



Stabilization, Homeownership, and Growth: The Tri-COG Land Bank 2024 Annual Report

LETTER FROM THE EXECUTIVE DIRECTOR

Expanding homeownership opportunities for residents is an aspiration for many communities, particularly since it is the most effective way to build generational wealth in families. For this reason, Tri-COG Land Bank (TCLB) continues to develop creative strategies and to build partnerships to effectively achieve this goal.

Looking to 2025, we will hit the milestone of acquiring our 200th property. TCLB's growing inventory supports families in member communities. Our homes enable families to transition out of rental spaces and to build equity in their homes. This creates pathways for generational wealth building and helps break the cycle of poverty.

In 2024, TCLB increased resources to expand the Reno-Lite program which is only available to owner occupants. Reno-Lite preserves quality, naturally affordable housing and invests in community businesses. Under this program, TCLB employs local contractors to complete basic renovations like electrical, plumbing, and heating. Afterwards, a homeowner can live in the house while making additional aesthetic improvements and building their own equity.

In 2024, TCLB sold two houses under the Reno-Lite program to new homeowners.

TCLB also pursued funding under the PHARE grant program in 2024. These funds will enable TCLB to renovate two vacant and previously abandoned properties in the City of Clairton creating a new pathway for homeownership.



TCLB continues to build partnerships and develop creative strategies to expand homeownership opportunities.

With these funds, TCLB will hire skilled contractors to complete system improvements (envelope, electrical, plumbing, heating) and address any code deficiencies. After construction, the homes will be sold to a homeowner who can increase their equity with more cursory renovations, such as adding appliances that are more modern, new carpets, or kitchen cabinets.

As TCLB moves into 2025, we will continue to focus on stabilization and expanding homeownership in these geographies along with all of our existing ones. TCLB approaches this new year with an eye towards growth and a keen interest in expanding our footprint and the volume of properties that we acquire. We look forward to conversations with potential new members and bringing neighborhood restoration, neighborhood stabilization, site development and economic redevelopment to more places across Allegheny County.



Neighborhood Restoration

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



Neighborhood Preservation

Addressing abandoned homes in stable neighborhoods.



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 districts.

OUR MEMBERS

In order for TCLB to operate in any community, the municipal government, school district, and county government must join together. All members appoint 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.

TCLB Members include:
28 Municipalities
9 School Districts
Allegheny County

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 a TCLB property is sold and returned 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

	Increased tax revenue	Improved health for community members 
	Increased property value	Reduced crime, especially gun-related violence 
	Savings in code enforcement, police, fire, and public works costs	Revitalized communities, attractive for new residents and growth 

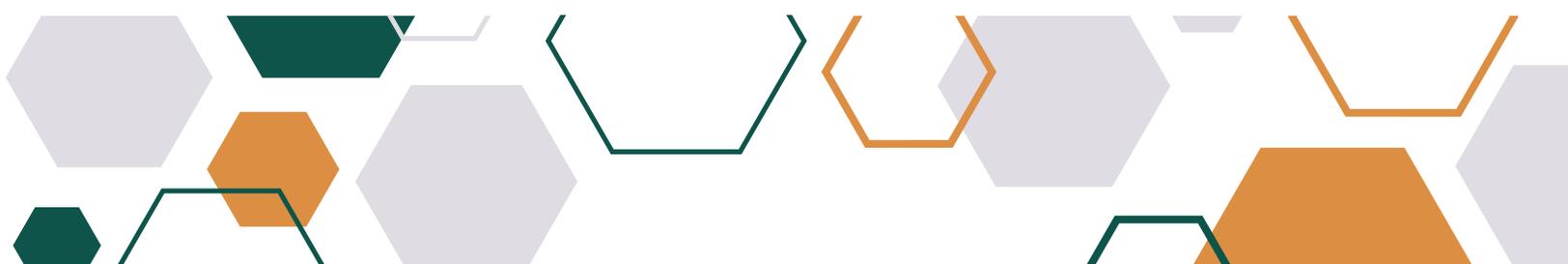


OUR PURPOSE

Abandoned properties are pervasive, expensive, and have damaging effects on the economic and social fabric of communities. Unattended property vacancies result in entire 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.

