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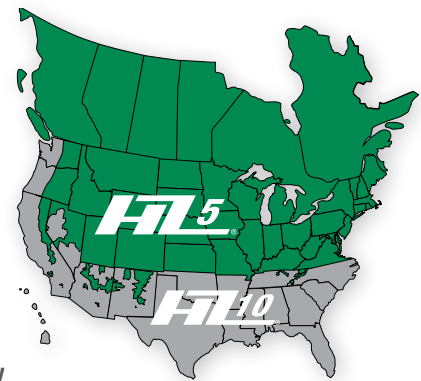
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DISTRIBUTION

Pittsburgh Delivery Service.

SPECIAL THANKS

Colleen Reufle-Haley and J. Michael Reufle from Suncrest Homes, Dollar Bank, Darlene Hunter from Howard Hanna Real Estate Services, Paul Scarmazzi from Scarmazzi Homes, and the Westmoreland County Industrial Development Corporation.

MORE INFORMATION

Greater Pittsburgh's NEW HOME is published quarterly by Carson Publishing, Inc., 500 McKnight Park Drive, Pittsburgh, PA 15237; www.greaterpittsburghnewhome.com 412-548-3823

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About the cover:

A Suncrest Homes product in the Sterling Oaks community in Penn Township, Westmoreland County. Photograph by Peter Neff.

2021

In 2021, we begin to recover from a tumultuous 2020, which has been a year unlike any the world has experienced and one that impacted the Pittsburgh region like never before. From our economy to our quality of life, the workforce, assets, businesses, industries and institutions that differentiate our region faced many setbacks.

There were however, some very good signals that the pace of economic activity in our region was improving as 2020 ended. Our local economy was seeing improvement in the most important economic metric: job creation. At the end of November, the unemployment rate dropped in our seven-county metropolitan level to 7.3 percent, 40 basis points higher than the national unemployment rate but nearly 9.7 percentage points lower than the April peak. Hiring in Pittsburgh returned a higher share of the jobs regained since April than most regions, 69.3 percent versus the average of 63.3 percent. The number of people filing Continuous Unemployment Claims declined, with the four-week average at 60,582 during the week ending November 7. That number declined from a high of 197,347 in May.

It seems a bit confusing that the housing market in the U.S. could be very healthy while the U.S. economy is terribly unhealthy. Somehow, amid all this economic distress caused by COVID-19, the national housing market is in robust condition. It seems that with each passing month the reports on home price appreciation and existing home sales are brighter than the month before. With the first deliveries of effective vaccines underway, the prospects for recovery in 2021 seem good, making the prospects for the housing market that much better.

As goes the housing market, so goes the mortgage market. It shouldn't surprise you then to discover that the mortgage market is also having a banner year, in spite of this dire economic situation. Read in this issue of NEW HOME why the business of borrowing and lending money should remain robust!

Since spring, home sales have been strong and continue to increase. We also discuss how this increase and demand has affected the housing market in Pittsburgh's eastern suburbs and Westmoreland County. You will also meet Colleen Reufle-Haley of Suncrest Homes, a successful custom-home builder in Westmoreland County. Enjoy!

Have a safe and prosperous new year... All the Best!

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Financing the Housing Market, **2021**

Somehow, amid all the economic distress caused by the novel coronavirus COVID-19, the U.S. housing market is in robust condition. It seems that with each passing month the reports on home price appreciation or existing home sales are rosier than the month before.



With the first deliveries of effective vaccines underway before Christmas 2020, the prospects for recovery in 2021 seem good, making the prospects for the housing market that much better.

As goes the housing market, so goes the mortgage market, and vice versa. You only need to look back a decade to realize that one can't function well if the other is struggling. It shouldn't surprise you then to discover that the mortgage market is also having a banner year, in spite of the dire economic situation. Mortgage origination volume, both for purchase and refinance, is expected to jump 50-to-75 percent from 2019 to 2020 once the dust settles. Bankers might like the interest rates to be a bit higher but, all in all, it will be tough to imagine any lender frowning about a 50 percent increase in business!

"We were getting refinancing requests from people who bought homes a year earlier with interest rates above four percent. Right now, that 30-year rate is at 2.75 percent," says Mike Henry, senior vice president of residential lending for Dollar Bank. "But our purchase volume was still pretty good. We were close to 50 percent of our mortgages for purchase. Home ownership rates increased during COVID and, of course, the rates are actually lower now than they were from March until August."

Looking ahead to a recovery in 2021, the business of borrowing and lending money should remain robust. As has happened in the past when interest rates plunged, the rush to refinance in 2020 means that fewer re-fi opportunities will exist in 2021; however, the expected volume of mortgage originations should still top the volume of 2019.

What's behind the good news? It's a combination of good old supply and demand, lessons learned from 2007, regulations that worked as planned, and low interest rates for more than a decade. The tiny silver lining in the massive cloud that was the housing bubble and financial crisis of 2008 was that the aftermath created conditions that kept the housing market from becoming imbalanced. That isn't likely to last forever; however, even bankers will agree that the constraints (or at least most of the constraints) put on lending in the Dodd Frank Act have been effective at preventing the kinds of disruptions that happened twice in 20 years. And that's a good thing.

America's middle class was built, in part, by the 30-year mortgage. Working class Americans were able to save a down payment and have an affordable monthly payment that built equity over time. Instead of making a landlord

a profit, American homeowners were able to build the most basic foundation for long-term wealth: home ownership. Americans had a tough year in 2020. The fact that Congress protected homeowners from foreclosure will help most Americans maintain that financial foundation as the U.S. recovers towards normalcy.

The Housing Market: Healthy in a Pandemic

If it seems a bit confusing that the housing market in the U.S. could well be at its healthiest while the U.S. economy is terribly unhealthy (literally), that’s because the state of things in 2020 defies both logic and history.

The explanation for the good market is fairly simple, even if it is multi-faceted. At a time when so many people are out of work, the rest of the workforce is doing as well, or better, than before the pandemic hit. Investments and savings accounts have swelled again. More than anything else, the low interest rate is making home ownership cheaper than it has been in decades, even as home prices are appreciating at a record-breaking pace. That means that demand for mortgages is making bankers very busy. In addition to the high volume of mortgage for homes purchases, the pandemic sparked a surge in home renovations and additions. In turn, that helped boost the number of refinancing and home equity borrowing. All in all, it’s a good time to be in the residential mortgage business.

“Interest rates are at all-time lows and the Fed came out earlier this week and said that the rates were

going to remain low. I’m excited for another robust year for the mortgage market,” says F. Duffy Hanna, president of Howard Hanna Financial Services. “The Mortgage Bankers Association (MBA) also came out with a recent report projecting that home sales are going to be up in 2021, so that’s exciting news. It even looks like home starts are predicted to be up next year. The wind is at our back in the housing industry.”

Final data on mortgage financing activity for 2020 is still being tallied but the volume into December makes it clear that the year will be the most active on record, except for 2003, when \$3.81 trillion in mortgages were originated. Although 2020 will be an outlier for several reasons, the trend of higher volume was underway in 2019. Mortgage originations in 2019 totaled \$2.38 trillion, which was the second-highest total at the time. While volume is certainly being pushed higher by refinancing, the volume of purchase originations was nearing the all-time high of \$1.51 trillion closed in 2005. Favorable conditions for buying and borrowing have existed for

several years.

“Overall mortgage financing picked up strongly late in the first quarter of 2020 and continued all year. Purchase financing picked up in the third and fourth quarters. Demand for home purchase financing should continue to grow through 2021, although refinances are projected to normalize and slow a bit,” predicts Joseph Cartellone, executive vice president, director of mortgage services for First National Bank. “Many lenders expanded their capacity for residential lending in 2020 due to the increased number of refinance loans. Homeowners were refinancing at a rate we haven’t seen in a long time, likely to take advantage of the low interest rate environment and the opportunity to put extra cash in their pockets, build equity faster, or even to pursue a renovation.”

Of course, the year did not unfold as smoothly as it ended. Lenders expectations for a slightly higher volume in 2020 were quickly dashed by the outbreak of COVID-19 in mid-March. The pandemic led to business shutdowns and massive

Agency	30-Yr Rate Forecast
Fannie Mae	2.8%
Wells Fargo	2.89%
Freddie Mac	3.0%
National Association of Home Builders	3.0%
National Association of Realtors	3.2%
Mortgage Bankers Association	3.3%
Average forecast	3.03%

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unemployment initially. That created lots of uncertainty about credit; however, the CARES Act

helped provide a lifeline and the Federal Reserve Bank's decision to cut rates to nearly zero opened

the flood gates for refinancing. The increased time people spent at home also sparked a surge in home improvements, which added more loans to the pipeline. Concerns about home buying proved unfounded. Even the mechanics of lending that were disrupted by the pandemic – appraisals and closings – were adapted to an environment where people could not meet in person.

“We had to improvise a lot with how we did our closings. I will say the title agencies were good at figuring out a way,” says Lisa Clore, senior vice president and director of mortgage lending at Community Bank. “They even stood between two cars and passed the paperwork back-and-forth between the parties on occasion. With a new home



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purchase, we had closings at the empty house with the real estate agents where the buyers went inside to sign and the sellers went in to sign separately and then everyone left.”

“We went through a period of time where Fannie Mae did not require interior inspectors because people did not want appraisers in their home. We were concerned that court houses wouldn’t be open when we closed loans to file liens. That didn’t turn out to be an issue either. We had people closing loans on car hoods or back decks, where one person would come out and sign and then the other,” recalls Henry.

“At first we didn’t know what was going to happen, whether there would be a big wave of unemployment that would lead

to all kinds of problems,” he continues. “We doubled up on our employment verification, checking at the last minute to make sure that a borrower was still employed. But none of the problems happened. It was really nothing different from normal, but for a whole lot of people wanting to refinance for the low rate. We have the highest volume we’ve ever had by a substantial amount.”

Economists for Fannie Mae, the government-sponsored enterprise (GSE) that purchases the majority of mortgages originated in the U.S., predict that the volume in 2020 will be even higher than the MBA, reaching \$4.1 trillion when the year ended. Policy makers for Fannie Mae, and sister agency Freddie Mac, are indicating that the massive housing agencies will

maintain their market position for the next couple of years, with an eye towards supporting affordable housing purchases. The incoming Biden administration is less likely to move the GSEs out of government sponsorship, ensuring that policy intentions will be carried out.

Experts at the Mortgage Bankers Association don’t expect market conditions to change, although a decline in refinancing is expected to bring overall originations back down to \$2.5 billion. If correct, that would mean mortgage activity for new purchases will hit an all-time high in 2021.

“The residential mortgage market is anticipated to continue to grow in 2021. Interest rates are expected to remain low well into 2021. Many consumers are still working remotely, spending

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These factors indicate that 2021 should be another strong year for home purchases, refinancing and new construction - presenting a favorable environment for individuals and families who are ready to buy.

more time at home, and may be continuing to increase savings to put toward a new home purchase,” says Cartellone. “Together, these factors indicate that 2021 should be another strong year for home purchases, refinancing and new construction - presenting a favorable environment for individuals and families who are ready to buy.”

What is interesting is that the rosy forecast for the housing finance market isn't built upon an unrealistic forecast for the housing market. Both the MBA and the National Association of Realtors (NAR) expect that the extended economic pain caused by the recession of 2020 will result in an increase in household financial distress and foreclosures. But, because of the overall strength of the market and economy, the housing market should be able to weather the storm better than a decade ago.

In 2010, the fallout from the mortgage and financial crisis was reaching its peak. By the time that year ended, almost four million homes had been placed into foreclosure. Since the outbreak of COVID-19 in March, forbearance and the CARES Act kept lenders from foreclosing; however, the level of delinquency has continued to rise. It's estimated that 3.3 million mortgages will

be delinquent when forbearance ends. While that is a number that could cause a ripple of pain, there are several factors mitigating the impact on the housing market.

First, homeowners have five times more equity in their homes today as in 2010, when the U.S. average loan-to-value ratio was 94 percent. That meant selling the home couldn't get the owner out from under water in 2010. Today, the average loan-to-value is 70 percent. That provides banks an incentive to refinance the mortgage, giving homeowners opportunities to extend repayment at low interest rates. Homeowners who must sell will have enough equity to pay off the mortgage from the proceeds. Should owners choose that route, buyers are plentiful. The inventory of homes for sale is extremely low, with less than three months' supply on the market.

More than any other factor supporting the housing market, the steady increase in home values is cause for optimism that even distressed homeowners can ride out the storm. Since 2010, the average home price in the U.S. has increased by 49 percent, according to the NAR. That trend has been accelerating during the past five years, peaking in 2020. NAR reported that the average home price increased 14.8

percent, to \$312,000, from January through October. Online real estate brokerage Redfin reported year-over-year appreciation of 16 percent, to \$322,828, for the median home sold through November 29. In Pittsburgh, the average home sold was \$201,000. These rising prices give lenders and borrowers who need assistance room to maneuver. Refinancing or extending a delinquent mortgage on a home that has appreciated more than \$18,000 over the past year – as the average Pittsburgh home has done – has a lower risk for the lender and doing so may eliminate the need for foreclosure.

It seems likely that mortgage foreclosures will rise in the coming months, causing pain and forced sales of homes, but the housing market will be able to absorb the disruption that occurs.

Having a housing market that can withstand disruption will be important for the economic recovery in 2021, particularly because the supply and demand fundamentals are extraordinary. Buyers still outnumber sellers throughout the country. In Pittsburgh, the inventory of existing and new homes for sale in December was just more than two months' supply. In a balanced market the inventory is five months' supply. As late as the fall, NAR was reporting as many as four

offers per home in most of the top ten markets. That is unusual, if not unique, for a steep economic downturn; however, it's not an unusual development for supply and demand to get out of balance during most business cycles. What makes the cycle different is the fact that little or no relief to the imbalance is in sight. That is, to a large degree, a remnant of the Great Recession.

New construction is the relief valve for a tight supply. When the supply of existing homes tightens, especially when tight supply pushes prices briskly higher, the demand for new construction rises. Because new construction takes six months or more to complete, home builders will increase the supply of speculative homes in tight market conditions. But, after the collapse of the mortgage market and subsequent heightened regulations on lenders a decade ago, spec home construction became more limited. Other regulations made conditions very unappealing for new residential development. The result was a lot shortage that lingers to this day. As of November 2020, there were 3.3 months' supply of new homes for sale. That's roughly half the number of homes needed for the market demand.

The shortage of existing homes for sale is a function of an unexpected change in demographic influences. A forecaster looking forward ten years in 2010 would have expected a surge in existing homes for sale today because of the transition of aging Baby Boomers from family homes to downsized living quarters. That hasn't happened because older Americans have



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taken better care of themselves. Healthier retirees are making the market unhealthy.

“The Baby Boomers need to move out so people can move up,” Hanna jokes. “There is a market for empty-nester housing, but I think the Baby Boomer generation has remained healthy and aren’t moving. My parents are in their seventies and have lived a healthy life. They are probably in the same shape as someone who was 15 years younger a generation ago. They don’t need to move from their home.”

