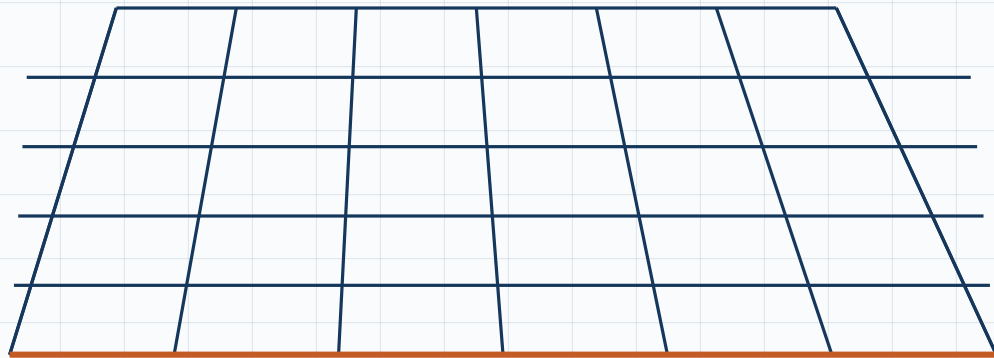


BOOK THREE

THE DEVELOPER & BUILDER PLAYBOOK

Cold-formed steel for professionals: the math, the system, and the execution



For developers, general contractors, architects, and production builders

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A NOTE BEFORE YOU BEGIN

You build for a living, which means you already know the question that matters: does it pencil? This book is written to answer that question about cold-formed steel framing - honestly, with the numbers, the standards, and the field realities, and without the sales gloss. Books One and Two of this series speak to entrepreneurs and homeowners.

This volume speaks to you - the developer weighing a product type, the GC pricing a frame, the architect specifying an assembly, the production builder deciding whether to switch a plant of homes from sticks to steel. The case here is built the way you evaluate everything else: schedule, cost, risk, compliance, and execution. One promise up front: where steel has a real trade-off - upfront material cost, crew learning curve, coordination discipline - we say so, and we show you how the operators who've made the switch handle it.

A playbook that hides the hard parts isn't a playbook.

PART ONE / The Business Case

CHAPTER 01 - The Math That Changed

For most of a century, wood won the framing decision by default: cheap material, deep labor pool, everyone bids it. All three of those defaults are now broken, and the math has moved - not by a little, but by enough to change what pencils.

The developer's numbers, at a glance

Schedule is the profit lever

Steel-framed structures can be framed 30 to 50 percent faster than wood. The reasons are mechanical, not motivational: members arrive cut-to-length and labeled, nothing gets culled or straightened, pre-punched service holes eliminate drilling, and panelized walls and trusses arrive as assemblies rather than sticks. On a pro forma, framing weeks removed from the critical path convert directly into carry savings - interest, insurance, overhead - and earlier revenue.

For a rental product, faster shell completion means earlier lease-up; for a for-sale product, earlier closings.

Waste is a line item, not a rounding error

A typical wood job sends 10 to 15 percent of its lumber to the dumpster - culls, warps, offcuts, damage. On a \$200,000 framing package, that is roughly \$30,000 of material paid for and thrown away, plus the disposal cost. Steel framing runs under 2 percent scrap, and the scrap is recyclable rather than landfilled.

You are not just buying a stronger frame; you are buying nearly all of what you pay for.

Labor leverage

The skilled-framer shortage is structural, and every wood job bids against it. Steel's prefabrication moves labor hours from the field into the factory: panelized sections cut field framing hours dramatically - offsite panelization can reduce field time by as much as 75 percent on the framing scope - and the field work that remains is assembly rather than craft carpentry. Crews onboard in days using the same battery tools they already carry (Chapter 11 covers the toolkit).

Callbacks and the quiet costs

Straight, dimensionally stable framing is not an aesthetic preference - it is a warranty-cost strategy. No shrinkage means fewer drywall cracks and nail pops; no warping means doors and cabinets that stay aligned. Builders who track callback costs per unit see the difference where it counts: in the eleventh month of the warranty period.

FIELD NOTE - Pre-punched and pre-labeled Steel members arrive with service holes already punched for electrical and plumbing, and each piece labeled to the drawings - the trades stop drilling and start pulling wire.

