Rates, Rents & Resiliency

The Homebuilder's Guide to 2025

Constellation
HOMEBUILDER SYSTEMS

What’s Trending in 2025

Chris Graham

President

Constellation HomeBuilder Systems

Foreword by the President

We love the homebuilding industry. Who wouldn't? For all its complexities, homebuilders get to design and build products that people will remember most in their lives. They'll forget the details of their cars, their clothes, their food, and their electronics, but they'll never forget their homes.

There is something nostalgic about the place we call home. It's in their homes where people make memories, have celebrations, and experience every single emotion. They'll remember the floors, the doors, the walls, the halls, the unique details, and the imperfections that inevitably happen over the years. So, yeah, who wouldn't love the homebuilding industry?

> **"Home is the nicest word there is."**
>
> — Laura Ingalls Wilder

As the largest provider of software and services in this industry, Constellation HomeBuilder Systems has two main goals: to empower builders with information to drive business objectives and to simplify the process of building homes so you can maximize your return on investment.

We come together at Constellation HomeBuilder Systems to serve the industry that we love. We are guided by a team of homebuilding industry professionals having over 800 years of combined experience, innovative minds and determination to solve tough industry problems. We work with some of the biggest and most successful homebuilding companies in North America – 79 of the top 200 – and many more high-growth and long-term success stories too.

Our industry experience, passion for homebuilding, and the long-term relationships we have fostered with customers, partners and industry professionals provides us with a unique opportunity to author The Homebuilder's Guide to 2025. This first release features a detailed analysis of the most notable developments impacting builders and is accompanied by benchmark metrics sourced from the near real time, accurate operational data and survey insights from homebuilding professionals (including 83% of responses from manager-level staff and higher, and 42% of responses from homebuilder C-level executives) .

When you put it all together, the Homebuilder's Guide to 2025 serves as a clear snapshot of where we stand today, how we got here, and where we go next. With exclusive insights and data, this report will be an invaluable resource for your entire business' understanding of the homebuilding landscape and the journey to becoming a modern homebuilder.

This report is backed by the latest research and analysis from proven sources and verified experts, homebuilder survey results, and homebuilder data sourced from builder ERP systems through July 2024 and benchmarked by BuilderMetrix.

We invite you inside to keep reading.

Powering Through Economic Shifts:
The Homebuilding Economy in 2024

You don't need us to tell you about the economy and its impact on almost everything to do with homebuilding. It's been a rocky ride, and few industries have felt it as much as homebuilding.

COVID-19 disrupted homebuilding and its impacts are still being felt today. At the time, many builders paused construction, and supply chain disruptions were widespread. Buyers froze, unsure or unable to purchase, but then quickly thawed and flooded the market with unprecedented demand for homes and spaces of their own. Amidst construction delays, builders aimed to keep pace, adjusting to new customer preferences and work from home requirements, with offices and outdoor space taking priority.

But as the pandemic settled, the economy remained in flux. Interest and inflation rates peaked in the middle of 2022 and led to major affordability problems.

Industry Spotlight

John McManus | Founder and President
The Builder's Daily

As we approach the end of 2024, the U.S. housing market faces a three-headed hydra of challenges: high mortgage interest rates, soaring home prices, and a critically low inventory of homes for sale. This especially impacts lower-priced homes, traditionally the choice of first-time homebuyers. According to Fannie Mae data, more than four out of five home seekers think it's a "bad time to buy." This sentiment is driven by "affordability challenges" and "affordability concerns" that highlight the growing gap between the monthly payments homebuyers need to make, their household incomes, and the actual costs required. Additional factors like rising home insurance costs and property tax hikes following recent home value gains further complicate the landscape.

At the same time, the U.S. homebuilding industry is experiencing one of its most dynamic periods in recent history. The combination of strong M&A activity, aggressive market share strategies by public builders, and growing international investment suggests that the landscape will continue to evolve rapidly. For private builders, the challenges of competing in this environment may push more to consider selling, especially as public builders leverage their strategic advantages to consolidate their positions.

Performing better, it turns out, is a deep, often unappreciated resource private homebuilders bring to bear in markets that swing violently, every which way. And often, performing better – irrespective of land position, local scale, capital access, depth, and efficiency, etc. – draws as often and as profoundly on character and focus as it does on deep pockets.

As a homebuilding professional, none of this is news for you. But let's look at the data so we can clearly understand the scope.

From Groceries to Homes:
The Ripple Effect of Soaring Costs

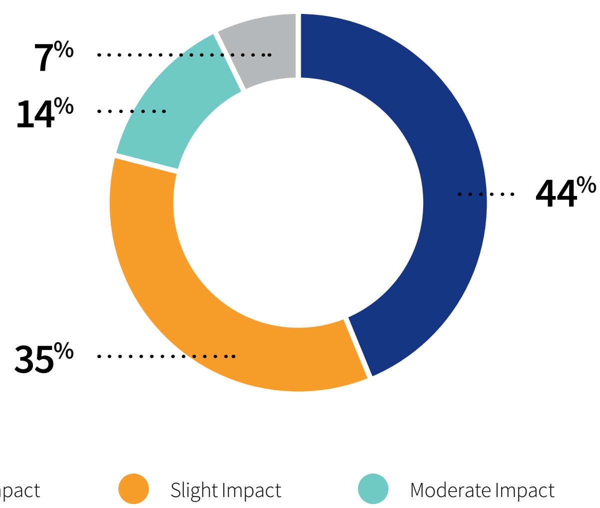
But what has been the true recent impact of inflation and interest rates on the cost of living? Consider these figures.

In the United States, economic shifts have impacted consumer essentials like food, fuel, and healthcare, while also raising the cost of borrowing. Much of this follows a 2022 spike that has since stabilized but left a considerable affordability challenge. In 2022 alone, the US Bureau of Labor Statistics[1] reported an 11.8% increase in the cost of food for the home, led by pantry staples like dairy and bread which averaged an increase of 15.7%. This was accompanied by a staggering growth in the cost of fuel and a notable rise in healthcare spending for medical services, supplies, and prescription drugs.

Rising interest rates across North America have added to the affordability challenge for all prospective homebuyers. In fact, 44% of homebuilding professionals said that higher interest have had a “Significant Impact” on their new home sales in the 12-months leading up to August 2024, compared to just 7% who reported no impact.

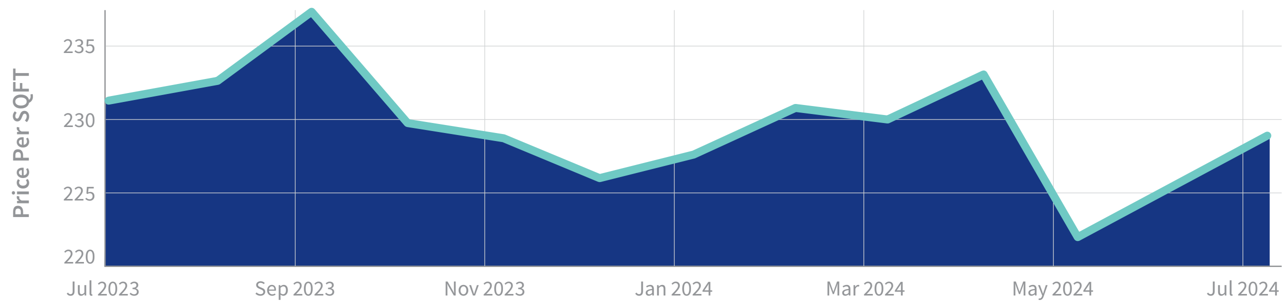
Survey Insight

In the last 12 months, how much impact have rising interest rates had on your new home sales?



(1) US Bureau of Labor Statistics – https://www.bls.gov/opub/ted/2023/consumer-price-index-2022-in-review.htm

US Price Per Square Foot Benchmark



In the United States, new home prices have recently ranged from $221.92 to $237.21 per square foot, peaking in September 2023 and reaching a low in May 2024.

