL RENOVATIONS?

In alignment with DLBA’s strategic goals and funding constraints, **partial renovations —also known as exterior-only scopes—are deployed as a targeted investment strategy.** These projects focus on critical exterior elements such as roofing, windows, doors, porches, and siding to immediately improve curb appeal, preserve structures, and enhance neighborhood perception.

Partial renovations allow the Property Rehabilitation Department to:

- **Stretch funding further** by investing in more homes with limited resources
- **Support market activity** in emerging areas without full-scale interior rehab
- **Preserve the structure** and prevent further deterioration until a full renovation is feasible
- **Enhance streetscapes** and catalyze additional private or public investment

This approach balances fiscal responsibility with neighborhood impact and supports DLBA’s broader commitment to blight elimination and property value stabilization. The table below reflects current listings and contract statuses for Q4 FY26.



| Property Address | Sales Status   |
|------------------|----------------|
| 14907 Mayfield   | Under Contract |
| 14919 Rochelle   | Under Contract |
| 16533 Parkside   | Under Contract |
| 18978 Prairie    | For Sale       |
| 2463 Townsend    | Under Contract |
| 3408 Townsend    | For Sale       |
| 3426 Townsend    | For Sale       |

# OPEN HOUSE SCHEDULE

To maintain buyer engagement and promote available inventory, open houses are held at completed properties on a consistent schedule:

- Wednesdays: 3:00 PM – 7:00 PM
- Sundays: 12:00 PM – 3:00 PM

These events serve as a critical touchpoint for community engagement, generating interest from both prospective buyers and neighborhood stakeholders.

# CONSTRUCTION PROGRESS

The Property Rehabilitation Department continues active construction across multiple properties, prioritizing both full renovations and targeted exterior improvements. Below is the updated list of properties in progress as of Q4 FY26: (See **tables** on next page.)

| Property Address | Program | % Complete | Type     |
|------------------|---------|------------|----------|
| 2495 Buena Vista | BE4     | 95%        | Quadplex |
| 2446 Buena Vista | BE4     | 85%        | Quadplex |
| 2434 Buena Vista | BE4     | 70%        | Quadplex |

- Buena Vista represents multi-unit (quadplex) BE4 development, contributing to increased housing density.
- These projects are mid-stage, supporting future pipeline delivery

# RFQQ UPDATE

The Property Rehabilitation team continues to utilize a standing Request for Qualifications and Quotes (RFQQ) to build and maintain a pipeline of qualified contractors. This has enabled:

- Faster project start times with pre-approved vendors
- A broader pool of contractors
- Greater flexibility in matching project scopes to contractor strengths

The RFQQ remains a critical tool in supporting strategic development and neighborhood revitalization across Detroit.



## CONSTRUCTION PROGRESS

| Property Address          | % Complete | Program          | Type          |
|---------------------------|------------|------------------|---------------|
| 4495 Beniteau             | 100%       | BE3              | Single Family |
| 14869 Mayfield            | 100%       | BE3              | Single Family |
| 14802 Mayfield            | 100%       | BE3              | Single Family |
| 9301 Harvard              | 95%        | BE3              | Single Family |
| 4215 Courville            | 100%       | BE3              | Duplex        |
| 2626 Webb                 | 100%       | BE3              | Duplex        |
| 5039 Grayton              | 100%       | BE3              | Single Family |
| 2920 Baldwin              | 95%        | Rehabbed & Ready | Single Family |
| 21524 Clarita             | 95%        | Rehabbed & Ready | Single Family |
| 4221 Cortland             | 90%        | Rehabbed & Ready | Single Family |
| 4291 Cortland             | 90%        | Rehabbed & Ready | Single Family |
| 4030 Richton              | 80%        | Rehabbed & Ready | Single Family |
| 767 Kitchener (ext. only) | 60%        | Rehabbed & Ready | Single Family |
| 4201 Richton              | 55%        | Rehabbed & Ready | Single Family |
| 2452 Beals                | 45%        | Rehabbed & Ready | Single Family |
| 2921 Baldwin (ext. only)  | 40%        | Rehabbed & Ready | Single Family |
| 4002 Richton              | 15%        | Rehabbed & Ready | Single Family |
| 3812 Richton              | 10%        | Rehabbed & Ready | Single Family |

**We received a funding commitment to add two additional projects to the Blight Elimination grant.**

| Property Address | % Complete | Program | Type     |
|------------------|------------|---------|----------|
| 16890 Prairie    | 35%        | BE3     | Duplex   |
| 16922 Prairie    | 65%        | BE3     | Tri-plex |

# COMPLIANCE

The Compliance Team assists Detroit property owners with navigating through the compliance rehab agreement as stipulated by their sales purchase agreement or their Nuisance Abatement agreement. The Finish Line Grant launched this month and is focused on assisting property owners with only one remaining core item to achieve compliance. Our first phase is focused on assisting property owners that need either a furnace or a hot water tank to achieve compliance.

## COMPLIANCE STATUS MONITORING

The team currently monitors 4,160 cases. The Compliance Status Monitoring Aging Summary below highlights the Compliance case status by agreement effective year. 60% of the existing cases are under an agreement dated within the last three years. Potential Reconveyance cases represent 22% of the current caseload. Our team is actively working with the respective property owners to understand if additional time is needed to complete the property rehab or if voluntary reconveyance is an option.

**Compliance Case Monitoring-Agreement Aging Summary as of 07/01/26**  
(Auction, Own It Now, and NAP)

| Agreement Date               |      |      |      |      |      |      |      |      |      |       |      | Status      |            | Previous Month | Net Change |
|------------------------------|------|------|------|------|------|------|------|------|------|-------|------|-------------|------------|----------------|------------|
| Compliance Status            | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025  | 2026 | Grand Total | % of Total |                |            |
| Compliance (NAP)             | 0    | 0    | 1    | 0    | 0    | 2    | 2    | 92   | 122  | 146   | 16   | 381         | 9%         | 411            | -30        |
| Compliance (Sales)           | 0    | 0    | 5    | 12   | 53   | 107  | 151  | 331  | 563  | 845   | 414  | 2,481       | 60%        | 2,511          | -30        |
| Compliance Closeout Review   | 0    | 0    | 1    | 1    | 7    | 12   | 12   | 13   | 21   | 23    | 3    | 93          | 2%         | 127            | -34        |
| Court Action Recommended     | 0    | 0    | 0    | 0    | 0    | 0    | 1    | 37   | 87   | 64    | 1    | 190         | 5%         | 183            | 7          |
| Potential Reconveyance       | 4    | 11   | 13   | 47   | 163  | 194  | 164  | 155  | 146  | 30    | 1    | 928         | 22%        | 941            | -13        |
| Reconveyance In Process      | 1    | 5    | 3    | 2    | 21   | 22   | 15   | 17   | 1    | 0     | 0    | 87          | 2%         | 90             | -3         |
| Totals                       | 5    | 16   | 23   | 62   | 244  | 337  | 345  | 645  | 940  | 1,108 | 435  | 4,160       | 100%       | 4,263          | -103       |
| % of Total by Agreement Year | 0%   | 0%   | 1%   | 1%   | 6%   | 8%   | 8%   | 16%  | 23%  | 27%   | 10%  | 100%        |            |                |            |
| Previous Month               | 0%   | 0%   | 1%   | 1%   | 6%   | 8%   | 8%   | 16%  | 23%  | 27%   | 9%   | 100%        |            |                |            |

## COMPLIANCE ACHIEVED

In June 2026, 138 properties achieved compliance with a total of 986 properties year to date. Program to date, 14,234 property owners have achieved compliance. The chart below shows the annual trending by year and monthly trending for 2026.



**Compliance Achieved-Auction, Own It Now, and Nuisance Abatement Program**  
As of 06/30/26

| Month/Year Achieved        | Auction/Own It Now | Nuisance Abatement Program | Totals        |
|----------------------------|--------------------|----------------------------|---------------|
| Total 2014                 | 0                  | 24                         | 24            |
| Total 2015                 | 52                 | 392                        | 444           |
| Total 2016                 | 379                | 439                        | 818           |
| Total 2017                 | 545                | 149                        | 694           |
| Total 2018                 | 637                | 102                        | 739           |
| Total 2019                 | 981                | 182                        | 1,163         |
| Total 2020                 | 747                | 135                        | 882           |
| Total 2021                 | 1,237              | 136                        | 1,373         |
| Total 2022                 | 1,996              | 143                        | 2,139         |
| Total 2023                 | 1,606              | 125                        | 1,731         |
| Total 2024                 | 1,436              | 261                        | 1,698         |
| Total 2025                 | 1,283              | 259                        | 1,543         |
| <b>Totals</b>              | <b>10,899</b>      | <b>2,347</b>               | <b>13,248</b> |
| Jan-26                     | 133                | 50                         | 183           |
| Feb-26                     | 114                | 52                         | 166           |
| Mar-26                     | 132                | 28                         | 160           |
| Apr-26                     | 114                | 43                         | 157           |
| May-26                     | 141                | 41                         | 182           |
| Jun-26                     | 113                | 25                         | 138           |
| <b>Totals 2026</b>         | <b>747</b>         | <b>239</b>                 | <b>986</b>    |
| <b>Program to Date</b>     | <b>11,646</b>      | <b>2,586</b>               | <b>14,234</b> |
| <b>Currently Monitored</b> | <b>3,587</b>       | <b>573</b>                 | <b>4,160</b>  |



## POTENTIAL RECONVEYANCE

The team is currently monitoring 928 cases that are in potential reconveyance, of which 88% of the property owners have completed at least one core requirement. While the graph below highlights that 88% of the cases are greater than two years old, there is opportunity for the property owners to achieve compliance or as many have completed three or more core requirements.

**Potential Reconveyance-Completed Core Requirements Met**  
**Aging by Agreement Date as of 07/01/26**

| Core Items Completed | < 6 Months | 6 - 12 Months | 12 - 18 Months | 18 - 24 Months | 2 Years +  | Totals     | % of Total Status | Prev. Mo. Totals | Net Change |
|----------------------|------------|---------------|----------------|----------------|------------|------------|-------------------|------------------|------------|
| 0                    | 1          | 2             | 16             | 34             | 55         | 108        | 12%               | 109              | -1         |
| 1                    | 0          | 4             | 5              | 19             | 86         | 114        | 12%               | 118              | -4         |
| 2                    | 0          | 0             | 2              | 8              | 55         | 65         | 7%                | 67               | -2         |
| 3                    | 0          | 1             | 0              | 8              | 86         | 95         | 10%               | 97               | -2         |
| 4                    | 0          | 0             | 0              | 3              | 137        | 140        | 15%               | 136              | 4          |
| 5                    | 0          | 0             | 0              | 8              | 398        | 406        | 44%               | 414              | -8         |
| <b>Totals</b>        | <b>1</b>   | <b>7</b>      | <b>23</b>      | <b>80</b>      | <b>817</b> | <b>928</b> | <b>100%</b>       | <b>941</b>       | <b>-13</b> |
| % of Total           | 0%         | 1%            | 2%             | 9%             | 88%        | 100%       |                   |                  |            |

## RECONVEYANCE

The DLBA reconveyed 16 properties in June compared to 14 in May. We continue to work with property owners to avoid reconveyance. Below is the annual trending for reconveyance activities by year and monthly trending for 2026.

**Reconveyed Properties**  
**Trending by Year as of 06/30/26**

| Month/Year Achieved              | Voluntary   | Involuntary  | Properties # |
|----------------------------------|-------------|--------------|--------------|
| Total 2015                       | 1           | 4            | 5            |
| Total 2016                       | 13          | 34           | 47           |
| Total 2017                       | 43          | 112          | 155          |
| Total 2018                       | 74          | 111          | 185          |
| Total 2019                       | 42          | 86           | 128          |
| Total 2020                       | 14          | 6            | 20           |
| Total 2021                       | 83          | 144          | 227          |
| Total 2022                       | 106         | 341          | 447          |
| Total 2023                       | 138         | 919          | 1,057        |
| Total 2024                       | 118         | 498          | 616          |
| Total 2025                       | 51          | 159          | 210          |
| <b>Totals</b>                    | <b>683</b>  | <b>2,414</b> | <b>3,097</b> |
| Jan-26                           | 0           | 1            | 1            |
| Feb-26                           | 0           | 0            | 0            |
| Mar-26                           | 5           | 0            | 5            |
| Apr-26                           | 14          | 3            | 17           |
| May-26                           | 12          | 2            | 14           |
| Jun-26                           | 8           | 8            | 16           |
| <b>Total 2026</b>                | <b>39</b>   | <b>14</b>    | <b>53</b>    |
| <b>Program to Date</b>           | <b>722</b>  | <b>2,428</b> | <b>3,150</b> |
| <b>Fail Rate-Program to Date</b> | <b>3.8%</b> | <b>11.7%</b> | <b>14.6%</b> |
| <b>Fail Rate-Year to Date</b>    | <b>1%</b>   | <b>0%</b>    | <b>1%</b>    |



# DLBA IN THE COMMUNITY

The Communications & Engagement Team's overall strategy focuses on fostering strong connections with Detroit residents and community partners, increasing awareness of DLBA programs, building trust, enhancing transparency, and addressing residents' concerns. A key part of this strategy is educating the community about DLBA initiatives and resources. The team is committed to meeting people where they are, connecting with as many residents as possible through DLBA-hosted meetings, community meeting requests, and active engagement on social media platforms.



