



The land bank starter checklist

How to find and apply for land bank property, step by step

Land banks are public or nonprofit groups that take in vacant, abandoned, or tax-foreclosed property and put it back into use. Some sell lots and houses for less than the open market, but they usually care more about your plan than your offer. Here's how to show up prepared, even if you're starting with little money of your own.

Step 1: find your land bank

- ☐ Search "[your city or county] land bank" and your state's land bank association, if it has one.
- ☐ Check the city or county website for "surplus property" or "side lot" programs.
- ☐ Bookmark the inventory or available-properties page and how often it's updated.
- ☐ Write down the contact person and the application deadlines, if any.

Step 2: understand the rules

- ☐ Who can buy? (Some programs favor owner-occupants, neighbors, nonprofits, or local residents.)
- ☐ Is there a side-lot program for adjacent owners?
- ☐ What does the application ask for: proof of funds, a renovation or build plan, a timeline, a budget?
- ☐ Are there resale or use restrictions after you buy? Is there a deadline to build?
- ☐ Do you need to be current on property taxes everywhere you own property?

Step 3: check out the property before you apply

- ☐ Drive by or visit (only if it's safe and allowed). Note the condition, access, and neighbors.
- ☐ Look up the parcel on the county GIS or tax site: lot size, zoning, flood zone.
- ☐ Call the planning or zoning office: what can you build, and what are the setbacks?
- ☐ Ask about utilities: water, sewer or septic, and electric. Hookups can cost real money.
- ☐ Ask the land bank about the title: will they deliver clear title, and who pays closing costs?

Step 4: build a stronger application

- ☐ A one-page plan: what you'll do, when, and how it helps the block.
- ☐ A realistic budget with a cushion for surprises.
- ☐ How you'll pay for it: savings, partner, lender pre-qualification, or a phased plan.
- ☐ Before and after photos or examples of past work, if you have them.
- ☐ A respectful, organized cover note. Follow up on time.

Common mistakes to skip

Applying for a lot you can't legally build on • skipping the utilities question • underestimating holding costs and taxes • missing the build deadline • treating it like an auction instead of a proposal.

Your next step

Get the Land Bank List (\$27): 264+ active land bank websites in one place, at stan.store/Theprettygirlinvestor.

Want help picking, checking out, and offering on land? Book a call. <https://calendly.com/tierranoird/real-estate-consultation>

Ready to buy, sell, build or invest? Let's make it happen. — Tierra

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