

### RESOLUTION NO. \_\_\_4\_\_

## RESOLUTION APPROVING OF THE WHISTLEBLOWER POLICY OF THE ALBANY COUNTY LAND BANK CORPORATION

WHEREAS, New York Public Authorities Law § 2824(E) requires the Board of the Albany County Land Bank Corporation ("Land Bank") to establish written policies and procedures on personnel including policies protecting employees and board members from retaliation for disclosing information concerning acts of wrongdoing, misconduct, malfeasance, or other inappropriate behavior by an employee or board member of the Corporation; and

WHEREAS, the proposed Whistleblower Policy was drafted from the model whistleblower policy provided by the New York Authorities Budget Office; and

WHEREAS, the members of the Land Bank Board have received the proposed Whistleblower Policy, have had the opportunity to review it, and said Whistleblower Policy is attached to this Resolution as Appendix "A".

**NOW, THEREFORE, BE IT RESOLVED** by the Albany County Land Bank Corporation that:

- 1. The proposed Whistleblower Policy as attached to this Resolution as Appendix "A" is hereby adopted; and
- 2. This Resolution shall take effect immediately.

2. This resolution shall take effect minieurater	y.	
ADOPTED by the Board and SIGNED by the Chair	r this 24 <sup>th</sup> day of February, 2015.	
	Chair	
ATTEST/AUTHENTICATION:	<i> </i>	

Secretary

### APPENDIX A

## ALBANY COUNTY LAND BANK CORPORATION WHISTLEBLOWER POLICY AND PROCEDURES

### **Purpose**

It is the policy of the Albany County Land Bank ("Land Bank") to afford certain protections to individuals who in good faith report violations of the Land Bank's Code of Ethics and Conflict of Interest Policy or other instances of potential wrongdoing. The Whistleblower Policy and Procedures set forth below are intended to encourage and enable employees to raise concerns in good faith without fear of retaliation or adverse action.

#### **Definitions**

"Good Faith": Information concerning potential wrongdoing is disclosed in "good faith" when the individual making the disclosure reasonably believes such information to be true and reasonably believes that it constitutes potential wrongdoing.

"Land Bank Employee": All board members, and officers and staff employed at this Land Bank whether full-time, part-time, employed pursuant to contract, employees on probation and temporary employees.

"Whistleblower": Any Land Bank Employee (as defined herein) who in good faith discloses information concerning wrongdoing by another Land Bank employee, or concerning the business of the Land Bank itself.

"Wrongdoing": Any alleged corruption, fraud, criminal or unethical activity, misconduct, waste, conflict of interest, intentional reporting of false or misleading information, or abuse of authority engaged in by a Land Bank Employee (as defined herein) that relates to the Land Bank.

"Personnel action": Any action affecting compensation, appointment, promotion, transfer, assignment, reassignment, reinstatement or evaluation of performance.

### Section I: Reporting Wrongdoing

All Land Bank Employees who discover or have knowledge of potential wrongdoing concerning board members, officers, or employees of this Land Bank; or a person having business dealings with this Land Bank; or concerning the Land Bank itself, shall report such activity in accordance with the following procedures:

a) The Land Bank Employee shall disclose any information concerning wrongdoing either orally or in a written report to the Chairman of the Board, or to the Land Bank's Executive Director, or general counsel.

- b) All Land Bank Employees who discover or have knowledge of wrongdoing shall report such wrongdoing in a prompt and timely manner.
- c) The identity of the whistleblower and the substance of his or her allegations will be kept confidential to the best extent possible.
- d) The individual to whom the potential wrongdoing is reported shall investigate and handle the claim in a timely and reasonable manner, which may include referring such information to the New York Authorities Budget Office or an appropriate law enforcement agency where applicable.
- e) Should a Land Bank Employee believe in good faith that disclosing information within the Land Bank pursuant to Section 1(a) above would likely subject him or her to adverse personnel action or be wholly ineffective, the Land Bank Employee may instead disclose the information to the Authorities Budget Office or an appropriate law enforcement agency, if applicable. The Authorities Budget Office's toll free number (1-800-560-1770) should be used in such circumstances.

