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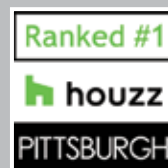
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**About the Cover:**

On the banks of the Allegheny River in the Borough of Oakmont, The River's Edge of Oakmont. An upscale housing project offering an appealing lifestyle. Image supplied by Ashley Riggs from Brooks and Blair Homes.

Market Trends and Single-Family Development

Economic activity in Pittsburgh continued to follow the post-pandemic trends during the first quarter of 2023, according to the Pennsylvania Economy League. Among their report: Pittsburgh's workforce declined but at a slower rate than the national rate; unemployment fell by more in Pittsburgh than in the state or the U.S.; job growth in Pittsburgh was slower than the U.S. rate but about double its long-term average.

Regional employers added nearly 22,700 jobs compared to the previous year, an increase of 2.0 percent. That lagged the 2.7 percent increase nationwide. Unemployment in Pittsburgh fell to 3.9 percent in March. Pittsburgh's civilian workforce continued to decline, likely a key factor in the lower rate of job growth, but at a rate (0.1 percent) that was considerably slower than the 3.8 percent decline nationwide. The slower rate of labor force decline is an indication that Pittsburgh's demographic disadvantage may be ending, either through an increase in attracting working-age adults or a decrease in the number of Baby Boomers retiring.

The erosion of the labor force in Pittsburgh has limited opportunities for businesses to grow. That really shows up in the comparison of the job recovery compared to March 2019 for the Pittsburgh region and the U.S. While employers nationwide are now employing 103.4 percent of the workforce of March 2019, Pittsburgh is still behind full recovery at 97.9 percent.

Regional housing starts continued to be lower than a year earlier. New construction of residential units in Greater Pittsburgh declined by 11.2 percent year-over-year during the first six months of 2023 according to the Pittsburgh Homebuilding Report. Based upon building permits issued through June starts, construction of single-family homes fell by 226 to 1,310 units, a decline of 14.7 percent.

Higher mortgage rates and construction challenges have slowed development of new single-family units. The inventory of existing homes for sale also continues to decline. However, new household formations continue to increase at the same rate, primarily owing to the strong job market and favorable demographics; a growing demand for shelter is exceeding the available supply. That has driven construction of apartments to 50-year high levels nationally and keeping occupancy and demand for new construction high in Pittsburgh.

Those market trends are driving the Pittsburgh multi-family market. While permits for single-family construction continue to lag, apartment development has picked up again.

This issue of NEW HOME discusses the problem of new construction affordability. Perhaps this problem is not yet a crisis, but it is on its way unless a change in trends occur!

All the Best!

Kevin J. Gordon

The Problem of New Construction Affordability

It's America. It's 2023.

Everything is a crisis, or so it seems. Our media, social and otherwise, have conditioned us Americans to click and react to news by exaggerating the significance of many insignificant stories. The downside of that media environment is that we can overlook a real crisis when it occurs. Perhaps the problem of housing affordability is not yet a crisis, but it is on its way toward crisis unless a change in trend occurs.





Most homeowners do not view above-average price appreciation as a problem. Their investment – often the single biggest investment they will make – pays off when prices go up. If prices go up faster than normal, the investment is doing better than normal. That thinking fades when the homeowner starts to think about moving to a bigger home. Selling your home for 20 percent or 50 percent more than you paid for it feels like a good thing, until you find that the home you want to buy went up just as much, or more.

For people who want to buy a home for the first time, unusually high appreciation is a barrier to purchasing that keeps getting higher. Over the past few years, as inflation ratcheted up and the inventory of homes for sale plummeted to record low levels, the price of homes surged at double-digit rates. That prevented many renters who had saved to buy a home from doing so.

When the Federal Reserve Bank began aggressively raising interest rates to combat higher inflation in March 2022, it was a double whammy for many would-be buyers and sellers. The additional borrowing costs of mortgages that were two or three percentage points higher than a year earlier became another barrier to purchasing. For existing homeowners interested in selling, the thought of trading a three percent mortgage for one that was double that rate was chilling.

THE PROBLEM OF

As jarring as the home price inflation and rising mortgage rates were, the problem of affordability in the U.S. housing market began well before the COVID-19 pandemic that drove inflation and interest rates up. The demand for home ownership has outstripped the supply of existing homes for sale for nearly a decade. New construction slumped following the Great Recession, which led to a decade of underbuilding. If the pandemic had not happened, prices would likely be lower than they are today, but it is unlikely that many more buyers would be able to afford a home.

The solutions to the problem are pretty obvious, and also quite difficult to achieve. As is often the case, the government can be part of the solution, but mainly if it pulls back and allows the marketplace to

work. Homebuilders are champing at the bit to build more houses, which would relieve the supply problem. However, there are not enough lots, nor enough workers, to make that happen. People are working hard to make home ownership more affordable, but it is going to take time for the solutions to be effective. That is not necessarily a bad thing in the long run. A deep recession or black swan event could send home prices plummeting, as they did in 2008-2009. That would be disastrous for the economy, which would mean fewer people could afford to buy a home. The current market difficulties will pass in time, but that is little consolation for today's buyer.

The Origins of the Problem

There is no single cause for the affordability problem in the U.S.

housing market, but many of the conditions that have pushed home prices out of reach are legacies of the housing bubble of the mid-2000s and the financial crisis that followed.

In the immediate aftermath of the financial crisis, lending froze, and banks failed. The appetite for residential mortgage lending declined and millions of borrowers found themselves underwater. Nearly four million homes were foreclosed upon between 2007 and 2010. The market needed time to recalibrate, and buyers needed to deleverage. The shock to the financial system resulted in regulations under the Dodd-Frank Act that made it harder to offer and accept a mortgage for a while. That chilled the housing market until 2014.

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The lingering legacy of those regulations has been on residential development. 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 late 2010s, there were not enough lots to meet it.

It took less than a decade to go from a 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.

There are also more recent events that have raised anxieties and produced tighter credit conditions. Beginning with the Silicon Valley Bank collapse in March 2023, several large banks failed in the past few months as a result of mismanaging the risk of rising interest rates. These banks found themselves in a self-fulfilling liquidity crisis, one where depositors fled after fearing that the bank did not have enough liquid assets to cover deposits. While these failures have not led to a systemic collapse like

occurred in 2008, two responses to the crisis have further damaged residential lending.

First, systemic fears have inspired a flight from depositors. More than \$1 trillion has moved from regional bank balance sheets to one of the national banks or major money market funds. That weakens the level of asset that banks hold in reserve against loan defaults, which, in turn, reduces the number of loans regional banks can make. Second, in response to the potential crisis the federal banking oversight system required banks to increase their reserve levels and decrease their exposure to real estate. The result is that far fewer dollars are available for residential development.

“Banks are tight right now. I spoke to my banker yesterday and he told me that all banks are tightening up

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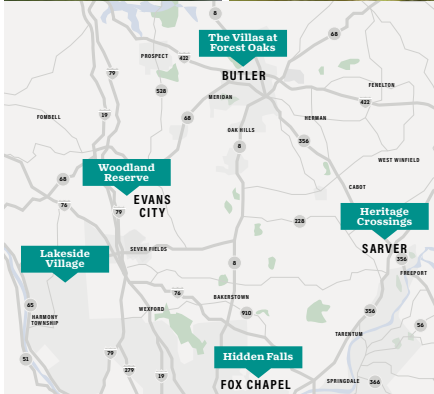
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for commercial loans and residential development," reports Jeff Costa, founder of Costa Homebuilders. "My bank is not taking on new customers right now. For commercial projects they are only going to serve existing customers."

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.

"I wish I were more optimistic. I think the challenge with the existing home market is that there is not one lever to pull that could take care of everything. It's a combination of several factors," says Howard "Hoby" Hanna IV, CEO of Howard Hanna Real Estate. "When you look at our population base, the Baby Boomer cohort is still such a big group and are behaving differently from previous generations. Today's 75-year-old isn't the 75-year-old of 40 years ago. They are more active and are willing to maintain their family house. Even those that are interested in downsizing are finding that there is little product to move into."

Hanna points to the impact of the pandemic and its aftermath as additional factors, noting that demand for more space during the pandemic pushed homeowners

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and renters who may have been planning to move up in 2022 or 2023 to accelerate those plans, especially in light of the low interest rate environment at the time. He also notes that the low rates are a disincentive for many existing homeowners who do not want to give up record-low mortgage payments.

Low mortgage rates are acting as “golden handcuffs” for a majority of U.S. homeowners. According to the Mortgage Bankers Association (MBA), 82.4 percent of current mortgages are below five percent, and 62 percent are below four percent. Mike Henry, senior vice president of residential lending for Dollar Bank, observed that the closer mortgage rates got to six percent in 2022, there were fewer sellers. As you might imagine, refinancing has nearly vanished, and mortgage activity is slow.

“We have the highest number of pre-approvals of people looking for houses that we have ever had, but it's more than double what we have in the pipeline of loans for people who have purchased a home,” says Henry.

“According to figures from the MBA, mortgage originations in the first half of 2023 were down 42 percent from the first half of 2022 and 63 percent compared to the same period in 2021. By comparison, FNB is a bit of an outlier, with relatively flat origination volume to date,” says Joseph Cartellone, First National Bank's (FNB) director of mortgage services. “FNB is less reliant on refinance activity. One reason our demand isn't experiencing such a sharp decline is because our focus is largely on purchase, new

construction mortgages and home equity production.”

The impact of the financing turmoil has been devastating on new construction. According to the National Association of Homebuilders (NAHB), the effect of the multi-year, double-digit price appreciation priced 69 percent of Americans out of purchasing a home at the median price point in 2022. According to the National Association of Realtors (NAR), new homes sold at a rate that was 16.4 percent lower in 2022 than in 2021. New single-family construction were off more than 10 percent. In metropolitan Pittsburgh, new single-family permits were off 18.6 percent to 3,471 in 2022 and have fallen by 14.7 percent year-over-year in the first six months of 2023.