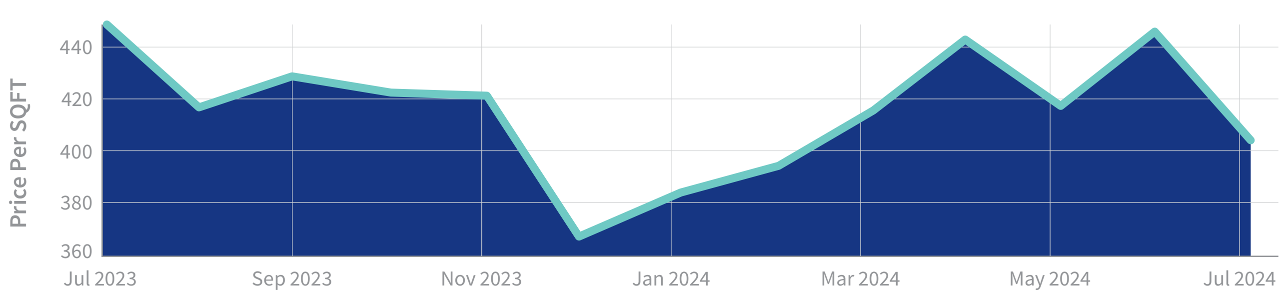
Industry Spotlight

Ronald Brownstein | Senior Editor at the Atlantic
Senior Political Analyst at CNN

The availability and affordability of housing has moved to the center stage of the presidential race to a degree unmatched in modern times. Polls consistently show that housing ranks right up with groceries and gas in Americans' top concerns about the cost of living. And the candidates have responded, offering more detailed prescriptions than Americans have seen from candidates in decades for expanding the supply of new housing, and potentially bringing down costs.

These contrasting visions from (Kamala) Harris and (Donald) Trump offer fundamentally divergent approaches to expanding the nation's supply of affordable and attractive housing. But they converge in underscoring the priority that more Americans are placing on that goal. In the heat of the presidential race is evidence that housing has moved to the center of our national debate-and is likely to stay there for years.

Canada Price Per Square Foot Benchmark

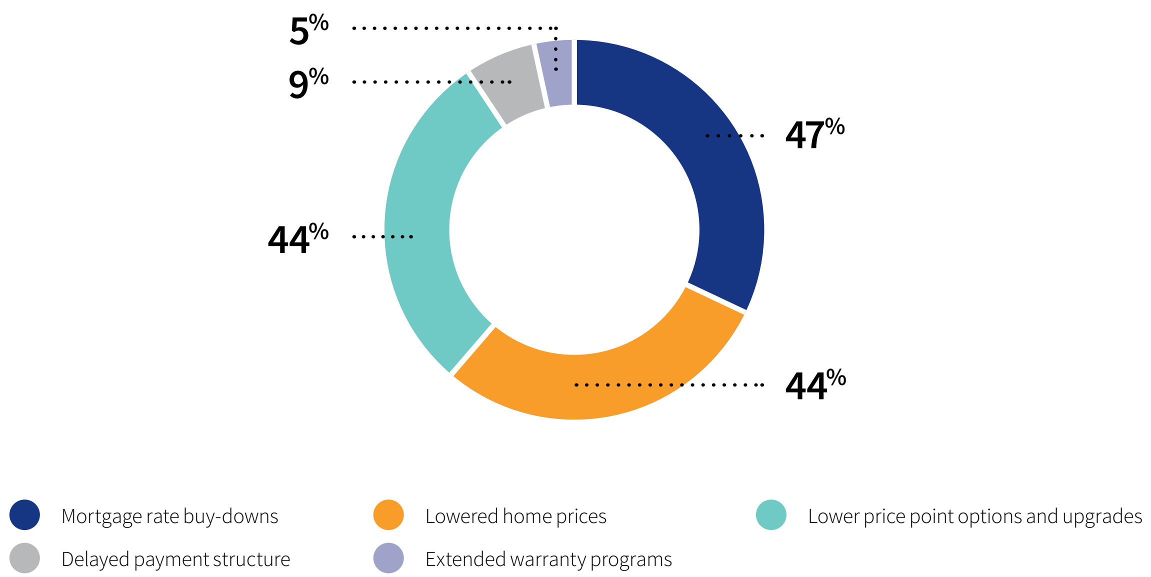


Across Canada, new home sales prices have been more volatile. Sitting at $448.30 per square foot in July 2023, prices fell sharply to a low of $367.48 by the end of the year. Prices rebounded in 2024 but dipped to $403.82 in July 2024.

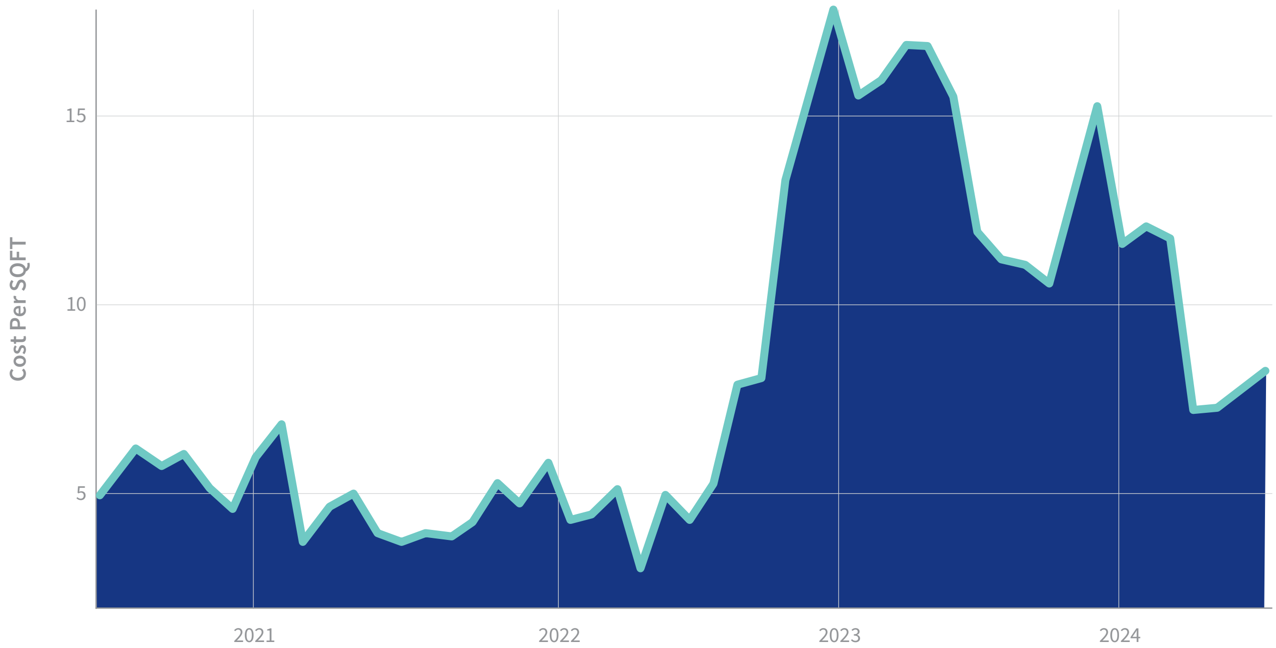
What This Means for Builders: The affordability problems facing potential buyers makes home sales harder to come by and a more frustrating the homebuyer experience. To address this, many builders are helping buyers directly and indirectly by making prices less painful, with leading strategies being mortgage rate buy-downs, lowered home prices, and lower price point options, and additional upgrades.

Survey Insight

Which programs have you run to offset the cost-of-living increases faced by homebuyers?



US Incentives Spending Per Sq. Ft.



What is the outlook for incentive programs like mortgage rate buy-downs? As programs grew in popularity in 2022, the average cost builders spent on incentives per square foot jumped by over 5-times, reaching a high of $17.53 per square foot in the US in January 2023 and $12.34 per square foot in Canada in March 2023. But spending on incentives has fallen steeply since. In the US, the average spending per square foot now sits at roughly half the peak value, averaging $8.29 in July 2024.

Industry Spotlight

Donna Moore | Former CEO
Canadian Home Builders' Association – Alberta

In the homebuilding industry, as a builder told me many years ago, there's always going to be an issue. There will always be a shortage of workers, materials, or land. Prices are going to go up and prices are going to go down. The perceived value of the customer's home may change, especially when we consider the long building process.

Sometimes things change partway through the process – including the homeowners' financial comfort. That can lead to anxiety, and anxiety leads to dissatisfaction. It's essential during times of change or uncertainty that a builder develops an ongoing communication plan to support that homeowner during these changes and manage expectations.

Some of our high performing builders use these periods of time to find ways to wow their customer. You take the stress away by making the experience special for them – making sure that move-in day is perfect, the home is sparkling clean, there are no deficiencies, and it's delivered as promised. That goes a long way to relieve those customers of their fears and anxieties.

Get more insights from Donna Moore with this on-demand webinar. "Your Homebuyer Experience Playbook"

Delivering Exceptional Homebuyer Experiences

Customer-focused builders create exceptional homebuyer experiences by utilizing full-service homeowner portals and powerful customer insights to reduce costs, inspire loyalty, and win referrals.

