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Housing Act Arrives With a Thud

Unless you're a big builder, a banker or an investor, don't expect much.

A few days ago, Congress finally responded to the nation's housing affordability crisis with what lawmakers dubbed the "21st Century ROAD to Housing Act." The final law retained the attractive title, "Homes Are for People, Not Corporations."

That label no longer applies. The final bill passed as a wizened shell of its former self, a poorly funded, toothless nod and a wink of to a handful of institutions, not a game changer.

This blob of a bill began to take shape back in January when Trump issued an **executive order** that large institutional investors should not buy houses that could otherwise be purchased by families.

Briefly, this had the sparkle of a genuine course correction. The Senate passed language prohibiting large investors from purchasing most additional single-family homes. The initial bill also required qualifying build-to-rent houses to be sold to individual buyers within seven years, and gave renters first-look and purchase rights.

But then the lobbyists arrived. Into the dumpster went the investor restrictions. Down the drain went the build-to-rent provision.

The National Association of Home Builders (NAHB) says that it **led the effort** to remove the provision, making the issue a priority in approximately 300 congressional meetings.

Is the outcome something to brag about? Not unless you set the bar pretty low.

For the small builder constructing six or eight houses a year, the benefits will be particularly thin. A builder might eventually use a pre-approved duplex design, obtain a loan from a community



bank helped by the law or encounter a locality that has accepted a federal planning grant. But the bill **does not** provide that builder with an affordable lot, lower an impact fee, shorten a subdivision review, reduce the price of lumber or help a buyer qualify for a mortgage.

Perhaps the most misunderstood limitation of this bill is that it's aimed at 3 percent of the housing market, and consists of pilot programs, studies, reporting requirements, agency guidelines and grants that Congress *has not actually funded*. Indeed, Section 1202 of the **enacted legislation** explicitly states that no additional funds are authorized to carry out the act.

Some of the agencies put in charge of disbursing funds from this bill are the same ones savaged by the Department of Government Efficiency (DOGE) back in 2025. For example, the United States Department of Housing and Urban Development (HUD) and USDA are supposed to implement the plan's pilots, administer grants, review applications, write regulations and so on. But an estimated 2,300 HUD employees had left by October 2025—about 23 percent of the agency's workforce. USDA rural development was reported to be operating with **36 percent fewer staff** than at the beginning of 2025.

This bill didn't have to be so lame. The real problems are well known. Homes cost too much because developable land is expensive, local zoning limits what can be built, entitlement processes take

years, construction loans are costly, skilled labor is scarce, building materials remain expensive, insurance markets are retreating and mortgage rates have demolished buyers' purchasing power.

None of these big-ticket items will disappear under this new bill.

A few big institutions, however, will get a bump.

FHA multifamily loan limits are increased. Banks receive more room to make public-welfare investments. Community banks obtain deposit and regulatory relief. Affordable-housing developers and tax-credit syndicators gain financing capacity. Manufactured-housing companies gain an expanded market. And institutional build-to-rent investors preserve their ability to own entire communities indefinitely. Hurrah.

Congress has produced a housing bill ideally suited to Washington: broad enough to sound historic, complicated enough to defy public scrutiny and underfunded enough to avoid a serious fiscal commitment.

Is it too cynical to say they gave us exactly what we expected: a watered-down, lobbyist scraped bill that ignores 97 percent of the housing market? **GB**



Matt Power, Editor-in-Chief
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- How precision construction improves quality and performance.
- The building science powering net-zero-ready living.
- The technologies advancing comfort, resilience, and wellness.
- Why SHAWOOD could help shape the next generation of housing.



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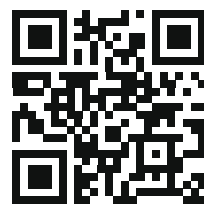


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Value Giants



This year's Eco-Leaders set trends that drive the construction industry forward.

BY AMANDA INGLE

IT TAKES A LOT TO BE AN ECO-LEADER. A leader guides the rest of the industry into better times by thinking ahead, not behind. The leader sets a trend instead of following it. They're the ones others go to for advice and answers about problems.

In short, they're the people that others look up to and can attribute, in part, the success of their businesses.

Our 2026 Eco-Leaders represent the root of the building industry: the

builders themselves. These are the folks who stress the importance of sustainable thinking, by focusing on what makes a home environmentally friendly. They do it how and where a home is built, and in how they market those attributes to buyers.

This year's winners also go beyond the traditional marketing philosophies. Instead of merely telling a consumer about a home's green elements, such as insulation, energy-saving appliances, indoor air

quality, and potential market value, these Eco-Leaders demonstrate the benefits through a literal "show and tell."

We have also selected manufacturer Eco-Leaders, who are doing what they always do: Help promote the importance of sustainability to everyone, inside and outside of the construction industry.

Here's to our Eco-Leaders of 2026.





2026
ECO-LEADERS
Green Builder® Media

Major mission. Kitson & Partners' goal is to create responsible, forward-thinking, sustainable residential communities and retail shopping centers that meet the diverse needs of families, neighbors, businesses, surrounding communities, and the natural environment than a typical new house.

CREDIT: COURTESY OF KITSON & PARTNERS

CREDIT: COURTESY OF KITSON & PARTNERS

Kitson & Partners

Florida's premier residential developer showcases its environmental efforts via its crown jewel, Babcock Ranch.

Tom Hoban doesn't build homes. As president and chief investment officer of [Kitson & Partners](#) (K&P), he builds towns, and that distinction shapes almost everything about how he thinks about value per square foot.

"We're not a home builder, we're a developer," Hoban says. "What we're really selling, if you will, is the community, the place." At [Babcock Ranch](#), an 18,000-acre solar-powered town that K&P founder Syd Kitson began developing east of Fort Myers, Florida, in 2006, that means the value conversation starts long before anyone picks out a floor plan. It starts with why someone would want to live there at all.

Hoban's pitch centers on peace of mind, a phrase he returns to repeatedly. Babcock Ranch was designed from the ground up to handle Southwest Florida's punishing storm season, and the town has the track record to prove it. When Hurricane Ian tore through the region in 2022, Babcock Ranch didn't lose power. It didn't flood. It never issued a boil water notice.

"There's a much higher likelihood you will not lose your power at Babcock Ranch in the event of a storm," Hoban says, pointing to the 150 megawatt solar partnership with Florida Power and Light, an elevated substation, buried and hardened transmission lines, and a stormwater system built around the property's natural, century old water flow patterns rather than fighting them.

That resilience infrastructure isn't something most buyers see when they tour a model home, but Hoban thinks it's part of why the town's health and wellness pitch lands so well. K&P pulled data from the [American Home Study](#), in which roughly 16,000 buyers were surveyed over eight years, and found health and wellness ranked among the top three priorities nationally, regardless of who was buying.

Babcock Ranch backs that up with more than 100 miles of hiking and biking trails, wide sidewalks and bike lanes, heavy shade cover, strong street lighting, fiber connectivity to every home for telehealth and remote work, and an A-rated K-12 charter school on site.

Hoban is careful to separate his developer's view from what the actual homebuilders at Babcock Ranch do. K&P requires every builder in the community to hit at least a Florida Green Building Coalition bronze certification, on top of Southwest Florida's already strict building codes. The town itself carries a community-wide FGBC certification for its infrastructure. K&P is also weighing a Fortified neighborhood pilot to see whether it moves the needle on insurance access and pricing for homeowners, something Hoban says the team is close to but not quite ready to launch.

Ask Hoban whether the housing industry is ready to shift from price per square foot to value per square foot, and he doesn't hesitate. "I think we're moving there," he says, though he's quick to admit that real estate and construction aren't exactly known for moving fast.

What's changed, in his view, is that buyers are asking louder and more specifically for high-performance features than they used to. The catch, and it's one he's seen play out repeatedly, is that buyers don't always want to pay for what they say they want.

He points to solar as the textbook example. People tell surveyors they want renewable energy, then balk at the price tag once it's quoted. Bridging that gap between stated preference and actual willingness to pay is, in Hoban's words, one of the industry's real jobs right now.

Of the [Seven Pillars of Value Per Square Foot](#) that Green Builder Media tracks,

Warm feelings. Babcock Ranch's 870-acre solar farm provides electricity to more than 15,000 residents and 5,500 homes. It is the nation's first entirely sun-powered master planned community.

CREDIT: COURTESY OF KITSON & PARTNERS



FIVE FACTS ABOUT K&P:

- K&P has raised more than \$750 million in private equity funding for large-scale mixed-use, sustainability based land developments and retail acquisitions throughout the Southeastern United States.
- In 2006, K&P sold 73,000 of the future Babcock Ranch's 91,000 acres to the State of Florida for \$350 to develop a permanent wildlife, ecosystem and natural land preserve.
- The company's development portfolio includes 21,500 residential units, 6.8 million square feet of commercial space, and 1.5 million square feet of retail shopping centers geared toward sustainable projects.
- K&P's all-solar Babcock Ranch became the nation's third-most selling master planned community in mid-2026.
- The developer promotes corporate social responsibility through support for organizations such as Habitat for Humanity, the American Cancer Society, the Everglades Foundation, and the Salvation Army.





Future investment. Babcock Ranch includes a neighborhood charter school system for kindergarten to grade 12 students with programs that combine real-world learning, high student engagement, and strong community partnerships. CREDIT: COURTESY OF KITSON & PARTNERS

Decarbonization is the one K&P has struggled with most. Babcock Ranch's infrastructure runs heavily on concrete, which isn't an especially carbon-friendly material, and there's no commercial scale alternative yet that works at the size a town like this requires. Most home builders on site also use Concrete Masonry Unit (CMU) construction for similar reasons. Hoban is optimistic that better materials will emerge over the next five to 10 years, but for now he's candid that this is the pillar where K&P has the least to show.

What Hoban is proud of is more concrete, literally and figuratively: The A-rated charter school. Babcock Ranch's climb to a top three ranking nationally in home sales by mid-2026, up from fourth place at the end of 2025. And the Innovation Neighborhood, a roughly 250 home pilot community that grew out of two innovation workshops K&P hosted with its builder partners. The first workshop produced Innovation Way, a nine-home test street built by Lennar, D.R. Horton, and Pulte using new products, materials, and building systems. The second pushed the

idea further, and K&P is now close to finalizing a site plan for the full neighborhood.

When it comes to shifting the whole industry toward value per square foot, Hoban thinks the real work is alignment across a long list of stakeholders, municipalities, developers, builders, architects, engineers, lenders, and buyers, few of whom have historically talked to each other very well. His model at Babcock Ranch has been to pair a bold vision with the right outside partners rather than try to do everything in house.

K&P doesn't run a power company, so it brought in Florida Power and Light. It doesn't run a hospital system, so it partnered with Lee Health. It doesn't lay fiber, so it worked with what's now known as AT&T. "It takes leadership," Hoban says. "It takes alignment of interest." He's candid that the industry is currently undersupplied and under real financial pressure, which he thinks is part of what's forcing innovation to move faster than expected. "It's a pretty interesting time to be in this business," he says. "I'm excited to see where it can take us." **GB**





Wide world. Fulton Homes stress quality of lifestyle, which is why there are numerous parks and green spaces in a master planned community, along with aquatic centers, recreational areas and other nearby amenities. CREDIT: COURTESY OF FULTON HOMES

Fulton Homes

Price isn't what the construction industry should be focusing on. Fulton knows what should be.

Dennis Webb has a blunt read on why most of the housing industry hasn't made the jump from price per square foot to value per square foot. The biggest players don't have a reason to.

"Public builders don't have the value. They don't have the foresight to make that an important part of their thing," says Webb, vice president of **Fulton Homes**. He has spent nearly two decades pushing the company toward deeper certification standards in the Phoenix market. "Everything is based on price, and it's a race to the bottom. That's why housing is unaffordable right now."

It's a strong statement, but Webb backs it with straightforward business logic. Public builders, he argues, are incentivized to protect quarterly earnings, stock performance, and shareholder bonuses, not to spend money educating buyers about energy efficiency or certifications they don't build to in the first place. "They're simply going to stay away from those points," he says. "Everything their marketing is based on is price. And that's why they build the cheapest possible home."

Fulton has the freedom to take a different stance in part because of who they answer to. Founded by Ira Fulton in 1975, Fulton Homes remains Arizona's largest family owned and operated homebuilder. It's still headquartered in Tempe, still privately held, and still without a board of shareholders to satisfy every quarter. That structure gives Webb room to make long-term certification decisions that a public builder answering to Wall Street might never sign off on.

Fulton Homes has taken a different path, and Webb traces the company's certification history back to the 2006 housing crash. That's when Fulton decided to commit to building more energy-efficient homes and started certifying to ENERGY STAR. Indoor AirPlus followed to address indoor air quality directly, then WaterSense, which Webb calls especially important given how much water conservation matters in Arizona.

Most recently, and most significantly, Fulton added the EPA's Efficient New Homes program, formerly known as Zero Energy Ready. Webb calls it the hardest jump the company has made. "The move to Indoor AirPlus was very easy. WaterSense was very easy. This one was more difficult, more challenging," he says. It's also the accomplishment he's most proud of.

Of the **Seven Pillars of Value Per Square Foot** that Green Builder Media tracks, Webb says indoor air quality is the one most buyers underestimate until they're actually living with it. Fulton leaned into that message hard during COVID, when the connection between indoor air and health became much more visible to the average buyer.

"I think the healthiness and the indoor air quality is probably the most underrated thing," he says. "We saw that during COVID. We would advertise that their homes are healthier because they are, because we build them that way. Most builders don't build that way. Very few of the publics do."

That underrating is directly connected to the biggest barrier Fulton runs into, according to Webb's own survey response: a general lack of consumer understanding about what value per square foot even means. He says the misunderstanding usually shows up as buyers fixating purely on the sticker price without factoring in what a certified, high-performance home is actually

Powerful knowledge. Understanding of the value of energy-saving standard features such as ceiling fans, Wi-Fi thermostats, 16 SEER Carrier air conditioning, and Low-E vinyl windows is increasing, but it's a long way from complete.

