City of Pittsburgh

Report to City Council and the Pittsburgh Land Bank
Board of Directors

Sustainable Funding for Pittsburgh Land Bank Task Force

December 22, 2025

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The Honorable President and Members of Council
City-County Building, Fifth Floor
414 Grant Street
Pittsburgh, PA 15219

The Pittsburgh Land Bank Board of Directors
412 Boulevard of the Allies, Suite 901
Pittsburgh, PA 15219

Dear President and Members of Council, and The Pittsburgh Land Bank Board of Directors,

Attached is the report and recommendations from the Task Force on Sustainable Funding for the Pittsburgh Land Bank. This report is submitted in accordance with Resolution 333 of 2025, which tasks the Sustainable Funding for the Pittsburgh Land Bank Task Force to "deliver a written set of recommendations to City Council and the Land Bank Board."

The Task Force held five meetings, and the Steering Committee held eight meetings between July and October 2025. The Task Force submitted a formal budget request to the Office of Management and Budget for the 2026 Operating Budget, which included a five-year draft budget for the Pittsburgh Land Bank and a request of nearly $1.5 million for the 2026 funding gap.

This report is the result of the numerous meetings and funding research done by the Task Force.

We look forward to the continued discussion around sustainable funding for the Pittsburgh Land Bank.

Sincerely,

The Task Force on Sustainable Funding for the Pittsburgh Land Bank members:
Councilman Bobby Wilson
Sally Stadelman
Councilperson Erika Strassburger
Kyle Chintalapalli
Kate Diersen
Dr. Jamil Bey
Pete McDevitt
Patrick Cornell
Wanda Wilson

Introduction

On May 19, 2025, Councilman Bobby Wilson announced legislation to establish a Task Force on Sustainable Funding for the Pittsburgh Land Bank. The Task Force, along with its Steering Committee, was formally created through Resolution 333 of 2025, adopted by City Council on June 10, 2025.adopted by City Council on June 10, 2025.

As outlined in the bill, the Task Force is charged with:

1. Reviewing the current and projected financial position of the Pittsburgh Land Bank;
2. Exploring models used by other land banks nationally;
3. Identifying potential public, private, and hybrid funding sources; and
4. Recommending actionable strategies for recurring support, including legislative or budgetary options.

The Steering Committee is responsible for:

1. Meeting regularly to advance the objectives of the Task Force;
2. Coordinating the efforts of the broader Task Force, convening the full membership or specific members as appropriate; and
3. Reporting back to the full Task Force to ensure transparency and alignment.

Per Resolution 333 of 2025, the Task Force is required to submit meeting minutes to the Clerk's Office and deliver written recommendations to City Council and the Pittsburgh Land Bank Board in the form of a report.

Membership

The composition of the Task Force and Steering Committee is set forth in Resolution 333 of 2025.

The Task Force is comprised of nine members:

1. The Chair of the Pittsburgh Land Bank Board, who shall serve as Chair of the Sustainable Funding for the Pittsburgh Land Bank Task Force: **Councilman Bobby Wilson**
2. The Acting Executive Director of the Pittsburgh Land Bank: **Sally Stadelman**
3. The Chair of City Council's Committee on Finance and Law: **Councilperson Erika Strassburger**
4. A representative from the Mayor's Office: **Kyle Chintalapalli**
5. A representative from the Urban Redevelopment Authority ("URA"): **Kate Diersen**
6. A representative from the Department of City Planning: **Dr. Jamil Bey**
7. The City Council Budget Director: **Pete McDevitt**
8. A representative from the Office of Management and Budget: **Patrick Cornell**
9. The Finance Chair of the Pittsburgh Land Bank: **Wanda Wilson**

The Steering Committee included:

1. The Chair of the Pittsburgh Land Bank: **Councilman Bobby Wilson**
2. The Chair of City Council's Committee on Finance and Law: **Councilperson Erika Strassburger**
3. A representative from the Mayor's Office: **Kyle Chintalapalli**

4. A representative from the Office of Management and Budget: **Patrick Cornell**

Additional individuals were invited to one or more meetings to provide critical context, research findings, and ideas:

1. Jennifer Gula, Director of Finance and City Treasurer
2. Julianne Hluska, Chief of Staff to Councilman Bobby Wilson
3. Morgan Martin, Legislative Aide, City Council District 1
4. Scott McMurtry, Chief of Staff to Councilperson Erika Strassburger
5. Hanna Theile, Intern, City Council District 8
6. Alex Wagner, Budget Analyst, Office of Management and Budget

Meetings

The Task Force had five meetings:

- July 18, 2025: Minutes
- August 13, 2025: Minutes
- August 28, 2025: Minutes
- September 18, 2025: Minutes
- October 10, 2025: Minutes

The Pittsburgh Land Bank Overview

The Pittsburgh Land Bank ("PLB") was established in Spring 2014 following the passage of Ordinance 10 of 2014 by City Council. Its mission is to return unproductive properties to beneficial reuse through an equitable, transparent, and public process. The PLB plays a critical role in revitalizing neighborhoods and strengthening Pittsburgh's socially and economically diverse communities.

Over the past few years, the PLB has experienced both significant progress and substantial challenges. In 2023, the PLB focused on defining its role within the City's broader land recycling system by scaling operations, increasing land transactions, and deepening partnerships with residents and community organizations. Major accomplishments included:

- Implementation of the PLB's competitive Disposition Process;
- Completion of the first interagency property transfer between the Urban Redevelopment Authority and the PLB; and
- Legislative authorization to enter into and subsequent execution of the City–URA–PLB Tri-Party Cooperation Agreement, establishing a framework for coordinated property transfers among the three entities.

Additional details on 2023 milestones can be found in the PLB's 2023 Annual Report.

In 2024, the PLB's efforts centered on solidifying its position within the City's land recycling system. The PLB completed multiple property sales, many sourced from the URA's inventory, further expanding collaboration under the Tri-Party Agreement.

In 2025, City Council authorized the City of Pittsburgh to enter into an agreement with the PLB, Allegheny County, and Pittsburgh Public Schools to create a process for the Land Bank to access the Sheriff's Sale. The Sheriff's Sale is a more efficient and effective way for the Land Bank to acquire tax-delinquent property and allows the PLB to use its Priority Bid to acquire property without competition from the private market. The agreement was signed by all parties in November 2025 and is now fully executed. The Pittsburgh Land Bank also launched its Pilot Residential Rehab program this year, creating a pathway for qualified buyers to apply to purchase a vacant property to rehab into their primary residence. By the end of 2025, the Land Bank will have completed over 100 property sales.

