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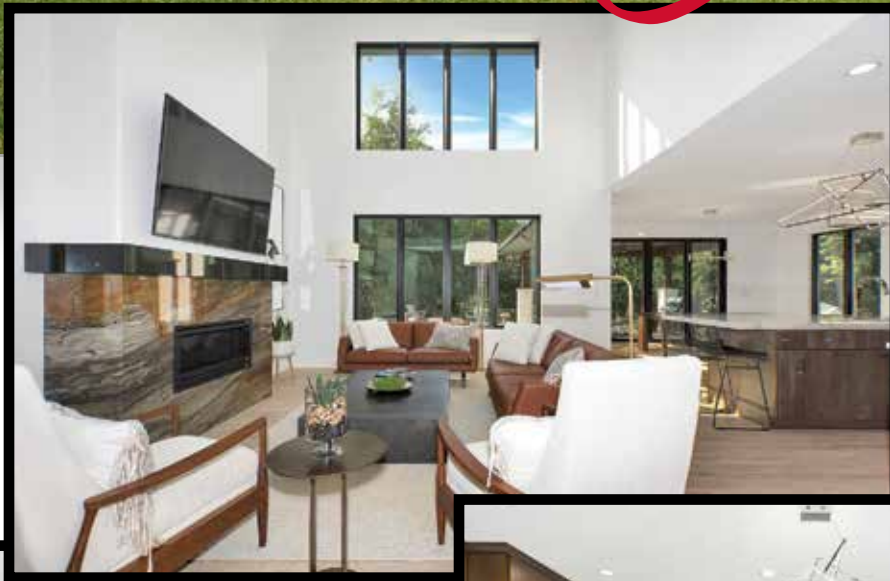
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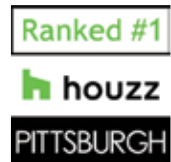
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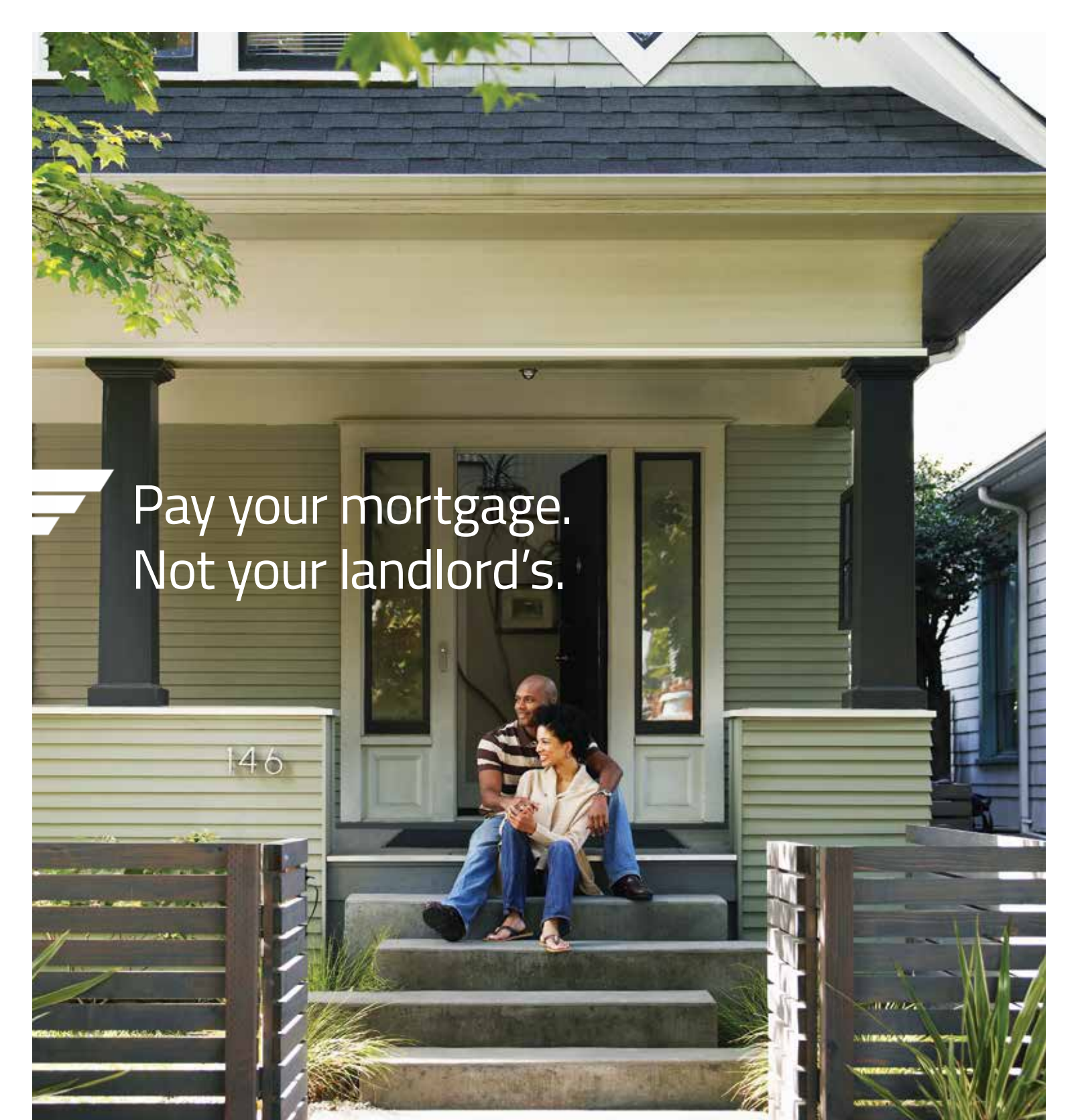


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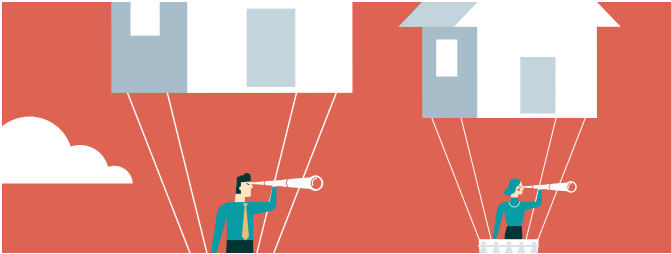
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Handing Over the Keys

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PUBLISHER

Kevin J. Gordon
kgordon@carsonpublishing.com

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Carson Publishing, Inc.
design@carsonpublishing.com

CONTRIBUTING WRITERS

Jeff Burd
Keith Gillogly
Hilary Daninhirsch
Tina Tuminella
Sarah Tuthill
Edward Phillips, Esq.

CONTRIBUTING PHOTOGRAPHERS

PSW
Ricciuti Enterprise, Inc.
Heartland Homes
Nicklas Supply/Splash
Suncrest Homes
Carson Publishing, Inc.

ADVERTISING SALES

Kevin J. Gordon
412-548-3823
kgordon@carsonpublishing.com

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Splash Signature Select Custom Cabinetry in handmade quarter sawn oak with custom barn wood stain and color match painted island topped in mitered natural quartzite. Photo by Nicklas Supply/Splash.

Housing 2022

Mortgage rates topped 4% for the first time in nearly three years, and are expecting to keep climbing.

The rate on 30-year fixed rate mortgages averaged 4.16% in early March, the first time it exceeded 4% since May 2019, according to Freddie Mac. That was up from 3.85% a week earlier and 3.09% a year ago.

Rates starting ticking up thanks to a 40-year high in inflation, which the Federal Reserve is trying to rein in by raising interest rates. The Fed raised its rate by one-quarter of a percentage point, the first increase since 2018,

and it signaled that six more similarly sized increases were on the way. Mortgage rates don't typically adhere to the Fed benchmark, they instead track the yield on 10-year Treasury bonds. That figure is influenced by a variety of factors, including the inflation rate, the Fed's actions and how investors react to them.

The Federal Reserve raising short-term rates and signaling further increases means mortgage rates should continue to rise over the course of 2022. That said, home purchase demand remains competitive due to low existing inventory, suggesting high house price pressures will continue.

This issue of NEW HOME talks about how market conditions have made it more difficult for those first-time buyers who are looking to become homeowners. Most of these housing market conditions have either been caused by the pandemic or exaggerated by it. And just as the pandemic will eventually fade so will these conditions caused by it.

Single-family home trends are also discussed. Expect to see new technologies, luxurious bathrooms, big kitchens and a notable emphasis on outdoor living! Adaptations that people have had to make to their living environment because of the pandemic is reflected in today's design and architectural trends. The key is to feel comfortable at home and to be surrounded by what makes you happy.

Enjoy!

Be safe,

Kevin J. Gordon



PITTSBURGH'S HOUSING ECONOMIC FORECAST



2022



It can be tough just to keep track of how many times Pittsburgh has appeared on various lists and in articles highlighting the country's best places to live—and there's good reason for these claims and accolades: Pittsburgh's revitalized economy, cultural amenities, and

affordability make it an increasingly popular place to call home.

It is no surprise, then, that the housing market in the Greater Pittsburgh region has been very active and quite competitive in many areas. For 2022, we're likely to see plenty of activity surrounding such a robust housing

market. While the value and price of homes will likely remain higher, many buyers will still be able to purchase a home and settle into the region this year.

In truth, 2022 will probably not be a year defined by dramatic changes in Western Pennsylvania's housing market, says Jeff Burd, publisher

of the Pittsburgh Homebuilding Report. More dramatic changes typically take several years to unfold or require a catalyst like the Great Recession.

Currently, the housing market in the region is characterized by strong demand but not enough supply. “The overriding driver of the housing market is inadequate supply,” Burd says. The Greater Pittsburgh region is hardly alone in this scenario; across the nation, many other cities and regions are facing strong housing demand and limited supply. “The demand is not likely to decline. In fact, there are a lot of indications that it’s growing,” he says.

Western Pennsylvania is experiencing significant demand for new-home construction, however, which is running up against limited supply of land. “The demand on the new construction

obstacles to housing and building new homes. “The single biggest limiter in our market in Western Pennsylvania is the fact that there isn’t a lot of ground that’s available. With the ground that’s available in the areas that are desirable, there’s competition for that ground,” Burd says. “It’s the oldest adage in real estate investing that you buy land because they’re not making any more of it.”

Still, development and new construction in the Greater Pittsburgh region have proliferated over the years and decades. Throughout the ‘90s and ‘00s, the Greater Pittsburgh region saw lots of new homes sprout up in places like Adams Township, Cranberry Township, Cecil Township, and Peters Township, Burd says.

While development slowed during the Great Recession, in the 2010s it regained pace and pushed

the demand for land for housing. In parts of Washington County and southern Butler County, for example, the natural gas industry has shown interest in land that might have been used for housing.

Western Pennsylvania’s population dynamics are also starting to shift, and recent 2020 census data revealed a growing population in Allegheny County. For the first time in 60 years, the county’s population levels increased, adding some 27,000 new county residents within the past 10 years while also becoming more diverse.

Pittsburgh’s population is also experiencing an influx of younger people drawn to Pittsburgh in many cases due to jobs in the tech, healthcare, and education sectors. With that said, older people are living longer and staying healthier while holding onto their homes longer. “We are getting significantly—I would argue dramatically—younger as a region. But we’re also getting significantly, if not dramatically, older,” Burd says. “Because we’re living longer and because we’re healthier, we’re hanging onto our houses longer.”

While 2022 probably won’t see any dramatic changes to these trends, Pittsburgh will likely have an overall younger population by 2040 or so, Burd says.

But gains in population can put more pressure on the housing market, and there’s already strong demand. Burd says that the region has been steadily adding new homes and apartments each year, but we’re still just keeping up with regular demands. And since 2005, new residential construction has not offset the decline in

Across the country, home values are largely rising, and sellers are selling their homes at higher prices. Some areas have seen home values rise by 10, 20, or even 30 percent in recent years, Perry says.

side is very, very high, and there’s an inadequate supply of lots. That’s a national phenomenon, but that’s especially true here in Pittsburgh,” Burd says.

Finding and developing land for a reasonable price is not a new struggle for homebuilders or for buyers of new homes. But it has been and will be—for 2022 and beyond—one of the biggest

out to areas like Zelienople and regions closer to Washington, PA, Burd says. New construction and development remain prevalent to the north and south of Pittsburgh.

Commercial development, on the other hand, is driven more by access to transportation and proximity to amenities. But sometimes commercial and industrial interests can conflict with

existing home inventory to meet demand—new construction still lags demand.

Accounting for an influx of new demand could be challenging. “We are building on average around 3,000 new single-family homes every year and building around 2,000 apartment units every

year. We’ve been fairly steady on about 5,000 units for about 30 years,” Burd says, referring to numbers from the seven-county metropolitan statistical area.

