



THE STEEL CITY AGENT

Amanda Tihey | Keller Williams Exclusive



VACANT LAND · LOTS · RURAL ACREAGE · SOUTHWESTERN PA

The Ground Beneath It All.

A buyer's guide to purchasing vacant land in Southwestern Pennsylvania — what to look for, what to ask, what can go wrong, and why it's still worth it.

Land is the one asset they're not making more of. Mark Twain may have said that first, and he was right — though he almost certainly didn't have to navigate a Pennsylvania municipality's zoning code at the time, which would have tested even his considerable patience.

Buying land is fundamentally different from buying a house. There's no home inspection checklist. The comparables are thin. The due diligence is self-directed and unforgiving — and the things you don't check before you close have a remarkable ability to surface the week after. This guide covers what to know before you buy land in SWPA, whether it's a building lot, rural acreage, or an investment parcel.

130+

MUNICIPALITIES
IN ALLEGHENY
COUNTY ALONE

6

CRITICAL DUE
DILIGENCE
CATEGORIES

3

TYPES OF LAND
BUYERS IN SWPA

1

CHANCE TO DO
THIS RIGHT (DO
THE HOMEWORK)



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Every great property started
as a piece of ground someone believed in.

Who Buys Land and What Kind Are They Buying

Land buyers in Southwestern Pennsylvania fall into a few distinct categories, and understanding which one you are — or want to be — shapes everything about how you should search, evaluate, and negotiate.

The Three Types of Land Buyers

The Builder

Buying to construct a home or investment property

The most common land buyer in SWPA. You're buying a lot or parcel specifically to build on it — a custom home, a spec home, a duplex, or a small apartment building. Your due diligence is heavily focused on zoning, utilities, buildability, and the cost to prepare the site for construction.

KEY PRIORITIES

- Zoning permits your intended use
- Utilities available at lot line (or cost to extend)
- Topography won't crush your site prep budget
- Setbacks allow your intended footprint
- Permits obtainable in a reasonable timeframe

The hardest lesson builders learn: the land that 'seemed like a great deal' often hides \$40,000–\$80,000 in site work that wasn't obvious from a drive-by.

The Land Banker

Buying to hold, appreciate, and eventually sell or develop

You're buying land as a long-term investment — not to build immediately, but to hold while the area develops, values increase, or your plans mature. Land banking requires patience, low carrying costs, and a clear thesis for why the land will be worth more in the future.

KEY PRIORITIES

- Low carrying costs (taxes, maintenance)
- Clear path to future use or appreciation
- Adjacent development activity
- No title complications that impair eventual sale
- Preferably something others will want to buy

Land banking works in growing corridors — Cranberry, Cecil, Collier, South Fayette. It works less well in areas with population decline. Know which one you're in.

The Lifestyle Buyer

Buying for personal use — hunting, recreation, privacy, future home

Rural acreage for hunting, a wooded lot to build a cabin, or a few acres to own 'someday.' The emotional component is real — and that's fine — but the due diligence still matters. Landlocked parcels, no road access, and unbuildable terrain are problems whether you paid \$20,000 or \$200,000.

KEY PRIORITIES

- Legal road access confirmed (not just assumed)
- Understanding of mineral rights
- Hunting and recreational use rights
- Any deed restrictions on use
- Basic utility access if future building is planned

The most common lifestyle buyer mistake: paying for acreage that turns out to have no legal road access. Always verify access with a title search, not a visual impression.

Types of Land Available in SWPA

Platted Building Lots

Easiest to build on

Surveyed, subdivided lots in existing or planned communities with defined boundaries, road access, and typically available utility hookups. The simplest type to purchase and build on — everything is pre-approved at the subdivision level. Common in new developments in Peters Twp, Cranberry, Hampton, and Pine Twp.

Infill Lots — Urban & Suburban

Check the why

Vacant parcels within already-developed areas. Pittsburgh and inner-ring suburbs have thousands — from city-owned URA lots to privately held overgrown parcels between existing homes. Often available at lower prices, but may require more investigation into why they've sat vacant. (Sometimes the answer is simple: the previous owner just never got around to it. Sometimes it's slope.)

Raw / Unimproved Acreage

Most due diligence needed

Larger parcels without utilities, sometimes without road frontage, requiring the buyer to handle all entitlement and infrastructure. Highest potential, most complexity. Common in Washington, Butler, Westmoreland, and Beaver Counties. Requires a civil engineer to evaluate buildability and a zoning check before offering.