Currently, the PLB faces a critical financial challenge. Federal American Rescue Plan Act ("ARPA") funding, the PLB's primary revenue source up to this point, must be spent by the end of Fiscal Year 2026. Without a sustainable funding mechanism in place, the Land Bank's capacity to address vacant and tax-delinquent properties will be severely constrained.

The Task Force on Sustainable Funding was convened to identify long-term financial strategies to ensure the PLB's continued ability to return vacant properties to productive use and maintain progress toward equitable neighborhood revitalization.

Naming the Problem

For decades, vacant and abandoned properties have created significant financial, operational, and social burdens for the City of Pittsburgh. The 2017 *Cost of Blight* report by the Center for Community Progress showed that Pittsburgh spends nearly $2 million each year on code enforcement, police, and fire responses to vacant structures, with officers and inspectors collectively spending tens of thousands of hours addressing complaints, inspections, and service calls related to blighted properties. This figure does not include demolition costs, court expenses, or other legal fees associated with enforcement. In addition, tax-delinquent vacant properties cost taxpayers more than $2.3 million per year in lost revenue, with almost 5,800 vacant parcels delinquent for three or more years based on 2016 County tax data. Fortunately, in 2025, almost ten years later, that number has decreased to 4,327 tax-delinquent parcels that are three or more years delinquent; however, many of these parcels have likely been absorbed into the Three Taxing Body inventory via the Treasurer's Sale, and have not returned to the tax rolls. In 2025, another 7,153 structures are privately-owned and at least three years tax-delinquent, and 2,546 of those structures are at least ten years tax-delinquent. Most critically, blighted properties also depress surrounding property values by an estimated $466 million according to the 2017 report, robbing surrounding property owners of the equity needed to sustain their property.

Housing instability further intensifies these challenges. The *2022 Housing Needs Assessment* shows that a deteriorating and aging housing inventory contributes to displacement pressures across many Pittsburgh neighborhoods. In areas experiencing disinvestment, households with low and moderate incomes face rising housing costs and shrinking access to quality homes. As vacant units fall deeper into disrepair, they fail to meet housing needs while simultaneously increasing public costs and fueling neighborhood decline. Conditions caused by artificially suppressed housing values, caused by unchecked blight, make it more difficult for existing owners to maintain their property or cover the costs to open an estate and sell a deceased family member's home, causing more abandonment and continuing the cycle of blight.

The scale of the problem is visible in the City's inventory of distressed, privately-owned real estate. 1,035 of the 1,907, or 54% of condemned properties in the City's limits, are currently eligible for tax foreclosure. There are another 1,248 properties that are designated as dead-end parcels, meaning that the Department of Permits, Licenses, and Inspections is unable to find an owner to hold accountable for code violations. 499, or about 40% of dead-end properties, are also condemned. These properties weaken the City's tax base, increase demolition and stabilization costs, and create unsafe conditions for nearby residents. They also limit the City's ability to effectively deploy its land-use and housing strategies.

Table 1: City of Pittsburgh Tax-Delinquent Properties (2025)

City of Pittsburgh Tax-Delinquent Properties (2025)			
Category	**Number of Properties**	**Estimated Current Delinquent Tax**	**Estimated Prior Delinquent Tax**
Residential	10,665	$4.2M	$46M
Commercial	547	$1.1M	$7.2M
Industrial	48	$163.8K	$999.3K
Gov't Owned	40	$13.3K	$216.2K
Utilities	7	$421.20	$158.7K
Other	5	$21.4K	$115.7K
TOTAL	**11,311**	**$5.5M**	**$54.7M**

As shown in Table 1, the scale of tax-delinquency across property types highlights how vacant and abandoned parcels place ongoing pressure on City resources. These properties erode revenue, elevate service costs, and limit the City's ability to plan and invest effectively. However, if the Pittsburgh Land Bank had the resources to foreclose on a sufficient share of the tax-delinquent, abandoned inventory, it could stabilize declining neighborhoods and return properties to the tax rolls, increasing overall tax revenue without raising the tax burden on existing property owners. A clear picture of the problem is necessary to direct resources and design a coordinated plan to reduce blight.

A Plan to Eradicate Blight in Five Years

As a disclaimer, the following figures represent preliminary projections based on available public data.

To understand what it would take to eliminate the City's tax-delinquent, vacant, and abandoned property inventory, we identified a universe of 13,770 parcels that require some level of land bank intervention to return to productive use *(see Table 2)*. This includes the following:

- Three Taxing Bodies (3TB) Inventory: approximately 5,000 vacant lots that may be developable and 270 condemned structures.
- Privately owned tax-delinquent property: using a threshold of at least five years of delinquency, there are 3,825 vacant lots and 4,675 structures requiring intervention.

Taken together, these parcels represent the scale of Pittsburgh's current distressed inventory.

Table 2: Five-Year Blight Remediation

Five-Year Blight Remediation						
Category	**2026**	**2027**	**2028**	**2029**	**2030**	**5 YEAR PROPERTY TOTALS**
3TB Inventory Condemned Structures	90	90	90	0	0	**270**
3TB Inventory Vacant Lots	1000	1000	1000	1000	1000	**5,000**
Sheriff's Sale Acquisitions - *Structures*	935	935	935	935	935	**4,675**
Sheriff's Sale Acquisitions - *Vacant Lots*	765	765	765	765	765	**3,825**
TOTAL PROPERTIES PROCESSED	**2790**	**2790**	**2790**	**2700**	**2700**	**13,770**
BUDGET NEEDED	$32,292,707.02	$34,504,891.84	$34,800,182.66	$33,319,543.46	$33,625,855.22	$168,543,180.20

As highlighted in Table 2, the Pittsburgh Land Bank would require a sustained, strategic investment of approximately $32 to $35 million annually to acquire, foreclose, stabilize, demolish, and responsibly resell the full inventory of blighted, abandoned property within five years. This level of funding would allow the Land Bank to move properties efficiently through acquisition and stabilization while disposing of them at a pace that exceeds the rate of new abandonment. Rather than stretching limited resources over decades, a concentrated five-year commitment could reverse long-term decline, restore property values, expand homeownership opportunities, and eliminate blight as a defining feature in many neighborhoods.