In some of the most densely populated parts of the city and in Downtown, certain commercial, industrial, and otherwise existing

buildings have been converted into apartments and housing. However, the region simply doesn’t have enough buildings to make conversions a viable solution to a growing population, Burd says.

Even in a competitive market, opportunities abound

While buyers may be feeling the



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pinch in the current competitive housing market, there's still reason for optimism, says John Perry, regional vice president at Coldwell Banker Realty. "I'm actually really positive about the market," he says. Yes, there are constraints on inventory, Perry says, and while the housing market doesn't currently have as much standing inventory, plenty of houses are still coming on the market. The market is not lacking inventory; rather the inventory is moving much faster, he says.

First-time homebuyers are also in the midst of changing their buying habits, Perry says. Now, a typical young couple buying their first home tend to be a bit older and have more accrued savings. Because of this, some new buyers are skipping the so-called starter home and are initially buying a higher-price home. "I also believe that because the interest rates have dropped and stayed so low for such a long period of time, one of the things that we've seen happen over the last couple of years is that you see first-time homebuyers skipping a step," Perry says.

"Now, buyers may be jumping in and buying homes in the three- or four-hundred-thousand-dollar range," Perry says. These buying habits have put some constraint on certain parts of the market, however.

COVID has also had its fair share of effects on the housing market, including increased building costs for new homes and newfound emphasis on the at-home environment. Even as the ongoing COVID-19 pandemic wanes, people are spending more time at home than ever, in many cases spending the whole work day in their homes. As a result, buyers are looking for

more space in their new homes and desire extra rooms to be used as offices, home gyms, and for other needs that may have been external to the home before the pandemic's onset.

But with supply chain issues and increased materials costs due to the pandemic and other issues, new-home construction has also become more expensive, and many buyers aren't willing to wait the six or 10 months or longer for a new home, Perry says. Materials costs have been hit particularly hard, as even shipping containers have become more expensive to send out, bumping up prices for the goods they ferry.

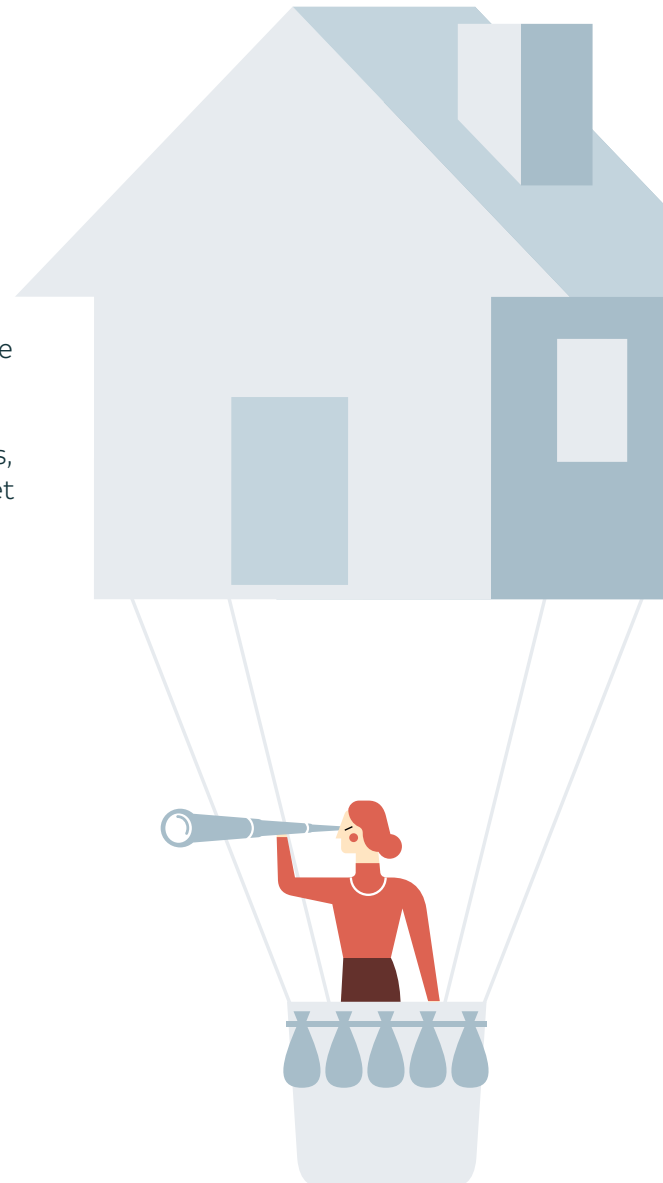
While the pandemic has undoubtedly influenced the housing market, many factors and constraints have already been in play. "If you look at the last 36 months, we were leading into this before COVID happened. So, if you look at where the market was, the constraints on the market were there before COVID. COVID just accentuated them," says Perry.

Many home sellers are taking advantage of the current market, which offers significant value for sellers due to homes' high equity. Perry says that while millennials continue to be an active buyer group with substantial purchasing power, it's the baby boomers who are most often selling homes. "While everybody's talking about the millennial generation as the biggest buyer pool, I think it's also

really important to look at what the biggest seller pool is, and those are baby boomers—your baby boomers are the biggest seller pool," Perry says.

Looking at data from the real estate website Zillow helps to clarify the current and predicted increase in Pittsburgh home values. Home values have already gone up 13.5 percent over the past year, and Zillow predicts that they will rise by 16.3 percent in the next year.

Perry says that even though the





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PITTSBURGH'S HOUSING

current market conditions make it appear easy to sell a home, sellers should still do their due diligence when selecting an agent or company to work with. "Right now, it appears on the surface that it is really incredibly easy to sell a house. And in many cases that's true; the houses don't last very long on the market," Perry says. "But the differences between high-quality service and just somebody putting a house on the market are very, very different."

National trends and Pittsburgh's growing appeal

Many of the trends and buying and selling patterns that Pittsburgh has been experiencing echo nationally. Across the country, home values are largely rising, and sellers are selling their homes at

higher prices. Some areas have seen home values rise by 10, 20, or even 30 percent in recent years, Perry says.

As homes continue to appreciate, even more sellers may say that the time is right to put a home up for sale. And while inventory levels will rise as more homes come onto the market, competition for homes will remain robust for many parts of the country, including Pittsburgh.

Yet the housing market is affected by so many factors beyond demand for and supply of homes. While housing demand will likely remain strong throughout 2022, if inflation continues to rise and reach new highs, that could dampen sales and force more buyers to wait things out. With inflation outpacing wages, even if interest rates remain steady,

buyers could face real challenges affording the homes that they want while still tackling upfront costs.

But Pittsburgh is often touted for its affordability and livability. And while affordability can be somewhat subjective, there's little doubt that people looking to move out of expensive cities have given Pittsburgh renewed consideration. As people have and continue to reevaluate their work-related livelihoods in light of the pandemic and the remote work boom, people can increasingly live where they want, not where they must. "People are looking at multiple cities now because of cost of living and because of their ability to work completely from home. And so, they don't need to live in New York City, where the cost of living is sky



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high. They don't need to live in San Francisco," Perry says.

While Pittsburgh has become a hotspot for jobs and careers within the tech sector, education, manufacturing, and healthcare, its residents and employees have seen tangible economic gains from the region's revitalized and transformed industries. Between 2000 and 2018, per capita income rose 24 percent among Pittsburgh's residents, according to Pew Research data.

Burd, of the Pittsburgh Homebuilding Report, notes that these growing industries can make the region especially attractive to people coming from areas with higher cost of living. "To the extent that we're drawing people here for healthcare and technology jobs and


education jobs, and to some degree more and more manufacturing jobs, they're going to be coming from cities that are significantly more expensive," he says.

But homebuyers in the Greater Pittsburgh region are used to, or have had to adjust to, a roller-coaster real estate market. 2021 was an active and even tumultuous year for homebuyers in the region (and beyond). But as the year ended, houses were often being listed and sold closer to their list prices, giving buyers perhaps some relief.


Yet 2022 has shown plenty of activity. In February of 2022, home prices in Pittsburgh were up 7.1 percent compared to last year and were selling for a median price of \$225,000, according to data from

the Redfin real estate brokerage. Data also reveals that homes in Pittsburgh sell after 68 days on the market on average, compared to 78 days on the market last year. As spring and summer come around, there could be more and more real estate activity, as buyers explore more homes and neighborhoods in the warmer months.

In any event, 2022 is shaping up to be an exciting and active year for both homebuyers and sellers. Many new buyers are calling the Greater Pittsburgh Region home and are settling into the area for good. Homebuyers are choosing to live in Pittsburgh because of the region's amenities, affordability, and livability. Even though competition persists, those qualities remain. **NH**



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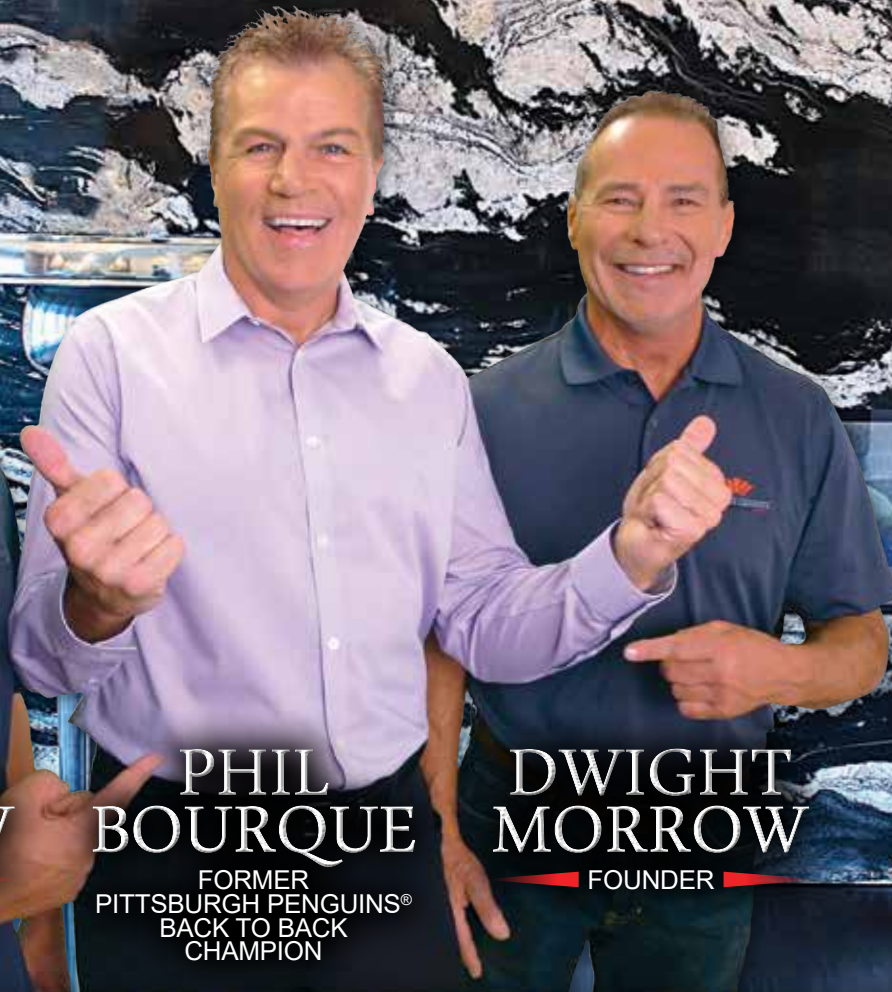
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Making Room for the First-Time Buyer



New residential construction plays several key roles in the U.S. housing market. New construction provides a way for growing cities to keep growing across all demographic groups. New construction has historically been the relief valve for a tight inventory of existing homes, offering families looking to move up an alternative when demand exceeds supply (like right now).



Custom home building is often the best solution for the high-end buyer. And new residential construction once offered a great solution to meet high levels of demand for first-time buyers.

The latter may not resonate in today's housing market, but for the three decades following the end of World War II, large-scale new home construction was the fuel that fed the fire for the middle-class home buyer. Millions of homes were built by tract builders in communities all over the U.S. Beginning in Nassau, Long Island, Levitt and Sons, Inc. built as many as 30 homes per day in four "Levittowns" in New York, New Jersey, and Pennsylvania from 1947 to 1951. This model built the supply of new homes that kept up with the exploding demand for

home ownership from the newly prosperous middle class of America.

Since 2000, however, a host of market conditions have made it more difficult for new construction to economically meet first-time buyer demand. At the same time, an unprecedented demographic shift in behavior has steadily pinched the inventory of existing homes for sale. This confluence of higher cost of new construction and low existing homes for sale has created a booming housing market for those who already own homes. For those who are looking to become homeowners, however, the market conditions seem to be keeping affordability just out of reach.

