2019 Housing Trust Fund Allocation Plan – State of New Hampshire

Summary

The Housing Trust Fund (HTF), capitalized with a percentage of overall GSE business from Fannie Mae and Freddie Mac during calendar year 2018, will provide the State of New Hampshire with a formula allocation of $3 million in 2019 to create housing affordable to extremely low income (30% or less of Area Median Income) households for a minimum of 30 years. New Hampshire Housing will administer these funds for the State of New Hampshire. Although HTF regulations allow funds to be used for both homeownership and rental housing, New Hampshire will limit the use of these funds to affordable rental housing due to very high demand for rental housing affordable to extremely low income households and the challenge associated with creating viable and sustainable homeownership opportunities for extremely low income households. The majority of HTF resources will be distributed through a specific Request for Proposals process that will finance projects to benefit extremely low income households who need housing combined with services, including but not limited to chronically homeless, homeless families, families with disabled members, veterans, and housing for persons in recovery from mental illness or substance use disorder. Applicants responding to the HTF RFP will be requesting financing for development subsidy and potentially project-based rental assistance which will provide affordability to extremely low income households for a minimum of 30 years. Applicants may also request HTF and other subsidy for fractional use in Low Income Housing Tax Credit (LIHTC) projects through New Hampshire Housing’s traditional Multifamily Rental Housing Financing Application process. The 2019 Qualified Allocation Plan for LIHTC, which was written to be compatible with the Housing Trust Fund, awards points for projects that reserve at least 10% of the units for extremely low income households, as well as points for projects reserving 10% or more of their units for Homeless, those at risk of Homelessness, or Veterans.

All HTF-funded units must meet Uniform Physical Conditions Standards (UPCS); HUD Requirements for the Notification, Evaluation, and Reduction of Lead-Based Paint Hazards in Federally-Owned Residential Property and Housing Receiving Federal Assistance (24 CFR 35); and the Authority’s Design and Construction Standards (HFA:111) at project completion and must meet these property standards for the term of the restriction period. Projects assisted with HTF funds must meet all of the eligibility criteria.

Expected Resources
$3,000,000.

HTF Project Eligibility

Mixed income and mixed-use projects qualify. Non-profit and for-profit entities are eligible to apply.
To qualify as a LIHTC Project with fractional HTF use, a project must maintain a minimum set-aside of rent-restricted units for tenants in the targeted income group. All HTF-assisted units must be rented to extremely low income households, defined as households with incomes at or below 30% of Area Median Income.
Threshold Requirements and Scoring Criteria for Housing Trust Fund Request For Proposals

In addition to submission of a complete application form, all applications will be reviewed under the following Threshold Criteria. Failure to comply with any of the Threshold Criteria may, at the sole discretion of the Authority, result in the rejection of the application.

Threshold Criteria:

a. Feasibility and Appropriateness: The proposed project’s characteristics or location must be considered feasible from a financial and regulatory standpoint including but not limited to compliance with:
   i. NH RSA Chapter 204-C
   ii. The Authority’s Rules for HOME Investment Partnerships and other capital subsidy programs (HFA:105)
   iii. The Authority’s Underwriting Standards and Development Policies for Multi-Family Finance
   iv. Exhibit B of this RFP: Minimum Insurance coverage.
   v. HFA:111, the Authority’s Design and Construction Policy Rules and policies are available at

   http://www.nhhfa.org/rental-housing-developers-policies-standards.cfm

b. Financial Sustainability:
   i. The Authority will review the sources and uses proposed for the project as well as the operating budget and pro forma. The level of funding requested must be sufficient but not exceed the amount needed to ensure the proposed project is financially viable and does not depend on later infusions of subsidy.

c. Income Targeting and Rent Limits: all units assisted with the Housing Trust Fund must be reserved throughout the affordability period for extremely low-income
(ELI) households as defined by HUD (this generally refers to households that do not have income in excess of 30% of the Area Median Income). Rents cannot exceed ELI rent limits published by HUD, adjusted for unit size, geographic area, and utility allowances.

d. **Beneficiary Targeting:** Per HFA: 112.02. Additionally, applications must commit to serve persons experiencing homelessness. Homeless is defined as an individual or family who lacks a fixed, regular, and adequate nighttime residence.

e. **Site Control:** Applicant must have secure site control in the form of a deed, executed option to purchase, or executed purchase and sales agreement. A long term lease, the duration of which is not less than the affordability period, is acceptable.

f. **Cost Reasonableness:** Project applications will be evaluated for cost reasonableness. Applications which indicate unreasonably high total or specific line item development or operating costs may be rejected. Projects must comply with the following Maximum Per-unit Development Subsidy Amount:

<table>
<thead>
<tr>
<th>Number of Bedrooms</th>
<th>Maximum Per-unit Development Subsidy</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 Bedroom</td>
<td>$141,089</td>
</tr>
<tr>
<td>1 Bedroom</td>
<td>$161,738</td>
</tr>
<tr>
<td>2 Bedroom</td>
<td>$196,673</td>
</tr>
<tr>
<td>3 Bedroom</td>
<td>$254,431</td>
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<tr>
<td>4+ Bedroom</td>
<td>$279,286</td>
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</tbody>
</table>
g. Development and Management Capacity: the members of the development and management organizations must:
   i. Demonstrate the experience or ability to successfully complete and manage the project;
   ii. Be compliant or otherwise not in default with this or any other Authority program as determined by the Authority;
   iii. Not have a history of noncompliance in Authority programs;
   iv. Not have any significant negative history with other local, state or federal agencies.

h. Readiness: the project must be able to satisfy the following criteria for readiness at time of application:
   i. Development and Operating Budgets prepared
   ii. Schematic design complete
   iii. Permit status letter submitted (signed by applicant’s attorney or local zoning official; letter must describe status of zoning and permitting but need not be a formal legal opinion).
   iv. The project must be able to satisfy the criteria of the Progress Phase Requirements (Appendix A) within 120 days of notification of a reservation of funding.

i. Matching Non-Federal Resources: The Authority requires the generation/investment of matching non-federal resources in an amount equal to 5% of awarded Housing Trust Fund financing. Donations in the form of cash, property, materials, etc. are eligible sources of match. So-called “sweat equity” is not an eligible matching resource.

Scoring Criteria:

Applications which have been evaluated and accepted into the application pool for scoring shall be scored in the categories below. Where appropriate, scoring shall be based on comparisons between applications received in the same round. Documentation that is received after the time of application will not be used in the scoring unless it is requested by the Authority. The Authority may reject any documentation deemed to be insufficient, unsupported, or inadequate for the particular scoring criteria.
a. Development Capacity: Applications will be scored based on evidence that the Applicant can successfully develop the property. If Applicant has no prior development experience, zero points will be awarded.
0-10 points

b. Management Capacity and Experience: Applications will be scored based on evidence that the Applicant can successfully operate the property. If Applicant has no prior experience managing rental property, zero points will be awarded.
0-10 points

c. Introduction of New Units for Affordable Housing: Applications will receive points based on the number of new units being introduced to the state’s supply of rent and income restricted affordable housing.
0-20 points; 1 point for each new unit up to a maximum of 20 points

d. Advanced Readiness: points will be awarded for projects that have achieved certain milestones in the development process:
   i. 5 points: Phase 1 Environmental Site Assessment completed in the last five years.
   ii. 15 points: All necessary local planning and zoning permits are in hand, including site plan approval as evidenced by a permit status letter from the sponsor’s attorney, project engineer, or local planning official. A site plan approval that requires additional zoning board or planning board approvals will not be given these points. The status letter need not be a formal legal opinion. Projects that do not require planning and zoning approval will qualify for these points.
   iii. Up to 10 points: Design/Construction readiness. This category awards additional points to developers whose projects have advanced in the design and construction procurement process. These points are cumulative; a project with a signed contract and complete documents will receive 10 points.
      1. Design Development Documents completed 3 points
      2. 100% Construction Documents completed 3 points
         (submit complete set marked FOR CONSTRUCTION)
      3. Executed contract with general contractor or construction manager
         with guaranteed maximum price amendment: 4 points
Projects that do not require construction documents may qualify for these points provided that any work being done to the facility is adequately defined in a scope of work document to allow for bidding by trade contractors, in the sole determination of the Authority. Please note, construction contracts must be procured in accordance with Authority
rules (HFA 111).

e. Service Plan: All applications will be evaluated for the quality of their plan to provide services to support residents’ needs. While applicants proposing a higher level of services may have an advantage in scoring as compared to others with service plans of similar quality, the primary purpose of this scoring category is to evaluate the plans’ ability to be implemented and consistency with industry best practices.
0-5 points

f. Projects which have a new project-based rental assistance subsidy from a source other than the Authority for at least 66% of the units for at least five years.
5 points

g. Duration of Affordability period: A Land Use Restriction Agreement (LURA) will be placed on properties to ensure compliance with occupancy, rent limitation, physical standards and other requirements for a minimum 30-year term. Applications will be awarded points for committing to a 40-year affordability period instead of the required 30-year affordability period.
5 points

h. Matching Non-Federal Resources: Applications will be awarded points for qualifying non-federal matching resources committed to the project. One point will be awarded for match equal to each full 5% of the amount of Housing Trust Funds requested. All matching resources claimed by the Applicant shall be approved by the Authority before points are awarded. Support and justification are to be provided by the Applicant. Total award not to exceed 10 points.
0-10 points

i. Matching Federal Resources: Applications will be awarded points for qualifying federal matching resources committed to the project. One point will be awarded for match equal to each full 5% of the amount of National Housing Trust Funds requested. All matching resources claimed by the Applicant shall be approved by the Authority before points are awarded. Support and justification are to be provided by the Applicant. Total award not to exceed 10 points.
0-10 points

Allocation Process:
a. All applications are reviewed for completeness. Incomplete applications will be rejected; though minor variances may be deemed acceptable. The Authority may reject any documentation deemed to be insufficient, unsupported, or inadequate for the particular scoring criteria. The Authority is not required to notify the applicant of inconsistencies or missing information.

b. Applications are scored and ranked in accordance with the Scoring Criteria in this RFP. Projects are recommended for a reservation of HTF funding based on the competitive scoring results. Reservations will be made by New Hampshire Housing’s Multi-Family Working Group by the end of the second full month following the application due date.

c. When, after funding the highest scoring project or projects, insufficient funds are available for the next highest scoring project, the Authority retains the right to bypass that project and either fund a lower scoring project which can effectively use the remaining HTF available, or use the HTF for the same purpose in a future year.

d. If, after every project that meets threshold criteria has been funded, additional funds are available, the Authority reserves the right to award additional funding to any of the applicants (in excess of the maximum per-project loan amount, if necessary) in order to address changed circumstances or ensure project feasibility.

e. Geographical distribution
   i. Requirements for geographical distribution will be triggered if more than two projects are funded through this RFP.