Leverage one of your most powerful assets, the voice and engagement of your customers, to:

- Uncover hidden problems and costs.
- Reduce incoming service calls by 38%.
- Boost brand recognition and referral rates.
- Improve collaboration between your teams.
- Easily pull data on buyers and their experiences.
- Craft a unique customer survey program based on homebuyer experience expertise.
- Eliminate double data entry.
- Improve vendor communication and scheduling.
- Strengthen your client relationships.

Learn more about CustomerInsight and Homeowner Central

Success Story

Whitetail Homes Creates Exceptional Homeowner And Common Property Experiences

Learn more

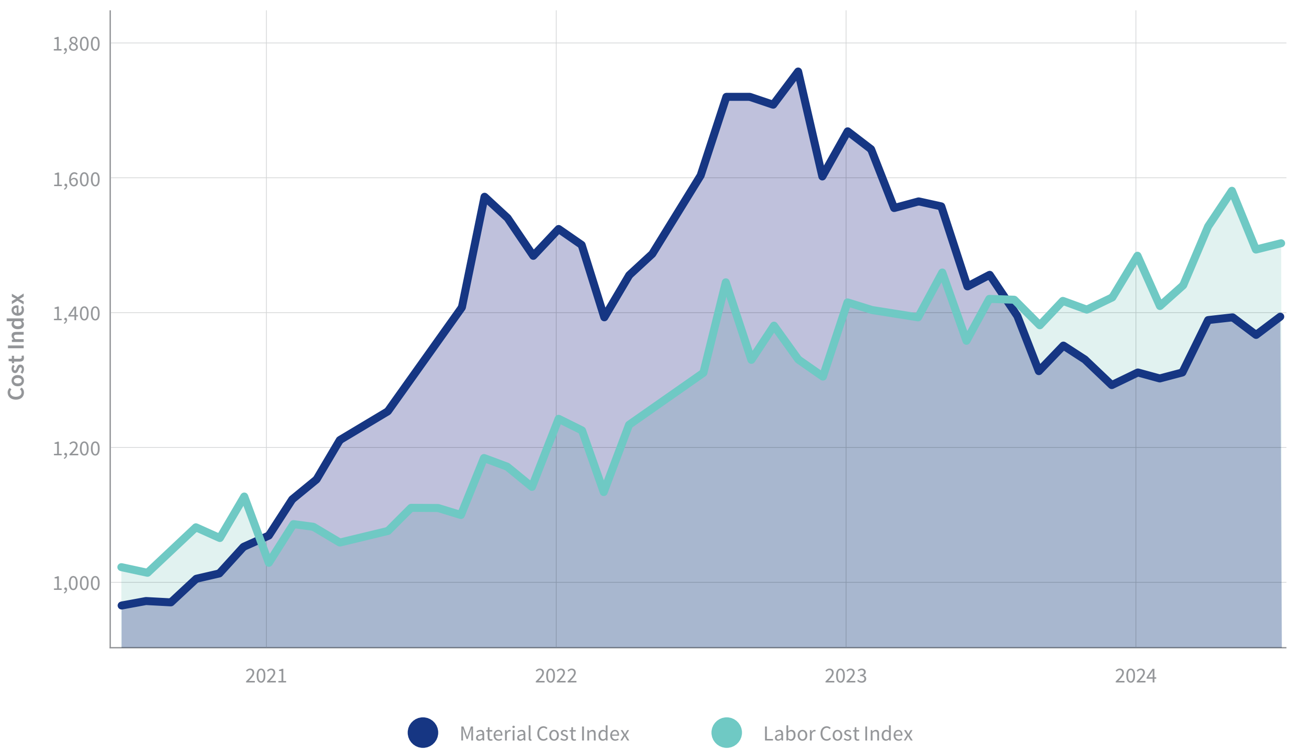
Building Under Inflation:
Strategies to Manage Surging Costs

Of course, the impact of price and interest hikes has reached homebuilder costs significantly, too.

Looking at the BuilderMetrix™ Labor & Materials Index for the US you can see growth in both the cost per square foot of homebuilder labor and materials in 2024, and extensive growth dating back to 2020.

US Labor & Materials Index

All Categories Cost Per SQFT Benchmark



What This Means for Builders: While still substantially inflated, builders are seeing some relief in overall material prices from the late-2022 peak, although average material costs have risen somewhat in 2024. Meanwhile, the cost of labor has risen more steadily, despite short-term fluctuations.

This leaves builders facing a profitability problem from many angles. Their building costs have grown substantially as have their prospective customers' ability to afford homes. To address this, builders are reducing profit margins, seeking alternative suppliers, identifying substitute materials, and seeking vendor rebates.

Industry Spotlight

Seamus Mulroy | Product Manager, Data Services
Constellation HomeBuilder Systems

Benchmarking for a homebuilder means leveraging the idea of comparability to your peers - your competitors in your market area. With BuilderMetrix benchmarking, we can take advantage of a lot of the standardization work we've done internally to make sure that we can provide comparables back to builders so that you can look at things like cost structures, individual cost categories, sales metrics, and cycle times.

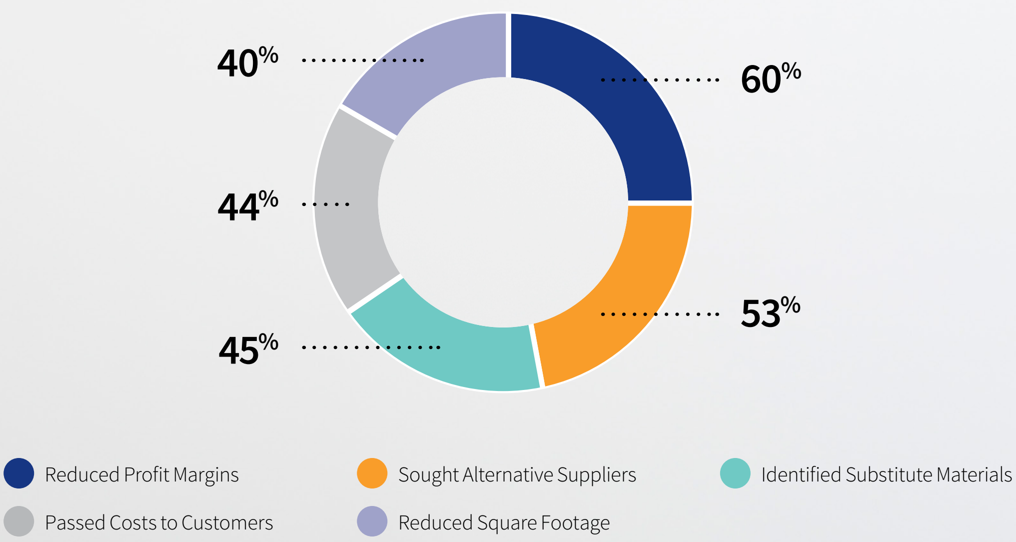
It drives a homebuilder's reporting and analytics to help you keep your finger on the pulse of your business. You can take your ERP data, standardize into a common data model, and then understand it with core reports, dashboards, supplemental datasets, and performance insights compared to your regional competitors.

Get more insights from Seamus Mulroy on the Power to Build podcast. Listen here.

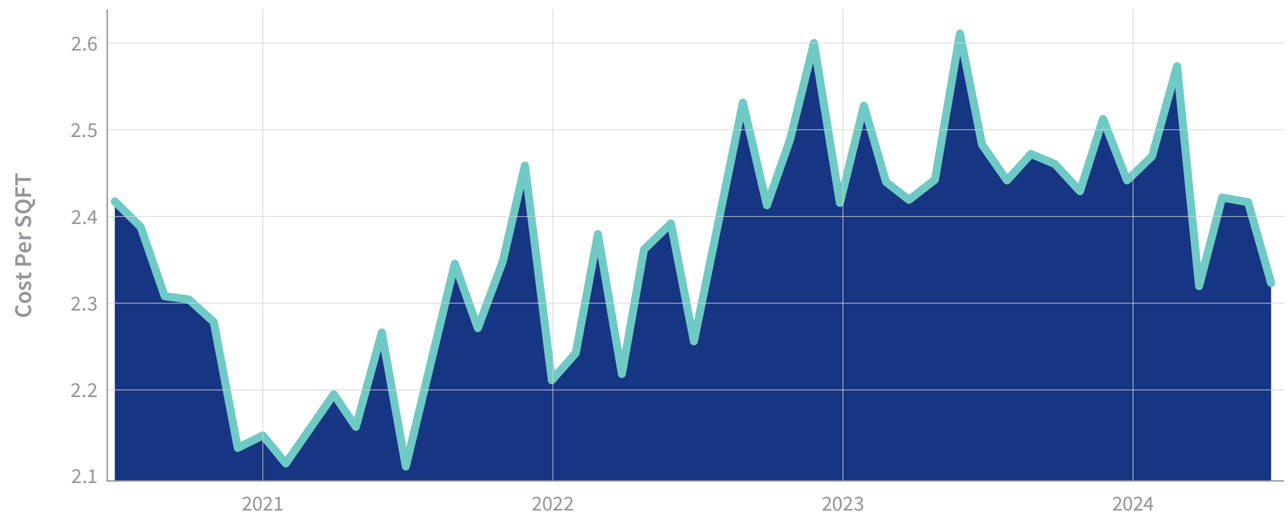
Spotify iHeart RADIO Podcasts amazon music YouTube

Survey Insight

Which steps have you taken to manage the effect of rising costs for your homebuilding business?