The Housing Bubble Broke the Market

America's Great Depression,

and the subsequent World War, fostered a change in how society viewed home ownership and the social contract with Americans. Franklin Roosevelt's administrations sold the concept of a social safety net, which included Social Security, to the majority of American voters who did not need such a safety net. The widespread privations that the Depression visited upon so many Americans spawned empathy and support for FDR's New Deal. The pain and suffering of World War II, felt by almost all Americans, heightened the sense that the benefits of society should be available to all.

Home ownership was among those benefits. When the government created financing options for veterans after the

war, which made home ownership possible for millions more people, a prosperous and grateful citizenry went along for the ride.

It is worth noting how much of a change in direction the New Deal and its succeeding policies were from the status quo. The 1939 film *It's a Wonderful Life* portrays banker and businessman Henry Potter as the story's villain, but his diatribe concerning the loose lending practices of the Bailey Building and Loan ("What does that get us? A discontented, lazy rabble instead of a thrifty working class.") is representative of the sentiment about home ownership prior to World War II. From after the war, through Lyndon Johnson's Great Society and the policies of Bill Clinton and George W. Bush, the policies of the federal government trended towards the goal of every American owning a home.

The pendulum swung too far in that direction in the mid-2000s, when financial regulation loosened, and financial products became too sophisticated to be effectively regulated. The result was a glut of new construction and home purchases that became loan defaults. The global financial crisis that followed produced several legacies that haunt the housing market to this day.

First was a wave of foreclosures and bankruptcies that left the U.S. with as many as seven million excess homes in the inventory to be sold. Home values plummeted. Financial institutions failed and credit dried up for mortgage origination. This reduced the number of homes built to less than one half the long-term average for

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a decade, setting the stage for the inventory shortage of today.

Second was the backlash on mortgage regulation, which raised loan-to-value ratios and squeezed liquidity by requiring that lenders have much larger reserves against bad loans. The latter regulation was part of the Dodd Frank Act, which made mortgage lending more difficult. A misconception arose at the time that buyers needed to have a 20 percent down payment to buy a home. While that was true in certain limited categories of real estate, there were mortgage products available by 2009 – like Federal Housing Administration loans – that underwrote mortgages with as little as three percent down payment. This misconception lingered for more than a decade as well.

The third legacy of the financial crisis that lingers today also resulted from lending regulation tightening. Financing conditions for residential development, which is a commercial loan, tightened dramatically. Banks were reluctant to finance new developments in the wake of the housing bubble, and the tighter regulations – most of which diminished the return on investment of new developments – cooled demand from developers. The result was a dramatic decrease in the development of new lots for construction. When demand for homes returned in the later 2010s, there were not enough lots to meet it.

It took less than a decade to go from housing bubble to housing shortage. Since 2018, the tight market conditions, coupled with an extended economic boom, have driven double-digit home price

appreciation each year. While there is widespread recognition of the shortage, there are few incentives for developers or builders to risk overextending themselves again. Even after 15 years, the pain of 2007 and 2008 is remembered well.

A demographic sea change is the icing on the cake for the current housing market conundrum. A combination of good health, more wealth, and caution has extended the time the average homeowner spends in their family home. The average time that an American owns a home has gone from seven years to almost 11 years during the past decade. Older Americans are staying in the homes in which they raised their families, reducing the options for move-up buyers, which reduces the number of starter homes on the market.

These elements combined to make the 2010s a decade when the number of homes built simply was not enough to meet the needs of the Millennials, a younger generation that was even larger than the Baby Boomers.

How is all this shaking out in the marketplace? According to the National Association of Homebuilders (NAHB), the effect of the multi-year, double-digit price appreciation has priced 69 percent of Americans out of purchasing a home at the median price point. The NAHB annually conducts its “priced out” research and found that 87.5 million U.S. homeowners could not qualify for a 30-year mortgage at 3.5 percent interest, assuming a 10 percent down payment at a mortgage-to-income ratio of 28 percent. NAHB estimates that an increase in price of another \$1,000 in 2022 would eliminate an

FOR THE FIRST-TIME BUYER

additional 117,932 buyers who could qualify in 2021. For Pittsburgh that estimate is 1,059 buyers. While the NAHB study used the median price as the standard, the same price pressures have been pricing out first-time buyers.

The share of first-time buyers declined in 2021, after rising again in recent years. At the same time, the share of home sales to investors rose. In its most recent survey of homebuyers, the National Association of Realtors (NAR) reported that tight inventory and savvy buyers were making it more difficult for first-time buyers to purchase. Highlights of the results from January are:

- First-time buyers made up 27 percent of purchases, compared to 33 percent in January 2021. First-time buyers typically comprised 40 percent

of the market prior to the Great Recession.

- Cash buyers made up 27 percent of purchases, compared to 19 percent a year earlier.
- The share of investment buyers jumped to 22 percent, up from 15 percent in January 2021
- The median sales price of a home jumped 15 percent year-over-year, to \$350,300.

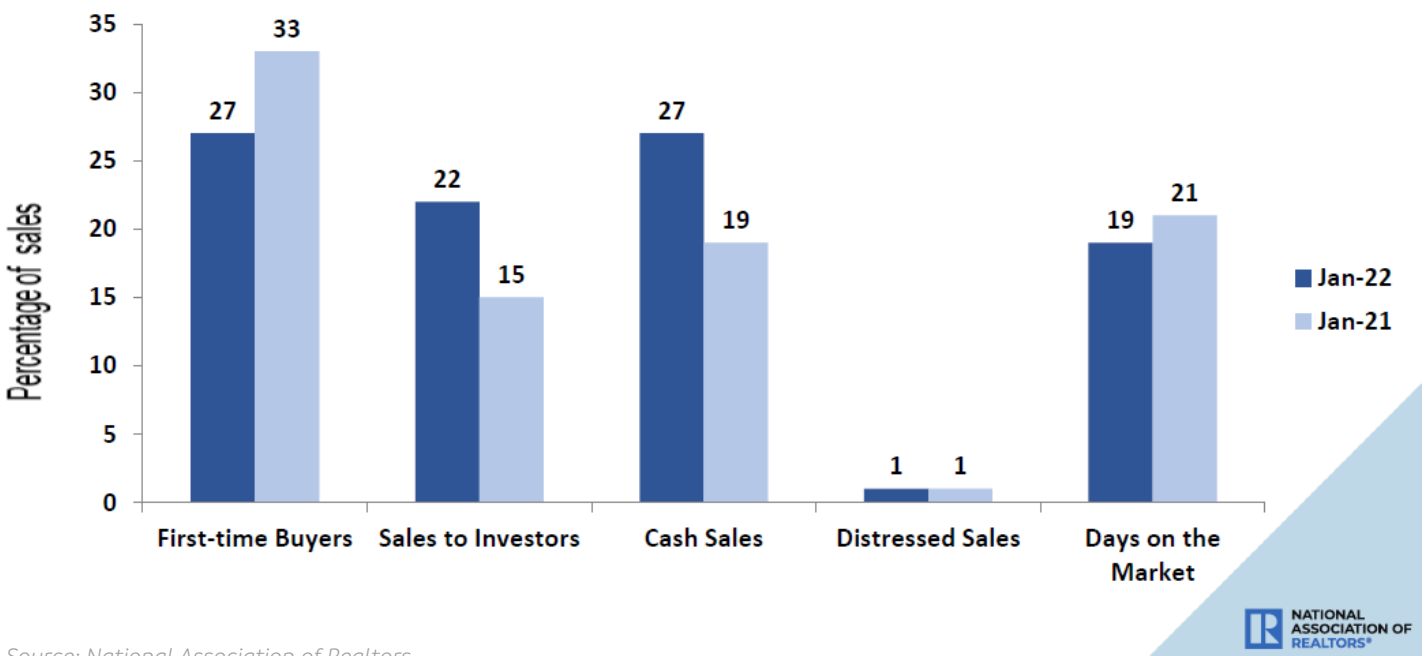
While market conditions have cooled slightly – as measured by the average number of bids per transaction – the rising prices present conditions that favor the investment or cash buyer, since those bids are more desirable to sellers than those that risk financing delays or cancellations. NAR spokespersons were unaware of another time when the share of all cash buyers equaled the number of first-time buyers, but

NAR Chief Economist Lawrence Yun emphasized that the housing market will require a significant increase in homes for sale or new construction to cool down.

“We’re moving in the right direction. But I would still say that we are short by three or four million housing units in America, so we still need to ramp up supply,” says Yun.

The emphasis on supply is well placed, but there may be a perception problem that the industry needs to address as well. The common perception, which has lingered since the mortgage crisis, is that home prices are too high for first-time buyers. That may be true of the overall home inventory, but because of the historically low interest rates and a strong labor market, affordability may not be as drastic a problem

Realtors Confidence Index Survey



Source: National Association of Realtors





Source: Federal Reserve Bank of St. Louis

for first-time buyers as the media is portraying.

The price of a starter home varies significantly from region to region, especially considering the wide range in new construction prices, but the median starter home price was a few dollars shy of \$250,000 in February. For buyers who can come up with a 20 percent down payment, the monthly principal and interest payment for that starter home would be \$990 for a 30-year fixed-rate mortgage. Most first-time buyers do not bring that kind of down payment to the table. In the case of a 10 percent down payment, the 30-year mortgage for that \$250,000 starter home would carry a monthly payment of \$1,348 until the premium mortgage insurance expired in the sixth year. At the conventional 28 percent debt-to-income ratio, a buyer would need a household income of less than \$58,000 to qualify for the \$225,000 loan.

While tens of millions of Americans would not find the \$250,000 home affordable, the qualifying income for that mortgage is almost \$3,000 less than the median household income in metropolitan Pittsburgh. That suggests that affordability is not the limiter that supply is, yet the perception remains that home ownership is out of reach. A March survey conducted by Apartment List found that 34 percent of Millennials felt home ownership was important to personal financial success and only 23 percent of Generation Z shared that sentiment. That compares to between 41 and 45 percent for Gen X, Baby Boomers, and the Silent Generation.

Tom Hosack, CEO of Berkshire Hathaway HomeServices The Preferred Realty, says that his firm’s experience is contrary to that research, at least as far as the traffic from thirty-somethings.

“If anything, the traffic of first-time buyers is up because of the

demographics. As the Millennials are getting into that house buying range it is creating demand, which is really what is fueling this whole process,” Hosack reports. “The problem is the lack of inventory. There is a sort of hysteria when buyers that lose the chance at seven or eight homes and as a result will pay well over list price.”

“We are getting a very large number of pre-approval requests from first-time home buyers because they want to be ready when they find a house, but they are not turning into applications because they can’t find properties,” says Lisa Clore, senior vice president and director of mortgage lending at Community Bank. “I normally don’t do a lot of pre-approvals, but because of the volume now I have five that came in over the weekend. Very few are turning into loans. If something comes on the market, and you’re not the first people to look at it, it’s gone. Buyers are making offers over the asking price or they’re waving their right to an appraisal or inspection. I don’t blame them.”

Finding a Place in the Market for the First-Time Buyer

The home buying decision tree splits into two main branches: existing homes and new construction. Throughout most of post-World War II in America, first-time buyers pursued the inventory of existing homes for that initial purchase. Existing homes offered wider variety of sizes and locations. There have historically been many more existing homes on the market than new construction offered. And the cost of new construction tended to push the price significantly higher than what

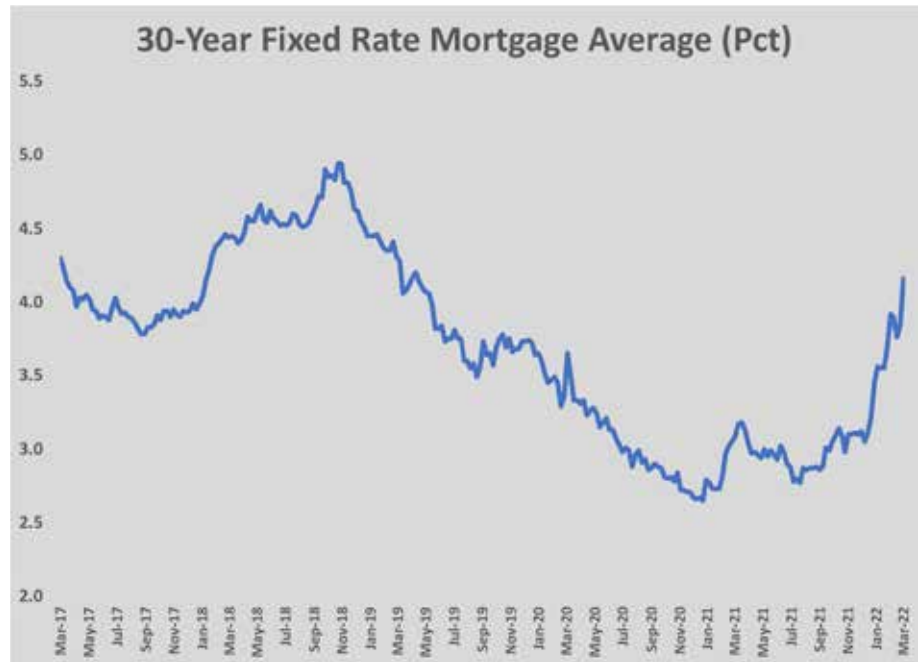
could be found in the existing home inventory.