<table>
<thead>
<tr>
<th>Number of Projects funded in this RFP</th>
<th>Number of Counties which must be represented</th>
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<tbody>
<tr>
<td>2</td>
<td>1</td>
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<td>3</td>
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<td>4</td>
<td>3</td>
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<td>5</td>
<td>4</td>
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   ii. Projects may be selected over higher scoring applicants to meet this requirement. However, the Authority will not consider applications which fail to meet threshold requirements regardless of whether funding those projects would allow this requirement to be met.

f. Appeal Process: Applicants may appeal the Authority’s decision, solely with regard to their application. The Authority will send letters to the Applicant via email informing them that a reservation is not being made by the end of the second full month after the application due date. Applicants who want to appeal this decision must submit a formal request within 5 business days. The appeal request is first considered by the Authority’s Multi-Family Working Group. If the Multi-Family Working Group upholds the original decision, the applicant will have 5 business days from the written email notice of this decision to submit formal notice of appeal to New Hampshire Housing's Board of Directors.
g. Project Representations: Representations made about the project relating to ownership or management, or factors that are used in the selection and scoring criteria may not be changed without the express written permission of the Authority. Funding reservations may be rescinded if the project changes in a way that reduces the competitive score.

h. References: Applicants are required to provide authorization so that references and credit can be checked.

i. Warrant and Liability: The Authority intends to allocate no more HTF funding to any given project than is required to make the project economically feasible. This decision is made solely at the discretion of the Authority but does not represent or warrant to any applicant, developer, partner, investor, lender, or others that the project is feasible or risk free. No Board member, officer or employee of the Authority shall be personally liable concerning any matters arising out of or in relation to the allocation of funding or compliance monitoring. The Authority’s obligation to monitor for compliance does not make the Authority liable for an owner’s noncompliance.

j. New Hampshire Right to Know Law: The Authority is subject to RSA Chapter 91-A, which is known as the “Right-to-Know Law.” Applicants should be aware that any information submitted as part of the application to the Authority may be considered public information.

<table>
<thead>
<tr>
<th>Item #</th>
<th>Description</th>
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<tbody>
<tr>
<td>1</td>
<td>Cover letter with narrative description of proposed project</td>
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<tr>
<td>2</td>
<td>Completed Application for Reservation (Microsoft Excel Format)</td>
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<tr>
<td>3</td>
<td>Site Location Map and Site Plan</td>
</tr>
<tr>
<td>4</td>
<td>Evidence of Site Control (Deed, executed P&amp;S, executed option to purchase)</td>
</tr>
<tr>
<td>5</td>
<td>Evidence of planning board approval/building permit, a will-issue letter from municipal staff, or a permit status letter from the sponsor’s attorney.</td>
</tr>
<tr>
<td>6</td>
<td>Documentation of Matching Resources</td>
</tr>
<tr>
<td>7</td>
<td>Construction Scope of Work with Cost Estimates and Identification of Estimator (if construction documents are provided, written scope of work is not required)</td>
</tr>
<tr>
<td>8</td>
<td>List of Developer’s Other Real Estate</td>
</tr>
<tr>
<td>9</td>
<td>Resumes of Development Team</td>
</tr>
<tr>
<td>10</td>
<td>Management Agent Questionnaire on New Hampshire Housing form</td>
</tr>
<tr>
<td>11</td>
<td>Schematic Design plans and specifications</td>
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<tr>
<td>12</td>
<td>Proposed Development Schedule/Timeline</td>
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<tr>
<td>13</td>
<td>Service Plan</td>
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<tr>
<td>14</td>
<td>Self-scoring (explanation of which points categories the sponsor believes the project is entitled to, with explanations)</td>
</tr>
</tbody>
</table>
REQUEST FOR PROPOSALS FOR
AFFORDABLE SUPPORTIVE RECOVERY HOUSING

APPENDIX A
PROGRESS PHASE
REQUIREMENTS

The documents listed below must be submitted to the Authority via the ODM website within 120 days of emailed notification of a reservation of HTF financing.

Projects must meet the requirements of the progress phase to be eligible for a commitment of AHF funding. Progress requirement extensions may be granted at the sole discretion of the Authority. The AHF funding reservation may be rescinded at the sole discretion of the Authority for not meeting the progress phase requirements or for a failure to meet the general criteria in the RFP.

All requirements are “if applicable.” It is the responsibility of the applicant to confirm with Authority staff which exhibits are not applicable for each project. This can be confirmed after reservation but before the 120 day progress phase deadline.

1. Environmental site assessment and related reports (lead, asbestos, historic, archeological, etc.) if required by the Authority
2. Appraisal (if required by the Authority)
3. Evidence of zoning/local approvals
4. Permanent financing letter of commitment
5. Construction financing letter of commitment
6. Executed grant agreements, if applicable
7. Final plans and specifications
8. Evidence of continued site control
9. Soils and/or structural engineering report
10. Copy of the architect contract
11. Executed tenant services agreement binding on both parties
12. Cost estimates (or bids if available) by schedule of value. Must comply with 6-2-6 rule for contractor overhead and profit
13. Copy of contract for consultant services (if applicable)
REQUEST FOR PROPOSALS FOR  
AFFORDABLE SUPPORTIVE RECOVERY HOUSING  
APPENDIX B  

INSURANCE REQUIREMENTS  

Insurance coverage in the following kinds and amounts is required on the Premises:  

1. Scope and Amount of Coverage Required  

The scope of coverage shall be in an amount satisfactory to the Authority.  

The policy shall be written on a SPECIAL FORM of coverages for all locations on a replacement cost basis in an amount not less than that necessary to comply with any co-insurance percentage stipulated in the policy, but not less than 100 percent of replacement cost. The amount of coverage shall be sufficient, except for deductibles as permitted above, so that in the event of any damage or loss to the Premises, which damage or loss is of a type covered by the insurance, the insurance proceeds shall provide at least the lesser of: a) compensation equal to the full amount of damage or loss; or b) compensation to the Authority equal to the full amount of the unpaid balance of the Note. All buildings valued at $1,000 and over must be insured.  

When the Borrower becomes aware that the Mortgaged Property is exposed to any appreciable hazard against which the "Special Form" does not afford protection, the Borrower shall advise the Authority of the nature of such hazard and the added coverage, if any, should be obtained. In such event, or in the event the Authority becomes aware that the Mortgaged Property is exposed to any appreciable hazard against which the "Special Form" does not afford protection, the Authority may require the Borrower to obtain such added coverage in accordance with the terms of the Mortgage, as the Authority shall determine necessary or, if the Borrower fails to obtain such coverage, the Authority may obtain the same and charge the premium therefor to the Borrower.  

2. Scope and Amount of General Liability Coverage Required  

The Comprehensive General Liability Insurance shall be provided and maintained with a combined single limit of at least $1,000,000 per occurrence for bodily injury and property damage, personal and advertising injury $1,000,000 each occurrence, fire damage liability $50,000, medical expense limit $5,000, and general aggregate $2,000,000. Any proposed recommendations or exclusions beyond those found in the Comprehensive General Liability form must be acceptable and approved by the Authority.  

The General Liability policy shall be amended to include the following wording:
"Failure of the insured or any other party to disclose all hazards existing as of the inception date of the policy shall not prejudice the insurance with respect to the coverage afforded by this policy provided such failure or omissions was not intentional."

3. Other Insurance Required

Loss of rents coverage in the amount equal to one (1) year's rental income is required. Boiler insurance is required if there is a steam boiler or other pressurized vessel in operation in connection with the Mortgaged Property. The boiler insurance policy should be on a comprehensive form and should provide a minimum of $250,000 limit per accident per location.

4. Minimum Financial Rating of Carrier; No Assessments; Other Requirements

Each insurance policy must be written by an insurance carrier acceptable to the Authority. Each carrier must be specifically licensed or authorized by law to transact business in the State of New Hampshire. Hazard insurance policies are unacceptable where: (a) under the terms of the carrier's charter, by-laws or policy, contributions or assessments may be made against the Authority or its designee; or (b) contributions or assessments may be made against the Borrower; or (c) by the terms of carrier's charter, by laws or policy, loss payments are contingent upon action by the carrier's Board of Directors policyholders, or members; or (d) the policy includes any limiting clauses (other than insurance conditions) which could prevent the Authority or the Borrower from collecting insurance proceeds.

5. Mortgage Clause: Endorsement

All policies of insurance must contain or have attached the standard Mortgagee Clause customarily used by the private institution mortgage investors in the State of New Hampshire making loss payable to the Authority. The Mortgage Clause must provide that the insurance carrier shall notify the Authority at least sixty (60) days in advance of the effective date of any reduction in or cancellation of the policy. The Mortgage Clause of each insurance policy must be properly endorsed and any necessary notices of transfer must be given to fully protect, under the terms of the policy and applicable law, the Authority's interest as mortgagee. The Mortgagee's protection under the policy should not be affected by any breach of warranty or noncompliance with the policy provisions by the Insured and this endorsement must so state. The Borrower must cause all insurance drafts, notices, policies, invoices, etc. to be delivered directly to the Authority, regardless of the manner in which the Mortgagee Clause is endorsed.

6. Flood Insurance

Flood insurance in the amount specified below must be provided if the premises are located in a community for which flood insurance has been made available under the provisions of the Flood Disaster Protection Act of 1973 and which is located in a designed special flood hazard area. Such flood insurance shall be in a form of the standard policy issued by members of the National Flood Insurers Association or in the form of a policy which meets the criteria set forth in the guidelines published by the Flood Insurance Administration in the Federal Register on July 17, 1974.
The minimum amount of flood insurance required is the lowest of the following: (1) the outstanding principal balance of the Loan; (2) the full insurable value of the improvements secured by the Mortgage; or (3) the maximum amount of flood insurance available on the date the Mortgage was filed of record. The deductible shall be the least amount allowed by law.

7. Other Requirements

Applicant/Borrower Named Insured - The party responsible for the repayment of the Loan must be the named insured in the policy. The policy must cover the party's interest in the property and this is accomplished by making that party the named insured in the insurance policy.

Location Insured - The Borrower’s insurer must verify that the location covered under the policy is identical to the property securing the Loan as the insurance provides protection only at the described location, for actual replacement value of the property.

Title Insurance - Generally accepted standards will be adhered to in qualifying ALTA title policy insurers. Mortgagor's ALTA title policies must be in an amount equal to the amount of the Loan, and must contain appropriate endorsements for easements, hazardous waste, etc.

8. Insurance Coverage Varying from Above Requirements

Insurance coverage which does not meet the foregoing requirements will be considered on a case basis by the Authority upon request by the Borrower. The Authority requires such additional coverage as it may deem necessary in connection with the Loan given the particular circumstances.

9. Insurance During Construction

For funds committed for project construction the borrower shall purchase and maintain Builder’s Risk Insurance in an amount at least equal to the total construction cost of the project. Said insurance is to be maintained during the entire construction period, and all policies shall designate Lender as Mortgagor/Loss Payee/Endorser and shall provide a minimum of ten (10) days’ written notice to Lender prior to cancellation. Proof of insurance is to be provided to Lender on or before the closing.

The Borrower will be required to provide reasonable evidence of compliance with these Insurance Requirements.

DISCLAIMER

NOTE: These insurance requirements are the minimum requirements required by the Authority to protect the Authority's interest in the property. The Authority makes no representations that the above insurance requirements will meet the requirements of the mortgagor and the mortgagor is urged to consult with its own agent or insurance advisor with respect to what insurance coverage is needed to protect the owner's interest. The Authority assumes no liability in any form for failure to have insurance in the amount or kind necessary to protect the mortgagor.
Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Housing Trust Fund (HTF) has no match requirements, but nonetheless resources will be available for use in Low Income Housing Tax Credit projects which plan units affordable to extremely low income households. Scoring incentives will favor further restriction of those units to serve particular populations. HTF units developed without Low Income Housing Tax Credits may leverage HOME or non-federal funds, and scoring incentives will be available proportional to the leveraging of other funds. HTF funding remains at $3m for 2019.

How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?

HTF funds are dedicated exclusively to housing affordable to extremely low income households with preferences for those with disabilities, those who are chronically homeless or homeless, veterans, and those who are in recovery from mental illness or a substance use disorder.

Housing Trust Fund (HTF)  
Reference 24 CFR 91.320(k)(5)

1. How will the grantee distribute its HTF funds? Select all that apply:

☐ Applications submitted by eligible recipients

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter “N/A”.

N/A

3. If distributing HTF funds by selecting applications submitted by eligible recipients,
a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

The following are eligible to apply for project specific assistance under the Housing Trust Fund program:

1. Non-profit corporations with an approved 501(c)3 tax-exempt status.

2. Local Public Housing Authorities.

3. Limited partnerships, general partnerships, corporations, limited liability companies, proprietorships, and other business organizations.