Hanna’s anecdote is backed up by the data. In the metropolitan Pittsburgh market, new home construction remains stuck in a narrow range of single-family starts since before the Great Recession. There have been

between 2,500 and 3,000 single-family homes of all types built each year since 2007, when the shortage of lots forced a decline. New construction peaked in the six-county market in 2005. Even though the Pittsburgh economy has had a strong recovery and a burst of new jobs created from 2011 through 2015, new home construction is mired at levels that are 1,000 homes short of the mid-2000s peak.

The question for the housing market, both in Pittsburgh and across the U.S, is not whether demand will persist, but whether supply can catch up. For 2021, the answer is likely to be no.

The Outlook for 2021

Regardless of whether supply and demand remain out of balance

in 2021, the catalyst for more borrowing, low interest rates, will continue to be a spark; however, conflicting trends in the housing market overall may mean that home sales will not be as brisk, even with strong demand.

Forecasts for the interest rate on a 30-year mortgage are nearly unanimous among the major residential real estate agencies and associations. Predictions vary from a low of 2.8 percent by Fannie Mae to 3.3 percent from the MBA. The average of the forecasts is 3.03 percent, which is virtually where the market has been since the Federal Reserve Bank cut the overnight lending rate to 0.25 percent in March. The fact that the Fed has signaled that it expects that so-called fed funds rate to remain at 0.25 percent through

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2022 all but assures that the three percent consensus from the agencies will prevail.

The accommodative rate environment will continue to stimulate home buying, even as the economic pain from COVID-19 lingers into 2021. One reality that is lost in all the upbeat housing news is the fact that most of the buying and borrowing – including refinancing – came from people on the upper end of the income spectrum. That means that the financial aid package passed by Congress at year’s end will be important as a bridge to recovery. Economic recovery that begins early in 2021, perhaps by the second quarter, will mean falling unemployment and will extend the housing market’s appeal to middle class renters and first-time buyers.



Those two groups have been largely missing from the booming housing market.

“We measure our forecast by the pipeline and the number of loans we have unclosed is still at



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a record high at the end of the year,” notes Henry. “That’s very unusual for this time of year. This is typically the lowest time for application volume but it’s gone up over the last three weeks.”

Duffy Hanna sees the demand drivers that the pandemic stimulated also lingering into 2021

“I think people sat in their homes after the shut down during the spring and were able to notice everything that they thought was wrong with their home. They decided they needed an office, or that their kitchen was too small, or they needed an extra bedroom,” Hanna says. “Many people came through that time with a solid job situation and that spurred home sales. That should continue as the economy improves for more people. When you compare what you can afford at a rate of 2.5 percent instead of five percent –

which was the rate two years ago – it’s considerably greater.”

The extended time at home was cited as the major motivation behind the increase in remodeling and additions that swept the U.S. and Greater Pittsburgh in 2020. This trend helped fuel the refinancing boom that occurred. That fuel is mostly spent, however, and the inventory of existing homes has not increased significantly. (It’s lower in Pittsburgh.) As a result, new construction is expected to pick up some of the slack again.

“We anticipate that new home construction will continue to increase as resale demand continues, and inventory of existing homes remains very low,” notes Joe Cartellone. “As we continue to navigate the pandemic, there will likely be some uncertainty about job stability

and the economy, and more significantly, there is still a scarcity of homes available for sale.”

Real estate professionals expect the lingering impact of the pandemic to slow home sales slightly because new construction will not be able to ramp up enough to offset low inventory. New construction also leans to the middle-to-higher end of the market, which means fewer new homes will be in the first-time buyer category, which is where demand is expected to grow fastest in 2021. In Pittsburgh, new home sales fell slightly in 2020 from 2019, which was up four percent from 2018. The culprit was the low inventory of existing homes for sale and, although new single-family construction was up 13 percent in 2020, there weren’t enough new homes to offset the low inventory.



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According to Tom Hosack, CEO of Berkshire Hathaway HomeServices The Preferred Realty and current president of West Penn Multi-List Services, home sales were up four percent to 31,400 units in 2020. He says that the forecast is growing inventory to lead to five percent more homes sold in 2021, at a sales dollar volume increase of 12 percent.

“There really have been no outside regulatory guidelines that are more stringent. There were really no changes other than those addressing forbearance,” he says. “The market updated requirements on documenting income. That had to be a little tighter because it was possible that someone could apply and lose their job part way

that continues to lag previous generations in home ownership rates.

“We keep tweaking our internal products for first-time buyers. The biggest obstacle we see for first-time home buyers is down payment. We have programs that will address that and, in 2020, there was record buying for that product,” says Henry. “The major issue with first-time home buyers right now is inventory and that’s something that we can’t solve. For 2021, we are looking at the guidelines to see whether it’s beneficial to bring in more first-time buyers, especially in low-to-moderate income census tracks.”

A significant increase in home ownership from younger buyers and a break in the logjam of existing homes available for move-up buyers would be the extra fuel that the mortgage market needs to offset the expected decline in refinancing.

An expected decline in demand for mortgages, primarily due to refinancing activity running its course, will increase competition for borrowers among banks. That shouldn’t be expected to usher in a period of easing lending standards or conditions. Many of the tightest regulations of the Dodd Frank Act were eased during the Trump administration, but federal regulations on capital reserves for loan losses will put a cap on lending volume. Banks have begun tightening some standards because of the higher risk of lending in a weaker economy. Although the outlook for foreclosures is better for 2021 than a decade earlier, many borrowers have experienced financial stress that will increase the number of loan defaults.

Mike Henry doesn’t see the standards tightening in a way that cuts off home ownership.

through the process. But we didn’t really see any major impact from that. There really haven’t been any problems documenting income or credit. Savings are up. Equity is up.”

“I look for underwriting to get a little tighter,” agrees Clore. “I think there will be more documentation needed and they may tighten up the debt-to-income ratio.”

Holding the line on underwriting would be good news, both for lenders and borrowers. Loosening the regulatory reins at a moment when the economy is fragile could be an incentive for third party and non-traditional lenders to become more aggressive than prudent. That kind of change led to problems in the 2000s. Tightening standards would create one more obstacle for the younger first-time buyer, which is a demographic cohort

A significant increase in home ownership from younger buyers and a break in the logjam of existing homes available for move-up buyers would be the extra fuel that the mortgage market needs to offset the expected decline in refinancing.

“It will be a good year again, but it will be a different year. I do look for refinancing to slow down. It’s hard to believe that there would still be people out there that would want to refinance, although there probably are,” chuckles Clore. “I don’t think new home construction is going to change and I don’t see any real changes coming to the housing market. I think the home improvement projects that people were refinancing to do last year will slow down. I don’t think it’s going to slow down purchases or new construction in this market. There are still plenty of buyers.” **NH**

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Pittsburgh's Eastern Suburbs

Comfort, Convenience and Community

In the midst of an ongoing pandemic, a tempestuous election and social discord, who would have foreseen a surge in the housing market? Jacob Passey, in his Marketwatch.com article "What a Covid-19 vaccine would mean for mortgage rates and the housing market" (Nov. 12, 2020) tells us that experts credit the pandemic for the recent "home buying craze" in numerous ways.

"This has been an accelerant to lifestyle and behavior changes that were already underway," said Mark Fleming, Chief Economist at First American Financial Corp., a title insurance company, quoted in this article. But home buyers may not have it so easy as inventory of available homes is down while desire to buy is up. A December 4, 2020, article titled "U.S. Housing Market Forecast 2020 & 2012: Crash or Next Boon?" by Marco Santorelli, Founder and CEO, Norada Real Estate Investments, a national real estate investment company, tells us that home sales have risen to a 14-year high. Further, he cites builder sentiment at an all-time high along with a rebound of building permits. "Builders are racing to fill the gap between supply and demand, and we may see more listings next year. In a sign that housing continues

to lead the economy forward, builder confidence (NAHB/Wells Fargo HMI index) in the market for newly built, single family homes continues to increase." As early as May 2020, a Tribune Review article reported a 13 percent increase in home sales compared to May of 2019 in Allegheny, Armstrong, Butler and Westmoreland counties combined. John Petrack, Executive Vice President of the Realtors Association of Pittsburgh, acknowledged that despite a two-month shut down, home sales have increased across the board, year over year. "In fact 2020, with just a few exceptions, has been a banner year for residential real estate," he added. "Demand remains stronger and supply is still lagging." Lastly, Joseph Cartellone, Executive Vice President and Director of Mortgage Services for First National Bank, shared that the pandemic led

people to spend a great deal more time at home as well as working from home remotely. "As a result, many have saved money on commute costs and entertainment and therefore, may have more discretionary income," he explained. "Clearly, there are many competing factors that individuals are evaluating, especially in the current environment, but such additional savings can help position some consumers to purchase a home or begin new construction. For example, incremental savings have helped first-time home buyers save for down payments and closing costs, and for others, have provided an opportunity to refinance, renovate, move up or build a new home." He continued that there was a definite pause in home buying at the start of the pandemic, delaying the traditional "spring surge" but since

Costa Homebuilders mountain craftsman home in Murrysville.





Rivers Edge development in Oakmont.

that time, home sales have been strong and continue to increase. So, how does all of this reported increase and demand translate in Pittsburgh's eastern suburbs and Westmoreland County?

Comfort, Convenience and Community

Because of the pandemic, the desire for more space and the ability to work from home has increased demand in all areas surrounding metropolitan Pittsburgh according to Petrack. "Eastern Allegheny County and nearby Westmoreland County are no exception," he said. "The availability of land, development costs and, of course, regulatory issues and costs all effect location." He further noted that the ability to work from home has increased the demand for larger dwellings with additional rooms, particularly offices or dens. "New construction allows the consumer to help design the floor plan that best

suits their needs."

Aimee Dempsey, President, Westmoreland Professional Builders' Association and a realtor with Berkshire Hathaway Home Services noted several reasons for a seemingly eastward migration. "There was an influx of people moving out of the cities when Covid-19 first started," she said. "That only increased with societal disruptions." Adding that people discerned a "sense of community", particularly in Westmoreland County, that was appealing at a time of quarantine, people became enamored of communities "where you could be somewhat social while still maintaining a social distance, enjoy a hometown feel, and embrace an enriching quality of life." Jason Corna, Director of Sales and Marketing for Murrysville-based Kacin Homes believes that the appeal of Westmoreland County new home living may have been redefined by

Covid-19. "People began to realize that you don't need to be close to the city center," he explained. "In this [Westmoreland County] area, there are more usable yards and space. At one time, young adults and active adults looked toward moving into the city. Now, they're thinking about the suburban area, most likely at a lower price point and considerably less real estate tax." Evidence of this desire to move eastward can be witnessed in Kacin's North Meadow build in Washington Township and the Kiski Area School District. A community of single family and patio homes, North Meadow can be described as a rural setting close to major roadways and amenities. Home sites and fully constructed models are available for viewing with customization encouraged. The low maintenance homes feature first floor living with options for a second floor if desired. Customizable kitchens and bathrooms, three-quarter season

PITTSBURGH'S

rooms, cathedral ceilings, finished basements, first floor master and three car garages are just some of the features to be enjoyed in this Phase I neighborhood for all comers. "Many of our homes are geared toward first floor living for active adults, but not limited to that demographic. Those moving here from Allegheny County and beyond look to be closer to children and grandchildren while realizing lower taxes," he continued. He also noted that those at North Meadow are not necessarily downsizing, but right

sizing. "Many want the same size home that they had previously along with some space for gardening and entertaining, but not the acreage they once had." Phase II of this community is set to begin sometime in 2021. Also looking to break ground in 2021 upon municipality approval is a Kacin project in Murrysville called Hillstone Village, just off U.S. Route 22 at Harrison City Road. With interest in this project "through the roof", the project will feature carriage homes on one-quarter acre lots and single family homes

on an average of one-half acre lots. "We've received inquiries, many from within the Murrysville area for 'right size' housing, especially for active adults who don't want to leave the area but want a low maintenance home more in tune with their current lifestyle," Korna added. The design of this project, with its 22 carriage homes and 20 single family dwellings, will incorporate green space along with sidewalks, athletic courts, a clubhouse and "pocket parks", also known as mini-parks, throughout the community.

Darlene Hunter, Vice President and Regional New Home Manager for Howard Hanna Real Estate, has also noticed an increase in new residential construction over the past several years in the eastern sector. Builds in Murrysville, Penn Township and Monroeville are peaking interest, "especially when land is found that is zoned for the intended product," she said. "Given the Covid-19 situation, some no longer feel comfortable living in apartment-type settings with many common areas such as halls and elevators. They want a comfortable place to live but still be close to the city. Many love the culture of the eastern areas where there is more of a country, homey feel. There is easy accessibility to amenities with a bit of a rural feel." One such development is Suncrest Homes' Siena Ridge, an executive community in the heart of Murrysville. The large, custom homes, nestled in a secluded setting, are within minutes of Routes 22, 376 and the Pennsylvania Turnpike, shopping, restaurants, churches and the award-winning Franklin Regional School District. Siena Ridge



Costa Homebuilders timber frame interior in Murrysville.

EASTERN SUBURBS



Rivers Edge development in Oakmont. Images supplied by Howard Hanna Real Estate.

is also minutes from the new Intermediate Elementary Center and the Murrysville Community Center. With a decorated model available to tour, Hunter has observed increased activity and interest, since those looking can see the quality firsthand and the level of customization available. Likewise, Hunter cited the 17-lot development of Abbey Place by D.M. Brentzel Builders in the Level Green section of Penn Township, with its fully decorated model sold and plans for a new ranch-style product are being considered.

If a single family home or a one or two-story carriage home is what you're looking for, Suncrest Homes' Sterling Oaks, also in Penn Township, offers cul-de-sac and wooded home sites in a 47-lot

community starting at \$400,000. Just minutes from Monroeville, Murrysville, the Pennsylvania Turnpike, Routes 22 and 376, it is the only new construction community within walking distance of the new Heritage Trail.

Jeff Costa, Founder and Operating Manager of Costa Homebuilders based in Elizabeth, Pa., has taken notice of peaked interest in custom home building in 2020. He acknowledged that Covid-19 has not hurt the second home market and sees 2021 as a continuing great year for custom builds. "We have been very busy this year and building is at an all-time high," he reported. "Because of the quarantine, people have reassessed their living space, finding it no longer

adequate for their needs and desiring different configurations of space." He continued that some people look toward second homes as a vacation oasis or "vacation-like" living quarters. One such Costa custom home build is underway in Ligonier, just east of Westmoreland County's center. "The couple wanted some acreage with exceptional views," he said. "Ligonier fit the bill since it reminded them of their current home in Sewickley, so this 'Sewickley of the Mountains' affords them proximity to family, Seven Springs, Hidden Valley and all the amenities available in this area. And, this home also allows them to work from this location if/when needed." With two home builds underway in

the DeCesare Property called Bella Molise in Murrysville, Costa noted that the 1.5 to 3 acre lots start in the high \$100,000s and up. The rural-residential area offers convenient access to major routes, restaurants, shopping, churches and the Franklin Regional School District. "Murrysville is truly a happening area," Costa added. Other "happening" areas in Westmoreland County for Costa builds include those in the development of Ravenwood in Hempfield Township. With 44 home sites ranging from 1 to 9 acres, homes there offer privacy and country living close to the Laurel Mountains but within minutes from Greensburg shopping, entertainment, and schools including distinguished colleges and universities. Recently, Costa Homebuilders sold their last lot in the North Huntingdon development called Woodridge Estates in 2020, an area close to U.S. Route 30 and the Pennsylvania

turnpike. Throughout his builds, he has witnessed buyer interest in some of the newer home trends, such as walls of glass in great rooms, kitchens and dining rooms and the elimination of over-the-sink cabinetry in favor of additional windows, spurred on by social media. "People are looking at Pinterest, Instagram and other apps as they discuss designs with us," he said.

