

# Built to impress

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John "Chip" Henderson, a certified home energy efficiency rater, recently returned from Wimberley impressed with a house he had seen.

Built with insulated concrete forms, a system that uses polystyrene panels to mold a concrete wall, the house was 37 percent more energy efficient than the state building code's benchmarks.

A rating 15 percent better qualifies houses for a Fannie Mae Energy Efficient Mortgage, which takes into account utility savings to allow higher loans.

Henderson, head of Contacts Consultants & Architects, said the rating was the highest he's seen since January, when the Energy Efficient Mortgage program started in San Antonio.

He estimated the rating on the Wimberley house "would add something like \$3,200 in the value toward an Energy Efficient Mortgage."

"It's also a very quiet house, too," Henderson added.

More builders have begun trying new construction materials and techniques as customers want peak energy efficiency. While much of their product involves using better insulating practices with traditional wood frame construction, Joan Jernigan opted to try insulated concrete forms.

Upon retiring from teaching, Jernigan and her husband, Eugene Toscano, started a firm called Country Castles to build state-of-the-art houses. The Wimberley house was their eighth, but the first to be built with polystyrene insulated concrete forms.

Retirement has never been better, Jernigan said.

"It has become a full-time thing," she said. "We have wonderful subcontractors. They really help us."

One subcontractor is Wimberley-based SouthRiver Construction, which built the house's external wall, their smallest job so far.

Superintendent Rusty Hammel said the company usually builds ICF walls on larger projects like commercial buildings, but he hopes that interest in ICF for residential projects would blossom.

Jernigan admits it hasn't been easy to get real estate agents and prospective buyers to appreciate the concrete form's benefits.

She priced the 1,600-square-foot house at \$135,500, or about \$30,000 above what a median-priced house would go for in San Antonio.

"All the agents do is count rooms," Jernigan said. "Since the house was finished, I've run the air conditioning and all the utilities for three months. The utility bill has averaged \$26 a month."

But real estate agent Shelley Damon has little doubt Jernigan and Toscano will do well.

Damon said that up until recently Wimberley had no building codes, yet the couple had always gone beyond specifications required in nearby cities like Austin and San Antonio.

"Their homes are always masonry on the exterior," said Damon of Capitol Area Realty. "Right now, a comparable home by any other builder in Wimberley is \$95 to \$98 per square foot. Theirs is \$82 per square foot."

Jernigan said she's keeping profit margins narrow to promote the new technologies.

"We'd love for this to turn out well," Jernigan said. "I think this is going to be very cost-effective for builders."