The following are not eligible to receive HTF funds:

1. Primarily religious organizations, where residency would be limited to an exclusive denomination.

2. Any person who is an employee, agent, consultant, officer, elected official, or appointed official of the state of New Hampshire, the Authority, or state recipient or sub-recipient receiving HTF funds (collectively Non-eligible Persons). This includes partnerships and corporations where the controlling partner, controlling member, or person(s) in control of such entity is a Non-eligible Person or Persons.

b. Describe the grantee’s application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

New Hampshire Housing will use two application tracks depending upon project type:

Projects blending some HTF units into LIHTC projects will utilize New Hampshire Housing’s Low Income housing Tax Credit Program Multifamily Rental Housing Financing Application found at http://www.nhhfa.org/rental-housing-developers-financing-application.cfm. This application is used for all projects seeking Low Income Housing Tax Credits and various forms of capital subsidy from New Hampshire Housing including but not limited to Housing Trust Fund, HOME, the State Affordable Housing Fund and other subsidy resources. This application is very thorough, requiring the applicant to provide detailed information concerning the description of the proposed project, sources and uses of all funds, rents and operating expenses, LIHTC scoring, a project pro forma, analysis of funding gaps to determine subsidy needs and a management questionnaire to assess management capacity. The Qualified Allocation Plan (QAP) https://www.nhhfa.org/assets/pdf/2019_QAP_4-26-18.pdf for the 2019 Low Income Housing Tax Credit Program provides scoring incentives to reserve 10% or more (but less than all) units affordable to extremely low income households, and also encourages through scoring incentives the provision of supportive housing for the homeless, those at imminent risk of
homelessness, and veterans. Other incentives in the scoring system may also encourage applicants to apply for HTF funding. The project scoring criteria in the 2018 Qualified Allocation Plan contain the elements required by HUD and considerably more.

Projects not seeking Low Income Housing Tax Credits projects will use a separate RFP and New Hampshire Housing will make awards in accordance with the priorities which form the basis of the Threshold Requirements and Scoring Criteria for the Housing Trust Fund Request For Proposals found at Appendix A.

Housing Trust Fund RFP projects must commit to serve persons who are homeless. A Homeless person is defined as an individual or family who lacks a fixed, regular, and adequate nighttime residence. This could include but is not limited to homeless families, homeless disabled persons or households, homeless veterans, and homeless persons in recovery from substance use disorder. Tenant household need and eligibility for community-based services will be a threshold requirement. Project sponsors will be applying for development subsidy along with project-based rental assistance which will be used to maintain affordability for extremely low income households for at least the required minimum of 30 years. New Hampshire Housing has committed to provide up to 50 project-based Housing Choice Vouchers to support this effort. Scoring preference will also be provided to projects with wr

The State will require that all recipient applications contain a description of the eligible activities to be conducted with HTF funds as required in § 93.200 Eligible Activities.

The State will require that each eligible recipient certify that housing assisted with HTF funds will comply with all HTF requirements.

Written commitments from other Public Housing Authorities to provide project-based Housing Choice Vouchers for a minimum of 30 years. Tenant access to needed services will be a threshold requirement.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

See HTF Threshold and Scoring Criteria.

d. Describe the grantee’s required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

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New Hampshire does not target CPD block grants geographically per se, but makes substantial efforts to
distribute funds throughout the state as fairly as possible. In an effort to do this for Housing Trust Fund
resources, a mechanism is in place to insure that funded projects are not concentrated.

In addition to submission of a complete application form, all applications will be reviewed under the
following Threshold Criteria. Failure to comply with any of the Threshold Criteria may, at the sole
discretion of the Authority, result in the rejection of the application.

Requirements for geographical distribution will be triggered if more than two projects are funded
through this RFP.

Projects may be selected over higher scoring applicants to meet this requirement. However, the
Authority will not consider applications which fail to meet threshold requirements regardless of whether
funding those projects would allow this requirement to be met.

e. Describe the grantee’s required priority for funding based on the applicant's ability to
oblige HTF funds and undertake eligible activities in a timely manner. If not distributing funds
by selecting applications submitted by eligible recipients, enter “N/A”.

See Threshold Criteria.

f. Describe the grantee’s required priority for funding based on the extent to which the rental
project has Federal, State, or local project-based rental assistance so that rents are affordable
to extremely low-income families. If not distributing funds by selecting applications submitted
by eligible recipients, enter “N/A”.

In addition to scoring categories titled i. Matching Non-Federal Resourcesand j. Matching Federal
Resources in the Threshold Requirements and Scoring Criteria for Housing Trust Fund Request For
Proposals in HTF attachment below text box 7, rent subsidy, if needed, is provided by New Hampshire
Housing.

g. Describe the grantee’s required priority for funding based on the financial feasibility of the
project beyond the required 30-year period. If not distributing funds by selecting applications
submitted by eligible recipients, enter “N/A”.

See Scoring criteria.
h. Describe the grantee’s required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

See threshold Criteria

i. Describe the grantee’s required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

See Scoring Criteria.

4. Does the grantee’s application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select “N/A”.

Yes

5. Does the grantee’s application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select “N/A”.

Yes

6. **Performance Goals and Benchmarks.** The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee’s goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes

7. **Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds.** Enter or attach the grantee’s maximum per-unit development subsidy limits for housing assisted with HTF funds.
The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME’s maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

Maximum Per-Unit Subsidy Limits

We are adopting the statewide HOME Investment Partnerships Program Maximum Per-Unit Subsidy Limits, which are currently based upon HUD Section 235 –Condominium Housing Mortgage Limits For Elevator Type Projects. Originally established by the Down Payment Simplification Act of 2002 and amended by the National Housing Act of 2004, HUD’s Office of Multifamily Housing updates the Section 235 mortgage limits annually, applying each year’s Consumer Price Index, and also separately calculates high cost percentage exceptions, of which New Hampshire has none. We thought it was particularly important to adopt the existing HOME maximum subsidy limits for the sake of uniformity, the built-in annual adjustment mechanism, and the fact that we are accustomed to using it in our projects and find them reasonable. We also thought it would be useful to adopt an existing and accepted standard. Through the experience gained by financing the development of approximately 14,700 units of affordable housing throughout the state, we find the HOME limits compatible with New Hampshire affordable multifamily housing development costs. New Hampshire Housing has served as the allocating agency for the Low Income Housing Tax Credit program and the HOME program since the inception of each. In this capacity, New Hampshire Housing has always used subsidy per unit limits to allocate federal and state resources. Analysis of the most recent five years of HOME subsidy amounts demonstrates an average HOME subsidy of $66,517 based upon underwriting standards, the Qualified Allocation Plan, as well as subsidy layering review including bedroom configuration. We don’t anticipate higher subsidy amounts, but the HOME limits will give us some breathing room and allow us to respond to unique situations and opportunities. Although land acquisition and construction costs can vary within the state, overall development costs are consistent throughout the state, and this is confirmed by periodic analysis of development costs taking location into account. Appendix E includes an analysis of development costs, after excluding unique features, of recent projects in the southern and northern parts of the state. It is likely that New Hampshire’s relatively small geographic size contributes to this. It is also likely that New Hampshire Housing’s Design and Construction Standards and Underwriting and Development Policies for Multi-Family Finance drive considerable uniformity to design features in the projects we finance.
<table>
<thead>
<tr>
<th>Bedrooms</th>
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8. **Rehabilitation Standards.** The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee’s description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The
standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

See Technical Design and Construction Standards pdf below this text box.

See Technical Design and Construction Standards for Rehabilitation below.

See Uniform Physical Condition Standards below.
NEW HAMPSHIRE HOUSING FINANCE AUTHORITY

TECHNICAL DESIGN AND CONSTRUCTION STANDARDS

SEPTEMBER 13, 2017

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1. **PURPOSE**

1.1. The purpose of this document is to provide standards and policies for design and construction of properties financed entirely or in part by the New Hampshire Housing Finance Authority (the “Authority”). These standards and policies are intended to ensure a basis for providing safe, sanitary, cost effective, energy efficient, and decent housing for all occupants as well as protecting the Authority’s security interest in the property.

2. **GENERAL**

2.1. The Architect and Civil Engineer of record are required to execute a design architect’s or engineer’s certification and an inspecting architect’s or engineer’s certification for the benefit of the Authority. Plans for all developments will require civil, structural, electrical, and mechanical drawings stamped by a licensed profession engineer registered with the State of New Hampshire. Architectural drawings will also be required and may be stamped by either a licensed architect or engineer registered with the State of New Hampshire.

2.2. Hazardous materials, when discovered, shall be abated in conformance with applicable local, state and federal law. The Authority requires total and complete abatement of both the interior and exterior for all lead based products and asbestos. Note that encapsulation is considered a form of abatement. In the case of a building with both commercial and residential uses, complete abatement of the entire building shall be required, regardless of the designated use. A review of the development site by an environmental scientist may be required by the Authority. At the discretion of the Authority, a Phase I Phase II and abatement plan may be required prior to final commitment. All existing buildings are to be tested for mold. If mold is discovered it shall be abated.

2.3. Buildings constructed prior to 1978 must be tested for lead-based paint hazards via risk assessment by a NH licensed risk assessor, otherwise all paint films will be assumed to contain lead and will be abated during construction by a licensed lead abatement contractor in accordance with the following regulations:

2.3.1. NH 1600/RSA 130-A NH Lead Poisoning Prevention and Control Act

2.3.2. HUD 24 CFR 35 regulations

2.3.3. U.S. Environmental Protection Agency Lead Regulations 40 CFR 745

2.3.4. Title X - Residential Lead-Based Paint Hazard Reduction of Act of 1992

2.3.5. OSHA Lead Construction Standard 1926.62

2.4. Soil testing for lead-based paint hazards will be required prior to submission of preliminary plans for the rehabilitation of any building constructed prior to 1978. Reference HUD 40 CFR 745.65 (c).

2.5. Accessible dwelling units shall be designed and constructed to U.S. Department of Housing and Urban Development (“HUD”) 24 CFR Chapter I Fair Housing Accessibility Guidelines, and/or
HUD 24 CFR Part 8 non-discrimination in federally assisted programs (504 Uniform Federal Accessibility Standards) and/or in conjunction with the State Building Code. Fair Housing laws provide that failure to design and construct certain residential dwelling units to include certain features of accessible design will be regarded as unlawful discrimination. Developers and their architects and engineers are advised to be knowledgeable of the law themselves. In the case of a conflict between different accessibility codes or regulations, the more stringent, as determined by the Authority, shall apply. All projects will be required to have 5% of the total number of dwelling units designed as fully accessible and an additional 2% of the total number of units designed for use by the hearing and visually impaired. Townhouse units shall be single story flats or lower units of a 2 story configuration.

2.6. **Sections 2.6.1 through 2.6.7** of this document will be waived if the project is designed and built to achieve a Home Energy Rating System (HERS) index of 55 or less in Zone 5 and 54 or less in Zone 6. Note that Solar Photovoltaic Systems cannot be included in the HERS calculation.

2.6.1. **Insulation - Sections 8.10 and 9.4**

2.6.2. **Air Sealing - Section 8.11**

2.6.3. **Window Performance Requirements (must still meet warranty requirements) - Section 8.12.9**

2.6.4. **Hot Water Tanks - Section 10.15**

2.6.5. **Mechanical Systems - Section 11 with the exception of 11.1, 11.14, 11.16, 11.17, and 11.18**

2.6.6. **Common & Exterior Lighting - Section 12.6**

2.6.7. **Appliances - Section 12.15**

2.7. The provisions listed in section 2.6 will be waived if the developer submits modeling from a certified HERS rater demonstrating the targeted HERS index. Final scores must be submitted upon completion of the project. Developers that fail to meet the requirements will have to follow the Authority’s prescriptive requirements on their next project.

