



WHITE PAPER

Beyond Price Per Square Foot

*A smarter way to measure what a home is really worth — and why it matters
before you build or buy*

Presented by ZenDev Homes

Zero Energy Developments, Inc. · Builders of the VitalSecure™ Standard

The number that has been misleading homebuyers for decades

For as long as anyone can remember, homes have been compared using one simple number: price per square foot. It is easy to calculate, easy to compare, and — as a growing chorus of building scientists and lenders now argues — easy to misunderstand.

The problem is what that number leaves out. Price per square foot tells you how much house you are buying. It tells you nothing about what that house will cost you to live in once you own it: the energy bills, the insurance premiums, the repairs, the maintenance, and the health of the air inside it. A larger, cheaper-to-build home can look like a better deal on paper while quietly draining thousands of dollars a year from the people who live in it.

In its May/June 2026 issue, the building-industry publication Green Builder introduced a framework designed to fix this. They call it Value Per Square Foot, or VPSF — a way to compare homes on lifetime value rather than upfront sticker price. This paper explains what VPSF is, how it works, and why the way we build at ZenDev was designed for it before it had a name.

The short version

Price per square foot measures how big a home is. Value Per Square Foot measures how well a home performs relative to its size — across energy, resilience, health, water, carbon, financial risk, and community. One looks at the day you buy. The other looks at every day you live there.

Why “cheaper” often costs more

A home is not a static object. It is a system that consumes energy, sheds or holds heat, manages moisture, filters air, and weathers storms — every single day for decades. A home that leaks energy, needs frequent repairs, or sits in the path of rising insurance premiums can erase its upfront price advantage within a few years.

The reverse is also true, and this is the part the old metric hides. A well-designed home that uses dramatically less energy, resists climate risk, and rarely needs repair can deliver substantial savings over its lifetime — often without costing meaningfully more to build. Green Builder frames the goal plainly: if a home costs less to live in, requires less energy, water, and maintenance, then it is worth far more than a comparable home that does not, regardless of what the per-square-foot math says.

This is not a fringe idea. It is increasingly how lenders think. As one mortgage branch manager quoted in the framework put it, when buyers compare homes on sale price plus operating costs — principal, interest, taxes, insurance, *and* utilities — they get a far more honest measure of affordability than price alone.

The seven pillars of Value Per Square Foot

Green Builder's VPSF Index (version 1.0) scores a home on a 1,000-point scale across seven categories. Each category reflects a real, ongoing cost or benefit of owning the home — not a one-time construction choice. The weightings tell their own story: energy, resilience, and health together account for 600 of the 1,000 points, because those are where homeowners feel the difference most over time.

Pillar	What it measures	Max points
Energy	High-performance envelope, efficient systems, solar + battery, all-electric	200
Resiliency	Climate-resilient design, durable materials, storm / fire / flood protection	200
Health & Wellness	Fresh-air ventilation, low-VOC materials, comfort and indoor air quality	200
Decarbonization	Low embodied + operational carbon, responsible materials, waste reduction	150
Water	Water-efficient fixtures, rainwater management, conservation and reuse	100
Equity & Investment	Lower operating costs, durability, resale strength, financing advantages	100
Community	Walkability, transit access, shared amenities, stronger neighborhoods	50
TOTAL		1,000

Framework source: Green Builder, "Value Per Square Foot (VPSF) Index [v1.0]," May/June 2026. ZenDev applies this lens; we did not author the index.

How the score translates

Once a home is scored, its total places it into one of five bands. The bands are designed to map onto something a buyer actually cares about: risk and cost of ownership.

VPSF Score	Classification	What it signals
850 - 1,000	Exceptional	Future-proof asset
700 - 849	High Performance	Low risk, low cost to own
550 - 699	Good / Efficient	Above-market quality
400 - 549	Code Plus	Typical new home
Below 400	High Risk	High operating + insurance cost

Score interpretation per Green Builder VPSF Index v1.0.

What each pillar actually rewards

Energy (up to 200 points)

Scored primarily on a home's HERS rating — the industry's energy-efficiency index, where a lower number means a more efficient home. A net-positive home earns the top score; a code-minimum home earns the floor. Additional points are available for onsite solar, battery storage, all-electric systems, demand-response readiness, and EV charging.