CREDIT: COURTESY OF FULTON HOMES



FIVE FACTS ABOUT FULTON HOMES:

- Founder Ira Fulton bought the original incarnation of Fulton Homes from his nephews, with the intent of phasing it out.
- It's now the largest family owned and operated homebuilder in Arizona, having built more than 30,000 homes statewide.
- Fulton Homes communities feature multiple open spaces with lush landscaping, walking trails, multiple playgrounds and ramadas, plus onsite recreation.
- The builder donates 30 percent of its profits to worthy causes, such as education, water safety, and charities important to Arizona families.
- Fulton Homes' Acclaim master planned community is the first in the Phoenix area to build all of its homes to Zero Energy Ready, ENERGY STAR, Indoor airPLUS, and WaterSense standards.





Touch testing. Developing consumer understanding about value per square foot has been more successful by showing rather than telling—bringing buyers into a home to see and feel features, not just read about it.

Fulton does use green appraisals on its homes, and Webb says energy-efficient homes generally do receive somewhat higher valuations. CREDIT: COURTESY OF FULTON HOMES

worth over the 10, 15 or 20 years they'll own it, or what it will be worth to the next buyer down the line.

"The value of an energy-efficient and healthy home is far greater than the value of a code-built home," he says. What's worked, in his experience, is showing rather than telling, bringing buyers into a home with spray foam insulation and sealed ductwork and letting them feel the difference physically, not just read about it on a spec sheet.

Fulton does use green appraisals on its homes, and Webb says energy-efficient homes generally do receive somewhat higher valuations. But he's clear the practice hasn't scaled the way it needs to. "It's not 100 percent," he says, "and until this thing is exploded and made very, very aware to the American people, it's not going to be nearly as effective."

He puts a good deal of the blame back on the same public builders driving the price-per-square-foot race, arguing they have no incentive to advocate for appraisal reform that would make their own homes look comparatively worse.

Decarbonization and electrification are the pillars where Webb is most skeptical, at least in the near term. Ninety percent of Fulton's buyers in the Southwest cook with natural gas, and Webb doesn't think pushing electrification-only homes onto that market makes sense—especially given

the brownout and heating failure risks he's seen play out in colder, fully electrified regions.

"I think we just got to be careful as an industry what we're wishing for," he says. His philosophy is to focus effort on where buyers are already receptive, rather than spend limited resources trying to educate people on pillars they don't yet care about. Indoor air quality is the clearest example.

In terms of how the industry actually makes the full shift to value per square foot, Webb keeps coming back to marketing dollars, or the lack of them. Small and regional builders such as Fulton are the ones most willing to have this conversation, he says, but they don't have the budgets to broadcast it at scale. The big national and public builders do have that kind of budget, but no incentive to use it this way.

"The problem we have with builders that are building high-performance homes is there's no huge players," Webb says. "If there aren't huge players, they don't spend the money on marketing and advertising, and communicating to the public what's important."

Until that changes, he expects the shift toward value per square foot to keep happening the way it's happened so far: slowly, and mostly from the ground up. **GB**



Full consideration. Doug Tarry believes in the “total value proposition,” where a home’s real worth is only visible when considering what it actually gives back over time, in comfort, in health, and in what it costs to live there. CREDIT: COURTESY OF DOUG TARRY HOMES



Doug Tarry Homes

The philosophy here is simple: If it doesn’t add value, it doesn’t belong in a home’s price.

Doug Tarry has spent two decades building net zero energy homes in southwestern Ontario, and somewhere along the way he stopped selling homes on price per square foot. “There’s a need to look beyond first cost and look at value adds to the home,” says Tarry, a second-generation builder and president of St. Thomas, Ontario-based **Doug Tarry Homes**.

What he sells instead is what he calls “total value proposition,” a belief that a home’s real worth only shows up once you look past the first number on the price sheet and ask what a choice actually gives back over time, in comfort, in health, and in what it costs to live there. It’s less a sales pitch than a genuine conviction, and it shapes nearly every conversation he has with a buyer, Tarry notes.

That conversation has changed a lot since the pandemic. Buyers who once asked almost exclusively about price started asking something more personal. “What buyers are really asking rarely sounds like a spreadsheet question,” Tarry notes. “It sounds like, ‘is my family going to be safe, is my family going to be comfortable, are we going to have a good life here?’”

Tarry traces the shift directly back to the shared experience of being stuck inside during COVID, and of Green Builder Media’s **Seven Pillars of Value Per Square Foot**, he names Health and Wellness as the one with the most room still to grow.

He calls his own approach “The Two Commandments”: get the water right and get the air tightness right, before anything else gets decided. Everything downstream, from window choices to how a house breathes, follows from those two priorities first.

Tarry is candid that most builders reach straight for the flashiest feature on a spec sheet without doing the quieter work underneath that actually makes a home perform and last. Tarry’s own priorities tend to run in nearly the opposite order, starting with the things nobody sees and finishing with the things everybody asks about by name.

That same instinct shows up in how he thinks about mechanical systems. Tarry’s homes need a fraction of the heating and cooling capacity of a typical code-built house, small enough that equipment suppliers struggled to serve it properly. Rather than compromise a home’s performance to make an old system fit, Tarry started his own HVAC company. It’s a decision that says something about how far he’s willing to go to keep a philosophy intact rather than water it down to match what’s easiest to source.

Getting all of this built without pricing himself out of reach for ordinary buyers has meant treating waste itself as the enemy, not comfort or performance. Tarry has spent this past year going through what he calls “a major lean construction overhaul,” questioning every bit of wasted material, wasted time, and wasted labor on a jobsite, because in his view none of that waste ever benefits the customer. If it isn’t adding value, he doesn’t believe it belongs in the price. That discipline is part of how he keeps a high-performance home within reach of buyers who aren’t shopping in a luxury bracket at all.

That belief that good building shouldn’t be a luxury shows up most clearly in who Tarry chooses to build for. Net zero-ready construction isn’t something



A perfect pair. The homebuilder follows what it deems “The Two Commandments”: perfect a home’s air tightness and water quality before any other development decisions are made.

CREDIT: COURTESY OF DOUG TARRY HOMES

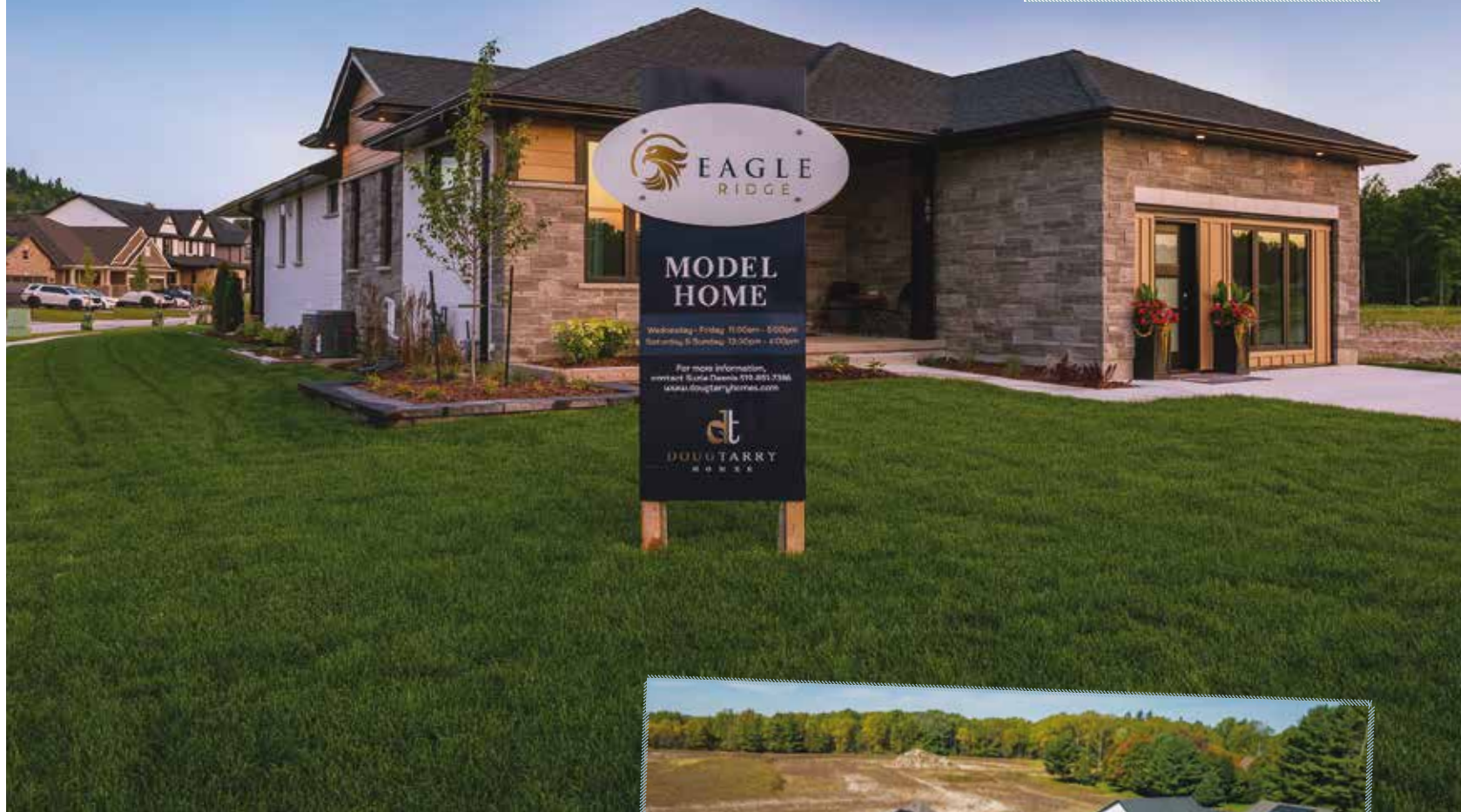
FIVE FACTS ABOUT DOUG TARRY HOMES:

- One of Canada’s most-decorated builders, Doug Tarry Homes has won nearly 200 design and construction awards since 2001, including Net Zero Builder of the Year, ENERGY STAR Builder of the Year, and the Golden Hammer Award.
- Doug Tarry’s ambition was to be in a punk rock band. After stints as a professional chef and co-owner of the London Knights Canadian Hockey League team, he went into the family business and designed his first home using **SoftPlan** home design software.
- Every house built by Doug Tarry Homes since 2008 has achieved an ENERGY STAR rating. It has built nearly 700 net zero and net zero-ready homes.
- In 2019, Tarry Homes partnered with the Ontario YWCA on Project Tiny Hope in St. Thomas, Ontario, the city’s first net zero, tiny home affordable rental housing community. Published in 2024, Doug Tarry’s book, “From Bleeding Edge to Leading Edge: A Builders Guide to Net Zero Homes,” offers first-hand experience on what has worked and what hasn’t in building Net Zero homes, along with advice from some of the industry’s leading builders, building scientists and energy consultants.



Reliability reality. When trying to construct and later market a home, most builders emphasize the fanciest, flashiest elements, instead of focusing on any long-term benefits.

CREDIT: COURTESY OF DOUG TARRY HOMES



Photovoltaic prepared. Doug Tarry Homes has built nearly 700 net zero certified homes since 2008. One emphasis is on solar energy, for which every home is prewired. CREDIT: COURTESY OF DOUG TARRY HOMES



he reserves for his most-expensive homes. It's the baseline on a set of below market rate tiny homes his company is finishing for the YWCA in St. Thomas, and it shapes ongoing work he does with First Nations communities on housing stock he describes, without much hesitation, as shameful in its current state.

Decarbonization is the pillar Tarry has struggled with most—not because he doesn't believe in it, but because he refuses to sell it as a premium add-on reserved for buyers willing to pay extra for bragging rights. "If it's going to cost \$100,000 more, what's the point? Nobody will buy it," he says. He'd rather move the needle a little for everyone than build a showcase home for the few who can already afford to care.

Asked how the whole industry eventually makes this shift—from price per square foot to something closer to what Tarry practices—he doesn't reference a new technology or a new certification. He points to a knowledge transfer problem, a need for builders willing to teach instead of guard what they know.

Tarry has walked competitors through his own building details and invited them into his own training sessions, on the belief that raising the whole industry matters more than protecting a competitive edge. It's a philosophy he traces back to something older than any certification program, and a question he keeps coming back to. "Why build the hundred-year home?" he asks. "Because we must." **GB**





Value talks. Addison Homes doesn't sell homes based on cost; it sells them based on value. It needs to be "the absolute greatest value for every dollar they invest in a home that we build," according to company founder Todd Usher. CREDIT: COURTESY OF ADDISON HOMES

Addison Homes

This South Carolina builder's goal is to improve decarbonization and resilience awareness among prospective homeowners.

Todd Usher has been building high-performance homes in South Carolina's Upstate for 24 years, and in that time he's come up with a pretty simple way to shut down the price-per-square-foot conversation before it even starts. "Pricing a house by cost per square foot would be like buying a car by the pound," he tells prospective clients. It's not a subtle line: It's meant to stop people in their tracks and get them thinking about what they're actually buying.

Usher, founder of [Addison Homes](#) in Greenville, doesn't sell homes based on cost. He sells them based on value, and he's confident enough in that pitch that he doesn't hedge it. "I firmly believe that we provide our clients with the absolute greatest value for every dollar they invest in a home that we build," he says. He hasn't built a financial model to back that claim with a hard number, but two and a half decades of building science and client feedback have made him comfortable saying it without blinking.

That confidence starts with who Addison chooses to work with. Usher isn't interested in convincing skeptics. His approach is to find buyers who are already leaning toward something better and give them the tools to make an informed decision. "If I've got to really try to change someone's mind to think in terms of value versus cost per square foot, they probably are not my target buyer," he says.

Once a client is in the door, the conversation usually narrows fast. Of Green Builder Media's [Seven Pillars of Value Per Square Foot](#)—energy, water, resilience, health and wellness, decarbonization, equity and investment, and community—Usher has found that most clients connect deeply with only one to three of them. Some care about air quality because of a past health issue. Others focus on how fast their hot water arrives or how their home will hold up in a storm. One current client is choosing every material in the house based on its embodied carbon footprint, something Usher says is still rare but growing.

That client is part of why Usher named decarbonization and resilience as the pillars with the most untapped potential right now. Health and wellness data, he says, still lags behind what builders already know intuitively. "I don't think we have completely defined what compromises health in housing in a very clear way to communicate to consumers," he says. He's hopeful that better data and more storytelling around daylighting, air quality, comfort, and circadian rhythm will close that gap over time.