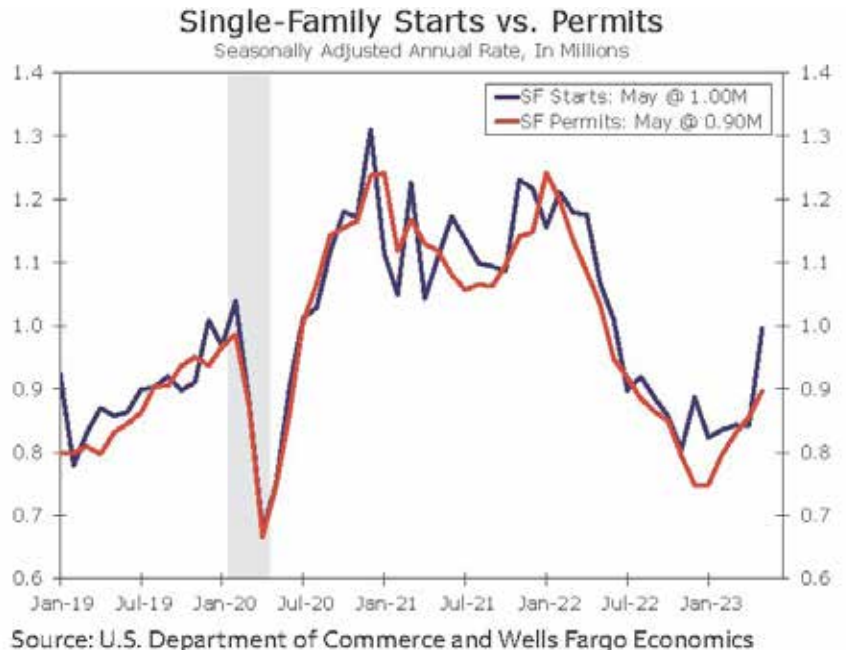
More challenging financing conditions have put a dent in the housing market but have been less of a drag on new construction than other factors. Home builders have been dealing with a double whammy of their own since the

pandemic. A combination of fewer workers and an unreliable supply chain added about 25 percent to the cost of construction from 2020 to 2021, and from 2021 to 2022.

“In our market – the size home we build and the quality of materials we use – we couldn't build a house that sold for under \$500,000, even if the land was free. And the land isn't free,” says Costa.

Costa notes that the big swings in material costs have increased the risk of doing business. Spikes in lumber, plywood, paint, and fuel prices happened throughout the past three years, sometimes leaving homebuilders with contracts made when costs were 10 percent or 15 percent lower than when the builders later purchased them. New construction prices lagged some of those early spikes but have since gone higher.

Mark Heinauer, the founder of Barrington homes, says he has been forced to look at his business in a different way than he would





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have expected just two years ago. Barrington Homes primarily builds custom homes that are priced above \$1 million dollars. Its buyers frequently have the wherewithal to pay cash or otherwise mitigate the impact of higher mortgage rates. But the volatile and uncertain environment is challenging for the high-end buyer as well. Faced with market conditions that make it more difficult for Barrington Homes to keep its schedules and its customers happy, Heinauer has opted to build fewer homes.

“My sons and I talked it over. With all the headaches involved in trying to keep up with our usual pace of 20 or 25 homes, we decided we would be better off if we just built less. That is a hard call to make,” he admits.

For builders in the mainstream of the housing market, building fewer homes has not been a choice but a reality forced upon them by the marketplace. Production-style builders operate best in an environment that has a predictable supply chain and in which subcontractors have a reliable labor force. Those conditions have not existed since mid-2020. Moreover, volatile material costs and escalating costs of development weigh just as heavily on that business model.

In recent months, new construction has rallied nationwide. Single-family housing starts jumped 18.5 percent from April to May, to the highest level in 11 months. Starts were still down year-over-year but permits for new homes were higher for the fourth consecutive month. Should this become a long-term trend, the increased construction will be relief for the inventory of available

homes next spring. In Pittsburgh, unfortunately, the slowing trend has not reversed, with the second quarter essentially as far behind the same period in 2022 as was the first quarter. The culprit remains an insufficient supply of lots, not buyers.

The Solutions Will Come From the Market

Few problems exist in America that do not become political fodder. Office holders and office seekers have long capitalized on the problems that Americans face by promising solutions that they and their party deliver (and their opponents cannot). Setting aside whatever politics exist about affordable housing, the effective solution to increasing home ownership is not likely to come from government at any level, unless the solution is simply giving away money.

Demand for housing is so strong that it is easy to overlook the impact of income inequality on the affordability problem. Wage earners in the bottom 25th quartile have seen their incomes rise more slowly since the 1980s, effectively falling when inflation is considered. Those workers are the grass roots of the housing market, the renters who become first-time buyers. Post-pandemic inflation and demographics have altered that equation. A recent study by the Federal Reserve Bank found that workers earning the lowest incomes have seen the highest wage growth over the past few years, while middle-income and high-income workers have seen flat or declining real wages. The median wage growth for the bottom 25 percent of earners

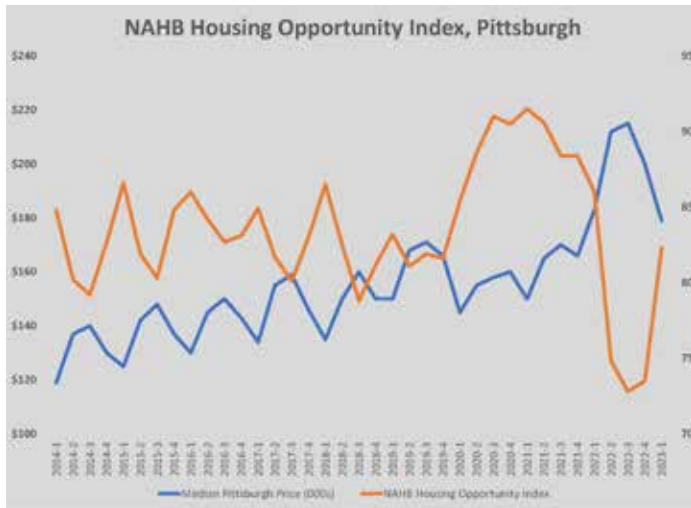
was seven percent from 2021 to 2022, and that growth rate is not expected to decline in 2023.

The reason for the increase is the shortage of workers at the low-skilled end of the spectrum. Although the federal minimum wage of \$7.25 per hour has not been increased, the lack of available workers in most industries has pushed wages well above that. Through June, 30 states have minimum wage levels above \$7.25 (Many are double that.) Moreover, countless low-earning jobs have seen wages skyrocket to attract workers. Fast food restaurants are paying two and three times the minimum wage. Construction workers are earning more than double the minimum wage at the entry level. And lacking an immigration policy that is attractive, the U.S. workforce will remain tight into the foreseeable future.

While faster wage growth among the lowest earners alone will not shift the market, if the trend continues there will be more people earning wages closer to the median income.

There is evidence that the rising tide in wages is pushing home ownership. In all, 45.6 percent of new and existing homes sold between the beginning of January and end of March were affordable to families earning the U.S. median income of \$96,300. This is up from 38.1 percent posted in the fourth quarter of last year, which was the lowest level since NAHB began tracking affordability on a consistent basis in 2012.

Another potential solution combines the convenience of renting with many of the



advantages of home ownership. There is a growing share of homes built for rent since the late 2010s. From 2021 to 2022, the number of units built for rent jumped by 35 percent to 81,000 units. That represented eight percent of the total new single-family homes built, the highest share recorded. Building for rent as a business model grew during the housing bubble and in the years following the mortgage crisis, but the number of homes built was generally below 40,000 units.

Homes built for rent offer apartment dwellers more room and the advantages of living in a single-family property. While much has been offered in opinion about the reluctance of Millennials (and now Gen Z-ers) to form traditional families and buy a home, the data tells a different story. The younger generations are forming households and buying at the same rates as their Baby Boomer parents and make up the lion's share of the pent-up demand for home ownership. Renting a single-family home limits expenses while offering a yard, room for a pet and children, and even a home office

to buying, built-for-rent will be a temporary solution.

Housing market advocates have begun lobbying the government to look at another aspect of rental housing that could unlock existing home inventory. Investing in single-family homes spiked even more than built-for-rent following the financial crisis of 2008. By spring 2023, more than 44 million Americans live in almost 15 million single-family homes for rent. Advocates say this glut in rentals is a function of the tax regulations that are negative for the property owner.

"Most people think it's big private equity groups and institutional investors that own them but about three quarters of the rentals are owned by a mom-and-pop investor. Often those are in low-income neighborhoods where we need more inventory," says Hanna. "There's a think tank that has been surveying a lot of these individual owners to find out why they won't sell, and the answer is that the tax ramifications for capital gains are restrictive. There are groups in D.C. now petitioning lawmakers to consider doing something for capital

that proved so useful since the pandemic.

First-time buyers comprised 27 percent of the market in 2022, a steep decline from the 40 percent historical share. For some looking to move from renting

gains tax on these rentals to bring them to market rather than giving subsidies for home ownership. That would free up inventory that would not need to be built."

For new construction, there are some efforts to introduce products that are more affordable, even if the price range is not quite in the technical definition of "affordable housing."

The region's top builder, Ryan Homes, is making an attempt 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. 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.

One potential opportunity for builders to increase volume and affordability would be the development of land in less desirable areas. There are significant parcels of land that could be developed in Butler, Beaver, Washington, Westmoreland and even parts of Allegheny County, which are in school districts that are not highly regarded. There is growing interest from national builders in the Pittsburgh market, and it is more likely that their growth initiatives would trump concerns about school district. If that were to happen, it would test the assumptions about buyer

demand for school districts. Those assumptions have rarely been tested in recent decades.

Without relief from the higher costs of development and construction, however, new construction is not going to be the relief valve for home ownership. Most lenders are hopeful that relief will come from an easing of interest rates that will bring mortgages into more affordable territory. Until that happens, there are programs being offered to help with borrowing costs for buyers with lower incomes.

"We've participated in some programs like the \$27 million 'Pittsburgh Owns' program, where they are giving first-time buyers who are low- or moderate-income individuals up to \$90,000 towards the purchase of a home," says Henry.

"In 2022, we introduced a Special Purpose Credit Program (SPCP) specifically designed to expand access to home financing in majority-minority and other historically underserved communities," says Cartellone. "For homebuyers in these areas, the program offers closing-cost assistance, up to 100 percent financing, no mortgage insurance requirement, and considerations for buyers with low credit scores or no credit history. The SPCP builds on other proprietary programs we offer, including mortgages that require little to no down payment and our Closing Cost Assistance Grant, which provides up to \$5,000 toward closing costs for low- to moderate-income (LMI) borrowers or borrowers in LMI or majority-minority communities."

Programs that help lower barriers of entry for lower-income buyers deepen the housing market, but the current conditions require government intervention in the short term and structural changes in the longer term to bring about major changes. With inflation trending much lower, one of the structural changes – a reduction in mortgage rates – seems imminent.

