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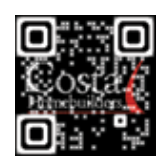
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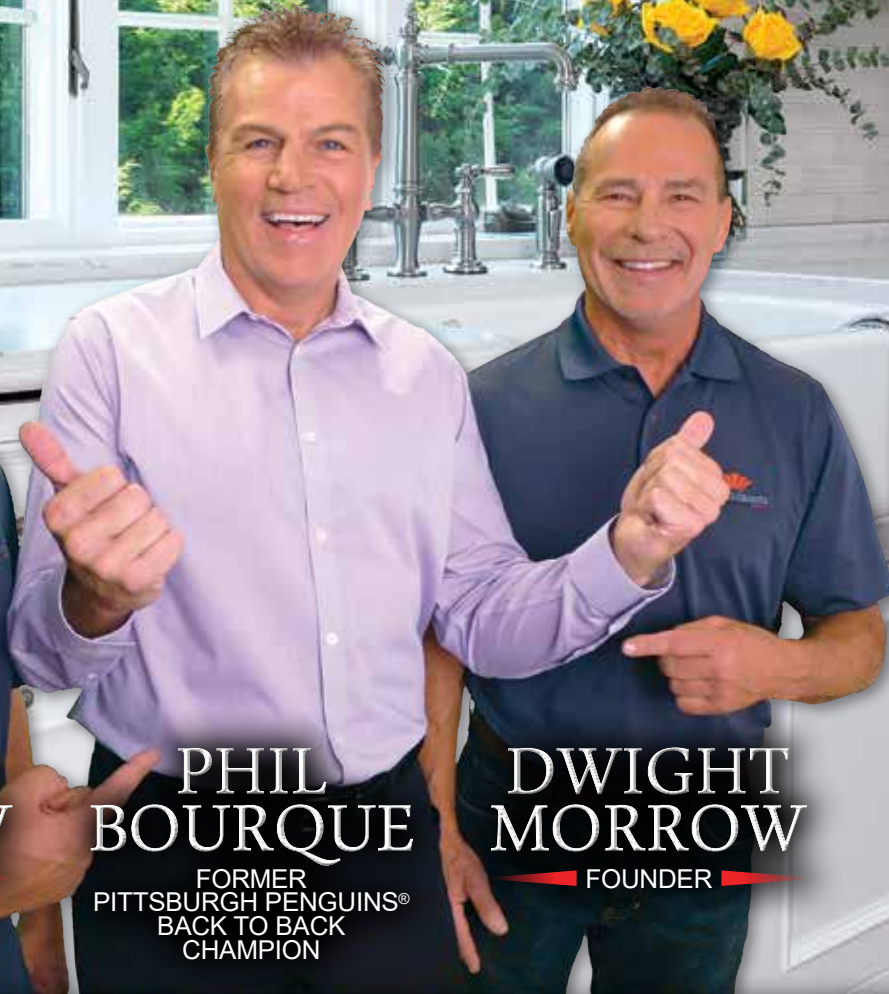
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About the cover:

A new home built on an undeveloped lot by Costa Homebuilders in Collier Township.

Is a Housing Market Crash Coming In 2022?

With our real estate market experiencing surging prices, low inventories, and a backlog of new home construction, consumers are wondering if what's gone up must come back down – in other words, are we headed for another housing market crash?

Memories of the Great Recession are still fresh. Few people foresaw the housing market crash 15 years ago. Fueled by low interest rates, loose mortgage lending standards and our overall faith in home ownership, home sales rose at record rates year after year. When the housing bubble burst, nine million families lost their homes between 2006 and 2014. Housing values plunged 30% or more, homeowners lost a collective \$7 trillion, and it took nearly a decade for most markets to recover.

With this robust market activity we've seen lately, are we in for a repeat housing market crash? The short answer is NO. A crash as serious as the last one is highly unlikely because of a few determining factors: Higher Lending Standards, Pandemic Mortgage Forbearance, the cushion of Homeowners' Equity, and Price Growth.

The sales boom following the outbreak of COVID-19 in April 2020 surprised many real estate economists. Real estate was expected to lock down. But by mid-April, sales were soaring as buyers (many of them millennials) took advantage of record-low mortgage interest rates. Through the remainder of 2020, rates remained below 3%, and existing home sales reached their highest levels in 14 years. The combination of solid sales and depleted supplies drove the nation's median existing-home price for all housing types up almost 13% from December 2019.

This multi-year run of significant price increases will end, but inflationary pressure on entry-level homes will continue until new home construction will relieve it. Housing experts forecast median prices will rise between 3 to 8% in 2021, a significant drop from 2020.

We'll experience a market dip, but certainly not a crash!

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

Be safe,

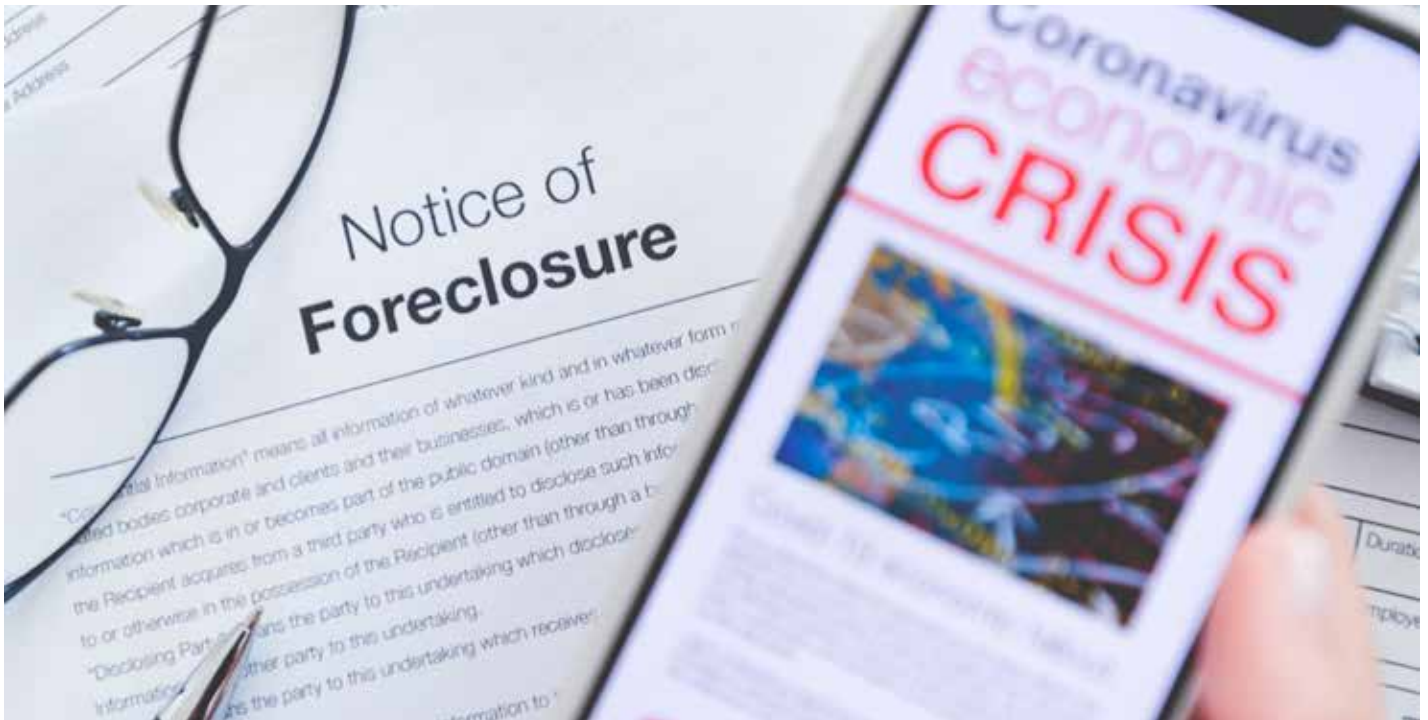
Kevin J. Gordon

What Happens When the Ban on Foreclosures and Evictions Ends?

On June 11, 2021, a group of 12 organizations who represent for profit and non-profit housing owners, operators, developers, lenders and property managers and cooperatives involved in both affordable and conventional rental housing, sent a letter commending President Joseph Biden for his action to ensure the viability of renters and landlords until the pandemic subsided. The letter also called for an early end to the moratorium on evictions for delinquent renters, asking that the ban be allowed to expire on June 30 as planned.







The coalition, which also included the Mortgage Bankers Association (MBA), National Association of REALTORS® (NAR), and the National Association of Home Builders (NAHB), noted that the strength of the economic recovery had rendered the assistance unnecessary. The call for ending the ban followed an early May decision by the DC Circuit Court of Appeals, which overruled a District Court for the District of Columbia ruling that the Centers for Disease Control (CDC) exceeded its authority in issuing the ban. Resolving the legal issue will require the Supreme Court to hear the case, but President Biden could render the dispute moot by executive order. That’s an outcome the real estate industry is supporting.