### Section II: No Retaliation or Interference

No Land Bank Employee shall retaliate against any whistleblower for the disclosure of potential wrongdoing, whether through threat, coercion, or abuse of authority; and, no Land Bank Employee shall interfere with the right of any other Land Bank Employee by any improper means aimed at deterring disclosure of potential wrongdoing. Any attempts at retaliation or interference are strictly prohibited and:

- a) No Land Bank Employee who in good faith discloses potential violations of this Land Bank's Code of Ethics or other instances of potential wrongdoing, shall suffer harassment, retaliation or adverse personnel action.
- b) All allegations of retaliation against a Whistleblower or interference with an individual seeking to disclose potential wrongdoing will be thoroughly investigated by this Land Bank.
- c) Any Land Bank Employee who retaliates against or had attempted to interfere with any individual for having in good faith disclosed potential violations of this Land Bank's Code of Ethics and Conflict of Interest Policy or other instances of potential wrongdoing is subject to discipline, which may include termination of employment.
- d) Any allegation of retaliation or interference will be taken and treated seriously and irrespective of the outcome of the initial complaint, will be treated as a separate matter.

### Section III: Other Legal Rights Not Impaired

The Whistleblower Policy and Procedures set forth herein are not intended to limit, diminish or impair any other rights or remedies that an individual may have under the law with respect to disclosing potential wrongdoing free from retaliation or adverse personnel action.

- a) Specifically, these Whistleblower Policy and Procedures are not intended to limit any rights or remedies that an individual may have under the laws of the State of New York, including but not limited to the following provisions: Civil Service Law § 75-b, Labor Law § 740, State Finance Law § 191 (commonly known as the "False Claims Act"), and Executive Law § 55(1).
- b) With respect to any rights or remedies that an individual may have pursuant to Civil Service Law § 75-b or Labor Law § 740, any employee who wishes to preserve such rights shall prior to disclosing information to a government body, have made a good faith effort to provide the appointing authority or his or her designee the information to be disclosed and shall provide the appointing authority or designee a reasonable time to take appropriate action unless there is imminent and serious danger to public health or safety. (See Civil Service Law § 75-b[2][b]; Labor Law § 740[3]).



### RESOLUTION NO. \_5\_

## RESOLUTION APPROVING OF THE NON-DISCRIMINATION AND AFFIRMATIVE ACTION POLICY OF THE ALBANY COUNTY LAND BANK CORPORATION

WHEREAS, the Albany County Land Bank Corporation ("Land Bank") desires to adopt a Non-Discrimination and Affirmative Action Policy for the Corporation in accordance with the Land Bank's By-Laws; and

WHEREAS, this Non-Discrimination and Affirmative Action Policy has been drafted pursuant to Article 15 of N.Y. Executive Law (also known as the Human Rights Law) and all other state and federal statutory and constitutional non-discrimination provisions; and

**WHEREAS**, the members of the Land Bank Board have received the proposed Non-Discrimination and Affirmative Action Policy, have had the opportunity to review it, and said policy is attached to this Resolution as Appendix "A".

**NOW, THEREFORE, BE IT RESOLVED** by the Albany County Land Bank Corporation that:

- 1. The proposed Non-Discrimination and Affirmative Action Policy as attached to this Resolution as Appendix "A" is hereby adopted; and
- 2. This Resolution shall take effect immediately.

ADOPTED by the Board and SIGNED by the Chair this 24th day of February, 2015.

Chair

ATTEST/AUTHENTICATION:

Secretary

### APPENDIX A

# ALBANY COUNTY LAND BANK CORPORATION NON-DISCRIMINATION AND AFFIRMATIVE ACTION POLICY

It is the policy of the Albany County Land Bank Corporation ("Land Bank") to comply with all federal, State and local laws, policies, orders, rules and regulations which prohibit unlawful discrimination because of age, race, creed, color, national origin, sexual orientation, military status, sex, disability, predisposing genetic characteristics or marital status. Additionally, in accordance with Article 15 of N.Y. Executive Law (also known as the Human Rights Law), and any other applicable state and federal laws, the Land Bank agrees to take affirmative action in working with contracting parties to ensure that Minority and Women owned Business Enterprises (M/WBEs), minority group members and women, share in the economic opportunities generated by the Land Bank's operations, and/or the use of Land Bank funds.



