

00:00:00.000 --> 00:00:03.310

Stephanie Nichols

Profit that supports affordable housing efforts throughout rural America.

00:00:04.450 --> 00:00:10.720

Stephanie Nichols

Since 1971, HAC is provided below market financing for affordable housing and community development.

00:00:11.640 --> 00:00:20.090

Stephanie Nichols

Technical assistance and training services. Research and information products and policy formulation to enable solutions for rural communities.

00:00:23.390 --> 00:00:35.050

Stephanie Nichols

Welcome to Green building case studies. Today's web and R is the first in a series designed to share innovative solutions for affordable housing developers dealing with escalating prices in implementing additional regulations.

00:00:36.150 --> 00:00:46.810

Stephanie Nichols

As we have knowledge, the benefits to the environment and occupants implementing green building design costs can be challenging to nonprofit organizations budget and its goal to produce affordably priced housing.

00:00:47.870 --> 00:00:53.590

Stephanie Nichols

This can be even more difficult in rural areas where materials and resources may not be readily available.

00:00:54.980 --> 00:01:10.050

Stephanie Nichols

Today's presenters will showcase projects that are successfully implementing green building practices, ensure their best practices for grade building on a budget, and constructing net zero energy homes for low income buyers that can be replicated by affordable housing developers to reduce costs.

00:01:12.510 --> 00:01:16.730

Stephanie Nichols

Today's webinar is sponsored by the US Department of Housing and Urban Development.

00:01:18.730 --> 00:01:24.340

Stephanie Nichols

The labs are is executive director of Saint Johns Housing Partnership in the licensed residential contractor.

00:01:25.090 --> 00:01:28.800

Stephanie Nichols

For 32 years he's worked on affordable housing programs in Northeast Florida.

00:01:29.770 --> 00:01:38.480

Stephanie Nichols

Partnership provides a variety of housing services from home repairs and new construction of rental and homebuyer units to credit counseling in foreclosure prevention.

00:01:39.850 --> 00:01:47.240

Stephanie Nichols

Additionally, the partnership owns and manages 65 scattered site rental properties and two USDA multifamily properties for seniors.

00:01:48.080 --> 00:01:56.360

Stephanie Nichols

He's been a board member with the Saint John Pillars Council for over 22 years and is a strong advocate for green building and high school and vocational trade programs.

00:01:57.020 --> 00:02:01.070

Stephanie Nichols

Most recently he was recognized as builder of the year by the Saint Johns Builders Council.

00:02:04.380 --> 00:02:13.940

Stephanie Nichols

Welcoming our second speaker, Mike Morina. My current at BA in economics from the College of William and Mary in a Masters degree in city planning from the Georgia Institute of Technology.

00:02:14.680 --> 00:02:19.280

Stephanie Nichols

He began his professional careers of research analyst for the Urban Land Institute in Washington DC.

00:02:20.420 --> 00:02:33.810

Stephanie Nichols

After spending 12 years in commercial real estate development, he founded the Alliance for Affordable Housing A501C3 Corporation that developed master planned subdivisions, built new homes and processed homebuyer loans throughout the Greater Tampa Bay area.

00:02:34.890 --> 00:02:43.390

Stephanie Nichols

Mr. Marina brings 35 years experience in all facets of affordable housing and was hired as executive director for Florida Home Partnership in April 2018.

00:02:46.490 --> 00:02:58.800

Earl Pfeiffer

Good morning everyone. I'm Earl Pfeiffer. I'm a consultant for the Housing Assistance Council and I've utilized their services for about 20 years. When I was director of Florida Home Partnership, when I was given this time.

00:02:59.940 --> 00:03:00.660

Earl Pfeiffer

Great.

00:03:04.000 --> 00:03:16.470

Earl Pfeiffer

Mike is accelerated Green building program after I retired from Florida Home Partnership and Bill has been known around the state of Florida, has Mr. Green building for a long time. I'm excited to hear what they both have to say, so let's get started.

00:03:29.420 --> 00:04:01.140

Bill Lazar

Failure muted, is it OK? Now? Sorry I'm build is over the Saint Johns housing partnership. The housing Partnership is a private nonprofit. We operate primarily as a construction company, but we're also HUD certified counseling agency and as they mentioned earlier, we've managed about 65 rental properties. All these things we kind of grew into as a demand in our community. We've been a weatherization agency for over 30 years, and that's where a lot of my experience with green building started.

00:04:01.310 --> 00:04:08.680

Bill Lazar

Because I really think when we're talking about building new homes and affordable homes, that you've got to focus on energy conservation as your first step.

00:04:10.680 --> 00:04:11.990

Bill Lazar

Now why am I?

00:04:16.740 --> 00:04:46.250

Bill Lazar

So when we started this and I think it's really important, you've got to figure out who are the potential partners that are working with us. In my case, I'm both the builder and the executive director, so I get to make a lot of decisions. The big thing that was very important for our partnership was we agreed to take on the debt service and building this. That's a significant level of risk that either the builder or your agency takes on, and it made a big difference is we started creating our partnerships.

00:04:46.670 --> 00:05:17.870

Bill Lazar

It's really important to figure out what green building program you want, where you may have a funding source that says you must use X or Y in Florida. The best one that I've worked with is the Florida Green Building Coalition. It's something I've been in touch with for almost 20 years. They developed it 4 Florida. A hot humid climate. So a lot of the measures you take to get your certification are directly related to what you need to build in Florida to make sense. But we've also got the.

00:05:17.920 --> 00:05:30.810

Bill Lazar

US Green Building coalition lead. The Home Builders Association as a green building standards and you

may have other ones in other parts of the country. So your first task is really to look and see what your options are.

00:05:32.060 --> 00:05:32.700

Bill Lazar

Uh.

00:05:34.360 --> 00:05:34.920

Bill Lazar

This is.

00:05:36.190 --> 00:06:09.110

Bill Lazar

When we started doing this, I think one of the big things that we tried to do was to evaluate who the partners were and what everybody needed out of the mix. So you've got to look at everybody. At some point, everybody probably wants to get their time paid for. Some may want bragging rights when we first started, I partnered with a custom home builder before I got my license. He did it because he was a big advocate for affordable housing. He wasn't concerned about making money in it. He had a custom home building business. So when we took on the line of credit to do.

00:06:09.160 --> 00:06:44.120

Bill Lazar

The financing for the project. There was very little risk for him involved and he wanted to do it, and he grasped the whole idea of where building something a little bit different. So that's that's a big part of these decisions. Figuring out an really thinking who's going to take on different roles, because as an agency construction is a big cash flow issue. You've gotta figure that out. We wanted to have a ready pipeline of buyers we didn't want to build something to be sitting around, wondering if it's going to sell or not. So are HUD certified counselors built that pipeline for us? Working with people and the rule of thumb?

00:06:44.190 --> 00:06:54.260

Bill Lazar

I've always had in Florida is 9 out of 10 people who want to buy a home. Need help before they're going to get ready to do it, so there's a lot of work for a strong homebuyer counseling program.

00:06:59.150 --> 00:07:00.140

Bill Lazar

Come on.

00:07:05.750 --> 00:07:25.540

Bill Lazar

So one of the things that I want to do this, you can't read this pic very well, but it's one of the attachments with the presentation Green Builder magazine and Green Builder Media is one of the early places I went to to get information about green building programs. This is a pyramid of ideas that help you move towards green building, so a lot of it.

00:07:26.420 --> 00:07:48.690

Bill Lazar

Housing Assistance Council

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Green Building Case Studies
Delivered August 12, 2021

Is down at the lower end, it's it's the less expensive things to do. Everybody think spring green building and goes. Oh, we're going to have solar PV panels. Well you've got a lot of work to do before you want to size the number of panels you need for a home. Simple things that don't cost anything or things like the color of paint on the exterior of the home or the color of your roof shingles. So you've always got to think.

00:07:49.430 --> 00:08:21.080

Bill Lazar

About working upwards from the least expensive things, because when it comes to green building, a lot of what we're doing may not necessarily show up in the appraisal. And for a builder, that's really important, because if it doesn't show up in the appraisal, it's coming out of their pocket. Now if you've got a down payment assistance program like we have here in Florida that says you can get \$25,000 in down payment assistance. If you have green certified home that makes those decisions a lot easier 'cause you know you've got funding to help you with those decisions.

00:08:22.810 --> 00:08:55.630

Bill Lazar

The Florida Green Building Coalition has a series of categories. It's a holistic look at the house. It's not just energy or not just green materials. One of the attachments to our presentation is an Excel spreadsheet that we use and I encourage everybody to look at that when you have time because it not only shows how we add up points, but it gives you little comments about each one of those items. It makes a big difference when you're looking at green building. You can get overwhelmed with all the different ways to do it.