Landlords, who have seen rent collections fall by almost 10 percent since April 2020, are

understandably anxious to be able to press tenants for payments with the threat of eviction in their pocket. While that may cause disruption to the apartment market for a spell, and some pain for those still struggling from the pandemic, the rental market has historically sorted itself out within six months or a year.

The fact that the premier organizations associated with home ownership, like the MBA, NAR, and NAHB, are supportive of the end to a foreclosure ban suggests that bankers, builders, and real estate agents are confident that the economy has recovered sufficiently to support home ownership.

In March 2020, when the novel coronavirus moved from Wuhan province in China throughout the rest of the world, very little was known about what would follow. It had been more than 100 years

since the last true pandemic, and the global economy functioned very differently in 2020 than when the Spanish Flu circulated. That uncertainty led, wisely as it turns out, the Congress and federal agencies to push financial aid out to families in the U.S. Some of that aid was direct payments, but one key provision of the CARES Act of 2020 offered a lifeline to those financially impacted by the pandemic – a ban on evictions and foreclosures. As the pandemic unfolded, that ban was extended through 2020, and the Biden administration extended it further as part of the American Recovery Plan passed in early 2021.

The rapid pace of economic recovery suggests that the extension in the American Recovery Plan may have been longer than necessary. Still, agencies that aid those in financial distress are bracing for a surge in need once the ban is no more.

AND EVICTIONS

There is no question that lifting the ban will cause pain for some number of Americans. The open questions are: how many will feel that pain, and will the pain be extended into the financial infrastructure that supports the housing market?

The Safety Net

Most people in the U.S. were reminded what a difference a day can make on March 13, 2020. The day before – mainly the evening before – the buzz about COVID-19 infections spreading around the U.S. turned into a chorus of cancellations that seemed unthinkable to most. The NBA, NHL, Formula 1, and the NCAA Basketball Tournaments were among the first dominoes to fall in response to outbreaks of positive tests among

the teams. Throughout that night, governors and school districts around the country started closing public facilities. By Friday, the 13th, most of the country was being prepared to shut down and stay at home after the weekend.

We had a month's warning this might occur, of course. Outbreaks in China, then Italy and Spain, led to lockdowns of those countries that were on the news for weeks before the first cases showed up in the state of Washington in March. But there was a bit of "that can't happen here" feeling in America up until professional sports starting cancelling seasons. Even during the following week or two, the feeling persisted that we could stay at home for a few weeks or a month and then we would get the

"all clear" signal. That proved to be wishful thinking.

By the end of March, when it was obvious that normal activities would be ceased for months or more, Congress passed the Coronavirus Aid Relief and Economic Security Act of 2020 to be a bridge for those who were most directly impacted by the cessation of normal life. Roughly 20 percent of the country became unemployed within the following 60 days. One of the key measures in the CARES Act was the prohibition against evictions and foreclosures for 120 days, which was eventually extended by the Biden administration through the end of June.

At the time the CARES Act was passed, the federal agencies that



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FORECLOSURES

hold most mortgages, including Fannie Mae, Freddie Mac, VA, FHA, and USDA, issued rules that gave borrowers the opportunity to put their mortgage payments into forbearance for a year or longer with extensions that were permitted.

For the millions of homeowners who were unexpectedly out of work, these two steps provided a safety net that would allow them to stay in their homes, even if they could not make payments. In addition to providing security for homeowners, the ban on foreclosures and forbearance kept the multi-trillion dollar mortgage industry from facing an onslaught of loan defaults. Of course, the government intervention didn't alter the underlying financial insecurity – or

stability – of the U.S. homeowner who was negatively affected by the pandemic. As the ban approaches its sunset and the window closes on extended forbearance, lenders are soon to find out how insecure or stable the finances of the homeowner are.

Experts are more optimistic that a wave of foreclosures is not building like they were just a few months ago.

Vaccines, and the speed with which U.S. citizens have been getting vaccinated, have proven to be as effective at boosting the economy as they have at bringing COVID-19 under control. Gross domestic product (GDP) is growing at rates unseen in 75 years. Demand for goods and services is roaring back and

employment is expected to follow. The fly in the economic ointment thus far has been the impact of government intervention, which seems to be acting as an incentive for many workers to remain out of the workforce. Those extended unemployment benefits end on September 30, after which the size of the U.S. labor force is expected to return to pre-pandemic levels.

As unemployment falls a bit lower each month, the outlook brightens for the mortgage market. The pace of recovery thus far has made a big impact on how well borrowers were keeping up with their payments. From a high of 8.22 percent of mortgages that were delinquent at least 30 days in June 2020, the number of borrowers behind on their payments fell to 6.38 percent at the end of the first


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AND EVICTIONS

quarter of this year. Even more promising was the fact that those 90 days delinquent comprised only 4.25 percent of mortgages, although the share of those 90 days delinquent rose .07 points from the end of 2020.

Similar improvements have occurred in the share of mortgages in forbearance. From a low of 3.74 percent in March 2020, the share of loans in forbearance jumped to 5.95 percent in April 2020 and peaked at 8.55 percent during the week of June 7, 2020. One year later, only 4.04 percent of loans were in forbearance. That still represents more than two million mortgages, but the MBA expects 1.7 million borrowers to leave forbearance by September.

It is important not to conflate forbearance and delinquency. Although their respective share of mortgages is similar, many loans in forbearance were not delinquent prior to getting the reprieve from payments. Mike Henry, senior vice president of residential lending for Dollar Bank, notes that especially during the early months of the

pandemic, borrowers opted for forbearance out of an abundance of caution, not necessity.

“Many people went to forbearance who didn't need to go to forbearance but did so because they could. They didn't know what was going to happen and neither did we,” admits Henry. “Where it hurt customers was in financing the amount that they had in arrears. The Fannie Mae rule is that if you are in forbearance, you are not eligible to refinance. You can take yourself out of forbearance and then you can refinance, but you can't pay off the amount that you deferred by adding it to the balance of the loan. To do that you must make three consecutive mortgage payments. You can't pay off all three at once; you have to demonstrate that you could make three payments in a row. That's caused frustration for some of our customers who had to wait to refinance their mortgage.”

That frustration is likely to heighten as two million borrowers exit forbearance nationally between now and the fall. Neither

lenders nor borrowers understood the rules when the situation changed last spring, mostly because the rules weren't in place. Compounding the uncertainty at the time was the fact that some of the agencies, especially Fannie Mae and FHA, promoted the concept that the missed payments could be tacked onto the end of the mortgage. While that is true, as Henry explained, there is little flexibility in the steps to take out of forbearance.

The benefits of the CARES Act, the employee retention that the Paycheck Protection Program facilitated, and the rapid improvement in the economy all combined to ease the economic pain that seemed inevitable when COVID-19 shut down the country. Millions of Americans weren't able to avoid the pain of lost jobs and economic uncertainty. Even as the virus recedes in the U.S., there are fewer restaurants and stores open today than in winter 2020. There will be pain inflicted that neither eviction bans, nor loan forbearance can deflect.

“The end of the mandated forbearance doesn't mean we won't need more forbearance. It will depend on the situations,” says Henry. “What I don't know is how many customers that we have in forbearance won't be able to manage their payments once they are removed from forbearance. I'm sure there's a segment of our customers who haven't recovered but I don't know how much of that there is.”

Even the most optimistic

**Mortgage Credit Availability Index, Index Level by Month
(NSA, 3/2012=100)**



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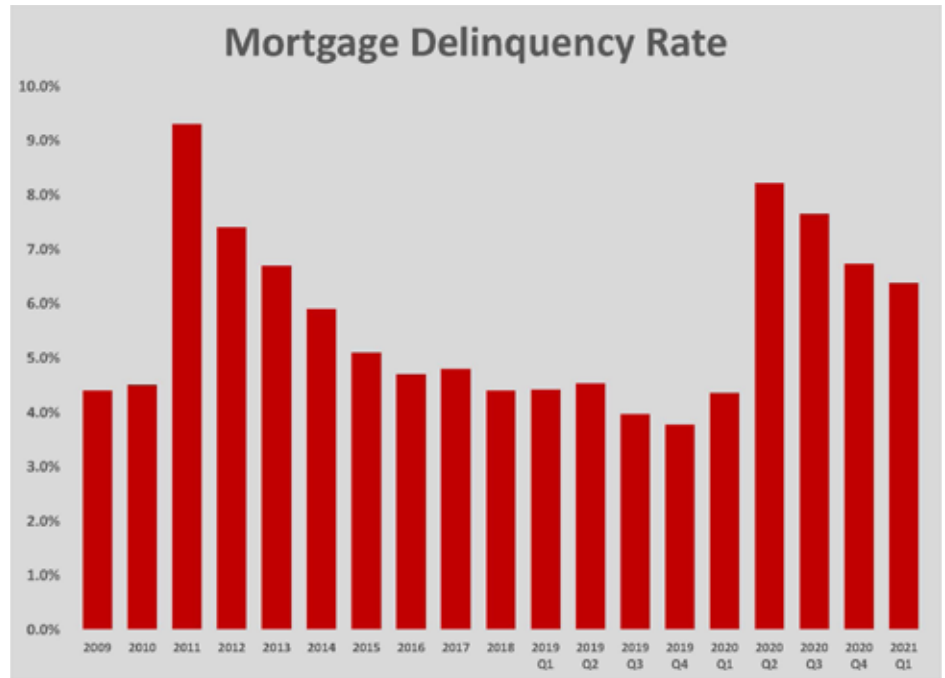
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forecasters expect unemployment to linger above pre-pandemic levels until early 2022. More likely, it will be until 2023 before everyone who had a job at the beginning of 2020 is employed again. That means there will be borrowers who cannot make ends meet and tenants who can't pay their rent. The way forward will be bumpy for many renters and homeowners, but the character of the recovery may allow lenders and landlords to show patience that will prevent the kind of damage to the housing market that was experienced from 2008 until 2012.