### RESOLUTION NO. 6

### RESOLUTION AUTHORIZING THE ACQUISITION OF MULTIPLE PARCELS ON CLINTON AVENUE AND APPROVING MOU WITH THE CITY OF ALBANY

WHEREAS, the New York Not-for-Profit Corporation Law §1608(b) authorizes the Albany County Land Bank Corporation (the "Land Bank") to acquire real property by gift, devise, transfer, exchange, foreclosure, purchase, or otherwise; and

WHEREAS, pursuant to New York Not-for-Profit Corporation Law §1608(c), the Land Bank may accept transfers of real property from municipalities upon such terms and conditions as agreed to by the Land Bank and the municipality; and

WHEREAS, the City of Albany, through its urban renewal agency, the Albany Community Development Agency ("ACDA") holds title to certain tax foreclosed, abandoned, and vacant parcels of real property; and

WHEREAS, the ACDA utilized City of Albany Neighborhood Stabilization Bond Funds to acquire 311, 315, and 319 Clinton Avenue from St. Joseph's Housing for the purpose of redevelopment; and

WHEREAS, under New York General Municipal Law §554, Section 19, the ACDA has the power to "convey, assign, grant, or otherwise transfer all of its right, title and interest" in real property to which it has title; and

WHEREAS, the ACDA now wishes to collaborate with the Land Bank to rehabilitate parcels 311 and 315 Clinton Avenue; and

WHEREAS, the Land Bank wishes to acquire parcels 311 and 315 Clinton Avenue, as well as 319 Clinton Avenue, all properties which are located in the target areas of the Land Bank and the acquisition of these properties would be consistent with the Land Bank's purpose and mission; and

WHEREAS, on December 18, 2014, after a formal presentation was made by the Executive Director and the Chairman of the Land Bank, the ACDA, passed a resolution authorizing the transfer of \$368,000 of City of Albany Neighborhood Stabilization Bond Funds to the Land Bank for the purpose of collaboratively redeveloping 311 and 315 Clinton Avenue; and

WHEREAS, by that same resolution, the ACDA also authorized that upon completion of the redevelopment, the ACDA would transfer title of parcels 311, 315, and 319 Clinton Avenue to the Land Bank; and

WHEREAS, the City of Albany will enter into a Memorandum of Understanding ("MOU") with the Land Bank in official recognition of this collaboration agreement between the City of Albany, ACDA and the Land Bank; and

### NOW, THEREFORE, BE IT RESOLVED by the Albany County Land Bank Corporation that:

- 1. The Land Bank is hereby authorized to work with the City of Albany to rehab 311 and 315 with the \$368,000 from City of Albany Neighborhood Stabilization Bond funds; and
- 2. The Land Bank is hereby authorized to acquire title to the 311, 315, and 319 Clinton Avenue in accordance with the ACDA resolution as attached to this resolution as Appendix "A".
- 3. The Chairman and the Executive Director of the Land Bank are each hereby authorized and directed to execute all documents on behalf of the Land Bank which may be necessary or desirable to further the intent of this Resolution and do such further things or perform such acts as may be necessary or convenient to implement the provisions of this Resolution.
- 4. This Resolution shall take effect immediately.

ADOPTED by the Board and SIGNED by the Chair on the 24th day of I	February, 2015.
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Chair
ATTEST/AUTHENTICATION:

Secretary

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### RESOLUTION OF THE ALBANY COMMUNITY DEVELOPMENT AGENCY

WHEREAS, Albany Community Development Agency (hereinafter "ACDA") is an urban renewal agency established under New York General Municipal Law § 623;

WHEREAS, the ACDA combats substandard, blighted and deteriorated urban areas through planning, reconstruction, redevelopment, rehabilitation;

WHEREAS, under New York General Municipal Law § 554, Section 19, ACDA has the power to "convey, assign, grant or otherwise transfer all of its right, title and interest" in real property to which it has title;

WHEREAS, the ACDA has utilized Neighborhood Stabilization Funds to received 311. 315 and 319 Clinton Avenue from St. Joseph's Housing for the purpose of redevelopment;

WHEREAS, the Albany County Land Bank, a Public Benefit Corporation, was established to end blight and the devastating effects it has on our communities, and begin to reverse the damage created by blight;

WHEREAS, ACDA, in collaboration with the Albany County Land Bank, will utilize the City of Albany Neighborhood Revitalization Bond Funds to rehabilitate 311 and 315 Clinton Ave; and

WHEREAS, the Albany County Land Bank will provide fifty percent of the funds to rehabilitate 311 and 315 Clinton Ave, and upon completion of the rehabilitation, ACDA will convey 311, 315 and 319 Clinton Ave to the Albany County Land Bank for the purpose of identifying eligible home owners to purchase the homes;

NOW, THEREFORE BE IT RESOLVED THAT, the Albany Community Development Agency Board is hereby authorizing the use of \$368,000 of City of Albany Neighborhood Stabilization Bond Funds for the purpose of collaboratively redeveloping 311 and 315 Clinton Ave.

