

## Unlocking Housing Potential: A Review of Blighted Residential Properties as a Remedy for Memphis's Housing Supply Crisis

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**Abstract:** Memphis faces a profound affordable housing shortage, compounded by long-standing patterns of vacancy, abandonment, and neighborhood disinvestment. This paper synthesizes existing research, policy approaches, and collaborative models to examine how blighted residential properties can be repositioned as a critical component of Memphis's housing supply strategy. Drawing upon literature on urban blight, community land trusts (CLTs), land banks, and shared-equity models, the paper argues that blighted properties rather than being viewed solely as liabilities constitute an underutilized pipeline for permanently affordable housing. Through comparative case studies, stakeholder analysis, and a review of Memphis's current housing landscape, this article proposes an integrated CLT–Land Bank strategy capable of converting blighted parcels into sustainable, community-controlled housing. This approach offers a pathway for Memphis to address its housing deficit, stabilize neighborhoods, and build long-term affordability in the face of rising displacement pressures.

**Keywords:** Affordable housing; Blight remediation; Community Land Trusts (CLTs); Land Banks; Shared-equity housing; Urban disinvestment; Neighborhood stabilization; Housing policy; Urban revitalization; Memphis housing market.

### INTRODUCTION

Housing blight represents a critical challenge for Memphis, with significant implications for affordable housing and urban revitalization. Decades of neighborhood abandonment, disinvestment, and deteriorating housing stock have created visible signs of decline that continue to shape community well-being and housing outcomes (Banai & Ploderer, 2018). This policy paper addresses the systemic issue of blighted residential properties as a potential solution to the city's housing supply constraints. These neglected spaces are more than physical decay; they are untapped resources for creating affordable housing units that could reshape the urban landscape. Prior research on Community Land Trusts (CLTs) in Memphis demonstrates that shared-equity housing models can stabilize neighborhoods experiencing disinvestment by combining long-term affordability with participatory governance structures (Adu & Aliu, 2025). The economic and social impacts of housing blight extend far beyond property deterioration. Blighted residential properties depress surrounding property values, discourage real estate investment, and create a persistent sense of urban decline that disproportionately affects low-income neighborhoods (Memphis Division of Housing and Community Development, 2020). By focusing specifically on residential properties, this analysis reveals how these spaces directly impede the city's ability to provide affordable housing. The presence of thousands of vacant or abandoned homes limits

Memphis's capacity to expand its housing stock at the pace required to meet growing demand (Smart City Memphis, 2023).

Rehabilitating blighted properties offers a cost-effective alternative to new construction. Research consistently shows that acquiring and restoring existing vacant properties can be significantly cheaper and faster than building new units, particularly in disinvested neighborhoods (Ehlenz & Taylor, 2019). Partnerships with Community Land Trusts (CLTs) and Community Development Corporations (CDCs) can transform these neglected properties into viable, permanently affordable housing units through stewardship and community-driven redevelopment (Grannis, 2021). A significant portion of Memphis's blighted residential properties could be rehabilitated, potentially adding hundreds of affordable units at a fraction of the cost required for new construction (Lowe, Prochaska, & Keating, 2022). Comparative research on blight remediation strategies from cities such as Albany, Columbus, and Houston provides valuable insights into how coordinated CLT–land bank partnerships can scale affordable housing while stabilizing neighborhoods (Lowe *et al.*, 2022).

The potential impact is transformative. Reframing blighted properties as opportunities rather than liabilities enables Memphis to address multiple urban challenges simultaneously. Rehabilitation initiatives can expand the affordable housing

supply, stabilize distressed neighborhoods, increase surrounding property values, and create local economic opportunities through construction and reinvestment. This approach represents more than a housing strategy; it is a comprehensive urban renewal model that aligns with long-term community development, equity, and neighborhood resilience. Integrating housing policy with vulnerability-informed planning is increasingly important, as research shows that housing insecurity compounds long-term community risk and undermines recovery capacity in already disinvested neighborhoods (Adu *et al.*, 2025; Adu, Gyang, and Yakin, 2025).

Rather than focusing solely on demolition or code enforcement, leveraging blighted residential properties for permanent affordability offers Memphis a sustainable pathway toward revitalization and inclusive growth.

