

THE NONCOMBUSTIBLE HOME SERIES

STRUCTO-CRETE® vs. MAXTERRA®*Comparing Noncombustible Structural Sheathing for Cold-Formed Steel Homes***QUICK ANSWER**

Both STRUCTO-CRETE (USG) and MAXTERRA (NEXGEN) are noncombustible structural wall sheathing rated for use with cold-formed steel framing — a real alternative to combustible OSB or plywood. STRUCTO-CRETE currently has deeper published CFS engineering data and can replace certain CFS cross-bracing in suitable designs. MAXTERRA is roughly 12% lighter per comparable sheet and offers longer panel sizes. Neither product makes a home fireproof, however used with other noncombustible solutions the entire home becomes noncombustible.

The Next Step Beyond a Noncombustible Steel Skeleton

Cold-formed steel changes an important part of residential construction. Instead of building a home's structural skeleton from combustible lumber, cold-formed steel — CFS — allows walls, floor systems, and roof framing to be engineered from dimensionally stable, noncombustible steel.

But that raises an interesting question:

If the structural skeleton is noncombustible, why automatically cover it with combustible plywood or OSB structural sheathing?

For conventional construction, OSB and plywood remain useful, familiar, and economical structural products. But builders, architects, and homeowners interested in greater fire resilience now have additional options. Two products of particular interest:

- USG STRUCTO-CRETE® Structural Wall Panels
- NEXGEN MAXTERRA® MgO Non-Combustible Structural Wall Sheathing

Both are structural sheathing products intended to perform functions beyond merely enclosing a wall. Both offer noncombustible alternatives to traditional wood structural sheathing. And both raise a larger question for the residential construction industry:

Can the noncombustible steel skeleton and the structural sheathing be engineered together as one integrated noncombustible structural wall system?

For FrameUpNow, that is the real subject of this comparison.

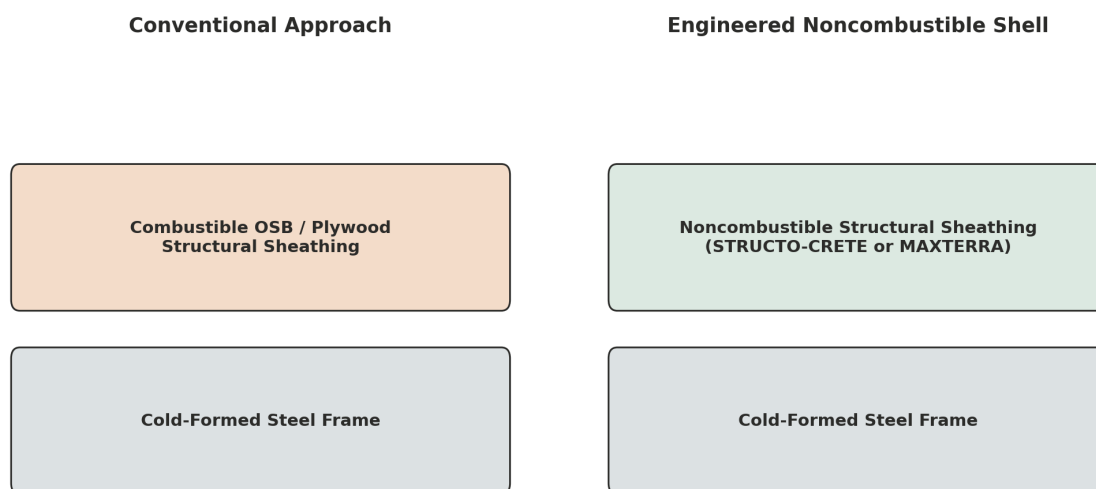


Figure 1 — Replacing combustible sheathing with a noncombustible structural panel extends the noncombustible concept from the frame to the wall assembly.

What Is Structural Sheathing?

Structural sheathing does far more than cover the outside of a wall. When properly engineered and attached, it works with the studs, tracks, fasteners, anchors, hold-downs, and other structural components to resist loads imposed on the building. Depending on the engineered assembly, structural sheathing can contribute resistance to wind pressure, wind suction, lateral loading, wall racking, and seismic forces — in other words, it helps transform individual framing members into an engineered structural wall.

There is a significant difference between:

a panel installed over a structural wall

and

a panel engineered as part of the structural wall.

For [FrameUpNow](#), the second opportunity is considerably more interesting.

What Is STRUCTO-CRETE?

