

FRAMEWORK FOR CHANGE:

Increasing Capacity &
Scaling Solutions

2025 Update



TCLB

Tri-COG Land Bank

Letter from the Executive Director

Dear Members, Partners, and Friends:

2025 was an exciting year for the Tri-COG Land Bank (TCLB). We reached a significant milestone by selling our 100th property, ending the year with 105 total properties returned to productive use. Our footprint also expanded as we welcomed Munhall and Braddock in 2025, with Crafton and the Carlynton School District set to join in 2026.

We remain committed to supporting our member communities and their strategies for community stabilization and growth. Through secured funding and our continued collaboration with Rebuilding Together Pittsburgh, we are expanding affordable housing in our communities, aligning our work with Allegheny County initiatives to expand housing opportunities for all residents. TCLB is excited to serve as the fiscal sponsor for the Pennsylvania Land Bank Network (PALBN). We are proud to support this statewide resource, which connects all 40 land banks across the Commonwealth and helps them build capacity and share resources. Through this collaboration, land banks were centrally featured in Governor Shapiro's Housing Action Plan. This recognition underscores the vital role land banks play in

solving the Commonwealth's housing crisis. We also launched the TCLB Toolkit Series, transforming our Advisory Committee meetings into a collaborative space for learning and technical problem-solving. Looking ahead to 2026, we will continue to focus on stabilizing neighborhoods by working alongside our members and partners to turn vacant, abandoned, deteriorating properties back into community assets and homes for residents.



Sincerely,
An Lewis
Executive Director, Tri-COG Land Bank

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 works closely with each community to identify properties and strategies that are consistent with local priorities. Member participation is paramount to the functioning of TCLB.

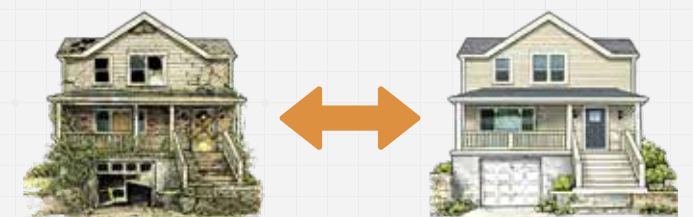
To financially support operations and property transactions, members contribute to TCLB annually. Provided in the PA Land Bank Act, 50% of property tax revenue is shared with TCLB for five years after a TCLB property is sold and returned to tax paying status. Members also agree to forgive any outstanding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

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 increased risk of crime and fire, high maintenance costs, and uncollected taxes. This creates a cycle of disinvestment with the ultimate cost being 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.



Benefits of Working with TCLB

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



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.

Properties

TCLB sold its **100th** property in 2025, reaching 105 total sold by the end of the year!

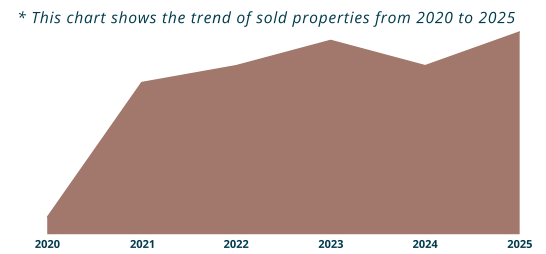
11 Properties
 New Roofs,
 Plumbing Repairs, and
 Other Improvements
\$200,596