BE IT FURTHER RESOLVED THAT, upon completion of the redevelopment, the ACDA is authorizing the transfer of 311, 315 and 319 Clinton Ave to the Albany County Land Bank.

Total Vote

Hon. Kathy M. Sheehan -Pro 🗸 Con Hon. Darius Shanifar -Pro Con absent Hon. Carolyn McLaughlin -Pro Con absent Tara B. Wells, Esq. -Pro Con absent John J. Reilly, Esq. -Pro ✓ Con -Pro / Con Nala R. Woodard Secretary Faye C. Andrews -Pro ✓ Con -Pro 4 Con O



### RESOLUTION NO. 7 - 2015

#### RESOLUTION TO ADOPT SIDE LOT POLICY

WHEREAS, pursuant to Public Authorities Law §2824(e), the Albany County Land Bank Corporation ("Land Bank") established a written policy concerning the disposition of real property that was approved by the Board (See Land Bank's Real Property Disposition Guidelines; Resolution 15-2014, Appendix B); and

WHEREAS, the Board now wishes to adopt a separate and related policy called the "Side Lot Policy" that outlines the specific process and procedures that will be followed when the Land Bank sells single vacant lots or side-by-side vacant lots that are adjacent to residential property that is owner occupied and in productive use; and

WHEREAS, this "Side Lot Policy" is intended to be consistent with and shall be construed in accordance with the New York Public Authorities Law, and Article 16 of the New York Not-for-Profit Corporation Law ("Land Bank Act"), and any other applicable federal, state and local laws; and

WHEREAS, pursuant to the Land Bank's Real Property Disposition Guidelines, the Land Bank agrees to inform the Land Bank Community Advisory Committee of any proposed dispositions; and

WHEREAS, the Executive Director is responsible for the compliance and enforcement of this "Side Lot Policy," and will keep the Board informed as to any issues of noncompliance, enforcement, or other applicable issues as they may arise; and

NOW, THEREFORE, BE IT RESOLVED by the Albany County Land Bank Corporation that:

- 1. The Land Bank hereby adopts the Side Lot Policy as Appendix "A".
- 2. The Executive Director is responsible for the compliance and enforcement of this policy.
- 3. This policy will be implemented immediately upon adoption of this Resolution.

ADOPTED by the Board and SIGNED by the Chair on the 24th of February, 2014.

TTEST/AUTHENTICATION:

Secretary

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### Residential "Side-Lot" Purchase Application

Submit completed application to the Albany County Land Bank Corporation. This application is for residential vacant lots and the buyer will combine the side lot with their adjacent property.

I. Purchaser	
Name:	
Physical Address (no P.O. Box):_	City, State, Zip:
Phone:	Email:
II. Property	
List the address of the property	
Address:	City, State, Zip:
III. Plan	
Describe what you plan to do w proposed use of the lot).	ith the lot. (Attach a separate/s sheet with a written description and sketch of the
Check the appropriate boxes for Pence	r the side lot plan  Deck/patio
☐ Landscaping	Garage
☐ Garden	☐ Other (explain)
☐ Driveway	Other (explain)
IV. Attachments	
Also attach: 1) A copy of the app	olicant's photo ID and 2) a \$25 application fee payable to: Albany County Land Bank.
V. Signature	
provide further documentation	nat the statements contained in this application are truthful and complete and agrees to upon request. This application does not guarantee transfer of property; all sales subject ty Land Bank Corporation Board of Directors. Please attach a copy of the applicant's
Signature	Date
Name (print)	



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### **Side Lot Policy**

As a general rule, vacant lots enhance the value of an adjacent residential property and side lots should be offered first to the adjacent owner, unless there is a strong need for a different use. Adding open spaces that can enhance the quality of life of residents of adjacent buildings as gardens, lawns and other legal uses; increases the value of the property; encourages long-term residency; and improves the chances that the lot will be well maintained and a benefit to the neighborhood.

This policy is primarily intended to apply to a single vacant lot or at most two side- by-side vacant lots bounded by adjacent existing, occupied residential structures.

