

INNOVATION.
SUSTAINABILITY.
ENERGY.



THE NEW JERSEY GREEN HOMES OFFICE

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The goal of the New Jersey Green Homes Office is to create programs, resources and building guidelines to be used by residents, developers, and government entities to make New Jersey a leading example of resource efficient, healthy, and cost conscious residential new construction and rehabilitation. The New Jersey Green Homes Office is located at the New Jersey Housing & Mortgage Finance Agency. HMFA and Green Homes have several programs that provide financial and technical assistance with sub-metering, solar photovoltaic, healthy interior, and other energy saving materials and practices - for the rehabilitation and new construction of affordable, market rate and special needs housing. To that end, the GHO will work with state and local agencies to incorporate, encourage, and standardize the inclusion of sustainable design practices.





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LOW INCOME HOUSING TAX CREDIT GREEN

NJHMFA administers the Federal Low-Income Housing Tax Credit – Qualified Allocation Plan (QAP). ENERGY STAR certification has been a threshold requirement in the QAP since 2003; creating buildings that are 15 – 30% more energy efficient than similar buildings. This saves owners money from the beginning, by reducing operating expenses. In 2006 alone, this threshold in the QAP resulted in 23 development projects and a total of 1,298 units that will be ENERGY STAR certified. This is transforming the affordable housing market, and has helped bring the ENERGY STAR program to the attention of developers across the state. As a result of these efforts, the program was awarded the 2006 U.S. EPA ENERGY STAR award for Excellence in Affordable Housing. In 2007, this program funded 17 projects and a total of 1,389 units.

In 2006, a Green Point category was added to the QAP, which awarded one point for either installing a solar photovoltaic system or for participating in the state's Affordable Green program, now called the Green Future program. In 2007, another category was added as an option for the Green Point – Leadership in Energy and Environmental Design (LEED) certification.

Installing a renewable energy system for the common areas of affordable housing developments again reduces operation costs and leads to maintaining affordable rents for the tenants. Green Future consists of a list of basic green building items that cover energy efficiency, renewable resources, siting & land use, water conservation, building durability, indoor air quality, and operations & maintenance. Beyond energy savings and generation, the Green Future program works to create pleasant and healthy interiors for the residents. Projects are reviewed in-house for Green Future items. LEED certification is available to projects that would like to earn the name recognition associated with the U.S. Green Building Council and/or are required to complete LEED items for other funding sources. We recommend that only those experienced in green building select the LEED point option.

Related Documents:

- [LHHC Green Point Requirements 2008 \(pdf\)](#)





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RESOURCES

SINGLE-FAMILY / HOMEOWNER

["Eleven Easy Things You Can Do"](#) (32k pdf)

This document provides a homeowner with a few simple and initial steps that can be taken to make your home more energy efficient.

MULTIFAMILY / PROPERTY MANAGEMENT

["Green General Measures"](#) (19k pdf)

"Green General Measures" provides step-by-step guidance on things to implement and consider when making a multifamily building more energy efficient – this applies to whole-building systems.

NEW JERSEY GREEN BUILDING PROGRAMS

[NJ Green Building Programs](#) (44k pdf)

This reference provides a brief descriptor and contact information for green building incentive programs across several state agencies. If you know of another program, please let us know!

GREEN FUTURE

1. SITING AND LAND USE

[SL-3](#) - Follow State Plan & Smart Growth Principles

[SL-3.1](#) - Street Design and Emergency Response

[SL-3.2](#) - Traffic Calming and Emergency Response

[SL-3.3](#) - Complete Streets for Active Communities

[SL-3.4](#) - Is My Community Elder Friendly?

[SL-3b](#) - A Resource For Installing Indoor Bicycle Parking

[SL-4](#) - Space for a Community Garden

2. INDOOR AIR QUALITY

[IA-2](#) - Low VOC Interior Paints and Finishes

[IA-3](#) - Low VOC Adhesives & Sealants

[IA-9](#) - Encapsulation of Non-UF-Free Cabinets

[IA-10](#) - Insulation with Low Formaldehyde Content

[IA-11](#) - Operable Windows and HVAC System

[IA-12](#) - Access to Daylighting

3. BUILDING DURABILITY AND MOISTURE CONTROL

[DM-1](#) - Exterior Wall Drainage Plane



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[NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY](#)

New Jersey Housing and Mortgage Finance Agency (HMFA) is dedicated to increasing the availability of and accessibility to safe, decent and affordable housing to families in New Jersey.