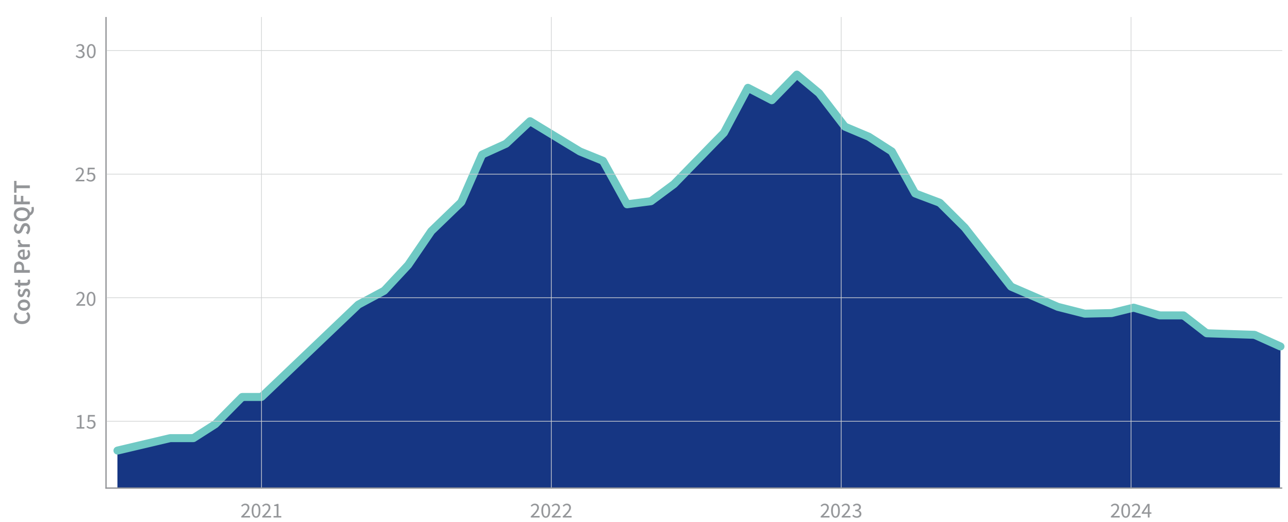
US Landscaping Cost Per Sq. Ft.



However, not every homebuilding job cost has risen equally. The following charts present examples where homebuilder spending has not experienced strong growth in recent years.

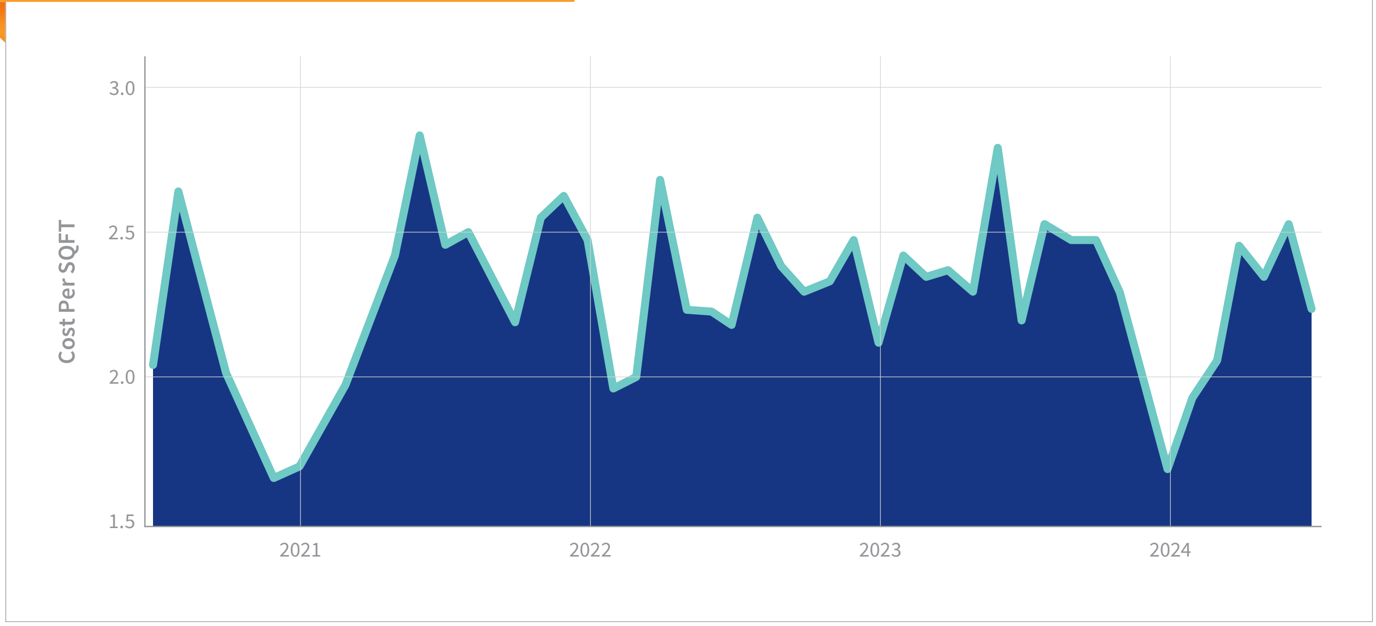
Landscaping costs, while experiencing volatility, have hovered around similar levels since 2020.

US Framing Cost Per Sq. Ft.



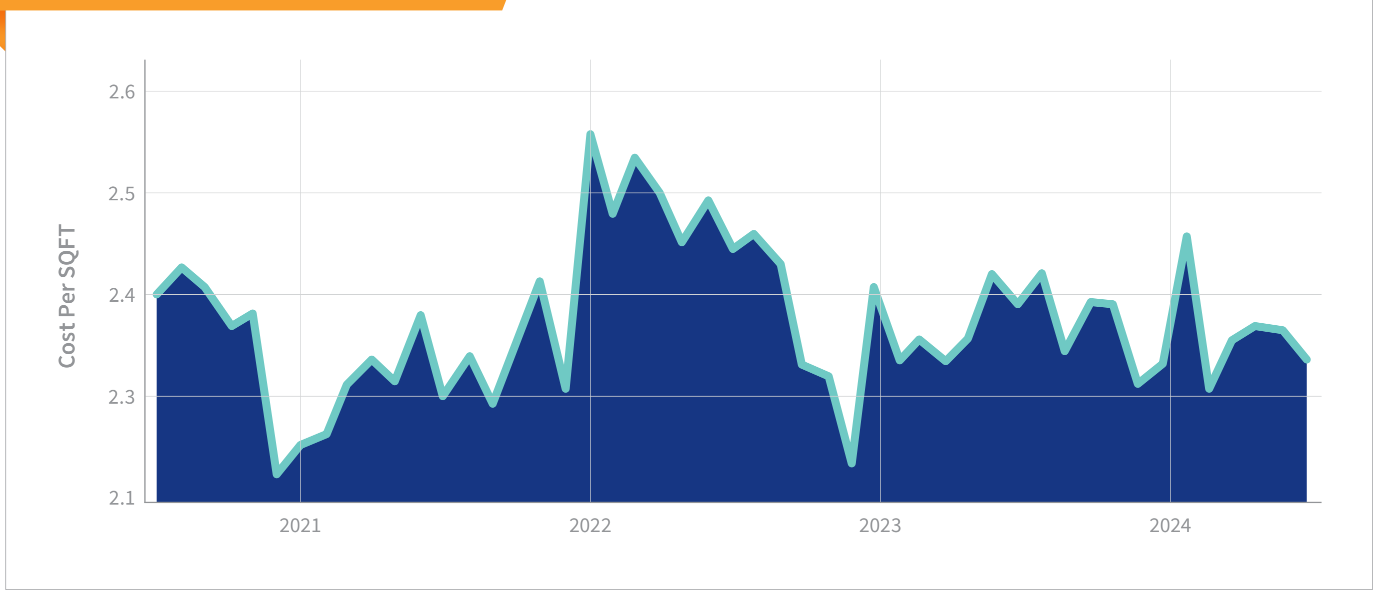
In keeping with the cost of lumber, framing prices rose sharply in 2021 and held high until 2023 before declining steeply. This peak may be attributed to consumers choosing to invest in adding upgrades to their existing homes rather than buying and selling in an uncertain market, pushing demand for lumber higher.

