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“This educational offering is recognized by the Minnesota Department of Labor and Industry as satisfying **1.5 hours** of credit toward **Building Officials and Residential Contractors code/energy** continuing education requirements.”

For additional continuing education approvals, please see your credit tracking card.

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# When Sustainability and Affordability Meet

## THE BIG IDEA

**Jim Cooper**

*Associate Director*

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*St. Croix Valley Habitat  
for Humanity*

## MORE THAN JUST A MORTGAGE

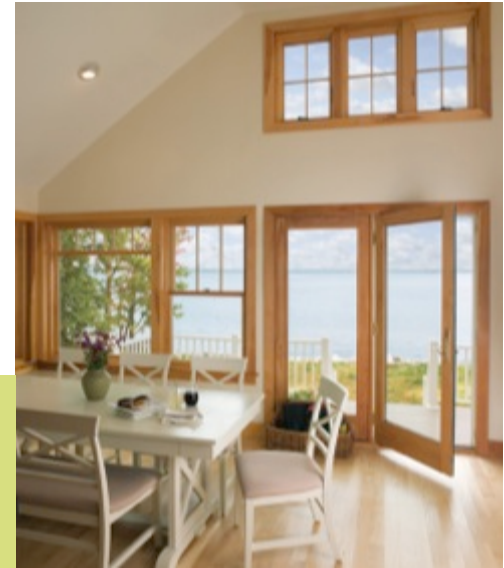
*“Low-income households typically face the greatest energy burden. Families in these communities often live in older homes that lack adequate insulation and energy-efficient appliances. Low-income families spend more than 17 percent of their incomes on household energy, while other households spend on average just 4 percent.”*



~**Jonathan Reckford**, CEO,  
Habitat for Humanity International,  
quoted in Habitat's 2015  
Shelter Report