On resilience, he'd like to see the insurance industry get louder. He compares it to daytime running lights on cars. Once insurers started asking whether a car had them, drivers started caring. He thinks something similar could happen with resilience standards like FORTIFIED, if insurers start rewarding it with real savings.

Addison's homes are built around a handful of non-negotiables, such as exterior insulation, variable-speed heat pumps, and MERV 16 filtration. None of it is optional, and Usher is upfront with clients about the tradeoffs if they try to cut it. But he's also realistic about how hard some of this is to sell before move-in day.

He calls the payoff "tangible intangibles." These are things such as a quieter house or a more-consistent indoor temperature that clients can't really

Heightened interest. Green Builder's Resilience pillar could be driven by interest in a voluntary, beyond code building standard such as FORTIFIED, which focuses on efforts to make homes—such as the roofs on a typical Addison Homes structure—more resistant to severe weather like hurricanes, tornadoes, and hail.

CREDIT: COURTESY OF ADDISON HOMES



FIVE FACTS ABOUT ADDISON HOMES:

- Before launching the company full-time, Todd Usher and his wife Michelle worked at textiles, flooring and healthcare applications maker Milliken & Company. There, they were heavily exposed to corporate green initiatives (such as zero-waste-to-landfill) and manufacturing quality systems like 5S and Total Quality Management (TQM).
- In 2002, Addison Homes became the only Greenville, South Carolina builder to certify 100 percent of its homes to rigorous green performance standards.
- Todd Usher is the first builder in the U.S. to earn the National Association of Home Builders' Master Certified Green Professional designation.
- Usher was president of the Home Builders Association of Greenville in 2008 and is actively involved with the NAHB.
- The company's **Trailside** model is the first house in the Southeast U.S. to achieve **Active House certification**, a European designation of optimal daylighting, indoor air quality, and resource efficiency.





The unknown obvious. Stressing a home's long-range value—such as by focusing on elements such as dual-pane windows, ENERGY STAR-certified appliances, and exceptional insulation—can get buyers—and builders—out of the price-per-square-foot mentality and instead convert them to a Value Per Square Foot frame of mind.

CREDIT: COURTESY OF ADDISON HOMES

understand until they're living in them. He tells the story of a recent client who, a month or so after moving in, told him, "I guess I never knew that a house could just have a temperature." That's the kind of comment Usher lives for.

The appraisal gap is one of the industry's stickier problems, and Usher doesn't pretend Addison has solved it. He uses the Appraisal Institute's green and energy-efficient appraisal addendum on every home, mostly to flag to the appraiser that something is different and worth a closer look. But he's candid about its limits. "I don't think that the appraisal industry has the depth of knowledge to really understand everything that addendum is saying," he says. The bigger issue, in his view, is structural. Appraisers are bound to recent comparable sales, and in most markets there simply aren't enough high-performance homes to comp against.

Of all seven pillars, decarbonization has been the hardest for Addison to make real progress on. It's not that Usher doesn't believe in it. It's that the data infrastructure to support it barely exists yet. "How do we accurately quantify embodied carbon? How do we accurately get information from our suppliers, our manufacturers?" he asks. Right now there's no clean answer, and translating whatever

answer does exist into something a buyer can understand is its own separate problem.

When asked how the industry, builders, appraisers, lenders, and buyers together, moves from price per square foot to value per square foot, Usher points straight at the top of the chain, to lenders and insurers. He notes there's already data showing lower mortgage default rates in ENERGY STAR and higher-performance homes. If lenders started treating those homes as lower risk, and insurers started rewarding resilience, he believes it would pull the rest of the market forward fast. Right now, he says, builders and buyers are meeting each other in the middle from the bottom up, but the institutions that set the rules haven't shown up to the table yet.

"Code is passing," Usher says, thinking back on how he now explains minimum-standard construction to clients. "It is the minimum passing grade a house can meet. If we equate that to school, code would be a C minus. Do any of us really want to invest in the most substantial purchase of our lives in a C minus?"

It's the kind of line that sums up how Addison Homes has run its business for more than two decades: not around what's required, but around what's actually worth building. **GB**

From First Cost to Full Value

Leading manufacturers with long-term mindsets are proving that the most affordable square foot isn't necessarily the cheapest to build—it's the one that performs, protects, and pays back for decades.



For a century, the housing industry has measured homes by price per square foot—a tidy number that fits neatly into a spreadsheet and tells you almost nothing about what a home actually costs to own. It ignores carrying costs, durability, comfort, health, carbon, insurance volatility, and climate exposure, and it reduces something deeply human into something dangerously incomplete.

Green Builder Media's Value Per Square Foot (VPSF) metric corrects that distortion. It accounts for long-term performance and benefits so buyers and builders can see a home's true worth, not just its size. The data backs the shift: COGNITION Smart Data shows 83 percent of buyers would use a verified value rating to compare homes, and 59 percent would pay more upfront for a 20 percent cut in monthly operating costs.

The Eco Leaders on these pages don't just talk about that future—they manufacture it. Each represents one or more pillars of the VPSF framework, turning the abstract idea of "full value" into products that can be specified, installed, measured, and enjoyed. Here's how they put VPSF into action.

ENERGY: PERFORMANCE & INDEPENDENCE

Jinko Solar: Few decisions move a home's operating cost needle like onsite generation. Jinko Solar's high-efficiency photovoltaic panels, inverters, and batteries convert rooftops from a passive surface into power plants, shrinking utility bills and buffering owners against volatile energy prices. Jinko's technology advances the energy independence that sits at the heart of VPSF—every kilowatt (kW) produced at home is a kW the grid can't reprice. For buyers weighing lifetime cost of ownership, solar plus storage is the clearest line from upfront investment to decades of savings.

Solar
Jinko

Therma-Tru: The entryway is one of the hardest-working openings in the building envelope, and Therma-Tru has spent 60 years engineering it for performance. Its fiberglass door systems use polyurethane foam cores to cut air infiltration and thermal transfer, with more than 80 percent of door and glass options ENERGY STAR qualified and National Fenestration Rating Council (NFRC) certified. The manufacturer claims that its fiberglass doors won't warp, rot, dent or rust, so the efficiency gains hold for the life of the home. The result is lower energy use, steadier indoor comfort, and an opening that keeps paying back.

THERMA-TRU
DOORS
THE DOOR SYSTEM YOU CAN BELIEVE IN

Trane Technologies: Heating and cooling is the single-largest driver of a home's operating energy load, which makes them a maximum-impact VPSF upgrade. Trane Technologies engineers high-efficiency HVAC and heat-pump systems that cut energy use while delivering consistent, healthier indoor comfort, and electrified solutions that pair naturally with solar and storage to advance energy independence. Backed by the company's broader decarbonization commitments, Trane turns the mechanical system from a monthly cost center into a long-term efficiency dividend that compounds over the life of the home.

TRANE
TECHNOLOGIES®

WATER: CONSERVATION & MANAGEMENT

Kohler: The company's water-efficient kitchen and bath fixtures, faucets, and smart plumbing solutions cut consumption without sacrificing experience, lowering both utility costs and a household's draw on increasingly stressed municipal systems. Intelligent fixtures add a layer of leak awareness and usage data, turning conservation into something measurable. In a home valued on full cost of ownership, every gallon saved compounds.

KOHLER®

Phyn: If Kohler reduces how much water a home uses, Phyn governs how intelligently it uses it. Phyn's smart water monitoring and leak-detection technology reads pressure and flow hundreds of times per second to catch leaks the moment they start and can shut off the supply automatically before a hidden drip becomes a catastrophic claim. In VPSF terms, that's avoided water damage, lower insurance risk, and conserved resources, all from a single connected device. It turns water from a blind spot in the cost of ownership into a managed, measurable asset.

PHYN 

HEALTH & WELLNESS: AIR, MATERIALS & COMFORT

ClarkDietrich: Healthy buildings start with healthy materials, right down to the finish coat. ClarkDietrich's Pro-Flex300 corner bead is PVC-free, carries Intertek Clean Air Gold certification and a third-party-verified Health Product Declaration with zero Red List chemicals. It also supports LEED, WELL, and Living Building Challenge goals. Its motion-frame connectors even tame structural noise in taller

Designed
for today.
Built for
decades.

buildings, improving acoustic comfort. For North America's largest cold-formed steel framer, occupant health is engineered into the wall, not added at the end.



Mohawk: Flooring covers more square footage than almost any other interior surface, which makes it a powerful lever on indoor air quality and comfort. Mohawk's portfolio emphasizes low-VOC, high-recycled-content products that support cleaner indoor environments while delivering the durability that keeps materials out of landfills. By treating the floor as a health surface as much as a design one, Mohawk advances the wellness dimension of VPSF underfoot, across the whole home.



RESILIENCE: CLIMATE-READY & DURABLE

Tremco CPG (Nudura): Tremco's Nudura insulated concrete forms fold structure, continuous insulation, air barrier, and vapor barrier into a single wall assembly tested to resist 250 mph winds, 100 mph debris impact, and up to four-hour fire ratings, qualifying for ICC-500 and FEMA storm-shelter standards. In one case study, a Nudura home in Pensacola, Florida, designed for Category 5 hurricanes, earned its owner a 75 percent insurance savings. That's VPSF made literal: resilience that pays for itself through utility savings, rebuilding-cost avoidance, and lower premiums over the building's life.



James Hardie: The exterior envelope is a home's first line of defense, and James Hardie engineers fiber cement to hold that line. Hardie siding, trim, and soffit resist weather, moisture, and pests, while Hardie Plank is noncombustible with a Class A fire rating and a flame-spread index of zero. "Engineered for Climate," the products are formulated for the specific region where they're installed, reducing repair, repainting, and premature replacement. Lower maintenance, preserved curb appeal, and potential insurance advantages turn cladding from a finish into a long-term value driver.



DuPont: A home is only as resilient as the barrier the rest of the assembly never sees. DuPont's high-performance building envelope solutions—weather-resistant barriers, flashing, and integrated air- and water-management systems—defend the structure against the moisture intrusion and air leakage that quietly drive rot, mold, and energy loss. By sealing the envelope against water and uncontrolled airflow, DuPont systems extend the life of everything behind the cladding while sharpening thermal performance. It's VPSF working invisibly: lower operating costs, fewer callbacks, and a structure built to endure.



TimberTech: TimberTech builds outdoor living for the realities of a hotter, more volatile climate. Its Advanced PVC decking withstands intense UV and moisture, and the Landmark and Vintage Collections add fire resistance for wildfire-prone regions, paired with aluminum framing and non-combustible railing for a fully resilient system. Backed by a limited lifetime product warranty and a 50-year fade-and-stain warranty, TimberTech decks may cost more upfront but cost less over time, while lifting resale value. Resilient by design, cost-effective for decades.



DECARBONIZATION: EMBODIED & LIFECYCLE CARBON

Trex: Trex turns waste into outdoor living: its composite decking is made from 95 percent recycled and reclaimed materials, and the company repurposes more than a billion pounds of reclaimed wood scrap and polyethylene film each year, never sourcing virgin timber. Closed-loop systems recycle roughly 99 percent of process water at its facilities. Because a Trex deck outlasts a wood deck two-to-three times over, every square foot represents diverted landfill waste and avoided replacement carbon, or decarbonization measured across the full lifecycle, not just at the mill.





DalTile: Tile is one of the most durable surfaces in the built environment, and DalTile leans into that permanence. Its sustainably manufactured interior and exterior tile, porcelain slabs, and countertops carry low lifecycle impact precisely because they last, resisting wear, moisture, and obsolescence for generations rather than being torn out and replaced. By pairing responsible manufacturing with materials engineered to endure, DalTile reduces the embodied-carbon churn that quietly inflates a home's true cost.



EQUITY & INVESTMENT: LONG-TERM AFFORDABILITY & RESALE

Fiberon: Fiberon frames VPSF as the sum of durability, resource efficiency, installation efficiency, and lifecycle cost, backed by independently verified Environmental Product Declarations across its decking and cladding lines. Composite boards made with more than 50 percent recycled wood and 40 percent recycled polyethylene install faster with hidden fasteners and carry warranties up to 50 years. By eliminating the sanding, staining, and replacement that erode a wood deck's value, Fiberon protects the homeowner's investment—lower total cost, preserved resale, avoided risk.



COMMUNITY & MOBILITY: ACCESS & SHARED VALUE

Ferguson Strategic Infrastructure: Value at the community scale starts underground, where the largest full costs hide. Ferguson's Strategic Infrastructure group treats water as the first cost that quietly becomes the largest full cost. Rather than selling waterworks components transactionally, the group functions as a project partner across the lifecycle—planning, sourcing, and logistics for large-scale water, wastewater, and stormwater systems—consolidating a fragmented supply chain into a single accountable relationship. For a community, the value shows up downstream: fewer stranded specifications, less rework, and infrastructure sized for the decades of service it will actually be asked to deliver rather than the day it's installed. It's honest accounting applied to the pipes beneath the street — the part of the built environment nobody sees until it fails.



OPTA Glass: OPTA Glass turns a disposal problem into a durability asset. Its engineered glass-based materials—cellular glass and mineral additives made from recycled glass otherwise bound for the landfill—return to the built environment as lightweight fill, insulation, and infrastructure media that resist water, fire, and time. The math is the point: a material diverted from the waste stream re-enters as something that lowers lifecycle cost, lighter to transport and stable under load for the long horizon. It's the kind of substitution that reads as marginal on a spec sheet and compounds across a community's full-value ledger. **GB**



Explore the full Value Per Square Foot framework at greenbuildermedia.com/value-per-square-foot, and see VPSF in the real world at VISION House Asheville, VISION House SHAWOOD, and VISION House Hickory Grove. To learn how you can leverage COGNITION Smart Data to track the dynamics that are shifting the housing market, contact Craig Coale at craig.coale@greenbuildermedia.com.



Market Intelligence That Drives Sales

In today's volatile housing market, gut instinct isn't enough. To outpace competitors, win buyer loyalty, and future-proof your business, you need real-time intelligence that reveals what's driving decisions right now.