Canada Excavation Cost Per Sq. Ft.



In both Canada and the USA, excavation costs have been volatile but remain roughly in line with previous levels.

US Excavation Cost Per Sq. Ft.



There are several benefits to accessing this kind of data. For one, builders can benchmark their own spending against industry benchmarks, whether national, statewide/provincial, or regional. This gives valuable information about whether the builder is over- or –under-paying for materials and jobs and can help negotiate better arrangements with vendors.

Data can also help identify home design and construction opportunities. While builders aim to keep costs in line, an understanding of trends in job costs can help identify ways for builders to create more value for their buyers while still controlling costs. For example, investing in landscaping could offer a greater return on value than spending more on cabinetry when those job costs are at peak values.

Access the Industry's Most Accurate and Timely Homebuilding Data

Gain critical insights on homebuilder finance, operations, construction and sales through easy-to-understand reporting, analytics, dashboards, and benchmarks. Compare your business performance against industry data and trends to fuel decision-making.

- Access highly accurate financial and operational data from live builder ERP systems with coverage spanning 80% of North America.
- Benchmark your business performance and operational costs.
- View data across national, state/provincial, and regional homebuilding markets.
- Drill into job cost data, new home sales, resales, construction milestones, and more.
- Augment your in-house data with a flexible data extension.

Learn more about BuilderMetrix™

Industry Spotlight

Ty Brewer | Chief Digital Officer
HistoryMaker Homes

"BuilderMetrix is a game-changing decision-support tool. We can benchmark our costs to other regional homebuilders in real-time and are confident that the data is 100% accurate."

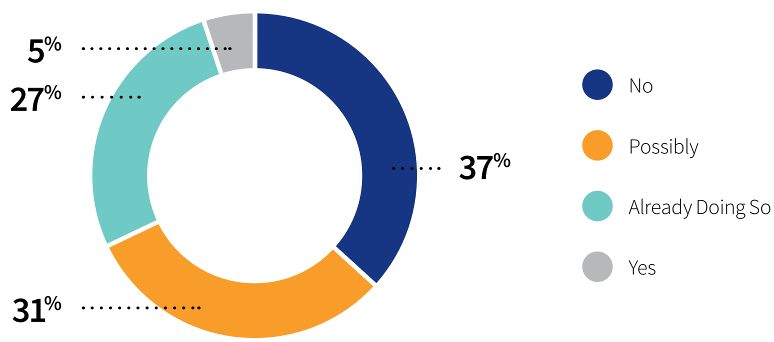
Building for Renters:
A Strategy for Today's Housing Market

Today's economic conditions make home ownership a greater challenge for the average individual and has increased demand for renting a home. By the end of 2023, the Canada Mortgage and Housing Corporation (CMHC) reported[2] that the national vacancy rate fell to 1.5%, the lowest it had been in decades. Rents rose correspondingly, jumping by 7.8% year-over-year. Similar data is seen in the US, with median rent spiking by 12% from 2022 to 2023, according to the Federal Reserve Bank of New York.

As a result, build-to-rent home construction has become increasingly popular. Our industry survey showed that 27% of homebuilders are actively participating in build-to-rent. Interestingly, few builders who have not yet begun build-to-rent construction are committed to doing so in the near future.

Survey Insight

Do you plan to begin build-to-rent construction in the next five years?



Industry Spotlight

Edward J. Pinto
Senior Fellow and Codirector, AEI Housing Center
American Enterprise Institute

Tobias Peter
Senior Fellow and Codirector, AEI Housing Center
American Enterprise Institute

The survey results suggest a potentially positive shift towards build-to-rent (BTR) construction. With nearly one-third of builders already engaged in or planning BTR projects within five years and another third considering it, the majority of builders are exploring or embracing this growing market. While 37% remain hesitant, the fact that more than 60% are open to BTR highlights its potential for long-term growth and diversification within the homebuilding industry, indicating strong momentum for BTR as an evolving strategy.

(2) Canada Mortgage and Housing Corporation: – https://www.cmhc-schl.gc.ca/media-newsroom/news-releases/2024/canadas-vacancy-rate-reaches-new-low-demand-outpaces-supply

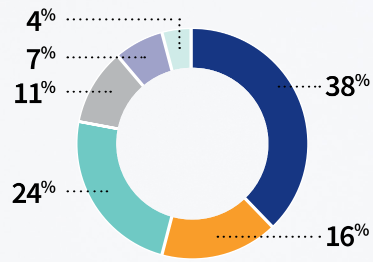
The Multi-Family Boom: Will It Shape the Next Decade of Homebuilding?

Many of those who are fortunate enough to afford a new home in these economic conditions opt for smaller homes to minimize expenses. While there are other factors that drive people towards high-rise or townhomes, the effect is clear: Demand for multi-family homes is increasing, and builders are working to meet it now and into the future.

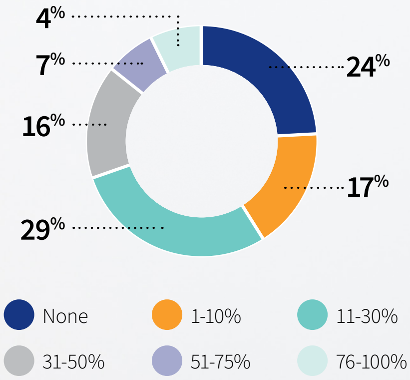
Today, 62% of homebuilders we surveyed reported current multi-family construction projects. In five years, an additional 14% of builders plan to start, with that rate growing to 76%.

Survey Insight

What percentage of your current construction is multi-family homes?



In five years, what percentage of your construction do you expect to be multi-family homes?



What This Means for Builders: If this projection olds true, there will be a considerable impact on the output of North America's homebuilders and the homes available to buyers. Still, many homebuilders are not planning to undertake multi-family construction. And for more than half of all homebuilders, multi-family would comprise less than 30% of their total output.

Industry Spotlight

Edward J. Pinto
Senior Fellow and Codirector, AEI Housing Center
American Enterprise Institute

Tobias Peter
Senior Fellow and Codirector, AEI Housing Center
American Enterprise Institute

Townhomes present a compelling growth opportunity for builders of all types. They qualify for traditional single-family 1-4 unit financing and can be built under the International Residential Code. By maximizing land use, builders can increase profits while offering smaller, more affordable homes to new buyers. However, local zoning regulations often pose challenges. To address this, builders should work with elected officials to simplify regulations and make townhomes a by-right option. This would benefit builders, help alleviate housing shortages, and expand homeownership opportunities for more families.

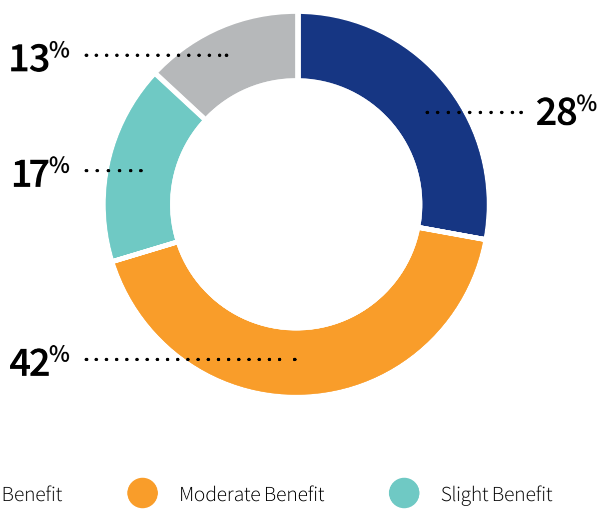
The Efficiency Equation: Why Builders are Turning to ERP Systems

While construction types and builder sales incentives may draw media headlines, a builder's ability to succeed across market conditions is highly dependent on its operational efficiency – with construction management and enterprise resource planning (ERP) software playing a pivotal role. More and more builders have focused on their continuous internal improvements and are embracing the role that software can play throughout their business. This follows a general trend across industries, with the global ERP market expected to grow by more than 23% in the next five years[3].