Asked whether forbearance was a prelude to future payment problems, Lisa Clore, senior vice president and director of mortgage lending at Community Bank, noted that the bank's portfolio was not seeing trouble.

"We did some forbearance for our customers, but have we had any repercussions from them? No, not that I'm aware of," Clore says.

Landlords have seen rental income decline but the share of renters making payments has increased year-over-year, according to the National Multi-family Housing Council (NHMC). Since the latter part of 2020, the number of renters making payments each month has increased from roughly 93 percent to 95 percent. That compares to around 97 percent prior to the pandemic. For national apartment owners that has meant lower income and profits, but the pain of the pandemic has been more pronounced for the "mom-and-pop" landlord. Half of the 49 million rental units, and two-thirds of the 22.5 million rental properties, are owned by individuals. The moratorium on



The mortgage delinquency rate has fallen rapidly since spiking in mid-2020. Source: Mortgage Bankers Association.

evictions has left these landlords with little recourse for dealing with tenants who can't – or won't – pay the rent. But the NMHC notes that the moratorium does not eliminate the obligation of the tenant to pay rent; patient landlords stand the best chance of getting whole when the dust settles.

The mortgage industry bears little resemblance to the apartment market. There are no "mom-and-pop" lenders, and the business of lending money is highly regulated. Nonetheless, lenders expect to be paid back when they approve a mortgage. If homeowners are allowed to defer payments for a year or so, or are protected from foreclosure, that expectation of repayment doesn't change. When the ban on foreclosures expires at the end of June, assuming there is no further extension, there will be a period of adjustment as distressed borrowers try to work through economic stress.

Thus far, there have been no comparisons drawn to the mortgage crisis that unfolded from 2007 through 2009. Lenders have plenty of liquidity and the number of borrowers experiencing distress is one-third what it was in 2008. The housing market has strengthened since the pandemic began, which is good news for those who will be unable to make their mortgage payments in July.

Since June 2020, the average increase in equity for a U.S. homeowner was 16.2 percent. That translates to an increase of \$26,000 per home, a stark contrast to the conditions in 2009, when homeowners in many states saw the value of their homes decline by 40 percent. Increased equity opens the door for refinancing and offers homeowners who cannot make ends meet the option of selling their home and walking away with cash in their pockets.



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Selling ahead of foreclosure is not the ideal ending for a residential mortgage. Sadly, the economic pain of COVID-19 will force many to move from home ownership to renting. At this point, however, the pandemic does not appear to be causing the kinds of systemic damage that followed the mortgage crisis in 2008.

For the mortgage market that means there will not be the kinds of regulatory deluge that followed the financial crisis. That crisis precipitated the Dodd Frank Act and the Consumer Financial Protection Bureau (CFPB), both of which placed regulatory burdens on lenders that ultimately had the unintended consequence of making it harder to get a mortgage and develop residential communities. In 2008, the banking industry needed tougher regulations on lending standards that had become dangerously loose. In contrast, lenders proactively tightened their standards in 2020, exercising more care in the face of massive unemployment and economic uncertainty. Now that the uncertainty has faded, banks have returned to lending conditions that were in place before COVID-19. For the most part, those conditions reflect a mortgage market that is healthy and accommodative to lending money, but with the kinds of standards that reflect the expectation of repayment.

“We tightened up standards a little bit but not because we’re anticipating problems,” Clore says.

“We went through tightening some underwriting guidelines last year. Fannie Mae still has some rules in place but that’s more about documentation than credit

standards,” says Henry. “As far as product restrictions or loan-to-value ratios, we have gotten back to pre-pandemic standards.”

The MBA’s Mortgage Credit Availability Index (MCAI) is a good reflection of how the lenders are behaving. An analysis of various borrower credit data like loan-to-value, credit score, and loan type, MCAI falls when lenders tighten standards, and vice versa. In May 2021, MCAI rose to 129.9 (with March 2012 equal to 100), the sixth consecutive month without a decline. After peaking at 185 in December 2019, MCAI plunged last March and bottomed out at 120 in August 2020. The steadily rising index since then indicates that lenders are relaxing the tighter standards and borrowers are meeting the standards. That is what would be expected in an economic recovery.

For all the optimism felt about the U.S. economy as summer 2021 begins, the threats to a robust recovery remain. Too many people remain unvaccinated, despite an abundance of vaccines. A battered supply chain is providing a drag on sales and growth, both for consumer goods and businesses trying to invest. Much of the world is unvaccinated, including the majority of the population in industrialized countries like Japan, South Korea, Australia, and parts of the European Union. That represents a threat of COVID variants that could avoid vaccines and return the U.S. to pandemic-level infections. And until unemployment levels fall below four percent again in the U.S., there will be an elevated chance of mortgage defaults and missed rent payments. Based upon

what they are seeing, lenders are remaining vigilant but confident that problems will be limited.

“As far as Dollar Bank’s portfolio goes, we are not worried about it. There could be some slightly elevated credit issues, but they would be slightly above normal,” says Henry. “As for the overall market, I don’t see anything that suggests there will be an overwhelming number of foreclosures or anything of that nature.”

Those with long memories may recall that lenders were similarly unconcerned about the impact of sub-prime mortgages in 2007. In the case of the housing market in 2021, however, there don’t seem to be the kinds of amplifying factors – like Wall Street issuing bonds backed by sub-prime mortgages – that spun the mortgage market into crisis in 2008. Moreover, those charged with regulating and supporting the banking system, like the Federal Reserve Bank, are watching the situation closely. That wasn’t the case during the housing bubble.

“I’m not terribly concerned about it either. You should always be circumspect when bankers say their credit quality is pristine but in the current circumstance it really is,” jokes Mekael Teshome, vice president and senior regional officer of the Pittsburgh Branch of the Federal Reserve Bank of Cleveland. “We are hearing across-the-board that borrowers have come out of forbearance and they’re making payments now. Cash balances are up, and delinquencies have fallen to low levels, so I’m with the bankers. I am not seeing anything to cause worry about a bigger problem.” **NH**

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Building from the Ground Up: Home Builders Hunt for Land



Before you can build the home of your dreams, you'll need land to build on. While beautiful new homes continue to be constructed throughout the Greater Pittsburgh region, finding land and lots on which to build is a critical first step.

There's real competition, however, to find land for homes. Further, the COVID-19 pandemic and the rise of work-from-home scenarios may have lasting effects on the housing market and on where, exactly, people decide to build homes. As the suburbs and areas outside of the city continue to garner appeal, patterns in new home construction and the purchase and availability of land continue to shift.

Competing for Land

There isn't necessarily a shortage of good land for building homes, says Mark Heinauer, president of the Pittsburgh custom home and design company Barrington Homes. However, it can be challenging to find land that's not already been purchased or claimed for other development projects and purposes, "Land itself isn't what gives it great value. It's what you can do with it that gives it great value," Heinauer says.

Angelo Spagnolo says that there is still some land left to develop and build on surrounding Pittsburgh, but it's becoming scarce. "The pockets to develop are tightening and tightening," he says. "There are little pockets. And that's what you have to look for today are the little pockets." Spagnolo is president of the Pittsburgh-based Spagnolo Custom Homes, Inc. company.

Land's topography must also be kept in mind. "The first thing that I do is I look on Google Earth to try and understand a property," says Bob Brennan, co-owner of Brennan Homes, which builds homes in Pittsburgh, particularly in the north Pittsburgh region. Assessing a property's land is key for hilly places

like southwestern Pennsylvania, as, for example, patio homes and other types of structures need level ground for building.

In some cases land is owned by families and has been passed down. Families, then, can be reluctant to sell or part with land, wishing to keep it pristine and pass it onto the next generation. Still, the availability of land often correlates with distance from the city, Spagnolo says. Head far enough north or outward in almost any direction and you'll more readily find land to build on.

But even if it's in a great location, land needs to be zoned correctly in order to be useful for building new homes. The amount of anchors reserved for lots, for example, is one of many factors that can determine the extent or size of homes that can be built.

