To promote community greening and sustainability, Rural Community Assistance Corporation (RCAC) gives priority to loan applications for projects that incorporate significant green methods and materials. Green (or sustainable) practices promote building construction, infrastructure and community planning that is healthier for residents and the environment. These practices include using renewable energy, energy efficiency, water conservation, environmentally sensitive site planning, efficient building materials and attention to indoor air quality. As a leader in rural development in the West, RCAC’s green lending assists communities realize a future where healthy neighborhoods, a sustainable economy and responsible environmental stewardship co-exist.

Criteria
To qualify for RCAC green lending the project must use at least three (3) methods/materials for the Energy and/or Materials groups and an additional two (2) from any group, a total of at least five (5), will need to be incorporated into the development/construction. Other method/materials also will be considered if they contribute significantly to conservation/sustainability. Energy efficient appliances and other components (e.g., glazing, fixtures) must significantly exceed state/federal minimum requirements.

**Method/Material*** | **Qualifier/Comments*** | **I will Incorporate**
---|---|---
**Planning**
Solar Orientation | North/south (to extent practicable) | 
Glazing | Maximize natural light, minimize west facing windows | 
Dimensional Planning | Design on 4-foot multiples to minimize waste | 
Recycle Waste Material | Provide for recycling of all construction waste materials | 
**Water**
Toilets, showers, faucets | Fixtures that significantly exceed code requirements for water conservation | 
Landscaping | Low water-use landscaping, trees and shrubs on west/northwest side of home for shading, deciduous trees on south side of home | 
**Energy**
Passive Solar Design | Operable windows, thermal mass, wing walls | 
Solar hot water, heating and cooling systems | Governed by local/state ordinances, substantial incentives possible | 
Radiant Barrier | Foil roof sheeting | 
Continuous ridge venting | Most efficient attic ventilation | 
Photovoltaic Systems | On grid and off grid | 
Ductwork | Minimum R-6, reflective outer surface, thoroughly sealed at all joints | 
Fans | Ceiling, whole house | 
Energy Recovery Ventilator (ERV) | Air to air exchangers | 
Programmable Thermostat | Does not include electromechanical |
### Method/Material* | Qualifier/Comments* | I will Incorporate
--- | --- | ---
**Energy (Continued)** |  |  |
Lighting | Optimum use of natural lighting, task lighting Energy conserving fixtures/bulbs |  |
Recirculating Hot Water System | Must contain programmable timer |  |
Point of Use Hot Water Heater(s) | At all locations distant from hot water source |  |
Energy Efficient Appliances | Must be Energy Star Rated |  |
**Materials** |  |  |
Wood Treatment | Borate or ACQ treated wood |  |
Engineered Structural Materials | I-beams, laminated beams, finger-jointed studs |  |
Metal Studs | Minimum 50 percent recycled material |  |
Engineered Sheet Goods | OSB, laminated wastepaper sheathing |  |
Engineered Siding and Trim | Steel and aluminum made from recycled material, recycled trim, fiber-cement siding and trim |  |
Flyash Concrete | Contains by-product of coal combustion |  |
Floor Covering | Recycled content padding and carpeting Water based adhesives, linoleum, recycled-content tile |  |
Non-toxic Termite Control | Sand barriers, metal termite shields |  |
Roofing | Fiber-cement composite slates and shakes Organic asphalt shingles, metal roofing |  |
Structural Wall Panels | Outer layers of structural sheathing with an insulated core |  |
Insulation | Cellulose, CFC’s, Agricultural Fiber, Foam, Perlite, Rockwool |  |
Windows/Doors | Doors made from recycled materials, glazing exceeding minimum required standards |  |
Paint, Finishes, Adhesives | Low VOC paints, water based and solvent free adhesives, low biocide and natural finishes |  |

*A more thorough description of most of the above may be found at [www.greenbuilder.com/sourcebook](http://www.greenbuilder.com/sourcebook)

**Others Proposed**


Certification: I certify that will incorporate the above-checked methods/materials into the project for which this financing is a part.

_________________________________________ DATE:_________________________________________

Signature of Authorized Signer

_________________________________________

Print Name of Authorized Signer