

Building  
**Transitions:**  
Property, Communities & People

2021 Update

# Letter From The Executive Director

Despite a global pandemic, transitions to at-home work, online public meetings, and a backlog of cases in the court system, 2021 was a very productive year in the operations of Tri-COG Land Bank. In May, we received a Governor's Award for Local Government Excellence. At the end of the year, 20 properties had been sold to date and an additional 6 had been approved for sale and were waiting to close. TCLB continued to grow its inventory by acquiring 24 new properties in 2021, owning a total of 49 properties at the close of the year.

We extend a warm welcome to the four new municipalities, East McKeesport, Glassport, North Versailles and Port Vue, and their two school districts, East Allegheny and South Allegheny, who passed legislation to join TCLB in 2022. The growing footprint of TCLB is a clear indication that we are a valued service to our members. We also want to welcome our newest staff member, Joel Garceau, Program Coordinator.

Cultivating strong partnerships is a hallmark of TCLB, from our members to local and regional community-based organizations. In 2021, TCLB sold three properties to the City of Bridges Community Land Trust to serve as permanently affordable homes in Etna and Sharpsburg. It executed two Memorandums of Understanding: one with the Millvale Community Development Partners identifying a home in Millvale as a pilot development project, and a second with Rebuilding Together Pittsburgh identifying two TCLB projects to be fully rehabilitated and sold as affordable housing units.

The year 2021 was also a successful year for fundraising. TCLB was awarded \$190,000 from the PA Department of Community and Economic Development Blight Remediation Program to support the demolition of two properties and the rehabilitation of three others. At the end of the year, TCLB received notification that three additional grants had been approved from local Foundations, totaling \$160,000. These funds will support multiple initiatives including: a series of community meetings to better engage residents, particularly in communities of color; work with nonprofit partners to develop housing models to promote more sustainable and efficient building techniques and advance the Pittsburgh 2030 District boundary into residential neighborhood districts; and a consultant engagement to build on existing partnerships to outline a holistic approach for neighborhood stabilization that includes collaborative work and shared fundraising in places where the markets don't support the interventions needed.

The addition of new members, along with funding to support the expansion of our work in resident engagement, equitable and sustainable growth, and shared service to our communities, puts us in a great position to continue to grow and flourish into 2022.

- An Lewis

## Our Purpose

**B**light is pervasive, expensive, and has damaging effects on the economic and social fabric of communities. Unattended property vacancies result in blocks wrought with blight, high maintenance costs, nuisance issues such as crime and fire, and uncollected taxes. This creates a cycle of disinvestment with the ultimate cost paid by existing community residents.

TCLB is dedicated to eliminating blight in local communities through responsive, community-centered action that aids in the development of the region. We are driven by a "Plan for the Place" and use data to support strategic decisions. In everything we do, we are responsive to community priorities and development opportunities.

TCLB is committed to providing all of its properties with clear and insurable title, an essential protection that ensures property owners will not be financially responsible for the unpaid debts of previous owners. Clear titles help to support neighborhood stability by preventing unforeseen issues from causing financial hardship that may lead to foreclosure or abandonment in the future.



### Our Priorities

#### Neighborhood Restoration



"Greening" vacant lots through side lot sales and neighborhood green spaces.

#### Neighborhood Preservation



Addressing abandoned homes in stable neighborhoods.

#### Site Development



Assemble and acquire multiple lots for larger redevelopment plans.