Spagnolo says that municipalities can be reluctant to change how land is zoned. He thinks it could be optimal to develop land more densely while leaving pockets of open space to still create a community atmosphere.

Heinauer says that even once land is purchased and suitable for building new homes, there are increasingly stringent regulations that must be adhered to. Over the past couple of decades, regulations over soil and erosion control and stormwater management, to name a few examples, have become stricter, Heinauer says.

Brennan concurs, noting that regulations are on the rise in terms of volume and complexity. "One of the difficulties in the land development game is what I would call regulatory burden,"

he says. Brennan Homes is both a land developer and home builder and there's no shortage of regulations and permits in play when developing land, he says. Yet developing land even as a home builder makes it easier to acquire suitable land for building, which is the first step for any builder.

While there's certainly reasoning behind regulations, tougher policies can also drive up the cost of land development and, in turn, raise home-building costs. Such changes with regulations aren't unique to Pittsburgh, however, and the region still offers many qualities and advantages for home builders.

Pittsburgh and the Greater Pittsburgh region are known for their affordability and livability, indicated by the availability of different jobs and range of industries, access to cultural activities, and a growing economy. In terms of new-home construction, Heinauer thinks that custom homes in Pittsburgh are generally more affordable and of higher quality than new homes in many other parts of the country.

Still, finding land and usable lots can be challenging for home builders since the majority do not develop land in addition to building homes. "Being a land developer and a home builder has become pretty unique," Heinauer says, since Barrington also both builds homes and develops land. "We can create our own place to work."

Spagnolo develops land in addition to building homes, and he agrees that acting as both developer and builder has its advantages, even though most custom home builders focus only on the latter. "I



basically wear both hats," he says. "And a lot of home builders have only the one hat—building homes."

**Purchasing Land?
Know Before You Buy**

There's still great land available for building, especially outside of Pittsburgh itself. (Heinauer says that development within Pittsburgh, which is already substantially built up, often involves tearing down structures to build something new.) But landowners can be more likely to sell their land and lots to commercial developers or to production builders, which typically buy and build homes and other structures in higher volumes than independent builders.

Lots that are available for home

building within developed areas and neighborhoods are often closer to construction ready. However, pieces of land that are more off the grid can require further work. Heinauer says that sometimes pieces of land sell for seemingly great prices because they're so remote or would need extra development to be suitable for building.

Before buying land, no matter how beautiful or picturesque, it's best for people to make sure that practical features, like utilities, aren't overlooked. "The biggest thing that they need to look at is not just saying, 'Oh, the land is pretty and it seems like a good price.' You need to look at where the utilities are. How far away are they? Are there any streams or

wetlands? If sewage and water is too far away, then you're going to have to get tested for well water and a septic tank or trench for your sewage. And a lot of people don't think of that stuff," Heinauer says.

If a piece of property seems like a steal, it could be because the property would need, for example, a long gravel driveway to be installed just to reach the home being planned. "People need to check utilities. They need to check the streams and wetlands and also the location of where the home's going to be. What's the terrain like?," Heinauer says. "As far as developed lots, and if there are homes all around them, you're pretty safe that there's going to be utilities right at the curb for you."



AVAILABILITY

In addition to utilities, Spagnolo notes that buyers with young children or those planning families might also be concerned about the quality of school districts depending on where the land and, ultimately, their home are located.

The cost of purchasing land factors into any home-building budget, but be sure to have a solid grasp on the costs to develop land, if applicable, and on how the land's terrain and layout will affect building plans.

When looking at the price of land compared to the price of the home being built on the land, Spagnolo says that decreased availability of land and the cost of raw land has affected the typical ratio of land-to-home total cost. "It used

to be a 1:5 ratio years ago, but not anymore," he says.

While the ratio has become much less, the overall cost of land before any actual building takes place should still be considerably less than the cost of the new home's construction. "You're not going to put a \$300,000 home on a \$300,000 lot. It just doesn't make sense at all," Spagnolo says.

A Pandemic-fueled Push to the Suburbs

The COVID-19 pandemic has shaped the ways that people buy homes and the considerations that go into the home-buying process and choosing desired features. If anything, the pandemic has required that people spend more time in their homes, making

the home office a staple that may become permanent, as more and more Americans continue to work from home.

More homebuyers and people building their homes are requiring that there's at least one bedroom or designated space used for a home office. If buyers plan to primarily work from home and want an entire room for office space, it could lead to buying or building homes with an extra bedroom. And more square footage could mean needing more land.

Bob Brennan of Brennan Homes says that the pandemic has made people aware of the need for more space in their homes. People are eager to buy or build homes that will give them adequate

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space after spending more time at home. "Surprisingly, we have seen COVID generate a lot of business," Brennan says. "It's a result of people working at home and saying, 'This little house I'm working in and trying to teach my kids in because they can't go to school, it isn't big enough. We need more space.'"

Additionally, if the suburbs continue to gain new inhabitants and homebuyers, land for suburban office space may become more in-demand. Many workers will likely continue to work from home for most or all of their working hours. But a boost in the working-age population in any suburb or area of the city could lead to building of new office space and related land purchasing to accommodate workers who still have to

sometimes commute to the office.

In terms of land that's bought and developed for new homes, the pandemic's effects might augment the suburbs' already growing popularity. As work-from-home setups become permanent fixtures, gone is the need to commute daily into the city.

If suburban areas within the Greater Pittsburgh region continue to flourish, land could become more valuable and more desirable for building. "The suburbs have always been very attractive to people, but I think that with more and more people working remotely, I think you'll see more people moving out of the city and into the suburbs," Heinauer says. "If things are going to change with people not working in the cities

as much, I think more and more young people are going to move to the suburbs too. It's something that we'll have to watch."

Heinauer notes that regions like Beaver County and Butler County are growing in popularity in terms of buying land and building new homes. As more and more activity builds up farther away from the city itself, popular places to build and establish new homes might continue to shift outward. "Where we build homes today compared to where we built homes 20 years ago, it can be significantly different," Heinauer says, indicating that areas surrounding Pittsburgh are growing more popular.

Beaver and Butler Counties have less than a quarter of the population of neighboring

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Allegheny County, and reduced population density may correlate with greater land availability for some portions of the areas.

Spagnolo notes that even though newfound work-from-home arrangements eliminate lengthy commutes, Pittsburgh's appeal and amenities can't be overlooked. Even if workers no longer have to commute into the city to do their jobs, unique areas like the Strip District and other happening places might hold sway in keeping people living and building near the city.

Trends in Western Pennsylvania Echo Nationwide

As the pandemic has necessitated work-from-home arrangements, rising popularity of the suburbs isn't just a trend in Western Pennsylvania. It's become a national, if not international, phenomenon with still-emerging effects on the housing market and demand for residential construction and land.

As early as May of 2020, home searches in suburban zip codes across the country jumped by 13 percent, according to realtor.com. More than half of the nation's 100 largest metropolitan areas have seen increased interest in the suburbs since the pandemic's onset.

Similarly, a December 2020 survey conducted by Homes.com found that, of the 1,000 homeowners and renters surveyed nationally, 32 percent of the respondents planning a move were going from the city to surrounding suburbs while only 1 percent were moving from the suburbs to cities.

In terms of the pandemic affecting land development and construction of new homes, COVID-19 also generated an uptick in building. Single-family home construction in the Pittsburgh metropolitan area rose by 11 percent during the first half of 2020, compared to the same time in 2019, according to a report from the Philadelphia Inquirer.

Home buyers are eager to build after being cooped up, ready to take advantage of low interest rates, and willing to move outside of city lines. According to the New York Times, new home construction has reached its highest levels nationally since 2006. In fact, U.S. homebuilders are on track to construct 1.1 million single-family homes this year.

Over the past decade, there has been plenty of affordable land available on urban outskirts and in smaller cities like Pittsburgh, but home builders typically had a harder time finding buyers.

Now, developers may find themselves buying land and building in areas that were once considered well beyond the range of an acceptable commute into Pittsburgh, as the edges of the city seemingly continue to stretch outward. Even the mountains of central Pennsylvania have become a popular site for building homes.