Of course, there were always exceptions to the norms. In many fast-growing southern cities, there is ample available land that is easier to develop than in an older northern city like Pittsburgh. Construction methods and costs are cheaper. In those kinds of markets, it is more common to see a supply of new homes geared to first-time buyers. None of those conditions are true of Western PA, especially in 2022.

What is confounding to potential home buyers, and real estate agents, in 2022 is the lack of existing homes for sale. There are many more buyers than sellers, especially in desirable communities, which has left buyers searching for alternatives to what they are seeing in the desirable communities.

One option is to broaden the home search into communities that are not at the top of mind. Several blighted communities in Pittsburgh have seen real estate fortunes reversed dramatically during the past two decades. Formerly neglected neighborhoods like Lawrenceville, Bloomfield, and East Liberty have seen property values appreciate from \$50 to \$70 per square foot to more than \$400 per square foot. Finding the “next Lawrenceville” requires more real estate savvy than most people possess; moreover, the buyers who took a chance in those neighborhoods were pioneers, not your typical family looking for a good school district.

The more likely communities that can serve as relief valves



Source: Federal Reserve Bank of St. Louis

for rapid price escalation are the blue-collar towns that have lots of single-family homes but have seen decline since the 1980s. Some of these, like Sharpsburg and Verona, have seen a rebound in the past few years because they are older towns in good school districts. There are plenty of similar communities that have affordable housing stock and good schools, just not the districts that make someone’s “top 20” list. Among these places are Verona, Springdale, Coraopolis, Bellevue/ Avalon, Dormont, Shaler Township, Brentwood, or Freeport.

“If you compare the sales volume in what I call the first ring – the communities that were built as the first suburbs outside the city – from 2021 to 2018, there has been a dramatic increase,” notes Howard “Hoddy” Hanna, Jr., Chairman of Howard Hanna Real Estate Services.

Hanna points to the activity

of value-added investors, the so-called flippers, as creating a new inventory of homes for sale in these older communities. Because of the low purchase price, investors can fully renovate older homes and offer what is effectively new construction at prices below \$300,000.

“Investors are going into those towns, which are not necessarily first choices for school districts, and renovating houses that the Millennial buyer wants, with housing open floor plans and amenities. They are coming in at a relatively affordable price. That kind of affordable housing isn’t being built any place else,” Hanna says. “A lot of people think \$300,000 is high but that’s become affordable for working class people or first responders like police officers, firefighters, or nurses. They also provide a house that buyers don’t have to fix. The house is affordable and in the shape that the buyer wants.”

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According to the National Association of Homebuilders (NAHB), the effect of the multi-year, double-digit price appreciation has priced 69 percent of Americans out of purchasing a home at the median price point.

For buyers with an eye towards locating within the communities that are part of a high-ranking school district, Hosack recommends adjusting expectations for the type of home that a first-time buyer can afford. He recommends townhomes and suggests that it is a good fit for a younger generation that has not had home owning experience.

“My son bought his first home last year; my daughter’s buying her first home this year, so I’m a little bit in the game,” Hosack says. “This generation didn’t grow up like I did, mowing the grass and pulling weeds, so the concept of owning the home to them is scarier because they don’t know how to maintain it. The townhouse is perfect for them.”

For the most part, new construction is not a viable option for first-time buyers. New construction tends to locate in the more desirable communities that still have available land or lots. For at least two decades now, that has meant that first-time buyers of new construction needed to be shopping with a move-up buyer’s budget.

“If we build a starter home, because of the quality materials we use, it would be \$500,000. Even if the land were free, we couldn’t build something that is a starter home for first-time buyers,” says Jeff Costa, founder of Costa Homebuilders. “It may not be what buyers want to hear but, in this

climate, someone looking for a starter home should buy a condo.”

Paul Scarmazzi, CEO of Scarmazzi Homes, says his management team spends time regularly talking about a strategy for profitably building for first-time buyers. Scarmazzi Homes develops and builds homes that have traditionally been geared towards the empty-nester/retiree buyer. As the target audience for his homes has shifted from the Eisenhower generation to the Baby Boomers, he says the demand is for larger detached homes with more amenities.

“More and more of our customers are still working. I would say our average sales price has gone up closer to \$500,000,” Scarmazzi says.

New construction has been unduly impacted by inflation and supply chain disruption since the pandemic began. In 2020, unexpected soaring demand for remodeling pushed lumber prices to triple their 2019 level. By 2021, as the global economy roared back from COVID-19 slowdowns, demand for all products greatly outpaced the ability to manufacture and ship. Prices of all residential components have risen by 15 percent, year-over-year. As disruptive as that has been to pricing, Scarmazzi notes that development costs have played a larger role in making starter home construction unaffordable to build.

“Land is getting more expensive with more regulations on development. There’s not a lot of

flat land left so you’re dealing with slopes. They just brought back federal clean stream regulations that affect how we develop, adding thousands of dollars per lot,” he explains. “We have \$55,000 to \$60,000 per lot in land costs and the cost to put in roads, sewers, and infrastructure. That’s our cost, not including overhead and carrying costs.”

Scarmazzi agrees with Costa’s suggestion about the most viable solution for affordable new construction.

“We’ve been talking about that alot internally because the Millennials eclipse the Boomers in terms of demographics. Getting to affordability, it might have to be a townhome product or something that gets you density because it starts with the land. We’d love to find a more affordable way, but I think density is the only way that you can get there.”

One trend that has surprisingly not altered its trajectory during the period of rising home prices is the share of manufactured or industrialized homes. Also known as modular homes, manufactured housing makes up 10 percent of the total housing starts in the U.S. Manufactured homes offer a number of advantages to conventional stick-built homes, including affordability. The average manufactured home sold for 10 to 25 percent less than a conventionally built home. Yet, while manufactured homes have

MAKING ROOM

grown in appeal because of price, lead time, and sustainability, there is little evidence that the current trend in housing affordability (or un-affordability) is pushing demand significantly higher.

Pennsylvania is home to 10 home manufacturing plants. (Only Mississippi and Texas have more.) Yet, there has been no real change in the number of manufactured homes built in the Pittsburgh area in recent years.

The region's top builder, Ryan Homes, is trying to fill the hole in the new construction market at lower price points by introducing a limited line of home plans under the Simply Ryan brand. Priced from the low \$200,000s to the upper \$300,000, Simply Ryan plans offer

some of the same amenities that new construction buyers seek in a smaller, more efficient floor plan.

Simply Ryan plans have two-car garages, owner's suites, open floor plans with larger kitchens and family rooms, and layouts that offer separate wings for the owner's and children's bedrooms. The homes run from more than 1,300 square feet to nearly 2,000 square feet. In the Pennsylvania markets, Ryan Homes is offering its two-story Simply Ryan homes, running from 1,400 square feet to 1,900 square feet. In Pittsburgh, the Simply Ryan home is being built at its Imperial Ridge neighborhood in Findlay Township, West Allegheny School District, and at Arden Wood in Lancaster Township in Seneca Valley School District.

In its marketing of the Simply Ryan brand, which NVR is offering in more than a dozen states from Illinois to Florida, Ryan Homes emphasizes the current equity between rent and mortgage payments. The builder also stresses that the quality of finishes and appliances in Simply Ryan homes will be on a par with bigger Ryan Homes models. Perhaps its most effective marketing message uses testimonials from buyers who did say that the news about the housing market made them think home ownership was not possible, until they looked at Simply Ryan. That is a Ryan Homes sales pitch, of course, but the message addresses the fear that inexperienced buyers naturally have in a booming market.

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Lisa Clore notes that the inexperience of first-time buyers is more pronounced in a market where the price of the home routinely exceeds \$200,000. She estimates that fewer than half of the prequalification requests that Community Bank has received meet the standards for credit or cash to purchase a home.

“I think because rents are so high, there are more people who are interested in purchasing but they're not prepared financially or credit worthy,” Clore says. “We are doing mortgages that are virtually no money down but many of the borrowers do not have enough cash to cover the closing costs.”

Even if younger first-time buyers lack the financial strength to

purchase a home in this rapidly escalating environment, the volume of applications for preapproval suggests that those surveys that show young Americans are not interested in buying a house may not be capturing the entire story.

Since World War II, Americans have shown a collective impatience that has led to both incredible progress and incredible setbacks. We tend to miss emerging trends that don't fit our biased perceptions. Similarly, we tend to view any trend, no matter how temporary, as the new normal, often giving credence to the most extreme circumstances over the most likely. Demographics predicted that there would be a shortage of homes for a decade or more. The financial crisis

exaggerated that trend. Most of today's housing market conditions have either been caused by the pandemic or exaggerated by it. And just as the pandemic will eventually fade so will the conditions caused by it - supply shortages, inflation, and hyper-competition – as well. In fact, the Mortgage Bankers Association forecasts that annual home appreciation, which topped 18 percent in 2021, will fall below five percent later this year and remain in that range going forward.

That fact doesn't make it any easier for first-time buyers to buy a home right now. Nor does it mean that the current conditions will not remain as the new normal. But it does mean that, like all other disruptions to normal life, this too shall pass. **NH**



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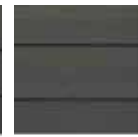
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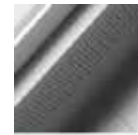
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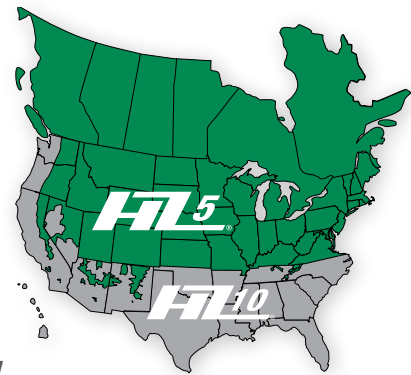
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SINGLE-FAMILY HOME TRENDS





The pandemic has affected virtually every aspect of life, and the construction sector is no exception. As people got used to spending more time at home, either because of quarantine or more permanent remote work situations, they started putting more money and effort into their homes, perhaps realizing that the time was ripe to finally build that dream home. Covid has changed the way people are designing and building their homes, as they've had to adapt to the world's circumstances.

Pandemic or not, trends in single-family home new construction are dynamic, changing every five or ten years. In 2022, expect to see new technologies, luxurious bathrooms, generous kitchens, and a notable emphasis on outdoor living.

Architectural Styles

Pittsburgh homes are a blend of architectural styles, from Contemporary to Victorian to Modern to Art Deco to many styles in between. But today's newer home designs are shifting a bit, and people are choosing a fusion of designs.

"For years it was all brick, then it went to brick and stone. Then all of a sudden, it was the farmhouse look: Hardie Board siding with a porch and then some stone," said Jeff Costa, owner of Costa Homebuilders headquartered in Elizabeth.

The current phase is people mixing multiple materials, such as brick, stone and Hardie Board siding, a look that could be called transitional: a little more modern design—not quite contemporary but not quite traditional. What

Costa is also seeing is people installing a lot more, and larger, windows than before along with multiple rooflines and sometimes roof dormers. "Having metal roofs is common right now," he said.

Like with many trends, home designs usually come from the 'left coast.' "Contemporary is flowing this way; you can see it coming," said Angelo Spagnolo, co-owner of Spagnolo Custom Homes Incorporated, based in Wexford.

"I see my clients taking a traditional home and contemporizing it; it's a contemporary home on the inside but may look a little traditional on the outside. We're still bricking homes, but we're using much less brick and a lot more stone on the exterior of the homes," he added.

Spagnolo said that contemporary features include incorporating a



Images and projects by PSW.

lot of glass and a lot of wide open space, with sleek kitchens. “There’s no molding on a contemporary home and no casing on the windows,” he said.

Colleen Ruefle-Haley, Vice President of Suncrest Homes in Murrysville, reported that the Craftsman style is very popular, with a contemporary flair. People are mixing colors and materials on the exterior, such as one color for the Board and Batten Siding and a contrasting color for the Lap Siding. “There are columns on the front porch and trim on the outside of the house that gives you the Craftsman look. There is very little brick, mainly stone, with higher pitched roofs and bigger overhangs,” she said.

The Great Outdoors

Due to the pandemic, most people spent an unprecedented amount

of time at home in the last few years. With limited opportunities to travel, homeowners began to view the outdoors as an extension of their homes.