#### Economic Redevelopment

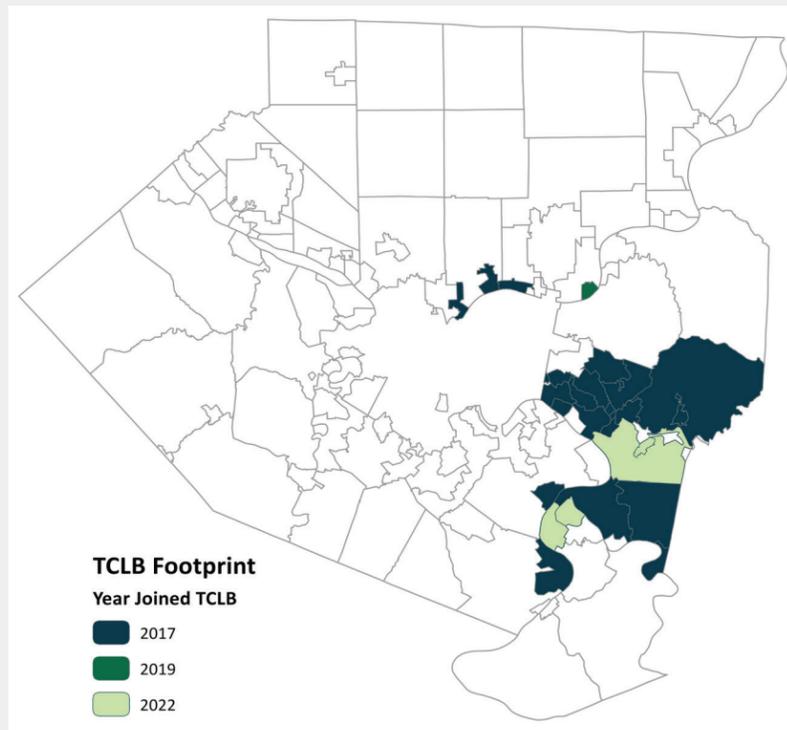


Acquire and repurpose commercial spaces to bring in new businesses and strengthen existing commercial districts.

# Our Members



## Allegheny County



## 22 Municipalities

- |                 |                  |
|-----------------|------------------|
| Blawnox         | Millvale         |
| Braddock Hills  | Monroeville      |
| Chalfant        | North Braddock   |
| Churchill       | Pitcairn         |
| Clairton        | Rankin           |
| Dravosburg      | Sharpsburg       |
| East Pittsburgh | South Versailles |
| Edgewood        | Swissvale        |
| Etna            | Turtle Creek     |
| Forest Hills    | White Oak        |
| McKeesport      | Wilkins          |



## Six School Districts

- Clairton City School District
- Fox Chapel Area School District
- Gateway School District
- McKeesport Area School District
- Shaler Area School District
- Woodland Hills School District

In order for us to operate in any community, the municipal government, school district, and county government must join together. Member participation is paramount to the functioning of TCLB. All of our members have representatives who serve on the Municipal and School District Advisory Committees which review property decisions and elect Board of Directors. Furthermore, TCLB staff work with each community throughout the process, from property selection to acquisition to disposition, to ensure our work is consistent with community goals.

To financially support operations and property transactions, members contribute to TCLB annually. As enabled by the PA Land Bank Act, 50% of property tax revenue is also sent to TCLB for five years after we sell a property. Members also agree to forgive any outstanding liens on TCLB properties. Clear, insurable title is critical to protecting future owners, and thus the stability of communities, after properties are sold to a new owner.



**Savings** in code enforcement, police, fire, and public works costs



**Revitalized** communities, attractive for new residents and growth



**Increased** tax revenues



**Reduction** in crime, in particular gun-related violence



**Improved** health for community members



**Increased** property values



# SOLD!

Since its founding in 2017, TCLB has focused its efforts on developing a scalable process for acquiring abandoned properties, clearing their title, and stewarding them back to productive use. This process took years to develop due to the intricacies of tax foreclosure law and the length of time that it takes to complete the legal process required to sufficiently clear the title so that we can obtain title insurance.

In 2021, these efforts paid off with the sale of 18 properties! These properties included 17 houses and one vacant lot.