00:08:55.980 --> 00:09:25.820

Bill Lazar

And affordable housing. I really think the biggest challenge is getting your energy conservation down. That that's the best thing for the homebuyer. 'cause when you deal with a good energy score, a good hers rating, you've improved the building envelope. You've done things that both have an impact in terms of improved indoor air quality, which these days with COVID. Everybody is talking more and more about, but initially it's all about keeping that utility bill down. And that's huge for anybody who's.

00:09:26.020 --> 00:09:27.600

Bill Lazar

You know on limited income.

00:09:29.880 --> 00:09:58.970

Bill Lazar

The FGBC process is really pretty simple. You know we work with uh Raider, who we hire to help us review it and they go over the entire process with us before we get started. The whole idea is simply being that we want to talk about what we're going to do and come up with a plan just like you have a list of your building materials you want to talk about. What is the energy efficiency of the windows and your consultant can help you think about those things in some cases when we first started?

00:09:59.430 --> 00:10:26.560

Bill Lazar

I wasn't really namart of buying green building materials like low VOC paint or something else. 'cause my

feeling was most of the painting was going on before the the owners moved before the clock the home buyers moved in but one of the painters who worked with me said well it was a better quality paint and he used one coat of paint instead of two so it it made sense in several different ways. For us. This is one of the homes we just finished recently. It's a little two bedroom 2 bath that we built.

00:10:27.570 --> 00:10:56.610

Bill Lazar

And you can see our energy score there. We got a gold certificate on this ANAN. We're not doing a lot of real fancy stuff. We had not gotten around to putting solar PV or anything else. We just made a tight building envelope. This is done is framed with zip panels. It's a metal roof. Putting a metal roof on cuts the heat load in the attic by almost 50%. That alone helps reduce your energy consumption when the duck work is up in the attic, so you can see sort of little categories.

00:10:56.670 --> 00:11:06.420

Bill Lazar

We don't score well in some things like some of the site work. There's certain things that you could do on the site that was just more onerous for us to do, so we didn't try and get those points.

00:11:07.220 --> 00:11:10.230

Bill Lazar

In green building, it's all about lining up.

00:11:10.780 --> 00:11:22.050

Bill Lazar

The different points and putting it all together before you get started and not over committing to. Yeah, we're going to do this this and this because at a certain point, certain measures do cost you more money than others.

00:11:23.400 --> 00:11:53.430

Bill Lazar

We did one of the first green certified homes in our community 15 years ago and it started with an Energy Star certification. They were concrete block home so the building envelope was pretty tight already. It was pretty easy to do the low maintenance part of it. We looked at both energy and water conservation. The hers score an I know the Assistance Council has a good webinar that was posted up on their list of resources recently that someone from Resnet did.

00:11:53.620 --> 00:12:26.180

Bill Lazar

I'd recommend you go back and listen to that if you're not familiar with the her score, because that's the 1st way someone actually evaluates your entire house, and I'm I'm a big fan of you. Get the right hers rater to sit there and you play with it like it's a Game Boy. You sit there and say, how efficient do I want my windows? How much addict do I put in? And you say how much? How much is that installation going to cost? 'cause you can say I want to foam in the attic and I want to foment all the walls and you gotta look at your cost a bit because you can change in that.

00:12:27.820 --> 00:12:58.070

Bill Lazar

Simulated evaluation of it. You can change the energy and you can change the energy conservation. You can change the measures by just saying I'm going to use a little bit less sufficient window, or I'm only going to use blown insulation or Batt insulation and you can see how it changes and sometimes the energy raters don't like that 'cause they feel like you're gaming the system, but affordable housing is about creating a holistic product and it's not about buying any particular product that makes someone happy.

00:12:58.250 --> 00:13:01.000

Bill Lazar

It's about giving somebody at home that's going to work properly.

00:13:02.600 --> 00:13:18.020

Bill Lazar

This is one of my favorite sites to go to. Corbett Lunsford is a BPI guru on energy conservation. He's got a lot of videos on his website about if you're doing rehab, how you want to seal the voids in the attic.

00:13:18.670 --> 00:13:38.590

Bill Lazar

Uh, where you've got? You know, different places where you've got hot and cold air coming up from the condition space into a hot or cold attic and there are a lot of just educational videos and do it. His attachment here is about a 25 page PDF, but he walks you through the whole idea of things that you want to look for on rehabbing a home.

00:13:40.090 --> 00:14:08.970

Bill Lazar

We've started building affordable rental property in large part because we need in our community and nobody else was doing it. And if we're going to build rentals, I want them to be as energy efficient as the homes that we build and sell. So this is a duplex that we did. It was and FGBC silver rating or her score was OK. It wasn't great, but it was a 57 and that's very laudable for what we're trying to do and is what simple measures we again had zip panels and metal roof we found in the attic.

00:14:10.020 --> 00:14:13.030

Bill Lazar

And we had about a 14 seer air conditioner for it.

00:14:13.940 --> 00:14:26.550

Bill Lazar

This is a list of some of the measures that we did, so you can see that there's nothing overly fancy in any of that. We played around with those measures. We modeled it and this is what we came up with to get our energy score.

00:14:31.010 --> 00:14:42.260

Bill Lazar

This is the next project that we're building. It's it's under construction now we are in tyssa peiting that will get to her 66 rating and probably a silver rating from the Green Building coalition.

00:14:42.840 --> 00:15:10.540

Bill Lazar

Housing Assistance Council

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It's a 6 unit, 1 bedroom group of apartments and we're going to work with a local nonprofit who's working with veterans who are at risk of being homeless. So my goal on this was to have utility bills as low as possible because we want those vets and anyone who rents from us to not be wasting money on a utility bill. Most rentals, unless it's an affordable housing program, the landlord doesn't care how inefficient your air conditioning system is, they just want to make sure you pay the rent.

00:15:12.330 --> 00:15:42.640

Bill Lazar

One thing that I like about our Florida Green building coalitions. The green scoring is that you get points for innovative ideas and when we did a subdivision about 15 years ago we brought in both high school and college partners that helped us. In this case, we redesigned our retention pond using what they call low impact attention. The idea was to be able to store stormwater longer, key, allow it to clean the stormwater properly and not take up as much space as before.

00:15:43.190 --> 00:16:18.150

Bill Lazar

We also brought out a high school masonry class and we gave the students the opportunity. We told our Mason that we wanted him out there on a Saturday and an IT group of high school kids were going to work with him on building a home. We'd still pay him the same thing, but we wanted to work with the kids. He looked at me like I was crazy at first, but by the end of the day he was asking which kids were graduating and where they're going to be interested in staying in the masonry Division I think it's really important to get young people involved in these programs. Green building is a great opportunity and affordable housing 'cause usually we've got some kind of subsidy.

00:16:18.200 --> 00:16:48.360

Bill Lazar

That encourages us to do this, so it gives you a little bit more flexibility than you might normally have and you know bringing high school or college age students young people into this. We've gotta build our industry. Mike and I have been around long enough. At some point we want young people to take over, and it's a great way to get them involved. Some of these kids still have still stayed in the masonry program. Others have gone on to college and other things, but you gotta keep. It's just like a farmer. You gotta keep nurturing that field to find more.

00:16:49.600 --> 00:17:03.570

Bill Lazar

So these are just the attachments that I've got at the end of this. Just I would encourage you download them. Look at them at your leisure, but they'll give you an idea of some of the thoughts that we go through when we decide what it is that we're planning on doing.

00:17:04.500 --> 00:17:14.030

Bill Lazar

And I've got my information there. That's my cell phone. Anyone who's got questions is welcome to call right? Or give us a shout and we'll see what we can do to help you. Thank you.

00:17:26.730 --> 00:17:28.280

Bill Lazar

Now I don't know how to get out.

00:17:33.800 --> 00:17:35.330

Dorie Phillips (Guest)

Thanks, Bill, that was awesome.

00:17:37.370 --> 00:17:39.230

Stephanie Nichols

Mike, do you wanna take control?

00:17:42.410 --> 00:17:45.530

Mike Morina

I do not see the take control button.

00:17:48.580 --> 00:17:50.680

Stephanie Nichols

OK, just tell me to wanted to advance then.

00:17:54.530 --> 00:17:55.490

Mike Morina

OK.

00:17:56.870 --> 00:17:58.270

Mike Morina

Alright, you can advance.

00:18:03.110 --> 00:18:09.090

Mike Morina

Good afternoon I Mike Morina, executive director of Florida home partner.

00:18:07.470 --> 00:18:07.490

Bill Lazar

Uh.

00:18:08.550 --> 00:18:13.730

Daniel Stern

Hang on everyone. I'm not sure if we're seeing the slides. Are people seeing the slides?

00:18:17.580 --> 00:18:17.930

Daniel Stern

Yes.

