



FEBRUARY 2023

# Tri-COG Land Bank Strategic Plan 2023-27



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# Introduction

Since its incorporation in 2017, Tri-COG Land Bank (TCLB) has built a new model of regional land banking that transcends municipal and school district boundaries and redefines membership and partnership. Over the past five years, TCLB has embraced and leveraged its unique powers provided by state legislation<sup>1</sup> to intervene in the vicious cycle of vacancy, abandonment, and tax-delinquency; acquire properties causing the most harm to communities; and create homeownership and community wealth-building opportunities to reverse decades of disinvestment throughout Allegheny County. A small yet entrepreneurial team has developed and refined policies, practices, and programming that respond to evolving member and community needs.

Now is the time to leverage this foundation. TCLB is ready to move beyond the start-up phase by reexamining priorities, expanding programming<sup>2</sup> and partnerships, deepening relationships with residents and community leaders, and achieving greater impact in creating more equitable communities.<sup>3</sup> The timing is critical given the growing racial inequities facing the region, lack of community development capacity outside of the City of Pittsburgh, continued deterioration of properties, and need for quality, affordable housing options for current and future residents. TCLB has learned from other land banks that trying to tackle all these challenges alone is a mistake. Therefore, the continued growth of TCLB will be contingent on its relationships with current and future members, residents, organizational partners, and funders and its ability to secure multi-year flexible funding commitments to invest for generations to come.

## SNAPSHOT OF INEQUITY IN THE TRI-COG REGION

There are **major income disparities** in the county. Tri-COG communities have lower rates of household income and higher rates of populations at or below the poverty line. Black residents have the largest disparity of all populations with 34.7 percent in the Tri-COG region and 30.4 percent in Allegheny County.



\*% Diff. shows the percentage increase or decrease as compared to the original geography.  
Sources: US Census Bureau ACS 5-year 2017-2021

In addition, Tri-COG residents **lag behind** the rest of the county in homeownership rates.



Sources: US Census Bureau ACS 5-year 2017-2021

<sup>1</sup> Amendment to the Real and Personal Property (68 PA.C.S.) – Chapter 21 Land Banks (2012) <https://www.legis.state.pa.us/WU01/LI/LI/US/HTM/2012/0/0153.HTM>

<sup>2</sup> Although the breadth of work that TCLB leads is vast, the Side Lot program is the only formalized program it has to date. To learn more about the Side Lot program visit <https://tricolandbank.org/properties/side-lot-development-program/>.

<sup>3</sup> Equitable community stabilization and revitalization requires a multi-prong approach that is focused on collaboration, community wealth building, and systemic reforms. Addressing the root causes of disparities in opportunities and outcomes, eliminating barriers (policies, practices, and investments), engaging residents most impacted by these disparities, and making room for more inclusive leadership are essential. Kim Graziani, Indigo Collaborative LLC, "The Equitable Communities Collaborative: Taking a Collaborative Approach to Investing in Residents and Communities Across Allegheny County, PA", January 2023.

In August 2022, TCLB engaged the Center for Community Progress to assist in preparing for this important transition by developing a strategic plan to guide TCLB's programmatic and operational decisions over the next five years. This plan includes:

- Brief history of TCLB and high-level accomplishments and milestones over the last five years
- Overview of TCLB's unique structure, mission, vision, and purpose
- Priorities, goals, and strategies for the next five years
- Organizational capacity, resources, and partnerships needed to accomplish goals
- Conclusion and recommended next steps

TCLB staff and board identified the following strategic priorities to be the focus for implementation over the next five years:

1. Increase homeownership opportunities through home rehabilitation
2. Support community resiliency through vacant land reclamation
3. Update policies and practices to facilitate equitable outcomes
4. Expand education and engagement with members, residents, and other stakeholders
5. Elevate regional goals to effectuate needed policy changes

The technical support from Community Progress was led by Kim Graziani, Senior Technical Assistance Advisor, and Liz Kozub, Associate Director for National Technical Assistance. The information contained in this strategic plan is based on three primary sources:

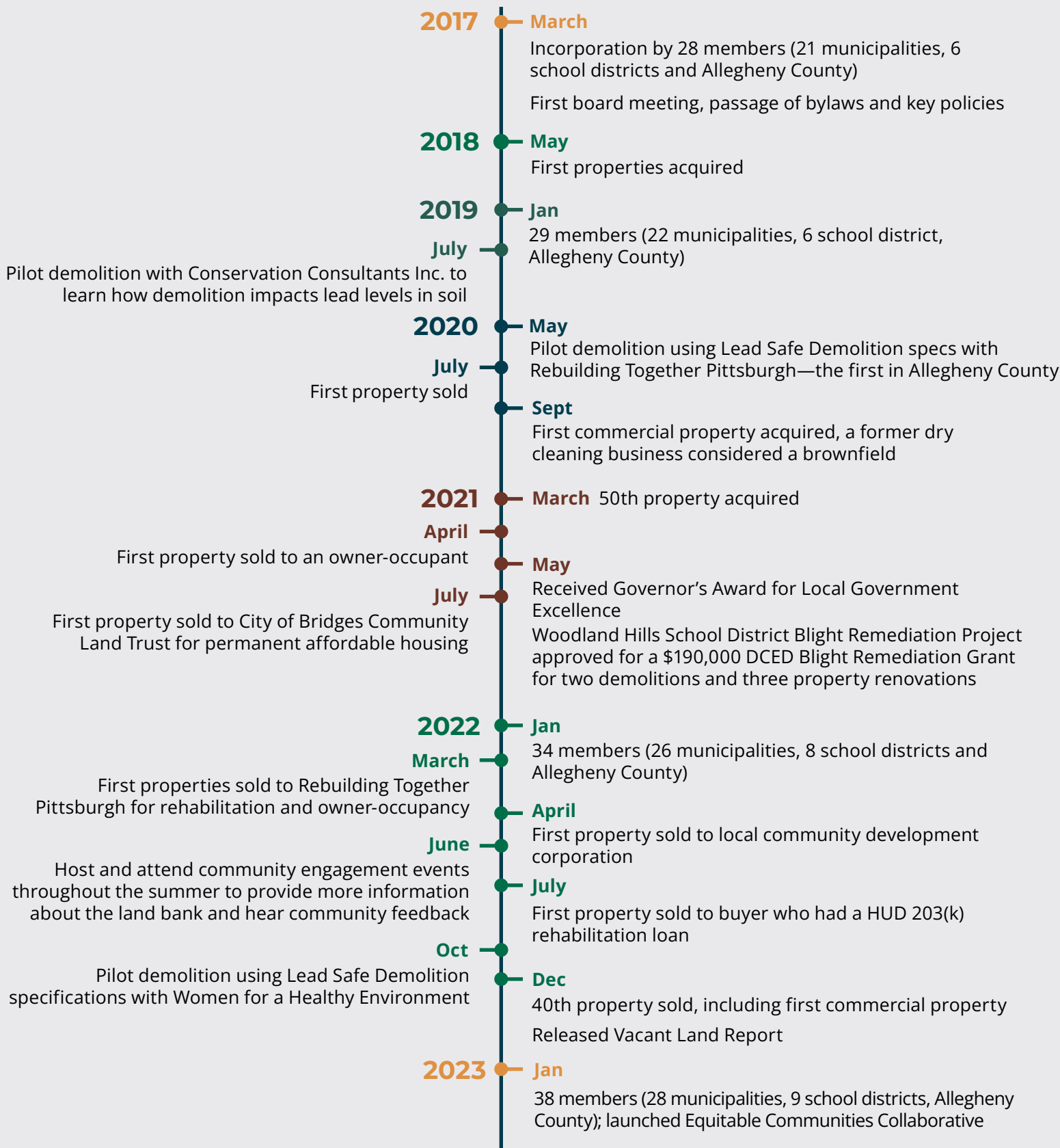
1. Review of state-enabling land bank legislation, TCLB's business plan, policies, procedures, organizational charts, other relevant organizational documents, and regional planning and economic development reports.
2. National scan of land banks to identify best practices and promising, locally appropriate approaches for TCLB to consider.
3. Virtual interviews and in-person sessions with TCLB board members, staff, and partner organizations to better understand their background and interests, the land bank's successes and challenges, and their recommendations on priorities and partnerships for the land bank moving forward (a copy of the key themes from these discussions is included in Appendix A).<sup>4</sup>