To acquire 1,700 properties from the Sheriff's Sale annually, it would cost the Land Bank roughly $12.5 million or $7,300 a property on average, regardless of whether the property is a structure or a vacant lot. If the PLB continues its current process of acquiring property from the 3TB inventory, it will spend an additional $5 million on acquisition and quiet title costs to purchase and clear the title on 1,900 properties from the 3TB inventory at $5,000 per structure and $2,200 per vacant lot. The Land Bank's current agreement requires that the PLB pay the operational cost of the Sheriff's Sale to acquire a property, plus legal fees. Critically, property holding costs are roughly $13 million to $15 million annually, including roughly $12 million to stabilize or demolish roughly 40-60% of the structures the Land Bank acquires and re-sells. The current projected number of structures to be processed annually include 90 structures from the 3TB inventory and 935 privately owned, tax-delinquent structures. Stabilization is critical, as it can help cover the "appraisal gap" that could prevent a house from being re-sold, help deter additional costs down the road if structural deterioration is not addressed immediately, or, in the case of demolition, it is critical to demolish hazardous properties that could prevent other salvageable properties on the street from being sold.

The Comprehensive Blight Eradication Budget Model *(see Appendix A)* projects that the Land Bank can generate an average of around $20 million in sales, or 66% of its annual expenditures to help offset costs.

The good news is that a similar outcome may be achievable without such a large-scale intervention with such a high price tag. By strategically focusing on the most severely tax-delinquent and truly abandoned properties, the Land Bank can have an effective impact without acquiring every distressed parcel. For example, of the 4,675 tax-delinquent structures requiring intervention, only 1,525 properties (or 33%), have at least one indicator of abandonment: condemnation, dead-end designation, or USPS vacancy. Targeting this subset can stabilize market conditions and help restore confidence in neighborhoods, allowing many other tax-delinquent properties to resolve privately without public intervention. It's important to note that the Land Bank as a policy does not foreclose on occupied property.

However, several challenges remain. Data quality issues continue to limit strategic planning. As discussed further in the recommendations section, the Three Taxing Bodies Inventory is incomplete and lacks consistent condition information, and existing abandonment markers such as condemnation status, dead-end designation, tax-delinquency, or USPS vacancy are not reliable indicators on their own. Improving data collection and regular field inspections will be essential for accurate forecasting and responsible acquisition planning.

Projected Revenue and Expenses of the Pittsburgh Land Bank

As a disclaimer, the following figures represent projected revenues and expenses for the Pittsburgh Land Bank and are not final confirmed data. *Official numbers will be available once the PLB releases its 2025 Annual Report.*

For Fiscal Year 2025, the PLB's revenue came from its 2025 ARPA allocation as well as revenue from property sales and tax remittances. It anticipates total revenue to be $1,568,100.15 *(see Appendix A)*. The largest share of projected revenue is ARPA funding, estimated at $944,985.71, accounting for approximately 60% of the PLB's total income for 2025. The second-largest source is property sales, projected at $460,464.

Key expenditure categories include:

- Staffing costs, supporting operational management, and community engagement functions;
- Property acquisition costs, including purchase price and quiet title action expenses; and
- Property holding costs, which covers structural stabilization, ongoing property maintenance, insurance, and related obligations.

Looking ahead, the Pittsburgh Land Bank will draw down the remainder of its ARPA allocation in 2026. Mayor Gainey has targeted $500,000 in Capital Budget support for beginning in 2027, but beyond that proposed allocation, there is no dedicated funding source for operations, other than what is generated in property sales revenue and tax remittance. Because the PLB's mission is to return challenging vacant and abandoned property to the market in weak real estate markets, the Pittsburgh Land Bank will never be sustainable from property revenue and tax remittance alone. With ARPA funding set to expire at the end of 2026, the PLB will face a significant structural deficit without new, recurring funding sources.

Future Spending and Revenue Considerations for the Land Bank

As the Pittsburgh Land Bank approaches the end of its current primary funding stream, it is essential to identify new, recurring sources of revenue and to evaluate spending priorities that ensure long-term operational stability. Several opportunities exist to strengthen the PLB's financial foundation while advancing its mission of equitable neighborhood revitalization.

One of the most direct ways to achieve financial stability is through local funding commitments from the City of Pittsburgh, Allegheny County, and Pittsburgh Public Schools. Each of these entities benefits from the return of vacant and tax-delinquent properties to productive use, and joint investment could support stronger coordination and more efficient outcomes. Dedicated budget allocations or shared-cost agreements could help sustain the Land Bank's ongoing operations.

City leadership could support greater coordination with its critical internal departments. Through additional collaboration and agreements, increased coordination between the Department of Finance's Real Estate Division and the Land Bank could streamline the process, prepare more property for sale, and sell more property overall, producing cost savings and generating more revenue from sales. Additional revenue sources could include funding through the Housing Opportunity Fund, Stop the Violence Trust Fund, or a CDBG allocation to cover eligible staffing costs. The Housing Opportunity Fund currently indirectly supports some Land Bank projects through the For Sale Housing Grant to Land Bank buyers.

It is critical to have increased collaboration and support with the Department of Public Works' Clean and Lien program, the Department of Permits, Licenses, and Inspections' Permitting and Demolition program, and the Zoning Division of the City of Pittsburgh's Department of City Planning.

Outside of the City government, the Pittsburgh Land Bank must also liaise with the Allegheny County Recorder's Office and Pittsburgh Water. Strong partnerships help keep costs down for the PLB, ensuring better service delivery and more effective allocation of dollars.

Another potential revenue source involves allocating a portion of any future Inclusionary Zoning fee-in-lieu payments to the PLB. These funds could support land acquisition or stabilization in neighborhoods where affordable housing development is prioritized, providing a direct link between private development contributions and community reinvestment.

At the state level, direct appropriations or targeted grant programs could provide more predictable funding for land banks across Pennsylvania. Strengthening advocacy alongside other land banks may help establish a statewide funding mechanism that supports land recycling and equitable redevelopment. Increasing total funding amounts available for affordable housing projects so that non-profit developers purchasing land from the Land Bank have shorter fundraising timelines, and shortening existing grant award decision timelines would also help the Land Bank to move inventory more quickly, keeping holding costs down and generating more revenue.

