



The Neighborhood Stabilization Program: *Going Green in Acquisition and Housing Rehabilitation*



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The Housing and Economic Recovery Act of 2008 (HERA)

includes measures to encourage greater use of Energy Efficient Mortgages (EEMs) or Green Mortgages. EEMs allow costs of eligible energy-efficient upgrades (insulation, high-efficiency appliances, furnaces, replacement windows, solar hot water heaters etc) to be added to the mortgage total. The energy efficient upgrades can exceed the loan mortgage amount by the sum of the energy upgrade costs.

The maximum amount for a single family home depends on the location. Section 2123 of HERA increases the limits for cost-effective energy-efficiency improvements to nearly 5 percent of the property value. For additional information: www.hud.gov/offices/hsg/sfh/eem/eem_prog.cfm




To this end, there are various levels of guidance that is available. The Florida Green Building Coalition

provides a Green Certification for housing rehab; however, all standards have to be met along with “remodeling” which is specified in one of its 8 certification categories (Category 8: General). It is challenging to fully certify a rehab home as Green. Therefore, for purposes of acquisition and rehabilitation activity in the Neighborhood Stabilization Program, consider incorporating individual Green activity such as “Energy Efficiency” “Water” “Site” and “Health.” Examples of items within these categories can be found at www.floridagreenbuilding.org.

Incorporating these types of detail can result in rebates, overall cost savings and healthy home upgrades. The following are recommendations to consider:





ENERGY EFFICEINCY SUGGESTIONS

(not limited to):

-  Insulation
-  Window treatments
-  Energy Star (efficiency) appliances



Aida Andujar, Florida Housing Coalition

-  Vinyl or tile vs. carpet (lowers BTUs and health benefit)
-  Mold Remediation (Removing mold may be temporary – consider a Building and Science expert to locate source of problem and repair– or problem will return)
-  Low or no toxic paint
-  Solar Water Heaters

Note: Hiring an Energy Rater can be beneficial in this process (some programs may provide funding for the rater). Energy Raters can be found @ www.dbase.fsec.ucf.edu/pls/engauge/engauge_search_rater Energy specialists can provide energy efficiency improvement guidance for a homeowner based on the service territory. Check with the energy provider for the Neighborhood Stabilization Program activity in your project area. For example, Florida Power and Light @

www.fpl.com/residential/savings/index.shtml?wt.svl=33 and Progress Energy @ www.progress-energy.com

In addition, given that the overall rehabilitation process will include demolition activity, consider recycling activity as follows:

Deconstruction: Buildings are carefully dismantled to salvage components for reuse and recycling. Diverting the maximum amount of materials from the landfill and maximizing social and economic benefits to the community.

For a deconstruction crew in your area: www.buildingreuse.org/resources






Green Demolition Certification: www.deconstructioninstitute.com

Special Waste Management (removable of unusable materials) - Goggle “waste services of Florida”

Second Hand Building Supplies and recycled building suppliers - Goggle ”recycled building materials”




WEBSITES (incentives):

Representatives can provide energy advice and recommendations, assist with quantifying benefits, assess applicable incentives and rebates, educate customers on energy savings and provide additional resource information:

-  Build America- Department of Energy www.eere.energy.gov/buildings/building_america/affordable_housing.html
-  Florida Solar Energy Center www.fsec.ucf.edu/en/education
-  Rebates (solar hot water heaters, photovoltaics etc) www.floridaenergycenter.org
-  State of Florida Renewable Incentives www.dep.state.fl.us/energy/incentives
-  State of Florida Utility Rebates & Incentives www.dsireusa.org/

WEBSITES (other guidance etc in Florida.):

Representatives can provide overall guidance in green/energy efficiency requirements etc.:

-  Florida Green Building Coalition www.floridagreenbuilding.com
-  My Florida Green Building www.myfloridagreenbuilding.info
-  Sunbuilt www.flaseref.org/sunbuilt



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