In addition to these sources, Community Progress has had the privilege of working with TCLB since the land bank's inception. We are a national authority in the field of land banking, working with most operating land banks and convening, educating, and advocating for the field through our technical assistance and the National Land Bank Network. Our goal is to bring this wealth of knowledge to the continued evolution and success of TCLB.

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<sup>4</sup> It is important to note that some of these priorities, goals, and strategies are also the result of direct feedback from community meetings in 2022, in which residents provided input on topics such as vacant land reclamation. These meetings were organized and led by TCLB staff.

# TCLB Accomplishments and Milestones





## Community Impact

Too often we speak about land banks as transactional entities focused on properties. However, TCLB's work has a profound impact on the residents in its jurisdiction.

Because of TCLB's special powers, the organization can acquire properties the private market ignores and that are causing harm to communities and activate them to enable homeownership and wealth-building opportunities.

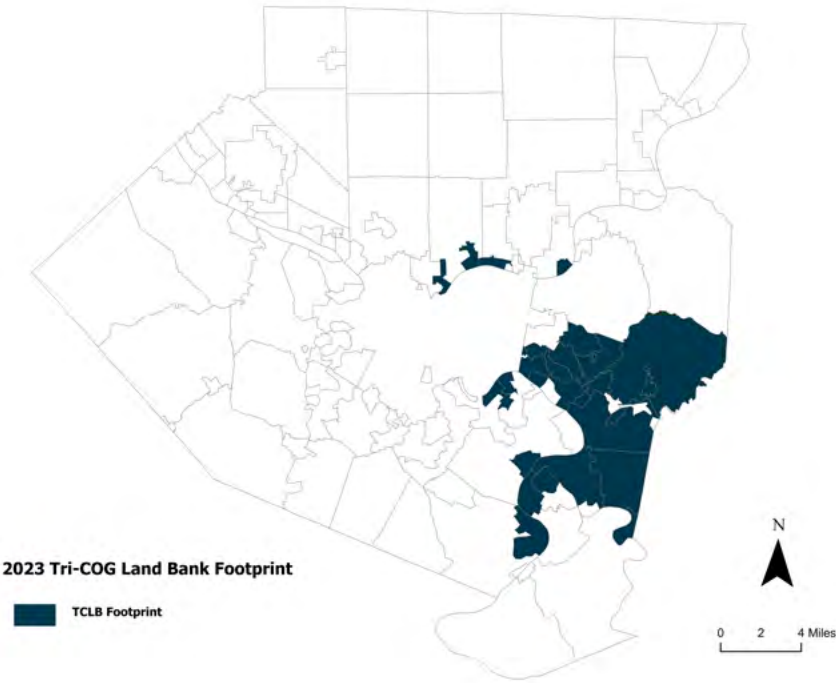
Such is the case with a home on Marshall Drive in McKeesport. TCLB acquired the property when no heirs took ownership after the original owner passed away, leaving the property vacant and deteriorating. Meanwhile, Jenise, a mother of three, had been searching over a year for an affordable fixer-upper that she could put some sweat equity into through rehabilitation with the financing from a HUD 203(K) loan. The property on Marshall was just the type of home her family was looking for, located in a great neighborhood and near the high school and a city park. Jenise was able to purchase the property from TCLB with clear title and working utilities, thanks to some repairs by TCLB. She found the opportunity to customize a home for her family and to better the community at the same time.

On Pittsburgh McKeesport Boulevard in Dravosburg, a vacant house was becoming a nuisance for the neighbors and the Borough. As a member of TCLB, Dravosburg Borough requested the land bank acquire the property. TCLB ultimately acquired and sold the house for \$32,000 to a first-time homebuyer who had fallen in love with the home's architectural features and its proximity to his job and social life. The owner has construction experience and is presently renovating the property to fit his needs and vision.

# Organizational Overview

## Members

TCLB is a unique land bank. Its structure has been elevated as a national model for regional, multi-municipal cooperation. Its foundation is built on deep relationships and trust with member communities. Those members voluntarily join the land bank and contribute financially to ensure the organization’s success. TCLB is able to operate anywhere in Allegheny County, outside of the City of Pittsburgh, where both the municipality and school district have passed a resolution to join.



### TCLB Members (as of Jan. 2023)

**Municipalities:** Blawnox, Braddock Hills, Chalfant, Churchill, Clairton, Dravosburg, East McKeesport, East Pittsburgh, Edgewood, Etna, Forest Hills, Glassport, Homestead, McKeesport, Millvale, Monroeville, North Braddock, North Versailles, Pitcairn, Port Vue, Rankin, Sharpsburg, South Versailles, Swissvale, Turtle Creek, White Oak, Wilkins, West Homestead

**School Districts:** Clairton City SD, East Allegheny SD, Fox Chapel Area SD, Gateway SD, McKeesport Area SD, Shaler Area SD, South Allegheny SD, Steel Valley SD, Woodland Hills SD

**Allegheny County**

## Advisory Committees

Built on the ethos of the Council of Governments (COGs) where every member gets a voice, TCLB formed two advisory committees: a municipal committee and a school district committee. Each member appoints a delegate and alternate to sit on their respective committees. The advisory committees provide general guidance for TCLB’s operations and, importantly, are charged with electing the board.

## Board of Directors

The board consists of nine members with designated seats as follows:

- 2 municipal member representatives selected from a vote of the municipal advisory committee
- 2 school board member representatives selected from a vote of the school board advisory committee
- 1 Allegheny County member representative appointed by the Allegheny County Executive
- 3 qualified professionals with relevant subject matter expertise selected from a vote of both municipal and school district advisory committees
- 1 resident representative selected from a vote of both municipal and school district advisory committees

## Staff

TCLB is a small yet resourceful organization with high impact. Since its foundation, it has shared staff with the Steel Rivers Council of Governments (SRCOG) and the Turtle Creek Valley Council of Governments (TCVCOG). The executive director of TCLB also serves as the executive director of SRCOG. There are currently eight positions that support the operations of the land bank, which equates to approximately 6.5 full-time employees.

