

SPRING 202

New Construction Outlook 2021

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Spring in to the Outdoors

CHOOSING A HOME TO SUIT YOUR LIFESTYLE

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SPRING 2021 CONTENTS

os PUBLISHER'S MESSAGE



96 NEW CONSTRUCTION OUTLOOK FOR 2021

Given all the activity in 2020, the housing market managed to survive in the face of a global pandemic. However, COVID-19 did influence the housing market. In ways both direct and subtle, the outbreak of the virus changed how Americans viewed their homes, perhaps for the long haul.



19 WHAT ARE MILLENNIALS LOOKING FOR IN A HOME?

Millennials have home-buying preferences and habits all their own.



26 CHOOSING A HOME TO SUIT YOUR LIFESTYLE

Despite the type of home you are craving, the deciding factor, perhaps as important as budget, is the one that is genuinely heartfelt now and for the foreseeable future.



32 BY DESIGN: SPRING IN TO THE OUTDOORS

As days lengthen and temperatures rise, it's time to shake your home out of winter hibernation and prepare for some long-awaited outdoor fun.



39 BUILDER PROFILE: D.M. BRENTZEL

The future is bright! A family owned business for 32 years, D.M. Brentzel offers a personal experience when building a house. They have a good team and they do their best to keep customers happy.

NEWHOME PITTSBURGH NOMEBUILDERS

46 PITTSBURGH'S HOMEBUILDERS

Professional homebuilders that make your dream home a reality.

RESIDENTIAL NEW CONSTRUCTION

50 NEW CONSTRUCTION LISTINGS

Allegheny, Beaver, Butler, Washington and Westmoreland County residential new construction locations and homesites.





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About the cover:

Beautiful outdoor patio fireplace. Image by R.I. Lampus Company, a building materials supplier in Allegheny County.

Changes in Lifestyle

With the hope that the rollout of mass vaccination will bring a return to normalcy by the summer of 2021, conditions are ripe for an even more robust housing market.

What did the pandemic change? As it turned out, people who were spending most of their time in their homes began to care more about how they functioned and looked. The American single-family home was transformed into the American office almost overnight. Homeowners looked in greater numbers to make home into a place of recreation. The gateway cities of the United States, - New York, San Francisco, and Los Angeles - became less attractive places to live.

What didn't change were the trends that were in place prior to the pandemic. There were not enough homes for sale to satisfy the number of people looking to buy them. Too few new lots for construction were being developed. Demographics were having a major influence on housing demand. New homes were becoming less affordable.

What lies ahead for new construction in 2021? Will it be the year that new construction breaks out or will it be more of the same?

In metropolitan Pittsburgh, single-family housing construction broke through with more new homes, 3,337 units, than in any year since 2007. Permits for new construction were up 11.3 percent year-over-year, even with an almost complete stoppage of work in April. New lot development has slowly increased over the past few years, setting up 2021 to see more new construction.

Expect new construction to be strong just because there is so little inventory. That's going to benefit the whole market.

Our Outlook for 2021 shows that while the trends of the housing market have proven to be more durable than a pandemic, it is obvious from the expressed needs of prospective home buyers that the pandemic brought changes in lifestyle that are changing how Americans expect to use their homes.

Also in this issue, discover what millennials are looking for in a new home. As with home buyers in other demographics, millennials know that home ownership means having control over living space, privacy and security, a significant financial asset, and realizing an achievement that many still consider a major life milestone.

With the bustling and hot housing market that Pittsburgh is currently enjoying, many buyers have to be less selective if they want to purchase a home. Given the current market, buyers often have to be less choosy now. Even with considerable competition, buying a great home is still very possible, and many millennials are becoming new homeowners every day.

Remember, before you buy, build or remodel, Greater Pittsburgh's NEW HOME is a must read! Enjoy!

Be safe,

Kein J. Jordon

Kevin J. Gordon





NEW CONSTRUCTION



hat would be incorrect, however, is to assume that the novel coronavirus COVID-19 did not influence the housing market. In ways both direct and subtle, the outbreak of the virus changed how Americans viewed their homes, perhaps for the long haul.

The pandemic brought with it terrible economic damage. Millions of people lost jobs and fears about rising evictions and foreclosures were not unfounded. But a series of government interventions, and the peculiar nature of a public health crisis, instead created a situation where the housing market was in an increasingly stronger position as 2020 unfolded.

With the hope that the rollout of mass vaccination will bring a return to normalcy by the summer of 2021, conditions are ripe for an even more robust housing market. What did the pandemic change? As it turned out, people who were spending most of their time in their homes began to care more about how they functioned and looked. The American single-family home was transformed into the American office almost overnight. Homeowners looked in greater numbers to make home into a place of recreation. The gateway cities of the United States, - New York, San Francisco, and Los Angeles - became less attractive places to live.

What didn't change was the arc of the trends that were in place prior to the pandemic. There were not enough homes for sale to satisfy the number of people looking to buy them. Too few new lots for construction were being developed. Demographics were having a major influence on housing demand. New homes were becoming less affordable.

It is the latter trend that is most intriguing. Since World War II, it has been easy to predict a new construction boom in the offing. When demand for housing exceeds supply, it is new construction that is the relief valve. An overheated market, one where sellers routinely receive multiple offers on their home, has always preceded an increase in new home construction. Instead of a boom in 2020, however, what occurred was a continuation of the steady upward trend in new home construction. That trend has not been sufficient to satisfy the excess demand, and, in fact, the cost of new construction has made it prohibitive for a significant portion of the home buying segment.

What lies ahead for new construction in 2021? Will it be the year that new construction breaks out or will it be more of the same?

Understanding the Market

Looking ahead to predict the construction market should always begin with a look backwards. New home construction was on a tear as 2020 ended, both nationally and regionally. New residential starts for the full year of 2020 came in at 1.38 million units, an increase of 7 percent over 2019. Single-family construction was particularly robust, rising 14.5 percent year-over-year to 977,863 new homes.

Data from the Census Bureau on January and February 2021 starts suggests that the growth in housing construction will continue. New home starts fell in January and February, tumbling nearly 10 percent, with single-family starts falling 12 percent yearover-year. Permits for new homes soared in January and February, however, jumping to a 1.881- and 1,682-million-unit pace respectively. That marks the highest level since May 2006. Building permits are a leading indicator for housing starts, as measured by the government. Usually lagged 30-to-60 days behind permits, new home starts can be delayed by severe weather or factors like a shortage of materials. There was some feedback from homebuilders in February that starts were being delayed

by the renewed spike in lumber prices, which reached 52-week highs several times during February.

Robert Dietz, chief economist for the National Association of Homebuilders (NAHB), noted that the slowdown since January was a result of uneven material availability and the hangover from the severe winter storms that battered much of the U.S. during February. Dietz pointed to the 36 percent year-over-year increase in the number of homes permitted, but not started, as a signal that construction was poised to trend higher.

In metropolitan Pittsburgh, single-family housing construction broke through with more new homes, 3,337 units, than in any year since 2007. Permits for new construction were up 11.3 percent year-over-year, even with an almost complete stoppage of work in April. New lot development has slowly increased over the past few years, setting up 2021 to see more new construction.

"I expect new construction to be strong just because there is so little inventory. I think that's going to benefit the whole market," says Darlene Hunter, vice president of new construction for Howard Hanna Real Estate Services. "I keep telling my agents to make new construction an option. The challenge with new construction is that the buyer has to be at a certain price point or it won't matter. Even with the production builders, buyers need to be looking

in the low \$300,000 or high \$200,000 range or there won't be opportunities. In that price segment, \$250,000 to \$400,000, there is no inventory in most communities."

The difficulty in building affordable new housing is a byproduct of the health of the housing market and the demographics that are driving it. Baby Boomers are remaining in their family homes longer and driving the demand for over-55 communities. That has created a bottleneck in the market, keeping what would be move-up homes off the market. That, in turn, has suppressed the supply of starter homes, which the move-up home buyers would be selling. The imbalance in supply and demand has driven home prices higher and the shortage of developed land has had the same effect on land. Lots are more expensive, and builders can pass the cost on to eager home buyers. There are as many buyers in the market looking for bigger homes as there are for starter homes. Builders are choosing to build homes that mean more revenue and buyers are along for the ride.

"Our backlog is definitely greater. Our costs have gone up but

Metro	Median Price	Mortgage	Rent	Buy % of Income	Rent % of Income	
Cleveland-Elyria, OH	\$198,000	\$967	\$1,195	19%	23%	
Chicago-Naperville-Elgin, IL-IN-WI	\$338,000	\$1,691	\$1,975	26%	31%	
Pittsburgh, PA	\$245,000	\$1,250	\$1,445	23%	27%	
Riverside-San Bernardino-Ontario, CA	\$485,000	\$2,224	\$2,536	37%	43%	
Miami-Fort Lauderdale-West Palm Beach, FL	\$400,000	\$2,092	\$2,350	40%	45%	
New Orleans-Metairie, LA	\$320,000	\$1,401	\$1,545	31%	35%	
Baltimore-Columbia-Towson, MD	\$325,000	\$1,561	\$1,693	21%	23%	
Tampa-St. Petersburg-Clearwater, FL	\$302,000	\$1,494	\$1,605	30%	32%	
Hartford-West Hartford-East Hartford, CT	\$303,000	\$1,589	\$1,700	23%	25%	
Detroit-Warren-Dearborn, MI	\$265,000	\$1,277	\$1,350	23%	25%	

NEW CONSTRUCTION

our backlog is about 25 percent higher than last year at this time. There are just a lot more buyers right now," says Jeff Costa, founder of Costa Homebuilders. "The homeowner sees something on DIY Network or in Houzz. com that they want, and the production builders don't have it. They come to us with photos from the Internet."

Costa is describing the practical application of what is a long-term trend in residential construction, the more discriminating buyer. Consumers, especially those who are Internet natives, have greater access to information about all aspects of how their homes look and function. With dozens of home improvement shows as entertainment, many more homeowners have come to believe that they can have their

dream home, or an approximation of that. Production-style builders can only accommodate so much customization. To get what they want, home buyers have been returning to the custom builder.