All the builders confirmed that outdoor living spaces are more popular than ever, with people investing in outdoor cooking spaces, firepits and beautiful seating areas.

“Backyards are every bit as gorgeous as the front yards,” said Spagnolo. “We always try to do four-sided architecture; people are putting a lot of money into the backyard and making it as attractive as the front of the house and the two sides,” he said.

Ruefle-Haley said that people are treating their backyards like it is another room. For that reason, she said, front and back porches are popular so that people can work

outside, as are screened in patios and decks with porch roofs.

Despite the notoriously gray days in Pittsburgh, pools are extremely popular. “Almost every client we have met within the last year wants a pool,” added Spagnolo.

Kitchen Trends

The kitchen is still the heart of the home, especially with more people at home these days and taking the time to cook.

The key word in kitchens this year is: large. “I’m seeing people wanting very large islands, like 9-10 feet wide, nice size cooktops, upgraded appliances and big sinks,” said Ruefle-Haley.

“One thing we are seeing is bigger and more well equipped kitchens; people aren’t necessarily eating out as much, and this translates

into spending more time in the kitchen area,” agreed Ben Nicklas, Sales Manager at Nicklas Supply/Splash.

Nicklas added that in terms of finishes, two of the most popular are going to be brushed gold and matte black, and quarter sawn oak is popular for cabinets, as well as painted cabinets. Natural stones like quartz and granite are common choices for islands and countertops, as they are easy to maintain and you don’t have to seal them.

“I’d say backsplashes are also very popular right now. People are putting it in kitchens and are using all different materials, anything from ceramic tiles to natural stones.” And people are choosing water jet backsplashes, which Nicklas said “...uses a water jet to make clean, precise cuts into the stone to make different designs.

Water jet technology can create a beautiful, clean look,” he said.

As for colors, black is very popular, as is white, particularly for kitchen cabinets. Costa said that people are blending in several colors in their kitchens, such as a mixture of lighter cabinets within a stained or blue island. “A lot of kitchens have double cabinets and above it, a second decorative cabinet. What is popular is taking cabinets to the ceiling,” he said.

And the kitchen is truly the center of the home, with some people combining a kitchen, dining room and great room into one big room. “For years, the kitchen was straight across the back of the house; now, the kitchen is in the middle, the dining room is in the back, and the great room is on the side, all open, and all one room,” said Costa.

Another kitchen trend Costa has

seen recently is a smaller, second kitchen off the main kitchen, like a scullery or a catering kitchen. The idea is to keep the main kitchen area neat for parties.

Owner Suites and Master Baths

The first thing to have changed is the terminology: master bedrooms are now called owner suites, and though the placement is not new, they are often on the first floor, giving rise to the other name for them: master downs. Spagnolo has noticed people are leaning toward grand master closets that include a lot of woodwork and detail.

The connecting bathrooms are more spa-like than ever before and are quite spacious. “The bigger the house, the bigger your owner suite bathroom,” said Spagnolo.

“People work from home so they need a retreat,” added Ruefle-Haley.



Everyone pointed to freestanding soaking tubs (also known as a standalone tub) as an extremely popular must-have in the bathroom, some of which include hydrotherapy or built-in aromatherapy options. The shower, though still large and luxurious with rain showers or multiple shower heads, is slightly smaller to accommodate the freestanding tubs. Other features in demand include steam showers, heated towel warmers and heated floors.

In keeping with the spa theme, Nicklas said that more people are choosing higher level finishes throughout the bathroom as well as more exquisite surfaces, like marble, natural stone and handmade tiles.

Floating vanities, those that don't come down to the ground, are also popular.

Spagnolo said that 90% of his clients are installing bidets in their master bathrooms. Nicklas added that people used to have to buy a separate bidet, but now a bidet function can be integrated into the toilet seat.

Extras and Must-Haves

There are a number of miscellaneous add-ons that homeowners are requesting when they draw up the plans for their houses.

For the luxury home buyer, wine cellars are going to be popular, and four-car garages are becoming the norm.

Costa said the two-story entry way is not as popular as a two-story great room. "A great room with a high ceiling is much more important than a foyer being high," he said, adding that people are moving the upstairs steps to the

back of the house or on the side rather than in the front.

Both Spagnolo and Ruefle-Haley said they are putting in a lot of linear fireplaces, which is usually installed within a wall and is aligned with the trend toward contemporary designs. Barn doors are also popular, regardless of the architectural style of the home.

As for flooring, luxury vinyl plank flooring has taken over the market at all price points. "People want it everywhere; it's a low maintenance, high traffic product, and it's in all price-range homes," said Ruefle-Haley.

While home offices are still important, perhaps even more important today with so many remote workers, Costa said that home offices are getting a bit smaller. As more than one person in a household is likely to be



Images and projects by Nicklas Supply / Splash.

working from home, multiple home offices are common, said Ruefle-Haley. But what is really hot right now, she continued, are finished basements, which is also tied in to the pandemic and how much time people are spending at home.

She is also getting requests for morning rooms. “A morning room is an extension of another room with windows. It is bright and might lead to a deck or patio. Clients may have a couch or chair in there; it’s a place they can work or read or relax, a nice calm environment,” she explained.

In addition, mudrooms are still popular, as is the drop-zone, a dedicated area in the house where you can literally drop off your

coats, backpacks, etc. Usually the drop-zone is right off the garage and can contain lockers or desks for keys. “It helps keep the clutter down in the kitchen a little bit,” said Costa.

Some builders are putting in flex spaces, which can be used for virtually anything, such as a playroom or an office.

Two laundry rooms—upstairs with a stackable washer and dryer as well as a first floor laundry—are growing in popularity.

Another pandemic-related trend is an upswing in home gyms.

Technology/Quality of Products

Though it does depend on

their budget, people are using technology to achieve at least some level of a smart home, such as a smart thermostat, the ability to control music in different rooms or outside, cameras, and lighting control, said Costa.

Spagnolo said he is putting in a lot of heated driveways in the higher end homes. “People just want to flick the switch and want that snow to melt right on the concrete,” he said.

Nicklas said that integrated smart technology into kitchen faucets is becoming popular. “Smart technology in the home as a whole is becoming more and more popular, especially in the kitchen and bath. I see that as something



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that will keep evolving, as more products are going to come out," he said.

Technology is in the bathroom, too, with digital temperature controls for the shower and the ability to turn on the shower with your cell phone, said Nicklas.

"My father's generation says 'they don't build it like they used to,'" said Spagnolo, and he said for that, we should be grateful. "The energy efficiency, the technology involved, the engineering of the home, is so advanced. Products just keep coming out to make things better. We build 100% better product today than back in the 1970s. The furnaces were 69-72% energy efficient back then. Now they're

compact and 95-100% efficient. The glass is so much better on windows today than it was years ago," said Spagnolo by way of example.

Trends on the Downswing

What goes up must come down; as certain trends are becoming more prominent; others are fading into the shadows.

For example, whirlpools on decks are losing favor. And dining rooms, which have not been popular for years, are still on the downswing. Ruefle-Haley said that if there is a dining room in the building plans, many people opt to convert that space to a playroom or even another study.

People do not want anything detailed or ornate, said Costa. Instead, simplicity is the buzzword for today: smooth, clean lines.

The adaptations that people have had to make to their living environment because of the pandemic is reflected in today's design and architectural trends. The key is to feel comfortable at home and to be surrounded by what makes you happy. **NH**



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The Convenience of Townhome Living Meets the Amenities of a Single-Family Home

Moon Township's only new luxury townhomes are making a splash in the Pittsburgh region, not only for the community pool to which all homeowners have private access, but also for the other, incredible amenities the property offers. Village at Marketplace is referred to as a "resort-style" community for a reason.

Village at Marketplace is referred to as a “resort-style” community for a reason. The feel of the homes are vacation-like, largely because of the open concept main floor and the option of a bonus covered outdoor living area. There’s access to biking and walking trails which, for buyers with an active lifestyle, is a great timesaver. Lawn service plus mulching is included—another key timesaving factor for folks looking to maintain a low-maintenance lifestyle.

Location, Location, Location

The real estate cliché “location, location, location” is completely applicable in the case of this new townhouse development. The address provides quick access to the airport, to I-79, and to I-376—all major Pittsburgh routes. Homeowners also enjoy a (no exaggeration) 5-minute drive to Robinson Center shopping which includes a retail mall, grocery stores (including a giant Giant Eagle Market District), many restaurants and brewhouses, a movie theater, the region’s only Ikea, and all the popular big box stores.

Brittany Manno, Sales Manager for Heartland Homes, believes that Village at Marketplace is perfect for so many reasons—namely the location, the quick access to amenities, and the school district. She emphasizes the Village’s ideal location for Pittsburgh living, since homeowners gain quick access to the airport and major routes while situated so close to any store or service they may need. They also have the real advantage of residing in a true community, where residents can enjoy trails and green space outdoors and

share great resources such as the pool and clubhouse—all without leaving the neighborhood. Having wooded trails nearby and access to walking and biking trails is special. Says Brittany, “Living here is great because you get both the urban and suburban experience.”

She wants potential residents of this plan to know that they would be investing in a great opportunity and will be in good hands with the process of buying and settling into a new home. Having worked with other companies, she sees firsthand how Heartland Homes focuses very heavily on the client—providing excellent customer service as well as managing and delivering on client expectations.

In terms of energy efficiency, Brittany explains that each design factors into this important priority: “These plans have been individually thought out and in these units, Nest thermostats are included.” The lower a HERS score, the more energy efficient a home is, and a new Heartland Home is in the top of its class for energy efficiency and greater cost savings.

Perspectives from First Time Home Buyers

First time, new home buyers Jignesh and Natasha Patel can vouch for the townhome’s ideal location: “We both are Pittsburgh transplants, and location was the most important factor in choosing our new home. School and work brought us here, and we needed to find a good happy medium with our commutes. Location helped narrow down the area, and so now, neither person has a longer commute than the other.”

Location, price and the option to customize were the biggest reasons they chose Village at Marketplace. Says Natasha, “It checked all the boxes. Being close to the airport is a perk, as we hope to travel more. It will make traveling so much easier. We love being close to the parkway and the Robinson Shopping area.”

As busy professionals, they both talked about how the Village at Marketplace met their needs fully. They enjoyed customizing their new home, appreciated the tier system that Heartland Homes offers, and found that the overall process, which can be daunting, actually turned out to be a smooth buying experience.

Customizing A Townhome: “Your Personal Pinterest Board”

Natasha says, “It was like watching my own Pinterest board come to life. I really enjoyed the customizing process. Even though it’s a large development, and the exteriors look similar, the ability to customize the home made it personal for us. I really liked Heartland Homes’ tier system which made it able to control our spending, and to assess and evaluate where we wanted to splurge. It was really important for us to have that first-floor kitchen/living area. That’s where we are going to be entertaining people. We assume that guests will spend 90% of their time here, and we probably will as well—so it was great to be able to make that space as grand as we wanted”.

They found Stefanie Cope and Randi McGovern—the Heartland Homes’ sales agents they worked with—to be extremely helpful.

PROJECT PROFILE



The couple appreciated how transparent Stefanie and Randi both were, in terms of practicality, use, and the cost of customization. Natasha relates her experience: “As a first-time buyer, I would say that the process itself has been very easy. From the standpoint of expectations—everything from the amounts, to the timeline, to letting us know about any changes—we’ve always been kept in their communication loop. The whole process was streamlined. It didn’t feel as scary as it seemed in the beginning.”

She continues, “Even though we chose a townhome, there is a single-family vibe to our place. Being able to choose what type of flooring, what type of countertops, the color of the cabinets was nice. If we bought a pre-owned home, we wouldn’t have even had the

choice to think about what we wanted. There’s not a part of our home that we customized that we don’t absolutely love, because we had 100% control over it.”

Jignesh too enjoyed the fact that they were able to pick and choose elements, but not having it be a fully-customized design: “We found a really cool balance where I felt we could make some key decisions together about what we wanted in our dream house—without feeling the burden of designing this thing from scratch while working full time or being a full-time student.” The amount of time required to walk through all the details felt just right for the Patels. He adds, “the fact that we chose a project starting literally from the dirt was interesting. From a financial standpoint, it was great to jump in early.”

Jignesh summarized the homebuying process: “The best word I would use to describe it was ‘smooth.’ Both Randi and Stefanie were very straightforward, which kept things simple. Also, they were willing to provide their professional judgment, which was helpful because they have an understanding of how a home can be laid out and how rooms are oriented. It was nice to receive that feedback.”

The Patels will move in this upcoming summer. What do they most look forward to once they move into their new home? “Mainly, we can’t wait to host friends and family when they come to visit,” says the couple. “Accommodating family from out of town and giving them a spot to sleep comfortably will be nice.”