PART ONE / The Business Case

CHAPTER 02 - The Risk Ledger

Cost and schedule get the spreadsheet's attention, but risk is where projects die - and where steel's advantages compound quietly. Run the ledger.

Fire, and the insurance line

Steel is non-combustible. During construction, that shows up as builder's risk premiums that can run dramatically lower - savings of up to roughly 77 percent over the course of construction have been reported for non-combustible framing - because the half-built structure is not a fuel pile. After completion, non-combustible construction earns better risk ratings, and in wildfireexposed markets it increasingly determines whether a property is insurable at all.

In those markets, insurability is no longer a footnote; it is collateral quality, exit value, and buyer financing, all in one line.

The lender's and appraiser's view

Lenders increasingly reward resilience: lower fire and pest risk and tighter quality control mean stronger collateral. As insurance retreats reshape high-risk markets, a non-combustible asset is simply easier to finance, hold, and sell. Buyers, for their part, pay for lower risk and fewer surprises - durability reduces post-purchase capital expense, which supports resale value.

The disaster math is federal, not promotional

FEMA's research puts the return on hazard-resistant construction at about \$11 saved for every \$1 invested versus building to older standards, at a construction-cost premium of roughly 1 percent. FEMA's Building Codes Save analysis documents billions in avoided losses where modern codes are adopted. For a developer holding assets - or selling into a market that remembers the last fire - resilient construction is the cheapest insurance you will ever buy.

Code and entitlement risk

Cold-formed steel framing is fully recognized in the IBC and IRC and governed by AISI standards, with UL-listed assemblies for fire, sound, and thermal ratings. You are not asking a plan checker for an exception; you are submitting sealed calculations mapped to the local code cycle. Chapter 3 details the compliance path.

IMPORTANT Insurance outcomes vary by carrier, market, and project; figures cited are reported ranges, not quotes or guarantees. Verify current premiums and underwriting appetite for your project and jurisdiction.

PART TWO / The System

CHAPTER 03 - Specs and Standards: The Compliance Path

The fastest way to lose a schedule is a plan-check cycle that goes sideways. Steel's compliance path is mature and well-marked - here is the map.

The governing framework

- AISI S100 - the North American specification for the design of cold-formed steel structural members: the engineering backbone.
- AISI S240 - the standard for cold-formed steel structural framing: how CFS framing systems are designed, detailed, and installed.
- IBC / IRC - both model codes recognize CFS framing; residential prescriptive paths exist alongside engineered design.
- UL-listed assemblies - tested wall, floor, and roof assemblies covering fire ratings, sound (STC), and thermal performance, ready to reference on your drawings.

FIELD NOTE - Write the spec once Specify by AISI S240 performance, reference UL assembly numbers for rated walls, and require sealed shop drawings. That three-line discipline eliminates most steel-related plan-check friction before it starts.

What you submit

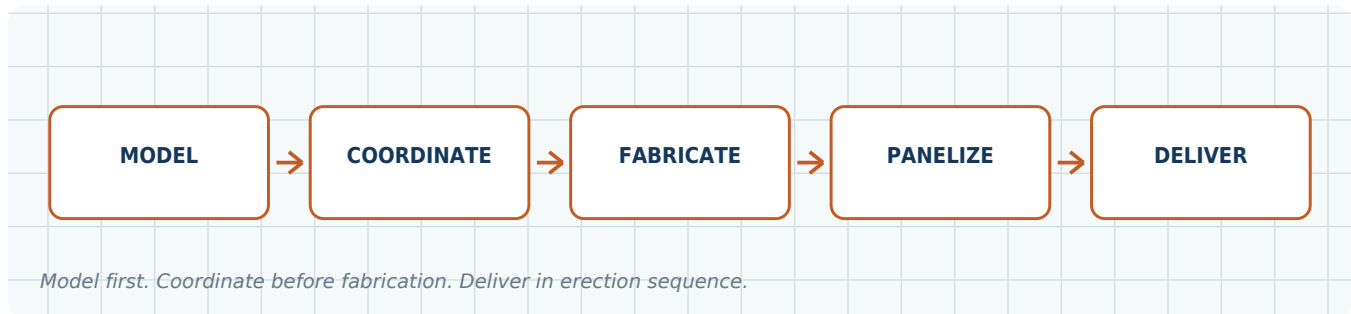
A Steel Building USA package arrives submission-ready: sealed structural calculations, framing layouts, connection details, and shop drawings mapped to your jurisdiction's code cycle. Inspectors see engineered, stamped, code-listed assemblies - a clean inspection path, not a negotiation.