"We are busier than we could imagine. Demand is very high. We have 20 homes under construction right now and the customer we build for is not the largest part of the market," says Mark Heinauer, president of Barrington Homes.

The upswing in demand has not been confined to the custom builders. Pittsburgh's top volume builder, NVR Inc., started 1,266 homes in 2020, an increase of 23 percent over 2019. The Ryan Homes brand of NVR saw a 38 percent increase year-over-year. Maronda Homes built 16 percent more new homes. Schumacher Homes, which specializes in

building on an owner's private lot, saw its volume more than double in 2020. The housing market is seeing strong demand across the spectrum.

"I'm surprised that there haven't been more housing starts in the past six months, more lot development, and more spec houses. The escalation of the prices would reflect the cost of the new construction," says Howard "Hoddy" Hanna, CEO of Howard Hanna Real Estate Services. "We had a tremendous year in new construction sales, probably the best in 10 years but there is still not enough inventory. Remarkably, the inventory that is out there is priced pretty high."

Scarmazzi Homes is a hybrid builder that offers significant customization of floor plans that are developed by Epcon with the



OUTLOOK 2021

empty-nester in mind. After an increase of more than 10 percent in 2020, Scarmazzi Homes has experienced another rush of demand as 2021 started.

"Our backlog is 80 percent of what we forecast for the year," says Paul Scarmazzi, CEO of Scarmazzi Homes. Scarmazzi notes that, while it is a good thing to have so many homes in the hopper, being ahead of the game on sales exposes builders to more risks of volatile costs. "We were buying oriented strand board for \$8 a sheet last year; now we are paying \$37."

Rising and volatile costs present a potential wet blanket for the housing industry. The multiplying effects of factory shutdowns, supply chain disruption, soaring residential construction demand, and COVID-19 lockdowns created supply and demand dynamics that were constantly out of balance over the past year. Lumber has been the poster child for this volatility, running up to nearly \$1,000 per thousand board feet in Mid-September 2020 before falling over \$500 by the following month. After reaching a record price of \$1,040 on March 15, 2021, the price plunged more than \$250 by the end of that month. Other basic building materials have also spiked. Copper, steel, and diesel fuel have all experienced price increases of around 40 percent since February 2020. According to the Census Bureau, the producer price index for materials that go into a singlefamily home have risen 10.2 percent year-over-year.

While 10 percent is more than five times the rate of inflation in general, it's worth noting that the average rate of appreciation for an existing home sold in 2020 was more than 14 percent. While that doesn't make new construction a bargain – new homes for an average of \$60,000 more than an existing home in January 2021 – new construction inflation is not keeping buyers from choosing to build.

"We haven't lost any clients but I'm certain there are people who haven't bought because of prices. Lots of people call for a price and then we never hear from them," says Costa. "The thing is if I give you a price you are good. If you keep moving forward and costs go up, that's on me. The people that are really struggling are the ones who got a price for me in 2019 and now are calling again for a price. Those people are frustrated. We have lost sales like that, but no one has been moving forward and then stopped."



NEW CONSTRUCTION

Heinauer sees the volatility as just another cost of doing business. With the majority of the homes Barrington Homes has under construction selling for more than \$1 million, even a spike in lumber prices tends to wash out.

"A rise in prices can be misleading. Somebody asked me a couple weeks ago if prices are going up and I reminded them that prices go up every year," says Heinauer. "It's not unusual to get notification of price increases in January. Are some of those COVID-related? Sure, they are. Does the increase in lumber prices affect the cost of a home? Sure. But does it affect whether someone builds? No. And if we sell a house and the costs go up, we have to absorb some of those increases."

One factor making it easier for builders and buyers to absorb (or at least accept) the higher inflation of certain materials is the low cost of borrowing for new construction. Mortgage rates were in the news in March because the 30-year rate jumped up to three percent, prompting concerns about a trend moving higher. The mid-March highs were, however, the same rates as those in the market as late as July 2020. Moreover, at three percent, borrowing costs are two percentage points lower than in summer of 2018, when rates briefly touched five percent. The recent run up in rates had to do with rather arcane macroeconomic factors – Treasury bond supply and concerns about inflation and an overheating economy – that

were pacified by Federal Reserve Bank Chairman Jerome Powell. His reassurance to Congress that short-term rates would remain near zero for the foreseeable future seemed to put a cap on any upward pressure on rates.

At this point there seems to be very little that could throw a monkey wrench into the machinery for new construction. Lenders have softened their views about residential development, but the economics of development have not eased, making it unlikely that a glut of lots will be coming onto the market in 2022 or 2023. Employment, which is a major factor in housing demand, is going to improve steadily throughout 2021. Moreover, in Pittsburgh there is evidence that home ownership is still affordable.



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Realtor.com studies the difference between average rents and home prices in all U.S. markets. Its February 2021 report found that buying a home was cheaper than renting in 15 of the 50 largest metropolitan areas in the U.S. Pittsburgh ranked third most favorable in the variance between renting and owning, with the median mortgage payment more than \$100 less than the median rent for a two-bedroom apartment.

That favorable ratio may be one of the reasons that Pittsburgh has not seen the rise of a rapidly growing trend towards single-family rental development. Low interest rates have helped push returns on developing apartments lower. In many markets the barrier to purchasing even a starter

home has increased, even as rates declined, and developers have been meeting the demand for single-family homes by building to rent rather than sell. Yield-starved investors have been flocking to these projects, which offer a hedge against changes in the market because the homes can also be sold in the future. The market conditions in Pittsburgh are 180 degrees from those which are best for single-family-for-rent development. That's a good thing for builders and buyers.

Understanding the Trends

While the secular trends of the housing market have proven to be more durable than a pandemic, it is obvious from the expressed needs of prospective home

buyers that the pandemic brought changes in lifestyle that are changing how Americans expect to use their homes.

Jeff Costa sees a clear shift from his customers towards larger houses since the pandemic began. He notes that buyers want a bigger home but not necessarily a bigger lot. Heinauer observed the same trend last fall and has seen no reversal of the desire to make the most of the family home, even as the end of the pandemic seems to be in sight.

"Those trends are still holding.
Buyers want to build a nicer,
bigger house because they spent
so much time in it recently," says
Heinauer. "More of our buyers
want swimming pools than I can



NEW CONSTRUCTION

ever remember. A swimming pool in the backyard is a stay-at-home vacation. We're hearing about two home offices also."

Darlene Hunter also listed two home offices among the new list of "must haves" buyers of new construction want. The list has grown since last March and Hunter is certain some of these changes will remain after the pandemic fades.

"People are definitely asking for two offices in the home, whether that's for each spouse or whether it's a work area for the kids. I think that will continue because people are going to be working from home long-term. We think a lot of companies are going to change their strategy about working from the office," she says. "Buyers are also asking for space that is hobby-oriented. That can be flex space, like space over a garage, but people are focused on their activities and asking for space to do them. Some of these things that are pandemic related are probably not going to change."

Whether choices are sparked by the extended time spent at home since March 2020 or the ubiquitous home improvement shows, home buyers seem to be reaching a new peak of customization amidst the housing market boom. That's a bit counterintuitive considering the market is skewed towards sellers, but perhaps it is because there is a premium on new construction that buyers feel empowered to ask for what they want. Regardless of the source of the trend, builders are responding.

"Our price point is \$400,000 to \$425,000, so we try to provide people with a high level of personalization without being too custom," explains Scarmazzi. "We made a strategic decision last year to hire a designer for the selections process. We are opening the design center in April so people can come to one place for those selections and options. We did that for two reasons. One was to provide the customer with a richer, more fulfilling experience that they can have fun doing. The other reason is that if we have salespeople making selections, they are trying to get to the next sale, whereas a designer is engaged in listening to customers, asking questions, and taking their needs into account so that we can consistently provide what the customer wants."



New Homes 2010-2020	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Single-family Detached	1,927	1,670	1,936	2,164	1,971	1,998	2,095	1,971	2,193	2,091	2,337
Single-family Attached	759	683	658	913	763	949	832	1,035	779	869	1,000
Total Units	2,686	2,353	2,594	3,077	2,734	2,947	2,927	3,006	2,972	2,960	3,337

Another, more subtle, influence on new construction may be tied to those demographic trends. As the Millennial generation increases its share of home ownership, builders and real estate agents are hearing more requests for design elements that were last in vogue in the 1990s. Perhaps it's just a case of what was old is now new again, but a return to the style of the 1990s may also be a nostalgic nod to the childhood of the emerging generation of homeowner.

"Something that's a little surprising is that the design style from the 1990s is coming back. Two-story family rooms have been out of

fashion for a while, but younger people have been asking for them. That doesn't mean they want to pay for them but I'm hearing from more and more builders that people are asking for it and they had to talk them out of it," Hunter laughs. "A formal dining room has also been out of fashion, but people are asking to have that back in their floor plans. Another small thing is adding a fourth bedroom on the third floor to economically get more space. We did some of that at Nevillewood in the 1990s and we're seeing that come back."

The reversion to the 1990s may

just be coincidental, but if it is a nostalgic harkening back to the youth of the Millennial generation, homebuilders should be prepared for a new wave of faux finish painting, stained woodwork, floral prints, and track lighting. The Millennials have endured more financial hardship as young adults than their predecessors, but if the 25-to-40-year-old demographic cohort is beginning to move into its home buying phase to the same degree as its parents, it will be an influential group. Consider the enormous impact the Baby Boomers have had on the American home. Now add social



NEW CONSTRUCTION

media to the equation. That's a recipe for massive influence. It's likely that the growing number of Millennial homeowners is the reason that there are new design trends appearing in 2021.

"I'm surprised at where people are placing bars. Years ago, people would put bars in their basements but, when they entertain, the adults are all in the kitchen. Now we are seeing plans where a bar is located at the corner of the kitchen, dining room and the foyer. It brings the bar into the kitchen/dining room/great room area. It's not necessarily a wet bar. It's an informal place where people can hang out and eat, even if they don't drink," says Costa.