The PLB should also continue pursuing competitive grants from public agencies and philanthropic foundations that focus on housing, community development, and neighborhood revitalization. Federal programs under HUD, as well as local and regional initiatives, may present opportunities to diversify the PLB's revenue streams.

As the organization secures additional funding, it will be important to invest in staffing capacity. Expanded staff would enhance operational efficiency, improve communication with community partners and owner-occupant buyers, increase the PLB's ability to manage and maintain properties effectively, and allow the Land Bank to move a larger number of properties.

Finally, future spending strategies should consider a balance between affordable and market-rate redevelopment. While affordability remains a core goal, increased inclusion of market-rate projects, when in line with community plans and objectives, can complement completed affordable housing projects and could help to generate revenue to support affordable housing initiatives and sustain the PLB's broader mission over time.

Other Land Bank Models

Across the country, land banks operate under a wide range of financial and legal structures. While all share the goal of returning vacant or abandoned property or land to productive use, the path to long-term sustainability varies significantly. Comparing these models provides insight into how the Pittsburgh Land Bank might evolve beyond its current dependence on the City's ARPA funding and toward a durable, revenue-backed framework.

Cuyahoga Land Bank (OH)

Established in 2009, the Cuyahoga Land Bank is frequently cited as one of the nation's most effective and financially stable models. A key component of its success is state legislation permitting county land banks to receive a share of the collection of delinquent real estate taxes, generating roughly $7 million annually. This provides a recurring revenue stream largely independent of local appropriations. Although this mechanism relies on state authorization rather than market-driven income, it offers a reliable foundation for long-term stability. Over fifteen years, the land bank has contributed more than $3.6 billion in economic impact, underscoring how enabling legislation can create a sustainable foundation for operations.

As of December 2025, the City of Pittsburgh has roughly 11,311 tax-delinquent parcels across residential, commercial, and industrial categories. Residential properties account for an estimated 10,665 parcels, with current delinquencies totaling $4.2 million and prior delinquencies totaling $46 million. Before the Coronavirus Pandemic, the City collected an average of $5 million per year in delinquent tax revenue net of refunds. Collections from 2023 through the current year are significantly lower because the City has relied on these funds to cover substantial refunds tied to property assessment appeals. Even in stronger years, delinquent tax revenue represents less than 1% of the City's budget. While this suggests that dedicating a portion to the Land Bank could have a limited impact on overall operations, it also highlights a practical constraint. The City depends on this revenue to meet its refund obligations. As a result, a Cuyahoga-style model may offer long-term potential but may not be immediately feasible without broader fiscal adjustments or state-enabling legislation that provides a more stable replacement funding source.

Detroit Land Bank Authority (MI)

The Detroit Land Bank Authority (DLBA), established in 2008, operates the largest inventory in the United States. To oversee over 60,000 properties, the DLBA offers several programs and purchase options, including live auctions for select listings. Its primary revenue sources include federal ARPA funds, city appropriations, and property sales. However, a recent 52% reduction in city funding, a cut of approximately $5.5 million, highlights the vulnerability of models heavily reliant on public subsidies. While temporary surpluses may sustain operations in the short term, essential services such as maintenance, housing counseling, and call center operations remain at risk without a recurring revenue source.

Genesee County Land Bank (MI)

Genesee County operates under a state-authorized tax recapture mechanism, allowing the land bank to retain 50% of property taxes from sold properties for five years post-disposition (known as "5/50"). In

2024, this mechanism generated $27,082,544 in taxable value from properties sold on 5/50. In 2025, taxable value increased by 9.01% to $29,521,930. This ties revenue directly to redevelopment success, incentivizing productive reuse while providing predictable funding for demolition, rehabilitation, and operations. The model's performance demonstrates the potential of outcome-linked revenue streams to support self-sufficiency. However, it's important to note that, as a county land bank, Genesee County's authority extends across several cities and townships in Michigan, giving it a broader tax base than a single-municipality land bank.

Lucas County Land Bank (OH)

Lucas County's land bank finances operations through fees on delinquent property taxes and strategic partnerships with local universities and hospitals. This lean model emphasizes collaboration and shared investment, enabling the land bank to advance redevelopment priorities while maintaining a modest but steady financial footing. The Lucas County example shows how smaller jurisdictions can achieve near-sustainability through institutional partnerships rather than heavy reliance on government subsidies.

Philadelphia Land Bank (PA)

Founded in 2013, the Philadelphia Land Bank employs a hybrid model, generating revenue through land sales in coordination with the Philadelphia Housing Development Corporation (PHDC). Their Turn the Key Program is a headlining initiative where the Philadelphia Land Bank gives a minimum of 100 parcels for a de minimis price to a single developer. Because of the scale of the project, the developer is able to use private financing to build units. As of 2024, thanks to economies of scale and the cost savings of a single private funding source, several Turn the Key houses were constructed for $225,000. Philadelphia is well on its way to completing its goal of constructing 1,000 new homes. This city-funded program was allocated $48,265,000 in 2025 under the City's Neighborhood Preservation Initiative. Philadelphia's experience illustrates how critical it is for affordable housing development to occur at a neighborhood scale to be effective.

Tri-COG Land Bank (PA)

Formed in 2017 by the Turtle Creek Valley Council of Governments and Steel Rivers Council of Governments, the Tri-COG Land Bank (TCLB) employs a membership-based funding model tailored to its multi-municipal structure. Its primary revenue sources include property sales, grants, and member dues. Accounting for approximately 20% of annual revenue, member dues are a unique financial model not used by many other land banks. Member municipalities or school districts pay annual dues of 5% of the delinquent real estate taxes collected in their jurisdiction the previous year. This structure ensures ongoing buy-in from participating communities and creates a shared financial stake in redevelopment outcomes.

Erie County Land Bank (PA)

Formed in 2018, the Erie County Land Bank is responsible for acquiring, holding, and transferring real estate throughout Erie County. Unlike many other land bank financial models, Erie County's funding structure is diversified and includes gaming revenue, property sale proceeds, 5/50 tax recapture, grants, interest, and private donations. The Land Bank receives $1 million annually from Erie County gaming revenue, consistent with the County's long-term 25-year strategic plan. It also administers Act 152 demolition funds, which generate $15 from each deed and mortgage recorded to support the removal of blighted structures. In addition, the Land Bank benefits from a 5/50 tax recapture program, through which 50% of a property's tax revenue is shared by the county, municipality, and school district for five years after the property returns to productive use.