The question may be asked "who is looking to build a new home" given the favorable climate? Petrack believes new construction is attractive across the generations, depending on the product, family size, space needs and, of course, consumer affordability. Cartellone has seen increases across many sectors when it comes to mortgage loans for new construction. "We noted some particular movement among singles and co-buyers, including siblings, unmarried couples,

roommates and others," he said. "One reason for the increase in new construction mortgages is simply supply and demand: there is a real scarcity of inventory. In many cases, buyers are turning to new construction because there are fewer homes available and those that are, move quickly, and for top dollar." With clients primarily in the 40- to 65-year-old range, and often third or fourth-time buyers, Costa sees the luxury home market surging, particularly with people working from home.

Low Mortgage Rates – the "Moneyball" of Real Estate

Abandoning the conventional wisdom that a custom home may be unaffordable ... out-of-the-question ... potential buyers are looking at the 'game-winning' strategy known as impressively low mortgage rates, and taking advantage of them. Marco Santorelli reported that "record low mortgage rates have boosted



KACIN Homes product in North Meadow, Washington Township.

EASTERN SUBURBS

demand for new homes ... with a three-month average for Housing Market Indices increasing two points to 83 in the Northeast; with a reading over 50 indicating that more builders view sales conditions as good compared to those who view them as poor.” Jacob Passey reported that, at the pandemic’s start, experts did not foresee rates dropping below 3 percent, which they did. “In the near-term, mortgage rates are likely to stay low – though they may rise above record lows that have hit in recent weeks. That’s because the Federal Reserve has indicated that it doesn’t plan to hike rates soon. In time, though, a vaccine would naturally cause rates to rise.” Locally, Aimee Dempsey believes that interest rates will remain fairly stable through the first quarter of the new year. “As of today, the conventional rate of 2.625 percent is extremely good,” she posited. “There is, however, the

potential for rates to increase.” John Petrack noted that interest rates have been kept artificially low to help the economy through the pandemic. “Both the Federal Reserve Chairman and the chief economist for the National Association of Realtors®, Lawrence Yun, expect rates to remain low through 2021 and into 2022. The acceptance and success of a vaccine will eventually eliminate the need of the Federal Reserve to keep rates low, so they may climb slightly over 2021 and 2022.” Joseph Cartellone affirmed that, while there may be some increases in 2021, “rates are at an all-time low”, remaining very favorable for prospective home buyers, whether they are buying, building, looking to move up or refinancing.” Commenting that it’s too early to make predictions about the Covid-19 vaccine in terms of mortgage rates, he does acknowledge that removing uncertainty typically reduces

volatility resulting in more stability and less fluctuation. “It is likely that 2021 will be another strong year for new home purchases and new construction as interest rates are expected to stay low throughout the year,” he stated. Demand for new home construction is expected to continue ... as economic stability continues to improve, that environment should bode well for a robust home sale market in the eastern Allegheny County suburbs and Westmoreland County.” **NH**

KACIN Homes product in North Meadow, Washington Township.



FROM COMPANIES TO COMMUNITY MEMBERS TO COLLEGES AND UNIVERSITIES, PITTSBURGH'S SPIRIT OF INNOVATION DRIVES REGIONAL SUSTAINABILITY EFFORTS.

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Being sustainable helps to protect our communities, our environment, and the region’s shared vision. Therefore, sustainability in Pittsburgh isn’t a progressive trend or aspiration. It’s a necessity. It’s a fixture. And it’s needed right now. As we strive to continue building our economy and improving our quality of life, sustainability cannot be ignored.

Pittsburgh’s path toward sustainability

Cities around the world have been finding their own paths toward becoming more sustainable but have also been taking collective action. The 2030 Challenge is an international challenge that 22 cities around the world have engaged with. It calls for a 50 percent reduction in energy use, water use, and transportation emissions by 2030.

A strategic initiative of Pittsburgh’s

Green Building Alliance, which empowers people to create environmentally, economically, and socially vibrant places, the Pittsburgh 2030 District supports building owners and managers working toward these reductions. In Pittsburgh, more than 540 buildings, comprising about 85 million square feet of space, have committed to the goals put forth by the challenge. Based on current tracking and results released in May 2019, Pittsburgh is exceeding the 20 percent reduction target for 2020 in terms of energy use and transportation emissions, says Angelica Ciranni, vice president of strategy and innovation at the Green Building Alliance.

Buildings deemed living buildings produce more energy than they need, Ciranni says. In Pittsburgh, Phipps Conservatory and the Frick Environmental Center are two prominent examples. “We

have the same number of living buildings here in Pittsburgh as the other [U.S.] leader, which is Seattle,” she says.

Like many cities in Appalachia, and in the Northeast more broadly, Pittsburgh has its share of aging and historic buildings and infrastructure. Yet many of these structures can still qualify for sustainable upgrades, and it’s often possible to preserve the look and aesthetic of an old building while modifying the interior.

Improvements to buildings’ sustainability is critical to the region’s overall sustainability efforts. In a 2013 evaluation cited by the City of Pittsburgh, total greenhouse gases emitted in Pittsburgh found that more than 80 percent of emissions came from buildings. While part of that 80 percent comes from residences, commercial and industrial buildings were responsible for 57

percent of emissions, the evaluation showed.

The planning and construction stages offer some of the best opportunities for thinking sustainably, which is important given Pittsburgh's rapid and continued development. "You can't turn around without seeing construction happening right now," says Natalie Stewart, the Green Building Alliance's communications director.

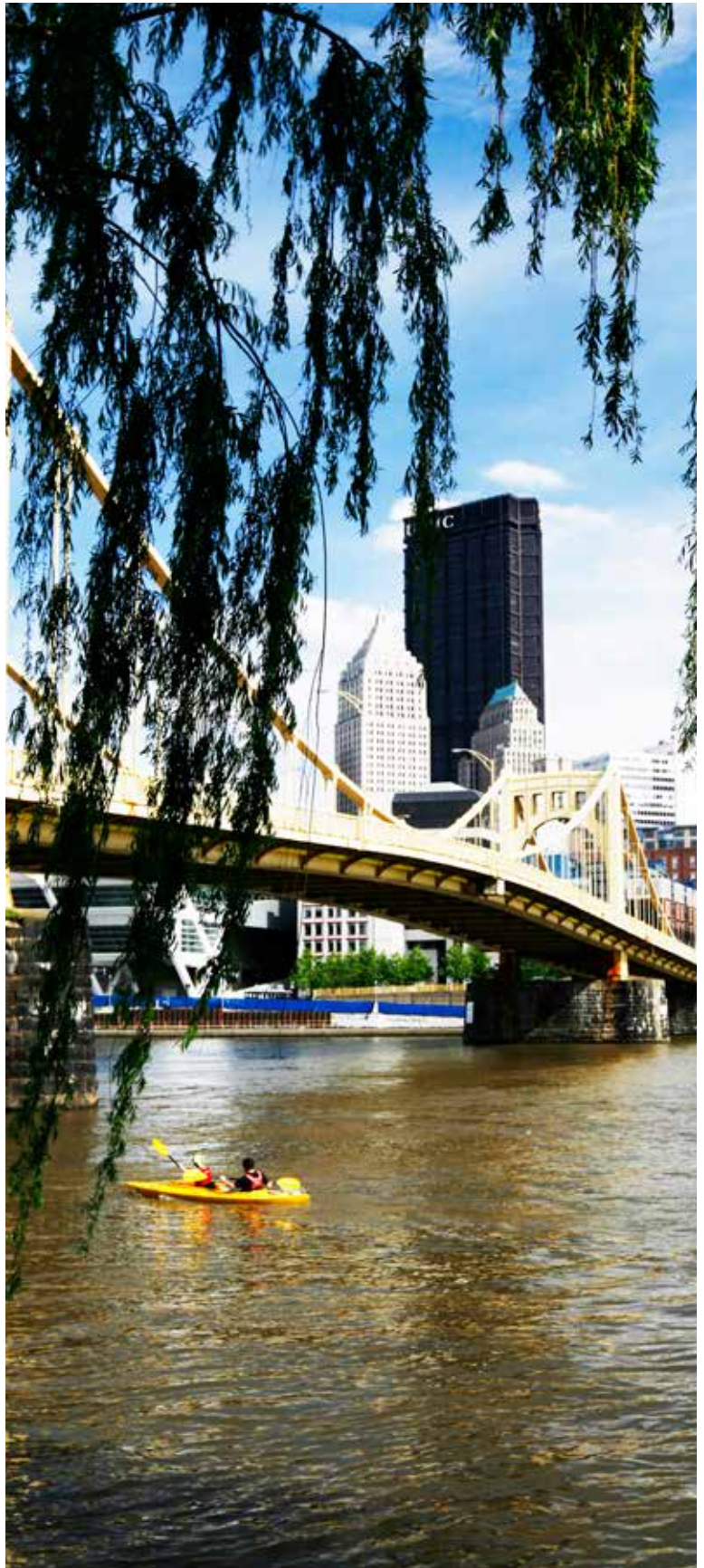
Before a building finishes construction, it is easier to install or modify mechanical and electrical systems that can improve efficiency and sustainability. Sustainable design is also becoming more and more financially viable. "The business case in terms of the amount of time that it takes to actually achieve the return on investment that will either make it cost neutral or, in fact, to begin saving money, those windows are shrinking for a lot of technologies," Stewart says.

As far as sustainable design, thinking about a building's envelope, meaning its walls, doors, and roof, is often the first step, Ciranni says. While more sustainable mechanical and lighting systems, for example, may have a 10-year lifespan, structure of a building's envelope can last for 50 years or more. Yet one of the most simple steps to improve sustainability that the Green Building Alliance advises involves measuring, tracking, and adjusting usage of utilities like water and electricity. "At its most simple, the thing that we are telling people to do is to, in operations, measure what you're doing and adjust," Ciranni says.

Pittsburgh has obstacles to contend with in terms of improving sustainability, however. "Pittsburgh still has its share of challenges to confront on its path toward improving sustainability. The region continues to experience difficulties managing its air quality, for example," Stewart says.

Sustainability on and off campus

It's no secret that Pittsburgh has been booming and growing into its role as a technology and innovation hub. In this capacity, the city is well-positioned



to develop some of the technological solutions that will drive sustainability, says Robert Sroufe, the Murrin Chair of Global Competitiveness at Duquesne University's Donahue Graduate School of Business. "Federal policy will not lead us out of this, and we shouldn't let politics take over the conversation," he says. "Instead, we should let entrepreneurs and good decision-makers lead the way."

Development of technologies like artificial intelligence, augmented reality, and the Internet of Things is underway at Pittsburgh's growing tech companies and its universities. While there's a place and use for these technologies in nearly every capacity in our imagined tomorrow, combined they may help to embed and automate sustainability. "All these technologies are going to come together to make for a better world and healthier buildings, work environments, and supply chains," Sroufe says. "There's a lot happening with startup companies and entrepreneurs. Venture capital funding is on the rise here," he says.

For students in Duquesne's MBA Sustainable Business Practices program, the region, and beyond, offers plenty of opportunities to perform real-world work to augment research on best practices toward sustainability, Sroufe says. Students work on sustainability consulting projects with multinational companies, nonprofits, and even with whole countries. They've completed almost 200 consulting projects over the years, Sroufe says, and no two projects have been the same.

Projects explore the value proposition of more sustainable practices along with environmental impacts and social value created,

Sroufe says, along with energy and waste reduction efforts. Others involve greenhouse-gas audits, process improvement initiatives, differentiation for products and services, and new-product development.

Sustainability has been at the forefront of other area universities, including the University of Pittsburgh (Pitt). Since 2003, the Mascaro Center for Sustainable Innovation has been a staple on Pitt's campus helping to drive faculty and student sustainability efforts on campus and research and education programs in sustainability. Since then, Pitt has grown the breadth of its sustainability efforts, launching the Pitt Sustainability Plan and an Office of Sustainability in 2018. "The definition of sustainability is balancing equity, environment, and economics so that current and future generations can thrive, and the Pitt Sustainability Plan plays that out very nicely," says Aurora Sharrard, director of sustainability at Pitt.

The plan involves improving the stewardship of energy, emissions, and water use; engaging in research, global outreach, and partnerships; and looking at how city and regional connections and equity and access tie into sustainability—among many other features.

Some of the most visible sustainability projects include Pitt's plan to purchase hydropower from an Allegheny River hydroelectric plant expected to open in 2022. The plant will supply 25 percent of campus electricity needs and will be integral to the goal of producing or procuring 50 percent

of Pitt's electricity from renewable sources by 2030. Additionally, the much-admired team of landscaping goats has visited Pitt's campus for the last couple summers. The goats act as natural, fossil-fuel-free landscapers that munch on overgrowth and clear up greenery at designated spots around the campus.

Other initiatives involve evaluating and upgrading more than two dozen buildings on campus to improve their lighting, heating, ventilation, and other infrastructural qualities that can be made more environmental, Sharrard says, as well as boosting on-campus tree canopy coverage and decreasing lawn areas.

Pitt's undergraduate Student Office of Sustainability seeks to enhance environmental awareness around campus and to infuse sustainability into the culture, values, and decision-making on campus. More than 20 student organizations are affiliated with the office, including Free the Planet, Plant to Plate, the Fossil Free Pitt Coalition, Panthers for Animal Welfare, and other groups that cover a range of sustainability interests and initiatives. "Using that student creativity as idea generation is a really important thing," Sharrard says. The university is also offering a certificate of sustainability that students in all schools can earn in addition to their degrees.

Sustainability, done right, is meant to be shared. If Pittsburgh is to embrace sustainability for all—and the health, well-being, and economic benefits that it can provide—it requires the distribution of sustainable

ideas. Toward this end, Pitt is leveraging its research capacity and its collaborations with nonprofits and with industry to help ensure that sustainability and sustainable ideas move beyond campus borders. “We’re trying to advance the longstanding culture of sustainability that supports people making better, more sustainable decisions,” Sharrard says. “Sustainability is going to permeate everything that we do.”

Covestro LLC, a leading supplier of high-tech polymer materials whose North American headquarters are in Pittsburgh, is one of the company’s partners with Pitt. The partnership includes working with Pitt’s Swanson School of Engineering to advance sustainable materials, Sharrard says.

Company-wide and community-wide sustainability

When Covestro launched in the fall of 2015, it was around the same time that the United Nations proclaimed its 17 Sustainable Development Goals as a blueprint to achieve a better and more sustainable future for all. Covestro was an early adopter to sign on its support for these goals, says Rebecca Lucore, head of sustainability and corporate social responsibility at Covestro. While sustainability has been at the forefront of Covestro’s mission from the start, challenges, and opportunities, in this space are ongoing. “It’s about challenging yourself and pushing yourself and asking how can we make things even more efficient and how can we make things even

better,” Lucore says. “We take a really holistic approach to sustainability and have embedded it into our business and innovation strategies.”

