



THE EQUITABLE COMMUNITIES C O L L A B O R A T I V E

**TAKING A COLLABORATIVE APPROACH TO
INVESTING IN RESIDENTS AND COMMUNITIES
ACROSS ALLEGHENY COUNTY, PA**

A PROJECT OF 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

JANUARY 2023

THE COLLABORATING ORGANIZATIONS



The Tri-COG Land Bank revitalizes neighborhoods by intervening in the vicious cycle of vacancy and tax delinquency, using unique legal powers provided by state law to acquire properties causing the most harm, extinguish debt and liens, clear titles, and transfer to new, responsible ownership in alignment with community priorities. TCLB is committed to a transparent and community-driven process that benefits both neighborhoods and their residents.



Rebuilding Together Pittsburgh rebuilds homes for low-income individuals with an emphasis on seniors, veterans, and persons with disabilities. The lasting impact of our work is homeowners living safe and healthy lives in stabilized, revitalized neighborhoods. Through our

home repair work, case management, and partnerships with valued service agencies throughout Allegheny County, we improve the quality of life for our neighbors in need.



The Steel Rivers Council of Governments is a nonprofit organization supporting 19 member municipalities in the

Mon Valley region of Allegheny County. We offer numerous services to help our members maintain and improve their communities in the short term, while developing dynamic strategies to tackle regional problems for the long term.



The City of Bridges Community Land Trust is a regional, nonprofit Community Land Trust dedicated to preserving affordability and housing quality while ensuring that our low and moderate income neighbors can remain in the communities they know and love. As a regional organization, CBCLT can work anywhere in Allegheny County with a discreet focus on communities that grapple with displacement and gentrification and/or disinvestment and blight. CBCLT envisions diverse communities where people thrive, build wealth, establish roots, and foster community ties without the risk of displacement.



The Turtle Creek Valley Council of Governments is a nonprofit organization supporting 20 member municipalities in Allegheny County to implement efficient, cost-effective programs and shared services, such as code enforcement. CodeNforce is an open-source software developed by and for code enforcement officers that is used to administer their code enforcement program.

Funder:



Facilitator and Author:

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INTRODUCTION

There is much talk about the importance of collaboration, across sectors and by funders, yet the most successful collaborations are initiated and led by the collaborating organizations themselves. The Equitable Communities Collaborative is made up of five organizations: Tri-COG Land Bank (TCLB), City of Bridges Community Land Trust (CBCLT), Rebuilding Together Pittsburgh (RTP), Steel Rivers Council of Governments (SRCOG), and Turtle Creek Valley Council of Governments (TCVCOG).

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.



For the better part of 2022, senior leadership and staff from all five organizations met virtually and in person to dig deeper into the growing inequities and needs of communities within the TCLB footprint (**the "WHY"**), the value of leveraging each other's strengths (**the "WHAT"**), and the most effective ways to coordinate and deploy these services to have the greatest impact on the residents and communities impacted by disinvestment (**the "HOW"**). Fortunately, these organizations were not starting from scratch. One or more of the organizations have partnered on specific projects but never have all five collaborated in this comprehensive manner before.¹

❖ **WHY** are there growing inequalities and needs?

❖ **WHAT** is the value of our strengths?

❖ **HOW** do we coordinate and deploy services?



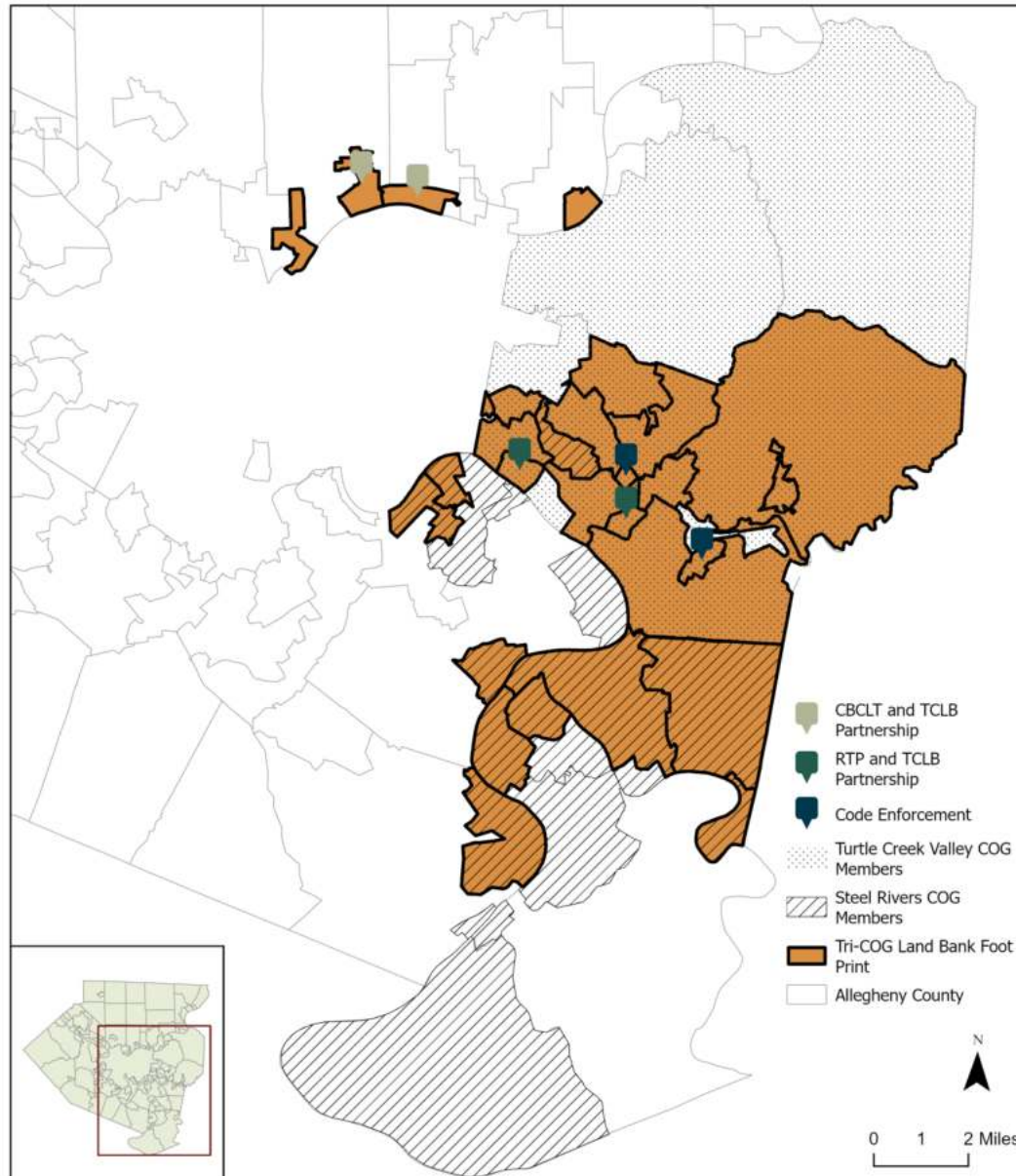
Equitable community stabilization and revitalization requires a multi-prong approach that is focused on collaboration, community wealth building, and systemic reforms. Addressing the root causes of disparities in opportunities and outcomes, eliminating barriers (policies, practices, and investments), engaging residents most impacted by these disparities, and making room for inclusive leadership are essential.

¹ TCLB and CBCLT formalized their partnership with an MOU in 2020, TCLB and RTP formalized their partnership with an MOU in 2021, and the SRCOG and TCVCOG have been sharing staff on the development of CodeNforce and shared code enforcement services since 2020.




Geographic Overview of Membership and Current Partnerships



This map shows the geographic overlap of membership and current partnerships of the collaborating organizations: Steel Rivers Council of Governments, Turtle Creek Valley Council of Governments, Rebuilding Together Pittsburgh, City of Bridges Community Land Trust, and Tri-COG Land Bank.



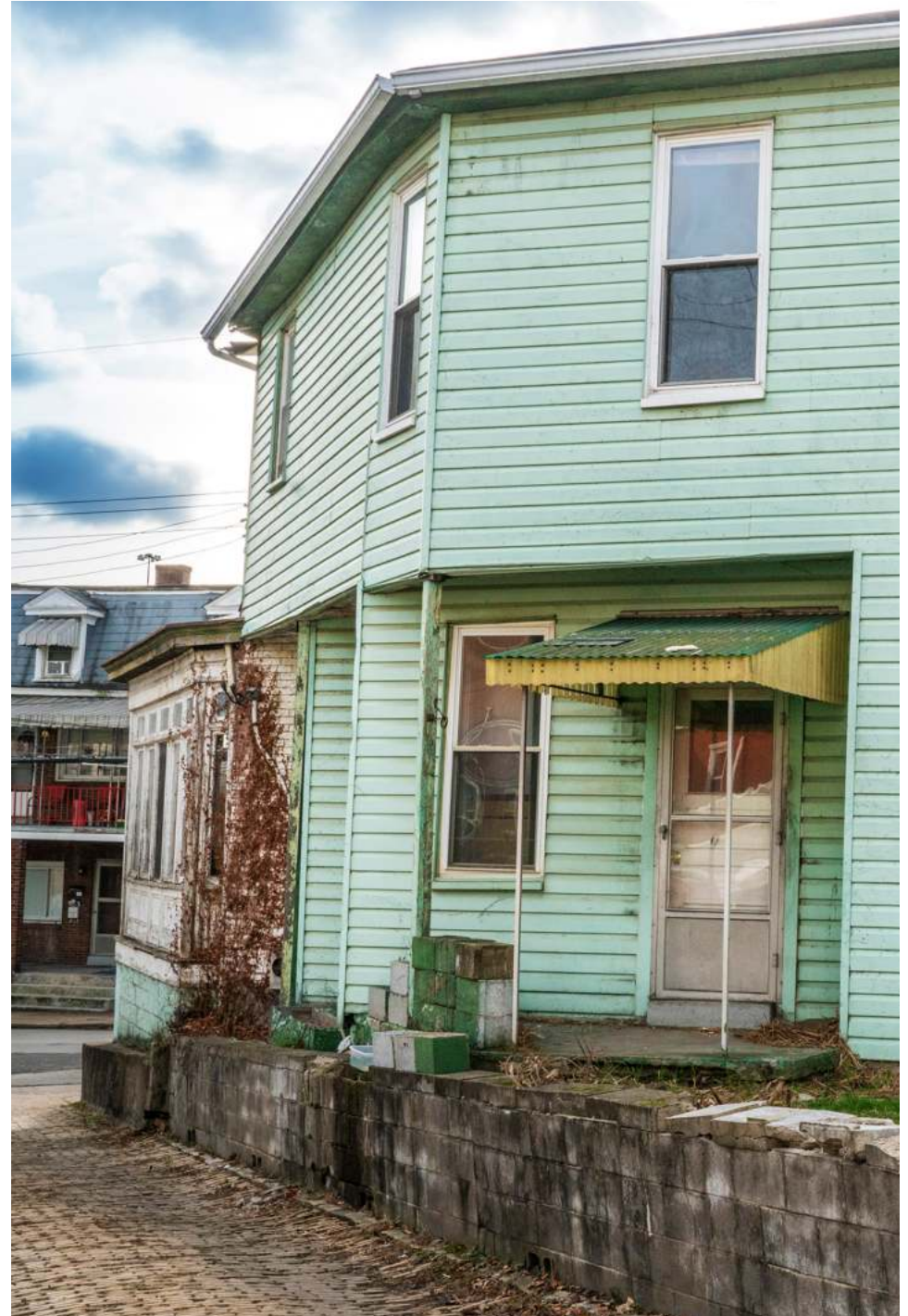
This report is intended to capture the key takeaways of these discussions, which includes the **“WHY, WHAT, AND HOW”** of the Equitable Communities Collaborative as well as tangible next steps of what is needed to operationalize this work moving forward through pilot projects. In addition, key questions are addressed throughout this report that are critical to any successful collaboration, which include:

- 
Shared Vision: what is the shared vision and guiding principles for this collaboration?
- 
Goals: what does each organization consider to be a success for their organization and the greater community?
- 
Menu of Services: how can each organization leverage their strengths into tangible services with the most impact for a pilot project?
- 
Geographic Focus: what data should be used to determine where to focus initial pilot projects?
- 
Resources: what resources are needed to complete a pilot project and how can funding be leveraged in the near future?

What this report can't fully capture is the genuine trust, respect, and support each organization has for each other. Community building is all about the relationships – among the collaborating organizations, with the residents and communities they serve, and with additional partners and funders – which will help ensure this collaboration stays true to its shared vision and goals and has longevity for years to come. The Equitable Communities Collaborative invites you to be a partner and investor in this work and ensure the residents and communities benefit from this intentional, coordinated, and collaborative delivery of services in pursuit of more equitable outcomes.

Did **you** know?

- » **RTP has rehabbed more owner-occupied homes than URA, Habitat, and all CDCs combined.**
- » **TCLB is the only land bank in the country with a multi-municipal funding structure.**
- » **CBCLT is the only organization in the region that creates quality affordable housing guaranteed for generations to come.**
- » **Both COGs work closely with almost 40 member municipalities across Allegheny County.**
- » **Collectively, the Equitable Communities Collaborative has almost 150 years of experience building relationships and working in the community.**



WHY IS A COLLABORATIVE APPROACH NEEDED?

Community Disparities

In this time of growing racial and economic disparities, community needs are at an all-time high. The Equitable Communities Collaborative acknowledges that these disparities did not happen overnight, and it is time to move beyond property-specific interventions from each individual organization and instead support whole blocks, neighborhoods, and municipalities by working smarter together. Each organization's capacity and reach are insufficient on their own; collaborating allows for greater impact while remaining focused on fixing the broken systems and ineffective policies that contribute to the inequities these communities are facing. This section highlights the top systemic and organizational challenges and how the collaborative approach provides an opportunity to address each of them.

TOP FIVE SYSTEMIC CHALLENGES AND COLLABORATIVE OPPORTUNITIES

1

Under-resourced and Uncoordinated Blight Prevention:

More resources are needed to prevent blighted properties through housing and building code enforcement. Housing and building code inspectors are the first responders of blighted property prevention; a property starting to deteriorate is a clear warning sign of decline and potential homeowner's hardship. Collecting data from code enforcement helps us understand trends of further decline and what resources are needed to ensure that the homes of long-term low-income and vulnerable homeowners and renters are healthy and safe. Given the population loss and decline in code enforcement resources in many smaller communities across the Mon Valley, there is a need to act regionally to prevent properties from deteriorating and protect struggling homeowners and renters through shared housing and building code enforcement services.

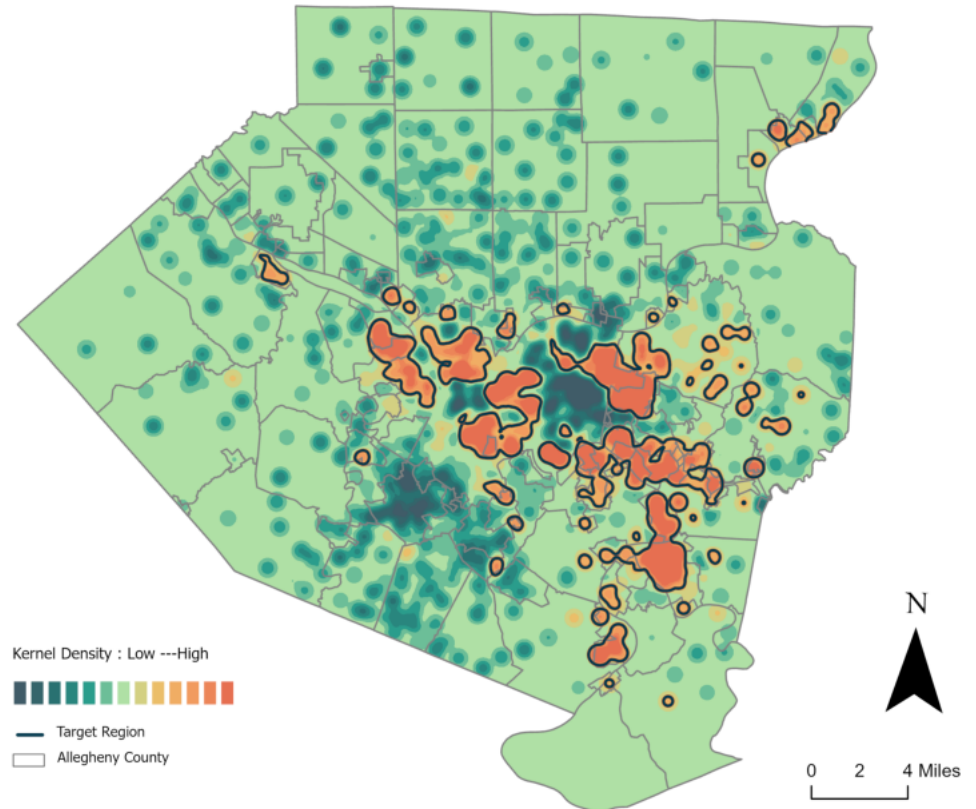
* *Collaborative Opportunity: TCVCOG and SRCOG's shared strategic code enforcement and technology (CodeNforce).*

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 with 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 areas (red areas) indicate that the number of each indicator is relatively high, as well as the target region we need focus on.



- Data Sources:
1. Black Population: 2020 Census data, B02009, <https://data.census.gov>
 2. Poverty: 2020 Census data, B17017, <https://data.census.gov>
 3. Poor Physical Condition: No fuel house unit B25040 + No Internet house unit B28002 + No completely plumbing facilities house unit B25047, 2020 Census data, <https://data.census.gov>
 4. Vacancy: 2020 Census data B25002, <https://data.census.gov>
 5. MVA 2021: Economic Development Allegheny County, <https://www.alleghenycounty.us/economic-development/mva.aspx>

2 Inadequate Displacement Prevention: Long-term low-income and vulnerable homeowners (seniors, veterans, and persons with disabilities) are often displaced as their communities begin to thrive. They cannot afford the basic repairs needed to ensure their home is healthy and safe for their families and generations to come. Across Allegheny County, the housing stock is older, the age and tenure of homeowners is higher, and household incomes continue to decline, which emphasizes these homeowners' need for support before they get displaced. Without intervention, these homes become larger and larger liabilities for their owners and communities. The living conditions cause poor health of the occupants and the cost of catching up with years of deferred maintenance means the home is more likely to become vacant or blighted in the future.