00:18:18.360 --> 00:18:19.350

Dorie Phillips (Guest)

Yeah I am.

00:18:19.980 --> 00:18:20.540

Daniel Stern

Alright, great.

00:18:22.140 --> 00:18:22.740

Mike Morina

OK.

00:18:25.220 --> 00:18:39.130

Mike Morina

Florida Home Partnership is in Tampa or the absence of Tampa and Rusk in Hillsborough County, Florida. It was founded in 1993 and under the leadership of our own Earl Pfeiffer.

00:18:39.830 --> 00:18:47.360

Mike Morina

Uh, it became the preeminent and largest nonprofit home builder in the Tampa Bay area.

00:18:48.410 --> 00:18:51.740

Mike Morina

You know, I think on some years, probably even in the state.

00:18:52.630 --> 00:18:54.440

Mike Morina

Uh, we built.

00:18:55.540 --> 00:19:06.080

Mike Morina

Closing in on about 1100 homes now over the years, primarily using the USDA mutual Self Help Program, which is a wonderful program.

00:19:07.110 --> 00:19:16.020

Mike Morina

But it is not for everybody and takes a long time. Takes a lot of physical labor because they're doing a lot of sweat equity.

00:19:16.910 --> 00:19:23.140

Mike Morina

But still, we've been managed. We managed to do these days about 50 homes every year.

00:19:23.820 --> 00:19:33.480

Mike Morina

Uh, which is enough to usually put us in the top 15 or so of builders in the Tampa Bay area until recently, anyway.

00:19:35.660 --> 00:19:38.580

Mike Morina

We basically are coming at it.

00:19:39.460 --> 00:19:44.990

Mike Morina

From this point of view, a production point of views every year.

00:19:46.540 --> 00:19:58.880

Mike Morina

The affordable housing crisis worsens. I gave a speech last year and talking about how I got into this and I think you know I've been working at something for 30 some years.

00:19:59.510 --> 00:20:07.250

Mike Morina

And it's guarding gotten markedly worse since I started working in it. So sometimes I wonder.

00:20:09.360 --> 00:20:16.960

Mike Morina

And it makes you think sometimes I'm very excited to talk about the zero net energy homes that we've built.

00:20:17.600 --> 00:20:21.440

Mike Morina

Uh, but more important, I think, is how it.

00:20:22.360 --> 00:20:24.970

Mike Morina

It unfolded and.

00:20:25.410 --> 00:20:27.520

Mike Morina

Uh helpings

00:20:28.480 --> 00:20:34.760

Mike Morina

developed and this presentation we originally did for the.

00:20:35.460 --> 00:20:53.550

Mike Morina

Florida Housing Coalition and I've decided it would be very helpful to leave this presentation, but then tell you how things have changed in how we've adapted and adjusted to the changing circumstances. Anthing circumstances had certainly changed. As you all know.

00:20:55.990 --> 00:21:04.450

Mike Morina

I became executive director in 2018 when Earl left I had a mandate from our board to do more.

00:21:04.840 --> 00:21:14.420

Mike Morina

Uh, things are just getting worse, but also to do more to get the attention of the.

00:21:15.250 --> 00:21:30.870

Mike Morina

Especially that Hillsborough County are funder because in a way where a victim of our success, even though we produce more homes, we build and sell more humped all to low income buyers than everyone else in the county in nonprofit world.

Housing Assistance Council

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00:21:31.600 --> 00:21:35.820

Mike Morina

Combined times two or three on some years.

00:21:36.420 --> 00:21:47.300

Mike Morina

Uh, it's sort of what have you done for lately? Oh all you're doing is the same great job you've done and it's really that you know I.

00:21:48.730 --> 00:21:51.250

Mike Morina

I'd like to smile and laugh, but it's really not.

00:21:52.900 --> 00:21:58.640

Mike Morina

To make, well, alright, I know but we made some some.

00:21:59.320 --> 00:22:13.100

Mike Morina

Changes to to think to some plans and we went over and did materials and how we do the actual self help. But we tried. We decided we were looking for something more significant.

00:22:13.820 --> 00:22:15.980

Mike Morina

That with all with.

00:22:16.580 --> 00:22:22.550

Mike Morina

Help our buyers in a significant way but also restore some of the luster.

00:22:23.780 --> 00:22:29.450

Mike Morina

That that we once had in the eyes of the funders.

00:22:30.840 --> 00:22:37.110

Mike Morina

We don't really worry about competition from other builders because we tend to be way under.

00:22:37.840 --> 00:22:47.080

Mike Morina

That, and we have a huge waiting list and it's always been that way, but we do compete for funding dollars and.

00:22:48.380 --> 00:23:03.710

Mike Morina

These days there's some different priorities than single family housing, so we thought it was important to try to do something to freshen up what we do rather than just do a great job and a lot of it.

00:23:04.280 --> 00:23:09.270

Mike Morina

So we started to talk about what can we do with energy efficiency.

00:23:11.010 --> 00:23:12.570

Mike Morina

You can move the slide forward.

00:23:16.070 --> 00:23:16.790

Mike Morina

Stephanie.

00:23:17.460 --> 00:23:18.810

Mike Morina

Can you leave this slide forward?

00:23:19.880 --> 00:23:20.510

Stephanie Nichols

Another one.

00:23:20.970 --> 00:23:23.220

Mike Morina

Yeah, and one more.

00:23:21.860 --> 00:23:22.290

Stephanie Nichols

OK.

00:23:26.010 --> 00:23:28.420

Mike Morina

OK, after a lot of.

00:23:29.960 --> 00:23:34.840

Mike Morina

Research into this issue we.

00:23:36.250 --> 00:23:38.750

Mike Morina

Really look hard at something called.

00:23:39.600 --> 00:23:50.480

Mike Morina

Inflated concrete forms ICF to replace our concrete block walls. It's a proven technology. It's been around for a long, long time.

00:23:51.350 --> 00:23:52.090

Mike Morina

And.

00:23:53.560 --> 00:23:56.440

Mike Morina

We thought it was something that would.

00:23:57.120 --> 00:24:01.710

Mike Morina

That was very much worth looking at. You can go to the next slide, please.

00:24:03.100 --> 00:24:04.300

Mike Morina

Here is.

00:24:05.300 --> 00:24:13.470

Mike Morina

Uh, I diagram of really wet ICF is for use. Those of you who are not familiar with it.

00:24:14.020 --> 00:24:14.750

Mike Morina

Uh.

00:24:16.020 --> 00:24:22.910

Mike Morina

Yeah, the best way to describe it is that you build. You build the walls of the home pretty much out of.

00:24:23.640 --> 00:24:37.080

Mike Morina

Lego Blocks you stack them exactly the same way, only those Styrofoam Styrofoam blocks with two inches of Styrofoam on both sides with a four inch void between them.

00:24:37.850 --> 00:24:43.130

Mike Morina

When those blocks are all stacked and all windows are.

00:24:44.320 --> 00:24:45.750

Mike Morina

Unblocked and everything.

00:24:46.480 --> 00:24:47.380

Mike Morina

It you.

00:24:47.950 --> 00:24:52.690

Mike Morina

Brace the sides of that and then you pour in concrete.

00:24:53.580 --> 00:25:02.800

Mike Morina

And in our case, we don't even need rebar in them because we have Helix steel shavings that obviate the need for rebar.

00:25:03.720 --> 00:25:04.490

Mike Morina
And.

00:25:05.390 --> 00:25:13.250

Mike Morina
The result is should get a very very strong and it continuous pour that's all unified in connect.

00:25:14.060 --> 00:25:15.470

Mike Morina
You can go to the next slide.

00:25:19.190 --> 00:25:40.830

Mike Morina
This is one of those pictures that is worth 1000 words. This is a home in Mexico Beach which is on the Florida Panhandle and this was taken right after Hurricane Michael came. I think about three years ago, this home was constructed of using ICF.

00:25:42.160 --> 00:25:56.640

Mike Morina
Full disclosure, I believe that instead of four inches they use 6 inch interior blocks, but I pretty much makes the point an it's really helped us.

00:25:57.200 --> 00:26:08.570

Mike Morina
Uh, with are in the education process with our buyers and everybody. This just just speaks for itself. I believe. Next slide please.

00:26:11.750 --> 00:26:22.760

Mike Morina
When you use ICF, you most often use that with sprayed on open cell foam insulation, which creates a super tight building envelope.

00:26:23.390 --> 00:26:31.350

Mike Morina
And also has the effect of bringing the attic temperature down closed 85 to 90 degrees.

00:26:32.380 --> 00:26:59.440

Mike Morina
Which makes it conditions or semi condition space I think, which means your duck worked is running through 85 degrees space instead of 140 degree attic which most attics in Florida are. Or in the case of mine at home, about the she of the surface of the sun. And it makes a huge difference and the amount of Bill had alluded to.