## Current Inventory

TCLB's acquisition and disposition activities are dynamic throughout the year, with inventory levels changing each month. As of the writing of this plan, TCLB owns thirty-two residential properties with structures and sixteen residential lots. Overall TCLB has sold thirty-eight residential properties, one commercial property, and three residential lots.

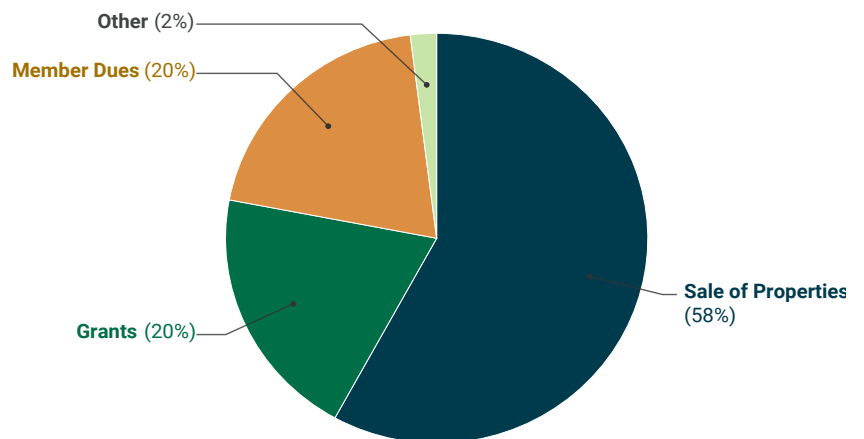
## Funding Sources

Addressing abandoned properties in disinvested communities is costly, with limited or no returns on investments. To achieve impacts, TCLB operates in a way that is both entrepreneurial and economical. While the largest source of TCLB's revenue is from property sales, addressing abandoned properties requires sustained public and philanthropic investments. These financial commitments are especially critical when disposition decisions are driven by community goals and equitable outcomes, rather than selling to the highest bidder.

### TCLB Positions

Executive Director  
Director of Program Operations  
Director of Special Projects  
Office and Finance Manager  
Property Development Manager  
Strategy and Development Manager  
Program Coordinator  
GIS & Data Analyst

### TCLB's 2023 Projected Revenue





## What is a Land Bank?

Land banks leverage unique legal powers provided by state law to acquire abandoned properties, extinguish debt and liens, clear title, and transfer to new responsible ownership.<sup>5</sup>

	Elements of Land Banks in Pennsylvania	Features Unique to TCLB
<b>How are they established?</b>	Most land banks are formed at the county or city level; however, two or more municipalities can enter into an intergovernmental cooperation agreement (ICA) to establish a land bank.	TCLB is the only land bank in PA established via ICA, with thirty-eight members (twenty-eight municipalities, nine school districts, and one county).
<b>How are they governed?</b>	A board of directors consisting of nine to eleven members, including a mix of elected and public officials, professionals with relevant subject matter expertise, and one community resident.*	TCLB is governed by a nine-member board and two advisory committees. This highly inclusive model allows every member to have a voice in operations and board appointments.
<b>How do they get properties?</b>	Through delinquent tax foreclosure, transfer, donation, or purchase.	TCLB receives most of its properties through Allegheny County's delinquent tax foreclosure system (Sheriff's Sale). They are one of very few land banks in Pennsylvania that go through the full process to ensure title is insurable. This process can take between fifteen months and three years to complete and costs approximately \$6,000 per property.
<b>How do they sell properties?</b>	Land banks are designed to sell properties in a diligent yet expedited manner for flexible prices to achieve community goals.	In addition to prioritizing community goals, TCLB prioritizes equity impacts in its disposition decision-making process.
<b>How are they funded?</b>	Land banks have access to the following funding mechanisms: 50 percent tax recapture for the first five years after a property is sold; property sales; foundation and government grants; and in-kind support.	In addition to the allowable funding mechanisms, TCLB is the only land bank in the country that has annual member dues (calculated at 5 percent of the delinquent real estate taxes collected in the previous year in each community—principal only). All members, including municipalities, school districts, and Allegheny County, pay into the land bank using this calculation—a unique example of intergovernmental financial support for the land bank.

\* Land banks in Pennsylvania are required to have one board seat designed for a resident of the land bank's jurisdiction, who is not a public official or municipal employee, and who maintains membership with a recognized civic organization within the land bank jurisdiction.

<sup>5</sup> Amendment to the Real and Personal Property (68 PA.C.S.) – Chapter 21 Land Banks (2012) <https://www.legis.state.pa.us/WU01/LI/LI/US/HTM/2012/0/0153.HTM>



## Mission, Vision, and Purpose

TCLB staff revisited the land bank’s mission and vision statements as part of this strategic planning process to ensure they aligned with the organization’s newly articulated priorities and goals. The revised statements below reflect a path forward that is grounded in equity and focused on the communities TCLB serves:

- MISSION** Our **mission** is to equitably transition abandoned properties to beneficial reuse that promotes community stability and resiliency alongside our members, partners, and residents in the communities we serve.
- VISION** Our **vision** is that all Allegheny County communities are places of opportunity, where vacant and abandoned properties are transformed into neighborhood assets.
- PURPOSE**
  - Our **purpose** is to intervene in the vicious cycle of vacancy and tax delinquency by using unique legal powers provided by state law to acquire properties causing the most harm, extinguish debt and liens, clear title, and transfer to new responsible ownership in alignment with community priorities.
  - We **create wealth-building opportunities** for current and future residents by prioritizing homeownership, facilitating property and land ownership, and improving property values through our transactions.
  - We **engage deeply** with our municipal, school, and county members and the residents of these communities to understand local, long-term needs and goals.
  - We **partner** with mission-aligned organizations and other regional leaders who are working to advance equitable communities and address systemic racism and disinvestment.
  - We **value transparency and fiscal responsibility** in our activities to ensure the greatest impact and the continuity of our operations for long-term success.
  - We **center community goals and priorities** in our decision-making process to take advantage of immediate opportunities and lay the foundation for long-term, regional revitalization.

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# Priorities, Goals, and Strategies

This section outlines the priorities, goals, and strategies related to programs, operations, and advocacy that will guide TCLB's work through 2027.

## Programmatic Priorities

### Priority 1: Increase Homeownership Opportunities Through Home Rehabilitation

Creating opportunities for homeownership, specifically for low-income communities and communities of color, is a top priority for land banks across the country. But because of a legacy of unjust policies and decades of disinvestment in the neighborhoods most land banks work, there can be significant appraisal gaps between the repairs a house needs and the value of the property. Often land banks are forced to cobble together funds on a house-by-house basis, limiting their ability to have impact that improves the trajectory of a neighborhood.