"The general consensus is that rates will come down. We're thinking that within the year, rates will start to come down," says Henry. "Mortgage rates are not likely to go to three, but people are now used to 6.5 percent. If it becomes 4.5 percent or even 5.5 percent, you'll see some movement. I think that's the only thing that will unlock the housing market." **NH**



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Reimagining Our Eastern Communities

With the pandemic behind us, hopefully, and a concerted push toward new economic development east of Pittsburgh, new housing looks even brighter for Westmoreland and eastern Allegheny Counties. For example, Westmoreland County officials, Westmoreland County Industrial Development Corp., and others believe investing in communities, such as with the expansion of the Westmoreland Distribution North Park in East Huntingdon Township, will aid in economic growth and new jobs for the future, citing “the county’s industrial park system is a driving force of economic growth.”

Tribune Review, “Industrial Park Expansion called vital for Westmoreland County’s future growth,” Sept. 30, 2022

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village



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Further, the county most recently became the beneficiary of an investment creating a “major, innovative-focused manufacturing operation” called a “major milestone in this journey, helping to revitalize an area once central to American industry and bringing back much needed, sustainable jobs,” all through the cooperative work of public and private partnerships as well as among elected officials, educational institutions and local philanthropic groups with the goal of bettering the region today and in the future.

One could extrapolate that as new job opportunities are realized, a reason to come to southwestern Pennsylvania or stay after vocational/technical training or high school/college graduation

may begin to mount. In turn, the need for varied types of housing may also peak east of Pittsburgh. When you couple the growth of pending job opportunities with other, more intimate lifestyle factors, the roots of housing interest grow deeper. “I believe the eastern areas of Pittsburgh have always been appealing,” added Darlene Hunter, Vice President and Regional Manager, New Construction, Howard Hanna Real Estate. “Generations of families often remain in areas of family origin. The eastern part of the city is rich with history, culture and recreational facilities and has only continued to grow and expand.” For Jason Corna, Vice President, Residential Division, Kacin Companies, reasons for building in the east are personal.

“The majority of our team was born and raised in the east,” he said. “This gives us a level of comfort and familiarity within the eastern communities. We know the area and have access to trusted suppliers and a great labor force that allows us to operate at our best.” Helene Nseir, Realtor and New Construction Specialist, Berkshire Hathaway HomeServices The Preferred Realty, noted that people originally from Westmoreland County tend to gravitate homeward after living elsewhere. Recently, she helped an out-of-state couple with the purchase of a lot for new home construction in the county, with the couple’s sole desire for moving was to be closer to family. “This simply is not a ‘one-off’ case,” she explained. “I see this all the time,

REIMAGINING OUR

Products of Scalise Homes.



even in existing home sales.” Also, she has been taken aback by the seeming allure of the area’s new attraction, Live! Casino Pittsburgh located within Westmoreland Mall. “You would be surprised at how many people tell me the casino is a big draw! Scott Ludwick, Realtor, Scott Ludwick Team Leader, Berkshire Hathaway HomeServices The Preferred Realty, added that lower taxes and lower crime are among the top reasons for seeking new homes in Westmoreland County. “With so many people now being able to work from home, at least a few days a week, there’s no point in having to live in or closer to the city. Further, I think living near family and friends continues to be a draw for all demographics. I also seem to get several older

couples each year who had moved to Florida or Arizona that end up coming back due to the heat and traffic in those areas,” he concluded. Dan DeBone, President and CEO, Westmoreland County Chamber of Commerce, referenced the Reimagining Our Westmoreland document, a comprehensive plan embraced by the county in 2018, citing its goal to attract, develop and retain a workforce to sustain a healthy economy here. Most succinctly, he advised that housing was one of many items needed to help regrow Westmoreland County. He further revealed that, through a process of public engagement, additional housing options were identified, one in particular being multifamily dwellings, with participants viewing this type

of housing needed to “support the desires of aging seniors and young professionals. A variety of [housing] types would not only accommodate the need of the existing population but also help attract new residents.” DeBone concluded that “providing housing options throughout the county will help attract new residents to areas across Westmoreland and allow them to stay as they progress through various stages of life,” a positive aspect for an area declining somewhat in population.

So, what are people looking for when making the move eastward and how has pricing affected that decision? Darlene Hunter referred to new construction by Suncrest Homes, high end builders of single-family homes and multi-family products in Murrysville, Penn Township and other areas in Westmoreland and eastern Allegheny markets. Conferring with Maureen Ruefle, one of her top Howard Hanna new construction agents and part of the family owning Suncrest Homes, Ruefle relayed that buyers are primarily local, ones who are either rightsizing into larger or smaller spaces or looking for a different use of space. “If they are relocating back to Pittsburgh, there’s some Pittsburgh connection,” Ruefle said. “Maybe it’s family or perhaps they’ve lived here before and want to retire here. We are also finding this equally true at our community called The River’s Edge of Oakmont.” Hunter continued that she is seeing a variety of housing products. “There continues to be a great need for patio homes for those homeowners who are rightsizing into a different space.”

She remarked that townhomes for first-time buyers, singles, couples or anyone who wants low maintenance living are in demand as are single family homes for those who just want more space or who want to build their luxury dream home. "In this [eastern] corridor, there are not too many mid- to high-rise condominiums, but certainly apartments and senior living facilities continue to grow." Case in point ... new rental units, called Town Square Senior Apartments just off U.S. Route 30, Greensburg, and built by Clover Development, were rented out in less than three month of building completion. Nseir is recognizing a good mix of buyers currently, but very little inventory. "Single family new construction is appealing to families and couples," she remarked. "But I

continue to have many people looking to find single living homes, condominiums or townhomes with first floor primary bedrooms and then some space for friends and family who may come to visit. All of these communities include an HOA (Home Owner's Association) fee and have varying degrees of maintenance. Many buyers in this market are looking for someone else to do yard work and snow removal, but want to maintain independence for outdoor living spaces." She affirmed that buyers looking at these places are also interested in some amenities with pickleball courts high on the list along with a common room for gathering with friends. She has seen very successful senior-type communities that continue to be popular in the east such as the Kacin communities, Snoznik

properties in Penn Township and Totteridge in Greensburg, which also includes a public golf course adding to its attraction.

Jason Corna, Kacin Companies agreed that the majority of their buyers already live in the east. "Our audience is looking for floor plans to fit their needs. Many are looking to downsize and/or rightsize while staying close to family and friends." Kacin's current projects include Hillstone Village in Murrys ville and North Meadow, Washington Township, with both communities offering low maintenance living options. "Our carriage homes at Hillstone Village range from 1,840 square feet to about 4,800 square feet with packages starting in the \$530,000s," he noted. "The designs are very customizable with options

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to finish the basements and add second floor living spaces.” He continued that single-family homes start at 2,100 square feet and can exceed 5,000 square feet with packages starting in the \$680,000s. This community also boasts sidewalks, a pickleball court, a bocce court, and an upscale clubhouse for gatherings. Kacin’s North Meadow community offers a mix of patio homes ranging in square footage from 1,600 to 2,400 with packages starting at \$398,900. Stand-alone selections include five customizable single-family home designs as well as one-of-a-kind custom builds at 1,700 square feet and up with packages starting at \$460,000. “The majority of our home designs are ranches or have first floor master suites,” Corna said. “These designs are attractive to buyers looking to downsize and/or rightsize.”

Dominic Scalise, President, Scalise Homes based in North

Huntingdon, and Victoria Scalise, Associate Broker with Scalise Real Estate, also believe the eastern sector, particularly Westmoreland County, remains popular, in part due to its proximity to the Laurel Highlands, its low taxes, established communities and quality school districts. “We are seeing a lot of interest in detached, single floor, ranch-style homes for empty nesters who wish to remain in the eastern suburbs,” asserted Dominic Scalise. “We see maintenance-reduced type living as being important to our customers and have had a great deal of success with our villas. We continue to see steady interest in single family homes, notably one floor level plans.” A design build company for more than 40 years, Scalise Homes offer generous customization matched to the owner’s lifestyle and tastes. Living in The Legends, Scalise’s latest project conveniently located in North Huntingdon and referred to as a “border” township,

means residents enjoy easy access to Pittsburgh and the Pennsylvania Turnpike as well as close proximity to shopping, restaurants, schools, churches and recreation, all in a peaceful, picturesque setting. Those seeking homes at The Legends represent a mix of age groups with couples and singles beyond childbearing years leaning toward the paired villas Scalise explained. The elegantly designed homes feature high end interior finishes and dramatic exterior elevations sure to suit varied lifestyles and aesthetic appeal. Now, Scalise is building out the remaining lots in Phase 3 of The Legends for custom homes along with two pairs of villas ready for construction. A large plot of land adjacent to The Legends will be developed soon but with no specific timeline determined at this time.

For more than 40 years, Ray Snoznik has been adding to an extensive resume of custom built,



single family homes constructed in Allegheny, Butler, Washington and predominantly Westmoreland counties, building on private lots throughout these counties. Snoznik's latest development is the Village at Kistler Ridge in Penn Township, Westmoreland County. Located in the preeminent Penn Trafford School District and centered among Greensburg, Murrysburg and North Huntingdon, the property was formerly Kistler's Golf, a once popular spot for golfers practicing their putting and driving skills. Using Penn Township's PRD ordinance, Snoznik's vision for the land was to build a mix of patio and single-family homes along with mixed use space/apartments. Phase I of the project included 28 paired villas. "This phase offered picturesque views and low maintenance living," said Snoznik. Currently, the villas in Phase I, as well as single family homes in Phase II have sold out. Now selling homesites in Phase III, this latest complement to Kistler's

Ridge contains Snoznik's exclusive home plans, designed by Values That Matter, with Sustainability, Affordability and Functionality as the three key components, and signature open concept floor plans with fresh, modern designs. The single-family homes in Phase III also feature slab or 13 course full basement foundations and many options for customization. Construction is underway on several speculative (spec) homes, all customizable. Interest in the homes has come from a mix of age groups. Ranch style, story and a half, and two-story homes will range from 1,700 to more than 3,000 square feet. Front elevation options include the Modern Farmhouse, Prairie/Mid-Century Modern and Craftsman styles on its 48 total lots. The materials used in Snoznik's homes include some of the best products on the market, such as James Hardie cement siding; Owens Corning roofing; Silverline and Anderson windows; Astria fireplaces;

Wolf cabinetry; Silestone quartz countertops; Whirlpool and LG appliance; Kohler, American Standard and Moen plumbing fixtures; Lennox HVAC equipment; Karndean LVT flooring, and Shaw carpeting. Kistler Ridge amenities will include green space, a walking path, pickleball, and a tot lot among others. "We feel that folks will be pleasantly surprised with the type and range of amenities being offered," he added. Also planned is a mixed-use building with one- and two-bedroom apartments located above what will be a diverse mix of ground-floor retail and professional spaces, offering a sense of community and convenience, integrating residential living with local commerce.

