



Chico Beach Cottages PHOTO COURTESY JOE BIANCO, NORTHWEST PROPERTY IMAGING

MORE THAN WALLS AND A ROOF

# Trends in Quality, Sustainable Housing

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How do you define home? For Ma and Pa Ingalls in the “Little House on the Prairie,” home was four walls and a roof that protected them from the elements. However, today’s home is much more than that — it is a sanctuary, a place to build community, work and play, as well as a place to express who the homeowners are and the values by which they live.

It is this last attribute that seems to be at the epicenter of today’s homebuyer’s shopping list. It’s not about gingerbread window trims or turret-shaped entries but rather how energy- and water-efficient a home is, as well as how easy it is to maintain — in an essence, how homes impact both the environment and the wallet and what that says about homeowners as consumers.

## Trends in Sustainable Housing

The percentage of homes being built in the United States with environmentally friendly features increased to 16 percent of single-family starts in 2010 from 2 percent in 2006, according to McGraw-Hill Construction, a market-research firm



Rolling Bay Cottages

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in New York. Fueling the trend, industry officials say, is a desire to save on utility bills. Indeed, in a recent survey, 93 percent of builders named increased energy and water efficiency as an important green practice — far more than any other cited benefit.

Green homes generally cost anywhere from 2 percent to 10 percent more than a conventional code-built home, depending on the features included, though the cost difference is definitely shrinking. The key to keeping the cost differential to a minimum is planning — if you plan for the green features rather than incorporating as you build, the actual cost differential can be negligible. Additionally, most buyers of green homes are finding the reduction in water and energy bills from green features such as Energy Star heating equipment and appliances, improved insulation, water-efficient plumbing fixtures and draught-tolerant landscaping renders roughly a three-to eight-year payback on the green upgrades.

For builders and remodelers, green translates into green. Studies show that individual sales of sustainably built, third-party certified (Energy Star, Built Green, Standard or LEED) homes as well as sales in housing developments built by production builders are selling faster and for more money than similarly sized homes in similar neighborhoods (that are not foreclosures or short sales). Homebuyers are looking for value, and green homes deliver, which makes them more desirable.

One thing that has historically hampered sales of sustainably built homes is the lack of understanding of their virtues and the marketing of those virtues by the real estate community, the real estate appraisers and mortgage lenders. The good news is, that is all changing. Real estate agents and





Above: Drew's Glen



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brokers can receive education and get certified as an EcoBroker by the Association of Energy and Environmental Real Estate Professionals ([www.aeerep.org](http://www.aeerep.org)) or as a S.T.A.R. (Sustainability Training for Accredited Real Estate Professionals) from the Earth Advantage Institute ([www.earthadvantage.org](http://www.earthadvantage.org)). Appraisers can receive similar education and certification as a Certified Residential Green Appraiser (CRGA) from the Earth Advantage Institute ([www.earthadvantage.org/professional-profiles](http://www.earthadvantage.org/professional-profiles)) or from the Appraisal Institute ([www.appraisalinstitute.org](http://www.appraisalinstitute.org)). The Appraisal Institute recently developed a voluntary addendum for appraisers to help analyze the value of energy-efficient features.

Lastly, mortgage lenders are starting to appreciate the fact that consumers' ability to pay their mortgage is directly affected by the cost of their utility and maintenance bills. The lower a home's operating and maintenance costs are, the more cash flow the consumer has, which translates into less risk for the lender. As a result, specialty mortgage products have been developed for sustainably built homes.

"There are several basic types of green mortgages, such as energy-efficient mortgages (EEMs), which are used to finance the construction of a home that would meet green standards or to buy one that's newly built, as well as energy improvement mortgages (EIM), which are used to buy and fix up a house that needs green improvements,

like insulation or new windows," Dave Porter of PorterWorks in Stanton, Wash., was quoted as saying by the Chicago Tribune on Sept. 9, 2011.

"The loans are available through mortgage programs by Fannie Mae, the Federal Housing Administration, Veterans Affairs and the Department of Agriculture. They have slight differences in requirements, but basically they allow for the financing of the home, plus the energy-conserving improvements, without having to qualify for the additional cost of the improvements," he said.

#### What to Look for

There is more to sustainably built homes than Energy Star appliances and fluorescent lighting fixtures. Indoor air quality is an important aspect of



Above: Chico Beach Cottages



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## Grow Community

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sustainably built homes and can be realized by building with low-emitting volatile organic compound (VOC) paints, glues and sealants, as well as minimizing the use of particle board products (cabinetry, millwork, sheathing, subfloors) that have added urea formaldehyde (a known carcinogen).

Additionally, sustainability is augmented by amenities such as proximity to public transportation, recreation, schools, shops and entertainment, which effectively minimize the need for automobile transportation. Housing developments that include “shared” assets such as electric car recharging stations, community gardens, community centers and sport courts also contribute to the sustainable virtues of a development while simultaneously creating a sense of neighborhood and community for the collective homeowners.

Each sustainably built community is unique and should be designed and built to meet the unique features and attributes of both the neighborhood and the land it is built on. In Kitsap County there are a variety of developments, with units currently for sale, that have tread lightly on the land, earning them a variety of sustainable certifications:

Rolling Bay Cottages, developed by Rolling Bay Land Co. (developers of the very first LEED certified home in Kitsap County), located on Bainbridge Island, has earned a 5 Star Built Green certification. Amenities include edible landscaping, rain gardens, rain water irrigation, low-VOC interior finishes, Energy Star appliances and windows, energy-efficient building envelope, mini-split heat pumps plus zonal heating, advanced framing, heat recovery ventilator, proximity to public transportation and more.

Drew's Glen developed by Chinook Properties, Inc. in Kingston is a 19-unit development with a 3 Star Built Green certification. Amenities include high-efficiency building envelope, Energy Star appliances and windows, high durability/low maintenance materials and proximity to shops, ferry transportation and schools.

Chico Beach Cottages developed by The Cottage Company in Silverdale is a seven-unit pocket neighborhood that has earned a 4 Star Built Green and Energy Star certifications. Amenities include beautiful views of Dyes Inlet and Mount Rainier, beach access, electric car recharging station, rain gardens, community building, Energy Star appliances, energy-efficient building envelopes, low-maintenance materials, low-VOC paints, storm water dissipater, low-flow plumbing fixtures and more.

Grow Community is a mixed residential project being developed by Asani, LLC. The Grow Community, located in Winslow on Bainbridge Island, is in the permitting phase and expects to be certified by the One Planet Living. The project will consist of detached single-family homes as well as multi-story flats (rentals) clustered around community assets including pea patches, a community building and more — making it a community within a community. Sustainable design principles and materials will be used extensively throughout the project. ♦



**Above: Rolling Bay Cottages**

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**Left: Drew's Glen**

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WAYNE LAMONT, LAMONT DESIGN

## RESOURCES

**Home Builders Association Built Green program**

[www.kitsaphba.com/bbk.html](http://www.kitsaphba.com/bbk.html)

**Northwest EcoBuilding Guild — Kitsap Chapter members**

[www.ecobuilding.org](http://www.ecobuilding.org)

**Seattle Chapter of the American Institute of Architects members**

[www.aiaseattle.org](http://www.aiaseattle.org)