



Expanding Home Ownership in Allegheny County

2023 Update



Letter from the Executive Director

In 2023, Tri-COG Land Bank released its Five-Year Strategic Plan that piloted a new renovation program to promote homeownership, celebrated new partnerships, and continued its growth trajectory. We surpassed the milestones of 50 properties sold and 100 properties acquired. In 2024, we are positioned to increase acquisitions significantly; leading more properties back into productive reuse.

At the beginning of 2023, the release of the Five-Year Strategic Plan for TCLB framed the launch of a new program. Reno-Lite is a program that makes TCLB properties more accessible to homeowners. TCLB hires qualified contractors to rehabilitate Reno-Lite homes to be safe and habitable while leaving finishing touches like cabinets, carpets, or countertops to the new buyer. This creates “naturally affordable” homeownership opportunities that give buyers time to complete property renovations while living in the house. We sold our first Reno-Lite property to a first-time homebuyer this year, and we have seven more in development.

Reno-Lite helps us increase homeownership opportunities; one of the five focus areas detailed in our strategic plan, the other areas are to:

- Support community resiliency through vacant land reclamation.
- Update policies and practices to facilitate equitable outcomes.
- Expand education and engagement with members, residents, and other stakeholders.
- Elevate regional goals to effectuate needed policy changes.

In 2023, we initiated a project that supports the investment in resilient communities by reclaiming vacant land which earned us an Innovative Approach Award from the National Land Bank Network. TCLB was one of five land banks chosen from across the country to receive this award.

We are using the funds from the award to evaluate the potential for solar farming on abandoned, tax-delinquent land in the North Braddock. The Innovative Approach Award funding, coupled with a planning grant from PNC Foundation, will support a feasibility study to model the costs and benefits of ground-mounted solar panels on vacant land. The findings will inform our work in communities across the TCLB footprint. Untended vacant land harms communities, but using the powers of a land bank, that same land can be transformed into an asset that harnesses energy and improves local resiliency.

As 2023 draws to a close, TCLB looks forward to working with the new County Executive, Sara Innamorato, and her incoming administration on our shared mission to ensure that all Allegheny County communities are places of opportunity. We know that we cannot do this work alone, and we look forward to continually deepening partnerships with local residents, elected officials, and community organizations in the coming year.



Neighborhood Restoration
“Greening” vacant lots through side lot sales and neighborhood green spaces.

2



Neighborhood Preservation
Addressing abandoned homes in stable neighborhoods.



Our vision is that all Allegheny County communities are places of opportunity, where vacant and abandoned properties are transformed into neighborhood assets.



Our mission is to equitably transition abandoned properties to beneficial reuse that promotes community stability and resiliency alongside our members, partners, and residents in the communities we serve.



OUR PURPOSE

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

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

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



Site Development
Assembling and acquiring multiple lots for larger redevelopment plans.



Economic Redevelopment
Acquiring and repurposing commercial spaces to bring in new businesses and strengthening existing commercial

Our Members

In 2023, TCLB's 38 members included 28 municipalities, nine school districts, and Allegheny County. 2024 welcomes Reserve Township as our newest member!

In order for us to operate in any community, the municipal government, school district, and county government must join together. All of our members have representatives who serve on the Municipal and School District Advisory Committees which review property decisions and elect the Board of Directors. TCLB staff work closely with each community to identify properties and strategies that are consistent with local priorities. Member participation is paramount to the functioning of TCLB.

To financially support operations and property transactions, members contribute to TCLB annually. Provided in the PA Land Bank Act, 50% of property tax revenue is shared with TCLB for five years after we sell a property and it returns to tax paying status. Members also agree to forgive any outstanding municipal liens on TCLB properties. Clear, insurable title is critical to protecting future owners and thus the stability of communities after properties are sold.

