



The SLO Green Scene

SLO GREEN BUILD'S QUARTERLY NEWSLETTER

VOLUME 3, ISSUE 4

Fall 2009

SLOGB Meetings:

GREEN PEER REVIEW

Free Review of Projects by Local Green Building Professionals

Oct. 20th, Nov. 17th, & Dec. 15th, 2009
5:00-6:30 PM

Location: Ludwick Comm. Center, Room A
864 Santa Rosa Street, San Luis Obispo
Contact: peer-review@slogreenbuild.org
(Dates and times subject to change, verify before attending)

C-4 OPEN MEETING

Oct. 16th, Nov. 20th, & Dec. 18th, 2009
12:00-1:00 PM

Bring your lunch to discuss LEED topics
Location: RRM Design Group,
3765 S. Higuera Street, Suite 2, SLO
Contact: Andy Pease:
andy@inbalancegreen.com

SLOGB BOARD OF DIRECTORS

Nov. 11th, & Dec. 9th, 2009
6:30-8:30 PM

Location: Air Pollution Control District
Conference Room, 3433 Roberto Ct., SLO
Contact: Lana Adams @805.286.0072
or admin@slogreenbuild.org

GREEN BUILDING ALLIANCE

Oct. 7th, Nov. 4th, & Dec. 2nd, 2009
5:00-6:30 PM

Location: The Club House at This Old House
740 W. Foothill, San Luis Obispo
Contact: Judy King, judy@phatenergy.com

APPROPRIATE TECH. COALITION

Oct. 21th, Nov. 18th, & Dec. 16th, 2009
6:30 PM

Location: 547 B Marsh St. San Luis Obispo
Contact: Ken Haggard slog@slonet.org

Green Scene editing and graphic layout by Jessie Skidmore, jessieskidmore@hotmail.com

ENERGY EFFICIENT MORTGAGES

By Ian Ferguson

An **Energy Efficient Mortgage (EEM)** can help the conscientious home owner or buyer reduce the overall environmental impact of their home and their home's utility expense in a financially manageable way, while increasing their homes value. This is an easy way to participate in green building and green home ownership, one of the main goals for everyone involved in **SLO Green Build**.

There are many ways to bring sustainability into our daily lives and help to prevent the degradation of the planet and the depletion of its natural resources. One of the largest contributors to your personal carbon footprint (your individual share of carbon emissions and other materials that adversely impact the environment) is your home. Fortunately, improvements are being developed all the time to reduce this footprint, many of which are geared towards home energy efficiency.

Let's assume you have decided that your current or future home needs to be "green" and more energy efficient. You may know all about the various tips, techniques and products involved with green building and increased efficiency. You may even have a contractor ready and waiting to get started on your home as soon as you give the word "go." However, you can't seem to muster up the cash for it, or perhaps you just can't justify spending that much money at one time given our current economic climate. The good news is that there are financial alternatives available to you that will help finance these upgrades and integrate them smoothly into your monthly home mortgage expense, or even create a positive cash flow from month to month. One of those alternatives is the energy efficient mortgage.

What is an energy efficient mortgage (EEM)? Although this may seem like a new "green" age product like all the other "green" products that have come to market

in recent years, it was originally introduced in the 1980s and it still maintains its original goal of helping home owners and buyers pay for energy saving home improvements. In basic terms an EEM is a product offered by most lenders that can finance up to 100% of your home energy efficiency upgrades, including energy producing items such as photovoltaic solar panels. An EEM can be taken advantage of for a new home purchase or as a refinancing option on an existing home, which means that current home owners as well as prospective buyers can use this product to help improve the efficiency of their home and improve the environment, all in a cost-effective way.

How can an EEM benefit you? First of all, an EEM will provide you an opportunity to benefit the environment. Even though the residential home is the single largest portion of your personal carbon footprint, by reducing the energy your home uses you can have a direct, positive and substantial effect on your footprint. For example, a \$2,500 expense on superior insulation, better air-conditioning and leaky duct repair will cut GHG (green house gas) emissions by 32% in existing homes.

Second, an EEM will benefit you financially. Financial incentives for improving the efficiency of your home through an EEM include the reduction of monthly utility costs and the monthly money savings that can be created by wrapping up the home improvement costs into the mortgage expense. The second largest monthly

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Graywater Guide is Here

By Ken Haggard

The first week of September marks the release of the SLO Guide to the Use of Graywater. This comprehensive graywater guide is the result of three years of effort from the San Luis Obispo Coalition of Appropriate Technology (SLOCOAT) consisting of members from SLO Green Build, the Santa Lucia Chapter of the Sierra Club and the San Luis Bay Chapter of the Surfrider Foundation. Appropriate technology is a broad topic relating to energy, building techniques and materials, water and waste. SLOCOAT decided to start with an emphasis on water in general and graywater in particular.

Coordinating with SLO County was a critical part of our concerns for developing a guide that could really be useful in making graywater use more common in our county.

Fortunately, due to draught conditions, the state is pursuing an emergency graywater law that allows certain graywater systems to be constructed without a permit. This means practical, informative, educational material needs to be available immediately. The guide we have just finished is very timely.

