



# TCLB

Tri-COG Land Bank

## Recovering Vacant, Abandoned, and Deteriorating Properties in Crafton

# Cycle of Property Abandonment and Deterioration



# Cost of Blighted Properties

## Direct Costs

- Code enforcement
- Police and fire
- Public works
- Demolition
- Loss of tax revenues

## Indirect Costs

- Decreased property values
- Lack of investment
- Neighborhood perception

***In 2013, blighted properties cost Tri-COG Communities over \$19.3 million per year in direct costs and up to \$250 million per year in lost property value.***

# Building a Comprehensive Strategy

A land bank is an important tool, but it is not the whole toolkit.



- Land Banking
- Strategic Code Enforcement
- Brownfield Development
- Education and Knowledge Sharing
- Affordable Housing
- Planned Greening
- Urban Agriculture
- Economic Development
- Building Partnerships

# Benefits of Working with a Land Bank

- Land Banks work to make existing systems more efficient by:
  - **Initiating the tax sale** on those which it has decided to acquire beforehand. Properties are chosen with an end goal in mind.
  - Working with municipalities to determine the **best use of the property**.
  - Finding **responsible, vetted buyers** who will continue to maintain the property.
  - Protecting buyers by offering all properties with **clear, insurable title**.



# Communities Play an Active Role in Governance



# Membership

- All three taxing bodies must be members- Allegheny County, Municipality, School District
- Commit to the 3 financial components that make the Land Bank fiscally sustainable:
  - Tax Discharge
  - 50% Tax Recapture for 5 Years
  - 5% of Collected Delinquent Real Estate Taxes

# TCLB Property Pipeline

241 Properties



55

Acquisition Process



91

Owned Property



11

Applications Accepted



95

Sold Property



34 /57

Satisfied Enforcement  
Mortgage

Sold  
Property

TCLB  
Owned  
Property:  
186

63

Jan.2024

83

Dec.2024

87

Feb.2025

89

May.2025

95

Jul.2025

122

Jan.2024

170

Dec.2024

172

Feb.2025

175

Mar.2025

184

April.2025

185

May.2025

186

Jul.2025



# Landscaping Projects





# Property Clean Outs





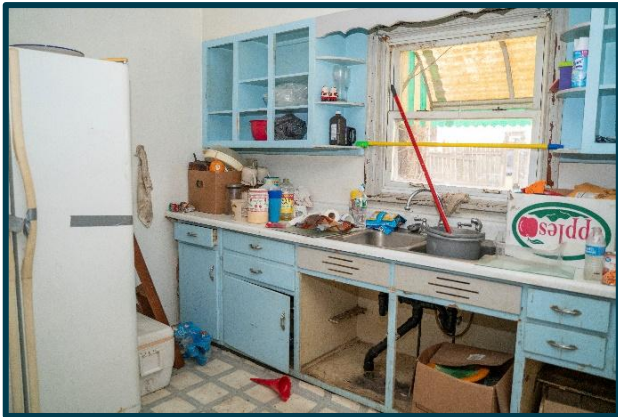
# TCLB Property Sold to Owner Occupant



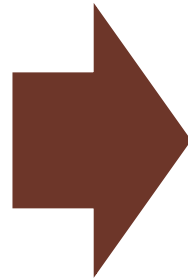
**Before**



**After\***



**Before TCLB Clean Up**



**After TCLB Clean Up**



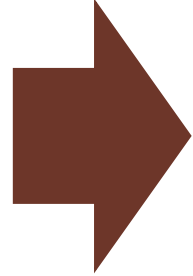
**Renovations Complete\***



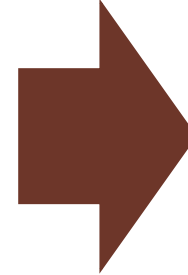
# Sold to a Developer – Sold to Owner Occupant



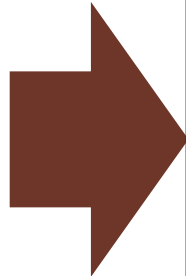
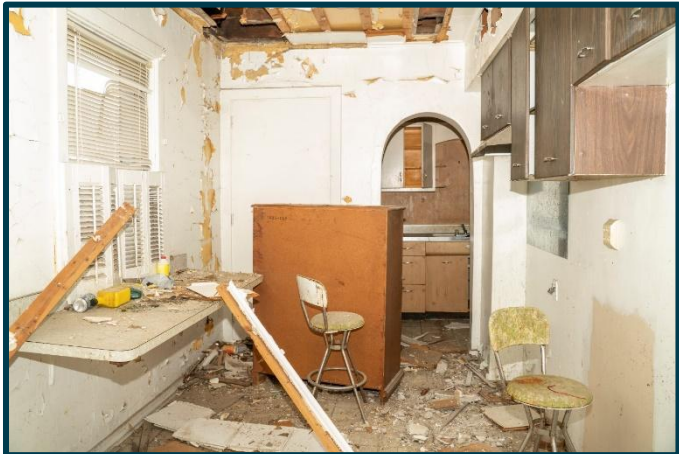
**Before TCLB Clean Up**



**After TCLB Clean Up**



**Improvements**



# Reno-Lite

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

A homeowner can then live in the house while making additional aesthetic improvements.



# Reno-Lite



**Before**



**After**



# Questions:

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