00:27:00.660 --> 00:27:09.090

Mike Morina
What what you need to think about when you're doing solar panels so result. Next slide please.

00:27:11.330 --> 00:27:37.470

Mike Morina

The result of ICF and open Salas. You get a strong Titan energy efficient building envelope and these homes are classified as zero net energy ready, meaning you've insulated them. You've done all the window you've done. Everything you can to make them as tight as an energy efficient as possible, and the only thing you can really do to upgrade them is to actually have them producing energy.

00:27:38.020 --> 00:27:47.190

Mike Morina

And this was done with a very manageable and something we thought was worth cost increase. It wasn't that expensive.

00:27:47.680 --> 00:27:49.010

Mike Morina

I could do this.

00:27:50.380 --> 00:28:02.490

Mike Morina

And it really didn't. By the way, the ICF is fairly easy for the trades people to work with. There was really not much of a learning curve with with that. So next slide, please.

00:28:04.850 --> 00:28:07.940

Mike Morina

We made the decision.

00:28:08.640 --> 00:28:38.130

Mike Morina

To go with ICF an change everything we do to make it ICF and we thought it was worthwhile. We didn't care about the extra cost, we didn't worry about the education process. We didn't ask anybody for permission 'cause there was really no one give it. We did it because we thought it was the right thing to do at the time, and that's something that I think that over the years that I've been.

00:28:38.630 --> 00:28:43.120

Mike Morina

But nonprofits we often sometimes feel we have to clear it with the.

00:28:44.220 --> 00:28:46.490

Mike Morina

County or somebody is providing money but.

00:28:48.080 --> 00:28:49.400

Mike Morina

What we've learned is.

00:28:50.150 --> 00:28:50.830

Mike Morina

There.

00:28:51.700 --> 00:29:01.010

Mike Morina

Bill looking for better ideas and they're happy to listen to them and agree with them when you can put them forward, you can go to the next slide, please.

00:29:02.770 --> 00:29:17.480

Mike Morina

So we went and started building everything with zero net energy ready with the ICF. You know, as I said, we do back 45 or 50 year and our partners at Hillsborough County.

00:29:18.180 --> 00:29:27.500

Mike Morina

Actually provided us with the opportunity to build more and go beyond what we've been doing, you can go to the next slide.

00:29:31.720 --> 00:29:32.790

Mike Morina

We have been.

00:29:34.760 --> 00:29:42.520

Mike Morina

Several years ago we built four homes using home funds from HUD provided by Hillsborough County.

00:29:43.350 --> 00:29:47.520

Mike Morina

They were, they were outside the USDA program and they were.

00:29:49.390 --> 00:29:55.900

Mike Morina

Also, too low income buyers. That county was very happy with with.

00:29:57.070 --> 00:29:58.620

Mike Morina

The construction, as you can see.

00:30:00.860 --> 00:30:01.870

Mike Morina

You'll see later.

00:30:03.300 --> 00:30:22.820

Mike Morina

What I inherited from Earl was at tremendous operation, but the houses we do were were just exceptional and we we've done nothing but, you know, upgrade them since then. But it restarted from a great base. We everything we do these days is 2 car garage and.

00:30:23.440 --> 00:30:29.810

Mike Morina

Most are four bedrooms. It it was really a good a good thing that we were doing.

00:30:30.610 --> 00:30:37.170

Mike Morina

So we were at these net zero energy homes. County wanted more of these home.

00:30:37.510 --> 00:30:44.840

Mike Morina

Ever of these xodo homes and they had funded for the year before, they funded five more.

00:30:45.660 --> 00:30:54.170

Mike Morina

The following at about the same time Wells Fargo came out with a grant of up to \$150,000 for.

00:30:54.590 --> 00:31:00.160

Mike Morina

Uh, innovative ideas in home construction and.

00:31:01.310 --> 00:31:06.450

Mike Morina

We went out with our construction people and said, how can we go?

00:31:07.390 --> 00:31:31.720

Mike Morina

From zero net energy ready to zero, net to net, and truly net zero. I didn't know if it could be done, but we looked at it and give the numbers that you have to do and what we found was because the homes were so tight and so energy efficient to start with. And with the open cell and the added.

00:31:32.570 --> 00:31:35.220

Mike Morina

Uh, we were able to.

00:31:36.020 --> 00:31:43.280

Mike Morina

Put in the solar panels for \$15,000. Was the estimate we had, which turned out to be good.

00:31:43.990 --> 00:31:47.950

Mike Morina

And while we're at it, we said, let's do.

00:31:49.040 --> 00:32:01.360

Mike Morina

Galvanized metal roofs, which are a tremendous boon in several ways that I'll get to later. But we found we could upgrade from a shingle roof.

00:32:01.950 --> 00:32:19.260

Mike Morina

To pretty much on lifetime or certainly at lifetime of the mortgage metal roof for about \$6000. Now these are prices before COVID. You know everything is changed, but relatively speaking it's going to be the same.

00:32:20.100 --> 00:32:43.140

Mike Morina

And so we had 15,000 for the solar panels, 6000 for the de metal roofs which want required to be met. There are energy, but they just better all around solution. So that was \$21,000 we had money from Hillsborough County for five homes we ask for 100 and \$5000.

00:32:43.770 --> 00:32:44.540

Mike Morina

And.

00:32:45.700 --> 00:32:58.140

Mike Morina

I knew it would be something that would be appealing to Wells Fargo, but I was surprised when I didn't hear anything from them for awhile. And when I finally did get an email, I was excited and expecting to see they had approved the grant.

00:32:59.600 --> 00:33:00.320

Mike Morina

They didn't.

00:33:01.010 --> 00:33:07.120

Mike Morina

But what they did do is to say, please reapply and ask for the full 150,000 because.

00:33:08.680 --> 00:33:13.520

Mike Morina

We should, so we decided we would fund the other two homes.

00:33:14.070 --> 00:33:21.200

Mike Morina

Uh, ourselves and build 70 net energy homes and that's what we do. You can go to the next slide.

00:33:23.660 --> 00:33:24.600

Mike Morina

This is.

00:33:26.600 --> 00:33:27.700

Mike Morina

Yeah that one yeah.

00:33:28.970 --> 00:33:57.920

Mike Morina

This is one of the homes we built back then. This is happens to be a 3 bedroom. All of the buyers are going to be lower, very low income or are minimal electric bills over the lifetime of the home. They could go to zero when battery technology advances and they'll have no roof worries over the life of the home, which is a very, very significant thing. You can go to the next slide now.

00:34:01.470 --> 00:34:02.870

Mike Morina

Here's just a quick.

00:34:05.550 --> 00:34:12.600

Mike Morina

Schematic of what we have. Solar panels, metal roof, spray foam insulation and low E windows.

00:34:14.660 --> 00:34:30.930

Mike Morina

But really, the most memorable thing or noticeable thing about this slide, I believe, is that USF College of School of Architecture and Community Design, which is sort of a research arm of there.

00:34:32.010 --> 00:34:33.570

Mike Morina

Their architectural school.

00:34:34.320 --> 00:34:47.300

Mike Morina

Uh, prepared this and we were able again with Wells Fargo's help to get them a small grant to. They've been helping anyway but we were able to compensate them some.

00:34:47.930 --> 00:34:53.500

Mike Morina

But they did a lot of good work for us. A lot of presentation material like this and.

00:34:54.360 --> 00:35:23.610

Mike Morina

But beyond what they did, they they provided for us with work. We found that having a research arm of a research university involved in this made a lot of our funding sources very happy. They like to rub elbows. They like to feel the warmth of basking in the glow of that sort of thing and.

00:35:24.210 --> 00:35:42.560

Mike Morina

You know, if it sounds like I'm a little at a carnival Barker, I have to be. You have to be a salesman in this and all the time. So that was that was sort of a win win situation for everybody to involve the School of Architecture. You can go to the next line.

00:35:44.970 --> 00:35:53.180

Mike Morina

Here, so just a quick thing that about the three pillars of this are the metal roofs.

00:35:54.830 --> 00:35:55.600

Mike Morina

Which.

00:35:56.300 --> 00:36:04.710

Mike Morina

Are tremendous really helpful. The solar panels and the spray foam insulation.

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00:36:06.840 --> 00:36:07.860

Mike Morina
Next slide, please.

00:36:10.670 --> 00:36:15.140

Mike Morina
Here's another one of our homes. The this.

00:36:16.680 --> 00:36:20.530

Mike Morina
This one may be a 3 bedroom also, but we have four bedrooms.

00:36:20.740 --> 00:36:25.300

Mike Morina
A slightly more than 100 and \$86,000.

00:36:26.120 --> 00:36:31.210

Mike Morina
Uh, that was before we we have.