Recommendations

The Task Force recommends a coordinated set of actions to secure stable, long-lasting funding for the Pittsburgh Land Bank. PLB's reliance on a local allocation of federal ARPA funds that expire in Fiscal Year 2026 creates an urgent need for predictable revenue streams and stronger institutional support. To be effective, recommended actions must be undertaken in partnership with the Pittsburgh Land Bank Board, City Council, the Mayor's Office, Allegheny County, Pittsburgh Public Schools, and the Commonwealth of Pennsylvania.

First, City Council and the Mayor's Office should commit to recurring local appropriation for essential PLB operations while pursuing additional local revenue reforms. Dedicated City funding will provide stability for staffing, property maintenance, and acquisitions, while also allowing the Land Bank to generate additional operational funding and increase revenue for the City. One potential idea is to establish a new delinquent real estate tax penalty similar to Allegheny County's model. Currently, the City applies and accrues interest only after a lien is filed on the unpaid tax liability, which could happen as soon as the beginning of a new calendar year. By contrast, Allegheny County applies a one-time 5% penalty beginning June 1, the day after the on-time payment period, along with 1% monthly interest on the gross tax due. In 2024, the County generated $373,032 from these penalties and estimates $375,000 for 2025. If the City adopted a parallel structure, it could create a new, dedicated revenue stream for the Pittsburgh Land Bank without reducing existing operating revenues, since the penalty revenue is not currently included in the City's annual budget.

In parallel, the City and PLB should also pursue county and state-level advocacy to create legislation similar to that in Ohio or Erie, allowing funding to be tied directly to the land recycling process rather than one-time grants. The Philadelphia Land Bank example shows the value of a hybrid approach that pairs City support with land sales and philanthropic partnerships. Conversely, the Detroit example shows the danger of over-reliance on temporary federal or volatile local appropriations.

Second, the City should convene cooperative funding agreements with Allegheny County and the Pittsburgh Public Schools to spread costs and align incentives. The Tri-COG Land Bank demonstrates a membership and cost-sharing structure that creates buy-in from multiple municipal and school district partners. A regional cost-sharing framework would allow each taxing body to contribute proportionally while sharing in the fiscal benefits when properties return to the tax rolls.

Third, the PLB should pursue partnership-based revenue strategies and institutional collaborations. The Lucas County model illustrates how partnerships with local universities, hospitals, and institutions can generate steady support and expand operational capacity without placing the entire financial burden on municipal budgets. The PLB should identify comparable local partners and formalize cooperative agreements that fund targeted activities such as stabilization, site remediation, workforce training, and community reinvestment. Potential institutional partners could include the University of Pittsburgh, UPMC, and other local anchor organizations that share a commitment to equitable development and neighborhood revitalization.

Fourth, there must be a concerted effort to improve the accuracy and usability of both the Three Taxing Bodies' inventory and the inventory of privately owned tax-delinquent, vacant, and abandoned parcels. This approach was first recommended in the 2017 *Cost of Blight* report, which found that fragmented, inconsistent, and inaccessible property data significantly hindered the City's ability to understand the true scale of vacancy and plan coordinated interventions. As expressed previously, current estimates indicate that approximately 13,770 properties require Land Bank intervention. To resolve this inventory within five years, the PLB would need at least $17 million annually to acquire parcels, clear titles, and perform basic maintenance, with a total need of more than $32 million annually when staffing requirements are included. Over a five-year period, total needs span over $168 million *(see Table 2)*. These figures remain preliminary because existing property information is incomplete and inconsistent. To proceed effectively, improvement of data management and communication spanning both sets of properties and resource coordination across the Department of Finance, Department of Permits, Licenses, and Inspections, Department of Public Works, and Allegheny County, is essential so the Pittsburgh Land Bank can confidently evaluate acquisition opportunities, assess redevelopment/resale potential, and strategically plan how properties move from tax-delinquency into productive reuse.

Also, an updated Market Value Analysis (MVA) would allow the Pittsburgh Land Bank to differentiate between weak, transitional, and strong market areas, ensuring that acquisition, stabilization, and redevelopment resources are targeted where they can have the greatest catalytic impact. By aligning interventions with real market conditions, the Land Bank can avoid one-size-fits-all strategies and instead deploy limited resources in ways that stabilize fragile markets and leverage private investment to preserve naturally occurring affordable housing and avoid adding additional properties to the demolition list.

Fifth, PLB staff should develop a comprehensive multi-year strategic plan that identifies project opportunities across the City of Pittsburgh, developing new programmatic approaches to selling larger quantities of land more efficiently, how to generate additional private market sales to support public projects, and other mechanisms and programming that complement existing public and private funding sources. The plan should evaluate a range of funding options, including ways to capture a share of delinquent property taxes, outcome-linked revenue mechanisms tied to redevelopment success, and earned income opportunities from sales, leases, and service fees. This effort could follow the model of the Tri-COG Land Bank's five-year strategic plan, which provides a practical framework for aligning funding and program priorities.

Furthermore, the plan should explore the importance of investing in operational capacity so the PLB can scale responsibly as new revenue becomes available. Sufficient staffing and strengthened administrative systems are prerequisites for efficient property disposition, timely maintenance, clear performance measurement, and transparent reporting. The plan should tie staff increases to measurable productivity benchmarks, so additional capacity produces measurable financial and community returns.

Sixth, efforts to stabilize vacant structures to prevent further deterioration and to address “appraisal gaps” for Pilot Residential Rehab properties cost remain some of the most significant expenses for the Land Bank. Many of these costs arise because properties have already reached advanced stages of deterioration by the time they’re transferred to the PLB. To reduce these expenses, the Land Bank must have the capacity to foreclose on structures at a much greater scale so that they can be stabilized or sold before they reach such advanced stages of deterioration. Being able to bundle five or more structures to be sold together also entices developers to take on more challenging properties. Increased coordination with PLI’s demolition program would also help to remove blight around salvageable houses, making them more marketable. DPW’s clean-and-lien program should be strategically deployed to prioritize maintenance on properties moving through the Sheriff’s Sale process for future PLB acquisition. This would lower long-term maintenance costs, shorten redevelopment timelines, and improve the overall financial viability of future projects.