"Another trend that is appearing is white homes. Every year or

so I would do a house with a white exterior but now we are getting a lot of requests for white brick with white grout and black windows," Costa continues. "I am also asked to build more modern homes than ever before. I have three going right now that are that style. That is not a lot, but it's more than before."

Although none of the local builders or agents mentioned multi-generational homes as a trend they were seeing, both the pandemic and the economic woes of the Millennials have contributed to an increase in multiple generations living under one roof. It's one of the reasons homes have gotten larger across the U.S. It's likely that this trend will accelerate as Baby Boomers age out over the coming few decades.

One trend that has not materialized in the Pittsburgh market, even as custom homebuilders regained some market share, is an increase in speculative building. Once the primary marketing tool for custom home builders, spec home construction disappeared after the mortgage crisis in 2007. The dominance of NVR in the Pittsburgh market suggested that a builder could achieve strong sales without the risk of maintaining a spec inventory. But lost in that analysis of the production style approach to homebuilding is the fact that the big builders kick off new neighborhoods with model homes, which act as spec homes in most respects. And few, if any, custom builders have the financial backing

Ryan







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of a publicly-traded builder. Hoddy Hanna sees the spec home as a critical piece of the new construction puzzle and believes a different type of builder is filling that niche.

"In the market for homes below \$500,000, I see house flippers as the spec builder of the 21st century. I'm seeing flippers buy houses for \$150,000 or \$200,000 in markets that are not in the top school districts, renovating them and selling them for \$350,000 or \$400.000," Hanna observes. "In these neighborhoods that are not in high demand, if you build a new house it is in high demand. Flippers have changed the middle American home market."

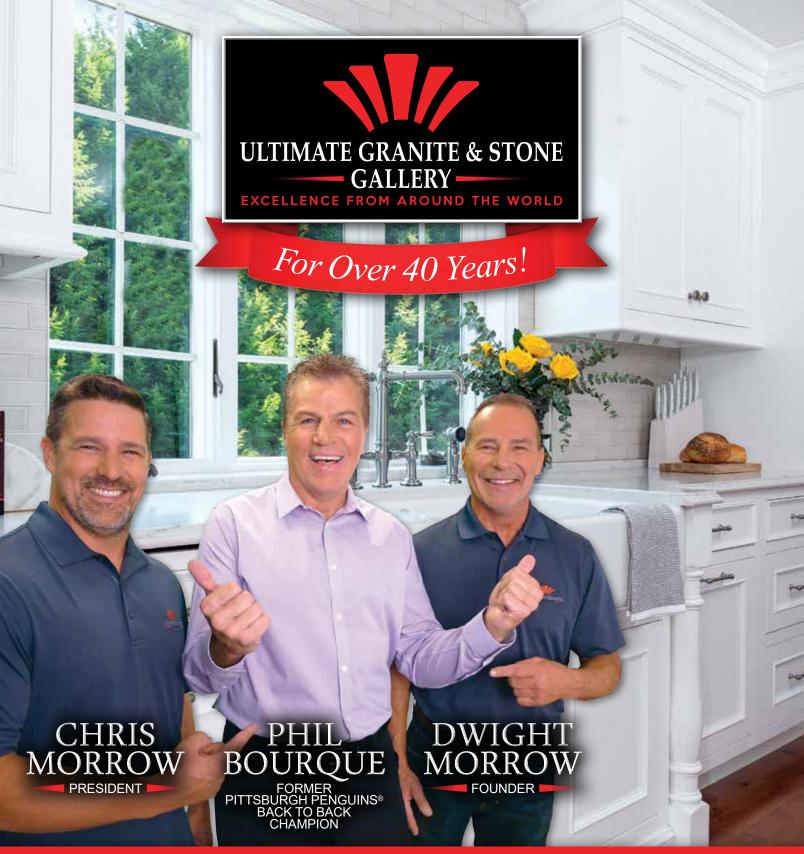
Data supports Hanna's theory that new construction in secondary markets – communities with school districts that aren't on all the "top ten" lists – sells quickly. Pitell Homes began construction in Fall 2019 on a 19-lot plan, called Ross Park Trails, adjacent to Ross Park Mall in North Hills School District. As of October 2020, the permit was pulled for the last lot. In Kennedy Township, Ryan Homes started construction on the model for its 41-lot Kennedy Pines community in Sto-Rox School District in December 2019. The last lot sold out in early 2021.

"Three years ago, Ryan probably would not have done a deal in Kennedy Township," says Hanna. "That's a prime example of a place where land values are relatively low and new construction should be booming. If the home is new, people will buy it."

Taken as a whole, the trends in new construction reflect a market in which buyers have changed their attitudes about the family home. The family home still represents the single biggest asset most Americans will own and the lifestyle changes brought about by COVID-19 may have restored confidence in the home as an investment that was shaken by the financial crisis in 2008.

In spring of 2020, when the pandemic rocked the U.S. economy, the downside risk to the housing market was unknown and significant. For a variety of reasons, the worst fears about the housing market did not come to pass; in fact, the housing industry may be stronger today. A perfect storm of limited supply, growing demand, cheap money, and a roaring economy appears to be headed straight for the residential market one year after the U.S. went on lockdown. The forecast is for more new construction. NH





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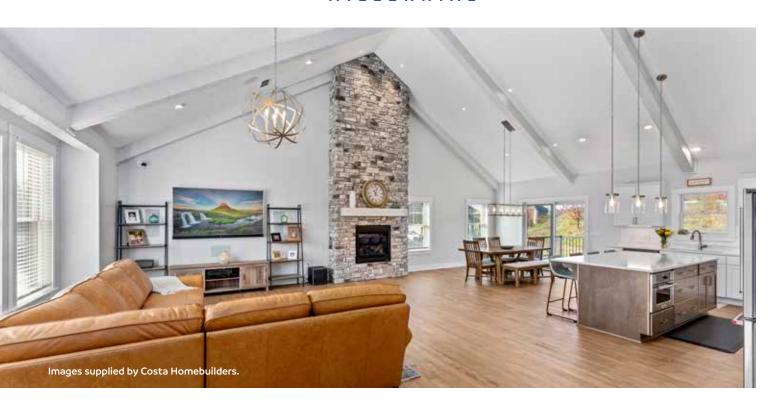
What Are Millennials Looking for in a Home?



Millennials have home-buying preferences and habits all their own

For a variety of financial and lifestyle reasons, millennials want to own homes and consider home ownership more sensible than renting.

MILLENNIAL



s with home buyers in other demographics, millennials know that home ownership means having control over living space, privacy and security, a significant financial asset, and realizing an achievement that many still consider a major life milestone.

Despite student loan debt and living through the 2008 housing crisis, it would be incorrect to write off millennials as financially insecure and averse to home ownership. No, not all millennials are still living with their parents—the truth is far from it; in fact, 72 percent consider homeownership a top priority when ranking life milestones like marriage, retirement, and other events, according to a 2018 Bank of America Survey.

As far as what millennials typically look for in their first home, size and spaciousness aren't the most important factors for many millennials, says Kirk

Klett, president and a broker at the real estate brokerage 412 Properties. Rather, they're often looking for renovated and more modern properties that contain an extra bedroom or two and offer attractions like bars and restaurants within walking distance. Built-in tech, or the capacity to add technology, is often attractive to millennials. "They like their homes to have a little bit of technology in them, like Ring doorbells, Nest thermostats, something they can control from their phones," Klett says.

Traditional wants or features of homes have less sway with millennial home buyers, says Jeff Costa, Founder and Operating Manager, Costa Homebuilders, a luxury home building company. Putting a bar in the basement has been a traditional feature, for example, Costa says. But more millennial clients choose instead to put in a simple bar near the kitchen or dining room or another

corner of the house. "Millennials aren't interested in what anybody's done in the past. They want what they want," he says. Breaking from tradition or some of the norms in home design hasn't been a problem for Costa's team, because, as custom home builders, they can build each home to a client's specifications.

Because of the pandemic keeping people at home, having an extra bedroom or finished space to use as a home office or home gym has become a more common requirement for buyers, says Jesse Wig, owner and a realtor at the Lifespace real estate brokerage. All the time spent quarantined at home has also meant that millennials on the housing market are looking for designated home office space. Spending so much time at home has also meant that millennials want bigger homes than they did prior to the pandemic, according to survey information from the real estate services

HOME-BUYERS



provider Clever, although many still aren't necessarily interested in overly spacious homes.

Outdoor space has also become more desired. "I think that people enjoy having outdoor space as well, and I think they're more interested in having that now as well because of COVID. When we were locked-down and had to be home a lot more, that gives you some more options," says Wig. Years ago, Costa says, an indoor fireplace was attractive to homebuyers. Now, people want firepits, particularly square shaped ones, outside. Spaces for an outdoor bar and for grilling are also popular among Costa's millennial clients, he says.

Although location is a key factor and, in terms of real estate, often the most important consideration, Wig says that modern, trendy homes with modern finishes and recent renovations can be a home's primary selling points.

Features like hard-surface countertops, engineered wood flooring, and even certain colors on the walls can constitute a trendier, more modern home, which millennials tend to prefer. "With the Pittsburgh market in general, in my personal opinion, if you have or create a trendy enough house, people are pulled to properties by how trendy the homes are, not necessarily by location," Wig says.

Costa also says that size or wanting a necessarily large home doesn't seem to be a top concern for millennial homebuyers. But modern touches are key, he says. "Because we're a custom builder, almost every millennial would bring us a photo of a modern feature, not something ultramodern—showing little bits of metal maybe on the outside, no round or arched windows, they're looking for more squared detail. A simple design that's a little more contemporary than the normal

house," Costa says. "I'd say almost every millennial I've talked to is interested in that."

Millennial buyers tend to be more inclined toward city living, as opposed to the suburbs, Klett says. But yard space is still essential. "Almost every millennial that we've worked with has a dog or is planning on buying a dog. Backyards, especially fenced-in backyards, are way more important than parking per say," he says. Homes with increased energy efficiency and more environmentally friendly capabilities are also often attractive to millennial buyers, says Klett.

Still, the pandemic has eliminated or reduced daily commutes into the city for some, and some buyers are looking to stay out. "I've seen a trend of millennials interested in building a contemporary home a little bit on the outskirts of the city, not so much in the city," Costa says.

