



Going Green in the Sunshine State

For more than a decade, the Florida Housing Coalition has been promoting energy efficiency and sustainable development to make housing more affordable for the homeowner or renter. Because building green is directly related to the economics of housing, we will once again highlight the Green Communities Initiative at this year's conference. The training workshop we facilitated entitled "Where's the Green for your Next Affordable Housing Project?" served as a pre-conference event for the annual Green Trends conference in Gainesville, and highlighted the work of the Green Communities Initiative in Florida. In 2005, the Florida Green Building Coalition and the Enterprise Foundation, announced the beginning of their Florida initiative, and in 2006 they reported on a year of productive efforts by featuring nonprofit developers who had decided to build green in their single-family development work during a workshop at the Coalition's conference. We are pleased to partner with the Enterprise Foundation and the Florida Community Loan Fund in promoting the Green Communities Initiative throughout Florida.

Mention environmental sustainability at your next cocktail party and watch the eyes glaze over with notions of complex systems and carbon caps. But raise the topic with Larry Warner, the architect and green building expert who designed an exciting new housing development in Bonita Springs, and sparks are likely to fly. Warner is passionate about sustainability. And for him, it is simply "a sense of community."

A simple yet elegant change in conventional design promises to make community an organic component of Renaissance at Rosemary Park. With garages and shared driveways in the rear of the homes, children will be able to run and play safely across yards, while adults will exit their front door onto a common sidewalk and perhaps even meet a neighbor or two instead of making the usual dash for the driver's seat.

"The average family lives in a house 7.1 years because there's no community," observes Warner. "If you create spaces where people can interact with neighbors, it's harder to leave because people are invested."

Green building means thinking differently about how people live and interact to cultivate pride and connectedness, while promoting a more ecologically healthy lifestyle. Of course, it also encompasses design and construction elements like solar hot water heaters, enhanced insulation and energy-efficient lighting, native tropical plants, healthier ventilation, greater density and other environmentally friendly details large and small.



Members of the Housing Partnership of Northeast Florida worked with Enterprise to incorporate green standards into its "Paint the Town" home rehabilitation program in Northwest Jacksonville.

Renaissance at Rosemary Park (see sidebar, page 15) is one of several affordable green developments sprouting up around Florida and the nation as part of the Green Communities initiative launched by Enterprise

in 2004. The initiative is a \$555 million commitment to bring affordable housing into the green fold by creating more than 8,500 homes that deliver significant health, economic and environmental benefits for low-income families and communities.

Enterprise has partnered with the Natural Resources Defense Council, the American Institute of Architects, American Planning Association and a host of other organi-

zations in this effort to provide financing, equity and grants to developers building or preserving for-sale and rental homes that not only promote health and conserve energy and natural resources, but also enhance access to jobs, schools and services. Key partners also include funders like Bank of America, Fannie Mae, the Home Depot Foundation, Kresge Foundation and the Citigroup Foundation.

A NEW WAY OF DOING BUSINESS

The urgency of making green buildings the norm – specifically for low-income residents who have the most to gain from healthier living conditions – has never been greater. Climate change is a serious and worsening problem; current global CO2 levels are the highest in 650,000 years. The environmental impact of buildings, by far the biggest consumers of energy, is seriously undermining the affordable housing movement’s efforts to develop vibrant, thriving communities. Low-income people sacrifice medical and dental care, miss rent payments, and even go without food just to keep up with rising utility costs. Poorly sited and designed housing makes low-income children and adults vulnerable to chronic asthma, obesity and other health consequences, while isolating residents from job opportunities and needed supports and services.

In part, Green Communities aims to bridge the environmental, public health and community development sectors. At a national conference in 2004 sponsored by Enterprise and the National Center for Healthy Housing, participants from all three sectors laid the groundwork for a consolidated standard for healthy, sustainable housing that would be environmentally responsible but also within reach of affordable housing developers.

Two individuals proved invaluable to the creation of Green Communities: Jonathan F.P. Rose, a trustee of both NRDC and Enterprise, and an award-winning developer of mixed-used green projects; and Gregory H. Kats, a preeminent authority on the costs and benefits of green development. Enterprise also worked with its diverse partner organizations to develop a national standard for cost-effective, environmentally sustainable affordable homes called the Green Communities Criteria – a comprehensive and holistic set of siting, planning, design, construction and maintenance guidelines.

“We wanted an affordable-housing developer to be able to pick up these standards and put them into practice at minimal cost, knowing they would actually save money in

the long run,” says Dana Bourland, senior director of the national Green Communities initiative.