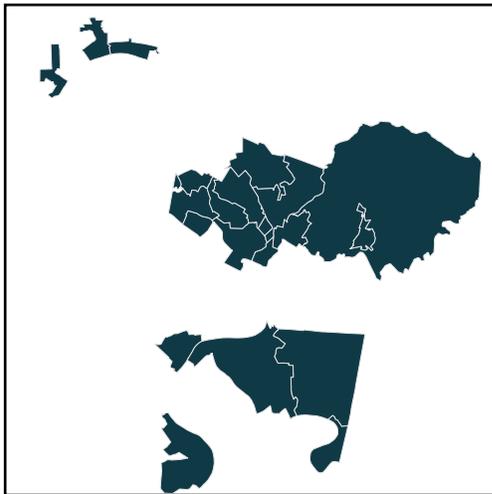
TCLB is committed to providing all of its properties with clear and insurable title, an essential protection that ensures property owners will not be financially responsible for the unpaid debts of previous owners. Clear titles help to support neighborhood stability by preventing unforeseen issues from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



2017-2018

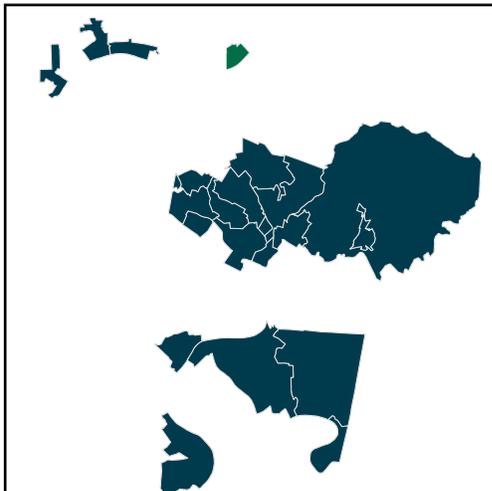
TCLB was founded in 2017 by Turtle Creek Valley Council of Governments and Steel Rivers Council of Governments. TCLB had 28 founding members: 21 municipalities, 6 school districts, and Allegheny County. The organization was born out of years of research and advocacy seeking to address the prevalent problem of vacant and abandoned properties in the Mon Valley and Eastern Suburban region of Allegheny County.

In 2018, TCLB acquired its first properties: a townhouse in East Pittsburgh and a vacant lot in Edgewood.



2019

Blawnox Borough was welcomed as TCLB's first new member!



2020

TCLB sold its first property: a vacant lot in White Oak.

2021

TCLB sold its first house, which was purchased by a first time homeowner.

This is the year that TCLB, for the first time, sold properties to a nonprofit organization. TCLB transferred three properties to the City of Bridges Community Land Trust.

TCLB acquired its 50th property.

2022

TCLB sold properties to Rebuilding Together Pittsburgh (RTP). RTP would go on to use Federal Home Loan Bank funding to renovate the properties for qualified home buyers.

TCLB released the Vacant Land Report.

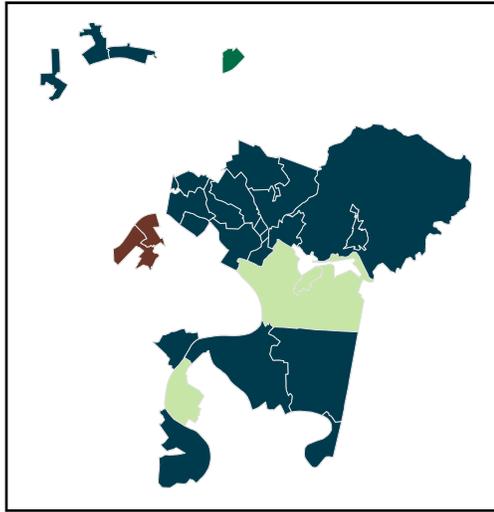
East Allegheny School District, East McKeesport, Glassport, Port Vue, North Versailles, and South Allegheny School District joined the land bank.



2023

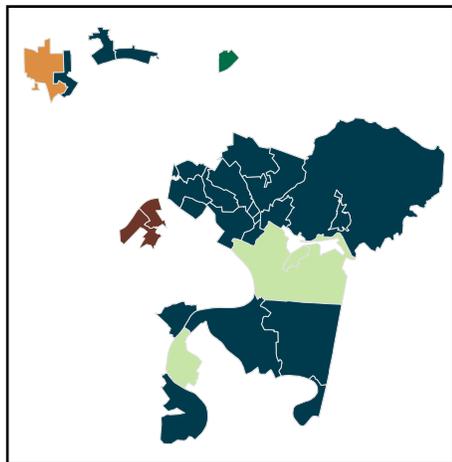
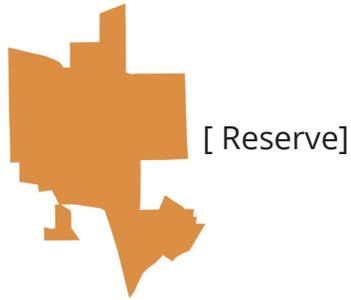
TCLB welcomed Homestead, West Homestead, and Steel Valley School District as members.