## LITERATURE REVIEW

### Housing Blight as Untapped Housing Potential

Housing blight has long been one of the most visible and persistent urban challenges in Memphis, shaping how neighborhoods are perceived, valued, and inhabited. Blighted areas characterized by vacant structures, abandoned lots, and deteriorating homes have historically been understood as symptoms of economic decline and social disinvestment (Banai & Ploderer, 2018). In Memphis, these patterns emerged from decades of annexation-driven geographic expansion without meaningful population growth, leaving many neighborhoods with aging housing stock, shrinking demand, and widespread abandonment. The cumulative effect has been neighborhood instability, depressed property values, and entrenched cycles of disinvestment. While this deficit-oriented narrative has dominated public discourse, recent planning scholarship suggests that blighted properties can also represent underutilized assets for expanding the affordable housing stock (Mitchell, & Price, 2019).

This reframing is particularly significant for Memphis, which faces a severe deficit of more than 30,000 affordable units for low-income residents (Smart City Memphis, 2023). New construction alone is unlikely to close this gap due to high development costs, lengthy timelines, and uneven market interest. Blighted residential properties, however, offer a cost-effective and scalable opportunity to expand supply. Many of these structures can be rehabilitated for far less than the cost of building new homes, making them

ideal candidates for affordable housing interventions (Eсуoso, 2017). Recognizing this potential requires shifting the conversation from blight as deterioration to blight as possibility a raw material for reinvestment, stewardship, and long-term affordability.

Central to this shift is the role of Community Land Trusts (CLTs), which offer a proven model for stabilizing neighborhoods and preserving permanent affordability. CLTs separate land ownership from homeownership, ensuring that housing produced through rehabilitation remains affordable across generations while still enabling residents to build limited equity. Shared-equity frameworks prevent speculative price escalation, guard against displacement, and embed community governance into decision-making around land use and housing (Martin *et al.*, 2020). Given Memphis's dual challenges of blight and rising housing insecurity, CLTs present an ideal mechanism for converting distressed properties into durable, community-controlled housing assets. Blight in Memphis is spatially uneven, concentrated in areas such as North Memphis, South Memphis, and sections of the urban core neighborhoods shaped by historic patterns of disinvestment and racialized housing policies (Banai & Ploderer, 2018). These areas also contain some of the city's most affordable acquisition opportunities for rehabilitation. Studies show that reclaiming distressed properties can generate positive neighborhood spillover effects, including increased property values, enhanced safety, and greater resident confidence (Ehrenz & Taylor, 2019). These outcomes are magnified when blight remediation strategies are paired with affordability-preserving tools like CLTs rather than speculative redevelopment.

Evidence from cities such as Albany, Columbus, and Houston demonstrates the power of coordinated partnerships between Land Banks and CLTs to deliver permanently affordable housing at scale (Prochaska, & Keating, 2022). Land Banks entities designed to acquire, hold, and transfer vacant and tax-delinquent properties can serve as efficient pipelines for funneling blighted residential parcels into CLT stewardship. Such strategic alignment allows for faster rehabilitation, reduced acquisition costs, and long-term community benefits. Memphis, however, has not yet fully leveraged this model; policy efforts have often prioritized demolition or piecemeal redevelopment, which address immediate hazards but do not rebuild housing supply or ensure long-

term affordability (Carpenter *et al.*, 2020). This paper argues that unlocking the housing potential embedded within Memphis's blighted residential properties is a critical pathway for addressing the city's housing crisis. Drawing from urban planning, housing policy, shared-equity governance, and comparative case studies, this review demonstrates how blighted properties if reclaimed, rehabilitated, and placed into community stewardship can provide a sustainable and scalable solution to Memphis's affordable housing shortage. Reimagining blight as opportunity is not simply a shift in policy but a necessary step toward building a more equitable, resilient, and community-centered housing system.

### **Housing Blight, Affordability, and Urban Decline**

Housing blight remains a defining feature of Memphis's urban landscape, shaping neighborhood conditions, housing affordability, and long-term development patterns. Blighted residential properties vacant, abandoned, tax-delinquent, or severely deteriorated structures are more than indicators of neglect; they are manifestations of deep-rooted structural forces that have shaped the city for decades. As documented extensively in planning scholarship, these properties depress neighborhood property values, discourage reinvestment, and create self-reinforcing cycles of abandonment (Barlow, Schaffzin, & Williams, 2016). The presence of blight not only signals urban decline but actively contributes to it, eroding the viability of adjacent properties and reducing the incentive for homeowners or developers to invest in communities already perceived as distressed.