# THE CHALLENGE AND OPPORTUNITY

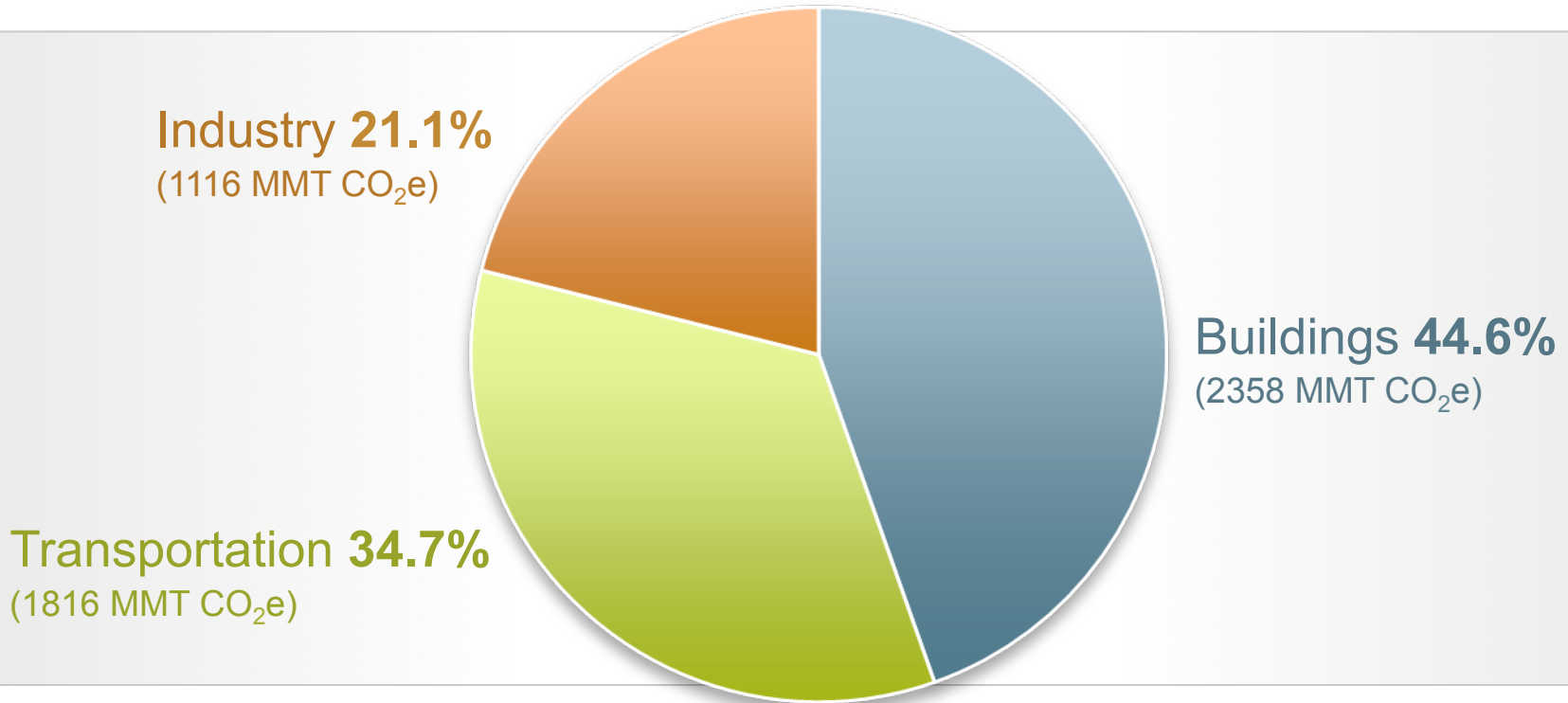


134 Million  
U.S. Housing Units



## BUILDING IMPACT

### Buildings Are Responsible for Nearly Half of U.S. CO<sub>2</sub> Emissions



### U.S. CO<sub>2</sub> Emissions by Sector

Source: ©2013 2030, Inc. / Architecture 2030. All Rights Reserved.  
Data Source: U.S. Energy Information Administration (2012).

# GREEN BUILDING IS BIG BUSINESS



Construction of LEED buildings will directly contribute \$29.8B to GDP by 2018

**\$29.8 billion**



In 20 years with ENERGY STAR, U.S. families and businesses have saved \$230B in energy costs

**\$230 billion**

# BARRIERS TO DATE

- **Affordability**
- **Innovation**
- **Public/Private Sector Collaboration**



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## A HOLISTIC, DATA-DRIVEN APPROACH



**Habitat for Humanity  
U.S. Construction Resource  
Stewardship Standard:**



Sustainable building promotes the conservation and efficiency of resources through a whole systems approach that works together to develop higher-performing homes cost effectively. Sustainable components are based on building science fundamentals that are measurable performance metrics.

# ENERGY STAR AS MINIMUM STANDARD

## FEATURES:

- Efficient insulation
- High-performance windows
- Tight building envelope and ducts
- Efficient HVAC equipment
- Qualified lighting and appliance



# NOT JUST FOR NEW CONSTRUCTION

## Four-Step Process for Retrofits:

1

Pre-Repair  
Energy Audit

2

The Work

3

Post-Repair  
Energy Audit

4

Homeowner  
Education



# AFFILIATE PARTNERSHIP IN ACTION



SR homes in St. Louis

DC Habitat for Humanity  
Passive Home  
ribbon cutting



# GLOBAL ADVOCACY



# EDUCATING AND EMPOWERING HOMEOWNERS



## MEETING THE CHALLENGE

**Explore a new model for net zero in affordable housing using integrated design and ongoing community engagement. Recognized as the 2014 Green Builder Affordable Home of the Year, the Eco-Village community in River Falls, Wisconsin, is living proof that sustainable homes can provide tangible economic and social benefits to homeowners.**



# THE VISION



Create a community that is safe, sustainable and affordable.

Strive for zero energy and carbon negative impacts by using best construction practices and innovative materials and methods.