** Collaborative Opportunity: RTP's home repairs, case management, and support services for low-income residents. Code enforcement officers can refer property owners to RTP's services and CodeNforce can help prompt referrals for violations that relate to RTP's services (i.e., furnace needs to be replaced, roof needs to be replaced, etc.) with pop-up messages.*

3 Legal and Financial Barriers to Acquisition of Vacant, Abandoned, and Tax-Delinquent Properties: For properties that are past prevention, vacant and abandoned, and causing great harm to a community, the most successful intervention is to quickly acquire, clear any title defects, and transfer the property to responsible new ownership. Throughout the country, and particularly in Allegheny County, there is no quick and cost-effective way to do this, given Pennsylvania's antiquated delinquent property tax enforcement laws.² The private market recognizes the legal and financial risks associated with acquiring these blighted properties. Title defects and the costs of rehabbing the properties are more than the market can bear. As a result, they sit vacant, accrue taxes and other debts, demand taxpayer dollars for basic remediation and public safety, and reduce adjacent property values and opportunities to build intergenerational wealth. For the few blighted properties that are acquired by the private market, there is a great risk of speculators taking advantage of the low supply of affordable rentals and renting these properties to individuals and families without making the necessary investment to meet health and safety standards.

²One of the most important powers of a land bank is the ability to intervene and acquire properties through the tax foreclosure process, which is made possible through state land bank legislation. The Pennsylvania Land Bank Act provides some unique ability for land banks to intervene and acquire tax-delinquent powers but is also inhibited by the multiple archaic tax foreclosure laws in Pennsylvania. With potential policy changes in the land bank law, Pennsylvania can create a more efficient and effective tax foreclosure process for land banks that would result in clean title. For more information on the importance of delinquent property tax reform, please visit <https://communityprogress.org/publications/reimagine-delinquent-property-tax-enforcement/>.

** Collaborative Opportunity: TCLB's ability to acquire, clear title, and flexibly sell to new responsible owners and/or transfer to nonprofits to prevent speculation and further disinvestment. TCLB can use CodeNforce to vet their property applicants and ensure they are responsible and to identify properties that would be good acquisition candidates.*

4 Lack of Quality, Affordable Housing Stock and Development Capacity: While there may be a supply of naturally occurring affordable housing (NOAH) in some communities in Allegheny County, that does not mean those properties are in livable condition. There is a timely need for quality affordable housing for homeownership and rental that will remain affordable for generations to come and which the residents will control. There are also a limited number of capable nonprofits and mission-driven developers that are resourced, creative, and open to working in places outside of Pittsburgh.

** Collaborative Opportunity: CBCLT's real estate development expertise, permanent affordable homeownership and rental model, and focus on community engagement and RTP's construction and project management expertise and focus on affordable and energy-efficient housing. Code enforcement is a proactive tool to maintain housing quality and safety after these initial investments are made, particularly for rentals. Also, policy changes in the way the judiciary processes property maintenance cases could achieve a more systemic solution that would strengthen code enforcement efforts (Blight Court/Property Maintenance Court). Right now, district judges frequently rule against code officers due to lack of education about why code enforcement is important and lack of capacity. A court dedicated specifically to property maintenance cases would result in those cases being given the priority they deserve.*

RTP has renovated more than 30 vacant and underutilized properties for new, affordable homeownership. These homes are in communities that would often be called "naturally" affordable. Repairing just the necessary systems to provide a basic level of health and safety – roofing and envelope, plumbing, electrical, HVAC and structural integrity – costs at least \$75,000 on average.

5

Limited Support and Resources for Collaborations: While most funders agree that collaboration among organizations is important, few acknowledge that this requires additional time, intentionality, and resources. The Pittsburgh region is lucky to have a deep bench of generous and visionary foundation and

government partners; however, alignment with specific funding priorities is often a challenge.

** Collaborative Opportunity: The incredible philanthropic community in the Pittsburgh region and the ability to apply as one collaborative versus making five separate and uncoordinated funding requests.*



Equitable Community Stabilization and Revitalization


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 inclusive leadership are essential.





In addition to these systemic challenges, the five organizations identified challenges within their own organizations and how the Equitable Communities Collaborative can solve them.


CHALLENGES





 Find responsible buyers that align with community goals

 Limited capacity to undertake property rehabs

 Limited ability to support responsible property ownership in communities where TCLB works


 Support existing homeowners experiencing hardship


 Limited capacity and funds for site assembly


 Limited capacity and funds for site assembly


RESOURCES





 Purchase and develop properties for community benefit

 Purchase and redevelop properties that require lots of work

 Strategic code enforcement helps properties stay in good condition


 Renovate 100+ units per year of owner-occupied housing, offers an opportunity to add properties into the CLT


 Acquire and hold properties for CBCLT


 Acquire and hold properties for RTP


CHALLENGES





 Limited capacity to coordinate with governments (and code officials)

 No long-term affordability guarantee on owner-occupied projects

 Some homeowners may not be aware of their services


 Limited capacity and funding to address abandoned properties


 Limited capacity and funding to support low-income homeowners with critical renovations


 Limited capacity to identify prime candidates for acquisition throughout its footprint


RESOURCES





 Support coordination of multiple municipal government members

 Facilitate optional long-term affordability as a condition of providing repair services

 Code enforcement officers can identify homeowners that need support during inspections

 Acquire, maintain, and repurpose abandoned properties

 Expertise, funding, and contractor relationships to support free home repairs

 Code enforcement officers have intimate knowledge of their communities and can track potential acquisition candidates through CodeNforce

The Equitable Communities Collaborative has thoughtfully designed an approach based on the growing disparities in the community and the challenges within the overarching systems and individual organizations.



WHAT IS THE COLLABORATIVE APPROACH?

The Equitable Communities Collaborative approach has five key components and is built upon a shared vision, principles, and goals.

THE 5 KEY COMPONENTS

- KEY 01** Leveraging each organization's unique strengths, capacities, and relationships
- KEY 02** Assessing which communities have been impacted by disinvestment and would benefit the most
- KEY 03** Developing and implementing a coordinated model and menu of services to deploy to the community
- KEY 04** Evaluating, adjusting, and scaling up the model
- KEY 05** Engaging residents most impacted by disinvestment and advocating for systemic reforms

Did you know

In a survey of land banks from across the country, partnerships and collaboration were among the most important factors in creating more equitable community development outcomes (and the biggest challenge given the lack of resources).³

³ From the 2021 National Survey of Land Banks administered by the National Land Bank Network, an initiative of the Center for Community Progress.

Shared Vision and Principles

Successful collaborations are based on a shared vision and commitment to shared principles. Each organization is committed to addressing the growing inequities in the region. This means creating a community that is racially and economically inclusive with a supply of quality, affordable, and sustainable housing (rental and homeownership); free of blighted properties and signs of disinvestment; and has strong relationships among residents, local government, and supportive services/nonprofits. There is a shared acknowledgment of the negative impacts of racism and disinvestment and a sense of urgency to act by collaborating to better serve those most impacted. To advance racial justice and more equitable investments, there must be ongoing discussions among each organization and with residents, local governments, funders, and other nonprofit partners.

Each organization believes that no one should be displaced as their communities thrive, everyone deserves quality affordable housing, and local governments and residents can and should work side by side. The only way to make a lasting impact is to focus not only on remediating blighted structures, but also on preventing blight and displacement of residents. In cases where the family or investor has walked away and the private market is not interested because the property is underwater in value, the focus must be on acquisition of property to prevent speculation and further community decline.

GOALS OF THE COLLABORATIVE

The primary goals of the Equitable Communities Collaborative are to:



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.



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.

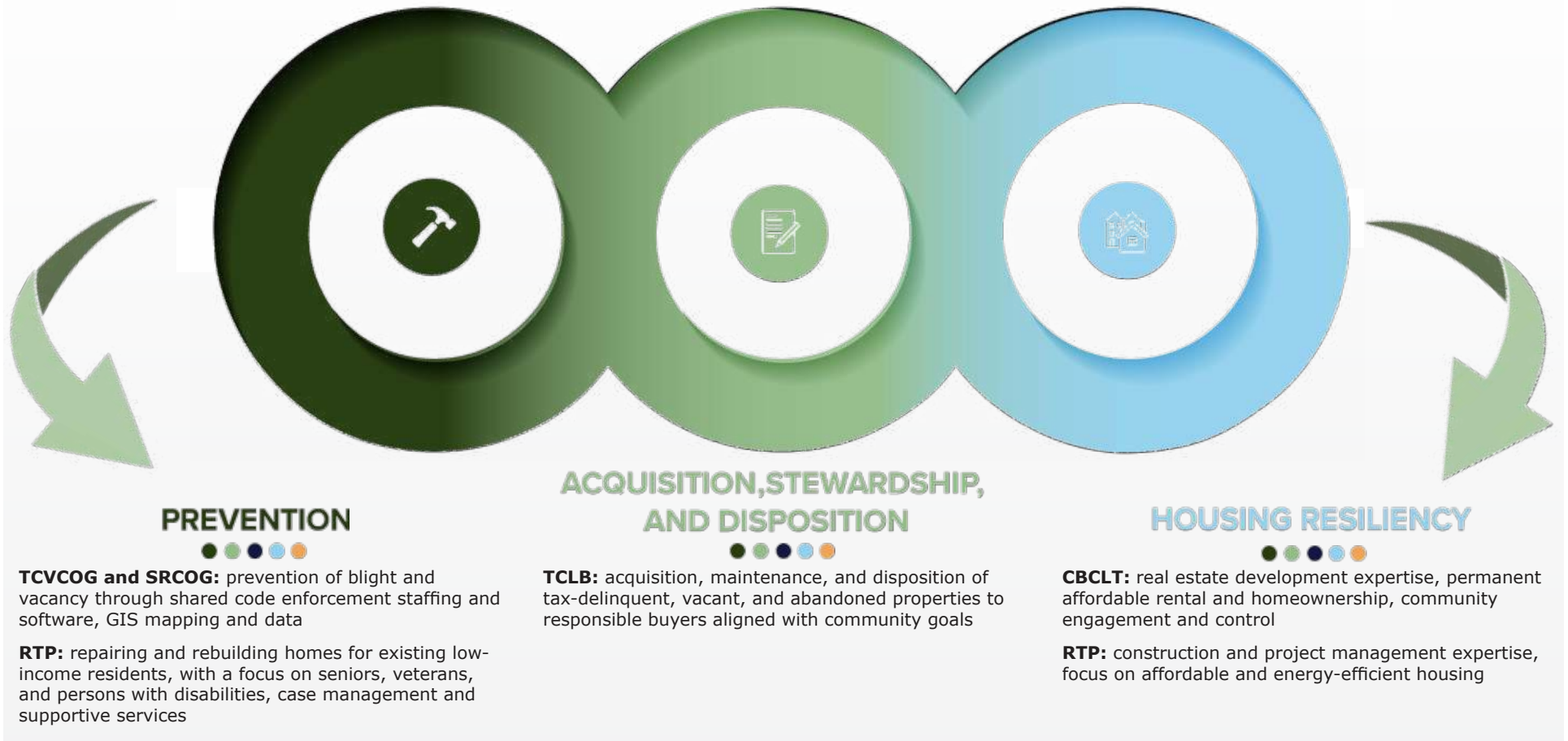


Lead a well-informed multi-sector coalition to advance systemic reforms throughout the region.

- » Acknowledge the history and impacts 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.



COMMUNITY ENGAGEMENT ● SYSTEMIC REFORM



HOW WILL WE IMPLEMENT THE COLLABORATIVE APPROACH?

The Equitable Communities Collaborative agreed that it was important to start with a pilot project and began discussing which communities to deploy these services in to achieve the greatest impact. All five organizations agreed that the Woodland Hills School District would be a prime location to start given the existing relationships with residents and local government partners, land bank inventory, racial demographics, number of blighted properties, and current or

planned projects. Utilizing the GIS and data expertise of SRCOG interns and staff, we created a detailed community needs assessment for the Woodland Hills School District.

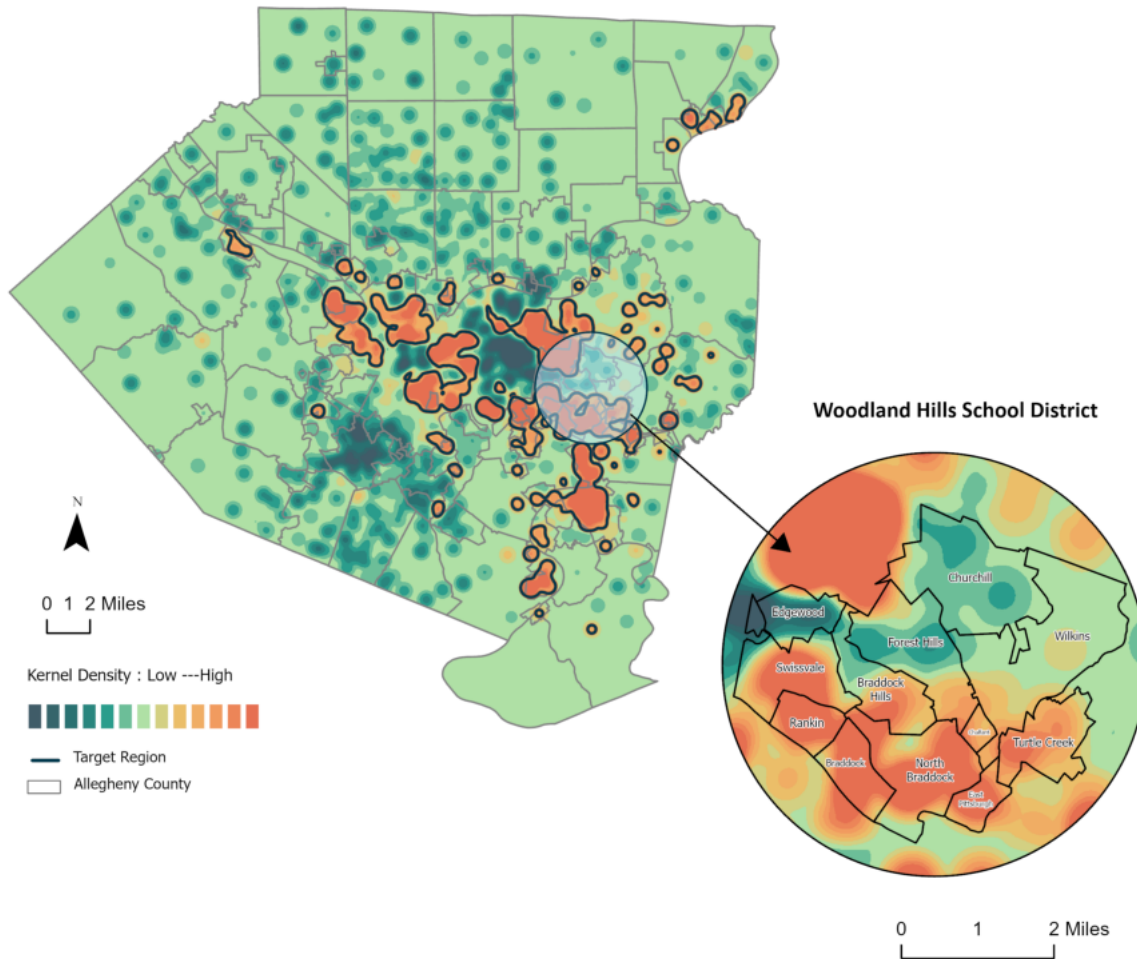
Below is a map detailing how we chose specific census tracts in East Pittsburgh, North Braddock, Rankin, and Swissvale as the target communities for this pilot project. In addition, given that TCVCOG is providing shared code enforcement services to Chalfant (also in the Woodland Hills School District) and East McKeesport (East Allegheny School District), we will also consider these communities for this pilot project. *See Appendix A for additional maps and data analysis for the Woodland Hills School District.*

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The color ranges from dark blue to red indicating low to high density. The high density areas (red areas) indicate that the number of each indicator is relatively high, as well as the target region we need focus on.



The data in this report analyzes property conditions and demographics at the scale of Census Block Group. This is helpful for getting a broad sense of regional trends and inequities, but it lacks precision at the level of the interventions this Collaborative seeks to make: specific properties, streets, and neighborhood blocks. This is where CodeNforce becomes a unique and valuable asset. The data in CodeNforce is populated daily by code enforcement officers who know their communities intimately and inspect properties thoroughly.

When CodeNforce is used by multiple communities, this precise and granular data can be scaled to flesh out trends of a larger region and illuminate patterns that might be invisible at the Census Block Group level. Particularly when addressing inequity, disaggregating data is critical to make sure the trends most pertinent to minority group members are not overshadowed by inputs from the majority population. CodeNforce also provides greater depth of information on communities that notoriously have low participation rates in the Decennial Census.

These insights will help the Collaborative select properties and neighborhood blocks to focus on and facilitate connections between the work of each collaborating organization. CodeNforce can also shed light on any “spillover” impacts from the combined efforts of the Collaborative on nearby neighborhoods and communities.

Data Sources:

1. Black Population: 2020 Census data, B02009, <https://data.census.gov>
2. Poverty: 2020 Census data, B17017, <https://data.census.gov>
3. Poor Physical Condition: No fuel house unit B25040 + No internet house unit B28002 + No completely plumbing facilities house unit B25047, 2020 Census data, <https://data.census.gov>
4. Vacancy: 2020 Census data B25002, <https://data.census.gov>
5. MVA 2021: Economic Development Allegheny County, <https://www.alleghenycounty.us/economic-development/mva.aspx>

HYPOTHETICAL A

HYPOTHETICAL C

**104 SMITH ST.
(STRUCTURE)**



**118 SMITH ST.
(VACANT LOT)**



**122 SMITH ST.
(VACANT LOT)**



SMITH STREET

**109 SMITH ST.
(STRUCTURE)**



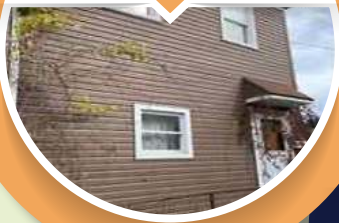
**111 SMITH ST.
(VACANT LOT)**



HYPOTHETICAL B

HYPOTHETICAL D

130 SMITH ST.
(STRUCTURE)



134 SMITH ST.
(VACANT LOT)



138 SMITH ST.
(VACANT LOT)



132 SMITH ST.
(VACANT LOT)



136 SMITH ST.
(VACANT LOT)



SMITH STREET

131 SMITH ST.
(STRUCTURE)



HYPOTHETICAL E

HYPOTHETICAL A: 104 SMITH STREET — STRUCTURE

Samir is worried about his son walking home from school past a row of vacant houses with peeling lead paint. He contacted his local code enforcement officer, who did an inspection but was unable to locate the property owner. Using CodeNforce, TCLB recognized that Smith Street had multiple houses that would be good candidates to acquire. Now, TCLB is working with the Equitable Communities Collaborative to transform Smith Street.

