



Highlights from the Green Track

Now in its third year, the Green Track is a staple at the Florida Housing Coalition's statewide annual conference. For anyone who was otherwise engaged in conference workshops or unable to attend, here's a recap:

The PDF PowerPoint presentations are at <http://flhousing.org/post-conference>

Greening Affordable Housing- The Florida Green Building Certification Process

Using Hancock Place as an example, St John's Housing Partnership Executive Director; Bill Lazar, took us through the Florida Green Building Coalition (FGBC) certification process. Hancock Place is a 36-unit single family workforce housing subdivision in St. Augustine that includes the first FGBC certified home in St Augustine and the first to be Platinum certified in North East Florida. Lazar emphasized the importance of selecting a creative builder and community partners such as Florida Yards and Neighbors, a High School Masonry Program (Pedro Menendez) and a local government housing office.

He further emphasized other aspects: understanding what is needed by each entity and what each entity provides for the overall partnership effort, analyzing costs versus benefits in the certification process as well as the opportunity to experiment with various materials (as was the case with Hancock Place during construction of the project) to see the impact on the certification score. Although the certification score is important, equally important is that the homeowner and the homeowner association are educated in water conservation and energy saving practices.

Kathy Malone highlighted aspects of the Florida Friendly Landscaping Program which provides training, design and review, Florida Friendly Covenants, Conditions and Restrictions (CCRs), Certification and Recognition, and



Bill Lazar, St John's Housing Partnership, and Kathy Malone, Florida-Friendly Landscaping™ Program - Florida Yards and Neighborhoods, presented how affordable housing can be certified green.

Homeowner Education. The Florida Friendly Landscaping Program includes education to:

- reduce storm water runoff;
- reduce nonpoint source pollution;
- conserve water resources;
- provide habitat for wildlife; and
- save time, energy, and money.

Resources such as *Florida Friendly Landscaping a Statewide Pattern Guide* is available along with guidance for Florida "Butterfly Scaping" which includes the principals of Florida-friendly landscaping. Underscored was the market advantages to Florida-friendly landscapes, which reduce landscape maintenance and utility bills, protect community water bodies from pollution runoff, and reduce development costs by reusing materials.



Panelists (L to R) Ed Binkley, ed binkley design and Cathy Byrd, GreenHeights Development Corporation, with moderator Brad Goar. Byrd and Binkley emphasized that project design is crucial for affordable green housing.

Green Design and Construction

Ed Binkley and Cathy Byrd highlighted design models and discussed benefits of green components. By making simple, logical substitutions a cost-effective energy and resource efficient home can be created. Design plan changes that reduce material usage and increase the size of spaces and overall usable square footage is realized without increasing costs or actual square footage. Examples included extra height and filling in volume, reducing circulation paths, unfinished garage area for storage to be customized for a homeowner's needs, and concrete pour for walkway and driveways replaced by lattice work and stepping stones. The integrated design plan approach emphasizes the need to establish clear and common goals, to be innovative, and to continue the concept through all phases.

Sustainable benefits discussed included reducing amounts of materials required for construction while maintaining square footage, reducing energy required to operate a home, reducing heat gain in the front yard and roof, and reducing runoff and increasing safety, usability, and adaptability of a home to elongate the life of the structure. The distinguished panelists' message was clearly stated: Consider the future – assess the project whether it will be sustainable, walkable, usable, economical, and livable.



Leveraging Green Funding Opportunities

Panelists discussed the challenge of leveraging funds from the perspective of a developer, a funder and, an advocate of innovative alternative financing markets. Donna Carmen

of Indiantown Non Profit Housing emphasized how important conducting a diagnostic evaluation or energy audit is to assess which retrofit measures are appropriate for the residence. Carmen highlighted a number of potential partners to consider when using programs to educate and bring various resources to a project such as:

- recruiting volunteers for education and outreach;
- partnering with trade associations to recruit interns;
- entering into bulk purchase agreements for materials and supplies; and
- creating a recycling program for appliances and construction debris.

Florida Housing Finance Corporation, Policy Director, Nancy Muller provided updates related to FHFC's energy-based funding requirements, such as the Homeownership Pool Program that requires new construction homes be certified by Energy Star (DOE), Florida Green Building Coalition, or LEED (U.S. Green Building Council) and the 2011 housing cycle which will require new rental construction to meet Energy Star New Homes and achieve a Home Energy Rating System (HERS) Index of 77 or lower, along with a number of other energy saving standards. Rental rehab projects would be required to meet certain requirements based on a capital needs assessment. She emphasized the need to develop partnerships and leverage funding with organizations such as Enterprise Green Communities, Local Initiatives Support Corporation (LISC), and local and statewide utility companies.

St. Lucie Commissioner Doug Coward discussed kick-starting clean energy markets and opportunities at the local level with new financing programs (e.g. Green CDFI, aka Solar and Energy Loan Fund), cost-effective retrofit programs for buildings, facilities, and lighting, and a policy framework that attracts private capital through mutually-beneficial public and private partnerships. He highlighted the new Green Community Development Financial Institution (CDFI) being developed in partnership with four financial institutions (no money down loans for energy efficiency retrofits and renewable energy alternatives for solar thermal and electric) and provided strategies to address Fannie and Freddie objections to Property Assessed Clean Energy (PACE). He also credited innovative financing programs for enabling a wider range of property owners to affordably participate in and benefit from the emerging clean energy economy.

Pratt said, "Green building offers a market rate opportunity, appealing to both lower-income and market-rate households."

Affordable Green Housing Success Stories

Panelists presented model projects beginning with Shady Grove in Dunedin, Florida. Ronald Spoor, Habitat for Humanity, discussed the approach of focusing on long-term sustainability for the homeowner and the environment. Through design related to wind mitigation, energy conservation, and durability, a homeowner can save an estimated \$1,025 annually compared to a conventional home estimated at \$135 in savings. Partnerships with Progress Energy Florida, private foundations, municipality waivers associated with green fees and impact fees along with local funding were key to meeting the project's goals as a sustainable project.

Milton Pratt highlighted a three-phase rehabilitation project owned by the Sarasota Housing Authority which will offer affordable rental units, public housing, and market rate housing. Janie's Garden (Phase I) is Sarasota's first transit-oriented development. It includes a LEED certified community room and incorporates green space and native landscaping with a number of energy saving construction and design features, such as north facing large windows, insulated impact resistant glass, and solar hot water production. Pratt emphasized, "Green building offers a market rate opportunity, appealing to both lower-income and market-rate households."

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"Innovative new local financing programs can empower communities to overcome trickle-down renewable energy policy," said Doug Coward.

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Renewable Energy 101 for Housing and Community Development Conference

The Florida Housing Coalition and the Institute for Professional and Executive Development, Inc. (IPED) are hosting a Renewable Energy 101 conference, March 24-25, 2011, at the Intercontinental Hotel, Tampa, FL.

Attendees will learn how to determine the best renewable energy resources and funding to use for their projects. For more information and to register, please visit: www.ipedinc.net/Conferences/Renewable_Energy_101_Conference_March_2011.aspx



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