Lush green spaces, meager traffic congestion and a pastoral environment may be the defining hallmarks of eastern Westmoreland County according to Jim Thomas, Owner, Jim Thomas Construction Company based in Pleasant Unity.



KACIN product at Hillstone Village.



Product of All Star Homes.

Building single family homes and active senior communities since 1981, Thomas has noted a trend since 2020. “During and after Covid, any number of people left the city (of Pittsburgh) and other, more populated urban areas, perhaps looking for healthier living,” he posited. That may be evidenced by the demand for his 55+ active communities, three in Derry Township, all completed, and his latest build under construction just off U.S. Route 30 on Frye Farm Road, Unity Township, which is garnering great interest. This project features patio homes ranging from 1,450 to 1,700 square feet of living space, two-car garages and low maintenance in its 59 duplex units, three triple units and one quad unit, available from \$315,000 to \$399,000. “There is a huge desire for this type of living,” Thomas said. “I’ve seen a big influx of people coming from out of state who, once they retired, wanted to come back to this area. Some cite the reasonable cost of living here while others take note of the quality healthcare in the region.” Many of his clients are couples and some singles who can pick their lot and unit featuring hardcoat plaster,

customizable interior finishes, exterior stone and siding, a 30-year roof, patio, concrete driveway and sidewalks with 20 percent of the homes offering a basement. He also sees that as prices and interest rates begin to stabilize, people are exceeding the minimum down payment on a mortgage. “I’ve known customers placing 30 percent down and some 60 percent of customers are using higher amounts of liquid cash for their purchase,” he added. On site every day, all day, Thomas and his crew take great pride in their builds that are satisfying a growing need in the county.

But with inflation and rising interest rates as a concern, how has the current economy affected building and buying? Darlene Hunter shared that price is a challenge for all builders, including custom and production builders, as inflation has hit the building industry. “While we are seeing commodities such as lumber stabilizing, other building materials have risen, affecting the end product,” she explained. “I would say it’s a challenge to build a single-family home under \$600,000 to \$700,000 for a custom builder in

a developed plan. The cost of raw land and developed pad-ready lots has also escalated, contributing to higher prices.” But Hunter sheds some brighter light for those who desire that new construction. “While some buyers have held back because of higher interest rates, for those who really want to build, there are enough creative financing options to help with the higher rates. Luxury buyers also are often able to use more cash to finance their project and take a smaller mortgage or no mortgage at all.” Helene Nseir noted that new construction and the uncertain time frame to build has affected some people’s decision to choose an existing home. “We are still seeing a few homes that are selling over the sale price because of the limited inventory.” She still sees the demand for local housing and new construction on the rise as witnessed by weekly calls from buyers interested in building a new, single family home despite inflation and interest rates. Finally, Dominic Scalise relayed that the cost of money will always influence home building/buying. “The cost of new construction has stabilized but is not coming down,” he cautioned. **NH**



SINGLE-FAMILY HOME PRODUCTION

DOWN NATIONALLY; PITTSBURGH HOLDING ITS OWN

In January, the National Association of Home Builders (NAHB) announced that single-family home production was off to a sluggish start in 2023. And while that caused some concern in the industry—especially as mortgage rates and construction costs were on the rise—there is now better news for those hoping to break ground on a new home.



Costa Homebuilders product.

According to the NAHB's April report, a lack of existing inventory and stabilizing mortgage rates have helped push single-family production up to its highest rate in 2023. This is in spite of the fact that builders are continuing to deal with high construction costs, persistent labor shortages and tightening credit conditions for construction loans.

In April, overall housing starts increased 2.2 percent to a seasonally adjusted annual rate of 1.40 million units, according to a report from the U.S. Department of Housing and Urban Development and the U.S. Census Bureau. Within this overall number, single-family starts increased 1.6 percent to an 846,000 seasonally adjusted annual rate, which remains 28.1 percent

lower than a year ago. It is predicted that a lack of inventory for resales will continue to spur further improvement for single-family production in the months ahead.

On a regional and year-to-date basis, combined single-family and multifamily starts were 8.9 percent lower in the Northeast, 29.5 percent lower in the Midwest, 15.9 percent lower in the South and 29.7 percent lower in the West.

How is Pittsburgh Faring?

On the local front, builders say that housing starts are a mixed bag, with some seeing fewer requests for new homes while others are as busy as ever.

"We are doing fewer homes, though our overall revenue

volume is the same because the homes we're building are bigger and more expensive," said Jeff Costa, operating manager, Costa Homebuilders. "We have had fewer phone calls and less traffic because of rising interest rates, but fortunately, our revenue is up dramatically per unit."

According to Costa, the fact that interest rates increased so quickly stalled a lot of buyers. "They came in knowing what they expected to pay only to see the monthly payment go up dramatically due to higher rates," he said. "That's where the reduction is. Right now, customers are putting more of their own money down and using less borrowed money. They may be borrowing some or none."

Costa, whose company builds



high-end custom homes, said that they saw more of a halt between September to December 2022 than they did at the beginning of 2023. “In January of this year, things actually loosened up and activity started picking up again. The numbers are still down, but we’re moving,” he explained.

Depending on whether the government holds interest rates steady or raises them one more time, it will affect those thinking of building new homes. For now, a number of home-building clients are choosing to rent for a while until rates improve.

“When the time comes when the rates go down, I think the market will boom,” Costa said. “We’re not short on buyers—we’re just short on buyers who want to move

forward at the current rate. I think that there is a wave of people ready to go who are just waiting for that.

“Once the government feels that inflation is under control and starts to reduce rates—even one percent or half of one percent—people will feel more confident in moving forward,” he added. “The rates don’t need to go back to where they were before; they just need to come down, which I’m expecting could happen at the beginning of next year.”

While builders and suppliers will be ready for this influx of customers, Costa is concerned about whether there will be enough lots available for all who want to build. He says that many of their customers want to build on double lots, or purchase a home on an acre or more and tear down the existing home to replace it.

“People are spending more now on land because they want to get space; they don’t want to be squeezed in between two houses, so they are buying two lots, or buying homes on larger lots that can be replaced,” he said.

Costa notes that today’s buyers are looking for more room inside the house as well and are requesting amenities including larger kitchens, first-floor bars, hidden pantries and more. Customers are also leaning toward more natural wood within the home and moving toward a more modern, less traditional look.

“It’s never going to be easy,” Costa laughed of the ever-changing housing market. “During the pandemic everyone was overloaded and everything was backed up. Now,

we’re ready and can build quickly again for the first time in a long time. But we need buyers.”

Phillip Wentzel Custom Homes (PW Campbell) Vice President and Director of Residential Dante Fusaro said that while some production builders have seen a decrease in the number of homes being built, his company has yet to feel a downturn in new business.

“A lot of our buyers are cash buyers who are less affected by market volatility and inflation,” he explained. “If someone qualifies to build a truly high-end custom home, market trends usually don’t affect them.”

Fusaro said that the company has been busy with preconstruction activities in the last eight months, and that he doesn’t foresee a slowdown any time soon. “We keep a pulse on things through local architects and designers, and they’re still sending out proposals and getting calls, which is a harbinger of things to come,” he said. “Until they start to see a slowdown, I don’t think we’ll see one.”

While Phillip Wentzel Custom Homes’ clients have continued to build, Fusaro said that there is a population of buyers out there who are waiting until the interest rates drop. “There will definitely be more of a demand for housing then; some buyers who want to maximize jumbo loans will be more excited about getting back into building when the rates drop—if they drop,” he said.

Phillip Wentzel Custom Homes already has a backlog of homes to build in 2023, and 2024 is looking strong, according to Fusaro.

SINGLE - FAMILY

While each custom-designed home is unique, he added that he is seeing a trend toward high-end kitchens and larger exterior projects including pools, pool houses, secondary structures with gyms, hardscape areas, and more entertaining spaces than have been requested in previous years.

Shaun Seydor, president of Pitell Homes, said that his company hasn't seen a slowdown in single-family home construction, in part because they are not a high-volume builder.

"We've probably not been affected by the slowdown because we focus on community timing and location—that's what's important to us," he said. "We look for fundamentals like commuting routes, affordability, and school districts, and we're pretty targeted about the land that we purchase and develop."

"Homes in some of our properties sold out so quickly that we have

not had consistent homes for sale all year," he added. "Current interest rates aren't hurting us because we are not hoping for sales on those properties."

Pitell Homes currently has two single-family home developments in play. The first, a 13-home subdivision in O'Hara Township, sold out last year between Thanksgiving and New Year's Day. The company is also working on developing a 25-lot subdivision in Evans City called Meadow Ridge that has buyers showing significant presale interest.

The first homes in Meadow Ridge will be started in August of this year and will include a brand-new model home. Pitell is offering a new product line featuring first floor, patio-style single-family homes, coupled with traditional two-story homes, and buyers will be able to choose from roughly eight or nine home options in this new development.

"We used to see a lot more studies and in-home offices, but now we're finishing basements more than we used to in order to increase the home's footprint in the same amount of square footage," Seydor said of client requests. "We're also seeing a lot of upgraded finishes and floorings in kitchens and master bathrooms."

According to Seydor, the company does plan to incrementally increase the number of single-family homes it builds this year. They also have a large development featuring quad patio homes coming this fall.

"We're working on growing both sides of the business," he says of the new development just north of Saxonburg that will include 112 quad units known as Liberty Pointe. Ground will be broken in September or October, and Seydor said that the company has already seen strong presale interest.



"Interest rates matter more on the single-family side of the business than the quad side," he said of the move-down buyers that tend to have more of a nest egg as the result of selling their previous homes. "Right now, there are more cash buyers for quads."

He added that buyers are also watching the rates, expecting them to come down in the near future so that they can refinance outstanding mortgages.

"We can only build as many lots as we can develop; if there is a huge influx of buyers when the rates come down, it could increase our sales pace, but it won't increase the volume of homes," he added. "That's why we're always looking for land so that we can increase our lot supply."

Building Costs, Supply Chain Still a Concern

While interest rates may not be affecting some buyers, rising construction costs are making themselves felt across the board.

"Surprisingly, the costs aren't related to the pandemic; manufacturers are raising prices to combat inflation and that drives our costs up," said Costa. "Lumber has settled a little bit, but windows and steel and concrete have all gone up and continue to go up. Labor costs are continuing to rise, too."