# PUBLIC RELATIONS

APR

CBS Detroit

**Vacant homes remain in Detroit despite Land Bank Authority progress**

## COMMUNITY INITIATIVES

This quarter, we launched DLBA Digest, our new monthly external newsletter, providing residents, partners, and stakeholders with timely updates on programs, events, and opportunities. Distributed to more than 20,000 subscribers each month, the newsletter has expanded our ability to keep the community informed and connected to the work of the Detroit Land Bank.

We also continued our monthly Talking with Tammy Instagram Live series, providing residents with direct access to DLBA leadership, real-time answers to their questions, and updates on programs and initiatives. In addition, we hosted monthly in-person Community Office Hours in Districts 1, 2, and 6, creating opportunities for residents to connect one-on-one with staff, ask questions, and access valuable resources.

In June, we hosted the Detroit Land Bank's first-ever Developers Conference, bringing together small- and mid-sized developers, community development organizations, lenders, and industry experts. The conference equipped participants with the tools, resources, and connections needed to successfully navigate the DLBA's infill development process while fostering collaboration around productive land reuse and neighborhood investment.

DETROIT LAND BANK AUTHORITY PRESENTS

**SPEAKERS**

**JASON JONES**  
Tekton Development and Excellent Group Construction

**DEREK THOMPSON JR.**  
Broker Owner Scopo Mortgage, LLC

**ERIC JOHNSON**  
Supervisor Building Inspector Buildings, Safety Engineering, and Environmental Department

**DLBA DEVELOPERS EXCHANGE** SATURDAY, JUNE 13, 2026 10AM-2PM

The DLBA Developers Exchange will provide a collaborative environment where local CDCs, developers, and organizations can learn how to successfully navigate the process of infill development on DLBA's vacant land. This event is designed to equip participants with practical tools, resources, and knowledge to move projects forward and transform vacant land into productive community assets.

**WHAT YOU CAN GAIN:**

- Key Contacts
- Networking Opportunities
- Knowledge of Navigating DLBA Real Estate Process
- Tips to Access Tools and Equipment
- Lessons Learned from Completed Projects
- Financial Strategies for Scales of Development

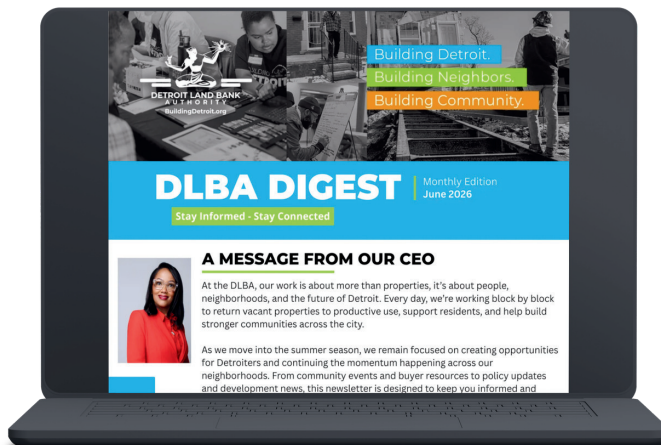
**WHO SHOULD ATTEND:**

- Small to Mid-Size Developers
- Local CDC/CDO's
- Anyone interested in learning more about infill projects with the land bank

To Register Visit:  
[bit.ly/DLBADevExchange](http://bit.ly/DLBADevExchange)

Northwest Activities Center  
18100 Meyers Rd, Detroit, MI, 48235

REGISTER FOR FREE | SPACE IS LIMITED  
SECURE YOUR SPOT TODAY



THE DETROIT LAND BANK AUTHORITY INVITES YOU TO

## COMMUNITY OFFICE HOURS

UPCOMING HOURS

April 27

**HOWARD FAMILY BOOKSTORE**  
10:00AM - 2:00PM  
13803 Puritan Ave, Detroit, MI 48235

LEARN ABOUT

- PROPERTY STATUS
- PROGRAMS & EVENTS
- PLUS MEET OUR TEAM!



## Q4 COMMUNITY ENGAGEMENT

| MONTH | DONS | CITY COUNCIL | CITY INITIATIVES | COMMUNITY PARTNERS BLOCK CLUBS | DLBA HOSTED | TOTAL |
|-------|------|--------------|------------------|--------------------------------|-------------|-------|
| April | 0    | 2            | 11               | 6                              | 1           | 20    |
| May   | 2    | 4            | 4                | 1                              | 1           | 12    |
| June  | 6    | 2            | 3                | 3                              | 3           | 17    |
| Total | 8    | 8            | 18               | 10                             | 5           | 49    |

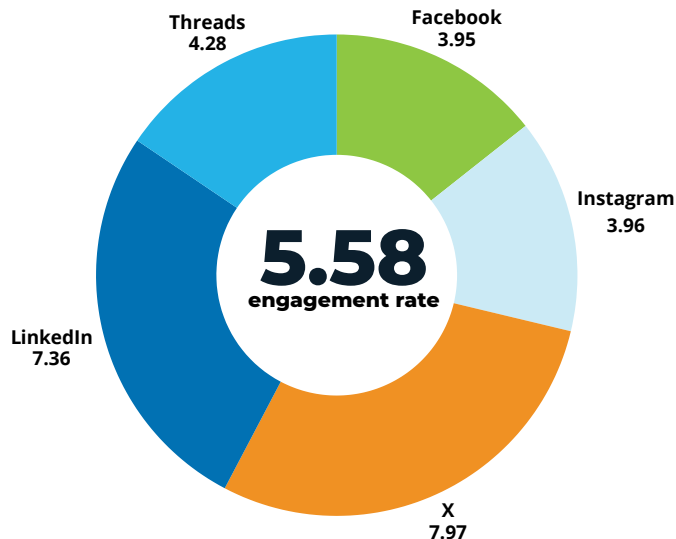
## SOCIAL MEDIA

The DLBA maintained strong momentum on social media this quarter, consistently sharing resident success stories and engaging, informative content. Through posts highlighting rehabs, community projects, and neighborhood revitalization efforts, the DLBA continued to build trust and connection with its online audience.

## Q4 SOCIAL MEDIA FOLLOWERS

| Month | Facebook | Instagram | Threads | LinkedIn |
|-------|----------|-----------|---------|----------|
| April | 33,193   | 19,079    | 2,977   | 4,898    |
| May   | 33,237   | 19,218    | 2,987   | 4,924    |
| June  | 33,323   | 19,334    | 2,994   | 4,944    |

## AVERAGE POST ENGAGEMENT RATE



## AVERAGE POST ENGAGEMENT RATE

| Network   | Average |
|-----------|---------|
| X         | 4.79%   |
| LinkedIn  | 14.02%  |
| Threads   | 1.69%   |
| Instagram | 3.69%   |
| Facebook  | 4.67%   |



# PLANNING & ANALYSIS

The Detroit Land Bank Authority's (DLBA) Planning & Analysis Department oversees the acquisition, assessment, pipeline assignments, and listing of DLBA-owned lots and structures. The department also oversees data analysis and coordinates inter-agency planning with other City agencies to inform a flexible and dynamic sales strategy for the organization.

## PRE-DEVELOPMENT

This quarter, predevelopment staff made progress implementing the predevelopment grant from Rocket Community Fund (RCF), and moved many sites through the predevelopment pipeline, readying them for infill housing.

### REZONINGS

Staff completed the rezoning process at 4830 Trumbull, a 1.2-acre site near the corner of Trumbull and Warren. After securing approval from the City Planning Commission earlier this year, staff completed presentations to the City Council Planning and Economic Development (PED) Committee, as well as City Council Committee of the Whole, securing final approval in May. Staff also completed a rezoning of a 6 parcel 1.3-acre site in Core City. On June 4th, PED approved the rezoning from PD to R3 and SD2, and on July 1st, the change was approved by City Council.

### PARCEL MODIFICATION

Parcel combinations and splits are important in the predevelopment process because it can streamline the process and save land preparation time. The DLBA often owns sequential parcels that are too small to build upon, so a combination before sale is beneficial to future construction. The Predevelopment Team submitted the following parcel modification applications to the City of Detroit Office of the Assessor this quarter:

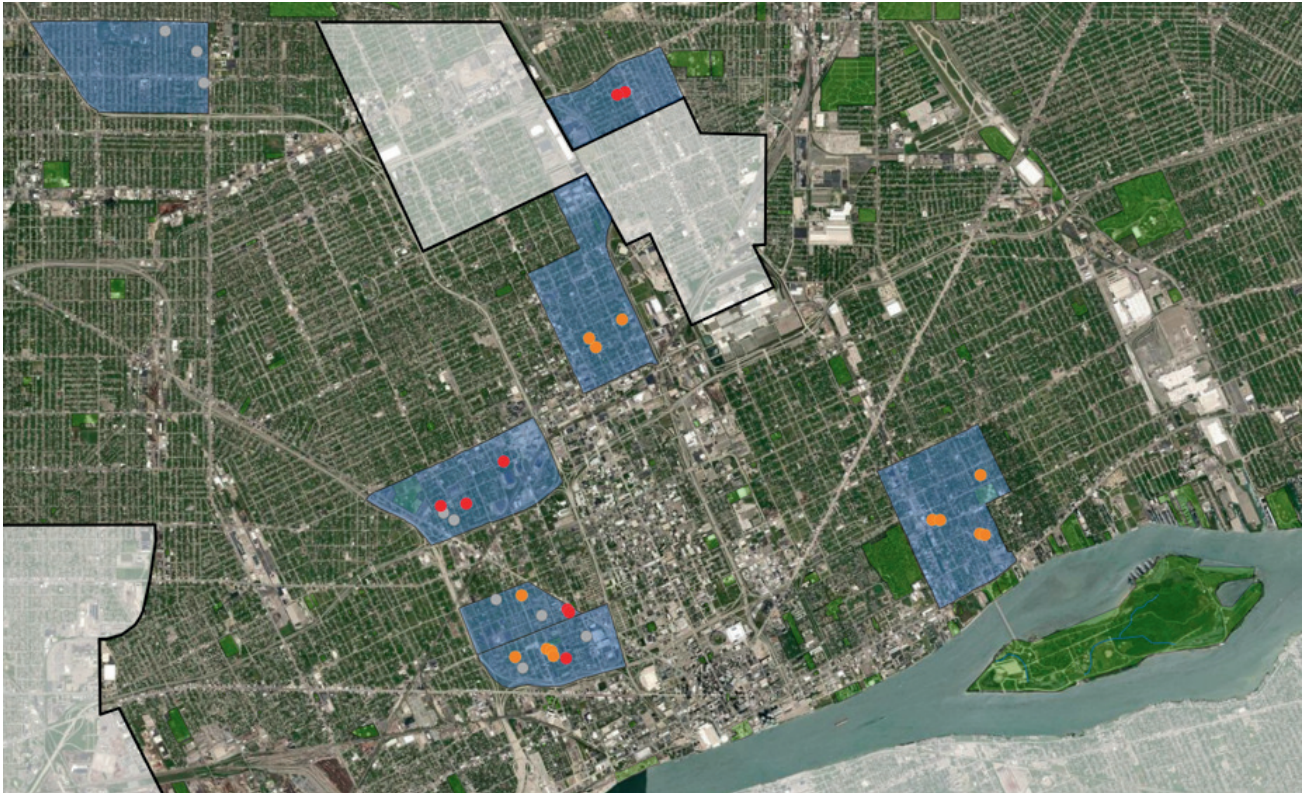
| Type    | Addresses                                                                   | Neighborhood   | Status      |
|---------|-----------------------------------------------------------------------------|----------------|-------------|
| Combine | 2903 Canton, 2909 Canton, 6837 Charlevoix, 6831 Chalrevoix, 6829 Charlevoix | Islandview     | In Progress |
| Combine | 15476 W Parkway & 15482 W Parkway (structures)                              | Brightmoor     | In Progress |
| Combine | 3106 18th St, 3100 18th St & 2537 Ash                                       | North Corktown | In Progress |



## ENVIRONMENTAL SITE ASSESSMENTS

During the land bank's 5 year plan outreach, many developers cited the possibility of contamination – and the associated uncertainty – as one of the largest barriers to home construction. In response, predevelopment staff has begun using some of the funds from the Rocket Community Fund to conduct Phase I, Phase II, and Cleanup Plans on properties in the predevelopment pipeline.