00:36:32.320 --> 00:36:47.640

Mike Morina
State down payment assistance in County Down. Payment assistance available so these were very very affordable. On top of that for the for the low and very low income buyers and.

00:36:48.070 --> 00:36:52.460

Mike Morina
Uh, well, very crowd of of these.

00:36:53.060 --> 00:37:18.960

Mike Morina
The design of these homes. This is one of the designs Earl left for us. We may be raised the roof pitch a little tiny bit, but basically this is the kind of things that we build, and frankly, they're every bit is is pretty and well, I think better built than then homes that you can find in the starter range from the big builders. Next slide, please.

00:37:21.600 --> 00:37:30.870

Mike Morina
Here's just a few more of the homes. The one on the upper right is called the Monterrey.

00:37:31.470 --> 00:37:32.170

Mike Morina
Uh.

00:37:33.080 --> 00:37:39.930

Mike Morina
And that's about 1600 square feet. Four bedrooms to that, and that has for years.

00:37:40.610 --> 00:37:48.740

Mike Morina

Well before my time here has been our biggest seller and people love that home. Next slide please.

00:37:51.710 --> 00:37:54.310

Mike Morina

This is a picture of.

00:37:56.190 --> 00:38:04.060

Mike Morina

I didn't take a negative event we had called and that there are energy showcase that we had on February 25th, 2020.

00:38:04.680 --> 00:38:14.280

Mike Morina

That's a check presentation. I don't think that's the real check that they gave us, but a ceremony. There's four county commissioners there.

00:38:14.980 --> 00:38:16.980

Mike Morina

Each one of the county commissioners.

00:38:18.270 --> 00:38:22.580

Mike Morina

Spoke at some length at this. Every one of them.

00:38:23.670 --> 00:38:44.550

Mike Morina

One is to get on TV. We had, I think, at least four television stations there. We had close to 200 people in attendance. It was a big big deal and it. It just shows the power of doing something a little different. But back. I'll have more about that later so we can go on to the next slide.

00:38:47.630 --> 00:38:56.680

Mike Morina

The lessons we learned back then when when this was originally done almost a year ago, they haven't changed.

00:38:57.200 --> 00:38:59.320

Mike Morina

Uh, and they are.

00:39:00.230 --> 00:39:10.390

Mike Morina

From from my point of view, you know bills more technical and has it a different. A different business model. It's a different kind of business, but.

00:39:10.960 --> 00:39:13.040

Mike Morina

We always have to be.

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00:39:15.150 --> 00:39:19.390

Mike Morina

I clients are our number one in our.

00:39:20.130 --> 00:39:22.660

Mike Morina

Number one concern and always will be.

00:39:23.330 --> 00:39:35.430

Mike Morina

Uh, and that that has never changed and never will change, but we also have to. We can have in serve for these clients and less we.

00:39:36.260 --> 00:39:37.150

Mike Morina

Always.

00:39:37.810 --> 00:39:49.230

Mike Morina

Keep in mind that we are not working in a vacuum, so we're always looking for ways to add value. You can't be satisfied. Don't be afraid to try new products.

00:39:49.650 --> 00:40:08.340

Mike Morina

Uh, in new things you can always change back, which actually we've done as you'll see, but be bold and move the needle an at. There's one thing that I really learned from this. I suspected this and it seen it. Another thing, never quite other things I've done but never quite as much as with this.

00:40:09.120 --> 00:40:20.160

Mike Morina

Is to aim high because the higher you aim, the more support the more people want to be apart of it. Babe I really believe.

00:40:20.840 --> 00:40:22.570

Mike Morina

That there's there's.

00:40:23.300 --> 00:40:33.360

Mike Morina

Banks, there's there's government agencies. There's all kinds of folks out there who are hungry and have money to to bring to the table.

00:40:34.090 --> 00:40:54.650

Mike Morina

To to be involved with something that is better. And again, that's a little bit of the salesman, but it's true. People can't get excited about the same old thing and we don't have the luxury of sitting around and saying, well, this is what we do and it's really good.

00:40:55.560 --> 00:41:03.580

Mike Morina

Because times change, you have to be aware of what's happening around you. Respond, adapt and innovate.

00:41:04.180 --> 00:41:07.980

Mike Morina

That will play to the next slide, please.

00:41:09.760 --> 00:41:14.740

Mike Morina

Which is lesson learned. Park 2 Just real briefly.

00:41:15.190 --> 00:41:34.220

Mike Morina

Uh, all the homes are occupied now. They have turned out to be truly met. Zero that folks in these homes have consistently gotten bills from Tampa Electric of I think \$15.84, which is the base charge you you have for connecting.

00:41:34.880 --> 00:41:43.650

Mike Morina

To the grid and they make you connect to the grid. Even if you had a battery they they won't let you. You still have to connect to the grip.

00:41:45.830 --> 00:41:48.130

Mike Morina

ICF is not a panel.

00:41:48.240 --> 00:41:48.820

Mike Morina

Yeah, yeah.

00:41:49.250 --> 00:41:52.900

Mike Morina

Uh, it can make the home so tight.

00:41:53.710 --> 00:42:13.810

Mike Morina

That moisture and mildew can be an issue fairly easy to control with with working with your air conditioner, but it's really just dump complication that we don't need an. We've also, you know, kind of learn the lesson bill could have told me this had I asked him.

00:42:14.560 --> 00:42:17.350

Mike Morina

Type of code that that the.

00:42:18.590 --> 00:42:48.950

Mike Morina

The real the real heat loss and what's important is the attic insulation. B Wall Insulation is is fairly easy

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to get to where you need to be to be 0 net energy ready and so we for a number of reasons just having mostly to do with complications. Don't use ICF right now. We may eventually find a use for it, but right now we're not using it.

00:42:49.000 --> 00:43:01.260

Mike Morina

So that's we tried something. It worked, it served a purpose, but now we're not sticking with it. Just because you know momentum is carrying us in that direction.

00:43:02.020 --> 00:43:02.650

Mike Morina

Uh.

00:43:03.640 --> 00:43:12.880

Mike Morina

And that that's kind of the first part of the lessons. Now I'll go back to that lovely meeting we had on February 25th.

00:43:13.620 --> 00:43:17.370

Mike Morina

Uh 2020 for the next.

00:43:17.970 --> 00:43:34.380

Mike Morina

Week my phone was ringing off the hook I had. I'm serious about this three vice president or senior vice presidents of banks saying we want to make the trip to Ruskin. And if you've ever been to reskin, it's not an easy track.

00:43:35.340 --> 00:43:50.840

Mike Morina

But they wanted to meet with me. We had the Community Foundation interested. They were just everybody was calling me, seen it on TV. They said this is wonderful. You know, how do we? How do we get involved with this?

00:43:51.390 --> 00:43:54.460

Mike Morina

And that was fun for about.

00:43:55.240 --> 00:44:02.820

Mike Morina

Power 5 days until COVID hit and March. You know beginning of March is when it happened.

00:44:03.470 --> 00:44:08.030

Mike Morina

Those those meetings that I set up with the bank folks.

00:44:08.760 --> 00:44:19.450

Mike Morina

Became zoom meetings or phone calls and then gradually everybody just got distracted into something else so you know you all have your own.

00:44:20.200 --> 00:44:25.850

Mike Morina

COVID the horror stories and unfortunately we're all still living it, but.

00:44:26.720 --> 00:44:29.740

Mike Morina

So there was that in a year and a half later.

00:44:30.740 --> 00:44:32.000

Mike Morina

Here where are we?

00:44:32.550 --> 00:44:40.490

Mike Morina

A lot prices have been rising steadily for year couple years now and.

00:44:41.140 --> 00:44:41.780

Mike Morina

Is.

00:44:42.850 --> 00:45:02.850

Mike Morina

We are now looking at, you know 60 or 100% increase in the price of lots in the last two years, which is mitigated by the fact that you really can't find them so you don't have to pay those prices 'cause there's none to buy. There's so much competition from the big builders.

00:45:03.670 --> 00:45:23.960

Mike Morina

At the same time, construction costs of ribs within 3040%. We are dealing with are shortages on the construction perm loans with our USDA buyers of as much as \$40,000 on a bunch of them, and we're trying to find ways to do that.

00:45:24.510 --> 00:45:27.160

Mike Morina

So we've got land and.

00:45:27.940 --> 00:45:33.570

Mike Morina

Materials just skyrocketing in price is so wet.

00:45:34.120 --> 00:45:36.830

Mike Morina

We've had to do is.

00:45:37.870 --> 00:45:38.740

Mike Morina

To say.

00:45:39.320 --> 00:45:42.920

Mike Morina

We always want to do a great product, but.

00:45:43.610 --> 00:45:57.460

Mike Morina

While all of these things have been happening, the affordable housing crisis, which means essentially that that gap between these folks with income at one level and that cost.