The guide consists of the following topics:

1. Definitions
2. The importance of graywater use
3. 10 easy steps to develop a graywater system
 - baseline conservation
 - calculations
 - system options
 - recipe cards for each option
4. Additional information in the appendix
 - references
 - detergent suggestions
 - plant recommendations
 - glossary of terms

The guide is available for purchase from SLO Green Build for \$10 or can be downloaded at slogreenbuild.org for free. For bulk rates contact admin@slogreenbuild.org.

Looking ahead, SLOCOAT is gearing up for the next phase of our long-range appropriate technology efforts, including waterless waste processing.

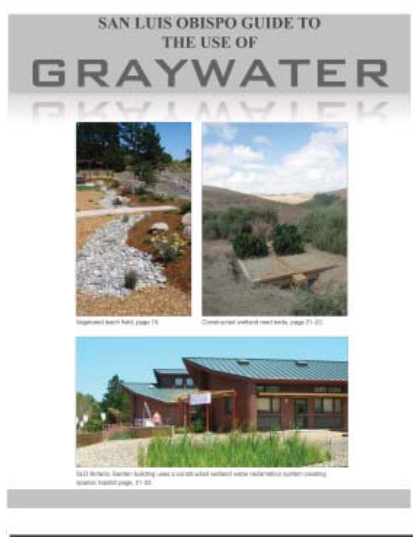
Interested in advancing appropriate technologies? If so, contact committee co-chairs: Ken Haggard, slog@slo.net or Mikel Robertson, gouldmund@hotmail.com

EEM from page 1

expenditures after the mortgage expense for most families are the utility bills. With an EEM you can reduce your monthly utility bills significantly while only marginally increasing the cost of your mortgage. Your efficiency upgrades may also qualify you for a higher loan amount based on the amount of reduction in utility costs for the home, and if you are upgrading your existing home you can expect a higher home value as well. According to the Pacific Northwest National Laboratory in response to a study published by the Appraisal Journal, "Building a home to exceed the Model Energy Code would result in an annual savings of \$170 to \$425. Applying these findings to the analysis published in the Appraisal Journal would equate to an increased home market value of between \$4,250 and \$10,625."

How do you go about getting an EEM? The application process for an EEM is not much different from that of a normal home loan, but it has a few additional features that the borrower should consider. First and foremost, you need to decide on the extent of the home improvements that you want to make and if renewables (photovoltaics, wind-power, etc.) will be used. The next key step is obtaining an energy rating report. One of the most often used is the Home Energy Rating System (HERS) report. This report is used to rate the house and give it a score from 1-100 points, and correspondingly, a one- to five-star rating, with a 100-point/five-star rating designated for greatest efficiency. Not only does this report assess the current energy usage of the house, it also provides suggestions on ways to improve the energy efficiency of the home. It will even detail the estimated costs, savings and break-even points for each improvement. A final step involves the appraisal of the property using an energy addendum to display the added value of the existing or potential improvements. Then the loan is funded and followed through with as usual and the improvements can be made.

Ian Ferguson is a Cal Poly Business graduate who works with many sustainable organizations. He is currently a Loan Officer Assisitant with The Mortgage House. Contact Ian at 805.788.4463.



"Water is the greatest resource challenge facing San Luis Obispo County. How we develop and manage our water resources will play a significant role in determining our county's development future and maintaining our current quality of life. SLO Green Build's Graywater Manual is an excellent guide for helping homeowners and businesses use our limited water resources more efficiently. Everyone should take advantage of this opportunity. Thank you SLO Green Build."

James Patterson
Supervisor, District Five
County of San Luis Obispo, 805 781.5450

Green Events:

GUIDE TO GRAYWATER

Coming Soon! Date, Time & Location TBD
Presentations on the San Luis Obispo Guide to Graywater coming to your community. Learn the benefits, costs and requirements to install a safe and legal graywater system. Attendees require no prior knowledge.

SLO GREEN BUILD AT FARMERS MARKET

October 1st, 2009
6:00-9:00 PM
Visit us at the market in Downtown SLO.

AUTUMN GARDEN FESTIVAL

October 10th, 2009
8:30 AM-4:00 PM
Colony House - 6600 Lewis Ave
The Atascadero Mutual Water Company is hosting a free Autumn Garden Festival and Landscape Symposium. Please call 461-7217 x22 to reserve a seat.

FREE PUBLIC LECTURE

October 15th, 2009
11:00 AM
Cal Poly's College of Agriculture, Food and Environmental Sciences is hosting a free "Sustainability Showcase" and fair at Harman Hall, Cal Poly's Performing Arts Center.
The event includes a free public lecture by best-selling author Michael Pollan. An author, journalist, teacher and sustainable foods advocate, Pollan has written for the past 20 years about the places where the human and natural worlds intersect: food, agriculture, gardens and architecture. The lecture, showcase, and fair are all free and open to the public. For more information please contact Hunter Francis c/o HCS Dept, Cal Poly, San Luis Obispo, CA

SECOND ANNUAL POZOGREENFEST

with Karl Denson's Tiny Universe, Still Time and Blue Turtle Seduction

October 18th, 2009
1:00 PM

The Pozo Green Music Festival is a celebration to bring awareness to the green economy & alternative sources of energy. Our goal is to educate the public about healthier & more sustainable practices leading to a more environmentally conscious local community and world culture. www.pozosaloon.com.

