



3rd Annual Green Impact Report

Southwest Minnesota
Housing Partnership

January 2015

Putting down roots

Since SWMHP made its commitment to green business and building practices in 2011, I've often thought of a poem I read years ago:

*It helps, now and then, to step back and
take the long view. [...]
We plant the seeds that one day will grow.
We water seeds already planted, knowing
that they hold future promise.*
Excerpt "A Step Along the Way", by Bishop Ken
Untener of Saginaw

Construction using green standards goes beyond environmentally-friendly choices. Going green means taking the long view: planting seeds and envisioning the trees they will become, with roots deep in the soil. Or, in our case, building good homes and teaching important skills, imagining the families that can live healthier, freer, happier lives because of our work.

From where I stand, though, building green also makes a statement about the value of the people and the places in which SWMHP invests.

Rural communities and neglected neighborhoods like those SWMHP serves don't often hear their value affirmed. SWMHP's green approach, however, demonstrates long-term commitment to people and communities, saying "This place matters. You matter."

In St. Peter, **Park Row Crossing** (pictured above) opened in August 2014 after transforming a vacant former hospital site into forty townhomes that families are proud to call home. Half of the units have zero-step entrances for increased accessibility, and all meet MN Green Communities standards for healthy and environmentally-friendly development. Attractive outdoor spaces invite residents and neighbors to interact and get to know each other.

Can you see the roots forming? The long view is looking promising!

Jennifer Prins
SWMHP Green Team member



Tenth St. Townhomes, Storm Lake, IA

Though stormy weather and floods slowed construction, Tenth Street Townhomes is moving toward completion in 2015. The property will provide energy efficient homes in a market with high demand for new housing affordable to the local workforce.



Greening Property Management

In 2014, SWMHP, Lloyd Management, and Flisrand Consulting evaluated tenant engagement in green initiatives at SWMHP's multifamily properties. The result from the four-property pilot was a new joint commitment to cost-sensitive continuous green improvements and ongoing coordination between SWMHP and management at multifamily properties.

Highlights



Staff Goals Change Office Practices

SWMHP staff set individual Green Goals for 2014 as part of our regular evaluation process. Outcomes included a 50% reduction in printing monthly property reports, new carpool arrangements, electronic data collection for CDBG grants, and more.



Rehab: Clara City Community Haus

Renters at the Clara City Community Haus II saw big changes in and around their homes in 2014. The 36-unit property completed over \$280,000 in rehabilitation to increase energy efficiency, improve ventilation and air quality, conserve water, and mitigate radon. The improvements also gave the property a whole new look compared to its previous dark brown 1977 construction style.



Left: Youth Campers in Worthington stop for a photo after helping with landscaping and painting at Willow Court Townhomes.

Below: A Youth Camper in Marshall plants vegetables at the community garden.



Planting seeds

Major construction projects may get the headlines, but the daily work of engaging young people, new Americans, co-workers, and hard-working families in where the real change happens over time. This is the work of planting seeds

This summer at SWMHP's Summer Youth Camps, nearly 40 diverse high school students took the long view and explored their communities and their futures. During the camp, students helped at community gardens, explored colleges, and met local leaders who care about them and the sustainability of their community. In Marshall, SWMHP staff joined campers' service project at Esther's Kitchen (a community meal program) in celebration of National NeighborWorks® Week.

Home repair programs also ask families to take green and healthy actions, increasing the impact of repairs and green improvements. For example, Small Cities Development Programs in Adrian, Rushmore, Winthrop, Renville, Luverne, and other towns resulted in about 30 families with safer, more efficient homes. The potential of the green improvements is nurtured by the "Home Remedy" tip sheet and education from Project Managers and the Rehab Lending Manager on how to use any new green features in their homes.

Seeds are growing every day.

Find more on our green goals and outcomes in the 2014 Green Reporting Detail attached.

Get more information

Southwest Minnesota Housing Partnership (SWMHP) is a nonprofit community development corporation based in Slayton, Minnesota. SWMHP is driven to create thriving places to live, grow and work through partnerships with communities. To learn more about SWMHP, visit our website at www.swmhp.org, explore our [Facebook page \(search: SWMHP\)](#), or follow us on [Twitter @SWMHP](#).