When builders embrace these technologies, the impact is substantial. Seventy percent of builders claim that their ERP system has a moderate or significant benefit on their operational efficiency.

Survey Insight

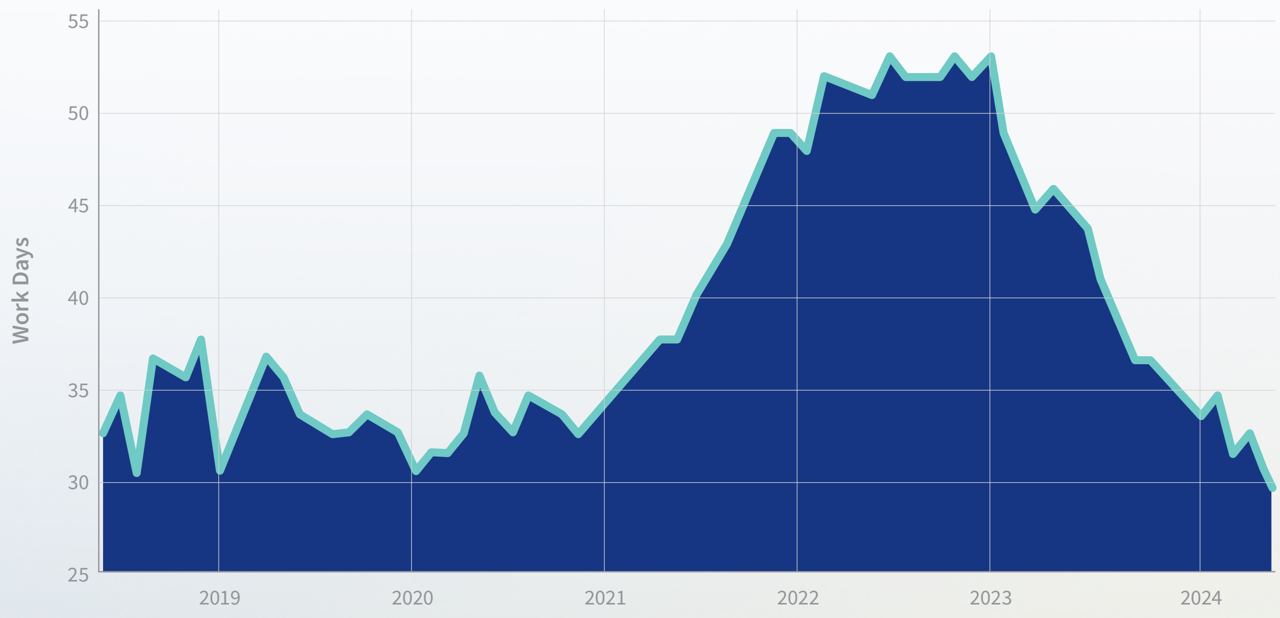
How much benefit does your ERP system have on your operational efficiency?



Cycle time and milestone data indicates that homebuilder efficiency is on the upswing. Consider a key homebuilding milestone such as framing. While the average length of a framing job is steady, builders can achieve major gains by starting framing earlier. A few years ago, COVID-era supply problems created delays, but today builders are starting construction framing far earlier in the cycle than they were pre-COVID. Similar trends can be seen across major construction milestones, showing the important impact of builder investment into operational efficiency through their ERP systems.

(3) https://www.statista.com/outlook/tmo/software/enterprise-software/enterprise-resource-planning-software/worldwide

Number of Days from Construction Start to Framing Start, USA



End-to-End ERP Systems

Drive efficiency for your homebuilding business with construction ERP systems covering everything from land management and CRM to community close out. NEWSTAR™ and BuildTopia™ ERP systems are used by 79 of the top 200 homebuilders across North America to optimize the building process, uncover efficiencies, and support the modern buyer's journey at every phase.

- Access a complete ecosystem of homebuilding solutions.
- Integrate accounting processes.
- Track every dollar spent and earned.
- Grow customer upgrade revenue.
- Eliminate double data entry.
- Improve vendor communication and scheduling.
- Strengthen client relationships.

Learn more about Constellation's ERP software

Success Story

Colen Built Development Optimizes Business Operations With the NEWSTAR Ecosystem

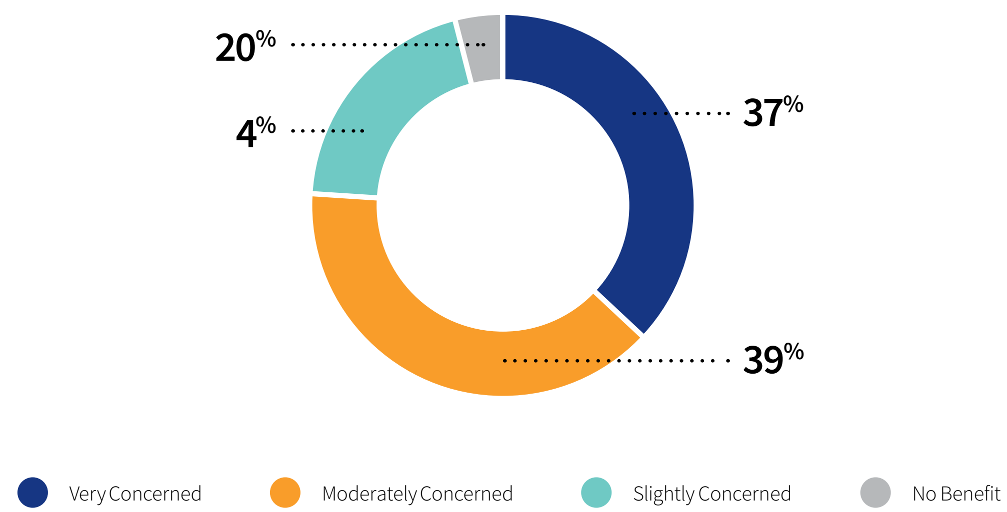
Learn more

Guarding the Gates: Strengthening Data Security in Homebuilding

As builders increase their usage and reliance on ERP systems, there are data and system security issues that require vigilance and critical best practices that must be followed by technology providers . Builders in our survey are well aware of these concerns, with 76% moderately or very concerned about IT security.

Survey Insight

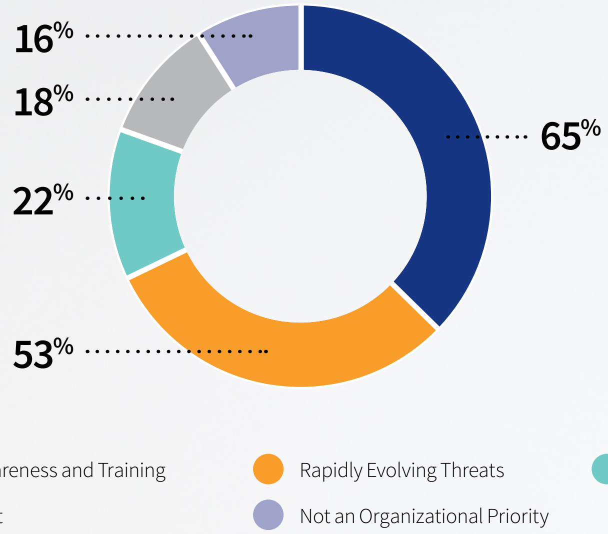
How concerned is your homebuilding business about data and system security?



Data and system security is a complex challenge to address, requiring financial and technical resources as well as the willingness and knowledge to oversee and manage. Most builders believe the biggest obstacles to overcoming IT security include employee awareness, training, and rapidly evolving threats.

Survey Insight

Which challenges does your business face in improving its data and system security?



What This Means for Builders: Builders cite their main challenges to be employee awareness, training, and expertise which are straightforward to resolve. When builders can recognize their firm's security concerns and are willing to address them, homebuilding teams can then learn to defeat these threats and be guided by software tools that follow security best practices.

Industry Spotlight

Clint Scherbarth | Director of Information Technology
Constellation HomeBuilder Systems

We believe that employee education is critical to IT security. Every employee at Constellation HomeBuilder Systems is required to complete security training courses that are assigned at hire and annually after that. Additionally, our teams are randomly tested through automated emails. If they fail the test, they require additional training courses.

We utilize vulnerability management software to scan our workstations and servers looking for applications with known vulnerabilities. This produces a report that the IT team uses to patch the outdated vulnerable software.