MILLENNIAL

Finances and the Pandemic Factor in to Home-buying Choices

Although new homes or renovated homes are the top choice for certain millennial home buyers, some also may not be afraid to purchase a fixer-upper or home that will require some touch-ups, replacements, and work to be suitable. Seventy-one percent of millennial home buyers surveyed by Clever said they'd be willing to buy a home in need of fixing and further renovation. According to the 2021 survey, some buyers prefer to spend less money on an initial purchase and then invest in recreating a space and home to match their vision.

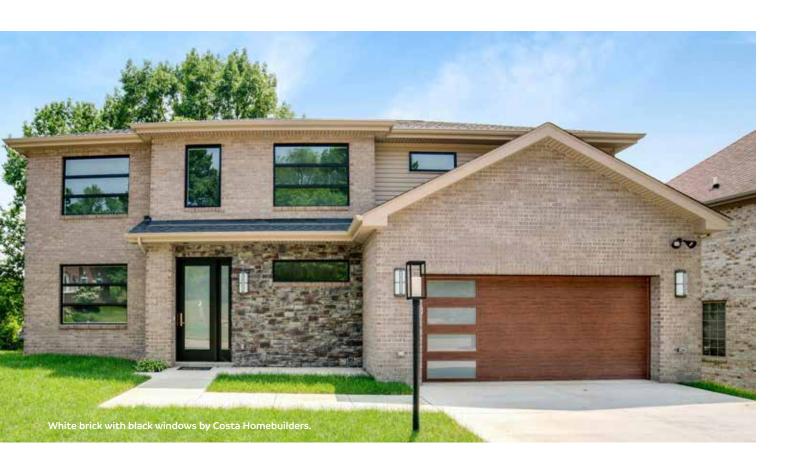
After more than a year of sheltering in place, millennials, and likely home buyers in other demographics, may have more money saved. Still, more than other demographics, millennials carry substantial student loan debt, which can delay or hinder home-buying plans, especially down payment capabilities. According to data from the consumer credit reporting agency Experian, individual student loan debt in the U.S. averaged almost \$38,800 per college graduate.

That's not an insignificant amount of debt, which can make achieving an ideally 20 percent down payment on a new home difficult. "I would say a lot of [millennials] have well-enough incomes to qualify to buy a house," Klett says. "I would say the bigger issue typically with millennial financing is having the amount of cash needed for a down payment." Still, Klett notes that there are many ways to help

new homebuyers make a down payment, such as applying a sellers assist to reduce the amount of money owed upfront.

Helping to connect potential buyers with a lender (if they haven't yet completed this step) is key so that buyers have a solid idea where they stand in terms of finances and buying capabilities, says Lifespace's Wig. Potential buyers have sometimes mistakenly thought that they'll be preapproved for a loan, which is partly why connecting with a lender early on is essential.

Yet periods of historically low interest rates tend to spur home sales, and low interest rates are a significant factor behind millennials' current decisions to buy homes. According to Clever's survey, 40 percent of millennials



cited low interest rates as the reason they're house hunting.

The pandemic, especially in its early days, has prohibited or limited in-person home showings and open houses. These limitations have caused some buyers to purchase homes sight-unseen, a prospect to which some millennials may not be as opposed. Twenty-nine percent of millennials surveyed by Clever said they would buy a home without viewing it in-person beforehand, provided that photos or a virtual tour could be viewed first.

After the pandemic subsides, whether or not remote viewing alone remains sufficient for homebuying decisions has yet to be seen. But millennials' willingness to trust remote viewing alone could affect how properties are listed in the future, even increasing the pace of sales.

Being digital natives, millennials tend to be comfortable with using tech like 3D video to view a home for sale in lieu of or before viewing a property in-person. Klett notes that sometimes potential buyers decide to pass on a property after seeing a virtual tour of a home, which can actually make the homebuying process more efficient by skipping an unnecessary in-person showing.

Still, Wig notes that local buyers almost always come down and view a home in-person. He's helped to conduct virtual walkthroughs of a property for non-local buyers, but, when feasible, buyers still tend to prefer to see a property with their own eyes before making a purchase.

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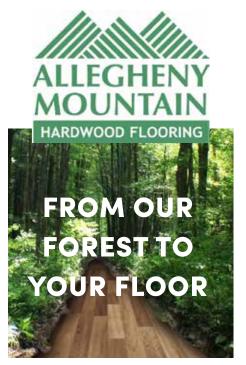


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Navigating the Home-buying Process in a Hot Housing Market

Many millennial homebuyers are new to the process, as they're likely purchasing their first home and have experience only as renters. While their realty knowledge and capacity for research shouldn't be understated, new homebuyers likely don't have as much experience with the home-buying process by virtue of being first-time purchasers. This could mean that certain processes like acquiring a mortgage need a more thorough explanation to ensure understanding.

The millennial clients that Klett has worked with often do a lot of research on the types of homes and properties that they're interested in, he says. While they scour for-sale properties on sites such as Trulia and Zillow, they know where to look all around the web to find an array of homes for

sale and, therefore, increase their choices. Even though they might not have as much knowledge on the home-buying process and the procedures involved, Klett says that they tend to be open to learning and open-minded about navigating the various steps and approvals. "I would say the good thing about millennials is they're very open-minded to learning the home buying process, which is beneficial to them," he says.

Wig concurs, saying that when it comes to knowing what they want in a house, and which properties they're interested in, millennial home shoppers often know exactly what they want; they aren't waiting for realtors to bring properties to their attention.

When it comes to learning the details about home building, Costa says that millennials are a well-studied group that actually takes



HOME-BUYERS

time to read the information on Costa Homebuilders' site. Some buyers in other demographics like to call to get all their info, but millennials seem more attuned to online research, Costa says.

Pittsburgh has a healthy and active realty market right now, so there's real competition from other buyers when home shopping. Still, Klett says he hasn't seen millennial homebuyers buy more impulsively than other groups or neglect due consideration before buying. "I haven't noticed anything that millennials are more impulsive than any other group," Klett says. "I would say if anything they're a little easier going because they know it's going to be their first house. They know they're only going to be there for a couple of years most

likely." He notes that it's common for millennials to sell or rent out their first home after several years of living there, meaning first homes, as is common, often aren't their permanent homes.

The vast majority of millennial clients that Wig works with are looking for starter homes, he says, or homes that they intend to stay at for only three to five years, in some cases. Many clients do not yet have children, or have very young children, and sometimes plan to later move to an area with a stronger school district, Wig says. Even with custom built homes, Costa says that the millennial clients he works with often aren't necessarily looking at staying at their home for decades and decades. It's more common that

buyers in older demographics are looking for more permanent homes.

With the bustling and hot housing market that Pittsburgh currently enjoys, Wig says that buyers have to be less selective if they want to purchase a home. He used to ask clients for a full list of qualities that they're looking for in a property, but, given the current market, buyers often have to be less choosy now. Even with considerable competition, buying a great home is still very possible, and many millennials are becoming new homeowners every day. **NH**

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CHOOSING A HOME TO SUIT YOUR

LIFESTYLE

As the popular saying goes "Home is where the heart is." A great notion in its simplicity, but determining what type of home satisfies the heart's desires may take considerable thought and exploration.

y many reports, new home sales are, and have been, on the rise even during the Covid pandemic. According to a January 28, 2021, release from the U.S. Census Bureau and the Department of Housing and Urban Development, sales of new single family homes in December 2020 showed a 1.6 percent rise above the revised November rate along with a 15.2 percent rise above the December 2019 estimate. More specifically, others suggest that single family homes are most sought after ("Single Family Homes: Advantages and Disadvantages", Charles Mburugo, Mashvisor.com, September 2020) while others purport that "the appetite for high-end single-family homes is surging across the U.S.". A very real quandary surrounds the issue of what type of home suits a given buyer's needs. Is a single family detached home the route to take based on the evidence noted above? Does a condo or townhome offer advantages that suit one's lifestyle better at a given age? Further, what are the financial ramifications of purchasing those aforementioned dwellings? What style of home interests a particular buyer and how much maintenance is involved in any type of home? Throw in geographic location, amenities, needed space, accessibility to major arteries, shopping, work and recreation, and the choices look daunting. But with research, the help of experts, and a true examination of one's wants, needs and budget, finding the right home solution can be just a heartbeat away.

Many have debated the pros and cons of single family detached homes versus townhomes, condos, and single/multi-family attached homes. Choices may depend on available budget, the need for space, and privacy, according to Housewiring.com (Aly J. Yale, December 2020 - Real Estate Enthusiast). Quite simply, the article suggests a two-pronged focus - upfront and long-term costs and upkeep and maintenance requirements. Yale shared that townhomes generally have lower sales prices versus a single family home as well as a lower down payment, therefore rendering it more affordable, particularly for first-time buyers. Also, ongoing costs, such as maintenance expenses, are usually lower. And, while Amy Bergen, in her article "Should You Buy A Condo over a Single-Family Home?" (MoneyUnder30.com, December 11, 2020) concurred, she also noted a few drawbacks to condo living: Some condo developments may not be approved for Federal Housing Administration (FHA) loans and may not appreciate in value at the same rate as a single family home. Yale continued that single family home living means that maintenance and upkeep fall to the owner. On the other hand, Bergen pointed out that home ownership allows for greater storage space and room for growth not often found in condo living. Mburugo, too, listed more space, both indoor and outdoor, along with privacy, no shared walls or floors, a faster appreciation rate and lower vacancy rate as advantages to single family detached home living. On a more local level, a multi list search revealed that the majority of sales in new construction was for patio/condo-type properties. Helene Nseir, Real Estate Agent, Berkshire Hathaway Home Services,

The Preferred Realty, explained that a search, say, in Westmoreland County for the past year, lists homes under contract or sold numbered 168 with current listings as 15 patio homes and one single family home. She continued that those under agreement or contingency were all condos with first floor master bedrooms. "As to sales, there were 46 single family homes sold with the remainder of sales as condos," she said. "The condos boasted of first floor living and roughly 105 of them were attached condos."