# IT TAKES A VILLAGE



# LEED FRAMEWORK

ENERGY



WATER



MATERIALS

- Zero energy ready
- Carbon negative
- Renewable energy
- Rainwater harvesting
- Recycled/Renewable building materials
- Low-maintenance exteriors
- Permeable pavement
- Edible landscape
- Community gardens

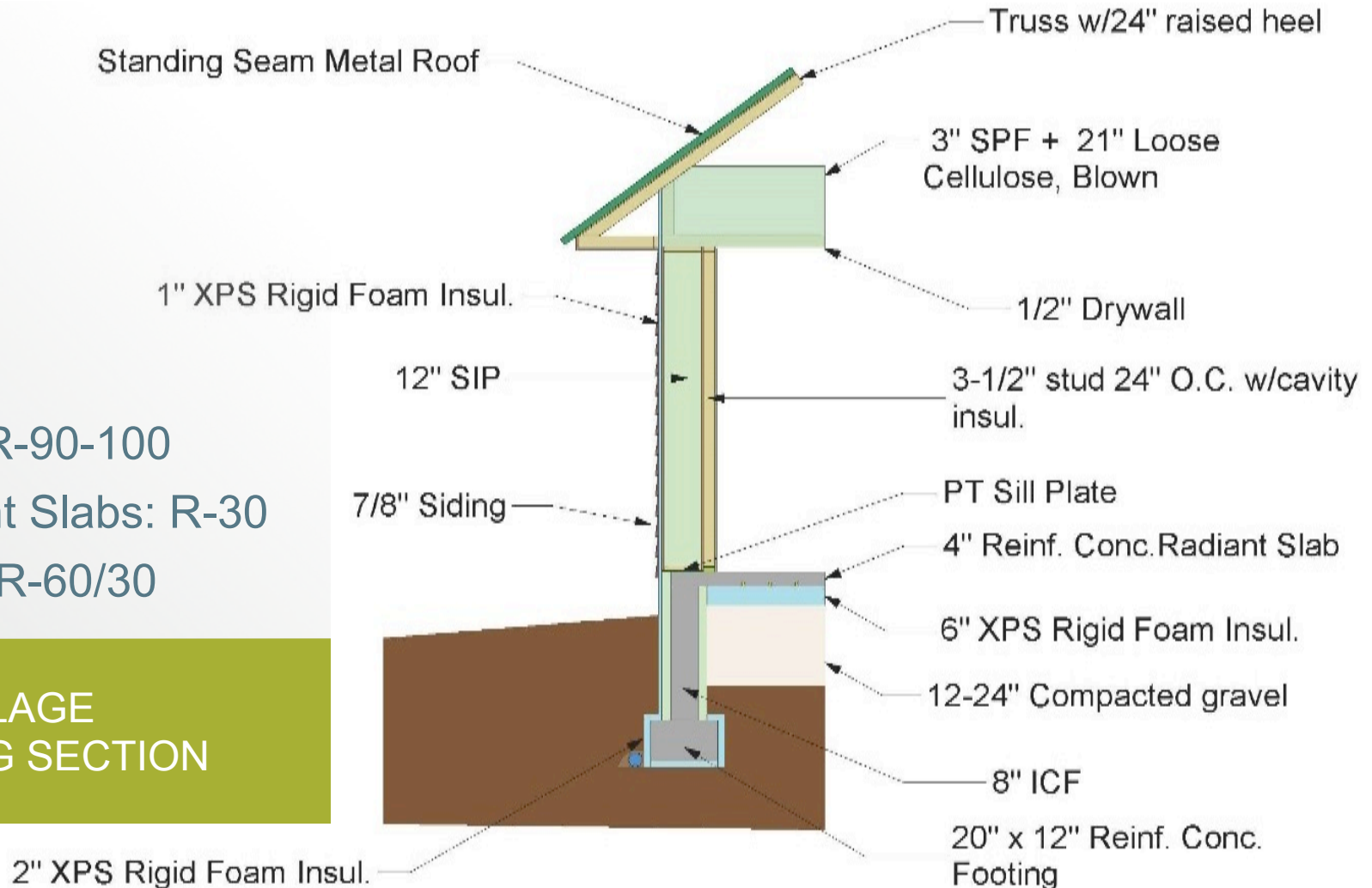


**Connectivity and  
Community**

# IDENTIFYING THE RIGHT ENERGY SOLUTIONS

- Roof: R-90-100
- Radiant Slabs: R-30
- Walls: R-60/30

## ECO-VILLAGE BUILDING SECTION



# HEATING, COOLING AND VENTILATION

## Primary Heating and Cooling

- Fujitsu 12RLS minisplit heat pump

## Backup Heat

- Uponor In Floor Radiant Heating
- Cove Heat (2-level homes)