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Systems Reckoning

Green Builder Media's 10th Annual Sustainability Symposium challenged attendees to rethink affordability, resilience, risk, and value in a rapidly changing world.

BY GREEN BUILDER STAFF

What happens when the systems we've relied on for decades no longer reflect reality?

Appropriately titled "Systems Reckoning," the two-day 2026 Green Builder Media Sustainability Symposium wasn't about predicting the future. It was about recognizing that the future has already arrived—and that housing, infrastructure, finance, energy, and insurance are all being forced to adapt simultaneously.

Across every presentation, one theme kept resurfacing: The metrics that shaped yesterday's economy are no longer sufficient for tomorrow's challenges.

AFFORDABILITY ISN'T THE PROBLEM—IT'S THE SYMPTOM

Green Builder Media CEO Sara Gutterman's keynote, "The Affordability Reckoning: Reframing the Solution," emphasized that housing affordability is more than simply a housing shortage or cost issue. Gutterman argued that today's affordability crisis reflects something much deeper.

"For decades, the housing industry has anchored itself to a single metric above all others—price per square foot. It's tidy. It's quantifiable. It fits neatly into spreadsheets and pro formas. And it tells us almost nothing about what *actually matters* to the people who live inside these homes," she said. "Price per square foot ignores carrying costs.



It ignores durability and resilience. It ignores comfort, health, carbon, insurance volatility, utility load, and climate exposure. It ignores the full cost of ownership. It reduces something deeply human into something dangerously incomplete.”

That metric wasn’t designed for the homeowner, Gutterman stressed. Price per square foot is an artifact of financialization—a metric built in response to shareholder demand, a crude measure that strips housing of its social, environmental, and economic substance.

“We’ve built an economy that excels at relocating costs,” she explained.

Whether those costs are shifted to homeowners through higher operating expenses, to communities through aging infrastructure, or to future generations through environmental degradation, they rarely disappear. They simply move somewhere else, she noted.

That reality is becoming increasingly difficult to ignore as rising insurance premiums, grid instability, water challenges, supply chain disruptions, and escalating maintenance costs begin showing up on

balance sheets everywhere.

The real reckoning, Gutterman argued, is one of valuation: Instead of measuring success by lowest upfront price or price per square foot, the industry must begin accounting for resilience, durability, operating costs, health, efficiency, and long-term ownership value.

CLIMATE IS A BUSINESS ISSUE

Throughout both days, speakers reinforced that sustainability is no longer a niche environmental conversation.

It has become a financial one.

Rather than discussing climate change as an abstract future risk, presenters focused on today’s measurable impacts:

- insurance markets retreating from high-risk regions
- increasing infrastructure costs
- volatile energy pricing
- workforce disruptions



- supply chain instability
- growing investor concern over long-term resilience

The message was clear: Resilience is rapidly becoming a competitive advantage rather than simply a sustainability initiative.

ENERGY'S NEW ERA

Several sessions explored the transformation occurring within the energy sector.

The conversation extended well beyond renewable generation to include transmission, storage, electrification, and the enormous demand being created by artificial intelligence and data centers.

Speakers emphasized that modernizing the grid will require unprecedented investment—but also presents one of the largest economic opportunities of the coming decades.

Future shock? While data centers are a legitimate environmental problem, a bigger concern may be a loss of future jobs resulting from increased reliance on artificial intelligence. CREDIT: ISTOCK/MATT GUSH

Instead of asking whether the energy transition will occur, discussion shifted toward how quickly institutions can adapt.

HOUSING NEEDS NEW WAYS TO MEASURE VALUE

Housing remained at the center of many discussions.

Builders, developers, lenders, appraisers, and policymakers all face the same challenge: How do we recognize the real value of high-performance housing?



Participants explored why homes that consume less energy, withstand disasters more effectively, improve occupant health, and reduce operating costs often receive little additional market recognition. The consensus was that traditional valuation methods fail to capture many of the characteristics buyers increasingly care about.

As consumers begin prioritizing lifetime ownership costs instead of purchase price alone, many speakers suggested that the housing market itself is beginning to redefine value.

JOURNALISM, BUSINESS, AND CAPITAL ARE CONVERGING

One of the Symposium's strengths has always been bringing together voices from outside the traditional building industry.

This year's speakers examined sustainability through multiple

lenses—from investigative journalism and economic systems to finance, corporate leadership, and investment strategy.

Rather than treating these perspectives separately, the conversations illustrated how deeply interconnected they have become:

- Climate influences insurance
- Insurance shapes lending
- Lending affects housing
- Housing influences community resilience
- Infrastructure determines economic growth
- Every system affects the others

That systems-level perspective became one of the Symposium's defining themes.



Worth a look. Builders, planners, developers, lenders, appraisers, and policymakers all face the same challenge: How do people recognize the real value of high-performance housing? CREDIT: ISTOCK/MATT GUSH

A DIFFERENT KIND OF LEADERSHIP

Throughout both days, speakers returned repeatedly to one idea: Leadership today requires expanding our time horizon.

The organizations most likely to succeed won't necessarily be those with the lowest costs today. They'll be the ones that account honestly for tomorrow's risks and opportunities before markets force them to, Gutterman stressed.

"The question facing every organization isn't whether this reckoning is happening," she noted. "It's whether they'll help shape it—or simply react to it."

LOOKING AHEAD

If the 2026 Green Builder Media Sustainability Symposium demonstrated anything, it's that sustainability has evolved far beyond environmental stewardship, Gutterman said. It has become "a conversation about economics, resilience, infrastructure, finance, public health, housing, and long-term prosperity."

The next generation of leaders won't simply build greener products, she added. They'll build systems that better reflect reality.

And that, she concluded, may prove to be the most valuable investment of all. **GB**

SYMPOSIUM SPEAKERS



Sara Gutterman, CEO, Green Builder Media: A visionary thought leader and passionate advocate for sustainability, Gutterman is considered an expert in leading-edge decarbonization technologies, climate solutions, and housing market insights. She has a unique focus on data, trends, and intelligence in areas like net zero, electrification, healthy home, resilient building, connected living, renewable energy, and generational marketing.



Brandon Bryant, partner, Alair Homes - Redtree: A Master Certified Green Professional, Bryant leads with a “rebel luxury” mindset—challenging convention to build homes that are performance-driven, climate-responsive, and enduring. **Alair - Redtree** has earned national accolades, including four consecutive U.S. DOE Housing Innovation Awards, Best in American Living Awards (BALA) recognition, and Green Builder Media’s Green Home of the Year.



Bill McKibben, founder, 350.org and Th!rd Act, educator, environmentalist, author: **Th!rd Act** organizes people over the age of 60 to work on climate and racial justice. **350.org** is the first global grassroots climate campaign. McKibben serves as the Schumann Distinguished Professor in Residence at Middlebury College in Vermont. In 2014 he was awarded the Right Livelihood Prize, sometimes called the “alternative Nobel,” in the Swedish Parliament.



Rob Howard, president, Howard Building Science: **Howard Building Science** provides general contracting and consulting, sustainable development, green building, net-zero energy home construction, and Missing Middle Housing in North Carolina. Howard was sustainable building specialist and director of construction for Habitat for Humanity International. He built the first net-zero energy home in N.C. in 2005 and the first U.S. Department of Energy Zero Energy Ready Home in N.C. in 2015.



Laura Sullivan, correspondent, NPR Investigations: Sullivan’s is one of NPR’s most decorated journalists, with three Peabody Awards and three Alfred I. duPont-Columbia University Silver Batons. She joined NPR in 2004 as a correspondent on the National Desk, covering crime and punishment issues. She joined NPR’s investigations unit in 2010. Her investigative reports air regularly on *All Things Considered* and *Morning Edition*.



Andrew Winston, sustainability strategist, author: Winston is a globally recognized expert on megatrends, sustainable business, and how to build companies that profit by contributing to a thriving world. He was ranked No. 1 on the Thinkers 50 list of the most influential management thinkers in the world. His books on strategy—including “Green to Gold,” “The Big Pivot,” and “Net Positive”—have sold more than a quarter million copies.



Jake Agron, government relations manager, James Hardie Building Products: Agron focuses on emerging policies, with a focus on the western states of the U.S. He has worked in government relations for 15 years. He served as the nonpartisan director of research for the Arizona Senate. Agron now focuses on advocacy and coalition building for **James Hardie**, with an emphasis on resilient building.



Lena Hansen, chief program officer, RMI: A member of **RMI’s** senior leadership team, Hansen leads the company’s geographic portfolio of programs, strategic insights team, and overall organizational strategy, helping connect work across the organization to accelerate the global energy transition. She has more than 20 years of experience developing, testing, and scaling high-impact efficiency and clean energy solutions



Megan Cordes, director, Sustainability and Building Science, Beazer Homes: Cordes joined **Beazer** in October 2023 with more than 15 years of experience working with forward-thinking industry leaders to advance building energy efficiency, sustainability, and renewable energy practices thoughtfully and cost effectively. In her role, Cordes is responsible for furthering Beazer’s commitment to reducing its environmental impact.



Neal Collins, founder, Latitude Regenerative Real Estate; founding partner, Hamlet Capital: **Latitude Regenerative Real Estate** is a brokerage and advisory platform focused on land, conservation, and place-based development. Hamlet Capital invests selectively in agricultural and conservation-centered community projects. Collins also hosts “The Regenerative Real Estate Podcast,” where he explores the practical realities of regenerative development, land use, and long-term value creation.



Tom Hoban, president and chief investment officer, Kitson & Partners: Hoban has more than 30 years of experience in the real estate industry. He helps set the strategic direction for **K&P**, with a primary focus on its investment strategy and financial performance. He is also responsible for developing strategic budgetary plans, aligning financial goals, budgets, and forecasts, as well as identifying and mitigating financial risks.

PHOTO CREDIT TO PAULE RICHARDSON

FROM THE EXPERTS

Here's a Q&A featuring key comments from the presenters at the 2026 Green Builder Media Sustainability Symposium.

Bill, what's one policy that you would put in place with a magic wand here in the U.S.?

Bill McKibben: I'd [implement] plug-in solar in all 50 states, and you wouldn't need a magic wand. We did it in 10 states in one year. We should be able to establish a market and get the other 40 states in the next year, and it's not impossible in ideologically difficult territory. The first state to do it was Utah, which is perhaps the most conservative legislature in the country, but understanding that there was a strong Libertarian argument for letting people make their own power from the sun. The future belongs to people who turn their faces to the sun.

Jake, why do you think it's easier to rebuild the same vulnerable homes and communities than build a more-resilient one?

Jake Agron: A few factors are at play in rebuilding the same vulnerable home. I think the first is information gap. When you're dealing with the replacement of a home covered by insurance, some insurers are just not aware of more-resilient material options that will conform to the character of the home and community, while still being more resilient to various perils.

There can be a gap in homeowner understanding of alternate or more resilient materials as well. Sometimes there's historic or planning barriers. Communities often mandate use of certain materials, like in historic districts, for example, that are not as resilient as modern yet proven materials like fiber cement. Fiber cement represents one-fifth of the siding market in the U.S.—the other four materials being vinyl, wood or engineered wood, brick, and stucco—and it's still an information gap, but also a cultural barrier as to what each of those materials offer in resiliency.

And finally, it's cost. We all know the saying, "you get what you pay for." The same is true, [for example] for the exterior siding of your home, the layer of protection against outside elements.

Laura, you've spent time with families whose lives were permanently altered by disaster. What does resilience mean to them that policymakers and industry leaders often miss?

Laura Sullivan: I think for many of the families, what you see in the aftermath of a disaster is an incredible human desire to rebuild as fast as they can, to get back into their home, to reopen their business, to get back to normal. It's such an unbearable process to lose your home, or to be out of your home for nine months or a year, trying to navigate the building permits or find the money to rebuild. If you don't have insurance, what kind of grant program can you get? Or maybe you're living in someone else's house, or you're trying to squeeze into an apartment, or you're living in a camper on your property. It's just human nature to want to put it back together.

But what gets lost in that is that you've got to do it all at once. You've got to elevate your home the first time you're fixing it, or you have to put up different materials, or fireproof your roof, or lock down your roof so it won't get blown away in the next hurricane.

There are these things that you have to do the first time, and it's just so hard for people. We need some kind of process that says, "We're here with you; we know you're in the middle of the worst moment of your lives, but we've got a plan for you. We can assess the situation, here's the money you can and can't have, and here's where you're at."

Andrew, you're one of the preeminent experts in understanding AI and its impact on business and the climate. Do you think it's helpful or harmful for sustainability and for the planet?

Andrew Winston: We have what's very clearly a huge energy problem, as the data center build-out is now exponential. The tech companies were on path to be close to net zero, and then just started a few years ago blowing through their carbon goals. That's a legitimate problem. I'm not as worried about that, because tech gets more efficient and faster all the time, computing power needs less and less energy for the same computing power, or you get more out of it. I think the energy stuff will work its way out.

The thing I'm much more worried about is social, and the jobs. I have two Gen Z boys, one halfway through college, and I honestly don't know what to tell them about what jobs will be. That stuff worries me even more than climate—which is wild, because I've spent my career on climate.

But the social side is scary. We don't know what this is going to look like as it takes more and more of what we think of as uniquely human, and can do it well and mimic us extremely well. It's a scary time. I hope AI can help, but it's also going to be problematic.

Lena, what's something that we can do to help pressure governments in regards to using cleaner and more efficient energy?

Lena Hansen: I think that people and communities have the ability to act and to reduce their pull on the grid in ways that they just have not before, and especially at the community level. There is a lot of opportunity to change the way community energy systems are supplied in ways that reduce demands on the grid and on natural gas plants in particular.

A lot of gas plants are used to provide energy during peak demand. If you can, across a community, install enough combination batteries, and focus on energy efficiency and demand response, that has a disproportionate effect on reducing the peak, which reduces disproportionately the demand for natural gas and gas plants.

But a lot of this matters on who our leaders are. I think we can all vote, and we can pay attention to not only who our Congresspeople and governors and other elected officials are, but also who is on our public utility commissions. In some states, we have the ability to elect those people, but a lot of people don't.

Paying attention to who is making decisions and influencing that where we can is one of the most powerful things we can do.



