

August 9, 2016

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In This Issue

[Green Energy Boost: FHA to Back Some PACE Mortgages](#)

[Livable for All: Creating Age-Friendly Communities](#)

[Florida Is 'Hot Spot' for Hidden Pollution Exchange Between Oceans and Groundwater](#)

[Freddie Mac Incentivizes Green Upgrades](#)

[Report Shows Walkable Development Creates Economic Engine in Communities](#)

[Zillow Report Analyzes Climate Change Impact: 30.5% of Miami Housing Stock At Risk](#)

[It's Hard Being A Low-Income Housing Developer: It May Get Even Harder.](#)

[Bike Lanes Are Bringing More Millennials to the Suburbs](#)

[Miami High-Rise is City's First 'Tiny' Units Project: Cost-Efficient Alternative for Younger Generation](#)

[Solar Workforce Development Program Aims To Meet Growing Solar Labor Demand](#)

[Recycling Is Up in the Sunshine State: Charlotte County Tops List](#)

MEMBER SPOTLIGHT:
[Pinellas County Housing Authority](#)

ARTICLES OF INTEREST

[The Case for Re-Engineering the Way We Adapt to Climate Change](#)

[Builders Prepare for A Warmer World](#)

[Tesla & Solar City Merger](#)

Green Energy Boost: FHA to Back Some PACE Mortgages

The Federal Housing Administration (FHA) announced guidance that explains how it will - and will not - insure mortgages on properties that include Property Assessed Clean Energy (PACE) assessments.

In short: FHA will now approve purchase and refinance mortgage applications in states that treat PACE obligations as special assessments similar to property taxes. [[More](#)]

FHA has revised its [mortgage policy](#) as follows: Properties which will remain encumbered with a PACE obligation may be eligible for FHA-insured mortgage financing, provided that the mortgagee determines that the following requirements have been met:

- under the laws of the state where the property is located, the PACE obligation is collected and secured by the creditor in the same manner as a special assessment against the property;
- the property may only become subject to an enforceable claim (i.e., a lien) that is superior to the FHA-insured mortgage for delinquent regularly scheduled PACE special assessment payments. The property shall not be subject to

an enforceable claim (i.e., lien) superior to the FHA-insured mortgage for the full outstanding PACE obligation at any time (i.e., through acceleration of the full obligation.) However, a notice of lien for the full PACE obligation may be recorded in the land records;

- there are no terms or conditions that limit the transfer of the property to a new homeowner. Legal restrictions on conveyance arising from a PACE obligation that could require the consent of a third party before the owner can convey the real property are prohibited, unless such provisions may be terminated at the option of, and with no cost to, the homeowner;
- the existence of a PACE obligation on a property is readily apparent to mortgagees, appraisers, borrowers and other parties to an FHA-insured mortgage transaction in the public records and must show the obligation amount, the expiration date and cause of the expiration of the assessment, and in no case may default accelerate the expiration date; and
- in the event of the sale, including a foreclosure sale, of the property with outstanding PACE financing, the obligation will continue with the property causing the new homeowner to be responsible for the payments on the outstanding PACE amount.

Livable for All: Creating Age-Friendly Communities

A "livable community" is defined as a community that is safe and secure, has affordable and appropriate housing and transportation options, and offers supportive community features and services. Once in place, those resources enhance personal independence; allow residents to age in place; and foster residents' engagement in the community's civic, economic, and social life. In a livable community, people of all ages can go for a walk, safely cross the street, ride a bike, get around without a car, live comfortably, work or volunteer, enjoy public places, socialize, spend time outdoors, be entertained, go shopping, buy healthy food, find the services they need, and make their city, town, or neighborhood a lifelong home.

The World Health Organization's (WHO) has identified eight areas that influence the quality of life of those in a community, particularly older adults. The eight areas or domains are: Outdoor Spaces and Buildings; Housing; Transportation; Social Participation; Respect and Social Inclusion; Civic Participation and Employment; Communication and Information; and Community and Health Services.