2014 SWMHP Green Team members: Kristie Blankenship (chair), Michele Clarke, Angeles Berillos Castro, and Jennifer Prins (Green Champion). SWMHP received its Green Organization designation in 2012 from NeighborWorks® America. More information on the Green Organization Program at nw.org/green.



Annual Green Reporting Detail

Progress made in 2014 toward SWMHP's commitments as a Green NeighborWorks® Organization is shown in green.

Section 1: Organizational Commitment

1.1 Board Resolution

The SWMHP Board of Directors will pass a resolution in support of obtaining Green NWO designation.

No change. Completed in 2011.

1.2 External Communications

SWMHP will communicate publicly about its commitment and performance related to its green activities. External communications will incorporate and highlight green activities whenever appropriate and any written materials or reports will be made available on the organization's web site.

SWMHP's website includes a section on the organization's commitments as a Green NWO, including links to current programs and project profiles. The agency's Facebook page and e-newsletter also highlighted green project features and tips.

Section 2: Operations

2.1 Sustainable Business Practices

SWMHP will use sustainable business practices in its day-to-day operations as evidenced by achieving and maintaining at least the minimum number of items from the NeighborWorks Green Operations Checklist.

Responsible staff identified in the Green Management Plan reviewed and initialed the Green Operations Checklist to verify compliance with the items SWMHP committed to in its application for designation.

2.2 Green Management Plan

SWMHP will adopt a Green Management Plan to ensure ongoing oversight and implementation of sustainable business practices in its day-to-day operations. The Plan will include clear roles and responsibilities, including designation of an individual to coordinate the organization's green efforts.

The Green Management Plan was adopted prior to application for designation. The Green Champion is Jennifer Prins. The Green Team is Kristie Blankenship (chair), Michele Clarke, and Katherine Teiken. Michele will be replaced by Janet Schaeffer in 2015.

2.3 Employee Awareness

SWMHP will enact a clear and effective strategy for informing existing and new employees of the intent and implementation requirements of both green operations and green program areas.

SWMHP makes employees aware of the organization's green commitments through:

- *New employee orientation to Green Management Plan and other green organization commitments.*
- *Standing green agenda items at staff meetings.*
- *Quarterly "Green Days" organized by staff committee(s).*

Section 3: Homeownership Education and Counseling

3.1 Homeownership Education Curricula

All SWMHP pre- and post-home owner education curricula will be consistent with healthy and sustainable homes principles. SWMHP's homebuyer education and counseling program will cover the core elements of healthy and sustainable homes: energy efficiency, water conservation, and healthy indoor environments. Each individual course or curriculum will cover the principles that are most relevant to the subject matter, but all core principles will be covered in the program as a whole.

The Director of Homeownership Services certified that the current curriculum continues to cover healthy and sustainable homes principles. SWMHP's curricula include:

- *Pre-purchase homebuyer education*
- *Post-purchase education*
- *Financial literacy*
- *Home maintenance and repair*

3.2 Homebuyer Education and Counseling

SWMHP will ensure that at least 90% of clients reported in pre- and post-purchase education receive the green curriculum information either during class presentation, through distribution of materials in class, or in counseling sessions.

100% of clients in pre- and post-purchase education (151 participants) received green information. Each person completing education receives instruction on healthy home maintenance and safety, and the "Home Remedy" brochure with energy and water conservation and green cleaning tips. Home Maintenance courses also demonstrate environmentally-friendly cleaning.

3.3 Educator Training

SWMHP will ensure that each Homeownership Educator and Homeownership Program Manager is trained through an approved method within six months of moving into an educator role.

All educators have completed the NeighborWorks e-learning course HQ290el: Being Green, Seeing Green: Counseling Clients to Maximize Energy Savings.

Section 4: Lending

4.1 Home Improvement Lending

When SWMHP controls loan product design, SWMHP will require that its rehab lending allow for green rehabilitation, including lead abatement/mitigation, energy-efficiency, home repair and improvement, and other green retrofits as allowable.

Three single-family home repair projects were completed in 2014 in which SWMHP controlled rehab scopes to ensure completion of green rehabilitation. The projects were located in Pipestone, Ortonville, and Windom. An additional 53 single-family home repair projects were completed through other programs, addressing eligible energy efficiency, safety, lead, and mold issues found in the homes.