All of these actions require broad and sustained buy-in from all parties. The Board must commit to a disciplined multi-year plan and be accountable for successful implementation. City Council and the Mayor’s Office must commit to predictable local funding and aggressive state advocacy. Allegheny County and Pittsburgh Public Schools should be engaged as funding partners because they share the benefits of properties returning to the tax rolls. The Commonwealth must be encouraged to provide statutory tools and revenue mechanisms that enable local solutions. Without this cross-jurisdictional agreement and an immediate commitment to near-term funding, the Land Bank risks losing capacity as ARPA funding ends. With coordinated action and mutual accountability, the Pittsburgh Land Bank can establish a durable funding framework that ensures its continued ability to return vacant and tax-delinquent properties to productive use and advance equitable neighborhood revitalization.

Summary of Recommendations

1. Establish a recurring City funding commitment for core PLB operations and pursue state legislation that ties land bank funding directly to the land recycling process.
2. Create cost-sharing agreements with Allegheny County and Pittsburgh Public Schools to spread operational expenses across multiple taxing bodies.
3. Pursue institutional partnerships with organizations to fund targeted PLB activities, including property stabilization and workforce-based redevelopment projects.
4. Improve the accuracy, completeness, and usability of both the Three Taxing Bodies’ inventory and the inventory of privately owned tax-delinquent, vacant, and abandoned parcels in the City.
5. Develop a comprehensive multi-year strategic business plan that identifies recurring revenue sources, pace of growth, and additional business lines and incorporates revenue-generating project strategies, including tax recapture and market-rate dispositions.

6. Reduce long-term holding costs by allowing the Land Bank to bundle structures to be sold together and increasing PLB’s coordination with City Departments, including but not limited to the Department of Permits, Licenses, and Inspections, and the Department of Public Works.

All recommendations require coordinated buy-in from the Pittsburgh Land Bank Board, City Council, the Mayor’s Office, Allegheny County, Pittsburgh Public Schools, and the State to establish a durable funding framework for long-term land bank sustainability.

APPENDIX A: Comprehensive Blight Eradication Budget Model

COMPREHENSIVE BLIGHT ERADICATION BUDGET

Model Assumptions

Properties Sold By Inventory Source	*2026 Price*							
3TB (City Inventory) Structures-Affordable Housing Projects	*$10,000*	*n/a*	*45*	*45*	*45*	*0*	*0*	
3TB (City Inventory) Structures-Pilot Residential Rehab	*$10,000*	*n/a*	*45*	*45*	*45*	*0*	*0*	
3TB (City Inventory) Parcels – Vacant Lots	*$ 7,500.00*	*n/a*	*1000*	*1000*	*1000*	*1000*	*1000*	
Sheriff Sale Properties	*$10,000*	*n/a*	*1700*	*1700*	*1700*	*1700*	*1700*	
TOTAL SOLD			*2790*	*2790*	*2790*	*2700*	*2700*	
Properties Acquired								
City/3TB Structures		*n/a*	*90*	*90*	*90*	*0*	*0*	270
City/3TB Vacant Lots		*n/a*	*1000*	*1000*	*1000*	*1000*	*1000*	5000
Sheriff Sale Properties (Lots & Structures)		*n/a*	*1700*	*1700*	*1700*	*1700*	*1700*	8500
TOTAL ACQUIRED			*2790*	*2790*	*2790*	*2700*	*2700*	13770

	Inc/Esc	Year: **2025**	0 **2026**	1 **2027**	2 **2028**	3 **2029**	4 **2030**	
Revenues		**$ 1,568,100.15**	**$ 22,589,286.72**	**$ 20,970,174.15**	**$ 20,988,523.46**	**$ 20,403,873.08**	**$ 20,417,071.58**	**$ 105,368,929.00**
PUBLIC FUNDING								
ARPA		944,985.71	703,861.58	-	-	-	-	
City of Pittsburgh - Operating Support		157,175.00	-	-	-	-	-	
LSA - Statewide		-	933,600.00	-	-	-	-	
EARNED REVENUE								
Property Sales - City/3TB Structures - As Is	0%	460,464.00	450,000.00	450,000.00	450,000.00	-	-	
Property Sales - City/3TB Structures - Res. Rehab	0%	(Inc'd above)	450,000.00	450,000.00	450,000.00	-	-	
Property Sales - City/3TB Parcels	0%	(Inc'd above)	7,500,000.00	7,500,000.00	7,500,000.00	7,500,000.00	7,500,000.00	
33% Loss for Discounted Sales - City/3TB Structures & Parcels		-	(2,772,000.00)	(2,772,000.00)	(2,772,000.00)	(2,475,000.00)	(2,475,000.00)	
Property Sales - Sheriff Sale Properties	0%	-	17,000,000.00	17,000,000.00	17,000,000.00	17,000,000.00	17,000,000.00	
10% Loss for Discounted Sales - Sheriff Sale Properties		-	(1,700,000.00)	(1,700,000.00)	(1,700,000.00)	(1,700,000.00)	(1,700,000.00)	
Tax Remittance		5,151.44	23,491.42	41,830.42	60,169.42	78,508.42	91,695.98	
INTEREST INCOME								
Interest Income	3%	324.00	333.72	343.73	354.04	364.66	375.60	
Expenditures		**$ 1,649,526.95**	**$ 32,292,707.02**	**$ 34,504,891.84**	**$ 34,800,182.66**	**$ 33,319,543.46**	**$ 33,625,855.22**	**$ 168,543,180.20**
PROFESSIONAL DEVELOPMENT		**$ 9,475.00**	**$ 10,422.50**	**$ 11,464.75**	**$ 12,611.23**	**$ 13,872.35**	**$ 15,259.58**	
Professional Development	10%	5,000.00	5,500.00	6,050.00	6,655.00	7,320.50	8,052.55	
Membership Dues	10%	325.00	357.50	393.25	432.58	475.83	523.42	
Travel Expense	10%	2,500.00	2,750.00	3,025.00	3,327.50	3,660.25	4,026.28	
Public Officials Liability Insurance	10%	1,650.00	1,815.00	1,996.50	2,196.15	2,415.77	2,657.34	
PROFESSIONAL FEES		**$ 18,000.00**	**$ 44,800.00**	**$ 49,280.00**	**$ 54,208.00**	**$ 59,628.80**	**$ 65,591.68**	
Audits	10%	8,000.00	8,800.00	9,680.00	10,648.00	11,712.80	12,884.08	
Outside Legal Services	10%	10,000.00	11,000.00	12,100.00	13,310.00	14,641.00	16,105.10	
Bookkeeping	10%	-	25,000.00	27,500.00	30,250.00	33,275.00	36,602.50	
COMPUTER & SOFTWARE EXPENSE		**$ 5,815.23**	**$ 6,687.51**	**$ 7,690.64**	**$ 8,844.24**	**$ 10,170.87**	**$ 11,696.50**	
EPropertyPlus	15%	5,000.00	5,750.00	6,612.50	7,604.38	8,745.03	10,056.79	
Misc. Tech	15%	315.23	362.51	416.89	479.43	551.34	634.04	
Contingency		500.00	575.00	661.25	760.44	874.50	1,005.68	
PUBLIC NOTICES & ADVERTISING		**$ 342.00**	**$ 393.30**	**$ 452.30**	**$ 520.14**	**$ 598.16**	**$ 687.88**	
Advertising Expense	15%	342.00	393.30	452.30	520.14	598.16	687.88	
STAFFING COSTS		**$ 335,246.67**	**$ 541,320.80**	**$ 782,713.22**	**$ 804,994.62**	**$ 827,944.46**	**$ 851,582.79**	
URA Staffing Fee	0%	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	
2025 PLB Staff Positions (Salaries & Benefits)		**$ 295,246.67**	**$ 501,320.80**	**$ 742,713.22**	**$ 764,994.62**	**$ 787,944.46**	**$ 811,582.79**	
Acting Executive Director	3%	109,880.00	113,176.40	116,571.69	120,068.84	123,670.91	127,381.04	
Land Transactions Coordinator	3%	96,480.00	99,374.40	102,355.63	105,426.30	108,589.09	111,846.76	

