



Tri-COG Land Bank Application for Property with House

Only fully completed applications will be accepted and submitted to Tri-COG Land Bank’s Board of Directors to consider. The following items **must be completed in their entirety and included with your application**, or your application will not be considered complete.

- Completed Application for Property with House (Pages 2-13)
- If Organization; Articles of Incorporation or Organizational Documents, including current list of partners (Page 2)
- Proof of Necessary Finances to cover all acquisition costs and all renovation costs (Page 4)
- List of properties owned by Applicant and proof of current tax payments (Page 5)
- Completed Management Plan (Page 6)
- Completed Form A: Work Plan, including estimated rehab cost, timeline for improvements, and verification project meets local zoning regulations (if applicable) (Pages 7-8)
- Completed or initialed Form B: Rental Form (Page 9)
- Fully initialed and signed Terms and Conditions (pages 10-13)
- Copy of Photo ID
- Application Processing Fee (see fee schedule below)
- Signed/Initialed Copies of Seller’s Disclosure and Lead Based Disclosure (Can be obtained from Property Listing on tricoglandbank.org)

Application Fee Schedule

The Application Processing Fee is a required, non-refundable fee to process your application and must be paid by **check or money order**. An application *will not* be processed or reviewed until the Application Processing Fee is received. Checks should be payable to Tri-COG Land Bank and can be mailed or delivered to: Tri-COG Land Bank, 1705 Maple St Suite 100, Homestead, PA 15120.

Application Processing Fee:

- Individual \$30
- Co-applicants \$60
- Business/Organization \$30 (per partner) Example: If your LLC has three partners the fee is \$90, etc.

2025 Application Deadlines

All applications are considered monthly at TCLB Board Meetings. Board Meetings are *typically* held the 2nd Thursday of the month. Applications are due at least 10 days prior to the meeting. Applications submitted after the deadline **will not** be considered for that month’s Board meeting. You are encouraged to **submit your application as early as possible** to ensure sufficient time for processing and to address any issues or questions that TCLB may have.

Application Deadline		Board Meeting	
January:	Monday, December 30 th , 12:00pm	January:	Thursday, January 9 th
February:	Monday, February 3 rd , 12:00pm	February:	Thursday, February 13 th
March:	Monday, March 3 rd , 12:00pm	March:	Thursday, March 13 th
April:	Monday, March 31 st , 12:00pm	April:	Thursday, April 10 th
May:	Monday, April 28 th , 12:00pm	May:	Thursday, May 8 th
June:	Monday, June 2 nd , 12:00pm	June:	Thursday, June 12 th
July:	Monday, June 30 th , 12:00pm	July:	Thursday, July 10 th
August:	Monday, August 4 th , 12:00pm	August:	Thursday, August 14 th
September:	Tuesday, September 2 nd , 12:00pm	September:	Thursday, September 11 th
October:	Monday, September 29 th , 12:00pm	October:	Thursday, October 9 th
November:	Monday, November 3 rd , 12:00pm	November:	Thursday, November 13 th
December:	Monday, December 1 st , 12:00pm	December:	Thursday, December 11 th



Tri-COG Land Bank

Application for Property with House

You must complete this form in its entirety. Tri-COG Land Bank (TCLB) seeks to transfer properties to responsible buyers who can successfully demonstrate a viable plan for the property. This Application cannot be processed without the signed Terms and Conditions form, attached to this document. All applicants must demonstrate that they have secured funding in an amount sufficient to cover all acquisition costs AND all renovation costs at the time of submitting the application. TCLB may require more information.

TCLB properties are sold in "AS-IS" condition and no warranties are made regarding property condition. The applicant assumes all responsibility to investigate the property and consider the improvements and cost of improvements in their application. TCLB encourages interested purchasers to engage a contractor or inspector to evaluate the property prior to submitting an application. After an application is submitted and approved, you may not change the offer amount or negotiate contingencies related to property condition.

The approval of an application and transfer of a property is at the sole discretion of the TCLB Board. Although offer amount is an important aspect of the application, the property use, rehabilitation plan and other aspects of the application submitted are also important. The highest offer amount does not guarantee the transfer of a property and submitting an application does not guarantee approval to purchase a property.