This "Side Lot Policy" is intended to be consistent with the Albany County Land Bank's disposition policy; it shall be construed in accordance with the New York Public Authorities Law, and Article 16 of the New York Not-for-Profit Corporation Law ("Land Bank Act"), and any other applicable federal, state and local laws.

#### Process:

- When a residential Side Lot Purchase Application is received by the Land Bank, staff will
  research ownership of adjacent properties to determine whether they meet the
  requirements of the side lot program.
- 2. First preference will be to an adjacent homeowner defined as an individual or family that owns the building and lives full time in one of the building's units unless there is a strong need for a different use. Second preference will be to an adjacent owner of a rental property who resides within easy driving distance of the property and either manages the property him or herself or employs a recognized property management agent. If two owners desire the same property the Land Bank board will decide using the above criteria, or may decide to offer parts of the property to each owner.
- 3. The residential lot will be offered at Fair Market Value to the qualifying owner (step 2). If the owner cannot meet that price because of financial hardship the land bank staff and board will follow the existing Disposition Policy to negotiate a fair price. All final property disposition decisions are made by the Land Bank Board of Directors.
- 4. Prior to conveyance of the property, the prospective owner is required to submit a Residential "Side-Lot" Purchase Application with a plan for use of the lot. If the parcel is to remain green space, the plan can be a very simple sketch showing lawn or other green space, flower or vegetable garden or other compatible and legal uses. No survey or architect's drawing will be required for a green space plan. However, sheds and other accessory, non-residential structures do need to be specified in the plans. The owner is responsible for complying with all applicable municipal policies and regulations. Proposals by the adjacent owner to build or expand an existing residential building on a lot are not covered under this policy.



### RESOLUTION NO. 8 - 2015

### RESOLUTION TO ADOPT A PROPERTY PURCHASE APPLICATION

WHEREAS, pursuant to Public Authorities Law §2824(e), the Albany County Land Bank Corporation ("Land Bank") established a written policy concerning the disposition of real property that was approved by the Board (See Land Bank's Real Property Disposition Guidelines; Resolution 15-2014, Appendix B); and

WHEREAS, the Executive Director is responsible for the compliance and enforcement of the Land Bank's Real Property Disposition Guidelines and keeps the Board informed as to any issues of noncompliance, enforcement, or other applicable issues as they may arise; and

WHEREAS, the Executive Director has developed a Property Purchase Application, in consultation with the Land Bank staff and the Community Advisory Committee, by which a potential purchaser may apply to purchase real property from the Land Bank; and

WHEREAS, the Board has received the proposed Property Purchase Application, has had the opportunity to review it, and now wishes to adopt this Property Purchase Application attached to this Resolution as Appendix "A"; and

WHEREAS, this Property Purchase Application is intended to be consistent with and shall be construed in accordance with the New York Public Authorities Law, and Article 16 of the New York Not-for-Profit Corporation Law ("Land Bank Act"), and any other applicable federal, state and local laws; and

WHEREAS, pursuant to the Land Bank's Real Property Disposition Guidelines, the Land Bank agrees to inform the Land Bank Community Advisory Committee of any proposed dispositions; and

NOW, THEREFORE, BE IT RESOLVED by the Albany County Land Bank Corporation that:

- 1. The Land Bank hereby adopts the Property Purchase Application as Appendix "A".
- 2. The Executive Director is responsible for the compliance and enforcement of this application.
- 3. This policy will be implemented immediately upon adoption of this Resolution.

ADOPTED by the Board and SIGNED by the Chair on the 24th of February, 2014.

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	Chair	
ATTEST/AUTHENTICATION:	///	
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Secretary		

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### **Property Purchase Application**

