THE SUCCESSION BANK

A Land Bank Model for Solving the Small Business Succession Crisis

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A Program Proposal for City Councils, Mayors, and Local Economic Development Leaders

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Executive Summary

Every city has businesses that are quietly approaching a cliff. The owner is getting older. Retirement is close. And there is no plan for what happens next. Most of the time, nobody outside the business knows this is happening until it is too late. The doors close, the jobs disappear, and the storefront sits empty.

This paper proposes a simple, low-cost tool that any city, county, or town can use to fix this problem: a Succession Bank.

A Succession Bank works like a Land Bank, but instead of tracking vacant buildings and lots, it tracks businesses whose owners are getting ready to retire. It uses information the city already collects through business licensing to find these owners early, before the business closes, and it gives the public an easy, anonymous way to find and buy these businesses before they disappear.

The tool costs almost nothing to build. It does not require new taxes, new staff, or new buildings. It requires one thing: adding a short succession section to the business license application that every city already uses. From there, the city can build a simple public listing page, similar to a classifieds board, where interested buyers can browse businesses that are ready to sell and reach out directly.

The stakes are high. Nationally, an estimated 2.3 to 3 million baby boomer-owned small businesses are expected to change hands over the next decade, and roughly 70 percent of small businesses placed on the market never find a buyer. Every one of those failed sales is a business a city could have saved with better information and a simple public matchmaking tool. This paper lays out exactly how a city can build that tool, what it should ask business owners, how the public marketplace should work, and how every side, the seller, the buyer, and the city itself, comes out ahead.

1. The Problem: A Silent Wave of Business Closures

Across the country, small business owners are getting older, and most of them have no plan for what happens when they retire. This trend has a name: the Silver Tsunami. It describes the wave of baby boomer business owners who built companies over the last 40 to 50 years and are now reaching retirement age at the same time.

1.1 The Scale of the Problem

2.3 to 3 million Baby boomer-owned businesses expected to change hands in the next decade	**60%** Of small business owners today are over age 55	**~54%** Of owners have any kind of formal succession plan
70% Of small businesses placed on the market never find a buyer	**$10 trillion** In business assets expected to change hands by 2030	**10,000** Baby boomers reach retirement age every single day

These numbers point to one conclusion. A huge share of the businesses on Main Street today, the restaurants, cleaning companies, auto shops, salons, and contractors that anchor a neighborhood, are one retirement away from closing for good. And most of them will close, not because they are unprofitable, but because nobody found out in time that they were for sale.

1.2 Why This Matters to Cities

When a small business closes instead of transferring to a new owner, a city loses more than one storefront. It loses:

- Jobs. Employees lose their paychecks and often have to leave the area to find new work.
- Tax revenue. The city loses sales tax, payroll tax, and property tax tied to that business.
- Community anchors. Locally owned businesses keep money circulating in the local economy far more than chains do, and they build trust and relationships that outside owners cannot replace.
- Neighborhood stability. An empty storefront invites the same problems a vacant house does: blight, lower property values nearby, and a harder time attracting new investment.

This is the same downstream damage that vacant and abandoned homes cause, which is exactly why the tool that already exists for property, the Land Bank, is the right model to borrow from.

1.3 The Real Barrier: Nobody Can See the Problem Coming

The biggest reason cities have not solved this yet is not a lack of will. It is a lack of information. There is currently no reliable way for a mayor, a city council, or an economic development office to know which businesses in their city have an owner who is 62 years old and planning to retire in three years. That information sits privately with the business owner, and most owners never say anything publicly until they have already decided to close.

A city cannot fix a problem it cannot see. The Succession Bank solves that by using information the city is already positioned to collect.

2. The Land Bank Model: A Proven Blueprint

Land Banks exist in more than 300 communities across the United States. They were built to solve a problem that looks a lot like the succession crisis: valuable property sitting idle because the normal market could not connect it to a new, responsible owner.