00:45:58.160 --> 00:46:00.670

Mike Morina

Other other and affordable home.

00:46:01.600 --> 00:46:09.320

Mike Morina

That their incomes COVID has not helped people at the lower end of the income strata and.

00:46:10.310 --> 00:46:18.400

Mike Morina

The limits are still the same, but it you know their their incomes that hurt them while at the same prices pricing has just.

00:46:19.360 --> 00:46:21.080

Mike Morina

Just gone crazy.

00:46:21.640 --> 00:46:34.090

Mike Morina

And at the same time, there's incredible demand. We have basically a two week supply of homes on the market, new or used.

00:46:34.810 --> 00:46:39.120

Mike Morina

And so this affordable housing crisis is just.

00:46:40.150 --> 00:46:40.910

Mike Morina

Gone.

00:46:41.320 --> 00:46:46.110

Mike Morina

Yeah, it's incredible, so we've had to shift our focus.

00:46:46.880 --> 00:46:53.740

Mike Morina

We were chugging along doing things and say how can we make the product that we do better?

00:46:54.380 --> 00:47:10.980

Mike Morina

And we still want to make it better, but we've had to really shift our emphasis to production. That's where we have to be. We have to build more reactive, just continually find ways to build more. So we have two projects in the works.

00:47:12.030 --> 00:47:16.630

Mike Morina

Right now they're relatively small, totaling about 60 homes.

00:47:17.440 --> 00:47:19.690

Mike Morina

But what we're going to do?

00:47:20.240 --> 00:47:24.500

Mike Morina

Our duplex slash Villa type units.

00:47:25.130 --> 00:47:33.320

Mike Morina

Uh, because we just can't afford to the the land cost versus single family detached.

00:47:33.920 --> 00:47:46.630

Mike Morina

USDA, which these are self help homes and people are all over that in mind. I don't know if they've done this before, but we've gotten their permission to actually build attached homes.

00:47:47.240 --> 00:47:52.220

Mike Morina

Uh, and I'm unsure Earl was. That was his question, but they they've approved it.

00:47:52.980 --> 00:47:56.500

Mike Morina

And the county is very happy because they've.

00:47:57.220 --> 00:48:01.760

Mike Morina

Single family detached is not what they're really looking to do.

00:48:02.320 --> 00:48:09.170

Mike Morina

Uh, and they're very happy that we're doing higher density homes and more of them.

00:48:10.010 --> 00:48:17.060

Mike Morina

And Community group then our waiting list or very happy because.

00:48:18.000 --> 00:48:20.290

Mike Morina

We're going to be able to.

00:48:21.050 --> 00:48:21.620

Mike Morina

Help.

00:48:22.240 --> 00:48:44.440

Mike Morina

They even very low income buyers below 50% at a we we've always been able to do that, but we think we're going to be able to do that on a wider scale, so folks and there's an area called why Mama, which has particular problems with income, and we're going to be able to keep a lot of those folks.

00:48:45.190 --> 00:48:48.340

Mike Morina

Uh, you know in that neighborhood and and.

00:48:49.520 --> 00:48:57.570

Mike Morina

We're building next to a tax credit project where some of the home the renters have been there for 20 years rented.

00:48:58.270 --> 00:49:10.850

Mike Morina

And what we're hoping to do, and we've already been working with the with the managers there, is to convert some of them to home ownership, and that would be a great thing.

00:49:11.530 --> 00:49:12.160

Mike Morina

So.

00:49:13.110 --> 00:49:13.770

Mike Morina

Uh.

00:49:14.520 --> 00:49:15.120

Mike Morina

That

00:49:15.720 --> 00:49:18.460

Mike Morina

that's what we're doing, but then.

00:49:19.500 --> 00:49:32.180

Mike Morina

Getting back to the how do we help our clients number one the best way we can help them as provide them with an opportunity to buy a home. So we're doing that, but at the same time.

00:49:33.260 --> 00:49:37.380

Mike Morina

We have a plan that we're working on.

00:49:37.940 --> 00:49:47.100

Mike Morina

Two, we're planning on putting metal roofs an on these homes along with the spray foam insulation.

00:49:47.810 --> 00:49:50.870

Mike Morina

Uh, and because the metal roofs.

00:49:52.330 --> 00:50:04.990

Mike Morina

Well, ensure that these low income people will never have to worry about you know in 12 years or 15 years how am I going to afford a \$25,000 roof? How you, how you're going to do that?

00:50:05.670 --> 00:50:06.730

Mike Morina

In addition.

00:50:08.890 --> 00:50:15.160

Mike Morina

So they they can go the lifetime of their mortgage and never have to worry about that.

00:50:16.810 --> 00:50:26.760

Mike Morina

That will help keep their energy costs load, but in addition, society benefits by this because you don't have to manufacture the.

00:50:28.320 --> 00:50:38.050

Mike Morina

The asphalt shingles. You don't have to dispose of them, build new ones. Rinse and repeat maybe three roofs over the time that a metal roof would go and.

00:50:38.930 --> 00:50:44.070

Mike Morina

That, I think is our hook an what we were talking.

00:50:44.990 --> 00:50:54.550

Mike Morina

You know I'm approaching this more from how do we get the money to do the things we do. Government has more money, it's slow coming out.

00:50:55.300 --> 00:50:55.790

Mike Morina

But

00:50:56.880 --> 00:51:09.840

Mike Morina

With these rising prices, it's everything government can do to just provide down payment assistance that's needed to do this. So I'm going to put on my.

00:51:10.810 --> 00:51:14.920

Mike Morina

You know, Carnival hat and go knock on doors and say.

00:51:15.610 --> 00:51:33.950

Mike Morina

We're doing this with where we're the little engine that could. We're doing something that you can't be done. The cheapest. You can buy a single family home in town. Houses aren't far behind in Hillsborough County right now is.

00:51:34.630 --> 00:52:04.700

Mike Morina

So we \$100,000 that is the absolute rock bottom and you can't really. There's a line for those, and we're going to be offering these homes for actually have an opportunity. It looks like for folks once they get all their subsidy that they can figure out how to borrow 100 and \$15,000. They're going to be able to buy a home if an attached home, but it's a home and it will be.

00:52:04.750 --> 00:52:12.450

Mike Morina

Three bedrooms, two baths with the garage and everything, and what we're hoping is that we can create a nuff.

00:52:13.310 --> 00:52:43.370

Mike Morina

Interesting excitement in someone in the private sector with banks with somebody that they'll say we want. We want to do that because by putting the metal roofs on your providing something that's going to last and be a benefit to these homeowners and the community for many, many years to come an while. We're at it. Maybe we can get somebody to underwrite the at least part of the cost of doing.

00:52:43.430 --> 00:52:50.550

Mike Morina

Solar panels for these, so these can be net zero energy ready also, so that's really.

00:52:51.620 --> 00:52:55.760

Mike Morina

Where where coming from. It's a little different approach than bills.

00:52:57.110 --> 00:52:57.740

Mike Morina

But

00:52:58.340 --> 00:53:09.830

Mike Morina

that's what we're trying to do is help, as many of our clients because we have a waiting list that just keeps growing and growing. And it is.

00:53:11.230 --> 00:53:18.360

Mike Morina

It's just heartbreaking to see that list grow and yet our ability to serve them.

00:53:19.390 --> 00:53:29.010

Mike Morina

You know it's just harder and harder all the time, so that's our approach and we're using energy efficiency and things as.

00:53:29.860 --> 00:53:37.380

Mike Morina

Sort of. It's a great thing in and of itself, but we're using it at trying to use it as a tool to get more.

00:53:38.880 --> 00:53:45.560

Mike Morina

Investment in in in input from funding sources where we don't usually get them.

00:53:46.430 --> 00:53:48.520

Mike Morina

That's that's my presentation.

00:53:52.330 --> 00:54:05.640

Retha Patton

Thank you Mike and Bill. Do we have any questions for the audience? I noticed one question had come in about appraisers that Bill had answered. Do you want to explore that a little bit more Bill?

00:54:06.810 --> 00:54:18.720

Bill Lazar

Yeah, well, I think it's one of the really critical things and Mike's, you know, touched on it. Also the biggest part of this. We all when we all started doing green building 10 or 15 years ago was.

00:54:19.440 --> 00:54:49.770

Bill Lazar

Getting a hers rating and Energy Star rating on your home because the Energy Star rating said my home is worth \$6500 more with the features we had done that a comparable home without it. But you had to find a bank who offered energy efficient mortgages and you had to find someone at the bank who knew how to do the mortgage. Otherwise they all look at us like we were crazy. The same thing with green building is we have to find partners and sometimes our lending partners aren't very astute about the need for green building.