In Memphis, these patterns are the legacy of nearly fifty years of annexation-driven spatial expansion without population growth. Between 1970 and 2010, the city's geographic footprint expanded dramatically even as its population stagnated or declined, resulting in a diluted urban core and extensive underutilized residential land (Banai & Ploderer, 2018). Neighborhoods in North and South Memphis, in particular, bear the brunt of these historical processes. As residents relocated to newer suburban developments, older housing stock lost market value, and upkeep became financially irrational for many property owners. This dynamic accelerated vacancy, tax delinquency, and physical deterioration, creating the conditions for today's widespread blight (Memphis Division of Housing and Community Development, 2020).

Yet, emerging literature also reveals a more optimistic trajectory: when blighted properties are strategically reused, they can serve as catalysts for neighborhood stabilization and community revitalization. Research on shared-equity models highlights that equitable governance structures especially Community Land Trusts (CLTs) can transform blighted properties into long-term affordable housing assets that support intergenerational wealth-building for low-income households (Ehrenz & Taylor, 2019). By separating land ownership from homeownership, CLTs ensure that rehabilitated homes remain permanently affordable while enabling residents to accumulate limited equity. This model has proven effective in markets where rising property values threaten displacement, but it is equally valuable in distressed markets like Memphis, where affordability is not the primary issue; quality, stability, and stewardship are. The economic and social impacts of repurposing blighted property extend beyond individual households. Rehabilitated homes reduce neighborhood vacancy, increase adjacent property values, enhance safety, and restore community confidence. When rehabilitation efforts are deployed at scale and coordinated with local land banks or community-based organizations, the cumulative effect can reverse neighborhood decline and reposition historically marginalized communities as sites of opportunity (Lowe, Prochaska, & Keating, 2022).

### **Affordable Housing Gaps in Memphis**

While the relationship between blight and decline is well documented, Memphis's current housing context reveals how deeply these phenomena are intertwined with issues of affordability. The city faces a persistent shortage of quality, accessible housing, particularly for residents with low or extremely low incomes. Hyper-vacancy defined as vacancy rates so high that market recovery becomes unlikely remains a defining characteristic of many Memphis neighborhoods (Memphis Division of Housing and Community Development, 2020). Paradoxically, the city struggles with both too much vacancy and too little livable, affordable housing, illustrating the disconnect between physical stock and functional supply. The COVID-19 pandemic intensified these challenges. Rising eviction rates and economic insecurity disproportionately affected low-income households, many of whom were already experiencing cost burdens or residing in substandard housing. The combination of stagnant

wages, rising rents, and deteriorating housing stock has placed unprecedented pressure on Memphis's affordable housing system. Traditional approaches such as new construction are insufficient in meeting the scale of need, particularly given escalating construction costs and slow development timelines.

In this context, blighted residential properties offer a unique and largely untapped solution. Their abundance, lower acquisition costs, and potential for rehabilitation make them well suited for innovative, low-cost, scalable housing strategies. When integrated into shared-equity governance models or aligned with land bank dispositions, blighted parcels can be converted into permanently affordable units that expand supply while stabilizing neighborhoods. This dual benefit addressing affordability while reversing decline positions blighted properties as a cornerstone of Memphis's housing strategy moving forward.

### **Reframing Blight as Opportunity: Community Land Trusts and Shared Equity**

Reframing housing blight as an opportunity rather than merely a sign of distress requires development models capable of transforming long-neglected properties into stable, community-centered assets. Community Land Trusts (CLTs) offer one of the most effective frameworks for repurposing blighted residential properties into permanently affordable housing. As emphasized in the literature and in the final housing policy paper, CLTs are uniquely structured to ensure long-term affordability through the separation of land ownership from homeownership and the use of shared-equity resale formulas that prevent homes from reentering speculative markets (Grannis, 2021). This stewardship-based model positions CLTs as ideal mechanisms for neighborhoods where blight, disinvestment, and affordability challenges intersect. CLTs operate by acquiring land often through donations, public transfers, or discounted purchases and retaining ownership while selling or leasing the home to an income-eligible household. Because the trust maintains ownership of the land, it can regulate resale prices and ensure that affordability is preserved for future generations. This structure creates a stable, long-term housing resource for communities facing both economic pressures and market volatility. In cities like Memphis, where large inventories of vacant and deteriorating homes are clustered in historically marginalized neighborhoods, CLTs can redirect the trajectory of blighted properties

away from abandonment and speculative flipping toward community-controlled revitalization.