Occupancy/Tax status:
Vacant, tax-delinquent

Physical Condition:
In need of new roof, windows, and HVAC repairs
at an approximate cost of \$35,000

Community Preference for Proposed Use:
Homeownership



<i>~ Sample Budget ~</i>	With Equitable Communities Collaborative	Without Collaborative (private market)
Acquisition	\$5,000 TCLB	\$15,000 (minimum bid at Sheriff's Sale including back taxes and other municipal costs)
Holding Costs	\$1,200 TCLB (tax-exempt, basic maintenance, and clean out)	\$3,900 (taxes, basic maintenance, and clean out)
Investment in Repairs and Rehab	\$35,000 RTP	\$5,000
TOTAL	\$41,200	\$23,900
Sales Price/Rent	\$75,000*	\$900/month
Difference	+\$33,800 The property is safely repaired with new responsible homeowner.	In a little more than two years, the investor will recoup their "investment" with monthly rent without making the necessary repairs.

**This property could be included in the CBCLT to ensure it remains affordable for generations to come.*

~ KEY TAKEAWAYS ~



- ◆ Given TCLB's powers, the property can be acquired and cleared of any back taxes and clean title can be ensured through quiet title action for less than the minimum bid for any private buyer interested in purchasing at a Sheriff's Sale.
- ◆ Partnering with RTP for the necessary repairs provides an opportunity for new homeownership and results in positive cash flow that can be reinvested.
- ◆ The "decaying tooth" in this row of homes is stabilized, preventing further decline, bringing in new tax dollars, and saving the local government public safety costs.



HYPOTHETICAL B: 109 and 111 SMITH STREET — STRUCTURE and VACANT LOT

The Jacksons are long time community residents who had been renting in the community their whole adult lives and dreamed of homeownership. However, all of the affordable options in their community had deferred maintenance and required an upfront capital investment that put them out of reach for families without significant savings. Working together, TCLB and RTP created a home out of a vacant, deteriorating property that was previously harming nearby neighbors.

Occupancy/Tax status:
Vacant, tax-delinquent

Physical Condition:
In need of exterior foundation, plumbing/sewer, and HVAC repairs at an approximate cost of \$45,000

Community Preference for Proposed Use:
Homeownership with new side yard



~ Sample Budget ~	With Equitable Communities Collaborative	Without Collaborative (private market)
Acquisition	\$10,000 TCLB (structure and adjacent vacant lot)	\$16,000 (minimum bid at Sheriff's Sale including back taxes and other municipal costs)
Holding Costs	\$7,900 TCLB (tax-exempt, extensive initial landscaping, maintenance, and extensive clean out)	\$5,000 (taxes, cutting, and extensive clean out)
Investment in Repairs and Rehab	\$45,000 RTP	\$10,000
TOTAL	\$62,900	\$31,000
Sales Price/Rent	\$62,900*	\$900/month
Difference	\$0 This property is safely repaired with new, responsible owner.	In three years, this investor will recoup their "investment" with monthly rent without making the necessary repairs.

**This property could be included in the CBCLT to ensure it remains affordable for generations to come.*

~ KEY TAKEAWAYS ~

- ◆ Given TCLB's powers, the property can be acquired and cleared of any back taxes and clean title can be ensured through quiet title action for less than the minimum bid for any private buyer interested in purchasing at a Sheriff's Sale.
- ◆ Partnering with RTP for the necessary repairs provides an opportunity for new homeownership with a break-even cash flow.
- ◆ The overgrown lot and deteriorating property across the street from the first investment are stabilized, preventing further decline, bringing in new tax dollars, and saving the local government public safety costs.



HYPOTHETICAL C: 118 and 122 SMITH STREET — 2 VACANT LOTS

Matthew's 12 year old son Robby fell while playing in a vacant, overgrown lot and cut himself on glass that a contractor had illegally dumped there. Tired of the nuisance, and now danger, of this lot, Matthew worked with TCLB to acquire the land through their side lot development program. Now, Robby earns \$5 a week from his dad to cut the grass in the family's new, bigger yard.

Occupancy/Tax status:
Vacant land, tax-delinquent

Physical Condition:
In need of cleanup and cutting

Community Preference for Proposed Use:
Side lots for adjacent homeowners



~ Sample Budget ~

	With Equitable Communities Collaborative	Without Collaborative (private market)
Acquisition	\$10,000 TCLB (two vacant lots)	\$12,000 (minimum bid at Sheriff's Sale including back taxes and other municipal costs)
Holding Costs	\$2,000 TCLB (tax-exempt, cleanup, and cutting)	\$3,200 (taxes, cleanup, and cutting)
TOTAL	\$12,000	\$15,200
Sales Price	\$1,000 (\$500 per side yard)	\$1,000
Difference	-\$11,000 These lots are transformed from illegal dumping sites to well maintained side yards that add value to the homeowners and rest of the street.	-\$14,200 These lots would continue to be a hazard given there is no financial incentive for the private market to intervene.

~ KEY TAKEAWAYS ~



- ◆ This is a great example where the private market would not be interested in stabilizing these vacant lots because of the financial loss.
- ◆ Given TCLB's powers, the properties can be acquired, cleared of any back taxes, and sold for a minimal cost to the adjacent homeowners.
- ◆ Although this project might not make sense from a purely financial perspective, these two lots were health and safety hazards that were attracting illegal dumping.
- ◆ More properties on this street are cleaned up and existing homeowners can extend their side yards.
- ◆ This investment will further stabilize this block, bring in new tax dollars, and save the local government public safety costs.



HYPOTHETICAL D: 130-138 SMITH STREET — STRUCTURE and 4 VACANT LOTS

Loretta and Janet have been next door neighbors for 40 years, who always picked up each other’s mail when the other one was out of town. They love their community and reminisce about when all of the houses on their street were filled with families. However, after the steel mills closed, many of their neighbors left the community, and now Loretta and Janet worry that their houses will be a burden for their children after they pass away. The development at 130 Smith Street instills a sense of hope that younger families can experience the same sense of community that they enjoy.

Occupancy/Tax status:
Vacant, tax-delinquent

Physical Condition:
Structure in need of full gut rehab and new roof, adjacent lots will need to be cleared for new construction

Community Preference for Proposed Use:
Homeownership and rental (rehab and new construction for total of 5 units)



~ Sample Budget ~	With Equitable Communities Collaborative	Without Collaborative (private market)
Acquisition	\$25,000 TCLB (structure and 4 vacant lots)	\$38,000 (minimum bid at Sheriff’s Sale including back taxes and other municipal costs)
Holding Costs	\$9,000 TCLB (tax-exempt, cutting, extensive clean out)	\$11,500 (taxes, cutting, and extensive clean out)
Rehab	\$125,000 RTP	\$10,000
New Construction	\$1,600,000 (\$400,000 x 4) CBCLT	\$0
TOTAL	\$1,759,000	\$59,000
Sales Price/Rental	\$60,000 for rehab and \$900/month for 4 additional properties*	\$900/month
Difference	This would require a significant subsidy; however, it would stabilize the anchor and gateway into the community and this block with a full rehab and 4 new units.	It will take over five years for this investor to recoup their “investment” with monthly rent without making the necessary repairs and the adjacent lots will remain vacant.

**These properties could be included in the CBCLT to ensure they remain affordable for generations to come.*

~ KEY TAKEAWAYS ~



- ♦ This is another example where the private market would not be interested in acquiring these properties given the market realities of home prices and rents, however, this is a project that must be thought of through a lens of racial equity and economic justice.
- ♦ TCLB’s Cost of Blight report clearly demonstrated the level of equity and wealth that is stolen from property owners by nearby blight.
- ♦ Attacking blight and vacancy will require subsidy, but a key element in projects like these is not simply creating new affordable homes, but also as an investment in every neighboring property owner.
- ♦ Removing blight through the production of affordable housing will raise the property values of all nearby owners and begin to redress the decades of systemic disinvestment that have stolen wealth from low-income, and often minority, homeowners.
- ♦ This investment will further stabilize this block, bring in new tax dollars, and save the local government public safety costs.



HYPOTHETICAL E: 131 SMITH STREET — STRUCTURE

Mr. Terry inherited his home when his mother passed away 24 years ago. He knows that the wet basement and cracked stairs to the front porch are problems, but the house is over 100 years old and he spent the last of his savings on the furnace last winter. He had been considering an offer from “We Buy Houses” to buy the home for \$15,000, a big sum for someone who works part-time for the borough. Luckily, RTP was able to make the necessary repairs and then some, allowing Mr. Terry to stay in his family home for as long as he wants.

Occupancy/Tax status:

Owner-occupied, tax current

Physical Condition:

Roof and foundation repairs (outstanding property maintenance violations), new windows needed, and ramp for accessibility

Community Preference for Proposed Use:

Health and safety repairs for elderly low-income homeowner to prevent displacement



~ Sample Budget ~	With Equitable Communities Collaborative	By Homeowner
Investment in Repairs and Rehab	\$25,000 RTP	\$28,000
TOTAL	\$25,000	\$28,000
Difference	-\$25,000. The homeowner will not be displaced and will live in a home that is healthy and safe.	The homeowner does not have the financial resources to make these critical health and safety repairs, therefore the property will continue to deteriorate.

~ KEY TAKEAWAYS ~



- ♦ Identifying substandard owner-occupied housing through systems like code enforcement and directing low-income vulnerable owners to resources can have significant impacts on communities.
- ♦ This investment has the potential to prevent displacement for a long-term homeowner on this block who does not have the financial resources to ensure the property is healthy and safe.
- ♦ The property could end up vacant without intervention.

These hypothetical investments show a range of the type of coordinated service delivery the Equitable Communities Collaborative can provide and the impact it would have on stabilizing these blocks and protecting the equity of existing homeowners for generations to come.

In 2022, Pennsylvania passed the Whole-Home Repair Act, which will provide low- and moderate-income homeowners (such as the owners of 131 Smith Street) with needed repairs up to \$50,000 and provide construction-related workforce development.



WHAT RESOURCES ARE NEEDED TO ENSURE SUCCESS?

Success should not be defined as the collaboration itself but rather the ability of each organization to better serve the communities that have been negatively impacted by decades of disinvestment. Although the Equitable Communities Collaborative has many of the necessary ingredients for success, the value of flexible, unrestricted funding from philanthropy and lending institutions cannot be overstated.

The previous section highlights a few examples of how these services can be coordinated to change communities — several blocks at a time — by holding speculators and absentee owners accountable for the upkeep of their properties through code enforcement, ensuring homeowners have the resources they need to safely remain in their homes, eliminating the liabilities of properties that have long been abandoned and are causing the most harm by acquiring and getting clear title for new responsible ownership, and keeping these homes affordable for generations to come.

At every step of the way, we have a responsibility to ensure that residents are engaged and that broken systems and policies that contribute to disparities and disinvestment are changed — all of which requires additional financial resources. The Equitable Communities Collaborative is committed to developing a coordinated approach to additional funding requests. In Appendix B, there is a preliminary budget for implementation of the pilot projects.

The Equitable Communities Collaborative is about transformation, not transactions. We take a holistic approach to community development by helping residents access the support they need to safely stay in their homes, live in communities that are thriving, have quality affordable housing options, and build relationships with each other, their elected officials, and the organizations that serve them. We help local governments think through alternatives to the status quo, develop broader housing strategies, sponsor programs like code enforcement, to improve and stabilize communities. Join us as we take the next steps towards implementing these pilot projects and invest in this shared vision and commitment to advancing more equitable investments in our residents and communities.

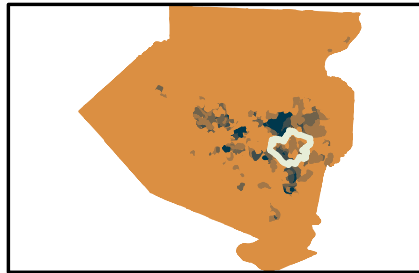


MULTI INDICATORS OVERLAP - TARGET REGION

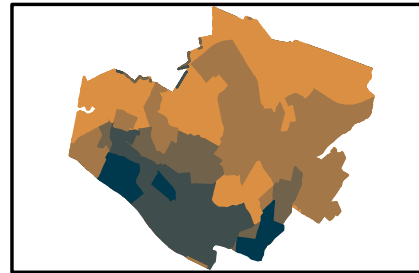
**GRADUATE
COLOR MAPS**

**High Percentage
of Black
Population**

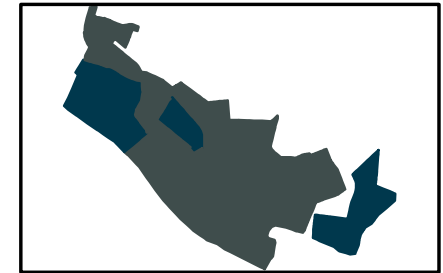
Allegheny County



Woodland Hills School District

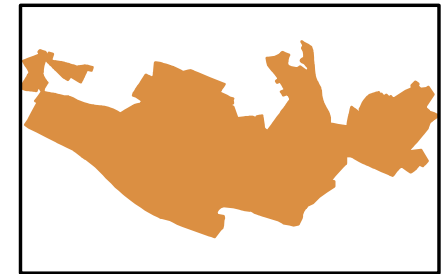
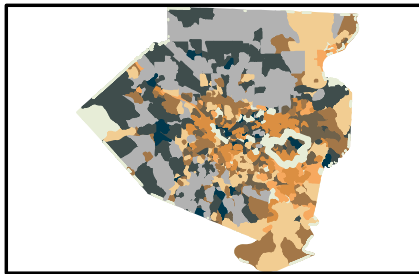


Target Region

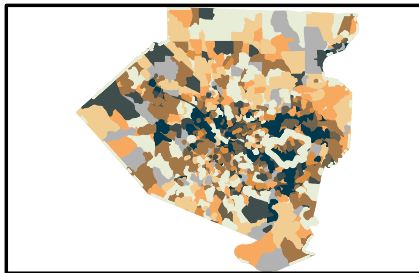


**BIVARIATE
COLOR MAPS**

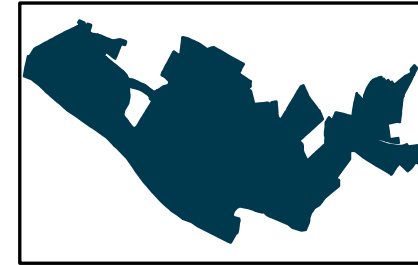
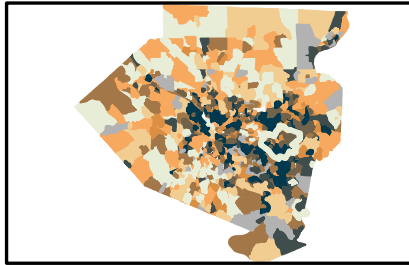
**High Percentage
of Black
Population &
Low Median
House Value**



**High Percentage
of Black
Population &
High Percentage
of Vacancy**

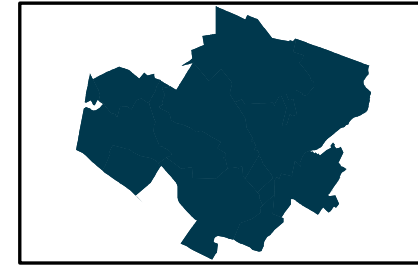
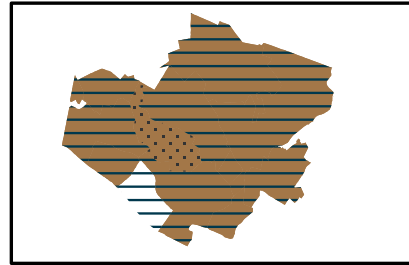
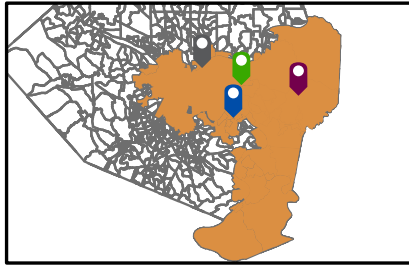


High Percentage of Black Population & High Percentage of Poor Physical Condition

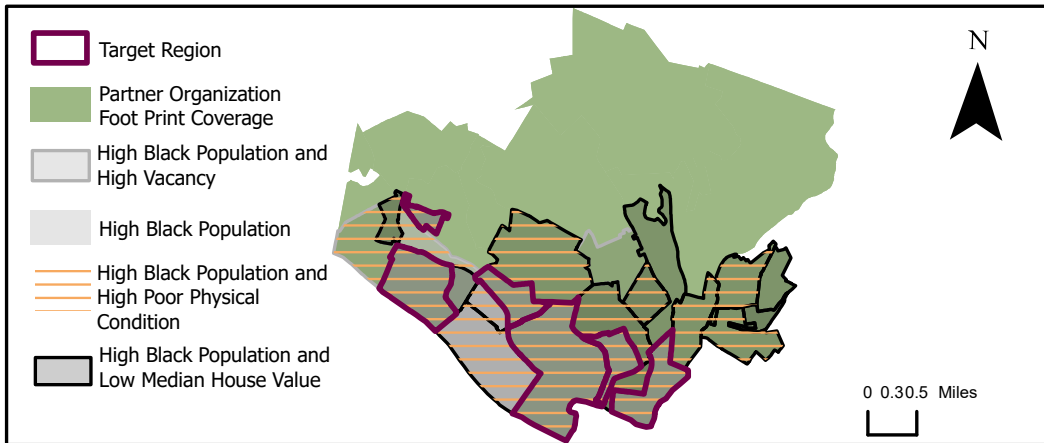


ORGANIZATION MAPS

Partner Organizations' Foot Print

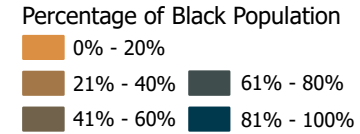


Target Region

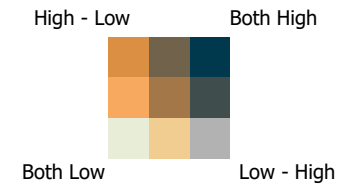


Legend Information

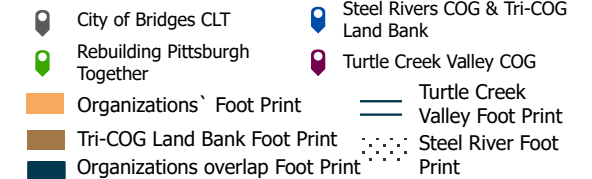
Graduate Color Legend



Bivariate Color Legend



Partner Organization Foot Print Legend

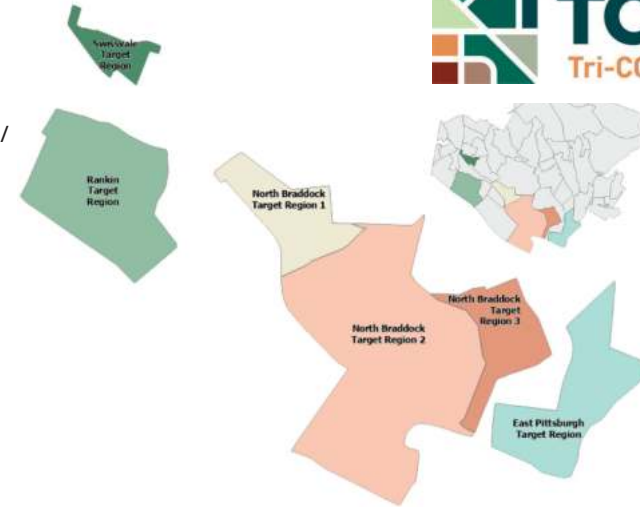


Data Sources:
 1. 2020 Census Data : <https://data.census.gov>
 Black Population : B02009, Median House Value : B25007, Poverty: B17017, Vacancy: B25002,
 Poor Physical Condition: (No Internet house unit B28002 + No fuel house unit B25040 + No completely plumbing facilities house unit B25047) / total house unit
 2. Organizations Footprint:
 Tri-COG Land Bank: <https://tricoglandbank.org>
 Steel Rivers COG: <https://steelriverscog.org>
 Turtle Creek Valley COG: <https://tcvcog.com>
 City of Bridge Community Land Trust: <https://cityofbridgesclt.org>
 Rebuilding Pittsburgh Together: <https://rtpittsburgh.org>