Covestro’s approach includes improving and being mindful of energy efficiency, waste reduction, and recycling, among other sustainable practices, across operations. Since petroleum is the feedstock for many of the materials that Covestro makes, the company continually seeks to find ways to take less of it out of the ground, Lucore says. Covestro has used captured carbon in order to reduce the use of petroleum-based materials.

Yet the concept and topic of sustainability stretches beyond environmental efforts and



practices. “Sustainability isn’t just about the environment,” Lucore says. “Sustainability is about keeping a whole community in balance, so equity is a big part of that discussion.”

Toward this end, Covestro has hosted a number of Think 30 forums that provide inclusive think tanks for the Pittsburgh community. The gatherings were “about bringing people of all sectors and generations together to talk about Pittsburgh and what will help make Pittsburgh a more sustainable city. And a big theme that came out of all of those was

diversity and inclusion,” Lucore says.

When it comes to tackling the big challenges for our region—sustainability among them—it’s important to bring all people into the discussion, including those who will be affected by change, Lucore says. “If we’re going to look at the greatest challenges in our region, we have to include at the table in these discussions the people that are affected by those challenges,” she says.

Pittsburgh’s businesses have also come together to collectively address sustainability. Covestro

chairman and CEO Jerry MacCleary co-chaired the CEOs for Sustainability initiative, a program of the nonprofit Sustainable Pittsburgh. CEOs for Sustainability has looked at how businesses of all sizes in the region can further their sustainability efforts and further understand the link between sustainable business performance and regional quality of life.

In the same spirit, the Allegheny Conference on Community Development recently convened its Community and Sustainability Committee to develop a sustainability framework for the region. The Allegheny Conference, a longstanding civic leadership organization improving southWestern Pennsylvania’s economic future and quality of life, sought to explore and answer how the region can balance a healthy environment and a healthy economy.

Comprised of members from business, academic, government, nonprofit, and philanthropic backgrounds, the committee drew inspiration from United Nations’ Sustainable Development Goals. The group established five principles to address sustainability’s relationship to community and individual well-being, resource stewardship, clean energy, innovation and technology, and partnerships that further these principles.

As a region, Pittsburgh possesses the ability and the acumen to act on these principles—and there’s no time to waste.

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2019-20 **metroguide**
GREATER PITTSBURGH REGION





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BY DESIGN

BY DESIGN

Furnishing Comfort & Joy

From mission to mid-century modern, vintage to industrial, furniture not only brings function to every room in the house, but style and personality too.

Images supplied by Scarmazzi Homes, Howard Hanna Real Estate and Suncrest Homes.

Think back to any decade and some obvious furniture trends come to mind. The seventies conjure up images of velvet sofas in shades of avocado or orange. Look back to the eighties and huge entertainment systems were the rage, perfect for hiding all those wires, speakers, and that VHS collection. And the nineties might invoke memories of minimalistic furniture, not to mention the DIY craze that boomed thanks to the launch of HGTV and all its interior design shows. While every decade has its stand-outs, one thing hasn't changed – the need for furniture. In fact, furniture and home furnishings stores generated about \$116 billion worth of sales in 2018.

Department stores, mass merchandisers, home improvement stores, and online and mail order retailers are all options for finding furniture. But in and around Pittsburgh, there are several beloved independent furniture stores – businesses like Bradly-Michaels, Doud's, PerLora and Weisshouse, to name only a few – all focused on bringing personality and individuality to homes across the region.

“The residential market is strong in Pittsburgh,” says Cyd Mello, representing the third generation of the family-owned Weisshouse, the iconic furniture and interiors business in Shadyside. “Customers are seeking a customization in

product and design that is not available on the internet. They are also looking for quality and for furniture that lasts.”

Decisions, Decisions

Whether it's one room or a whole house, purchasing furniture can be a daunting process. Once you narrow down the style, there are countless choices from fabrics to finishes. So people in the industry say it's always better to look for help from professionals, and to create a plan early. “With new construction, we love when people bring in their house plans so we can start helping them choose furniture and pick out paint colors, flooring, and countertops at the



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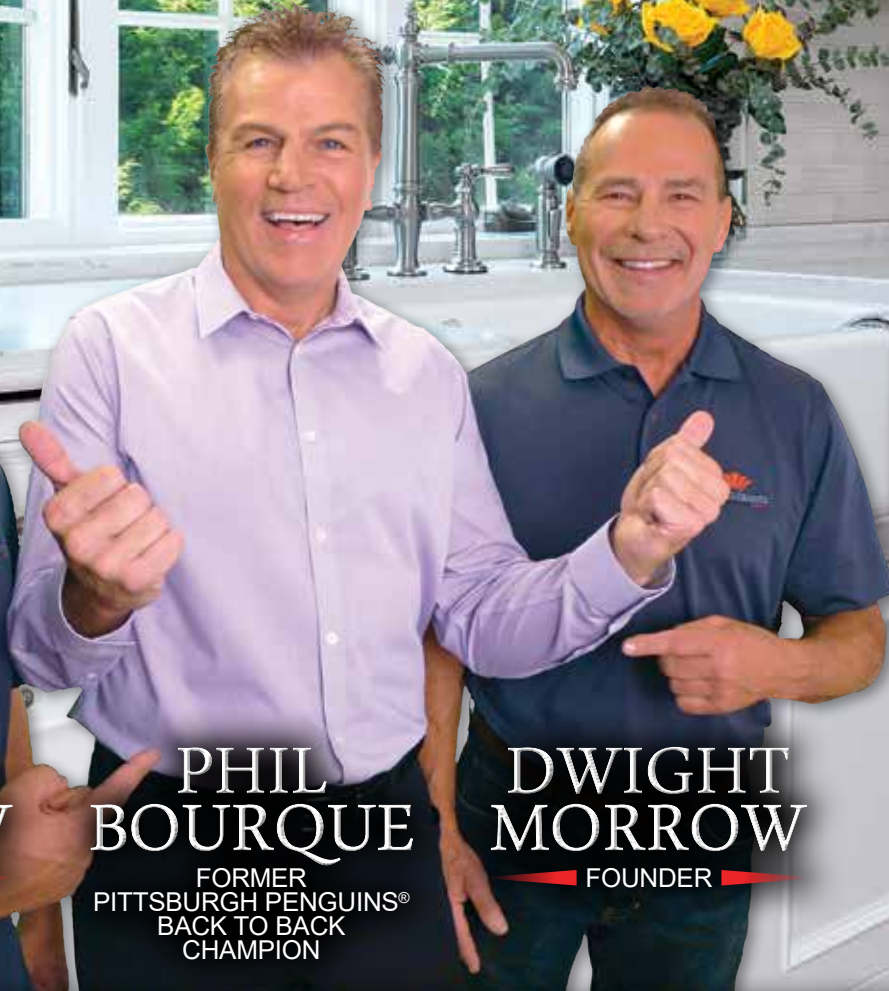
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infant stage,” says Michael Shull who, along with Brad Halstead, owns Bradley Michaels Furniture in Pittsburgh’s South Hills.

The duo brings their extensive experience to the process, offering complementary in-home consultation as well as in-store guidance. “We can customize everything from the fabric to the finish on the leg, how many nail-heads you want, how far apart to space them,” he lists. Because there are so many choices in the process, he says trust is important. “We’ve been lucky enough to have repeat customers who can say ‘I trust you. Just show me what we

need to order,” he laughs. One such customer, Sharon Steinbock, has been working with Shull and Halstead for about 15 years. “We downsized so in the new house, I wanted to go in a completely different direction,” she says of the new carriage house in Nevillewood. After 15 years, it was easy because Brad knows my style. He’s become a friend, so the process is easy. I trust him.”

Indeed, trust is important, especially where budget is concerned. “You have to consider your lifestyle, and be honest about it,” says interior designer Janelle Spilman Affeltranger. “A family

with three kids and two dogs may not make the same investment in furniture as a young couple out of college, or empty nesters,” she continues. “We live in a world where things change very rapidly, and you have to decide if you pick furniture for a few years or for a lifetime.”

Whatever the budget, it’s advisable to be well versed in some basics about furniture construction before you shop. Some quick research will help you understand why some furniture costs more than others – differences like solid wood versus Medium Density Fiberboard (MDF), sinuous spring or eight-way hand tied sofa



springs, and alanine or pigment-dyed leather.

If all this sounds intimidating, take advantage of the experienced staff you'll find at many independent, family-owned furniture retailers. Most offer complementary design services, or if your needs are greater, consider hiring a designer. "Furniture can be overwhelming. I always recommend seeking guidance from a professional," says Affeltranger. "They really can save you a lot of time, money, and anguish. You visit a hair stylist to help you feel beautiful- your home is no different."

Expertise is just one reason to consider local companies for finding furniture. "There are many places to buy cheap furniture but often it's just that – cheap," Weiss says. "Once you start to pull a design together it'll show its true colors. The shapes are a little off and soon its sagging or coming apart."

Lora Sigesmund, who owns PerLora with her husband Perry, agrees. She says an additional advantage to stores like hers – the region's venerable destination

for classic contemporary furniture – is their carefully curated list of vendors they choose to represent. "We are very particular about the vendors we partner with," she says. "That relationship is one of the reasons we have been successful. We believe in their product, and they believe in what we do." PerLora is located in Pittsburgh's South Side and its spinoff, PerLora Leather, is in the Strip District.

To Trend or Not to Trend

When designing a room and purchasing furniture, it's almost impossible to ignore the trends – especially with websites like Pinterest and HOUZZ. In light of COVID and its impact on how people live, work, and play, today's trends are undoubtedly driven by the desire to create spaces that are both highly functional and cozy.

In the new normal, "multi-functional" is the catch phrase for living rooms in the new normal. "I definitely see a push back to comfortable, relaxed, and functional design," notes Affeltranger. "And there is a lot of personal character coming back

into the selection process." Weiss agrees and suggests splurging on a quality sofa. "Invest in rooms where you spend your time. Mixing unique vintage with modern finds creates a well-rounded living environment that will stand the test of time," she points out.

Indeed, living rooms are getting more – as the name implies -- livable. No longer just a room set aside for formal gatherings, today's living rooms are really being used, so plush sofas and chairs in inviting fabrics are very popular. Mello says there is a return to a very neutral-dominant color story in the living room. "Many sand and stone shades of subtle creams and grays are being used for foundational pieces of furniture such as sofas. Color trends are also heading to Autumnal spice tones with shades of browns, bronze, charr, ginger and greens."

In order to accommodate more family members at one time, bigger and more comfortable furniture is replacing small, dainty pieces throughout the house. Some are incorporating more

living space into the kitchen, for example, so people can gather comfortably.

In the dining room, the table has become the champion of the home – carrying the weight of the office, classroom and favorite spot for virtual happy hours. “Most people are looking for quality furniture that meets different family requirements. A large farm table that serves as a dining table and the perfect place for crafts seems to be more appealing than something that might transform or unfold into something else,” Mello adds. No longer just as place to eat a fancy meal, dining tables need to be more practical. “Formal is really not around anymore,” Shull agrees. “People are turning to what we call ‘casual-formal’ pieces that are very usable.”

The cliché of the bedroom being a sanctuary rings truer now than ever. Whether it’s bed linens, wallpaper, or a comfortable chair, bedrooms are a place to retreat. Soft surroundings and furniture made from natural materials like wood and rattan are becoming

more popular. Headboards are getting more attention, as they are an inexpensive way of transforming a bedroom, just by choosing a striking color or rich fabric.

Though it may be a sanctuary, the bedroom might also have to double as a quiet place to work from home. With so many people working remotely, they are adding a desk or small workspace or, in some cases, changing a spare bedroom into a full home office. “They still want it to feel like home, or at least reflect their personal aesthetic and design choices. Small scale desks that pair well with area rugs and floor lamps have been popular,” Mello reports. “Home offices have become a necessity but most of our customers still want it to feel like it belongs in their home.”

Perhaps the one place where furniture is getting the most attention is not even in the house. “We’ve also seen more interest in outdoor furniture. Since so many of us have been spending more time at home, there’s more interest in expanding the living

areas into all usable space,” Mello speculates. Overstock.com, for example, saw patio furniture sales increase a whopping 225 percent year over year since April 1.

Indoors or out, when picking furniture for any space, professionals often suggest a balance between what is on trend and what a client is truly drawn to. “Yes, trends are important, but what’s more important is to surround yourself with pieces that you love, that are meaningful,” Sigismund says. She urges her younger customers who are just starting out to think of furniture as an investment. “They say this younger market is the ‘disposable market’ that they don’t want to be attached to things – but I’m here to tell you that not everyone feels that way,” she insists. “We have many new homeowners investing in pieces that will carry them for more than just a couple of years.”

Affeltranger agrees. “It’s like buying clothes. You want really good pieces you wear a lot, and all the accessories and fluff doesn’t have to be such a commitment.”



The Vintage Advantage

How long furniture lasts is about more than quality and good investment. Today, the demand for sustainable furniture and decor has skyrocketed because of environmental concerns. "We are all about upcycling, repurposing, restoring, refinishing, and recycling," says Jonathan Carberry, owner of Pittsburgh Furniture Company in Lawrenceville explains, citing the obvious impact of saving furniture from the landfill. "We refinish couches, dressers, chairs, coffee tables, credenzas, for many years of future use and love." The focus is on vintage style and mid-century modern, but he appreciates all types of furniture and great construction. "We have

close to zero waste here and reuse almost all our scrap and deconstructed pieces into repairs and projects."

Designer Tina Cavaliere also breathes new life to old pieces using a fresh coat of paint and a lot of ingenuity. "We've turned headboards into benches, chests into seating," she says of the work she does with her husband in Uniontown. Cavaliere scours antique shops, flea markets, and estate sales for furniture with potential. "It's hard to believe what people don't find valuable. I guess I've always had a natural eye for what can be redone," she admits. Her work is a mix of commissioned pieces and those that just speak to her. "Most of my customers

share an environmental concern, and simply don't want to throw things out."

What it comes down to is that what you choose to fill your rooms with reflects your interests and what's important to you. "There is something about buying furniture that is so personal. I try to get to know how people live, and understand each client then emphasize their personality with what makes them happy in a space." Whether its vintage, antique, or a new piece that stand the test of time, the result of thoughtful furniture selection is a home that is as unique as those living in it. **NH**

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SUNCREST HOMES

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A Foundation of Teamwork

Colleen Ruefle-Haley definitely qualifies as a Jill-of-all-Trades. As Vice-President of Suncrest Homes, she never spends a day the same way twice. Her primary duties include overseeing jobs, selling homes, and handling the day-to-day operations of the company.

Images supplied by Suncrest Homes.



Her day begins at 6 a.m., checking schedules and looking to see who's working which jobs. She visits job sites and talks to her superintendents on a daily basis. There is seemingly always something new and pressing to deal with. She often has to reschedule her day because of some urgent concern. Most recently, Colleen dealt with a gas utility emergency in one of their new communities. The gas line was running in the same direction as a sewer line, and she needed to meet up with the excavation team, her engineers and the gas

company in order to remedy the situation. That same afternoon she met with a client and architect, and then spent the evening emailing folks back. Never a dull day for Colleen, and she's been running like this--in one way or another--for 42 years.