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Interior/Exterior Options

The kitchens built in Village at Marketplace are what many buyers fall in love with. The gourmet kitchens feature oversized islands, granite countertops, built-in stainless steel appliances, plentiful pantry space, hardwood floors, and ample cabinet storage. As mentioned, the main floor remains an open concept plan—ideal for both family living and entertaining friends and family.

Distinctive about the Village at Marketplace's floor plans (available for the Serenade model) is the addition of an extra outdoor living space that extends the main floor entertaining space outside. Adding

an outdoor fireplace to this living space only adds an unexpected wow factor for both residents and guests. Homeowners can easily envision enjoying both their morning coffee and their evening cocktails in this extra outdoor extension area.

Townhome owners also love the flexibility of the lower level, which many consider bonus space that can be transformed into a home office, a home gym, gameroom or home theater. Or, homeowners have the option to convert the lower level into an additional bedroom and bathroom.

Building New in Moon Township

Scott Brillhart, Moon Township's

Assistant Manager and Planning Director, says that Village at Marketplace “brings significant value to the township. It is a new housing product being introduced—the first of its kind here in Moon—of this size, with these various layouts. It’s also a large development, with almost 400 units being added. Integrating walking trails and having a common green space in and around the plan offers a little bit for everyone.”

He explains the origins of the plan: “This site was rezoned to encourage mixed use space, and Marketplace Avenue will serve as ‘Main Street’ on which retail and office space will be



Images by Heartland Homes.

PROJECT PROFILE

offered in close proximity to the residences.” The overall design of the plan highlights its walkability, a feature which modern buyers are prioritizing. Adds Scott, “Moon Township has a lot to offer. We have great parks, and open spaces. We are close to great shopping and anything you might need.”

Scott concludes his thoughts by stating, “The Village at Marketplace has been very welcome, and for a long time. We have wanted to see this particular side of Moon developed for a while now.” He envisions these townhomes as a perfect choice for younger people, empty nesters, new families—anyone really—who wants to maintain a low-maintenance

lifestyle and to live close to all the amenities.

Which One to Choose?

The townhomes are offered in two series: the Mendelssohn and the Serenade. Both models feature 3+ bedrooms, 2.5+ bathrooms, over 1,800 sq. ft. and a 2-car garage. Their starting price hovers in the mid \$300s. All home purchases are accompanied by a 10-year structural warranty which gives residents the peace of mind that older homes simply can't offer.

Primarily the difference between the series is found in square footage and the options for upgrades. Both models contain the same number of rooms,

but the overall size is different. Mendelssohn floor plans start at 1,863 sq. feet, while the Serenade model begins with 2,125 sq. feet.

The additional extras vary within the two models as well. The Mendelssohn offers three options to upgrade. Owners can add a powder room on the lower level, or include a double wall oven to the kitchen, or they can change the layout of the 3rd floor owner's bathroom. The Serenade includes four options to expand. Add to the third-floor owner's bathroom with a Roman shower, or add a study to the lower level. Or, clients can choose to make the outdoor living area bigger, and/or make the kitchen a bit larger with the



PROJECT PROFILE



addition of a wall oven. A finished basement is also possible when choosing the Serenade.

At present, in Phase I, only townhomes are being sold. Current buyers will plan on moving into their new homes this summer and fall. Phase II, happening this summer, will offer 15 “estate lots” which are larger, single-family homes with ample garage space.

For families with children, the Moon Township School District is

highly ranked. It’s a large school district, with five elementary schools (K-4), one middle school (5-8), and one high school (9-12). Moon Township comprises 24.2 square miles and home to roughly 24,000 residents. Robert Morris University and several national corporations also call Moon “home”. Local business headquarters include FedEx Ground, GlaxoSmithKline, Eaton Electrical Group, Nova Chemicals, Inc., Michael Baker Corporation, and Chevron.

The model homes at Village at Marketplace are toured by appointment only, in order for Heartland Homes to provide the best customer experience as possible. They accommodate busy schedules with in-person or virtual appointments as well. Please visit their website to schedule an appointment online or feel free to call 412-533-7366. **NH**

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Family owned-and operated since 1958, Ricciuti Enterprise continues to build on a sturdy foundation of decades in the business.

BUILDER PROFILE

When it comes to quality home builders, experience is paramount. Ricciuti Enterprise has been providing design-build construction services for single family, multi-family and patio homes in the Pennsylvania area for over 60 years. “We have managed the design and construction of hundreds of homes, of many architectural styles, sizes and price ranges over the years,” says Dom Ricciuti, Jr., Vice President of his family-run enterprise.

Headquartered in Plum, the company builds throughout the region, including homes in Allegheny County, Salem and Mount Pleasant Townships and Plum Borough.

As if We Live There

The company’s mission is developing communities, building new homes, additions or remodeling where value and quality come together with lifestyle. “We build projects our customers can be proud of and enjoy their lives in,” Ricciuti says. “We understand that when a customer chooses a homebuilder, they are making a big decision. They are choosing us to be a part of their lives,” he says. “It’s only fair that we give the same back to them.”

The Ricciuti team welcomes the opportunity to get to know each client, explore ideas about their dream home and provide guidance in the design and construction of every home. “Building or remodeling a home is a huge investment. We provide the materials to build a house but the people living there is what makes

it a home,” Ricciuti explains. “We strive to produce a quality product that exceeds our customers’ expectations, on schedule and on budget,” he says, adding they go a step further. “We treat each home as if we were going to be living there.”

And in fact, he does. Ricciuti lives in one of the company’s newer developments, Chavelle Estates, which stems off of one of their earlier developments, Rockland Manor, where his father and partner, Dom Sr. lives. “If you can be a builder and live in one of the communities you’ve built, that

says a lot. We treat our customers like family. Our hope is that they are part of our family when we are done.

A Family Affair

Ricciuti describes the family-owned company as the current version of continuous homebuilding that spans 60 years. “It started with my grandfather in 1958, and continued with my uncles, who were all partners at one time,” says Ricciuti. “Today, my father and I are partners. He’s still involved in the day-to-

day business operations, but his involvement has changed and paved the way for me to successfully move our company forward in the future.”

He describes theirs as a unique father-son partnership that’s based on mutual respect. “We both listen to each other. I am lucky to have a mentor that has such experience to draw from,” he says.

Ricciuti Jr. graduated from the University of Pittsburgh Civil Engineering School with a concentration in construction management. But his interest in the business started long before

“We build projects our customers can be proud of and enjoy their lives in,” Ricciuti says.

then. “I was a kid when I started working for my dad,” he says. “At 13 years old, I started out as a laborer, working in the ditches. My father felt it was important that I understood what it took, and to see firsthand the amount of effort that our partners and subcontractors put in on a daily basis.” Once he had his degree, he didn’t immediately go to work for his father. Instead, he worked for two large commercial building companies before joining his father in 2001.

His hands-on experience as a

BUILDER PROFILE



laborer, paired with an engineering degree and involvement with large commercial contractors makes him a perfect fit with Dom Sr's wealth of knowledge of how the company has been successful for decades. "With my father's mentorship, and my education and passion for building, it makes a unique combination that not many, if any custom builders have."

In addition to the father and son duo, several other family-members are a part of the business. "Pretty much everyone in the company is family, or has been working here long enough to be considered family."

That familial bond extends to its clients too. "The Rucciuti wrap their arms around you and carry you through the entire process," says customer Tim Hanno, whose home was built by the company in 2018. "Dom Sr., well, he makes you feel like you are a part of the family, and Dom Jr. is not only personable, but is out their crossing Ts and dotting Is, making sure that everything runs smoothly." Hanno recognizes that their combined breadth of experience and longevity takes the company to the next level of professionalism. "I would recommend them to anyone," he says.



While the company is rooted by its past, it is laser-focused on the future. "Our past experiences and knowledge give us a better ability to evolve as our industry changes," Ricciuti explains, citing the importance of being on top of all of the latest design trends, code updates and energy efficiency standards."

"In building a home, we need to plan for the future. We are seeing more efficient appliances, the use of solar energy, and provisions for electric cars," he points out. He also notes that, as people transition from a larger home, patio homes and attached homes are increasingly popular. "People moving into the next phase of life are going from homes that don't have the same efficiency as a new development. They are moving into communities that are low to zero maintenance."

Ricciuti adds that when it comes to design



Images of Ricciuti Enterprise products.

BUILDER PROFILE

trends, modern farmhouse is one trend that isn't going anywhere anytime soon. A mix of modern and rustic, this type of home is perfect for those who like clean lines, large windows, and a feeling of openness. One of the biggest trends is a movement away from the traditional two-story home towards a ranch-style with open floor plans. "People want one level, less formal dining rooms and larger eat-in kitchens," he says.

Ricciuti is eager to point out something else that he feels sets his company apart – their active role in the local, state and national Home Builders Associations (HBA). "My father taught me early on that membership in these associations is valuable. But he made it very clear to me the importance of being actively involved." His father served as president of The Builders Association of Metropolitan Pittsburgh (BAMP) in 2002 and was recognized as Builder of Year in both 2000 and 2005. "Following in his footsteps, I am currently on the Executive Board at BAMP and working my way up through various positions," he says. "I also represent BAMP at the state level as Director for the Pennsylvania Builders Association. And the company has been recognized as a 5-time Winner of Housing Excellence Awards by BAMP, our local HBA.

Life with Style

Whether building a single home or an entire neighborhood, Ricciuti focuses not just on high quality materials, but also on standard of living. "We look for lifestyle in all of the projects we are involved in," Ricciuti explains.

Take for example, Totteridge located north of Greensburg. A residential golf community, the development has over five hundred acres of immaculate scenery, including the extraordinary golf course, panoramic views offering natural serenity for its residents. "This lifestyle is very attractive to certain buyers," says Darlene Hunter, vice president and regional new homes manager for Howard Hanna Real Estate, who has a longstanding relationship with the builder.



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Homeowners in The Villages at Totteridge join a friendly neighborhood with a community pool, a well-appointed clubhouse and an exercise room. Totteridge Golf Course is considered the main amenity of the area, and features a new full-service restaurant and bar.

“Lifestyle is a recurring theme for the company,” she continues. “I’ve worked with Ricciuti for a number of years. It doesn’t matter if it’s a million-dollar luxury home or a more affordable one. They always build each home with so much quality and character, and with every buyer’s lifestyle in mind.” Hunter adds.

Chavelle Estates is another Ricciuti neighborhood of homes in Plum that allows homeowners to enjoy a particular lifestyle,

afforded by its proximity to Boyce Park. Miles of hiking trails, skiing, and tennis are just some of the activities the nearby park has to offer. “Chavelle Estates has an assortment of beautiful styles, varying sizes and affordable prices,” Hunter points out.

One of the projects they are particularly excited about is Miramar Landings, the soon-to-be riverfront development in O’Hara Township. The neighborhood will be built on 5 acres right along the Allegheny River and includes 19 attached luxury townhomes, 38 total units. “Talk about lifestyle,” Ricciuti chimes in. “This will have everything the Allegheny River has to offer – boating, kayaking, and just the beautiful scenery there.” A marina with 78 boat slips will be

part of the community, which is expected to be developed starting in the summer of 2022.

With continuing growth, it’s clear that Ricciuti Enterprise’s wealth of experience building homes in the Pittsburgh area is their single biggest asset. However, the company does not rest on past successes. “Building the best today means keeping up with trends in new home designs and the latest materials; it means staying abreast of the constant changes in the home building industry; and it means building each home as though it were our own,” Ricciuti concludes. **NH**



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With more than 35 years of design and building experience, Weaver Homes is the premier home builder and developer of lifestyle communities in the Northern Pittsburgh region. Our goal as a builder is to help make your dream home a reality through allowing you to tailor and expand upon our floor plans to suit your unique needs and desires. By working with only the best professional contractors, we offer the quality, integrity, service, attention to details, craftsmanship, and value you deserve in your forever home. Family-owned and operated, we take a very hands-on approach to our construction process. Building a truly personalized home is one of the most emotional experiences you will ever have, and we take that to heart. We think of our homeowners as family; we believe it's impossible to build someone their dream home without truly getting to know who they are as individuals, as a family member.



Phillip Wentzel Custom Homes

109 Zeta Drive, Pittsburgh, PA 15238
 T: 412-406-8469
 phillipwentzel.com
 Dante Fusaro
 dante.fusaro@pwcampbell.com

Builders all sounding the same? If they all sound the same, maybe they build the same too. You've worked too hard to settle for status quo. If you are looking for an experience unsurpassed by the others, a truly one-of-a-kind home that matches your one-of-a-kind family and lifestyle, then choose Phillip Wentzel. Our quality craftsmanship, strict attention to detail, and strong commitment to deadlines are shadowed only by our dedicated, experienced team of professionals. You've worked hard to be the best, now it's time to have the best. Phillip Wentzel.