Summary Data List of Target Regions

Data Source:

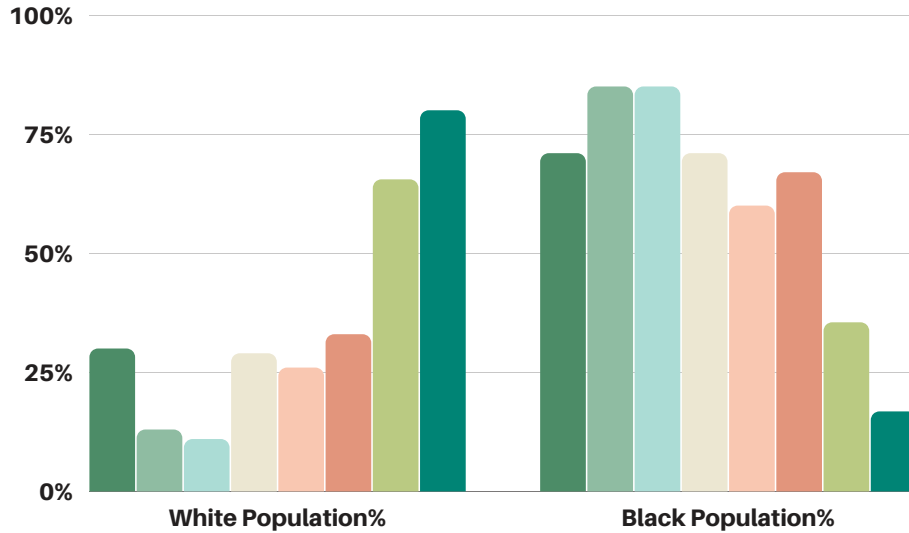
1. Census Data: <https://censusreporter.org>
2. MVA: <https://data.wprdc.org/dataset/market-value-analysis-2021>
3. Property Tax: <https://alleghenycountytreasurer.us/real-estate-tax/local-and-school-district-tax-millage/>



DEMOGRAPHICS & FAMILIES

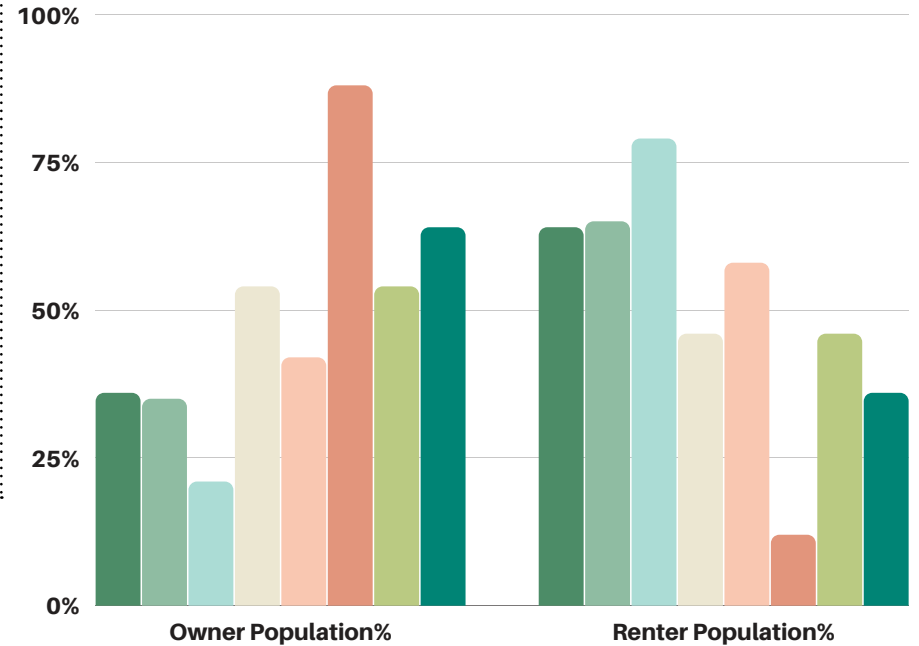
White Population VS. Black Population

- Swissvale Target Region
- Rankin Target Region
- East Pittsburgh Target Region
- North Braddock Target Region 1
- North Braddock Target Region 2
- North Braddock Target Region 3
- Woodland Hills
- Allegheny County

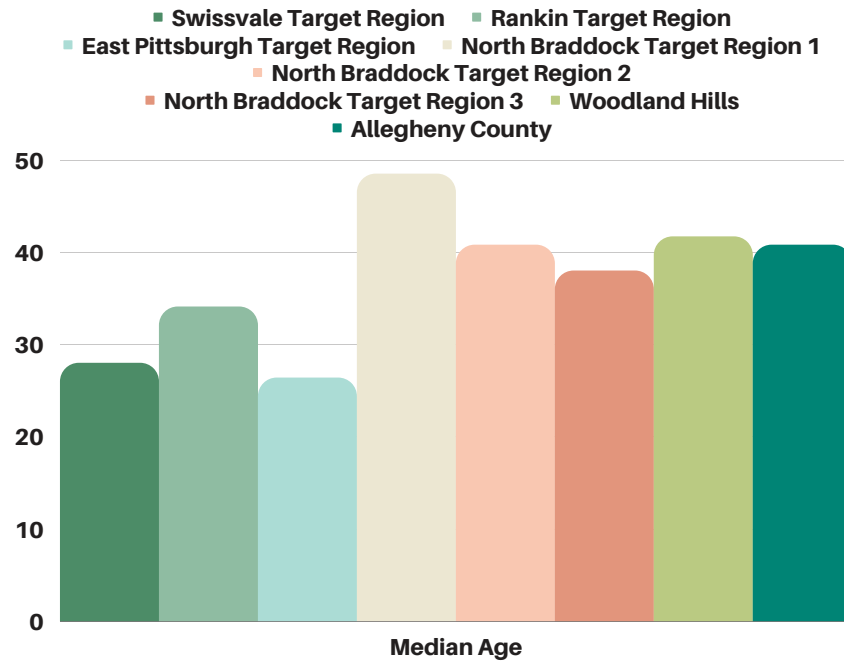


Owner Population VS. Renter Population

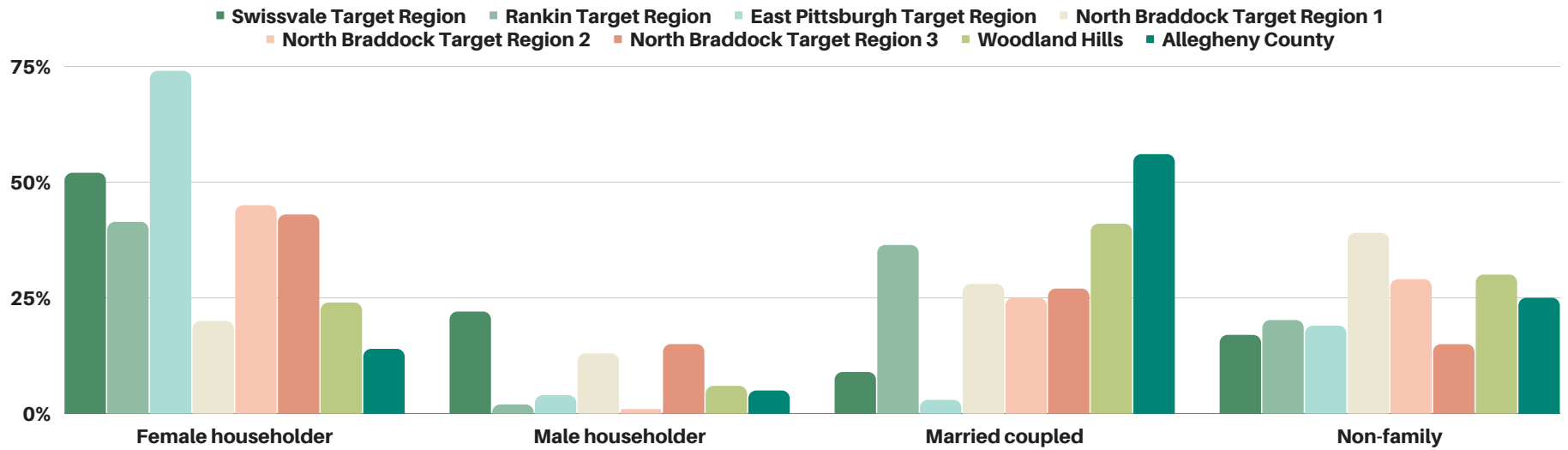
- Swissvale Target Region
- Rankin Target Region
- East Pittsburgh Target Region
- North Braddock Target Region 1
- North Braddock Target Region 2
- North Braddock Target Region 3
- Woodland Hills
- Allegheny County



Median Age



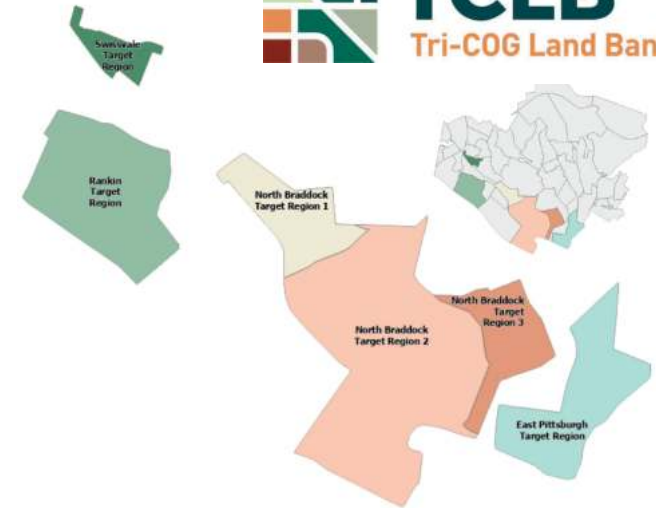
Population of Household Type



Summary Data List of Target Regions

Data Source:

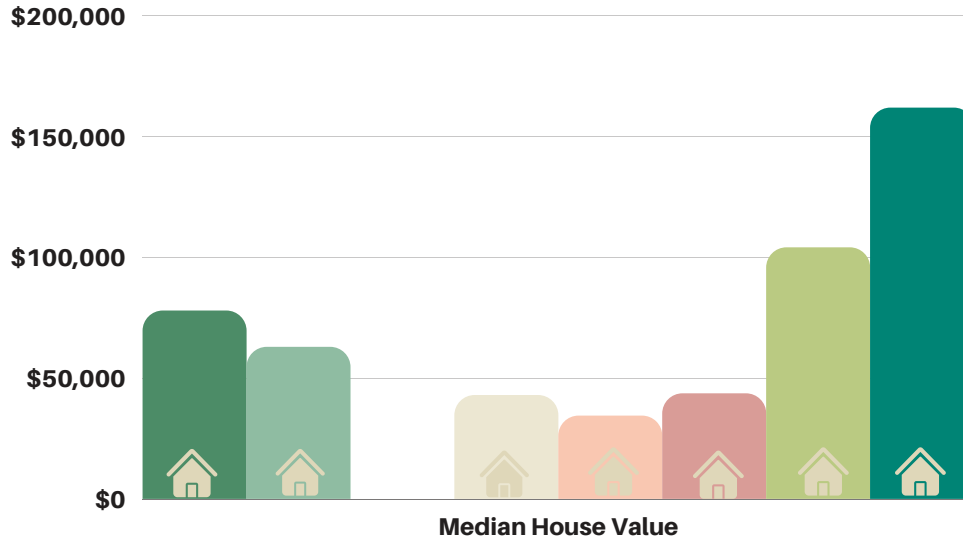
1. Census Data: <https://censusreporter.org>
2. MVA: <https://data.wprdc.org/dataset/market-value-analysis-2021>
3. Property Tax: <https://allegheycountytreasurer.us/real-estate-tax/local-and-school-district-tax-millage/>



ECONOMICS & HOUSING

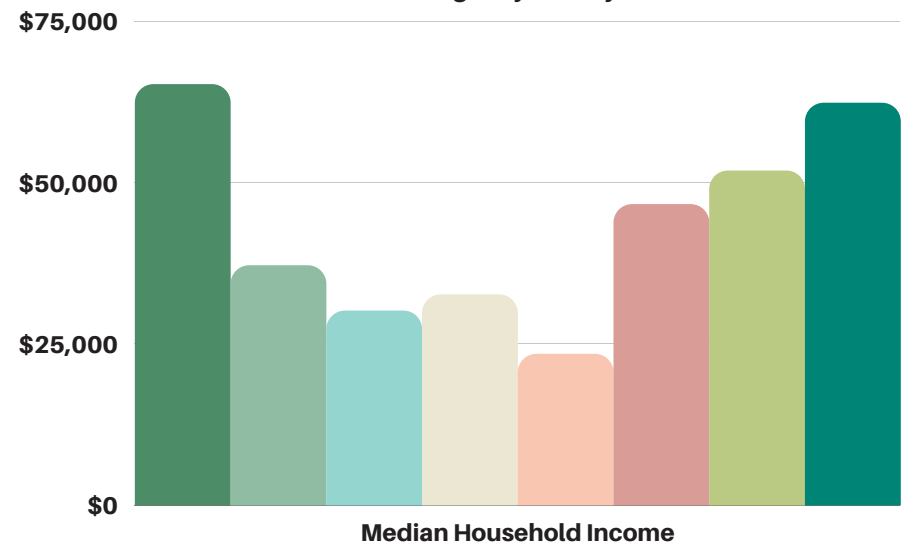
Median House Value

- Swissvale Target Region
- Rankin Target Region
- East Pittsburgh Target Region
- North Braddock Target Region 1
- North Braddock Target Region 2
- North Braddock Target Region 3
- Woodland Hills
- Allegheny County



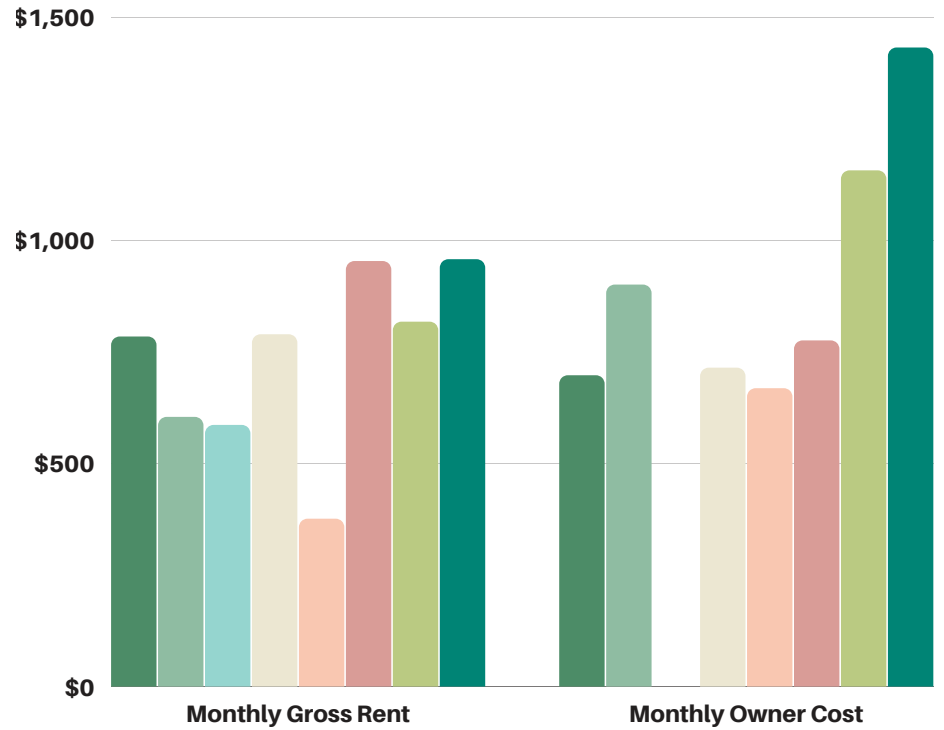
Median Household Income

- Swissvale Target Region
- Rankin Target Region
- East Pittsburgh Target Region
- North Braddock Target Region 1
- North Braddock Target Region 2
- North Braddock Target Region 3
- Woodland Hills
- Allegheny County



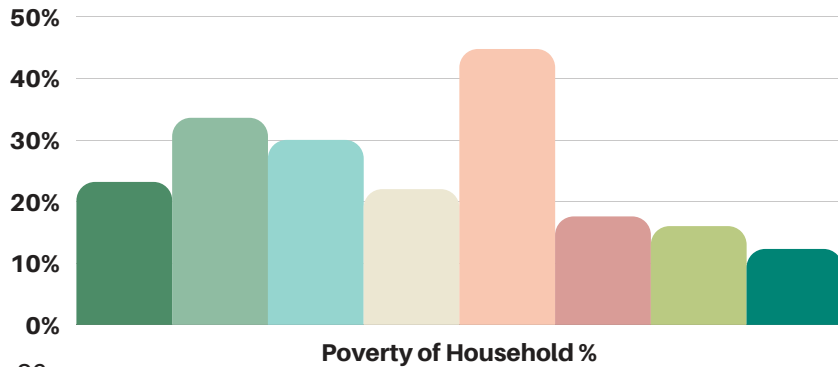
Monthly Gross Rent VS. Monthly Owner Cost for House Unit with Mortgage