Based in the Eastern Pittsburgh suburb of Murrysville, Suncrest Homes is a custom home builder, who also specializes in remodels and additions. They most recently got involved with land and parcel development as well. Colleen learned the business from her father, J. Michael Ruefle, Jr., a Navy veteran who started the

company back in 1987. "I got into this [business] all because of my father. I was an only child and he used to take me into the office as a kid. Over time, I would spend more and more time in the office and eventually spend my summers on job sites." She dabbled in various other areas; she attended Robert Morris University for a time (her dad's alma mater) and studied marketing; she worked at an ad agency and she taught dance to middle schoolers--but Colleen always gravitated back to her father's business. When asked what her favorite part about the construction industry is, she says,

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"I love watching the moving parts come together. I've always found it interesting, and I guess you could say it's in my blood."

Her father Michael, president and founder of Suncrest Homes, says that he's still doing everything that he's always done but "just not quite as much of it." His business trajectory developed quite naturally. As a child, he spent time in his grandfather's aluminum window and door manufacturing business. He became a carpenter and worked as part of a framing crew for Crawford Homes (who, at the time, was a leading builder in the Eastern Pittsburgh suburbs) before joining the Navy in 1966. Michael served for four years and upon returning home, graduated from Robert Morris with a business degree, having studied marketing. His brother Greg encouraged him to enter the construction business. Together, they installed storm doors and garage doors and soon that morphed into his first business: Sunshine Designers and Remodelers, established in Plum Borough in the early 1970s. Sunshine specialized in remodels and additions, but Michael always had the desire to build new construction. In 1987, he founded Suncrest. Michael acknowledges that "the success of Suncrest Homes is built on a foundation of teamwork. Most of our team has been with us from the very beginning."

Meet the Suncrest Family

Colleen started as a bookkeeper and has never left: "I remember the days when Suncrest hired out their subcontractors. That worked for a while, but then we hired our own." One of their own was Tom Haley, Colleen's then-boyfriend and now-husband of 28 years. Tom technically earns the distinction of being Suncrest's first employee...after Colleen, that is.

Seven of the nine Suncrest employees are family, either by blood or through marriage. Michael is founder and president. Colleen is vice-president and runs the daily operations. Michael's wife Maureen, while a realtor for Howard Hanna, is considered an integral part of their sales team. Tom Haley, Colleen's husband, started as a laborer and remains a carpenter but also works as a superintendent. There's a second Tom, nicknamed "Uncle Tom," Colleen's uncle and Michael's brother, who works as both a carpenter and their estimator. Dave Kozera, superintendent and carpenter, is a brother-in-law.

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Both Uncle Tom and Dave worked with Michael in the early Sunshine days. Mark Ruefle, member of the field team, is a cousin; bookkeeper Jamie Donkin is married to a cousin. Carpenter Tony Briggs has been with Suncrest for over 30 years, and Donna Gamrat works as the administrative assistant/customer service representative. Colleen notes that the lines are blurred on purpose: "We think of Tony and Donna as family."

Few in the Field

Colleen takes in stride the fact that she's one of the only women in her field. In a male-dominated industry, she's had to prove herself time and time again. "It took a lot of years to get where I am, but still, some people don't believe I know what I'm talking about. [Men] still have a hard time, but once they see that I can talk shop, they come around."

She says that she's never shocked when faced with old prejudices; she simply bites her tongue and talks the talk. She lets men know that while, no, she has never worked as a laborer who "poured a footer," she knows the business extremely well. What she doesn't know, she works until she finds the answer. Once she shares her thorough knowledge of building codes and construction details, she sees that people start listening. She is a card-carrying OSHA member and has acquired extensive knowledge of the business from her years of asking questions. Says Colleen, "I'm very inquisitive. I've been lucky to have wonderful trade partners who have taught me so much, and it all started with my dad."

Her awards definitely help sway opinions. In 1993, Colleen Ruefle-Haley was named Homebuilder of the Year by the Westmoreland Homebuilders Association. Three years later, she was elected the first woman president of the group. In 2016, she became president of the Builders Association of Metropolitan Pittsburgh (BAMP), becoming the second woman to serve in that role in its 78-year history.

"During my time as BAMP president, I presented two big platforms. First, I wanted to stress that we need more women in the trades. Secondly, I wanted to elevate trades as a very viable and respectable education path, which 100% they are. I wish more females would be recruited by local trade schools."

Michelle Petrovsky, Senior Vice President with First



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National Bank, Investment Real Estate Group, has known and worked with Colleen since 2012. She describes Colleen as “game-ready and ‘on.’” Michelle finds Colleen to be “always professional, considerate, and helpful,” and she compliments Colleen on her abilities, stating, “She’s pretty impressive, having to juggle all the personalities she encounters, manage daily operations on every level, and balance all the personal relationships of both employees and clients.”

Over the years, Michelle has watched Colleen “make her way in a man’s world. She learned the business; she knows the business and yet has to prove herself time and time again. [Women have] to work harder to stay successful.”

Twice is Nice

Nothing speaks more to the reputation of a builder than “repeat clients,” such as Kim and Dave Shott, who first built with Suncrest 23 years ago and then recently hired them for a major remodel. The Shott Family was first impressed all those years ago, when they walked around neighborhoods, looking at sites

with Michael. They had heard of Suncrest’s good reputation and liked the products they saw. They eventually settled in Lyons Run in Murrysville and were completely happy with their decision.

Fast forward two plus decades, when the Shotts debated whether or not to add outdoor living space or to finally refinish their basement. Ultimately, they chose to refinish their 1,400 sq. ft. basement, and they immediately thought of Suncrest. Dave talks about the genesis of the remodel: “Our basement was completely unfinished. I have a hobby (collecting vintage stereo equipment) that turned into an obsession and renovating allows me to accommodate the equipment and enjoy the music that I love. We also decided to include a bar and kitchen area, as well as a full bedroom and bath for when our kids visit with their families. Kim also designed a 5 by 5-foot niche for my other hobby (collecting unique beer taps). I can now display those in an artful, designed area. Suncrest provided an entirely new living space, framing all the drywall, and adding a limestone rock face

fireplace. It’s beautiful.”

Says Kim, “Meticulous is one word that comes to mind when I think of Suncrest. We were so impressed with the level of cleanliness [the workers

maintain.] Colleen is a great listener; she listens to our ideas. I mean, really listens, as do the workers.” For Kim, it was the listening and quality of materials that stood out. She talks more about Colleen: “She’s just so nice and good to work with. Colleen and her team are excellent communicators. They’ve always been on time with the scheduling. It feels like your own family is walking into your house when they come over.” Both Dave and Kim appreciate the way Suncrest works with clients. Dave adds, “It’s so nice to be in their office. Colleen pulls up to the computer and projects ideas onto a screen. She suggests ideas by showing photos and providing samples. We had a lot of back and forth before reaching a decision, and we appreciate how they bring another dimension to the decision process.”

Many of Suncrest’s clients are couples looking to downsize. Earl and Sandy Seitz are in their 80s and had been looking for a smaller, one level home for several years. They were living in a large ranch home on a large lot, and the maintenance became too great to comfortably manage. The Seitz family shopped for homes in several neighborhoods, but eventually chose a carriage home in Sterling Oaks in Penn Township. Recalls Earl, “Suncrest had exactly what we wanted, which was the exact duplicate of a model home we had seen. The price was right and we loved the neighborhood. During construction, [future neighbors] would introduce themselves and then willingly volunteer ‘You’re going to love it here.’ And they were right...”



Sandy reveals that the favorite part of her new house is the modern layout of the home and that “on a Pittsburgh grey day, it’s still so nice and bright, especially in the morning room. Suncrest made sure the job was done thoroughly. It was a fantastic experience. Whenever we had an issue, they were right there! We had no complaints.”

Adds Earl, “It was mind-boggling how solid the construction was. We never built with a custom home builder before and it was a very nice process. Colleen may be the smartest woman I have met. She takes care of the details. No matter if the question is simple or complex, Colleen gets you an answer and it’s a good answer! There is no falseness with her.”

Suncrest went the extra mile with the Seitzes. Because their construction start time was slated during the beginning of a global pandemic, Earl wasn’t sure they were comfortable going forward and had asked for a two-month hiatus. Suncrest worked with them to accommodate their request, and the couple were still able to move in on time. During their closing meeting, Earl got emotional because they are “just so thrilled” to live in their new home.

A People Person

Michael never wanted to be a big company guy. In his own words, “I’m a ‘Burgher. I’m a Western Pennsylvania builder. I’m the same guy I always was. I attend my high school reunions. I love developing communities and I am lucky to have a great family.” He attributes some of his success to the fact that he’s a total people person: “I have lived in 60% of the communities that I’ve built.

I can walk the streets in these places and say hello to many friends. Some of my best friends are people I met through work.” One of Michael’s favorite things to do is--around the holidays--drive through the communities and think about the families that he’s built homes for. He especially loves that some clients’ children are now building or remodeling with Suncrest.

Part of Suncrest’s success is owed to Michael’s visionary nature. There were many artists and creative types of people in his family, and he relies on his innate sense of design and a good grasp of scope to complete a project. Michael is willing to take risks and has always done his homework. He drives around a lot, and spends time on houzz.com and pinterest.com as part of his ongoing homework. Even on vacation, he and his wife Maureen will visit open houses to see and learn new things. Says Michael, “I study the market very closely. Always have. It’s important to stay aware.”

Setting Realistic Expectations

Colleen Ruefle-Haley takes after her dad, in that, she too is a people person. She enjoys spending time with her husband and two children, and she loves skiing and boating and travelling with family and friends. Her family likes to bike and play cards together. Not surprisingly, she likes to watch HGTV, citing the show Hometown as one of her favorites. She likes it because Ben, one of the hosts, is not a production builder but rather a craftsman. The emphasis of quality, not quantity, resonates with Colleen. She acknowledges

that while HGTV home renovation shows make for great TV, the downside is that they make it seem “too easy and too fast.” Her advice to other home-buying seekers? “Give it time. Be patient. Be realistic. HGTV and the internet have set unrealistic levels of expectation, so you should just trust the experts.” **NH**

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Dante Fusaro
dante.fusaro@pwcampbell.com

PWCampbell began in 1910 constructing stunning wrap-around porches and other general construction projects. Since then, we have grown into a leading custom residential home builder, satisfying a growing number of clients each year. We dive deep in understanding our customer's needs and their budget to transform their vision into reality. We coordinate the whole project starting with careful planning and preconstruction, leading into quality construction and even post construction with our own warranty program. With a focus on excellence, craftsmanship, service and delivering the best value, we are transparent through the entire process; so, there are never any surprises.



DMS Group Inc. dba Scalise Homes

2903 Seminary Drive
 Greensburg, PA 15601
 T: 724-864-5500
 F: 724-864-5861
www.scalisehomes.com
Dominic W. Scalise, President
dom@scalisehomes.com

As a premier builder of luxury custom homes for more than 40 years, Scalise Homes has garnered a reputation for uncompromising quality and unparalleled client satisfaction. Now, Scalise Homes is providing homeowners a luxury lifestyle-simplified- with its Villas at The Legends patio home community in North Huntingdon.

The Villas offer homeowners the features associated with a Scalise-built residence: private patios, appealing architectural details and quality craftsmanship. The low maintenance lifestyle includes year round lawn and snow removal services. 1 and 2 story floor plans and basement units available. Paired and single unit options.

Each Scalise-built home, whether traditional or villa, is customized to meet the clients' lifestyle.



Scarmazzi Homes

102 West Pike Street
Houston, PA 15317
724-745-4250
www.ScarmazziHomes.com
info@ScarmazziHomes.com

Established in 1999 by Paul and Lisa Scarmazzi of Canonsburg, Pa, Scarmazzi Homes offers lifestyle solutions to those wanting a more carefree form of homeownership in both Allegheny and Washington Counties. By teaming up with Epcon Homes and Communities, the country's largest builder of single-level living homes, Scarmazzi Homes has provided over 500 patio homes to those that desire a low-maintenance lifestyle. By providing true single-level architecture, lawn services and an unparalleled commitment to quality and customer satisfaction, Scarmazzi Homes has become the choice builder for those looking to simplify.



Spagnolo Custom Homes, Inc.

109 Gateway Avenue, Suite 202
Wexford, Pa 15090
T: 724-935-7010
Angelo Spagnolo
Spagnolochi@zoominternet.net

The Spagnolo Family has proudly been in the quality home building/ land developing business since 1955. Originally started by Carl J. Spagnolo and now headed by sons Angelo and Frank, we continue to strive to make our clients experience in homebuilding a very memorable one. 60 YEARS and still going strong! You can find our fine communities in Allegheny, Butler & Westmoreland Counties.



Suncrest Homes, Inc.

3819 Old William Penn Highway, Suite 500
Murrysville PA 15668
724-327-1844
www.suncresthomespa.com
Founded in 1987
Builder, Remodeler, Developer
Housing Excellence Award Winner
Member of Bamp, PBA, NAHB

Suncrest Homes has been proudly building Custom and Semi-Custom Homes as well as remodeling and room additions for 33 years. Suncrest has always been on the leading edge of new and innovative building concepts and designs. Whether open floor plans, carriage homes, Craftsman style homes or traditional living, you can be assured your dreams will be fulfilled by our team of experienced trend setting professionals. Housing Excellence Award winner and members of NAHB, PBA and BAMP. Suncrest Homes builds communities in Westmoreland County.



R. A. Snoznik Construction, Inc.

4455 Old William Penn Highway
Murrysville, PA 15668
T: 724-433-7736
www.rasnoznikcustomhomes.com
Kelly Snoznik, Sales Manager/New Home Concierge
info@rasnoznik.net

"Open Concept Floor Plans With Fresh, Innovative Designs"

Building a custom home calls for many decisions. With personable service, Ray Snoznik works closely with each of his clients, providing extensive guidance throughout construction. Ray believes in client satisfaction and quality craftsmanship, ensuring that each step throughout the building process exceeds the client's expectations. Efficient systems are in place to make selections easy for the client and to expedite construction time. Accolades include 11 BAMP Housing Excellence Awards, Pittsburgh Business Times Largest Pittsburgh-Area Home Builders for 14 straight years, and features in Housetrends, Greater Pittsburgh New Home and Whirl magazines.



Stambrosky Homes

PO Box 238
Presto, PA 15142
www.stambroskyhomespgh.com
Danielle Stambrosky Mach
412-302-4184
daniellemach@howardhanna.com

Stambrosky Homes has been a true custom home builder in the Pittsburgh area since 1949. Focusing on already upgraded homes and their craftsmanship in carpentry, Rick Stambrosky started with the company in 1972 with his father, George Stambrosky. The company has grown and with developments such as Nevillewood in Collier Twp along with Anthony Farms in Peters Twp, and previous communities in Upper St Clair, Greentree, and South Fayette. Stambrosky Homes continues to hold the original passion of their craftsmanship while mixing in the modern building ideas of today to bring their customers dream homes to life.



Weaver Homes

PO Box 449,
Mars, PA 16046
T: 724-814-9001
www.weaverhomes.com
Kelly Dunn
kdunn@WeaverHomes.com

With more than 25 years of design and building experience, Weaver Homes is the premier custom home builder in the Northern Pittsburgh region. Our goal as a builder is to help make your dream home a reality through allowing you to tailor and expand upon our floor plans to suit your unique needs and desires. By working with only the best professional contractors, we offer the quality, integrity, service, attention to details, craftsmanship, and value you deserve in your forever home. Family-owned and operated, we take a very hands-on approach to our construction process. Building a custom home is one of the most emotional experiences you will ever have, and we take that to heart. We think of our homeowners as family; we believe it's impossible to build someone their dream home without truly getting to know who they are as individuals, as a family member.