The Equitable Communities Collaborative was launched.

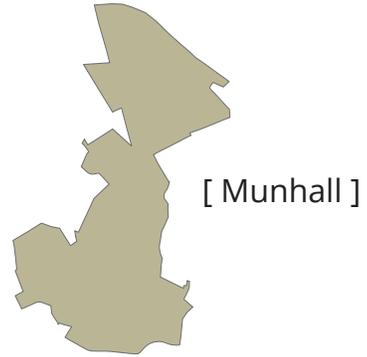


2024

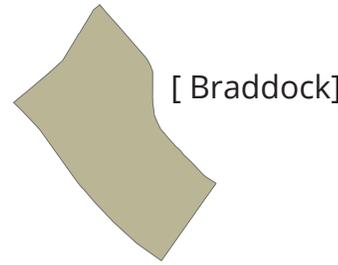
Reserve joined the land bank!



New Members



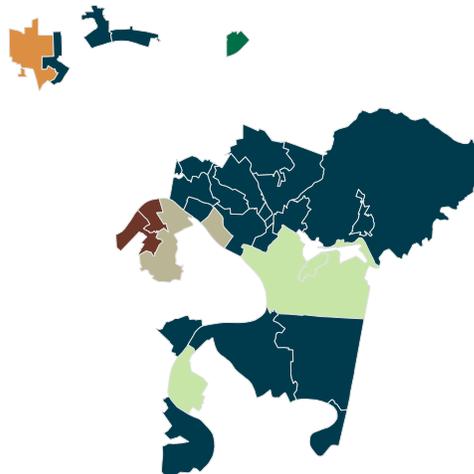
[Munhall]



[Braddock]

2025

Braddock and Munhall will join TCLB, increasing our membership to 40: 30 Municipalities, 9 School Districts, and Allegheny County.



Municipalities

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

*2025 New Members

School Districts

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

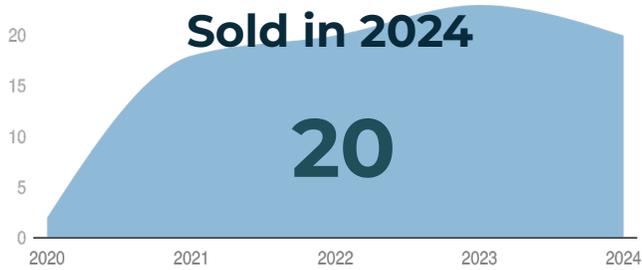
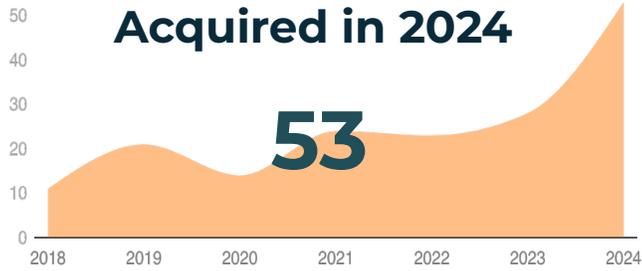
Allegheny County



