

NAHB BRIEFS

Upfront Relief

First-time home buyers who would qualify for the \$8,000 tax credit, but don't have the money for a down payment or closing fees, may now be able to get a loan to help cover those upfront costs.

HUD announced that the FHA will allow state housing finance agencies to provide second mortgages "monetizing" the tax credit so that borrowers can use the funds toward their down



payments and closing costs for the purchase of homes with FHA-insured mortgage loans.

"This is great news for thousands of families who want to take advantage of today's low interest rates and competitive prices ... but could not save enough money for a down payment and closing costs," says Joe Robson, NAHB chairman.

Right Approach

In testimony before Congress, the NAHB praised H.R. 2336, the GREEN Act of 2009, which sets new green building and sustainability benchmarks for properties that get financial help from HUD. ▶

DAVID CLARK

NATIONAL BEAT

NEWS FROM HOUSING'S GROUND ZERO ■ EDITED BY DEBORAH LEOPOLD



FROM THE CHAIRMAN

Going Green

The NAHB is leading the way towards green building.

IN OUR LINE OF WORK, A "SURE THING" IS RARE, especially given today's difficult market. But I can confidently predict one "sure thing" about housing: The future is green.

The past few years have seen a surge of interest in green building among buyers and builders and I'm proud to say that the NAHB is helping to lead the way. Our National Green Building Program offers resources and tools to help builders, remodelers, HBAs, and homeowners learn how to build green and the many benefits of doing so.

A major component of the NAHB's

National Green Building Program is the ICC-700-2008 National Green Building Standard. Approved by ANSI early this year, it is the first consensus-driven, nationally recognizable standard definition for residential green building. The Standard provides the flexibility necessary to accommodate regionally appropriate best green practices and includes four scoring levels: bronze, silver, gold, and emerald.

Not all builders choose the standard, however. Some are scoring their homes to the NAHB Model Green Home Building Guidelines. These (see page 36)



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flexible, voluntary measures for single-family home construction cover lot design, preparation, and development; resource, energy, and water efficiency; indoor environmental quality; and operation, maintenance, and homeowner education. Homes built in compliance with the Guidelines can be certified at three levels: bronze, silver, or gold.

To help builders determine if their products make the green grade, the NAHB has created an online scoring tool that can be used with either the Guidelines or the Standard when builders seek to have their homes and development projects certified as being “green.” Builders can also use the scoring tool to qualify their homes in the U.S. Department of Energy’s Builders Challenge program.

The NAHB Research Center serves as a third-party certifying body for National Green Building Certification under the Guidelines and the Standard. Its green-certified mark means a project has been inspected at least twice by an independent, third-party verifier to confirm that every green point claimed in the design has been included and is installed correctly.

THE NAHB RESEARCH CENTER CORNER

New Jewel in Crown

*NAHBRC certifies first Emerald-level,
green single-family new home.*

ON EARTH DAY, APRIL 22, the NAHB Research Center issued the first Emerald-level green home certificate under its National Green Building Certification. Emerald is the highest and most stringent level of certification a home can achieve when scored to the National Green Building Standard rating system.

Builder Robert G. Brown of RGB Custom Homes achieved the top level by building a very green, 1,900-square-foot home in East Stroudsburg, Pa., that scored 724 points based on the Standard, well above the 697 minimum points required to achieve Emerald.

While known for building larger custom homes, Brown

says his company had seen a growing demand for smaller, more-efficient homes in its market. Beyond his typical building techniques and products, there were a few new selections he incorporated into this home, including the ultra-low-flow 1.28 gpf toilets (required for Emerald-level certification), geothermal heating system, and energy recovery ventilation system. Brown notes that he never paid much attention to landscaping on the homes he built previously, but with this home he paid a lot of attention to all aspects of the home siting and landscaping to minimize slope disturbance, protect natural resources, and preserve wildlife habitats in the area. Ultimately,

In addition to providing clear, bona fide criteria for green building, both the Guidelines and the Standard are flexible and allow builders to select which measures and certification levels work best for their specific product, location, and buyers. This is particularly important in an environment where prescriptive measures are increasingly common and can add thousands of dollars to the cost of a new home.

Another of the NAHB’s important initiatives is the Certified Green Professional (CGP) designation. It was introduced at the 2008 International Builders’ Show (IBS) with the goal of having 500 CGPs by the end of the year. The program has far exceeded that initial goal, and to date, more than 3,100 people have earned the CGP designation.

Details about all of these NAHB offerings—and much more—are available online at www.NAHBgreen.org. Please take a look and determine how you can incorporate green principles into your business. The future of home building is definitely green, and the NAHB is leading the way with the products and services that will help home builders make the nation’s new homes greener than ever before. **B**

it was the combination of a number of green practices and products that helped capture the top certification level.

Brown says while there was a decent learning curve for both his company and his trades, he thinks they could now easily replicate the process for future green homes thanks in part to the available resources such as the Green Scoring Tool available on www.NAHBGreen.org. He also says the stringent third-party verification process the company went through with accredited verifier Frank Malpere really helped everyone on the jobsite understand the reasons behind the green practices. Having Malpere visually inspect and/or test every point claimed by the builder was a real eye-opener and an education for the construction team.

Malpere advises other builders seeking certification for their homes to create a partnership with an accredited verifier right from the start.

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But NAHB President Jerry Howard also warned members that H.R. 2454, the other major piece of climate change legislation now before Congress, includes requirements that conflict with H.R. 2336—making the GREEN Act obsolete before it’s even signed.



“I am hopeful that this subcommittee will be able to restore the balance necessary to truly incentivize green building and preserve affordability as the debate over climate change continues,” Howard says.

Mature Market

Builders of single-family homes for mature buyers reported an increase in traffic during the first quarter of this year, according to the NAHB’s 55+ Housing Market Index. Despite difficult market conditions, builders who specialize in this sector are seeing more prospective buyers coming through their doors according to the data. Builders exhibited guarded optimism as they look forward six months. See this quarter’s data at: www.nahb.org/fileUpload_details.aspx?ContentID=117817.