Rural / Recreational Acreage

Verify access & mineral rights

Wooded or agricultural land for hunting, farming, or lifestyle use. Often in the outlying SWPA counties. Mineral rights may be severed (common in western PA coal and gas regions). Road access can be via easement rather than deeded frontage. Title research is essential.

The fundamental truth about buying land: unlike buying a house, you're not inheriting someone else's finished decisions. You're inheriting their unfinished ones — and everything that comes with the ground itself. That's the opportunity and the risk wrapped in the same parcel. The buyers who do well are the ones who treat land due diligence as seriously as home inspection — and then some.

Due Diligence — The Six Things That Can Ruin a Land Deal

In residential real estate, the home inspector catches most surprises before closing. In land transactions, there is no home inspector. The due diligence is yours to design and execute — and the things you don't check have a way of becoming very expensive after the deed is recorded.

01

Zoning & Permitted Use

What are you actually allowed to build here?

Every parcel of land in Pennsylvania sits in a zoning district — and every zoning district has a list of permitted uses, setback requirements, lot coverage limits, and height restrictions. What looks like a buildable lot for a duplex may be zoned R-1 single-family only. The zoning ordinance controls what you can do with the land, and you need to read it — or have someone read it for you — before you make an offer.

- Current zoning classification (call the municipality)
- Minimum lot size — does the parcel meet it?
- Maximum lot coverage and impervious surface limits
- Permitted uses by right vs. conditional use vs. not permitted
- Front, side, and rear setbacks
- Any overlay districts: flood, hillside, historic, etc.

The most expensive zoning mistake in SWPA: buying a lot for multifamily in a municipality that rezoned the area to single-family three years ago and nobody updated the MLS listing category.

02

Utilities & Infrastructure

Water, sewer, electric — are they there, and what does it cost to connect?

The presence of utilities at or near a parcel is not the same as the ability to connect them cheaply. Tap fees for public water and sewer in SWPA municipalities range from a few thousand dollars to over \$20,000 per unit. If public sewer is not available, a perc test (soil percolation test) is required to determine if an on-lot septic system is feasible — and some lots simply fail.

- Public water: available at lot line? Tap fee?
- If no public sewer: perc test / soil evaluation
- Natural gas: available or propane territory?
- Public sewer: available? Tap fee? Extension required?
- Electric service: at lot line or overhead extension needed?
- Stormwater requirements for new construction

Rural lot buyers: 'There's a well and septic' on a listing doesn't mean there's a functioning well and a passing septic system. Verify both. A failed septic site on a rural lot can make the property un-buildable.

03

Access & Road Frontage

Can you legally get in and out — and who maintains the road?

Legal road access is non-negotiable. A parcel that is physically accessible but legally landlocked — surrounded by other private property with no deeded right-of-way — cannot be developed and may be nearly impossible to finance or sell. Road frontage on a public road is the cleanest situation. Access via easement is acceptable but must be clearly documented in the deed or a separate recorded instrument.

- Frontage on a public road (state or municipal)?
- Who maintains the road (PennDOT, municipality, or private HOA)?
- Sight distance adequate for driveway/entrance approval?
- If access via easement: is it recorded and perpetual?
- Driveway permit required from PennDOT or municipality?
- Any shared access situations with neighboring parcels?

Private road maintenance agreements that don't exist on paper are a future lawsuit. 'The neighbors have always just split it' is not a legal instrument.

04

Physical Conditions

What's the terrain, and what's underneath it?

Southwestern Pennsylvania's hilly topography and coal mining history create physical conditions not found in flat-terrain markets. Steep slopes dramatically increase construction costs. Mine subsidence affects large portions of Allegheny, Washington, Westmoreland, and Fayette Counties. Wetlands and floodplains restrict development. Knowing what you're buying physically — before you close — is the difference between a buildable lot and an expensive problem.

- Topographic review: slopes, drainage, fill areas
- Mine map search through PA DEP (essential in coal regions)
- Soil type and bearing capacity (for foundation planning)
- FEMA flood map check (100-year and 500-year zones)
- Mine Subsidence Insurance availability and cost
- Any evidence of fill, dumping, or environmental contamination

Hillside SWPA lots: a 15% grade doesn't look steep when you walk it in summer. It looks very different when you get the grading and retaining wall estimate.

05

Title & Ownership

Is the title clean, and are there any surprises in the chain?