Environmental Resources Group (ERG) finished Phase I ESAs for 13 sites consisting of 79 properties (orange in map). These Phase I ESAs took on average 42 days to complete. ERG crafted a Phase II proposal for us and began environmental testing in June. In addition, we sent another 8 clusters for Phase I ESAs (red in map).



## LAND SURVEYS

Staff intend to provide future developers with boundary lines, sewer/water main locations, and a CAD file in order to expediate the construction timeline. In May, the first seven clusters consisting of 42 parcels were sent to Giffels Webster. In June, an additional 13 clusters consisting of 60 parcels were sent to Mannik Smith Group.

## ALLEY VACATION

In February, staff submitted the organization's first alley vacation application to the Detroit Public Works Office of Maps and Records. The alley divides DLBA land and by vacating it, the City can create a larger marketable area for future development.

This quarter, the alley vacation received approvals from DTE, GLWA, Comcast, DPW Street Design, DWSD, PDD, AT&T, and the vacation has been sent to City Council for final approval in FY27.

# STRUCTURE INSPECTIONS

This quarter, the Property Evaluation and Pipeline Management Team (PEAP) ordered 975 structure and lot inspections. These inspections were a mix of demo requests, demo pulls, reports of condition change/fire damage, Own It Now, Auction, Intake Review and Economic Development inspections. These inspections are part of recurring work orders that are sent out weekly to ensure vacant salvageable structures are inspected every 90 days to keep us informed of any structure or occupancy changes that could impact pipeline assignment. 483 of these properties were confirmed salvageable and are currently for sale or awaiting sale, and another 80 are sold or in compliance. Of the remaining 53 properties inspected from this inspection type, 33 properties are recommended for demo and 20 require occupancy & ownership investigations.

This quarter’s work also included 270 inspections of Improved Lots. These are lots with fences, driveways, and other improvements that, if confirmed to be in active use by neighbors, can make the lot eligible for specialized sales rules. These postings help notify residents of an upcoming Improved Lot and other vacant land listings. 165 of the lots posted are currently listed for sale or pending sale and 18 lots have sold. The remaining 87 lots are under review by the Land Reuse Team to determine next steps.

There were also 20 Nuisance Abatement Program (NAP) inspections completed. These are properties the DLBA was granted title for after receiving a default judgement from a NAP lawsuit. The NAP properties still must go through the quiet title process before being listed for sale, but once inspection review is complete, the vacant and salvageable properties are moved to a sales pipeline while quiet title is in progress. If any former owners reach out in response to these inspections, the properties are referred to the NAP team for review before the properties are moved towards sale or demo. Of the 20 properties inspected, 13 are recommended for sale, 1 was transferred to demo and 6 are under review by the NAP team.

There were 35 recently reconveyed structure inspections completed during this and will be moved to the appropriate pipeline once the properties have been batched for quiet title. Of the 35 inspections, 17 properties are recommended for sale and 15 for demo. The 3 properties found occupied will require additional investigation and coordination with the Compliance, Quiet Title, Occupied and Housing and Neighborhood Initiatives teams to determine the best next steps.

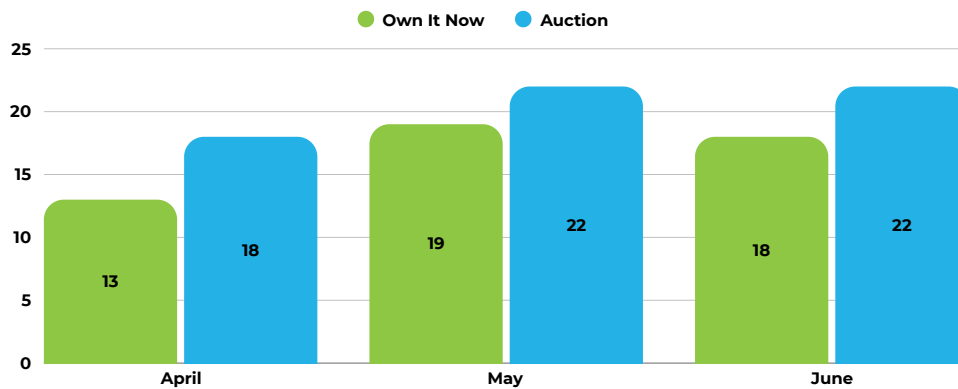
| Inspection Type                 | Number of Properties |
|---------------------------------|----------------------|
| Recurring Inventory Inspections | 616                  |
| Improved Lots                   | 270                  |
| NAP Inspections                 | 20                   |
| Reconveyance Inspections        | 35                   |
| <b>Total</b>                    | <b>941</b>           |



## STRUCTURE LISTINGS

Housing & Neighborhood Initiatives Team staff continue to list all eligible structures through Auction or Own It Now within 30 days of receiving a current inspection and clear title work. The team is back on track toward its goal of listing 35 structures per month, despite an April slowdown caused by added lead time in the listing process. This adjustment gives prospective purchasers more time to review properties and conduct site visits before bidding. Staff listed all available inventory in Q4, totaling 112 properties.

### STRUCTURE LISTINGS, BY MONTH AND PROGRAM – Q4



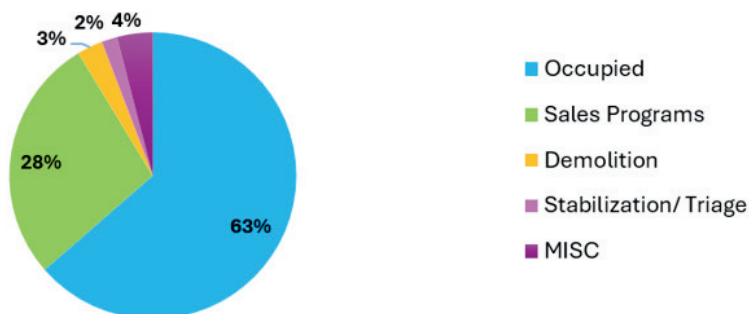
## OCCUPIED PIPELINE

Staff on the Housing and Neighborhoods Initiative Team also support the DLBA's occupied programs by managing an inventory of nearly 600 structures. This support includes ongoing inspections, occupant outreach efforts, and data and pipeline management.

### INSPECTIONS

In Q4, staff reviewed 229 occupied inspections at 173 properties. Of these 173 properties, 34 were either confirmed vacant and moved into non-occupied pipelines, or corrections were made in the form of Compliance Reconsiderations or NAP set-asides.

### OCCUPIED INSPECTION OUTCOMES - Q4



As a part of occupied pipeline management and programming support, staff monitor and respond to several inquiries related to occupancy. These include reports of illegal activity, squatter investigations, reported vacancies, item removals, cease and desist postings, move out requests, and responses to posting efforts. In Q4, staff received 88 inquiries and responded to 72 before the end of the quarter. Please see the table below for inquiries received in Q4.

OCCUPIED OUTREACH

At the beginning of Q4, HNI staff continued the substantial outreach effort in partnership with the United Community Housing Coalition, beginning a second round of outreach to households that were not included in, or were unresponsive to, the first round. Staff dispatched nearly 200 occupied structures to UCHC, with all properties canvassed at least once and up to five or more times to attempt contact. The goal of this effort is to obtain new or updated contact information from occupants, as well as to assist them with DLBA program eligibility, connections to necessary services, and relocation resources as needed.

Currently, the DLBA and UCHC are assisting households that qualify for the Buy Back program. UCHC has also been in contact with 20 households for relocation services, two of whom have been successfully relocated. In the upcoming months, HNI staff plan to review the results from the second outreach batch and identify pathways for occupants.

SIDE LOT & NEIGHBORHOOD LOTS

In Q4, staff listed 7,822 vacant lots through vacant land programs such as Side Lot, Neighborhood Lot, Improved Lot, and Accessory Structure. On April 15, 2026 the new Vacant Land Policy went into effect, resulting in the largest quarterly upload to date. The next quarterly upload is expected by the end of Q4

CREATE-A-PROJECT

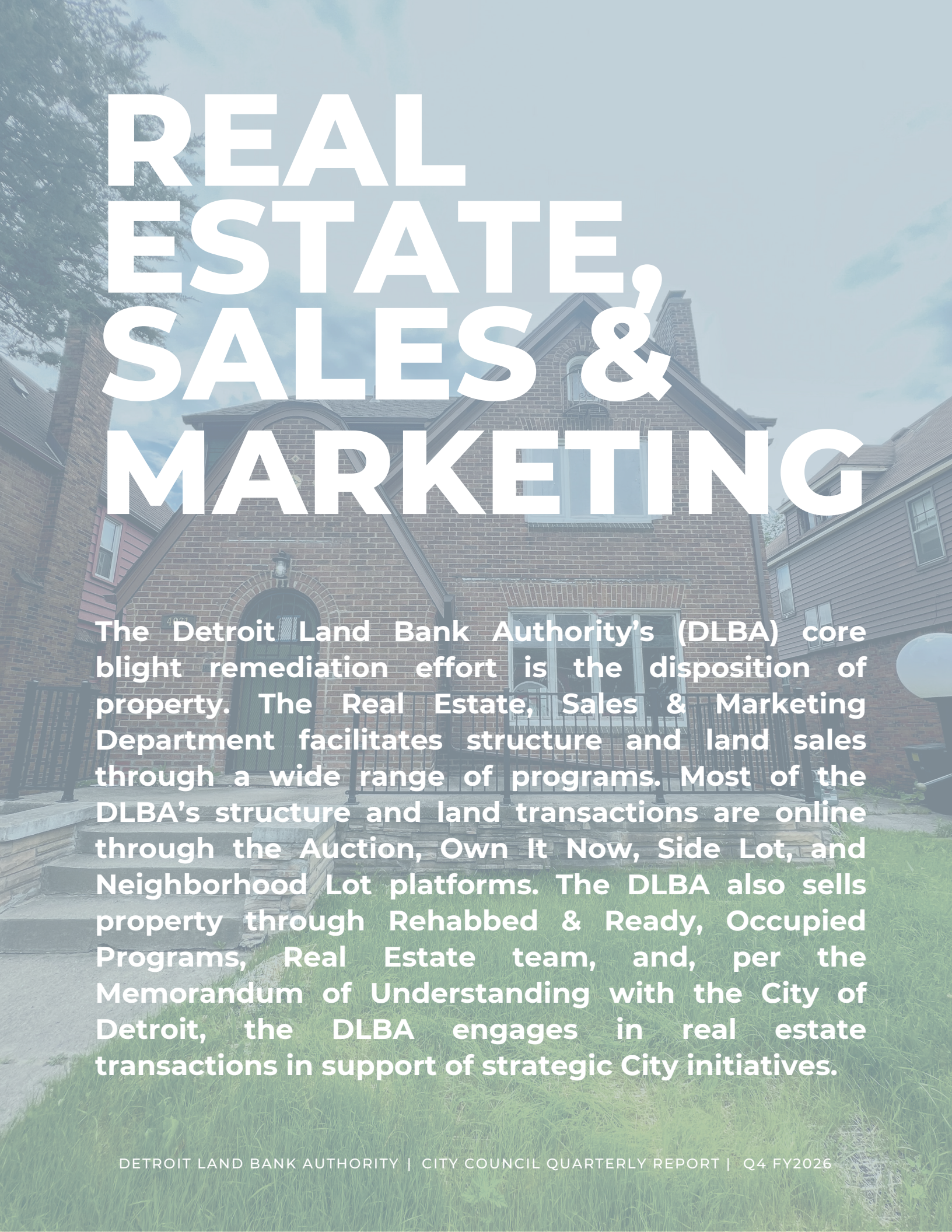
In Q4, the DLBA received 17 Create-a-Project applications bringing the total program applications to 623. Of the 623 total applications, 276 have been approved as purchasers and moved forward to lot selection. Also upcoming is the implementation of the new Land Based Project site program, which will expand upon the framework of the Create-a-Project program and make project-ready assemblages of land more accessible for organizations interested in land-based projects across the city.