For Memphis specifically, CLTs offer several advantages. First, they provide permanent affordability, a crucial feature in a market where affordability varies sharply across neighborhoods and where private development often fails to meet the needs of low-income residents. Second, CLTs embed community governance through tripartite boards that include residents, public representatives, and community members ensuring that redevelopment decisions reflect local needs and priorities. Finally, because many blighted properties can be rehabilitated at lower costs than constructing new housing, CLTs can stretch limited resources further, enabling the creation of more units and faster neighborhood stabilization (Ehlenz & Taylor, 2019). By integrating CLTs into Memphis's housing strategy, the city can transform blighted properties into permanently affordable homes while simultaneously empowering communities, preserving neighborhood stability, and preventing displacement. This approach reframes blight as a starting point for equitable redevelopment rather than a symbol of inevitable decline.

### **Land Banks as Strategic Partners: Building Pathways to CLT Success**

The Department of Housing and Urban Development defines Land Banks as "a governmental or non-governmental nonprofit entity established, at least in part, to assemble, temporarily manage, and dispose of vacant land for the purpose of stabilizing neighborhoods and encouraging re-use or redevelopment of urban property" (Department of Housing and Urban Development, 2010). The primary activities of Land Banks are to "purchase properties that have been foreclosed upon and maintain, assemble, facilitate redevelopment, market, and dispose of land-banked properties" (Department of Housing and Urban Development, 2010). While CLTs take a long-term approach to community planning, Land Banks often prioritize quick demolition of unsafe structures to address property issues

According to the Center for Community Progress, 250 land banks and land banking programs exist in a range of communities, from "Legacy Cities" to suburban and rural towns that were hit hard by the mortgage foreclosure crisis (National Land Bank Map, 2022). According to Grounded Solutions Network there are over 225 community land trusts in the United States. (Beyea *et al*, 2022). Land

Banks focus on quickly making properties marketable, with less concern for their future use. For instance, Kalamazoo County Land Bank conducted 276 demolitions and 174 side lot sales since 2009 but built only 44 new structures. (Quantitative and Qualitative Impact Assessment of Land Bank, 2018). A realignment of Land Bank priorities or coordinated transfers of Land Bank properties to CLTs could “create a pipeline of low-cost properties that could be redeveloped as permanently affordable housing or other community serving amenities” (Grannis, 2021).

However, without specific legislation there is no method for enabling CLTs to get priority access to land which becomes available for purchase. It can be difficult for these CLTs to acquire and develop property in a manner that make their affordable housing goals financially possible. Because relationships exist in cities across the U.S. between the public sector and nonprofit communities around affordable housing, one might expect CLT-Land Bank collaboration to be more commonplace in providing permanent affordable housing to scale. This is not the case. CLT-Land Bank collaborations currently exist only in a limited number of places (Lowe *et al.*, 2022).

### **Case studies from New York, Ohio, and Houston show how CLTs and Land Banks together can boost affordable housing**

The Albany Community Land Trust (ACLT), established in 1987 by the United Tenants of Albany (UTA), focuses on increasing permanent affordable housing and improving neighborhoods like Arbor Hill and West Hill. Collaborating with the Albany County Land Bank (ACLB) since 2017, ACLT has expanded affordable housing through property dispositions. The ACLT housing portfolio consists of 36 homeowner units, and 38 rental properties containing 56 units in total. However, financial constraints, especially in stronger housing markets, limit the scalability of these efforts. Despite challenges, ACLT remains committed to its mission, emphasizing collaboration with entities with more resources and adopting strategies like contiguous site assembly. Funding from the City of Albany and State of New York has supported these initiatives, aiming to combat vacancy and promote equitable neighborhood development. (Lowe *et al.*, 2022)