Land titles in western Pennsylvania can be genuinely complex — especially for older parcels that have changed hands through estate sales, tax sales, or informal transactions over decades. Severed mineral rights (coal, oil, gas) are common and can affect development. Easements for utilities, drainage, and access can cross the most valuable parts of a parcel. A full title search by a PA real estate attorney or title company is not optional.

- Full title search — current and historical ownership
- Coal rights (surface support rights are separate in PA)
- Deed restrictions and covenants (may limit use)
- Mineral rights: are they included or severed?
- Recorded easements: utility, drainage, pipeline, access
- Any liens, judgments, or back taxes owed

Pennsylvania coal rights: surface support rights and coal rights are often severed separately. A property can have coal rights severed but surface rights intact — or vice versa. This matters for foundations and subsidence insurance.

06

Environmental

Is there anything in the ground you'd rather not own?

Environmental contamination on land becomes the new owner's problem — regardless of who caused it. Former industrial sites, gas stations, dry cleaners, or agricultural operations can leave contamination that costs far more to remediate than the land is worth. A Phase I Environmental Site Assessment (ESA) is the standard screening tool. It doesn't involve sampling — it's a records and visual review that flags red flags for further investigation.

- Phase I ESA for any parcel with prior industrial/commercial use
- Adjacent land uses: what's next door and uphill?
- Agricultural use: pesticides, fertilizers, storage tanks
- Underground storage tanks (USTs) — present or formerly present?
- PA DEP SPUD database check for known contaminated sites
- Any visible evidence: staining, odors, stressed vegetation

The innocent-looking overgrown lot that used to be a gas station is the scenario Phase I ESAs exist to catch. A few thousand dollars in assessment now vs. a six-figure remediation liability after closing.

The time to find problems is before closing, not after. Every item on this list can be researched during a contingency period. A properly structured land purchase contract includes an inspection/due diligence contingency that gives the buyer the right to investigate and terminate if issues are found. Never waive due diligence on a land purchase. The savings are not worth the risk.

The Buying Process — Offers, Contracts & Closing on Land

The land purchase process follows a similar arc to buying a home — offer, contract, due diligence, closing — but with enough differences that treating it like a standard residential transaction is a reliable way to miss something important.

The Land Purchase Process — Step by Step

1. Define Your Criteria Before You Search

Know your intended use before you start looking. A builder looking for a single-family lot and a developer looking for multifamily land are searching for completely different things in completely different zoning districts. Define: What do you want to build or do with it? What's your budget — all-in, including site prep? Which municipalities and areas will you consider?

In SWPA, being specific about municipalities matters enormously. Two adjacent townships can have radically different zoning, permit timelines, and fee structures. Do municipality-level research early, not after you've fallen in love with a lot.

2. Evaluate Parcels With a Checklist — Not a Feeling

A piece of land should be evaluated against objective criteria before emotion gets involved. Check zoning, call the municipality, look at the FEMA map, run the address through DEP's databases, pull the deed, and look at the topography before you schedule a showing. Most of this takes less than an hour and will save you from touring lots that have disqualifying issues.

The drive-by test is not a due diligence methodology. The lot that 'just feels right' can still have a 30% grade, no sewer access, and a deed restriction from 1944 prohibiting structures over one story. Feelings don't show up on surveys.

3. Make an Offer With the Right Contingencies

A land purchase offer should include a due diligence contingency — a defined period (typically 30–60 days) during which you can investigate the property and terminate if findings are unsatisfactory. This is your time to run zoning checks, order a survey, engage an engineer, do the environmental screening, and review title. Do not waive this. Sellers who won't accept a due diligence contingency are telling you something.

For raw land, a financing contingency is often included as well — construction loans and land loans are harder to obtain than residential mortgages, and getting a commitment takes time.

4. Use the Due Diligence Period Efficiently

Once under contract, immediately engage: a civil engineer or land planner (for topography, site prep, and utility assessment), a title company or real estate attorney (for title search and deed review), the municipality's zoning officer (for a pre-application meeting), and if applicable, an environmental consultant. Don't wait until Day 28 of a 30-day due diligence window to start these conversations.

Parallel-track everything in due diligence. Engineers, title companies, and municipalities all have their own timelines. Starting them sequentially will almost certainly blow your contingency window.