2.8. Requirements for liquidated damages shall be included in the specification book.

2.9. Specifications shall include a section dealing with winter conditions and job site security. Winter conditions shall be included in all construction contracts as part of the base bid, qualified based on the anticipated start date provided by the Owner in Bid Documents. Any adjustment to Winter Conditions costs as a result of changes to project schedule must be documented with fuel and/or rental invoices and approved by the Owner and the Authority.

2.10. Product substitutions shall be handled as described in Article 3 of the AIA A201 General Conditions.
2.11. CSHA 10-hour construction safety training must be completed by all on-site employees per New Hampshire RSA 277:5-a. Written documentation shall be kept on site and provided upon request.

3. WAIVERS
3.1. The Authority recognizes that due to unique or unusual circumstances in real estate and construction, strict application of the Authority’s requirements may cause an undue burden. The Authority’s Managing Director of Management and Development or designee may, for good cause, waive provisions of this document as appropriate.

4. CODES AND STANDARDS
4.1. All procurement, design and construction shall be done in accordance with the most current edition of these following standards and codes as they may apply. It is the responsibility of the developer, working with the design team, to determine which of the following codes and standards is applicable according to law and program rules.

4.1.1. Uniform Federal Accessibility Standards (UFAS) and Section 504 requirements. When applicable, the 2010 ADA Standards for Accessible Design. As an alternative accessibility standard to UFAS, for purposes of complying with Section 504 of the Rehabilitation Act and HUD’s Section 504 regulation, the 2010 Standards under title II of the ADA, may be used except for certain specific provisions identified in 24 CFR Part 8, Docket Number FR-5784-N-01.


4.1.3. International Building, Residential, Existing Building, Plumbing, Mechanical and Energy Conservation Codes as amended by the State of New Hampshire.


4.1.7. Title 24, Code of Federal Regulations procurement requirements.

5. PLANS AND SPECIFICATIONS
5.1. Plans and specifications shall be provided to the Authority for review. Specifications will follow the format of “Master Spec” by CSI or a similar format. Plans shall be prepared in conformance with these standards and shall be of uniform size and numbered consecutively. When applicable a certified survey by a licensed surveyor registered in the State of New Hampshire shall
accompany the plans. The specification book must include a current copy of the Authority’s Design and Construction Policy Rules (HFA:111), this document, and (if applicable) HUD Section 3 information.

5.2. The plans should include and show the following:

5.2.1. Cover Sheet

5.2.1.1. Proposed buildings by type, size and construction type as defined by IBC.

5.2.1.2. Dwelling unit distribution by floor, square footage, number of bedrooms/baths and number of required accessible units.

5.2.1.3. Square footage breakdown between commercial, residential, community and other usage in the building/development.

5.2.1.4. Number of parking spaces, parking ratio proposed and required by zoning and accessibility standards.

5.2.1.5. Dwelling units per acre proposed and allowed under zoning.

5.2.1.6. Percentage breakdown of the tract to be occupied by buildings, by parking and other paved vehicular areas, and by open areas.

5.2.2. Site Plan

5.2.2.1. Site location map.

5.2.2.2. Lot lines, streets, and existing buildings.

5.2.2.3. Proposed building footprint, parking, site improvements and general dimensions.

5.2.2.4. Adjacent buildings’ footprints and heights.

5.2.2.5. Zoning restrictions, e.g. setback requirements, easements, height limits, etc. (new construction only).

5.2.2.6. Environmental constraints, e.g. wetlands edge, ledge, existing vegetation, and aquifer protection zones.

5.2.2.7. Proposed new site improvements including landscaping, fences, paving, retaining walls, etc.

5.2.2.8. Approval of stamped site plan by local jurisdiction.
5.2.2.9. Location of test borings, with boring reports (new construction only).

5.2.3. Floor Plans

5.2.3.1. All plans if different; entry level and typical floor plan if repetitive.

5.2.3.2. Square foot tabulations.

5.2.3.3. ¾" scale typical unit and accessible unit plans with elevations and dimensions. Accessible units shall be dispersed throughout a project to the greatest degree feasible.

5.2.3.4. Locations of all required braced wall lines and braced wall panels.

5.2.3.5. Detailed door, window and finish schedules.

5.2.4. Exterior Elevations, Perspective, or Photographs

5.2.4.1. All exterior facades, window types, and exterior materials.

5.2.5. Typical Building, Wall and Floor Sections

5.2.5.1. Building materials, construction type, insulation levels with tabulation of R values.

5.2.5.2. Wall sections and floor/ceiling assemblies, with fire ratings, UL # and STC ratings.

5.2.5.3. Complete stair details with dimensions, showing rise/run, nosing profiles, railing and baluster details.

5.2.5.4. Complete mechanical, electrical and plumbing drawings and specifications prepared by a NH licensed engineer.

5.3. Upon receipt of the completed plans and specifications, the Authority or its designated representative (the Construction Analyst) will perform a review of the documents within twenty-one (21) days. Incomplete plans and specifications will not be accepted for final review. The Authority may, at the developer’s expense, submit plans for review outside the agency. The review is performed solely to assist the project design architect, developer, and potential contractor in an attempt to ensure that the project conforms to all the standards and codes as stipulated in the Authority’s Design and Construction Standards. Review by the Authority Construction Analyst is intended to assist the design team. Responsibility for compliance with necessary standards and codes rests solely and entirely with the developer, design professionals, and the contractor.

5.4. After a review of the plans and specifications by the Authority or its Construction Analyst, the design architect or engineer will prepare stamped construction ready, plans and specifications based upon the completed review. Upon receipt of the stamped construction ready plans and specifications, the Construction Analyst will have seven (7) days to approve the final plans and
specifications. At that time an appropriate time schedule will be established and agreed to by all parties to determine final pricing for the project depending on the procurement method selected, either general contractor bidding or construction management. The project should not be put out for final pricing until final plans and specifications have been approved by Authority staff.

5.5. If the developer does not agree with a determination or interpretation made by the Authority’s Construction Analyst during plan review or during construction, then the developer may contact the Authority’s Director of Housing Development to request an appeal. The developer must present written good cause with the appeal request. The Director of Housing Development will have up to seven (7) days to render a decision in the appeal request. Failure to respond may be considered an approval of the appeal.

6. SITE

6.1. Emphasis will be placed during the various design reviews and the construction period on the following:

6.1.1. Sensitive treatment of any existing valuable features, i.e. natural foliage, surface contours, streams, ponds, etc.

6.1.2. Properly engineered grading and storm drainage to ensure against flooding or standing surface water. The increase in storm water runoff shall be retained on site in accordance with the New Hampshire Department of Environmental Services Alteration of Terrain Program. These guidelines shall be used regardless of the size of the building site.

6.1.3. Elimination of abrupt or excessive grade change.

6.1.4. Ease of maintenance.

6.1.5. Landscaping and planting which is practical, drought resistant, and native to the area shall be used. Fully developed grading and landscaping plans stamped by a licensed landscape architect or engineer must be submitted for review prior to final commitment. If an irrigation system is used, you are encouraged to use all available retained storm water runoff before utilizing other water sources.

6.1.6. Site lighting will be located to provide visibility for parking facilities, walkways, and traffic lanes, and should not be obtrusive to onsite tenant units or surrounding properties.

6.1.7. All construction debris, including stumps, shall be removed from the job site. Manifests will be required when hazardous materials are being disposed of.

6.1.8. Borings will be required for all project sites. A geotechnical report with recommendations and borings data is to be provided to the Owner and the Authority. Borings will be required at building corners, center of building footprint and infrastructure locations, i.e. along water and sewer line routes.
6.2. Additional Requirements:

6.2.1. All non-age restricted developments consisting of 50 units or more must have an appropriate on site playground area. Plans and specifications for the playground area must show the design, layout, size, fencing, and equipment to be installed.

6.2.2. All common areas (site office, community space, playgrounds, dumpsters, etc.) and any other common area provided on the project site shall be on an accessible route and shall be designed for use by individuals with mobility impairments.

6.2.3. Fencing shall be installed at all areas that pose a safety hazard, as determined by the Authority.

6.2.4. Grade level access shall be provided to at least one entry door per dwelling unit, including townhome style units, and at all common entries in multifamily buildings. This requirement may be waived if existing site conditions make it unreasonably expensive.

6.2.5. Propane tanks must be installed below grade.

6.3. Paving:

6.3.1. Roads, driveways, and parking lots shall be paved using the following criteria:

   6.3.1.1. 1" wearing course NHDOT type E (3/8") pavement.

   6.3.1.2. 2" base course NHDOT type B (3/4") pavement.

   6.3.1.3. 6" crushed gravel NHDOT 304.3.

   6.3.1.4. 12" bank run gravel NHDOT 304.2.

6.3.2. Sidewalks shall be paved using the following criteria:

   6.3.2.1. 2" wearing course NHDOT type E (1/2") pavement.

   6.3.2.2. 6" crushed gravel NHDOT 304.3.

6.3.3. The use of permeable paving and pavers for parking lots and walkways is allowed to encourage water retention on site.

7. STRUCTURAL

7.1. The following standards will be applied in the evaluation of existing and new structures. Correction of all structural damage, deficiencies, and their cause must be included in the project scope of work.
7.1.1. Foundations must be sound, plumb and free from movement. Foundation sill height elevations shall be confirmed as soon as possible after installation. Any discrepancy with elevations on the approved plans shall be reported to the owner and the Authority immediately.

7.1.2. Wood structural members shall be free from significant deflection and/or cracking, deterioration, rot or termite damage. Non-toxic treatment for termite control is required for new construction using a sodium borate based spray a minimum of 4 feet up from the sills on all exterior and interior (slab on grade) wood walls. Spray shall contain a colored dye (suggest red) so the application can be visually verified.

7.1.3. Minimum 5/8" Oriented Strand Board (OSB) or exterior grade plywood is to be used for all roof sheathing. H-clips to be used for spacing of sheathing.

7.1.4. Prior to final commitment, when possible, the Authority reserves the right to hire an independent structural engineer registered in the State of New Hampshire to perform a structural survey to verify the adequacy of all structural members for current loads.

7.1.5. Exterior wall sheathing shall include a minimum 48" high band of pressure treated plywood, Advantech (or similar), or Zip sheathing with sealant at the base, to be installed around the perimeter of the building as measured from the top of the foundation wall.

7.1.6. Approved fasteners and hangers shall be required for all pressure treated wood connections. Approved fasteners include hot dip galvanized, stainless steel, silicon bronze, and copper. Electro-galvanized fasteners are not allowed. Minimum standards for galvanizing are covered in ASTM A123, ASTM A653, and ASTM 153.

7.1.7. Provide detailed snow load calculations for all roof trusses and/or conventional framed roofs using the following criteria: Drawings shall include the ground snow load as listed in ERDC/CRREL TR-02-6 as adjusted for the specific ground elevation at the project site. The flat roof and sloped roof snow loads shall also be listed for the applicable roof materials and slopes provided, calculated in accordance with the latest version of ASCE 7. In addition, any/all sliding and drifting snow loads applicable to various roofs shall be included on the drawings. Separate listings or graphic details shall be provided where applicable to delineate all required design loads imposed on all roofs. All assumed temperature and importance factors shall also be listed on the drawings.

7.1.8. Permanent bracing for engineered roof trusses and all other roof system components shall be designed, inspected, and approved in writing by the Structural Engineer of Record.

8. INSULATION, AIR SEALING, AND BUILDING SHELL
8.1. Installation methods for insulation and requirements for air sealing shall follow the most current Energy Star Program Standards.