IMPROVED LOTS

Currently, staff are aware of an inventory of 6,229 improved lots citywide, with 199 lots listed and 48 lots sold this quarter. In collaboration with the General Services Department (GSD) Blight to Beauty Team, the land bank has successfully reconciled our reporting and removed abandoned fences from over 1,001 DLBA-owned lots, ensuring these parcels are cleared and ready for sale to neighbors. In 2026, as we aim to reduce our inventory even further and transition lots into the sales pipeline as side or neighborhood lots.

| District | # of Improved Lots |
|----------|--------------------|
| 1        | 727                |
| 2        | 416                |
| 3        | 1677               |
| 4        | 952                |
| 5        | 900                |
| 6        | 757                |
| 7        | 801                |
| Total    | 6,229              |





# REAL ESTATE, SALES & MARKETING

The Detroit Land Bank Authority's (DLBA) core blight remediation effort is the disposition of property. The Real Estate, Sales & Marketing Department facilitates structure and land sales through a wide range of programs. Most of the DLBA's structure and land transactions are online through the Auction, Own It Now, Side Lot, and Neighborhood Lot platforms. The DLBA also sells property through Rehabbed & Ready, Occupied Programs, Real Estate team, and, per the Memorandum of Understanding with the City of Detroit, the DLBA engages in real estate transactions in support of strategic City initiatives.



## AUCTION

The DLBA auctions houses daily on its website, [buildingdetroit.org](http://buildingdetroit.org). Auction properties are the DLBA's strongest rehabilitation candidates, focused in areas with the best potential return on buyer investment. The number of available Auction properties continues to decline as the DLBA exhausts its strongest inventory and moves into neighborhoods with weaker real estate markets and structures requiring more extensive sales preparation and renovation.

| OWN-IT-NOW CLOSED<br>COMPARISON OF FISCAL YEAR Q4 CLOSING |                   |
|-----------------------------------------------------------|-------------------|
| YEAR                                                      | TOTAL CLOSED (Q3) |
| 2017                                                      | 285               |
| 2018                                                      | 209               |
| 2019                                                      | 340               |
| 2020                                                      | 351               |
| 2021                                                      | 973               |
| 2022                                                      | 462               |
| 2023                                                      | 216               |
| 2024                                                      | 230               |
| 2025                                                      | 108               |
| 2026                                                      | 101               |

| AUCTION CLOSED<br>COMPARISON OF FISCAL YEAR Q4 CLOSING |                   |
|--------------------------------------------------------|-------------------|
| YEAR                                                   | TOTAL CLOSED (Q4) |
| 2015                                                   | 117               |
| 2016                                                   | 111               |
| 2017                                                   | 140               |
| 2018                                                   | 165               |
| 2019                                                   | 127               |
| 2020                                                   | 72                |
| 2021                                                   | 142               |
| 2022                                                   | 102               |
| 2023                                                   | 70                |
| 2024                                                   | 61                |
| 2025                                                   | 238               |
| 2026                                                   | 50                |

## OWN-IT-NOW

Own It Now responds to public requests for properties in emerging neighborhoods. Any person can contact the DLBA with an address, and with certain exceptions, we will work to list the property for sale. Once a property is listed online, offers are accepted 24 hours a day, seven days a week. The first offer on a property triggers a 72-hour countdown and the person with the highest offer at the close of that timeframe wins the property.



## AUCTION AND OWN-IT-NOW CLOSED BY COUNCIL DISTRICT FOR Q4

|                    | 1  | 2 | 3  | 4  | 5  | 6 | 7  | Grand Total |
|--------------------|----|---|----|----|----|---|----|-------------|
| Auction            | 2  | 1 | 17 | 9  | 11 | 4 | 6  | 50          |
| Own It Now         | 13 | 5 | 23 | 29 | 14 | 4 | 13 | 101         |
| <b>Grand Total</b> | 15 | 6 | 40 | 38 | 25 | 8 | 19 | 151         |

### BIDDERS

Closings are only one way to measure market demand for a given region. The number of applications processed also informs demand as seen in the table below.

## AUCTION AND OWN-IT-NOW BIDDERS BY COUNCIL DISTRICT FOR Q4

|                    | 1   | 2  | 3   | 4   | 5   | 6  | 7  | Grand Total |
|--------------------|-----|----|-----|-----|-----|----|----|-------------|
| Auction            | 26  | 10 | 85  | 61  | 109 | 11 | 28 | 330         |
| Own It Now         | 95  | 40 | 188 | 134 | 74  | 21 | 70 | 622         |
| <b>Grand Total</b> | 121 | 50 | 273 | 195 | 183 | 32 | 98 | 952         |



## DISCOUNTS

Supporting the DLBA's mission of returning Detroit's blighted and vacant properties to productive use, the department promotes a variety of sales initiatives. Discount programs provide the opportunity for eligible participants to utilize a 50% discount on DLBA Auction homes. The 20% Home Buyer Counseling Discount & Community Partner Endorsement is available to eligible participants for Own It Now or Auction homes. Each discount request is verified by the HR/Designated Point Person (DPP) for the applicable entity. Discounts will be applied at closing. One discount will be given per registered discount bidder. Bidders cannot combine or use multiple discounts.

| DISCOUNTS<br>BY CATEGORY FOR Q4         |       |           |           |           |
|-----------------------------------------|-------|-----------|-----------|-----------|
| Applications                            | % Off | Approved  | Rejected  | Used      |
| City Employee                           | 50    | 22        | 7         | 5         |
| Detroit School Employee                 | 50    | 30        | 25        | 2         |
| Skilled Trade Employment Program (STEP) | 50    | 4         | 3         | 0         |
| Homebuyer Counseling                    | 20    | 16        | 6         | 10        |
| Community Partner Endorsement           | 20    | 0         | 1         | 0         |
| Community Resident-Fitz                 | 80    | 0         | 0         | 0         |
| Community Violence Intervention         | 50    | 0         | 0         | 0         |
| Veterans Discount                       | 50    | 1         | 0         | 0         |
| Benefits-Period Homeowner Program       | 50    | 0         | 1         | 0         |
| Tribal Entity Designation               | 50    | 0         | 0         | 0         |
| <b>Q4 Total</b>                         |       | <b>73</b> | <b>43</b> | <b>17</b> |



## SIDE LOTS & VACANT LAND REUSE

The Side Lot program caters exclusively to Detroit homeowners and provides easy access to vacant lots adjacent to occupied homes for \$100. Since 2014, and as of the date of this report, the DLBA has sold 32,692 Side Lots, making it the Land Bank's most popular sales platform. During Q4, the DLBA sold 201 Side Lots, as well as 259 Neighborhood Lots, 4 Accessory Structure/Oversized Lots, 2 IHOA Lots, 43 Improved Lots, and 7 Create-A-Project Lots.

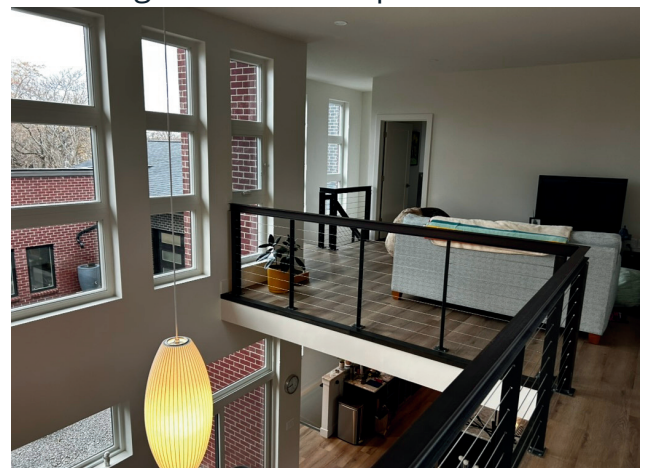
| SIDE LOTS SOLD<br>BY COUNCIL DISTRICT FOR Q4 |    |    |    |    |    |    |    |             |
|----------------------------------------------|----|----|----|----|----|----|----|-------------|
| Month Sold                                   | 1  | 2  | 3  | 4  | 5  | 6  | 7  | Grand Total |
| April                                        | 1  | 3  | 7  | 3  | 5  | 6  | 1  | 26          |
| May                                          | 9  | 6  | 16 | 18 | 8  | 13 | 15 | 85          |
| June                                         | 12 | 4  | 25 | 15 | 8  | 10 | 16 | 90          |
| <b>Grand Total</b>                           | 22 | 13 | 48 | 36 | 21 | 29 | 32 | <b>201</b>  |

\*(+/- 1 variance)

## COMMUNITY PARTNERSHIP & ECONOMIC DEVELOPMENT

The Community Partnership and the Economic Development teams work collaboratively on a wide variety of projects. Developers and Community Partners follow the same process for property acquisition, however, with a recent policy amendment, our Community Partners now receive additional benefits. Applicants looking to acquire property through either track may do so through the application portal process or through the marketing program.

This finished development includes a new two-story, 2,000-square-foot primary residence and a separate 785-square-foot for his mother-in-law home, creating a comfortable space that allows family members to live close while maintaining their own independence.



## OCCUPIED PROGRAMS

The DLBA's Occupied Programs focus on providing pathways for occupants living in DLBA-owned properties, along with returning properties to the tax roll. The DLBA's people-first approach includes the Buy Back Program and Occupied Property Disposition Program.

### BUY BACK PROGRAM

The Buy Back Program provides a path forward for occupants of DLBA-owned houses. It allows an eligible occupant of a DLBA-owned property the opportunity to gain ownership of the house in which they live. After qualifying for Buy Back and purchasing the property for \$1,000, the occupant officially enters program monitoring and must display consistent savings until their first tax bill is issued and paid in full in July of next calendar year. Participants also attend regular homeowner and financial workshops with DLBA partner organizations and must pay their first Summer tax bill in full before exiting the program.

| BUY BACK CLOSINGS IN Q4 |           |                 |
|-------------------------|-----------|-----------------|
| Month                   | Closed    | Total           |
| April                   | 7         | \$7,000         |
| May                     | 6         | \$6,000         |
| June                    | 5         | \$5,000         |
| <b>Grand Total</b>      | <b>18</b> | <b>\$18,000</b> |

| EXECUTIVE SUMMARY                         |       |
|-------------------------------------------|-------|
| Buy Back Closed (Inception to Date)       | 1,408 |
| Buy Back Complete (Inception to Date)     | 1,379 |
| Monitor Compliance for immediate exit     | 30    |
| Monitor Compliance for August 2026        | 67    |
| Reconveyance Complete (inception to date) | 24    |



## OCCUPIED PROPERTY DISPOSITION PROGRAM

For occupied properties that do not qualify for Buy Back, the Occupied Property Disposition Program (OPDP) provides an opportunity for the DLBA to sell occupied property to OPDP Partners. Partners are committed to renovating the houses and working with occupants to help them stay in the house as a homeowner or tenant, or to provide relocation assistance. The policy enacting the Occupied Property Disposition Program was approved by the Detroit Land Bank Board of Directors in December 2021 and transfers through OPDP began in 2022.

| Q4 OCCUPIED NON-PROFIT/ OCCUPIED<br>PROPERTY DISPOSITION PROGRAM CLOSINGS |          |
|---------------------------------------------------------------------------|----------|
| Month                                                                     | Closed   |
| April                                                                     | 1        |
| May                                                                       | 7        |
| June                                                                      | 1        |
| <b>Grand Total</b>                                                        | <b>9</b> |

| EXECUTIVE SUMMARY            |     |
|------------------------------|-----|
| ONP/OPDP Closed              | 337 |
| ONP/OPDP Compliance Acheived | 246 |
| Reconveyance Complete        | 18  |



# LEGAL

The Legal Department is responsible for the legal affairs of the Detroit Land Bank Authority (DLBA). The Legal Department provides legal advice and support to the DLBA that facilitates property disposition, remediates nuisances, and addresses illegal activity at properties throughout Detroit, helping the DLBA achieve its goal of restoring blighted and vacant properties to productive use. The Legal Department also represents the DLBA in a variety of legal, regulatory, transactional, and other contexts.

The response to the coronavirus pandemic continued to impact some of the Legal Department's activities during the fourth quarter of fiscal year 2026. During this quarter, courts were open primarily on a remote basis for certain civil actions including quiet title and nuisance abatement.