Closer to home, land availability and acquiring lots may continue to be competitive. But if current trends continue and more and more homes are built well beyond Pittsburgh's city limits, there is much potential for even more land development and construction of homes. **NH**



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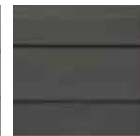
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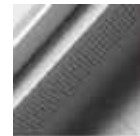
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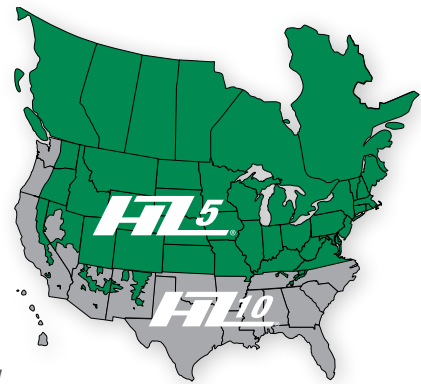
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Village at Riverside community in Monaca

Building in Beaver County

Upscale Living in a Down Home Setting



Chippewa Trails by Ryan Homes

Tucked between Allegheny and Butler Counties to the east, Ohio and the West Virginia panhandle to the west lies the 444 square miles that comprise Beaver County. Somewhat of a quiet, hidden gem among Western Pennsylvania counties, Beaver County boasts a vibrant recreational landscape, quality educational and health care institutions, and more recently, has been reenergized with business and industrial projects such as the Shell Cracker Plant in Monaca and the Amazon Distribution Center and Pittsburgh International Airport in nearby Allegheny County. Helen Kissick, President and Executive Director, Beaver County Chamber of Commerce, believes that Beaver County is perfectly positioned as having a “really good supply chain, distribution and manufacturing infrastructure to serve those and other businesses.” Darlene Hunter, CNHS, Vice

President and Regional New Home Manager for Howard Hanna Real Estate Services sees the pending opening of the Cracker Plant as creating an overall awareness and excitement in the entire Beaver corridor, one that can influence the success of surrounding businesses and amenities. “It certainly puts Beaver County on the map,” she said. It would follow then, that the need for new housing has come into focus as witnessed by recent and pending developments including Pinehurst Village and Evergreen Heights, to name a few. Many point to the construction and completion of the Cracker Plant as a real reason for growth in the Beaver County housing market. “Housing development is definitely increasing year over year,” noted Natalie Rossa, Regional Account Manager, James Hardie Building Products. “There hasn’t been a lot of growth in Beaver, but with the Cracker Plant, it is a new resource

for employment so people are migrating here.” She posited that when production builders start moving into an area, it can mean that more growth may come into the market, given the extensive research and demographic information performed by those production builders. She also cited that availability of land in the county as another perk for builders and buyers. “With Covid 19, people craved more space,” she added. “With the close proximity to the airport, shopping and Downtown Pittsburgh, this [county] becomes ideal.” Joe Gradwell, Owner, Richwell Custom Homes, saw Covid shut down many aspects of the construction industry. “What happened then, was that demand grew beyond supply, hiking costs and reducing available resources, including building supplies and laborers,” he acknowledged. He continued that despite the challenges, the

IN BEAVER COUNTY



finds that there is more interest in single family homes in the Seven Oaks community, with that phase of the community located in Ohioville. “Those buyers are looking for ranch-style homes,” she added. “We also have a new builder carving out an in-fill patio home site in Monaca, Central Valley Schools, called Barrington Reserves, starting at \$339,000.” Others view the Cracker Plant as a focal point with a potential for further growth in the near future given ramifications from the recent past. “The Shell Cracker Plant definitely increased demand for rental property including homes and apartments during the construction phase,” observed David Buckenheimer, Partner, Third Street Beaver Associates. “Much of this employment is temporary and will taper off as the plant moves toward commissioning phases.” He continued that Covid’s impact has also been felt through interruption of construction, disruption of supply chain, and increased costs of materials and labor. But he also sees this arising from the pandemic: Increased demand for housing and a short supply of that housing. On the flip side, Buckenheimer believes that houses are more attractive and affordable in Beaver County and Western Pennsylvania. “The county is home to many ‘river towns’ with the county seat of Beaver a consistent, top ranked Pittsburgh neighborhood,” he asserted. “The area has also boasted a well-balanced white and blue-collar work force, strong public and private school system, close proximity to Pittsburgh and many other cultural and recreational amenities.”

New Homes in Chippewa by Ryan Homes



future in home building and buying looks promising, given the low interest rates that could offset higher lumber and other costs. “Some recent thinking is that the real estate market in general, in which the seller is favored, may continue through the fourth quarter of 2022 and into the first quarter of 2023.” Hunter sees new builds increasing as larger builders have re-entered the Beaver market, Brighton Township

and Chippewa, all “popular” areas. “Builders have found Beaver to be a more thriving market over the last couple of years as you see larger production builders, like Maronda and Ryan Homes, entering this market,” she noted. “Perhaps it’s the overall growth of the Cracker Plant that has inspired them to return as well as the overall lower taxes compared to Allegheny County, and, of course, this drives the buyers.” She also



Evergreen Heights: A new home community by Howard Hanna in Beaver, PA.

Custom Home Living at Its Finest

Among the new, custom home builds in Beaver County is Evergreen Heights, located in Brighton Township on the former grounds once owned by Michael Baker Jr., founder of Michael Baker Corp., a worldwide engineering and consulting firm. The property, sold by the estate of the person who bought it from Michael Baker Jr., was subdivided, with parts chosen for luxury carriage homes built by Hallam Construction. “There is a high demand for the carriage-style craftsman homes being built at Evergreen Heights,” explained Buckenheimer. “Initially, emerging retirees and active seniors have been looking for this ‘easy living’ lifestyle. The emerging demand for work-from-home lifestyles brought on by the pandemic has increased interest from a younger demographic as well.” The laid-back lifestyle at Evergreen Heights offers low maintenance living and easy access and proximity to the Parkway (I-376), Pittsburgh International Airport, Cranberry and Robinson shopping areas and Downtown Pittsburgh. Closer

still are a multitude of shopping, dining, recreational and cultural amenities in addition to primary and secondary schools, colleges and technical schools. Home sizes here range from 1,800 to 2,400 square feet, sitting on lots varying between one-third and one acre. Builder Mike Hallam sees interest growing in the Evergreen Heights development, given the lack of homes targeted toward those currently living in Beaver County and beyond. “These duplex homes feature first floor living aimed at empty nesters, those wanting to downsize, retirees and active seniors,” he said. “The Home Owner’s Association (HOA) includes lawn and snow service. The development is located within two miles of the quaint town of Beaver, where you’ll find walkable streets, many nice shops and eateries along with friendly people to visit and enjoy a cup of coffee with at a sidewalk table.” More importantly, Hallam stresses the high quality of the homes, ones described by realtors as “carriage home living at its finest.” Starting at \$389,900, the homes feature



a first-floor master with ceramic, frameless glass and rain head shower, and heated ceramic floors; bamboo hardwood; stainless steel appliances; Moen fixtures; granite countertops in the kitchen with a deep, under mount sink; recessed lighting, and high efficiency HVAC. An open loft, overlooking the open living room and floor plan, boasts an additional bedroom and full bath for visiting children and grandchildren, accessed via a classic stairway. “The custom build of the carriage homes has made a flexible floor plan adaptable to new, emerging trends in the work from home amenities,” added Harry Kunselman, Partner, Third Street Beaver Associates. “The topography will permit a variety of layouts from walk-out basements to decks with one of the highest, rustic views in Beaver County.” He continued that carriage

IN BEAVER COUNTY

home buyers also will have rear patios and backyards enhanced by the buyer's personal touches. "Multiple, flexible work spaces for privacy and accommodation for electric vehicles are among the available customization options the builder can provide." In addition to Evergreen Heights, Hallam also is working on multiple, single-family, custom-built homes in Beaver County ranging from \$350,000 to \$1.5 million. "Our custom homes are built according to your family's needs and wants, and within the price range of your budget." He finds that Beaver County is an attractive option for new homes, given its accessibility to employment, lower taxes and school districts with remarkably high ratings.

George Juba, too, views Beaver County as having much to offer.



"In terms of amenities and those facilities operated by the county, along with plentiful recreational opportunities such as boating, hiking and fishing, all add to the ambience of the area," he said. "The small-town atmosphere, quality education offered in the 15 school districts within the county, and having the city of Pittsburgh and the airport within a very reasonable driving distance are all additional positives in attracting new residents to the county as well." As president and CEO of the Greek Catholic Union (GCU) in Beaver, which owns Seven Oaks Golf Course and County Club, Juba understands the intrinsic value of expanding this property to include new homes. As such, the GCU Real Estate Company, Inc. has become the Master Developer overseeing construction activities at what is called Congressional Place, a single-family home development with only seven lots remaining for sale. As the first development of its kind in Beaver County, the community continues to attract golfers and non-golfers alike, given the high end, custom designed single-family homes and carriage

homes gracing the 700-acre property. Juba explained that the GCU's initial foray in development began in the mid-1980s as the Village of Seven Oaks, a grouping of multi-family units. By the early 2000s, a second venture of multi-family homes was underway, known as Muirfield Village. Most recently, a third phase of multi-family units began construction in 2019 with developments by Castlebrook Development Group, LLC, with oversight by the GCU Real Estate Co., Inc. and is called Pinehurst Village. The 35-unit project sits immediately adjacent to the Seven Oaks Club House. "The demand for Pinehurst Village has always been there," reported David Laffey, COO, Castlebrook Development. "What we are seeing now are homebuyers making decisions more quickly. If it weren't for the current issues with material shortages, and if the contractors weren't booked up to six months in advance, the development would be sold out." Now, the expected sold out time table is early 2022, with a new development, called Constitution Heights, set to break ground



Pinehurst Village: A residential community of Seven Oaks. Images supplied by Howard Hanna Real Estate.