TCLB has developed policies and processes, such as providing first-look opportunities for owner-occupants, that have created new homeownership opportunities within the region. TCLB will need to take a multi-pronged approach to scale up its efforts, ensure homeownership is accessible across the income spectrum, and be a step ahead of future challenges.

One of those challenges is the investment needed to address critical repairs in many of the homes TCLB acquires. The properties that have gone through TCLB's inventory needed, on average, \$40,000 worth of repairs to bring them up to health and safety standards.<sup>6</sup> TCLB will need to cultivate partners whose strategic investments can support these repairs and ensure safe, quality homes are within financial reach of the residents TCLB serves.

TCLB will also need to address the limited pool of contractors who are willing to engage in the sometimes burdensome administrative process of working with a public entity. TCLB's rehabilitation projects over \$25,000 must adhere to Pennsylvania's prevailing wage requirements.<sup>7</sup> To address the gap of contractors who are willing and have the capacity to adhere to the regulatory requirements, TCLB will need to develop new contractor relationships and a streamlined process to facilitate compliance.

### Goals

- Facilitate new homeownership opportunities through rehabilitation of land bank properties.
- Cultivate a pool of qualified local contractors.
- Leverage new funding to support homeownership.

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<sup>6</sup> Through its property inspection process, TCLB estimated the total amount of repairs that are needed to bring properties into compliance with local health and safety standards. The average of those estimated repair costs is \$40,000, with the lowest estimated repair cost at \$15,000 and the highest at \$95,000.

<sup>7</sup> Pennsylvania Prevailing Wage Act, 1961, P.L. 987, No. 442. Pennsylvania Prevailing Wage Act requires that any Public Body in Pennsylvania demonstrate through extensive reporting that they are paying the state designated rates to employees for contracted work above \$25,000. Many local, small contractors do not typically pay prevailing wages or have the administrative capacity to manage the required paperwork and payroll documentation. This limits the pool of contractors willing and able to perform rehabilitation work on land bank owned properties.



## Strategies

1. Develop a business plan for a homeownership through rehabilitation program that identifies key operational and financial activities, including but not limited to:
  - a. Identification of priority properties and/or places;
  - b. Level of investment needed to reach the goal of creating homeownership opportunities, including continued assessment of prevailing wage requirements and opportunities for a potential subsidiary;
  - c. Forecasted revenues/subsidies; and
  - d. Staff capacity to support local contractors.
2. Explore the creation of a capacity building program for local contractors that will provide technical assistance to support compliance with regulatory requirements of contract work.
  - a. Consider the funding needed to seed such a program and potential opportunities to capture TCLB's administrative expenses from contractors after their participation in the capacity building program.
3. Proactively solicit support for a homeownership through rehabilitation program, including workforce development, from county, philanthropic, CDFIs, and other potential financial supporters.
4. Expand partnerships with other mission-aligned organizations to support the rehabilitation of TCLB-owned properties and help homebuyers access a continuum of supportive services, such as homeownership counseling.
5. Foster partnerships with lending institutions that can offer financial products to homebuyers to support repairs after purchase.

## Inspiration from the Field: Detroit Land Bank Authority

The Detroit Land Bank Authority's (DLBA) **Rehabbed and Ready** program creates homeownership opportunities while also addressing formerly vacant and abandoned properties. DLBA works with philanthropic partner Rocket Community Fund to subsidize some of the repairs needed for DLBA's properties. This funding is instrumental in addressing the gap between repair needs and home value. DLBA manages the rehabilitation process and works with a qualified pool of contractors to conduct the repairs. DLBA then sells the newly renovated properties to owner-occupants.

The establishment of the qualified pool of contractors creates a mutually beneficial relationship between DLBA and the contractors; DLBA can engage trusted partners and the contractors gain a consistent and predictable level of work from DLBA projects.

## Inspiration from the Field: Albany County Land Bank

The Albany County Land Bank's (ACLB) **Equitable Ownership Program** was created to increase homeownership rates in communities that have historically experienced discriminatory and inequitable practices and policies. The program draws upon ACLB's flexibility, partnerships, and available resources to eliminate many first-time homebuyers' barriers when purchasing real estate in disinvested neighborhoods.

Through the Equitable Ownership Program, ACLB seeks to reduce the amount of capital needed for low-income individuals or families by implementing the following: selecting properties that need less rehabilitation; selling the property for 50 percent or less of the market value; and partnering with a regional CDFI, Home Headquarters, Inc., to prequalify buyers, serve as the lender for both the purchase and rehabilitation financing, and/or provide closing cost assistance. Local organizations, such as the Albany Community Land Trust, identify eligible program participants who are provided with a scope of work and access to a building specialist to assist with the rehabilitation of the vacant property.

## TCLB Success: Partnership with RTP

In March 2022, TCLB sold two properties to Rebuilding Together Pittsburgh (RTP), a nonprofit housing developer. Using TCLB's unique legal powers, both properties were originally acquired by using the Sheriff's Sale and then transferred to RTP with clean title and title insurance, which allowed RTP to secure financing from Federal Home Loan Bank of Pittsburgh and First Commonwealth Bank. RTP will renovate the properties and sell them to income-qualified buyers as affordable homeownership opportunities.





## TCLB Success: Land Bank Properties to Owner-Occupied Homes

The first owner-occupied land bank home was sold to Yassir, an immigrant who moved to the U.S. twenty years ago. Yassir, along with his wife and two children, moved from Minnesota to the Pittsburgh region to be closer to family. The home had features that were important to Yassir: a backyard for his children, a street with low traffic, a safe neighborhood, and a good school district. He purchased a home through TCLB's owner-occupant first-look opportunity at a price of \$32,508. The house needed repairs typical of an older home, but after putting in some work and investment, Yassir and his family had a new, safe place to call home.

In Clairton, local contractor Greg Chiprich of Chiprich Properties has breathed new life into critically deteriorated vacant properties acquired by the TCLB. One such property, located on North 3rd Street in Clairton, posed such significant health and safety concerns that it had been condemned by the City. Chiprich Properties purchased the property from TCLB for \$12,500 and fully rehabilitated it, selling it for \$112,000 to a new owner-occupant. Neighbors of the property expressed appreciation that a local contractor was willing to fix up the home with such care. Chiprich later purchased a second development opportunity from TCLB on New Jersey Street—a vacant house that, prior to TCLB's acquisition, had experienced break-ins and been stripped of its copper. Chiprich Properties conducted another full rehabilitation and sold it to a new owner-occupant.

### Priority 2: Facilitate Community Resiliency through Vacant Land Reclamation

Nationally, vacant land (without structures or improvements) makes up 86 percent of land banks' inventory.<sup>8</sup> Land banks must respond to this large inventory of vacant land in a way that is systemic, informed by community context and data, and driven by resident input.