5. Negotiate Based on What You Find

Due diligence findings are negotiating leverage — not just reasons to terminate. If the soil report shows unexpected rock, if the municipality requires a conditional use you didn't anticipate, or if the utility extension cost is higher than expected, those are data points that support a price reduction request. Land sellers are often more flexible than home sellers because the buyer pool for land is smaller.

Price-per-acre or price-per-lot comparables are thinner for land than for homes. The value of a specific parcel is often more negotiable than market data suggests — especially for raw or rural land.

6. Close With the Right Professionals

Land closings in Pennsylvania are typically handled by a title company or real estate attorney. The closing involves deed transfer, title insurance issuance (strongly recommended even though not always required), and payment of transfer taxes (typically 2% in PA, split between buyer and seller). Make sure title insurance covers the specific issues relevant to land: easements, mineral rights, access.

Owner's title insurance on land is worth having. Unlike a home policy, it covers issues specific to land transactions — access disputes, boundary conflicts, easement claims — that can surface years after closing.

How Land Is Priced — And How to Evaluate It

Comparable Sales

The most common approach — what did similar lots/parcels sell for recently in the same area? Comps are thinner for land than for homes. A good comp is similar in: size, zoning, location, utility availability, and intended use. One mile and a different municipality can mean a 40% price difference in SWPA.

Land Residual / Development Approach

For builders: work backwards from what you can build and sell. What will the finished home/project be worth? Subtract construction costs, soft costs, and your required profit — what's left is what you can pay for land. This is the most reliable method for evaluating buildable lots.

Income Approach (Agricultural / Rental)

For income-producing land — farms, timber, mineral leases — value relates to income potential. Agricultural land in SWPA's outlying counties is often priced on per-acre basis relative to crop or lease income. Timber value (if merchantable) can be a meaningful component of rural acreage pricing.

SWPA LAND PRICING — GENERAL MARKET CONTEXT (2025–2026)

Premium Suburb Lots (Peters Twp, Fox Chapel, Mt. Lebanon)

\$80,000–\$300,000+

Platted lots in desirable school districts. High demand, limited supply, prices have increased significantly.

North Hills / Cranberry / Butler County Lots

\$40,000–\$150,000

Active new construction corridors. Cranberry Twp specifically continues to attract significant development.

Pittsburgh City Infill Lots

\$5,000–\$80,000

Wide range. URA lots available at below-market prices with development commitments. Private lots vary by neighborhood.

Outlying County Raw Acreage (10–50 acres)

\$3,000–\$12,000/acre

Washington, Westmoreland, Beaver, Butler. Price varies dramatically by access, utilities, and topography.

Rural / Recreational Acreage (hunting, wooded)

\$1,000–\$6,000/acre

Further from metro Pittsburgh. Timber value, mineral rights, and access significantly affect pricing.

Mon Valley / Distressed Areas

\$1,000–\$25,000/lot

Significant inventory of cheap lots in areas with population challenges. Lower ceiling on value, but some have hidden potential for the right buyer.

FOUND A PIECE OF LAND YOU'RE THINKING ABOUT?

Let's Make Sure It's Actually Buildable First.

Land transactions require a different skill set than residential sales. Knowing how to evaluate a lot — the zoning, the utilities, the topography, the title, the entitlement path — is what separates a buyer who gets a deal from one who gets a problem.

Amanda works with land buyers across Allegheny, Washington, Westmoreland, Butler, and Beaver Counties. Whether you're looking for a single building lot, a development parcel, or rural acreage, she'll help you find the right land, evaluate it honestly, and navigate the purchase with the due diligence it deserves.

Reach Amanda



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How Amanda Helps Land Buyers:

- ✓ Searching MLS, off-market, and municipal land inventories across SWPA
- ✓ Preliminary zoning and municipality research before you make an offer
- ✓ Connecting buyers with civil engineers, surveyors, and land planners
- ✓ Structuring offers with appropriate due diligence contingencies
- ✓ Evaluating lot value relative to buildable use and comparable sales
- ✓ Navigating Pittsburgh URA and municipal land programs
- ✓ Representing buyers through the full land transaction process

"Land is one of the most honest investments there is — it doesn't pretend to be something it's not. A steep lot is steep. Landlocked land is landlocked. Bad zoning is bad zoning. The buyers who succeed are the ones who did the research before they fell in love with the view. I'm here to help you fall in love with the right piece of ground."

— Amanda Tihey, The Steel City Agent



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Moving you from where you are now... to where you want to be!™

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