STRUCTO-CRETE is a glass-fiber-reinforced cementitious structural panel manufactured by USG. USG's [1/2-inch STRUCTO-CRETE Structural Wall Panel](#) is specifically intended for structural wall applications and is marketed as an alternative to materials including OSB, gypsum sheathing, and fire-retardant-treated wood. USG identifies noncombustibility, shear and wind-load capacity, impact resistance, dimensional stability, and fire-rated construction among the panel's primary attributes.

The manufacturer states that its 1/2-inch structural wall panel can be used in low-rise and single-family residential construction as well as larger commercial applications. Most importantly for FrameUpNow, USG publishes engineering information showing STRUCTO-

CRETE used with cold-formed steel framing — and goes so far as to state that, in properly engineered assemblies, its structural wall panel can replace certain CFS cross-bracing requirements.

That deserves attention because the economic comparison may involve more than replacing one sheet product with another. STRUCTO-CRETE could potentially become part of the structural engineering of the FrameUpNow wall itself.

What Is MAXTERRA?

MAXTERRA is a magnesium-oxide (MgO) structural panel produced by [NEXGEN Building Products](#). One point needs to be stated clearly: MAXTERRA is structural sheathing. It should not be characterized merely as a fire-resistant covering or exterior board.

The applicable ICC-ES evaluation report recognizes MAXTERRA panels for use as structural wall sheathing, with allowable transverse wind loads and shear-resistance provisions under the conditions it covers. NEXGEN specifically markets MAXTERRA Structural Sheathing for cold-formed steel construction. Its March 2026 CFS technical playbook describes the product as noncombustible structural sheathing for light-gauge steel exterior and interior walls, structurally rated for wind and shear at framing spacing up to 24 inches on center — which makes it particularly relevant to FrameUpNow.

One Important MAXTERRA Engineering Distinction

There is an important technical distinction between manufacturer application literature and the explicit scope of a code-evaluation report. The current ESR-5193 clearly recognizes MAXTERRA as structural wall sheathing, but the shear-wall installation provisions visible in that report specify wood framing members for the tabulated shear-wall application. NEXGEN's newer technical materials expressly promote MAXTERRA for CFS walls and describe it as structurally rated for wind and shear, and the company states elsewhere that MAXTERRA has ICC-ES certification supporting CFS and wood-frame construction.

These statements should not be casually combined into an engineering conclusion. For FrameUpNow, the proper course is simple: obtain the CFS-specific MAXTERRA wall test reports, fastening schedules, and allowable design values directly from NEXGEN before relying on the panel as a standardized FrameUpNow CFS shear-wall element. That does not diminish MAXTERRA — it is simply good engineering.

Both Products Are Noncombustible

This is one of the most important similarities. ASTM E136 is used to assess whether a building material satisfies the criteria used to classify it as noncombustible; materials passing the test typically do not significantly aid combustion or add appreciable heat to an ambient fire.

MAXTERRA is classified as a noncombustible building material in its ICC-ES evaluation report, and USG likewise identifies STRUCTO-CRETE as a noncombustible structural panel.

That creates a fundamentally different wall concept:

Cold-formed steel framing + noncombustible structural sheathing

instead of:

Cold-formed steel framing + combustible wood structural sheathing.

This does not create a “fireproof” home — no responsible manufacturer should make that claim. Wildfire resilience also depends on roof coverings, exterior cladding, vents, eaves, windows, doors, decks, vegetation, ember entry, radiant heat exposure, and many other details. But reducing combustible material in the structural shell is nonetheless meaningful.

STRUCTO-CRETE's CFS Engineering Advantage

One of STRUCTO-CRETE's current advantages is the depth of publicly available CFS engineering documentation. USG's evaluation documentation addresses structural applications over cold-formed steel framing and describes systems resisting gravity, wind, and seismic loads, including CFS wall-racking configurations with capacities that vary by panel orientation, one- or two-sided installation, and fastener spacing. That gives a FrameUpNow structural engineer specific published data to begin evaluating STRUCTO-CRETE as part of a CFS wall assembly — though the complete wall configuration, including stud thickness, spacing, height, openings, anchors, fasteners, and loading, still has to be engineered.

MAXTERRA's Potential Advantage

MAXTERRA approaches the problem differently and deserves serious evaluation. NEXGEN is actively targeting cold-formed steel construction, and its current CFS literature presents MAXTERRA as a structural wall product rather than merely a protective covering. MAXTERRA also offers useful dimensional options and potentially lower panel weight — characteristics that could make it particularly attractive for panelized residential construction.