## Ventilation

- Zehnder ComfoAir 350 ERV
- In-line fan

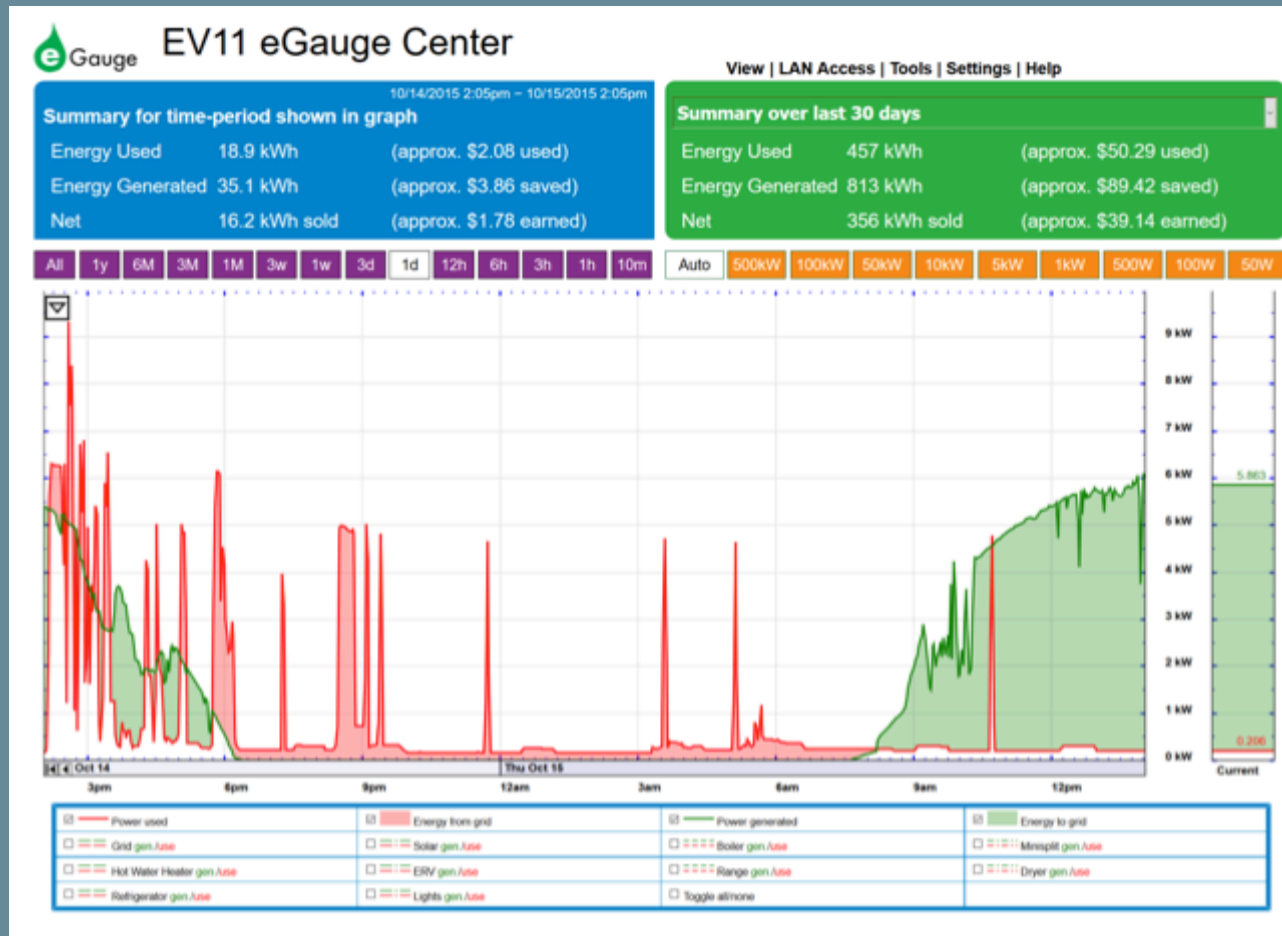
## Renewables

- Solarworld 5.3-9.4 KW PV arrays
- Viessman Solar Thermal Systems



# ONGOING MONITORING

- Energy
- Water
- Interior temperatures
- Relative humidity
- Monitoring easement to allow data gathering
- Independent network for offsite monitoring



