



New Jersey Housing and Mortgage Finance Agency

Green Requirements for Balanced Housing/Home Express Projects

Implemented and Monitored by the NJHMFA Green Homes Office

On July 2, 2007, amendments to the NJ DCA Balanced Housing program rules were adopted that affect Balanced Housing and Home Express requirements. One of the changes includes green building requirements, outlined in Appendix M (see Appendix M within this document).

As of Spring 2008, Home Express projects are required to complete a waiver exempting them from, among other items, Balanced Housing Green Building Requirements.

Please carefully read through the following notes.

IMPORTANT NOTES:

- (1) If you are receiving funding through DCA's Balanced Housing program; contact Richard Montemore at DCA at 609.633.6302 to determine submission requirements for the Balanced Housing program.
- (2) If you are receiving Home Express funding then you are exempt from Balanced Housing Green Building Requirements. You must complete the waiver as provided by the Home Express program, a copy of which is provided within this document.
- Keep in mind that separate green funding is not available. Balanced Housing (not Home Express) maximums have been increased to include the new requirements.
- The Balanced Housing Green Requirements are a sub-set of the Green Future program requirements. Please see the Current Green Future Guidelines for a more detailed description of required green items. The Green Future program consists of a list of common definitions for green building items referred to by a few financing programs.
- If you are also applying for the 9% LIHTC Green Future point, all Green Future items are to be implemented, beyond what is required through Balanced Housing & Home Express.
- Changes and Substitutions to the Requirements in the Green Worksheet due to extenuating circumstances must be submitted in writing to the Balanced Housing Office. Changes must have written approval prior to implementation.

HOME EXPRESS PROGRAM WAIVER REQUEST
Neighborhood Preservation Balanced Housing Program

As the applicant (“Sponsor”) for Neighborhood Preservation Balanced Housing Program (“Balanced Housing”) funding through the Home Express Program, we respectfully request the waiver of the below-listed provisions of the Balanced Housing regulations set forth in the New Jersey Administrative Code, N.J.A.C. 5:43-1.1 et seq. It is our position that the requested waivers will not contravene the provisions of the New Jersey Fair Housing Act, as amended, N.J.S.A. 52:27D-301 et seq. (the “Act”). Rather, the waiver of these specific requirements will enable the project specified below to meet the program guidelines of Home Express and will assist in the delivery of housing affordable to low- and moderate-income households, thereby fulfilling Section 20 of the Act.

Provisions for which waiver is requested:

<u>Regulation Chapter</u>	<u>Paragraph</u>	<u>Explanation</u>
Eligibility requirements	5:43-2.4 (b)	-- Specifies review criteria which differ from those under Home Express.
	5:43-2.4 (f)	-- Requires minimum unit sizes which are not requirements under Home Express.
	5:43-2.4 (g)	-- Requires minimum bedroom sizes which are not requirements under Home Express.
	5:43-2.4 (l)	-- Requires that all projects conform to Balanced Housing Green Building Requirements.
Grant and loan agreements	5.43-3.1 (c)	--Set terms for repayment of loans. Repayment terms for Home Express loans may need to be adjusted under certain circumstances (i.e., if a project also has a SNHTF loan).

The Sponsor acknowledges and affirms that the request of the above-listed waivers does not otherwise relieve the Sponsor of its obligation to comply with the terms of the Act, Home Express Guidelines and/or any other State and/or Federal program from which funding or financing is being sought.

Applicant (Sponsor): _____
 Project Name: _____
 Municipality: _____ County: _____
 Contact (Name): _____
 Contact Phone #: _____

Signature: _____ Date: _____
 Print Name/Title: _____

Upon review of the foregoing request, and finding that it does not contravene the provisions of the Act, the regulatory waivers specified above are approved:

 DCA Commissioner (or Commissioner's Designee):

 Date

GREEN FUTURE PROGRAM CHECKLIST

For reference by Balanced Housing projects

Green Future – for Home Express / Balanced Housing		
Dev. Name		
Project Name		
Item #	Green Feature	Location in Plans & Specs
Siting & Land Use		
SL-1	PASSIVE SOLAR, VENTILATION & SHADING DESIGN	
SL-2	PRESERVATION PLAN	
SL-3	FOLLOW STATE PLAN & SMART GROWTH PRINCIPLES	
Indoor Air Quality		
IA-1	DUCTS & HVAC PROTECTED FROM DUST	
IA-2	LOW VOC INTERIOR PAINTS & FINISHES	
IA-3	LOW VOC ADHESIVES & SEALANTS	
IA-4	DURABLE, HEALTHY FLOORING	
IA-5	MERV 8 OR HIGHER AIR FILTERS	
IA-6	COMBUSTION DEVICES	
IA-7	AUTOMATIC BATHROOM VENTILATION	
Building Durability & Moisture Control		
DM-1	EXTERIOR WALL DRAINAGE PLANE	
DM-2	WINDOW FLASHING DETAILS	
DM-3	GUTTER DOWNSPOUTS DISCHARGE 3' FROM FOUNDATION	
DM-4	INSTALL 30-YR FOR PITCHED & 20-YR FOR FLAT ROOF	
Energy Efficiency		
EE-1	ALL UNITS ENERGY STAR RATED	
EE-2	ENERGY STAR APPLIANCES	
EE-3	ENERGY STAR LIGHTING FIXTURES	
EE-4	WINDOWS WITH LOW-E COATING	
EE-5	INSULATION OF BASEMENT CEILING	
Resource Efficiency		
RE-1	RECYCLE / SALVAGE CONSTRUCTION DEBRIS	
RE-2	RECYCLING CENTERS IN COMMON AREAS	
RE-3	RECYCLING PLAN FOR EACH UNIT	
Water Conservation		
WC-1	LOW-FLOW FIXTURES	
WC-2	HIGH-EFFICIENCY TOILETS	
WC-3	WATER EFFICIENT LANDSCAPING	
WC-4	HIGH-EFFICIENCY IRRIGATION	