TCLB receives applications from owner occupants, landlords, developers, and nonprofits, with this year's breakdown represented below:

- 4 homes sold to owner occupants
- 7 homes sold to developers who intend to sell the property, including one who explicitly committed to selling to an owner occupant
- 4 homes sold to developers who intend to rent out the property
- 3 homes sold to a nonprofit (City of Bridges Community Land Trust)



Avenue D



Wilkins Avenue



Avenue D



Bottomfield Street



Freeport Street



Bettis Road



4th Street



8th Street



Constitution Circle



Mercer Street



McKinney Road



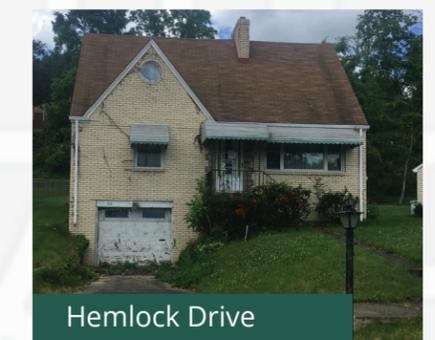
Linden Avenue



North 3rd Street



Poplar Street



Hemlock Drive



Alpine Village Drive



Highland Avenue



North Avenue

We highly recommend Tri-COG Land Bank to any potential home buyers or investors. The staff are prompt at returning phone calls and have been readily available in answering any questions we have had. They have been very professional and have assisted us throughout the process.

- Gregory Chiprich, TCLB Property Owner

# Local Impact

## Community Partners

TCLB specializes in clearing title to create marketable properties, and by working with partners, we can scale our impact by making our properties accessible to more buyers. Toward that end, TCLB executed two new Memorandums of Understanding (MOU) in 2021.

The first MOU in 2021 outlined a partnership with Millvale Community Development Partners, identifying a property in Millvale to serve as an initial pilot project for affordable housing development. This property is located on the same street as a vacant lot that TCLB sold earlier this year to become new construction, supporting a larger mixed income corridor development strategy.

TCLB executed the second MOU in 2021 with Rebuilding Together Pittsburgh (RTP), identifying two properties in East Pittsburgh and Rankin to serve as initial pilot projects for affordable housing. RTP was subsequently awarded funding from the Federal Home Loan Bank to purchase and renovate these properties for income qualified owner occupants.

TCLB continued its relationship with the City of Bridges Community Land Trust (CBCLT) with the sale of three houses in Etna and Sharpsburg. CBCLT will develop these buildings into permanently affordable homeownership opportunities for households earning less than 80% of Area Median Income, or \$66,400 for a family of four. As a land bank, TCLB's legal abilities make it easier to acquire vacant and abandoned properties and clear their title of any outstanding liens and debts. As a land trust, CBCLT creates homes that are permanently affordable, allowing homeowners to build wealth while ensuring that the homes remain affordable in perpetuity. By working together, TCLB and CBCLT are able to tackle shared regional problems of blight and affordable housing in complementary ways.



**Etna Borough is thrilled to see our two partner organizations, Tri-COG Land Bank and City of Bridges Community Land Trust, join forces to secure affordable housing in alignment with our community's goal to support efforts to provide equity and opportunity for all. These abandoned and blighted properties will once again become part of the fabric of our community!**

*– Mary Ellen Ramage, Manager, Borough of Etna*



*TCLB transferred the properties shown here to the City of Bridges Community Land Trust to become permanently affordable homes for community members.*

**In Sharpsburg we have dual housing issues: abandoned, blighted property and a property market that is rapidly getting more expensive than many of our current residents can afford. This unique partnership between the community, Tri-COG Land Bank, and the City of Bridges Community Land Trust allows us to tackle both issues at once by getting properties back on the tax rolls, fixed up, and affordably into the hands of working class homebuyers. The land trust model ensures that even as the property changes hands over decades and generations, it will remain affordable and accessible to people in our community.**

