

# How to Buy a Home from the Land Bank

Contact: Korey Gall

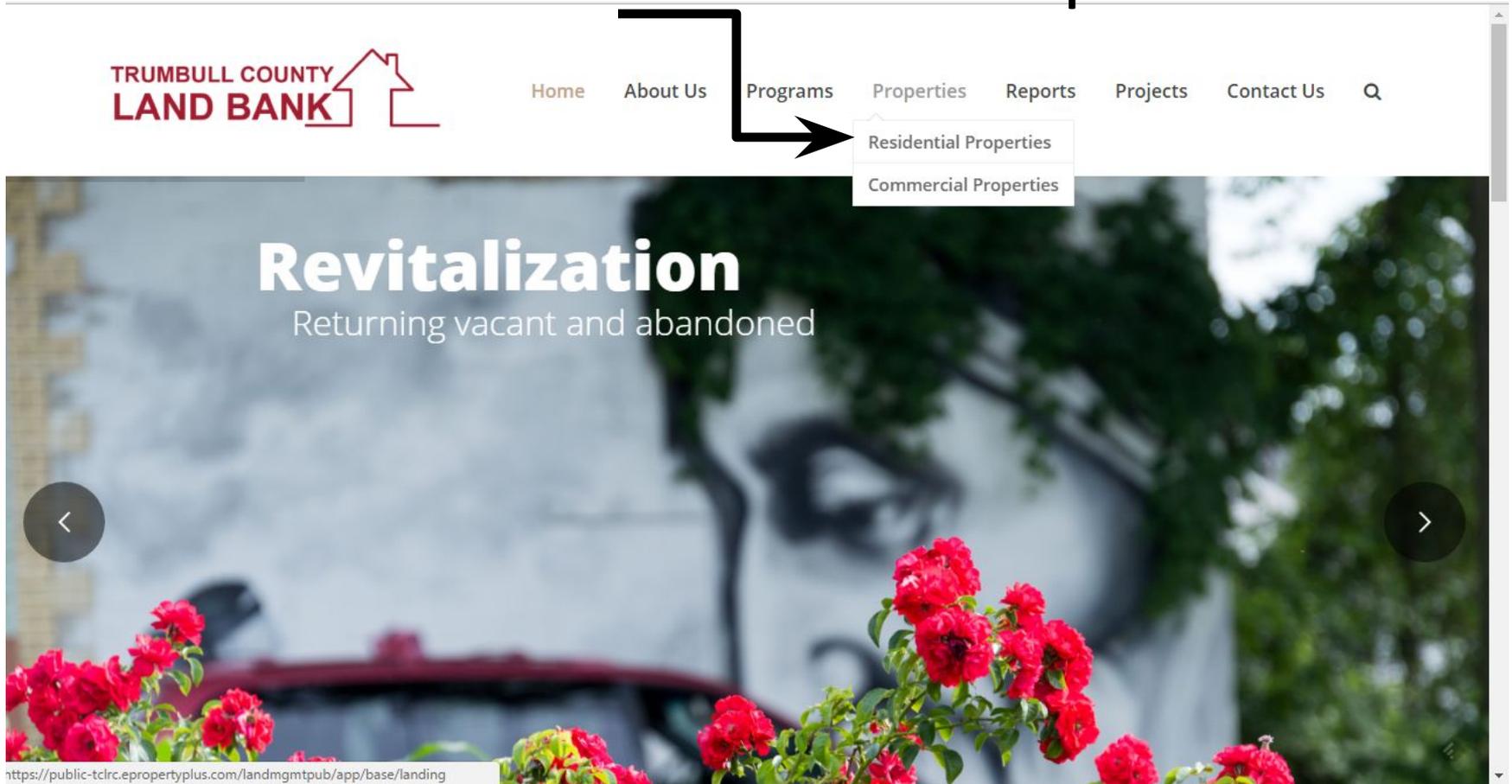
» 330-469-6828

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Website: <http://trumbullcountylandbank.org/>