Communities within the TCLB footprint experience disproportionately high rates of tax-delinquent vacant land relative to the rest of Allegheny County. The profound negative impacts of these vacant lots, along with the community benefits that can be realized when they are maintained and transformed according to community goals, are outlined in TCLB's 2022 report, *Liabilities to Assets: A Comprehensive Strategy for Transforming Vacant Land*.<sup>9</sup>

<sup>8</sup> Center for Community Progress, National Land Bank Network Survey, 2020.

<sup>9</sup> *Liabilities to Assets: A Comprehensive Strategy for Transforming Vacant Land*, (Tri-COG Land Bank, 2022), [https://kvq5af.a2cdn1.secureserver.net/wp-content/uploads/2022/12/TCLB\\_Land\\_Report\\_r2b-v20-FINALr.pdf](https://kvq5af.a2cdn1.secureserver.net/wp-content/uploads/2022/12/TCLB_Land_Report_r2b-v20-FINALr.pdf)

Most of this privately held vacant, tax-delinquent land consists of small, scattered sites. There is little market demand to conduct infill development, and their diffuse nature makes it difficult to leverage for large-scale development purposes. Thus far, TCLB has been successful at transitioning side lots to neighboring homeowners, but those transitions have required significant subsidies, averaging \$6,755 per property. Given the lack of development interest or feasibility, identifying strategic funding sources is critical to impactfully address vacant lots. Scaling up efforts to address this inventory of vacant land—a challenge shared by many communities—necessitates additional funding, partnerships, and innovative strategies. TCLB has an opportunity to be a national leader in connecting vacant land with equitable outcomes like climate resiliency, food security, and park access through the proactive development of new programming.

TCLB communities make up **13%** of parcels in Allegheny County but contain **30%** of vacant, tax-delinquent land and **38%** of parcels with structures that are potential demolition candidates due to their condition. If demolished, these parcels will likely remain vacant land, adding to the ever-growing inventory.

### Goals

- Expand opportunities for mission-aligned organizations and residents to cost-effectively address vacant land.
- Develop programs and partnerships to support holding and maintaining land on a short-term basis.
- Facilitate relationships between members and current and future partners to develop long-term strategies and ownership models.
- Expand community engagement efforts in vacant land decision-making processes.

### Strategies

1. Increase opportunities for community members to own or lease vacant land.
  - a. Consider programs such as mow-to-own, and lease and licensing agreements.
2. Explore opportunities to connect regional organizations with municipal members for the purpose of implementing environmental or ecological solutions on vacant land.
  - a. Consider stewarding land through short-term ownership to support these partnerships.
  - b. Find opportunities to connect to different sectors, such as workforce development, to support the maintenance of the parcels.
  - c. Consider piloting new programs in communities with the highest rates of vacancy and abandonment.
3. Foster new partnerships with regional organizations focused on vacant land reclamation and other mission-aligned programming, such as greening, placemaking, racial equity, park equity, conservation, and community engagement.
4. Explore how vacant land access can provide both qualitative and quantitative positive impacts such as reducing household flooding or revenue-generating opportunities (e.g., solar) that can help offset the costs of maintenance and stewardship.
5. Pilot community engagement activities in places where new greening activities have been identified. Consider leveraging expertise of partners supporting the greening end use and member communities' existing relationships or mechanisms for community engagement.

## Operational Priorities

### Priority 3: Update Policies and Practices to Facilitate Equitable Outcomes

While centering those most impacted by disinvestment has been a foundational goal of the national land bank movement, developing explicit programming, engaging deeply in community stories, and seeking partnerships to address racial disparities in homeownership are emergent practices. Nationally, vacant and abandoned properties are most often concentrated in communities of color due to a legacy of racist land use policies and practices and the systemic denial of financial resources. While two-thirds of land banks' staff and board reflect the communities they serve, most (89 percent) wish to increase staff and racial diversity.<sup>10</sup>

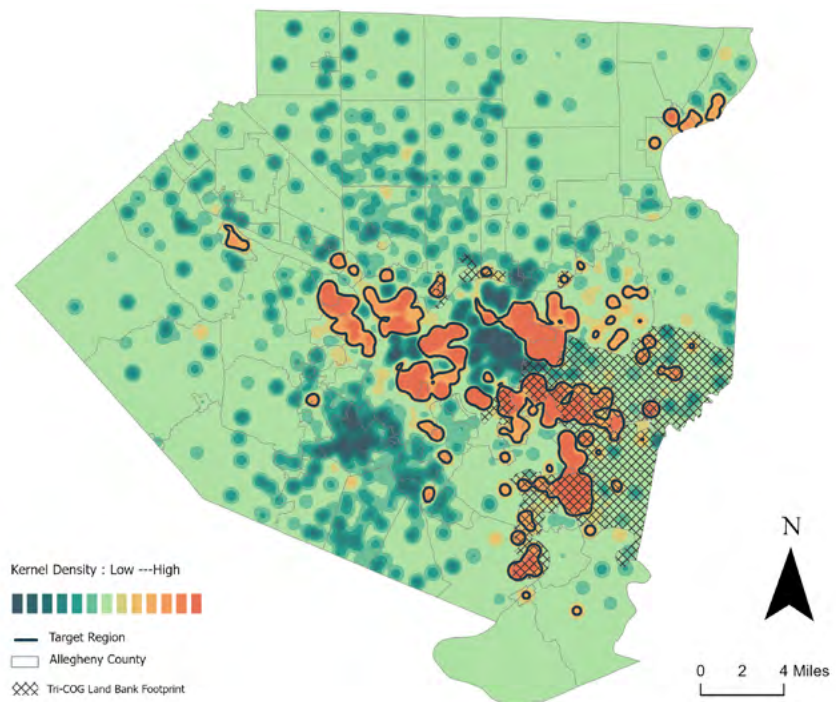
As a precursor to TCLB, the COGs spent significant time and resources bringing attention to the negative impact that decades of disinvestment have had on the residents and communities in their geographic footprint.<sup>11</sup> More recently, TCLB examined four variables that can signal community instability: high rates of vacancy, poor physical conditions of properties, low market values, and high rates of poverty. It overlaid those data points with high populations of color. The social disparity heat map below shows where these data point converge within the county, and TCLB's footprint.

As TCLB prioritizes wealth-building opportunities through its programming, it will also ensure that its limited resources are focused on benefitting individuals who have experienced harm from this history of disinvestment. This includes working to address the growing inequities in the region by emphasizing racial equity in TCLB's policies, practices, and relationships. A commitment to working more intentionally in places with the highest rates of vacancy and abandonment will require higher levels in investments and, in some cases, subsidies to achieve equitable outcomes. While TCLB's work with vacant and abandoned properties is transactional, its impact has the potential to be transformative for individuals and communities.

### Community Disparities for Allegheny County

The community disparities map for Allegheny County is calculated by five indicators: 1. Black population, 2. Poverty of Household, 3. Vacancy, 4. Market Value Analysis (MVA), and 5. House units in poor physical conditions. All indicators have been standardized. The weight of each indicator is 20%.

The color ranges from dark blue to red indicating low to high density. The high density (red) areas indicate that the number of each indicator is relatively high.



<sup>10</sup> Center for Community Progress, National Land Bank Network Survey, 2020.

