



**A Hard-Dollar Approach
Design & Build
In-Demand, Entry-Level Homes**




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**The Issues
and
Opportunity**

- Homeowners facing cost burdens increased by 2.3 million to 19.0 million.
- With population growth slowing, domestic migration becomes a key driver of household growth. In 2022, it was the primary source of population growth in 20 states and most growing counties.
- **Solution: Address the national housing shortage.** Explore alternative construction techniques, such as off-site and modular construction; encourage the adoption of accessory dwelling units in areas with limited land; and address local zoning policies and regulatory barriers to diversify housing types.

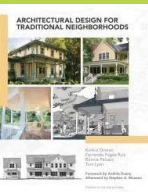
URBAN
INSTITUTE

Why Fernando?

- Research, practice, practice, practice.







First Principles: Cheap Washing

- If affordability is your goal, make it so.
- You cannot meet all the goals at once.
- List your values in order of importance (value engineering):
 - Affordability (Lowest-cost)
 - Marketability (Pretty enough)
 - Durability (Quality control)

Steps to Achieving Affordability

1. Design for affordability
2. Collaborate toward affordability
3. Build affordably
4. And... shoot: Land strategies



WHY SQUARE SHAPES WORK

The square box contains 625 sq. ft. of floor space within 100 ft. of exterior wall, while the rectangular box encloses the same 625 sq. ft. but requires 125 ft. of wall. The rectangular box costs approximately 25% more to build.

Total lin. ft. of exterior wall = 100
Total lin. ft. of exterior wall = 125

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Rational Ratio

÷ **ft²** of floor by **ft²** of exterior wall

My example of the square 625 **ft²** ÷ (25 ft X 4) X 8 = 800 **ft²** wall = .78

And the rectangle 625 **ft²** ÷ 1,000 **ft²** wall = .62

My favorite shape = 24 x 34

816 **ft²** floor ÷ 928 **ft²** wall = .88

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Mechanical & Electrical Most Expensive Elements

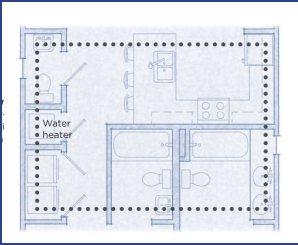
- Skill Level & Hourly Wage
- Make the work easy
- Make the utility runs as short as possible

"I'm in an electric pump. I won't have any gas lines."

"I'd have to raise my bid if you want me to install a heat pump."

"But if you go with a heat"

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Cost-effective Plumbing: More than Bathrooms back-to-back

- Wet-room rectangle
- Gary Klein
- Ratio of rectangle relative to the total area of the house.
- The smaller, the better, and the larger percentage the less efficient.
- 67% was the sweet spot. \$2,000 average savings.




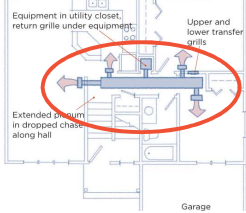
**Central MEP:
The utility core**






**The Plenum
Air
Distribution**



Plenum and Registers

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BUILDING FOOTPRINT- 43 x 51 FT
2 BEDROOM, 2 BATH, 1 KITCHEN
1450 SF AIR-CONDITIONED

Pre-fab Utility Module

0 4FT 8FT 16FT 24FT

Plenum over the kitchen

- Seven-foot ceiling.
- Equipment and ducts in conditioned space over the kitchen.
- Ducts feed living, baths and bedrooms



Foundations

FOUR FOUNDATIONS

Homebuyers in some parts of the country are used to seeing full basements with poured-in-place concrete walls on concrete footings. But other options cost less and will perform just as well.

Monolithic thickened-edge slab combines footings, foundation wall, and floor in a single operation.

A basement or crawlspace with masonry foundation wall on footing is the worst option from a cost and structural perspective.

A basement or crawlspace with foundation wall on footing is a common, but costly alternative.