817 Property Visits
 Lawn Care &
 Snow Removal
\$140,857

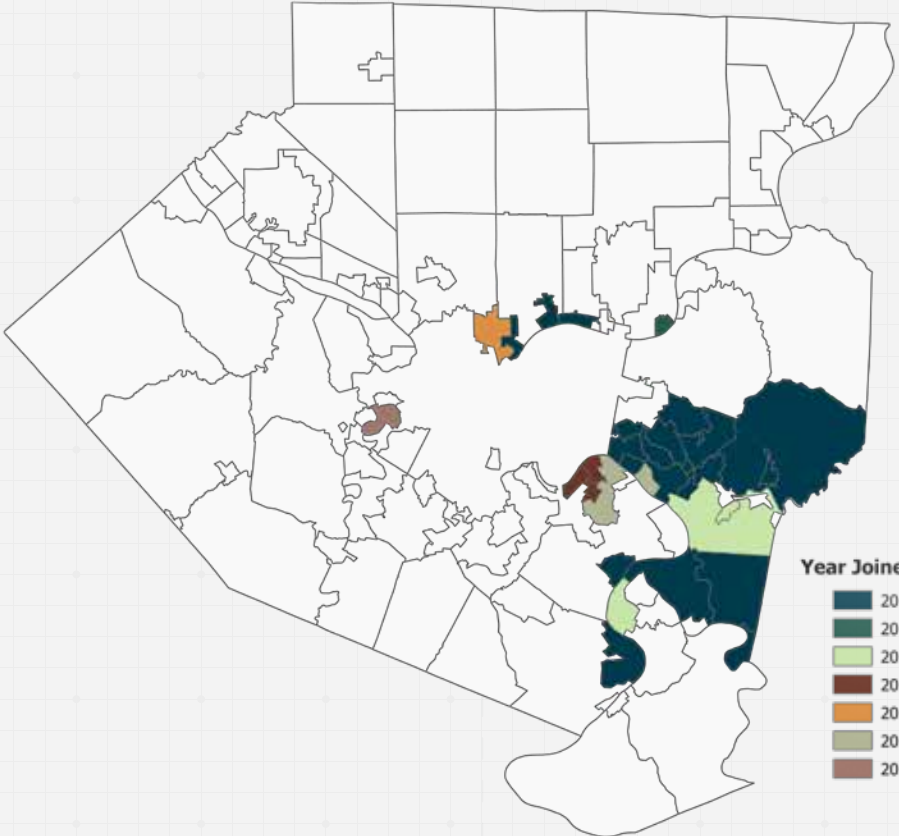
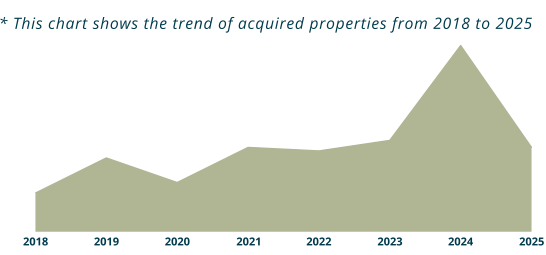
23 Properties Cleanouts
\$60,440

17 Properties Closing Requirements
\$10,955

Properties Sold



Properties Acquired



- Blawnox
 - Braddock
 - Braddock Hills
 - Chalfant
 - Churchill
 - Clairton
 - Crafton*
 - 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
- *2026 New Members

- Clairton City SD
 - Carlynton 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
- *2026 New Members

Allegheny County



Munhall and Braddock joined TCLB in 2025. Crafton and Carlynton SD will join in 2026.

Members

31
Municipalities:

10
School Districts

1
County

42
Total Members

Introducing: The TCLB Toolkit Series

In 2025, TCLB set out to redefine the value of our Advisory Committee meetings. While these gatherings have always served as a hub for member updates, property news, and networking, we recognized an opportunity to transform them into a deeper educational resource. This led to the launch of the TCLB Toolkit Series. By introducing specialized subjects and guest practitioners into our regular meeting schedule, these meetings are now also a collaborative space for learning and problem-solving.

We kicked off the series in June 2025 with a session featuring Ray Englert from the Allegheny County Department of Economic Development's Vacant Property Recovery Program (VPRP). This session was particularly impactful as we compared TCLB's acquisition processes with the VPRP. By highlighting how our programs differ and—more importantly—how they complement one another, we provided attendees with a clearer roadmap for choosing the right tool for their specific revitalization goals.

In September, Midge VanDalinda from Loan Depot joined us. She provided information on different renovation loan products. Midge detailed the 203(k) loan and other products that allow buyers to bundle purchase and renovation costs into a single mortgage.

We wrapped up 2025 in December with a Winter Celebration, where we connected with our members and partners who make our work possible.

As we move into 2026, TCLB will continue to host learning sessions and will bring in new voices and topics to broaden our understanding of emerging programs and practices.

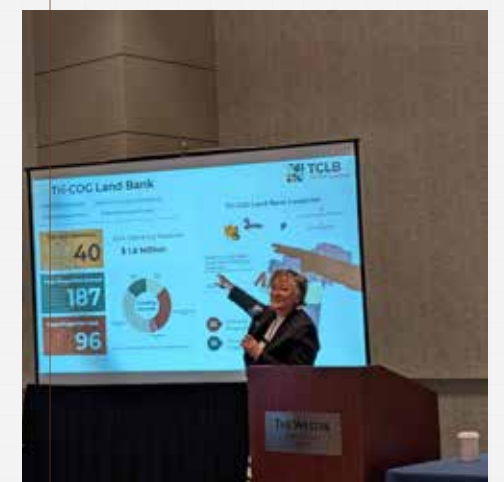


TCLB in the Community Sharing Expertise and Building Connections

In 2025, the TCLB reinforced its role as a regional partner and leader in property revitalization through education and outreach.