In some cases this may mean working with traditional affordable housing developments, serving New Jersey's most needy families. In other instances it is working with first time homebuyers, senior citizens in senior and assisted living facilities, and/or the disabled in our special needs communities. In every situation HMFA is committed to make quality housing available at costs affordable to New Jersey residents.

[NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS BALANCED HOUSING](#)

The Neighborhood Preservation Balanced Housing program creates housing opportunities in viable neighborhoods for households of low and moderate income. It is funded by the New Jersey Realty Transfer Tax. Award periods occur four times per year.

[NEW JERSEY DEPARTMENT OF ENVIRONMENTAL PROTECTION](#)

The Office of Planning and Sustainable Communities was formed to facilitate the Department's move toward a proactive planning approach based on principles of sustainability and environmental capacity-based planning.

[NEW JERSEY'S CLEAN ENERGY PROGRAM](#)

The New Jersey Clean Energy Program promotes increased energy efficiency and the use of clean, renewable sources of energy including solar, wind, geothermal, and sustainable biomass. The results for New Jersey are a stronger economy, less pollution, lower costs, and reduced demand for electricity. NJCEP offers financial incentives, programs, and services for residential, commercial, and municipal customers.

[ENERGY STAR](#)

ENERGY STAR is a joint program of the U.S. Environmental Protection Agency and the U.S. Department of Energy helping us all save money and protect the environment through energy efficient products and practices.





New Jersey Housing and Mortgage Finance Agency

Guide to NJHMFA ENERGY STAR Requirements

For instances when a funding program monitored by NJHMFA requires ENERGY STAR Certification

2008

This document was created as a handbook to explain the documents HMFA requires for successful completion of an ENERGY STAR Certification requirement. We acknowledge that the 2007 ENERGY STAR Homes program did not address master metered, moderate rehabilitation, historic, or high-rise residential construction. There are new programs under development for 2008 that will address those projects that cannot participate in ENERGY STAR Homes. The requirements within this guide are specific to HMFA financed projects – although we encourage other New Jersey state agencies and local government entities to reference this document when setting up similar green building and energy efficiency requirements, in order to have consistency across the state.

FOR MORE INFORMATION & TO SUBMIT DOCUMENTATION:

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njgreen@njhmfa.state.nj.us
Phone: 609.278.7408
Fax: 609.278.1754

For U.S. Post Office:
P.O. Box 18550
Trenton, NJ 08650-2085

For Fed Ex, UPS, Visitors, etc:
637 S. Clinton Ave.
Trenton, NJ 08611

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FOR THOSE WHO CANNOT PARTICIPATE IN A FORMAL PROGRAM

- Submit letters or emails from NJ ENERGY STAR Homes and other programs attempted from above - stating that you cannot participate in their program(s).
- Submit the Letter of Intent included within the appendices of this document.
- Meet with the NJHMFA Green Homes Office soon after funds are awarded. We will review the project and come up with a modified version of the ENERGY STAR Equivalent Letter of Understanding - sample included within this document. This letter shall be signed prior to start of construction and/or close of construction financing.
- Submit photographs of items in Letter of Understanding in the quantity to be determined by your HMFA Field Inspector to the Green Technical Services Person.
- The Green Technical Services Person will confirm that items have been implemented satisfactorily prior to permanent financing.

COMMENTS ON MASTER-METERED PROJECTS:

Here are several policies to consider:

- NJHMFA strongly prefers that at least one utility (electric or gas) be individually metered. This will encourage demand-side efficiencies.
- NJ ENERGY STAR Homes requires that at least one utility (electric or gas) be individually metered or submetered. EPA ENERGY STAR Homes does not.
- As an example, it is acceptable to have radiator heating on a common boiler and gas line while individually metering electric use, for cooling.

Here are a couple of scenarios where a project might be Master-Metered:

- Special Needs project where the owner/manager will be paying all utility bills. Please keep in mind that for permanent placement housing and transitional housing projects, NJHMFA encourages tenants to pay for their own utilities.
- A moderate/minimum-rehabilitation multifamily project that has an existing master-metered system and/or an historic project.

Also, consider participating in the NJHMFA Submetering Pilot program for existing buildings. Only NJHMFA financed multifamily projects are allowed to submeter in New Jersey.

COMMENTS ON ELECTRIC HEATING:

- NJHMFA would prefer that heating not be solely electric, especially if tenants are expected to pay their own electric bills. If the developer wishes to provide electric-only, individually-metered heating, submit documentation covering at least the expected costs to tenants, various alternate heating design scenarios/sketches, and construction costs for various systems, etc.
 - Electric resistance heating (except within heat pumps) should be avoided and will almost always eliminate a project from compliance with ENERGY STAR due to the impact on projected energy consumption.
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