If the intended use of the property is for a side lot or residential vacant lot, please complete the appropriate applications found at: <https://tricoglandbank.org/properties/residential-properties/>.

All Applications should be submitted via email to applications@tricoglandbank.org or by mail or in person to:

Tri-COG Land Bank
1705 Maple Street, Suite 100
Homestead, PA 15120

If you have any questions about submitting this Application or acquiring a property through TCLB, please call 412-462-7600, Monday through Friday 8am – 3pm.

TCLB reserves the right to decline to proceed with any Application for any property at any time.

Applicant Information

Name: _____ 2nd Applicant: _____

Organization**: _____ EIN**: _____
(If applicable) (if applicable)

If Application is accepted, who will take title of property: _____
(List all names)

Phone Number: _____ Email Address: _____

Address: _____

**Please attach Articles of Incorporation or Organizational Documents including a list of all current partners

Do you have a personal or professional relationship with the Tri-COG Land Bank, any of its directors, or employees?

Yes No If Yes, please explain: _____

How did you hear

about TCLB: Internet Social Media Yard Sign News Word of Mouth Other: _____

Property Information

Address: _____ Interior Visit Date: _____

Parcel ID: _____

Plan/Vision for Property

Redevelopment Plan

- Renovate
- Demolish
- New Construction

Post-Redevelopment Plan

- Occupy as owner occupant
- Occupy as owner occupant + Operate as rental
- Developer who commits to sell to owner occupant
- Operate property as rental
- Re-sell
- Re-sell or Operate property as rental
- Demolition – New Construction
- Demolition – Vacant Land
- Non-profit
- Other: _____

Please describe your vision for the property and your detailed plan to accomplish it. The more detail you provide, the better. *Attach additional pages if needed.* Please include the following items:

- Reason for interest in property
- Any qualifications/training that you/others who will help with the renovation have
- Estimated timeline for completion of project
- Schematics, sketches, or drawings of rehabilitation or new construction
- A completed Work Plan (Pages 7-8)
- Photos of past projects you have completed (if applicable)

Property Offer

Upon submission of this application, your offer amount will be considered final. **TCLB does not allow offer amounts to be changed after application submission.** If your offer amount depends upon results of property inspections, you must have those inspections conducted prior to submitting your application.

Final Offer Amount: \$ _____ Estimated Rehabilitation Cost (if applicable): \$ _____

Proof of Necessary Finances

Please attach an explanation of how the property and renovations will be financed. TCLB may request additional information. All applicants are required to demonstrate that they have secured sufficient funds to **cover all acquisition costs AND all renovation costs at the time of application submission.** Failure to have sufficient funding to cover all acquisition costs and all renovation costs will mean your application will be deemed ineligible.

Please attach current proof of financial capacity, documentation with name of applicant(s) and dates is required, and select the type(s) you've provided from the following list:

- Bank Statement
- Loan Pre-Qualification Letter
- Letter of Credit
- Detailed budget showing proof of income and discretionary fund (must be combined with another form from list)
- Other Documentation: _____

How do you propose to fund the acquisition of the property? (Your proof of finances should align with your proposed funding). Close with Cash Close with Financing

Is there anything else TCLB should be aware of in regards to your offer? If so, please detail below.

Buyer Representation

If you are working with a *licensed* Real Estate Agent/Broker/Salesperson and you have signed a Buyer Agency Contract (BAC), please provide the following information:

Name: _____ License Number: _____
 Brokerage/Agency: _____ Phone Number: _____
 Email Address: _____ BAC Date: _____

Tri-COG Land Bank, in its sole discretion, may approve the payment of a commission to a licensed real estate broker or real estate salesperson representing buyers who acquire a property purchased from the Land Bank under the following conditions: 1) If the consideration paid for the property is \$10,000.00 or more, a commission of \$1,500 may be approved; 2) If the consideration paid for the property is less than \$10,000.00, a commission of \$500.00 may be approved; 3) the buyer must submit documentation signed by both the buyer and the broker/salesperson confirming the representation; 4) the broker/salesperson must possess a valid Pennsylvania real estate license; 5) the commission will be paid to the broker/salesperson at the time of closing; and 6) buyers acting as their own agent or broker are ineligible from receiving such a commission.