- Swissvale Target Region ■ Rankin Target Region
- East Pittsburgh Target Region ■ North Braddock Target Region 1
- North Braddock Target Region 2
- North Braddock Target Region 3 ■ Woodland Hills
- Allegheny County



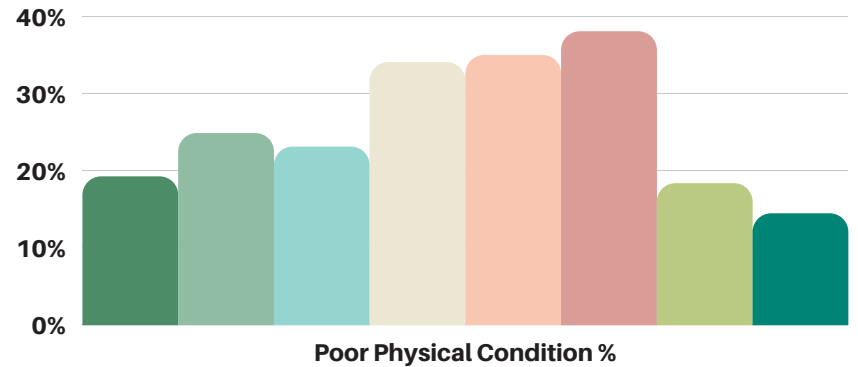
Poverty of Household

- Swissvale Target Region ■ Rankin Target Region
- East Pittsburgh Target Region
- North Braddock Target Region 1
- North Braddock Target Region 2
- North Braddock Target Region 3 ■ Woodland Hills
- Allegheny County



Poor Physical Condition

- Swissvale Target Region ■ Rankin Target Region
- East Pittsburgh Target Region
- North Braddock Target Region 1
- North Braddock Target Region 2
- North Braddock Target Region 3 ■ Woodland Hills
- Allegheny County

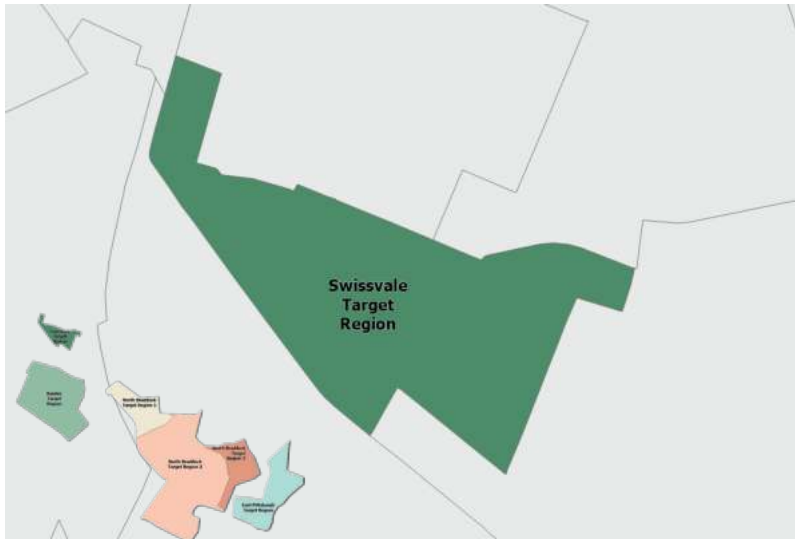


Swissvale Target Region - Block Group 3, Census Tract 5151, Swissvale Borough

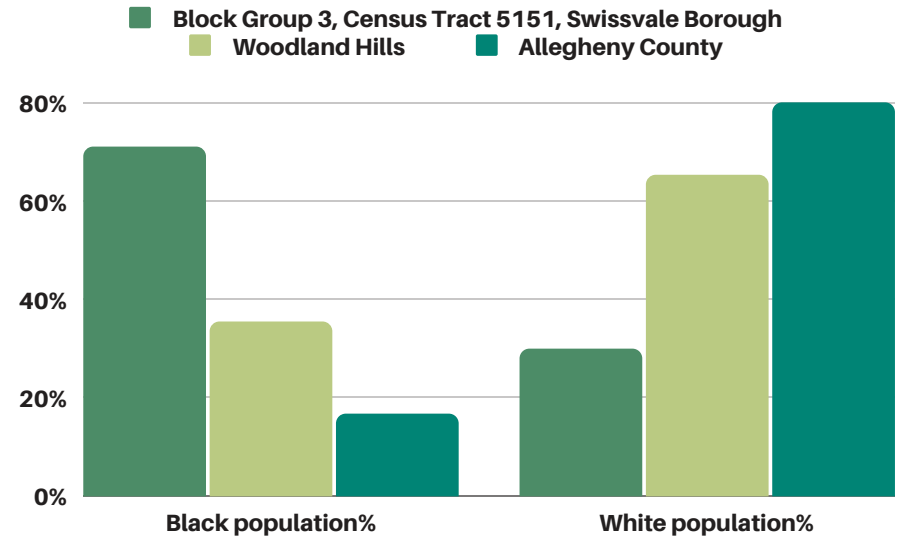


Data Source:

1. Census Data: <https://censusreporter.org>
2. MVA: <https://data.wprdc.org/dataset/market-value-analysis-2021>
3. Property Tax: <https://alleghenycountytreasurer.us/real-estate-tax/local-and-school-district-tax-millage/>



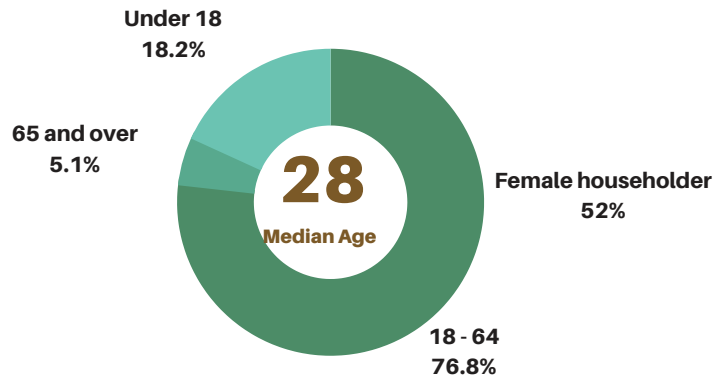
Black Population VS. White Population



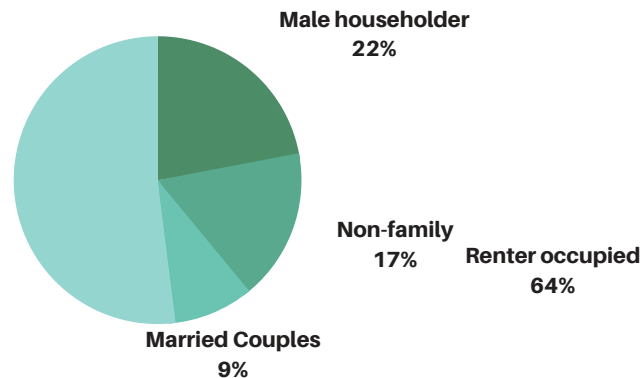
 **43%**
 **57%**

DEMOGRAPHICS & FAMILIES

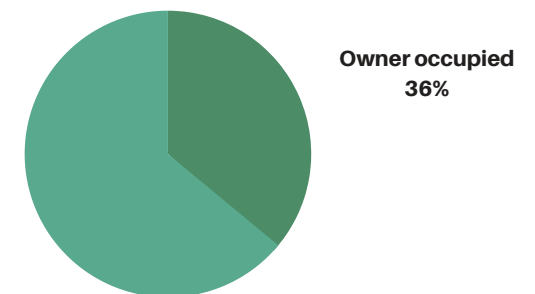
• Population By Age Category



• Population By Household Type



• Ownership Of Occupied Units



ECONOMICS & HOUSING

- **MVA** • **Property Tax /Average Tax (mileage rate)** • **Median House Value** • **Median Household Income** • **Poverty Of Household**

H \$9.00/ 4.73

\$ 77,800

\$ 65,202

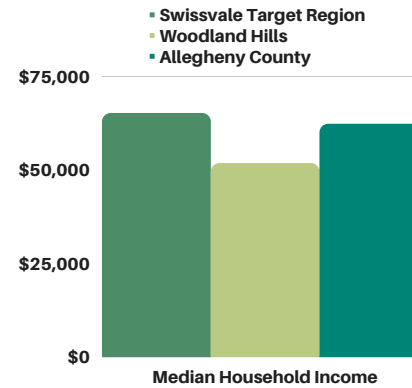
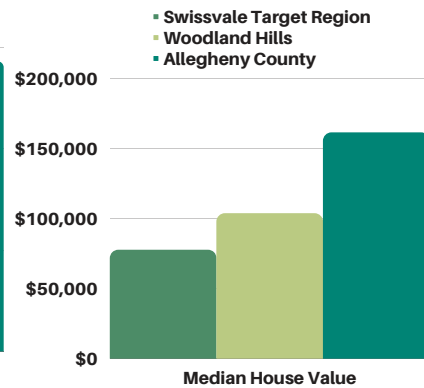
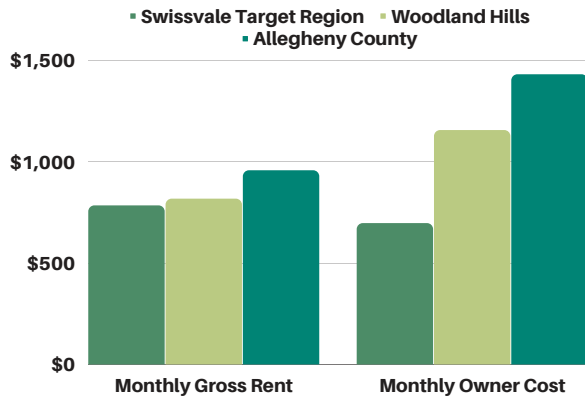
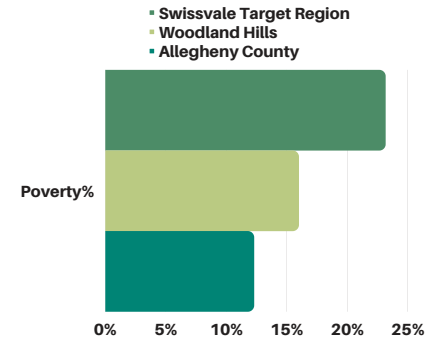
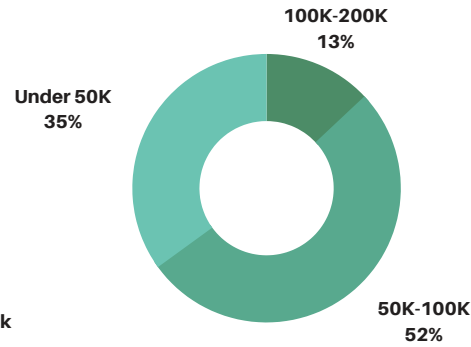
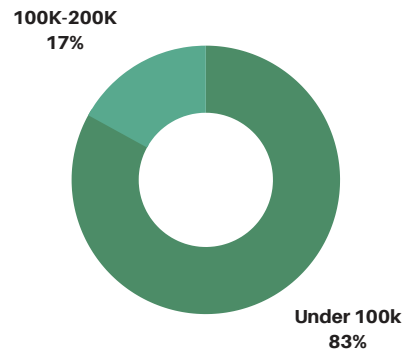
23.16%

- **Monthly Gross Rent**

\$ 784

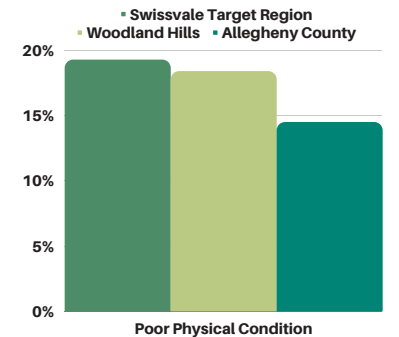
- **Monthly Owner Cost for House Unit with Mortgage**

\$ 694



- **Poor Physical Condition**

19.28%



Rankin Target Region - Block Group 2, Census Tract 5140, Rankin Borough

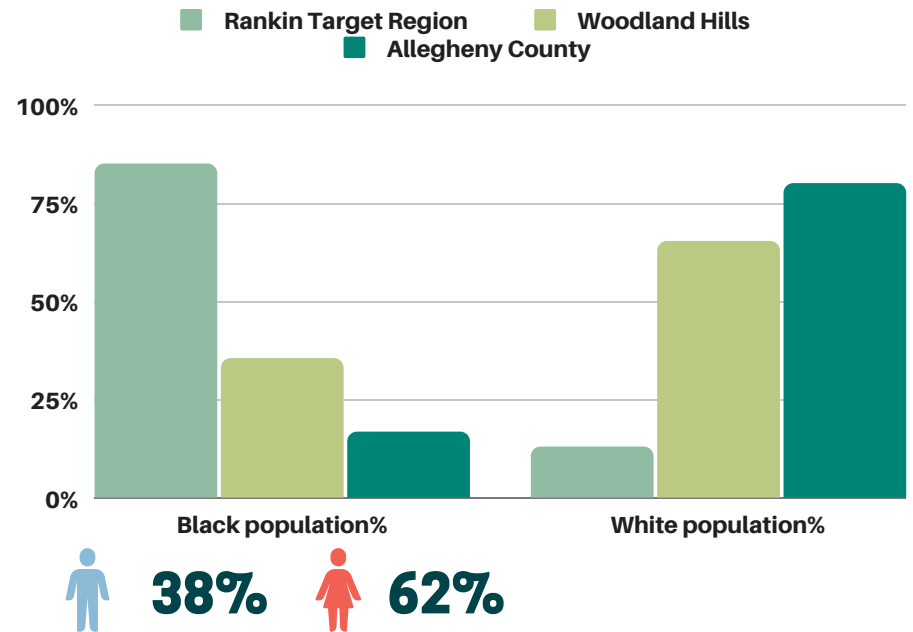


Data Source:

1. Census Data: <https://censusreporter.org>
2. MVA: <https://data.wprdc.org/dataset/market-value-analysis-2021>
3. Property Tax: <https://alleghenycountytreasurer.us/real-estate-tax/local-and-school-district-tax-millage/>

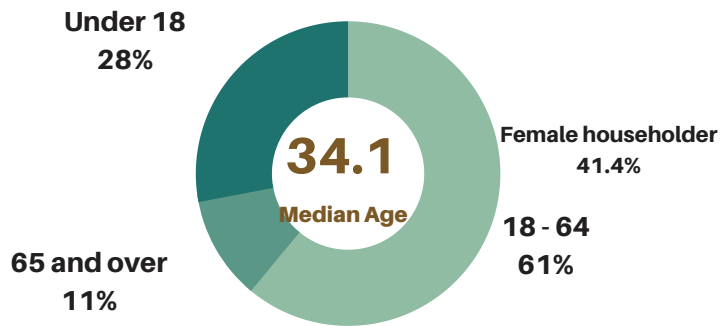


Black Population VS. White Population

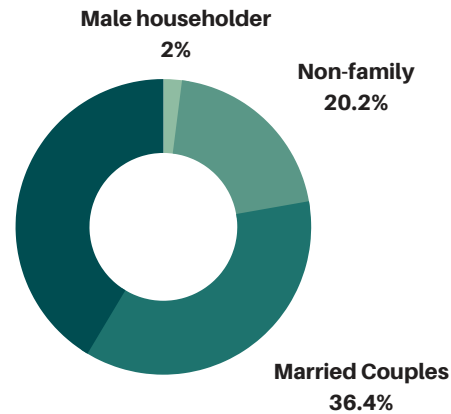


DEMOGRAPHICS & FAMILIES

• Population By Age Category



• Population By Household Type



• Ownership Of Occupied Units



ECONOMICS & HOUSING

- MVA • Property Tax /Average Tax (mileage rate)
- Median House Value
- Median Household Income
- Poverty Of Household

H \$ 9.69 / 4.73

\$ 62,800

\$ 37,171

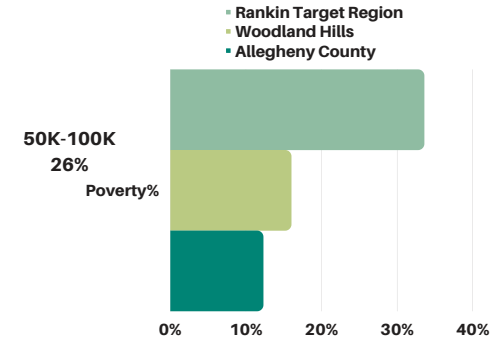
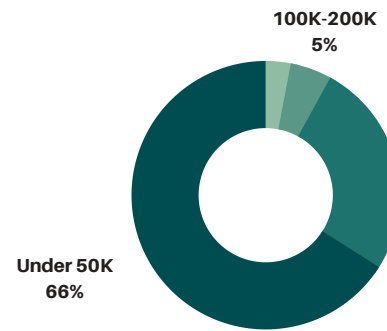
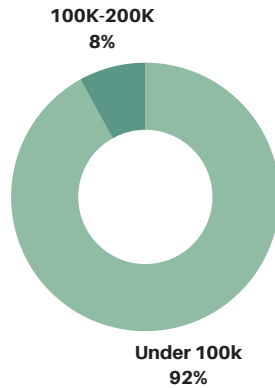
33.55%