BUILDING

within the next few months. “Even without breaking ground, we have received a lot of interest in this newest project,” Laffey added. Pinehurst Village offers upscale patio homes with the greatest interest from retired individuals and avid golfers. The smallest units measure about 1,400 square feet featuring a two bedroom layout without a loft starting at \$345,000. Floor plans do range to more than 2,000 square feet with four plus bedrooms. Every unit, though, incorporates a two-car garage, countless options and includes cabinet and granite selection as well as expanded decks, finished basements and lofts. Constitution Highlands will consist of 200 units with involvement from Dan Ryan Homes, Scarmazzi Homes and Castlebrook Development. Of

course, what also makes these homes so attractive is the quiet, rural feel but with amenities within walking distance. “Being associated with Seven Oaks affords our residents the ability to enjoy the pool, workout facilities, golf and the dining room within the distance of an urban block from your doorstep,” Laffey remarked. And those perks come as no accident. In 1972, delegates to the GCU convention approved the purchase of 740 acres of land in Beaver County known as the Seven Oaks Farm, owned by the Michael Baker family. According to George Juba, the vision for this property was to develop it into a recreational and residential community. The initial phase was the construction of the Seven Oaks Country Club, which opened in August 1978 as the inaugural

real estate development followed by the Villages of Seven Oaks in the mid-’80s. Fast forward, after years of previously mentioned home building, the plan is to continue developing the land in and around the clubhouse and golf course given the 375 acres of vacant land available for additional single family and multi-family units. So, what does the immediate future hold at Seven Oaks? Juba explained that the current project is a new, resort-style swimming pool and racquet complex under construction, with upscale amenities to be completed and scheduled to open the 2022 Memorial Day weekend. “Further, the master plan calls for the construction of lodging facilities that will enhance Seven Oaks Country Club as a real destination point for golf outings, weddings,



Village at Riverside

IN BEAVER COUNTY

banquets, sales seminars and a multitude of additional reasons to select Seven Oaks to host an event,” he added. “Overall, Seven Oaks is marketed as a recreational golf course community offering a safe and fun upscale lifestyle that provides a full array of activities. The Club’s amenities include its 18-hole, championship golf course, junior size and toddler swimming pools and two Har-Tru tennis courts in addition to countless activities throughout the year for each gender and age group.” A multi-million dollar renovation was recently completed to the clubhouse and golf course.

Locally owned since 2004, Richwell Custom Homes have graced the property at Seven Oaks as well as throughout Chippewa and Brighton Township. To aid

customers with a meaningful experience, Owner Joe Gradwell and his team offer a custom home build process from “conceptualization and design to construction and occupancy,” one that includes help with financing through preferred lenders First National Bank and Home Savings Bank. From carriage homes and multi-family dwellings in Seven Oaks to single family homes in Hunter’s Ridge, Waterside Estate, Brighton Fields and Antler Ridge, high quality, upscale construction is key in all Richwell homes. Across his builds, however, Gradwell has noted a desire for two trending homes styles – the popular Craftsman and the Modern Farmhouse, the latter with “farmhouse attributes” inside but further stylings, such as black windows, white siding and cedar

posts, on the exterior. Natalie Rossa, James Hardie Building Products, agrees that the modern farmhouse has come into vogue. “The ‘board and batten’ look is very popular, with a flat profile and shiplap,” she said. “At the same time, there is a growing demand for a contemporary style, with a dark exterior and panels and channels for a more industrial look.” And, as customers look for durability and longevity in their product choices, James Hardie Building Products routinely invests in research and development, looking for the next, best possible design options. Builders, such as Joe Gradwell, utilize these products in custom, upscale homes such as those found in his most recent project, Antler Ridge, where lot sizes range from one-half to eight acres of rolling, pastoral land. The



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IN BEAVER COUNTY

pleasantly rural setting, allowing for a peaceful, retreat-like feel, is just minutes from I-376, shopping, dining and much more. With an abundance of square footage (about 3,000 plus), these single family homes range from \$850,000 to \$900,000 and feature upgraded granite countertops, high-end bathroom finishes, crown molding, and upgraded window packages, among many others, for the discerning buyer. "Exterior finishes to the home, such as an angled roof line, offer more dimension to the home for an aesthetically pleasing look," Gradwell added. Hunter's Ridge, located in Brighton Township, also features single-family homes on three-quarter acre lots, starting at \$800,000. With just four lots left, this smaller community offers 3,200 square feet of upscale living space. Perhaps not surprisingly, an older population is prominent among buyers but Gradwell is seeing young professionals or "step-up buyers" beginning to dominate the market among his builds.

With the continuing growth of new construction coupled with educational, recreational, cultural and healthcare options, Beaver County can be an idyllic and convenient setting for new home seekers. Or, follow Beaver County Chamber President Helen Kissick's simple invitation to "come into the county and see how much has changed!" **NH**

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PROJECT PROFILE



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A LOT TO BE DESIRED

PROJECT
PROFILE

When Cheri Druzak found an undeveloped 30-acre lot in Collier Township with a pond on the property, she knew it would be the perfect spot upon which to build a dream home. But there was a lot of work ahead of Druzak and her husband Jeff, not the least of which was finding just the right builder who would understand their vision and who would have the knowledge and experience to build a house from the ground up on uncultivated land.



Undeveloped, 30-acre lot in Collier Township

Druzak and her husband, an avid golfer, previously lived at Nevillewood in Presto, Pennsylvania, where Jeff had the opportunity to golf regularly. Cheri joked that the only way she could get her husband to move out of their former golf community was to build a golf simulator in their house so that Jeff can enjoy the game all year round.

It is safe to say that this type of feature—a golf room—typically is not part of any type of standard builders' package when building a

custom home. But the beauty of the Build on Your Own Lot option with Costa Homebuilders is that you can design your dream home with any features you can think of, no matter how seemingly over the top or out of the realm of 'typical'—and they will not bat an eyelash. Essentially, if you can dream it, they can build it.

"We interviewed three builders, and we liked Costa from the very beginning. They just made you feel at home. A lot of builders make you pick from models that they

have, but Costa said, 'whatever you want we will make it happen.' That was the key. They have not disappointed me. They have blown it out of the park for me, I am very happy about that," said Druzak.

**Costa Homebuilders:
A Legacy of Quality**

Jeff Costa, founder and operating manager of Costa Homebuilders, is a fourth-generation builder, having owned the company for 23 years, concentrating on building luxury custom homes. "Our main focus is on non-production homes, or

custom stick-built homes. So, if you find a photo on the internet, we can build it," he explained.

Costa runs his business based upon an important philosophy, which reflects his passion for his career as a custom home builder: "When you pull into your driveway every day at your house, it has to be something you're excited about. I want to help people make that happen," he said, adding that this was especially true during the pandemic, when people were home all the time.

There are three main reasons why custom-home building clients choose Costa to help build their dream homes. One is the trademarked "New Life" process, which is Costa's way of incorporating a structure into the building timeline so that the customer has dates and deadlines so that things can stay on track all throughout the journey.

The second is the team. "We like to think we are the gold standard as to how a custom home gets built. We learned to use some of the best products, so it's not just meeting minimum building code; we are building a quality home that will be there for generations," he said.

Third is execution and finishing the job, all of which is backed up by decades of experience and a slew of happy customers.

Build on Your Own Lot: Advantages

Headquartered in Elizabeth Township, Costa Homebuilders has built custom homes in numerous planned communities covering many surrounding counties,

including Ridgewood Heights in Cecil Township, Cherry Valley Estates in the Fort Cherry School District in McDonald, Piatt Estates in Chartiers Township, and its latest project, Chapel Harbor in the Fox Chapel Area School District.

With a belief that building on your own lot has numerous benefits for homeowners who go this route, Costa has offered the Build on Your Own Lot option from the company's inception.

Customers who want more privacy or who need more space for such options as a pool, sport court, or horse barn tend to choose this option. "Most of these lots are typically larger, which offers more privacy to the homeowner. You're in a neighborhood, but not in a row where everyone is visible," said Costa.

Though Costa gives all of its custom-home clients the freedom to put their own spin upon any house that they build, even in a planned community, another major advantage of building on your own lot is that the buyer is not limited to a specific floor plan, translating into endless customization possibilities. Costa Homebuilders does offer hundreds of home plans but very rarely someone will choose an exact one. "Instead, they may like an exterior of one home but the floor plan of another, and we can work with our architect to achieve both" said Costa.

Clients can also build a larger house on their own lot. In a plan, an average home might be 3,200 square feet but when someone builds on their own lot, an average home size could be closer to 4,500 square feet.

And with a larger lot, last minute plans usually can be accommodated, such as when Druzak decided she wanted a wine room to display some bottles in the basement. "It wasn't in the original plans, but they had no

"The number one thing that you've got to do when you're building a house is you have to have a good relationship with the people that you hire. It's life, it's building a house, it's a big deal for you and your family."

problem with it," she said.