The overwhelming response to Green Communities suggests that the criteria are, indeed, user-friendly and cost-effective. Green Communities is well within reach of its targets, with more than 7,000 sustainable homes underway in 159 developments in 23 states. Of the \$555 million committed, \$350 million has already been invested. More than 2,700 affordable housing professionals have been trained in green community standards and practices.

To date, the initiative has spurred more than four times as much production as initially forecast, with aggregate investment 61 percent higher than anticipated. The astounding progress demonstrates how “developers have been thinking about green building, talking about it, and trying to get it funded,” says Bourland. “When this initiative came along, developers were clearly ready to take action.”

The success of Green Communities hinges not just on the number of projects it supports, but on how the affordable housing community pursues and practices its work and continues learning and demonstrating the human and economic benefits of green development. “We want to help every new green developer become an advocate, a trainer and a leader in the industry,” she says.

Case in point: Renaissance at Rosemary Park is the first green project for the Bonita Springs Area Housing Development Corporation – and it has set a vital new course for the organization. Says Executive Director Diane Ledford: “The hardest part is making a commitment to go green, and we’ve done that.”

FLORIDA GREEN COMMUNITIES

Ledford’s organization received a \$42,000 grant through Florida Green Communities, a collaborative effort of Enterprise, the Florida Green Building Coalition and the Florida Community Loan Fund, which provides low-cost capital and free technical assistance to support affordable housing, economic development, nonprofit community facilities and essential social services. The initiative has invested more than \$27 million worth of incentives to help build or renovate at least 300 homes in Florida that promote health, conserve energy and natural resources, and provide easy access to jobs, schools and services.

Florida Green Communities helps developers committed to building green affordable housing by providing grants, technical assistance and flexible low-cost funding. Planning and construction grants are available up to \$50,000 per project. Additional grant funds and below-market rate loans are available to nonprofit developers working with the Florida Community Loan Fund.

Incentives through Florida Green Communities include: More than \$2.5 million in total discounted green loans to developers of affordable residential or supportive housing Grants totaling \$230,000 to help cover costs associated with green building Technical assistance at no cost through the Florida Solar Energy Center to help developers apply the most cost-effective green strategies and identify local design professionals with green-building expertise. Competitively priced equity through the Low-Income Housing Tax Credit Developers seeking grants and financing must meet the Green Communities Criteria as adapted for Florida. In addition, homeownership developments must make at least 15 units affordable to people earning 80 percent of area median income; multifamily or supportive housing developments must make at least 25 units affordable to people earning 60 percent of area media income.

PROGRESS ON THE POLICY FRONT

Few people probably know that Florida became the first state in the nation to operate a certified green convenience store when the Pantry Inc.'s Kangaroo Store opened its doors near the University of Gainesville. But Florida's distinction in the green building movement is nevertheless garnering attention.

Notably, the Florida Green Affordable Housing Standard streamlines participation in both Green Communities and the Florida Green Building Coalition. The nonprofit member organization has established an array of detailed standards to promote the economic and environmental benefits of green building among all kinds of developers. Developers who meet the standard have access to technical assistance, grants, low-interest loans and tax-credit equity.

Florida's foresight on creating a statewide green building program reflects a growing trend nationwide. Sustaining momentum in the green movement requires much more than one initiative or group of funders can accomplish. It requires significant changes in laws, policies, and regulations at the federal, state and local levels to make green communities the standard for doing business.

Beyond Florida, significant efforts are occurring in Massachusetts, Michigan and Ohio. At the municipal level, San Francisco and Washington, D.C., are leading the charge. In August 2005, San Francisco Mayor Gavin Newsome announced that the city would apply "environmentally sustainable development principles to all new affordable housing developments." That unprecedented commitment has helped spawn projects that are creating some 600 healthy, sustainable apartments for low-income and formerly homeless individuals and families. And last December, D.C.'s City Council passed a landmark bill requiring all major construction and rehabilitation projects to meet sustainability standards by 2012. Giving special attention to affordable housing, the law directs all projects with 15 percent or more public financing to meet Enterprise's Green Communities Criteria by fall 2008.

Among states, two standouts include Minnesota – which is committed to making all affordable housing projects green by embedding green criteria into the standards used to select projects for funding – and Washington, where, beginning July 1, 2008, all developments receiving support from the state's Affordable Housing Trust Fund must meet Enterprise' Green Communities Criteria.