BENEFITS OF WORKING WITH TCLB INCLUDE:



Increased tax revenue



Improved health for community members



Increased property values



Reduced crime, especially gun-related violence



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



Revitalized communities, attractive for new residents and growth



28 Municipalities

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

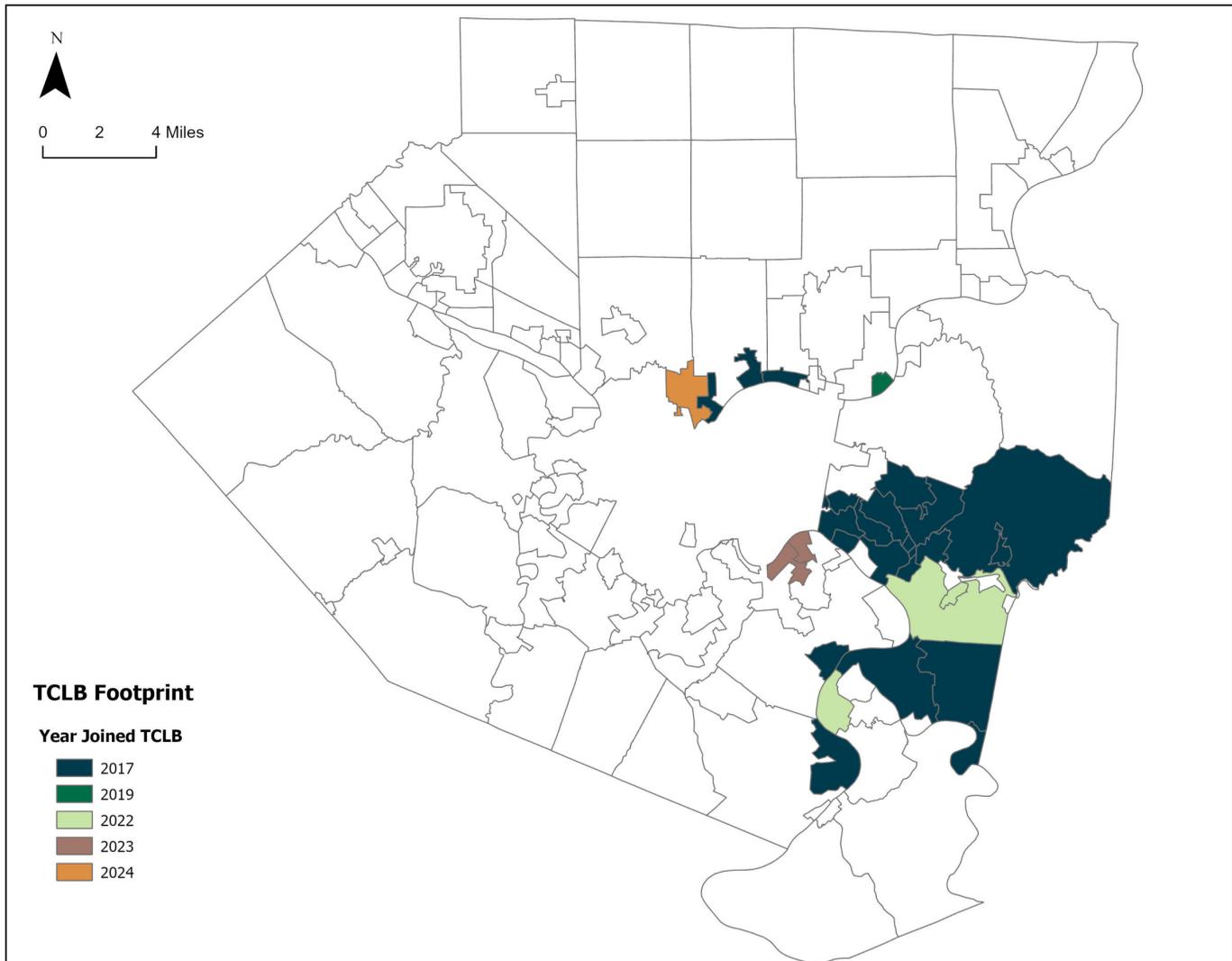


Nine School Districts

- Clairton City School District
- East Allegheny School District
- Fox Chapel Area School District
- Gateway School District
- McKeesport Area School District
- Shaler Area School District
- South Allegheny School District
- Steel Valley School District
- Woodland Hills School District