Suncrest Homes, Inc.

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

Suncrest Homes is a boutique home builder, proudly building Custom and Semi-Custom Homes for 35 years. Suncrest has always been on the leading edge of new and innovative building concepts and designs. Whether open floor plans, carriage homes, Craftsman style homes or traditional living, you can be assured your dreams will be fulfilled by our team of experienced trend setting professionals. Housing Excellence Award winner and members of NAHB, PBA and BAMP. Suncrest Homes builds communities in Westmoreland County and Eastern Allegheny County.

RESIDENTIAL NEW CONSTRUCTION

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

S P O N S O R E D B Y



City of Pittsburgh - 51
Allegheny County - 51
Beaver County - 53
Butler County - 53
Washington County - 54
Westmoreland County - 54

CITY OF PITTSBURGH

Burrows Street Townhomes

Oakland
Townhomes
Priced from: \$599,000
School district: City of Pittsburgh
Agency: Coldwell Banker Realty
412-363-4000
burrowsth.com

Industrial Commons

Lawrenceville
Condominiums
Priced from: \$299,000
School district: City of Pittsburgh
Agency: Howard Hanna Real Estate Services
724-737-4481
newhomes.howardhanna.com

Summerset at Frick Park

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

ALLEGHENY COUNTY

Aiken Landings

Robinson Township
Luxury Patio Homes
Priced from: \$400,000
School District: Montour
Agency: Scarmazzi Homes
724-223-1844
scarmazzihomes.com

Allman Acres

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

The Bliss

Franklin Park
Single-family homes
School district: North Allegheny
Agency: Howard Hanna Real Estate
Services
724-316-8556
newhomes.howardhanna.com

Bonnie Dell Acres

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

Brookfield

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

The Cascades

O'Hara Township
School district: Fox Chapel
Agency: Howard Hanna Real Estate
Services
412-963-6300
newhomes.howardhanna.com

Castors' Farm

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

Chamberlin Ridge

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

Chapel Harbor at the Water

Fox Chapel
Single-family luxury homes
Priced from: Mid \$800,000
School district: Fox Chapel
Agency: Costa Homebuilders
412-384-8170
costahomebuilders.com

Chapel Harbor Townhomes

Fox Chapel
Townhomes
Priced from: Low \$700,000
School district: Fox Chapel
Agency: Costa Homebuilders
412-384-8170
costahomebuilders.com

Copper Creek

West Deer Township
Patio homes
Priced from: \$339,900
School district: Hampton
Agency: Howard Hanna Real Estate
Services
724-449-9900
newhomes.howardhanna.com

Deerfield Ridge

South Fayette Township
Custom Single Family Homes
\$500,000 and up
South Fayette
Paragon Homes
412 787 8807
www.VisitParagonHomes.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
newhomes.howardhanna.com

Estates of Lion Ridge

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

Fair Acres

Upper St. Clair
Custom single-family homes
Prices from: Lots \$750,000
School District: Upper St. Clair
Agency: Berkshire Hathaway
HomeServices
412-833-7700
thepreferredrealty.com

Falconhurst Forest

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

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
thepreferredd Realty.com

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
newhomes.howardhanna.com

Freeport Greene

Marshall Township
Townhomes
Priced from: High \$400's
School district: North Allegheny
Agency: Infinity Custom Homes
724-553-1008
Buildinfinityhomes.com

Hastings

South Fayette Township
Single-family, first-floor carriage & townhomes
Priced from: \$300's
School district: South Fayette
Agency: Charter Homes & Neighborhoods
LifeAtHastings.com

Hidden Grove

O'Hara Township
Single-family homes
Priced from: Low \$500,000's
School district: Fox Chapel
Agency: Pitell Homes
412-364-9411
PitellHomes.com

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: Mid \$700,000
School district: West Jefferson Hills
Agency: Costa Homebuilders
412-384-8170
costahomebuilders.com

LaFayette Meadow

South Fayette Township
Priced from: Mid \$400s
School district: South Fayette
Agency: Ryan Homes
412-275-4465
ryanhomes.com

Lake MacLeod

Pine Township, Gibsonia
Custom Homes-Only 2 Developer
Lots Left
Price from \$1,000,000
School District: Pine-Richland
Agency: Coldwell Banker Realty
412-487-0500

Laurel Grove

Pine Township
Single-family homes
Priced from: High \$700's
School district: Pine-Richland
Agency: Infinity Custom Homes
724-553-1008
Buildinfinityhomes.com

Laurel Grove

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

Laurel Grove

Pine Township
Priced from: Mid \$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
newhomes.howardhanna.com

Maplecrest

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

The Meadows at Hampton

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

Miramar Landings

O'Hara Township
Luxury townhomes
School district: Fox Chapel
Agency: Howard Hanna Real Estate Services
412-427-0654
newhomes.howardhanna.com

Parkwood Pointe

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

Private Acreage

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

The Rivers Edge at Oakmont

Oakmont
Single-family, duplexes, condominiums and apartments
Starting at: High \$900,000's
School district: Riverview
Agency: Howard Hanna Real Estate Services
412-427-0654
newhomes.howardhanna.com

Rolling Hills

Moon Township Townhomes
Priced from: \$300s
School district: Moon Area
Agency: Dan Ryan Builders
412-218-2384
danryanbuilders.com

Settlers Pointe

Collier Township
Single-family homes
Priced from: \$600,000
School district: Chartiers Valley
Agency: Howard Hanna Real Estate Services
724-941-8800
newhomes.howardhanna.com

Sewickley Crossing Townhomes

Ohio Township
Priced from: Mid \$300s
Agency: Ryan Homes
412-275-4465
ryanhomes.com

Shadwell Estate

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

Siena at St. Clair

Upper St. Clair
Townhomes
Priced from: \$729,900
School district: Upper St. Clair
Agency: Howard Hanna Real Estate Services
724-833-3600
newhomes.howardhanna.com

Summit Station

South Park
Single family and townhomes
Priced from: Upper \$200s
Agency: Ryan Homes
412-275-4465
ryanhomes.com

Sunrise Junction

Collier Township
Priced from: Low \$400's
Agency: Ryan Homes
412-275-4465
ryanhomes.com

Trinity Place

Pine Township
Single-family homes
School district: Pine Richland
Agency: Howard Hanna Real Estate Services
412-855-2161
newhomes.howardhanna.com

Venango Trails

Marshall Township
Single-family homes
Priced from: mid \$850,000
School district: North Allegheny
Agency: Howard Hanna Real Estate Services
724-772-8822
newhomes.howardhanna.com

The Villages at Marketplace

Moon Township
Townhomes
Priced from: Mid \$300's
School district: Moon Area
Agency: Heartland Homes
412-275-4465
HeartlandLuxuryHomes.com

Villas at South Park

South Park
Single Family Homes
Priced from: Upper \$300s
School district: South Park
Agency: Dan Ryan Builders
412-218-2384
danryanbuilders.com

Villas of South Park

South Park Township
Luxury Patio Homes
Priced from: \$300,000
School district: South Park
Agency: Scarmazzi Homes
724-223-1844
Scarmazzihomes.com

Walnut Court

McCandless Township
Townhomes
Priced from: Mid \$400,000's
School district: North Allegheny
Agency: Howard Hanna
Real Estate Services
724-772-8822
newhomes.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
thepreferredd Realty.com

Woodwind of Hampton

Hampton Township
Single Family Homes
Priced from \$750,000 including lot
School District: Hampton
Agency: Coldwell Banker Realty
412-487-0500

BEAVER COUNTY

Chippewa Trails

Chippewa
Ranch style homes and Townhomes
Priced from: Mid \$200's
School district: Blackhawk
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Deerfield Preserve

Beaver
Single Family Homes
Priced from: Upper \$300s
School district: Beaver Area
Agency: Dan Ryan Builders
412-218-2384
danryanbuilders.com

Evergreen Heights

Brighton Township
Patio Homes
Priced from: high \$399,900
Agency: Howard Hanna Real Estate
Services
412-551-1161
newhomes.howardhanna.com

Goldenrod Meadows

North Sewickley Township
Single-family homes
Priced from: \$400,000
School district: Riverside
Agency: Howard Hanna Real Estate
Services
724-775-5700
newhomes.howardhanna.com

Pinehurst Village

Ohioville
First floor living villas
Priced from: \$345,000
School district: Beaver
Agency: Howard Hanna Real Estate
Services
724-775-5700
newhomes.howardhanna.com

Seven Oaks

Ohioville
Single-family homes
Priced from: \$500,000
School district: Western Beaver
Agency: Howard Hanna Real Estate
Services
724-775-5700
newhomes.howardhanna.com

Villas of Economy

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

BUTLER COUNTY

Arden Wood

Harmony
Ranch style and single family homes
Priced from: Upper \$200's
School district: Seneca Valley
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Blackthorne Estates

Penn Township
Priced from: Upper \$400's
School district: Penn Trafford
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Townhomes at Blackthorne Estates

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

Brookhaven

Mars
Single-family homes
Priced from: Upper \$500'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
thepreferredd Realty.com

Cypress Fields

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

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
newhomes.howardhanna.com

Enclave at Highpointe

Seven Fields
Town homes
Priced from: Low \$500's
School district: Seneca Valley
Agency: Infinity Custom Homes
724-553-1008
Buildinfinityhomes.com

Forest Edge

Cranberry Township
Single-family homes
Priced from: Mid \$800's
School District: Seneca Valley
Agency: Infinity Custom Homes
724-553-1008
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: Mid \$600's
School district: Mars
Agency: Heartland Homes
412-275-4465
HeartlandLuxuryHomes.com

Heritage Crossings

Sarver
Patio homes
Priced from: \$390's
School district: Freedom Area
Agency: Weaver Homes
412-609-5261
weaverhomes..com

Hickory Glen

Adams Township
Single-family homes
Priced from: \$650's
School district: Mars
Agency: Weaver Homes
412-609-5261
weaverhomes.com/hickory-glen

Hidden Springs

Connoquenessing Borough
Priced from \$400,000
Agency: Berkshire Hathaway
HomeServices
724-776-9705
thepreferredd Realty.com

John Quincy Adams

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

Laurel Pointe

Cranberry Township
Single-family homes
Priced from: High \$700's
Low Maintenance Homes
Priced from: Low \$700's
School district: Seneca Valley
Agency: Infinity Custom Homes
724-553-1008
Buildinfinityhomes.com

Meadow Point

Mars Township
Single-family homes
Priced from: Mid \$800's
School district: Mars Area
Agency: Infinity Custom Homes
724-553-1008
Buildinfinityhomes.com

Meeder

Cranberry Township
Single-family homes, first-floor
carriage and townhomes
Priced from: \$400,000
School district: Seneca Valley
Agency: Charter Homes &
Neighborhoods
800-325-3030
lifeatmeeder.com

Meredith Glenn Estates

Adams Township
Priced from: \$800,000
School District: Mars Area
Kim Maier
Cranberry Regional
724-776-3686

Park Place

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

Plantation at Saxonburg

Saxonburg
Quad-patio homes
Priced from: Low \$300's
School district: South Butler
Agency: Pitell Homes
412-364-9411
PitellHomes.com

Shelton Place

Evans City
Quad Patio Homes
Priced from: Low \$300's
School district: Butler
Agency: Pitell Homes
412-364-9411
PitellHomes.com

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/Pine Township
Single-family homes
Priced from: \$650's
School district: Mars and Pine Richland
Agency: Weaver Homes
412-609-5261
weaverhomes.com

The Villas at Forest Oaks

Butler
Patio homes
Priced from: \$360's
School district: Butler
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
thepreferredd Realty.com

Whitetail Meadows Townhomes

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

Woodland Trace

Adams Township
Custom single-family homes
Priced from: \$750,000
School District: Mars Area
Agency: Berkshire Hathaway
HomeServices
724-776-3686
thepreferredd Realty.com

WASHINGTON COUNTY

Alto Piano

Cecil Township
Single-family homes
Priced from: \$800,000
School district: Canon-McMillan
Agency: Howard Hanna Real Estate
Services
724-417-1772
newhomes.howardhanna.com

Anthony Farms

Peters Township
Single-family homes
Agency: Howard Hanna Real Estate
Services
724-941-8800
newhomes.howardhanna.com

Arabian Meadows

Chartiers Township
Luxury Patio Homes
Unique 1 acre estate homesites
available now!
School district: Chartiers Houston
Agency: Scarmazzi Homes
724-223-1844
www.scarmazzihomes.com

Belmont Park

Chartiers Township
Luxury Patio Homes
Pricing coming soon!
School district: Chartiers Houston
Agency: Scarmazzi Homes
724-223-1844
Scarmazzihomes.com