RESIDENTIAL NEW CONSTRUCTION

Custom single-family homes, carriage homes, townhomes, condominiums, new locations and new homesites.

S P O N S O R E D B Y



City of Pittsburgh - 52
Allegheny County - 52
Beaver County - 54
Butler County - 54
Washington County - 55
Westmoreland County - 55

CITY OF PITTSBURGH

Republic Heights

Mt. Washington
 Single family luxe living
 Priced from: \$745,000
 School district: City of Pittsburgh
 Agency: Howard Hanna Real Estate Services
 412-855-9154
 howardhanna.com

Summerset at Frick Park

City of Pittsburgh/ Squirrel Hill
 Traditional Neighborhood Development
 Single-family homes, townhomes, condominiums, and paired homes.
 Priced from: \$460,000
 School district: City of Pittsburgh
 Agency: KACIN Development Associates
 724-327-6694
 kacin.com

The Tannery

East Deutschtown
 Townhomes
 Priced from: \$279,900
 School District: Pittsburgh
 Agency: Berkshire Hathaway HomeServices
 412-833-7700
 thepreferredrealty.com

The Woods at Bradley Street

Mt. Washington
 Single-family homes
 Priced from: \$450,000
 School district: City of Pittsburgh
 Agency: Coldwell Banker Real Estate Services
 412-521-2222
 thewoodsatbradleystreet.com

ALLEGHENY COUNTY

400 Washington

Mt. Lebanon
 Condos and Townhomes
 Priced From: \$457,800
 School District: Mt. Lebanon
 Agency: Berkshire Hathaway HomeServices
 412-833-9390
 thepreferredrealty.com

Alderwood

Pine Township
 Colonial
 Priced from: \$439,900
 School district: North Allegheny
 Agency: Dan Ryan Builders
 724-471-5580
 www.danryanbuilders.com/pittsburgh

Allman Acres

Marshall Township
 Priced from: \$728,900+
 School District: North Allegheny
 Agency: Berkshire Hathaway HomeServices
 412-536-4040
 thepreferredrealty.com

Bonnie Dell

South Park
 Single-family luxury homes
 Priced from: \$490,000
 School district: South Park
 Agency: Costa Homebuilders
 412-384-8170
 costahomebuilders.com

Briarwood

Mt. Lebanon
 Single-family luxury homes
 Priced from: \$450,000
 School district: Mt. Lebanon
 Agency: Costa Homebuilders
 412-384-8170
 www.costahomebuilders.com

Brookfield

Pine Township
 Priced from: \$447,900
 School District: Pine Richland
 Agency: Berkshire Hathaway HomeServices
 412-536-4040
 thepreferredrealty.com

The Cascades

O'Hara Township
 Priced from: \$950,000
 School district: Fox Chapel
 Agency: Howard Hanna Real Estate Services
 412-963-6300
 howardhanna.com

Castors' Farm

Jefferson Hills
 Single-family luxury homes
 Priced from: \$475,000
 School district: West Jefferson Hills
 Agency: Costa Homebuilders
 412-384-8170
 www.costahomebuilders.com

Chamberlin Ridge

Jefferson Hills
 Single-family luxury homes
 Priced from: Low \$475,000
 School district: West Jefferson Hills
 Agency: Costa Homebuilders
 412-384-8170
 www.costahomebuilders.com

Chapel Harbor at the Water

Fox Chapel
 Single-family luxury homes
 Priced from: \$700,000
 School district: Fox Chapel
 Agency: Costa Homebuilders
 412-384-8170
 costahomebuilders.com

Chapel Pointe

Fox Chapel
 Townhomes
 Priced from: Mid \$500's
 School district: Fox Chapel Area
 Agency: Costa Homebuilders
 412-384-8170
 costahomebuilders.com

Chartiers Landing

Robinson Township
 Single-family homes
 Priced from: \$390,000
 School district: Montour
 Agency: Berkshire Hathaway HomeServices
 412-262-4630
 thepreferredrealty.com

Copper Creek

West Deer Township
 Patio homes
 Priced from: \$289,900
 School district: Hampton
 Agency: Howard Hanna Real Estate Services
 724-449-9900
 howardhanna.com

Courtyards at The Preserves

North Fayette Township
 Luxury Patio Homes
 Priced from: High \$290's
 School district: West Allegheny
 Agency: Scarmazzi Homes
 724-223-1844
 www.scarmazzihomes.com

Deerfield Ridge

South Fayette Township
 Custom Single Family Homes
 \$450,000 and up
 South Fayette
 Paragon Homes
 412 787 8807
 www.VisitParagonHomes.com

Edgewater at Oakmont

Oakmont
 Townhomes
 Priced from: \$338,500
 School district: Riverview
 Agency: KACIN
 412-877-1055
 www.KACIN.com

Emerald Fields

Pine Township
 Single-family homes
 Priced from: upper \$500's
 School district: Pine Richland
 Agency: Heartland Homes
 412-275-4465
 HeartlandLuxuryHomes.com

Emerald Fields

Pine Township
 Single-family homes
 Priced from: upper \$500's
 School district: Pine Richland
 Agency: Berkshire Hathaway HomeServices
 724-776-3686
 thepreferredrealty.com

The Enclave

Fox Chapel
 Priced from: \$1,200,000
 School district: Pine Richland Area
 Agency: Keller Williams
 724-933-8500
 kathrynheinauer@kw.com

English Farms

Wexford
 Single-family homes
 Priced from: Upper \$600's
 School district: Pine Richland
 Agency: Heartland Homes
 412-275-4465
 HeartlandLuxuryHomes.com

Estates of Lion Ridge

South Fayette
 Single-family homes
 Priced from: \$750,000
 School district: South Fayette
 Agency: Coldwell Banker Real Estate Services
 724-942-1200

Fair Acres

Upper St. Clair
 Single-family luxury homes
 Priced from: low \$600,000
 School district: Upper St. Clair
 Agency: Costa Homebuilders
 412-384-8170
 costahomebuilders.com

Falconhurst Forest

Fox Chapel
 Single-family homes
 School district: Fox Chapel Area
 Agency: Howard Hanna Real Estate Services
 412-963-6300
 howardhanna.com

Fayette Farms

North Fayette
Single-family homes
Priced from: low \$400's
School district: West Allegheny
Agency: Ryan Homes
412-275-4465
ryanhomes.com

Fayette Farms Estates

North Fayette Township
Custom Homes
Priced from: \$400,000
School district: West Allegheny
Agency: Keller Williams
412-787-0888

Field Brook Farms

Richland Township
Single-family homes
Priced from: mid \$600's
School district: Pine-Richland
Agency: Howard Hanna
Real Estate Services
724-772-8822
howardhanna.com

Fields of Nicholson

Franklin Park Borough
Custom carriage-homes and vil-
las Priced from: \$550's and up
School district: North Allegheny
Agency: Berkshire Hathaway
HomeServices
412-367-8000
thepreferredrealty.com

The Grove

O'Hara Township
Single-family homes
Priced from: high \$200s
School district: Fox Chapel
Agency: Pitell Homes.
412-364-9411
PitellHomes.com

Grove Pointe

Whitehall
Townhomes and Main level
owner's suites
Priced from: low \$200's
Agency: Ryan Homes
412-275-4465
ryanhomes.com

Hastings

South Fayette Township
Single-family, carriage &
townhomes
Priced from: Mid \$200's
School district: South Fayette
Agency: Charter Homes &
Neighborhoods
(800) 325-3030
LifeAtHastings.com

The Hunt Club

West Deer Township
Carriage homes
Priced from: \$300's
School district: Deer Lakes
Agency: Brennan Realty LP
724-432-3301
www.brennanhomes.com

HyTyre Farms

West Deer Township
Carriage Homes
Priced from: \$224,000
School district: Deer Lakes
Agency: Richland Holdings, LLC
724-443-4800

Inglefield Estates

Pleasant Hills
Single-family luxury homes
Priced from: \$500,000
School district: West Jefferson Hills
Agency: Costa Homebuilders
412-384-8170
costahomebuilders.com

Kathleen Estates

Pine Township
Custom single family homes
Priced from: \$950,000
School district: Pine Richland
Agency: Howard Hanna Real
Estate Services
Jared Santavicca 724-612-5060
howardhanna.com/newhomes/
community/kathleenestates

Kennedy Highlands

Kennedy Township
Colonial
Priced from: \$184,900
School district: Montour
Agency: Dan Ryan Builders
412-275-6618
www.danryanbuilders.com/
pittsburgh

Kennedy Pines

Kennedy Township
Single-family homes
Priced from: low \$300's
Agency: Ryan Homes
412-275-4465
ryanhomes.com

Kevington

South Fayette Township
Single-family estate homes
Priced from: \$414,900
School district: South Fayette
Agency: Dan Ryan Builders
412-310-6723
DanRyanBuilders.com/Pittsburgh

Lake MacLeod

Pine Township
Single-family homes
Priced from: \$1,000,000
School district: Pine-Richland
Agency: Keller Williams
724-933-8500
kathrynheinauer@kw.com

Langdon Farms

Pine Township
Single-family homes
Priced from: \$850,000
School district: Pine-Richland
Agency: Achieve Realty
412-720-9033
barringtonhomespa.com

Laurel Grove

Pine Township
Single-family homes
Priced from: Upper \$300's
School district: Pine-Richland
Agency: Heartland Homes
412-275-4465
HeartlandLuxuryHomes.com

Laurel Grove

Pine Township
Priced from: coming soon
Agency: Ryan Homes
412-275-4465
ryanhomes.com

Mallard Pond

Marshall Township
Single family homes
Priced from: \$800,000
School district: North Allegheny
Agency: Howard Hanna Real
Estate Services
412-260-5854
howardhanna.com

Marks Landing

Robinson Township
Custom homes
Priced from: \$550,000 house
and lot
School district: Montour
412-276-3333
markslanding.net

Maplecrest

Monroeville
Priced from: coming soon
Agency: Ryan Homes
412-275-4465
ryanhomes.com

The Meadows at Hampton

Hampton Township
Custom single-family and ranches
Priced from: \$575,000
School district: Hampton
Agency: RE/MAX Select Realty
724-933-6300 x657
madiahomes.com

Park Place

Indiana Township
Single-family homes
School district: Fox Chapel
Agency: Howard Hanna Real
Estate Services
412-963-6300
howardhanna.com

Parkside Meadows

Collier Township
Custom Single Family Homes
\$450,000 and up
Chartiers Valley
Paragon Homes
412 787 8807
www.VisitParagonHomes.com

Parkwood Pointe

Crescent Township
Priced from: \$300,000+
School district: Moon Township
Agency: Berkshire Hathaway
HomeServices
724-776-3686
thepreferredrealty.com

The Pines at Camp Trees

Pine Township
Single-family homes
Priced from: \$520,000
School district: Pine Richland
Agency: Weaver Homes
412-609-5261
weaverhomes.com

Pinewood Manor

Pine Township
Priced from: \$602,900
School District: Pine Richland
Agency: Berkshire Hathaway
HomeServices
412-536-4040
thepreferredrealty.com

The Preserves

North Fayette Township
Colonial
Priced from: \$335,000
School district: West Allegheny
Agency: Dan Ryan Builders
724-471-4906
www.danryanbuilders.com/
pittsburgh

Private Acreage

South Fayette
Custom single family homes
\$450,000 and up
South Fayette
Paragon Homes
412 787 8807
www.VisitParagonHomes.com

Raintree Manor

Hampton Township
Townhomes
Priced from: \$225,000
School district: Hampton
Agency: Minnock Construction
Company
412-366-4770

The Ridge at Highland Pines

Ross Township
Single-family homes
Priced from: high \$300s
School district: North Hills
Agency: Pitell Homes.
412-364-9411
PitellHomes.com

The Ridge at Manor

Pine Township
Single-family homes
Priced from: \$850,000
School district: Pine-Richland
Agency: Howard Hanna Real
Estate Services
724-772-8822
howardhanna.com

Ridgeview Estates

Monroeville
Single-family homes
Lots start at: \$35,000
School district: Gateway
Agency: Berkshire Hathaway
HomeServices
724-327-0444
thepreferredrealty.com

The Rivers Edge at Oakmont

Oakmont
Single-family, duplexes, condo-
miniums and apartments
Starting at: low \$684,900's
School district: Riverview
Agency: Howard Hanna Real
Estate Services
412-427-0654
howardhanna.com

Ross Park Trails

Ross Township
Single-family homes
Priced from: mid \$300s
School district: North Hills
Agency: Pitell Homes.
412-364-9411
PitellHomes.com

S. Woodland Circle

Pine Township
Single-family luxury homes
Priced from: \$500,000
School district: Pine Richland
Agency: Costa Homebuilders
412-384-8170
costahomebuilders.com

Sangree Farms

Ross Township
Custom single-family homes
Priced from: \$500,000
School district: North Hills
Agency: Minnock Real Estate
Services
412-369-7253

Settlers Pointe

Collier Township
Single-family homes
Priced from: Low \$500's
School district: Chartiers Valley
Agency: Howard Hanna Real
Estate Services
724-941-8800
howardhanna.com

Sewickley Heights Manor

Aleppo Township
Custom single-family homes
Priced from: \$300,000
School district: Quaker Valley
Agency: Minnock Construction
Company
412-366-4770

Shadwell Estates

Jefferson Hills
Single-family luxury homes
Priced from: \$600,000
School district: West Jefferson Hills
Agency: Costa Homebuilders
412-384-8170
costahomebuilders.com

Silver Pines

Pine Richland Townships
Single-family homes
Priced from: \$850,000
School district: Pine Richland
Agency: Howard Hanna Real
Estate Services
412-934-3400

Summer Fields

Franklin Park
Single-family homes
Priced from: high \$300s
School district: North Allegheny
Agency: Pitell Homes.
412-364-9411
PitellHomes.com

Summer Oaks

Marshall Township
Single-family luxury homes
Priced from: \$650,000 and up
School district: North Allegheny
Agency: Costa Homebuilders
412-384-8170
costahomebuilders.com

Summerfield at North Park

Pine Township
Single-family homes
Priced from: \$950,000
School district: Pine-Richland
Agency: Achieve Realty, Inc.
724-933-1980 X667

Summit

Mount Lebanon Township
Single-family homes
Priced from: Low \$1,000,000
School District: Mount Lebanon
Agency: Charter Homes &
Neighborhoods
(800) 325-3030
charterhomes.com/summit

Summit Station

South Park
Priced from: Low \$200's
Agency: Ryan Homes
412-275-4465
ryanhomes.com

Sunset Ridge

Pine Township
Single-family homes
Priced from: Mid \$600's
School District: Pine-Richland
Agency: Infinity Custom Homes
888-424-9424
BuildInfinityhomes.com

Thompson Terrace

Ohio Township
Single-family homes
Priced from: mid \$200s
School district: Avonworth
Agency: Pitell Homes.
412-364-9411
PitellHomes.com

Traditions of America at Summer Seat

North Hills
Single-level living, 55+
Starting at: mid \$300,000's
Agency: Traditions of America
412-837-2520
TraditionsOfAmerica.com