2.1 How a Land Bank Works, at a High Level

1. A property becomes vacant, abandoned, or falls behind on taxes.
2. The Land Bank, a public entity created by the city or county, steps in to take control of the property and clear up problems like back taxes or a messy title.
3. The Land Bank holds the property temporarily and lists it publicly, often at a steep discount, so a responsible new owner can be found.
4. The public can browse available properties, apply, and take ownership, agreeing to fix up or use the property responsibly.
5. The property goes back into productive use. It gets renovated or redeveloped, the city collects property taxes on it again, and the neighborhood around it stabilizes.

The Land Bank does not spend city money renovating every property itself. Its real value is much simpler: it identifies the problem early, holds a public inventory, and connects the property to a new owner before it becomes a permanent loss to the community.

2.2 Why This Model Works So Well

- It is administrative, not expensive. Most of the work is paperwork, inventory tracking, and public listing, not large budgets.
- It creates transparency. Anyone in the public can see what is available and take action.
- It prevents a bigger problem instead of reacting to it. Catching a property early, before it is fully abandoned, is far cheaper than fixing it after years of decay.
- It turns a private problem into a public opportunity. What used to be an invisible, individual issue becomes a visible, community-wide resource.

3. Introducing the Succession Bank

A Succession Bank applies this exact same logic to small businesses instead of buildings. Where a Land Bank identifies at-risk property, a Succession Bank identifies at-risk businesses, meaning businesses that are healthy and valuable today but at risk of closing simply because the owner is retiring with no plan.

3.1 Side-by-Side Comparison

Land Bank	Succession Bank
Tracks vacant, abandoned, or tax-delinquent properties.	Tracks businesses whose owners are approaching retirement with no succession plan.
Gets its information from property tax and code enforcement records the city already keeps.	Gets its information from business license applications and renewals the city already collects.
Holds a public inventory of available properties.	Holds a public, anonymous inventory of businesses that are open to being sold.
Lists properties on a public website for anyone to browse.	Lists businesses on a public city website for anyone to browse.
A buyer applies to purchase and takes over the property.	A buyer contacts the business directly and negotiates a purchase.
Prevents blight and neighborhood decline.	Prevents storefront vacancy, job loss, and the loss of a local business.
Requires special legal authority in some states, since it takes title to property.	Requires no special legal authority. The city never owns or takes title to any business. It only hosts information and a public listing.

This last point matters a great deal. A Succession Bank is actually simpler to stand up than a Land Bank because the city never takes ownership of anything. It is purely an information and matchmaking tool. The city is not buying businesses, financing them, or taking on any legal risk tied to them. It is simply doing what it already does for property: collecting information it has a legitimate reason to collect, and making it useful to the public.

4. How the Succession Bank Works, Step by Step

Step 1: Add a Succession Readiness Section to the Business License Application

Every business in a city already has to apply for, and periodically renew, a business license. This is the single best point of contact a city has with every business owner in town, and it already happens on a predictable schedule. Instead of creating a new form or a new process, the city simply adds a short new section to the license application or renewal form.

This section is optional to answer in detail, but every owner is asked to at least confirm whether they want to participate. It takes an owner two or three minutes to complete. No new inspections, no new fees, and no new staff are required to collect it.

Step 2: Build a Simple, Searchable Internal Database

The answers from the license form flow into a simple internal database, sorted by things like owner age range, years to retirement, industry type, and whether the owner is open to selling. This alone is valuable to the city, even before anything is made public, because it lets economic development staff see the size and shape of the coming wave of retirements years in advance, the same way a Land Bank tracks its property inventory.

Step 3: Give Owners a Choice About Going Public

Owners are given three simple options for how their information is used:

- Private only. The city keeps the information for planning purposes and never shares it publicly. The city may reach out privately to offer free resources, like a succession planning workshop.
- Anonymous public listing. The business appears on the public Succession Bank marketplace, but without the business name or exact address. The listing shows general facts, like industry, city or ZIP code area, years in business, and general size, so an interested buyer can decide whether to reach out.
- Full public listing. The business appears with its name and address, similar to a normal business-for-sale listing.