Concrete stem walls are cast directly on a gravel base, without the need for a separate footing.

Don't discount the slab

POUR INTERIOR FOOTINGS WITH SLAB

Instead of digging interior footings and pouring them along with perimeter footings, wait until after you backfill with granular subbase and then hand-dig interior footings and pour them monolithically with the floor slab.

Thickened slab footing

8 in.

Always measure the depth of interior footings from the top of the slab.

Framing it Not Just 24 in O.C. or only 24 in O.C.

Single top plate

Joists aligned over studs.

Openings in nonbearing walls have no headers.

No jack studs

Studs line up between floors.

Two-stud corner

Rim joist used as header.

- Headers sizes
- Opening framing
- Stairwell framing
- Joist layouts
- Braced wall schemes
- New hardware options (screws)

Eliminate the OSB

WALL CONSTRUCTION OPTIONS 2X6 VS. 2X4

Even when using 2x4 construction requires you to reduce stud spacing from 24 in. to 16 in., sheathing rigid insulating foam for wood sheathing and reducing cavity-wall insulation will yield a code-compliant structure with an improved energy efficiency profile.

\$\$\$ Wall vs. \$ Wall
\$50 OSB \$60-70
\$0-5 foam \$14.50

- 2x4 @ 16 in. O.C. vs. 2x6 @ 24 in. O.C.
- Foam vs. OSB
- R-15 vs. R19
- G.B. brace wall

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Look at section R602.10

2x6 wall
\$3.72 LF
2x4 wall
\$2.14 LF
42% Savings



Land Strategy

"HOMEnibus" bill (NH) and "Yes in my back yard" (MA).

There are 18 legislative bills in eight states that aim to incentivize the construction of

ADUs to solve the housing shortage and affordability crisis.



ADU

ADU

GUEST HOUSE

DUPLEX

GUEST HOUSE

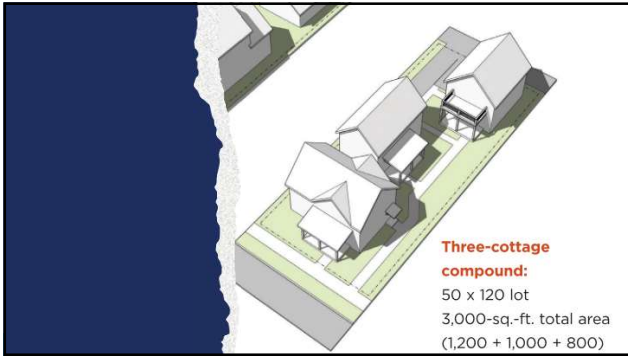


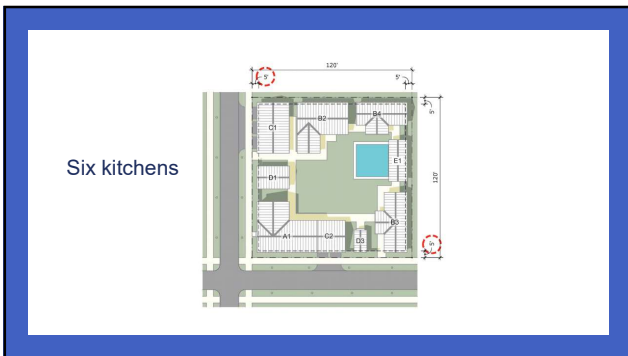
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**PART 2 – “Hard Dollar”
Design & Construction
(ideas from and
engineer’s
perspective)**

- “Hard Dollar” Foundations
- “Hard Dollar” Above-grade Walls
- “Hard Dollar” Parting Thoughts

Jay Crandell, P.E.
ABTG/ARES Consulting

A. "Hard-Dollar" Foundations

- i. Foundation Construction Methods (footings, basement, crawlspace, slab-on-grade)
- ii. Leveraging Foundation Insulation Strategies for Optimum Value
- iii. Frost-Protected Shallow Foundations

Right-sized Footings

IRC Section 403 – Footings

Section 403.1 General – concrete footings, crush stone footings, wood foundations, or other approved based on loads and soil bearing.

