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September/October 2009

# Working Together

## for the Greater Green

Innovative Program Brings Realtors,  
Builders, Remodelers and Consumers  
Together to Spark Local Economy

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# Working Together for the Greater Green

**Westside HBA's innovative program brings Realtors, builders, remodelers and consumers together to spark local economy.**

by Jennifer McDermitt

**W**hen the going gets tough, the tough work together — at least in Douglas County. Faced with a large inventory of foreclosed homes and a struggling membership, the Westside Home Builders Association (HBA) decided to take a proactive approach to its situation and create an innovative program,

titled "Westside Goes Green," that benefits members, Realtors, the community and consumers alike.

The program has two objectives. First, it aims to address the sale of the county's current inventory of foreclosed properties to include finished homes, unfinished homes and vacant lots and encourage the upgrade of these proper-

ties to a "minimum green standard of energy efficiency" by the buyer at the time of purchase.

The second objective, according to Chris Collier, executive officer of the Westside HBA, is to get the membership back to work. "We have builders and remodelers who are struggling right now, especially since there is such an inventory of foreclosed homes in our area," he said. "This offers them another avenue to generate business and get those homes off the market so we can all get back to 'business as usual.'"

Bobby McMillan, president of the Westside HBA, agrees. "We were excited to find a way to not only benefit our members, but also elevate the industry through green building," he said.

## **Regional Program Provides Guidelines, Training**

The "Goes Green" program was established for purchasers of foreclosed existing home properties within Douglas County. This program would also ensure that these homes meet established "minimum energy efficiency standards" as established by the Atlanta-based EarthCraft House Program.

EarthCraft House™, created in 1999, is a residential green building program of the Greater Atlanta Home Builders Association



in partnership with Southface. This program serves as a blueprint for energy- and resource-efficient homes.

In Atlanta and the metro area, over 4,000 EarthCraft House single-family homes and over 1,500 EarthCraft Multifamily dwelling units have been certified since the program's creation, providing a long-term pollution prevention impact. Developers working with EarthCraft House to promote environmental policies on a larger scale have created six EarthCraft communities in the Greater Atlanta region.

Homes that earn the EarthCraft House Certification meet the program's guidelines, which are flexible to allow for a variety of approaches to environmental construction. EarthCraft House guidelines address energy efficiency, durability, indoor air quality, resource efficiency, waste management, and water conservation.

"Because EarthCraft House was developed in Georgia, it takes into account the regional climate and building environment better than other national programs," said Ted Cader, manager of development and communications for EarthCraft House. "I am thrilled to be working with Westside HBA, and we hope to use this program as a possible template to duplicate it elsewhere."

In order to qualify for the Goes Green Program, a buyer must agree to have a home inspected by an EarthCraft inspector at a cost of \$500 to the buyer and perform upgrades on the home to meet "minimum green standards" as identified through this inspection. All upgrades must be performed by an EarthCraft-certified contractor or remodeler.

### Showcase Home the Heart of the Program

In a county full of foreclosed homes, many thought it was crazy to build yet another home, but the Westside HBA realized early on that a showcase home was key to sparking interest in the program among consumers and educating builders, remodelers and Realtors as to the benefits of building green.

"You can't start something without a little risk, and for us, we felt that building a showcase home was the best way to show everyone how great these homes can be," said McMillan. "The whole 'green' concept can be a little abstract for many people, but if you can show them the benefits within a home, they get really excited."

Frank Irons, one of Westside HBA's members who volunteered to help build the showcase home, says this was his first



experience building green, but it was life changing for him. "As I took the training from EarthCraft and earned my certification, I realized that while some of these concepts are new, many are common-sense, good-sense building practices that should be used on every home. It changed the way I looked at building all together, and I will be doing things differently from now on," he said.

The West Georgia Board of Realtors has been partners with the Westside HBA in training its members on the benefits of the EarthCraft House, and its Realtors look forward to the completion of the showcase home. Ed Carlton, CEO of the West Georgia Board of Realtors, said, "The showcase home will be great for us, because our Realtors can take potential buyers through the home and show them the benefits of purchasing a foreclosed home, hiring a certified EarthCraft builder or remodeler and upgrading their new home to meet the guidelines. It's a win-win-win for everyone."

### Government Assistance Takes Program to Another Level

Thanks to federal funding as part of the Neighborhood Stabilization Program (NSP), Douglas County is set to receive \$3.8 million in funds to aid in the program's efforts. Working with the NSP administrator for Douglas County and local mortgage companies, Westside HBA developed a program that addresses the following items:

- NSP Buyer Assistance (Two options are proposed.)
  1. 10 percent of the "As-Is Purchase Price" or \$20,000, whichever is less, to be used toward the costs of

pre-approved EarthCraft remodeling upgrades and repairs.

2. A zero-interest loan in the amount of the EarthCraft remodeling upgrade not to exceed \$20,000. This soft second mortgage would require no monthly payment and would be forgiven after five years if the home is not sold.

- First Mortgage — Traditional mortgage vehicles would be used to provide additional funds needed for the purchase.
- Warranty — Buyer will receive a "First Year" warranty on purchased property paid for through NSP funds.
- Termite Program — Buyer will receive a "Termite Letter" on purchased property paid for through NSP funds.

These funds make it easier for consumers to participate in the program, which will benefit everyone involved.

Carlton said, "Honestly, we were all in shock as to the severity of this downturn, especially in Douglas County. But hopefully, by working together, we can get back to work, learn something along the way, create some great homes and get our county up on its feet again." ©