4.2 Marketing and Awareness

SWMHP will market the availability of its home lending products to potential borrowers so that they know the benefits of green homes and are aware of the availability of financing. SWMHP will utilize or otherwise produce marketing and educational materials that are available at SWMHP's office and described on the website.

In communities where SWMHP operates home rehabilitation programs, lending products are marketed on social media and in flyers at social service agencies, banks, City offices, community centers, education programs, general contractors, and others. The "Home Remedy" brochure and MN Department of Health's educational pieces on lead, mold, etc. are used as applicable.

4.3 Funding and Resources

SWMHP will make available resource information relevant to the local market and include any programs made available by state or local governments, utilities, or similar programs that can be used to help fund or finance green home improvements.

In communities where home rehabilitation programs are funded and available, SWMHP provides a list, by county, of resources for homeowners to contact for more funding sources.

Section 5: New Construction

5.1 Green Building Programs

SWMHP will ensure that a minimum of 50% of newly constructed single-family homes and 50% of multi-family properties will meet certification standards as defined by the Minnesota Green Communities standards.

No new single-family homes were constructed in 2014.

Section 6: Multifamily Rehabilitation

6.1 Green Rehab Planning Assessment

For at least 50% of rehabilitation projects or units completed, SWMHP will conduct a green rehabilitation planning assessment to determine opportunities for incorporating the healthy and sustainable homes principles into the rehabilitation scope of work.

Green rehabilitation planning assessments were completed on 100% of multifamily rehabilitation projects completed in 2014. The properties included were assessed for rehab under the Rental Rehab Deferred Loan program through MN Housing. The four properties (representing 92 units) are located in Tracy, Clara City, Watkins, and Balaton.

6.2 Green Rehab Scope

For at least 50% of rehabilitation projects or units completed, SWMHP will ensure that the scope of work addresses the core requirements of the healthy and sustainable homes principles, including a minimum 15% energy efficiency improvement over existing conditions, and elements addressing water conservation and healthy indoor environments.

As noted in 6.1, four multifamily rehabilitation projects were completed in 2014, representing 100% of multifamily rehabs. The rehabilitation scope was developed and followed to meet Green Communities standards at all four properties to address energy efficiency, water conservation, and indoor air quality concerns.

Section 7: Single-Family Rehabilitation

7.1 Green Rehab Specifications

On single-family rehab projects where SWMHP controls the scope of work, SWMHP will use Minnesota Green Communities rehabilitation specifications to address the healthy and sustainable homes principles and will refer to these specifications on at least 90% of all home rehabilitations completed.

Three single-family home repair projects were completed in 2014 in which SWMHP controlled rehab scopes to ensure completion of green rehabilitation. The projects were located in Pipestone, Ortonville, and Windom. The projects were rehabilitated to Minnesota Green Communities standards.

7.2 Performance Testing

For units using the energy efficiency components of the rehabilitation specification, SWMHP will ensure Home Performance testing is conducted pre- and post-rehab on at least 15% of the rehabilitated units.

On the single-family rehabs noted in 7.1 above, a blower door test completed and compared to test prior to rehabilitation to document improved energy efficiency.

Section 8: Asset and Property Management

8.1 Green Asset Management Strategy

SWMHP will put in place a full-spectrum green asset management strategy for its rental housing portfolio, including:

- Strategies to incorporate green practices for 100% of properties within 3 years from date of application.
- Portfolio and property-specific goals, issues, and priorities.
- Utility data tracking plan to inform property needs priorities.
- Protocols for green operations and maintenance and specific priorities for green capital improvements for the portfolio).
- Staff/management capacity to implement green goals.

SWMHP's portfolio asset management plan has green property management, maintenance, and resident education goals. Additionally, each property-specific asset management plan has green property management and maintenance goals listed along with water conservation efforts, as applicable. Capital Needs Assessments and utility consumption data inform each property's asset management plan.

8.2 Utility Consumption Tracking

SWMHP will collect and analyze owner-paid energy and water consumption data across at least 50% of its rental portfolio. Analysis will be done at least annually for all owner-paid utility accounts using data on monthly or quarterly utility consumption, and will identify intensive energy or water uses and any consumption anomalies and their potential causes.