3 Big tables for sizing concrete footings ranging from 24x8 to 12x6 (minimum) w/many limiting assumptions

For soils with $\geq 2,500$ psf soil bearing, a footing may not be required (direct bearing) or can be downsized to the minimum 12x6.

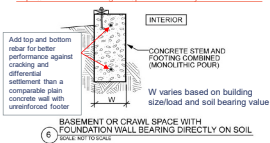
Requires analysis of building design load at base of foundation and soil test

Example: 3000 psf soil can support 2000 pf of foundation load from direct bearing 8" thick concrete wall (no footer)

Soil tests to determine bearing can use a dynamic cone penetrometer for a portable, simple, and accurate test at footing depth



<https://www.humboldtinfo.com/penetrometer-dynamic-cone.html>



2021 IRC Figure R403.1(1)

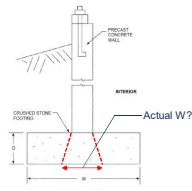
Precast Concrete Foundation

IRC Section R403.4

Oddly limits footing sizing table to minimum 8" thick wall (Table R403.4)

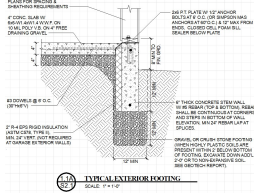
In many cases a 6" thick wall and crush stone or gravel footing will work

Crush stone footing width in code appears off? (too wide as load spread from base of wall to ground is at best ~30° angle)



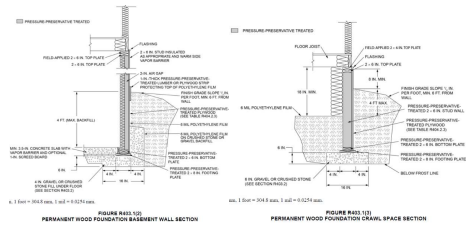
6" Concrete Stem Wall w/ Gravel Footing

- 6" foundation stem wall and independent floor slab
- Designed for military housing at Ft. Belvoir, VA
- Savings in concrete, excavation, labor, and minimized site disturbance
- Uses gravel footing to distribute load from 6" foundation wall to 12" width on soil (may not be needed on many sites)
- Gravel footing also used as needed to reach suitable bearing soil
- Similar design to precast foundations in IRC Section R403.4 (but with right-sized aggregate footing)
- Must verify reaction of wind uplift load with weight (D) of foundation (i.e., $0.6D + 0.6W$ = allowable stress with "safety factor on dead load and ASD load factor on ultimate wind load W)
- Concerned? Try it with a detached garage first.



Permanent Wood Foundations (PWF)

- Gravel footing
- Treated wood "mud sill" (e.g., 2x8 to 2x10)
- Treated wood framing (e.g., No. 1 SYP 2x6 or 2x8 studs @ 12" or 16" oc)
- 5/8" to 3/4" Treated plywood
- SS sheathing nails
- Poly water barrier on exterior
- Aggregate (gravel or crush stone) for drainage
- Can also be used as independent stem wall and slab on grade



Permanent Wood Foundations

Resources

Designers:

Permanent Wood Foundation Design Specification
 American Wood Council
<https://awc.org/publications/2015-pwf/>

Builders:

Permanent Wood Foundations Design & Construction Guide
 Southern Forest Products Association
<https://www.southernpine.com/applications/permanent-wood-foundations/>

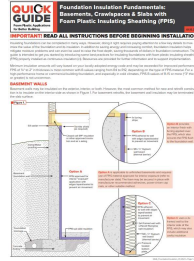


Leveraging Foundation Insulation for Optimum Value

- Basements
- Crawlspaces
- Slabs on grade
- Frost-protected Shallow Foundations

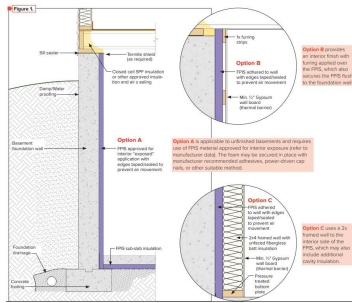
GOAL: Take advantage of multi-functional capabilities of insulation to provide two or more functions at once.