Another advantage to building on your own lot is that there are fewer building restrictions. "Some people don't want to live in a neighborhood where you have covenants," added Chris Zacur, Costa's construction manager. Costa agreed, noting that a current customer is building in a planned community but because of neighborhood covenants, his homeowners' association will not let him build a deck on his house in the way that he envisions.

PROJECT PROFILE



Of course, as with any building project, there can be challenges to overcome, such as trees to clear or where exactly on the property to build the home or how long of a driveway to construct. While there may seem to be an overwhelming amount of issues to resolve at the outset, Costa's years of experience working with raw land helps ease the process for his clients. And in fact, Costa himself has a true passion for helping a client to build an estate home on their own lots.

Like the Druzak's, often customers will already own land before they find a builder, but sometimes, they will ask Costa to help them

secure land. In those situations, the company has the rights to exclusive, real estate software, so they are able to do a search and find available lots pretty quickly, depending on the customers' preferences.

One perceived challenge with building on your own lot in the Pittsburgh area is the dearth of vacant lots sitting on the market. However, said Costa, "there are many lots that may have an older structure on it that could be taken down to reveal a beautiful piece of land."

Once a homebuyer does find land, invariably there will be additional

costs associated with it; most of the cost comes from having to purchase the land itself, getting the utilities---gas, electric and water---to the house, building a driveway from the street, and sometimes, running a septic system if necessary. While the majority of Costa-built homes in planned communities run between \$700,000-\$900,000, the price for building on your own lot usually exceeds a million dollars.

But clients are made aware of the budget up front so that there should not be any surprises. "If you're on your own lot, it's all about the budget. That budget

PROJECT PROFILE



will steer us,” said Costa. In fact, he believes that his company’s process—budgeting first and then drawing the house—sold the Druzaks on the company.

“The Druzak’s house is 750 feet off the street, so we had to develop this land, and that is what we’re good at. We are good at taking a raw piece of land and turning it into a masterpiece,” noted Zacur.

In the end, though, most customers believe that it was all worth it. “The prize is that you have your own estate,” echoed Costa.

Build on Your Own Lot Project Profile

The Druzaks are empty-nesters and decided to build a new home, as they wanted more open space, both indoors and outdoors. When they saw this 30-acre lot in the Collier Township area, they put a bid on it, having been drawn to the pond, the acreage and the location.

The Druzaks built a craftsman style home based on the home that they had owned in Deep Creek, Maryland. “I wanted a large, open area with beamed, wood ceilings, a screened-in back porch and stone fireplace, and they got it right away; they understood,” she said.

The exterior is a very contemporary look, with dark

windows and gray siding, and has a four-car garage along with a deck and two covered porches, including the aforementioned covered porch with a stone fireplace on one side of the kitchen. What added to the craftsman look, said Tony Ferrare, sales manager with Costa that helps clients with the selections process, was the hardie board exterior and the mix of horizontal planks. Due in part to the pond view, the porch areas and the stoned archways, Ferrare commented that “The exterior elevation is second to none.”

The house features two bedrooms on the main floor and two in



the basement, though they use one basement bedroom as an office. The master bedroom was mindfully placed at the back of the house for another spectacular view of the pond. The golf simulator room is a favorite of her husband's, as he is able to play a virtual game of golf on whatever golf course he wants at any time. When he's done golfing, the two of them can relax in the first-floor media room with theater seats. Costa also installed an interior elevator.

The lower level features a bar and wine cellar and a family room. There is a view of the outdoor pond from the great room and kitchen, the latter of which has a cool hidden pantry.

The house is an open-concept, as the couple did not want a formal

PROJECT PROFILE

living room or dining room. “I had that in Nevillewood, and no one sat in there. I just wanted a pretty big open space with a large eating area,” she said.

Costa broke ground on July of 2020, and the couple moved in this past April.

In addition to Costa Homebuilders being attuned to what the Druzaks envisioned, Druzak also appreciated the organization, and the fact that there were no surprises along the way. “They sent you their budget and a timeline, which was great; it really keeps you focused,” she said. Anytime there was a possibility of going over budget, it was fully discussed and approved before any decisions were made.

The Druzaks also appreciated



PROJECT PROFILE



the ease of working with the company, from the woodworkers who made the kitchen cabinets to the landscapers. “The people they referred to me were outstanding.”

“The highlight for me is the screened in porch where I can look out at the pond every morning. The property is beautiful,” she said.

Costa said that after listening to what their needs were and their lifestyle, he believes that the house is 100% usable, meaning that there will not be any space that will go unused. In addition to usability, what also stands out to him are the flow of the floorplan and the finishes chosen by Druzak.

“The thing to me is that there’s not one room that does not have a wow factor—the ‘wow’ keeps going throughout every space,” said Ferrare. Highlights for him

include the kitchen/great room space with vaulted cedar ceilings and the double kitchen island. “We worked hard as a team to make it happen, and the end product is something they are proud to call home and we are proud we did it for them.”

Between the beautiful, large lot with a view of a pond, the covered porches, the 25-foot high ceilings and the view out back, Costa views this project as ‘picture perfect.’

Building Relationships

The Druzaks feel at home and at peace in their new house. Even though they have a great deal of privacy, they are conveniently located to the Robinson area, the airport, and they can even get back to their old stomping grounds at Nevillewood in five minutes by jumping on the highway.

“The number one thing that you’ve got to do when you’re building a house is you have to have a good relationship with the people that you hire. It’s life, it’s building a house, it’s a big deal for you and your family. In the end, you’re hiring an expert, but it’s all about relationships,” said Zacur.

Costa agrees wholeheartedly. “When you’re building a house, you have to feel good about your builder and the builder has to trust you—it’s like a marriage for a year. We got along really well, and I feel our transparency with the budget and the good relationship we had played a big part in that. **NH**

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Home Automation Upgrades to Increase Your Home Value

If you're thinking about selling your home in the near future, installing home automation technology could be a smart investment.

Smart home tech is in high demand among home buyers. Home automation upgrades can help you compete in a cold market, sell fast, and get top dollar for your property. Plus, you'll get to enjoy all the benefits of smart home living until you sell! You likely have a few questions about home automation technology and how it can affect the home selling process — here are some tips to help you out.

Why Invest in Smart Home Tech?

Once luxury features, smart home technology is becoming increasingly commonplace. According to ComfyLiving, around 53 percent of Americans have at least one smart home device! This technology benefits homeowners in numerous ways. Smart tech can improve your energy efficiency, lower your utility bills, maximize home safety, and make your life more convenient. And when it's time to sell, these benefits can increase your home's appeal.

Investing in tech upgrades is a great way to make your home stand out on the market. When selling a home, it's important to consider your competitors. Researching your local real estate market online is a great place to start! Explore other listings in your market and note desirable features that they have in common. This can help you determine which tech upgrades buyers expect when house hunting in your neighborhood.

Technology is especially important to younger buyers. Built-in tech is very attractive to millennials who grew up with the convenience of technology. Since millennials are quickly becoming major players in the home buying market, tech upgrades might be essential to capture the attention of today's home buyers.

Simple and Affordable Tech Upgrades

Smart home technology can fit a wide range of budgets. You can

spend less than \$50 on smart lighting for your living room or thousands of dollars on a single smart appliance. The good news is that home buyers tend to value basic smart technologies the most. Fundamental home automation features have become very affordable, offering the best ROI when it comes time to sell. With smart shopping, you should be able to install these smart home essentials for around \$1,000 to \$2,000!

Basic smart home upgrades prioritize comfort, safety, and security. For example, smart smoke and carbon monoxide detectors can notify homeowners of issues by phone and call emergency responders automatically. Smart lights and thermostats help to cut energy consumption and lower utility bills. Smart locks, security cameras, and video doorbells improve home security by enabling homeowners to screen visitors and control who has access to the



home. And since modern security cameras connect to wifi, they're even easier to install than older systems that require drilling holes and running wires.

Try to think beyond the individual devices. Forbes explains that a true smart home involves integrated technology. Aim to create an ecosystem of interconnected devices that streamlines usability. A collection of standalone devices is just more gadgets to navigate and manage throughout the day, but a fully connected system allows for a high degree of customization.

Cutting-Edge Updates

Homeowners with bigger budgets may want to splurge on cutting-edge technology to take their smart home to the next level. While these upgrades may not offer the same ROI as lower-cost investments, they can make your life a lot more convenient. Some smart upgrades will even increase your self-sufficiency! For example, power generation technology like solar roof tiles will reduce your

reliance on the power grid. Some other advanced tech upgrades to consider include smart kitchen appliances and smart irrigation systems for your lawn and garden.

Although you may not be able to recoup the full cost of these upgrades when you sell, they may pay off if you plan on living in the home for a while. For example, since smart watering systems will reduce your water usage significantly, this investment can offer long-term costs savings. The same goes for energy-efficient appliances. Remember, you can always take your smart home devices with you if you end up moving before they pay off.