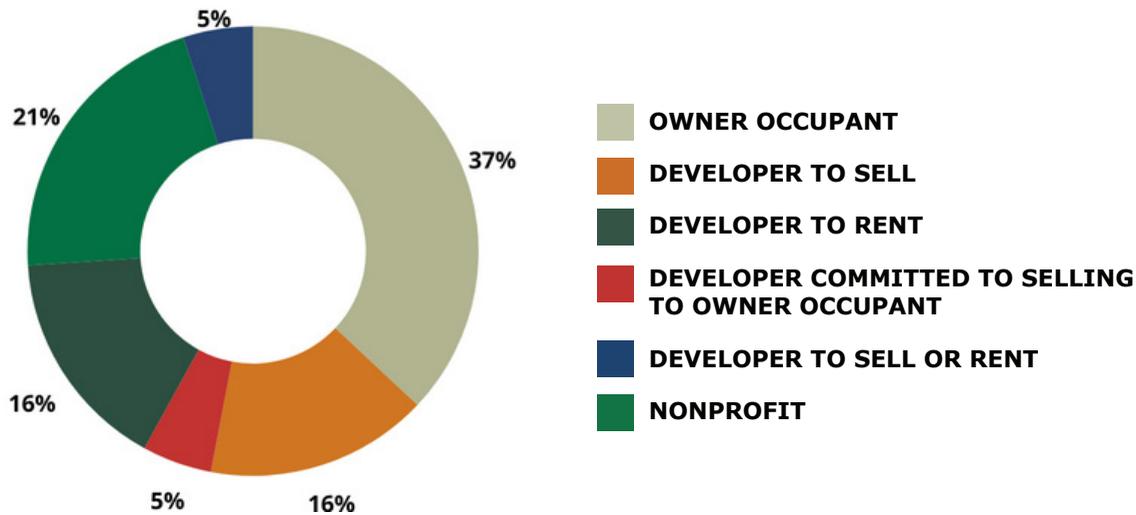
Allegheny County



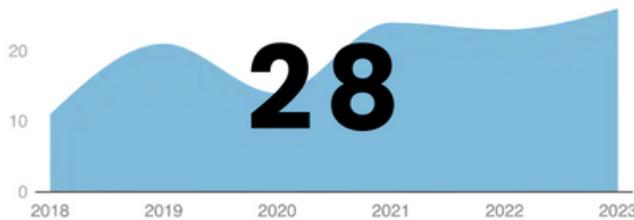
New Milestones

This year TCLB surpassed the milestones of 50 properties sold and 100 properties acquired since its founding. By the end of 2023, we have sold 63 properties and acquired 117. In 2023 specifically, TCLB sold 23 properties and acquired 28. The pace of those transactions is shown below.

BUYERS OF TCLB SOLD PROPERTIES



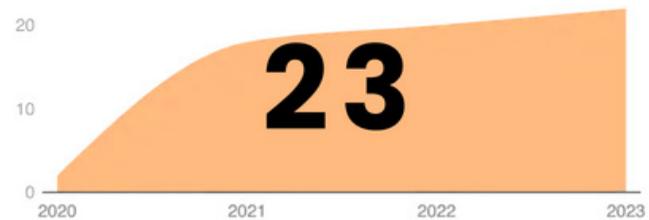
ACQUIRED PROPERTIES



Created with Datawrapper

*Note: above chart shows the trend from 2018 to 2023

SOLD PROPERTIES



NEW PROGRAM: RENO-LITE

This year TCLB piloted a new program, Reno-Lite, to make its properties available to more homeowners. This program employs local contractors to complete basic renovations like electrical, plumbing, and heating to bring the house up to a standard where it is safe and habitable. Then, a homeowner can live in the house while making additional aesthetic improvements like adding more modern appliances, new carpets, or cabinets. TCLB sold its first Reno-Lite property to a first-time homebuyer in 2023. It has two more renovations completed and ready to list in early 2024. There are five more houses planned for renovation in 2024, with additional properties to be added to the pipeline. Funding for the Reno-Lite program was paid for in part by the Pennsylvania Department of Community and Economic Development.



BEFORE



AFTER



STRATEGIC PLANNING FOR THE NEXT FIVE YEARS

At the beginning of 2023, TCLB released its Five-Year Strategic Plan, identifying five strategic priorities:

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

The plan emphasized that TCLB is ready to move beyond its start-up phase by reexamining priorities, expanding programming and partnerships, deepening relationships with residents and community leaders, and achieving greater impact in creating more equitable communities. Written and facilitated by the Center for Community Progress, this plan sets the agenda for TCLB's continued growth and innovation. It draws upon best practices and case studies from land banks across the country, while also setting priorities based on interviews and focus groups with TCLB's Board of Directors, staff, membership, and partners.

