



NCSHA 2010 Annual Program Awards

**Connecticut Housing Finance Agency is “Greenest” HFA in the U.S.
for the Second Year**

**Connecticut Has 2nd Highest Electricity Costs and 6th Highest Natural Gas Costs in the
United States**

The Cost of Housing in Connecticut Ranks 8th Highest for Renter-Occupied Homes

117 of 169 Towns in Connecticut are Unaffordable for Most

These are the headlines that the Connecticut Housing Finance Authority (CHFA) was faced with as it focused on its mission of alleviating the shortage of affordable housing in Connecticut. In 2007 CHFA decided to try and combat affordability through an innovative program to develop more comprehensive standards for the design and construction of all affordable housing developments financed through CHFA. These design standards were developed to incorporate green and sustainable design elements without adding substantial costs to the projects. These standards would allow the tenants and owners to save money over time in electricity and other energy costs as well as produce more durable and comfortable homes for low- and moderate-income individuals and families.

CHFA uses standards of design and construction to develop safe, affordable housing that serves the needs of its residents with as much quality, energy efficiency, durability, comfort, air quality, and environmental sustainability as the marketplace, resources and need will permit. CHFA Standards of Design and Construction represent a consensus standard of national and regional building codes, design practices and processes, and construction means, methods, and materials. Elements of national and regional Green residential rating system guidelines have also been incorporated, including Energy Star® Home (U.S. Dept. of Energy), LEED for Homes (U.S. Green Building Council), Model Green Building Guidelines (National Association of Home Builders), Green Communities Criteria (Enterprise Community Partners), and others, but not to the extent that additional costs need to be incurred in affordable housing for third party rating calculations and certifications. Instead, CHFA Field Observers attend weekly Development Team meetings on-site throughout construction, to monitor compliance with contract documents, which CHFA Architects have reviewed for compliance with CHFA Standards.

Uniqueness of CHFA's QAP in Regards to Green Measures

In 2008, Global Green USA recognized that the Connecticut QAP is directly tied to CHFA Standards of Design and Construction, so developments competing for Low Income Housing Tax Credit financing have to follow the same Standards as developments seeking any type of financing administered by CHFA.



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In conjunction with the CHFA Standards of Design and Construction, the Connecticut QAP has a scored perfectly in Global Green USA's four categories of Green design and construction – Smart Growth, Energy Efficiency, Resource Conservation and Health Protection – and earns 5 of 10 Bonus points.

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The CHFA Standards of Design and Construction include Energy Star® Home requirements, which have evolved from a focus on certified appliances, to include an overall strategy for creating tight, well-insulated, well-ventilated building envelopes, with energy-efficient heating and cooling systems. It's easy to get excited about the possibilities for alternative energy generation systems like solar and wind, but the current payback on these systems is marginal, at best. The practical sustainability mantra is "Envelope, Envelope, Envelope." The increased costs for additional air-sealing and insulation measures can be partially off-set by reduced costs for downsized mechanical equipment, and the payback is much quicker.

Outcome

CHFA's commitment to green standards and design earned it a first place ranking in 2008 and 2009 by Global Green USA's QAP evaluations. In fact, in 2007 CHFA only received a score of 19 out of 55 points on Global Green USA's QAP evaluations. Once CHFA's new standards were tied to its QAP in 2008, CHFA improve 29 points to earn a ranking of 48 out of 55 points and earned a first place designation. In 2009, CHFA improved that score even further by earning 50 out of 55 and again ranking first in a tie with Georgia.

Not only did CHFA improve its own ranking in this very prestigious rating, but we are hopeful that we have set the bar even higher for other states to follow. In fact, over the past five years the average score for the Global Green USA's QAP evaluations has increased 19 points. CHFA takes pride in its accomplishments in this area and is hopeful that all affordable housing in the future will incorporate these types of elements that will make affordable housing healthier and more affordable for individuals and families.