Most owners will likely start in the anonymous category. That is fine, and expected. It removes the fear that a public listing could scare off customers, employees, or landlords before a sale is final, which is one of the biggest reasons owners avoid talking about succession at all today.

Step 4: Launch the Public Marketplace on the City Website

The city publishes a simple, searchable marketplace page. This is the public-facing part of the Succession Bank, and it should be treated like the Land Bank listing page: clean, simple, and easy to browse without creating an account.

Step 5: Connect Buyer and Seller Directly, With the City as a Safe Go-Between

A buyer who finds a business of interest fills out a short contact form on the city website. The city forwards that message to the business owner without revealing the buyer's identity right away. The owner decides whether to respond. If the owner responds, the two sides move forward on their own, the same way a private buyer and seller would after finding each other through any listing service. The city's job ends there. It is a matchmaker, not a broker, a lender, or a party to the deal.

Step 6: Track Outcomes and Report Results

The city tracks how many businesses register, how many get contacted, and how many sales, transfers, or employee buyouts actually happen. This data becomes a powerful annual report for the mayor and city council, showing jobs saved, businesses retained, and tax revenue protected.

5. The Business License Succession Section: Recommended Questions

Below is a full set of recommended questions a city can add to its business license application or renewal form. Cities should adapt the exact wording to match their own forms, but the categories below cover everything needed to identify at-risk businesses and route them correctly.

5.1 Basic Ownership and Timeline

1. What is the age range of the primary owner? (Under 40 / 40 to 54 / 55 to 64 / 65 and older)
2. How many more years do you expect to actively run this business before you retire or step back? (More than 10 years / 5 to 10 years / 3 to 5 years / Less than 3 years / Not sure)
3. How many years has the current owner owned this business?
4. Is there more than one owner? If yes, are all owners planning to exit around the same time?

5.2 Succession Intentions

1. Have you thought about what will happen to this business when you retire or step away?
2. Do you plan to pass this business to a family member?
3. If yes, has that family member agreed to take over, or is this still just a hope?
4. Do you plan to sell this business to someone outside your family?
5. Do you plan to sell or transfer this business to one or more employees?
6. Do you expect to simply close the business when you retire, with no sale or transfer?
7. Have you already started any legal or financial paperwork for a transition, such as a buy-sell agreement or an estate plan that names a successor?

5.3 Business Valuation and Sale Readiness

1. Has this business ever had a professional valuation done to determine what it is worth?
2. If not, would you like information on how to get a business valuation?
3. Do you have up-to-date financial records (profit and loss statements, tax returns) that a buyer or lender would need to review?
4. Would you be interested in free or low-cost help preparing your business for a future sale?

5.4 Interest in the Succession Bank

1. Would you like the city to keep your answers on file for planning purposes only, and not share them publicly?
2. Would you be willing to be listed anonymously on the city's Succession Bank marketplace, so interested buyers can learn general information about your business without knowing who or where you are?
3. Would you be willing to be listed publicly with your business name, so buyers can find and contact you directly?
4. May the city contact you about free succession planning workshops, valuation resources, or buyer-matching opportunities?

5.5 Basic Business Snapshot (used only for anonymous listings)

1. Industry or business type (using existing business license category)
2. General size (number of employees, in ranges)
3. General revenue range (optional)
4. Neighborhood or ZIP code (not exact street address)
5. Number of years the business has operated in the city
6. Whether the business owns or leases its location

> *Design note: Questions 5.1 through 5.4 should take no more than two to three minutes to answer, and every question except the participation question itself should be optional. The goal is to make this the easiest form the business ever fills out for the city, not a burden.*

6. Designing the Virtual Marketplace

The public marketplace is the part of the Succession Bank that residents and would-be buyers will actually see. It should be simple enough to build using tools most cities already have, such as the same website platform used for permits, code enforcement dashboards, or the Land Bank property listings, if one already exists.