Community Partners

FORMING THE EQUITABLE COMMUNITIES COLLABORATIVE

Equitable community revitalization requires a comprehensive approach that addresses systemic challenges from multiple angles. As City of Bridges Community Land Trust Executive Director, Ed Nusser, said, “We live and work in systems built by centuries of injustice, and we know that we cannot unravel those barriers alone.” When coordinated organizations work together in the same place, at the same time, the impact of each investment multiplies. Partnerships with affordable housing developers, community groups, and supportive services are central to TCLB’s operations and impact.

In early 2023, TCLB released The Equitable Communities Collaborative Report, funded by The Forbes Funds. This report was the result of a structured planning process by TCLB, Steel Rivers Council of Governments, Turtle Creek Valley Council of Governments, City of Bridges Community Land Trust, and Rebuilding Together Pittsburgh. These five organizations worked together to outline a new model for community development that addresses blighted properties across a continuum, from prevention with code enforcement and homeowner stabilization, to remediation including affordable housing development. The partners defined a shared vision, goals, menu of services, and geographic focus for pilot projects.

COMMUNITY ENGAGEMENT ● SYSTEMIC REFORM



TCVCOG and SRCOG: prevention of blight and vacancy through shared code enforcement staffing and software, GIS mapping and data

TCLB: acquisition, maintenance, and disposition of tax-delinquent, vacant, and abandoned properties to responsible buyers aligned with community goals

CBCLT: real estate development expertise, permanent affordable rental and homeownership, community engagement and control

RTP: construction and project management expertise, focus on affordable and energy-efficient housing

SUPPORTING AFFORDABLE HOMEOWNERSHIP

In 2023, TCLB was excited to form a partnership with Mon Valley Initiative (MVI) to transform a once-abandoned property into a new affordable homeownership opportunity. This house is part of a larger single family homeownership project in development by MVI. By working together, TCLB and MVI can tackle multiple challenges at once: the prevalence of deteriorating properties and the need for high quality, affordable homes.

REVITALIZING ACROSS CORRIDORS

On the same street in East Pittsburgh, TCLB and Rebuilding Together Pittsburgh each performed a full renovation on a home. We held a joint open house, expanding our networks to reach more potential homebuyers. By working together in the same place, the strength of each investment ripples out to help stabilize the corridor, creating a larger impact than either organization could acting alone.

ENGAGING LOCAL VOLUNTEERS

In partnership with Rebuilding Together Pittsburgh (RTP) and First Commonwealth Bank, a dozen volunteers cleaned out a TCLB property in North Braddock to prepare it for a full renovation. This property, along with another TCLB owned property in Swissvale will be sold to RTP in 2024, who will then complete a full renovation using funding from the Federal Home Loan Bank. The home will be sold to a homeowner making less than 80 percent of the Area Median Income, providing an affordable opportunity for a community member to find a stable and healthy place to live. This marks the third year TCLB will transfer properties to RTP as part of the Federal Home Loan Bank Affordable Housing Program, resulting in eight abandoned properties reinvigorated to become safe, affordable properties for homeownership.



Photos from Volunteer Event



COUNTY, STATE, AND NATIONAL PARTNERSHIPS

TCLB actively participates in regional, state, and national conversations about land banking and community revitalization, collaborating with partners like the Pennsylvania Housing Alliance and Center for Community Progress to advance the field at a broader scale. In 2023, TCLB co-hosted conversations with County Executive candidates and provided comments and education to inform state legislation impacting the land banking field. It also presented its new Reno-Lite program and its strategic plan at the first-ever in person National Land Bank Summit in Cleveland, OH.

CO-HOSTING AN ALLEGHENY COUNTY EXECUTIVE CANDIDATES FORUM

In partnership with Steel Rivers Council of Governments and Turtle Creek Valley Council of Governments, TCLB hosted a Forum for local elected officials featuring all Allegheny County Executive candidates to discuss crucial issues facing the Mon Valley and Eastern suburbs. At this nonpartisan event, candidates shared their vision for economic development, community revitalization, and blighted property remediation, among other pressing topics. Over 100 community officials attended. As the incoming Executive takes office in 2024, TCLB will continue to highlight the need for increased investment and partnership in transitioning abandoned properties into community assets to create healthy, safe, and equitable communities.