8.2. Insulation – In both new and rehabilitated buildings, the following minimum requirements for insulation will apply. Cellulose insulation shall be borate treated. Wet applied cellulose shall not
8.3. Exterior walls: R-21. Blown-in fiberglass insulation, dense pack cellulose, spray foam or a combination are acceptable methods. Continuous insulation may be utilized – Zone 5 R20+R7.5 and Zone 6 R-20+11.25 (minimums). Other methods will be evaluated on a case by case basis. Basement and other below grade walls shall be considered exterior walls for insulation purposes. Door and window headers at exterior walls shall have rigid insulation filling the center cavity if they are constructed of multiple 2X members, and the headers are approved for loading requirements by the structural engineer of record.

8.4. Roof/ceiling assemblies: R-49.

8.5. Floors above unconditioned spaces: R-30. Any cantilevered or overhanging living space shall have their floors insulated with spray foam to R-38 minimum.

8.6. Slab on grade/foundation wall beneath conditioned spaces: R-15 (4"-0" minimum horizontally directly below the slab or full height of frost wall vertically around perimeter).

8.7. Band Joists: R-21 with spray foam only. All spray foam must be protected by an ignition barrier or a thermal barrier.

8.8. Tops of all interior stud walls that penetrate the attic shall be sealed with spray foam to prevent air leakage.

8.9. Pipe insulation:

8.9.1. Hydronic heating hot water pipes: 1-1/2" thick minimum.

8.9.2. Recirculated domestic hot water pipes: 1" thick minimum.

8.9.3. Branch domestic hot water - copper: ½" thick minimum.

8.9.4. Branch domestic hot water PEX: not required in conditioned space.

8.9.5. Branch domestic cold water - copper: ½" thick minimum.

8.9.6. Branch domestic cold water - PEX: not required in conditioned space.

8.10. Duct insulation:

8.10.1. Exhaust ducts for HVAC systems, ERVs/HRVs, and local exhaust fans in conditioned spaces shall be insulated to a minimum rating of R-5 at least ten feet in from the building exterior or unconditioned space.

8.10.2. Outside air intake ducts for HVAC systems and ERVs/HRVs in conditioned spaces shall be insulated and have a minimum rating of R-8 after proper installation of the insulation at
called out for in the manufacturer’s guidelines.

8.10.3. All air ducts for HVAC systems, ERVs/HRVs, and local exhaust fans in unconditioned spaces shall have a minimum rating of R-8 after proper installation of the insulation as called out for in the manufacturer’s guidelines.

8.10.4. All other ducts within the building envelope, with the exception of air conditioning supply ducts, are not required to be insulated.

8.10.5. Air conditioning supply ducts in conditioned space shall be insulated and have a minimum rating of R-5 after proper installation of the insulation as called out for in the manufacturer’s guidelines.

8.11. Air Sealing

8.11.1. Heating and conditioned air duct joints are to be sealed with a mastic or by other approved methods as established in the International Mechanical Code 2009, chapter 6, section 603.9.

8.11.2. Door and window perimeters and air gaps in all surrounding framing shall be sealed with a non-expanding foam product. All other exterior wall penetrations (i.e., air conditioning sleeves) shall also be sealed in the same manner. All spray foam used in these areas shall conform to AAMA Standard 812-04.

8.11.3. Air and vapor tight boxes shall be used at exterior walls and ceilings, below attic spaces, and adjacent to unconditioned spaces. This includes all electrical boxes, cable boxes, fire safety system boxes, etc. In locations where spray foam insulation is used behind the boxes, this requirement may be waived. Alternative methods for sealing the outside of traditional type boxes will be considered but will be subject to approval by the Owner, the Authority, and local authorities having jurisdiction. Under no circumstances shall spray foam or any other material be used inside the boxes to seal them.

8.11.4. A continuous sealant (i.e., construction adhesive or caulk) shall be applied between the concrete foundation and the wood sill plate, in addition to a thermal break (sill sealer).

8.11.5. The perimeter of all exhaust fans located on the top floor of a building shall be sealed to prevent air leakage through the penetration into the attic area.

8.12. Building Shell

8.12.1. Vinyl siding shall have a minimum thickness of .046”.

8.12.2. Building wrap shall have a built-in drainage plane. All building wrap and vapor barrier seams shall be taped.

8.12.3. All roof coverings (shingles, metal, etc.) shall have a minimum 30-year warranty. Rubber roofing shall have a minimum 20-year warranty.
8.12.4. A waterproofing membrane (ice & water shield) shall be installed over roof sheathing a minimum of 72" up from fascias and 36" in from rakes. Valleys shall have a 36" membrane in the center, with an additional 36" membrane lapping each edge. Wall/roof intersections shall have a minimum 18" membrane extending up the wall.

8.12.5. Metal drip edge shall be provided at entire roof perimeter – minimum .026 thickness.

8.12.6. Roof underlayment shall be per the roof manufacturer's specifications.

8.12.7. Exterior wall/roof intersections shall have “kick out” flashing installed at the bottom of the roof to prevent water from running down the building.

8.12.8. Where an entrance, exit, or sidewalk is in the path of snow runoff resulting from photovoltaic roof panels snow-guards will be required.

8.12.9. All new windows must be double hung, awning or casement, have a full screen, and meet current AAMA standards or at a minimum AAMA-101/I.S.2/A440-08. All windows shall be Energy Star rated, with a U-Factor less than or equal to .27 and an air infiltration rating of less than 0.3 cfm/square foot as determined by the NFRC (National Fenestration Ratings Council). Warranty period for all windows in multi-family projects is to be 20 years for vinyl, wood, fiberglass, and aluminum components and glass seal. The use of single hung windows will be considered for senior and historical projects on a case by case basis.

8.12.10. All dwelling unit habitable spaces shall have operable windows with screens (kitchens and bathrooms exempt). All bedrooms must have at least one window which complies with current State of NH NFPA Life Safety Code escape requirements. This includes buildings with sprinklers.

8.12.11. All windows in each living space of accessible dwelling units shall be provided with accessible controls (i.e. locks, opening hardware). Required opening force for accessible double hung windows shall not exceed 5 pounds. Casement, awning or horizontal sliding windows may be used in lieu of double hung windows.

8.12.12. All window flashing shall be installed in accordance with the manufacturer's recommendations.

9. INTERIOR

9.1. Acceptable dwelling unit and room sizes will be evaluated by Development Staff. Determining factors are the placement of furniture, tenant circulation, functional livability and adequate storage.

9.2. All egress requirements shall meet code.

9.3. Bedrooms are to have four full walls from floor to ceiling and adequate closet space. Minimum dimensions of bedrooms (excluding closet space) are as follows:
9.3.1. Primary bedroom - 10’ x 12’

9.3.2. Secondary bedrooms - 8’ x 10’

9.4. All concrete slabs in habitable areas shall be 4” thick minimum. All uninhabitable areas (i.e. crawl spaces) shall have a minimum 3” thick concrete slab. The use of a high strength vapor barrier (i.e. Stego Wrap or similar) will be considered on a case by case basis. If used, vapor barriers must be 15 mils thick minimum, have taped seams and be turned upwards onto the foundation walls a minimum of 24” and be mechanically attached to the wall.

9.5. Attics and crawl spaces shall have at least one means of access for maintenance and/or inspection purposes. Where possible, such access doors shall be outside of the dwelling unit, insulated and furnished with key locks.

9.6. It is recommended that dwelling units in multi-story buildings be designed with stacked bathrooms and kitchens utilizing a common plumbing wall unless conditions prevent this type of design.

9.7. All painted wall/ceiling surfaces are to receive primer plus two coats of finish.

9.8. When metal stud wall framing is used, 2x wood reinforcing members shall be installed at all building interior openings (doors, windows, etc.).

9.9. Mold and moisture resistant drywall is to be used on all walls in bath areas.

9.10. Hallways within a dwelling unit shall be 36” wide minimum.

9.11. All passage doors within dwelling units shall have a minimum 36” nominal opening. Doors above the first floor level in buildings without elevators are exempt.

9.12. Loop style pulls shall be provided on all cabinet doors and drawers.

9.13. Lever style handles shall be provided on all doors.

9.14. Accessible dwelling units shall have all kitchen countertops at a maximum height of 34” and be designed for a flush mount drop-in range, or cook top and wall oven. Range controls shall be mounted on the front edge of the unit.

9.15. Accessible unit bathrooms shall be designed to have a minimum dimension of 42” from the centerline of the toilet to the closest obstruction to allow side loading from a wheelchair. A vertical grab bar shall be installed above the side grab bar at toilets.

9.16. In accessible dwelling units and common areas, the maximum height for all accessible features and controls shall be 48”.
9.17. Costs incurred for washers/dryers within dwelling units shall not be part of the project budget but shall be paid for by the Owner. Hook-ups for washers/dryers may be paid for using the project budget.

10. PLUMBING SYSTEMS

10.1. There must be at least one accessible hot and cold water shutoff located in common area for each dwelling unit. Shutoffs shall be installed for each plumbing fixture except bathtubs or showers as required by code.

10.2. Each dwelling unit shall be provided with hot water supply (individual or common) adequate to service the number of occupants and fixtures. Water heaters shall produce at least 110-degree F water at all fixtures and be insulated. In the case of multiple units on a shared hot water system, hot water shall be provided via a circulator, with temperature gauges on both the supply and return lines.

10.3. All potable water supply piping above ground shall be Type L copper or Cross-Linked Polyethylene tubing using the Engel method (PEX-a). PEX fittings shall be manufactured to the ASTM F1960 standard and be provided by the same manufacturer as the installed tubing. All PEX products must meet or exceed ASTM F876/F877 standards. The design of PEX systems shall include properly sized copper or PEX mains and risers from the water entrance that terminate near the dwelling unit at a stop valve or manifold. Where stop valves are used, access panels shall be provided. PEX installations shall be performed in strict conformance to the manufacturer’s written recommendations and instructions. All cold-water supply piping below ground shall be Type K copper or PEX-a. The installer must have experience with projects of similar size and complexity and possess documentation proving successful completion of PEX plumbing installation.

10.4. All copper piping, PEX piping, sewerage drain piping and gas piping are to be supported by metallic hangers properly sized to include the specified pipe insulation when required.

10.5. All sewerage drain piping above or below ground is to be a minimum Schedule 40 PVC or cast iron.

10.6. Lever style handles shall be provided for all faucets.

10.7. Chlorinated Polyvinyl Chloride (CPVC) is not allowed for domestic water systems.

10.8. An engineered sub-slab piped ventilation system shall be designed and installed to provide radon mitigation. Each section of radon piping shall be clearly marked as such. Electric power shall be provided in the attic area to serve exhaust fans. Both the designer and installer shall hold a current certification from either the National Radon Proficiency Program or the National Radon Safety Board (NH RSA 310-A:189-a).

10.9. Low flow shower heads and kitchen faucets shall be required in all dwelling units – 1.5 gallons per minute rating maximum. Bathroom faucets shall be less than 1.0 gallon per minute maximum.
10.10. High Efficiency Toilets shall be required for all dwelling units – 1.3 GPF (gallons per flush) maximum, with a 250-gram solid waste removal capability minimum.

10.11. All accessible dwelling units shall be provided with a roll in shower.

10.12. Water piping, HVAC or sprinkler lines are not allowed to be installed in exterior wall cavities or unconditioned attic ceiling spaces. Dry sprinkler systems are allowed in unconditioned spaces where required.

10.13. Pipe insulation shall be installed per Section 8.9 above or as required by the energy code currently adopted by the State of New Hampshire, whichever has the greater requirement.