The remaining question is not whether MAXTERRA is structural — it is. The question is what exact CFS shear values, fastener schedules, and engineering conditions FrameUpNow's engineer can use for the particular FrameUpNow wall system. Once NEXGEN answers that, the comparison becomes much more complete.

STRUCTO-CRETE vs. MAXTERRA at a Glance

Characteristic	STRUCTO-CRETE®	MAXTERRA®
Structural wall sheathing	Yes	Yes
Basic material	Glass-fiber-reinforced cementitious panel	Magnesium-oxide (MgO) panel

Characteristic	STRUCTO-CRETE®	MAXTERRA®
Noncombustible (ASTM E136)	Yes	Yes
CFS application	Yes	Yes
Structural wind/shear function	Yes	Yes
Public CFS wall engineering documentation	Particularly strong	Additional FrameUpNow-specific verification recommended
Typical wall thickness evaluated	1/2 inch	1/2 and 5/8 inch options
Approx. 1/2" 4×8 weight	About 103 lb.	About 90.6 lb.
Approx. 1/2" weight advantage	—	About 12% lighter
Longer panels	More limited	Longer sizes available (4×10, 4×12)
Potential OSB replacement	Yes	Yes
Potential contribution to wall bracing	Yes, documented for suitable designs	Potentially; CFS-specific design values should be obtained
Worth FrameUpNow evaluation	Absolutely	Absolutely

Weight: An Important Difference

Structural performance is only part of the equation. Weight matters enormously in a manufacturing operation — it affects transportation, unloading, material movement, factory assembly, finished wall-panel weight, outbound freight, and jobsite erection.

Using current published product data for 1/2-inch material, a 4×8 STRUCTO-CRETE wall panel weighs approximately 103 pounds. MAXTERRA's published 1/2-inch weight of approximately 2.83 pounds per square foot produces a calculated 4×8 panel weight of approximately 90.6 pounds — about 12.4 pounds less per sheet, or roughly 12% lighter. That may sound modest until the comparison is scaled to an entire project.

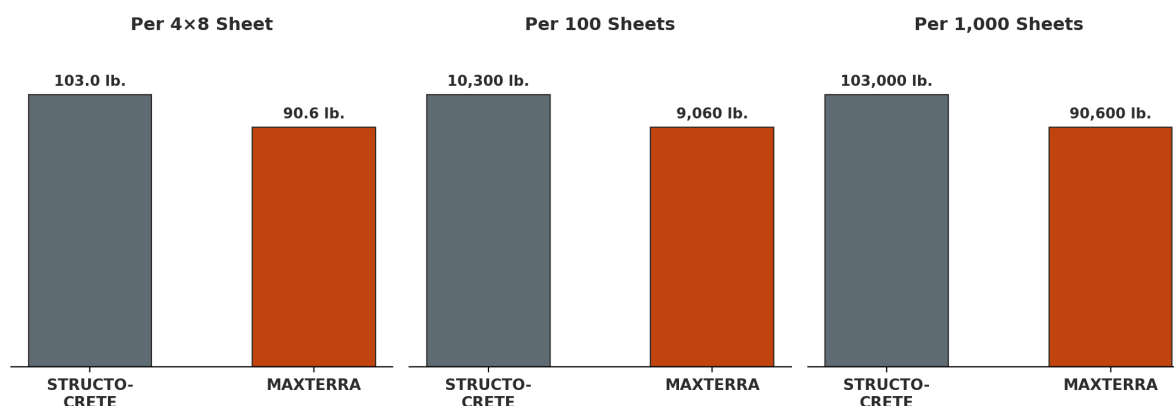
Weight Comparison: STRUCTO-CRETE vs. MAXTERRA (1/2" panels)

Figure 2 — MAXTERRA's per-sheet weight advantage compounds quickly at production volume.

At approximately 103 pounds each, 100 STRUCTO-CRETE sheets weigh roughly 10,300 pounds; 100 MAXTERRA sheets weigh roughly 9,060 pounds — a difference of about 1,240 pounds, or more than half a ton, disappearing from the material-handling equation for every 100 sheets. Scaled to 1,000 sheets, the gap grows to roughly 12,400 pounds — more than six tons. For FrameUpNow, that weight can potentially be transported twice: manufacturer to FrameUpNow factory, and — if panels are factory-sheathed — factory to jobsite.