FOR TECHNICAL ASSISTANCE CONTACT:

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 NJ Housing and Mortgage Finance Agency

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APPENDIX M. BALANCED HOUSING & HOME EXPRESS GREEN REQUIREMENTS

The 2007 Amended Balanced Housing Rules state the following:

“5:43 – 2.4 Eligibility Requirements

. . . (l) All projects shall conform with the Balanced Housing Green Building Requirements pursuant to chapter Appendix M. . .

Appendix M

Balanced Housing Green Building Requirements

[The Additions in brackets are in reference to the Green Future numbering system explained within this document – to be used as a reference.]

1. *Siting and Land use*
 - [SL-3] *Follow smart growth principles as set forth in the State Development and Redevelopment Plan*
 - [SL-1] *Where feasible, site new construction to optimize passive solar strategies, including orienting the building with respect to the sun’s relationship to the site.*
 - [EE-4] *Distribute proper energy efficient windows in appropriate placement*
 - [SL-1] *Include passive shading such as suitable overhangs, awnings and/or deciduous tree*
 - [Note: Current Green Future Guidelines: SL-1 includes a Solar Readiness requirement. This is not a requirement for Balanced Housing.]
2. *Indoor Air Quality*
 - [IA-1 & IA-5] *During construction, completely seal forced air duct and HVAC equipment openings with plastic film and tape until after final cleaning of unit. If ducted system is used for construction heating, install MERV 8 filters on all return grills for duration of construction to contain dust.*
 - [IA-2 & IA-3] *Utilize products that produce low volatile organic compound low paints, sealants, and adhesives in all interior applications.*
 - [EE-5] *Install encapsulated batts when utilizing fiberglass insulation between joists of accessible basement ceiling to reduce dust and increase thermal performance.*
 - [IA-5] *Install pleated furnace filters for forced air systems to trap allergens*
 - [IA-4] *Install durable, healthy flooring in units such as bamboo, cork, linoleum, etc.*
3. *Energy Efficiency*
 - [EE-1] *All units must adhere to current New Jersey Energy Star Certification requirements*
 - [EE-2] *All appliances must be Energy Star certified*
 - [EE-3] *Install one Energy Star lighting fixture in each occupied room in unit.*
4. *Resource Efficiency*
 - [RE-1] *Develop and submit plan and protocol to properly sort and dispose of construction waste material separate from recycled material. Establish a system for daily collection and separation of materials designated to be recycled including at a minimum, concrete, metals, wood, recyclable plastics, bottles and cardboard. Plan must also include the percentage of construction and the percentage of demolition that will be recycled waste.*

- [RE-1] Contractor must include in each subcontract the requirement to sort the above materials and dispose of each in the designated container or debris pile. Recycling areas shall be clearly marked to avoid co-mingling of materials.
- [RE-2 & RE-3] Recycling: For rental properties, provide a plan for the recycling of household (single family/townhouse) or individual unit (multifamily all types) recyclables (glass, plastic, metals, paper)

5. Water Efficiency

- [WC-1 & WC-2] Fixtures must include the following standards:
 - a. Bathroom faucets – 0.5 gpm bath aerators
 - b. Showerheads – 2.0 gpm (flow rate is typically reduced by flow restriction or aeration)
 - c. High efficiency toilets – ≤ 1.3 gallons per flush toilets
- [EE-2] Washing machines located in common areas of multifamily units must be front-loading horizontal axis.
- [WC-3] Turf: Select a type of grass that can withstand low rainfall periods and become dormant during hot, dry summer conditions. Turf no more than 50% of the landscaped area. If installing plants as an alternative, or in addition to turf areas, utilize native and/or drought resistant plants with either drip irrigation or no irrigation. [Note: This has changed slightly in the Current Green Future Guidelines: Item WC-3. Please follow this Appendix M version.]
- [WC-4] Irrigation: Install irrigation system controllers such as rain or soil moisture sensors or use a weather driven programming system. Use high efficiency nozzles and pressure regulating devices to maintain optimal pressure and prevent misting. Consider collected rainwater as an alternative source of irrigation water.

6. Building Durability and Moisture Protection

- [DM-2] Install window flashing to avoid moisture penetration
- [DM-1] Provide exterior wall drainage plane using building paper, housewrap or layered water resistant sheathings (rigid insulation or a foil covered structural sheathing) with seams taped or sealed
- [SL-1] Where lot lines permit, design roof to include 18 inch minimum roof overhangs which are measured on horizontal from vertical wall to fascia
- [DM-3] Roof gutter system downspouts shall discharge water at least three feet from the foundation
- [DM-4] For pitched roofs, install 30-year or more roof shingles, for flat roofs, install 20-year shingles”