6.1 Core Design Principles

- No login required to browse. Anyone should be able to see the list of available businesses without creating an account, the same way anyone can browse Land Bank properties.
- Anonymity by default. Listings should never show a business name or exact address unless the owner specifically chose the full public listing option.
- Simple filters. Buyers should be able to filter by industry, general size, general revenue range, and part of the city.
- One clear action button. Every listing should have a single, obvious way to reach out: a Contact This Business button that opens a short message form.
- City as the messenger, not the middleman. The city's system should simply relay the buyer's message to the owner's email or phone on file. The city does not need to review, approve, or negotiate anything.
- Free to list, free to browse. There should be no fee for a business to be listed and no fee for the public to search, which is part of what makes this fundamentally different from a private business-for-sale website.

6.2 Sample Listing Format

A typical anonymous listing on the marketplace could look like this:

Listing #ETA-1042
Industry: Commercial Cleaning Services
Location: Westside neighborhood, ZIP 45211
Years in Business: 22
Employees: 6 to 10
Owner Timeline: Planning to retire in 3 to 5 years
Valuation Status: Not yet completed
[Contact This Business]

6.3 How a Contact Request Flows

1. A buyer clicks Contact This Business and fills out a short form with their name, contact information, and a brief message about their interest.

2. The system automatically emails or texts the business owner on file, forwarding the buyer's message.
3. The owner decides, entirely on their own, whether to respond. There is no obligation to answer.
4. If the owner responds, the conversation moves off the city platform and continues directly between buyer and seller, just like any other private business sale.
5. The city logs that a contact request was made and whether the owner responded, purely for reporting purposes. It does not see or store the content of private conversations that follow.

7. Innovative Features That Benefit Everyone

A basic version of the Succession Bank, just a form and a listing page, would already help. But a handful of added features make the tool far more powerful for sellers, buyers, and the city at almost no extra cost.

7.1 A Benefit for Every Side of the Table

Business Owner (Seller)	Buyer	City Government
Free access to the marketplace, with no listing fee or commission.	A free, browsable list of real local businesses, instead of relying only on national paid listing sites.	Keeps jobs, tax revenue, and locally owned businesses in the city instead of losing them to closure.
Full control over anonymity, so a sale can be explored quietly without alarming staff or customers.	Early access to businesses before they ever reach national marketplaces like BizBuySell, meaning less competition.	Builds a real-time inventory of the coming wave of retirements, so staff can plan ahead instead of reacting.
A city-endorsed, trustworthy channel instead of cold calls from unknown buyers or brokers.	A direct line to the owner instead of going through a broker, which can reduce fees on both sides.	A visible, low-cost success story for the mayor and council: jobs saved, storefronts filled, businesses retained.
Access to free city-connected resources like valuation help, succession workshops, and SBA loan information.	Connection to local buyer-training programs, like Achievers Network's ETA Accelerator, that prepare first-time buyers to close deals.	A pipeline for connecting local entrepreneurship programs directly to real, available local businesses.
A small incentive for participating, such as a discounted license renewal fee for completing the succession section.	A public, transparent process, so buyers know the city is a neutral party and not gatekeeping deals.	Data the city can use to apply for state and federal small business retention grants.

7.2 Innovative Ideas Worth Building In

A Succession Ready Seal

Businesses that complete a valuation and finish a basic succession readiness checklist can earn a Succession Ready seal, similar to San Francisco's Legacy Business Registry. This seal can be featured on the marketplace listing and used by the business itself as a mark of credibility with lenders, landlords, and buyers.