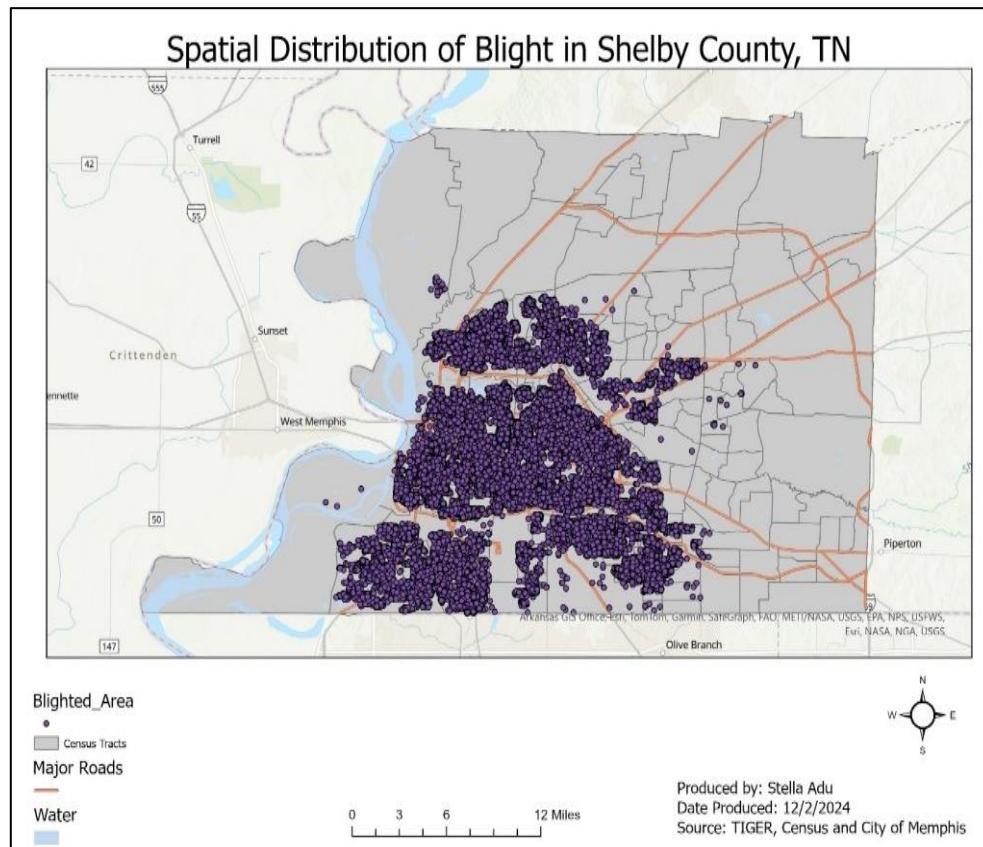
In Columbus, collaboration between the Franklin County Land Bank and the City of Columbus Land Bank resulted in the creation of the Central Ohio Community Land Trust (COCLT). Columbus has

committed millions in funding to build affordable single-family homes, with projects focused on rising property-value neighborhoods. (Lowe *et al.*, 2022). The first CLT house broke ground in 2019, and the collaboration has benefited from support from nonprofits like Community Development for All People and Nationwide Children's Hospital. For those applicants that cannot afford the higher price, the CLT-Land Bank collaborative intends to use city funding to subsidize eligible homebuyers (Rouan, 2019).