Deciding What You Need Vs. What You Want

For more than 20 years, Scarmazzi Homes has built lifestylerich communities throughout Allegheny and Washington Counties. Known for their luxury, single level patio homes that feature low maintenance and high-quality living, Scarmazzi Homes neighborhoods offer included exterior lawn service and a range of recreational community amenities for active adults desiring a more carefree lifestyle. Paul Scarmazzi, President, Scarmazzi Homes based in Houston, Pa., noted that the demand for single level, low maintenance patio homes has been significant and believes this demand will continue with the region's, and the nation's, aging population. Generally speaking, he views the demand for new homes in the region as a growing commodity, compounded by the effects of the Covid pandemic. "Demand [for new homes] is incredibly strong," he said. "Large and small builders are seeing increased traffic and sales. We also believe there is a heightened focus on safety and

CHOOSING A HOME TO SUIT



security, and a reorientation of how people view existing and new homes. The pandemic brought on work from home as a necessity but companies and employees have adapted, and we believe there will be a hybrid model many employers will gravitate to in order to reduce operating costs and respond to employee preferences." As for the escalation of new patio home construction, Scarmazzi has witnessed continued segmentation with builders serving various markets (such as luxury, custom and affordable) and communities being developed from small, intimate neighborhoods to very large scale mega-developments. "It's all about customer preferences and what fits the individual homeowner."

Jason Corna, Director of Marketing and Sales for Kacin Companies, also sees the demand for new construction rising but with a possible caveat. "The availability of buildable home sites is more than adequate to meet current demand," he commented. "However, rising building material costs could easily derail that demand. Building material pricing is so volatile right now that it is nearly impossible to lock long term pricing for a new development. Buyers need to be educated that builders are not propping up their home prices to take advantage of the demand, but to make up for the surging material prices." He explained that typical lumber packages for a new home can cost anywhere between \$20,000 and \$30,000 more than pre-pandemic costs. But, he is convinced that the demand for new construction continues to rise in Western Pennsylvania. "Low interest rates and shortages in existing home stock have helped fuel new construction in our area" but as

to the type of construction, he believes it depends largely on the particular area and demographics. "It is no secret that Western Pennsylvania has a large population of active adults who are looking to age in place," he posited. "They typically look for designs where the majority of everything is on one floor, but has room for boomerang children and grandchildren. I see young families looking for an open concept, two story designs with extra room for home offices and usable outdoor living spaces." A further observed trend, spurred on by the pandemic, is that many of his customers and potential customers have been looking to move out of the city into the suburbs. "They are looking for lower taxes; more modern, open home concepts; space to grow, and usable outdoor living spaces with great amenities." Headquartered in Murrysville, Pa., Kacin Companies'

YOUR LIFESTYLE

founder A. Richard Kacin has been building homes since 1960 throughout Western Pennsylvania ranging from upscale residential homes to condominiums and communities.

Nseir firmly agrees that new construction will continue to grow, particularly in Westmoreland County. "We have vistas of acreage everywhere in Hempfield and Unity Townships as well as the Laurel Highlands," she said. "When searching the multi list, Penn Township and North Huntingdon currently had the most new construction sales. Areas such as North Huntingdon, Murrysville and Penn Township have the advantage of close proximity to Pittsburgh." She does, however, see a concern with increased building in the county. "Our issue will be to expand existing sewage treatment plants to supply these new communities. But, because our local population

is so solid – with people staying here for generations – we do have people who want to build here."

And "here" is where some of Kacin's most current projects are taking shape. Murrysville is the site for an upcoming community called Hillstone Village, located off U.S. Route 22. The pastoral community will consist of a mix of single family homes and carriage-style homes, allowing for customization of one- and two-story designs. More recent builds in Kacin's North Meadow community, located in Washington Township off Route 66, have focused more on onefloor living and first floor master living options through a mix of single family and carriagestyle homes starting in the low to mid \$300,000s. Homes in both Hillstone Village and North Meadow are built with myriad other high quality fixtures, finishes and fundamentals. "We are also

currently working on bringing additional developments online in Westmoreland County that will have similar [home] mixes," Corna added. The recently completed Edgewater community in Oakmont, Allegheny County, has been called "one of the greatest Main Streets", given its unified architecture and walkable streets giving way to metro-flats, townhomes and single family homes; a community within striking distance of neighborhood shops, businesses and restaurants overlooking the scenic Allegheny River. Not surprising, this community has attracted more than 35 individuals from approximately 20 different states according to Corna. By contrast, North Meadow has seen a mix of buyers who hailed from Allegheny, Fayette and Westmoreland Counties.

Creating low maintenance, luxury patio homes has kept Scarmazzi Homes busy in 2020 and 2021.



CHOOSING A HOME TO SUIT

The end of this past year saw the opening of an "intimate, 30-lot plan" in Cecil Township, Washington County, known as the Sanctuary, which is now 60 percent presold. The expansion of an existing community in Chartiers Township known as Arabian Meadows, also has been well received, boasting nearly 50 percent of its available lots are under contract. Scarmazzi reported that 2021 will see the opening of a 41-lot plan in Robinson Township known as Aiken Landing, a low maintenance community providing a new standard of convenient, single level living. Here, a variety of luxury patio home models offer two-bedrooms, open floor plans, spacious owner's suites and oversized, two-car garages. Emphasizing quality and comfort, the homes blend spacious living areas with luxury features including a private courtyard for every home. For those seeking additional space, second story suites are an option

that include an added bedroom, bathroom and flexible living space. Limited basement home sites are available at Aiken Landing, which provides close proximity to Pittsburgh International Airport, Downtown Pittsburgh, and a multitude of shopping, dining and entertainment experiences. Also opening in 2021 is a 43-lot plan in South Park called The Preserve at Snowden just minutes from the Pennsylvania Turnpike, Route 88, Montour Trail access and South Park Fairgrounds. This private, serene community is purported to encompass the benefit of "relaxed, rural living within minutes of everyday conveniences." The single level, low maintenance patio homes are highlighted by open, airy floor plans more than suitable for entertaining, along with a spacious gourmet kitchen and an oversized, two-car garage. The private exterior courtyard joins indoor and outdoor spaces for greater ambiance and

functionality when the gathering demands. Optional bonus suites provide an additional bedroom, bathroom and flexible living space. Both Aiken Landing and Snowden Road models range from just over 1,400 to 2,777 square feet with grass cutting, snow removal and seasonal mulching provided, relieving the owner of tedious chores. Plans are complete to break ground on a lifestyle community in Finleyville to be known as Highland Village this spring. "This new community will include clubhouse and pool amenities and introduce three new attached style homes in a condominium format for true 'lock and leave' home ownership," Scarmazzi explained. "We see continued interest in home personalization and updated trims that are more transitional with more and more of our buyers moving away from the 'traditional' finishes of several years ago." Pricewise, he cites that the



YOUR LIFESTYLE



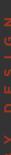
largest demand lies in the lower price ranges (below \$300,000), but cautions that "affordability becomes more challenging as lot and material prices have escalated dramatically over the past year." Scarmazzi sees the size "sweet spot" for patio homes in the 1,800 to 2,000 square foot range with outdoor living as one of the most desired home features for empty nesters/active adults. "We provide private outdoor courtyards as standard in our homes," he said. "Other amenities range from walking trails, including sidewalks in all communities, to a clubhouse, pool, bocce court and an outdoor pavilion for gatherings with family and friends.

Helene Nseir agrees that new construction continues to grow. "Clearly, there is a need for housing that accommodates people interested in one floor living given our aging population," she noted. At the same time,

she acknowledged growth in the single family detached home arena, with a growing segment of buyers willing to spend upward to \$1 million based on geographic location and acreage. "The higher priced homes that sold last year (in Westmoreland County) all included acreage, generally three to five acres, satisfying a buyer's desire for more interior and exterior space along with the lower taxes here and proximity to Pittsburgh and its amenities particularly in areas such as Murrysville and North Huntingdon." The desire for luxury homes is also reflective of a larger trend across the country. Between the start of the coronavirus pandemic in March (2020) and the end of November, the number of single family detached homes priced above \$1 million to have entered contract jumped 28.8 percent compared to the same period last year, as reported by Liz Lucking in an article titled "U.S.

Sees Rise in Appetite for Single-Family Homes – Especially of the Luxury Variety" (Mansion Global. com, December 4, 2020). The article referenced real estate data provider HouseCanary who found that "The increasing popularity for luxury homes was followed closely by those priced between \$600,000 and \$1 million, which have seen their contract numbers increase 26.3 percent over the same time." The data underscored the growing desire that buyers are exhibiting to upgrade to larger homes with more amenities given the time now spent at home working, relaxing, entertaining and rearing children.

Despite the type of home you are craving, be it a patio home, condo, townhome or single family detached home of any size, the deciding factor, perhaps as important as budget, is the one that is genuinely heartfelt now and for the foreseeable future. NH





BY DESIGN

Spring in to the Outdoors

As days lengthen and temperatures rise, it's time to shake your home's exterior out of winter hibernation and prepare for some long-awaited outdoor fun.

SPRING IN TO THE OUTDOORS

et's face it. The past winter felt like one of the region's most grueling. In fact, it was one of the Pittsburgh area's top 10 snowiest winters on record, according to the National Weather Service. But what made it feel especially taxing was the continued restrictions due to the COVID pandemic. With many kids not in school full time and parents often working from home, the spring of 2021 is being met with unprecedented enthusiasm.

On that first warmish day, it would be nice to head outdoors and find your home's exterior and yard in perfect condition, ready to enjoy. But the cold truth is, there's much work to be done. After persistent snowfalls and frigid temperatures wreaked havoc on a home's exterior, spring cleaning is an arduous task, one that takes patience and planning.

The Year of the Yard

It's no surprise, after last year's initial COVID lock-down, that back yards, patios, decks, and porches got a lot of attention in 2020. Contractors saw an uptick in deck repairs and installations, and outdoor living spaces got increasingly extravagant with elaborate fire pits and fully-functional kitchens. What's more, home gardening in the United States also hit an all-time high.