# Available Homes

## Click on “Residential Properties”



# Available Homes

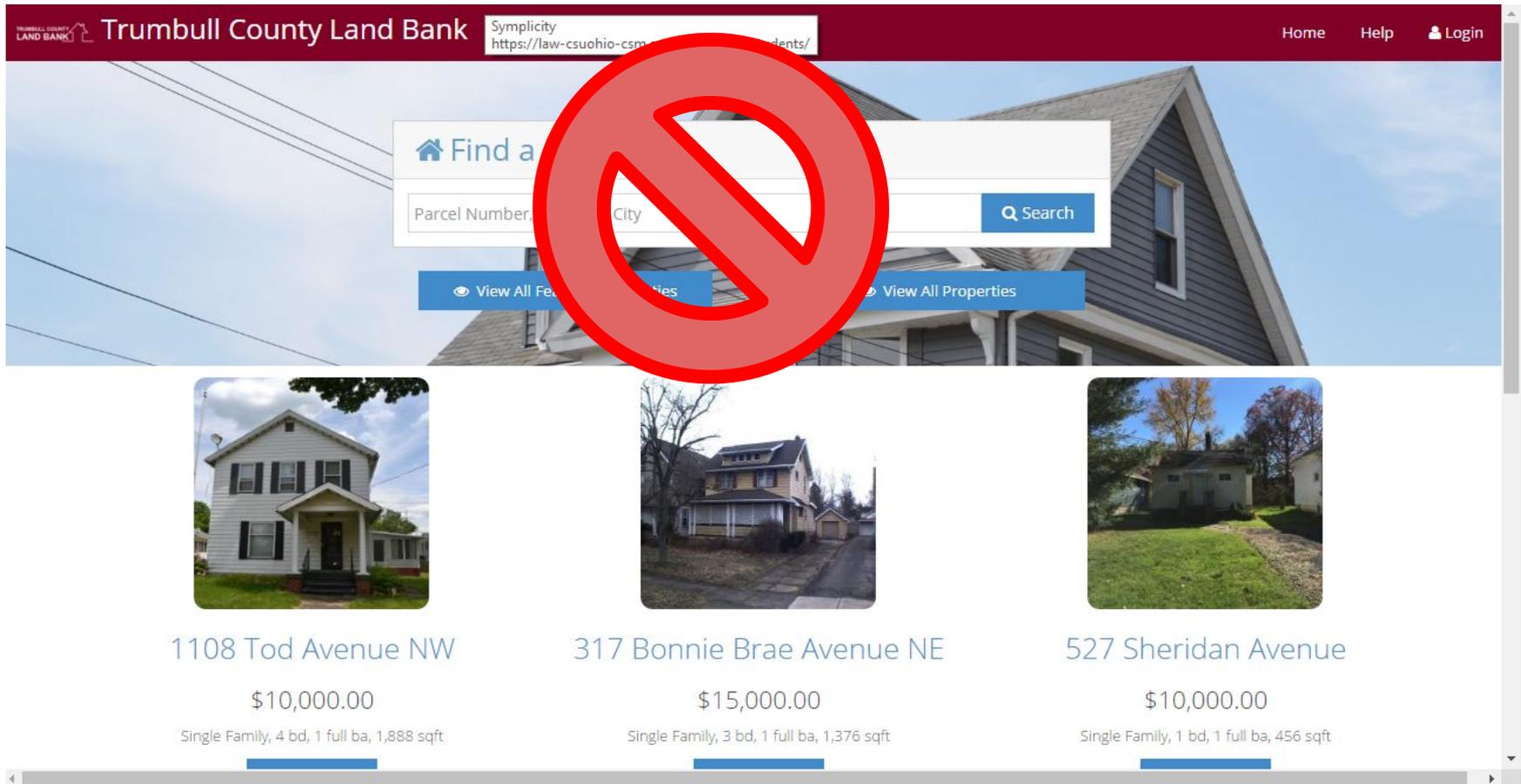
All homes for sale are listed here. Click on any picture for more information about that home.

The screenshot displays the Trumbull County Land Bank website. At the top, there is a dark red navigation bar with the logo on the left, the text "Trumbull County Land Bank", a "Simplicity" link with the URL "https://law-csuohio-csm.simplicity.com/students/", and "Home", "Help", and "Login" links on the right. Below the navigation bar is a large background image of a house. Overlaid on this image is a white search box with a house icon and the text "Find a Property". Below the search box is a text input field labeled "Parcel Number, Street, or City" and a blue "Search" button. Underneath the search box are two blue buttons: "View All Featured Properties" and "View All Properties". Below the main image are three property listings, each with a photo, address, price, and description.

Address	Price	Description
1108 Tod Avenue NW	\$10,000.00	Single Family, 4 bd, 1 full ba, 1,888 sqft
317 Bonnie Brae Avenue NE	\$15,000.00	Single Family, 3 bd, 1 full ba, 1,376 sqft
527 Sheridan Avenue	\$10,000.00	Single Family, 1 bd, 1 full ba, 456 sqft

# Be careful of the search feature!

It lists all properties in the Land Bank and most are not for sale!