<sup>11</sup> The Tri-COG Collaborative's Financial Impacts of Blight (2013) analysis found vacant and abandoned properties were causing a depreciation in property values between \$218 and \$247 million. This directly affects homeowners due to loss of equity in their home, often a person's largest financial investment. To learn more visit <https://kvq5af.a2cdn1.secureserver.net/wp-content/uploads/2019/11/BlightImpactFullReport.pdf>.





## Goal

- Ensure policies and practices enable TCLB to acknowledge and rectify the past harms and barriers caused by disinvestment.

## Strategies

1. Seek out educational opportunities with staff, board, funders, and partners to better understand the racial history and important stories surrounding race and racism in member communities and advocate for more equitable lending and investment practices.
2. Provide greater opportunities through policies and application process for those most impacted by disinvestment in member communities to benefit from land bank activities, including providing preference to legacy residents in homeownership and other wealth-building opportunities.
3. Reevaluate pricing policies, including the use of an appraisal as a pricing metric and pricing reduction schedule, and consider opportunities for transparency in all pricing practices.
4. Align pricing policies with disposition and transferee priorities, with a focus on ensuring that homeownership opportunities and mission-driven partnership activities are financially accessible and transactions benefitting those most impacted by vacancy and abandonment are prioritized.
5. Proactively share end-use priorities with the community and feature them in a prominent location on the website.
  - a. Consider distributing fliers at the block-level to inform legacy residents of sharing owner-occupancy first-look and homeownership opportunities.
6. Expand racial diversity of staff and board by emphasizing racial equity in hiring and recruiting process.

## Inspiration from the Field: LMG Land Bank Authority

The **Land Bank Authority of Louisville Metro Government (LMG)** in Kentucky conducted an **equity audit** to ensure their policies and activities aligned with the City's goals to address racial equity and the racial homeownership gap. In doing so, they implemented several policy changes, including replacing a first-come, first-served application process with scoring criteria; revising existing scoring criteria to favor neighborhood residents and homeownership; and revising applicant eligibility to include long-term renters who could purchase vacant lots on their blocks. LMG also recognized that prioritizing homeownership opportunities in these neighborhoods requires resources. They established a \$1 million Land Bank Homeownership Improvement Fund to assist with the cost of rehabbing properties.

## Inspiration from the Field: Dublin-Laurens Land Bank

To achieve their goal of creating homeownership opportunities for existing residents, the **Dublin-Laurens Land Bank Authority** in Georgia sends out a **letter** to houses within a few blocks' radius of a land bank property that is up for sale.<sup>12</sup> This simple practice is one outreach tool to proactively share ownership opportunities with those most impacted by the problem property.

<sup>12</sup> See page 58 of Community Progress' Resource Guide for Georgia Land Banks for example of letter sent.

## TCLB Success: First-Look Program

TCLB offers a first-look program to advance its homeownership goals. In the first ninety days after a residential property is listed for sale, TCLB only accepts applications from owner-occupants or developers who will commit to selling to an owner-occupant. An owner-occupant is someone who agrees to reside in the property for at least three years.

As part of the strategic planning process, TCLB staff reviewed existing policies and priorities. The discussion affirmed many existing priorities and led to new considerations. These proposed disposition and transferee priorities provide a more focused approach for TCLB's end-use decision-making processes.

Proposed Disposition Priorities	Proposed Transferee Priorities
<ul style="list-style-type: none"><li>• Homeownership</li><li>• Quality, affordable housing</li><li>• Development of green infrastructure or public/community space</li><li>• Projects that enable partners to reach strategic objectives</li><li>• Land assemblage for economic development</li><li>• Projects that support members' community goals and vision</li><li>• Returning properties to productive tax-paying status</li><li>• Projects that can provide financial resources to TCLB</li></ul>	<ul style="list-style-type: none"><li>• Individuals who intend to occupy the property, with a preference given to legacy residents</li><li>• Nonprofit partners focused on housing and community revitalization</li><li>• Governmental partners who plan to use properties for public purposes</li><li>• Businesses for the purpose of economic development</li><li>• Responsible local investors who plan to provide quality, affordable housing</li></ul>



#### **Priority 4: Expand Education and Engagement with Members, Residents, and Other Stakeholders**

One of the foundational purposes of a land bank is to transition properties in accordance with community goals. To fulfill this purpose, land banks continue to expand their engagement activities and program portfolios to develop deeper relationships and a better understanding of the residents and communities they serve.

TCLB's membership structure, based on voluntary cooperation and annual contributions to support operations, is unique in the national field of land banking. This structure creates opportunities to address vacancy and abandonment in a systemic way, benefitting all its members and the greater Allegheny County region. Its membership, however, is more susceptible to leadership changes than county- or city-level land banks. The volume of public elections that take place within its membership can lead to high elected and administrative turnover and necessitates an additional level of engagement and education with members.

Therefore, TCLB will seek additional opportunities to engage its members to ensure well-informed and supportive relationships that can sustain leadership changes. TCLB's members also possess a vast network of partners and ideas on how to transform their communities. TCLB will look for opportunities to embrace more interactive engagement and support from its members in the development of pilot programs and new partnerships to advance community goals and priorities.

Education and engagement are also vital tools for understanding the needs and desires of the residents TCLB serves. Educating community residents on the land bank and the opportunities and priority they may receive in land bank sales can lead to greater impact. TCLB will proactively work to build trust with residents by ensuring community engagement is integrated throughout its practices. It will leverage the knowledge learned from engagement interactions to continuously refine its operations in pursuit of equitable outcomes.

## Goals

- Ensure members are informed, engaged, and supportive of a continued relationship with the land bank.
- Ensure residents most impacted by vacancy and abandonment are informed, engaged, and benefitting from TCLB activities.
- Create opportunities to educate and recruit non-member communities.

## Strategies

1. Hire dedicated staff focused on engaging members, residents, non-members, and other stakeholders.
2. Proactively share information about TCLB priorities, programs, and impacts with members, residents, and non-members by regularly attending existing municipal, school board, and other community meetings.
3. Explore educational and networking opportunities to strengthen relationships with members, residents, and non-members (e.g., Allegheny Intermediate Unit conference and meetings with superintendents for school districts; leveraging COG's relationships with current and future member municipalities; City of Bridges Community Land Trust, Rebuilding Together Pittsburgh and Grounded Strategies, churches, and community organizations to support resident engagement).
  - a. Focus on opportunities to meet residents and stakeholders in spaces and events where they are already gathering, as opposed to creating new meetings and events.
  - b. Find opportunities to receive feedback and continuously revisit and refine policies and practices based on new information.
4. Leverage internal expertise in mapping, data analysis, and tools to address vacancy to support member communities.
5. Increase visibility of TCLB's quantitative and qualitative impacts.
6. Clearly articulate TCLB's role and commitment to address disinvestment and more equitable outcomes.

## Inspiration from the Field: Lucas County Land Bank

**Lucas County Land Bank** in Ohio has a long history of community engagement and most recently launched **RISE (Rebuild Invest Stabilize Engage) Neighborhoods**.

