

Minutes



Quad Cities Land Bank Authority Board Meeting
Monday, November 21, 2022, 10:30 a.m.
Moline City Hall
Committee of the Whole Room
619 16 Street
Moline, Illinois 61265

1. CALL TO ORDER

M. Brainard called the meeting to order at 10:32 am

2. ROLL CALL

Board Members: Miles Brainard, KJ Whitley, Annaka Whiting
Others present: Brent Denzin (remote), Mary Chappell

BOARD MEMBER	Present	Absent
Brainard, Miles	X	
Whitley, KJ	X	
Whiting, Annaka	X	
Chappell, Mary	X	

3. PUBLIC COMMENT

N/A

4. LAND BANK BOARD MINUTES

Motion was made by K. Whitley and seconded by A. Whiting to approve of the minutes of the November 7, 2022, meeting.
Motion passed 3-0.

BOARD MEMBER	Aye	Nay	Abstain
Brainard, Miles	X		
Whitley, KJ	X		
Whiting, Annaka	X		

5. FINANCIAL REPORT

5.1 Funding Status

Treasurer A. Whiting referenced the three financial reports provided in advance starting with the Reconciliation Report. The report is based on bank statements also provided in advance but not included as part of the agenda packet. Report presents a beginning balance of \$90,062.24. Lists interest earned of \$11.32. Payments made totaled \$1,401.87 for an ending balance of \$88,671.69. Breakdown of the expenses are listed below, and includes the travel reimbursement to Mary, the Quick Book reimbursement to the City of East Moline, and payment for the tokens with Blackhawk Bank & Trust.

Treasurer A. Whiting moved on to the Profit and Loss statement dated January 1 – November 9, 2022. The report provides a summary of all transactions by category as referenced in the Reconciliation Report. The final report discussed was the Transaction Report, which lists just the transactions or expenses during October 20 – November 9, 2022. Listed is the reimbursement expense to City of East Moline and the expense of the bank tokens. The “R” by the item indicates the expense has cleared the account.

6. LAND BANK PROGRAM MANAGER REPORT

6.1 Insurance Coverage Update

M. Chappell stated that insurance coverage for the Land Bank is under review. B. Denzin noted that prior to today's meeting, he sent a copy of an email from Region 1 contact Eric Setter that contained a copy of their evidence of insurance form and the endorsement page from their policy. Hopes it will be a good reference as the process moves forward.

B. Denzin confirmed that coverage should be secured for officers, the organization (general commercial liability) and for each of the properties. Property coverage is unique with a blanket policy insured for liability – not for value. He also noted that as a local government there is coverage under the Illinois Tort Immunity Act. As such, there should not be much exposure as there are several layers of coverage under the law.

M. Chappell shared that when the Land Bank program was under review, there was a local insurance carrier who attended all of the meetings. City of Moline Risk Management Specialist Annette Roby has mentioned this person and confirmed he would be interested bidding on insurance coverage.

6.2 Municipal Meetings

M. Chappell reported that the program's introductory meeting with members of the City of Moline staff was held last week. This was the last meeting to schedule with each municipality to introduce the program and management. Topics included the City's existing programs, such as the Hauman Housing program, and the need for affordable housing. Those present were happy to partner noting that it will be helpful to have an additional person available to manage projects that are out of the normal scope. City Administrator Vitas discussed the possibility of the Land Bank managing a commercial property project. Given the QCLBA's current program guidelines, such a request would require Board approval.

7. OLD BUSINESS

7.1 Approval of Policies and Procedures Manual

M. Brainard asked for any additional comments on the current draft of the Policies and Procedures Manual sent with the agenda. K. Whitley mentioned an edit on page five to remove a space under Section Seven under letter B. K. Whitley also noted the title of the Land Bank Manager as presented in the document should be changed to the correct position title of Land Bank Program Manager.

K Whitley referenced the language under letter D in Section Six on page five. Letter D outlines how Expense Approvals will be managed. K. Whitley felt there was a need to modify the language to better address check approvals. D. Denzin also suggested adding language on how to address emergency approvals.

Following thoughtful discussion, M. Brainard called for the motion and asked if members would be comfortable approving the latest draft with the following edits:

- 1) Correction to spacing on page six, under Section Seven at letter B
- 2) Correct the staff person title to Land Bank Program Manager
- 3) Add bank protocol language into Section Six, letter D-1
- 4) Add new entry under Section Six, Letter D-2, which explains procedure for emergency expenditures that would require an emergency meetings of the Board of Directors.

A motion was made by A. Whiting and seconded by K. Whitley to approve the latest draft with the outlined edits. Motion passed 3-0.

BOARD MEMBER	Aye	Nay	Abstain
Brainard, Miles	X		
Whitley, KJ	X		
Whiting, Annaka	X		

7.2 Update on Program Branding/Website

Graphic/Handout sheet: Changes to the draft made at the last meeting have been made to the form. Now working on data to add to the back of the sheet. In addition to basic numbers (how many properties per city, etc.) the plan is to gather data from various municipal departments. Includes aggregate data on everything related to having vacant and abandoned properties in the community. From costs to inspect and board properties (staff time, materials), mow and maintain, police and fire calls (on average) to address related crimes, legal costs, etc. M. Chappell will copy Board members when she does reach out to various department staff or other community members.

B. Denzin suggested that when speaking with code enforcement staff check on how they lien properties. Helpful as it assists with a Land Bank foreclose to gain control of the property.

Website: M. Chappell reported that she will come back to the Board when content and cost comparisons have been secured.

7.3 Land Bank Site Visits

M. Chappell reported that the proposed December 8th date will not work for the Region 1 office. The following Thursday, December 15th has been suggested with the Region 1 office. Waiting on contact Eric Setter to confirm date. Asked Board members to hold the December 15th date. If this option does not work, B. Denzin suggests reaching out to the South Suburban Land Bank, in particular the Park Forest area.

7.4 State Advocacy Efforts

B. Denzin provided an update on two ongoing legislative reform projects:

1) Sale in Error standards 2) The idea of empowering County tax agents to step in and foreclose on a property when a tax deed is not issued.

B. Denzin also referenced the Land Bank legislation on the sidelines to get Land Banks codified which will allow them to be funded directly. Two models of funding under consideration. From the County, or from a dedicated grant. Process is stuck – now looking for options at the state level. He would like to see Land Banks get together to determine best route. Bigger question is where would money come from? Mentioned Ohio example where County's allocate a portion of interest earned from delinquent taxes to Land Banks. Suggested when we speak with Rock Island County Treasurer ask how much they collect off the interest from delinquent tax payments. Any allocation could assist in the goal of returning properties to tax rolls.

7.5 Municipal Contribution Timeline

Members discussed the language of Exhibit D from the Inter-Governmental Agreement to determine the payback of the \$130,000 that the City of Moline advanced to the Land Bank. After lengthy discussion, the decision was made to table this topic until the next meeting.

8. NEW BUSINESS

No New Business to consider.

9. EXECUTIVE SESSION (IF NECESSARY)

N/A

11. ADJOURN

Motion made by A. Whiting, seconded by K. Whitley, to adjourn at 11:29 a.m. Motion Passed 3-0

BOARD MEMBER	Aye	Nay	Abstain
Brainard, Miles	X		
Whitley, KJ	X		
Whiting, Annaka	X		