RESOURCE: <https://www.continuousinsulation.org/resources/quick-guides>



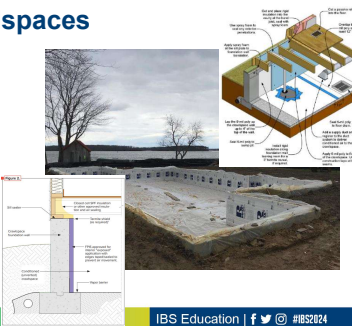
Basement Walls

- Foam plastic insulating sheathing (FPIS) insulation application
- Ready-to-finish space
- If FPIS exposed to interior, then must be approved for that application
 - Refer to manufacturer fire test data and evaluation report
- FPIS continuous insulation is considered a "hall of fame" insulation for basement walls by DOE Building America Program
 - Improved energy efficiency
 - moisture control, and comfort
 - No vapor retarder to interior of FPIS (drying inward)



Invented Crawlspaces

- IRC Section R408.3
- Place insulation only at crawlspace perimeter, not between every joist (less insulation with higher performance and less interference with trades)
- Moves ductwork into conditioned space (better energy savings)
- Warm floor above (better comfort)
- No moist air foundation vents (better moisture control)
- Potential for added dry storage space (particularly if 2'-12" must slab used over poly vapor barrier)
- Similar benefits for unvented (conditioned) attic spaces, but often not with first cost savings (see IRC Section R806.5) unless valued as "bonus" living space or storage area.



Slab on Grade

Monolithic slab and footing (grade beam)

Independent slab and stem wall

Avoid Thermal Bridges!

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Frost protected shallow foundations (FPSF)

- **IRC R403.3 Frost-protected shallow foundations**
- Leverage foundation insulation required for energy code to also deliver significant foundation cost savings:
 - Typically save \$1,000 to \$4,000 per home
 - ~\$300,000 for 100-home development in 1994
- Also applicable to light commercial buildings
- Greater savings in areas with greater frost depth (>24")
- Not applicable in areas of permafrost (artic)
- Used on millions of buildings in Europe and US
- Concept first used by FLW in 1930s affordable housing
- Been in US codes since 1995 CABO
- Based on HUD and NAHB Research Center research, technology transfer, code development, and standardization

4-unit townhouse slab
Fargo, ND

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IRC on Frost Protection

- IRC Section 403.3 for prescriptive FPSF design
- IRC references ASCE 32 for more design options:

R403.1.4.1 Frost protection. Except where otherwise protected from frost, foundation walls, piers and other permanent supports of buildings and structures shall be protected from frost by one or more of the following methods:

1. Extended below the frost line specified in Table R301.2.
2. Constructed in accordance with Section R403.3.
3. Constructed in accordance with ASCE 32.
4. Erected on solid rock.

Footings shall not bear on frozen soil unless the frozen condition is permanent.

Exceptions:
Exceptions are similar to IBC

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FPSF Applications: Cold Footings, Retaining Walls, & Utilities*

* Refer to ASCE 32 (not addressed in IRC)

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B. "Hard Dollar" Above-grade Walls

- i. Wall framing & headers
- ii. Wall bracing
- iii. Leveraging wall insulation for optimum value

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Rule of Thumb: Avoid High Framing Factors

- Material and labor cost increase
- Energy use increase
- Resource efficiency impact (wasteful)
- Efficient framing can save:
 - Up to 30% in framing material and labor
 - Up to 5% in heating/cooling cost
- Better framing includes:
 - more efficient use of conventional framing (e.g. 16" oc studs)
 - varying degrees of advance framing techniques (where applicable).
- Thermal bridging impact is reduced or even negated depending on how wall is insulated (cavity vs. exterior insulation)