A Right-of-First-Look Window for Employees

Before a business goes on the full public marketplace, the owner can choose a short window, for example 30 days, where the listing is shared only with the business's own employees. This mirrors how many successful succession stories actually happen and supports employee ownership as one clear, low-risk exit path for the owner.

Direct Pipeline to the ETA Accelerator

Cities that adopt a Succession Bank can connect their public marketplace to local entrepreneurship and ETA training programs - such as Achievers Network's ETA Accelerator or local university incubators - creating a natural pipeline of trained, SBA-ready buyers for retiring owners. Buyers trained through the program, who already understand SBA financing, deal structuring, and valuation, get early notice of new anonymous listings that match their target industry and deal size. This turns the Succession Bank from a passive listing board into an active deal pipeline feeding trained, SBA-ready buyers to local sellers.

A Retirement Reminder Trigger

The city's license renewal system can automatically flag any owner who indicated they are 62 or older and expect to retire within 5 years. That owner receives a friendly reminder each renewal cycle with a link to free succession resources, so the conversation about retirement starts years before it becomes urgent.

Fee Waivers Tied to Participation

Cities can waive or reduce a small portion of the business license renewal fee for owners who complete the succession section in full, whether or not they choose to be listed publicly. This costs the city very little in lost fee revenue and creates a real reason for owners to participate honestly.

A Public Dashboard, Not Just a Listing Page

Alongside the marketplace, the city can publish a simple public dashboard showing citywide numbers: how many businesses are expected to change hands in the next 5 years, how many jobs are tied to those businesses, and how many successful matches the Succession Bank has produced. This turns the tool into a visible economic development win the mayor and council can point to every year.

8. Cost and Implementation: Why This Requires No New Funding

One of the strongest arguments for the Succession Bank is how little it costs to build. Unlike a Land Bank, which sometimes needs state enabling legislation and a budget to acquire and maintain property, the Succession Bank never takes ownership of anything. It is purely administrative.

8.1 What It Actually Takes

- A short addition to an existing business license form. This is a paperwork change, not a new system.
- A simple webpage on the city's existing website to host the public marketplace. Most city websites already have the technical tools to add a searchable listing page.
- A basic internal spreadsheet or database to track responses. No specialized software purchase is required to start.
- A small amount of staff time, likely already inside the business licensing or economic development office, to review new listings and forward buyer contact requests.

8.2 What It Does Not Require

- No new tax or bond funding.
- No new department or new hires.
- No purchase, ownership, or maintenance of any property or business.
- No new legal authority in most states, since the city is only collecting information it already has a legitimate basis to collect through licensing, and hosting a public bulletin board of anonymous, voluntary listings.

Because the barrier to entry is so low, this is a proposal a mayor or council member can introduce and pass through a routine administrative process, rather than a lengthy budget fight. A pilot version could realistically be built and launched within a single budget cycle.

9. Precedent: Cities Are Already Moving in This Direction

The Succession Bank is not a theoretical idea. Pieces of it are already working in cities across the country. This proposal simply combines those pieces into one complete, easy-to-replicate tool.

Long Beach, California

The nonprofit Project Equity partnered with the City of Long Beach, Los Angeles LISC, and Citi Community Development to identify roughly 2,500 local businesses at risk of closing due to owner retirement in the next 5 to 15 years, using publicly available business data. This shows that cities can and do build this kind of inventory, and that the resulting data reveals real, specific risk to local jobs.

San Francisco, California

San Francisco's Legacy Business Program keeps a public registry of long-standing local businesses and connects them with succession resources, including a specific guide on transitioning to employee ownership. This shows that a public, city-run registry of businesses tied to their future ownership status is a workable, accepted model.

Philadelphia, Pennsylvania

Philadelphia's Department of Commerce runs a free, six-week business succession planning cohort for owners considering retirement, sale, or transfer, open to any business that has operated in the city for at least three years. This shows cities are already willing to proactively identify and support business owners before they reach a retirement crisis.