The screenshot shows the Trumbull County Land Bank website. The header includes the logo and name "Trumbull County Land Bank" on the left, and navigation links "Home", "Help", and "Login" on the right. A search bar is prominently displayed in the center, with a large red prohibition sign (a circle with a diagonal slash) overlaid on it. The search bar contains the text "Find a" and has input fields for "Parcel Number" and "City", along with a "Search" button. Below the search bar are two buttons: "View All Featured Properties" and "View All Properties". The main content area displays three property listings, each with a photo, address, price, and description.

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# Available Homes

The screenshot shows a web browser displaying a property listing on the Trumbull County Land Bank website. The header is dark red with the logo and name 'Trumbull County Land Bank' on the left, and 'Home Help Login' on the right. Below the header, a breadcrumb trail reads 'Home > Details'. The main heading is '1108 Tod Avenue NW' with a heart icon. Below this, the address 'Warren, 44485' is shown. Two lines of text provide financial information: 'Listing Price: \$10,000.00' and 'Estimated Rehab Cost: \$9,350.00'. To the right of the address are social media buttons for 'Like 6', 'Share', and 'Tweet', along with an 'Apply for this Property' button. Below these is a small Trumbull County Land Bank logo. A 'Listing Details' section is expanded, showing a list of property specifications: Parcel Number: 39-078755, Jurisdiction: Warren, Auditor's Market Value: \$41,700.00, Lot Size: 0.38 acres, Structure Type: Single Family, Structure Size: 1888 square feet, Number of Bedrooms: 4, Number of Full Baths: 1, and Number of Half Baths: 0. A link 'View Property Record on Auditor's Site' is provided. Under 'Sale Restrictions: Owner Occupant', a disclaimer states: 'This property is reserved for sale to owner occupants. The Trumbull County Land Reutilization Corporation reserves the right to accept a qualified offer at any time prior to the offer that is submitted.' On the right side of the listing, there are tabs for 'Pictures' and 'Map View'. The 'Pictures' tab is active, showing a photograph of a two-story white house with a gabled roof and a small front porch.

Most Land Bank homes are sold “as-is,” meaning that you’ll have to renovate the home you’re buying before you can move in.

Our listing prices are low because we want you to spend your money on fixing up one of these houses!

We keep title to the home until you’re done renovating as a way of ensuring all of the work gets done.

# Property Assessment

Spacious 4 bedroom home with two enclosed porches and connecting cedar deck on large lot with river view. This 1920's home boasts original wood work, stain glassed window, large bay window, oversized 2 car garage with full size furnace and many other amenities.

NOTE: Offers will be reviewed as submitted. Incomplete offers will not be reviewed until all required documents are provided to the land bank. All offers will be considered based on quality of work plan, end use, and offer amount. Completed offers will include all documentation indicated on the improved property offer form. Additional information may be requested by the land bank. Please contact us at the phone number or email listed below for any additional questions or concerns about land bank properties.

SEPTIC AND WELL SYSTEM DISCLAIMER: TCLRC does not test or inspect septic or well systems. However, as part of any Purchase Agreement between a buyer and the Land Bank for a home that treats waste water by septic system, you will be required to ensure the septic system operates in full compliance with State of Ohio and local regulations. Please be aware that for many homes running on septic systems, after a short period of disuse, failure of some or all parts of the system is possible. It is the buyers responsibility for any cost of repair, replacement, inspections, and/or permits of the septic system as part of any Purchase Agreement you may enter into with the Land Bank.

LEAD IN WATER DISCLAIMER: TCLRC does not test the chemical composition of the water supply in any home. In many older homes, tap water plumbing may contain elements of lead, and water supplies in these homes may also contain lead. Because the Land Bank has not tested this home for the presence or absence of lead or any other contaminants, it makes no claim about such presence or absence. Buyers are responsible for the quality of water in the home and all tests, remediations, or repairs are to be taken on by the buyer at the buyer's expense.



For all of our properties, we've gone out and done an assessment to identify the areas of the house that need renovation.

If you want to know what work we want to see done on a house, you can download our property assessment near the bottom of the house's webpage.

## Related Documents

[Property Assessment](#) 

# Seeing Your New Home

- You should go see the house for yourself, inside and out.
- You can schedule an appointment with us to sign out keys to the home.
- When you find a house you are interested in, give us a call at (330) 469-6828.