Administrative Assistant	3%	61,416.67	69,010.00	71,080.30	73,212.71	75,409.09	77,671.36
New Staff Positions							
Inventory and Construction Manager	3%	27,470.00	109,880.00	113,176.40	116,571.69	120,068.84	123,670.91
New Position	3%		109,880.00	113,176.40	116,571.69	120,068.84	123,670.91
New Position	3%			113,176.40	116,571.69	120,068.84	123,670.91
New Position	3%			113,176.40	116,571.69	120,068.84	123,670.91
PROPERTY ACQUISITION COSTS		**$ 464,500.00**	**$ 17,879,582.50**	**$ 18,046,919.98**	**$ 18,218,977.57**	**$ 17,686,910.86**	**$ 17,851,368.18**
Acquisition via City 3TB Inventory		**$ 464,500.00**	**$ 5,429,607.50**	**$ 5,522,395.73**	**$ 5,617,667.60**	**$ 5,006,511.58**	**$ 5,089,506.93**
Acquisition Costs ($5,000 per structure; $2,200 per parcel)	0%	285,600.00	2,650,000.00	2,650,000.00	2,650,000.00	2,200,000.00	2,200,000.00
Recording Fees ($181.75 per property)	3%	-	198,107.50	204,050.73	210,172.25	198,603.13	204,561.23
Title Examination ($350 per property)	3%	4,900.00	381,500.00	392,945.00	404,733.35	382,454.45	393,928.08
Quiet Title Action ($2,000 per property)	3%	154,000.00	2,180,000.00	2,245,400.00	2,312,762.00	2,185,454.00	2,251,017.62
Judgments and Settlements Contingency		20,000.00	20,000.00	30,000.00	40,000.00	40,000.00	40,000.00
Acquisition via Sheriff's Sale		**$ -**	**$ 12,449,975.00**	**$ 12,524,524.25**	**$ 12,601,309.98**	**$ 12,680,399.28**	**$ 12,761,861.26**
Acquisition Costs ($5,850 per property)	0%	-	9,945,000.00	9,945,000.00	9,945,000.00	9,945,000.00	9,945,000.00
Title Examination ($180 per property)	3%	-	306,000.00	315,180.00	324,635.40	334,374.46	344,405.70
Exoneration ($500 per property)	3%	-	850,000.00	875,500.00	901,765.00	928,817.95	956,682.49
Recording Fees ($181.75 per property)	3%	-	308,975.00	318,244.25	327,791.58	337,625.32	347,754.08
Title Insurance ($600 per property)	3%	-	1,020,000.00	1,050,600.00	1,082,118.00	1,114,581.54	1,148,018.99
Judgments and Settlements Contingency		-	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
PROPERTY HOLDING COSTS		**$ 759,954.59**	**$ 13,662,068.25**	**$ 15,457,452.38**	**$ 15,549,324.56**	**$ 14,567,575.20**	**$ 14,674,257.28**
General Liability Insurance	50%	7,045.50	10,568.25	15,852.38	23,778.56	35,667.84	53,501.77
Maintenance via Landcare - City/3TB Properties ($1,500 per pr	3%	148,909.09	841,500.00	2,626,500.00	2,705,295.00	2,786,453.85	2,870,047.47
Utilities/Stormwater Fees - City/3TB Properties ($500 per prope	3%	45,500.00	510,000.00	515,100.00	520,251.00	525,453.51	530,708.05
Structure Stabilization/Demo ($20,000 per City/3TB Structure -	3%	558,500.00	12,300,000.00	12,300,000.00	12,300,000.00	11,220,000.00	11,220,000.00
PROPERTY DISPOSITION		**$ 56,193.46**	**$ 147,432.15**	**$ 148,918.58**	**$ 150,702.30**	**$ 152,842.76**	**$ 155,411.31**
Realtor - Res. Rehab Sales ($3,000 per property)		45,000.00	135,000.00	135,000.00	135,000.00	135,000.00	135,000.00
Objection Signage	20%	2,693.46	3,232.15	3,878.58	4,654.30	5,585.16	6,702.19
Meeting Expense	0%	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Postage (closings)	20%	3,000.00	3,600.00	4,320.00	5,184.00	6,220.80	7,464.96
Bank Fees (wire transfers)	20%	500.00	600.00	720.00	864.00	1,036.80	1,244.16
Net Position		**$ 81,426.80**	**$ (9,703,420.30)**	**$ (13,534,717.69)**	**$ (13,811,659.19)**	**$ (12,915,670.38)**	**$ (13,208,783.63)**

APPENDIX B: Presentation on Other Land Bank Financial Models

Research on Sustainable Financial Models

Lessons from Other Land Bank Case Studies

Wednesday, August 13, 2025

Purpose

- Share examples of proven land bank funding models from across the U.S.
- Highlight funding structures and tools that could be adapted for Pittsburgh's needs