Consider a typical 8-foot-high by 12-foot-long FrameUpNow wall requiring approximately three 4x8 sheets: STRUCTO-CRETE sheathing runs about 309 pounds versus about 272 pounds for MAXTERRA — a difference of about 37 pounds on one wall panel. Multiply that across every exterior wall of a home and it becomes a meaningful manufacturing and logistics consideration.

Longer MAXTERRA Panels May Create Another Advantage

MAXTERRA is available in longer dimensions in applicable product configurations. At approximately 2.83 pounds per square foot, theoretical panel weights run about 91 pounds (4x8), 113 pounds (4x10), and 136 pounds (4x12). Longer panels may reduce horizontal joints, which could mean fewer fasteners, less blocking, cleaner wall assemblies, and simpler factory production.

But there is a tradeoff: a 136-pound 4x12 panel is difficult to handle manually in the field. That may actually strengthen the argument for factory panelization — FrameUpNow can design the manufacturing process around mechanical material handling rather than requiring field crews to wrestle heavy panels into position.

Now Consider Cost

Cost is the most tempting — and easiest — part of this comparison to oversimplify. A buyer might naturally ask what a sheet of STRUCTO-CRETE, MAXTERRA, or OSB costs. But those three numbers do not answer the important question. Project pricing for these specialized structural products varies by distributor, quantity, freight, geography, and purchasing

agreement, and the manufacturers themselves direct prospective buyers toward representatives or distribution channels rather than a universal OEM price. Publishing an arbitrary internet sheet price would create false precision.

Compare the Wall, Not the Sheet

Suppose a noncombustible structural panel costs substantially more than OSB. At first glance, OSB wins. But what if the structural panel also allows the engineer to eliminate or reduce diagonal CFS bracing, structural straps, blocking, additional connectors, additional fasteners, fabrication operations, or installation labor? The economic conclusion could change dramatically. USG specifically says its STRUCTO-CRETE structural wall panels can replace CFS cross bracing in appropriate designs — which means the comparison should not be sheet vs. sheet vs. sheet. It should be existing FrameUpNow wall vs. STRUCTO-CRETE-engineered wall vs. MAXTERRA-engineered wall.

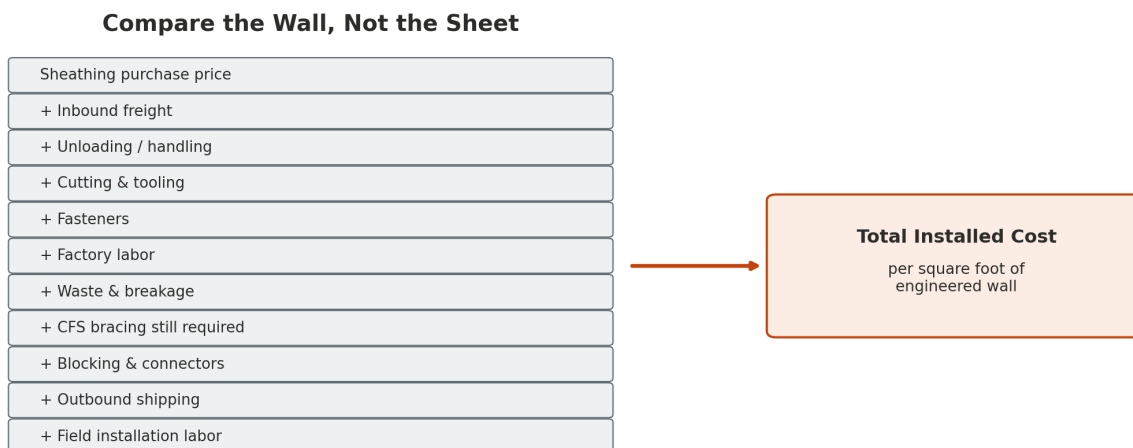


Figure 3 — The correct cost comparison sums every input that changes with the sheathing choice, not just the sheet price.

The end user customer should request comparable OEM quotations from USG and NEXGEN, covering 100 sheets, 500 sheets, 1,000 sheets, full truckload quantities, and projected annual volume — including sheet price, square-foot price, pallet quantity and weight, truckload capacity, freight, volume discounts, lead times, fastener requirements, and recommended tooling. That moves the purchasing decision from general internet research to actual FrameUpNow manufacturing economics.

Could a More Expensive Sheet Produce a Less Expensive Wall?

