

County term limits possible

Ruling overturned to allow limits. Voters may see option on ballot. ... Page 2A.

CLEARWATER BEACON

'Amazing Spider-Man' starring Andrew Garfield to snare fans

Read up on all movies that are opening this week. See Opening. ... Page 1B.



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CENTENNIAL SERIES



Pinellas County's history revisited

In 1912, the peninsula now known as Pinellas County was part of Hillsborough County. Much controversy emerged in the move that led to Pinellas breaking away from Hillsborough. See the start of our centennial series.

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POLICE BEAT

Shooting suspect apprehended

CLEARWATER - Clearwater police have arrested a shooting suspect for an incident that happened on June 2 in the 1300 block of S. Dr. Martin Luther King Jr. Avenue.

Habitat: Builds green, affordable

Sustainable homes are good for the environment and also long-term cost savings

By ALEXANDRA LUNDAHL

CLEARWATER - Habitat for Humanity of Pinellas County not only builds homes that are affordable and good for the low-income homeowners, but they also build them affordable for the long-term and are good for the environment.

"It makes long-term sense for homeowners for operating costs of owning a home, and we know it makes long-term sense for the environment whenever we can reduce energy consumption and use recycled materials, we know we reduce our impact on the environment," said Ron Spoor, Chief Operations Officer of Habitat for Humanity of Pinellas. "And since we are builders and we use a lot of products, we want to be sensitive to our impact on the environment."

In addition to helping the environment, it is important to Habitat that their homes are affordable in the long-term for their homeowners. Since the people who buy their homes are low-income, this is especially important.

"After the hurricanes of 2004, I signed an insurance check for one of four families for a 1,100-square-foot wood-framed house for \$3,000," said Barbara Inman, president and CEO of Habitat Pinellas. "That is too much money for the income level of the people we serve. And that put a bright spotlight on these issues and how we can do a better job."

Affordability comes in many forms. It starts out with the zero-percent interest loans that Habitat gives its homeowners, but also to keep costs down during the whole time they own the home, including utility costs. By building "green," or sustainable, as Habitat calls



Photo courtesy of HABITAT FOR HUMANITY PINELLAS

The Stevens Creek subdivisions of Habitat Pinellas homes is on Fuller Drive in Clearwater and are built "green." The corner home spotlights the sustainable landscaping that includes native plants, shrubs and trees that Habitat Pinellas installs for all of its homes.

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it, they achieve not only long-term affordability for the homeowner, but they also help the environment.

"The main reason (we do this) is because the people and families who are at the income level that we serve, their income percentages tend to go up at a slower rate than other income brackets," Inman said. "And if energy and insurance costs continue to increase, as they will, these people will be the hardest hit."

Habitat has many areas that they focus on for sustainability, but they are generally divided into three main areas: Wind mitigation; water conservation and energy efficiency; and durability.

Quality wind mitigation is a top priority at Habitat Pinellas. It is important to them that their homes hold up well in a hurricane and that they qualify for lower insurance rates. To accomplish this, Spoor said, the homes are built with concrete block, steel reinforced walls; hurricane shutters; a lot of strapping and trusses; exceeding building codes; secondary water membranes; and building hip roofs instead of gabled ones.

A secondary water membrane goes underneath roof shingles so that even if shingles get blown off in a storm, water will not get inside the house.

"It does so because it actually sticks to the roof, which is different than the felt or tar paper that most homes are built with, which is nailed with a lot of nails, but it still is essentially just felt or paper, which is prone to blowing off quite quickly in wind," Spoor said.

A hip roof is a different designed than the more traditional gabled roof because the hip roof has shingles on all four sides of the house, instead of just two.

"A gabled roof gets the brunt of wind and has the wind forcing against the roof structure during a storm," Spoor said. "A hip-shaped roof allows wind to basically roll over the roof instead of slam it broadside. So insurance companies prefer this wind mitigation form."

Habitat Pinellas has an independent inspector come out to all their homes to check out the home and fill out the Florida Uniform Wind Mitigation Form. Habitat makes sure all of its homes qualify for many of the things on the list.

"We provide that signed document to our homeowners, and when they shop for insurance, that form is worth its weight in gold," Spoor said. "The form documents that we have done all these wind mitigation features, and that qualifies them for lower

insurance rates. We spend more money to build the home with these wind mitigation efforts, and we charge the homeowner a little more, but the savings that the homeowner receives on their annual insurance bill exceeds what they pay in the increased mortgage payment. So the long-term savings is there and just increases over time because inflation will cause insurance to rise over time, but since our mortgages have a zero-interest mortgage, their mortgage amount for the next 30 years will remain the same."

Water conservation and energy efficiency is Habitat Pinellas's second priority in sustainable building. All homes they build are certified through the Energy Star program, which has gotten even more challenging over the past year because the federal government has raised the bar. Spoor said.