The McKinsey Institute for Economic Mobility

National research projects that by 2035, about six million small and mid-size businesses will be on the market as owners retire, with more than one million of those representing viable, sellable businesses worth up to five trillion dollars in enterprise value. McKinsey's research specifically calls on public agencies and community organizations to help by embedding succession and exit readiness into mainstream economic development programs, exactly the role a Succession Bank is built to play.

What no city has done yet is combine all of these pieces, the data collection, the public registry, the anonymous marketplace, and the direct buyer connection, into one simple system built on top of a form every business already fills out. That is the gap the Succession Bank is designed to fill.

10. Privacy, Trust, and Legal Considerations

Because this tool asks business owners to share sensitive information about their retirement plans and their intent to sell, trust is everything. If owners believe the information could be used against them, such as being shared with a landlord who might raise rent, a competitor, or an employee before the owner is ready, they will not participate honestly.

10.1 Recommended Safeguards

- Make every question about participation and public listing fully voluntary. Only the basic yes-or-no participation question should be required.
- Store all detailed answers in a secure, access-limited internal system, separate from the general public business license database.

- Default every new participant to the private, planning-only category unless they actively opt into a public listing.
- Never publish a business name, address, or owner identity without clear, written consent from the owner.
- Allow an owner to update or remove their listing at any time, with no explanation required.
- Have the city attorney's office review the exact form language before launch, to make sure it fits the state's public records laws, since business license applications can sometimes be subject to public records requests.

Cities should be transparent from day one that answering the succession section is optional and that owners control exactly how much, if anything, becomes public. This mirrors how many Land Bank programs are careful to communicate that participation is voluntary and that owners retain control over their timeline.

11. Implementation Roadmap

Phase 1: Design (Weeks 1 to 6)

- City attorney reviews and approves the succession section questions and privacy safeguards.
- Economic development staff finalize the exact wording and add it to the license renewal form.
- IT or web team builds a simple internal database and a basic public listing webpage.

Phase 2: Soft Launch (Weeks 7 to 12)

- The succession section goes live on all new and renewing business license applications.
- The city begins privately collecting data, without yet turning on the public marketplace, to build up an initial base of listings.
- Staff reach out personally to a small group of business associations and chambers of commerce to explain the program and answer questions.

Phase 3: Public Marketplace Launch (Month 4)

- The public marketplace webpage goes live with the first batch of anonymous and full public listings.
- The city announces the launch through local media, chamber of commerce newsletters, and community partners like Achievers Network.

Phase 4: Growth and Reporting (Ongoing)

- The city publishes an annual report showing the number of businesses registered, listed, contacted, and successfully transitioned.
- The city expands outreach each renewal cycle, aiming to eventually capture succession data from every licensed business in the city.
- The city explores connecting the Succession Bank to local SBA lenders, valuation professionals, and workforce development programs like the ETA Accelerator.

12. A Call to Action

The math is simple. Roughly 70 percent of small businesses that go up for sale never find a buyer, and most of that failure comes down to one thing: nobody found out in time. A city does not need new money to fix this. It needs one new question on a form it already uses, and one new webpage on a website it already runs.

Achievers Network built the ETA Accelerator to train the next generation of business owners, many of them from communities that have historically been shut out of business ownership, to step into exactly these kinds of opportunities. A Succession Bank in every city gives those trained buyers a real, visible, and trustworthy place to find businesses that are ready for a new owner.

The businesses on Main Street today were built over decades. A Succession Bank is a simple, low-cost way to make sure that when the owner is ready to retire, the business gets to keep going instead of quietly closing its doors.

> *Achievers Network publishes this proposal as an open framework for cities, mayors, and economic development leaders to adopt and implement independently. While Achievers Network focuses on training buyers through our ETA Accelerator, we encourage local leaders and advocacy coalitions to use, adapt, and build upon this model to protect Main Street businesses in their communities.*

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