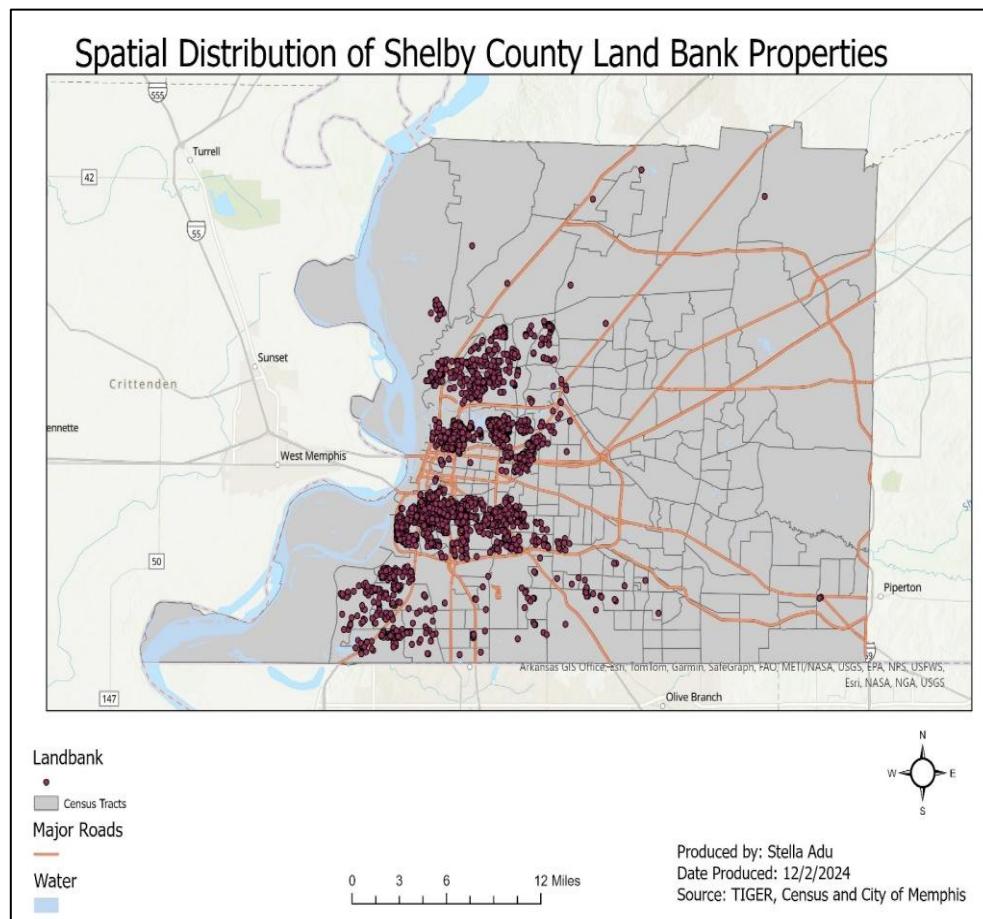
In Houston, the Houston Community Land Trust (HCLT) was established in 2018 and works closely with the Houston Land Bank. HCLT's primary goal is to create permanent affordable housing through the New Home Development Program, which targets low-income households. HCLT has taken the lead in outreach and now holds a significant presence in Acres Home, a Complete Communities neighborhood. The organization has also reached a milestone by incorporating residents into its governance structure and maintaining a board primarily led by women of color. HCLT continues to expand its portfolio with a focus on long-term affordability, including resale value caps and efforts to keep property taxes low. As of Spring 2021, HCLT had over 50 home-owner leaseholders. (Lowe *et al.*, 2022).

Drawing upon the literature review's exploration of Memphis's housing landscape and the synergistic potential of Community Land Trusts and Land Banks, this analysis delves further into the prevailing conditions and stakeholder dynamics shaping the city's affordable housing crisis. While the review highlighted successful collaborations between CLTs and Land Banks in other urban contexts, a nuanced understanding of Memphis's unique circumstances and stakeholder ecosystem is essential for crafting effective local solutions.

Figures 1 and 2 below reveals a spatial correlation between blight, vacancy, and housing affordability challenges across the city. Figure 1 depicts a heavy concentration of blighted areas in North Memphis, South Memphis, and parts of downtown, characterized by a prevalence of vacant properties and abandoned structures resulting from long-term neglect and lack of investment. These neighborhoods exhibit persistently high vacancy rates, perpetuating a cycle where low property values deter maintenance and redevelopment, ultimately restricting residents' access to quality, affordable housing options.



**Figure 1.** Map showing the spatial distribution of blight across Shelby County



**Figure 2.** Shelby County Land Bank Properties

## CONCLUSION

Memphis's extensive inventory of blighted residential properties represents one of the city's most underutilized resources for addressing its affordable housing crisis. While blight has often been viewed solely as evidence of urban decline, this review highlights its potential to serve as a foundation for community-centered revitalization. When rehabilitated and placed under long-term stewardship models such as Community Land Trusts, these properties can become permanently affordable homes that strengthen neighborhood stability, prevent displacement, and support inclusive development. Transforming blight into opportunity requires deliberate collaboration across municipal agencies, nonprofit housing organizations, land banks, and community stakeholders. It also hinges on governance structures that elevate resident participation and maintain affordability beyond a single development cycle. With intentional planning and sustained investment, Memphis can convert vacant structures into assets that improve housing affordability, reinforce neighborhood resilience, and promote equitable urban revitalization. The opportunity is significant: repurposing blight not only expands the housing supply but also restores confidence, increases neighborhood value, and supports long-term community well-being.

## Policy Recommendations

1. Establish a streamlined process that allows the Shelby County Land Bank to regularly transfer suitable blighted residential properties to Community Land Trusts for rehabilitation and long-term affordability.
2. Build formal community participation into CLT decision-making such as advisory boards or resident seats on governing bodies to ensure transparency, accountability, and anti-displacement protections.
3. Create a dedicated funding source that supports the rehabilitation of blighted properties into affordable housing and provides incentives for public, private, and nonprofit partners to prioritize long-term affordability.

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