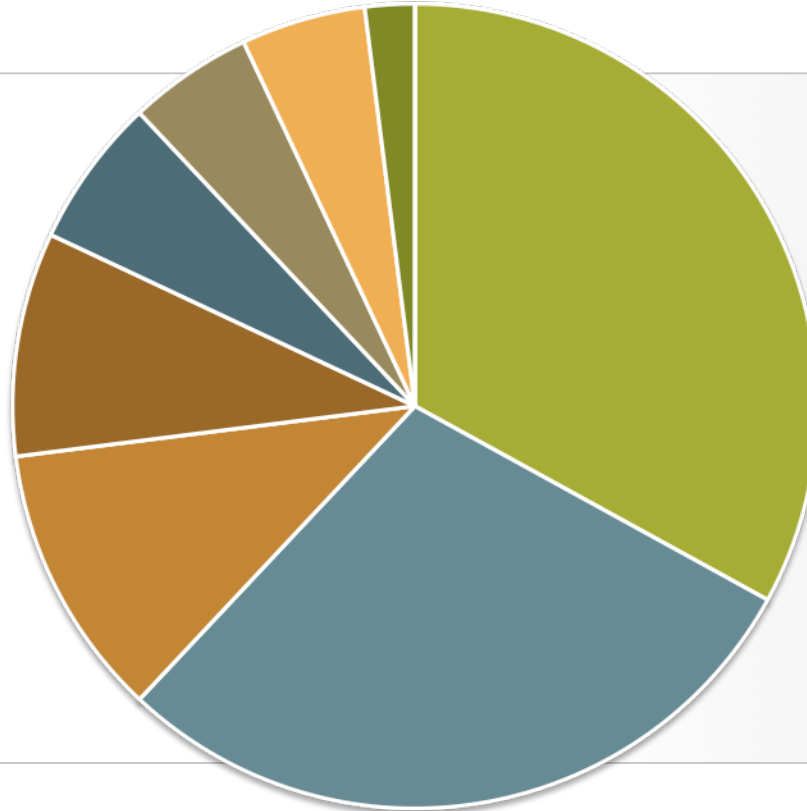
# ENERGY PERFORMANCE

## Annual Energy Use

PV Production: 6,108 kWh

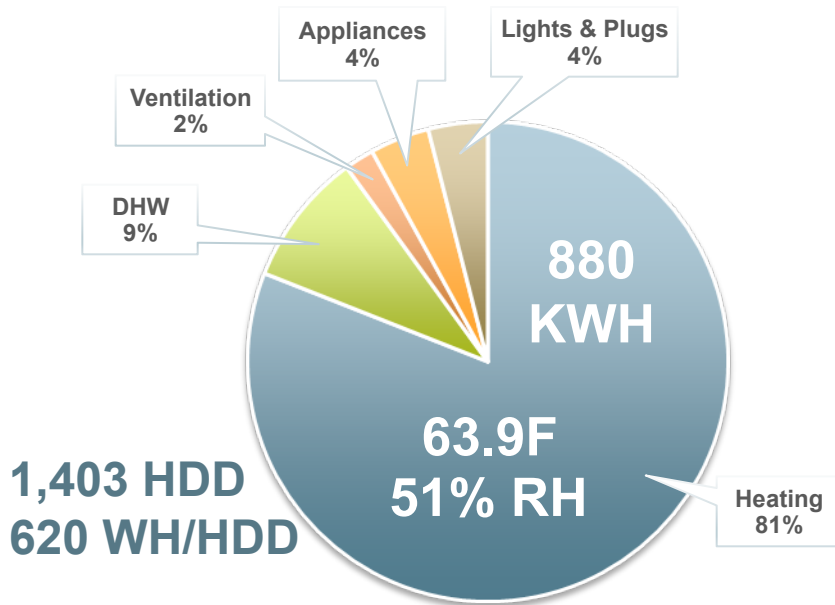
Total Use: 3,721 kWh

Minisplit	33%
Boiler	29%
DHW	11%
L&P	9%
Refrigerator	6%
ERV	5%
Range	5%
Solar Pump	2%
Dryer	0%