Absolutely — and that possibility is the most important economic insight from this study. A structural sheathing panel can potentially perform several functions simultaneously: structural enclosure, shear resistance, wind resistance, noncombustibility, moisture resistance, mold resistance, and impact resistance. If one panel performs multiple functions and eliminates other components or labor, its sheet price becomes far less meaningful. A more expensive sheet could conceivably create a less expensive wall — which is why engineering must precede purchasing.

STRUCTO-CRETE or MAXTERRA: Which Is Better?

At this stage, there is no responsible basis for declaring a universal winner. STRUCTO-CRETE presently has an important advantage: clearly accessible CFS structural-wall documentation and a manufacturer explicitly promoting the reduction of CFS cross bracing in appropriate engineered assemblies. MAXTERRA has several potentially meaningful advantages: lower weight in the comparable 1/2-inch panel, longer panel options, MgO technology, aggressive development for CFS applications, and the potential for efficient factory panelization.

The Question Has Changed

For decades, residential construction has asked: should we frame the house in wood or steel? Perhaps the better question is becoming: how much combustible structural material needs to be in the house at all? Cold-formed steel addresses the skeleton. Noncombustible structural sheathing can extend that concept outward. That does not make a home fireproof, but it creates another tool for engineering more resilient residential construction.

The Principle

The eventual decision between STRUCTO-CRETE and MAXTERRA should not be based on brand preference. It should be based on engineering. The winner is the system that provides the best combination of structural certainty, noncombustibility, manufacturing efficiency, lower installed cost, manageable weight, efficient transportation, and documented performance — plus a simpler, better engineered wall.

The ultimate measurement should therefore be:

Dollars Per Square Foot of Completed Engineered Noncombustible Structural Shell — not dollars per sheet.

And that leads to a simple idea:

Build the Skeleton in Steel. Build the Structural Shell Noncombustible.

Frequently Asked Questions

Q1. Is MAXTERRA actually structural sheathing?

Yes. MAXTERRA is evaluated and marketed as structural wall sheathing. The important question for a FrameUpNow CFS application is not whether it is structural, but what specific CFS fastening schedules, shear values, and design conditions apply to the particular engineered wall.

Q2. Is STRUCTO-CRETE structural sheathing?

Yes. USG's 1/2-inch STRUCTO-CRETE Structural Wall Panel is designed for structural wall applications and has published information for cold-formed steel construction, including wind and shear applications.

Q3. Can either product replace OSB?

Both are positioned for applications where they can replace conventional structural sheathing such as OSB, subject to the engineering, assembly, building-code, and manufacturer requirements applicable to the project.

Q4. Which product is lighter?

Based on currently published data, 1/2-inch MAXTERRA at approximately 2.83 pounds per square foot produces a calculated 4×8 weight of about 90.6 pounds. A comparable 1/2-inch STRUCTO-CRETE 4×8 wall panel is approximately 103 pounds. MAXTERRA is therefore about 12 pounds, or roughly 12%, lighter per comparable sheet.

Q5. Which product costs less?

A dependable universal answer is not available from public pricing. Commercial quantities, freight, project location, and OEM purchasing agreements materially affect cost. FrameUpNow should obtain comparable manufacturer quotations and calculate total installed wall cost rather than comparing retail sheet prices.

Q6. Can structural sheathing eliminate steel bracing?

Potentially. The answer depends on the engineered wall assembly. USG specifically identifies applications in which STRUCTO-CRETE can replace CFS cross bracing. FrameUpNow would need its structural engineer to determine exactly what bracing could be eliminated for each wall configuration. MAXTERRA should likewise be evaluated using CFS-specific structural design data supplied by NEXGEN.

Q7. Does noncombustible sheathing make a home fireproof?

No. Noncombustible framing and sheathing can reduce combustible materials in the structural shell, but wildfire performance depends on the entire building system, including roofs, windows, doors, vents, cladding, decks, ember protection, and surrounding vegetation.

Q8. Why might factory installation make sense?

Both structural panel products are relatively heavy. Factory handling equipment can make moving, positioning, cutting, and fastening them much easier than field installation. Factory sheathing may also provide more controlled fastening, improved quality assurance, and reduced jobsite labor.

Q9. What is the best way to compare STRUCTO-CRETE, MAXTERRA, and OSB?

The correct measurement is total installed cost per square foot of engineered wall.

Technical and Supplier References

USG Corporation — [STRUCTO-CRETE® Brand Structural Wall Panels](#). Manufacturer specifications, applications, and technical documentation for the 1/2-inch structural wall panel.

USG Corporation — [STRUCTO-CRETE® Structural Panels product family](#), including wall, subfloor, and roof-deck configurations.