Nationally, our staff participated in the National Land Bank Summit in Detroit Michigan, contributing both a presentation and a poster. Closer to home, our staff engaged with peers at the Pennsylvania Housing Alliance and Pennsylvania Association of Housing and Redevelopment Agencies annual conferences.

TCLB was also a guest speaker for Carnegie Mellon University, providing insight on land banking, and for the Neighborhood Allies Co-Powerment Series where we discussed TCLB and our property pipeline process. By serving as both a practitioner and a guest speaker, TCLB shares its expertise to support community-led revitalization efforts throughout Allegheny County.



Partnerships

In 2025, the TCLB continued its collaborative approach to community development by expanding its partnership with Rebuilding Together Pittsburgh (RTP). Building on a successful history of collaboration, TCLB and RTP secured funding from the Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund, the Federal Home Loan Bank (FHLB), and the Allegheny County Housing Trust Fund.

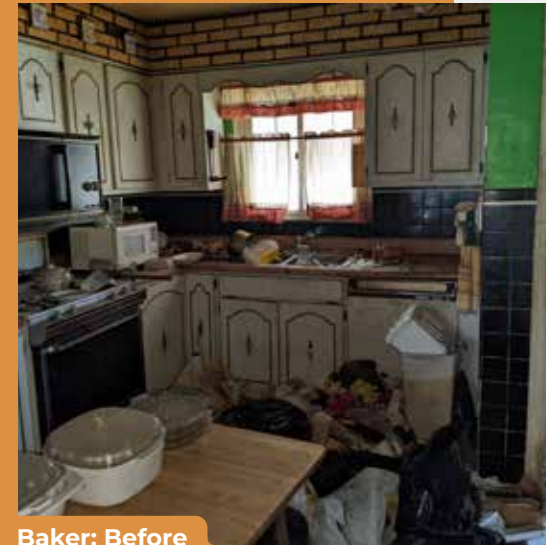
This funding supports the transfer and full renovation of six properties, bringing our total to 13 homes converted into affordable homeownership opportunities with RTP. This partnership leverages the unique expertise of both organizations: TCLB clears complicated titles and stabilizes abandoned assets, while RTP manages the comprehensive construction process. Full renovations for these six homes are scheduled to begin in 2026.

To ensure long-term sustainability, Energy Efficiency Empowerment (E3) provides energy efficiency upgrades to the properties. For this specific project, E3 utilized local contractors trained through the Pittsburgh Gateways and Penn College workforce development program. By focusing on energy efficiency and hazard remediation, this collaboration ensures healthier living environments and significantly lower utility bills for the new homeowners.

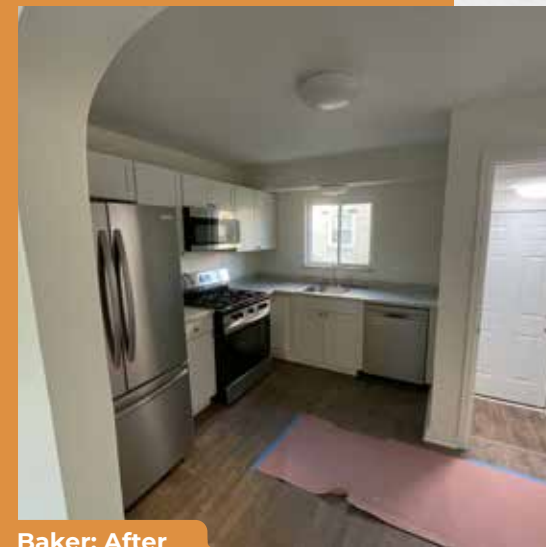
By aligning local resources and investing in both people and property, TCLB, RTP, and E3 are addressing housing needs in our communities in new ways. We are proud to showcase this collective impact. **Together, we're creating stable pathways to homeownership throughout Allegheny County.**



1101 4th Street



Baker: Before



Baker: After



Staff and Interns completing property surveys

Renovating Homes in Clairton

TCLB is transforming two abandoned houses in Clairton into fully renovated, safe homes using PHARE and Allegheny County Housing Trust funds. Renovations of one home are already completed and will be listed in 2026, while work on the second house is currently underway.

