



by **Brian Yeoman**

**F**or most of the American public, buying a home will be the largest single purchase they will ever make. For most, they are totally unprepared. There are very few important acts in life for which society, schools, the marketplace, your parents, and your friends could begin to fail you like the failure to know how to buy a house. Funny, is it not, how we worry about how to teach reading, writing, and arithmetic? There are so many other examples. Yet when it comes to the biggest purchase, we are left entirely to our own devices. Why is it that so very little effort is expended teaching us how to get into that home? We are more interested in determining the typing speed of an applicant than we are in buying a house correctly.

Why? Is it because we do not want an educated homebuyer? Is it because the homebuilding industry and the mortgage banker's could not make the large profits? Is it because the real estate industry really is incapable of accepting any responsibility? Is it because there is too little knowledge about just what is a healthy home?

Some thoughts and opinions.

We must begin at a beginning. What are the essentials of life? We likely will get an answer something like food, water, and shelter. OK, I am sure that we would get a fair amount of argument for love, health, companionship, spiritual enlightenment, children, and chocolate. The fact is that we as a species need only water, air, soil, food, and shelter. Disagree? Just take a look at the homeless

in your town and try to find more than these essentials. This cannot be too far off the mark from whence we came five million years ago. Humankind could not leave Africa to end up in much colder climates until the mastery of shelter-building was created and conquered. And it has worked.

As the genetic pool spread and shelter-building grew, not every human developed the same, know-how to build quality shelter. This is not a story about the style and craftsmanship exhibited by the three little pigs ... it is about evolution and the great losing of knowledge.

A barter economy emerged as a result. Specialization accelerated the loss of shelter-building knowledge. Humans skilled at fishing traded fish for shelter built by others because they were good at fishing and not good at shelter-building, and as long as it worked, they had no reason to know anything about what a shelter was or should be. No one ever looked back. Then, as time moved on, shelter-building grew more complex, leading us to this point: faced with our single largest expenditure, we do not know what is, or how to buy a quality home.

We have arrived in the middle of the world's most incestuous relationship—mortgage banking and homebuilding. The dominant paradigm that defines the house is cost per square foot. We accept this paradigm from every quarter of the cartel that is the home-building/finance industry. The primary players are well known: the developer, builder, real estate agent, lending institution, tax assessor, property appraiser, and mortgage company. This paradigm rules because we simply do not know what to value. The prime actors named above all profit handsomely. This centuries-old dumbing-down to the constant mantra of cost per

square foot has created an economic juggernaut. Note how Wall Street responds to housing starts, new home sales, and used home sales.

And it is all a farce, because the value of your home is not in its cost per square foot but in its health implications for you and your loved ones, offset by the requirement that you operate it in a financially viable way.

Shame on us for not accepting more personal accountability and responsibility, for not demanding that our educational systems teach us how to thrive in the world. We worry about high school graduates not being able to balance a checkbook; meanwhile the elephant marches down the middle of main street. We need to change this paradigm now and for all future generations.

Drop me a line and let's have some dialogue. Remember that you can do great things, and this could be the most important.

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