"So many folks are working from home and are unable to go out and socialize," notes Trey Marks, organic gardener and owner of Plant Geek – a sustainable land care business servicing the Pittsburgh region. "People are investing more in their landscapes, wanting them to be a place that they can escape from their home office, as well as a place where they can gather with family or friends," he says.

A new study by the International Casual Furnishings Association (ICFA) backs that up, predicting 2021 will be "the year of the yard." Their survey shows people are doing more relaxing, grilling, gardening, exercising, dining, playing with pets and children, and entertaining outside. "In normal times, outdoor spaces are areas of recreation for ourselves and our families, yet today we need them for restoration for our bodies and minds," says Jackie Hirschhaut, vice president of the American Home Furnishings Alliance and executive director of the ICFA. "At the beginning of 2020, we were focused on creating outdoor spaces that complement our homes and lifestyles," Hirschhaut says. "Today we are creating outdoor spaces that supplement our sense of wellbeing and transform an outdoor area into an outdoor room."

Vice president of Sales & Marketing at R.I. Lampus Company, Jere Bucek began to see outdoor living spaces getting more elaborate even before COVID. "We've been seeing swimming pools with builtin grottos, outdoor kitchens, and pavilions. The internet and social media certainly drive a lot of the creativity around these types of projects," he says. R.I. Lampus, headquartered in Springdale, is the largest manufacturer of concrete block and hardscape products in Western Pennsylvania.

Kevin Prall, sales consultant at Eichenlaub, Inc. – a premier landscaping company serving customers throughout the region, suggests the focus on outdoor spaces is a result of a shift in spending. "Many families aren't going on cruises, they are going on their patio," he says. "Also, before COVID, many homeowners didn't have the chance to look out the windows and really see their spaces. Some people left for work and got home when it was dark," he points out. "Now they are seeing first-hand not just what they need to do, but what they want to do with their outdoor spaces."

He says Eichenlaub is working on grand outdoor living rooms and kitchens, complete with plush seating, sinks, beer taps, wine refrigerators, smokers, barbecues, ice makers, ceiling fans and more. "We are installing a lot of water features, too, because people want to have that natural sound when they are enjoying their outdoor rooms," Prall adds.

He admits he too is spending more time outside on his porch. "We are out there, napping, eating and working," Prall says of his New Kensington home, which happens to be the winner of Better Homes & Gardens' firstannual America's Best Front Yard Contest in 2019. His lush tropics-inspired oasis is a trafficstopper, with unexpected color and texture for this part of the country. "My love for landscaping isn't just an occupation. I live and breath this stuff, almost like an obsession," he laughs.

Prall points out that these days, his customers are home during the day more often and witness first-hand just what goes into maintaining their landscape. "Now

BY DESIGN

more than ever, they can see our crews, and appreciate the hard work that makes their space nice. They can see the value of our expertise," he says.

All About the Timing

Whether you hire a landscaper or like to do it yourself, proper spring cleaning is all about the timing. Because of this region's unpredictable weather, professionals warn of starting the process too early. "It can be exciting when the sun starts to shine, and the days get a bit longer. But in this area, we are susceptible to late spring cold snaps and frosts," says Nicole Nelson, co-owner of Garden Hose

Landscape & Living Designs, based in the North Hills.

"It's important to remember that beneficial critters and pollinators make their winter homes in the fallen leaves and small hollowed sticks that our yard and beds harbor." She suggests waiting until the weather is consistently 50 degrees before the real spring cleaning begins. "This gives the critters a chance to emerge and start their job pollinating the spring flowers.

Experts who caution against cleaning too hastily say there are plenty of other exterior projects that can be tackled in the season's early weeks, when

temperatures tend to rise and fall unpredictably. "Take this time to walk around your property and look for any signs of damage," suggest TJ Swickrath, owner of Pittsburgh ProClean. One place to start is gutters. Snow, wind, and small animals cause sticks, leaves, and other organic matter to accumulate and clogged downspouts means water can overflow around the perimeter of your house. "This is probably the most important service we offer," Swickrath says. "Water can cause a number of different issues from foundation damage and structural issues to basement flooding or mold."



SPRING IN TO THE OUTDOORS

Now is also a good time to inspect siding, fencing, and decks. "If you have a wooden deck, look for any decay and assess if it's time to re-stain or paint," Swickrath continues. He suggests powerwashing any siding and fencing to remove dirt, mildew, and moss that can cause issues over time. "And don't forget about concrete surfaces like driveways and patios. Concrete is durable, but it's porous. Cleaning regularly gets rid of organic stains that can cause cracks."

Bucek says their hardscape products hold up to the region's winters, but adds that regular cleaning and occasional sealing will go a long way to preserve the investment. "One should consider using penetrating sealers when installing concrete products in general, as this helps to prevent any issues down the road," he recommends.

Love your Lawn

The long-awaited arrival of consistent warmer weather means it is time to clear the yard of all the debris and look for areas that need attention. "A good first cleanup of the entire property is the key to starting the landscape season off on the right foot," says Fox Chapel based landscaper Tyler Zacharias.

"Once you clear the yard, I suggest scratching the bare spots with a rake and adding topsoil. We use a mushroom manure compost as a way to germinate the grass," he adds. Another tip he offers is to mow early, and mow often. "You don't want to take more than one third of the grass length off or else is will put the grass in shock. So, you don't want to let it get too long and fall behind."

Most experts say you should have your first cut complete before you fertilize and that a pre-emergent should be applied early in the spring to maintain the health of the grass and the soil. "Spring pre-emergent treatments are herbicides that prevent weeds from



SPRING IN TO THE OUTDOORS

growing in your lawn. As their name implies, you need to apply herbicides before weeds like crabgrass, spurge, and clover emerge in the spring, otherwise they will not be as effective and weeds may still grow," Nelson explains.

"As the ground heats up and weeds begin to germinate, the weeds will hit the pre-emergent barrier in the soil and die," she says. "Some pre-emergents will treat a broad spectrum of different types of weeds and some will only treat one or two. If you do not know what type of weeds will grow on your lawn, an herbicide labeled for a broad range of weeds is a smart choice. Be sure to have any weeds that do appear in your lawn during the spring and summer identified so you will know what type of weeds to target the following year," she adds.

Time for Beds

With the lawn under control. homeowners can focus on what many consider the pride-andjoy of their landscaping - their flower beds and gardens. With so many variables, this part of spring cleaning takes a bit more thought and planning. The first step, though, is to start with pruning. "It prevents so many problems," Marks says. "But it depends on the type of tree or shrub - not all of them should be pruned in the winter or early spring." Nelson agrees. "It's important to not trim early spring bloomers. Perennials and shrubs that bloom in the spring have likely already set their buds, and if you prune them now, they likely won't bloom this year."

When it comes to clearing the leaves from beds, Penn State Master Gardner Carol Papas prefers to rake rather than using a power blower. "Anything that has been decomposing feeds the soil, so if you blow off all the mulch and decayed leaves, you are losing a lot of the microbes and compost that's laying on top of the soil. A blower just does too thorough of a job by blowing off the good stuff along with the bad, in my opinion," she says.

Papas also says the ritual of spreading large amounts of bark mulch in every bed should be a thing of the past. "If you have trees and shrubs, and want it to look tidy, mulch is fine. But resist the urge to put bark where you plan to grow perennials and annuals. It can inhibit growth, so it's better to put a couple of inches of compost and mushroom manure."

For new garden beds especially, choosing the right plants and flowers takes planning. "I encourage people to really educate themselves. Don't just assume that what's in stock at a big box store is good for your landscape," Papas says. "Do your homework. A lot of plants that are readily available are invasive, for example, or attractive to deer, so know what you are getting into." She suggests talking with knowledgeable staff at garden centers who can help select flowers and plants that will thrive in the available conditions.

One way to learn a lot more about those conditions is soil testing. "Before we do any work, we get soil tested through Penn State University," Prall explains. "It's the best way to know exactly what we are dealing with." The tests show the quantity of available nutrients and determines the amount of fertilizer that is recommended. "Why put a high-nitrogen fertilizer if you already have a lot of it in your soil," he offers as an example.

While it may seem like a lot of trouble, what with all the testing and timing, planning and pruning, the payoff is well worth it when families head outdoors to eat. entertain, exercise and play. But creating and maintaining outdoor spaces has never been so important, and never so popular. The IFCA study estimates that the landscaping market totals some \$100 billion in the U.S., and that isn't including the expenditures for lighting, heating, grills, outdoor kitchens and all the other elements that go into creating outdoor rooms. And during COVID, a whopping 78 percent of Americans have made outdoor upgrades, a number that is likely to continue rising as the pandemic has fundamentally changed people's relationship with their outdoor spaces.

Nelson points out that creating a place to enjoy the outdoors doesn't need to be grand or expensive. "We work hard to help our clients reach their landscape goals with any budget, because we believe gardening should be for anyone and everyone." **NH**











Images by Kevin Prall of Eichenlaub, Inc., a premier landscaping company.





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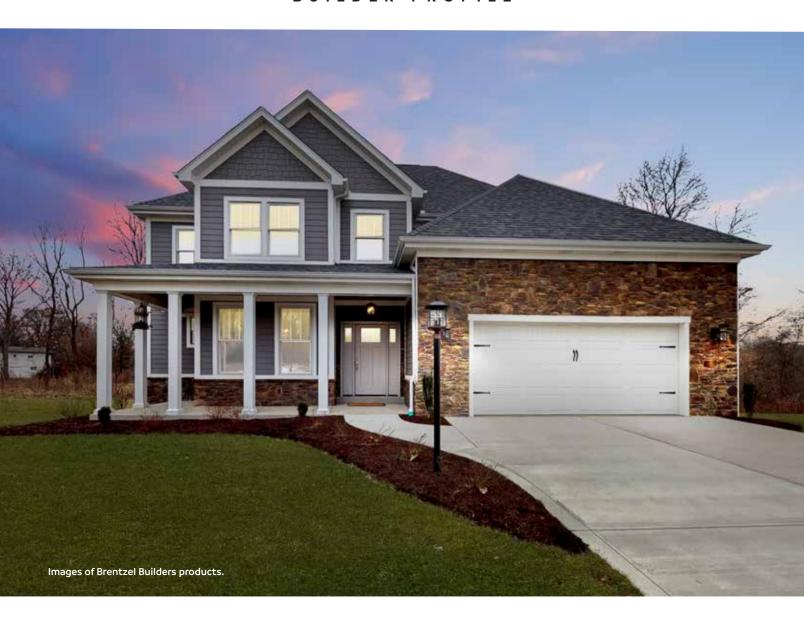


D. M. BRENTZEL

B U I L D E R P R O F I L E

Earning the People's Trust

While D. M. Brentzel Builders is working on a custom home build for a client, it is not unusual to catch sight of the owner himself at the job site. In fact, it would be pretty unusual if he did not show up.



n a world in which a boss tends to delegate work, Dennis "Yogi" Brentzel has a different philosophy. He makes it a point to be present, to be available, to troubleshoot if needed, and to help his clients feel good about their decision to build a home with his company.