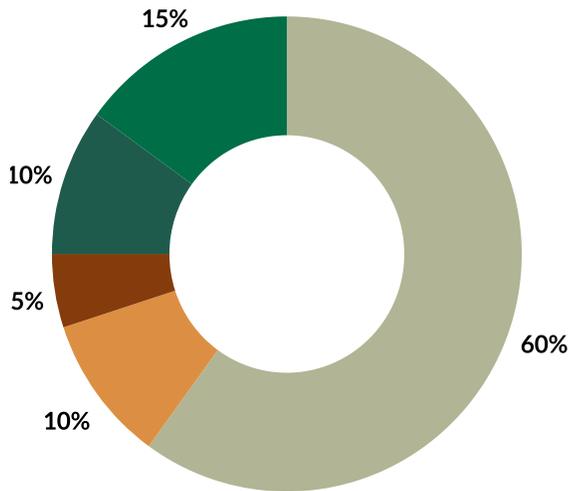
Total Acquired 2017-2024

New Milestones

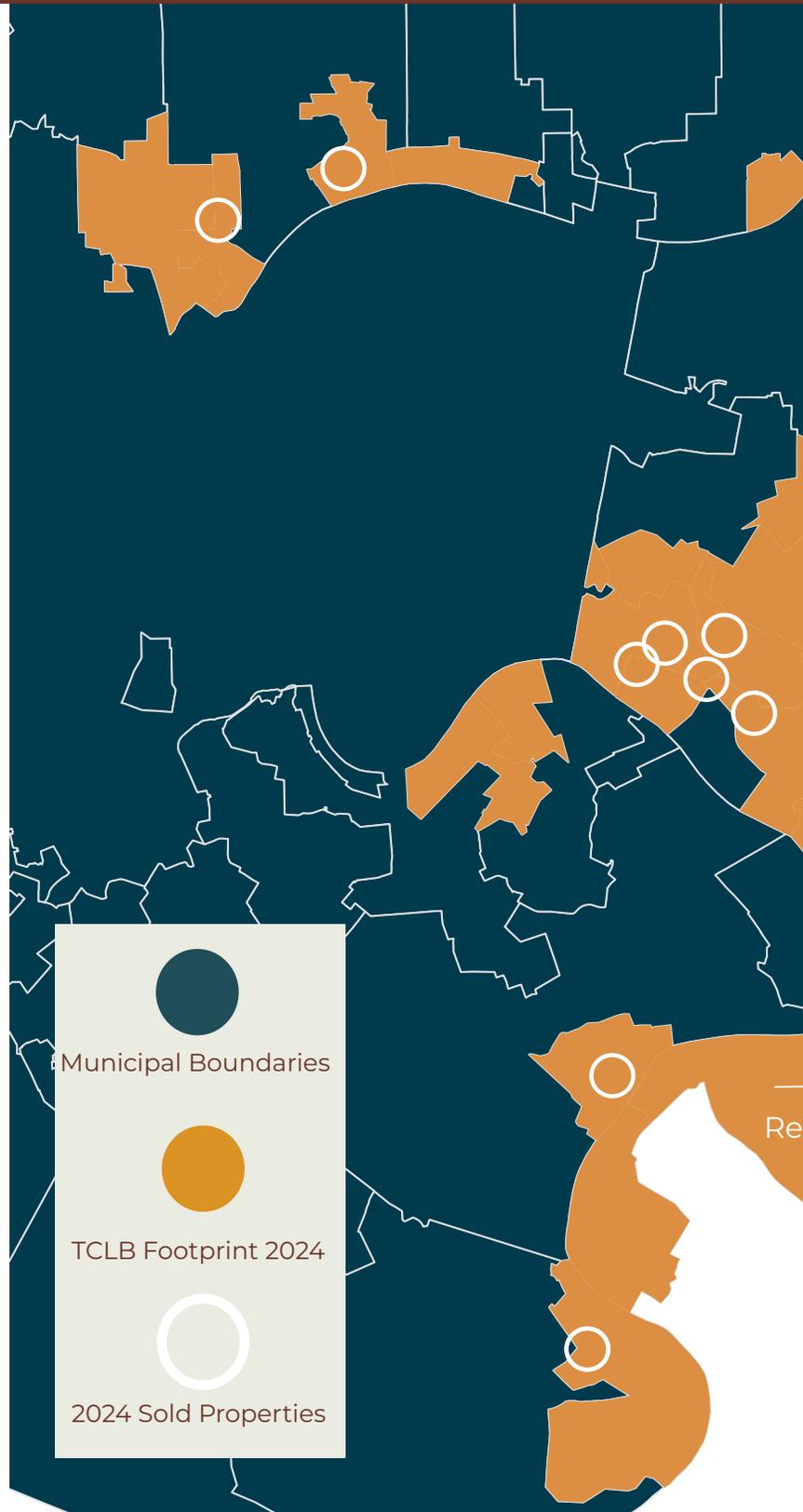
170



BUYERS OF TCLB SOLD PROPERTIES



- OWNER OCCUPANT**
- DEVELOPER TO SELL**
- DEVELOPER COMMITTED TO SELLING TO OWNER OCCUPANT**
- DEVELOPER TO RENT**
- NONPROFIT**



Total Sold 2017-2024

83

Currently Owned

87

2024 Sold Properties Map



Stabilizing Properties Before the Sale

\$ 283,920 Total Cost

155 Maintenance Activities

Once TCLB acquires a property, staff will visit the property, secure it, and continue to monitor on a regular basis. TCLB moves quickly 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.