Outside the norm. Innovative thinking—such as relying entirely on solar energy, using impact glass, and anchoring down anything that might be tossed during a storm—helped Babcock Ranch in Florida become a city that flawlessly withstood two hurricanes.

CREDIT: COURTESY OF BABCOCK RANCH

Tom, after surviving Hurricane Ian and Hurricane Milton, Babcock Ranch became a symbol of resilient development. What lesson did that experience teach you that no planning model ever could?

Tom Hoban: Thinking differently and trying to do things that are outside the norm—that are in that “innovative realm”—is difficult. It’s hard to get buy-in and to get that alignment of interest. And that’s whether it’s your capital, whether it’s your own team, whether it’s the local municipality, the environment—whatever it might be.

When you try to do something different, it isn’t always the cheapest option. Doing something new and different is more challenging, and I think a lot of that challenge comes through just the unknown, and a lot of it comes through the cost. “What it’s gonna cost?” You hear that question a lot.

We prefer to lead and not follow, and when you lead, you don’t always have a great data set to compare to. For us, there were some educated bets we were making based upon our intuition and the homework we had done, but we didn’t have valid proof of a lot of it. It’s hard to sit there in a room and say, what’s my ROI going to be on that extra dollar, or that extra \$5, or \$10, or whatever it’s gonna be?

Neil, what does a truly regenerative neighborhood or community look and feel like, and what has to change in order to make those mainstream?

Neil Collins: I don’t think that we have the luxury anymore to sustain the systems and take a neutral stance going forward. That’s what really attracted me towards the regenerative movement. This really hits me on a deep philosophical level. If it’s our time to really remember and rediscover our role as a keystone species, we create the conditions for all life to flourish. That is what attracted me first into the real estate place as a developer, and then as someone that wants to bring capital in to help inform those folks that share a similar philosophy on regeneration over sustainability, where I think it’s too easy just to say, “we have recycling,” or whatever.

It is kind of an external amenity that we get to pat ourselves on the back, and it’s really trying to hold much more of a holistic approach

with different outcomes that we’re oriented towards as we go in to develop land.

The future of housing depends on our willingness to...?

Rob Howard: To adapt and embrace technology, such as industrialized offsite construction.

Megan Cordes: To not do things just because we’ve done them the same way for 40 years. Let’s innovate and be open to change.

Brandon Bryant: We’ve got to be allowed to build houses and not seen as a negative industry that’s all about profits. We just need to change the stigma of home building and get us to where we’re a noble industry again.

Fifty years from now, when people look back at this moment in history, what do you hope they say that we got right?

Megan Cordes: I think they’re going to see this as an inflection point. I think that there has been a lull, and people feel like, “Oh, how are we going to push sustainability forward?” I think this is an opportunity for us to start from here and just continue to move upwards and onwards.

Brandon Bryant: You know, I’m thinking when I think about housing, what we got from COVID, right? We got a rising cost of construction, people got equity in their house...but right now we’re at a point where we need to figure out housing costs, to build the houses and put the people in the homes and then afford it. I would love for people to think in 50 years, we got it right. We figured it out, and we put us on the right course to have housing.

Rob Howard: Hopefully that we recognize the problems in the helping industry, and we worked together to address them and ensure that the future generations could realize the dream of home ownership.

View the full 2026 Green Builder Media Sustainability Symposium online at [Day 1] and [Day 2]. **GB**

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Surprise package? There's more to an affordable home than a low purchase price or mortgage rate. Builders need to help homebuyers to consider all expenses, including less-obvious ones such as insurance, property tax, and maintenance costs.

TODAY'S
HOMEOWNER

Affordability Awareness

When considering whether to purchase a home, prospective buyers must include immediate and long-term budget-benders such as insurance, property tax, and operational costs. **Builders should help them learn all about it.**

BY MICHELE LERNER

When some homebuyers think about affordability, they focus on the purchase price, their mortgage rate and the principal and interest they'll pay on their loan. Sometimes they'll compare that estimate with their monthly rent to decide if they can accommodate that new payment. While that's certainly an initial step many buyers take, there's far more to homeownership than the price and the payment.

Dan Pena, president of partnership lending with mortgage loan provider loanDepot, says that's an important message for builders, lenders and others with ties to the construction industry to bring to their customers.

"From the minute we first meet with prospective borrowers, we talk about the full payment," says Dan Pena, president of partnership lending with loanDepot, a mortgage loan provider. "For a long time, lenders used to advertise mortgage rates, and principal and interest estimates as a hook to bring in customers, but we don't see that much anymore."

One of the reasons for that shift is how quickly other costs of homeownership, particularly home insurance, property taxes and homeowner association fees, have risen in recent years. In addition, more homebuyers today consider the long-term implications of buying a home. Green Builder Media's Smart COGNITION Data surveys have found that 92 percent of buyers now consider long-term



Options aplenty. Builders can show or demonstrate various ways to emphasize a home's affordability to prospective buyers. This includes elements such as type of housing construction, energy-saving products, and value-increasing design.

costs before deciding about buying, building or remodeling a home.

Builders must approach buyers' concerns about long-term expenses by first understanding what the buyers are looking for.

While first-time buyers are often the most concerned about how they will afford homeownership, move-up purchasers worry about ongoing and rising expenses, according to Pena.

"So many costs of homeownership are moving at a faster pace than in the past, especially insurance," Pena says. "We work with borrowers to focus on what they're comfortable spending versus what they qualify for, and have them think about their future budget, not just immediate costs."

Builders and other industry experts should start by helping buyers understand that proper money management can make it easier to acquire a new home than they might believe.

For example, Pena recommends that when borrowers are preapproved for a loan, they should practice paying the mortgage, especially if they are currently living at home and not paying rent.

"For example, if they qualify for a loan with a payment of \$3,500, they should put \$3,500 in savings every month to see what that feels like," Pena says. "If they're paying rent, we suggest they put the difference between their rent and the mortgage payment in the bank."

In addition, Pena reviews borrower credit reports to suggest changes that can improve their cash flow and possibly their credit score, such as consolidating debt from three credit cards onto one

or, better yet, paying them off.

"We go through bank statements to see how many automatic subscriptions they have or any other spending that they can reduce to better afford housing costs," Pena says.

For new buyers, Pena discusses the need to budget for basic maintenance costs for everything from HVAC filters to landscaping. "Newly built homes require substantially less maintenance, since everything is new and under warranty," Pena notes. "But there will still be some costs." That could be a major selling point for builders, even after the initial home purchase.

Pena recommends setting aside 1 percent or 2 percent of the mortgage balance annually in a special account for home maintenance, which would be \$4,000 to \$8,000 on a \$400,000 loan. "If you bought a new home and don't need to spend that money, you're building a nice nest egg for the future," Pena says.

That nest egg can be a valuable cushion for future increases in property taxes, utility bills, insurance and homeowner association fees, he says.

Builders can also help home shoppers make "the choice" by stressing that buying an energy efficient home or investing in energy efficient upgrades can be a long-term solution to rising utility costs.

THE PROPERTIES OF PROPERTY TAX

Another tip builders can give: A reminder about property taxes.

Homeowners can't usually fix **policies that impact their local property taxes** on their own, they can appeal their individual assessments. In most states and local jurisdictions, there are discounts available for certain groups of people that can reduce their property tax burden, such as veterans, people with disabilities or seniors.

"For resale properties, tax assessments are usually listed on sites such as [Realtor.com](https://www.realtor.com) or Zillow along with a home listing," Pena says. "In most states, buyers can also check county records to see tax bills by year, which can help them estimate how much their tax bill may rise. If county records aren't available, they can also ask their real estate agent to research this."

There can be surprises. For example, if the buyer wants a home in California, another key thing to prepare for is the supplemental property tax, which occurs after a property's value is reassessed following the final purchase of a resale home. Initially, the property tax bill is based on the house's value during the last time it was assessed. But that amount can jump by hundreds, even thousands of dollars annually, if the property value has increased since that assessment. The new owner will receive a one-time supplemental tax bill a few months later. Depending on the county of origin, the entire amount may be due upon receipt, split into multiple payments, or folded into the property tax payment for the following year, according to the California State Board of Equalization.

Property taxes can vary by county and even town, so budget-conscious homebuyers should discuss this topic with local real estate agents and comparison shop if they have flexibility about where they want to buy.

After-tax surprise. If opting for a resale home in California, buyers must also plan for a one-time supplemental tax bill based on the post-purchase valuation of the home.

CREDIT: GREEN BUILDER MEDIA

"When you buy new construction homes, it's smart to work with a lender who knows how tax assessments work," Pena says. "Often, a tax assessment won't be done until after the home is complete, so looking at property records won't help. You need to understand what your fully assessed tax bill will look like in the next year, not when you first buy the house. Otherwise, you could have a really low prorated payment your first year and then a big jump the next."

PREPPING FOR HOME INSURANCE PREMIUMS

Yet another builder tip: Get ready for home insurance costs, and expect them to escalate. Insurance rates rose 45.8 percent nationally from 2020 through 2025, nearly double (1.8 times) the 26.1 percent inflation rate for that same period, according to **analysis by LendingTree**, an online lending marketplace.

"One big reason for this larger-than-normal increase was the uptick in massive natural disasters during that period," says Rob Bhatt, a home insurance analyst and senior writer with LendingTree, an online lending marketplace. "Wildfires in the West, hurricanes in the Gulf States, and tornadoes, wind and hailstorms in the Midwest were more frequent and more severe—worse than ever before—which meant that insurance companies had to pay out more in claims."

Combined with a spike in inflation beginning in 2022, home insurance is in the midst of a "perfect storm," he says.

"More homes need rebuilding," Bhatt says, "and they're more expensive to rebuild."

Some states have been hit harder than others, Bhatt notes. For example, insurance rates rose 100 percent in Colorado, 96 percent in Iowa and 88 percent in Minnesota from 2020 through 2025, primarily due to natural disasters. In contrast, rates rose the least (19 percent to 20 percent) in Maine, Vermont and West Virginia during that period.

"Buyers can get an insurance quote even before they make an offer on a house," Bhatt says. "Lenders typically pencil in a home insurance cost, too, after they contact a couple of companies to get a ballpark fee."

Bhatt says home insurance is becoming a much more important part of the home buying process. A sticky situation is with homes that are in high-risk locations, such as fire zones or flood plains.

"Buyers are aware of how expensive it is, and in some cases, insurance companies are deciding it's too risky to insure a home," he says. "That used to be just coastal Florida and wildfire-prone areas in California, but now this is happening in more areas."

Lenders can help buyers with their home insurance costs, Pena says.

"We have relationships with insurance companies and can call them to get an estimate of the cost even before a new community is built," Pena says. "We can shop on the behalf of buyers to help them find and buy insurance as part of the lending process."

Consider insurability issues during a home search and inspection, Bhatt suggests.

"Insurance inspectors will look for things like tree branches that are too close to the house, moss growing on the roof or signs of water damage before they approve an insurance policy, so it makes sense to look for those things with a home inspector," Bhatt says.

Builders can recommend comparison shopping among insurance companies to find the best price, just as Bhatt would.



“Homeowners should essentially self-insure to a certain extent by choosing a high deductible such as \$2,000 or more,” he says. “Think about bracing yourself for higher out-of-pocket costs with an emergency fund to help if disaster strikes.”

Although they may have less impact on premiums than a higher deductible, bundling home and auto insurance can help, along with other discounts for investing in your home, such as smart home systems for leak detection, he says.

“Homeowners who take resilience measures to reduce the impact of wind and fire can generate discounts, plus those things help your home survive,” he says. “Builders who invest in building more resilient homes, especially if they’re built to IBHS FORTIFIED Home standards, which go beyond building codes, can potentially generate savings for their buyers.”

These features may cost more upfront, Bhatt says, but the financial benefits of sustainability can lead to lower costs over time and increased value.

“Homeowners find this frustrating, but it’s generally good to avoid using insurance for small claims, because that’s when an insurance company is likely to raise your rates or even drop your coverage,” he says. “This is why a higher deductible is helpful, because it prevents you from making small claims and means you’ll only use your insurance for things you can’t afford.”

IS AN HOA WORTH IT?

While loanDepot includes estimated homeowner association (HOA) dues in their loan preapproval documents, Pena says many buyers overlook this cost at first. The same goes with condominium fees (a.k.a., maintenance fees).

“You need to include these fees in your budget and recognize they will likely rise over time,” Pena says. “New housing developments often establish HOAs, so buyers know what to expect. Existing homes usually provide that information in the listing or you can ask your agent or the seller.”

Not every home is part of an HOA or condominium. However, 44 percent of home listings in 2025 included an HOA or condo fee, according to [Realtor.com](#), and approximately 68 percent of new homes are built in a homeowners association.

Along with other costs of homeownership, HOA dues have been rising in recent years due to higher insurance costs, inflation and increased building costs. Realtor.com’s research found that the median HOA fee in 2025 was \$135, compared to \$108 in 2019.

“Community association assessments vary from as little as \$25 per month to more than \$1,000 monthly, but the average is \$150 per month,” says Dawn M. Bauman, CEO of the Community Associations Institute, an education and advocacy organization that represents homeowner and condo associations throughout the U.S. “Condominium assessments are typically in the higher range because there’s more shared property



RESERVE FUND
Healthy Balance



HOA BUDGET
On Track



ROOF AGE
18 Years



ELEVATOR SYSTEM
Replacement
Planned



POOL & AMENITIES
Well Maintained



FUTURE REPAIRS
Projects Planned



SPECIAL ASSESSMENT
None Anticipated

Fine' with the future. There can be numerous fees associated with a new home—such as ones for a homeowners association, maintenance, and future assessments—which will increase the amount of money needed to run a household.

in condo buildings than in an HOA, although some HOAs with golf courses or other resort-style amenities have higher assessments.”

Assessments vary according to the location of the community and what’s covered, such as private roads, sidewalks and storm management in some cases, according to Bauman. Generally, the fees cover amenities such as swimming pools and playgrounds, along with common area maintenance, snow removal, landscaping and a master insurance plan.

“Rising costs and mindfulness of saving for maintenance and repairs has led to assessments increasing in many associations, but not necessarily across the

board,” Bauman says. “When you live in a community association, the board and the management have to agree and convince every owner to save money to replace, repair and maintain all major components in the community.”