Fusaro agreed that things tend to be leveling off a little, but that prices will probably not return to pre-pandemic days. "Costs are still elevated, though not to the level that they were 18 months ago," he

said. "There are still some supply chain issues, especially when you need windows, doors and appliances—they still have really long lead times."

He added that with the damage being done by Canadian wildfires, there is a concern that the cost of lumber might spike again. "We don't know for sure, but I am getting emails from some suppliers that this will eventually trickle down and affect the market," he said.

He noted that the cost of labor will also affect the price of new home sales.

"It costs more to attract and retain better people these days," he said. "And that's going to continue to add to elevated prices." **NH**



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LIVING YOUR BEST LIFE AT THE RIVER'S EDGE

"In all things of nature there is something of the marvelous" opined the ancient Greek philosopher Aristotle. Just imagine the pristine beauty of gently rolling land dotted with regal oaks and other, numerous trees reaching to the banks of the Allegheny River early in the nineteenth century. Such may have been the "marvelous" experience of one Michael Bright, a farmer, who purchased a tract of land along this river in 1816 just northeast of Pittsburgh and named the general area after an ancient oak, the soon-to-be-growing town he called Oakmont.

As the years progressed, others followed to this seeming Eden on the river such that in 1889, Oakmont Borough was formally reestablished and now celebrates its 134th year of incorporation. Today, Oakmont boasts a mix of old and new, with every street offering more charm to this quaint town according to its mayor, Sophia Facaros. “There are many facets of Oakmont that appeal to many people,” she noted. “It’s a walking community where students can walk to school and citizens can walk to entertainment, restaurants, banks and churches. Additionally, the Oakmont Chamber of Commerce plans many outdoor events for all to enjoy.” Not to be lost on residents and eager out-of-towners alike is the well-known Oakmont Bakery, with its plethora of baked delights, and the Oakmont Country Club that has been host to 17 USGA Championship events, nine of which were the U.S. Open Championships with the tenth coming in 2025. But Mayor Facaros also points to another, more recent gem in the Oakmont crown: The River’s Edge of Oakmont, an upscale housing project begun in 2013 with Dan Mancosh as developer and builder along with wife Linda Mancosh, who plays a key role in exterior and interior design for this project. “Since the start of this project in 2013, we’ve seen The River’s Edge of Oakmont grow into such a wonderful, welcoming community,” Dan Mancosh said. “It’s become just what we envisioned from the beginning and so much more. Our charming Main Street leads you down to the clubhouse, which

offers a pool, fitness center and lounge with stunning views of the river and wooded hillside beyond.” He continued that a river front park and winding path, perfect for walking and biking, can be found just behind the clubhouse along the water. Darlene Hunter, Vice President and Regional Manager, New Construction, Howard Hanna Real Estate, reported that Oakmont has experienced significant growth in recent years and The River’s Edge of Oakmont has played a crucial role in that growth. “The area’s historic charm, renowned restaurants, and entertainment options have made it a highly desirable place to live,” she explained. “Additionally, its walkability and proximity to the water give it an ideal balance between city living and suburban life. When you choose to reside in Oakmont, you can enjoy both a peaceful and lively atmosphere.” She also noted that this is the last opportunity for prospective buyers to join The River’s Edge of Oakmont, as it now enters its final phase of development. “Currently, four unique home designs are being built: The Shoreline Estates, The Overlook Brownstones, The Monroe and The Lynden,” she added. “Each has its own distinct appeal with many features to attract buyers for various reasons.” Dan Mancosh continued that “with over 80

percent of the project completed, our vision has become a reality right before our eyes.” The near completed reality was inspired by a special opportunity to develop a prime piece of waterfront land within Oakmont Borough. “This portion of Oakmont’s waterfront has the unique characteristic of land gently sloping down to the edge of the river, hence the name for the project, The River’s Edge,” Mancosh mused. “There really is no other piece of land quite like this in the Pittsburgh area.” The rationale behind The River’s Edge development was to integrate housing architecture seamlessly with site design while offering a diverse mix of housing types to include single family homes, attached homes, brownstones and apartments in “neighborhood”



PROJECT PROFILE

groupings. One objective within The River's Edge was to extend Allegheny Avenue, one of the two main boulevards that comprise Oakmont's central business district, to a new terminus at the Allegheny River Front along with extending the town's sidewalk network to terminate at the river front park for greater connectivity. "The River's Edge has been so complementary to our quaint borough. One perk I often see as well as participate in is walking through the neighborhood," Mayor Facaros added. "Riverside Park, our library and churches offer so many events for resident to socialize and enjoy." To make The River's Edge compatible with the existing design of Oakmont's architecture and charm, much research ensued before any development began. "When we began this project, we not only researched what constitutes a great neighborhood, but we also visited inspiring towns and communities of this nature," commented Ashley Riggs, Marketing Director, Brooks and Blair Waterfront Properties. "This

led us to create a master-planned community that incorporates design concepts of traditional neighborhood development. We put significant thought into giving each neighborhood its own character while all relating it back to the town of Oakmont." She added that the Brownstones, The Brooks and The Shoreline, some of the neighborhoods within The River's Edge, have their own unique charm, yet they complement each other well and complement the architecture and nature of Oakmont too. "The Brownstones have a city-style vibe, The Brooks have a modern, luxe resort feel, and the Shoreline is inspired by coastal design. All of them blend harmoniously," she explained. "The community features green space, recreational amenities, pedestrian friendly sidewalks, and multi-level front porches. Everything necessary to create a connected community." Darlene Hunter added that the design of The River's Edge blends seamlessly into the town of Oakmont. "Its design complements the town's historic

charm while providing residents with every modern amenity you can imagine," she said. Whether you're strolling along the tree-lined streets or enjoying one of the many green spaces, there's always something to see and do." She pointed out that the town itself is but a short walk with plenty of entertainment and dining options available. "It's not just residents who are benefitting from The River's Edge," she continued. "Businesses are thriving, green spaces have expanded, and there's even a direct connection down to the river." Sophia Facaros, too, has noticed the positive impact The River's Edge has made on the growth of restaurants, banks, pizza shops and medical offices, to name a few, all of which are part of this project's expansion. "The River's Edge of Oakmont has had a very positive impact on our town," Mayor Facaros continued. "Its development has taken us from the rich history of Edgewater to a bright, new neighborhood."

American poet Gary Snyder





once remarked that “Nature is not a place to visit. It is home.” Perhaps that can be said of the idyllic setting that defines The River’ Edge, attracting buyers from both the city and the suburbs. Ensconced among ample green spaces, the tranquil flow of the river, and the lush treeline beyond, The River’s Edge parlays these advantages with a well thought out master plan coupled with a commitment to exceptional design. “While a city buyer may be attracted to the walkability and access to shops and restaurants reminiscent of their downtown living experience, a suburban buyer may appreciate our ample green space and closer community connection, making it an ideal place to downsize from a large suburban home and enjoy carefree maintenance living,” Linda Mancosh said. “Whether seeking a peaceful retreat or a more connected lifestyle, The River’s Edge truly offers it all and we’re so delighted to have brought this special community to Pittsburgh.” Such is the case with empty

nesters Jamy and Robert Rankin, who were looking for a hassle-free lifestyle in a community not too far from their Stanton Heights home, given that family members still live there. They also wanted a walkable community, one where parking wasn’t an issue, but also one with an urban feel. After much exploration, the Rankins struck gold with a single family, three story home with a carriage loft in The River’s Edge of Oakmont in October 2022. “The home and the community just fits all our needs,” Jamy Ranklin explained. The five bedroom, five and a half bathrooms offered the space they desired, with one bedroom converted to a large walk-in closet. The third floor is used as a guest suite for family and friends offering privacy under the same roof with its bedroom, bathroom, living area, kitchen and a covered balcony, where the couple often retreats for relaxation, stunning river views, reading and “just chilling out” when friends aren’t visiting. And just footsteps away is what she described as a “fabulous

clubhouse” with a pool overlooking the river, a fitness center, a room for small, private parties and an outdoor fire pit. “We love to walk the community and into town,” she continued. “Walking along the river path, you see young people with babies, children on bikes, and older couples. It’s a nice mix of people.” As for the neighbors, “we lookout for each other. Many of them are at the same stage of life as us, so we have that in common.” The Rankin’s also enjoy entertaining, easily seating 20 guests around the table for a recently held progressive dinner while Jamy Rankin looks forward to the newly formed neighborhood book club. “Our home is roomy and comfortable, the location is wonderful, and the low maintenance allows us to live a more carefree life,” she added.

Dan Mancosh emphasized that they have been very intentional about connecting the community to Oakmont while preserving its nature and enhancing its charm. “To ensure our homes would

integrate seamlessly, we studied the architecture of existing homes within the town and incorporated the architecture of those existing homes, utilizing many of those design features into our homes. Next came planning the green spaces. We've added beautiful green areas, parks and trails to this stretch of the Allegheny River directly connecting to the town. Just as Oakmont has great charm and character, it also has beautiful parks, trails and more. We're happy to have been able to create even more that only adds further to the beauty of an already charming town." With added business, entertainment and dining venues, "we've been delighted to contribute to this growth. It's a win-win for our residents and the town of Oakmont alike." While the project has proven to be a labor of love over the years, Mancosh revealed that the goal has always been to take an idea and a design that fits the land, rather than the reverse. It also proved to be a win for Maggie and Don Thomas who built their home in The River's Edge of Oakmont "to fit our exact lifestyle." Expecting their second child and outgrowing their two-bedroom townhome in the Squirrel Hill section of Pittsburgh, the couple began their search in an area Maggie had always loved, Oakmont. "We wanted a highly walkable community, one that also had a neighborhood for our children. The River's Edge served as the best of all worlds, along with the bonus of a river view," Maggie Thomas said. "For us, a walkable community was a must and rare to find in a suburban neighborhood. The River's Edge gave us the flexibility of both." Their three

story, single family build gave them ample room with five bedrooms, and six bathrooms, allowing for family and friends to visit and stay comfortably overnight or longer. "The neighbors here are friendly, a number of them with young children as well," she added. "We often have impromptu meetings in the green space near us for the children to mix, mingle and play." She also sees the clubhouse, just steps away from their home, as another plus. "We use the fitness center and frequently visit the pool, a great convenience without the maintenance that a home pool poses." And, for an occasional date night for the couple, a short walk into town offers restaurants, a movie theatre and more. Living in their new home for just over a year, she summarized that "in general, we feel blessed to be here with everything we wanted and more."