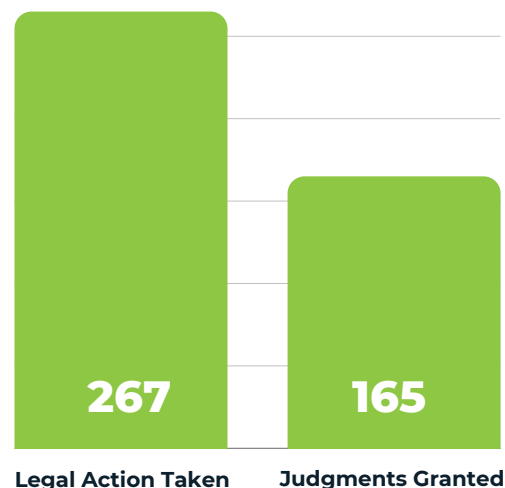
## QUIET TITLE

The Legal Department files and oversees expedited Quiet Title Actions pursuant to extraordinary legal authority granted to land banks in Michigan under Section 9 of the Land Bank Fast Track Act, MCL 124.759., which allows the DLBA to obtain quiet title more efficiently, quickly, and cost-effectively than private parties or municipalities. The DLBA files quiet title actions on its properties in support of its commitment to sell structures with clear, insurable title. By doing so, the DLBA provides buyers with confidence in their ownership and any investment they make in property purchased from the DLBA. Clear title also fulfills a standard requirement of a lender providing financing secured by a mortgage.

During the fourth quarter, the Quiet Title Team received judgments clearing title to 165 properties and filed 14 additional lawsuits representing 267 properties.



### Q4 QUIET TITLE



## NUISANCE ABATEMENT ABANDONED PROPERTIES

The DLBA established its Nuisance Abatement Program (NAP) in February 2014, after the Detroit City Council delegated to the DLBA non-exclusive authority to commence Nuisance Abatement litigation on February 18, 2014 (Council Action Number 23). The criteria for being designated as a NAP-eligible property include that the property is vacant, boarded, and appears to be abandoned or neglected.

The NAP team identifies potential properties using several resources, including city-wide surveys as well as input from the City's Department of Neighborhoods, community groups, and neighbors. Specific locations are then verified by investigators, who place a large notice (poster) on the property.

To achieve proper service of process, the DLBA searches tax, title, and other records for each property to determine current interest holders of record, including owners, mortgage companies, and other lien holders. A NAP civil suit names current owners and other interest holders of record and requests abatement of the nuisance created by the property's condition. Owners or interest holders in a property who fail to respond to the lawsuit or enter into an agreement with the DLBA to abate the nuisance, may lose their ownership rights to the property at a hearing for default judgment.

During the fourth quarter, the Legal Department initiated 13 new nuisance abatement proceedings. For the existing NAP matters, court proceedings were conducted in a primarily remote format, and 5 judgments transferring title to the DLBA were issued. In addition, the NAP Team entered into 10 abatement agreements with private owners to rehabilitate their properties.

NAP agreements continued to be a successful tool in addressing private blight with 139 properties achieving Compliance in the fourth quarter, including the following examples:

## **BEFORE AND AFTER**

### **RENOVATED AS A RESULT OF A NAP AGREEMENT**

*District 2*



*District 4*





## **DRUG HOUSE UNIT**

The Drug House Unit (DHU) is a part of the NAP team and represents a joint effort by the Detroit Police Department (DPD) and the DLBA to help stabilize neighborhoods by addressing the use of properties for drug trafficking. The DHU receives weekly emails from DPD reporting properties where officers found drugs and drug paraphernalia during surveillance and raids. Using this information, the DHU determines next steps based on the ownership of the property. If a property is privately-owned, and more than two raids occur within a 12-month period, the DHU may proceed with a lawsuit. If a property is DLBA-owned, the DLBA's Occupied Property Team determines how to address occupancy at the property based on its internal investigation into the nature of the reported activities.

During the fourth quarter, DPD reported 57 applicable raids to the DHU. Of these, 54 occurred at privately-owned properties. Only privately owned, single-family residences are eligible for DHU action, so warning letters were sent or are in the process of being sent to these property owners. The remaining 3 raids were conducted at DLBA-owned properties and are under investigation by the Occupied Properties Team. 2 Nuisance Abatement lawsuits were filed for illegal narcotic activity during the fourth quarter.

## **FREEDOM OF INFORMATION ACT (FOIA) REQUESTS**

Under the Michigan Freedom of Information Act (FOIA), MCL 15.231 et seq., all persons, except those who are incarcerated, can submit a FOIA request to the DLBA FOIA Coordinator. During the fourth quarter, the DLBA received 10 new FOIA requests and completed all 10 within the statutory timeframes. The DLBA issued another 1 response during the fourth quarter pursuant to a request that requires periodic responses over a six-month period, also completed within the statutory timeframes.

# ADMINISTRATION & SUPPORT

The Administration & Support Departments of the Detroit Land Bank Authority direct the day-to-day operations and centralized resources of the DLBA. Providing Office Management, Information Technology, Data Solutions, and Customer Service support. In addition to internal programming, they also support the vast programs utilized by external stakeholders, the public, and other City entities including the DLBA's Salesforce database and [buildingdetroit.org](http://buildingdetroit.org).



## CUSTOMER SERVICE

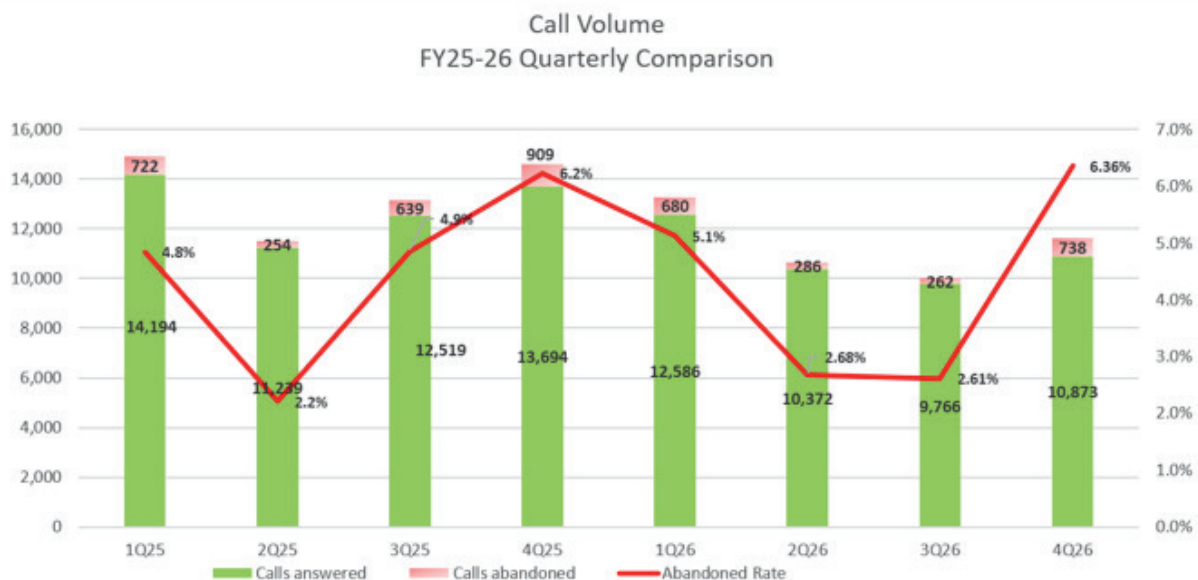
The Customer Service Team are DLBA's brand ambassadors assisting Detroit residents engaging in the land bank's variety of programs and property concerns. The team operates a call center and the organization's public lobby. Our communications platform went live on March 17, 2025, and post call surveys soft launched in November 2025. The AI chatbot and live web chat functionality was implemented in mid-May. We are committed to providing service excellence with each customer interaction.

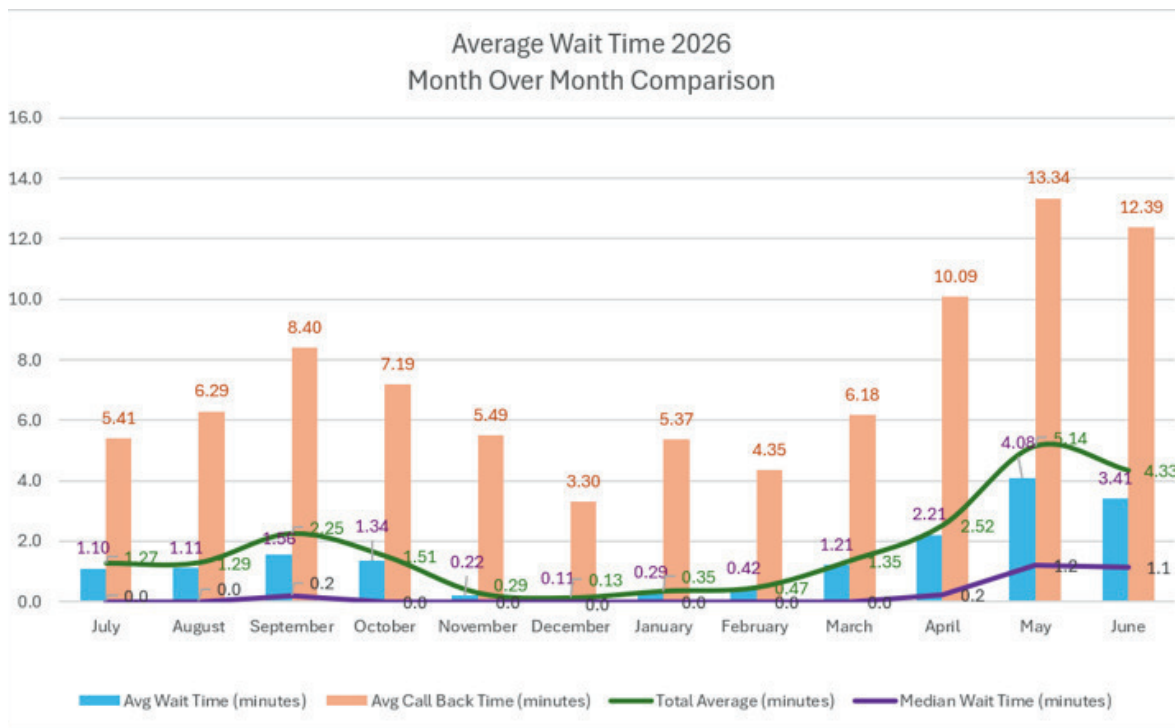
## OPERATIONAL SERVICE METRICS

### PHONE CALLS

The DLBA received 11,611 phone calls in 4Q26, increasing 15.8% from 3Q26 10,028. The percentage of total inbound calls answered decreased to 93.64% from 3Q26's 97.4%. The abandoned rate increased to 6.36% in 4Q26 compared to 3Q26's 2.6%. June's average wait time decreased to 4.33 minutes compared to May's 5.14 minutes. Below are graphs illustrating the improvements in quarterly call metrics.

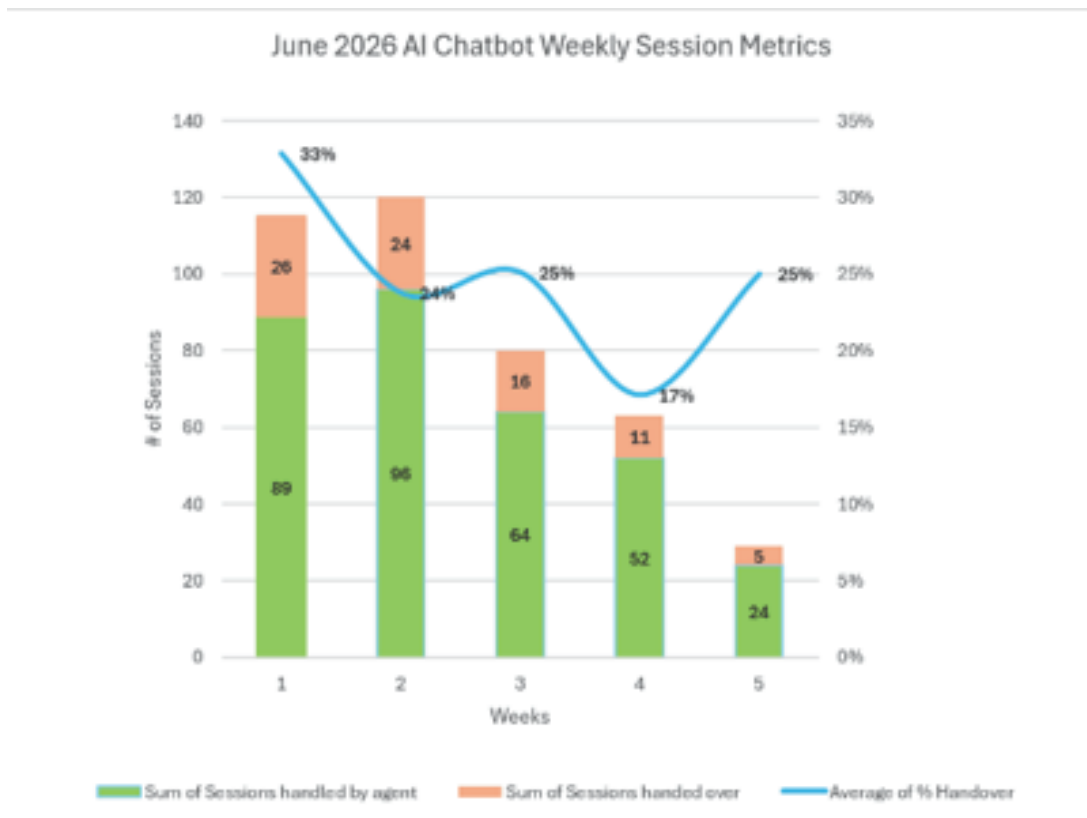
Post call surveys were implemented in November 2025. In 4Q26, we received 2,907 survey responses compared to 3Q26's 1,100 survey responses. Our response rate increased to 26.7% of calls answered compared to 11.3% for the previous quarter. Our average satisfaction rate increased to an average score of 4.5 out of 5 from 4.4 in the previous quarter.