As we design our homebuilder software applications, we maintain security as a top priority. Many of our applications have implemented Multi-Factor Authentication as a way for our customers to protect their data from unauthorized login. The NEWSTAR Ecosystem implementations on Windows Server 2019 and above require SSL Certificates to enforce encryption in transit.

Green Foundations: How Builders are Shaping a Sustainable Future

The backdrop of today's economic picture is the topic of sustainability. Sustainability is bound to be a major topic for builders in the decades to come, but forward-thinking builders are making it today's priority.

Homebuilders are already aware of the importance of their job in the lives of their customers. And in this moment, with increasing environmental concerns reaching every walk of life, their impact has a potential to reach new heights.

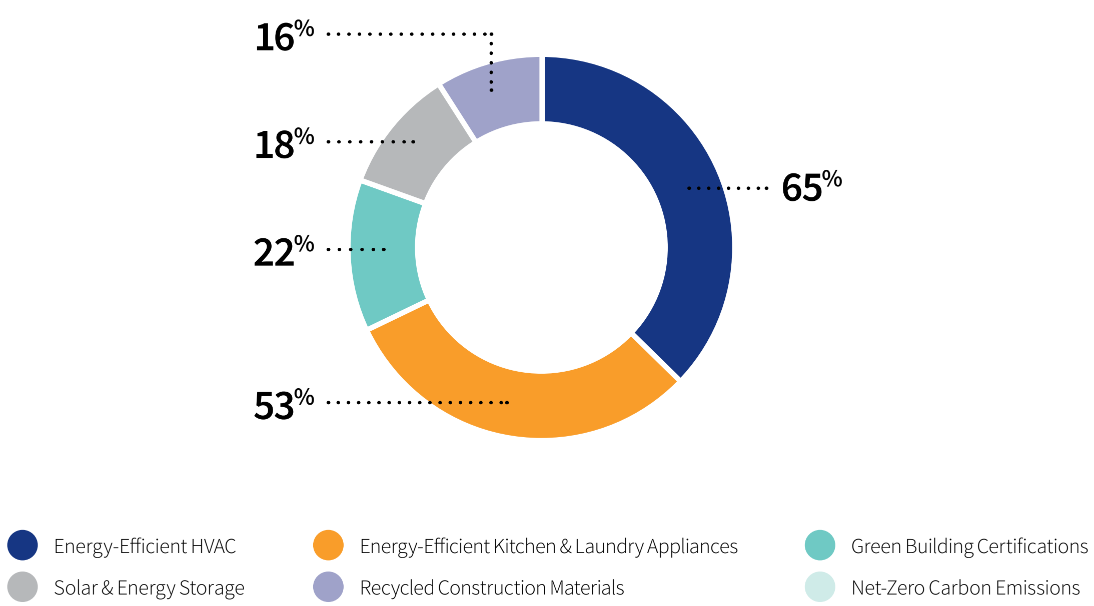
Sustainable construction practices and home design are becoming concerns and opportunities that builders need to consider. There are plenty of reasons for this. For one, government regulations mandate specific practices in the construction process and what gets installed in a new home.

Second, climate concerns are top-of-mind for many buyers, lending greater influence sustainability initiatives that are part of your construction cycles will have in the marketability of your homes.

Builders are acting on this today, and most new homes now feature energy-efficient HVAC, kitchen appliances, and laundry machines. But there is much more that builders can do when it comes to incorporating sustainability initiatives, many of which are beginning to grow in popularity.

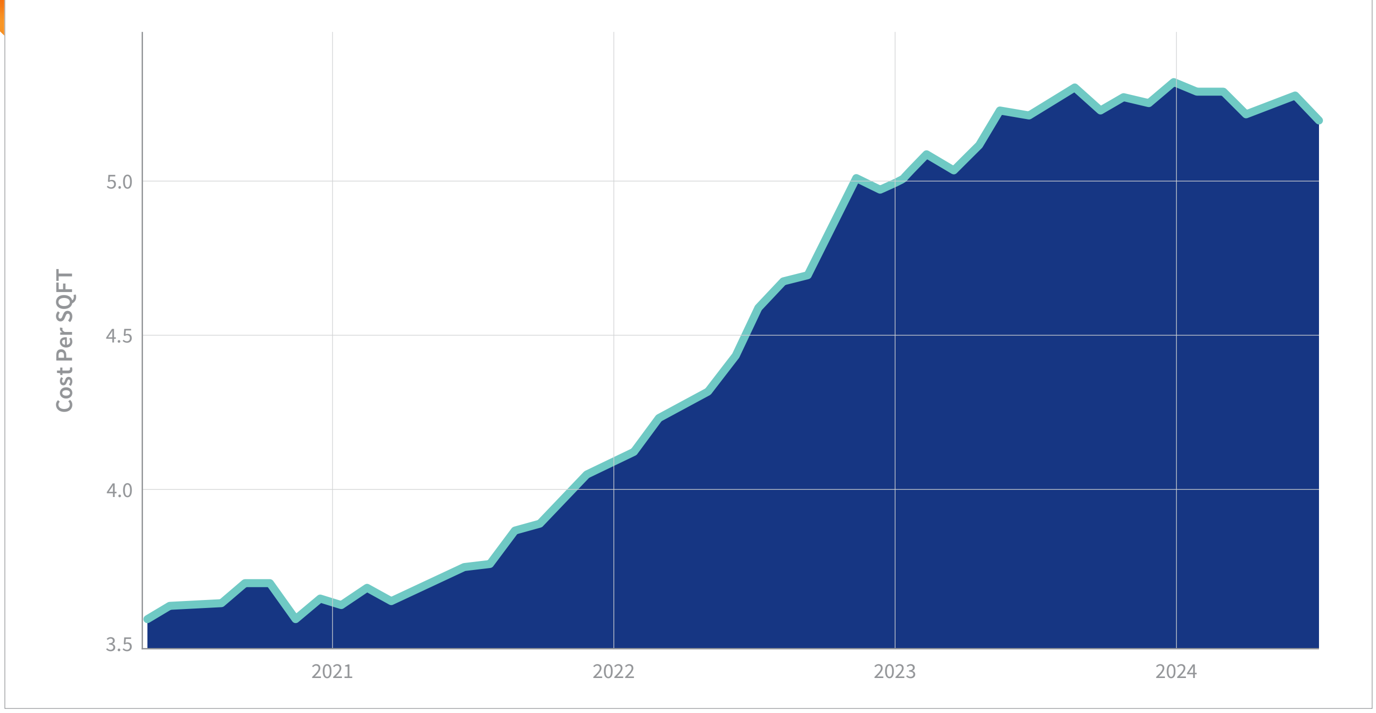
Survey Insight

Which sustainability initiatives will be part of your construction going forward?