"In the Energy Star program, a home gets rated with the energy usage rating number, and it is based on the factor of 100," Spoor said. "So a new home, built to code, would use 100 percent of the energy that a new home built to code would use. So it has a rating of 100. Now an older home, if you audit it, might have a rating of 150 (percent) or 200 percent (of energy) that a new home would use. But our homes on average this year rate at 63.7 percent. So our homes are expected to use 63.7 percent of energy that a code-built home would use."

That efficiency translates into huge energy bill savings for the homeowner, Spoor said.

This good rating is achieved through a number of techniques. Habitat uses light-colored shingles that reflect heat from light back into the atmosphere instead of absorbing it into the attic like darker shingles will do, Spoor said. Habitat also uses added insulation and insulated, low E windows that are designed to reflect heat energy away from the house rather than absorbing it inside. Habitat uses all Energy Star appliances, and a high efficiency heating, ventilation and air conditioning system.

Habitat has also been fortunate enough to earn a grant through Progress Energy that gives them the means to install solar water heaters in most of the homes that they build.

"Those solar water heaters also contribute to energy savings for our homeowners," Spoor said. "And of course they reduce emissions from electrical generation."

Inman said that Habitat Pinellas is incredibly grateful to Progress Energy for the grant because they would not be able to provide these great heaters without the grant.

"We wouldn't even be providing the solar heaters without Progress Energy's partnership," Inman said. "So it does return a lot to our homeowners in terms of energy efficiency, and without the donation from Progress Energy, we wouldn't be supplying that."

Other water conservation methods are installing low-flow fixtures that still produce a good flow of water but use less than standard fixtures. Habitat Pinellas also always uses Florida friendly landscaping that do not require the intense amount of water that non-native or poorly adapted plants need.

The final key category in their sustainable living efforts is durability. Habitat Pinellas uses durable products that cost more up front but have long-term savings because the homeowner does not need to replace them as often as they otherwise would have to. Some of these durable products include wood-framed cabinets, stucco exteriors and having all ceramic tile flooring. The ceramic floors promote a healthier indoor air carpet versus carpet, Spoor said, and it does not have to be replaced nearly as quickly as carpet does.

Habitat also uses high-quality shingles, called "laminated" or "architectural-style" shingles. They are thicker than the conventional three-tab shingles that were used for many years. These quality shingles hold up better and longer in the Florida sun, he said.

Once again, even though these products cost more, it ultimately all saves the homeowner money with reduced insurance rates, reduced utility rates, and far less frequent replacement of products, Spoor said.

Habitat Pinellas has also received a grant from Nissan, which encourages companies to use recycled building materials or materials that have a good recycled content. When applying for the grant, it caused Habitat Pinellas to really look at the ways they build houses and research the products they use, becoming more aware of recycled materials, Spoor said.

"We appreciate Nissan, in that they are encouraging affiliates to really go through a thought process to analyze the products that they are using and attempt to use more products that are greener by offering the grant," Spoor said. "... I think grants like that really achieve their intended purpose, and it encourages builders to go through a well-researched process, and it raises awareness. Builders use a lot of materials, and we want to be good stewards to the environment."

Grants like this and from



Photos courtesy of HABITAT FOR HUMANITY PINELLAS

Above: Volunteers work on a Habitat Pinellas home in Clearwater's subdivision, Stevens Creek. This home has hip roof geometry, which qualifies for lower insurance cost rating because of its wind mitigation and deflection capabilities. Below: A volunteer works on the interior of a Habitat Pinellas home. Habitat uses enhanced insulation, which provides higher energy efficiency for their Pinellas County homes.



Progress Energy are key in being able to provide so many quality, sustainable features in the homes, Inman said. Without such grants, Habitat Pinellas would have to start eliminating elements. Therefore, it has prioritized its building features, listing the most important ones and also the ones they would have to cut first.

"The most important priorities? The first one is block construction," Inman said. "That's in our wind mitigation section. And under design, the fact that we design our homes with a hip

roof. And then in terms of durable products, we use laminated roof shingles, and we feel these are very important and have a high return rate for our homeowner. Then, under energy efficiency, it's the energy star rating that each of our homes receive."

If things did have to start getting cut, the first things eliminated would be the wood-framed cabinets, a raised heel truss, and the secondary water membrane on the roof, Inman said.

Of course it's obvious how Habitat homes help the home-

owners and the environment, but they also benefit the surrounding neighborhood, Inman said.

"We built three homes behind Mazzaro's in St. Petersburg fairly recently," Inman said. "As soon as we built those, we built three more right next to them. Those homes appraised for 5 percent more than the first three homes. And those were built just a few months later. So we bring property values up. We bring home ownership to the area. And the fact that we build quality homes is that much more to bringing up a community."