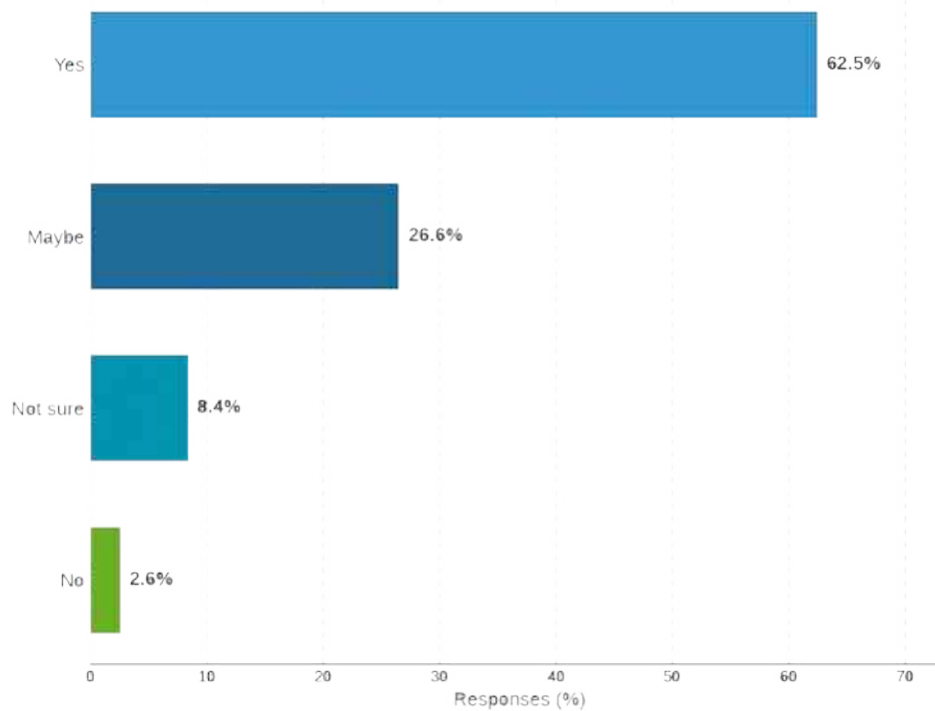
One benefit of HOAs can be stressed by builders: Prevention of major disasters.

The 2021 collapse of Champlain Towers South, a 136-unit condominium in Surfside, Florida, which killed 98 people and injured 11 more, served as wakeup call for many condo owners and HOAs about their responsibility for the maintenance and safety of residents. According to the National Institute of Standards and Technology (NIST), neglect



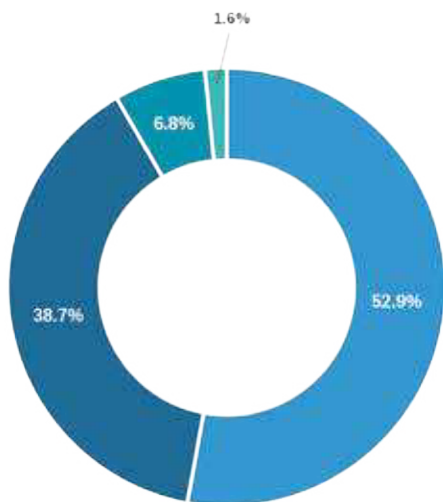
Deadly lesson. The 2021 collapse of Champlain Towers South, a 136-unit condominium in Surfside, Florida, served as wakeup call for many condo owners and HOAs about their responsibility for the maintenance and safety of residents. CREDIT: ISTOCK/FELIXMIZIOZNIKOV

Would you be interested in seeing a total cost breakdown that reflects ongoing operating costs when viewing home listings?



Source COGNITION Smart Data

How often do you consider long-term costs (energy, maintenance, insurance)?



Finance minded. Long-term costs of home ownership are the biggest thing on homebuyers' minds.

- Always
- Sometimes
- Rarely
- Never



and construction flaws contributed to the incident. Ultimately, the investigation led to greater scrutiny of community association management by mortgage lenders and new requirements from state and federal agencies related to maintenance and reserve funds to pay for repairs.

“Typically, you’ll pay 35 percent more to repair or replace something if you’ve deferred maintenance, so the best practice for community associations is to charge assessments that reflect maintenance needs,” Bauman says. “This is a benefit of a lesson learned from the tragedy of the Surfside collapse. We’re seeing more community associations committed to build reserves that help them stay well-maintained

and financially sound.”

For buyers considering a home in an HOA or condo, it’s important to know what the fees cover. In some cases, shared payment for amenities such as a swimming pool and fitness center provide access to something homeowners might not have otherwise, according to Bauman.

“Buyers should ask about the assessments and whether they’re expected to go up in the future,” Bauman says. “They should ask if a special assessment for a specific project is anticipated in the future, and whether a reserve study has been done that they can review. Mostly, buyers should look for transparency from the board and association management.” **GB**

VISION House ASHEVILLE



A grand beginning. The custom spec VISION House Asheville home will explore what housing can become. It is designed for wellness, resilience, and long-term value rather than for size and sticker price alone. CREDIT: COURTESY OF ALAIR ASHEVILLE | RED TREE

Housing for a World That Demands More

In an era defined by economic uncertainty and climate volatility, the most affordable home isn't always the one with the lowest price tag—it's usually the one that costs the least to own.

BY SARA GUTTERMAN

Green Builder Media is proud to announce the VISION House Asheville, an ambitious collaboration with Alair Homes, North America's largest franchise builder, and its Asheville-based branch, Alair Asheville | Red Tree. Set within the wooded Beaverdam community north of downtown Asheville, N.C., this custom spec home will explore what housing can become when we design for wellness, resilience, and long-term value rather than for size and sticker price alone.

VISION House projects have long served as Green Builder Media's living laboratories: real homes, built with leading-edge products, occupied by families, and documented at every stage so the wider

industry can learn from what works, what doesn't work, and how we can design and build better.

The VISION House Asheville is our next chapter, and the location is no accident. The residents of Western North Carolina know, better than most, what's at stake. In the wake of Hurricane Helene, the question of how we build—and how we rebuild—is no longer academic. It's personal.

In response to this unfathomable disaster, we've designed a home engineered to prove that resilience, health, and long-term affordability represent the fundamentals of how we should be building everywhere. Throughout the design, construction, and post-occupancy phases,

Green Builder Media and Alair will document every decision, every product specification, and every performance outcome, turning this project into a blueprint others can follow.

THREE PILLARS REDEFINING THE HOME

For too long, homes have been sold as commodities, priced by size instead of substance. VISION House Asheville is built around three pillars that, together, redefine what a home is actually worth. Each pillar is a discipline in its own right, and each one changes the math of homeownership.

1. VALUE PER SQUARE FOOT

Value Per Square Foot (VPSF) is a framework that deliberately rejects the industry's default metric—price per square foot—which rewards builders for delivering the lowest upfront cost and quietly externalizes everything that happens afterward: the energy bills, the maintenance, the health consequences, the insurance premiums, the eventual repairs.

Value Per Square Foot flips that equation. It asks a more honest question: Over the life of the home, what does each square foot actually return? A high-performance building envelope that slashes utility costs for 30 years is not an expense, it's a dividend. Durable, low-maintenance materials that survive a century of Appalachian weather aren't a premium, they're a hedge against future inevitabilities. By integrating sustainability, resource efficiency, durability, health, equity, and energy independence into a single measure of worth, the framework reframes the home as a long-term financial asset rather than a depreciating box. Cheap upfront is almost always expensive forever; VPSF makes that trade-off visible before the first foundation is poured.

2. WELLNESS ARCHITECTURE

Wellness Architecture treats human health as a design input, not an afterthought. The average American spends roughly 90 percent of their life indoors, which means the built environment is one of the most consequential—and most overlooked—determinant of physical and mental wellbeing. VISION House Asheville is designed to make that environment an active contributor to health rather than a passive risk to it.

In practice, that means specifying healthy, low-emission materials and finishes; engineering superior indoor air quality through ventilation and filtration; harnessing biophilic design and natural daylight to regulate mood and circadian rhythm; planning floor layouts around how people actually live and move; and integrating restorative sleep environments and smart technology that supports the body's natural biorhythms. The result is measurable: reduced stress, better sleep, cleaner air, and spaces that quietly improve the lives of the people inside them.

3. RESILIENCE

Resilience is the pillar Asheville understands in its bones. High-performance, climate-ready construction, built with long-lasting, low-maintenance materials and paired with solar-plus-storage, water management and leak-detection systems, and future-proofed building science, will enable the home to withstand intensifying climate events, extreme temperatures, and grid disruption.

Resiliency has become a survival strategy as well as a responsible economic strategy. As insurers retreat from high-risk markets and premiums climb, the ability to demonstrate hardened, risk-mitigated construction is fast becoming a prerequisite for affordable coverage—and,

increasingly, for financing at all. VISION House Asheville is built to prove a deceptively simple thesis: resilience does not require compromise. In fact, homes can be safer, healthier, more beautiful, and more affordable to own—all at once.

THE BUILDER: ALAIR ASHEVILLE | RED TREE

A demonstration home is only as credible as the team that builds it. VISION House Asheville is in the hands of Alair Asheville | Red Tree, a boutique homebuilding firm that has spent nearly two decades earning the trust of homeowners across Western North Carolina. What began as a locally grown firm rooted in the Blue Ridge Mountains has matured into a nationally recognized custom builder, pairing architect-driven design and high-performance building with the systems and support of the broader Alair network. Wellness Architecture and sustainability aren't bolt-ons for this team, they are the core operating philosophy.

BRANDON BRYANT – PRESIDENT AND PARTNER

Bryant leads Alair Asheville | Red Tree with what he calls a “rebel luxury” mindset—challenging convention to build homes that are performance-driven, climate-responsive, and built to endure. A Master Certified Green Professional, he has guided the firm to national recognition, including four consecutive U.S. Department of Energy Housing Innovation Awards, Best in American Living Award (BALA) honors, and Green Builder Media's own Green Home of the Year. A six-time speaker at the International Builders' Show and a past president of the North Carolina Home Builders Association, Bryant is also a vocal advocate for workforce development and environmental stewardship across the industry.



ASHLEY KEPLEY-STEWARD – OPERATIONS MANAGER

Kepley-Steward oversees daily operations for a firm that has grown into a \$10 million enterprise—a remarkable arc for someone who started as an intern just six years ago. Known for calm, clear leadership and deep technical expertise, she is a committed advocate for innovation, hospitality, and women in construction. Her steady hand keeps a complex, high-performance build moving on schedule and on standard.



KRISTY KEPLEY-STEWARD – DIRECTOR OF COMMUNICATIONS

A former journalist with more than 13 years in brand storytelling, digital strategy, and content creation, Kepley-Steward ensures the Red Tree voice connects with clients and community alike. Her editorial instincts make her an ideal partner for a project whose impact depends as much on documentation and storytelling as on the construction itself, translating technical building science into a narrative the public can understand and act on.





Wellness plan. The average American spends roughly 90 percent of their life indoors, which means the built environment is an often-overlooked determinant of physical and mental wellbeing. VISION House Asheville is designed to make that environment an active contributor to health rather than a passive risk to it.

GINA TATERUS — LEAD INTERIOR DESIGNER, RT DESIGN

Taterus brings more than 22 years of interior design experience to RT Design, Red Tree's in-house studio. NCIDQ certified and licensed in both North Carolina and Florida, she pairs technical rigor with creative vision, guiding homeowners through design decisions meant to last. Her award-winning work balances bold materials with timeless functionality—precisely the sensibility Wellness Architecture demands, where every finish is also a health decision.



POWERED BY INDUSTRY LEADERS

Behind these four sits a deep bench with client experience, project management, and site supervision, all aligned around the same commitment to high-performance, thoughtful building.

VISION House Asheville will showcase innovative products from a roster of leading-edge manufacturers, companies whose technologies make resilience, wellness, and long-term value tangible. Each was selected not only for performance, but for a demonstrated commitment to the standards the project champions:

Kohler: Water-efficient kitchen and bath fixtures, faucets, and smart plumbing solutions

DalTile: Sustainably manufactured interior and exterior tile, porcelain slabs, and countertops

Kwikset: Smart locks and secure, connected entry hardware

Phyn: Intelligent water monitoring and leak-detection technology

Jinko Solar: High-efficiency photovoltaic solar panels

Sonos: Premium, integrated home audio that brings ambience to every space

James Hardie: Durable, low-maintenance fiber cement siding and exterior cladding

TimberTech: Sustainable, low-maintenance composite decking and outdoor living products

Daikin: Super efficient, intelligent heat pump HVAC systems

Savant: Smart home automation, energy management, and whole-home controls

DuPont: High-performance building envelope, weatherization, and air- and water-barrier systems

Aquor: Innovative water access and management solutions

Greenfiber: Low-carbon cellulose insulation with sound attenuation

Wythe Windows: High-performance windows engineered for exceptional thermal efficiency and acoustic insulation

Green Builder Media will also measure and offset the full carbon footprint of the home through its **COGNITION Carbon Offsets Marketplace**, ensuring VISION House Asheville reaches net-zero embodied carbon, and offers homebuyers the option to offset ongoing operational emissions.

WHY THIS PROJECT MATTERS NATIONALLY

It would be easy to read VISION House Asheville as a regional story—a single high-performance home in a mountain town still healing from a historic storm, but it's far more than that. The pressures that make this project urgent in Western North Carolina are not regional; they are national, and they are accelerating.

Consider the forces converging on American housing all at once.



A lasting lesson. The VISION House Asheville will demonstrate that building well the first time is not the expensive choice—it is the affordable one, measured over the life that families actually live in their homes.

CREDIT: COURTESY OF ALAIR ASHEVILLE | RED TREE

Climate volatility is no longer confined to coastlines and floodplains—Hurricane Helene proved that catastrophic flooding can reach communities 2,000 feet up in the Appalachians, hundreds of miles inland.

Insurance markets are repricing risk and, in some regions, withdrawing entirely, putting both affordability and financing in jeopardy. Energy costs remain stubbornly volatile. And a two generation of buyers—Millennials and Gen Z—are demanding healthier, more efficient, more durable homes, and are willing to pay for them. All of these pressures are felt in states from coast to coast.