- Monthly Gross Rent

\$ 604

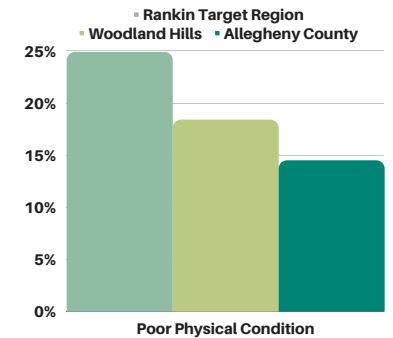
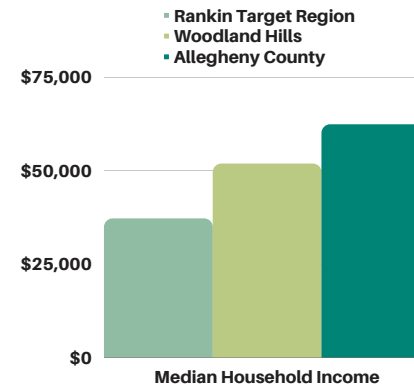
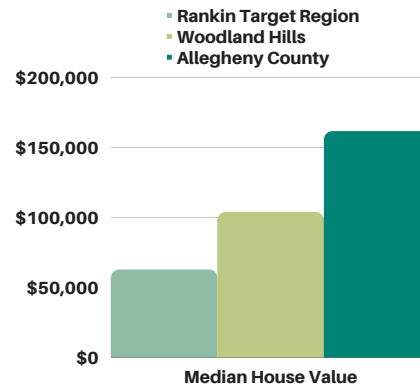
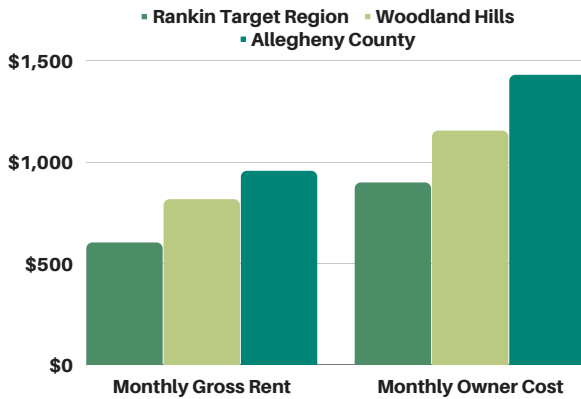
- Monthly Owner Cost for House Unit with Mortgage

\$ 900



- Poor Physical Condition

24.89%

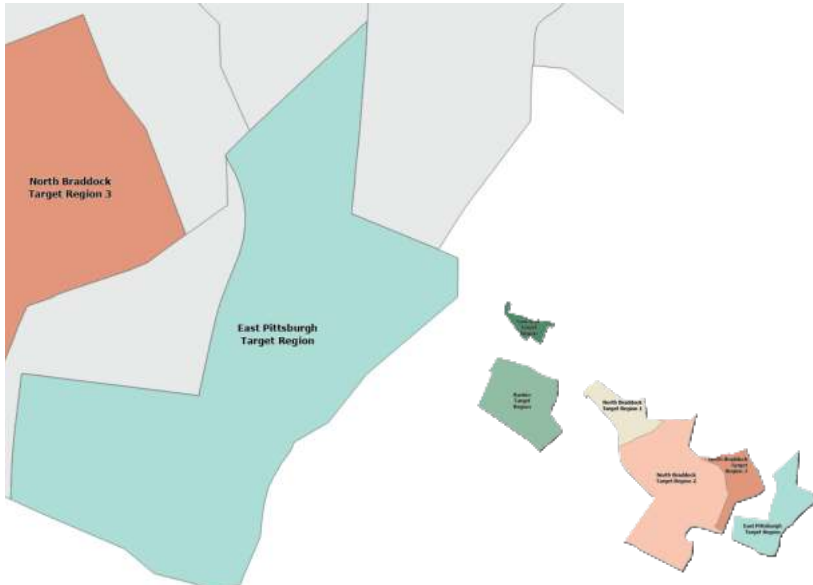


East Pittsburgh Target Region - Block Group 1, Census Tract 5100, East Pittsburgh Borough

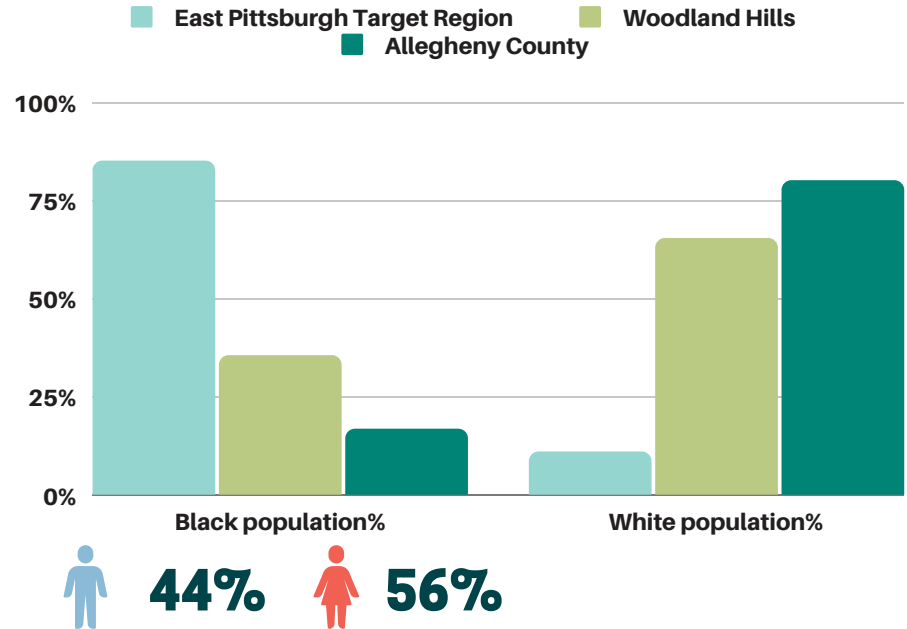


Data Source:

1. Census Data: <https://censusreporter.org>
2. MVA: <https://data.wprdc.org/dataset/market-value-analysis-2021>
3. Property Tax: <https://alleghenycountytreasurer.us/real-estate-tax/local-and-school-district-tax-millage/>

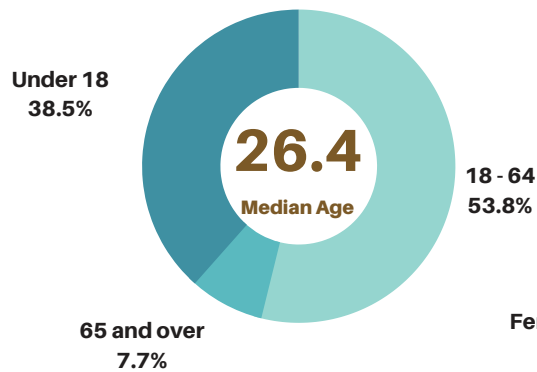


Black Population VS. White Population

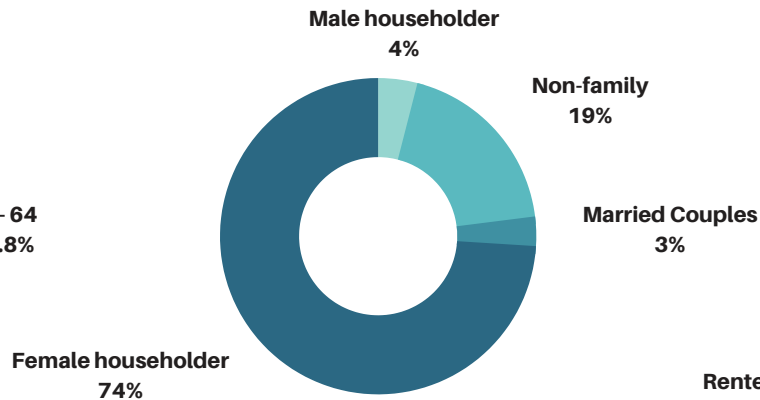


DEMOGRAPHICS & FAMILIES

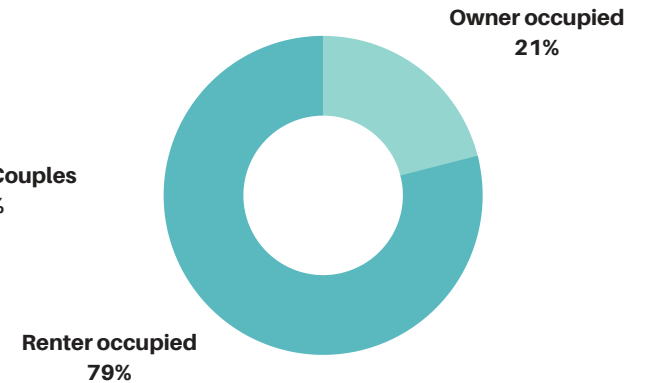
• Population By Age Category



• Population By Household Type



• Ownership Of Occupied Units



ECONOMICS & HOUSING

- MVA
- Property Tax /Average Tax (mileage rate)
- Median House Value
- Median Household Income
- Poverty Of Household

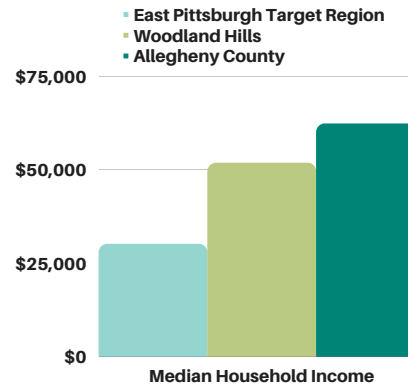
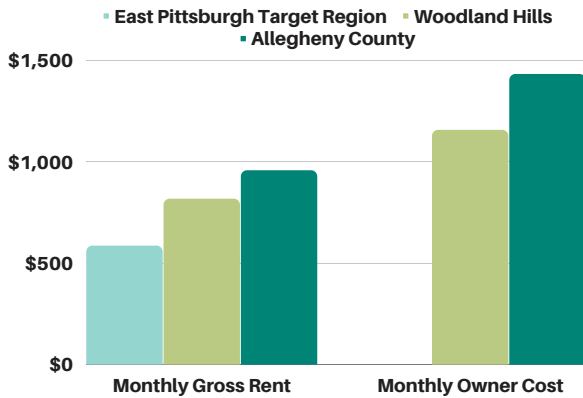
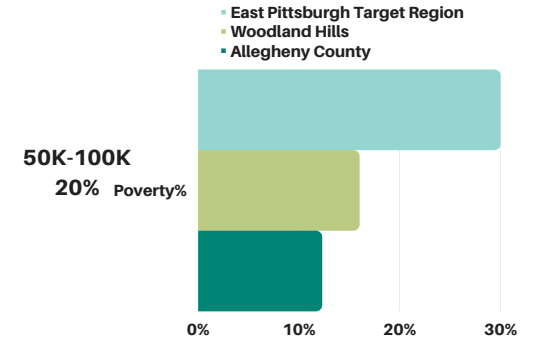
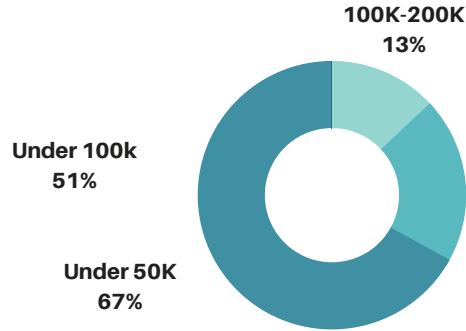
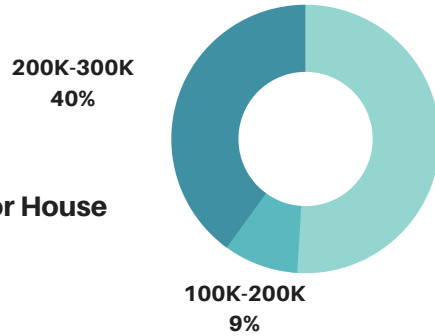
H \$13.45 / 4.73 \$ N/A \$ 30,156 29.97%

- Monthly Gross Rent

\$ 586

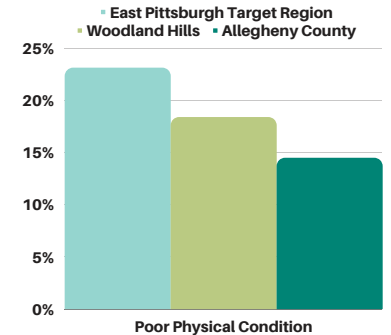
- Monthly Owner Cost for House Unit with Mortgage

\$N/A



- Poor Physical Condition

23.13%



North Braddock Target Region 1 - Block Group 2, Census Tract 5130, North Braddock Borough

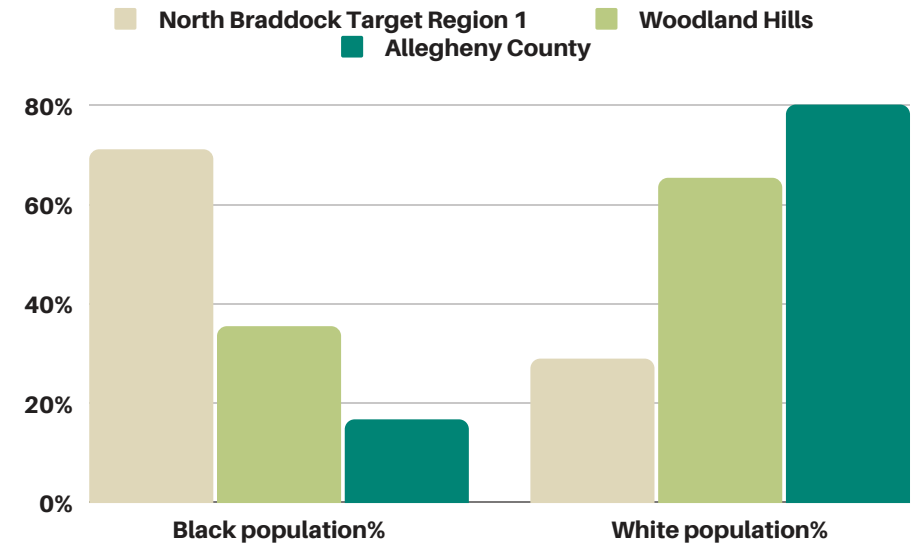


Data Source:

1. Census Data: <https://censusreporter.org>
2. MVA: <https://data.wprdc.org/dataset/market-value-analysis-2021>
3. Property Tax: <https://alleghenycountytreasurer.us/real-estate-tax/local-and-school-district-tax-millage/>



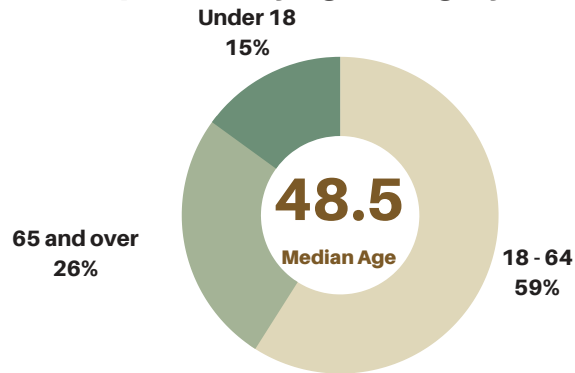
Black Population VS. White Population



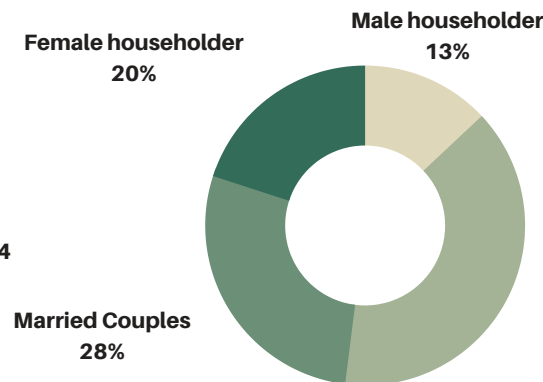
 **42%**
 **58%**

DEMOGRAPHICS & FAMILIES

• Population By Age Category



• Population By Household Type



• Ownership Of Occupied Units



ECONOMICS & HOUSING

- **MVA** • **Property Tax / Average Tax (mileage rate)** • **Median House Value** • **Median Household Income** • **Poverty Of Household**

I \$ 11 / 4.73

\$42,900

\$ 32,664

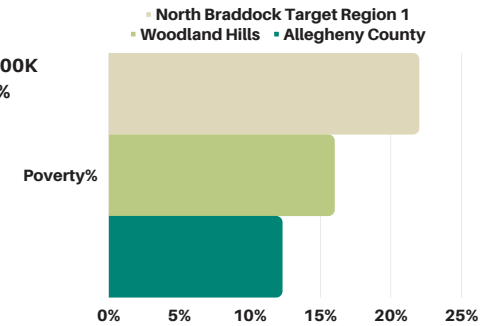
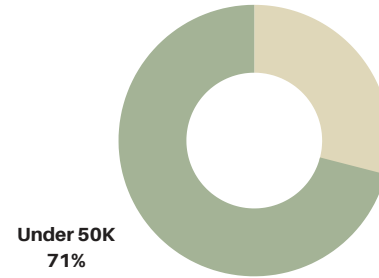
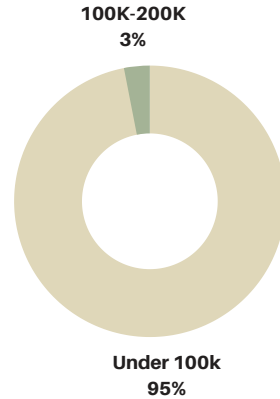
21.99%

- **Monthly Gross Rent**

\$ 789

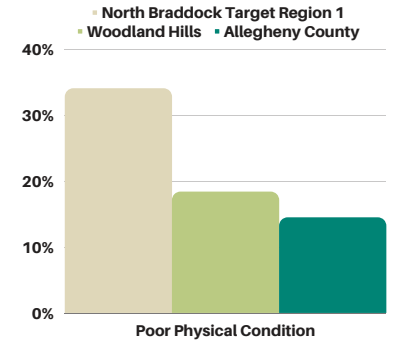
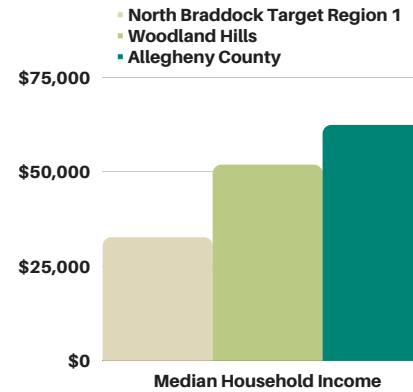
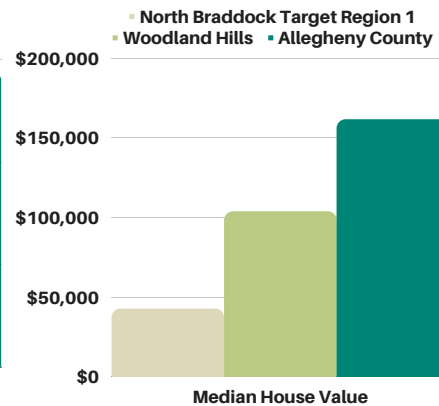
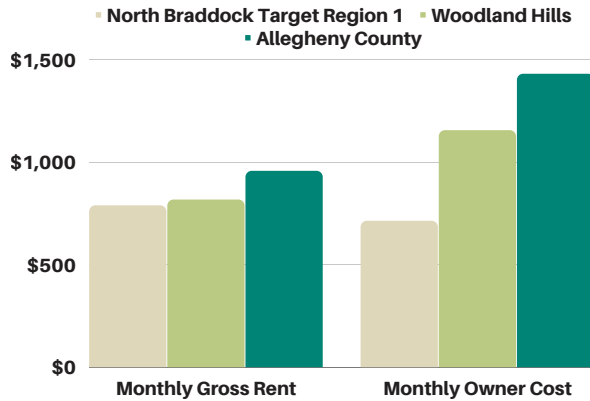
- **Monthly Owner Cost for House Unit with Mortgage**