Spec language that avoids lock-in

A common procurement worry is proprietary profiles. Modern CFS framing uses standard profiles with published section properties, and equivalency documentation - including engineered 'EQ' stud equivalency tables and engineer's letters - supports substitution when needed. Your spec can name the performance, not a single source.

PART TWO / The System

CHAPTER 04 - BIM to Panelization: How the Package Gets Built



The heart of the steel advantage is not the metal - it is the workflow. Every project begins as a complete digital model and ends as labeled parts and panelized assemblies on your site, in sequence. Here is what actually happens between contract and delivery.

Model first, and completely

The structure is built in BIM before it is built in steel: every stud, track, joist, truss, and connection exists in the model, coordinated against architectural and MEP drawings. Clash detection happens on the screen, where a conflict costs a mouse click - not in the field, where it costs a change order. The model then drives the roll-forming line directly, so what was drawn is literally what gets manufactured.

(representative sample)

What a real package contains

A production set for a full custom home runs deep. A representative Steel Building USA sample project set spans wall layouts by level, opening schedules, floor and roof truss layouts, connector details, elevations, sections, connection details, and complete shop drawings for wall frames, roof panels, and floor and roof trusses - on the order of 130 sheets for a two-level home. That depth is the point: the thinking is finished before fabrication, which is why the field goes fast.

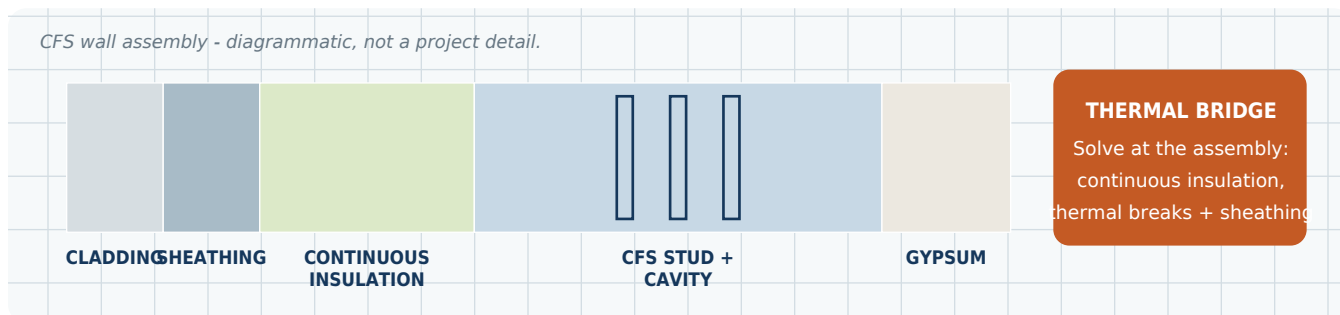
Panelization: the field-time multiplier

Walls, trusses, and floor systems are pre-fabricated into panels in the shop - square, braced, and sheathed as specified - then trucked in erection sequence. Field crews set assemblies rather than framing sticks, and the framing scope's field hours can fall by as much as 75 percent. Just-in-time, sequenced delivery keeps the site clear: material lands when the crew is ready for it, not weeks early to be tripped over and damaged.

For the architect: The model-first workflow is also design freedom - long clear spans, open plans, and complex rooflines are engineered directly, and the truss and panel shops fabricate exactly what the model says.

PART TWO / The System

CHAPTER 05 - Energy and Green Compliance



Two compliance questions come up on every steel job: thermal bridging and green-program credit. Both have settled answers.

Thermal bridging, solved by assembly

Steel conducts heat; nobody disputes it. The modern answer is assembly design: continuous insulation outboard of the framing, thermal breaks, and insulated sheathing. Detailed this way, CFS wall assemblies meet or exceed IECC requirements and California Title 24 - the same continuous-insulation direction the codes are pushing all framing toward anyway.