By handling all major repairs and system upgrades, we are creating new opportunities for homeownership in the community. These properties will be sold to income-qualified buyers, turning previously vacant houses into high-quality, move-in-ready homes for our neighbors.

Blight Study & LGA Intern

In 2025, TCLB advanced its mission to address distressed properties by completing on-the-ground vacant and abandoned property surveys for several member communities and expanding its focus on the revitalization of vacant land. Through the Local Government Academy's Municipal Internship Program, TCLB hosted two interns who supported these initiatives.

With the focus of vacant land on our mind, TCLB is planning to launch a pilot program that will replace high maintenance turfgrass with a clover seed mixture on demolition sites. TCLB continues to explore green energy, conceptualizing the use of abandoned vacant land for solar panel installation. Additionally, new policies were drafted to develop a formal lease-to-own process in order to help empower urban gardening on TCLB-owned vacant land.

Involvement With Pennsylvania Land Bank Network

The Pennsylvania Land Bank Network (PALBN) is a support system that connects land banks across the Commonwealth. By providing specialized training, resource access, and technical assistance, PALBN supports and advocates for Pennsylvania's 40 land banks, empowering them to return vacant, abandoned, and deteriorated properties to productive use.

Originally established by the Pennsylvania Housing Alliance, the PALBN is now transitioning into a new phase of growth. It is developing a strategic plan, providing educational resources to land bank practitioners, and building an educational campaign to state elected and appointed officials illustrating the value of land banks. Through these efforts, land banks are prominently mentioned in Governor Shapiro's Housing Action Plan – a milestone that establishes land banks as essential tools for

combating vacant, abandoned properties and creating more homes for Pennsylvanians.

By serving as the fiscal sponsor for the grants enabling this work, TCLB is helping to ensure that land banks statewide are better positioned to secure long-term investment and legislative support. With dedicated funding to fuel its strategic plan, PALBN is focused on several high-impact initiatives heading into 2026:

Map the Movement: Creating the first-ever statewide data snapshot to quantify land bank impact.

Fuel Knowledge: Relaunching an on-demand online Resource Hub for practitioners.

Build Skills: Establishing a structured peer network and comprehensive training program.

Plan for Power: Developing a long-term roadmap to sustain and grow the land bank movement through 2026 and beyond.

By supporting PALBN, TCLB is helping to build statewide infrastructure and the connections necessary to turn neglected properties back into community assets and homes for more Pennsylvania residents.



Moving Forward into 2026

Looking ahead to 2026, the Tri-COG Land Bank is focused on increasing our momentum and expanding programs and technical assistance to our members. We plan to increase our property acquisitions, ensuring we are comprehensively addressing vacant, abandoned, and deteriorating properties to support our member communities' local strategies and long-term resiliency.

We remain committed to deepening our partnerships with our members, partners, and stakeholders. Building these relationships is essential to expanding our footprint and ensuring that our work aligns with the

unique needs of each neighborhood. We will also continue to evolve the TCLB Toolkit Series, providing technical assistance and peer learning opportunities to help navigate complex property challenges.

We will continue to support PALBN in building the statewide connectivity and capacity required to strengthen land banks across the Commonwealth. Through these local and statewide efforts, we look forward to another year of turning abandoned properties back into community assets for the benefit of our communities and residents.

2025 Board of Directors

Tony Kurta, Chair
City of Clairton

Elaina Skiba, Vice Chair
Glassport Borough

Maureen Quinn, Treasurer
Program and Loan Coordinator
for the Hebrew Free Loan
Association of Pittsburgh

Amanda Settelmaier,
Secretary
Executive Director at Turtle
Creek Valley COG

Michael Belmonte, Woodland
Hills School District

Kelly Henderson, Resident
Representative of Homestead
Borough

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

Richard Livingston, Clairton
City School District

Louis Weyand, Allegheny
County Representative

2025 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

Alan Sisco
Director of Special Projects

Vannie Wang
GIS and Data Analyst

2025 Funders

Hillman Foundation

Pennsylvania Department
of Community and
Economic Development

Pennsylvania Housing
Finance Agency

Allegheny County
Department of Economic
Development

FY23 Appropriations
Community Projects:

Representative Summer
Lee

U.S. Senators Bob Casey
and John Fetterman



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