RISE partners with neighborhood organizations on placemaking initiatives, with the goal of creating safe neighborhood spaces residents can be proud of. They are steadying the real estate market, maintaining property values, and building on resident-led efforts to improve neighborhood quality of life.

## Inspiration from the Field: Omaha Land Bank

The **Ambassador Program** of the **Omaha Land Bank** in Nebraska expands the bench of stakeholders and community members who educate and inform the land bank, and whom the land bank seeks to support and serve. The land bank selects ambassadors from across Omaha for this one-year program with the goal of building a diverse cohort of community members and advocates. While the primary goals of the Ambassador Program are to provide more residents with information about the land bank and ultimately improve communication between neighbors and the board, the program's secondary goal is to build a potential pipeline of future land bank board members.

## TCLB Success: Community Engagement

In summer and fall 2022, TCLB hosted two community engagement events and tabled at six Community Days to share information about land banking and get feedback from residents. It also hosted four Zoom lunch and learns focused on sharing information about land banking, discussing potential uses for vacant land, and providing details on how to purchase a property from TCLB. TCLB is also pursuing translation of applications and other critical information into Spanish and Mandarin. TCLB has identified potential engagement strategies for vacant land reclamation in their report [Liabilities to Assets: A Comprehensive Strategy for Transforming Vacant Land 2022](#).

## Advocacy Priorities

### Priority 5: Elevate Regional Goals to Effectuate Needed Policy Changes

Land banks are established with special powers to address long-time problem properties. Those powers are most often connected to established legal systems, like the delinquent tax foreclosure process, which provides land banks with a unique and oftentimes renewed understanding of the inefficiencies frequently present in the legal system. In addition, land banks' focused efforts on vacant and abandoned properties are intertwined with other cross-sector community development efforts, such as code enforcement, social services, and real estate development.

TCLB leverages its organizational ethos of cooperation and coordination towards a shared regional vision to support its focused efforts within the larger ecosystem of community stabilization. TCLB often fills capacity, resource, and expertise gaps in the communities it serves. It has created a strong collective voice for the region and positioned the land bank as a leader and trusted representative. TCLB appreciates that trust is earned and continuously works to maintain strong relationships within the region.

Over the next five years there is an opportunity for TCLB to leverage its expertise in data and vacant property mitigation, its network of partners, and its deep relationships with the communities it serves to address regional inequities. TCLB will push county and state leaders to implement critical policy changes to address vacancy at a systemic level, including access to more resources and strengthening preventative measures (e.g., using tools like code enforcement). Its advocacy will focus on efforts to repair harms caused by disinvestment and create equitable communities.

### Goal

- Increase voice and presence in regional and statewide efforts that result in policy, practice, and funding that can equitably contribute to community stability and investment in revitalization.

### Strategies

1. Advance education and advocacy efforts to bring greater attention to the challenges with the existing delinquent tax foreclosure policies and how the inefficient and costly process impacts communities' ability to address vacant and abandoned properties.
2. Align advocacy work with other systems that affect neighborhood stability, like code enforcement, home repairs, and affordable housing development.
3. Develop impact and evaluation metrics for more robust analysis on land bank activities and share broadly with member communities and partners.
4. Amplify challenges and accomplishments by proactively seeking opportunities for TCLB to share its stories and impacts with various media outlets.



## Inspiration from the Field: Greater Mohawk Valley Land Bank

The **Greater Mohawk Valley Land Bank (GMVLB)** is a multi-county land bank in central New York with member municipalities voluntarily electing to participate. GMVLB serves as a regional leader and advocate in addressing vacancy and abandonment and has successfully secured federal grant funding to remediate brownfields across the region, aided small communities in the establishment of historic preservation districts, assisted municipalities in expanding code enforcement capacity, and developed a manual to educate municipal lawyers on how to use specific state laws to address abandoned properties.

## TCLB Success: Informing Key Policy Change

TCLB is often called upon by regional and state leaders to provide its expertise to help inform legislative and practices reforms. In 2022, TCLB provided the Housing Alliance of Pennsylvania with knowledge and insights to help advance advocacy efforts to reduce meeting structure burdens on land banks and community members by allowing for quorum of board meetings to be achieved using attendance of those who participate in the meeting virtually.

Providing opportunities to attend board meetings virtually reduces some of the barriers for the public to participate, especially for families who may have young kids, those who lack of car transportation, or have other physical and social limitations to meeting in person. This new law makes it easier for the multi-jurisdictional land bank to engage constituents across the TCLB footprint and reduces the gap between the land bank and the residents it serves.

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# Organizational Capacity, Resources, and Partnerships

One of the greatest challenges land banks across the country share is securing dedicated, flexible, multi-year funding sources. TCLB is the only land bank in the country with a multi-municipal membership funding structure; it will take this kind of creative thinking to remain an innovator locally and in the national field of land banking.

TCLB will need additional resources, capacity, and trusted partners and funders to achieve the above strategic goals. Thus far, TCLB has operated successfully with a small team of dedicated and shared staff with the Steel Rivers COG and Turtle Creek Valley COG. Moving forward, TCLB will need to consider whether their staff and board represent the communities they serve, specifically in terms of race and socio-economic background, and what additional professional skills may be needed for this next phase of growth.

TCLB will also need to continue expanding their partnerships across all sectors and topic areas to meet the growing needs of the region. Land banks serve a critical role in the continuum of equitable community development. However, they cannot and should not attempt to be experts in all areas. This is why efforts like the Equitable Communities Collaborative (described below) will ensure that communities get the comprehensive services they need by working with organizations who are connected and committed to more holistic, collaborative approaches.

## Goals

- Align staff and board skills, networks, and composition to facilitate organizational growth and carry out the strategies provided in this plan.
- Seek additional funding commitments that will deepen TCLB's impact within communities and enable long-term, equitable outcomes.

## Strategies

1. Increase TCLB staffing to support the management of growing inventory and expansion of programs commensurate with the goals in this plan.
  - a. Additional capacity will be needed to support goals of increasing homeownership opportunities and expanding engagement in member communities.
2. Evaluate staffing structure and opportunities for increased leadership within the organization to address concerns regarding succession planning and the need to redistribute the responsibilities of the executive director.
3. Ensure the TCLB board reflects a balance of members, with complementary expertise (e.g., development, real estate, community engagement) to support organizational and programmatic growth, and can be leveraged for future opportunities that emerge.
4. Ensure the composition of the board reflects the demographics of the communities TCLB serves by emphasizing racial equity in the recruiting process.
5. Solicit feedback from member communities, evaluate the effectiveness of the current advisory committee structure, and adapt to reflect the needs identified.
6. Continue expanding the collaboration and partnerships with organizations, particularly those with experience and expertise in the new program areas.
7. Develop fundraising strategies for soliciting dedicated and flexible funding to implement the strategic plan.