*– Brittany Reno, Mayor, Borough of Sharpsburg*

## Internal Growth

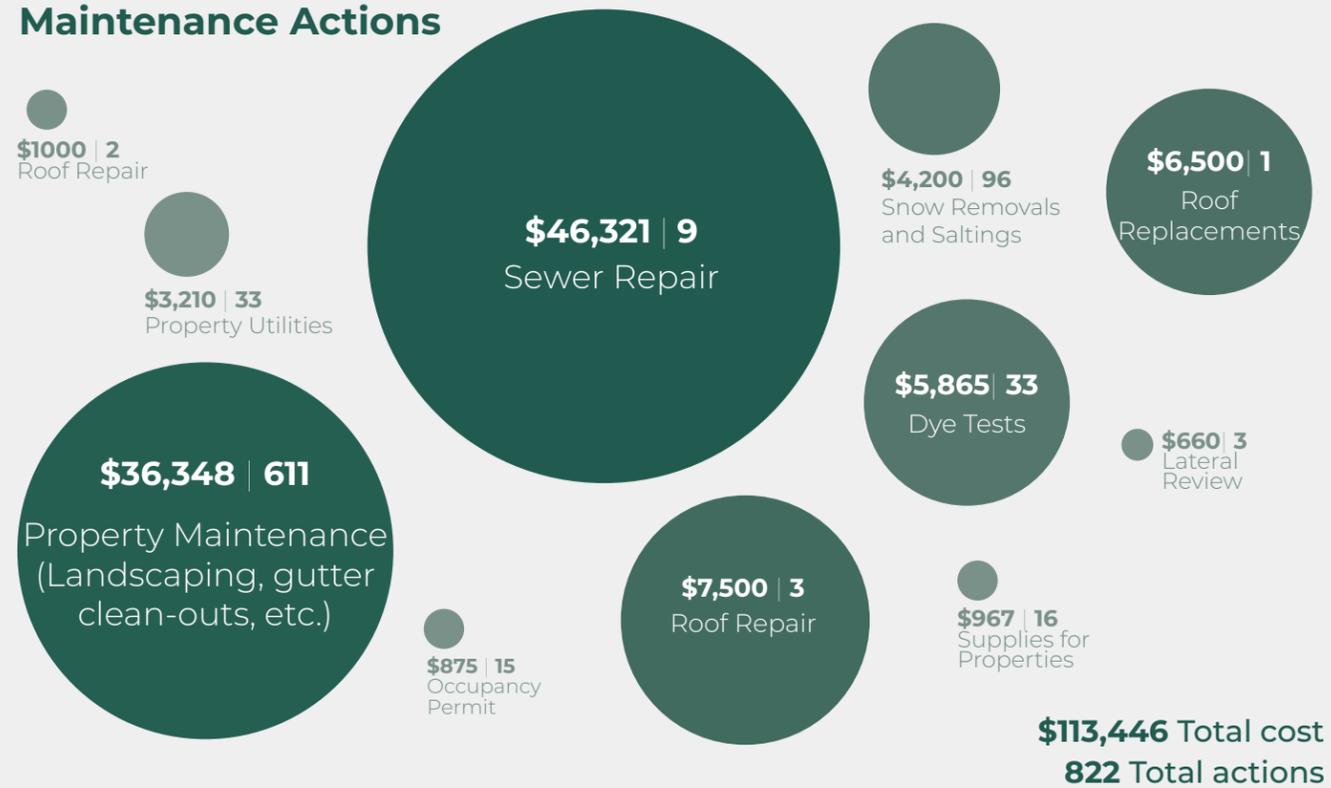
As sales activity increased in 2021, TCLB expanded its staff to help with property showings, application review, and development of new programs. In June, we were excited to welcome Joel Garceau as our new Program Coordinator. Following two terms of service in the Peace Corps (China 2010-2012, Thailand 2013-2015) Joel moved to Pittsburgh to get his M.A. in International Development- NGOs and Civil Society from the University of Pittsburgh. Originally from Sacramento, Joel has long held a passion for community service and development, two passions he is able to pursue in his new role.