Applicant Property Review

All TCLB applicants must submit a full list of properties (vacant land, residential, commercial, and other uses) they or their organization(s) own. TCLB independently verifies owned properties and may reach out for additional information. TCLB will contact you if unreported, owned properties are found to determine why they were omitted from the application. *Please see page 10 of this application for TCLB's eligible applicant property qualifications.*

Do you own any properties (in whole or in part)? Yes No

If yes, please list all owned properties with full addresses below. Attach additional pages if needed.

Do you own or hold a stake in a business that owns property (in whole or in part)? Yes No

If yes, please indicate the business name and list all business owned properties with full addresses below. Attach additional pages if needed.

What is the total number of properties you, your business, and a business you hold a stake in or own?*

Total # of Properties Owned: _____

**If you, your organization, or an organization you hold a stake in or own *more than ten (10) properties total* you must submit verification from ALL taxing bodies (including but not limited to: County, Municipality, School District, etc.) that taxes are up to date as well as verification detailing no unmitigated code violations.



Management Plan

TCLB requires **all applicants** to live within 50 miles of Allegheny County or to have a point of contact who lives or whose principal place of business is within 50 miles of Allegheny County to manage the property throughout the rehabilitation process and, if applicable, post-rehabilitation. Please indicate your management plans for the below items:

How do you plan to **manage the rehabilitation process** for the property you're applying for?

- I live within 50 miles of Allegheny County, I'll manage it myself.
- I have a point of contact who lives within 50 miles of Allegheny County who will manage it on my behalf.
- I have a contracting company that operates within 50 miles of Allegheny County that will manage it on my behalf.
- Other: _____

How do you plan to **maintain the exterior** (cutting grass, shoveling snow from all public sidewalks, etc.) of the property you're applying for **during the rehabilitation process**?

- I live within 50 miles of Allegheny County, I'll maintain it myself.
- I have a point of contact who lives within 50 miles of Allegheny County who will maintain it on my behalf.
- I have a management company that operates within 50 miles of Allegheny County that will maintain it on my behalf.
- Other: _____

How do you plan to maintain the exterior (cutting grass, shoveling snow from all public sidewalks, etc.) of the property you're applying for **following the completion of the rehabilitation process**?

- I plan on occupying the property as an owner occupant, I'll maintain it myself.
- I live within 50 miles of Allegheny County, I'll maintain it myself.
- I have a point of contact who lives within 50 miles of Allegheny County who will maintain it on my behalf.
- I have a management company that operates within 50 miles of Allegheny County that will maintain it on my behalf.
- Other: _____

If you plan on **operating the property as a rental**, how do you plan to manage the property to ensure it's maintained, kept up to code, and receives all necessary permits?

- I don't plan on operating the property as a rental (**Please initial page 9**)
- I live within 50 miles of Allegheny County, I'll manage it myself.
- I have a point of contact who lives within 50 miles of Allegheny County who will manage it on my behalf.
- I have a management company that operates within 50 miles of Allegheny County that will manage it on my behalf.
- Other: _____

Local Point of Contact/ Management Company

If you indicated on any of the above questions that a point of contact, contracting company, or management company will be used, *please provide their contact information*:

Name: _____ Business Name: _____

Phone Number: _____ Email: _____

Address: _____

Form A: Work Plan

When completing the Work Plan, please **reference the Property Assessment Report** associated with the property you're applying for. Please be sure to **address ALL items included in the Property Assessment Report**. You can find a copy of the Property Assessment Report at the bottom of the respective property information page on TCLB's website.