Trinity Place

Pine Township
Single-family homes
Starting at: \$1,300,000
School district: Pine Richland
Agency: Howard Hanna Real Estate Services
412-855-2161
howardhanna.com

Venango Trails

Marshall Township
Townhomes
Priced from: low \$300's
School district: North Allegheny
Agency: Heartland Homes
412-275-4465
HeartlandLuxuryHomes.com

Venango Trails

Marshall Township
Single-family homes & carriage homes
Priced from: \$400's
School district: North Allegheny
Agency: Brennan Realty LP
724-776-9925
www.brennanhomes.com

Venango Trails

Marshall Township
Single-family homes
Priced from: mid \$600's
School district: North Allegheny
Agency: Infinity Custom Homes
888-424-9424
Buildinfinityhomes.com

Village at Park Edge

McCandless
Single-family homes
Priced from: \$450,000
School district: North Allegheny
Agency: Coldwell Banker Real Estate Services
724-776-2900

Waverly Manor

Robinson Township
Single-family homes
Priced from: low \$400's
School district: Montour
Agency: Pitell Homes.
412-364-9411
PitellHomes.com

Wellington

Fox Chapel / Indiana Township
Single-family homes
Priced from: \$1,950,000
School district: Fox Chapel Area
Agency: Howard Hanna Real Estate Services
412-963-6300
howardhanna.com

Willow Terrace

Bethel Park
Colonial
Priced from: \$264,900
School district: Bethel Park
Agency: Dan Ryan Builders
724-908-4638
danryanbuilders.com/pittsburgh

Willowbrooke Estates

Upper St. Clair
Single-family homes
Priced from: \$600,000
School district: Upper St. Clair
Agency: Coldwell Banker Real Estate Services
412-833-5404

Woodcreek Manor

Findlay Township
Townhomes and carriage homes
Priced from: \$209,990 and \$249,990
School district: West Allegheny
Agency: Dan Ryan Builders
724-765-0811
www.danryanbuilders.com/pittsburgh

BEAVER COUNTY

Clairmont Manor

Hopewell Township
Colonial
Priced from: \$237,900
School district: Hopewell
Agency: Dan Ryan Builders
724-471-5573
www.danryanbuilders.com/pittsburgh

Evergreen Heights

Brighton Township
Patio Homes
Priced from: high \$300,000
Agency: Howard Hanna Real Estate Services
412-551-1161
howardhanna.com

Goldenrod Meadows

North Sewickley Township
Single-family homes
Priced from: \$250,000
School district: Riverside
Agency: Howard Hanna Real Estate Services
724-775-5700
howardhanna.com

Pinehurst Village

Ohioville
First floor living villas
Priced from: \$320,000
School district: Beaver
Agency: Howard Hanna Real Estate Services
724-775-5700
howardhanna.com

Seven Oaks

Brighton Township
Golf-course community with single-family custom homes and carriage homes
Priced from: \$400's
School district: Beaver Area
Agency: Berkshire Hathaway HomeServices
724-774-2222
thepreferredrealty.com

Seven Oaks

Ohiosville
Single-family homes
Priced from: High \$400,000
School district: Western Beaver
Agency: Howard Hanna Real Estate Services
724-775-5700
howardhanna.com

Villas of Economy

Baden
Priced from: \$250,000
School District: Ambridge
Agency: Berkshire Hathaway HomeServices
724-776-3686
thepreferredrealty.com

BUTLER COUNTY

Townhomes at Blackthorne Estates

Penn Township
Priced from: mid \$200's
School district: Penn Trafford
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Brookview Farms

Jackson Township
Priced from: low \$300's
School district: Seneca Valley
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Carriage Manor

Cranberry Township
Single-family homes
Priced from: mid \$800's
School district: Seneca Valley
Agency: Pitell Homes
412-364-9411
PitellHomes.com

Chatham Court

Adams Township
Luxury paired villas
Priced from: Mid \$700's
School district: Mars Area
Agency: Berkshire Hathaway HomeServices
724-776-3686
thepreferredrealty.com

The Courtyards at Willow Grove

Cranberry Township
Courtyard homes
Priced from: \$370,000
School district: Seneca Valley
Agency: Weaver Homes
412-609-5261
weaverhomes.com

Cypress Fields

Mars Township
Single-family homes
Priced from: Upper \$600's
School District: Mars
Agency: Infinity Custom Homes
888-424-9424
Buildinfinityhomes.com

Duffy Highlands

Center Township
Single-family and carriage homes
Priced from: \$270's
School district: Butler Area
Agency: Brennan Realty LP
724-256-4885
www.brennanhomes.com

Dutch Creek Estates

Jackson Township
Colonial
Priced from: \$279,900
School district: Seneca Valley
Agency: Dan Ryan Builders
412-275-6623
www.danryanbuilders.com/pittsburgh

Ehrman Farms

Cranberry Township
Single-family homes
Priced from: \$750,000
School district: Seneca Valley
Agency: Howard Hanna Real Estate Services
724-452-1150
howardhanna.com

Enclave at Highpointe

Seven Fields
Town homes
Priced from: Mid \$400's
School district: Seneca Valley
Agency: Infinity Custom Homes
888-424-9424
Buildinfinityhomes.com

Forest Edge

Single-family homes
Priced from: Mid \$700's
School District: Seneca Valley
Agency: Infinity Custom Homes
888-424-9424
Buildinfinityhomes.com

The Greens at Blackthorne Estates

Penn Township
Priced from: Low \$300's
School district: Penn Trafford
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Harmony Place

Jackson Township
Single-family and carriage homes
Priced from: \$350's
School district: Seneca Valley
Agency: Brennan Realty LP
724-687-0157
www.brennanhomes.com

Heritage Crossings

Salver
Patio homes
School district: Freedom Area
Agency: Weaver Homes
412-609-5261
weaverhomes.com

Hickory Glen

Adams Township
Single-family homes
Priced from: \$550's
School district: Mars School District
Agency: Weaver Homes
412-609-5261
weaverhomes.com/hickory-glen

Hidden Springs

Cannocknessing Borough
Single-family homes and duplexes
Priced from: \$400,000 single-family homes and \$300,000 duplexes
School district: Butler Area
Agency: Northwood Realty
724-776-9705
northwood.com

Jackson Ridge

Zelienople
Single Family Homes
Priced from: low \$300's
School district: Seneca Valley
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Jackson Trails

Zelienople
Priced from: Upper \$200's
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

John Quincy Adams

Adams Township
Single-family homes
Priced from: \$550,000
School district: Mars Area
Agency: Berkshire Hathaway HomeServices
412-367-8000
thepreferredrealty.com

John Quincy Adams Estates

Adams Township
Single-family homes
Priced from: \$649,000
School district: Mars Area
Agency: Achieve Realty

Legacy at Middlesex Crossing

Middlesex, PA
Priced from: low \$300's
School district: Mars
Agency: Ryan Homes
412-275-4465
ryanhomes.com

Links of Cranberry

Cranberry Township
Single-family homes Priced from: \$325,900
Townhomes Priced from: \$224,900
School district: Seneca Valley
Agency: Dan Ryan Builders
724-471-4964
www.danryanbuilders.com/pittsburgh

Meeder

Cranberry Township
Single-family homes, carriage and townhomes
Priced from: High \$200,000
School district: Seneca Valley
Agency: Charter Homes & Neighborhoods
800-325-3030
lifeatmeeder.com

Meredith Glen Estates

Adams Township
Custom single-family homes
Priced from: \$800,000
School district: Mars Area
Agency: Berkshire Hathaway HomeServices
724-776-3686
thepreferredrealty.com

Millcreek Farms

Middlesex Township
Patio homes and Courtyard
Single Level Living
Priced from: \$320's
School district: Mars School District
Agency: Weaver Homes
412-609-5261
weaverhomes.com/millcreek-farms

Townhomes at Middlesex Crossing

Middlesex, PA
Priced from: mid \$200's
School district: Mars
Agency: Ryan Homes
412-275-4465
ryanhomes.com

Park Place

Cranberry Township
Townhomes
Priced from: mid \$200's
School district: Seneca Valley
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Peachment Farms

Evans City
Single-family homes
Priced from: upper \$200's
School district: Seneca Valley
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Plantation

Saxonburg
Quad-patio homes
Priced from: mid \$200's
School district: South Butler
Agency: Pitell Homes.
412-364-9411
PitellHomes.com

Plantations

Lancaster Township
Single-family homes
Priced from: \$400,000
School district: Seneca Valley
Agency: Brennan Realty LP
724-687-9097
www.brennanhomes.com

The Resence at Eagle Hill

Cranberry Township
Townhomes
Priced from: mid \$200's
School district: Seneca Valley
Agency: Ryan Homes
412-275-4465
ryanhomes.com

Sarver Mill

Sarver
Single-family homes
Priced from: Low \$300's
School district: Freeport
Agency: Ryan Homes
412-275-4465
ryanhomes.com

Scenic Ridge

Lancaster Township
Patio homes and Courtyard
Single Level Living
Priced from: \$290's
School district: Seneca Valley
Agency: Weaver Homes
412-609-5261
weaverhomes.com

Shelton Place at Leslie Farms

Evans City
Quad Patio Homes
Priced from: mid \$200's
School district: Butler
Agency: Pitell Homes
412-364-9411
PitellHomes.com

Stoneridge Farms

Mars
Priced from: Upper \$400's
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Timber Ridge

Lancaster Township
Single-family homes
Priced from: \$475,000
School district: Seneca Valley
Agency: Brennan Realty
724-687-9097
www.brennanbuilders.com

Timberlee Farms

Connoquenessing Township
Single-family-homes
School district: Butler Area
Agency: Brennan Realty LP
724-687-9097
www.brennanhomes.com

Traditions of America

Cranberry
Single level living, 55+
Agency: Traditions of America
724-591-5302
TraditionsOfAmerica.com

Twin Oaks

Buffalo Township
Priced from: Mid \$200's
School district: Freeport
Agency: Ryan Homes
412-275-4465
ryanhomes.com

The Reserve at Eagle Hill

Cranberry Township
Priced from: mid \$200's
School district: Seneca Valley
Agency: Ryan Homes
412-275-4465
ryanhomes.com

The Village at Camp Trees

Adams Township
Single-family homes
Priced from: \$530's
School district: Mars
and Pine Richland
Agency: Weaver Homes
412-609-5261
weaverhomes.com

The Villas at Spring Valley

Jackson Township
Patio homes
Priced from: \$320's
School district: Seneca Valley
Agency: Weaver Homes
412-609-5261
weaverhomes.com

Wakefield Estates

Cranberry Township
Custom single-family homes
Priced from: \$750,000
School district: Seneca Valley
Agency: Berkshire Hathaway
HomeServices
724-776-3686
thepreferredrealty.com

Weatherburn Heights

Middlesex Township
Single-family homes
Priced from: Upper \$300's
School district: Mars Area
Agency: Ryan Homes
412-275-4465
ryanhomes.com

Winterwood

Butler Southwest
Single-family homes
Priced from: \$300,000
Six wooded lots available
Agency: Northwood Realty
724-282-1313
northwood.com

Woodland Trace

Adams Township
Custom single-family homes
Priced from: \$750's
School district: Mars Area
Agency: Keller Williams
724-933-8500
kathrynheinauer@kw.com

Woodland Trace

Adams Township
Custom single-family homes
Priced from: \$750's
School district: Mars Area
Agency: Berkshire Hathaway
HomeServices
The Preferred Realty
724-776-3686
thepreferredrealty.com

WASHINGTON COUNTY

Alto Piano

Cecil Township
Single-family homes
Priced from: \$600,000
School district: Canon-McMillan
Agency: Howard Hanna Real
Estate Services
724-417-1772
howardhanna.com

Anthony Farms

Peters Township
Single-family homes
Agency: Howard Hanna Real
Estate Services
412-276-5000
howardhanna.com

Arabian Meadows

Chartiers Township
Luxury Patio Homes
Priced from: \$260's
School district: Chartiers Houston
Agency: Scarmazzi Homes
724-223-1844
www.scarmazzihomes.com

Arden Farms

Chartiers Township
Attached carriage homes with
first floor master suites
Priced from: \$260's
School district: Chartiers Houston
Agency: Scarmazzi Homes
724-223-1844
www.scarmazzihomes.com

Arden Farms

Chartiers Township
Townhomes and Carriage homes
Priced from: \$194,900 and \$239,900
School district: Chartiers Houston
Agency: Dan Ryan Builders
724-471-4309
danryanbuilders.com

Bradford Run

South Strabane Township
Single-family homes
Priced from: mid \$200's
School district: Trinity
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Brookview

Peters Township
Carriage homes
Priced from: \$500,000
School district: Peters Township
Agency: Keller Williams
thekarenmarshallgroup@gmail.com
412-831-3800

Brookwood Brownstones

Peters Township
Townhomes
Priced from: Upper \$300's
School district: Peters Township
Agency: Infinity Custom Homes
888-424-9424
Buildinfinityhomes.com

Cherry Valley Estates

McDonald
Priced from: \$328,900
School District: Fort Cherry
Agency: Berkshire Hathaway
HomeServices
412-536-4040
thepreferredrealty.com

The Courtyards at Windsor Woods

Cecil Township
Luxury Patio Homes
Price starting from Low \$300's
School District: Canon McMillan
Agency: Scarmazzi Homes
724-223-1844
scarmazzihomes.com

Creekside Crossing

North Strabane Township
Single-Family Homes
Priced from: Upper \$200's
School District: Canon McMillan
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Fair Acres

Upper St. Clair
Custom single-family homes
Priced from: Lots, \$750,000
School District: Upper St. Clair
Agency: Berkshire Hathaway
HomeServices
724-833-7700
thepreferredrealty.com

Fieldstone

Peters Township
Custom homes
Priced from: \$600,000-\$800,000
School district: Peters Township
Agency: Keller Williams Agency
thekarenmarshallgroup@gmail.com
412-831-3800

Howard Ridge

North Franklin
Single-family detached/10 acre lots
Priced from: \$550,000
School district: Trinity
Agency: MK Homes
724-206-9741
www.buildmkhomes.com

Indian Ridge

North Strabane
Priced from: \$447,900
School District: Canon MacMillan
Agency: Berkshire Hathaway
HomeServices
412-536-4040
thepreferredrealty.com

Justabout Farms

Peters Township
Priced from: \$523,900+
School district: Peters Township
Agency: Berkshire Hathaway
HomeServices
412-536-4040
thepreferredrealty.com

LaFayette Meadow

South Fayette Township
Priced from: Coming soon
School district: South Fayette
Agency: Ryan Homes
412-275-4465
ryanhomes.com

Legacy Park

North Strabane Township
Townhomes
Priced from: upper \$200's
School district: Cannon McMillon
Agency: Ryan Homes
412-275-4465
ryanhomes.com

McConnell Trails

Cecil Township
Single-family homes and
Townhomes
Priced from: Mid \$200's
School district: Cannon McMillon
Agency: Ryan Homes
412-275-4465
ryanhomes.com

Meadow Ridge

Peters Township
Single-family homes
Priced from: \$655,900
School district: Peters Township
Agency: Berkshire Hathaway
HomeServices
412-833-7700
thepreferredrealty.com

Old Trail

Peters Township
Single-family luxury homes
Priced from: \$550,000
School district: Peters Township
Agency: Costa Homebuilders
412-384-8170
costahomebuilders.com