"I just want to be there. I want to know what is going on. The process can be confusing for people as it is, and sometimes, people have tough time making decisions. Things can get lost in translation. We try to make it a good experience for people and help them through the process," said Brentzel.

Christi Simpson knows this firsthand. Simpson recently worked with Brentzel to build a custom home in Abby Place, D. M. Brentzel's newest development in Level Green, Penn Township, in Westmoreland County.

"I'm not sure there's another builder in the area that spends time on the job site daily, 'hammer in hand,'" observed Simpson.

A Carpenter at Heart

Brentzel grew up in a construction family and is a carpenter at heart. He is carrying on the family tradition, as his son, Mike now works with the company, and his wife, Karen, is the office manager.

Brentzel worked as a carpenter's helper in high school and after graduation, he joined a carpentry company. After he married and had a family, he went into business on his own, framing houses for general contractors. Knowing that his background in carpentry would

prepare him for building houses on his own, he went into business for himself in 1989.

In 1989, he built a house in the Parade of Homes, a showcase of new homes which spring boarded him into the custom home business.

"At that time, you would buy one lot, put up a spec house, and you were an approved builder in a plan; that is what happened," he said. "Once we got the okay to build in that plan, we started going to different plans all throughout Penn Township, which was a boom area at the time. That was in the 1990s," he said.

The company is headquartered in Irwin and focuses primarily on custom homes.

At any given time, Brentzel has multiple home projects going on at once. Brentzel has built custom homes in various plans in Westmoreland County, including Deer Run Estates, Penn Glades and Estates at Penntowne, all in Penn Township, Northpointe in Greensburg, and Foxtail Court in Murrysville. He's also done some scattered lots in Hempfield and in North Huntington.

He's also built patio homes at the Villa at the Trails in Level Green. He's never really built many starter homes; for the most part, the homes he has built are in the mid to upper price ranges.

Brentzel still does carpentry work to this day, specializing in custom bar construction, entertainment centers and occasionally, pool houses. Because of the pandemic and people having been trapped at home, he said he is starting to see more people request outdoor living spaces. "Pretty much anything that falls under carpentry, we will do in-house," he said.



Abby Place

The company's most recent project is Abby Place in the Penn-Trafford School District in the Level Green area of Penn Township.

Though D. M. Brentzel had never had its own development previously, the decision to build Abby Place was predicated upon the market collapsing.

"Right before the market collapsed, we could see it coming: we could see fewer and fewer people willing to develop property. I could see the shortage of lots coming. We knew if we were going to stay in business, we'd have to develop our own," he said.

For Brentzel, the location for the future Abby Place was ideal, as it is a bedroom community with good access to shopping areas and is in a good school district. "I tell people that if there is something that is not offered in the Penn Trafford community, I wouldn't know what it would be. It's a nice place to raise kids. And it's central. You can be in Greensburg in 20 minutes, you can be in Monroeville in 15-20 minutes,

or Downtown Pittsburgh in 35 minutes, and it has good access to Route 22 and the turnpike," he said.

Darlene Hunter is vice president, regional new homes manager for Howard Hanna Real Estate; her office has had a longstanding relationship with D. M. Brentzel, having successfully sold their 14-unit patio community and currently handles the listings for Abby Place. Hunter agrees that Penn-Trafford is a huge draw for many people. "Penn-Trafford is just over the border; so close to Allegheny County but situated in Westmoreland, benefiting from the closer proximity to all the hustle and bustle of East End shopping, restaurants, and other Allegheny County amenities, but recipients of lower Westmoreland property taxes, and refreshing, spacious homesites," said Hunter.

Moreover, she added that the school district is highly ranked and there are several local universities in the area, including Seton Hill, Pitt Greensburg and St Vincent College. "It is a wonderful community, and Abby Place is in the heart of it all!" she added.

After breaking ground four or five years ago, six out of the 21 available lots are now built, with two others purchased. Brentzel said that while his company offers standard plans, he is flexible and will build a custom house for a client who purchases a lot at Abby Place so long as the exterior fits into the community. Brentzel describes the homes as having a cottage feel, as they all are Hardieplank and stone.

"Interior-wise, that is where they get different. Some people like









a contemporary interior, some people like to go with a farmhouse style. The last one we did had custom built-ins with shiplap. With appliances, it is up to them what they want to pick. We've done houses in Abby Place with standard appliance packages, or double ovens, gas cooktops; that is up to the people's choosing," said Brentzel.

Still, he uses high quality products and materials. "It is impossible to be maintenance-free, but we try to use products that people don't have to worry about," he added.

Packages in Abby Place start at \$450,000-\$500,000 and are generally attracting buyers who are moving up from their first house into their second house. "When we originally started the development, we thought it would be all young couples, but now we're getting couples in their 40s and 50s," he said.

From the time they got married, Christi Simpson and her husband knew that eventually, they would want to build their own home. As it turns out, just as they were ready, Abby Place was ready for them, too.

The Simpsons were drawn to the area and realized it was the perfect place for them to build a dream home for their young family. "We lived in the Level Green area prior to building with Yogi. My husband grew up in this area and has always loved it. He went to Level Green Elementary as a child and always felt it was a beautiful place to raise a family. It is a wonderful, safe community, and it definitely feels like home," she said.

The final product for the Simpsons

was a craftsman style home featuring Brentzel's signature Hardieplank and stone exterior, with an open floor plan. "Yogi did beautiful detail work on the wainscoting and crown moulding as well and made a beautiful mantle over our stone fireplace," added Simpson.

One thing that distinguishes Brentzel's brand is the custom trim, crown moulding, and builtins, a nod to his carpentry skills. "Another thing we do is we stick frame all of our roofs; we don't use trusses unless we have to," he said.

Relationship Oriented

If Brentzel has a niche, it is not necessarily in the type of homes he builds, as he is a true custom builder, but rather, it is in the relationships he develops and sustains with clients. "We've always prided ourselves on being able to get along with people and treating people fairly," he said.

He has even developed friendships with several past customers. In fact, he is still in touch with the Simpsons.

"The guys who worked for his company were extremely friendly and always joked around with my two sons, who often visited the job site. By the end of the project we knew Yogi's team very well. To this day we have a relationship with Yogi. He visits often and our kids enjoy seeing him. He has returned to complete a few upgrades on our home, and we are always satisfied with the quality of his work," said Simpson.

Brentzel builds homes in close proximity to the company headquarters for a simple reason: "I want to visit every site, every day. I feel that if I'm not on the site, I'm not earning the people's trust, and I'm not earning the money I'm charging. We're in business to keep people happy, and things can get out of control really fast in our business, if you don't catch them quickly enough," he said.

Those customer relationships that are so important to the company also extend to everyone else in his sphere, from real estate companies to suppliers to subcontractors and employees. "If everybody is happy, it makes the process go so much better," he said. For example, D. M. Brentzel and James Hardie have had a solid working relationship from the get go.



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James Hardie is headquartered in Chicago but also has a team of five based in Pittsburgh. "Yogi was one of the first builders our team connected with when we started in Pittsburgh, about two years ago," said Travis Dougherty, installation specialist, who works with Brentzel on many of his custom home projects.

Brentzel first appeared on
Dougherty's radar a few years ago
when his team came upon several
beautiful homes that used James
Hardie's products. When Dougherty's
Pittsburgh crew realized that
Brentzel built those homes, they
knew that it was the right choice for
James Hardie to collaborate with
and support D. M. Brentzel.

"The relationship with Yogi has been great. On my end, he has been nothing but a pleasure to work with. He's one of the builders that gets back to you when you ask him to, and he is constantly on time. He is so focused on what the homeowner wants. It seems that he's not just trying to build a house, but he's trying to build a home for people, a place where they can make lasting memories, raise a family, and retire in one day," Dougherty added.

Making Customers Happy

Establishing good customer relationships is intertwined with Brentzel's other goal of making his customers happy, which includes being up front and transparent.

"My main impression is that they are very customer-centric. They are very much working for the person for whom they are building the house, and not just building a house to build a house," said Dougherty.

"Building a house is a huge investment for the customer, the biggest one they will probably make. You owe it to those people to not do something on their home that you wouldn't do on your own home," said Brentzel.

Simpson is certainly one happy customer.

The decision to build a custom home with Brentzel was an easy one, particularly as her husband had known Yogi for years—he was his wrestling coach. "When we found out that he had land in the area it felt right. We knew Yogi would build a beautiful product, and we knew we could trust him given his history with my





husband's family and reputation in the area," said Simpson.

Simpson's instincts proved to be spot on. Not only was the process very smooth but they always spoke directly with Yogi rather than through a third party, and he was very responsive to their questions, always wanting to meet in person to finalize plans and discuss ideas.

Simpson added that not only does the company build a quality home, they take pride in their work. "Yogi builds homes that are meant to stand the test of time. He loves nothing more than seeing a family make memories in the house he built and having the family turn his product into a home."

A Look Backward and Forward

For Brentzel, one of the most satisfying parts about his job is driving by some of the houses he's built over the years. In fact, he remembers all of his customers.

"From time to time I'll take a customer for a ride and show them what we've done, it makes you feel good to say, 'I built this, or I built that.' Our houses are still holding up," he said.