That is what makes a demonstration home so valuable. The VISION House Asheville is engineered to be replicable—not a one-off showpiece of unobtainable technology, but a documented, products-on-the-shelf model that a production builder in Texas, a renovator in the Midwest, or a developer in the Southeast can study and adapt. By measuring outcomes transparently and publishing the playbook, Green Builder Media plans to turn one home into a national reference standard for how to build for resilience, wellness, and long-term value at the same time.

The deeper national argument is economic. For decades, American homebuilding has run on a cost-relocation machine: shave the upfront price, and quietly transfer the true cost of the home onto its owners in the form of energy bills, maintenance, health impacts, and disaster exposure, and onto the public in the form of insurance instability

“Real value lies not in square footage, but in what a home gives back: stability, safety, comfort, health, and long-term affordability.”

—The premise behind VISION House Asheville

and disaster recovery. The VISION House Asheville insists on honest accounting. It demonstrates, with real numbers, that building well the first time is not the expensive choice—it is the affordable one, measured over the life that families actually live in their homes.

FOLLOW ALONG

We invite you to follow our progress as we document the design, construction, and post-occupancy journey of what it truly means to build for long-term value. Subscribe to our weekly [Vantage](#) e-newsletter and watch for ongoing coverage as the story unfolds. **GB**

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Perfect pairing. Sekisui House, one of Japan's largest and most respected homebuilders, is teaming up with Green Builder Media on the VISION House SHAWOOD project. The effort will showcase the company's consistent commitment to sustainability and core values.

CREDIT: DAVIES IMAGING GROUP



Shared Values Infuse VISION House SHAWOOD Communities

A homeowner-centric approach to homebuilding focused on long-term durability and comfort provides the foundation for VISION House SHAWOOD.

BY MICHELE LERNER

For more than two decades, Green Builder Media has collaborated with architects, builders, homebuyers, product manufacturers and industry experts on VISION House demonstration projects. While the homes themselves vary by location, size and style, every participant in these projects shares a commitment to sustainability, to improving the way homes are built and the way people live in them.

In recent months, Green Builder Media has introduced the concept of Value Per Square Foot (VPSF), a metric that focuses on the true value and cost of homeownership rather than the upfront cost to build and buy a house. Sekisui House, a global, forward-thinking builder, is embarking on VISION House SHAWOOD with Green Builder Media to showcase the company's consistent commitment to sustainability and core values, including their guiding philosophy "love of humanity."

This VISION House project will include three of Sekisui House's SHAWOOD communities: SHAWOOD at The Orchards in Las Vegas, SHAWOOD at Ellis in the San Francisco Bay Area and SHAWOOD at Deerlake Ranch in Chatsworth, Calif., to be completed by 2027 or sooner.

The synergies between the seven pillars of Green Builder Media's VPSF concept and the philosophy that infuses Sekisui House and their SHAWOOD brand immediately became apparent when the organizations began discussing their collaboration.

"Both Green Builder's VISION House and SHAWOOD are demonstrating many of the same core principles: high-performance, all-electric, solar-enabled, resilient homes designed for long-term value," says Roger Gannon, chief operating officer of SHAWOOD for Sekisui House. A guiding philosophy for Sekisui House is Keinen bika, the concept of creating a home that grows more beautiful over time.

“To me, beauty isn’t just about aesthetics, it’s about performance, durability, resilience and livability,” Gannon says. “Our focus is on delivering value over time in terms of sustainability and cost of operations, but also flexibility for the people who live in each house we build.”

Together, the seven core pillars of VPSF align with the priorities of homebuyers in every generation. Green Builder Media’s COGNITION Smart Data found that long-term value and operating costs are more important than upfront costs for buyers today, with 50 percent of consumer respondents reporting that the most useful metric is the total monthly and full cost of homeownership, and 27 percent saying they would find a value per square foot measure including operating costs useful.

THE VPSF PILLARS INCLUDE:

1. Energy. VISION House projects and SHAWOOD communities demonstrate the value of homes with all-electric designs, energy efficiency, solar integration and, often, battery-enabled resilience, all of which provide a more comfortable home and lower monthly costs.

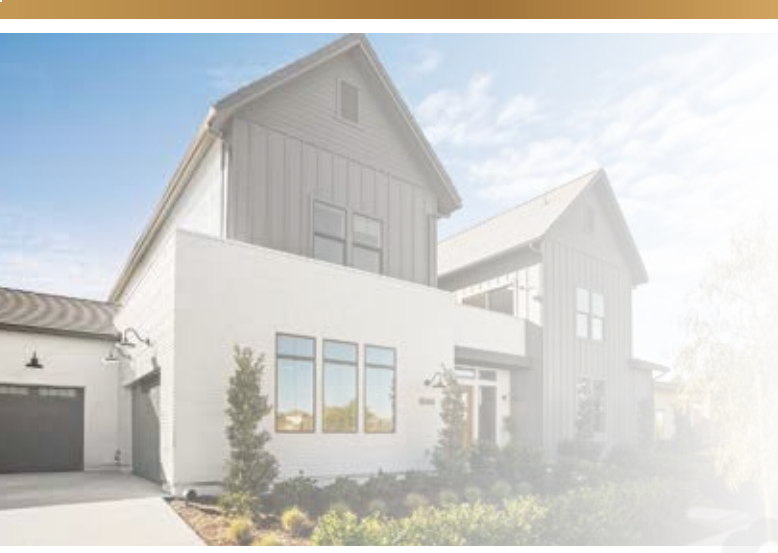
“In SHAWOOD communities, this is embedded through our Zero Energy approach, where homes are designed to produce as much energy as they consume annually under typical conditions,” Gannon says. “The homes reduce financial stress and increase day-to-day confidence.”

2. Resilience. Resilience to climate issues, which can be accomplished with climate-responsive design that focuses on safety, durability and energy independence, is no longer a luxury. Resilience is part of an affordability strategy to protect homeowner equity, lower insurance risk and keep families safe. VISION House projects typically include backup power, storage and grid interactive capabilities.

“SHAWOOD homes are designed with durable structural systems, high-quality materials and optional resilience packages that support continued operation during outages,” Gannon says. “Resilience is about more than one specific event or season; it’s the concept that your home continues to take care of you even when conditions are unpredictable. Resilience provides long-term financial protection and investment for homeowners.”

Healthy thinking. Clear air, natural light, safe materials and good design contribute to better mental and physical health—a showcase of the Health and Wellness pillar. Those features also add long-term value to homes. CREDIT: DAVIES IMAGING GROUP





“Beauty isn’t just about aesthetics. It’s about performance, durability, resilience and livability.”

***—Roger Gannon, chief operating officer,
SHAWOOD for Sekisui House***

Grand goals. The VISION House program and SHAWOOD share many core principles: constructing high-performance, all-electric, solar-enabled, resilient homes that are designed for long-term value.

CREDIT: DAVIES IMAGING GROUP



3. Health and Wellness. Clear air, natural light, safe materials and good design contribute to better mental and physical health. Those features also add long-term value to homes.

“SHAWOOD homes, including in our existing communities, are fundamentally designed around human experience, including superior indoor air quality, low-toxicity materials, natural light and spatial flow, and acoustic and thermal comfort,” Gannon says. “This is often one of the most immediately felt benefits by homeowners.”

4. Water. Water-smart design and water conserving features safeguard resources while lowering costs, both of which are important to ongoing value. Water efficiency is already the baseline in SHAWOOD communities, according to Gannon.

“Designing a home to use less water automatically lowers utility costs and reduces exposure to regional water constraints,” he says.

5. Decarbonization. Decarbonization is in the DNA of VISION House projects, which consistently use low carbon design strategies and are built with products by manufacturers who focus on their lifecycle environmental impact. The all-electric homes and renewable energy integration are part of their decarbonization strategy.

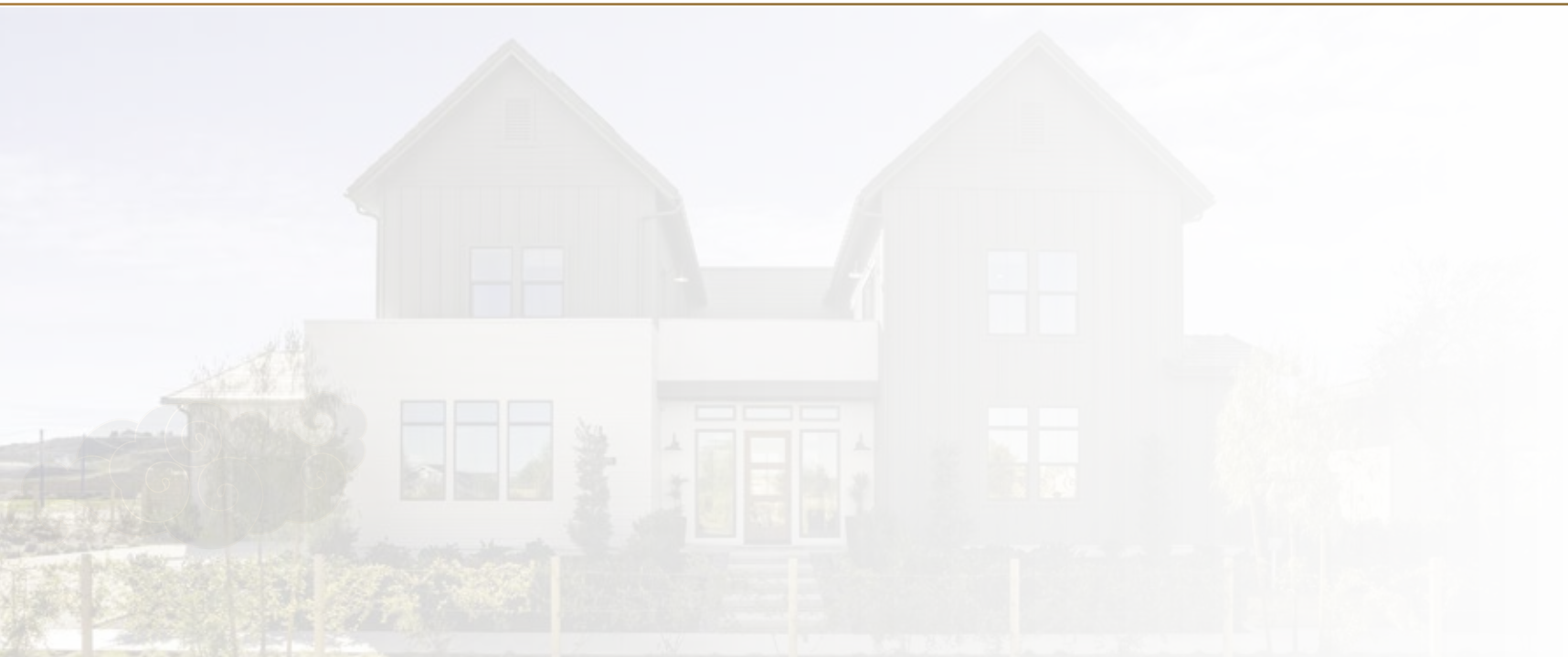
“SHAWOOD homes are built with a wood-forward construction method that includes precision manufacturing to reduce waste and high operational efficiency,” Gannon says. “Our construction practices and zero energy homes contribute to long-term decarbonization while adding comfort and value for homeowners.”

6. Equity and investment. By focusing on long-term value rather than upfront costs, the value per square foot metric provides insight into affordability, risk avoidance, enhanced resale value and the potential for generational wealth building.

“VISION House projects and SHAWOOD communities have already delivered lower operating costs, resilience that avoids disruption-related expenses, and strong design that supports long-term desirability,” Gannon says. “We’re designing and building homes that cost less to live in and hold their value more effectively over time.”

7. Community. A home is more than just a building: it’s a place for life, for family and friends to connect, to gain peace of mind and to interact with nature. The concept of value per square foot extends beyond the individual home and encompasses the way a home and its residents connect with nature and each other. Communities that are built with shared spaces in harmony with the natural surroundings, such as SHAWOOD communities, can promote local resilience, strengthen social ties and promote wellbeing.

“The philosophy of Satuyama, which is about creating human spaces that coexist with nature, is part of Sekisui House and the SHAWOOD brand,” Gannon says. “To us, homes should be part of the ecosystem, the community should be part of the ecosystem, and so should the families inside the homes. Every family should have a great long-lasting experience that gets better over time, which blends with our commitment to exceptional durability and longevity.” **GB**



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The Case for Visible Infrastructure

For municipalities facing pressure to maximize infrastructure investments, provide lifestyle amenities, and support sustainability, Greensboro offers a compelling case study in what happens when these goals are pursued simultaneously.

BY CATI O'KEEFE

For decades, greenways were viewed primarily as recreational amenities—a nice addition to a park system providing residents a place to bike, gather, or take a weekend stroll. Today, however, cities are asking more of their public spaces: They want infrastructure that manages stormwater, supports climate resilience, encourages economic development, and helps residents move through their communities without relying exclusively on cars.

In Greensboro, N.C., a 25-year effort to build a **four-mile downtown greenway** demonstrates what that evolution can look like.

The recently completed \$54 million Downtown Greenway project is a trail loop surrounding downtown, which also functions as a distributed stormwater management system, a transportation corridor, an ecological restoration project, and a public gathering space.