Applicant Name:				Total Rehab Amount:	
Property Address:				Projected Rehab Completion Date:	
Parcel ID Number:					
Please include source of all cost estimates and include estimated value of work being done personally. If doing work yourself please indicate your qualifications/past experience.					
Location	Performing Work	Repair and Description	Cost Estimate of Materials (Include Source)	Cost Estimate of Labor (include value of personal labor)	Timeline
<i>Example: Roof Assembly</i>	<i>Contractor (ABC Roofing)</i>	<i>Replace roof, gutter repair for main house and porch, reattach downspouts</i>	<i>Included</i>	<i>\$12,000</i>	<i>90 Days</i>
<i>Example: Interior Surfaces and Assemblies</i>	<i>Self</i>	<i>Replace seven windows (~\$250 each), replace interior doors and hardware (5x\$125 each), sand and resurface downstairs, carpet upstairs, paint</i>	<i>\$28,000 (ABC Hardware)</i>	<i>My Labor-estimated at \$10,000 value</i>	<i>90 Days</i>
	<i>Contractor</i>	<i>Demo, dispose of, and repair damaged drywall</i>	<i>Included</i>	<i>\$3,000</i>	<i>30 Days</i>
Mechanical (HVAC, chimney, furnace, etc.)	Self				
	Contractor: _____ _____ _____				
Plumbing	Self				
	Contractor: _____ _____ _____				
Electrical	Self				
	Contractor: _____ _____ _____				

Location	Performing Work	Repair and Description	Cost Estimate of Materials (Include Source)	Cost Estimate of Labor (include value of personal labor)	Timeline
Interior Surfaces and Assemblies (doors, drywall, paint, flooring, smoke detectors, framing, water proofing, etc.)	Self				
	Contractor: _____ _____ _____				
Exterior Surfaces and Assemblies (exterior paint, steps, railing, sidewalk, driveway, window frames, soffit/fascia, foundation, siding, exterior doors, etc.)	Self				
	Contractor: _____ _____ _____				
Roof and Gutter Assemblies (main roof, porch roof, shed roof, gutters, downspouts, etc.)	Self				
	Contractor: _____ _____ _____				

Total Materials Cost: \$ _____ **Total Labor Cost:** \$ _____ **Total Estimated Timeline:** _____

Estimated Value of Personal Labor: \$ _____

Additional Information (If doing work yourself, please detail qualifications or past experience here. Please include additional pages if necessary):

Form B: Rental Form

If you are NOT planning on managing this property as a rental, please initial here: _____

If you are planning on managing this property as a rental, please complete this required form.

Property Address:	
Gross Monthly Income	
Number of Units	
Average Monthly Rent per Unit	
Total Rental Income	
Other Monthly Income (laundry, vending, parking, etc.)	
Total Monthly Operating Income:	
Gross Monthly Expenses	
Property Management Fees	
Repairs and Maintenance	
Real Estate Taxes	
Rental Property Insurance	
Homeowners/ Property Association Fees (if applicable)	
Cable, Phone, Internet	
Mortgage Loan Payment (if applicable)	
Advertising	
Total Monthly Operating Expenses:	
Net Gross Income (NOI)	
Total Monthly Operating Income	
Total Monthly Operating Expense	
Monthly Net Operating Income:	

Additional Information (Please include additional pages if necessary):

Please carefully read all the following terms and conditions and initial next to each to acknowledge your understanding. Acknowledgement of these terms and conditions is required for a complete application.

Qualifying Applicant

_____ **The Applicant does not currently, or during the past seven years, own a property that is or was subject to property tax foreclosure proceedings.** *(On behalf of yourself and any business of which you are/were a shareholder, partner, member or officer.)*

_____ **The Applicant does not have any ownership interest in any properties that are delinquent on their municipal taxes, school taxes, county taxes, water, sewage, or refuse bills or any other public lien.** *(TCLB reserves the right to request documentation pertaining to the payment of taxes and municipal fees on properties.)*

_____ **The Applicant does not have un-remedied code violations or unpaid state and local fines on properties owned in part or in full by the applicant.** *(TCLB reserves the right to collect code information on the Applicant's properties and any violations that are identified will be grounds for ineligibility. The TCLB also reserves the right to inspect the general condition of properties owned by the Applicant and may decline to work with an Applicant if the Applicant owns property that violates local and state property/building codes.)*

_____ **The Applicant does not own property which has a history of criminal activity or that has been the subject of any disruptive property or nuisance ordinance prosecutions during the Applicant's ownership.**

_____ **The Applicant has not violated any previous agreements with TCLB or relinquished ownership of properties previously acquired from TCLB back to TCLB.**