CELEBRATING STATE LEGISLATION THAT SUPPORTS LAND BANKS

The PA Municipal Tax Claims and Liens Law (MTCLL) was amended in late 2023 to shorten property acquisition processes for land banks in Allegheny County. TCLB is very grateful to its representatives, including Senator Wayne Fontana and Representative Emily Kinkead, for championing this bill. A more efficient Sheriff's Sale process will help inform TCLB's strategy for acquisition and prevent properties from further deteriorating before TCLB is able to gain ownership. This means more homeownership opportunities, fewer safety hazards, and stronger communities.

HIGHLIGHTING OUR WORK AT THE FIRST ANNUAL NATIONAL LAND BANK SUMMIT

The National Land Bank Network held its summit in Cleveland this year, where TCLB presented at two different sessions. The first session highlighted TCLB's new Strategic Plan, released at the beginning of 2023. The second session highlighted TCLB's new Reno-Lite program, which performs basic health and safety renovations before listing the property for sale, creating naturally affordable homeownership opportunities. TCLB was honored to have its work highlighted at this national forum, offering ideas that other land banks can replicate across the country.

Stabilizing Properties Before the Sale

Once it acquires a property, TCLB visits it, secures it, and continues to monitor it on a regular basis. TCLB quickly moves to improve the property's exterior conditions through grass cutting, brush and snow removal, interior clean outs, and any immediate repair needs such as roof replacement. These maintenance activities immediately make an impact on surrounding property values and neighborhood safety.

SEWER REPAIR
6 Properties
\$26,970.33

OCCUPANCY PERMIT
25 Properties
\$2,010.00

PROPERTY UTILITIES
12 Properties
\$5,325.58

LATERAL REVIEW
1 Property
\$535.00

DEMOLITIONS
1 Property
\$9,622.50

DYE TEST
4 Properties
\$760.00

HOUSE CLEANOUTS
11 Properties
\$27,650.00

PROPERTY MAINTENANCE
69 Properties;
572 instances
\$33,070.00

GAS LINE REPAIR
1 Property
\$1,785.00

SUPPLIES FOR PROPERTIES
\$2,908.25

PROPERTY INSPECTIONS
49 Properties
\$5,375.00

IN-HOUSE RENO

1116 MORRELLE
\$70,372.50

1172 GRANDVIEW
\$37,869.70

581 6TH STREET
\$43,356.50

519 SUNNYSIDE
\$5,396.43

650 MORTIMER
\$165,191.34



BRINGING DOWN BUILDINGS

TCLB aims to acquire properties that can be recovered through renovation. However, occasionally TCLB finds a property that is too deteriorated to be saved. In 2023, TCLB used funds from the Pennsylvania Department of Community and Economic Development to demolish two structures. Additionally, TCLB partnered with Construction Junction to deconstruct a large house in the City of McKeesport. Deconstruction involves removing pieces of the house by hand, such as banisters, windows, and fireplaces, then recycling the materials. Pending funding, TCLB will include this property in a larger project with the City of Bridges Community Land Trust to build a permanently affordable, modular home on the lot that remains.

EXPANDING INTERNAL CAPACITY

To oversee Reno-Lite and other special projects at TCLB, we were excited to welcome Alan Sisco to our staff in January 2023. Alan is a 16-year veteran of community development efforts both locally and nationally. He's led organizations, projects, and teams dedicated to the preservation of affordable housing, preventing blight, and improving individual and community health. Most recently, Alan served as the CEO of Rebuilding Together Pittsburgh, where he helped repair over 1,000 homes for lower-income residents in Allegheny County.

Rachel Pecharka also joined the team in 2023 as an intern through the Local Government Academy. While finishing her Master's in Public Administration from the Graduate School of Public and International Affairs at the University of Pittsburgh, Rachel was retained part-time as a Project Coordinator for TCLB, where she has aided in property showings, administration, and public outreach events.

Moving Into 2024

RECOVERING ABANDONED, VACANT LAND

TCLB was one of five land banks across the country to receive a \$25,000 Innovation Award from the National Land Bank Network in 2023. TCLB will use this funding for a feasibility study to evaluate the potential for ground-mounted solar panels on tax-delinquent, abandoned vacant land in North Braddock. Through this project, we hope to develop a model that will transform abandoned, blighted lands into assets that will increase community resiliency and equity. We will use what we learn from the study to pursue similar projects in other parts of our footprint.