Brookwood Brownstones

Peters Township
Townhomes
Priced from: Upper \$300's
School district: Peters Township
Agency: Infinity Custom Homes
724-553-1008
Buildinfinityhomes.com

Cherry Valley Estates

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

Fieldstone

Peters Township
Custom homes
Priced from: \$600,000-\$800,000
School district: Peters Township
Agency: Keller Williams Agency
thekarenmarshallgroup@gmail.com
724-941-9400 X126

Greenwood Village

Canonsburg
Townhomes
Priced from: Mid \$300's
School District: Canon McMillan
Agency: Ryan Homes
412-275-4465
ryanhomes.com

Highland Village

Union Township
Luxury Patio Homes
Pricing coming soon!
School district: Ringgold
Agency: Scarmazzi Homes
724-223-1844
Scarmazzihomes.com

Juniper Woods

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

Justabout Farms

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

Laurel Landing

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

Majestic Pointe

Smith Township
Single Family Homes
Priced from \$290,000 – \$450,000
School District: Burgettstown
Agency: Coldwell Banker Realty
412-264-8300

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
thepreferredd Realty.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
newhomes.howardhanna.com

Parkside Meadows

Collier Township
Priced from: \$500,000 and up
School district: Chartiers Valley
Agency: Paragon Homes
412-787-8807
www.VisitParagonHomes.com

Piatt Estates

Houston
Single-family luxury homes
Priced from: \$700,000
School district: Chartiers-Houston
Agency: Costa Homebuilders
412-384-8170
Costahomebuilders.com

Sherwood Pond

Peters Township
Priced from: \$422,900
School District: Peters Township
Agency: Berkshire Hathaway
HomeServices
412-536-4040
thepreferredd Realty.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: \$550,000
School district: Trinity
Agency: MK Homes
724-206-9741
www.buildmkhomes.com

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
newhomes.howardhanna.com

The Acres

Murrysville
Single-family homes
Priced from: To come
School district: Franklin Regional
Agency: Howard Hanna Real Estate
Services
412-417-1772
howardhanna.com

Allegheny Woodlands

Allegheny Township
Custom single-family
and Detached patios
Priced from: \$400,000
School district: Kiski Area
Agency: Howard Hanna Real Estate
Services
724-941-8800
newhomes.howardhanna.com

Bella Molise

Murrysville
Single-family luxury homes
Priced from: \$800,000
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

Broadview Estates

Hempfield Township
Single Family Homes
Priced From: \$300s
School District: Hempfield Area
Agency: Dan Ryan Builders
412-218-2384
danryanbuilders.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 Realty
724-864-2121
liveatcherrywood.com

Clifton Vista

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

Foxfield Knoll

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R.A. Snoznik Construction, Inc.
www.rasnoznikcustomhomes.com

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

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Villas
Pricing Coming Soon!
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Agency: Dan Ryan Builders
412-218-2384
danryanbuilders.com

Hillstone Village

Murrysville
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School district: Franklin Regional
Agency: KACIN
724-327-6694
www.KACIN.com

The Legends

North Huntingdon
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Agency: Scalise Real Estate Inc. 724-864-5500
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Agency: Berkshire Hathaway HomeServices
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Agency: Howard Hanna Real Estate Services
412-417-1772
newhomes.howardhanna.com

The Village on Kistler Ridge

Penn Township
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Villages at Totteridge/ Banbury

Salem Township
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Agency: Ryan Homes
412-275-4465
Ryanhomes.com

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Irwin
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reneebrain29@gmail.com

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Agency: Costa Homebuilders
412-384-8170
Costahomebuilders.com

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Murrysville
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Agency: Howard Hanna Real Estate Services
724-327-5161
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NEWHOMEVOICES

Handing Over the Keys

Common-Interest Communities and the Transfer of Management from the Developer to the Homeowners

EDWARD PHILLIPS, ESQ.

Constructing a new home in a planned community is a dream come true for many homeowners. The planned community form of ownership and property management offers many benefits, which can include governance of the aesthetics of the community, and home ownership with fewer maintenance obligations. The first-lot buyers in a planned community have more design and location options, making it attractive to become a unit owner early in the development process.

An important time for condominiums and planned communities occurs during the “transition.” This is the time that begins when the developer (who is also the declarant) sells the first unit, and ends when the developer turns over control to the unit owners. This period of transition may last several years. It is the first purchasers of lots or units that are likely to be the ones involved in the first steps of the transition from the developer to the homeowners.

Condominiums, planned communities, and other common-interest communities in Pennsylvania are subject to a robust statutory framework regarding their formation and management.¹ These laws contemplate a gradual transition of control that passes from the developer to the homeowners. This gradual transition is in place to provide the developer with authority to complete the project while involving new homeowners and educating them in the formalities of managing the affairs of the community through an executive board of the homeowners’ association.

Under the UPCA and the UCA, there are two important mileposts during the transition: first, when 25% of the units are conveyed from the developer to unit owners and, second, when 50% of the units are conveyed from the developer

to unit owners. Specifically, no later than 60 days after 25% of the units are sold, no less than 25% of the members of the executive board shall be elected by unit owners other than the declarant/developer. No later than 60 days after 50% of the units are sold, no less than 33% (UPCA) or 33 1/3% (UCA) of the members of the executive board shall be elected by unit owners other than the declarant/developer. (68 Pa.C.S. §§ 3303(d) & 5303(d)).

During the transition, the developer appoints executive board members who serve a dual role—to represent the developer’s interests in completing the development while also acting as fiduciaries of the unit owners. As fiduciaries, the developer-appointed representatives must act, in good faith, in the best interests of the homeowners. It is possible that the interests of the unit owners might conflict with the developer’s interests. While unit owners can take comfort in knowing that the developer-appointed members have a fiduciary duty to the unit owners, developers must also remain mindful of how their and their representatives’ fiduciary duty may affect decisions made during the transition.

Consider the following hypothetical: George purchased a lot in a planned community called Greenacre I. Greenacre I was to have a landscaped common area. Greenacre I was next to another planned community development called Greenacre II. Both Greenacre I and Greenacre II were being constructed by the same developer. When George purchased his unit, 25% of the units had been sold and the board was controlled by the developer-appointed members.

During the time the developer controlled the executive board, the developer wanted to build a stormwater drainage system on a portion of Greenacre I’s common

area for the benefit of Greenacre II. The developer also entered into a long-term maintenance contract with the developer’s affiliated landscaping company, even though another lawncare company offered to perform the same work for a slightly lower cost.

George has some legitimate concerns about the developer’s plans and actions. Each of George’s concerns touch upon the developer-appointed board members’ fiduciary duty and/or the provisions of the UPCA.

For example, entering into the long-term contract with the lawncare company would likely not, without more, be a significant concern for the unit owners where the developer-appointed members of the board engaged a known company at a slightly higher cost. Accordingly, George would likely find it impractical to allege a breach of fiduciary duty through bad faith, improper management, or a conflict of interest. Fortunately for George, once the board is controlled by the unit owners, the UPCA protects the board from long-term contracts—like the lawncare contract at issue—that were entered into during the transition. The UPCA allows for certain contracts to be terminated without penalty by the association upon 90 days’ notice to the other party. (68 Pa.C.S. § 5305). Therefore, if the unit owners are not satisfied with the lawncare company, the board, once it is controlled by the unit owners, can terminate the contract and engage another company.

The stormwater system poses a more serious concern regarding the fiduciary duty of the developer and the board members it appointed. Installing the stormwater drainage system might seem permissible at first glance because both Greenacre I and Greenacre II are effectively controlled by the same developer. It

[1] See, e.g., the Pennsylvania Uniform Planned Community Act (UPCA) at 68 Pa.C.S. § 5101, et seq., and the Pennsylvania Uniform Condominium Act (UCA) at 68 Pa.C.S. § 3101, et seq.

may be that the declaration and other documents provided to prospective lot purchasers in Greenacre I contemplate its future construction, and thus the lot purchasers were on notice before they purchased their lots that the planned community would be subject to the stormwater drainage system. If not, and even if the developer properly amends the declaration and records the easement, the developer's plans raise questions regarding the fiduciary duty the developer owes to lot purchasers. Simply put, the developer-appointed members owe a fiduciary duty to the homeowners in Greenacre I, not Greenacre II. As a result, it would be improper to permit the construction of the stormwater drainage system without protecting the interests of Greenacre I's homeowners, such as confirming the Greenacre I Declaration permits its construction, and adequately compensating Greenacre I for the necessary easement or constructing the stormwater system in another

location that does not affect Greenacre I. Even with these obligations in place, conveyances of common areas are given additional protection under the UPCA by requiring, among other things, the agreement of at least 80% of the voters. (68 Pa.C.S. § 5318).

In these examples, it is clear that Pennsylvania law has protections in place for homeowners during the transition period. Although tensions may arise during the transition period, the law in Pennsylvania is aimed toward facilitating the future success and stability of planned communities and condominiums.

Eventually, assuming successful development of the planned community or condominium, the homeowners will be the only ones with control of the board. Under the UPCA, this generally occurs as soon as (i) 60 days after the developer has conveyed 75% of the units to owners; (ii) two years after the developer has

ceased to offer units for sale; or (iii) two years after development right to add new units was last exercised by the developer. Under the UCA, this generally occurs no later than 180 days after conveyance of 75% of the units to owners other than the declarant. Shortly after the transfer of control has occurred, both the UPCA and UCA require the developer to deliver a number of financial and other documents to the homeowners' association that are required to properly manage the board. (68 Pa.C.S. §§ 5320 & 5320). Ninety days after control is turned over to the unit owners, both the UPCA and UCA also require a financial audit. Because of this structured transition framework, the homeowners should be well positioned to manage the board and ensure the future success of their planned community.

Edward Phillips is an attorney in the Pittsburgh office of Law Firm Babst Calland. Edward's practice focuses on commercial litigation.

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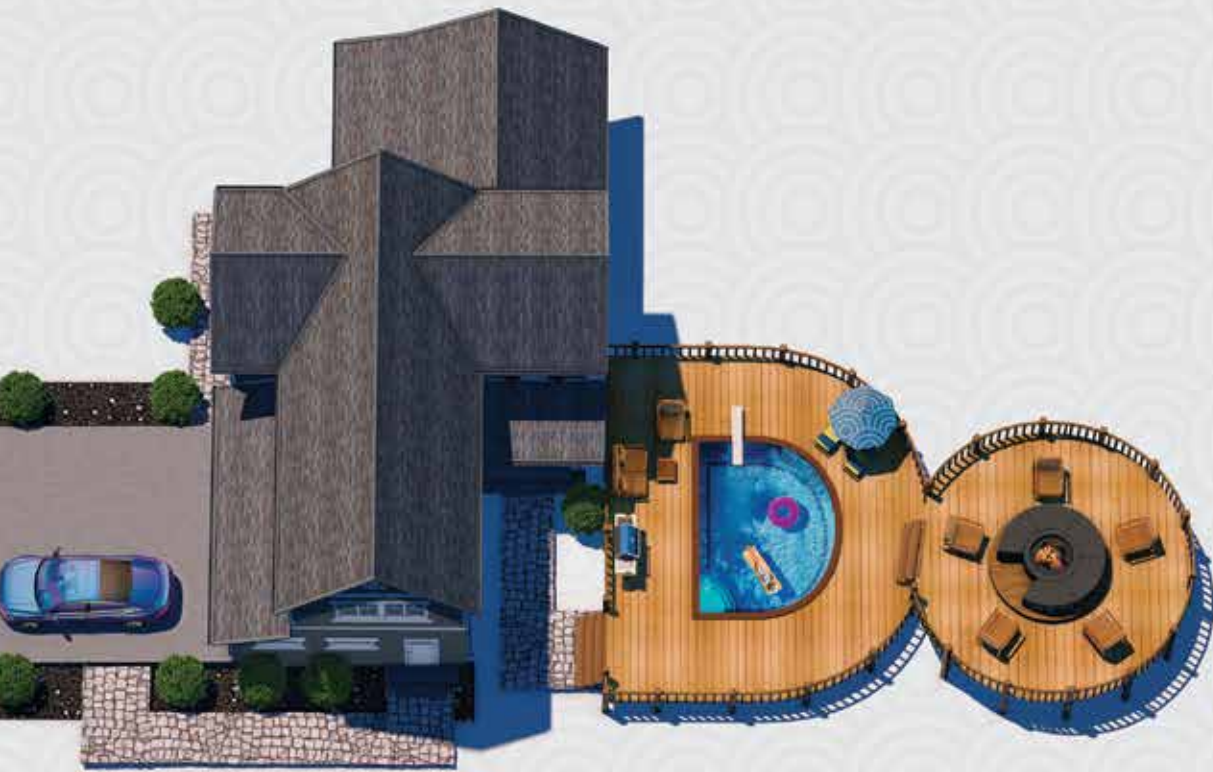
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