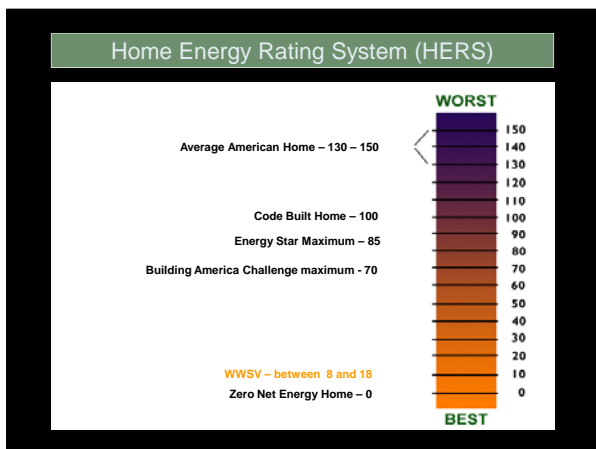
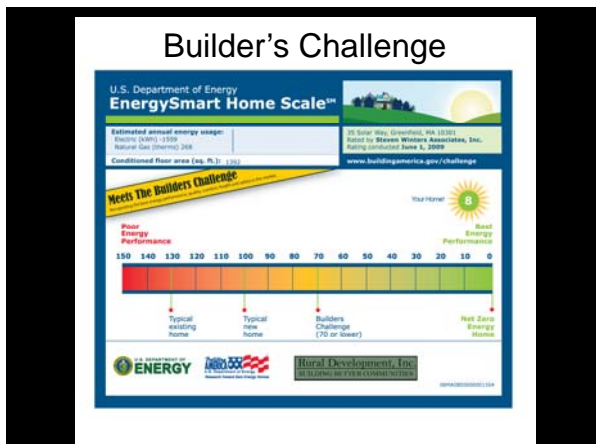


Wisdom Way Solar Village Features

<p>Energy Efficiency Triple pane U .18 windows N,E, & W Double pane higher SHGC on South R-43 cellulose walls R-50 cellulose ceiling Offset double stud walls Energy Star appliances 100% compact fluorescents Tight air sealing Exhaust only ventilation</p> <p>Renewable Energy 2.85 – 3.42 kW PV systems Solar H2O collectors for DHW</p> <p>Amenities More than 1 acre open Community garden Cedar playground</p>	<p>Green Building Low flow plumbing fixtures Dual flush toilets On demand gas hot water back-up One gas heater, cook stove, dryer No VOC paints Locally grown hardwood floors Marmoleum resilient flooring 30% fly ash concrete Fiber cement siding</p> <p>Best Practices Homeowner education Native plants; none invasive All homes wheelchairs visitable</p> <p>Certifications Energy Star® Tier III LEED® Platinum</p>
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------





LEED® for Homes

To date **SIX** homes in the Wisdom Way Solar Village have attained LEED Platinum certification. All twenty are expected to achieve this highest level of certification from the U.S. Green Building Council.

Leadership in Energy and Environmental Design

Wisdom Way Solar Village

Which way is south?

Landscape Design:
Joan S. Rockwell

Civil Engineering:
Guntlow & Associates

Wisdom Way Energy Modeling

3 Bedroom Wisdom Way Home

	Gas Use [Therms]	Gas Cost
Baseline Home	1,331	\$2,263
Wisdom Way Home	381	\$648

71% Savings

Robb Aldrich, P.E., Steven Winter Associates

Wisdom Way Energy Modeling

3 Bedroom Wisdom Way Home

	Elec. Use [kWh]	Elec. Cost
Baseline Home	6,687	\$1,137
Wisdom Way Home	4,631	\$787
Solar System (3kW)	(3,370)	(\$573)
Net Energy	1,261	\$214