Framing factor = % of solid wall area occupied by framing

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IRC on Efficient Wall Framing (Studs)

R602.3 Stud Options:

- 2x4@24"oc - supporting roof only
- 2x6@24"oc - supporting roof + 1 floor
- 2x3@16" - interior non-bearing partitions ?
- 2x5@24"oc - perhaps optimal for many exterior walls (but not in common use - may require volume purchase from mill) ?

Goal - use only what is required for the building condition & coordinate decision with other factors (e.g., some sheathing and sidings may be limited to 16"oc or require "up-sizing" to work with 24"oc studs, etc.)

TABLE R602.3(1)
SIZING HEIGHT AND SPACING OF WOOD STUDS

STUD SIZE (INCHES)	BEARING WALLS				NONBEARING WALLS	
	Labels: minimum spacing where supporting roof framing and/or exterior wall sheathing (inches)	Maximum height where supporting roof framing and/or exterior wall sheathing (inches)	Maximum height where supporting roof framing and/or exterior wall sheathing (inches)	Maximum height where supporting roof framing and/or exterior wall sheathing (inches)	Labels: minimum spacing (inches)	Maximum spacing (inches)
2 x 3	16	10	10	10	16	16
2 x 4	16	16	16	16	16	24
2 x 5	16	24	24	16	24	24
2 x 6	16	24	24	16	24	24

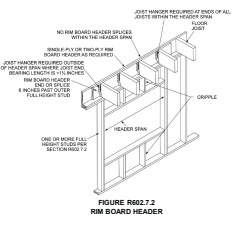
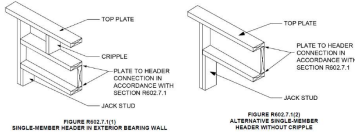
For 2 x 3 studs - 24 gpd, 1 gpd + 504 gpd.
 a. Load height for double-sheathing walls of wood support panels measured to the base of the roof. Sheathing shall be installed on top of the studs on the building shall be installed not greater than 8 feet apart measured vertically from either end of the stud. Because of unpermitted height as permitted above in compliance with Chapter 2 of Section R602.3.1 is designed to conform to IRC accepted engineering practice.
 b. Shall not be used in exterior walls.
 c. A. Inhabitable area assembly supported by 2 x 4 studs is limited to a roof span of 22 feet. When the roof span exceeds 22 feet, the wall studs shall be supported by 2 x 6 studs shall be designed in accordance with accepted engineering practice.

- Notes:**
- Single top plate is permitted, but with limitations (floor/roof and wall framing must be aligned and use of metal splice plates) - Not worth the hassle?
 - 2-stud corners w/ joists or wood cleats also permitted; may not be worth it if exterior insulation used. It's also an important area for cladding and trim attachment (highest wind load at corners) and interior GWB attachment for bracing.



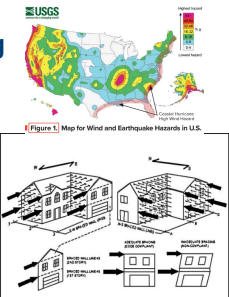
IRC on Efficient Wall Framing (Headers)

- R602.7 Headers**
 - R602.7.1 Single member headers
 - R602.7.2 Rim board headers
 - Double 2x flatwise (non-bearing walls)
- Cost savings plus more energy efficient insulated headers



IRC on Efficient Wall Bracing

- GOAL:** Right-size wall bracing and select bracing method to optimize cost and performance of overall wall assembly
- CHALLENGES TO OPTIMIZATION:**
 - IRC Section R602.10 is complex - 36 pages of text, tables, details, adjustment factors, and math
 - There are no "simple" solutions - all bracing methods must be shown to comply with the code for a given building configuration and design condition
 - Large buildings, high wind/seismic, large open spaces, and lots of window/door openings
 - Layout of interior walls/spaces can help economize bracing strategy (or be necessary to make it work)
- BENEFITS:** Code provides a lot of flexibility to optimize use of any given bracing method (or alternative bracing methods)



Wind Uplift Load Path is Critical!