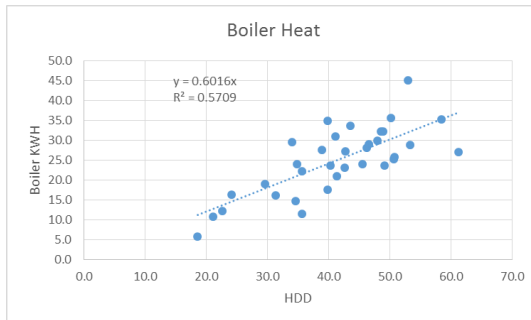


# THE POWER OF HOMEOWNER PARTNERSHIP

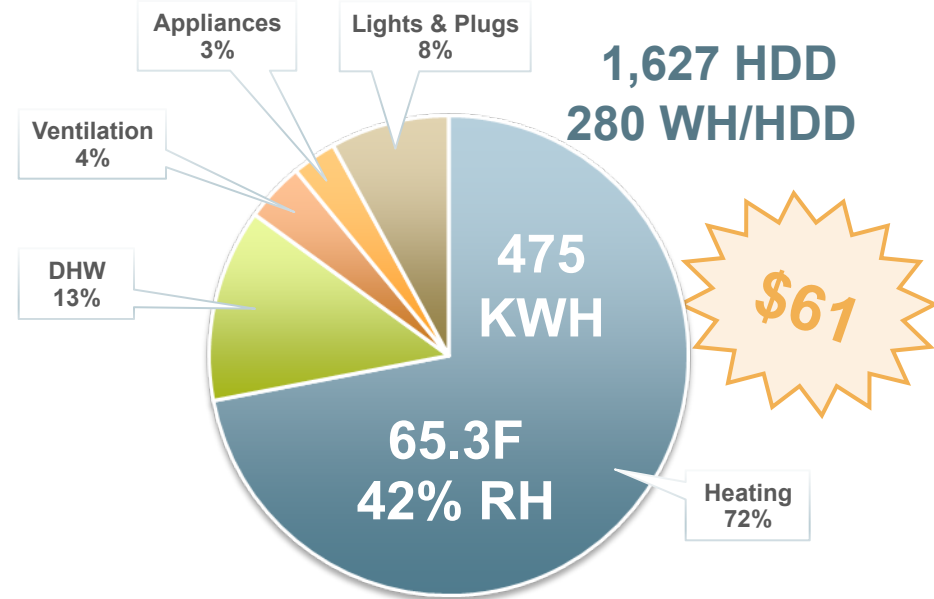
## NOVEMBER Energy Consumption



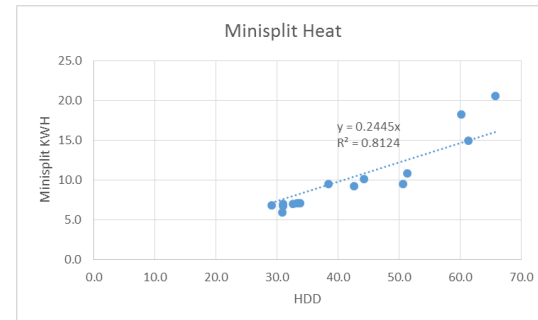
**Radiant Infloor**



## DECEMBER Energy Consumption

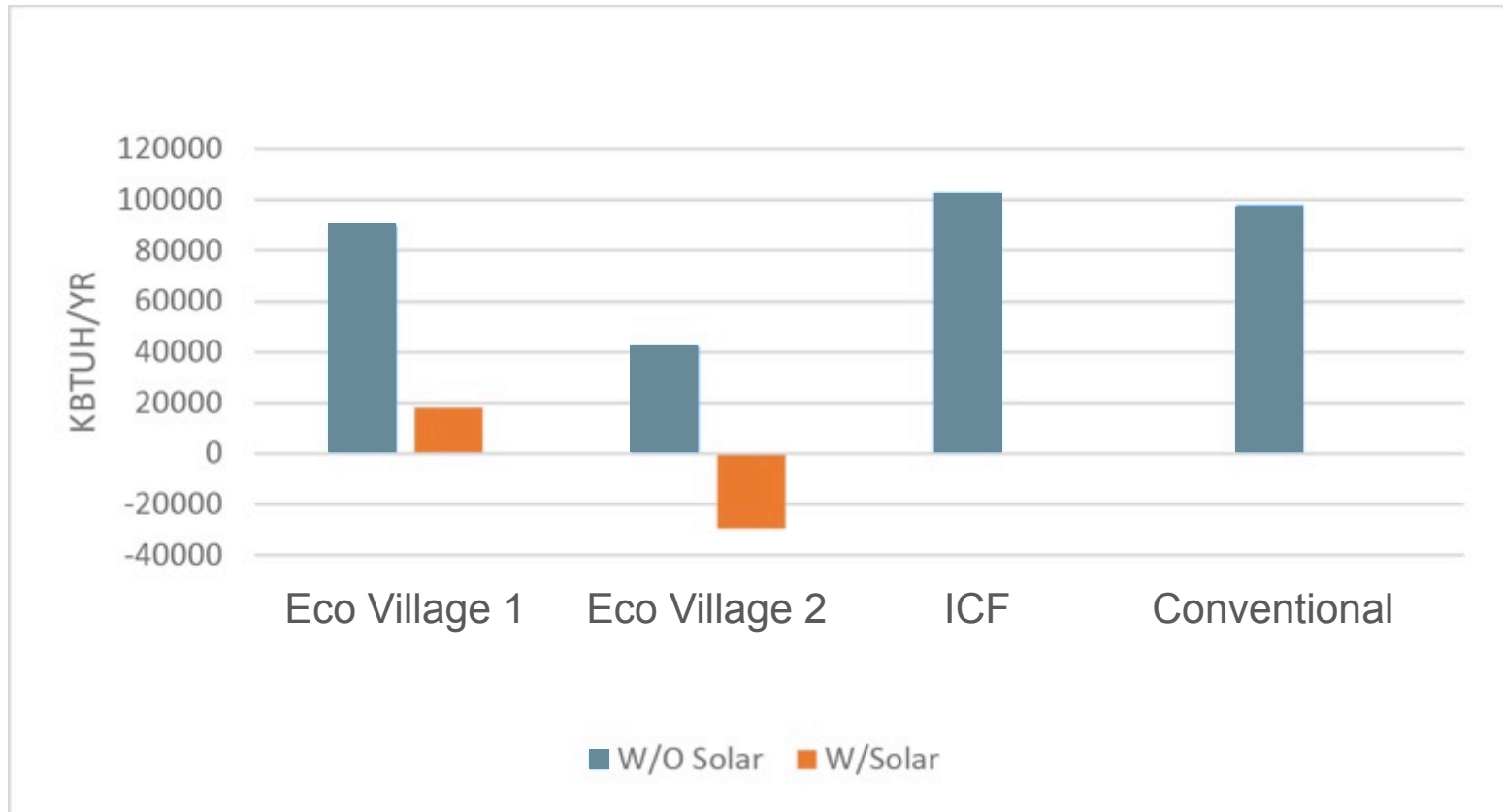


**Minisplit**



# ACHIEVING OUR GOALS

## Zero Energy and