

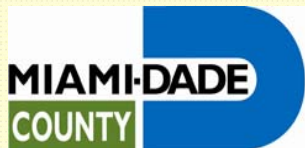
Florida ALHFA June 2009

Making Green Affordable in an
Upside Down Market

Moderator:

VT Williams

***HFA Board Member of Miami-
Dade County***



Introduction to the Challenges to Going Green

- Cost of materials
- Cost of land
- Financing the deal
- Approval of Green plans, taking a risk
- Meeting Building Codes
- Green Rehab or Build; that is the question
- Green mortgages

A Developer's Perspective:

- How Green should it be
- Where's the Green-materials
- Plan approval before judgment day
- Environmental challenges
- Construction financing
- What page is the government on....

Multi-Family and Rental Perspectives

- Economies on a large scale
- Are we green yet?
- Return on Green Investment - to whom?
- Concentration of Green vs spot green
- Benefits of green: Now & Later
- Costs of green
- Homeowner's role – keeping it green, how?

Government Policy- Cost Effectiveness-Technology

- What's behind Door #1 - Restoration
- How green is green? – Standards
- Who pays and how much? – Source of funds
- Inspection, inspection, inspection....
- Happy home is finished home

Government Policy- Cost Effectiveness-Technology

- Florida Public Service Commission
- Florida Energy Act of 2006
- President Obama Green Jobs Act
- Cost Effectiveness
- Technology

Summary

Responsible Entities

- Developers
- Government Agencies
- Private lenders
- Housing Agencies
- Consumers

“The Future is not Inherited from our Ancestors, but Borrowed from our Children”
-Native American Proverb-

Contact: Housing Finance Authority of Miami-Dade County 305-594-2518

www.miamidade.gov/hfa fax: 305-392-2722