00:54:49.820 --> 00:55:21.020

Bill Lazar

Mikes exactly right that we're going to have to find programs that offer a lot more down payment assistance to help people, and I think the way you do it is you build a better product and then ask for support and subsidy debt down in the keys right now if you want to teach her to buy a house, she can get \$100,000 in down payment assistance. That's because of what it costs to try and keep somebody in a home down there when we build a green certified home, our buyers are happy they're not buying it from us for that reason, they're buying it for the price point.

00:55:21.070 --> 00:55:32.880

Bill Lazar

There are thrilled that they got a better quality home than most of the local builders are doing, but I I rarely run into an appraiser who can give us. You know that credit in the appraisal I've.

00:55:33.510 --> 00:55:39.830

Bill Lazar

Mostly built concrete block homes. In the past we had appraisals, didn't even give us credit for block over stick frame.

00:55:40.450 --> 00:56:10.360

Bill Lazar

So you've really got to think about that, but for me it starts with looking for those low cost measures that don't make sense. That don't cost you a lot. You know local light colored shingles or a metal roof is a relatively cheap way, has a big impact on your energy score. Having the right HV AC contractor is huge because not every HV AC contractor properly size is your air conditioner and if you have an improperly sized air conditioning system.

00:56:10.460 --> 00:56:35.110

Bill Lazar

It won't last as long, so then you're, like Mike said, 15 years down the road you're trying to borrow \$10,000 to heat or cool your home. They oughta last 20 years. If they cycle in our size properly, they will. So all of that is part of the Green building package. You give somebody something that is designed to be low maintenance over time and we've all gotta just look at what our choices are and you know each home that we build.

00:56:37.110 --> 00:56:42.430

Mike Morina

Yeah, I I'm scuse me. Could I add just jump in here?

00:56:37.540 --> 00:56:38.860

Retha Patton

I I.

00:56:43.520 --> 00:56:55.970

Mike Morina

I I wanted to reiterate or mentioned that we have been for years doing Energy Star, an green bit working with the green building.

00:56:57.290 --> 00:56:59.180

Mike Morina

The Florida Green Building standards.

00:56:59.770 --> 00:57:00.400

Mike Morina

Uh.

00:57:01.740 --> 00:57:12.310

Mike Morina

Anne Bills making a point that I want to emphasize, which is it's the little things. The little things do add up.

00:57:13.040 --> 00:57:15.890

Mike Morina

And then when you do those things.

00:57:17.120 --> 00:57:40.600

Mike Morina

Appraisers, we haven't had a lot of issues with appraisers yet, but we will an. It's an education process and it's a lot of it is going to the lenders who will say all this stuff but they dissociate what they say over here with the actions and what they with their underwriting standards and.

00:57:41.820 --> 00:58:03.500

Mike Morina

And all of that stuff. So holding their feet to the fire to be consistent with their words with their actions is, I think, a really important part of this and educating as much as we can. It's very slow. But but we just we have to do it.

00:58:05.480 --> 00:58:35.920

Bill Lazar

I'll add something just because I think it's we all are looking at unprecedented times. Yeah Cove, it's part of that, but we also have an administration that is planning on pouring a buttload of housing money out. And we've got an opportunity to do it. But we need to figure out how and we need to define good standards so that people really do get a good bang for their buck. I think affordable housing is a three. It's a 3 way partnership. You gotta have government with their regulations and they gotta give some.

00:58:36.170 --> 00:59:07.830

Bill Lazar

We got builders who need volumes in better competitive rates on financing so they can build and we need banks settle open up their interest rates a little bit it. You'd be amazed how much less expensive a \$200,000 house is if you shave one point off the interest rate. If we're all serious about it, everybody needs to pitch in and you know, I think it's really important when Mike and I talk about green building or Energy Star, we're talking bout certified. He and I can't certify it. We hire a third party professional.

00:59:08.020 --> 00:59:33.630

Bill Lazar

Who comes in and tells the bank these guys did what it's not what I said at the beginning. It's they

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confirmed through the entire building process that Bill stayed on track and did what he did is not talking about oh I blew insulation and I got a metal roof. No, I have a holistic package that has been certified. That's why there's a value to it because you've got you've got a third party person that's confirming your not doing smoking mirrors.

00:59:37.310 --> 01:00:06.690

Retha Patton

We want to thank everyone for joining today's webinar and we're gonna stick around and answer some more questions, but we want to be considerate of your time. 'cause our hour is up. But please if you have the time, hang around and don't forget that there will be an evaluation form sent out that we would really appreciate you filling that out and it helps us bring our relevant information to you in the future. So thanks for joining and Mike. There was another question to you about your duplex.

01:00:07.510 --> 01:00:14.660

Retha Patton

Uh, are you using a 0 lot line subdivision or is it a kind of a condominium configuration?

01:00:17.160 --> 01:00:30.250

Mike Morina

We are still kind of working that out, but what what we're hoping to do and what our instruction to the architect are to have.

01:00:31.180 --> 01:00:33.040

Mike Morina

Even though the buildings are.

01:00:33.620 --> 01:00:45.840

Mike Morina

Connected to have a demising wall where there's a clear separation and so one roof is separate from the other. As we don't want any sort of.

01:00:46.760 --> 01:00:47.760

Mike Morina

Cross.

01:00:48.110 --> 01:01:00.720

Mike Morina

Uh, any utility or scuse me maintenance agreements between even connected people? We've talked their lawyers and architects and we think we can do that.

01:01:02.660 --> 01:01:07.000

Mike Morina

And so that's what we're we're trying to do.

01:01:14.650 --> 01:01:24.850

Retha Patton

There was another question Mike to you about. You had mentioned that there were other ways to get the same level of wall insulation as the ICF. So could you talk about those other ways?

01:01:27.950 --> 01:01:40.370

Mike Morina

Basically, Bill can answer this question better than I you you don't need. I think with the BICFRE R&R 33.

01:01:41.120 --> 01:01:49.430

Mike Morina

There are something like that. Where do you? Where do you need to? Basically just making sure it's properly insulated an.

01:01:41.140 --> 01:01:41.650

Bill Lazar

Yeah.

01:01:51.290 --> 01:01:56.250

Mike Morina

And all making sure that the the windows or properly.

01:01:56.620 --> 01:02:04.800

Mike Morina

Uh, matches COPD, but that there's not any penetrations for for air to get through wet.

01:02:05.670 --> 01:02:08.600

Mike Morina

How do you do that? Build to get to those standard G1?

01:02:09.050 --> 01:02:40.200

Bill Lazar

I think one of the big things and realize everybody who's listening were in Florida. Hot humid climates. Don't listen to me if you're in Denver, 'cause I don't know what it takes to build a house in a cold climate. I think it's a very different animal. The best part about energy conservation, whether you're using a hers rater, anything else is. You're thinking about the entire house. Your think about the house as a system, so it's not necessarily how much insulation do I put in the wall, or how much do I put in the attic?

01:02:40.250 --> 01:03:10.520

Bill Lazar

But your energy rater will help you model that. And sometimes you've got to argue with the energy rater 'cause they're kind of geeks and they want to build a really nice Cadillac. And I want to build a good running Volkswagen so you don't focus necessarily on how much insulation in the wall. But you model this in the energy gauge software and you make the energy rater talk with you about OK if I upgrade the windows and your builders gotta be there and go OK, well if you upgrade the windows, it's going to cost you \$1200 more.

01:03:11.140 --> 01:03:40.800

Bill Lazar

How does that impact my energy score if I don't want to upgrade the windows and I want to upgrade the installation, maybe I'm going to go from blown cellulose to foam? What's the cost difference and does it have a big impact because of the cost difference isn't much and you have a bigger impact than

you go with the better one. If there's a big cost difference in a low change in your energy score, why spend more money just to make something look fancy or need or so? It's it's not a simple this material or that.

01:03:40.860 --> 01:04:14.820

Bill Lazar

You really want to get a good energy rater who will help you walk through with your architect what you're designing in the materials you're using. And I can tell you you know, my biggest frustration is I run into Mechanical Engineers all the time who have no idea what a hers rating is. So you've got to do your research and ask around and say this is what I'm doing and you know that the big thing about energy conservation it's a lot harder to do it on a small footprint. You know we're twelve 1300 square feet, Mike said he's 12 to 1500 square feet.

01:04:14.980 --> 01:04:44.580

Bill Lazar

That's still a small home compared to most of what's getting built, and the smaller the house, the harder it is to really get your energy score down, because you just don't have that much space. You're conditioning, so it's that's where that energy rater really comes in as a critical part in your design. Helping you figure out you want to group hug. You want the architect and builder in the Raider all sitting down together and helping you. If anyone is being sort of a sour puss and they don't want to talk about it.

01:04:44.900 --> 01:05:01.220

Bill Lazar

Then find somebody else, because that's that it's that partnership that gets you a good product. Mike and Earl and I probably learn this, you know, by beating our heads against the wall over the last 10 or 15 years trying to find the right partners. But that's what makes it work.