_____ **The Applicant understands that the Applicant's eligibility requirements may not be circumvented by having another person or entity apply for the property on behalf of an ineligible party.** *(An Applicant that is a corporation, trust, partnership, limited liability company, limited liability partnership, or nonprofit will be required to submit additional information in order for TCLB to evaluate its eligibility to be a recipient of property transfers.)*

_____ **The Applicant was not the owner of the property at the time of the tax foreclosure action which transferred title to TCLB. This includes shareholders, partners, members, and officers of the business entity owner and immediate family members of the individual owner.**

_____ **If purchasing property for non-owner occupant purposes, The Applicant personally resides or operates from a principal place of business within 50 miles of Allegheny County.** *(If Applicant does not meet this requirement, they must meet those set forth in section 5.4.3 in TCLB's Administrative Policies and Procedures.***)*

***A. The Transferee has owned other similar properties in Allegheny County for at least one (1) year; B. Such properties are occupied by bona fide tenants and nuisance-free as demonstrated by providing a letter of compliance from all municipalities where such properties exist, in addition providing copies of lease(s) for current tenants, copies of all occupancy permits for current tenants and/or occupancy permits for completed renovation and an exterior inspection conducted by the land bank; C. The Transferee has identified and documented a local property manager with a demonstrated track record of managing such properties; D. The Transferee has identified and documented a detailed renovation scope utilizing licensed and local contractors, as required under local or state law; and E. The Transferee has satisfactorily explained why investment in Allegheny County properties is a strategic priority.

Property Plan

_____ The Applicant plans to maintain and develop the property in a fashion that is compliant with local, state or federal code or law.

_____ The Applicant plans to maintain or develop the property in a fashion that complies with local zoning and ordinances and the proposed end use complies with the Applicable zoning and local laws. *(TCLB may at its sole discretion choose to cooperate with an Applicant's efforts to obtain approval for a change in zoning from the member municipality required for the proposed end-use. The TCLB may make the approval of any necessary zoning change a condition in the TCLB Agreement of Sale.)*

_____ TCLB may provide an Applicant a TCLB Property Assessment Report. The Applicant agrees to rehabilitate the property, at a minimum, according to the Assessment Report, which only provides general renovation specifications. The TCLB Property Assessment Report should not be the sole source from which Applicants develop their work plan. Additionally, TCLB reserves the right to require renovation work, in addition to the scope of work identified in the Assessment Report.

Applicant Pre-Approval

_____ The Applicant, or a representative of the Applicant, have physically visited the property prior to application submission.

_____ The Applicant completed an Application for the property of interest.

_____ The Applicant is providing documentation that shows that they have the ability to finance the cost of acquisition and, if applicable, demolition, new construction, and/or renovations.

_____ The Applicant is aware TCLB reserves the right to request references, of any Applicant, at TCLB's discretion. If requested, references must be provided within 5 business days of the request.

_____ The Applicant is aware that the property must meet building code requirements, complete necessary inspections and permits, and provide documentation of necessary inspections and permits at the completion of the rehabilitation project.

_____ The Applicant is aware that TCLB may decide not to transfer any property unless and until a TCLB Agreement of Sale is signed. TCLB reserves the right to decline to proceed with any Application for any property at any time.

_____ The Applicant is aware the Buyer must deposit 3% of the sale price or \$1,000, whichever is greater, to TCLB as a condition of the Agreement of Sale. At the transfer of the property, the deposit will be applied to the sale price of the property. If the Seller defaults on the Agreement the deposit will be refunded to Buyer. If the Buyer defaults on the Agreement, the deposit will be forfeited to the Seller.

_____ If the Application is approved, the Applicant is aware that they may be required to meet with a representative of TCLB to go over the TCLB Property Assessment Report that was completed on the property.

Applicant Pre-Approval (Cont.)

_____ The Applicant is aware that the TCLB Property Assessment Report DOES NOT address local building code requirements; this must be coordinated by the approved Applicant (Transferee) with the local building department.

_____ If this Application is approved, the Applicant agrees to execute an Agreement of Sale within 5 days of notification which may include a Renovation Enforcement Note, Mortgage, or other Restrictive Covenants. Unless otherwise specified by a TCLB representative.

_____ If this Application is approved and, the Applicant is applying as a “Developer who will commit to selling to an Owner Occupant,” they are required to submit a payment to be held in escrow to guarantee Owner Occupant status of the subsequent buyer.