With The River's Edge now in its final building stages, one can look back at some of the first structures to be built such as the Celebration Apartments I, closest to the Oakmont business district, as well as some attached homes and city homes built in an earlier phase of development. Now leasing, the Celebration Apartments II includes one, two- and three-bedroom apartments with spacious, open floor plans, private balconies, elevator access, a rooftop terrace and a fitness center, among other amenities. Among the last neighborhoods to be completed are The Shoreline Estates consisting of 10 prime lots situated along the river. "This waterfront experience is unlike any other in the city," Hunter stated. "Offering spectacular views and

beautifully crafted, single family residences, The Shoreline Estates boasts luxury living at its finest." The multi-floor plan features two to three stories and is comprised of a gourmet kitchen, water-facing balconies, a large main level water-facing covered porch, luxurious master suite, an elevator and great entertaining spaces among other high-end features. "When we travel, we always keep an eye out for exceptional ideas that we can incorporate into our home plans," Linda Mancosh shared. "One such feature in a Shoreline home is the spa-like 'wet room,' an expansive space within the master bedroom holding a large bath tub and shower heads on opposite ends of this space. A glass wall encloses the area and can be taken to the ceiling if steam showers are desired." The Shoreline Estates were inspired by coastal living and designed exclusively for this neighborhood, with homes around 5,500 square feet and starting at \$2 million. Here, one home is sold and occupied, one under construction, and one still in architect and permit phase. There is also one model Shoreline home under construction for sale. "Homeowners can also choose to build on these available lots and customize them to match their personal taste and wishes," Dan Mancosh said. Also under construction are The Overlook Brownstones, a reminder of traditional brownstone structures found in large cities. "Here, the inspiration came from bringing modern city-style living to a charming waterfront town," said Hunter. "The vision for The Brownstones was to offer the best of both worlds." These homes

PROJECT PROFILE

offer four story living, ranging from 3,050 to 3,800 square feet and designed to be more spacious and grand than typical city-style residences. “This neighborhood provides a walkable area in close proximity to all Oakmont has to offer for those who crave the excitement of city-style living while also offering the tranquility of a serene environment,” she continued. Each Brownstone has exceptional water views from a considerably sized fourth floor terrace, with the option to add an outdoor fireplace. Elevators, open floor plans, wood flooring and premium finishes grace these builds with three of nine homes currently under construction and two now available, all starting at \$1.4 million. Within The Hometown neighborhood are two remaining Monroe Home designs and one of four Lynden home styles that are currently being built. If pampering is your style with opportunities for leisure and enjoyment, then the Monroe home fits the bill. With its

three floors of open living space and total square footage ranging from 3,900 to 4,540, this home possesses an amazing owner’s suite, gourmet kitchens, private in-home elevators and premium designer-selected finishes. For the outdoor lover, multiple exterior spaces accommodate that wish with features such as a patio with fireplace, an outdoor sundeck and multi-level front porch balconies. A prime corner lot also features a wraparound porch for additional charm. The Lynden, the project’s newest home design, exhibits an open floor plan, high ceilings, premium finishes and a first-floor primary suite within this two-story build, along with the option for a three-car garage on select homes. Lastly, The Brooks at The River’s Edge is now under construction with an anticipated completion of June 2024. Here, the motivation for the build was to bring a level of comfort and sophistication in a luxury condo to Oakmont without the obligation to buy. “Located

along the river, the majority of these apartments have river views,” explained Dan Mancosh. “With its own infinity pool, fitness center and lounge, it will truly feel like living at a resort.” Premium finishes, such as quartz countertops, stainless steel appliances, wide plank floors, 10-foot ceilings, large, covered outdoor decks, and more adorn these apartments. A wait list for interested parties is available.

“Living at The River’s Edge offers a unique opportunity to become part of a well-connected community in a stunning natural setting,” concluded Darlene Hunter. “It’s a very appealing lifestyle to many.” Dan and Linda Mancosh may have bittersweet feelings as The River’s Edge project comes to its conclusion. “We’re very excited to seeing this project come to fruition,” Dan Mancosh said. “We look forward to leaving the town of Oakmont with a special community like none other in all of Pittsburgh.” **NH**





PELLIS CONSTRUCTION

Building a Reputation, Block by Block

Jack Pellis, the owner of Pellis Construction, grew up with a hammer in one hand and blueprints in the other. This genetic predisposition to the construction industry began with his grandfather, who went to Carnegie Tech to learn construction, eventually building hospitals, schools and large commercial projects.

At the age of 26, Pellis's father Tom, a carpenter by trade, started the Greensburg-based custom home building company in 1966. In 1986, Pellis, who worked with his dad's crews while growing up, joined the company following his graduation from Duquesne University after a brief stint in the advertising world.

The 12-employee company has been entrenched in Westmoreland County for close to six decades.

Where He Builds: Westmoreland County

There is something to be said about working where you live. Your customers become neighbors and friends. Jack Pellis not only grew up in Westmoreland County but came back to work and settle in the neighborhood that raised him.

The vast majority of the people who build homes in the county are natives to Western PA and often, to Westmoreland County itself.

Westmoreland County's appeal is obvious. It has the advantage of being close enough to neighboring Pittsburgh but with lower taxes. There is an abundance of green space with hiking and biking trails, resorts, charming towns and neighborhoods, cultural offerings such as performing arts venues and arts museums, and an array of shops and restaurants to please even the pickiest palates. "We don't have an influx of transient buyers. When they move in, they're staying. When we build for our customers, they are there for the duration," he said.

What He Builds: Custom Homes and Patio Homes

Both custom homes and patio homes are under the Pellis Construction umbrella, though the latter can, too, be customized to an extent.

"What I love is the design and creativity that goes into custom home building; that is what I grew up doing. It's what I learned when I worked in the field. I get a lot of satisfaction seeing our concepts

a slate roof and copper gutters. "Additionally, we built a gated stone entrance, bridge and horse barn. Everything was custom, down to the hot water heat radiators," he said.

Though Pellis started out exclusively building custom homes and loves that part of his business, he said that the market for these is somewhat on the down turn. "In our heyday, we were doing 10-12 a year; now we build 3-4," he said.



come to life," he said. He builds everything from craftsman style to modern farmhouse designs, but there is no limit to what he will build for a client seeking out a custom home.

One high end custom home client that stands out was for an executive at StarKist, who built a 10,000 square foot home in Ligonier dubbed Starcrest, which included reclaimed barn stone,

As that is where the market seems to be heading, Pellis, in recent years, has shifted more of his focus to building patio homes, completing about 25 per year.

Empty nesters or people over 55 are his typical buyer for patio homes. In fact, many of these customers are those who have lived in the area and are seeking a patio home within a ten-mile radius of where they raised their families.



These homes have 2-3 bedrooms on the first floor as well as a first-floor laundry room and often, large walk-in showers. As people are usually intending to age in place in these homes, the features are all ADA-compliant. “They are easier living, low or no maintenance, and there are usually amenities in the community such as walking trails, a clubhouse, a putting green, and a pool,” said Pellis.

Today, Pellis has carved out a niche building patio homes, spread out among four planned communities throughout Westmoreland County. Depending on the community, these patio homes range in price from the mid \$360s to \$500,000 and up.

For example, Fairfield, in Hempfield Township in Greensburg, has three lots remaining of 69. The homes consist of 14 paired villas (i.e., duplexes); 40 villas (single homes with five different models). Two lots are still available for custom homes.

Wimmerton Place is in the Laurel Highlands on land purchased from St. Vincent College, consisting of 105 total lots, representing single family and duplexes. The newly developed Phase 3, which consists of 32 homes, is selling rapidly, with only nine home sites remaining available.

Kingsbrooke in Unity is another community in which he builds villa-style patio homes and duplexes; he is in the process of finishing up that community. Currently there is

one single family lot available and six units (three duplex lots) remain.

The Villas at Palmer Place in Unity Township is an upscale, gated community offering 44 quad style villas along with 44 single family homes with eight available lots for custom single-family homes. This development was inspired by and named after famed golfer Arnold Palmer, who hails from Latrobe. In fact, Pellis designed the late golfer’s home, and unsurprisingly, Palmer himself endorsed the synthetic golfing green on the property. These high-end custom homes at Palmer Place start at \$850,000.

Despite some of them being duplexes, they are still



customizable. “With our track record of being a custom builder, we don’t prohibit people from making changes; we welcome it. We bring the custom approach to a cookie cutter process,” he said.

Regarding patio homes, Pellis said, “I love finding the property and creating this project from nothing. We work on the design of the homes, the standard and optional pricing, collateral materials, and once it is all done and put in place, I hand it off to my people. We don’t list with a brokerage firm; my in-house sales team handles the marketing. They know the product, the process, and I trust them to capably handle our customers,” he said.

Pellis thinks that the demand for patio homes will continue for at least a decade, and so he plans to ‘stay in that lane.’

For Whom He Builds

The company is known throughout the county for its quality workmanship, and its standing in the community as honest and reliable. While searching for a custom home builder, Ed Gaskey interviewed multiple builders but soon settled on Pellis Construction for his project. What impressed Gaskey was Pellis’s presence throughout the project. “He was proactive, hands on, and had a great team. There were no problems that Jack didn’t resolve or his team didn’t resolve,

sometimes prior to us even knowing about them,” said Gaskey.

In fact, Pellis’s team was so on top of things that they sensed what Gaskey wanted in a home long before he did. “We shared our vision and he brought out a plan, but we didn’t like it. And then we proceeded to look at a million plans online. Ultimately, what we ended up building was a modification of what he brought to us. Had we listened in the first place, we would have saved months of time,” laughed Gaskey.

Gaskey was also impressed by Pellis’s creative vision. “Everybody builds cookie cutter homes, but he was never a cookie cutter kind of guy,” said Gaskey. In addition

BUILDER PROFILE



to the quality of workmanship, he also appreciated that Pellis had the crew and support to keep the project on track and never felt the need to nudge them along.

Cindy and Gary Dzendzel were customers who built a patio home in Greensburg's Fairfield Community. The couple had owned three other houses in different locations throughout Westmoreland County and were seeking a new home, one without as much upkeep.

"We thought it was the best location for us, and the quality building and the layout was a

selling point," said Cindy Dzendzel.

"There were two beds with two baths on the first floor, and the second floor is another master suite. I do artwork, and this was perfect for me to have as my art studio. It has 2,000 square feet, which is a nice size for a patio home," added Gary Dzendzel.

Even though the couple purchased a home that was in the process of being built, they were still able to sit down with Pellis's team and choose the lighting, color schemes, the fireplace mantle materials, flooring, etc.

Dzendzel said he would build again

with Pellis should the opportunity arise, and he would tell anyone else who was seeking a builder to choose Pellis, as they were very easy to work with, made them feel comfortable, and were very accommodating throughout the whole process.

