



BEAZER HOMES

Beazer Homes Redefines Housing Affordability by Lowering the Total Cost of Homeownership

May 19, 2026

New analysis shows Beazer homeowners could save up to \$479 per month through lower utility bills, mortgage rates and insurance premiums

ATLANTA, May 19, 2026 /PRNewswire/ -- [Beazer Homes](#) is redefining what affordability means for today's homebuyer by focusing on the total cost of homeownership – not just the purchase price.



As rising interest rates, insurance premiums and utility costs continue to pressure household budgets, Beazer has built its business around helping homeowners spend less every month after they move in. Through industry-leading energy efficiency*, advanced building science and financial flexibility, Beazer estimates its buyers could save up to \$479 per month, or approximately \$5,748 annually, on the ongoing costs of homeownership.

That includes potential savings on mortgage payments, energy bills and homeowners' insurance – expenses that could significantly impact long-term affordability.

"At Beazer, affordability does not stop at the closing table," said Chairman and CEO Allan Merrill. "We have intentionally designed our homes to lower the monthly cost of living so homeowners can keep more money in their pockets month after month, year after year. That is the future of attainable homeownership."

While much of the housing industry continues to focus on upfront pricing, Beazer has spent decades investing in systems and technologies that impact the true cost of homeownership over time.

This strategy includes:

Energy Efficiency Built into Every Home

Beazer builds homes using [advanced building science](#), including, but not limited to, enhanced insulation, high-efficiency HVAC systems, energy recovery ventilators (ERVs) and solar, where applicable, to reduce energy consumption from day one. Based on internal analysis of homes, homeowners could save an average of approximately \$260 per month, or roughly \$3,000 annually, on energy costs compared to a typical used home.**

Mortgage Flexibility Through [Mortgage Choice](#)

Beazer's Mortgage Choice program gives buyers access to multiple lenders so they can compare rates and financing options more easily. Based on current market conditions, rate shopping could reduce monthly mortgage payments by up to \$135, potentially saving homeowners nearly \$50,000 over the life of a 30-year loan.***

Lower Insurance Costs Through New Home Construction

Newly built homes often cost less to insure because they are constructed to modern building codes using newer materials and systems designed for durability and risk reduction. Industry data suggests homeowners could save up to 40% on insurance costs, or roughly \$900 annually, compared to older homes.****

Beazer believes this approach represents a fundamental shift in how buyers evaluate affordability. Instead of focusing solely on the home's sticker price, the company encourages buyers to consider the full financial impact of owning and operating the home over time.

"For many families, nearly \$500 a month can change what homeownership feels like," Merrill said. "That money can go toward childcare, savings, paying down debt, or simply creating more breathing room financially."

Beazer's approach reflects the company's broader mission to help homeowners [Enjoy the Great Indoors™](#) by combining high-performance construction with a better overall living experience.

For more information, visit beazer.com/homeowner-savings

**HERS® Index is a nationally recognized system for measuring home energy efficiency. A lower score means a more efficient home, lower energy bills, and a smaller environmental footprint. In FY25, our homes averaged a HERS 32 (38 if excluding solar). For comparison, the average 2023 new home was a HERS 57 (RESNET 2024 HERS Trends Report). Based on publicly reported data for the top 30 U.S. homebuilders by volume (Builder Magazine, Oct. 2025), Beazer is the #1 energy-efficient homebuilder in the country. The HERS® Index is a registered trademark of RESNET.*

*** Potential energy savings are for illustrative purposes only and are calculated based on the average of as-built Beazer homes closed in FY 2025 (excluding Gatherings condos) compared to a typical used home (HERS® Index 130) and reflect modeled solar benefits where applicable but do not include the cost to purchase or lease solar; actual results will vary. The HERS® Index is a registered trademark of RESNET® based on the ANSI/RESNET/ICC 301 Standard. Actual energy use, utility costs, HERS scores, and savings depend on home features, location, utility rates, solar availability, and homeowner behavior and are not warranted or guaranteed. Buyers should not rely solely on advertised savings when making a purchase decision. © 2026 Beazer Homes*

****Potential savings are for illustrative purposes only and not tied to a specific loan or property; actual results will vary. According to the Consumer Financial Protection Bureau's 2015 Consumer Mortgage Experience Survey, consumers who shop for a mortgage save an average of 0.5% on their interest rate. Using current 2025 market data, that difference—between a 6.22% and 5.72% rate—on \$534,100 home with 20% down could mean about \$130 per month in principal and interest savings. That adds up to approximately \$8,229 over the first five years and \$49,375 over the life of a 30-year loan. Learn more about how comparison shopping can save you thousands at consumerfinance.gov. Buyers should not rely solely on advertised savings when making a purchase decision. © 2026 Beazer Homes.*

***** Potential savings and insurance costs shown are illustrative and will vary. Insurance premiums vary by location, coverage, carrier, and homeowner characteristics. National industry data suggests new homes may cost on average 30%–40% less to insure than older homes, and that any insurance cost differential generally diminishes over time as a home ages. The savings depicted here include an internal assumption used only to estimate longer-term totals: the modeled insurance savings begin to step down starting in year 5 and continue to decline over time. These savings estimates reflect internally adjusted calculations based on publicly available national data, aligned to assumed dwelling coverage of approximately \$400,000 using a comparison to an approximately 20-year-old home, and are not a guarantee of savings. Actual premiums will vary, and buyers should obtain quotes from licensed insurance providers for their specific home, desired coverage, and location. Buyers should not rely solely on advertised savings when making a purchase decision. Sources: The Zebra (<https://www.thezebra.com/homeowners-insurance/coverage/new-construction-home-insurance/>) (accessed 2/20/26). © 2026 Beazer Homes*

ABOUT BEAZER HOMES

Beazer Homes (NYSE: BZH), headquartered in Atlanta, Georgia, is a leading national homebuilder in energy efficient construction. Building on a legacy spanning nine generations, Beazer crafts homes that deliver savings and lasting value. Our trusted team of experts guide homebuyers through the building and purchasing process to deliver an industry-leading customer experience. With curated design options, buyers can personalize their homes with confidence. Beazer's exclusive Mortgage Choice program provides access to competitive loan offers from multiple lenders, helping homebuyers choose the best financing for their individual needs. Beazer builds in 13 states nationwide. Learn more at beazer.com or follow us @BeazerHomes.

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