Specify the assembly, not just the stud, and the energy model closes.

Green programs

Steel framing earns LEED Materials & Resources credits for recycled content, durability, and regional sourcing, and supports programs from LEED to WELL to the Living Building Challenge. Modern framing steel carries high recycled content - commonly 70 to 90 percent, produced in electric-arc furnaces - and is fully recyclable at end of life. The Steel Framing Industry Association has described steel as the only true cradle-to-cradle building material.

For a project chasing points or an ESG story, the frame itself contributes.

Healthier assemblies

No organic food source means no mold substrate; no pesticide or preservative treatments means no associated off-gassing. For multifamily and institutional owners managing indoor-air-quality risk across hundreds of units, an inorganic frame removes an entire category of claims.

PART THREE / Where Steel Wins

CHAPTER 06 - ADUs and Infill at Scale

If you develop or build in a coastal or high-cost market, the accessory dwelling unit is no longer a novelty product - it is a production category. The numbers say so plainly. California has permitted more than 100,000 ADUs over the past seven years; ADUs now represent close to one in five of all new homes permitted statewide, and 30 percent or more in some cities.

Permitting has grown 42 to 76 percent in nearly every year since 2016. The states leading the surge - California, Washington, Oregon, Massachusetts, Hawaii - are exactly the land-constrained markets where infill is the only buildable land left. ADUs as a share of housing in constrained states (illustrative; varies by metric and year)

Why steel is built for this product

- Repeatability. An engineered ADU plan - like Steel Building USA's 625-square-foot Temecula model - is a product, not a one-off: same package, same assembly sequence, every lot.
- Tight-site logistics. Panelized packages arrive in sequence and go up fast in an occupied backyard - minimal laydown, minimal neighbor disruption, no long framing encampment.
- Fire zones. Much of the ADU demand sits in wildfire-exposed markets, where a non-combustible second structure close to the primary home is both safer and easier to insure.
- Speed to income. For build-to-rent ADU programs, framing weeks saved are rent weeks gained.

The developer's ADU play

The scalable models emerging: ADU programs run across a portfolio of single-family lots; build-to-rent operators adding units behind existing homes; and pre-approved plan libraries that cut entitlement time in cities that have adopted them. In each, the winner is the operator with a repeatable product and a compressed schedule - which is the steel package, by design.

IMPORTANT ADU figures are drawn from public reports (California HCD data and industry analyses) and vary by metric, city, and year. Verify local rules, fees, and program eligibility for each jurisdiction.

PART THREE / Where Steel Wins

CHAPTER 07 - Commercial, Industrial, and Agricultural

Above the residential scale, cold-formed steel has been the quiet workhorse for decades - mid-rise multifamily, hotels, schools, offices, and the metal-building world of shops, warehouses, and agricultural structures. For the professional, three characteristics drive the choice.

FIELD NOTE - One system, every scale The same model-to-panel workflow that produces a backyard ADU produces a clear-span agricultural building or a multifamily podium - one supply chain, one standard, every product type.

Span and layout freedom

Engineered CFS trusses and load-bearing panels deliver long clear spans and open floor plates without a forest of columns - the difference between a flexible tenant space and a compromised one. High-wind engineered trusses (rated well beyond 100 mph exposure) are standard production items from Steel Building USA's partner network, not specials.

Non-combustible construction type

Building in a non-combustible classification changes what the code allows: greater areas and heights, and assemblies that carry their fire ratings by listing rather than by hopeful detailing. For mixed-use and multifamily developers, that is buildable square footage - the most valuable commodity on the pro forma.

Durability where buildings work hard

Agricultural and industrial buildings live hard lives - moisture, pests, impact, deferred maintenance. An inorganic frame that cannot rot or be eaten is the low-lifecycle-cost answer, which is why the farm and warehouse world adopted steel a generation before housing did. The same logic now applies to every asset an owner intends to hold.

PART THREE / Where Steel Wins

CHAPTER 08 - Public Work, Disaster, and the Set-Aside Edge

There is a demand channel most builders never touch because they cannot reach it: set-aside public contracting. Teaming with Steel Building USA opens it.