[[More](#)] [[WHO Global Age-Friendly Communities Guide](#)]

[Will Create the Next 'Big Thing' in Solar Generation & Storage](#)

[With 4 Cities Ranked as Most Dangerous for Pedestrians, FDOT Secretary Explains Why Florida Adopted 'Complete Streets'](#)

[Several Factors Driving Growth In Renewable Energy](#)

[Glow-in-the-Dark Cement Could Illuminate Dark Highways Without Electricity](#)

[FGBC Welcomes New Members](#)

[Education Opportunities](#)

[Calendar of Events](#)

[Certification News](#)

[Recent Certifications](#)

[FGBC Committee Meetings](#)

[Funding Opportunities](#)

[Job Opportunities](#)

Articles of Interest

[The Case for Re-Engineering the Way We Adapt to Climate Change](#)

[Builders Prepare for A Warmer World](#)

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FGBC Welcomes New Members

Khamir Patel
[KHP Developers](#)
Wesley Chapel

Bonnye Deese
[Broward Alliance for Neighborhood Development \(BAND\)](#)

In a segment of the survey, boomers across 14 markets were asked to rank seven housing features by how important those features are to them, and how much those features are present at their current dwellings. Home repair services for low-income and older adults (68%), well-maintained and safe low-income housing (55%), and accessible homes equipped with a no-step entrance/wider doorways (54%) are the top three features boomers want, but are not available to them. Close behind is the need for affordable home prices for varying income levels (52%), seasonal services such as lawn work (50.79%), and trustworthy and affordable home repair contractors (46%). [[More](#)]

Florida Is 'Hot Spot' for Hidden Pollution Exchange Between Oceans and Groundwater



Image courtesy of The Ohio State University

— vulnerable to ocean pollution
— vulnerable to saltwater invasion

Researchers have uncovered previously hidden sources of ocean pollution along more than 20 percent of America's coastlines.

Researchers at The Ohio State University and NASA's Jet Propulsion Laboratory have created the first-ever map of key regions of "submarine groundwater discharge," where freshwater and seawater mix unseen below ground. The previously hidden sites mark areas of vulnerability for ocean contamination and drinking water contamination.

The study identified 12 percent of the continental U.S. coastline -- including the northern Gulf Coast from Mississippi to the Florida Panhandle, northern Atlantic Coast and Pacific Northwest -- where the once-hidden drainage systems make the ocean most susceptible to freshwater contamination from septic tanks and fertilizer runoff. There, excess nutrients in the water can cause harmful algal blooms to form and remove vital oxygen from the water. This contamination from land to sea endangers fisheries and coral reefs as well

Fort Lauderdale

Gerry Boeneman
[Dream Finders Homes, LLC](#)
Tallahassee

Mark Miller
[Westwater Construction](#)
Sarasota

Quick Links

[Join FGBC](#)

[GreenTrends Conference](#)

Education Opportunities

October 6, 2016
FGBC Certifying Agent Annual Verification Class
Gainesville, FL
[[Register](#)]

October 18-19, 2016
FGBC Certifying Agent Designation Class
FSEC
[[Register](#)]

[Energy Star Webinars](#)

[Building America Webinars](#)

[Build Your Future Scholarships](#)

Calendar of Events

August 17-19, 2016
FLERA Summer Symposium 2016
Whitney Laboratory for Marine Bioscience - Lohman Auditorium
Marineland, FL
[[More](#)]

August 18-20, 2016
FL League of Cities Annual Conference
Diplomat Resort
Hollywood, FL
[[More](#)]

August 24-28, 2016
Florida Realtors Annual Convention
Rosen Shingle Creek
Orlando, FL
[[More](#)]

August 31-Sept. 1, 2016
The Water Expo
Miami Airport Convention Center
Miami, FL
[[More](#)]

as water recreation and tourism.

In contrast, another 9 percent of coastline -- including Southeastern Florida, Southern California, and Long Island -- are especially susceptible to the opposite threat: contamination from sea to land, the study found. In these areas, saltwater intrudes inland and infiltrates the fresh groundwater supply.