## AI CHATBOT SESSIONS

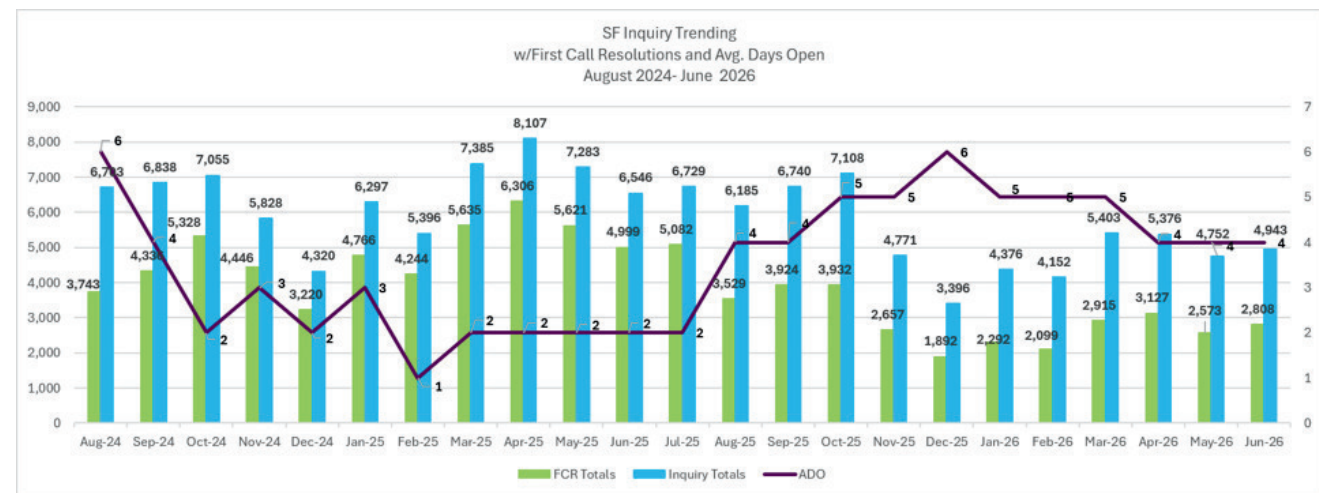
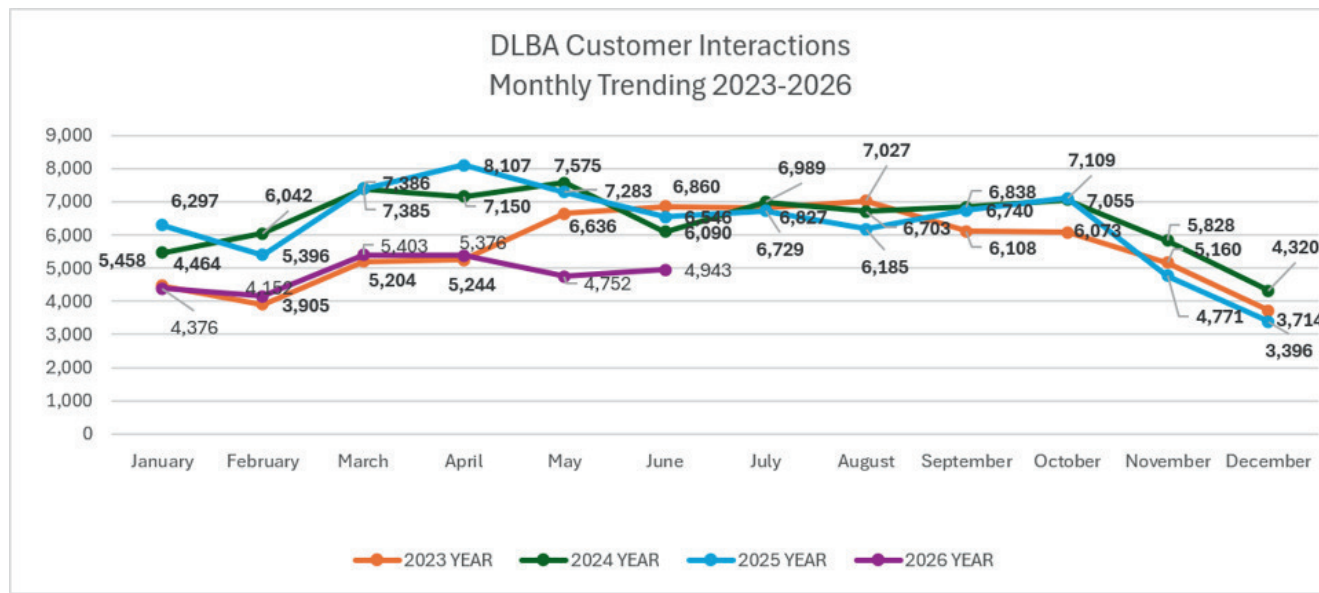
In June 2026, the AI chatbot handled 325 sessions with 82 sessions handed over to a live Customer Service team member for assistance. Below is a graph illustrating weekly AI chatbot sessions handled, sessions transferred to a Customer Service team member, and the average % of sessions handed over for the week.





SALESFORCE INQUIRIES

The DLBA received 15,071 Salesforce inquiries in 4Q26, compared to 3Q26's 13,931. Inquiries received for 2026 are 29,002 and are projected to be 58,004 compared to 75,944 in 2025, 77,434 in 2024, and 67,222 in 2023. Below is the monthly trending year over year for 2023 through 2026.



The DLBA serviced 1,015 lobby customers in 4Q26 compared to 992 in 3Q26. Our efforts to improve customer service delivery and accountability have yielded significant improvements in First Call Resolution and Average Days Open metrics as noted in the graph above.

## INFORMATION TECHNOLOGY

The Information Technology team at the Detroit Land Bank Authority (DLBA) is responsible for the systems, infrastructure, and support that keep the organization running and connected. IT manages the technology foundation behind DLBA's operations, including Salesforce, buildingdetroit.org, network infrastructure, Wi-Fi connectivity, devices, and the core systems that support property transactions across DLBA programs. The team also supports technology used in homes and field operations, including alarm systems and related property-based technology, helping protect assets and support work both in the office and throughout the community.

In addition to maintaining day-to-day operations, IT plays a central role in improving reliability, security, and the overall user experience for both staff and the public. The team monitors cybersecurity risks, strengthens system protections, supports secure access to data and applications, and works closely with business partners to improve workflows and reduce manual effort. By supporting online property transactions, enhancing internal operations, and modernizing the tools DLBA depends on, IT helps advance the organization's broader mission of making processes more efficient, transparent, and accessible.

**222**

Salesforce  
Tickets  
Closed

**42**

Website Support  
Tickets Closed

**14,574**

Salesforce  
Logins

**131,000**

Active users visited  
buildingdetroit.org

**1,232,198**

Pages viewed on  
buildingdetroit.org

**713**

AI Chatbot  
Sessions



# OPERATIONS & FINANCE

The Detroit Land Bank Authority Finance Department continues to operate in a transformative manner fully supportive of the DLBA sales programs. The Finance Department also includes Operations, which allocates resources to the ever-evolving operational functions that support the internal operations of the organization.

# FINANCE

## CLOSING SUMMARY

Attached are the preliminary financial statements for the DLBA, including the Balance Sheet and Budget vs Actual Income Statement, as of June 30, 2026.

## QUARTER FOUR FINANCIAL HIGHLIGHTS

- Through the fourth quarter of FY26, the DLBA continues to operate at a deficit, with year-to-date expenditures exceeding revenues. This deficit is being funded through the planned use of fund balance resources.
- In review of revenue classifications, there has been a significant decline in structure sales revenue, primarily due to a continued reduction in available salvageable structures to sell. Conversely, vacant land sales have exceeded projections and are trending slightly above budget through the fourth quarter.
- The DLBA continues to support homeownership through multiple homebuyer discount programs, providing more than \$1.021 million in discounts through June 30, 2026.
- Through the fourth quarter, current and delinquent property tax collections received from the City of Detroit and Wayne County Treasurer increased by approximately 56% and 13%, respectively, compared to FY 2025.
- Fiscal Year 2026 expenditures reflect higher-than-anticipated costs related to legal services, title work, and an increase in budgeted lawn maintenance costs paid to GSD.
- Through the fourth quarter, approximately \$390,000 in delinquent tax payments was remitted to the Wayne County Treasurer on behalf of DLBA properties with forfeited taxes. These forfeited tax payments were related to properties in compliance and reconveyance properties.
- The DLBA adopted its final FY 2026 budget, which includes a fund balance of approximately \$6M to address the current budget shortfall resulting from the loss of City of Detroit operating subsidy in FY26.
- The DLBA also adopted an FY27 budget which does not include a City of Detroit operating subsidy for the 2nd consecutive year. However, the DLBA is anticipating a City subsidy in FY28.



**Filters**

Company Name Equals (Detroit Land Bank Authority)

Soft Dates - Periods Format: Current Period (Cumulative), Last Year (Current Period, Cumulative)