The certifications

Steel Building USA holds a portfolio of certifications that route public contracts to qualified firms: and (small business programs), SDVOSB (service-disabled veteran-owned), DVBE (disabled veteran business enterprise), and DIR Public Works registration for California public projects. Agencies at every level carry set-aside goals; most contractors cannot bid that work at all. How certifications become project pipeline - and reach the teams positioned to build it

What teaming looks like

For a GC or developer, the play is partnership: Steel Building USA's certifications and framing system paired with your local capacity and bonding. Public work - municipal buildings, housing authorities, disaster-recovery structures, stormwater-compliance retrofits under MS4 programs - becomes reachable pipeline instead of someone else's award list.

Disaster and resilience demand

Federal and state disaster-recovery programs increasingly specify resilient, rapidly deployable structures - exactly the profile of engineered steel buildings and flat-pack rapid shelters. Combined with FEMA's own economics (\$11 saved per \$1 invested in hazard-resistant construction), public owners have both the mandate and the math to choose steel. Positioned with the right certifications, so do you.

PART FOUR / Execution

CHAPTER 09 - The Development Process, Steel-Adjusted

The development lifecycle doesn't change because the frame does: concept, feasibility, dealmaking, construction, operation or sale - with a go/no-go gate at each step. What changes is where steel moves the numbers inside that familiar sequence. Walk it stage by stage.

Concept and feasibility

At feasibility - the stage where you test market, site, operating pro forma, development budget, and financing - steel changes three inputs. The construction duration shortens (compressing carry). The insurance lines improve (builder's risk during construction; property insurance and insurability at stabilization, especially in fire-exposed markets).

And waste and callback allowances shrink. Feed those into the same pro forma you already run, and marginal deals move.

Due diligence and entitlement

The land side is unchanged - title, survey, zoning, utilities, impact fees, approvals - and the standard land-development checklist still governs. Steel's contribution here is certainty on the back end: engineered, code-listed assemblies reduce plan-check friction, and in some firehazard-zone jurisdictions, non-combustible construction aligns with local hardening requirements rather than fighting them.

Deal-making and construction

At contract, the steel package behaves like a manufactured product with a delivery schedule, not a commodity exposed to spot pricing - lumber-volatility contingency comes out of the budget. During construction, the compressed framing schedule pulls every successor trade forward; the draw schedule, inspections, and lease-up or sale all arrive sooner. The go/no-go gates don't move - you just reach them faster, with less variance.

FIELD NOTE - Rule of thumb On the classic three-year development timeline, framing itself is a small slice - but it anchors the critical path. Compressing it 30 - 50 percent ripples through every trade behind it.

PART FOUR / Execution

CHAPTER 10 - Estimating and Procurement

Steel packages price differently than lumber takeoffs - more like a manufactured assembly, less like a materials list. Here is how to think about it.

The package logic

A Steel Building USA framing package is quoted from the engineered model: the actual steel weight, the panel and truss fabrication, hardware and fasteners, and delivery - sequenced to your schedule. Because the model drives the quote, scope is explicit; the 'mystery lumber' allowance and the culling waste line disappear. Production relationships run on price-per-pound against volume, which is why repeat product types (an ADU program, a plan series) price tighter than one-offs.

What to compare, honestly

The wrong comparison is steel package versus lumber sticks. The right comparison is installed frame versus installed frame: material plus labor plus waste plus schedule carry plus insurance during construction plus callbacks. On that basis - the only basis the pro forma cares about - steel is routinely competitive and frequently ahead, even where the material line alone is higher.

Lead times and scheduling

The package is manufactured to order, so the discipline is front-loaded: lock the model, release fabrication, and the delivery date holds. Cut-to-length manufacturing eliminates re-orders and jobsite sorting, and sequenced delivery means the site is never buried in material. Builders switching from wood report the adjustment is not that steel is slower to arrive - it is that steel rewards deciding earlier and punishes mid-fabrication redesign.

Plan accordingly.

The intake checklist

A clean quote starts with a clean intake: architectural and structural sets with revision dates, building sequence, options confirmed, and points of contact for architect, engineer, and GC. Steel Building USA runs a builder specification checklist for exactly this - ten minutes of discipline at intake that saves weeks of RFI ping-pong later.