\$714



- **Poor Physical Condition**

34.07%



North Braddock Target Region 2 - Block Group 1, Census Tract 5130, North Braddock Borough

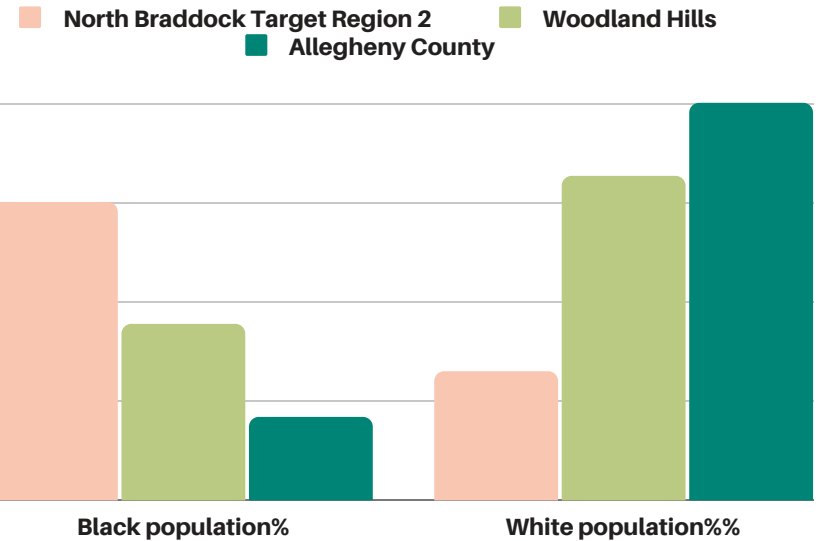


Data Source:

1. Census Data: <https://censusreporter.org>
2. MVA: <https://data.wprdc.org/dataset/market-value-analysis-2021>
3. Property Tax: <https://alleghenycountytreasurer.us/real-estate-tax/local-and-school-district-tax-millage/>



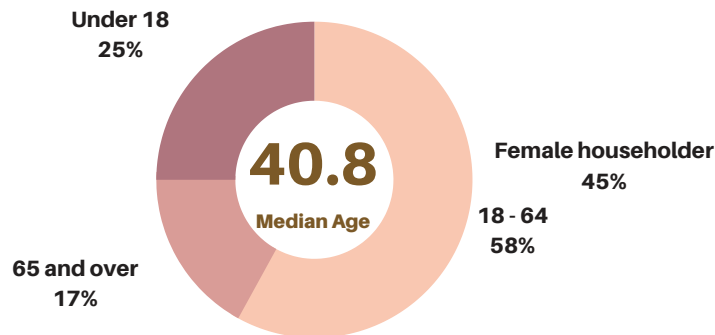
Black Population VS. White Population



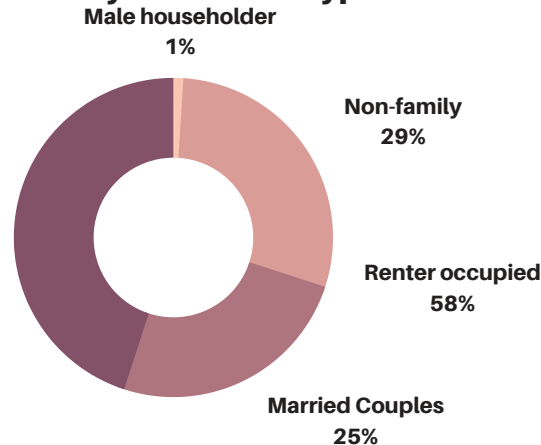
34% **66%**

DEMOGRAPHICS & FAMILIES

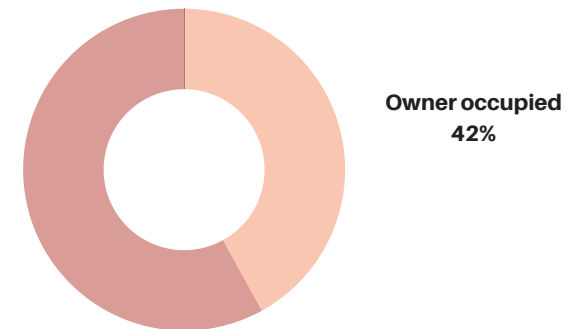
• Population By Age Category



• Population By Household Type



• Ownership Of Occupied Units



ECONOMICS & HOUSING

- MVA
- Property Tax / Average Tax (mileage rate)
- Median House Value
- Median Household Income
- Poverty Of Household

J \$ 11 / 4.73

\$34,400

\$ 23,465

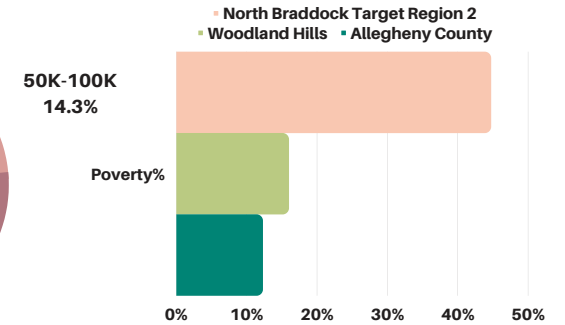
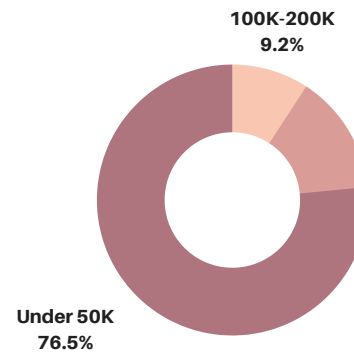
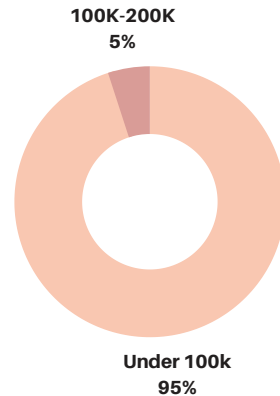
44.7%

- Monthly Gross Rent

\$ 376

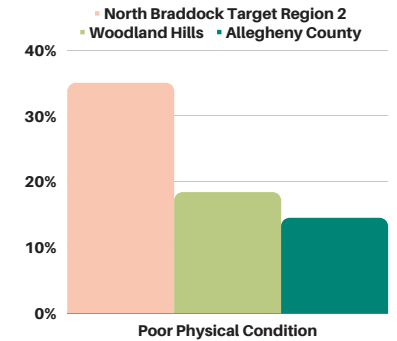
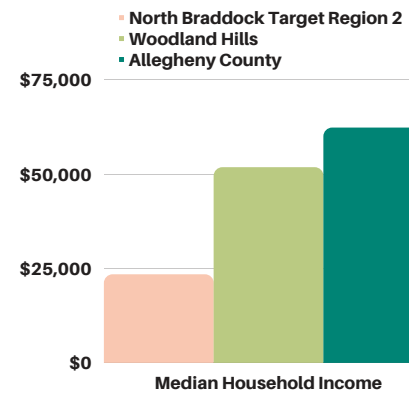
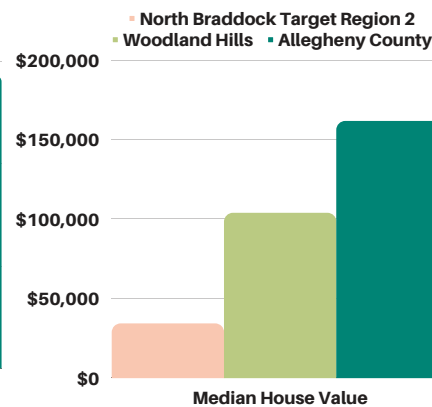
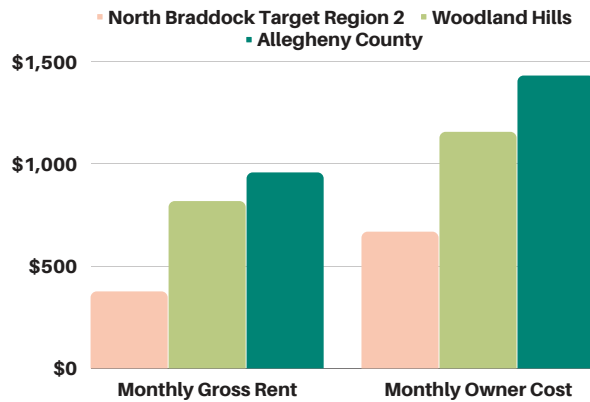
- Monthly Owner Cost for House Unit with Mortgage

\$668



- Poor Physical Condition

34.99%



North Braddock Target Region 3 - Block Group 1, Census Tract 5120, North Braddock Borough

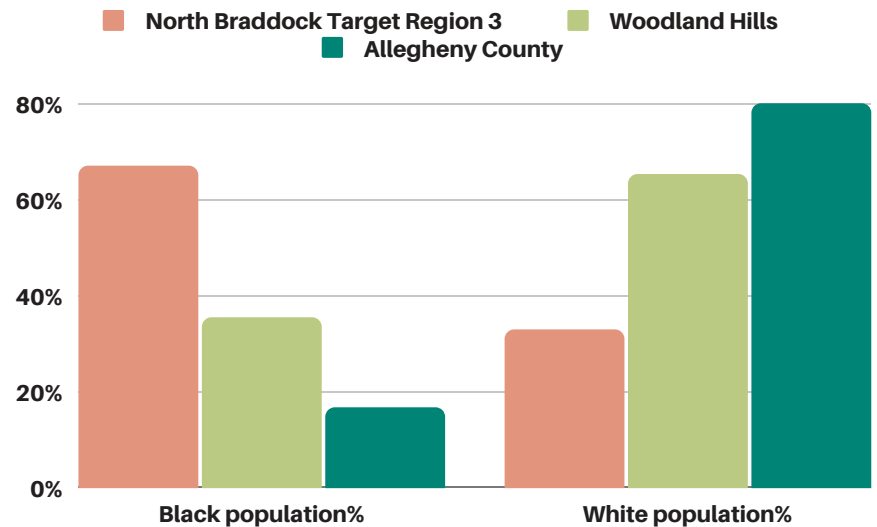


Data Source:

1. Census Data: <https://censusreporter.org>
2. MVA: <https://data.wprdc.org/dataset/market-value-analysis-2021>
3. Property Tax: <https://alleghenycountytreasurer.us/real-estate-tax/local-and-school-district-tax-millage/>

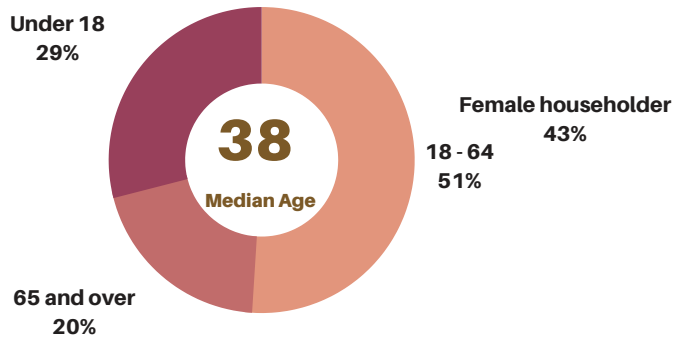


Black Population VS. White Population

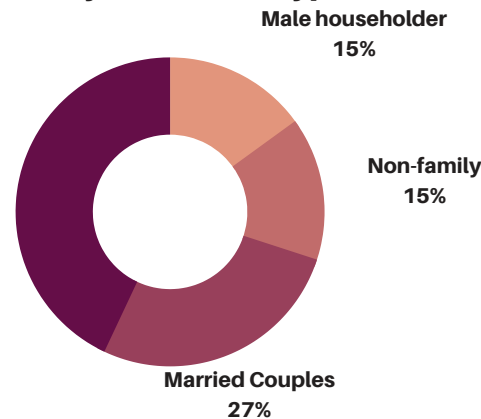


DEMOGRAPHICS & FAMILIES

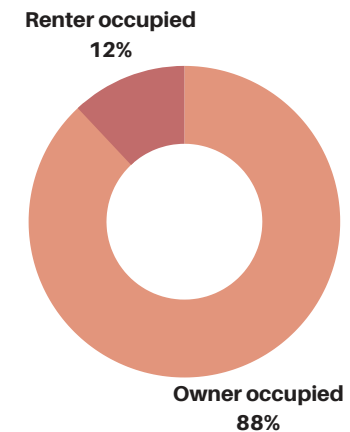
Population By Age Category



Population By Household Type



Ownership Of Occupied Units



ECONOMICS & HOUSING

- **MVA** • **Property Tax /Average Tax (mileage rate)** • **Median House Value** • **Median Household Income** • **Poverty Of Household**

I \$ 11 / 4.73

\$43,600

\$ 46,635

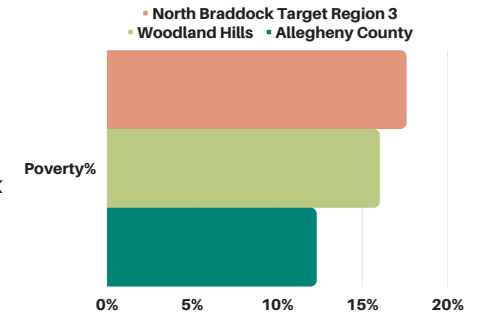
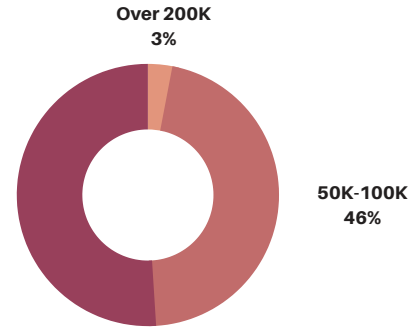
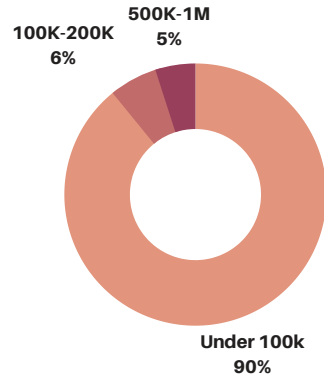
17.57%

- **Monthly Gross Rent**

\$ 953

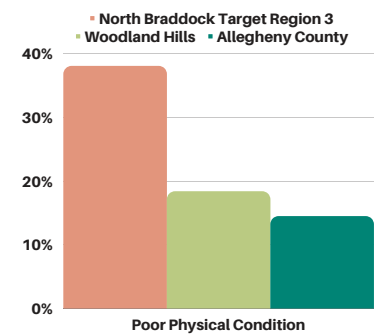
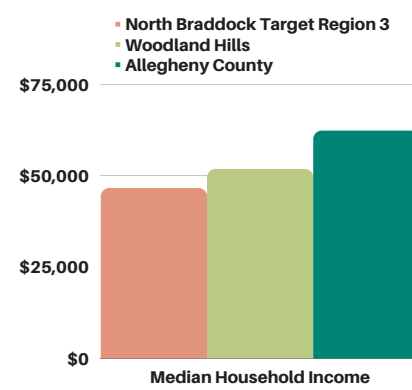
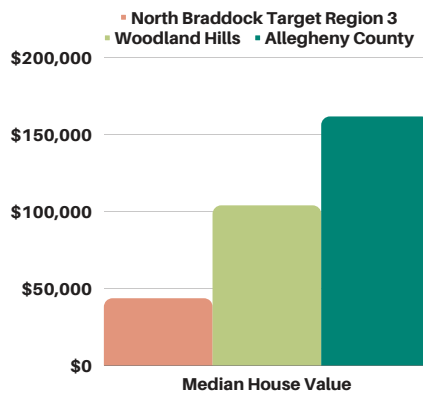
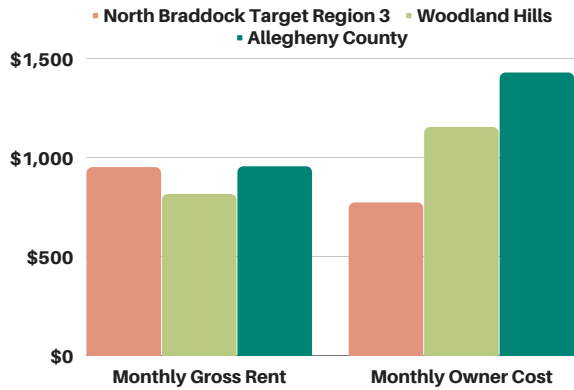
- **Monthly Owner Cost for House Unit with Mortgage**

\$775



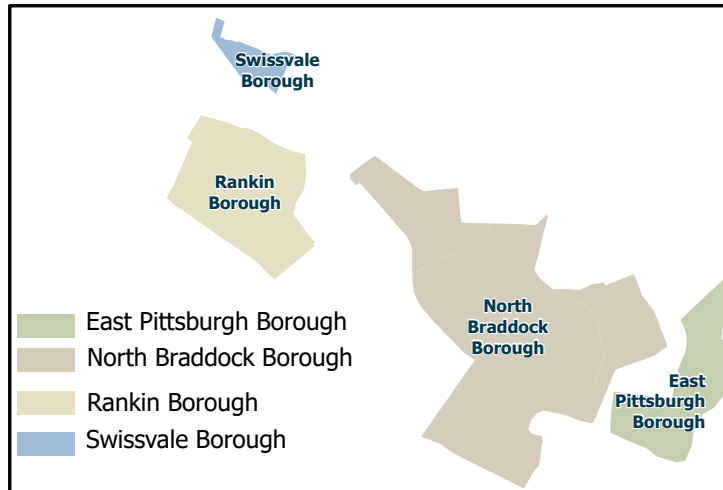
- **Poor Physical Condition**

38.06%



Target Region -- Vacant Lots and Terrain

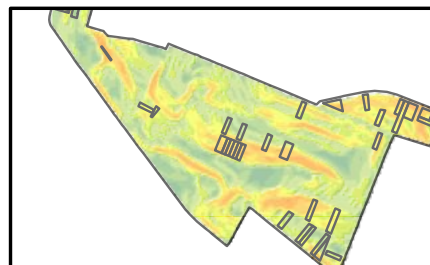
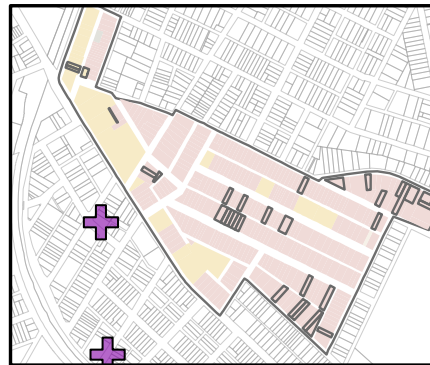
Target Regions



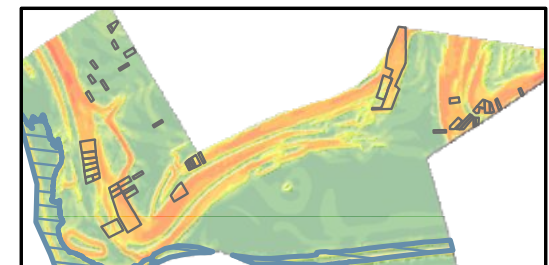
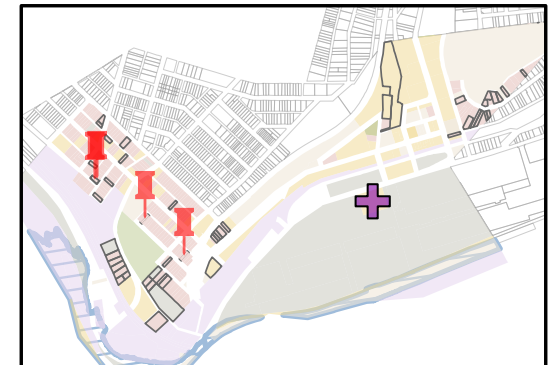
Vacant lots were selected by tax delinquency ≥ 2 years at the parcel level. Most vacant lots are residential category and located in North Braddock Borough.

