Enterprise Rose Architectural Fellows Better Buildings by Design | Efficiency Vermont

FEBRUARY 4, 2015 Nuestra CDC Mark Matel, Associate AIA, LEED GA



OUR COMMUNITY | WORKING TOGETHER





How are we reaching across Silos?





Where are we working? | Who is our Audience? | What are our goals? TRENDS IN MULTIFAMILY AFFORDABLE CONSTRUCTION IN COLD CLIMATES



Nuestra's two main goals with energy efficient homes:

Resident Education to help finance energy efficient homes and living in an energy efficient homes

Providing the Housing Stock for lower to middle income residents to rent or purchase a home.



Tenant Education with Energy Efficient mortgages

As the single largest housing expense after a mortgage payment, your utility costs can have a direct impact on how large a mortgage you can afford. You can save money on the cost of utilities by purchasing new energy-efficient heating and cooling systems or by making home improvements, such as weatherizing and insulating older homes and these investments can end up saving you money through lower utility bills.

As a new homebuyer or current homeowner, you may be able to use FHA's Energy Efficient Mortgage (EEM) to finance the cost of these improvements. FHA which is part of HUD offers the Energy Efficient Mortgage Program to allow homebuyers to finance the purchase of a home—or refinance your current mortgage—and include the cost of the energy-saving, cost-efficient improvements through a single mortgage. FHA's EEM program recognizes the monthly utility cost savings when homebuyers make energy-efficient improvements. Borrowers may use the EEM program to finance the cost of energy efficient improvements into their new mortgages, without the need to qualify for additional financing, because cost effective energy improvements result in lower utility bills making more funds available for their mortgage payments.





rain water capture and reuse permeable surfaces 2 BED ROOM ╋ solar panels* solar hot water STAIR CORE +**3 BED ROOM** home owner provided

MASSING DIAGRAM