PART FOUR / Execution

CHAPTER 11 - Crews and Tools: On-Site Readiness

The most persistent myth in steel framing is that it requires a specialist workforce. The field reality: a competent carpentry crew converts in days, using mostly tools they already own.

The toolkit, honestly

The startup kit is battery-platform basics: an 18V drill/driver and impact driver, an angle grinder (used sparingly), a rotary hammer, batteries and a twin charger - items already in most carpenters' trailers. The genuinely steel-specific additions are few: a cold-cut saw (the correct way to cut members - prefer it over the grinder), an impact wrench, and for production pace, a collated screw-gun system and a swivel-head shear for sheet cutting. An extended kit adds gas or powder-actuated fastening for track-to-slab and temporary pinning.

The first-build curve

Plan the first steel job deliberately: labeled parts plus layout drawings mean the crew's learning curve is measured in days, and by the second building the pace typically meets or beats their wood rhythm - with no time lost to culling and straightening. Screw-fastened connections are consistent and inspectable; there is less craft variance to manage, not more.

Safety and handling

Steel members are lighter than their lumber equivalents - a steel stud often weighs less than a wood 2x4 - which crews feel by mid-morning. Edges want gloves; cutting wants the cold-cut saw and eye protection; and panelized assemblies want a plan for mechanical lifting on larger walls. Standard jobsite discipline, nothing exotic.

FIELD NOTE - The conversion pattern Crews resist for a week and then refuse to go back - the parts are straight, the holes are pre-punched, and nobody spends the morning sorting a lumber pile for the good sticks.

PART FIVE / Straight Answers

CHAPTER 12 - The Hard Questions From the Field

These are the objections that come up in real bid rooms and OAC meetings - answered the way you'd want them answered: directly, with the mechanism.

On cost

"Steel framing costs more than wood."

Upfront material can be higher; total installed cost is where the comparison belongs. Prefabrication cuts labor hours, waste falls from 10 - 15 percent to under 2, callbacks drop, and the schedule compresses - which converts to carry savings. Installed-versus-installed, steel is routinely competitive, and lifecycle cost favors it clearly.

"Trades charge more for steel, and fasteners cost more."

Pre-punched service holes and panelized assemblies cut install hours - prefab commonly saves 30 - 50 percent of framing labor time. Fastener cost is pennies against those hours. Trade premiums fade once local crews have a job or two of steel behind them.

"Subs already bid wood - switching means change orders."

Switching mid-design does. Deciding at concept doesn't. And steel reduces downstream change orders: straighter framing, fewer inspection surprises, and a model-coordinated structure mean the COs you don't get later outweigh the transition cost.

On supply and schedule

"Steel lead times will delay the job."

The package is made to order, so decisions front-load - but cut-to-length delivery eliminates re-orders, culling, and jobsite sorting, and the framing schedule itself compresses 30 - 50 percent. Net critical path is shorter, not longer. The discipline is locking the model before fabrication.

"Lumber is always available; steel is a specialty order."

Lumber's availability comes with spot-price volatility and a 10 - 15 percent scrap allowance. Steel pricing is stable and contracted, and regional roll-forming - including Steel Building USA's partner plants - puts production close to the work.

On the market

"Appraisers and lenders price wood and steel the same."

Increasingly they don't. Lenders reward resilience: lower fire and pest risk and stronger quality control read as stronger collateral - and in insurance-stressed markets, insurability itself is becoming a valuation input.

"Buyers won't pay more for steel."

Buyers pay for lower risk and fewer surprises. Durability reduces post-purchase capital expense, and in fire country, 'non-combustible' is moving from spec-sheet trivia to a headline selling point.

On performance

PART FOUR / Execution

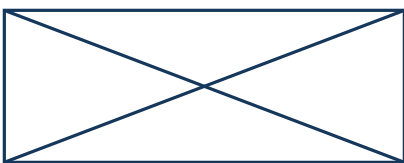
FIELD QUESTIONS - STRUCTURE & ENERGY

“Steel can't handle seismic and high-wind requirements.”

The opposite - steel's ductility and strength-to-weight are why engineers like it in seismic and wind zones. PE-stamped designs with engineered bracing are standard, and high-wind rated trusses are production items in the Steel Building USA network.