Beyond

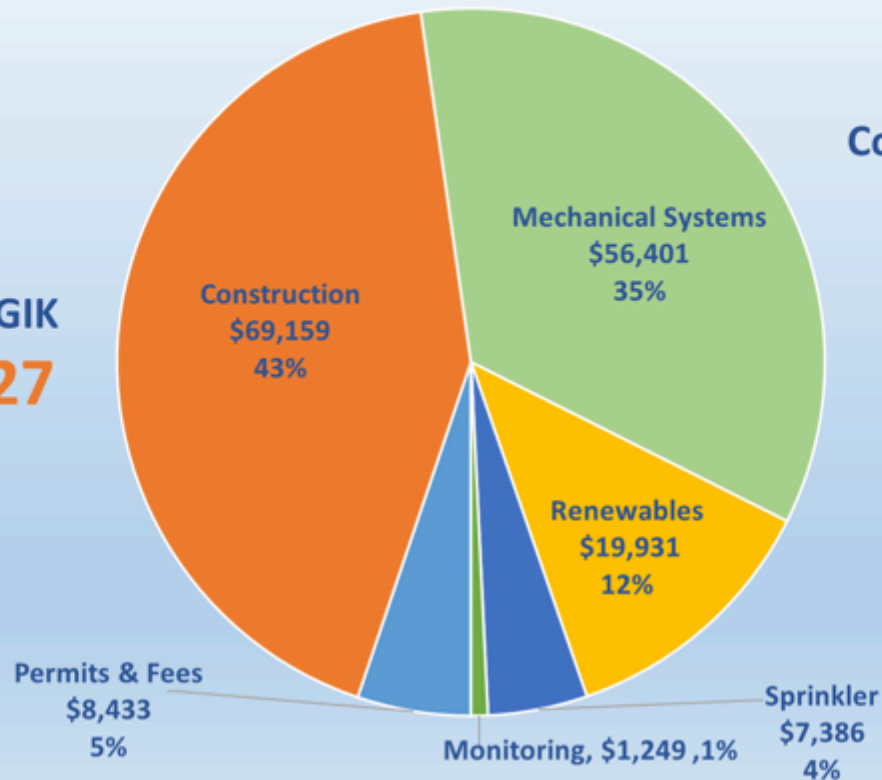




# CONSTRUCTION COSTS

## Eco Village Typical Home Construction Costs

Average GIK  
**\$17,027**



Total Direct  
Construction Costs  
including GIK  
**\$162,558**

## RESULTS

### *St Croix Valley Habitat for Humanity River Falls Eco Village*

Solar Power Generated in 2016: 104,718 kWh