GREEN SCHOOLS NOW!

By Stacey White

More than 60 million Americans - representing more than 20% of America's population - spend about six hours a day in school buildings. Unfortunately, these very schools have fallen into disrepair, have poor ventilation and lighting, and require expensive maintenance along with ever-increasing energy costs to be kept comfortable. In today's world of shrinking budgets, all of this is especially problematic. Let's break it down:

1. The schools we have are expensive to operate. In California we have a shrinking K-12 population, and we have built cheap schools since the passage of Proposition 13 more than 30 years ago. The result is we have too much space, and the space we have is inefficient and expensive to operate.
2. Facilities matter. While we have an extraordinary pool of talented teachers, they are being asked to teach in spaces where hearing is difficult, seeing is problematic, and the air quality is sometimes poor.
3. Our funding circumstances aren't getting better. With California's ever problematic budget, we need to make a change quickly. Without radical improvements at the State level, individual districts must get creative to solve these problems.

I came out of a recent meeting with the Office of Education and several facilities directors with the following recommendations.

Adequately fund new construction and modernization projects. Over the years, we have consistently under-funded new construction and school modernization. So much so, that the only "affordable" solution to providing space for schools was in temporary, portable classrooms. These spaces are extraordinarily costly to run, provide a terrible environment to learn in and are comparatively difficult to maintain. By providing adequate funding to build quality, energy-efficient, easy-to-maintain and effective schools, we'd save an extraordinary amount of money in the long run. In fact, the USGBC recently commissioned a study that found that green schools cost \$95,760 less to operate annually.

Recognize what role facilities play in successful learning. There have been numerous studies that demonstrate the impact daylighting and acoustics have on a student's ability to learn and retain new information; however, it is rare to see school districts prescribing daylighting and acoustic levels in classroom design. It is critical that those that influence school design (students, parents, school districts, etc.) be made aware of the benefits of good classroom design.

Integrate funding sources. In the world of schools there are three very separate pools of money: 1) for construction (new and modernization), 2) for operational costs, such as for energy use and maintenance, and 3) for teacher salaries. Sadly, the three pools of money (all of which are meager) are not transferable: if savings are realized in one category they can't be spent in another.

As we consider our future, it is critical that we re-visit our approach to funding our children's schools. Let's move away from the concept of quantity, and look toward replacing that space with classrooms that are effective learning environments, energy efficient, and easy to maintain. Our children deserve it! Please visit www.buildgreenschools.org to learn more.

Stacey White, AIA, LEED AP, is Principal and studio manager of RRM Design Group's Education Team. RRM Design Group has been Creating Environments People Enjoy® since 1974.



LEARN • BUILD • SAVE

For more information contact:

P.O. Box 12043
 San Luis Obispo, CA 93406
 tel: 805.286.0072
 fax: 805.466.6739
 admin@slogreenbuild.com

www.slogreenbuild.org

Your local non profit organization dedicated to minimize construction-related waste, create healthier, more durable buildings, reduce operating costs, and support local businesses.

join us for:

SLOGB QUARTERLY MIXER

Find out about local businesses that support green and healthy living in SLO county

Location:

Hayward Lumber, 236 Higuera St.,
 San Luis Obispo

Beverages and Appetizers
 Open to the Public

**NOVEMBER 19, 2009
 5:30-7:30 PM**

Annual memberships to SLO Green Build are available at the following levels (please check one):

- Cypress \$50** **Student/Senior \$25**
 Decal, newsletter, and one complimentary copy of the Green Building Guidelines book
- Manzanita \$100**
 Above + member website listing
- Bay Laurel \$250**
 Above + one featured insert in the Green by Example binders*
- Madrone \$500**
 Above + member resource listing and website link + member brochures displayed at SLOGB-tabled events*
- Coastal Live Oak \$1000**
 Above + four additional featured inserts in the Green by Example binders + member logo displayed on binder's "sponsors" page*

YES! I support SLO Green Build. Enclosed is my check for \$_____. SLO Green Build is a nonprofit organization.

Name _____

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Please make your check payable to: SLOGB

Detach and mail to: SLO Green Build
 P.O. Box 12043
 San Luis Obispo, CA 93406

NEW: Join online! www.slogreenbuild.org

*Green by Example binders are on display at SLOGB kiosks located throughout the county, and at SLOGB events. Please contact "admin@slogreenbuild.org" for insert, resource listing, and brochure specifications.

Business members will be asked to sign a SLO Green Build "Commitment to Green Business Practices" agreement prior to being on the Web site resource listing.

For questions or more information, contact SLO Green Build by e-mail at "admin@slogreenbuild.org" or by phone at (805) 286.0072