

# Greening Affordable Housing

By Jessica Boehland

In the past, the environmental community has sometimes been criticized for not paying enough attention to the problems of the underprivileged,” says Kaid Benfield, senior attorney and director of the Natural Resources Defense Council’s Smart Growth Initiative. At the same time, “the housing community has been criticized for ignoring the environmental impacts of its projects.” But now, Benfield and others see an opportunity to address both concerns at once—with green affordable housing.

Megan Sandel, a pediatrician at Boston University Medical Center who studies the connections between housing and health, believes the goals are inseparable. “We have to work harder at not viewing housing as a one-dimensional issue... as only green, or healthy, or [affordable. We must look at green affordable housing] as something possible and necessary.”

After all, the goals of green building and affordable housing overlap to a large degree, making the latter well suited to green strategies.

## Green Affordable Housing: the Main Considerations

Although the unique conditions of each situation determine which strategies are most appropriate, the broad considerations outlined here apply to all affordable housing: a convenient location, low initial costs, affordable operations and maintenance costs, a healthy and safe environment, and, last but not the least, the comfort and pride of the occupants.

**Convenient location:** If a house is not located within walking distance of amenities, including public transportation, it’s neither green nor affordable, says Jim Hackler, head of the U.S. Green Building Council’s nascent LEED® Homes program. “The goal is to have a home in a place that allows the family to move forward. You want it to have easy access to jobs, daycare, and continuing education—to have easy access to opportunity.”

Finding housing and work near one another is

often a challenge, and, for too many Americans, simply impossible. Commuting by automobile is expensive, what with the cost of gas, insurance, and auto maintenance. Daycare costs also go up when parents spend more time away from home. Plus, time away from home means less time with family, less time to prepare healthy meals, and less time for rest and relaxation. Long commutes also mean less time for exercise and more stress, both of which can have serious health implications.

Some mortgages are now enabling and encouraging low- and middle-income Americans to move to more convenient neighborhoods. Two such examples are Fannie Mae’s Smart Commute Initiative and the Institute for Location Efficiency. Fannie Mae—a federally funded mortgage company—reports that reducing transportation costs by half saves the average family \$2,200 each year. Treating these savings as additional income enables more people to become homeowners while qualifying others for larger mortgages. The benefits of these mortgages extend beyond their recipients and encourage mixed-income neighborhoods, support local businesses, and reduce automobile use, thereby reducing energy consumption and improving air quality.

Certain communities now require new housing developments to include some affordable housing, subsidized by the developer. But such policies remain exceptions to the rule, and working class Americans are frequently priced out of the very communities they serve.

### The Green Communities Initiative

In September 2004, the Enterprise Foundation and the Natural Resources Defense Council (NRDC), along with the American Institute of Architects, the American Planning Association, and several other corporate, financial, and nonprofit partners, launched the Green Communities Initiative, a \$550 million fund to build more than 8,500 environmentally friendly affordable housing units over the next five years. The aim of the program, however, extends beyond this, explains Greg Kats of Capital E, who has been involved in the program's development. "The intent is really to transform low-income housing so that [energy] efficient and healthy housing becomes the norm."

Through this Initiative, the Enterprise Foundation and NRDC will work with community development corporations and homebuilders to provide grants, loans, equity, training, and technical assistance to encourage housing developers to incorporate green design into their work. The Initiative will also target federal, state, and local government agencies, and encourage states to dedicate some of their federal housing tax credits to green projects. For more information about the initiative, visit: [www.greencommunitiesonline.org](http://www.greencommunitiesonline.org)

**Low initial costs:** Keeping construction and renovation costs low should be an imperative for any affordable housing project. In cases where government entities or nonprofit organizations subsidize construction, the occupants may not be directly affected by the initial construction cost, but higher first costs reduce the number of affordable housing units completed.

**Affordable maintenance costs:** For most residents of affordable housing, purchasing a home is just the beginning. After the rent or mortgage, utility bills represent the largest housing-related expense. The inability to pay utility bills is often the reason why low-income people lose their homes and why renters are evicted.

#### All for Green, and Green for All

According to the Enterprise Foundation, a quarter of the people in this country face housing problems ranging from unaffordable utility bills to overcrowding to homelessness. As we try to devise solutions to this crisis, we have a great opportunity to set the standard for affordable housing in the future. By making smart green choices now, we can not only reduce costs but also achieve significant environmental benefits within typical budget constraints.

**Energy efficiency:** The most efficient way to lower operating costs is to reduce energy costs, which is done in part by insulating well and installing energy-efficient lighting and appliances. "We believe that one should push [for] the lowering of operating costs," says Betsy Pettit, president of Building Science Corporation (BSC) in Westford, Massachusetts. She supports any improvement that will pay for itself through lower operating costs over five to 10 years.

Recognizing the importance of energy efficiency in affordable housing, Fannie Mae offers Energy Efficient Mortgages (EEMs), which allow homeowners to finance 100 percent of approved, cost-effective energy efficiency strategies—up to five percent of the total value of the home for new construction and 15 percent for renovations or upgrades. With EEMs, the projected monthly energy savings are treated as additional income, allowing borrowers to qualify for larger mortgages.

**Water efficiency:** Water bills can also be expensive, especially in the drier parts of the country. But for a small upfront cost, in fact sometimes for no additional cost, installing water-saving faucet aerators, showerheads, and toilets can save a tremendous volume of water. Fixing leaks also can save a lot of money. In addition, landscaping with native, drought-tolerant

species and irrigating with rainwater can often eliminate the use of expensive potable water. Finally, reducing the amount of hot water used saves both water and energy.

Looking at the history of green building so far, there appears to be a tendency for it to become a rich person's game. But in principle, focusing on the affordability of green building can give us our best chance of creating truly sustainable living spaces for

all. In fact, green design promises a spectrum of benefits to affordable housing that may prove the critical testing ground for its applicability everywhere.

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*Jessica Boehland is the managing editor of Environmental Building News at BuildingGreen.com.*

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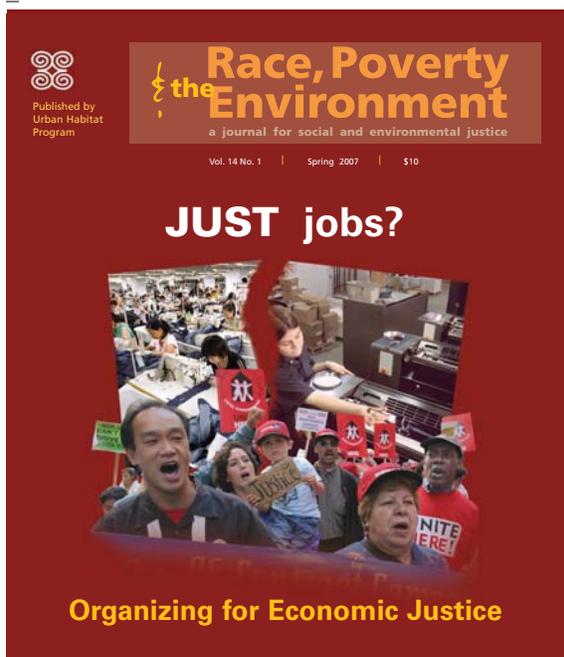
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