I. Pu	rchaser		
Name:			
Physica	l Address (no P.O. Box):City, State, Zip:		
Phone:	Email:		
Indica	te type of entity (attach a separate sheet with a list of all members, partners and s	shareholders):	
	Corporation Incorporated in what state:Date incorporated		
	Authorized to do business in New York State? Yes N		
	Partnership Indicate type of partnership:		
	Number of general partners:Number of limited	partners:	
	Not-for-Profit Incorporated in what state?Date incorporated		
	Limited Liability Company		
	Formed in what state:Date form	ned:	
	Authorized to do business in New York State? Yes N	0	
	Sole Proprietorship		
	Name of Sole Proprietor:		
	Individual Person		
No	nprofits and Corporations, attach Articles of Incorporation. LLCs, attach Articles of C	rganization.	
-1.	Production of the state of the		
	plies to all members, partners and shareholders		N- 1
	own any other properties in Albany County? (attach a list)	Yes	No
	have a personal or professional relationship with the Albany County Land Bank	Yes	No
	ation, any of its directors, or employees?		
	re any outstanding judgments against you?	Yes	No
	ou filed for bankruptcy within the past 7 years?	Yes	No
	party to a lawsuit?	Yes	No
	ou directly or indirectly been obligated on any loan which resulted	Yes	No
	closure, transfer of title in lieu of foreclosure, or judgment?		
	ou owned property foreclosed on for tax-delinquency?	Yes	No
Have ye applyir	ou or a relative member previously owned the property for which you are	Yes	No
	ou been prohibited from participating in the Albany County auction or other	Yes	No
•	eclosed auctions?		
Are you	tax delinquent or mortgage delinquent?	Yes	No

If you answered yes to any of these questions, attach an explanation.

II. Property		
List the address(es) of the property(ies)	you are interested in purchasing and the	e intended use
Property Address	Intended Use	Proposed Purchase Price
If there are more than four properties,	attach a list	
III. Re/Development Plan		
I plan to do the following (check all that	t apply):	
Redevelop		
☐ Renovate		
Demolish/Deconstruct		
Occupy/Operate As-Is		
New Construction		
Does this re/development plan comply with the current zoning for the local municipality? Yes No Redevelopment Plan: Attach detailed work specifications and an itemized budget for all work to be completed. If proposing new construction, include schematic drawings. Include a brief description of the project, whether the applicant will undertake certain portions of the project or hire contractors, and an estimated timeline for completion.		
IV. Management Plan		
How will you manage and maintain the	property.	
Occupy this property as my p	rimary residence	
<ul><li>Occupy this property with my</li></ul>	own business	
Operate this property as a re	ental	
☐ Redevelop and re-sell to an o	owner occupant	
☐ Redevelop and re-sell		
Management Plan: If the applicant	plans to manage the property as a r	ental, attach a monthly income and
expense budget for the property and	d a narrative description of your marke	eting plan, management procedures,
standard lease agreement, and anti-	cipated market served.	
V. Financial Ability to Maintain Prope	erty	
If the property is to be owner-occupied, provide documentation of current income (W2 or three recent pay stubs)		

If the property is to be owner-occupied, provide documentation of current income (W2 or three recent pay stubs) and an estimate of anticipated mortgage, taxes, insurance, and maintenance costs. In addition, attach proof of financing available to complete the work proposed in the redevelopment plan listed above. Acceptable forms of proof of financing include:

Bank statement Loan Pre-Qualification Letter Letter of Credit Grant Award/Funding Commitment Letter Proof of Funds

VI. Applicants' Experience/Qualifications	
•	ce completing similar development or renovation projects, their and/or their plan to engage qualified individuals to complete the
If you plan to occupy the home yourself, have you	owned a home before?
If you plan to manage as a landlord you must be local property manager.	ocated in Albany County or an adjacent county or you must have a
Property Manager's Name:	Phone number:
Do you have a real estate agent representing you	? If so, please provide their contact information.
Real Estate Agent's Name:	Phone number:
VII. Attachments (see previous page for descripti	ion of each attachment)
Submit a complete application. Remember to inclu  Description of applicant's experience/quali	ide all applicable attachments:
☐ List of other properties owned in Albany Co ☐ Redevelopment Plan	ounty
☐ Application fee of \$25.00 payable to: Albar	
<ul> <li>Credit Report Authorization from Applicant</li> <li>Articles of Incorporation (nonprofits) or Art</li> <li>Copy of Applicant's Photo ID</li> </ul>	t (form attached) ticles of Organization (corporate applicants)
VIII. Signature	
to provide further documentation upon request. A	contained in this application are truthful and complete and agrees attach a copy of the applicant's photo ID. This application does not approval by the Albany County Land Bank Corporation's Board of
Signature	 Date

Name (print)

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### **Credit Report Authorization from Applicant**

I/we hereby authorize the release of my/our credit information to the Albany County Land Bank Corporation for purposes of obtaining properties from the Albany County Land Bank.

Applicant Name 1:	
Signature:	
Date:	_
Address:	_
Social Security Number:	_
Date of Birth:	
Applicant Name 2:	
Signature:	_
Date:	
Address:	
Social Security Number:	_
Date of Riveh.	