Closer to home, the Housing Finance Authority of Miami-Dade County introduced a sustainable housing initiative earlier this year that calls for:

- Phasing in Florida Green Homes Standards for all sponsored new construction and rehabilitation projects
- Rehabilitating six homes to Florida Green Homes Standard in 2007-2008
- Commissioning a study to examine codifying sustainable standards vs. offering developer incentives
- Promoting an increase in a state-sponsored subsidy and incentives for sustainable projects
- Inviting the national nonprofit Global Green to conduct strategic planning and presentations
- Identifying a celebrity partner to help champion and publicize sustainability

'NO TURNING BACK'

The robust response to Green Communities clearly shows that the field is eager to create and strengthen systems for building green affordable housing. Enterprise and its partner organizations in Florida and nationwide are committed to making sustainable development the mainstream approach among affordable housing developers – and spreading knowledge of how to do that far and wide.

From Key West to Miami Beach and Arcadia, Florida's affordable housing developers large and small have some 300 units of sustainable housing underway that will deliver healthier, energy-efficient homes to lower-income residents.

BONITA SPRINGS AREA HOUSING DEVELOPMENT CORPORATION

When Enterprise invited us to participate in building an affordable green community in Southwest Florida, "Our first question was, "What is a green community?" " recalls Mary Sorge, then-executive director of the Bonita Springs Area Housing Development Corporation. The result of that inquiry – reported in this publication in fall 2005 – and the months of hard work that followed is a robust transformation occurring in the heart of urban Bonita Springs, where an attractive new development is bringing green affordable housing to this vibrant coastal community.

Renaissance at Rosemary Park will feature 39 single-family homes. As the city has seen the economy improve, jobs have become increasingly plentiful here, but affordable housing is scarce. Renaissance at Rosemary Park reflects a trend to ensure quality affordable homes for the city's service sector and others earning low and moderate incomes.

With 8.5 homes per acre, the compact development will help to reduce erosion and lower the cost of improving roads, sewer systems and other public infrastructure. The project also promotes healthy, "walkable" neighborhoods close to services and amenities, including a bus line, school, library, recreation center and shopping.

The houses will have metal roofs that offer tremendous long-term savings in cooling costs. The homes' natural cooling systems feature doors at each end of the house and no windows opening to direct sunlight. The new development also uses "xeriscaping," bypassing traditional landscaping for native tropical plants that require minimal care and yield huge savings in water.

THE HOUSING PARTNERSHIP OF NORTHEAST FLORIDA

The Housing Partnership worked with Enterprise to incorporate green standards into its Paint the Town home rehabilitation program in Northwest Jacksonville. The program's customers typically are seniors with low to moderate incomes. Rehabilitation is provided through a combination of the program's own professional construction staff, subcontractors and volunteer labor. Over the past 11 years, the Housing Partnership has rehabilitated nearly 2,300 homes.

Through a partnership with the Jacksonville Electric Authority, every home participating in this year's Paint the Town event will receive a pre-energy audit. The audits will provide a baseline to measure home improvements. The authority will also provide a homeowners workshop on energy conservation.

The average amount spent on rehabilitation per Paint the Town house is \$40,000. Much of the repair work is done in the months leading up to the annual spring event. During the actual "Rehab Week," hundreds of volunteers donate thousands of hours of painting and landscaping the selected homes. Thanks to the program's new standards, residents will soon see the benefits of green in their own homes.

HOMES IN PARTNERSHIP

Homes in Partnership (HIP) will take its green building efforts to new heights with its first Green Communities project near Orlando in Orange County.

HIP's Self-Help Program purchases and develops land, and brings families together to participate in the construction of their homes. The program spurs economic and neighborhood development, while building pride of ownership. HIP also works to ensure that its growth and development meet the goals of the community as a whole as well as the county's comprehensive plan. With support from a Green Communities grant, HIP will develop 15 infill lots within four miles of each other in the Tangerine and Mount Dora communities to create single-family homes for low-income residents.

Since 1975, HIP has provided housing opportunities for more than 3,500 very low and low-income families. Energy efficiency and improved ventilation are especially critical to its constituents, who stand to benefit most from lower utility bills, improved air quality, and fewer maintenance-related costs and worries.

"We are devoted to sharing our lessons and using them to refine and expand our support to green projects," says Green Communities' Dana Bourland. "Our experience shows community-based developers can build healthy, environmentally responsible projects on a cost-effective basis, and there's no turning back."



The Florida Housing Coalition thanks the staff of Enterprise Community Partners for submitting this article and for its continuing partnership with the Florida Housing Coalition. The Coalition will highlight Enterprise's Green Communities Initiative within the conference workshop "The Economics of Green Housing" scheduled from 10:45 a.m. to 12 p.m. on Sept. 6, 2007.



To learn more about Green Communities, visit www.greencommunitiesonline.org and www.greencommunitiesonline.org/florida.