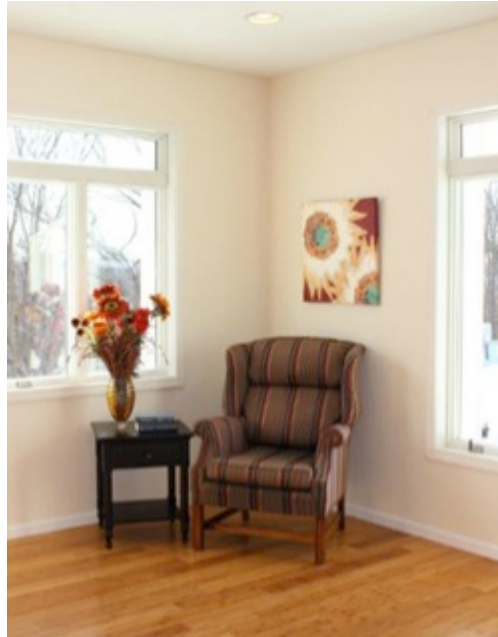
Typical Homeowner Savings from Solar: \$705 per year

CO<sub>2</sub> Reduction = 73.6 metric tons = 176,378 miles driven



# THE FUTURE OF NET ZERO

ZERO ENERGY HOMES  
**are affordable**



ZERO ENERGY HOMES  
**cost less to own**

ZERO ENERGY HOMES  
**can be beautiful,  
comfortable and durable**



# QUESTIONS