81% Savings

Robb Aldrich, P.E., Steven Winter Associates

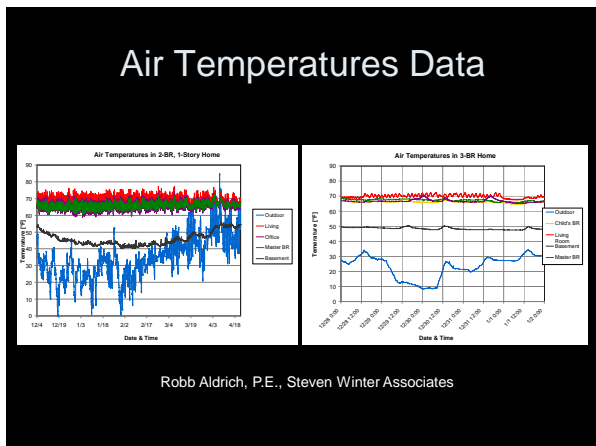
Wisdom Way Energy Modeling

3 Bedroom Wisdom Way Home

	Total Energy Cost
Baseline Home	\$3,400
Wisdom Way Home	\$862

\$2,538 Savings

Robb Aldrich, P.E., Steven Winter Associates



It Takes a Village to Build a Village

CONSTRUCTION FINANCING for Wisdom Way Solar Village
Housing Assistance Council - <i>SHOP 2004 & SHOP 2007</i>
Housing Assistance Council - <i>Rural Home Loan Fund</i>
Massachusetts Housing Partnership
The Life Insurance Initiative
Greenfield Cooperative Bank
Community Economic Development Assistance Corporation
OTHER PARTNERS
Home Depot Foundation - <i>USGBC LEED verifications</i>
DOE Building America - <i>Mechanical Engineering support</i>
United States Department of Agriculture/Rural Development - <i>mortgages</i>
Franklin County Regional Housing and Redevelopment Authority - <i>administrative</i>

FUNDING SOURCES for the Wisdom Way Solar Village

**Deferred payment Loans*

US Department of Energy	\$393,600.00
Town of Greenfield CDBG*	\$130,000.00
Enterprise GreenCommunities	\$5,000.00
TD BankNorth Foundation	\$15,000.00
HAP, Inc. & Massachusetts Technology Collaborative (MTC)	\$307,500.00
Small Renewables Initiative (MTC)	\$119,130.00
Western Massachusetts Electric Company	\$26,000.00
Massachusetts New Homes for Energy Star	\$31,500.00
Home Depot Foundation	\$45,206.00
MA Dept. of Housing and Community Development HOME*	\$715,000.00
MA Affordable Housing Trust Fund*	\$900,000.00
MA Community Based Housing	\$286,484.00
Proceeds from Home Sales	\$2,890,000.00
Duplex Construction	\$159.38/sq ft
Total Development Cost	\$215.57/sq ft
Total	\$5,864,420.00

Some Reasons for Success

- Excitement and support from so many organizations, both private and public;
- Building in a rural area is an advantage due to the small population pool;
- The new public awareness of climate change and the need to make our homes energy efficient and healthy to live in;
- RDI is a small organization that serves as both Developer and General Contractor.

Some Barriers to Success and to Future Development

- Incredible amount of paperwork and reporting requirements overwhelm the typically small program staff in rural areas;
- The economy is inhibiting sales of homes for moderate income buyers;
- Lack of HOME and other funds for home ownership in the near future;
- Lack of funding for Deep Energy Retrofits.

Recommendations

- Keep affordable homeownership a national priority along with rental;
- Prioritize the USDA 502 direct mortgage (rather than the 502 guaranteed);
- Keep the Section 8 to Home Ownership program viable for low-income buyers;
- Reduce or consolidate reporting requirements across all agencies;
- Insist on high energy efficiency standards in all construction that has federal funding;
- Provide funding for Deep Energy Retrofits.

Rural Development, Inc.
44 Canal Road
Turners Falls, MA 01376

www.ruraldevelopmentinc.org