Resiliency (up to 200 points)

Weighted equally with energy, because nearly every region of the country now faces some form of natural-disaster risk. The framework cites a FEMA finding that every dollar invested in mitigation saves six dollars in future disaster costs. Points reward durable materials and recognized hardening programs such as IBHS FORTIFIED. As the framework notes, a single avoided disaster loss can outweigh decades of energy savings.

Health & Wellness (up to 200 points)

Rewards homes with verified indoor-air-quality performance — balanced ventilation, low- and no-VOC materials, air-quality monitoring, and daylighting. The framework points to research linking better indoor air to measurable gains in cognitive function and productivity, reframing healthy air as an economic benefit, not just a comfort.

Decarbonization (up to 150 points)

Measures both embodied carbon (the emissions baked into building materials) and operational carbon (emissions from running the home). Top scores go to homes with verified carbon accounting; additional points reward low-carbon materials and wood-heavy or prefabricated structures.

Water (up to 100 points)

Rewards water-efficient fixtures and whole-property water management. A single low-flow fixture swap, the framework notes, can save a typical family thousands of gallons and meaningful dollars per year.

Equity & Investment (up to 100 points)

Looks at the home as a financial asset — lower operating-cost burden relative to income, plus risk-reducing features like verified insurance discounts, long-term warranties, and leak detection. Lower operating costs make a homeowner a safer bet to lenders, which is why this pillar increasingly matters at the closing table.

Community (up to 50 points)

Credits walkability, transit and amenity access, shared green space, and bike infrastructure — the location factors that shape long-term livability and resale strength.

Why VitalSecure™ was built for this

Here is what stands out when you read the VPSF framework as a builder: it describes, almost point for point, the home we already build.

Every ZenDev home is built to our VitalSecure™ standard — a fixed specification we do not compromise on. It was designed around how a home performs over a lifetime, which turns out to be exactly what VPSF measures. Consider how the standard lines up against the pillars:

- **Energy.** A high-performance SIP building envelope with sub-1.0 ACH50 airtightness, an energy-recovery ventilator, and solar-plus-battery capability — the same elements VPSF awards its highest energy points for.
- **Health & Wellness.** MERV 13 filtration, balanced ERV ventilation, and non-toxic, zero-VOC materials throughout — the exact features the Health pillar rewards.
- **Resiliency.** Durable SIP construction and a tight, robust envelope built to age gracefully and hold comfort even when the grid does not.
- **Equity & Investment.** Lower energy and maintenance costs mean a lower operating-cost burden — the metric this pillar scores and the one lenders increasingly weigh.

We are not claiming a number we have not earned. We have not yet run a specific VitalSecure home through Green Builder's scoring index, and we will not publish a score we have not verified. But based on how the index is weighted and what the standard delivers, a VitalSecure home is designed to score in the upper bands of the VPSF scale — the High Performance and Exceptional ranges that signal a low-risk, low-cost-to-own home. As the framework matures and we model our homes against it, we intend to publish the actual results.

The honest bottom line

We did not build VitalSecure to chase a score. We built it because we believe a home should cost less to live in, keep its occupants healthier, and hold its value. VPSF simply gives the industry a vocabulary for what we were already doing — and a fairer way for you to compare us to anyone else.

What this means for you

If you are weighing where to build or buy, the most useful shift you can make is the one VPSF is built around: stop asking only what a home costs to buy, and start asking what it will cost to own. Look past the per-square-foot headline to the energy bills, the insurance exposure, the maintenance burden, and the air your family breathes.

When you are ready, we would welcome the chance to walk you through how a VitalSecure home is designed to perform against each of the seven pillars — for your lot, your floor plan, and your budget. No pressure, and no inflated promises. Just an honest look at what your home will be worth to live in.

Start the conversation:

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About this paper

The Value Per Square Foot (VPSF) framework, the seven-pillar index, the scoring tables, and the score-band interpretations described in this paper are the work of Green Builder Media, published in Green Builder magazine, May/June 2026. ZenDev Homes did not create the VPSF framework and presents it here to help homeowners understand an emerging industry standard. ZenDev applies the VPSF lens to its own VitalSecure™ homes.

Performance characteristics described for the VitalSecure™ standard reflect the standard's design specifications. Any reference to a VPSF score range is a design target based on the framework's weighting and has not been independently scored or certified. Actual performance varies by site, design, and configuration. This document is informational and is not an offer, warranty, or guarantee of any specific energy, cost, insurance, or resale outcome.