Current Period Date Override 06/30/2026

**Preliminary****Balance Sheet**

|                                                      | Current Period       | Last Year            | Variance               |
|------------------------------------------------------|----------------------|----------------------|------------------------|
| <b>Assets</b>                                        |                      |                      |                        |
| 110100 - Fifth Third Bank Auction Saving             | (0.00)               | 1,295,338.39         | (1,295,338.39)         |
| 110200 - Fifth Third Bank Auction Checking           | (0.00)               | 629,586.40           | (629,586.40)           |
| 110400 - Fifth Third Bank Demo Checking              | (0.00)               | 8,722.12             | (8,722.12)             |
| 110600 - Fifth Third Bank Payroll                    | 335,570.93           | 508,062.51           | (172,491.58)           |
| 110700 - Fifth Third Bank Main                       | 4,214,263.83         | 3,063,720.05         | 1,150,543.78           |
| 111000 - Liberty Bank - Sales Inc - 1466             | 0.00                 | 5,334,323.09         | (5,334,323.09)         |
| 111400 - Liberty Saving - Designated Cash            | 3,103,556.56         | 3,228,915.03         | (125,358.47)           |
| 113000 - Cash Escrow Account: Westcor Land           | 2,000,000.00         | 2,000,000.00         | 0.00                   |
| 115000 - Fifth Third Restricted Cash                 | 3,429,894.20         | 3,429,894.20         | 0.00                   |
| 115100 - Fifth Third Bank Money Market               | 169.81               | 691.30               | (521.49)               |
| 115400 - Fifth Third Bank Fixed Income Securities C  | 17,063,955.29        | 18,389,258.66        | (1,325,303.37)         |
| 116000 - Huntington - Main                           | 1,418,625.64         | 4,433,922.60         | (3,015,296.96)         |
| 116100 - Huntington - Payroll                        | 1,616,259.34         | 1,809,340.61         | (193,081.27)           |
| 116200 - Huntington - Auction Checking               | 30,934.35            | 614,368.45           | (583,434.10)           |
| 116300 - Huntington - Auction Savings                | 357,352.54           | 3,749,400.04         | (3,392,047.50)         |
| 116400 - Huntington - ICS                            | 3,076,843.82         | 0.00                 | 3,076,843.82           |
| 117000 - Huntington Bank Fixed Income Securities A   | 3,490,008.40         | 3,388,946.21         | 101,062.19             |
| <b>Total Cash And Cash Equivalents</b>               | <b>40,137,434.71</b> | <b>51,884,489.66</b> | <b>(11,747,054.95)</b> |
| 131000 - Due from Detroit Land Bank CDC              | 0.00                 | 50,000.00            | (50,000.00)            |
| 140000 - Accounts Receivable                         | 1,777,342.68         | 3,197,869.79         | (1,420,527.11)         |
| 140500 - Occupied Non-Profit Receivable              | 0.00                 | 0.00                 | 0.00                   |
| 141500 - Acc'd Accounts Receivable - Non HHF         | (0.00)               | 23,708.45            | (23,708.45)            |
| 146000 - Allowance for Doubtful Accounts             | 0.00                 | 0.00                 | 0.00                   |
| <b>Total Accounts Receivable</b>                     | <b>1,777,342.68</b>  | <b>3,271,578.24</b>  | <b>(1,494,235.56)</b>  |
| 150000 - Pre-Paid Expenses                           | 320,398.08           | 442,751.88           | (122,353.80)           |
| 155000 - Pre-Paid Expenses (Register of Deeds)       | 0.00                 | 0.00                 | 0.00                   |
| <b>Total Prepaid Expenses</b>                        | <b>320,398.08</b>    | <b>442,751.88</b>    | <b>(122,353.80)</b>    |
| 160000 - Inventory - Structures                      | 980,000.00           | 1,684,500.00         | (704,500.00)           |
| 160100 - Inventory - Rehabbed & Ready                | 9,569,335.15         | 4,511,588.97         | 5,057,746.18           |
| 160200 - Inventory - NSP                             | 559,324.07           | 559,324.07           | 0.00                   |
| 160300 - Inventory - Accessory Structure             | 118,750.00           | 112,750.00           | 6,000.00               |
| 160400 - Inventory - Side Lots                       | 5,590,200.00         | 5,836,100.00         | (245,900.00)           |
| 160500 - Inventory - Rehab & Ready - B of A          | 272,711.70           | 287,951.70           | (15,240.00)            |
| 160600 - Inventory - Dispo Fitzgerald                | 64,072.50            | 64,072.50            | 0.00                   |
| 160700 - Inventory - Dispo Whitebox                  | 0.00                 | 0.00                 | 0.00                   |
| 160800 - Inventory - Dispo Jefferson-Chalmers        | 8,000.00             | 8,000.00             | 0.00                   |
| 162000 - Inventory - Wayne County - Right of Refusal | 579,072.18           | 147,571.33           | 431,500.85             |
| <b>Total Property Held for Resale</b>                | <b>17,741,465.60</b> | <b>13,211,858.57</b> | <b>4,529,607.03</b>    |
| 180100 - Purchases in Progress                       | 0.00                 | 0.00                 | 0.00                   |
| <b>Total Current Assets</b>                          | <b>59,976,641.07</b> | <b>68,810,678.35</b> | <b>(8,834,037.28)</b>  |
| 171500 - Vehicles                                    | 0.00                 | 0.00                 | 0.00                   |
| 175000 - Accumulated Depreciation                    | 0.00                 | 0.00                 | 0.00                   |
| <b>Total Fixed Asset</b>                             | <b>0.00</b>          | <b>0.00</b>          | <b>0.00</b>            |
| <b>Total Assets</b>                                  | <b>59,976,641.07</b> | <b>68,810,678.35</b> | <b>(8,834,037.28)</b>  |



|                                        | Current Period      | Last Year           | Variance            |
|----------------------------------------|---------------------|---------------------|---------------------|
| <b>Liabilities</b>                     |                     |                     |                     |
| 214500 - Due to Other Governments      | 1,183.41            | 293.63              | 889.78              |
| 210000 - Accounts Payable              | 448,602.08          | 1,286,091.81        | (837,489.73)        |
| <b>Total Accounts Payable</b>          | <b>449,785.49</b>   | <b>1,286,385.44</b> | <b>(836,599.95)</b> |
| 245000 - Accrued Wages                 | (0.00)              | 478,699.81          | (478,699.81)        |
| <b>Total Accrued Payroll</b>           | <b>(0.00)</b>       | <b>478,699.81</b>   | <b>(478,699.81)</b> |
| 240500 - Accrued Expenses - Non HHF    | 1,608.60            | 811,524.56          | (809,915.96)        |
| <b>Total Accrued Expenses</b>          | <b>1,608.60</b>     | <b>811,524.56</b>   | <b>(809,915.96)</b> |
| 242000 - Auction Website Deposits      | 1,158,810.00        | 0.00                | 1,158,810.00        |
| 242200 - Direct Sales Website Deposits | 522,961.40          | 0.00                | 522,961.40          |
| 242600 - Economic Development Deposits | 112,308.41          | 0.00                | 112,308.41          |
| 242800 - Buy Back Program Deposits     | 0.00                | 0.00                | 0.00                |
| <b>Total Sales Deposits</b>            | <b>1,794,079.81</b> | <b>0.00</b>         | <b>1,794,079.81</b> |
| 262000 - Escrow Deposit Payables       | 2,000,000.00        | 2,000,000.00        | 0.00                |
| <b>Total Unearned Revenue</b>          | <b>2,000,000.00</b> | <b>2,000,000.00</b> | <b>0.00</b>         |
| <b>Total Liabilities</b>               | <b>4,245,473.90</b> | <b>4,576,609.81</b> | <b>(331,135.91)</b> |

**Fund Balances:**

|                            |                      |                      |                       |
|----------------------------|----------------------|----------------------|-----------------------|
| 310100 - Retained Earnings | 64,234,068.54        | 60,794,448.01        | 3,439,620.53          |
| Retained Earnings          | (8,501,406.10)       | 3,439,620.53         | (11,941,026.63)       |
| <b>Total Fund Balances</b> | <b>55,732,662.44</b> | <b>64,234,068.54</b> | <b>(8,501,406.10)</b> |

|                                                                            |                      |                      |                       |
|----------------------------------------------------------------------------|----------------------|----------------------|-----------------------|
| <b>Total liabilities, deferred inflows of resources, and fund balances</b> | <b>59,978,136.34</b> | <b>68,810,678.35</b> | <b>(8,832,542.01)</b> |
|----------------------------------------------------------------------------|----------------------|----------------------|-----------------------|

|                                 |                |
|---------------------------------|----------------|
| Beginning Fund Balance 7/1/2025 | 64,234,068.54  |
| Change in Fund Balance          | (8,501,406.10) |
| Projected Ending Fund Balance   | 55,732,662.44  |

**Projected Fund Balance Allocation**

|                                       |            |
|---------------------------------------|------------|
| Nonspendable                          | 18,061,864 |
| Restricted                            | 4,943,429  |
| Committed                             | 12,500,000 |
| Assigned                              | 6,716,685  |
| Unassigned                            | 13,510,685 |
| Projected FY 2026 Ending Fund Balance | 55,732,662 |

**Filters**

Company Name Equals (Detroit Land Bank Authority)  
 Soft Dates - Periods Format: Current Year to Date  
 Current Period Date Override 6/30/2026

**Preliminary****Budget vs Actual Income Statement**

|                                                             | Budget (USD)          | Actual (USD)          | Variance \$ (USD)     | Variance % (USD) |
|-------------------------------------------------------------|-----------------------|-----------------------|-----------------------|------------------|
| <b>Revenues</b>                                             |                       |                       |                       |                  |
| 434000 - Blight Elimination Funds                           | 4,791,680.00          | 0.00                  | (4,791,680.00)        | 0.00%            |
| 450000 - Private Grant Revenues                             | 26,660.00             | 26,663.23             | 3.23                  | 100.01%          |
| <b>Grants and contracts</b>                                 | <b>4,818,340.00</b>   | <b>26,663.23</b>      | <b>(4,791,676.77)</b> | <b>0.55%</b>     |
| 490000 - Donated Goods and Services                         | 196,350.00            | 187,350.00            | (9,000.00)            | 95.42%           |
| <b>Donated Properties</b>                                   | <b>196,350.00</b>     | <b>187,350.00</b>     | <b>(9,000.00)</b>     | <b>95.42%</b>    |
| 471000 - Fee Revenue                                        | 200,440.00            | 200,459.99            | 19.99                 | 100.01%          |
| 472100 - Vacant Lot Sales                                   | 1,297,010.00          | 1,356,818.65          | 59,808.65             | 104.61%          |
| 473000 - Structure Sales                                    | 10,153,405.00         | 8,139,664.64          | (2,013,740.36)        | 80.17%           |
| 473900 - Refunds                                            | (30,000.00)           | (27,715.00)           | 2,285.00              | 92.38%           |
| 478000 - House Showing Fees                                 | 25,500.00             | 25,585.00             | 85.00                 | 100.33%          |
| 479000 - Pre-Inspection Fee                                 | 130,000.00            | 131,379.00            | 1,379.00              | 101.06%          |
| <b>Charges for Services</b>                                 | <b>11,776,355.00</b>  | <b>9,826,192.28</b>   | <b>(1,950,162.72)</b> | <b>83.44%</b>    |
| 473500 - Educator Discount                                  | (63,240.00)           | (52,700.00)           | 10,540.00             | 83.33%           |
| 473600 - City Employee Discount                             | (575,280.00)          | (499,350.00)          | 75,930.00             | 86.80%           |
| 473700 - Projects Discount                                  | (123,900.00)          | (110,179.43)          | 13,720.57             | 88.93%           |
| 473800 - Homebuyer Counseling Discount                      | (410,760.00)          | (359,420.00)          | 51,340.00             | 87.50%           |
| <b>Discounts</b>                                            | <b>(1,173,180.00)</b> | <b>(1,021,649.43)</b> | <b>151,530.57</b>     | <b>87.08%</b>    |
| 445000 - 5/50 Proceeds                                      | 4,556,790.00          | 4,823,126.34          | 266,336.34            | 105.84%          |
| <b>Property Taxes</b>                                       | <b>4,556,790.00</b>   | <b>4,823,126.34</b>   | <b>266,336.34</b>     | <b>105.84%</b>   |
| 481000 - Interest Income                                    | 131,850.00            | 131,542.06            | (307.94)              | 99.77%           |
| 483000 - Unrealized Gain (Loss) on Investments - FTB        | (22,675.00)           | (5,623.23)            | 17,051.77             | 24.80%           |
| 483001 - Unrealized Gain (Loss) on Investments - Huntington | 0.00                  | 0.00                  | 0.00                  | 0.00%            |
| 484000 - Investment Income FTB                              | 761,490.00            | 679,798.37            | (81,691.63)           | 89.27%           |
| 484001 - Investment Income Huntington                       | 101,510.00            | 101,062.19            | (447.81)              | 99.56%           |
| <b>Interest Revenue</b>                                     | <b>972,175.00</b>     | <b>906,779.39</b>     | <b>(65,395.61)</b>    | <b>93.27%</b>    |
| 477000 - Legal Recoveries                                   | 179,895.00            | 175,329.66            | (4,565.34)            | 97.46%           |
| 480000 - Other Income                                       | 1,867,145.00          | 1,867,147.59          | 2.59                  | 100.00%          |
| 480100 - Rental Income                                      | 58,545.00             | 58,550.13             | 5.13                  | 100.01%          |
| <b>Other Revenue</b>                                        | <b>2,105,585.00</b>   | <b>2,101,027.38</b>   | <b>(4,557.62)</b>     | <b>99.78%</b>    |
| <b>Total Revenue</b>                                        | <b>23,252,415.00</b>  | <b>16,849,489.19</b>  | <b>(6,402,925.81)</b> | <b>72.46%</b>    |

