

Nonprofit group plans 23 new homes

By Christine Haines, Herald-Standard
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REDSTONE TWP. - The Redstone Township tax base is getting a shot in the arm through the construction of 23 new homes just off Stone Church Road.

Threshold Housing, a nonprofit group dedicated to providing affordable housing in Fayette County, is constructing Stone Church Estates.

Ken Klein, the president of Threshold Housing, said so far about \$750,000 has been invested into the site, including purchase of the 19 acres, the installation of water, sewer and electrical lines, and construction of roads.

"We've already sold the first six homes in the subdivision. We'll have nine houses under construction by the middle of July," Klein said.

Six of the homes are being built through Threshold's self-help building program supported by the U.S. Department of Agriculture (USDA). Klein said all six families are from the area, including Redstone, Brownsville, California and Uniontown.

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Klein said families that qualify for the self-help program must put in 30 hours of labor a week for the nine to 10 month construction period.

"The first six families will work as a team on each other's homes," Klein said.

Klein said 10 percent of the mortgage is forgiven each year, so if a family stays in the house for 10 years, it will have received the house for free.

A second buying option is for families with a household income of 80 percent of the median income or less, which in this area is about \$40,000 for a family of four. Those families will receive assistance from a variety of programs, getting about \$48,000 toward the cost of a \$150,000 home.

Sandy Ridenour of the USDA said the average mortgage for the homes is \$400 to \$450 a month, plus insurance and taxes, which could take it to as much as \$700 a month.

Five of the houses will be sold at market value and will sell for about \$250,000. They are slightly larger than the other houses that will be built and will include features such as wall-to-wall carpeting and tile floors instead of vinyl flooring, Klein said. All of the houses will go to first-time homebuyers or families who have not owned a home in several years.

"We're very happy this is finally getting started," said Ralph Rice, chairman of the township supervisors. "It's going to add some tax base and aesthetically, it's going to be nice. Look at the view here. You can see the mountains."

Klein said the housing development is the culmination of three years of collaboration between Threshold and various national, state, county and local



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Threshold Housing President Ken Klein explains plans for Stone Church Estates, a 23-home housing subdivision in Redstone Township. Dave Rafferty/Herald-Standard

agencies.

Klein said Fayette County provided \$84,000 toward the purchase of the land, with the funds coming from the Act 137 program in which a portion deed recording fees is dedicated to affordable housing programs. He said the state Department of Community and Economic Development provided a \$500,000 grant. Fayette County Redevelopment Authority Executive Director Andrew French said that grant came through his office from the HOME program, which is the federal Home Improvement Partnership Program.

Klein said another \$120,000 came from a private loan from the First National Bank, and \$20,000 was received through the Local Initiatives Support Corp. (LISC), which is a national nonprofit organization. Klein said the LISC money was used for predevelopment costs such as engineering, architectural fees and permitting.

Klein said the development would be similar to the 44-lot subdivision in Fairchance that features three-bedroom, two-bath split-entry houses with paved driveways. To date, 41 homes have been built in Fairchance and 40 of them are currently occupied.

Klein said the Stone Church Estates subdivision could be expanded if Threshold is successful in its bid for the former Dunlap Creek Village property being sold by the Fayette County Housing Authority.

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