10.14. Type M copper shall not be allowed for heat piping.

10.15. Domestic hot water tanks shall be Energy Star labeled and have the following minimum Energy Factor (EF) ratings: Electric less than or equal to 55 gallons – 2.0; Electric greater than 55 gallons – 2.2; Gas less than or equal to 55 gallons .70; Gas greater than 55 gallons – .80. Oil – .60, Instantaneous – .90. Solar water heaters shall have a minimum Solar Energy Factor (SEF) of 1.2 for gas backup and 1.8 for electric backup.

11. MECHANICAL SYSTEMS

11.1. Individual wall mounted non-mercury thermostatic controls are required for each dwelling unit heating system. Central heat for an entire dwelling unit is required. Thermostats shall have enlarged numbers and scale for easy reading on age-restricted projects.

11.2. Gas fired boilers less than or equal to 220 MBH (input) shall have a minimum AFUE (Annual Fuel Utilization Efficiency) rating of 96%. Gas fire boilers greater than 220 MBH (input) shall have a Thermal Efficiency Rating of at least 94%. Oil fired boilers shall have a minimum AFUE of 89%. Heating systems shall be designed to utilize multiple smaller boilers as opposed to one large boiler. New boilers shall be of cast iron, cast aluminum, or stainless steel construction used in conjunction with fin tube baseboard, wall panel radiators or radiant floors as heat emitters.

11.3. All supply and return piping above ground shall be Type L copper or Cross-Linked Polyethylene tubing using the Engel method (PEX-a) with an integrated oxygen barrier layer. PEX fittings shall be manufactured to the ASTM F1960 standard and be provided by the same manufacturer as the installed tubing. All PEX products must meet or exceed ASTM F876/F877 standards. All piping supports shall be metallic and sized for the specified pipe insulation. No joints will be allowed when using PEX below slab on grade or encased in concrete for radiant heating applications. A fitting may be used to repair damaged tubing if the fitting is approved by the manufacturer for direct burial. The radiant floor system shall include a supply manifold with shutoff valves and return manifold with balancing valves. All PEX installations shall be performed in strict conformance to the manufacturer’s written recommendations and instructions. Installer must have experience with projects of similar size and complexity and possess documentation proving successful completion of PEX installation. All overhead
Hydronic piping shall be insulated per Section 8.9 above or per state adopted energy code requirements, whichever is stricter. If antifreeze is specified for use in the heating system, the contractor shall install non-toxic propylene glycol. If the installation manual for the equipment used in the heating system requires the use of specific antifreeze to allow for proper operation of the equipment to maintain the warranty, the antifreeze must meet the boiler manufacturer’s specifications.

11.4. Heating system circulation pumps shall be controlled with electronically commutated motors (ECM). Shutoff valves shall be provided on both sides of all circulation pumps.

11.5. Gas furnaces shall have a minimum AFUE (Annual Fuel Utilization Efficiency) rating of 95%. Oil furnaces are not allowed. All joints in ductwork are to be sealed with a mastic or by other approved methods as established in the International Mechanical Code 2009, Chapter 6, section 603.9.

11.6. Refer to Sections 8.9 and 8.10 above for pipe and duct insulation requirements.

11.7. Air-source central air conditioning systems less than 65 MBH shall have a SEER (Seasonal Energy Efficiency Ratio) greater than or equal to 15.0. Air-source central air conditioning systems greater than or equal to 65 MBH shall have an EER greater than or equal to 12.0. Through-wall air conditioning units shall have a SEER greater than or equal to 14.0.

11.8. Air-source heat pump systems less than 65 MBH shall have a SEER greater than or equal to 15.0 and a HSPF greater than or equal to 9.0. Air-source heat pump systems greater than or equal to 65 MBH shall have an EER greater than or equal to 12.5 and a COP (Coefficient of Performance) greater than or equal to 3.75 (@ 47 degrees) and 2.65 (@ 17 degrees).

11.9. Mechanical whole house ventilation is required in all buildings, utilizing an engineered Energy Recovery or Heat Recovery ventilation system (ERV or HRV). Ventilation systems shall conform to the latest versions of ASHRAE 62.2 and 90.2 standards. ERV/HRV supply air grilles shall be located in a remote location away from the main living areas, such as in a hallway. Design shall indicate a separation of the supply and return locations at a minimum of twenty (20) feet. In the case of townhomes supply and return are to be on separate levels. Kitchen exhaust grilles must be separated from the range or cooktop according to manufacturer’s instructions to prevent grease buildup in the ductwork. When a ductless range hood is used, the kitchen exhaust fan shall be interconnected with the range hood so that it will operate whenever the range hood fan is switched on.

11.10. All exhaust fans, ERV’s and HRV’s shall be rated for continuous operation (this does not mean that they are to run continuously). They shall also be equipped with timers to allow intermittent use. Bath fans shall have a maximum noise rating of 1.5 sones and be automatically controlled or interconnected with a light. If the bath fans are interconnected with a light they shall be equipped with a timer to allow the fan to operate in a delay mode when the light is shut off.
11.11. Minimum intermittent local ventilation exhaust airflow rate requirements shall be 50 cfm for bathrooms and 100 cfm for kitchens. Minimum continuous local ventilation exhaust airflow rate requirements shall be 20 cfm for bathrooms and five air changes per hour for kitchens.

11.12. Common corridors shall be provided with an outside air supply and exhaust system that is independent of other ventilation systems in the building. All supply and return ventilation ducts that open into common corridors shall be equipped with smoke dampers. If fire dampers are also required by code in these locations, then combination smoke/fire dampers may be used.

11.13. Exhaust shall be ducted to the exterior of the building. Exhaust ducts are not allowed to be terminated in building soffits. When fans are ducted to a common duct within the dwelling unit, the common exhaust duct shall be required to be mechanically exhausted to the exterior of the building. All ducting shall be of rigid galvanized or PVC material.

11.14. The use of alternative energy sources for heat and electricity (i.e. solar, wind, geothermal) shall be designed to supplement the primary conventional system. Alternative systems shall have a maximum payback (net cost) period of 15 years. If pellet boilers are used, they shall be ASME certified. Solar photovoltaic panel systems shall have a performance specification. The solar photovoltaic contractor may provide the design, however the design must be reviewed and approved by the design team. Aside from solar PV, all systems shall be designed by a New Hampshire licensed engineer.

11.15. It is recommended that boiler rooms have mechanical supply and exhaust ventilation designed by the mechanical engineer of record sufficient to control excessive heat buildup from equipment and piping.

11.16. All HVAC systems shall be properly sized for each building using Air Conditioning Contractors of America (ACCA) Manual J calculations (or equivalent computer software computation procedure). The calculations shall be provided to the Owner and the Authority along with the plans and specifications.

11.17. All HVAC ductwork shall be pressure tested prior to being enclosed in walls, soffits, etc. Pressure classifications shall be per the International Mechanical Code.

11.18. All HVAC system balancing is to be performed by a third party balancing contractor regularly engaged in balancing work and who shall be independent of the HVAC system installer. All balancing work shall be done in accordance with the procedures of the Associated Air Balance Council (AABC) or the National Environmental Balancing Bureau (NEBB).

11.19. It is recommended that all projects with large HVAC systems (heating systems over 480 MBH or cooling systems over 600 MBH) be commissioned in order to ensure proper and efficient operation of system equipment.

12. ELECTRICAL SYSTEMS

12.1. Individual living units with two or more bedrooms are to have a minimum 100 AMP service disconnect.
12.2. Service entrance wiring and feeders rated at 100 amps or more may be copper or aluminum. All branch circuit wiring must be copper.

12.3. The bathroom ventilation system shall be controlled per Section XI paragraph H. When a ductless range hood is used, the kitchen exhaust fan shall be interconnected with the range hood so that it will operate whenever the range hood fan is switched on.

12.4. A receptacle outlet shall be provided at each telephone jack.

12.5. Wall switches shall be provided for the fan and light on all kitchen range hoods in all accessible units.

12.6. All exterior lighting and common interior lighting fixtures shall be LED. All other interior lighting fixtures shall meet or exceed Energy Star efficiency standards.

12.7. All dwelling units shall be wired for, and include, at least one combination horn/strobe fire alarm unit wired to the common alarm. In addition, the accessible units shall also have a strobe unit in each living space, bedroom and bathroom, wired to the dwelling unit smoke/heat detector.

12.8. Overhead or sconce type light fixtures shall be provided in all living areas and in closets with a floor area greater than 20 square feet. Switched outlets are not allowed.

12.9. Electric power shall be provided in the attic area to serve exhaust fans for the radon mitigation system should they be needed.

12.10. All dwelling units shall be provided with the capability for individual metering (meter sockets).

12.11. Large rocker type light switches are required throughout all accessible units.

12.12. When emergency power generators are provided they shall be tested under a full load, including elevator operation. Test results shall be provided to the owner and the Authority.

12.13. Emergency lighting shall be provided in all common area bathrooms.

12.14. Emergency power generators capable of providing power for all water and sewer pumps and related equipment shall be provided for all projects using non-public water, sewer and fire protection.

12.15. All appliances shall be Energy Star Listed if available.

12.16. Reference Section 8.11.3 for air and vapor tight box requirements.

12.17. All units shall be wired for broadband internet.
13. VOC LIMITS
13.1. Use of the following low VOC (Volatile Organic Compound) building materials is required. Limits for VOC content have been established by the agencies listed.

13.2. Although hard surface flooring is recommended throughout the dwelling unit, if carpet is used it must have the Green Label Approval from the Carpet and Rug Institute.

13.3. Adhesives must meet the limits in the following table:

<table>
<thead>
<tr>
<th>ADHESIVE</th>
<th>VOC LIMIT IN GRAMS/LITER (g/L)</th>
<th>REFERENCED STANDARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indoor Carpet Adhesive</td>
<td>50</td>
<td>Coast Air Quality Rule 1168 – Adhesives</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(<a href="http://www.aqmd.gov">www.aqmd.gov</a>)</td>
</tr>
<tr>
<td>Carpet Pad Adhesives</td>
<td>50</td>
<td>&quot;</td>
</tr>
<tr>
<td>Outdoor Carpet Adhesives</td>
<td>150</td>
<td>&quot;</td>
</tr>
<tr>
<td>Wood Flooring Adhesive</td>
<td>100</td>
<td>&quot;</td>
</tr>
<tr>
<td>Rubber Floor Adhesives</td>
<td>60</td>
<td>&quot;</td>
</tr>
<tr>
<td>Subfloor Adhesives</td>
<td>50</td>
<td>&quot;</td>
</tr>
<tr>
<td>Ceramic Tile Adhesives</td>
<td>65</td>
<td>&quot;</td>
</tr>
<tr>
<td>VCT &amp; Asphalt Tile Adhesives</td>
<td>50</td>
<td>&quot;</td>
</tr>
<tr>
<td>Drywall &amp; Panel Adhesives</td>
<td>50</td>
<td>&quot;</td>
</tr>
<tr>
<td>Cove Base Adhesives</td>
<td>50</td>
<td>&quot;</td>
</tr>
<tr>
<td>Multipurpose Construction Adhesives</td>
<td>70</td>
<td>&quot;</td>
</tr>
<tr>
<td>Structural Glazing Adhesives</td>
<td>100</td>
<td>&quot;</td>
</tr>
<tr>
<td>Roof Membrane Adhesives</td>
<td>250</td>
<td>&quot;</td>
</tr>
<tr>
<td>PVC Welding</td>
<td>510</td>
<td>&quot;</td>
</tr>
<tr>
<td>CPVC Welding</td>
<td>490</td>
<td>&quot;</td>
</tr>
<tr>
<td>ABS Welding</td>
<td>325</td>
<td>&quot;</td>
</tr>
<tr>
<td>Plastic Cement Welding</td>
<td>250</td>
<td>&quot;</td>
</tr>
<tr>
<td>Adhesive Primer For Plastic</td>
<td>550</td>
<td>&quot;</td>
</tr>
</tbody>
</table>
Paints & Coatings must meet the limits in the following table:

<table>
<thead>
<tr>
<th>PAINT/COATING</th>
<th>VOC LIMITS IN GRAMS/LITER (g/L)</th>
<th>REFERENCED STANDARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flat Paint</td>
<td>50 g/L</td>
<td>Green Seal Standard GS-11 (<a href="http://www.greenseal.org">www.greenseal.org</a>)</td>
</tr>
<tr>
<td>Non-Flat Paint</td>
<td>150 g/L</td>
<td>“</td>
</tr>
<tr>
<td>Interior anti-corrosive or anti-rust paint</td>
<td>250 g/L</td>
<td>“</td>
</tr>
<tr>
<td>Clear Wood Finish - Varnish</td>
<td>350 g/L</td>
<td>South Coast Air Quality District Rule - Architectural Coatings (<a href="http://www.aqmd.gov">www.aqmd.gov</a>)</td>
</tr>
<tr>
<td>Clear Wood Finish – Lacquer</td>
<td>550 g/L</td>
<td>“</td>
</tr>
<tr>
<td>Floor Coatings</td>
<td>100 g/L</td>
<td>“</td>
</tr>
<tr>
<td>Waterproofing Sealers</td>
<td>250 g/L</td>
<td>“</td>
</tr>
<tr>
<td>Sanding Sealers</td>
<td>275 g/L</td>
<td>“</td>
</tr>
<tr>
<td>All Other Sealers</td>
<td>200 g/L</td>
<td>“</td>
</tr>
<tr>
<td>Stains</td>
<td>250 g/L</td>
<td>“</td>
</tr>
</tbody>
</table>

14. PRECONSTRUCTION CONFERENCE

14.1. Prior to the commencement of any construction, the developer or developer’s agent must schedule a mandatory preconstruction conference. The developer shall notify all parties in writing of the time and place for the conference. The Authority will provide an agenda to all parties prior to the meeting. The developer and contractor can add any items to the agenda that they deem necessary.

15. APPLICATIONS FOR PAYMENT

15.1. Prior to the start of construction, the General Contractor or Construction Manager shall submit to the developer the Schedule of Values. The project manual Table of Contents shall be used as a guide to establish the format. The approved Schedule of Values will become the Continuation Sheets (G 703) for the Applications for Payment.

15.2. Each Application for Payment shall be consistent with previous applications and payments as certified by the developer or its agents, and paid for by the developer. All payment requests shall require the title to be updated by the Authority and paid for by the mortgagor out of the developer’s budget.

15.3. Unless the civil engineer works directly for the architect, the civil engineer of record will be required to approve and sign for the civil work, and the architect or professional engineer responsible for the building portion will be required to approve and sign the requisition.
15.4. Applications for Payment must be completed, including notarization and execution by the General Contractor, Construction Manager, or their agent. Applications for payment must be submitted on AIA Document G 702 and AIA Continuation Sheet G 703. Incomplete applications will be returned without action. Completed applications must include:

15.4.1. Entries that match the data on the schedule of values. Use updated schedules if revision have been made;

15.4.2. Amounts of change orders and construction change directives issued prior to the last day of the period covered by the application; and

15.4.3. Draft requisitions for review by the developer and Authority staff.

15.5. One executed electronic copy of each application for payment must be submitted to the developer or its agent and the Authority. Copies shall be complete, including affidavits and similar attachments. Copies must be transmitted with all transmittal listing attachments and recording information related to the application for payment.

15.6. With each application for payment, the General Contractor or Construction Manager shall submit a Contractor’s Affidavit Regarding Mechanics’ Lien along with Schedule A to the Contractor’s Affidavit. The Schedule A must list every entity that may file a lien arising out of the contract, and related to the work covered by the payment. Affidavit of waiver of lien release under RSA 447:12-A will be properly executed and signed by the General Contractor or Construction Manager prior to release of any payment. Material supplier and subcontract lien waivers will not be required until the final requisition. Vendors with contracts in excess of $10,000 shall submit conditional final lien waivers with the last requisition. Final unconditional lien waivers shall be submitted no later than two weeks after final payment is made.

15.7. At the discretion of the developer, bonding company, and the Authority the retainage may be reduced from 10% to 5% at the point where the total completed and stored to date equals at least 50% of the total contract price. Five percent retainage on the total completed and stored to date will be held from the time the retainage is reduced until substantial completion. Upon completion of the whole contract and acceptance of the work by the developer, surety and the Authority and compliance with all contract terms, the amount due the General Contractor or Construction Manager shall be paid including any remaining retainage. Partial completion of a project shall not entitle the contractor to partial release of remaining retainage. Retainage for the project shall be withheld until the entire project has reached substantial completion and the requirements for the final payment listed in 19.2 below are satisfied.

15.8. Payments otherwise due may be withheld on account of defective work not remedied, liens filed, damage by the General Contractor or Construction Manager to material or labor, material removed from site, or for failure to make payments properly to vendors or subcontractors.

15.9. Payment for materials stored on or off site will be allowed provided that the following items are provided:
15.9.1. Bill of Sale to the developer for stored materials listing values that match the amount that is being billed for;

15.9.2. Right of Entry to the storage facility;

15.9.3. Photos of stored materials; and

15.9.4. Proof of insurance, current through the billing period, showing the stored material is insured for a sum not less than the amount that is being billed. The developer and the Authority must be named as additional insured on the Certificate of Insurance. The developer, architect, and engineer shall be responsible for maintaining an inventory log of all stored material.

15.10. When applicable, Davis-Bacon certified payrolls must be submitted by the General Contractor or the Construction Manager, and all subcontractors prior to release of payment for time and period of requisition. Pursuant to U.S. Department of Labor letter LR-96-01, self-employed individuals are required to be carried on the payroll of the contractor for whom they are working, with the exception of a self-employed individual in a non-labor supervisory role.

15.11. HUD Section 3 forms shall be submitted with each requisition when a project is subject to Section 3 requirements as a result of federal funding.

15.12. Administrative actions and submittals made with the first application for payment must include:

15.12.1. A list of subcontractors and suppliers, including the company names and addresses;

15.12.2. A schedule of values;

15.12.3. The General Contractor’s or Construction Manager’s construction schedule. This can be preliminary if not yet complete;

15.12.4. A submittal schedule. This can be preliminary if not complete;

15.12.5. Copies of all building permits;

15.12.6. Certificates of insurance and copies of all insurance policies;

15.12.7. Copies of any performance or payment bonds; and

15.12.8. The identification of the testing agency to be used.

15.13. The administrative actions and submittals that are required at substantial completion and final completion are listed in the project closeout section.

15.14. The completion of project closeout requirements must precede or coincide with the submittal of the final payment application. All finish grading, seeding, sodding, landscape planting, and any
off-site improvements should be completed. When, however, these improvements are not complete, the Authority shall establish an escrow or performance bond consisting of 150% of the estimated cost of completion and establish a deadline date.

16. CHANGE ORDERS
16.1. Changes in the work shall be handled as described in Article 7 of the AIA A201 General Conditions.

16.2. All changes from the original contract shall be in writing and approved by the Authority. Claims by the General Contractor or Construction Manager for extra cost must be made in writing to the developer and the Authority for approval before executing the work involved.

16.3. The cost to the developer resulting from a change that increases the net Cost of the Work shall be calculated as follows:

16.3.1. Cost of the Work performed by the General Contractor or the Construction Manager’s own forces, plus a percentage of 10% for overhead and profit. All invoices for material and labor as computed in hours must accompany the change order.

16.3.2. Cost of the Work performed by subcontractors plus a percentage of 5% for General Contractor and Construction Manager overhead and profit. Subcontractor change order proposals must be broken out to show material, labor, labor rates, and markups; and

16.4. For work performed by second-tier subcontractors:

16.4.1. The General Contractor or Construction Manager is allowed a single markup line inclusive of overhead and profit which is calculated at 5% of the first-tier subcontractor’s proposal amount; and

16.4.2. The first-tier subcontractor is allowed a single markup line inclusive of overhead and profit which is calculated at 5% of the second-tier subcontractor’s proposal amount.

16.5. If the bonding company requires the General Contractor or Construction Manager to provide a performance and payment bond for the change order, the General Contractor or Construction Manager shall be reimbursed by the Developer for the cost of the bond in addition to the percentage for overhead and profit.

16.6. Upon the developer’s and the Authority’s approval of a change order proposal request, the architect or General Contractor or Construction Manager will issue a change order for signatures of the developer, the architect, the Authority, and the General Contractor or Construction Manager on AIA Form G701, as provided in the conditions of the contract.

17. PROGRESS MEETINGS
17.1. The Developer shall schedule progress meetings and requisition meetings. Meetings shall be conducted and minutes taken by the architect, developer, General Contractor or Construction
Manager or their assigned representative.

17.2. The developer, agent, architect, General Contractor or Construction Manager, the Authority, and any other entity concerned with the progress or involved in the planning, coordination, or performance of future activities shall be represented by persons familiar with the project and authorized to conclude matters relating to progress.

17.3. The General Contractor or Construction Manager must submit and keep an updated construction schedule pursuant to Article 3.10.1 of the AIA A201 General Conditions.

17.4. Copies of the minutes of a meeting shall be distributed to each party present and to parties who should have been present no later than six calendar days after each meeting. The minutes shall include a summary, in narrative form, of progress made since the previous meeting.

18. QUALITY CONTROL SERVICES

18.1. Quality control services include inspections and tests performed by independent agencies and governing authorities.

18.2. The developer must engage and pay for services of an independent agency to perform inspections and tests for all masonry, concrete, or civil work and any other work requiring testing or inspection.

18.3. The General Contractor or Construction Manager is responsible for costs associated with retesting where results prove unsatisfactory and do not indicate compliance with contract documents. Cost of retesting construction revised or replaced by the General Contractor or Construction Manager is the General Contractor's or Construction Manager’s responsibility, where required tests were performed on original construction.

18.4. The General Contractor or Construction Manager is responsible for repair and protection regardless of the assignment of responsibility for inspection and testing.

18.5. The General Contractor or Construction Manager shall guarantee and re-execute any work that fails to conform to the requirements of the contract and that appears during the progress of the work, and shall remedy any defects due to faulty material or workmanship which appear within a period of one year from the date of final acceptance of all the work required by the contract.

18.6. The provisions of this article apply to work done by all agents and/or direct employees of the General Contractor or Construction Manager. Furthermore, the General Contractor or Construction Manager shall furnish the developer with all manufacturers’ and suppliers’ specifications, written guarantees, and warranties covering materials and equipment furnished under the contract.

18.7. The General Contractor or Construction Manager shall permit and facilitate observation of the work by the Authority and its duly authorized representative.
18.8. Inspections shall be conducted at the rough-in and finish stages of construction by the architect and engineers of record. Written approval by the architect or engineer of record of work in place shall be required for all inspections.

18.9. The developer may, at its discretion, hire a qualified third party to serve as Clerk of the Works. The Clerk’s fees must be paid out of the Developer’s Fee. Special Needs projects should refer to HFA 112.

19. PROJECT CLOSEOUT

19.1. Before requesting inspection for certification of substantial completion, the General Contractor or Construction Manager must complete the following:

19.1.1. A final requisition with a monetized punch list;

19.1.2. Submit specific warranties, workmanship bonds, maintenance agreements, final certifications, and similar documents, including occupancy permits from local jurisdiction;

19.1.3. Change-over permanent locks and transmit keys to the developer;

19.1.4. Complete start-up testing of systems, and provide instruction to the developer’s personnel. Remove temporary facilities from the site, along with construction tools, mock-ups, and similar elements;

19.1.5. Submit final meter readings for utilities, a record of stored fuel, and similar data as of substantial completion;

19.1.6. Complete final clean up. Touch-up and repair and restore marred exposed finishes;

19.1.7. Test for radon, at the developer’s expense, and provide results to developer and the Authority. Testing shall include a minimum of 20% of all ground floor units or two units per building in the case of townhomes. Water shall be tested for radon in all projects not using a public water supply; and

19.1.8. For projects identified as containing hazardous materials, perform clearance testing prior to occupancy. Testing shall be performed by a State-licensed testing agency and results provided to the developer and the Authority. The developer is responsible for the testing costs.