In addition, most of the vacant lots are located in relatively steeper areas.

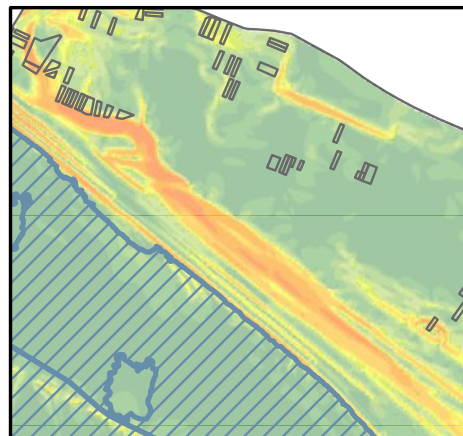
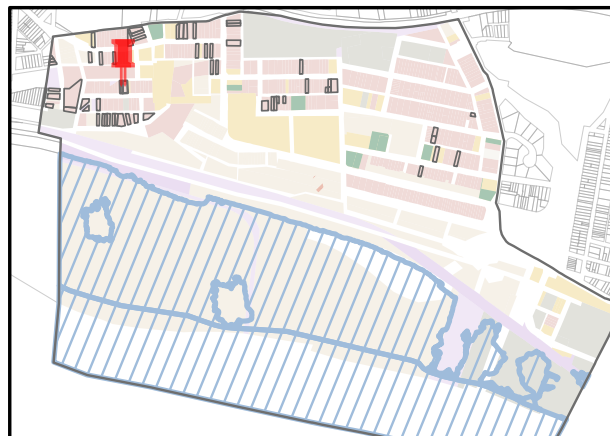
Swissvale Borough



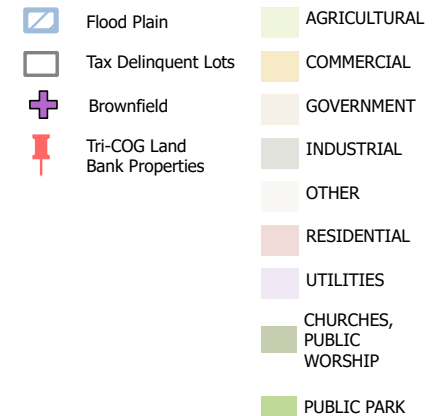
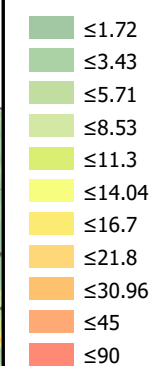
East Pittsburgh Borough



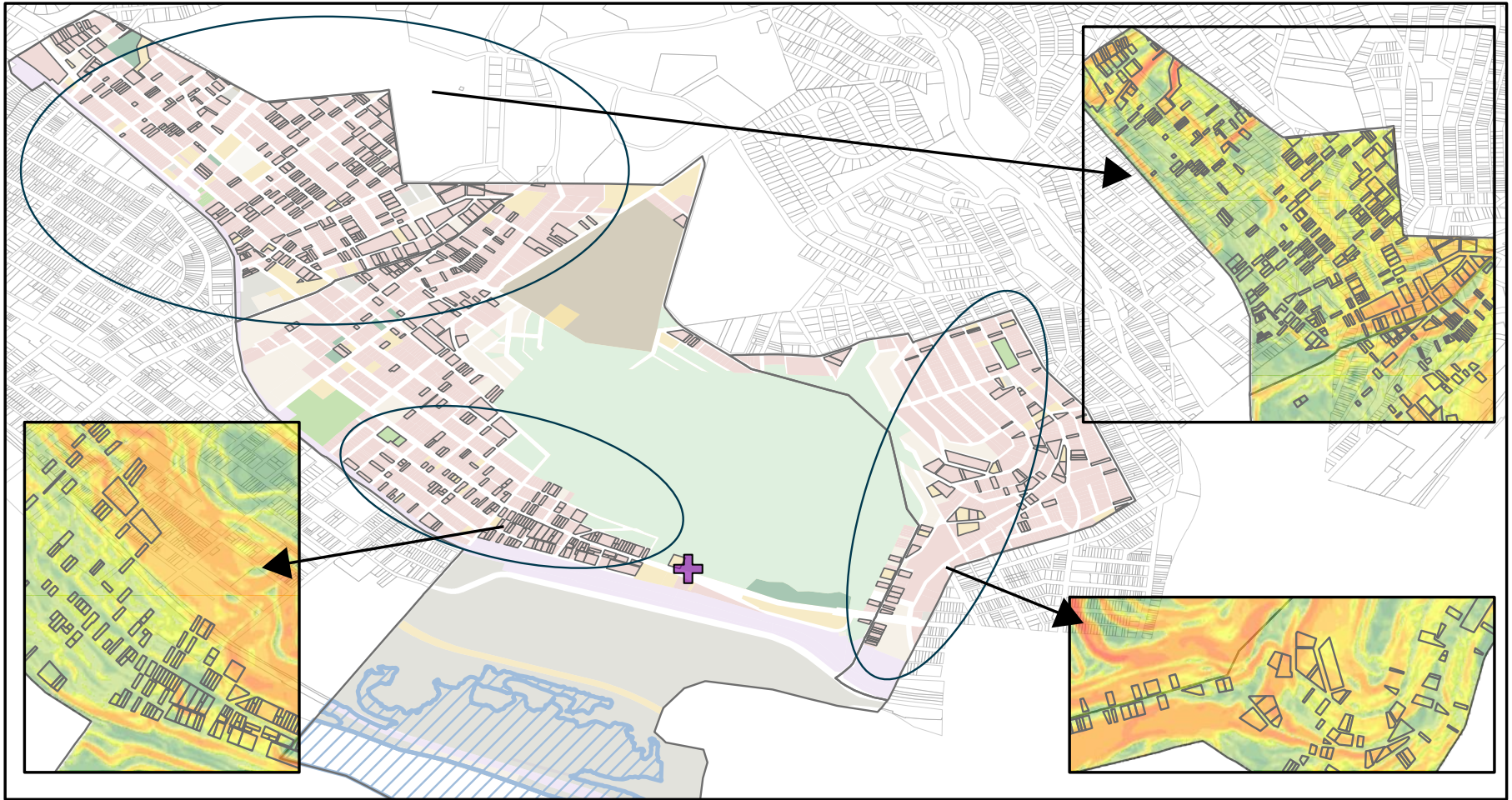
Rankin Borough



Slope Value (in degrees)



North Braddock Borough

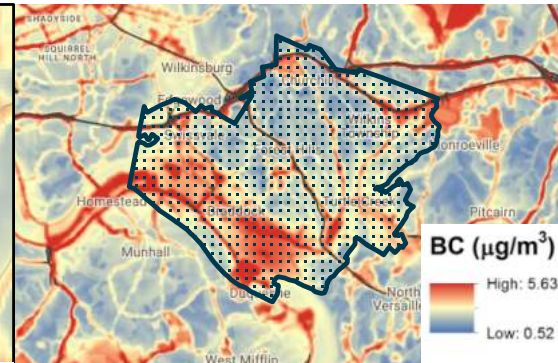
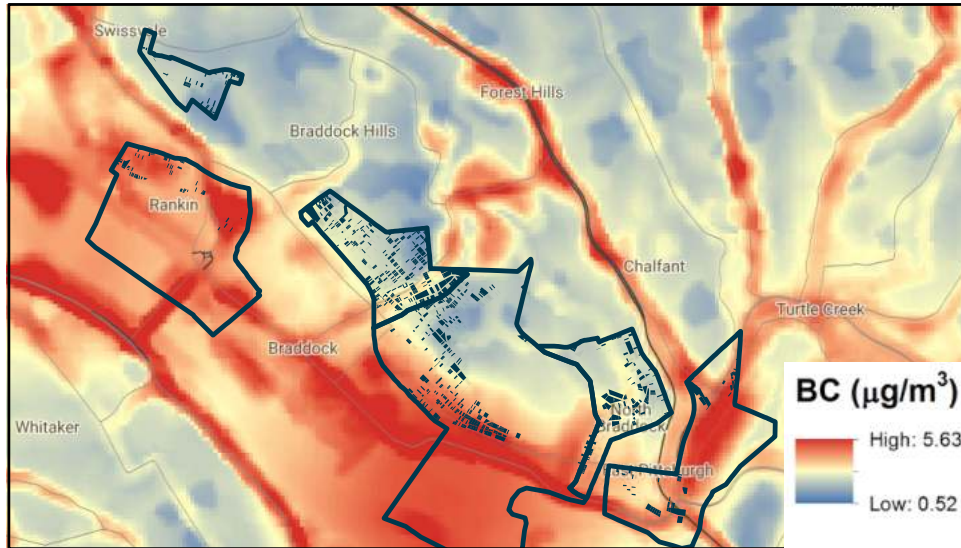


Data Sources:

1. Vacant Lots: Tri-COG Land Bank Strategic Vacant Land Database
2. Flood Plain: <https://msc.fema.gov/portal/advanceSearch#searchresultsanchor>
3. Slope shape file: <https://www.pasda.psu.edu/uci/DataSummary.aspx?dataset=1200>
4. Brownfield: https://cimc.epa.gov/ords/cimc/f?p=cimc:map::::71:P71_WELSEARCH:NULL%7CCleanup%7C%7C%7Ctrue%7Cfalse%7Cfalse%7Cfalse%7Cfalse%7C%7C%7Csites%7CY

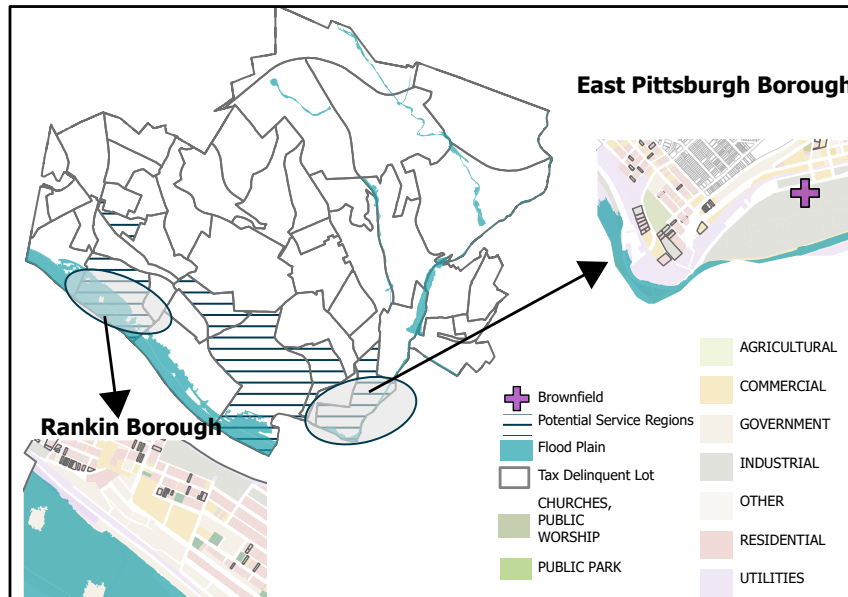
Target Region -- Vacant lots Other Conditions

BLACK CARBON EMISSIONS

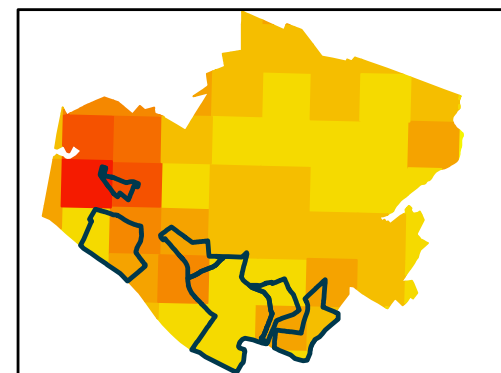


Black carbon (BC) is easily identifiable as black or grey "soot" emitted from a diesel truck, industrial facility, or camp fire. BC is a component of fine particulate matter (PM_{2.5}); breathing fine particles increases risks of asthma attacks, heart attacks, reduced lung function, lung cancer, and death. Allegheny County does not meet federal standards for PM_{2.5} concentrations, and BC is part of the problem. In Pittsburgh, the major sources of BC are industrial facilities and diesel vehicles. Elevated BC (and PM_{2.5}) concentrations are found in communities in the river valleys, and people living in those communities have higher risks of negative health impacts from pollutant exposures than the county average.

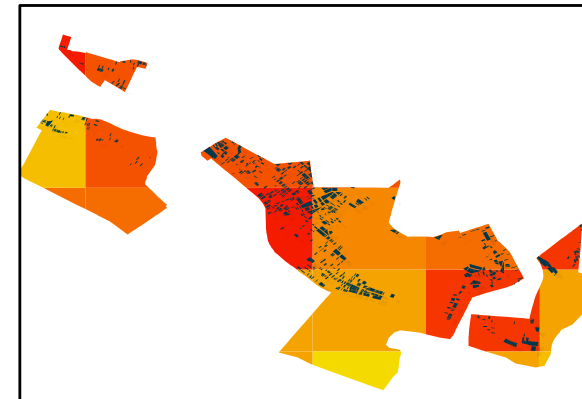
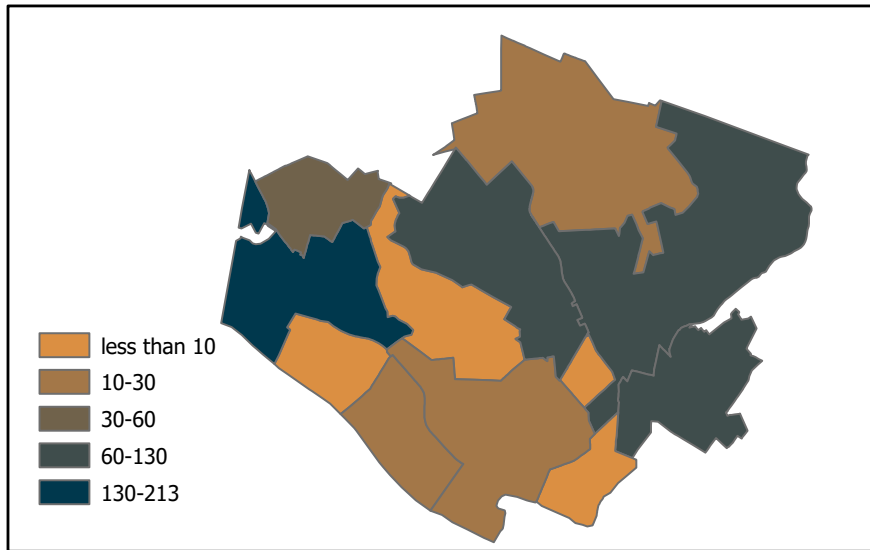
FLOOD PLAIN CONDITION



2021-2022 911 FIRE CALL RESPONSE DENSITY



2021 CRIME OFFENSE DATA



Tax Delinquent Lot

911 Fire Call Response Density
(low-high)



Data Sources:

1. Vacant Lots: Tri-COG Land Bank Strategic Vacant Land Database
2. Flood Plain: <https://msc.fema.gov/portal/advanceSearch#searchresultsanchor>
3. Fire Call Data: <https://data.wprdc.org/dataset/allegheeny-county-911-dispatches-ems-and-fire>
4. Brownfield: https://cimc.epa.gov/ords/cimc/f?p=cimc:map:::71:P71_WELSEARCH:NULL%7CCleanup%7C%7C%7Ctrue%7Cfalse%7Cfalse%7Cfalse%7Cfalse%7C%7C%7Csites%7CY
5. Crime Offense Data: <https://www.ucr.pa.gov/PAUCRSPUBLIC>
6. Black Carbon Emissions Data: <https://explorables.cmucreatelab.org/unreleased/black-carbon/index.htm>

APPENDIX B

Preliminary Five-Year Budget — Pilot Projects

Services	Cost per Property	Number of Properties	Number of Communities	Total per Year	Total over 5 years
Property Acquisitions and Holding Costs	\$7,500	15	2	\$225,000	\$1,125,000
Home Repairs for Existing Homeowners	\$35,000	20	2	\$1,400,000	\$7,000,000
Rehabs	\$125,000	10	2	\$2,500,000	\$12,500,000
New Construction	\$400,000	5	2	\$4,000,000	\$20,000,000
Staffing, Software, and other support				Total per Year	Total Over 5 Years
CodeNforce, Officers, and Workforce Development				\$250,000	\$1,250,000
Project Management and Community Engagement				\$500,000	\$2,500,000
TOTAL				\$8,875,000	\$44,375,000

Result: 150 acquisitions, 200 home repairs, 100 rehabs, 50 new construction, shared code enforcement staff and software, and staff support