Secrets to Success: People and Process

The construction industry is not easy, but Pellis is fortunate in that his earned reputation precedes him; having the name behind him along with a work ethic centered on customer satisfaction is one of the keys to the company's longevity.

BUILDER PROFILE

So much of success in the construction industry is built on these relationships, along with knowing with whom to partner.

For example, Chris Cluss is the president and CEO of O.C. Cluss Lumber, a regional building supplier based in Greensburg. Like Pellis, Cluss's is a family-owned business, with the two companies forming a long-standing relationship 35 years ago. Cluss said that privately held companies have a special place in the market, particularly Pellis, as it is a company that holds their customers in high regard.

"There's something to be said for privately-held family owned businesses. You're dealing with the man who runs the company, you're talking to the guy in charge. There are so many larger companies now whose customers do not

always know exactly who is making decisions. In Jack's case, he is the boss; he is very accessible to his customers," said Cluss.

Besides establishing long-term relationships with partners, another secret to success is to be surrounded by equally committed and knowledgeable employees. One such employee is Renea Morton, a sales consultant who has been with the company for 15 years. Morton has worked for a large company before and said that working for Pellis is a totally different atmosphere. "When you work for a big company, you're an employee, you're just a number and you don't have much involvement other than your particular job," she said.

Things are very different at Pellis, though. "Basically, we all wear

different hats here. We all chip in; it's a team effort from the time someone comes in the door until we build their house and close. In this company, every employee feels as though they have value. We have input, we are allowed to express our opinions, our ideas, so it makes for a very comfortable environment. Instead of feeling like we have a job, you feel like you are part of the family," she said.

Pellis's design-build process is yet another way the company carves out a specialty in the industry. Design-build simply means that all aspects of the project—from blueprint to building and everything in between—will be taken care of by one entity—Pellis Construction. Using CAD (computer-aided design), Pellis's certified home designer creates a plan for each individual customer who can then do a virtual



walk through of the home. “We develop it in here, and after several iterations, it goes to the foreman and field. When those plans are in the field, that is the final drawing,” he said. That eliminates mistakes and surprises, as all of the team has the details for the project. As a bonus, it lends itself to budget transparency throughout the entire project.

Another asset to the company is Jack’s wife, Carla. Carla is the controller for the organization. Although she is relatively new to the construction industry, she brings a wealth of experience from her accounting (Ernst & Young) and banking industry background.

How He Builds: Building a Reputation, Block by Block

Pellis is a member of the Westmoreland Professional Builders’ Association, which has recognized his work over the years, but winning awards is not what motivates him.

What may be equally important to Pellis besides building homes is building a reputation. The fact that referrals is the lifeblood of his business is a reflection of this reputation, which comes from 57 years’ worth of experience and longevity.

It is quite intentional that the company logo features building blocks, which, for Pellis Construction, represents several distinct but equally important concepts. “The first building block of the construction process is communication; it all starts there. We need to be present and engaged and listen to what the customer wants so we can bring

their vision of their home to life.”

The next building block is design. “You can’t build a dog house without a good print. That is critical to develop comprehensive plans that check all the boxes for the customers’ wish list,” said Pellis.

Stacked on top of design is execution; without the right people to assemble the building, it is nothing more than an idea that does not materialize. “My foreman is excellent. He is organized, professional and very high energy. If you visit one of my jobsites, you will find him on his iPad, but you might just see him in the ditch working with the excavator. He can see the project to completion with minimal callbacks. If you aim for perfection, you will end up with something that is excellent.”

For Pellis, the last building block is perhaps the most important: service. Service does not stop after the house is complete. The relationship between builder and customer will continue.

With roots in the community dating back several generations, it is no wonder that Pellis feels that his customers are part of the family, and the feeling is mutual. “When I do a final walkthrough, I tell them ‘You’re part of the Pellis family of homeowners now, so don’t hesitate to call us.’ That is something we feel very strongly about, the after-the-sales service. We built this house, we need to stand behind what we’ve done, and we need those referrals. That is one of the most important components of our business,” said Pellis. **NH**

Image by Patty Ann McLaughlin.

Jack Pellis, owner of Pellis Construction.



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Dominic W. Scalise, President

dwm@scalisehomes.com

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

The Villas will offer homeowners the features associated with a Scalise-built residence: private patios, appealing architectural details, and quality craftsmanship. The low-maintenance lifestyle includes year-round lawn and snow removal services.

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



Scarmazzi Homes

127 Adams Avenue,
Canonsburg, PA 15317
724-223-1844
www.ScarmazziHomes.com
info@ScarmazziHomes.com

Scarmazzi Homes is Pittsburgh's premier patio home builder. Our beautiful communities feature single-level, luxury patio homes coupled with exterior lawn services and a variety of recreational amenities. For more than two decades, Scarmazzi Homes has been building lifestyle-rich homes and vibrant neighborhoods throughout the Pittsburgh region. By providing superior quality homes, unsurpassed customer service and a low-maintenance lifestyle, Scarmazzi Homes has grown to be one of Pittsburgh's top homebuilders. All Scarmazzi Homes neighborhoods are designed to deliver healthy, happier living and a true sense of community. If you're looking to simplify your life and have more time to do the things you want to do, not have to do, then contact us about one of our patio home communities today!



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, founded in 1987, is a boutique home builder, proudly building Custom and Semi-Custom Homes. 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.



R. A. Snoznik Construction, Inc.

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

"Open Concept Floor Plans With Fresh, Innovative Designs"

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



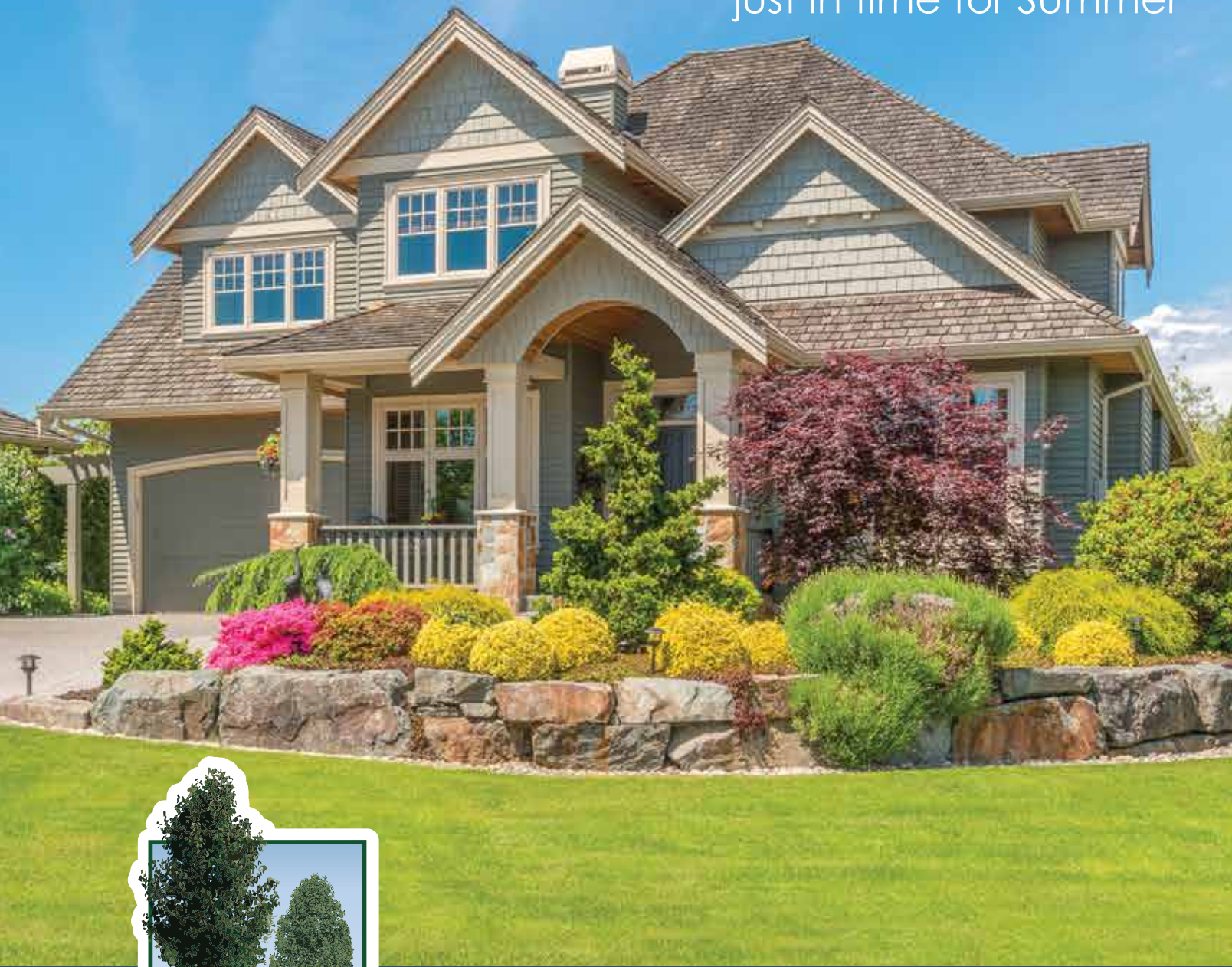
Weaver Homes

PO Box 449,
Mars, PA 16046
T: 724-625-7800
www.weaverhomes.com
Kelly Dunn
kdunn@WeaverHomes.com

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.

think OUTSIDE.™

Everything you want
just in time for Summer



ARTISTIC
TREE & LANDSCAPE CREATIONS

- lawn mowing
- bed maintenance
- lawn aeration
- edging and mulching
- spring/fall clean ups

- shrub trim
- fall leaf removal
- landscape renovations
- outdoor living areas
- retaining walls

- tree removal
- tree trimming & pruning
- bucket lift service
- snow removal

412-303-4443 artistictlc.com



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 - 49
Allegheny County - 49
Beaver County - 51
Butler County - 51
Washington County - 52
Westmoreland County - 52

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

Grove Pointe

Townhomes
Priced from: Upper \$200's
School district: City of Pittsburgh
Agency: Ryan Homes
412-275-4465
ryanhomes.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

The Abbey

Imperial
Single-family homes
Priced from: Upper \$300's
School district: West Allegheny
Agency: Dan Ryan Builders
412-218-2385
DRBHomes.com

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
Traditional single-family
School District: North Allegheny
Agency: Eddy Homes
888-805-3339
EddyHomes.com

The Bliss

Franklin Park
Single-family homes
School district: North Allegheny
Agency: Howard Hanna Real Estate
Services
724-316-8556
newhomes.howardhanna.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 \$800,000
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 \$800,000
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