2 Properties
Demolition
\$ 15,800

13 Properties
Cleanouts
\$ 24,697

11 Properties
New Roofs,
Plumbing Repairs and
Other Improvements
\$ 137,804

93 Properties
Lawn Care &
Snow Removal
\$ 61,365

36 Properties
Closing
Requirements
\$ 44,254

Community Partners



SUPPORTING AFFORDABLE HOMEOWNERSHIP

This was the fourth year of the partnership between TCLB and Rebuilding Together Pittsburgh (RTP), which was formed to secure and renovate previously abandoned properties and make them quality homes.

TCLB sold two houses to RTP in early 2024 - a house in North Braddock and another in Swissvale. RTP renovates the properties as part of the Federal Home Loan Bank Affordable Housing Program (FHLB); after renovation the homes will be sold to a homeowner making less than 80 percent of the Area Median Income. The property in Swissvale has been completely renovated and was sold to a new owner in 2024.



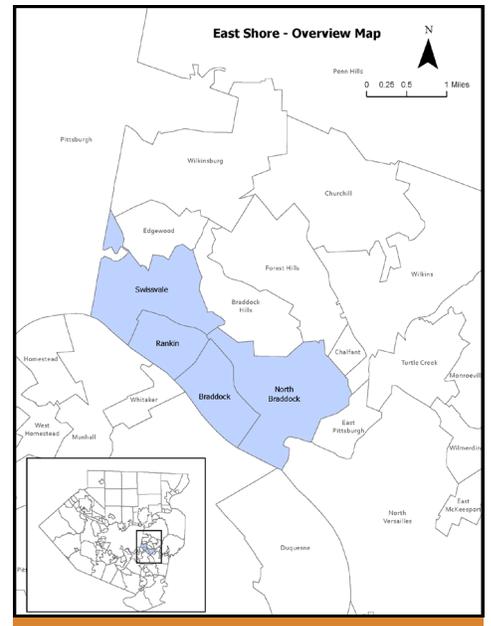
TCLB also sold a vacant lot to RTP as part of a FHLB project from 2023. TCLB owned two properties adjacent to each other - one that could be renovated and one that needed to be demolished. TCLB transferred the salvageable structure to RTP in 2023 to renovate and TCLB used an ACT 152 grant from Allegheny County to demolish the other house in 2024.

Once the property was demolished, TCLB sold the vacant lot to RTP. The home, now with a larger yard, was sold to a homeowner in early 2025.

BLIGHT STUDY FOR EZCB

In 2024, TCLB was commissioned by the Enterprise Zone Corporation of Braddock (EZCB) to collect field data and draft a report. This effort provided valuable context to EZCB for the implementation of their mission to encourage business investment and create and retain jobs in Braddock, North Braddock, Rankin, and Swissvale (East Shore Communities).

The report is a snapshot of demographic and vacant property conditions in the East Shore Communities and includes community development activities that are already taking place in these communities; which can serve as anchors and partners in EZCB's upcoming efforts.



Programs & Projects

What is Conservatorship?

A judge can appoint a conservator to bring a vacant, abandoned property into compliance. The conservator is not the owner, but is the appointed party that is responsible to bring the structure/ vacant lot into compliance with code standards.

Once the conditions are addressed per the Conservatorship requirements, the property can be sold. This process is generally more complex, lengthy, and expensive than the tax foreclosure process. TCLB is currently the Conservator of two properties.



Homeownership in the City of Clairton

TCLB is working with Allegheny County on a renovation project using grant funding from PHARE* and the Allegheny County Housing Trust Fund to renovate two vacant and previously abandoned properties in the City of Clairton into safe and habitable homes. These renovations will expand the pool of potential buyers of TCLB properties to include community members who may not have the funds on hand to complete renovations themselves, creating a new pathway for homeownership.

TCLB will hire skilled contractors to complete system improvements and address any code deficiencies. The product will be a safe home that can be sold to and occupied by the homeowner while they finish more cursory renovations; such as adding appliances that are more modern, new carpets or kitchen cabinets.