(TCLB reserves the right to request documentation pertaining to the owner occupant status of the subsequent buyer and may decline to satisfy Enforcement Note/Mortgage should Applicant default on commitment to sell to an Owner Occupant.)

_____ If this Application is approved, the Applicant understands that they will be responsible for all Closing Costs for the property as laid out in the Agreement of Sale.

Transferee Responsibilities

If the Application is approved, TCLB’s Agreement of Sale is signed, and the property is transferred to the new owner, then the Applicant becomes the Transferee. The Applicant is aware the Transferee:

_____ If applicable, the Transferee is responsible to coordinate with the appropriate department for the jurisdiction the property is located in. This includes permits, completing rehab work, and inspection sign offs.

_____ If applicable, the Transferee will provide copies of permits and sign offs to TCLB.

_____ If applicable, the Transferee will provide TCLB a copy of the Certificate of Occupancy upon completion.

_____ The Transferee is responsible, if the property has a septic system, to meet approval of the Allegheny County Health Department specifications and comply with all regulations, inspections and timelines set forth by the department.

_____ The Transferee will have sole financial responsibility for all costs associated with labor, materials, supplies, etc.

_____ Projects are subject to periodic inspections at the discretion of TCLB. If applicable, the Transferee agrees to allow a final inspection to be conducted after completion of all items on the TCLB Property Assessment Report.

_____ The Transferee understands that they are strongly recommended to obtain hazard and liability insurance for the property.

_____ The Transferee is responsible for turning on, maintaining, and paying for all utilities used at the property after the property is transferred to the new owner.

_____ The Transferee is aware that TCLB highly recommends the Transferee obtains adequate insurance, including title insurance to protect the Transferee’s investment in the property.

_____ The Transferee understands that any pictures taken of the property at inspections by TCLB staff may be utilized in marketing or other publically available materials/documentation.



Terms & Conditions Property with House

TCLB Disposition Process

TCLB may consider multiple Applications and associated re-use plans for the same property.

TCLB disposition decisions will, above all, be based upon an assessment of the most efficient and effective way to maximize the priorities listed in the Administrative Policies and Procedures - <https://tricoglandbank.org/resources/>.

TCLB may allow any of the Applicants 15 days to submit any outstanding information to complete the Application needed to determine the Transferee’s eligibility and if reuse plans are consistent with TCLB and members’ disposition priorities. TCLB reserves the right to extend this to 30 days on a case-by-case basis.

The TCLB Board has final authority to approve the transfer of all TCLB property.

TCLB will execute an appropriate TCLB Agreement of Sale between the approved Transferee and TCLB. The TCLB Agreement of Sale may include, but is not limited to:

- A determined use of the property.
- An amount which includes the proper consideration and any costs the successful Applicant will be responsible for at closing and payment method for the property.
- A reversionary provision outlining the rights TCLB has to remedy any terms unfulfilled by the transferee.
- Any other conditions or restrictions that TCLB deems necessary to ensure the use, rehabilitation and redevelopment of the property in a manner consistent with the priorities of TCLB and its members.

TCLB will not consider other Applications for the same property upon the execution of a TCLB Agreement of Sale.

Tri-COG Land Bank Fair Housing Policy Statement

Tri-COG Land Bank (TCLB) believes equal housing opportunities must exist for all persons, regardless of race, color, national origin, religion, age, sex, familial status, marital status, sexual orientation, gender identity or disability. TCLB is committed to assuring equal housing opportunity and non-discrimination in all aspects of our housing activities. As a nonprofit organization undertaking housing activities, TCLB has an ethical as well as legal imperative to ensure that TCLB programs comply fully with all local, state and federal fair housing laws.

In the event your application is approved by the TCLB Board of Directors who will serve as your e-witness for the Agreement of Sale? (Your witness cannot be a co-applicant, or in the case of an organization a co-member/director. Nor can your witness’s name be on the deed at closing).

Witness Name: _____ **Witness Email:** _____

By signing below, I agree that I have read and I accept the Terms and Conditions:

Applicant: _____ Date: _____

Applicant #2: _____ Date: _____