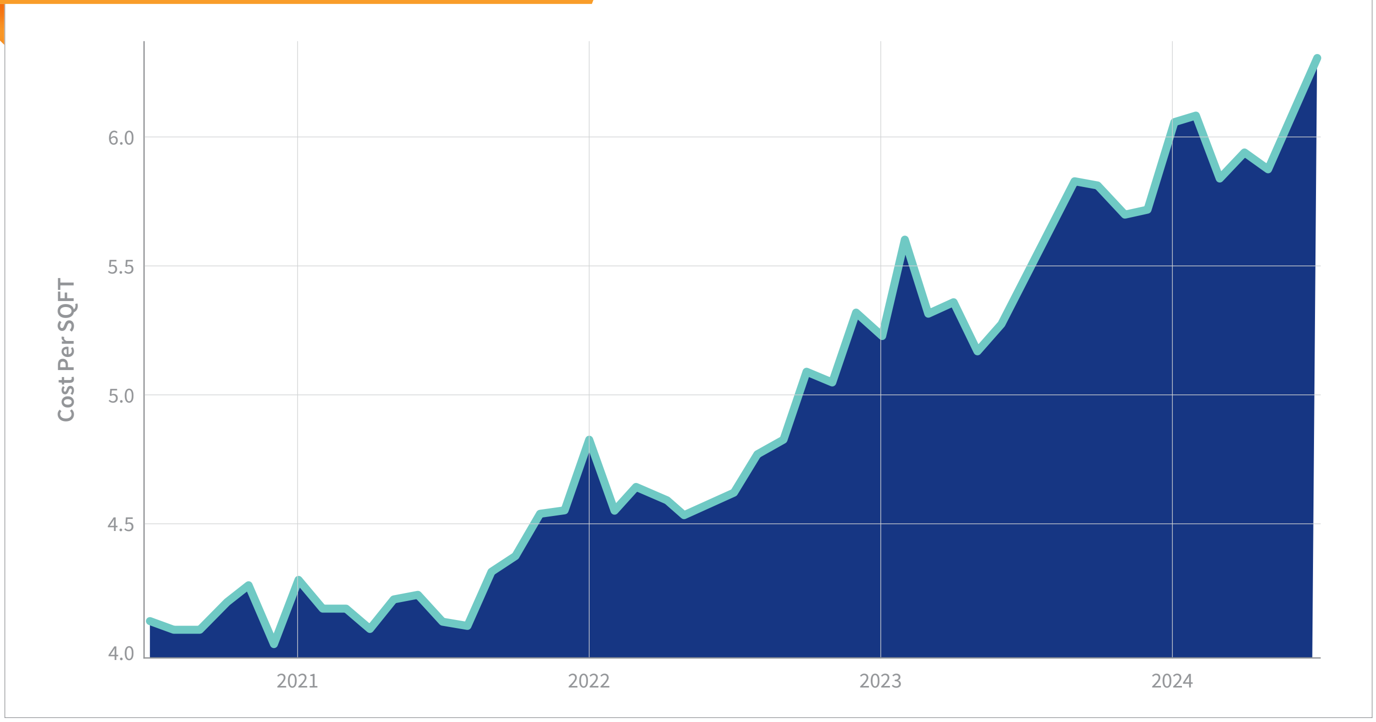


While average material costs across North America have dipped from record highs in 2022, one area where costs have not abated is HVAC. This is likely tied to high-efficiency HVAC systems becoming more commonplace and in greater demand by builders and buyers.

US HVAC Spending Per Sq. Ft.

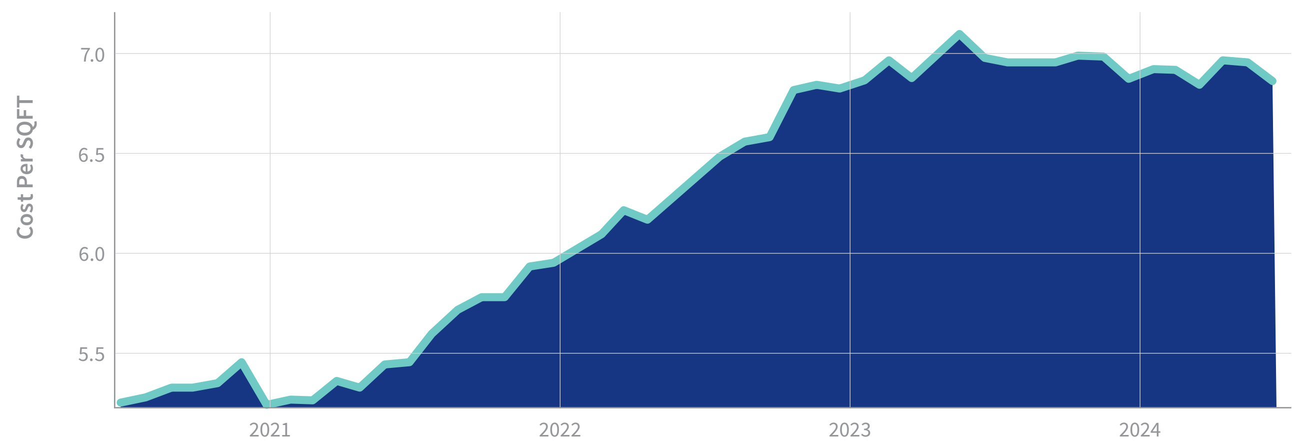


Canadian HVAC Spending Per Sq. Ft.

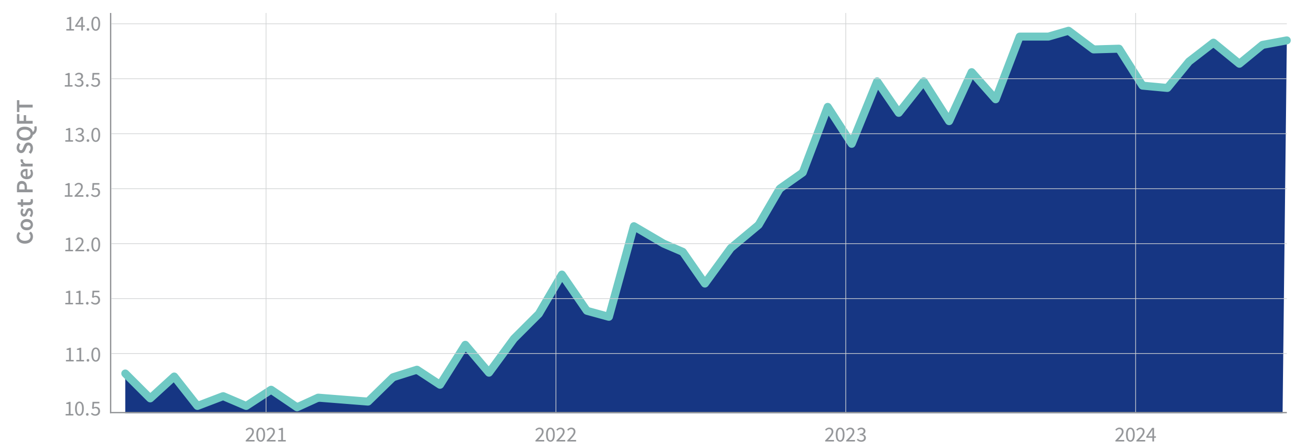


Similar trends can be seen in other key materials to energy-efficiency, such as drywall and insulation.

US Drywall & Insulation Spending Per Sq. Ft.



Canada Drywall & Insulation Spending Per Sq. Ft.



Trends in spending on appliances, windows, and doors, which can all play a key role in energy efficiency, present similarly according to BuilderMetrix data.

What This Means for Builders: So how can a builder implement sustainable building practices while keeping an eye on the bottom line ? There are a few critical pieces of the puzzle. Builders need to be able to accurately track their spending to a granular level with a reliable ERP system. They need to be able to access real-time pricing information to benchmark their spending at a material level. And they need to understand the sentiments of their customers over time.

Industry Spotlight from The Power to Build Podcast

Christian Rinomato | Director of Sustainability
Country Homes

Go in-depth on how homebuilders can tackle the critical issue of sustainability.

Learn:

- What the goals of a Director of Sustainability include
- What low-hanging fruit builders can action today
- An overview of embodied carbon and its impact on builders and the environment
- The value of solar energy in homes and what alternatives exist
- The impact of regional regulations and expectations going forward
- The role of innovation in sustainable construction
- How close the industry as a whole is to reaching sustainability

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Key Takeaways for 2025 and Beyond

1. Nearly half of all homebuilders state that rising interest rates have had a significant impact on new home sales. Several strategies are helping builders address the challenge: mortgage rate buy-downs, lowering prices on new homes, and lowering prices on options and upgrades. Overall home prices have dipped in North America in the last year, and builders have been able to decrease their incentive costs.

2. Homebuilding costs have grown substantially since 2020, and labor costs continue to rise. Builder profit margins have been squeezed while seeking alternative suppliers or substitute materials. But not all costs have risen equally, and opportunities exist for builders to add value in areas such as landscaping which have not seen large price increases.

3. Increasing build-to-rent and multi-family construction are popular responses to home affordability challenges. 27% of builders are currently engaged in build-to-rent projects, but only 5% more are planning to do so in the next five years. In that timeframe, 76% of builders expect to be developing multi-family homes, but only 14% expect it will comprise more than half of their projects.

4. Improving internal construction efficiency is critical in helping builders ensure cost control with long-term benefits. The global market for enterprise resource planning (ERP) systems is expected to grow by more than 23% in the next five years, and this is a critical opportunity for homebuilders. 70% of homebuilders say that their ERP system has an important benefit on their operational efficiency.

5. Internal motivations, customer demands, and government regulations is causing sustainability in construction to come into focus. Already, more than half of all builders are installing energy-efficient appliances and HVAC, and other approaches like green builder certifications and solar and energy storage are becoming popular. BuilderMetrix data clearly indicates that spending on construction areas tied to energy efficiency continues to rise, even as other material costs have slipped.

About Constellation HomeBuilder Systems

Constellation HomeBuilder Systems is the largest provider of software and services in the building industry. Their innovative software solutions, available as standalone or integrated systems, empower builders with information to drive business objectives and simplify the process of building homes and condos. Constellation HomeBuilder Systems is the home building software division of Constellation Software Inc., an international provider of market-leading software and services for specialized industries, which is traded publicly on the Toronto Stock Exchange.

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