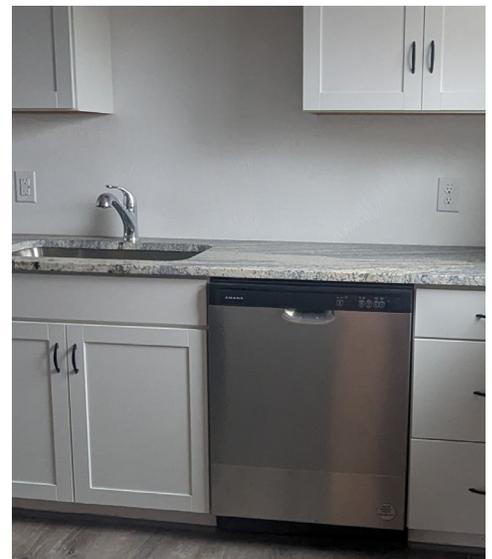
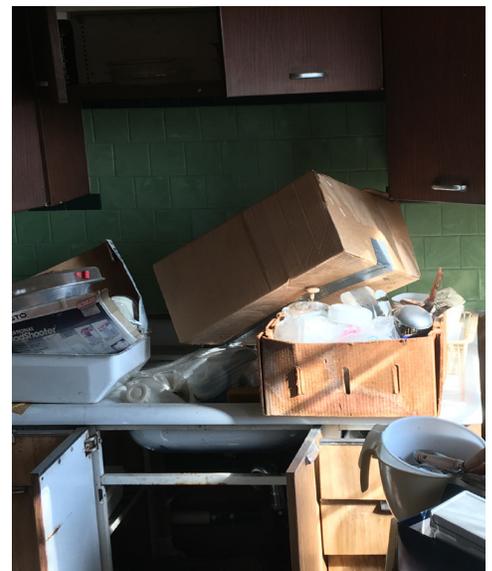
TCLB will use at least \$55,500 of the funds to repair and sell at least one home to a buyer whose income is below 50% of Area Median Income (AMI). \$25,000 of that will be reserved to reduce barriers to homeownership such as paying for closing costs or improving the buyer's debt-to-income ratio so that they qualify for the most generous mortgage products. In 2024, the roofs were replaced on both properties. The rest of the renovations will begin in 2025.