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

The Courtyards at Hidden Falls

Indiana Township
Single-family courtyard homes
Priced from: 550's
School district: Fox Chapel
Agency: Weaver Homes
724-384-7910
weaverhomes.com

Deer Hollow

Jefferson Hills
Single family
Priced from: Upper \$300s
School district: West Jefferson Hills
Agency: Ryan Homes
412-275-4465
ryanhomes.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: Upper St. Clair
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
thepreferedrealty.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

Fields of Nicholson

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

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

Inglefield Estates

Pleasant Hills
Single-family luxury homes
Priced from: Mid \$800,000
School district: West Jefferson Hills
Agency: Costa Homebuilders
412-384-8170
costahomebuilders.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
Priced from: Mid \$300's
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Legacy

Robinson Township
Townhomes
Priced from: Mid \$300's
School district: Chartiers Valley
Agency: Dan Ryan Builders
412-218-2385
DRBHomes.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

Markman Place

Marshall Township
Single-family homes
Priced from: Upper \$600's
School district: North Allegheny
Agency: Heartland Homes
412-275-4465
HeartlandLuxuryHomes.com

Marshall Trails

Marshall Township
Townhomes
School District: North Allegheny
Agency: Eddy Homes
888-805-3339
EddyHomes.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

Oakmont Place

Oakmont
Single family
Priced from: Low \$1M
School district: Riverview
Agency: Infinity Custom Homes
724-553-1008
Buildinfinityhomes.com

Oakwood Heights

Gibsonia
Single family
Priced from: Mid \$300s
School district: Deer Lakes
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Parkwood Pointe

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

Parkside Meadows

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

Findlay Township
Priced from: Low \$400s
School district: West Allegheny
Agency: Ryan Homes
412-275-4465
ryanhomes.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
DRBHomes.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

Shadwell Estate

Jefferson Hills
Single-family luxury homes
Priced from: Mid \$800,000
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

Sonoma Heights

Marshall Township
Single family
Priced from: High \$900's
School district: North Allegheny
Agency: Infinity Custom Homes
724-553-1008
Buildinfinityhomes.com

Spring Way

Marshall Township
Traditional single-family/main-level owner's suite
School District: North Allegheny
Agency: Eddy Homes
888-805-3339
EddyHomes.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
Single-family and townhomes
Priced from: Mid \$500's
Townhomes: Mid \$300,000
School district: Moon Area
Agency: Heartland Homes
412-275-4465
HeartlandLuxuryHomes.com

Villas at South Park

South Park
Single-family homes
Priced from: Mid \$300s
School district: South Park
Agency: Dan Ryan Builders
412-218-2384
DRBHomes.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
Traditional single-family/main-level owner's suite
School District: Pine Richland
Agency: Eddy Homes
888-805-3339
EddyHomes.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
Townhomes
Priced from: Low \$200's
School district: Blackhawk
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Deerfield Preserve

Beaver
Single-family homes
Priced from: Upper \$300's
School district: Beaver Area
Agency: Dan Ryan Builders
412-218-2384
DRBHomes.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

Lakeview Farms

Center Township
Ranch style homes
Priced from: Low \$300's
School district: Center Township
Agency: Ryan Homes
412-275-4465
ryanhomes.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

Ohiosville
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
thepreferedrealty.com

BUTLER COUNTY

Arden Wood

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

Townhomes at Blackthorne Estates

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

Chatham Court

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

Creekside Manor

Harmony
Townhomes
Priced from: Upper \$200's
School district: Seneca Valley
Agency: Dan Ryan Builders
412-218-2384
DRBHomes.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

Fieldstone Ridge

Valencia
Single-family homes
Priced from: Mid \$600's
Agency: Heartland Homes
412-275-4465
HeartlandLuxuryHomes.com

Forest Edge

Cranberry Township
Single-family homes
Priced from: High \$800's
School District: Seneca Valley
Agency: Infinity Custom Homes
724-553-1008
Buildinfinityhomes.com

Hawkins Crest Estates

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

Heritage Crossings

Sarver
Patio homes
Priced from: \$420's
School district: Freeport
Agency: Weaver Homes
724-384-7910
weaverhomes.com

Hickory Glen

Adams Township
Single-family homes
Priced from: \$650's
School district: Mars
Agency: Weaver Homes
724-384-7910
weaverhomes.com/hickory-glen

Hidden Springs

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

Highfield Trails

Butler
Single-family and ranch homes
Priced from: Low \$300's
School district: Butler Area
Agency: Ryan Homes
412-275-4465
RyanHomes.com

John Quincy Adams

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

Laurel Pointe

Cranberry Township
Single-family homes
Priced from: High \$700's
Low Maintenance Homes
Priced from: Mid \$800's
School district: Seneca Valley
Agency: Infinity Custom Homes
724-553-1008
Buildinfinityhomes.com

Liberty Point

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

Meadow Ridge

Forward Township
Single-family homes
Priced from: Mid \$400's
School district: Seneca Valley
Agency: Pitell Homes
412-364-9411
PitellHomes.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: Low \$300's
School district: Seneca Valley
Agency: Ryan Homes
412-275-4465
Ryanhomes.com

Seneca Trails

Jackson Township
Single-family homes
Priced from: Low \$400's
School district: Seneca Valley
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: \$380's
School district: Butler
Agency: Weaver Homes
724-384-7910
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
thepreferreddrealty.com

Woodland Trace

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

Belmont Park

Chartiers Township
Luxury Patio Homes
Priced from: \$400,000
School district: Chartiers Houston
Agency: Scarmazzi Homes
724-223-1844
www.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

Castlewood Fields

Nottingham Township
Carriage Homes and ranch homes
Priced from: Mid \$300's
School district: Ringgold
Agency: Ryan Homes
412-275-4465
ryanhomes.com

Cherry Valley Lakeview Estates

McDonald
Main-level owner's suite
School District: Fort Cherry
Agency: Eddy Homes
888-805-3339
EddyHomes.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: Low \$300's
School district: Cannon McMillan
Agency: Ryan Homes
412-275-4465
ryanhomes.com

Highland Village

Union Township
Luxury Patio Homes
Now selling from the \$300's
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
Traditional single-family/main-level
owner's suite
School District: Peters Township
Agency: Eddy Homes
888-805-3339
EddyHomes.com

Laurel Landing

North Strabane
Ranch style homes
Priced from: Mid \$400'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: Upper \$200'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
thepreferreddrealty.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

Piatt Estates

Houston
Single-family luxury homes
Priced from: \$800,000
School district: Chartiers-Houston
Agency: Costa Homebuilders
412-384-8170
Costahomebuilders.com

Scenic Valley

McMurray
Townhomes
Priced from: Low \$300's
School district: Canon McMillan
Agency: Heartland Homes
412-275-4465
HeartlandLuxuryHomes.com

Sherwood Pond

Peters Township
Main-level owner's suite
School District: Peters Township
Agency: Eddy Homes
888-805-3339
EddyHomes.com

Sugarbrooke

Peters Township
Single-family homes
Priced from: Low \$900's
School district: Peters Township
Agency: Infinity Custom Homes
724-553-1008
buildinfinityhomes.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 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
DRBHomes.com

Cherry Wood Estates

Mt. Pleasant Township
Single-family homes,
patio homes and villas
Priced from: Low \$400's
School district: Mount Pleasant Area
All Star Homes
Agency: Coldwell Banker Realty, Tony Vecchio
724-864-2121
liveatcherrywood.com

Clifton Vista

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

Fairfield

Hempfield Township
Single villas
Priced from: \$500,000.00
School district: Hempfield Area
Agency: Pellis Construction
724-961-5531
Pellisconstruction.com

Foxfield Knoll

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

Glenn Aire

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

Grandview Estates

Hempfield Township
Villas
Priced from: Mid \$300s
School district: Hempfield Area
Agency: Dan Ryan Builders
412-218-2384
DRBHomes.com

Hillstone Village

Murrysville
Single family homes and Carriage homes
Priced from: \$539,900+
School district: Franklin Regional
Agency: KACIN
724-327-6694
www.KACIN.com

Kingsbrooks Estates

Unity Township
Paired villas
Priced from: \$399,000
School district: Greater Latrobe
Agency: Pellis Construction
724-961-5531
Pellisconstruction.com

The Legends

North Huntingdon
Custom Single Family, Villas, Paired Villas
Priced from: mid \$500,000s

School District: Norwin
Agency: Scalise Real Estate Inc.
724-864-5500
scalisehomes.com

Lindwood Crest

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

North Meadow

Patio Homes and single-family homes
Priced from: \$400,000's
School District: Kiski Area
Agency: KACIN
724-327-6694
www.KACIN.com

Northpointe

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

Palmer Place

Unity Township
Luxury Homes
Priced from: \$850,000
School District: Greater Latrobe
Agency: Berkshire Hathaway HomeServices
724-838-3660
thepreferedrealty.com

Pellis Construction
724-961-5531
pellisconstruction.com
Inselmini Construction
724-537-4489
jinselmini@iccthebuilder.com

Ravenwood

Greensburg
Single Family luxury homes
School district: Hempfield
Agency: Costa Homebuilders
412-384-8170
Costahomebuilders.com

Siena Ridge

Murrysville
Single-family homes
Priced from : \$750,000
School district: Franklin Regional
Agency: Howard Hanna Real Estate Services
724-327-5161
newhomes.howardhanna.com

Sterling Oaks

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

The Village on Kistler Ridge

Penn Township
Single-family homes
School district: Penn-Trafford
R. A. Snoznik Construction, Inc.
www.rasnoznikcustomhomes.com

Villages at Totteridge/ Banbury

Salem Township
Golf-course community with
Patio homes, Single-family, and
Custom homes
Priced from \$395,000
School District: Greensburg-Salem
Agency: Berkshire Hathaway HomeServices
724-838-3660
thepreferedrealty.com

Willow Estates

North Huntingdon
Single-family custom homes
Priced from: mid \$500,000
School district: Norwin
Agency: RE/MAX Heritage
724-433-1987
rbraun@remax.net

Villas of Willow Estates

North Huntingdon Twp.
Luxury custom patio homes
Priced from: \$450,000's
School district: Norwin
Agency: All Star Homes
412-877-2112
Allstarhomesinc.com

Wimmerton Place

Unity Township
Paired villas
Priced from: \$375,000
Agency: Pellis Construction
724-961-5531
Pellisconstruction.com



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






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Take the plunge and contact our loan experts to help you develop the right lending solution to make your dream a reality this summer.

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