"It takes only a small amount of saltwater to render drinking water non-potable, so saltwater invasion is a big concern for water resource management in coastal areas," said Audrey Sawyer, assistant professor of earth sciences at The Ohio State University and leader of the study. [[More](#)]

Freddie Mac Incentivizes Green Upgrades

Building on its Green Rebate program introduced last year for multifamily borrowers that provide Energy Star scores with their loan documents, Freddie Mac has introduced its Freddie Mac Multifamily Green Advantage suite of offerings. Intended to finance resource-efficient improvements to older building stock, the Green Advantage suite is available with most Freddie Mac multifamily loan products.

Under Green Advantage, borrowers can choose either Green Up or Green Up Plus to get better pricing and increase their Freddie loan amounts to finance energy and water efficiency improvements on multifamily properties. The GSE will reimburse all or part of the cost of the energy audit borrowers used to identify cost-saving features and improvements for their approved loan. For better pricing under Green Advantage, buildings must be Green Certified under any of eight industry standard certifications [[More](#)]

Report Shows Walkable Development Creates Economic Engine in Communities

Walkable real estate development projects and places are on the rise nationwide, but certain metro regions are progressing faster than others, according to [Foot Traffic Ahead: Ranking Walkable Urbanism in America's Largest Metros](#). The report ranks the country's top 30 metropolitan areas based on the amount of commercial development in Walkable Urban Places (WalkUPs) and is written by the Center for Real Estate and Urban Analysis at George Washington University School of Business in conjunction with LOCUS: Responsible Real Estate Developers and Investors. Major findings include:

- The top ranking metros have an average of 38% higher GDP per capita as compared to the low ranking metros.

September 6-9, 2016 American Planning Association Florida Chapter

Tampa, FL
[[More](#)]

September 11-14, 2016

Florida Housing Conference

Rosen Centre Hotel
Orlando, FL
[[More](#)]

September 14-16, 2016

Annual Sustainable Florida Working on the Green Sustainability Summit

Hyatt Pier 66
Ft. Lauderdale, FL
[[More](#)]

September 15-17, 2016

FNGLA Landscape Show

Orlando, FL
[[More](#)]

September 27-29, 2016

EEBA Conference

Dallas, TX
[[More](#)]

October 5-6, 2016 Southeast Florida Regional Climate Leadership Summit

West Palm Beach, FL
[[More](#)]

October 5-6, 2016 Power Up 2016 Building Energy Resilient Communities

Fort Walton Beach, FL
[[More](#)]

October 5-7, 2016 GreenBuild

Los Angeles, CA
[[More](#)]

October 17-19, 2016 CREF 2016 InterContinental Hotel

Miami, FL
[[More](#)]
(FGBC 15% Discount Code - CREF2016-FGBC)

October 19-21, 2016 GreenTrends Conference

Seminole Hard Rock Hotel & Casino
Hollywood, FL
[[More](#)]

- Office rent in urban WalkUPs rent at a 74% higher premium per square foot over drivable sub-urban areas.

"In a sweeping survey of our nation's top 30 metro areas, Foot Traffic Ahead reveals just how important Walkable Urban Places are," said Chris Leinberger, president of LOCUS and author of the report. "As economic engines, as talent attractors, and as highly productive real estate, these WalkUPs are a crucial component in building and sustaining a thriving urban economy. Cities with more WalkUPs are positioned for success, now and in the future." [\[More\]](#)

Zillow Report Analyzes Climate Change Impact 30.5% of Miami Housing Stock At Risk

Almost 1.9 million homes in the U.S. - roughly 2 percent of the nation's housing stock, worth \$882 billion - could be underwater by 2100 with six feet of sea level rise, according to a new report by Zillow, an online real estate database. One in eight Florida homes, representing \$413 billion in property value, could flood by the end of the century. In Hawaii, one in 10 homes are at risk and in New Jersey, one in 13. The new analysis is based on climate projections and mapping from the National Oceanic and Atmospheric Administration, as well as Zillow's database of 100 million U.S. properties. It found coastal cities, such as Miami and Honolulu, are particularly vulnerable to sea level rise. More than 1 in 6 Boston homes could be underwater by 2100. These estimates don't include commercial buildings or government properties.