He often has built more than one home for a customer, and that validation means a lot. "They trusted you enough with

the first house to trust you again with the second one," he said.

Even though Covid has been challenging, particularly with supply chain issues, not to mention a shortage of lots, business is picking back up. In fact, Brentzel believes the future is bright. "We are coming out of the pandemic with demand, and there will be more scattered lots being built," he said, adding that he is beginning to branch out a bit, going somewhat further away from his base area, including Unity Township and Belle Vernon. However, because he is so hands on and makes it a point to visit job sites, he does not want to venture too far away from home base.

Ultimately, D. M. Brentzel is a family owned company that offers a personal experience when building a house. As Brentzel put it succinctly, "We try to help you through the entire process, we don't force feed you, and we won't leave you high and dry. We have a good team, and we do our best to keep our customers happy." **NH**



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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 to currently Settlers Pointe 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.



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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.

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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

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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

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

Aiken Landing

Robinson Township Luxury Patio Homes Pricing Coming Soon! School District: Montour Agency: Scarmazzi Homes 724-223-1844 scarmazzihomes.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

Bethel Pines

Bethel Park Priced from: Low \$400s Agency: Ryan Homes 412-275-4465 Ryanhomes.com

Bonnie Dell Acres

South Park Single-family luxury homes Priced from: \$500,000 School district: South Park Agency: Costa Homebuilders 412-384-8170 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: \$500,000 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 \$500,000 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: High \$700,000 School district: Fox Chapel Agency: Costa Homebuilders 412-384-8170 costahomebuilders.com

Chapel Pointe

Fox Chapel Townhomes Priced from: High \$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

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Deerfield Ridge

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

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Emerald Fields

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Emerald Fields

Pine Township Single-family homes Priced from: mid \$800,000's School district: Pine Richland Agency: Howard Hanna Real Estate Services 724-772-8822 howardhanna.com

The Enclave

Fox Chapel Priced from: \$1,400,000 School district: Fox Chapel Area Agency: Keller Williams 724-992-6432 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

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: mid \$300'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 \$700'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 villas Priced from: \$550's and up School district: North Allegheny Agency: Berkshire Hathaway HomeServices 412-367-8000 thepreferredrealty.com

Grove Pointe

Whitehall Townhomes and Main level owner's suites Priced from: mid \$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

Imperial Ridge

Imperial Single-family homes Priced from: coming soon Agency: Ryan Homes 412-275-4465 Rvanhomes.com

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

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

LaFayette Meadow

South Fayette Township Priced from: upper \$300s School district: South Fayette Agency: Ryan Homes 412-275-4465 ryanhomes.com

Lake MacLeod

Pine Township Single-family homes Priced from: \$1,200,000 School district: Pine-Richland Agency: Keller Williams 724-992-6432 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 & townhomes Priced from: Low \$400's School district: Pine-Richland Agency: Heartland Homes 412-275-4465 HeartlandLuxuryHomes.com

Laurel Grove

Pine Township Priced from: Upper \$300's Agency: Ryan Homes 412-275-4465 Ryanhomes.com

Laurel Place

Upper St. Clair Townhomes Priced from: Mid \$300's School district: Upper St. Clair Agency: Heartland Homes 412-275-4465 HeartlandLuxuryHomes.com

Mallard Pond

Marshall Township Single family homes Priced from: mid \$900,000's 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: Upper \$200's 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 Preserve at Snowden

South Park Township Luxury Patio Homes Pricing coming soon! School district: South Park Agency: Scarmazzi Homes 724-223-1844 Scarmazzihomes.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

Richmont Single-Family Homes

Fox Chapel Priced from: coming soon Agency: Ryan Homes 412-275-4465 Ryanhomes.com

Richmont Townhomes

Fox Chapel Priced from: upper \$200s Agency: Ryan Homes 412-275-4465 Ryanhomes.com

The Ridge at Manor

Pine Township Single-family homes Priced from: mid \$900,000 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, condominiums and apartments Starting at: mid \$700,000's School district: Riverview Agency: Howard Hanna Real Estate Services 412-427-0554 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

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 Crossing Townhomes

Ohio Township Priced from: low \$300s Agency: Ryan Homes 412-275-4465 Ryanhomes.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

Siena at St. Clair

Upper St. Clair Townhomes Priced from: \$589,900 School district: Upper St. Clair Agency: Howard Hanna Real Estate Services 724-833-3600 howardhanna.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: Mid \$200's Agency: Ryan Homes 412-275-4465 Ryanhomes.com

Sunrise Junction

Collier Twp Priced from: Upper \$300s 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

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

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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

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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: \$300,000 School district: Riverside Agency: Howard Hanna Real Estate Services 7224-775-5700 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

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Villas of Economy

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BUTLER COUNTY

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Townhomes at Blackthorne Estates

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Brookhaven

Mars Single-family homes Priced from: Low \$600's School district: Mars Agency: Heartland Homes 412-275-4465 HeartlandLuxuryHomes.com

Brookview Farms

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

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Hickory Glen

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Jackson Ridge

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Jackson Trails

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John Quincy Adams

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HomeServices
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Legacy at Middlesex Crossing

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Leslie Farms

Evans City Single-family homes Priced from: high \$200s School district: Butler Agency: Pitell Homes 412-364-9411 PitellHomes.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

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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: \$520'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: Upper \$200's School district: Seneca Valley Agency: Ryan Homes 412-275-4465 Ryanhomes.com

Peachmont Farms

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

Plantation at Saxonburg

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

Plantations

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Agency: Weaver Homes
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Sunrise Acres

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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

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The Reserve at Eagle Hill

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

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Wakefield Estates

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Weatherburn Heights

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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: \$780,000 School district: Mars Area Agency: Keller Williams 724-992-6432 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: \$700,000 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 724-941-8800 howardhanna.com

Arabian Meadows

Chartiers Township Luxury Patio Homes Priced from: \$320's School district: Chartiers Houston Agency: Scarmazzi Homes 724-223-1844 www.scarmazzihomes.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

Cherry Valley Estates

McDonald Priced from: High \$500,000's School District: Fort Cherry Agency: Costa Homebuilders 412-384-8170 Costahomebuilders.com

Creekside Crossing

North Strabane Township Single-Family Homes Priced from: Mid \$300'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

Greenwood Village

Canonsburg Townhomes Priced from: coming soon School District: Canon McMillan Agency: Ryan Homes 412-275-4465 Rvanhomes.com

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

Juniper Woods

Peters Township 60 lots total School district: Peters Township Agency: Karen Marshall – Keller Williams Realty 724-941-9400 X126 thekarenmarshallgroup.com

Juniper Woods

McMurray Single-family homes Priced from: Mid \$500s School district: Canon McMillan Agency: Heartland Homes 412-275-4465 HeartlandLuxuryHomes.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

The Landing

North Strabane Townhomes Priced from: Mid \$300s School district: Canon McMillan Agency: Heartland Homes 412-275-4465 HeartlandLuxuryHomes.com

Laurel Landing Ranch Homes

North Strabane Ranch style homes Priced from: Low \$500s School district: Canon McMillan Agency: Heartland Homes 412-275-4465 HeartlandLuxuryHomes.com

McConnell Trails

Cecil Township
Single-family homes and
Townhomes
Priced from: Upper \$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

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: Mid \$300's School district: Chartiers-Houston Agency: Ryan Homes 412-275-4465 ryanhomes.com

Piatt Estates

Houston Single-family luxury homes Priced from: \$600,000 School district: Chartiers-Houston Agency: Costa Homebuilders 412-384-8170 Costahomebuilders.com

Ridgewood Estates

Cecil Township Single-family luxury homes Priced from: Low \$700.00's School District: Canon McMillan Agency: Costa Homebuilders 412-384-8170 Costahomebuilders.com

The Sanctuary

Cecil Township Luxury Patio Homes Priced from: \$330,000 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

Summerfield Woods

Chartiers Township Priced from: Upper \$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 Ranch style homes Priced from: low \$400,000s School district: Canon McMillan Agency: Heartland Homes 412-275-4465 HeartlandLuxuryHomes.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

Abby Place

Penn Trafford Single-family homes Priced from: mid \$400,000 School district: Penn Trafford Agency: Howard Hanna Real Estate Services 724-327-5161 howardhanna.com

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 \$300,000 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: \$700,000 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

Townhomes at **Blackthorne Estates**

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

The Greens at **Blackthorne Estates**

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

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 Wood Estates

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

Cherry Wood Estates

Mt. Pleasant Township Single-family homes and Villas Priced from: Low \$300's School district: Mount Pleasant Area Agency: Coldwell Banker Real Estate Services 724-864-2121 liveatcherrywood.com

Clifton Vista

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

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

Hillstone Village

Murrysville

Carriage homes & Single-family homes Priced from: \$460,000 School district: Franklin Regional Agency: KACIN 724-327-6694 www.kacin.com

The Legends

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

Lindwood Crest

Hempfield Township Over 55 Single-family homes Start at: \$338.900 School district: Hempfield Agency: Berkshire Hathaway HomeŚervices 724-838-3660 thepreferredrealty.com

Northpointe

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

Summerfield Woods

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

Tuscan Hills

Siena Ridge

Murrysville Single-family homes Priced from : \$650,000

Agency: Howard Hanna

RealEstate Services 724-327-5161

howardhanna.com

Sterling Oaks

howardhanna.com

Penn Township

412-417-1772

School district: Franklin Regional

Single-Family and carriage homes

School District: Penn Trafford

Agency: Howard Hanna Real Estate Services

North Huntington Single-family homes Priced from: Coming soon School district: Norwin Agency: Ryan Homes 412-275-4465 Ryanhomes.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-Agency: Berkshire Hathaway Home Services 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

Willow Estates

Irwin Single-family luxury homes Priced from: mid \$500,000 School district: Norwin Agency: Costa Homebuilders 412-384-8170 Costahomebuilders.com

Willow Ridge

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

Wimmerton Place

Unity Township Pairéd Villas Priced from: \$325,000 School district: Latrobe Agency: Pellis Construction 724-961-5531 pellisconstruction.com



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

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: \$350,000 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 Rvanhomes.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

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Palmer Place

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

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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.

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