- Many building collapses related to wind may look like bracing failures, but are actually initiated by failures of wind-uplift load path.
- 2021 IRC addresses this by requiring a continuous wind-uplift load path in coordination with wall bracing (see Sections R602.3.5 and R802.11).
- Consider labor and material cost savings of using long self-drilling wood screws (see image).

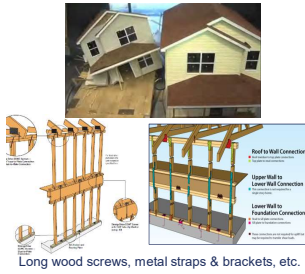


Image Sources: Institute for Business and Home Safety (as published in HUD *Durability by Design*, 2nd Edition and also HUD *Safer, Stronger Homes*) and Simpson Strong-Tie.

Stepwise Accounting Process (think IRS 1040 form without TurboTax or instructions)

Steps 1&2 – ID BWLs per story

Step 3 – Select BMs for each BWL

Step 4 – Bracing Length Req'd

Steps 5&6 – Adjustment Factors and Check vs. Bracing Length Provided

Steps 7&8 – Check BWP layout and connection/anchorage details

Repeat for each Brace Wall Line (BWL) on each story

Example House Plan & BWL Layout

Rule #2 of 3 – Air Control

RULE #2: Minimize Air Leakage!
Leakage of moist air from the indoors or outdoors into or through a building assembly can easily override the function of vapor retarders. Minimize air leakage by following energy code requirements for use of continuous air barriers and sealing of joints and gaps. It's not just an energy code concern (although it does save a lot of energy).

When RULE #1 is followed and the FPIS ci is installed per Figure 3 as a **code-compliant air barrier**, walls are less vulnerable to the consequence of air leakage for two reasons: (f) the FPIS ci will help limit air infiltration from the exterior (especially if it is also used as the WRB system, see RULE #3), and (g) it will also reduce the potential for moist air to condense on or be adsorbed by moisture-sensitive materials inside the wall because it controls the temperature of those materials. Find more information on use of FPIS as an air barrier [here](https://www.continuousinsulation.org/resources/facts-ci).

<https://www.continuousinsulation.org/resources/facts-ci>

FPIS ci as air barrier (3rd function) or use GWB as air-barrier and also as wall bracing (3 functions)

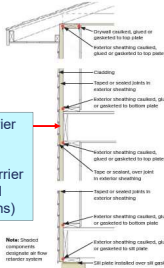


Figure 2. FPIS ci installed as an air barrier exterior sheathing.

Rule #3 of 3 – Rain Water Control

RULE #3: Avoid Rain Water Intrusion!

Most importantly, keep rain water out of walls by proper use of cladding, drainage, water-resistive barrier (WRB), and flashing as required by the building code and good practice. Many FPIS ci products can be used as a **code-approved WRB system** when installed in accordance with the manufacturer's installation instructions. Approved FPIS WRB systems use durable joint treatments (e.g., joint tapes) and flashing materials (e.g., adhered or fluid-applied flexible flashings) as shown in Figure 4. FPIS WRB systems are subject to some of the most stringent wall assembly **water-resistance test requirements**. Find more information on FPIS WRB systems [here](https://www.continuousinsulation.org/resources/facts-ci).

Use FPIS ci as WRB (4th function)

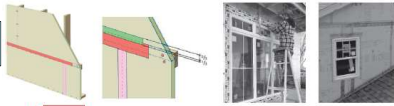


Figure 4. FPIS WRB System Installation using joint tapes and adhered flashings; refer to manufacturer installation instructions for specific details.