Tips for Selling Your Smart Home

When it's time to sell your home, make sure you can get the best possible ROI for your tech upgrades. It may be worthwhile to take some of your tech with you instead of including it with your home sale. Think carefully about which upgrades will boost your home value and which would be better to pack up and move. For

example, you might want to bring your smart appliances to your new home and leave basic tech features like smart light bulbs and thermostats. Importantly, be clear about which devices will be staying for the new owners. You don't want to mislead your potential buyers.

Market your smart home by highlighting your tech upgrades in your home listing. Write listing descriptions that reveal how buyers will benefit from your smart home investments. For example, you could mention that the video doorbell and smart security system can make your home safer for families with young children. Or, professionals can turn the lights on remotely when they're working late. Zero in on these benefits and buyers will flock to your listing!

Before moving, make sure to factory reset all of your smart home devices to protect your personal privacy. Even if you trust the new owners, you never know who could get ahold of your data. Factory resetting your devices will also make it easier for the new owners to customize each tech solution for their needs. You may also want to leave instruction booklets behind so the new owners can find their way around their new devices.

Smart home upgrades are smart investments. Whether you're currently prepping your home for sale or you plan to stay put for a few more years, outfitting your home with a few automation gadgets can increase your home value and help to minimize your time on the market. At the very least, these smart devices will make your life a lot easier! **NH**



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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

West Deer Township
Patio homes
Priced from: \$304,900
School district: Hampton
Agency: Howard Hanna Real Estate Services
724-449-9900
howardhanna.com

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: High \$500's
School district: Pine Richland
Agency: Costa Homebuilders
412-384-8170
Costahomebuilders.com

Emerald Fields

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

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

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: Upper \$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



Image supplied by
Richwell Custom Homes

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: Low 300's
Agency: Ryan Homes
412-275-4465
Ryanhomes.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

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: Mid \$400's
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: Low \$300's
Agency: Ryan Homes
412-275-4465
Ryanhomes.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

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

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 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
412-427-0654
howardhanna.com

Ross Park Trails

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

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: Mid \$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

Sunrise Junction

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

Venango Trails

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

Venango Trails

Marshall Township
Single-family homes
Priced from: mid \$600,000
School district: North Allegheny
Agency: Howard Hanna Real Estate Services
724-772-8822
howardhanna.com

Wellington

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

Wexford Station

Pine Township
Single-family homes
Priced from: upper \$500's
School district: Pine Richland
Agency: Berkshire Hathaway HomeServices
412-536-4040
thepreferredrealty.com

Willow Terrace

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

Willowbrooke Estates

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

Woodcreek Manor

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

BEAVER COUNTY

Clairmont Manor

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

Chippewa Trails

Chippewa
Ranch style homes
Priced from: Coming Soon
School district: Blackhawk
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

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

Seven Oaks

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

Village at Riverside

Monaca
Townhomes
Priced from: Mid \$200's
School district: Washington
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Villas of Economy

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

BUTLER COUNTY

Arden Wood

Harmony
Ranch style homes
Priced from: Low \$300's
School district: Seneca Valley
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Townhomes at Blackthorne Estates

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

Brookhaven

Mars
Single-family homes
Priced from: Mid \$700's
School district: Mars
Agency: Heartland Homes
412-275-4465
HeartlandLuxuryHomes.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
Buildinfinitehomes.com

Duffy Highlands

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

Dutch Creek Estates

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



Image supplied by
Richwell Custom Homes

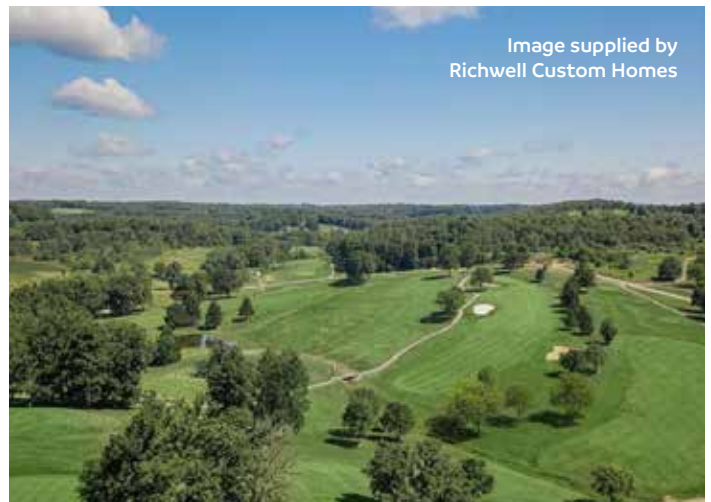


Image supplied by
Richwell Custom Homes

Eagle Ridge

Cranberry Township
Single-family homes
Priced from: mid \$900,000's
School district: Seneca Valley
Agency: Howard Hanna Real Estate Services
724-772-8822
howardhanna.com

Enclave at Highpointe

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

Forest Edge

Single-family homes
Priced from: Mid \$700's
School District: Seneca Valley
Agency: Infinity Custom Homes
412-275-4465
Buildinfinityhomes.com

Foxwood Trail

Zelienople
Single Family Homes
Priced from: Mid \$400's
School district: Seneca Valley
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Gabriel's Crest

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

The Greens at Blackthorne Estates

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

Harmony Place

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

Heritage Crossings

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

Hickory Glen

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

Hidden Springs

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

Jackson Ridge

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

John Quincy Adams

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

John Quincy Adams Estates

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

Legacy at Middlesex Crossing

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

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

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

Townhomes at Middlesex Crossing

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

Millcreek Farms

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

Park Place

Cranberry Township
Townhomes
Priced from: Low \$300'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

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

The Resence at Eagle Hill

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

Sarvers Mill

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

Scenic Ridge

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

Shelton Place

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

Stoneridge Farms

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

Sunrise Acres

Adams Township
Single-family and carriage homes
Priced from: \$380's
School district: Mars Area
Agency: Brennan Realty LP
724-359-4066
www.brennanhomes.com

Timber Ridge

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

Timberlee Farms

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



Image supplied by
Richwell Custom Homes

Twin Oaks

Buffalo Township
Priced from: Mid \$300's
School district: Freeport
Agency: Ryan Homes
412-275-4465
ryanhomes.com

The Village at Camp Trees

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

The Villas at Spring Valley

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

Wakefield Estates

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

Whitetail Meadows Townhomes

Mars
Townhomes
Priced from: Low \$300's
School district: Mars
Agency: Ryan Homes
412-275-4465
ryanhomes.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

Brookview

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



Image supplied by
Richwell Custom Homes

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: Upper \$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
thekarenmarshalgroup@gmail.com
412-831-3800

Greenwood Village

Canonsburg
Townhomes
Priced from: Upper \$200s
School District: Canon McMillan
Agency: Ryan Homes
412-275-4465
ryanhomes.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
thekarenmarshalgroup.com

Juniper Woods

McMurray
Single-family homes
Priced from: Low \$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

The Landing

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

Laurel Landing Ranch Homes

North Strabane
Ranch style homes
Priced from: Upper \$400s
School district: Canon McMillan
Agency: Heartland Homes
412-275-4465
HeartlandLuxuryHomes.com

McConnell Trails

Cecil Township
Single-family homes and
Townhomes
Priced from: Low \$300's
School district: Cannon McMillan
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

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: Low \$300'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



Image supplied by Richwell Custom Homes

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: Upper \$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
thepreferredd Realty.com

Cherry Wood Estates

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

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
thepreferredd Realty.com

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EXCELLENCE AWARDS

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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
thepreferredd Realty.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
thepreferredd Realty.com

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



Waterdam Farms

McMurray
Ranch style homes
Priced from: Mid \$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

Foxfield Knoll

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

Kingsbrooke Estates

Unity Township
Paired Villas, Custom Homes
Priced from: \$350,000
School district: Latrobe
Agency: Pellis Construction
724-961-5531
pellisconstruction.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
HomeServices
724-838-3660
thepreferredrealty.com

Maplecrest

Monroeville
Ranch style homes
Priced from: low \$300's
School district: Gateway
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Northpointe

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

North Meadow

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

Palmer Place

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

Siena Ridge

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

Sterling Oaks

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

Tuscan Hills

North Huntingdon
Single-family homes
Priced from: Upper 300's
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-Salem
Agency: Berkshire Hathaway
HomeServices
724-838-3660
thepreferredrealty.com

Villas of Willow Estates

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

Willow Estates

Irwin
Single-family luxury homes
Priced from: mid \$500,000
School district: Norwin
Agency: Willow Glenn Development
412-657-2840
reneebrun29@gmail.com

Wimmerton Place

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



Do

It's simple.
But not easy.

Otherwise,
everyone
would do it.

And they don't.

Do isn't a dream.
Or a wish. Or hope.

Do is what gives
them form.
Form becomes reality.

And reality
changes lives.

So, don't ask yourself,
"What do you want to do?"

Instead ask,
"What are you going to do?"
Because you already
know the answer.

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