“Thermal bridging kills the energy model.”

Assembly design closed this issue: continuous insulation, thermal breaks, and insulated sheathing bring CFS walls to IECC and Title 24 compliance and beyond. Specify the assembly and the model closes.



ENGINEERED LOAD PATH



ASSEMBLY-LEVEL THERMAL CONTROL

PART SIX / Working With Steel Building USA

CHAPTER 13 - The Project Flow

Working with Steel Building USA is designed to feel like adding a manufacturing partner to your team - one that owns the framing scope from model to delivered package. Design → Manufacture → Assemble → Deliver - the workflow behind every package

4. Build: panels and trusses arrive in order; our field guidance supports your crew's first cycles.

What we bring

- Design and engineering: BIM modeling, plan conversion, sealed structural calculations, and shop drawings mapped to your code cycle.
- Manufacturing through a regional partner network - production plants in the Southeast and West today - quoted from the model, delivered in sequence.
- Erection support: panelized assemblies, labeled parts, first-build field guidance, and the crew toolkit and training materials from Chapter 11.
- For public work: the certification portfolio (SDVOSB, DVBE, DIR) for teaming on set-aside opportunities.

What you bring

- The project: site, entitlements, GC capacity, finish trades, and local relationships.
- Early engagement - the single biggest determinant of how much steel saves you is how early the frame decision is made.

How an engagement starts

1. Intake: drawings, sequence, and options through the builder specification checklist. 2.

Model and quote: the engineered package, priced from the model with a delivery schedule. 3.

Release: fabrication begins; sequenced delivery dates lock.

PART SIX / Working With Steel Building USA

CHAPTER 14 - Your Next Project

You don't have to convert your whole pipeline to test the math. Pick one project - an ADU program, a small multifamily building, an agricultural or light-commercial structure - and run it as a steel package alongside your normal numbers. Measure the framing schedule, the waste line, the builder's risk quote, and the callback log.

The comparison will make the next decision for you. When you're ready, send us the drawings.

Steel Building USA

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The series

This is Book Three of the Steel Building USA Standard. Book One, The Opportunity, is for entrepreneurs and manufacturers who want to produce in their region - worth reading if your interest runs past building projects toward building the supply. Book Two is the Homeowner's Guide your buyers will read.

A further volume, The Resilience Case, makes the institutional argument for disaster-ready construction. One standard, one system - from a customer's first question to the frame standing on your site.

REFERENCE

GLOSSARY & SOURCES

Glossary

- CFS / LGS. Cold-formed steel - steel shaped at room temperature; light gauge steel is the thin-gauge framing family within it.
- AISI S100 / S240. The North American design specification for CFS members, and the standard for CFS structural framing systems.
- EQ studs. Equivalent-performance engineered studs with documented substitution equivalency - the answer to proprietary-profile lock-in.
- Panelization. Shop pre-fabrication of wall, floor, and roof sections for sequenced field assembly.
- UL assembly. A tested, listed wall/floor/roof build-up carrying fire, sound, or thermal ratings referenceable on drawings.
- Builder's risk. Insurance covering a structure during construction - where non-combustible framing shows its first premium advantage.
- Set-aside. Public contracts reserved for certified business categories (SDVOSB, DVBE, and similar).
- MS4. Municipal Separate Storm Sewer System - the stormwater-compliance framework behind enclosure-retrofit demand.

Sources & citations

Performance, waste, schedule, and insurance figures draw on Steel Building USA materials and public industry sources including the Steel Framing Industry Association (SFIA) and BuildSteel.org; disaster-economics figures are from FEMA's Building Codes Save analysis and the National Institute of Building Sciences' Mitigation Saves research. Code and standards references follow AISI S100, AISI S240, the IBC/IRC, and UL assembly listings. ADU market figures are from public California HCD data and industry analyses and vary by metric and year.

The development-process framework reflects standard industry practice as summarized in NAHB land-development guidance. The sample project package described in Chapter 4 is a Steel Building

USA engineered set with project details modified for confidentiality. All figures are illustrative ranges, not quotes or guarantees; no third-party copyrighted text or drawings are reproduced.

Steel Building USA Standard - Book Three: The Developer & Builder Playbook