SMART CITIES

Decarbonizing Urban Density with Innovation

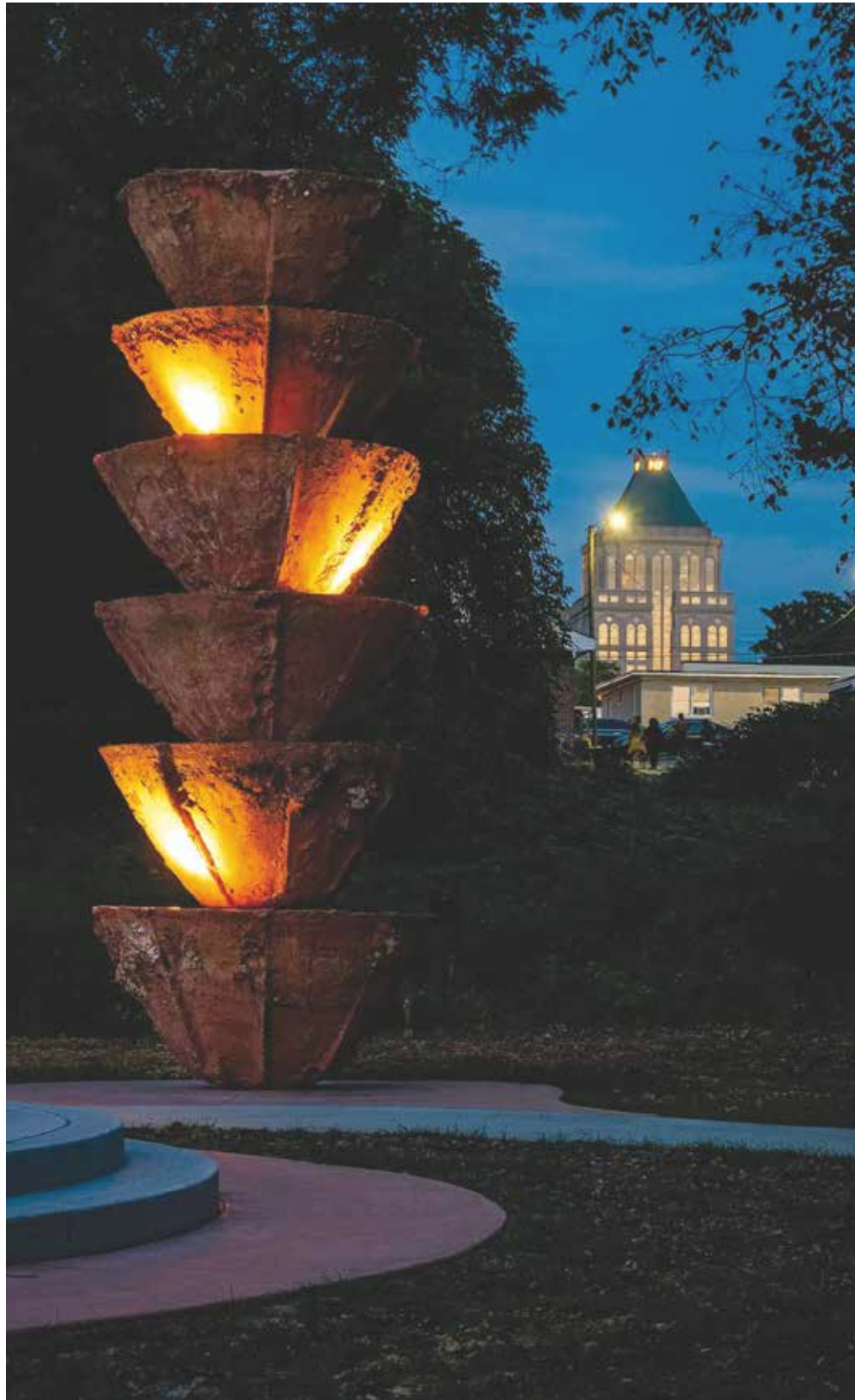


The Downtown Greenway demonstrates how visible infrastructure can support both environmental performance and community engagement. This may be the Greenway's most valuable lesson: The most successful infrastructure is often the infrastructure people don't realize they're using. CREDIT: TED PATRICK.



Much of the Downtown Greenway corridor wasn't pristine open space waiting to be transformed. Portions followed former railroad alignments, drainage channels, and heavily developed urban areas that had long served practical purposes but offered little value as public space.

CREDIT: CITY OF GREENSBORO.



Sculptures, wayfinding signs, playscapes, and street art encourage community engagement and connectivity throughout the city. CREDIT: TED PATRICK

Along the route, more than 175 bioswales, rain gardens, and green infrastructure features help filter runoff, reduce flooding impacts, improve water quality, and reconnect residents with parts of the city they may never have visited otherwise.

FROM DRAINAGE INFRASTRUCTURE TO DESTINATION

According to David Hursey, project engineer with design/engineering consulting firm Kimley-Horn, one of the most significant opportunities involved in the just-completed greenway was rethinking how water could be moved through the site.

“Half of downtown Greensboro drains through this project,” Hursey points out. “There’s urban runoff and fast flash flooding potential. A lot of the project was handling upstream slope coming through the project. We sized the project for future development and designed a stream corridor for water to spread out to reduce velocity and reactivate in the stream’s floodplain.”

Historically, portions of the corridor functioned as little more than engineered drainage conveyances. In some areas, streams had been constrained, piped, or heavily modified.

“The stream [portion of the greenway] was a glorified ditch with invasive species and not a scenic or pleasing stream to be around,” Hursey describes. “We were able to restore the stream, making it lush. Today, it has flowering native species and adds color along the greenway and views for pedestrians.”

The Downtown Greenway unfolded in four phases over two decades, with each section presenting different engineering and property challenges. Easements, right-of-way acquisition, utility conflicts, soil conditions, and aging infrastructure all had to be addressed before construction could begin.

The resulting greenway serves both environmental and human purposes. Stormwater performs better, while the experience of walking or cycling through the corridor becomes significantly more appealing.

In addition, stream restoration projects can offer economic advantages, Hursey points out. Unlike heavily engineered underground systems that require significant quantities of concrete, pipe, and imported materials, restoration work often relies on strategic earthmoving and natural materials already available on site.

MAKING SUSTAINABILITY VISIBLE

Cities frequently produce exhaustive comprehensive plans, resilience strategies, biodiversity initiatives,



The Downtown Greenway combines recreation, stormwater management, and ecological restoration within a four-mile loop surrounding Greensboro's urban core. CREDIT: CITY OF GREENSBORO

and transportation goals. The challenge often lies in helping residents see how these ideas connect to daily life.

For Shree Dorestant, Greensboro's chief sustainability officer, one of the Downtown Greenway project's greatest strengths is its ability to make sustainability tangible: "What I said from the beginning is this work has to be visible. It's one thing to have myriad plans—amazing plans—but the Downtown Greenway serves everyone from all walks of life. We need to put those pieces together and see all the parts working at once."

That philosophy is visible throughout the corridor.

Native pollinator plantings support Greensboro's biodiversity initiatives and Monarch butterfly conservation commitments. Solar-powered lighting advances energy goals while improving safety and accessibility. Stream restoration, bioswales, and bioretention features support water quality objectives. Public art, landscaping, and connections to existing parks help strengthen community identity.



More than 175 green infrastructure features are integrated into the Downtown Greenway, creating a distributed network for stormwater treatment. Native plantings and bioswales throughout the corridor help filter runoff while creating a more engaging experience for pedestrians and cyclists. CREDIT: CITY OF GREENSBORO



Stream restoration transformed formerly degraded drainage areas into functional landscapes that improve water quality and reduce flooding impacts. CREDIT: TED PATRICK

Instead of treating sustainability goals as separate initiatives managed by different departments, the Downtown Greenway creates a physical place where multiple city priorities converge. For residents, that means a trail. For city leaders, it represents a platform for delivering resilience, mobility, environmental stewardship, and economic development simultaneously.

THE MAINTENANCE REALITY

As attractive as green infrastructure can be, successful projects require a clear-eyed understanding of long-term operations, points out David Phlegar, stormwater manager with Greensboro's Water Resources Department. Bioswales, plantings, treatment media, and landscaped stormwater systems must be maintained over time if they are expected to continue performing as designed.

"The primary purpose of the Downtown Greenway wasn't just drainage. It was visibility, education, and functionality," Phlegar says. "But there are 175 bioswales on the loop, so the question isn't just how to build it; the question is who's going to maintain it. I would emphasize considering maintenance up front and not let it become an afterthought."

The Downtown Greenway project also revealed the importance of regulatory flexibility. During the project, designers placed several bioretention systems on top of water and fiber optic lines, which created conflicts with established ordinances and engineering standards. Resolving these issues required collaboration across departments and a willingness to evaluate exceptions where appropriate.

Phlegar believes cities should periodically review ordinances that may unintentionally limit innovation. "Don't let your own obstacles stand in the way," he warns.

Hursey, as well, advises municipalities interested in greenway infrastructure concepts to plan carefully. "You need to make sure you establish vegetation goals for the project. For example, you can cut down trees, and it will be pretty in 10 years, or be minimal with your tree clearing and landscape around the existing trees. Ask yourself: What does the public want to see?"

PATHWAY TO INNOVATION

Like attracts like, as the saying goes, and this city's innovative thinking brought about other creative ideas and a willingness to try new things.

"We studied and installed a [gravel wetland in coordination with N.C. State](#)," Phlegar says. "There are only a handful of these in the state. They look like bioretention but with a gravel layer instead of soil, and it gets anaerobic underneath."



All-around town. The Downtown Greenway includes LoFi Park, an area with carefully chosen weather-resistant greenery, rainwater-absorbing soil, and miles of biking and walking trails. CREDIT: COURTESY OF GREENSBORO AREA CONVENTION & VISITORS BUREAU

This pilot project has trial bioswale sites with mulch media and plants as well as those with sod so the area can be mowed.

Dorestant also believes the Downtown Greenway is an example of how innovation often emerges from collaboration, and, from her perspective, it goes back to the city's dedication to having a comprehensive view of the city's future.

"Projects like this are never really finished," Dorestant says. "People call New York the city that never sleeps, but this project was more like a disco—it just kept going. New partners, new ideas, new opportunities. It required collaboration across nonprofits, city departments, and community organizations. It was like looking through a kaleidoscope, taking in all these different viewpoints and then figuring out how to put the pieces together."

A MODEL FOR THE NEXT GENERATION OF GREENWAYS

The Greensboro Downtown Greenway arrives at a moment when other cities are also searching for projects that can accomplish multiple goals simultaneously, such as flood mitigation/climate resilience, safer pedestrian and bicycle routes, and infrastructure investments that generate visible public value. Greensboro's experience suggests these objectives do not need to be pursued separately.

"Residents want to see more," Dorestant says. "We have demonstrated multiple things here: urban infill, environmental justice, stormwater management. This is one visual point. City planning came together to achieve this, and this is how we will lead in the future." **GB**

Greensboro Downtown Greenway Quick Facts

- \$54 million investment
- 4-mile loop
- 25 years in development
- 175+ bioswales and stormwater features
- \$450,000 stream restoration project
- Solar-powered lighting
- Pollinator gardens and native landscapes
- Public orchard and permaculture elements

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GREEN BUILDER®

State of the Industry 2027

What's on the minds of homebuyers and renters? We'll take a deep dive into a year's worth of GBM research to discover the state of sustainability.

VISION HOUSE HICKORY GROVE

Green Builder Media's latest VISION House project is a 16-unit multifamily, prefab, net zero workforce housing project.



With a **build-to-rent model** and a focus on livability, the VISION House Hickory Grove blends affordability with forward-thinking design. Each home in this community is built for performance and resilience. Using volumetric modular construction, the project reduces waste, controls costs, and shortens build time. High-efficiency systems, solar energy, battery storage, airtight envelopes, and healthy ventilation ensure comfort, durability, and low utility costs. Smart home technology and climate-ready design round out the vision for future-proof housing.

Follow the VISION House Hickory Grove's progress at:

<https://www.greenbuildermedia.com/vision-house-hickory-grove>

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Wanted: Small Builders



Ron Jones
Co-Founder and President
Green Builder® Media

ron.jones@greenbuildermedia.com

It is estimated that one-third to almost one-half of existing homes in America are at significant risk from natural and human-caused disasters. Those numbers are only likely to increase as we continue to expand residential development into areas that were previously considered marginally safe and not currently occupied, and as we witness the ongoing escalation of natural and man-made events that result in widespread destruction of existing domiciles, neighborhoods and communities.

Extreme weather of all kinds, rising sea levels, drought-related threats and poor decision making on the part of aspiring homeowners, developers and policy makers are certain to exacerbate the difficulties. A growing number of families will be displaced temporarily or lose their homes permanently in the coming years.

Freedom of choice is at the heart of the American dream and remains the centerpiece of our decisions of where to live. But we would be foolish to ignore the threats and the consequences of catastrophic loss. My own experience has shown that when disaster strikes and a family loses their home, they want one thing above all else: They want to return to the safety, security and stability that only the roof over their heads can provide.

We have witnessed this truth from Louisiana in the aftermath of Katrina, to the vast stretches of California and Colorado that have been obliterated by wildfires, to the flood-ravaged regions of North Carolina to Texas, and too many other locales to list here.

Their brains may be telling them to look for other options, to seek less-threatening locations and focus on a more sustainable physical structure. They may genuinely desire to build “better,” but their hearts are aching to see things “get back to the way they were” before they lost everything and that becomes their primary priority.

That’s where builders enter the discussion. I am suggesting that small builders throughout the country are essential to having any real hopes of recovery and rebuilding in worst-case scenarios. There are local and regional builders who have the skill, the experience, the local knowledge, the empathy and the can-do resolve needed when situations demand heroic responses.

The national builders provide almost half of the new home units that are constructed in the United States each year. They are essential in addressing the growing housing shortage everyone is well aware of, but they do not possess the structure or ability to

“Freedom of choice is at the heart of the American dream and remains the centerpiece of our decisions of where to live. But we would be foolish to ignore the threats and the consequences of catastrophic loss.”

respond to the needs of many disaster victims, especially those outside their existing markets. Years of preparation are required to execute the new home development model that allows them to standardize their products and streamline their processes in ways that make them profitable and successful.

The balance of the new homes built is provided by small to medium builders whose focus is generally on their communities and immediate geographic areas. Individually, they may only produce a small number of housing units. In aggregate they are equipped to make recovery and rebuilding possible in every corner of the nation, whether rural, extra-territorial or existing suburban in nature.

Their experience with local policy makers, code enforcement officials, trade contractors and building material sources can accelerate the rebuilding process while understanding the local preferences and cultural elements that make each of their market areas unique. Additionally, they most often have existing history and relationships with appraisers, lenders, designers and the insurance sector in their markets.

As of this writing, we are simultaneously witnessing extreme drought fueling epic wildfires, massive destructive storms and crushing widespread flooding events across the continent. The demands for restoring and rebuilding homes for those who have suffered the worst will only increase in the foreseeable future.

They may operate independently, and on a modest scale, but the nation’s small builders represent one of the most important resources for our collective futures. They will respond in great numbers as unfortunate situations evolve and provide the support and relief needed to keep our citizens sheltered. **GB**



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