The Overlook at Peters

Peters Township
Single-family homes
Priced from: \$450,000
School district: Peters Township
Agency: Howard Hanna Real
Estate Services
724-941-8800
howardhanna.com

The Overlook at Southpointe

Cecil Township
Single-family homes
Priced from: mid \$400s
School district: Canon-McMillan
Agency: Heartland Homes
412-275-4465
heartlandluxuryhomes.com

Piatt Estates

Washington
Single-family homes
Priced from: Upper \$200's
School district: Chartiers-Houston
Agency: Ryan Homes
412-275-4465
ryanhomes.com

The Sanctuary

Cecil Township
Luxury Patio Homes
Coming soon!
School District: Canon McMillan
Agency: Scarmazzi Homes
724-223-1844
scarmazzihomes.com

Sherwood Pond

Peters Township
Priced from: \$422,900
School District: Peters Township
Agency: Berkshire Hathaway
HomeServices
412-536-4040
thepreferredrealty.com

Strabane Manor

North Strabane Township
Colonial
Priced from: \$179,900
School district: Trinity
Agency: Dan Ryan Builders
724-908-4638
www.danryanbuilders.com/
pittsburgh

Summerfield Woods

Chartiers Township
Priced from: Mid \$200's
School district: Trinity
Agency: Ryan Homes
412-275-4465
ryanhomes.com

Sycamore Reserve

North Franklin
Single-family detached
Priced from: \$400,000
School district: Trinity
Agency: MK Homes
724-206-9741
www.buildmkhomes.com

Waterdam Farms

McMurray
Single-family homes
Priced from: low \$400,000s
School district: Canon McMillan
Agency: Heartland Homes
412-275-4465
HeartlandLuxuryHomes.com

Whispering Pines

Peters Township
Single-family luxury homes
Priced from: \$600,000 and up
School district: Peters Township
Agency: Costa Homebuilders
412-384-8170
www.costahomebuilders.com

Windsor Woods

Cecil Township
Colonial
Priced from: \$249,802
School District: Canon McMillan
Agency: Dan Ryan Builders
412-480-0700
www.danryanbuilders.com/
pittsburgh

WESTMORELAND COUNTY

Acropolis Heights

Unity Township
Custom single-family homes
Priced from: \$500,000
School district: Greater Latrobe
Agency: Berkshire Hathaway
HomeServices
724-838-3660
thepreferredrealty.com

Allegheny Woodlands

Allegheny Township
Custom single-family and
Detached patios
Priced from: low \$290,000
School district: Kiski Area
Agency: Howard Hanna Real
Estate Services
724-941-8800
howardhanna.com

Augusta

Penn Township
Single-family homes
Priced from: \$375,000
School district: Penn-Trafford
Agency: Berkshire Hathaway
HomeServices
724-327-0444
thepreferredrealty.com

Bella Molise

Murrysville
Single-family luxury homes
Priced from: \$600,000
School district: Franklin Regional
Agency: Costa Homebuilders
412-384-8170
costahomebuilders.com

Bella Molise

Murrysville
Single-family homes
School district: Franklin Regional
R.A. Snoznik Construction, Inc.
www.rasnoznikcustomhomes.com

Bianca Rose

Murrysville
Single-family homes
School district: Franklin Regional
R.A. Snoznik Construction, Inc.
www.rasnoznikcustomhomes.com

Cedar Hills

Rostraver Township
Condominiums and villas
Priced from: \$265,500
School district: Belle Vernon Area
Agency: Berkshire Hathaway
HomeServices
724-929-7228
thepreferredrealty.com

Cherry Knoll

Delmont
Single-family homes
School district: Greensburg Salem
Agency: RE/MAX Select Realty
724-933-6300
www.rasnoznikcustomhomes.com

Cherry Wood Estates

Mt. Pleasant Township
Custom single-family homes
Priced from: Low \$300's
School district: Mount Pleasant
Agency: Berkshire Hathaway
HomeServices
724-838-3660
thepreferredrealty.com

Cherry Wood Estates

Mt. Pleasant Township
Single-family homes; Villas
coming in 2020
Priced from: Low \$300's
School district: Mount Pleasant Area
Agency: Coldwell Banker Real
Estate Services
724-327-0123 (Murrysville Office)
724-864-2121 (North Huntingdon
Office)
liveatcherrywood.com

Clifton Vista

Murrysville
Single-family homes
School district: Franklin Regional
Agency: RE/MAX Heritage
724-396-0674
www.rasnoznikcustomhomes.com

Fairfield

Hempfield Township
Villas, Paired Villas, Custom Homes
Priced from: \$350,000
School district: Hempfield Area
Agency: Pellis Construction
724-961-5531
pellisconstruction.com

Feightner Estates

Hempfield Township
Single-family homes lots
Priced from: \$64,500 - \$74,500
School district: Hempfield Area
Agency: Berkshire Hathaway
HomeServices
724-929-7228
thepreferredrealty.com

Foxfield Knoll

Unity Township
Single-family homes
School district: Greater Latrobe
R.A. Snoznik Construction, Inc.
www.rasnoznikcustomhomes.com

Kingsbrooke Estates

Unity Township
Paired Villas, Custom Homes
Priced from: \$300,000
School district: Latrobe
Agency: Pellis Construction
724-961-5531
pellisconstruction.com

Legacy Park

North Strabane Township
Townhomes
Priced from: upper \$200's
School district: Canon McMillan
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

The Legends

North Huntingdon
Custom Single Family, Villas,
Paired Villas
Priced from: mid \$370,000's
School District: Norwin
Agency: Scalise Real Estate Inc.
724-864-5500
scalisehomes.com

McConnell Trails

Cecil Township
Single Family, Carriage &
Townhomes
Priced from: coming soon
School district: Canon McMillan
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Northpointe

Hempfield Township
Single-family homes
Priced from: \$330,000
School district: Hempfield Area
Agency: Berkshire Hathaway
HomeServices
724-838-3660
thepreferredrealty.com

North Meadow

Patio Homes and Level Ranch
Homes
Priced from: Low \$300,000's
School District: Kiski Area
Agency: KACIN
724-327-6694
www.KACIN.com

Sterling Oaks

Penn Township
Single-Family and carriage homes
School District: Penn Trafford
Agency: Howard Hanna Real
Estate Services
412-417-1772
howardhanna.com

Summerfield Woods

Chartiers Township
Priced from: coming soon
School district: Trinity
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Tuscan Hills

North Huntingdon
Single-family homes
Priced from: low \$300's
School district: Norwin
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

The Village at Heritage Estate

Murrysville
Patio Homes
Priced from: \$274,900
School district: Franklin Regional
Agency: Howard Hanna Real
Estate Services
724-327-5161
howardhanna.com

The Village on Kistler Ridge

Penn Township
Paired Villas and single-family homes
School district: Penn-Trafford
R. A. Snoznik Construction, Inc.
www.rasnoznikcustomhomes.com

Village at Riverside

Monaca
Townhomes
Priced from: upper \$100's
School district: Washington
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Villages at Totteridge/Banbury

Golf-course community with
Patio homes, Single-family, and
Custom homes
Salem Township
Priced from: \$320,000
School district: Greensburg-
Salem
Agency: Berkshire Hathaway
HomeServices
724-838-3660
thepreferredrealty.com

Villas of Willow Estates

North Huntingdon Twp.
Luxury custom patio homes
Priced from: \$380,000's
School district: Norwin
Agency: All Star Homes
412-877-2112
Allstarhomesinc.com

Weatherton Farm Estates

Unity Township
Single-family homes
School district: Greater Latrobe
Agency: RE/MAX Select Realty
412-933-6300
www.rasnoznikcustomhomes.com

Willow Ridge

Penn Township
Priced from: Mid \$200's
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Wimmerton Place

Unity Township
Paired Villas
Priced from: \$285,000
School district: Latrobe
Agency: Pellis Construction
724-961-5531
pellisconstruction.com



724-327-1844 + SUNCRESTHOMESPA.COM +
3819 OLD WILLIAM PENN HWY, MURRYVILLE PA 15668



Glenn Aire

Unity Township
Custom single-family homes
Priced from: \$375,000
School district: Greater Latrobe
Agency: Berkshire Hathaway
HomeServices
724-838-3660
thepreferredrealty.com

High Pointe Estates

Hempfield Township
Custom Homes
Priced from: \$375,000
School district: Hempfield Area
Agency: Pellis Construction
724-834-8981
pellisconstruction.com

Ligonier Armory

Ligonier
Single-level ranch homes
School district: Ligonier Valley
Agency: KACIN
724-327-6694
www.KACIN.com

Lindwood Crest

Hempfield Township
Over 55 Single-family homes
Start at: \$338,900
School district: Hempfield
Agency: Berkshire Hathaway
HomeServices
724-838-3660
thepreferredrealty.com

Palmer Place

Unity Township
Custom single-family
Priced from: \$700,000
School district: Greater Latrobe
Agency: Berkshire Hathaway
HomeServices
724-838-3660
thepreferredrealty.com

Siena Ridge

Murrysville
Single-family homes
Priced from : \$650,000
School district: Franklin Regional
Agency: Howard Hanna
RealEstate Services
724-327-5161
howardhanna.com

NEWHOMEVOICES

REIMAGINING OUR WESTMORELAND

BY JASON RIGONE

A new year means new opportunities in Westmoreland County. With major economic development projects underway, like Commerce Crossing at Westmoreland, the latest addition to the county's industrial park system; the expected redevelopment of the former Bon-Ton into a mini-casino; and the redevelopment of a former glass plant in Jeannette, housing needs continue to grow. Although, the housing outlook for Westmoreland County will be a bit different in 2021. What makes 2021 a bit different from previous years is the recent adoption of Westmoreland County's comprehensive plan, *Reimagining Our Westmoreland*.

This newest plan for the county, adopted in late 2018, identifies seven core objectives aimed at attracting, developing, and retaining a diverse and stable workforce. *Reimagining Our Westmoreland* asked the question, "What housing strategies will help us address this singular aim?"

In our legacy communities, like Greensburg, New Kensington, and Latrobe there is immense potential to attract, develop, and retain the workforce. Key in the core objective, *Reposition Our Towns*, is the idea that investments in quality-of-life and housing can yield tangible results to that aim. Residents' vision for housing in legacy communities are varied housing types and tenure, like townhomes, apartments, and condominiums. This vision was confirmed in survey responses, as they were identified as the top residential development priorities; a full 50% more often than single-family homes. Consistent refrains in the open-ended responses further confirmed this vision with statements about the need to rehabilitate existing neighborhood centers, town centers, and rural villages. To help incentivize the development of these housing types, the county is re-examining its existing

Tax Increment Financing policy to possibly include housing as an eligible project type for TIF.

Barriers to these housing options also exist throughout the county. Narrow, single-use zoning districts constrain the market potential for new housing options. One solution suggested in the comprehensive plan is to amend zoning ordinances to include compatible housing types like accessory dwelling units, Elder Cottage Housing Opportunities, and attached housing units in more residential districts. Additionally, communities should consider the adoption of form-based zoning ordinances that focus the municipality's attention on the character of the public realm, outside of buildings. Such a focus on the design of neighborhoods, town centers, and rural villages reduces the reliance on strict, use-based regulations.

Designing complete neighborhoods--places that offer employment in close proximity to homes, have a center for community and civic life, and offer transportation choices--is essential to *Building Healthy and Whole Communities*. Additionally, we're preparing our communities to think about aging-in-community and what that means for neighborhoods of the future as an ever-growing segment of the population ages and their housing needs change. Addressing the impact of housing and commercial blight in neighborhoods is also at the top of our priorities for housing. In 2018, the county commissioners adopted Act 152 to establish a demolition fund to remove dangerous buildings from our communities.

When residents are choosing a home, the amenities and finishes of that home are among many characteristics considered before buying or renting. One of those is the quality of life and the environment of

the community surrounding it. We're working to address both of those by *Connecting to Parks and Nature* in core objective four. Partnering with the Westmoreland Conservation District, we're implementing water quality improvements. Working with trail advocates and parks, we're looking to bridge connections to healthy lifestyles and outdoor recreation.

How one can get around is another consideration in housing decisions. The plan identifies seven strategies to align land use to transportation, maintain the system we've got, and to create new options for multiple modes. We heard very strongly from the public input that transit of all types is essential to attracting, developing, and retaining the workforce of the future and we're committed to transportation choices.

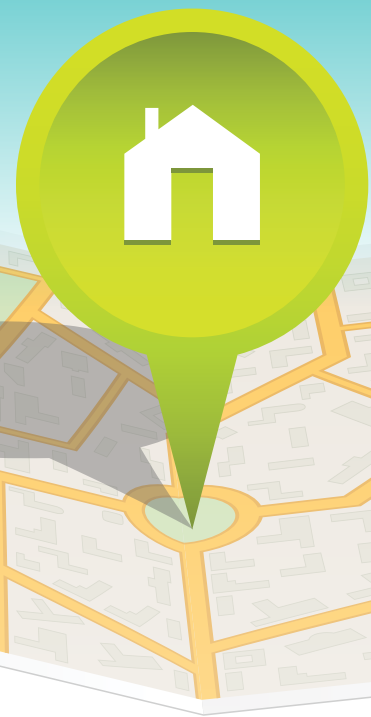
While access to broadband might not have been of great concern some 15 years ago, it is ever-more a major consideration in the house buying process. We're working to complete a broadband assessment across the county. This will help us then decide practical steps to ensure broadband access and speed are positive features of every home in Westmoreland County.

In all these ways, and more, we're working with partners to deliver the workforce our employers need and the communities' that future residents want. We'll continue to welcome new developers, investors, and builders into our communities to help us create a Reimagined Westmoreland.



Jason Rigone
Executive Director
Westmoreland County
Industrial Development
Corporation

Find a Mortgage Expert near you!



Have questions about mortgages? Get answers from the Mortgage Experts at Dollar Bank. They're right in your community. So you'll get mortgage advice from local experts that have the advantage of knowing the ins and outs of your neighborhood. Plus, our Mortgage Experts are not paid a commission, unlike brokers or other financial institutions, so their focus is solely on your financing needs. Dollar Bank also keeps the servicing of our mortgages and will be there for you long after closing.

- Free pre-qualification
- First-time homebuyer FHA Mortgages
- \$200 off of closing costs with a qualifying checking account*
- Fixed Rate, Adjustable Rate, Jumbo and Construction Mortgages
- Low rates and fees
- 60-day rate lock with no charge

Whether you prefer to meet face-to-face or a phone call, get the answers you need from the Dollar Bank Mortgage Experts. We're here to help!

Call 1-800-344-LOAN (5626) or visit any office or dollar.bank/mortgage



View 7 short mortgage video tips on the Dollar Bank  Channel.

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*The \$200 credit towards closing costs applies to Dollar Bank Residential Lending Department loan applications for a single family, first lien owner occupied residential purchase or refinance mortgage loans and requires Everything Checking to remain in place for three years. Everything Checking is subject to terms and conditions that may change after account opening. Ask for the Account Information Schedule for details. Offer excludes no closing cost products and government sponsored loan programs including VA and Government Bond Loans. All applications are subject to approval under Dollar Bank's underwriting guidelines. Property securing the loan must be in Dollar Bank's market areas. Subject to change without notice. MOR165_20