ICC-ES ESR-1792 — USG STRUCTO-CRETE Structural Panels. Evaluation information addressing structural applications and framing systems.

NEXGEN Building Products — [MAXTERRA® MgO Non-Combustible Structural Wall Sheathing](#). Manufacturer technical and application information.

NEXGEN Building Products — [Product overview](#) for the full MAXTERRA MgO panel line, including structural floor panels.

ICC-ES ESR-5193 — MAXTERRA Structural Wall Sheathing. Evaluation information covering structural wall sheathing, wind resistance, shear resistance, and noncombustibility.

ICC-ES ESR-5194 — MAXTERRA MgO Non-Combustible Single-Layer Structural Floor Panels.

NEXGEN Building Products — Panels on Cold-Formed Steel, Version 1.1, March 2026. Technical guidance describing MAXTERRA structural sheathing in light-gauge steel construction.

ASTM International — ASTM E136. Standard Test Method for Assessing Combustibility of Materials Using a Vertical Tube Furnace at 750°C.

Note: obtain current OEM pricing, CFS-specific test reports, and fastening schedules directly from USG and NEXGEN representatives before finalizing any FrameUpNow wall specification. Product data, ICC-ES report numbers, and technical bulletins are subject to change; verify against the manufacturers' current published documentation before publishing or specifying.

APPENDIX: SEO SCHEMA MARKUP

The two schema.org JSON-LD blocks below can be embedded in the HTML page for this post (inside `<script type="application/ld+json">` tags in the `<head>`). They're reproduced here for whoever implements this on the CMS side.

1. Article Schema

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2. FAQ Schema

Nine question/answer pairs drawn directly from the article's "Frequently Asked Questions" section — matches the visible FAQ word for word.

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PUBLISHING NOTES

Suggested Title	STRUCTO-CRETE vs. MAXTERRA: Comparing Noncombustible Structural Sheathing for Cold-Formed Steel Homes
Meta Description	USG STRUCTO-CRETE and NEXGEN MAXTERRA both offer noncombustible structural sheathing for cold-formed steel framing. Compare weight, engineering documentation, and the right way to think about cost.
URL Slug	/blog/structo-crete-vs-maxterra-noncombustible-sheathing
Focus Keyword	noncombustible structural sheathing
Secondary Keywords	STRUCTO-CRETE, MAXTERRA, cold-formed steel sheathing, ASTM E136, MgO structural panels, wildfire-resilient construction
Tags	FrameUpNow, noncombustible construction, cold-formed steel, STRUCTO-CRETE, MAXTERRA, wildfire-resilient building

Editorial Notes — This Round

- Removed the entire 'Factory Installation Changes the Equation' subsection under Weight, per your note on panelization/finished-panel weight.
- Removed the entire 'A FrameUpNow 192-Square-Foot Test Wall' section (Wall A/B/C test protocol), since it built directly on the panelization/factory-installation argument.
- Removed the entire 'The Real FrameUpNow Opportunity' section, including the 'Frame → Brace → Sheath' / 'Engineer the Wall' framing and its two subsections ('From an Engineered Skeleton to an Engineered Structural Shell' and 'Why This Matters in Wildfire Country') — this followed directly from the sections above and no longer had a clean lead-in once they were cut.
- Removed the 'four measurements' bullet list (Engineering Performance / Manufacturing Efficiency / Weight and Logistics / Total Installed Cost) in the closing section, since 'Manufacturing Efficiency' and 'Weight and Logistics' pointed back at the removed panelization content.
- Shortened FAQ Q9 to a single sentence, dropping the 'material, freight, fasteners, bracing, labor, waste, weight, and transportation' list that echoed the removed cost-buildup detail.
- Updated the OEM-quotation paragraph from 'FrameUpNow ... delivered to its Arizona manufacturing operation' to 'The end user customer,' generalizing the ask now that the FrameUpNow-specific manufacturing narrative around panel weight has been trimmed back.
- Softened 'a simpler, better engineered FrameUpNow wall' to 'a simpler, better engineered wall' in The Principle, and refreshed the Quick Answer box to close on the whole-home noncombustible point rather than the cost-per-square-foot framing (matching your edit).

- Carried over your new hyperlink on the first mention of FrameUpNow (linking to frameupnow.com).
- Left the weight data, the weight comparison figure, and the 'Longer MAXTERRA Panels' subsection in place — you kept the underlying weight facts, just the two sections that built a panelization argument on top of them.