Utility tracking began in 2013 for all SWMHP properties, with analysis of 2013-2014 comparison data underway at the time of this report. Current utility tracking is limited to owner-paid utilities.

8.3 Green Operations and Maintenance Plans

SWMHP will have green operations and maintenance plans in place for at least 75% of its rental portfolio. The plans will include:

- Unit turnover checklists
- Maintenance and materials
- Limiting toxic pest management practices
- Landscaping and irrigation (if applicable)
- Appliance/fixtures replacements specifying Energy Star and WaterSense or equivalent
- Staff training requirements
- Annual evaluation and review protocols

Green operations and maintenance plans are in place for all SWMHP rental properties. In 2014, SWMHP engaged Flisrand Consulting to beef up its resident engagement and implement a continuous green improvement plan with Lloyd Management for green operations at SWMHP's properties. (In 2012, property management firms working in SWMHP properties received green property management training and began implementing green protocols.) In 2013 and 2014, SWMHP was also active in a national collaboration to develop and test an online green property management and maintenance certification program. The program is expected to roll out in 2015.

8.4 Green Capital Improvements

SWMHP will enact a process to ensure consideration of healthy and sustainable homes principles in its capital improvement planning for at least 75% of properties. The plans will include:

- Specific consideration of healthy and sustainable homes principles.
- Identification of the most intensive project components from a consumption and/or environmental perspective.
- Lifecycle cost analysis of the budgeted improvements.

As of 2014, 100% of SWMHP properties have Green Capital Needs Assessments (CNAs) completed and capital improvement plans in place that address green and healthy homes principles, e.g. reductions in utility use, enhanced green space, water management plans. In 2014, SWMHP used an Enterprise Section 4 grant to pilot a green/healthy CNA process. Success was limited because the CNA provider hired did not have the expertise to assess the property or make recommendations for investments that support resident health.

Section 9: Owner and Resident Awareness

9.1 Homeowner and Buyer Education

SWMHP will ensure that at least 90% of homeowners purchasing or occupying a home built or rehabilitated with green practices are provided written materials and in-person education on healthy and sustainable homes principles, including information on how to properly operate the green features of the home.

100% of new homeowners do a walk through with an SWMHP Construction Manager, who identifies and explains green products/systems and answers homeowner question. Each homeowner also receives a Warranty Booklet that has all instructions and warranty information for the home.

9.2 Rental Property Resident Education

SWMHP will incorporate healthy and sustainable homes principles into resident communication and education programs for at least 75% of its rental properties.

All properties with green features have Resident Manuals provided to residents at lease-up. SWMHP piloted a resident education program with the Southwest Clean Energy Resource Team in 2013, conducting short presentations and materials for residents of SWMHP properties in Pipestone, Luverne, and Windom. Resident engagement practices are being developed for portfolio-wide implementation in 2014 and 2015.

Section 10: Community Building and Organizing

10.1 Green Planning and Action

SWMHP will undertake a participatory planning process that identifies green issues facing the community, and will develop a specific agenda for its role in working on at least one of the community's green priority issues.

SWMHP develops plans in response to community requests, integrating green issues into needs assessments and program design whenever possible. In 2014, participatory planning for Small Cities Development Program applications addressed home energy and safety needs in four (4) communities.

10.2 Resident Education

SWMHP staff or partners will provide education or training events for residents of the local community on green topics.

SWMHP partnered with Adult Basic Education in Luverne to educate 35 residents about effective green home maintenance strategies and about saving money through energy efficiency and water conservation.

10.3 Resident Engagement

SWMHP will facilitate volunteer and leadership opportunities for residents to participate in projects that establish public priorities and plans on green issues, or engage in a local green activity. SWMHP will provide volunteer opportunities for residents in at least one activity during the course of the year, and will encourage resident leadership in addition to general resident participation.

SWMHP's summer youth camps engaged 49 students in Marshall, Tracy, and Worthington areas with two opportunities to volunteer in serving their communities through community garden and community meal programs, and through property maintenance and clean-up activities. In addition, 30 students participated in planning the camps, developing leadership skills and connections to local adult allies concerned with green and healthy communities.

10.4 Green Benefits to Community

SWMHP will document the benefits of its green activities to the community it serves.

SWMHP will make this annual report available on its website after review by the Board of Directors. Property and program profiles and other impact reports also note green impact when available.