



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 717</b>		DATE: <b>2/19/2025</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>JOSH EMBERTON</b>		PHONE NUMBER: <b>816-271-4897</b>	
BUSINESS/ORGANIZATION NAME: <b>CITY OF ST. JOSEPH, MISSOURI</b>		TITLE: <b>CITY ATTORNEY - CITY OF ST. JOSEPH</b>	
ADDRESS: <b>1100 FREDERICK AVENUE</b>			
CITY: <b>ST. JOSEPH</b>		STATE: <b>MO</b>	ZIP: <b>64501</b>
EMAIL: <b>jemberton@stjosephmo.gov</b>	ATTENDANCE: <b>Written</b>		SUBMIT DATE: <b>2/19/2025 11:29 AM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

As you know, amendments to Chapter 140 of the Missouri Revised Statutes, which concerns the collection of delinquent taxes and the conduct of land bank agencies, went into effect on August 28, 2024. The amendments made several changes to sections 140.980 to 140.1015, which are collectively known as the Land Bank Act. Prior to the 2024 amendments, the only municipality in Missouri permitted to establish a land bank pursuant to the Land Bank Act was the City of St. Joseph (“any home rule city with more than seventy-one thousand but fewer than seventy-nine thousand inhabitants may establish a land bank agency”). The 2024 amendments allow significantly more municipalities to establish land banks (“any municipality with more than one thousand five hundred inhabitants.....may establish a land bank agency”). However, the 2024 amendments also placed very stringent restrictions on how a land bank agency can acquire property. In fact, the restrictions imposed by the amendments have effectively legislated the St. Joseph Land Bank Agency out of existence. Prior to the 2024 amendments, a land bank could acquire property through almost any means with no restrictions on the location of the property, except that the property had to be located within the boundaries of the municipality that established the land bank, i.e., the St. Joseph Land Bank Agency could only own property located within the city limits of St. Joseph. The 2024 amendments added new restrictions on a land bank’s acquisition of property, and the statutes now prohibit a land bank from acquiring property unless it is adjacent to property the land bank already owns. The relevant provisions are found in section 140.984, RSMo., and are set forth here, verbatim:2. A land bank agency may acquire real property by gift, devise, transfer, exchange, foreclosure, purchase, or pursuant to sections 141.560 to 141.580 or section 141.821, except a land bank agency shall not acquire property located partially or wholly outside the boundaries of the county or municipality that established such land bank agency. For purchases of real property not made through foreclosure or pursuant to sections 141.560 to 141.580, a land bank agency may only purchase real property if such property is adjacent to real property already owned by the land bank agency.3. A land bank agency may acquire property by purchase contracts, lease purchase agreements, installment sales contracts, and land contracts and may accept transfers from political subdivisions upon such terms and conditions as agreed to by the land bank agency and the political subdivision. A land bank agency may, for the purpose of adding to a parcel already owned by the land bank agency, bid on any parcel of real estate offered for sale, offered at a foreclosure sale under sections 140.220 to 140.250, offered at a sale conducted under section 140.190, 140.240, or 140.250, or offered at a foreclosure sale under section 141.550. The plain meaning of these provisions is that the St. Joseph Land Bank, and any new land bank established in the future, can only acquire real property if it is adjacent to property the land bank already owns. Practically speaking, it will be very difficult for the St. Joseph Land Bank Agency to continue to

function if it can only acquire property that is adjacent to property it already owns. The St. Joseph Land Bank Agency only owns about a dozen properties currently, and the opportunities to buy adjacent parcels will surely be few and far between. The restriction on purchases also begs the question of how a newly established land bank agency could even begin to acquire property if it doesn't own any property at the time of its formation and is limited to acquiring property only if it is adjacent to other property the land bank owns. Additionally, the 2024 amendments to Chapter 140 also placed new restrictions on who can bid on properties offered for sale at the annual delinquent tax sale held by the County Collector (see, 140.190 RSMo.) The language added in 2024 prohibits any member of a land bank agency board, its employees, elected officials, and their family members from bidding on property at the tax sale. This seems unnecessarily restrictive and in effect punishes our land bank board members for serving on the board. We have several board members who regularly bid on tax sale properties, but due to the revisions to 140.190, these board members now must choose between serving on the board and bidding on property at the tax sale. To be clear, the proposed amendments would not allow the land bank to sell property to its own members, or to buy property from them either (that is already prohibited under 140.1000). Instead, they would once again allow land bank board members to bid on property at the tax sale. It might make sense to prohibit a land bank agency board member from bidding on property that the land bank agency is also bidding on, but that is not being considered here. There are literally hundreds of properties offered for sale at the annual county tax sale auction, and to tell land bank agency board members that they can't bid on any of them simply because of their membership on the land bank board seems unnecessary and counterproductive. Thank you for your time and consideration.



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<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>NATALIE HAWN</b>		PHONE NUMBER: <b>816-261-3610</b>	
BUSINESS/ORGANIZATION NAME: <b>ST JOSEPH CHAMBER OF COMMERCE</b>		TITLE: <b>PRESIDENT &amp; CEO</b>	
ADDRESS: <b>3003 FREDERICK</b>			
CITY: <b>SAINT JOSEPH</b>		STATE: <b>MO</b>	ZIP: <b>64506</b>
EMAIL: <b>hawn@saintjoseph.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>2/19/2025 3:50 PM</b>	

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Land Bank legislation allows an older community such as St. Joseph and Springfield to have another tool in its toolbox for the purpose of community and neighborhood redevelopment efforts. Having a Land Bank effectively allows residential structures that are often abandoned and cause blight in a neighborhood and community to be readily available for purchase and redevelopment by placing the residential structure in the public entity of the Land Bank so that the owner can be publicly identified. Often abandoned properties are titled in the names of entities where it becomes difficult to determine the owner. Many times, these structures are purchased at a county tax sale by an out-of-town shell corporation or out-of-town owner with no interest in redeveloping the property. The corporation will hold the property without paying taxes and it will become available again at a tax sale and the Land Bank can purchase the property and hold it for redevelopment. In addition, the Land Bank works in cooperation with the City which will provide incentive programs to encourage a family to buy a Land Bank property and redevelop the property. The incentive programs often available are in the form of grants, low interest loans, and tax abatement. The Land Bank legislation serves as an economic development tool by ultimately increasing housing supply, redeveloping neighborhoods, and creating neighborhoods where people want to live. In this day of workforce housing shortages, a Land Bank serves as a mechanism to put blighted housing back into productive use. Recently amended Land Bank legislation states that a Land Bank can only purchase additional property that is adjacent to an existing Land Bank property. This severely restricts, if not eliminates, the ability of a Land Bank to purchase abandoned property and curtails redevelopment opportunities throughout the community. We support HB717 as the Bill removes the requirement "that a Land Bank Agency may only purchase real property if such property is adjacent to real property already owned by the land bank agency."



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<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>APRIL KIM</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL: <b>aprilroll@gmail.com</b>		ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>2/18/2025 12:32 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

I am a Saint Louis constituent and I am opposed to HB 50 which seeks to authorize construction work in progress. Missouri ratepayers shouldn't be forced to foot the bill for risky and unnecessary nuclear construction. I say "no" to HB 50 and "yes" to the affordable clean energy future we need.



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<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>ARNIE C."HONEST-ABE" DIENOFF-STATE PUBLIC ADVOCATE</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL: <b>arniedienoff@yahoo.com</b>	ATTENDANCE: <b>Written</b>		SUBMIT DATE: <b>2/19/2025 11:55 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			
<b>I am Opposed to this Bill. Creates a lot of fraud!</b>			