# Apply for the Home

Microsoft Excel non-commercial use - Work-Plan-Template

A	B	C	D	E	F
TRUMBULL COUNTY LAND BANK 					
Bidder Name		Total Rehab Amount			
Property Address		Projected Rehab Completion Date			
Parcel ID Number					
<b>In addition to entering the source of a cost estimate, please attach copies of all estimates.</b>					
Location		Repair	Source of Cost Estimate	Estimate	Timeline
EXTERIOR					
<i>Example</i>		<i>Roof Replacement</i>	<i>ABC Roofing</i>	<i>\$6,850.00</i>	<i>90 days</i>
		<i>Gutters</i>	<i>ABC Roofing</i>	<i>price included with roof replacement</i>	<i>90 days</i>
		<i>replace 1 window</i>	<i>Lowe's (will install myself)</i>	<i>\$149.00</i>	<i>30 days</i>
Roof	Main				
	Porch				
Chimney(ies)					

Sheet1 Sheet2 Sheet3

- Now that you've seen the home that you want to buy, you'll need to complete an application.
- There are several parts to an application and the most important is your Work Plan.

# Create a Work Plan

Line-by-line, tell us:

- What's going to be repaired.
- Who's going to do the work.
- How much you think it will cost.
- How long you think it will take.

Microsoft Excel non-commercial use - Work-Plan-Template

TRUMBULL COUNTY LAND BANK				
A	B	C	D	E
1	Bidder Name		Total Rehab Amount	
2	Property Address		Projected Rehab Completion Date	
3	Parcel ID Number			
4	<b>In addition to entering the source of a cost estimate, please attach copies of all estimates.</b>			
5	Location	Repair	Source of Cost Estimate	Estimate
6	EXTERIOR			
7	<i>Example</i>	<i>Roof Replacement</i>	<i>ABC Roofing</i>	<i>\$6,850.00</i>
8		<i>Gutters</i>	<i>ABC Roofing</i>	<i>price included with roof replacement</i>
9		<i>replace 1 window</i>	<i>Lowe's (will install myself)</i>	<i>\$149.00</i>
10	Roof	Main		
11		Porch		
12	Chimney(ies)			
13				

You should also include an overall cost and timeline estimate.

# Create a Work Plan

All of our properties have a Property Assessment on the Land Bank website.

Your Work Plan **must** cover all of the items in our assessment.

You can always put more work on your plan. If you do, you'll be making your application that much stronger!

Microsoft Excel non-commercial use - Work-Plan-Template

TRUMBULL COUNTY LAND BANK					
A	B	C	D	E	F
1	Bidder Name		Total Rehab Amount		
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10	Roof	Main			
11		Porch			
12	Chimney(ies)				
13					

Sheet1 Sheet2 Sheet3

# Quotes and Estimates

For any work that you plan to contract out:

- Attach to your work plan quotes from contractors.
- We need to see contractor quotes at least for any mechanical work such as electrical, plumbing, and HVAC.

For any work that you plan to do yourself:

- Provide us a list of the materials and tools you plan to use, and their costs.
- Many applicants create an online “shopping cart” from one of the national hardware retailers listing what materials and tools they plan to buy – that way the cost is listed right there.

# Paying for It!

We need to know that you have the money to:

1. Purchase the home.
2. Renovate it.
3. Have some extra in case you run over budget.

Applicants usually show this with

- a Bank Statement
- Credit, or
- a Loan.



# Submit Your Application

You should read, fill-out, sign, and turn in:

- an [Improved Property Pre-Application](#)
- our [Terms & Conditions](#)

You must also turn in a complete [work plan](#) with cost estimates, quotes, and proof of available funding attached.

You should submit your application in person or through the mail to our office located at 170 North Park Avenue; Warren, OH 44481

# If We Approve Your Application

- If we approve your application, we'll finalize your work plan and sign a purchase agreement with you.
- Your work plan becomes a part of the purchase agreement. This means if you don't finish the renovation, you risk losing both the house and the value of what you've already put in.
- On the day we sign the purchase agreement, you should bring a certified check or money order for half of the purchase price payable to the Trumbull County Land Bank
- If we have any questions about your application we will reach out to you.

# Get to Renovatin'!

- Once we've signed the contract and you're ready to start your renovation, you'll want to get moving, there could be surprises and delays!
- We'll periodically inspect your progress to make sure you're on track with your work plan.



# Your New Home!

- Once you're all done with your work plan, you've gotten an occupancy permit, and passed our final inspection, all you have to do is pay the second half of the purchase price.
- We'll get a deed recorded in your name and sent to you.
- The only thing left for you is to move in!