## Equitable Communities Collaborative

Taking a Collaborative Approach to Investing in Residents and Communities Across Allegheny County

The **Equitable Communities Collaborative** comprises five organizations: Tri-COG Land Bank, City of Bridges Community Land Trust, Rebuilding Together Pittsburgh, Steel Rivers Council of Governments, and Turtle Creek Valley Council of Governments. Throughout 2022, each of these organizations came to the table of their own accord, recognizing that the needs of the communities they serve are beyond the scope of what they could do individually, and meeting them would require more intentional, strategic, and comprehensive service delivery. Leveraging each of the five organizations' core strengths will better address the growing inequities facing post-industrial Allegheny County and the Greater Pittsburgh region.

### Equitable Community Collaborative Goals

1. Create more equitable communities by leveraging the strengths of each organization.
  - Provide a centralized resource for existing residents to access the support they need to prevent displacement, which may include home repairs and energy assistance.
  - Provide a centralized resource for neighborhood stabilization and revitalization through prevention of blight, acquisition of vacant, tax-delinquent properties, and creation of quality affordable housing for generations to come.
2. Increase the capacity of each organization to be more effective in accomplishing their missions
  - Increase funding and dedicate staff time to a pilot project.
  - Formalize partnerships with collaborating organizations and expand engagement with new organizations and residents.
3. Lead a well-informed multi-sector coalition to advance systemic reforms throughout the region
  - Acknowledge the history and impact of racist practices, policies, and investments throughout the region.
  - Develop policy recommendations and advocate for reforms to create more equitable, effective, and efficient systems for preventing decline and displacement and create community wealth-building assets that will support generations to come.

In 2023, fundraising will begin to launch a pilot project in the Woodland Hills School District. This type of collaboration can help TCLB to comprehensively serve the timely needs of their member communities.



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# Conclusion

A strategic plan provides the space for organizations to reflect and dream. Throughout this process, TCLB staff, board, and partners did that and more. There is pride in the accomplishments of the last five years and a palpable excitement for what the next five years can bring. This next phase of growth will require dedicated and flexible sources of funding, continuing to reexamine priorities, expanding programming and partnerships, deepening relationships with residents and community leaders, and achieving greater impact in creating more equitable communities.

The timing is critical given the growing racial inequities facing the region, lack of community development capacity outside of the City of Pittsburgh, continued deterioration of properties, and need for quality and affordable housing options for current and future residents. TCLB is ready to leverage its role as a regional and national leader, advocate for changes to the systems that contribute to disinvestment and inequity, and invest in generations to come.



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# Appendix A: Key Themes from Strategic Plan Interviews

The Community Progress team held virtual interviews and in-person sessions with TCLB board members, staff, and members to better understand what they deem the key successes and challenges of the land bank and their recommendations on priorities and partnerships for the land bank moving forward. Below is a summary of the key themes and responses that came from those conversations.

## TCLB's Biggest Strengths

- The executive director is a trusted leader, provides vision for the work, is collaborative and engages often with members
- Staff is passionate, committed, highly skilled, and easy to work with
- There is a streamlined and simple process for members
- TCLB is built on a strong foundation based on trust and relationships
- TCLB has a positive reputation with the philanthropic community
- TCLB's work has the possibility of enabling large-scale neighborhood transformation
- TCLB's work impacts people and can enable higher quality of life of individuals, families, and communities

## Future Challenges TCLB Should Anticipate

- Succession planning
  - There is a need to explore opportunities for staff growth to support the work of the executive director
- Board recruitment
  - Possibility of member changes due to local elections (municipal, school board specifically)
- The cost to acquire and maintain properties could create a barrier for growth
- Members want more homeownership opportunities, which are costly and require additional programming

## Member Communities' Biggest Needs

- Declining homeownership
- Educating elected officials on what the land bank is and how it operates
- Lack of community knowledge about the land bank
- Lack of community development organizations
- Municipal capacity to address all the complex challenges associated with disinvestment

## Additional Programming and Partnerships TCLB Should Consider

- Rehabs to enable more homeownership opportunities
  - Modest rehabs, up to municipal code
  - Developing a strategy to invest in properties for homeownership
  - Developing partnerships with lenders and other financial institutions to support homebuyers
- Vacant lots
  - Programs that can address the unbuildable vacant lots at scale
  - Partnering with organizations focused on vacant land, or other mission-aligned focuses (community gardens, climate resiliency)
  - Continue to recommend residents to Allegheny County's Vacant Property Recovery Program
- Community engagement
  - Leveraging existing engagement happening at the municipal level
  - Conducting additional direct engagement with residents

The Community Progress team also held virtual interviews and in-person sessions with Grounded Strategies and the Western Pennsylvania Conservancy, both key stakeholders and potential partners to address the large inventory of vacant land in TCLB's footprint. The purpose of these conversations was to better understand opportunities for future partnerships and collaborations. Key themes included:

- There is genuine interest in finding opportunities for future partnerships
  - Specific opportunities to collaborate were identified, including enabling community stewardship models (such as mow-to-own), to increase community ownership of vacant lots, and green storm water infrastructure planning and implementation.
- There was a recognition that TCLB's municipal relationships are an incredibly valuable asset
  - The need to engage municipal partners is an integral part of all three organizations operations, and both organizations appreciated that TCLB's role and relationships with municipal leaders can serve as a bridge to engage deeper in communities that other organizations had not yet worked in.
- Community engagement expertise can be leveraged to support TCLB's mission
  - Both organizations have deep expertise in community engagement that can be leveraged to determine community priorities for vacant lot reclamation.
- The connection between capacity building and/or workforce development and vacant land reclamation is something worth exploring in partnership with TCLB
  - There was acknowledgement that the challenges of addressing vacant land are complicated and interconnected with municipal capacity challenges. There was interest expressed in how these organization can support capacity building at the municipal level.
- Opportunities to partner for funding
  - Both organizations have specific missions to address vacant land in pursuit of resilient and equitable communities and see alignment with the land bank's mission as an opportunity to pursue funding to address vacant land challenges in a more comprehensive and coordinated way.

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# Appendix B: Inspiration from the Field

Land banks across the country are implementing innovative programs, policies, and operations to achieve equitable outcomes in the communities they serve. Throughout this strategic plan, various Inspirations from the Field were provided as examples for TCLB to learn from and draw on. Additional information on those examples can be found at the websites provided below.

[\*\*Detroit Land Bank Authority's \(DBLA\) Rehabbed and Ready Program\*\*](#)

[\*\*Albany County Land Bank's Equitable Ownership Program\*\*](#)

[\*\*Saginaw County Land Bank and Saginaw Basin Land Conservancy's Pollinator Project\*\*](#)

[\*\*Land Bank Authority of Louisville Metro Government \(LMG\) Equity Audit\*\*](#)

[\*\*Dublin-Laurens Land Bank Authority Letter to Neighbors \(See page 58 of Community Progress' Resource Guide for Georgia Land Banks\)\*\*](#)

[\*\*Lucas County Land Bank RISE Initiative\*\*](#)

[\*\*Omaha Land Bank Ambassador Program\*\*](#)

[\*\*Greater Mohawk Valley Land Bank\*\*](#)



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## About This Plan

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