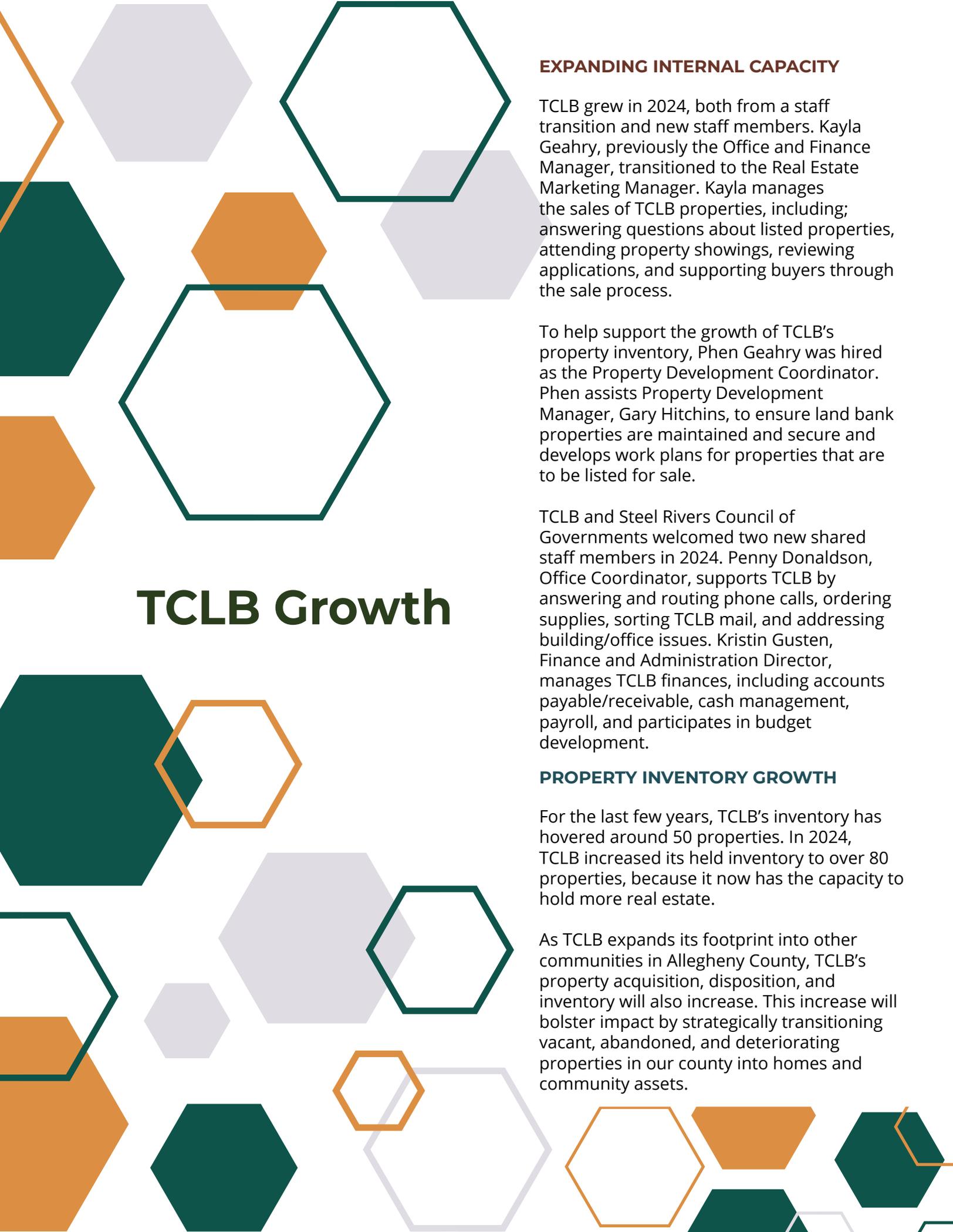


Reno-Lite

Reno-Lite is a TCLB program that preserves quality, naturally affordable housing and targets owner occupants. 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.

A homeowner can then live in the house while making additional aesthetic improvements. In 2024, TCLB sold two houses to homeowners under this program.





TCLB Growth

EXPANDING INTERNAL CAPACITY

TCLB grew in 2024, both from a staff transition and new staff members. Kayla Geahry, previously the Office and Finance Manager, transitioned to the Real Estate Marketing Manager. Kayla manages the sales of TCLB properties, including; answering questions about listed properties, attending property showings, reviewing applications, and supporting buyers through the sale process.

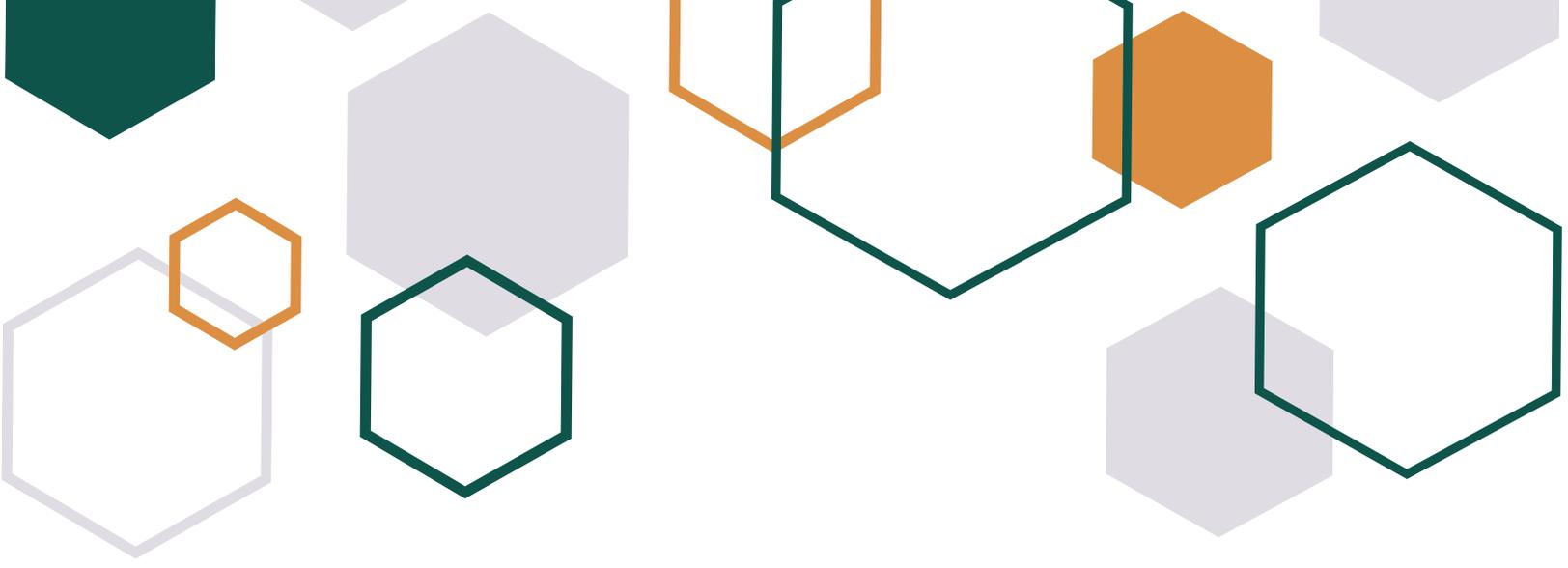
To help support the growth of TCLB's property inventory, Phен Geahry was hired as the Property Development Coordinator. Phен assists Property Development Manager, Gary Hitchins, to ensure land bank properties are maintained and secure and develops work plans for properties that are to be listed for sale.