<https://www.continuousinsulation.org/resources/facts-ci>

QUICK GUIDE
Moisture Control for Frame Walls
Code-Compliant Wall Detailing
A wall assembly that is code-compliant for moisture control must meet the following requirements:

- 1. **Water-Resistive Barrier (WRB)**
 - Must be installed on the exterior side of the wall assembly.
 - Must be continuous and unbroken across the entire wall assembly.
 - Must be installed over a substrate that is capable of supporting the WRB.
 - Must be installed over a substrate that is free of moisture.
 - Must be installed over a substrate that is free of dirt and debris.
 - Must be installed over a substrate that is free of oil and grease.
 - Must be installed over a substrate that is free of any other contaminants.
- 2. **Flashing**
 - Must be installed at all openings and penetrations in the WRB.
 - Must be installed over the WRB and extend a minimum of 6 inches above and below the opening.
 - Must be installed over the WRB and extend a minimum of 6 inches beyond the edge of the opening.
 - Must be installed over the WRB and extend a minimum of 6 inches beyond the edge of the opening.
- 3. **Continuous Insulation (CI)**
 - Must be installed on the exterior side of the wall assembly.
 - Must be continuous and unbroken across the entire wall assembly.
 - Must be installed over a substrate that is capable of supporting the CI.
 - Must be installed over a substrate that is free of moisture.
 - Must be installed over a substrate that is free of dirt and debris.
 - Must be installed over a substrate that is free of oil and grease.
 - Must be installed over a substrate that is free of any other contaminants.
- 4. **Code-Compliant**
 - Must be installed in accordance with the applicable building code.
 - Must be installed in accordance with the applicable energy code.
 - Must be installed in accordance with the applicable moisture control code.
- 5. **Interior Vapor Retarder (IVR)**
 - Must be installed on the interior side of the wall assembly.
 - Must be continuous and unbroken across the entire wall assembly.
 - Must be installed over a substrate that is capable of supporting the IVR.
 - Must be installed over a substrate that is free of moisture.
 - Must be installed over a substrate that is free of dirt and debris.
 - Must be installed over a substrate that is free of oil and grease.
 - Must be installed over a substrate that is free of any other contaminants.

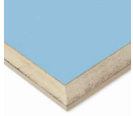
“Cheat Sheet”

Integrated, Code-Compliant Moisture Control

<https://www.continuousinsulation.org/moisture-control-frame-walls>

FPIS structural insulating sheathings

- Multi-functional Sheathing (Structural sheathing + FPIS ci + WRB + AB + Vapor Control)
- 5 in 1 products
- Several code-approved products



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Multi-functional Panelized Construction



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Multi-functional Insulated Cladding Applications



www.progressivefoam.com



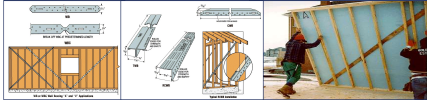
www.kingspanpanels.us



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LIB - Rediscover the way our grandfathers built?

- Use conventional 3-coat stucco as siding and bracing?
- Use T1-11 (grooved or brd&batten) as siding and bracing?
- Use 1x4 wood Let-in brace (LIB) – or approved metal brace?
 - Metal strap braces commonly used on engineered steel frame commercial buildings
 - Metal Brace Manufacturers: USP, Simpson, Tamlyn, etc. (install per manufacturer) – verify equivalency to 1x4 LIB
 - Simple to use, but limited (≤ 2 stories, wall ht ≤ 10'; low wind/seismic)
 - Great option for small to moderate sized affordable homes
- Don't forget the wind uplift load path!



Post-frame Construction

- Efficient foundation and framing/bracing system
- Adaptable (and used) for homes and businesses
- Commonly thought of as "pole barn" ag building
- But, these are highly engineered buildings



Chief Architect
<https://www.youtube.com/watch?v=X0kPQdWNs>

THE END

- Questions?
- THANK YOU