01:05:03.680 --> 01:05:04.450

Mike Morina

Well said.

01:05:08.450 --> 01:05:12.890

Retha Patton

Does anyone else have any questions for these grapes, right guys?

01:05:17.360 --> 01:05:28.190

Dorie Phillips (Guest)

We all know who, how super cool you are. I mean what a great presentation you guys. This was super helpful and great information from the front lines. We really I really appreciate it so much.

01:05:28.840 --> 01:05:30.600

Bill Lazar

Yeah, I, I think something.

01:05:29.960 --> 01:05:32.200

Mike Morina

Did you just go for it and it is super cool?

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01:05:32.250 --> 01:05:32.620

Mike Morina
Cool.

01:05:33.990 --> 01:05:35.720

Mike Morina
I've gotta tell my kids.

01:05:37.470 --> 01:05:39.770

Dorie Phillips (Guest)
I can I can see it and I just heard it.

01:05:38.020 --> 01:05:38.790

Mike Morina
Thank you.

01:05:40.270 --> 01:06:03.180

Bill Lazar

You know one thing that I've noticed in my can I talk to a lot of people around Florida a really critical thing that we all have to take into account, especially when you're working with nonprofits, someone was listening to this web and R and they heard it, and it sounds really good and they go back to their boss who may be running a nonprofit or a business that has half a dozen other programs and don't get construction and energy and everything else.

01:06:03.520 --> 01:06:35.090

Bill Lazar

It's it's sometimes a hard sell an you know rely on people like us and and look at stuff. Whether it's some of the webinars that that the Housing Assistance Council have. I just scrolling through and the other day are really helpful. You know there's all sorts of good information that green Builder media has good anecdotal stories. You can print off and give to somebody, but sometimes you're that lone wolf in the agency that really wants to do this. I get to make the decisions 'cause I'm the boss. I get to take on the debt if I think we can handle it.

01:06:35.630 --> 01:06:41.660

Bill Lazar

Those things that's easier for me than when you going to a board and saying oh with John mind doing something that.

01:06:46.950 --> 01:07:20.170

Bill Lazar

So just, you know, use us and look at these things, but I think we have unprecedented opportunities in in the middle of all this COVID crap in Florida is a perfect example of that mess, but there's tremendous opportunities over the next two or three years, and I think we really need to look at Mike's example is you raise the bar and people will come to you because they want a better product and the better product generally is going to be less expensive to maintain overtime. I hate the thought of someone buying a house in five years later. They're applying to a city.

01:07:20.220 --> 01:07:22.250

Bill Lazar

Rehab program for home repairs.

01:07:22.970 --> 01:07:27.420

Bill Lazar

But if you don't pay attention to what someone's buying, that's exactly what happens.

01:07:29.830 --> 01:07:34.660

Earl Pfeiffer

I wanted to take a minute to thank you two guys for the presentation. It was.

01:07:36.310 --> 01:07:40.570

Earl Pfeiffer

Well done above might beat my expectation, so thank you very much.

01:07:42.090 --> 01:07:48.810

Earl Pfeiffer

And Mike, I wanted just key on something that I think I heard you talk about, which is the competitive advantage of green building.

01:07:49.230 --> 01:07:49.810

Earl Pfeiffer

Uh.

01:07:49.300 --> 01:07:49.780

Bill Lazar

Yep.

01:07:51.240 --> 01:08:23.200

Earl Pfeiffer

Probably 10-12 years ago I was at a HAC conference where they brought all of the executive directors into one room and had a session tailored towards us exactly and it talked about the one thing that stood out in my mind. Besides all the energy saving and all the green reasons to be behind green building, was it it did give you a competitive advantage and I remember back when I was in Tampa, even the for profit builders in the lower end of the range weren't building Energy Star, they weren't building grain.

01:08:23.520 --> 01:08:33.370

Earl Pfeiffer

So if we did have a competitive advantage an I think that's really important for practitioners trying to justify their doing it because there were.

01:08:35.040 --> 01:08:37.450

Earl Pfeiffer

Itional costs.

01:08:37.580 --> 01:08:57.060

Earl Pfeiffer

Uh image from the mountain panels an A metal roof that's without the spray foam insulation and all

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that, so it's definitely higher investment but but I see the competitive advantage is really something to nonprofit. Can hang onto that with your lenders with the community with the funding partners and with.

01:08:57.110 --> 01:08:58.520

Earl Pfeiffer

So yeah.

01:08:59.850 --> 01:09:13.490

Earl Pfeiffer

Energy conservative clients. Do you guys concur that that that it from that just from that particular view, that that you are advantage over other builders who don't offer green another nonprofit?

01:09:14.130 --> 01:09:14.620

Bill Lazar

Yep.

01:09:15.300 --> 01:09:16.470

Mike Morina

Absolutely yeah.

01:09:15.760 --> 01:09:19.980

Bill Lazar

Special, especially if you're looking for down payment assistance to help people.

01:09:21.620 --> 01:09:32.640

Bill Lazar

We're all struggling with these prices right now. They've got a boost. The down payment assistance to get people in and making the argument. I got a better model. I got a better product is going to win every time.

01:09:36.160 --> 01:09:42.620

Mike Morina

An end, you know. The example of the teachers in Key West getting \$100,000.

01:09:44.060 --> 01:09:49.470

Mike Morina

If it comes out in the well, there are newspapers anymore, but.

01:09:50.850 --> 01:10:07.300

Mike Morina

But if it, if it becomes widely known that some poor teacher took that \$100,000 and purchased a house and two years later the roof was leaking, you know that it was substandard in some way.

01:10:09.500 --> 01:10:15.810

Mike Morina

Or even kind of the appearance of it. It's it's not going to last, and it's going to hurt.

01:10:16.760 --> 01:10:21.850

Mike Morina

As we've seen over the years when, when, even sometimes nonprofits.

01:10:21.980 --> 01:10:23.730

Mike Morina

Uh, do.

01:10:24.420 --> 01:10:30.680

Mike Morina

Things that are less than optimal and they mean well. Sometimes they don't mean well, but it.

01:10:31.400 --> 01:10:57.380

Mike Morina

Really pushing that in to do the best we can is is really the way to go with with all of this and keep pushing that 'cause there they feel comfortable. There's so much money out there it hasn't really. I mean even before the COVID money or the whatever infrastructure, money may or may not be available.

01:10:58.020 --> 01:11:28.130

Mike Morina

But there in Hillsborough County, they're they're talking about all kinds of money that's actually been dedicated. It's just not reaching us yet. But when it's day or the money will be there, but it you need to have the right product and don't be. You know I'm I'm whining about where do we find \$6000 to upgrade these roofs? Well, that's going to be nothing you asked for it when.

01:11:28.170 --> 01:11:32.900

Mike Morina

When Miss Money starts coming, but do the right thing because.

01:11:33.890 --> 01:12:02.480

Mike Morina

And I would also say just as something to keep in mind is a phrase and it's it's a meaningful is not just the cost of buying, but the cost of owning the long term cost, which is kind of what you guys are getting at. Which is you want you want it to be, not just the energy bill to be low, but to have the roof last to have the windows.

01:12:03.420 --> 01:12:19.280

Mike Morina

I have everything work, the air conditioner to to use the best up with the best folks installing it so we can truly keep the cost of maintenance an ownership down. As long as we can.

01:12:20.000 --> 01:12:28.300

Mike Morina

Uh, because a low mortgage is a wonderful thing, but if if maintenance costs are.

01:12:29.010 --> 01:12:31.670

Mike Morina

Are too high. It kind of defeats the purpose.

01:12:39.750 --> 01:12:43.260

Retha Patton

Well, I think we can wrap this up. Earl. Do you have anything else to add?

01:12:44.740 --> 01:13:02.330

Earl Pfeiffer

No, I I don't. Again, I'd like to thank everyone for attending and thank Mike and Bill for the preparation and the time they put into this. It was very well delivered and and I'm excited to see what a success it was. Thanks guys and thank you everyone for attending.

01:13:02.580 --> 01:13:05.480

Bill Lazar

Thank you for the opportunity. You guys take care.

01:13:03.370 --> 01:13:03.710

Mike Morina

Back

01:13:05.770 --> 01:13:06.590

Mike Morina

thank you.

01:13:06.090 --> 01:13:07.900

Retha Patton

Thank you, thanks everyone.

01:13:07.110 --> 01:13:08.490

Stephanie Nichols

Thank you goodbye.

01:13:07.150 --> 01:13:07.710

Mike Morina

Bye bye.

01:13:07.300 --> 01:13:08.310

Tod Bowden (Guest)

Thank you very much.

01:13:09.190 --> 01:13:09.640

Retha Patton

I.