TCLB and Steel Rivers Council of Governments welcomed two new shared staff members in 2024. Penny Donaldson, Office Coordinator, supports TCLB by answering and routing phone calls, ordering supplies, sorting TCLB mail, and addressing building/office issues. Kristin Gusten, Finance and Administration Director, manages TCLB finances, including accounts payable/receivable, cash management, payroll, and participates in budget development.

PROPERTY INVENTORY GROWTH

For the last few years, TCLB's inventory has hovered around 50 properties. In 2024, TCLB increased its held inventory to over 80 properties, because it now has the capacity to hold more real estate.

As TCLB expands its footprint into other communities in Allegheny County, TCLB's property acquisition, disposition, and inventory will also increase. This increase will bolster impact by strategically transitioning vacant, abandoned, and deteriorating properties in our county into homes and community assets.



TCLB grows its footprint and homeownership impact.

- Moving into 2025

Expanding Our Footprint

TCLB uses an opt-in membership model, where municipalities and school districts can elect to join the land bank and have TCLB operate in their community.

In 2025, Braddock and Munhall Borough will join the land bank. With the additional of these new municipal members, TCLB footprint will now be complete in four of its member School Districts: Clairton City, Gateway, Steel Valley, and Woodland Hills.

As a multi-jurisdictional land bank, TCLB has the unique ability to work with its communities and their neighbors to address vacant, abandoned, and deteriorating properties across municipal lines, and it is committed to serving any community that wants its support.

Homeownership Opportunity Growth

TCLB is excited to move forward with the development of the PHARE project in the City of Clairton, creating two new affordable homes for owner occupants in the community.

TCLB will also be moving forward with a project in the McKeesport Area School District that will transform vacant, abandoned properties into four permanently affordable, modular homes.

Representative Summer Lee and U.S. Senators Bob Casey and John Fetterman secured \$1,700,000 for the Tri-COG Land Bank Modular Houses on Blighted Land Project in McKeesport.

TCLB will partner with City of Bridges Community Land Trust on this project to create these permanently affordable, homeownership opportunities.

2024 BOARD OF DIRECTORS

David Pasternak, Chair
Resident of White Oak Borough

Elaina Skiba, Vice Chair
Glassport Borough

Maureen Quinn, Treasurer
former Assistant Manager, Program and Policy Development Housing and Human Services Division, Allegheny County Economic Development

Amanda Settelmaier, Secretary
Executive Director at Turtle Creek Valley COG

Michael Belmonte, Board Member
Woodland Hills School District

Crystal Jennings-Rivera, Board Member
Stewardship and Engagement Manager at City of Bridges Community Land Trust

Tony Kurta, Board Member
City of Clairton

Richard Livingston, Board Member
Clairton City School District

Louis Weyand, Board Member
Allegheny County Representative

2024 STAFF

An Lewis
Executive Director

Natalie Boydston
Director of Program Operations

Penny Donaldson
Office Coordinator

Kayla Geahry
Real Estate Marketing Manager

Phen Geahry
Property Development Coordinator

Kristin L. Gusten
Finance and Administration Director

Gary Hitchins
Property Development Manager

Rachel Pecharka
Part-Time Project Coordinator

Alan Sisco
Director of Special Projects

Vannie Wang
GIS and Data Analyst

Emily Woodard
Strategy and Development Manager

2024 FUNDERS

The Forbes Funds

National Land Bank Network

Pennsylvania Department of Community and Economic Development

PNC Foundation

Richard King Mellon Foundation



TCLB
Tri-COG Land Bank

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