According to Zillow, 32,986 homes (30.5% of the Miami housing stock), worth a combined total of \$16 Billion would be underwater if sea levels rose six feet. [\[More\]](#)

It's Hard Being A Low-Income Housing Developer; It May Get Even Harder

A new analysis tool highlights the many trade-offs a low-income housing developer must make to push a project across the finish line. New compliance, while perhaps necessary, will make the process that much more difficult. [\[More on Compliance \]](#)

Testing the Economics of Your Project

There is not enough affordable housing in the United States. For every 100 extremely low income households, there are only 29 adequate, affordable, and available rental units. That means two parents who both work minimum-wage jobs might wait years to find a safe, affordable place to live with their two kids. With such high demand, why aren't developers

October 29, 2016
USGBC-South Florida
Gala Verde
 West Palm Beach, FL
[\[More \]](#)

Certification News

Homes

Registered: 13,429
 Certified: 13,333

Commercial

Registered: 44
 Certified: 15

High Rise

Registered: 50
 Certified: 16

Land Developments

Registered: 62
 Certified: 13

Local Government

Registered: 86
 Certified: 62

Recent Certifications

Dwell at Nona Place

Location: Orlando
 Type: High-Rise
 Certified: 7/14/16
 Score: 162
 Level: Gold

Orange County

Location: Orange County
 Type: Local Government
 Certified: 6/30/16
 Score: 59.1
 Level: Gold

Cutler Bay

Location: Cutler Bay
 Type: Local Government
 Certified: 6/24/16
 Score: 31.6%
 Level: Silver

Recent Registrations:

Gulfstream Port

Location: Hallandale Beach
 Type: High-Rise
 Size: 750,000 s.f.

City of St. Cloud

Location: St. Cloud
 Type: Local Government
 Size: 52,864

FGBC Committee Meetings

Board of Directors

2nd Wednesday
 Monthly
 3 p.m.

racing to build affordable apartments?

It turns out building affordable housing is not particularly affordable. In fact, there is a huge gap between what these buildings cost to construct and maintain and the rents most people can pay. Without the help of too-scarce government subsidies for creating, preserving, and operating affordable apartments, building these homes is often impossible. A new online tool that gamifies the decision-making process that goes into the economics of an affordable development shows precisely how difficult the process can be. [[More](#)]

Bike Lanes Are Bringing More Millennials to the Suburbs

Millennials are becoming more willing to move away from city centers, and existing suburban communities are looking to attract younger residents with city-like amenities. This includes bike lanes, plenty of sidewalks, and trendy shops and restaurants within walking or biking distance.

"What millennials want are places that have a vibrancy, where you ... can shop, go out to bars, walk, and bike," says Lynn Richards, President and CEO of the Congress for the New Urbanism.

According to experts, more pedestrian-friendly a town is, the more desirable it is for potential residents. Homes near walkable or bike-able trails carry premiums between 5 and 10%, according to an analysis by Headwaters Economics. In response, many suburbs have turned to installing new sidewalks, repairing their existing ones, and creating new bike paths and trails.

A University of Michigan study shows that more than 87% of 19-year-olds had a driver's license in 1983, but only 69% did in 2014. At the same time, according to the Urban Land Institute's Ed McMahon, cycling is the fastest-growing form of transportation in the country, due in part to an increase in bike lanes. [[More](#)]

Miami 's First 'Tiny' Units High-Rise Targets Younger Generation

Micro-living in 400-square-foot units-brought to you by developer Moishe Mana - is making its way into downtown Miami. Labeled micro-units, the rentals are tiny in comparison to the condominium units traditionally built in Miami, which average over 1,000 square feet. In Miami, it's a cost-efficient alternative for a younger generation who want an urban home

Commercial

1st Tuesday
Monthly
2 p.m.

Education

1st Thursday
Monthly
3 p.m.