Cuyahoga County (Cleveland, OH)

Year Established	2009
Land Bank Jurisdiction	County
Annual Budget (2023)	$32.7 million
Main Source of Revenue	Penalties & interest on delinquent taxes (~$7M/year)
Property Sales	~$2–3M/year
Properties/Lots Sold (through 5/31/2022)	11,492

Notes:

- Periodic large federal/state grants for demolition and rehab (e.g., Hardest Hit Fund)
- Service fees embedded in sale and redevelopment agreements to cover holding and transaction costs

Philadelphia Land Bank

Year Established	2013
Land Bank Jurisdiction	Municipal
Annual Budget (2023)	$3.1 million
Main Source of Revenue:	City Appropriations + Property Sales
Property Sales:	~272,800 (as of April 2023)
Properties/Lots Sold (through 4/19/2023)	596

Notes:

- Revenue-sharing agreements with City and School District
- Has tools and programs in place but remains reliant on municipal grants and programmatic funding, lacking independent revenue stream

Detroit Land Bank Authority

Year Established	2008
Land Bank Jurisdiction	Municipal
Projected Budget (2026)	$54.4 million
Main Source of Revenue:	City Appropriations + Property Sales (Structure Sale, Side Lot Sale, Fee Revenue)
Property Sales:	~$15.1M (as of 5/31/2025)
Properties Sold (through 6/4/2025)	~50,000

Notes:

- Recent City subsidy cut $5.5 M (52%), pivoting DLBA from mission-based to market-based
- Surplus (~$52 M) may cover cuts short-term, but key services (maintenance, counseling, call center) are at risk

Regional Land Banks – Tri COG

Year Established	2017
Land Bank Jurisdiction	Multi-Municipal (anywhere in Allegheny County outside of the City)
Annual Budget (2023)	$1.6 million
Main Source of Revenue:	Property Sales (58%) + Grants (20%) + Member Dues (20%)
Properties/Lots Sold (through 06/18/2025)	89

Notes:

- All members pay annual dues to the land bank
  - 5 percent of the delinquent real estate taxes collected in each community in the previous year
  - Projected to account for 20% of projected revenue (2023)

Regional Land Banks – Westmoreland County

Year Established	2013
Land Bank Jurisdiction	County
Annual Budget (2023)	$750,250
Main Source of Revenue:	City Appropriations + Property Sales
Property Sales:	$174,850
Properties Sold (through 07/26/2025)	>200

Notes:

- To join the land bank, municipalities must agree to:
  - Make a one-time financial contribution of $5,000
  - Waive tax liens and municipal liens on properties the land bank acquires
  - After a property is redeveloped, allocate to the land bank 50% of the real estate taxes collected for five years (tax recapture)

Public-Private Models

- Funding and operations are supported by a mix of public sources (city, county, state) and private sources (developers, banks, foundations)

- **Cuyahoga County Land Bank:** acts as an interim holder of tax-forfeited commercial properties
  - Transfers land/property to vetted private developers under redevelopment agreements
  - Uses tax forgiveness and clear-title tools as incentives
  - Example project: Cleveland Heights

Collaboration with Local Organizations

- Many land banks collaborate with local nonprofits to achieve housing and neighborhood revitalization goals
    - **Cuyahoga County Land Bank**: partners with nonprofits and faith-based organizations, including Greater Cleveland Habitat for Humanity, to transfer homes for rehabilitation and resale to income qualified buyers.
- The Pittsburgh Land Bank could explore a similar partnership with local organizations that align with affordable housing priorities and leverages and fundraising capacity

Diversify Buyers

- Many land banks intentionally broaden their buyer base to stabilize neighborhoods and boost revenue
    - **Detroit Land Bank Authority:** Offers a $100 side-lot program for adjacent homeowners, online auctions for individuals, $250 neighborhood lot program, and large-scale sales to developers
    - **Cuyahoga County Land Bank:** Sells to owner-occupants, nonprofits, small-scale rehabbers, and investors through tailored programs like Deed-in-Escrow Program

Recommendations for Pittsburgh

Implement a Data-Driven, Neighborhood Strategy

- Combine parcel-level tax delinquency, code violations, and property condition data into a single GIS dashboard
- Produce "heat maps" to identify clusters of distressed properties and focus acquisitions where they will have the most impact
  - Approach ensures resources align with City planning priorities and neighborhood revitalization goals, as seen in **Cleveland's** targeted demolition and rehab programs

Diversify Buyers

- Explore diversifying its buyer base through distinct sales programs for nonprofits, developers, or nearby homeowners

Collaborate with Local Organizations

- Explore a similar partnership with local organizations that align with affordable housing priorities and leverages and fundraising capacity

Thank You!

WE APPRECIATE YOUR TIME

Appendix

Appendix – Ohio's LB Law vs. PA's LB Law

	Ohio	Pennsylvania
Corporate Structure	Non-profit corporation	Governmental entity
Funding	Statutory – recurring (annual), dedicated	Statutory – no recurring, dedicated funding mechanism
Acquisition of Tax Delinquent Properties	Direct transfer upon request	Negotiated agreement with county tax claim bureau or other tax foreclosing entity

Source: *Regional Land Banks Comparative Analysis*, Habitat for Humanity of Greater Pittsburgh

Appendix – Staffing and Buyer Data

	Staff #	Kind of Buyers They Sell To
Cuyahoga County Land Bank	34	Nonprofits, owner-occupants, first-time buyers, and investors through programs like Deed-in-Escrow and rehab sales (commercial and residential)
Philadelphia Land Bank	18	Individuals, nonprofits, developers, community groups (e.g., gardens, affordable housing, business expansion)
Detroit Land Bank Authority	147 FTE, 23 contract	Private individuals (via auctions, Own It Now), adjacent homeowners (Side/Nearby Lots programs), owner-occupants (Rehab-Ready), nonprofits & developers (project purchases), occupants (Buy-Back)
Tri-COG Land Bank	8	Nonprofits, developers committed to selling to owner-occupants, and direct owner-occupants (about 80 % of sales)
Westmoreland County Land Bank	6 (2-3 are FT)	Buyers with qualified reuse plans (municipalities, nonprofits, developers) via RFP/proposal; enforces deed-in-escrow requirements and resale restrictions