Benefits of repurposing abandoned, vacant lots include:



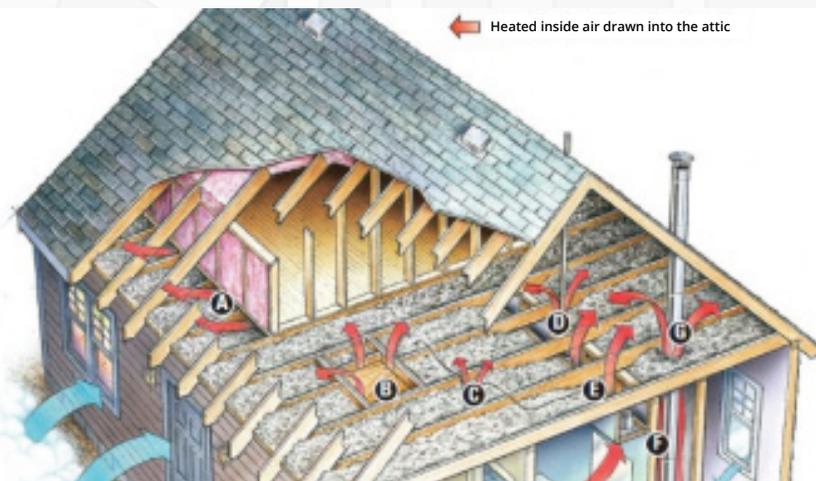
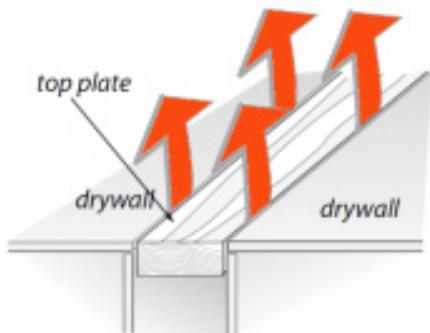
Multiple studies from cities across the country have found reductions in violent crime and gun violence after blighted vacant lots were remediated. For example, in Youngstown, OH, felony assaults, burglaries, and robberies decreased after previously abandoned lots received greening treatments.



Living near vacant and abandoned properties is associated with increased depression, higher rates of chronic illness, and stunted mental and physical development in children.



Reduced property values hurt both property owners' equity and municipal budgets. On average, across Allegheny County, blighted vacant lots decrease surrounding home values by 6.0%, but activities like trash removal, proper grading, and landscaping almost entirely remove the negative impact and can increase property values up to 17%. Based on this estimate, if all of the blighted lots in Allegheny County were stabilized, the region would see a total increase of **\$457,620,095 in property values, or \$5,145 per house.**



CATALYZING ENERGY EFFICIENCY IN PROPERTY REHABS

In 2022 and 2023, Tri-COG Land Bank (TCLB), Green Building Alliance (GBA), and Rebuilding Together Pittsburgh (RTP) used funding from the RK Mellon Foundation to develop strategies and activities to improve energy efficiency in residential buildings. As a part of this project we created an Energy Efficiency Contractors Playbook detailing specific construction interventions, along with a larger discussion on how to overcome barriers to their adoption. Interventions outlined in the Playbook are relevant to houses across the board, regardless of the surrounding neighborhood's demographics. However, the report paid special attention to programming strategies for low-income homeowners. The needs of low-income homeowners are more complex, due not only to the dire need for funding to make home updates possible, but also because the properties often need multiple repairs. Knob and tube wiring, foundation drainage issues, leaky roofs, mold, and asbestos are basic safety and health needs that must be addressed before or in conjunction with any energy efficiency updates.

The relationships built between TCLB, GBA, and RTP through this planning process continue to flourish. Each organization offering a unique skillset that complements the others. These partnerships form the backbone for a more comprehensive program, addressing a mix of demographic groups and community needs. The next step is to pilot the Playbook interventions and adoption strategies on a wider swath of properties, bringing in more stakeholders to create meaningful momentum around the urgent need for a more equitable and sustainable Mon Valley region.

Final Report for RK Mellon Foundation

Residential 2030 District Pilot



Prepared by:



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2023 FUNDERS

The Forbes Funds

National Land Bank Network

Pennsylvania Department of Community and Economic Development

PNC Foundation

Richard King Mellon Foundation



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