In the summer, interns Erica Barnes and Lydia Aceto also joined TCLB through the Local Government Academy Municipal Internship Program. Erica and Lydia helped TCLB to make demographic maps of its communities using Geographic Information Systems. These maps will be integral to future program planning and will help TCLB to continue to make sure that its programs and services are accessible to everyone.

# Getting Properties Ready for Sale

From the moment we acquire a property, we visit it, secure it, and continue to monitor it on a regular basis. We quickly move to improve its exterior conditions through grass cutting, brush removal, snow removal, and any other maintenance needed. We clean out trash and debris and address any other urgent needs such as roof replacement or tree removal. These maintenance activities immediately make an impact on surrounding property values and neighborhood safety.

## Maintenance Actions



### Brunner Drive



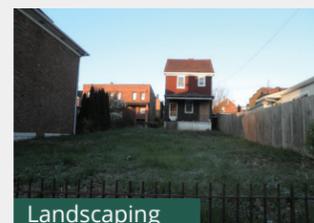
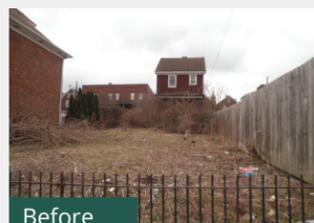
### Ohio Avenue



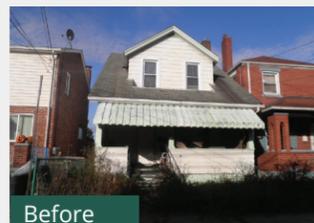
### Madden Drive



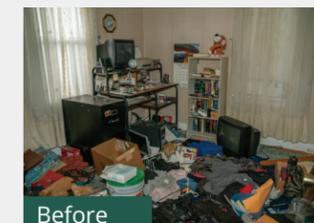
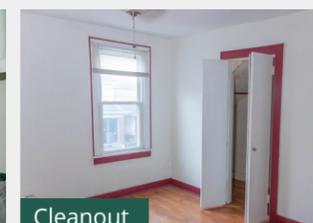
### 5th Avenue



### Mercer Street



### Mercer Street



# After the Sale: Sustainable Impact

After TCLB acquires a property, we perform many essential tasks to get it ready for sale: cut overgrown vegetation, clean out leftover debris, and most importantly, pursue the Quiet Title Action legal process to protect any new owners from becoming liable for old debts. This gets each house into a condition where it can be sold to someone new. However, this is just the beginning of each property's journey.

TCLB requires every buyer to submit a plan for how they will rehabilitate their property, and TCLB enforces that plan through an Enforcement Mortgage that remains attached to each property until renovations are complete. Now that TCLB is getting the opportunity to see how each one transforms after it changes hands. The houses shown here were sold to developers who completed each property's transformation through a full renovation.

*The houses shown here were sold to developers who purchased these houses from TCLB.*