GreenTrends

1st Tuesday
Monthly
4 p.m.

High-Rise

3rd Tuesday
Monthly
11 a.m.

Homes

2nd Tuesday
Monthly
2 p.m.

Land Development

4th Wednesday
Monthly
2 p.m.

Local Government

3rd Thursday
Monthly
10:30 a.m.

Membership (New)

3rd Wednesday
Monthly
3 p.m.

Programs & Promotions

3rd Tuesday
Monthly
3 p.m.

Funding Opportunities

[St. Johns River
WMD Water Programs](#)

[South Florida WMD Water
Programs](#)

[Southwest Florida WMD
Water Programs](#)

[FHFC Multifamily Energy
Retrofit Program \(MERP\)](#)

Job Opportunities

[APA Florida Job Board](#)

[Green Dream Jobs](#)

[Florida Facility Managers
Assn Job Board](#)

without sky-high rent. [[More](#)]

Solar Workforce Development Program Aims To Meet Growing Solar Labor Demand

A new \$2.1 million solar workforce development program, funded by the US Department of Energy SunShot Initiative under its Solar Training and Education for Professionals (STEP) program, seeks to boost the future of solar in the United States by helping to train more people to meet the growing demand for qualified solar employees.

The initiative, which is being led by The Solar Foundation, will "develop and strengthen connections between solar trainers, job seekers, solar employers, workforce development boards, and other key industry leaders" and is expected to begin conversations within the solar industry about an array of solar career and industry-related issues, including training standards, solar talent acquisition, installation best practices, and more.

The Solar Training Network team, while being led by The Solar Foundation, also includes GRID Alternatives, Solar Energy International, the Florida Solar Energy Center, the Solar Energy Industries Association, the American Association of Community Colleges, and the National Association of Workforce Boards.

The network's goals are to create:

- Connection opportunities with training providers, employers, and job seekers
- A job seeker-to-employer connection platform through a robust, member-only web portal
- Solar job fairs and other regional training events
- Solar training resources and content
- A national directory of solar training providers
- A comprehensive national solar company directory

[[More](#)]

Recycling Is Up in the Sunshine State; Charlotte County Tops the List

Floridians are recycling more according to the state Department of Environmental Protection.

DEP officials on Monday released a report that says Florida's overall recycling rate in 2015 was 54 percent. That total figure, however, includes more than just traditional recycling of items, such as glass and paper. It also includes the production of energy generated from garbage.

Florida has a goal of trying to reach a 75 percent recycling rate by 2020.

Charlotte County in southwest Florida has the highest traditional recycling rate at 59 percent. Other top counties are Brevard, Martin, Collier and Sarasota. Counties that have traditional recycling rates over 50 percent include Citrus, Leon, Orange, Pinellas and St. Lucie. [[More](#)] [[DEP Reports](#)]

MEMBER SPOTLIGHT: Pinellas County Housing Authority



As the largest housing authority in Pinellas County, [PCHA](#) currently provides housing and rental assistance to approximately 8,500 individuals through agency-owned affordable housing, public housing, assisted living and the administration of the Housing Choice Voucher program. Its ability to cultivate strategic partnerships and develop innovative programs allows it to bring together services and resources to assist families in working toward self-sufficiency.

Recently it was chosen as a recipient of the National Association of Housing and Redevelopment Officials (NAHRO) Awards of Merit in Project Design for Landings at Cross Bayou.

Landings at Cross Bayou is the result of public-private partnerships providing mixed-financing for 184 apartment homes. Built in 1970, every unit was taken back to the exterior concrete walls and remodeled from the inside out. Each unit has Energy Star appliances, ceramic tile floors, cherry wood cabinets, and central air conditioning. The project has completely new infrastructure and common area buildings. On-site is a community center with a warming kitchen, lounge, library, business center, and a fitness center. The "new" community also has a youth center that includes a state of the art computer lab, a large gathering room, and a playground with a full-size basketball court. The project was co-developed by the housing authority and Norstar Development USA, L.P.