



# Evolution of Sustainable Design at NJHMFA





# What is Sustainable Design?

- Energy Efficiency
  - Solar Hot Water
- Renewable Energy
  - Solar Photovoltaic
- Green Building
  - Water Conservation; Indoor Air Quality; Site Selection; Durability; Products; Energy Efficiency & Renewable Energy



# Beginning in 2003 - LIHTC

- 2003 ENERGY STAR Homes - only New Construction
- 2007 ENERGY STAR Homes - with a minimal prescriptive list of items for existing buildings
- 2008 ENERGY STAR Homes - with a variety of options & a negotiated agreement
- 2009 ENERGY STAR Homes - Pay for Performance or Home Performance w/ENERGY STAR



# LIHTC - Green Point

- 2006 - Affordable Green Program
- 2007 - Affordable Green/Green Future, Solar PV
- 2008 - Green Future, Solar PV, LEED Cert.
- 2009 - Green Future, Solar PV, LEED Cert. & Climate Choice (Microload) Homes
- Each addition was accompanied by available programs, resources and financial incentives - or by specific request.



# Balanced Housing or Home Express

- Affordable Green program was created as a part of the Balanced Housing Program & provided additional subsidies.
- Balanced Housing, Appendix M was adopted & project funding caps were extended to cover the additional requirements.
- Home Express funding was not extended & does not have green building requirements



# CHOICE

- Single-Family program - offering subsidies & low-interest construction financing
- Has become very popular
- Included ENERGY STAR Homes in 2008
- 2009 - Started a competitive process & included Green Future requirements
- Items were specifically chosen for single-family construction





# Energy Efficiency

- NJ Clean Energy Programs
  - ENERGY STAR Homes
  - Home Performance w/ENERGY STAR
  - Pay for Performance
- Inclusion within eligible basis - for LIHTCs
- Future programs
  - Energy Efficiency Upgrade Loans
  - Energy Efficient Mortgages



# Renewable Energy

- Rebates - used to be great; are decreasing
- Federal Investment Tax Credits - now Grants
- Solar Renewable Energy Certificates
- Utility programs - Solar Loans from PSE&G; SREC long-term contracts
- Underwriting with expected energy savings
- Future programs with NJHMFA



# Green Building

- Green Future was provided as a low-cost alternative to 3rd party verification programs
- Items were chosen based on cost, ease to implement, commonalities and importance
- Resources, training & consultation provided by NJHMFA staff
- A few NJHMFA-financed projects are testing out the LEED Certification program
- Energy Benchmarking



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