**Expenditures****Property acquisition and management**

|                                         |              |              |              |         |
|-----------------------------------------|--------------|--------------|--------------|---------|
| 820250 - Settlements                    | 17,875.00    | 17,875.00    | 0.00         | 100.00% |
| 860000 - Contract Staff                 | 1,000,000.00 | 797,880.27   | (202,119.73) | 79.79%  |
| 880000 - Site Investigators             | 400,000.00   | 370,874.15   | (29,125.85)  | 92.72%  |
| 890000 - Other Professional Services    | 825,150.00   | 777,721.62   | (47,428.38)  | 94.25%  |
| 913000 - Court Filing Fees              | 125,000.00   | 114,362.17   | (10,637.83)  | 91.49%  |
| 916000 - Homeowner Counseling           | 10,000.00    | 6,640.00     | (3,360.00)   | 66.40%  |
| 917000 - Inspections                    | 254,550.00   | 181,546.00   | (73,004.00)  | 71.32%  |
| 917002 - Property Inspection (Exterior) | 75,000.00    | 41,085.00    | (33,915.00)  | 54.78%  |
| 917003 - Property Inspection (Interior) | 0.00         | 0.00         | 0.00         | 0.00%   |
| 918100 - Tree Maintenance               | 10,000.00    | 2,400.00     | (7,600.00)   | 24.00%  |
| 918200 - Tree Removal                   | 50,000.00    | 19,972.00    | (30,028.00)  | 39.94%  |
| 918300 - Lawn Maintenance               | 1,502,050.00 | 1,473,247.50 | (28,802.50)  | 98.08%  |
| 918400 - Snow Removal                   | 2,000.00     | 1,890.00     | (110.00)     | 94.50%  |
| 918500 - Cleaning Services              | 61,000.00    | 40,865.00    | (20,135.00)  | 66.99%  |
| 918600 - Maintenance Supplies           | 49,545.00    | 42,543.02    | (7,001.98)   | 85.87%  |
| 921800 - Property Valuations            | 2,000.00     | 1,975.00     | (25.00)      | 98.75%  |
| 923000 - Title Expenses                 | 709,100.00   | 704,291.89   | (4,808.11)   | 99.32%  |
| 923500 - Utilities - Program            | 217,250.00   | 174,472.46   | (42,777.54)  | 80.31%  |
| 925000 - Property Tax for Closing       | 500,000.00   | 390,747.27   | (109,252.73) | 78.15%  |
| 925500 - Security                       | 315,000.00   | 242,841.21   | (72,158.79)  | 77.09%  |



|                                                          | Budget (USD)         | Actual (USD)         | Variance \$ (USD)     | Variance % (USD) |
|----------------------------------------------------------|----------------------|----------------------|-----------------------|------------------|
| <b>Acquisition and maintenance</b>                       | <b>6,125,520.00</b>  | <b>5,403,229.56</b>  | <b>(722,290.44)</b>   | <b>88.21%</b>    |
| 460000 - Gain (Loss) on Sale of Property                 | 1,281,335.00         | 1,048,358.50         | (232,976.50)          | 81.82%           |
| 466000 - Cost of Inventory                               | 1,022,400.00         | 840,800.00           | (181,600.00)          | 82.24%           |
| <b>Cost of goods sold</b>                                | <b>2,303,735.00</b>  | <b>1,889,158.50</b>  | <b>(414,576.50)</b>   | <b>82.00%</b>    |
| 465000 - Impairment of Inventory                         | 2,335,220.00         | 285,250.00           | (2,049,970.00)        | 12.22%           |
| <b>Inventory impairment</b>                              | <b>2,335,220.00</b>  | <b>285,250.00</b>    | <b>(2,049,970.00)</b> | <b>12.22%</b>    |
| 912100 - Exterior Debris Removal                         | 615,000.00           | 535,146.00           | (79,854.00)           | 87.02%           |
| 912101 - Debris Relocation (Exterior)                    | 0.00                 | 0.00                 | 0.00                  | 0.00%            |
| 912102 - Graffiti Removal (Exterior)                     | 0.00                 | 0.00                 | 0.00                  | 0.00%            |
| 912104 - Tire Removal                                    | 0.00                 | 0.00                 | 0.00                  | 0.00%            |
| 912105 - Vehicle Removal                                 | 0.00                 | 0.00                 | 0.00                  | 0.00%            |
| 912200 - Interior Debris Removal                         | 50,000.00            | 15,281.00            | (34,719.00)           | 30.56%           |
| 912201 - Debris Relocation (Interior)                    | 2,000.00             | 0.00                 | (2,000.00)            | 0.00%            |
| 912204 - Pest Control                                    | 1,000.00             | 425.00               | (575.00)              | 42.50%           |
| 912206 - Pump Out Basement (Residential)                 | 1,000.00             | 350.00               | (650.00)              | 35.00%           |
| 912207 - Sewer/Basement Services                         | 10,000.00            | 0.00                 | (10,000.00)           | 0.00%            |
| 912300 - Miscellaneous Debris Removal                    | 50,000.00            | 18,500.00            | (31,500.00)           | 37.00%           |
| 912301 - Debris Removal and Proper Disposal              | 35,000.00            | 31,500.00            | (3,500.00)            | 90.00%           |
| 912400 - Board-Ups                                       | 15,000.00            | 3,995.40             | (11,004.60)           | 26.64%           |
| 912401 - Board Up - Entry Door (Black Plywood)           | 0.00                 | 0.00                 | 0.00                  | 0.00%            |
| 912403 - Board Up - Entry Door (Plywood)                 | 2,000.00             | 1,125.00             | (875.00)              | 56.25%           |
| 912404 - Board Up - Entry Door (SecureView)              | 10,000.00            | 6,595.00             | (3,405.00)            | 65.95%           |
| 912407 - Board Up - Standard Opening (Plywood)           | 0.00                 | 0.00                 | 630.00                | 0.00%            |
| 912408 - Board Up - Standard Opening (SecureView)        | 148,075.00           | 108,076.70           | (39,998.30)           | 72.99%           |
| 912410 - Build Entry Door (Plywood)                      | 0.00                 | 0.00                 | 0.00                  | 0.00%            |
| 912411 - Install Hasp & Padlock                          | 46,240.00            | 37,635.00            | (8,605.00)            | 81.39%           |
| 912412 - Roof Tarp - Standard                            | 0.00                 | 0.00                 | 0.00                  | 0.00%            |
| <b>Board-ups, sales preparations, and debris removal</b> | <b>985,315.00</b>    | <b>758,629.10</b>    | <b>(226,685.90)</b>   | <b>76.99%</b>    |
| 915000 - Demolition General                              | 14,900.00            | 5,790.00             | (9,110.00)            | 38.86%           |
| 915200 - Other Surveys                                   | 315,650.00           | 256,550.00           | (59,100.00)           | 81.28%           |
| 915400 - Abatement Remediation                           | 480,000.00           | 441,300.00           | (38,700.00)           | 91.94%           |
| <b>Demolition</b>                                        | <b>810,550.00</b>    | <b>703,640.00</b>    | <b>(106,910.00)</b>   | <b>86.81%</b>    |
| <b>Employee compensation and benefits</b>                |                      |                      |                       |                  |
| 510000 - Salaries & Wages                                | 10,329,555.00        | 9,827,826.70         | (501,728.30)          | 95.14%           |
| 520000 - Employment Taxes                                | 828,950.00           | 786,047.43           | (42,902.57)           | 94.82%           |
| 530000 - Employee Benefits                               | 2,157,190.00         | 2,089,052.72         | (68,137.28)           | 96.84%           |
| <b>Employee compensation and benefits</b>                | <b>13,315,695.00</b> | <b>12,702,926.85</b> | <b>(612,768.15)</b>   | <b>95.40%</b>    |
| <b>Administrative and contracted services</b>            |                      |                      |                       |                  |
| 702000 - Advertising & Marketing                         | 203,545.00           | 195,043.78           | (8,501.22)            | 95.82%           |
| <b>Advertising</b>                                       | <b>203,545.00</b>    | <b>195,043.78</b>    | <b>(8,501.22)</b>     | <b>95.82%</b>    |
| 810000 - Accountant/Auditor                              | 43,875.00            | 43,875.00            | 0.00                  | 100.00%          |
| 820000 - Legal                                           | 376,125.00           | 428,063.24           | 51,938.24             | 113.81%          |
| 830000 - IT and Website                                  | 132,720.00           | 91,644.29            | (41,075.71)           | 69.05%           |
| <b>Professional fees</b>                                 | <b>552,720.00</b>    | <b>563,582.53</b>    | <b>10,862.53</b>      | <b>101.97%</b>   |
| 705000 - Telephone & Internet Expense                    | 603,285.00           | 368,638.80           | (234,646.20)          | 61.11%           |
| 730000 - IT Hardware                                     | 72,850.00            | 66,314.67            | (6,535.33)            | 91.03%           |
| <b>Information technology</b>                            | <b>676,135.00</b>    | <b>434,953.47</b>    | <b>(241,181.53)</b>   | <b>64.33%</b>    |
| 610000 - Rent Expense                                    | 1,002,615.00         | 1,002,613.10         | (1.90)                | 100.00%          |
| 640000 - Building Repairs and Maintenance                | 6,450.00             | 3,455.43             | (2,994.57)            | 53.57%           |
| 650000 - Parking                                         | 426,600.00           | 456,467.65           | 29,867.65             | 107.00%          |
| 660000 - Other Repairs and Maintenance                   | 5,000.00             | 1,693.89             | (3,306.11)            | 33.88%           |
| <b>Occupancy</b>                                         | <b>1,440,665.00</b>  | <b>1,464,230.07</b>  | <b>23,565.07</b>      | <b>101.64%</b>   |
| 550000 - Worker's Comp Insurance                         | 33,180.00            | 35,740.92            | 2,560.92              | 107.72%          |
| 630000 - Prop/Liability Insurance                        | 408,545.00           | 319,352.95           | (89,192.05)           | 78.17%           |
| <b>Insurance</b>                                         | <b>441,725.00</b>    | <b>355,093.87</b>    | <b>(86,631.13)</b>    | <b>80.39%</b>    |
| 715000 - Office Supplies                                 | 75,000.00            | 54,733.01            | (20,266.99)           | 72.98%           |
| <b>Office supplies</b>                                   | <b>75,000.00</b>     | <b>54,733.01</b>     | <b>(20,266.99)</b>    | <b>72.98%</b>    |
| 717500 - Printing                                        | 43,425.00            | 35,498.08            | (7,926.92)            | 81.75%           |
| 720000 - Postage and Delivery                            | 100,505.00           | 80,606.56            | (19,898.44)           | 80.20%           |
| 920000 - Postage, Delivery - Program                     | 12,215.00            | 9,815.68             | (2,399.32)            | 80.36%           |
| <b>Printing and postage</b>                              | <b>156,145.00</b>    | <b>125,920.32</b>    | <b>(30,224.68)</b>    | <b>80.64%</b>    |

|                                              | Budget (USD)          | Actual (USD)          | Variance \$ (USD)     | Variance % (USD) |
|----------------------------------------------|-----------------------|-----------------------|-----------------------|------------------|
| 725000 - Equipment & Leases                  | 29,120.00             | 24,118.23             | (5,001.77)            | 82.82%           |
| 735000 - Conferences & Meetings              | 100,000.00            | 92,686.34             | (7,313.66)            | 92.69%           |
| 736000 - Software Licenses                   | 544,455.00            | 494,526.33            | (49,928.67)           | 90.83%           |
| 740000 - Professional Development            | 100,000.00            | 90,253.75             | (9,746.25)            | 90.25%           |
| 741000 - Recruitment                         | 510.00                | 400.00                | (110.00)              | 78.43%           |
| 742000 - Meals                               | 7,000.00              | 6,189.99              | (810.01)              | 88.43%           |
| 745000 - Memberships & Licenses              | 85,000.00             | 69,852.60             | (15,147.40)           | 82.18%           |
| 746000 - Mileage                             | 15,000.00             | 15,255.78             | 255.78                | 101.71%          |
| 765000 - Bank Fees                           | 5,000.00              | 3,733.25              | (1,266.75)            | 74.67%           |
| 770000 - Miscellaneous Expense               | 10,000.00             | 3,124.03              | (6,875.97)            | 31.24%           |
| 901000 - R&R Gift Cards                      | 22,510.00             | 22,510.00             | 0.00                  | 100.00%          |
| 902000 - Program Rental / Lease              | 47,620.00             | 45,616.98             | (2,003.02)            | 95.79%           |
| 914000 - Credit Card Processing              | 166,315.00            | 131,636.95            | (34,678.05)           | 79.15%           |
| 922000 - Real Estate Fairs                   | 0.00                  | 0.00                  | 0.00                  | 0.00%            |
| <b>Other services</b>                        | <b>1,132,530.00</b>   | <b>999,904.23</b>     | <b>(132,625.77)</b>   | <b>88.29%</b>    |
| <b>Total Expenditures</b>                    | <b>30,554,500.00</b>  | <b>25,936,295.29</b>  | <b>(4,617,574.71)</b> | <b>84.89%</b>    |
| <b><u>Other financing sources (uses)</u></b> |                       |                       |                       |                  |
| 497500 - Inter-Company Revenue               | 585,400.00            | 585,400.00            | 0.00                  | 100.00%          |
| 930000 - Inter-Company Expense               | 0.00                  | 0.00                  | 0.00                  | 0.00%            |
| <b>Total Other financing sources (uses)</b>  | <b>585,400.00</b>     | <b>585,400.00</b>     | <b>0.00</b>           | <b>100.00%</b>   |
| <b>Change in Fund Balance</b>                | <b>(6,716,685.00)</b> | <b>(8,501,406.10)</b> | <b>(1,785,351.10)</b> | <b>126.57%</b>   |
| Beginning Fund Balance                       |                       | 64,234,068.54         |                       |                  |
| Change in Fund Balance                       |                       | (8,501,406.10)        |                       |                  |
| Projected Ending Fund Balance                |                       | <u>55,732,662.44</u>  |                       |                  |