## Constitution Circle



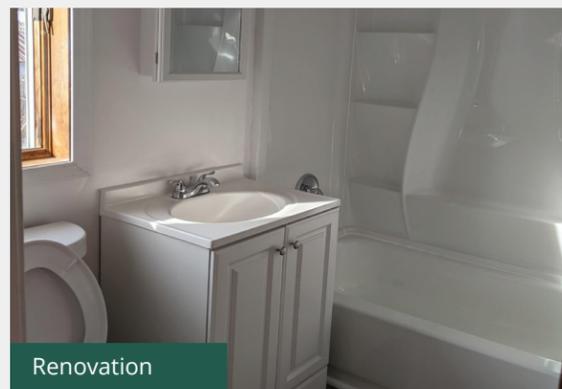
Before



Renovation



Before



Renovation

## N 3<sup>rd</sup> Street



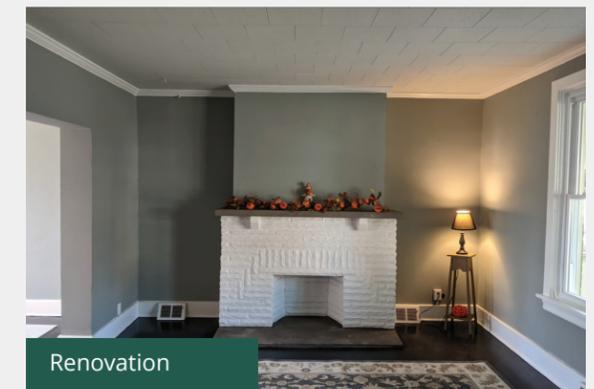
Before



Renovation



Before



Renovation



Before



Renovation



Before



Renovation

# Moving into 2022

## Expanding Our Footprint

TCLB is authorized to operate anywhere in Allegheny County outside of the City of Pittsburgh. It uses an opt-in membership model, where municipalities and school districts can elect to join the land bank and have TCLB operate in their community. In 2022, we will be excited to welcome four new municipalities and two new school districts to TCLB membership:

- East McKeesport Borough
- Glassport Borough
- North Versailles Township
- Port Vue Borough
- East Allegheny School District
- South Allegheny School District

Blight is not bound by geographic or political borders. A regional approach allows for a diverse real estate portfolio and increases opportunities for success. As a multi-jurisdictional land bank, TCLB has the unique ability to play a leadership role in fighting blight across municipal lines, and it is committed to serving any community that wants its support.

## Deepening Community Relationships

At the end of 2021, TCLB received funding to host a series of community meetings in 2022. These meetings will help TCLB ensure that all community members have a meaningful voice in property decisions in their neighborhoods. TCLB will collect resident feedback on potential uses for TCLB properties, especially vacant land parcels where there are multiple possibilities for reuse such as community gardens, green infrastructure, and urban reforestation. The community meetings will also provide residents with resources for addressing blighted properties in their neighborhoods and connect them with other organizations who may be able to provide additional support such as financial counseling, homebuyer education, home repair resources, and more.

## Supporting Strategic Code Enforcement

In addition to recovering abandoned properties, TCLB participates in a variety of regional initiatives to address blight from multiple angles. TCLB continues to collaborate with Turtle Creek Valley Council of Governments and Steel Rivers Council of Governments on the development and deployment of CodeNforce civic software, which will launch in 2022. This tool will save officers significant time with more efficient tracking of case information and documents, enabling them to manage larger caseloads and promote healthier, safer communities. The CodeNforce database stores all case information in a centralized place and allows towns to share data across municipal lines. That information sharing strengthens municipal use of enforcement tools like Act 90 to hold irresponsible landlords and investors accountable for remediating violations and paying their taxes in all communities. Strategic code enforcement is an essential tool to address blight along a continuum, helping to prevent properties from becoming abandoned and deteriorating to a point that land bank intervention would be needed.

**CODENFORCE**



**Our Mission** is to strategically restore investment in blighted properties to enhance community safety, value, and vibrancy.



**Our Vision** is to achieve sustainable communities free of blight and attractive to residents and businesses.



1705 Maple Street  
Homestead, PA 15120  
[www.tricoglandbank.org](http://www.tricoglandbank.org)

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## BOARD OF DIRECTORS (2021)

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**Maureen Quinn, Vice Chair**  
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**Brittany Reno, Secretary**  
Sharpsburg Borough

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Resident of Wilkins Township

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Palo Alto Partners

**Tony Kurta**  
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**Richard Livingston**  
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**Robert Wratcher**  
Law Office of Robert J. Wratcher LLC

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## STAFF

**An Lewis**  
Executive Director

**Natalie Boydston**  
Program Director

**Joel Garceau**  
Program Coordinator

**Kayla Geahry**  
Accounts and Office Manager

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