19.2. Before requesting inspection by the Authority for certification of final acceptance and final payment, the General Contractor or Construction Manager shall provide the following:

19.2.1. Final payment request, final change order, and lien waivers pursuant to Section 15;

19.2.2. Executed AIA Form G704, Certificate of Substantial Completion with a monetized punch list;
19.2.3.  Final consent of surety;

19.2.4.  Copy of oil burner permits, if applicable;

19.2.5.  Copy of elevator inspection certificate, if applicable;

19.2.6.  Written certification of final approval of the project by the design architect and all engineers of record. The Architect shall also provide certification that all State of New Hampshire Energy Code requirements have been met. These forms are included with the Authority’s Technical Standards. Refer to Sections 21 and 22;

19.2.7.  Certified as-built site survey;

19.2.8.  As-built construction plans and O&M manuals to the developer;

19.2.9.  Architect’s certification that all accessibility requirements have been satisfied;

19.2.10.  Written final occupancy permit approval from local building/zoning department;

19.2.11.  Written one-year warranty;

19.2.12.  HVAC systems training for all individuals responsible for building maintenance;

19.2.13.  Test & Balance Reports;

19.2.14.  Generator load test results, if applicable; and

19.2.15.  Construction inspector’s final certificate.

19.3.  Refer to Section 15 for provisions governing the procedures for incomplete work at the time of final completion.
20. GUIDELINES FOR TEMPORARY CONSTRUCTION SIGNAGE FOR AUTHORITY-FINANCED PROJECTS

20.1. For projects in which New Hampshire Housing is the major funder (1st mortgage, tax credits or construction financing) signage should adhere to the following guidelines:

- **White Background**
- **Black lettering**
- **Financed by: New Hampshire Housing Finance Authority**
- **Sign Dimensions: 1200mm x 2400mm x 18mm (approx. 4' x 8' x 3/4) Plywood Panel (APA Rated A-B Grade – Exterior)**
- Authority Logo with Tag image file may be obtained from New Hampshire Housing staff

20.2. For projects in which New Hampshire Housing is one of multiple funders, signage for the project must include the Authority’s logo, which may be obtained in electronic format from New Hampshire Housing. The following format should be used:
20.3. Logo color should be PMS 286. Image size should be commensurate with sign size and other funder logos.

20.4. If no logos are used in such signage, New Hampshire Housing’s name should be included on the sign as a financing source for the Project. The name should be listed as:

   New Hampshire Housing Finance Authority

20.5. New Hampshire Housing reserves the right of approval for any signage prior to its placement.
21. AS-BUILT ARCHITECTURAL CERTIFICATION

I have inspected the development know as ______________________________ (Project name) located in ______________________________ (city, state) and hereby certify that the development has been built in accordance with the drawings and specifications dated ______________________________ prepared by ______________________________.

Based upon this previous inspections and this final inspection, to the best of my knowledge and belief, the development has been constructed in conformance with all local, state and federal laws designated as the development standard for the project, including, but not limited to, the ADA, Section 504 and Fair Housing Laws as they pertain to handicapped accessibility and adaptability; all state and local health, safety and building codes; and those requirements as set forth in the Authority’s Design and Construction Standards.

__________________________
Date

__________________________
Architect

(Seal)
22. AS-BUILT ENGINEER’S CERTIFICATION

I have inspected the development know as ________________________________ (Project name) located in __________________________ (city, state) and hereby certify that the development has been built in accordance with the drawings and specifications dated ________________________________ prepared by ________________________________.

Based upon previous inspections and this final inspection, to the best of my knowledge and belief, the development has been constructed in conformance with the construction documents, all applicable building and energy codes adopted by the State of New Hampshire and amended by addendum and construction directives; and those requirements as set forth in the Authority’s Design and Construction Standards.

____________________________________
Date

____________________________________
Engineer

(Seal)
9. **Resale or Recapture Guidelines.** Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter “N/A”.

N/A, HTF funds will not be used to assist first time homebuyers.
Design and Construction Standards for Rehabilitation
New Hampshire Housing Finance Authority
December 12, 2017

A. Purpose: The purpose of this document is to provide standards and policies for physical improvements to existing properties that receive financing from the New Hampshire Housing Finance Authority (the “Authority”). These standards and policies are intended to ensure a basis for providing safe, sanitary, cost effective, energy efficient, and decent housing for all occupants and to protect the Authority’s security interest in the property without imposing an undue burden on property owners seeking financing.

B. Applicability: These standards will be applied to existing multifamily residential properties that are being refinanced through the Authority or are being acquired with financing from the Authority. Properties receiving extensive rehabilitation to convert from a nonresidential to a residential use are subject to the Authority’s Technical Design and Construction Standards.

C. Capital Needs Assessments (CNAs)
   a. All buildings that are more than ten years old at the time of application that are refinanced or financed through acquisition by New Hampshire Housing Finance Authority (“The Authority”) are required to submit a Capital Needs Assessment (CNA) at the time of application. In order for the Authority to accept a CNA, certain conditions must be met:
      i. The CNA must be less than three years old at the time of application.
      ii. The CNA must include a 20-year forecast of capital improvements, with cost estimates for all recommended capital improvements in the first ten years.
      iii. The CNA must include an assessment of the property’s accessibility
   b. An accessibility study along with a statement of compliance shall be included in the CNA. The study shall include all accessible units, all common areas, and all public areas.
   c. The Authority will review the CNA and inspect the property. The Authority reserves the right to request changes to the CNA.

D. Funds shall be reserved according to the CNA.
   a. Maintenance or replacement work shall not be inferior to, or make a building less conforming than it was before the repair was undertaken.
   b. Alterations, Change of Occupancy, and Additions shall be subject to all applicable codes as well as The Authority’s construction rules and technical standards. Alterations, as defined by the International Existing Building Code are considered, “any construction, or renovation to an existing structure other than a repair or addition”.
   c. CNAs shall be updated every ten years throughout the life of the loan.

E. Environmental
   1. Buildings constructed prior to 1978 must be tested for lead-based paint hazards via risk assessment by a NH licensed risk assessor, otherwise all paint films will be assumed to contain lead and will be removed during construction by a licensed lead abatement contractor in accordance with the following regulations:
      a. NH He-P 1600/RSA 130-A NH Lead Poisoning Prevention and Control Act
      b. HUD 24 CFR 35 regulations
      c. U.S. Environmental Protection Agency Lead Regulations 40 CFR 745
      d. Title X – Residential Lead-Based Paint Hazard Reduction Act of 1992
      e. OSHA Lead Construction Standard 1926.62
      f. Exception – Testing will not be required for buildings that already have a clearance certificate.
   2. Soil testing for lead-based hazards will be required per a-e above. Generally, the areas to be tested will include:
a. Playgrounds
b. Within five feet of the foundation area
c. Within one hundred feet of the foundation when the total surface area of the exposed soil is greater than or equal to nine square feet.

3. Total and complete abatement of asbestos is required. Note that encapsulation is considered a form of abatement.

4. Water – All projects must ensure that lead and copper levels in tap water are below the levels imposed in the Environmental Protection Agency’s Lead and Copper Rule. No less than 5% of the units shall be tested.


G. Accessibility – Regardless of the funding source, the following shall apply to all rehabilitation projects.

1. All buildings completed after January 26, 1993 are subject to Title III of the ADA Standards for Accessible Design. Title III covers areas of public accommodation like rental offices.

2. All buildings completed after March 13, 1991 are subject to The Fair Housing Act.
   a. Buildings with less than four units are excluded.
   b. Buildings with four or more ground units without an elevator are subject to The Fair Housing Act.
   c. The Fair Housing Act does not apply to multi-story units like townhouses.

3. Repairs and maintenance shall not be subject to accessibility requirements. The repairs or maintenance shall not make a building less accessible.
   a. Examples would include roof replacement, siding replacement, flooring replacement, etc.

4. Regardless of funding sources Alterations shall comply with article 4.1.6 of the Uniform Federal Accessibility Standards (UFAS).
   a. An Alteration as defined by UFAS is, “As applied to a building or structure, means a change or rearrangement in the structural parts of elements, or in the means of egress or in moving from one location or position to another. It does not include normal maintenance, repair, reroofing, interior decoration, or changes to mechanical and electrical systems.”

5. Regardless of funding sources Additions shall comply with article 4.1.5 of the Uniform Federal Accessibility Standards.
   a. An Addition as defined by UFAS is, “An expansion, extension, or increase in the gross floor area of a building or facility.”

6. Regardless of funding sources Historic Preservation shall comply with article 4.1.7 of the Uniform Federal Accessibility Standards.
   a. “Qualified” buildings shall be eligible for listing in the National Register of Historic Places or designated as historic under a statute of the local government body.

7. The requirements above conflict with the International Building Code or the International Existing Building Code the more stringent shall apply.

8. New Hampshire State Building Code Amendments shall apply when applicable.

H. Structural Repairs shall comply with the latest adopted addition of the International Existing Building Code.
10. **HTF Affordable Homeownership Limits.** If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter “N/A.”
11. Grantee Limited Beneficiaries or Preferences. Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter “N/A.”

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

Note QAP preferences and HTF Threshold and Scoring Criteria.

12. Refinancing of Existing Debt. Enter or attach the grantee’s refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee’s refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter “N/A.”

N/A, HTF will not be used to refinance existing debt.
Rehabilitation and Construction Standards

New Hampshire Housing highly recommends that prior to submission of any application for financing the owner/sponsor contact the Authority’s Management and Development Division for consultation and a staff site visit. Through consultation, staff will review preliminary information about a sponsor’s site, construction/rehabilitation plan, and development team, and may assist in identifying potential problems prior to the submission of the application. It is suggested that local code and fire prevention officials also review the property prior to submission of final plans. Buildings constructed prior to 1978 must be tested for lead-based paint hazards via risk assessment by a NH licensed risk assessor, otherwise all paint films will be assumed to contain lead and will be removed during construction by a licensed lead abatement contractor in accordance with the following regulations:

- NH He-P 1600 RSA 130-A NH Lead Poisoning Prevention and Control Act
- HUD 24 CFR 35
- US Environmental Protection Agency Lead Regulations 40 CFR 745
- Title X – Residential Lead-Based Paint Hazard Reduction Act of 1992
- OSHA Lead Construction standard 1926.62

(The paragraph above is excerpted from New Hampshire Housing Finance Authority Design and Construction Standards HFA:111, see Appendix C)

Although new construction is much more prevalent in recent affordable rental housing production, some HTF projects may involve housing rehabilitation. All new construction and rehabilitation of affordable housing financed by New Hampshire Housing is subject to New Hampshire Housing’s extensive Design and Construction Standards (see Appendix C) in addition to Federal and State standards and codes including the following:

1. Uniform Federal Accessibility Standards and Section504 requirements. When applicable, the 2010 ADA Standards for Accessible Design.
3. International Building, Existing Building, Residential, Plumbing, Mechanical, and Energy Codes as amended by the State of New Hampshire.

New Hampshire Housing’s Design and Construction Standards were developed to enhance the sustainability of affordable housing, exceeding parts of the operative codes listed above,
and apply to rehabilitation as well as new construction. New Hampshire Housing’s site inspection and early consultation, as well as the required Capital Needs Assessment and written work specifications and plans assure that all planned work meets all code and all other requirements. Rehabilitation can be somewhat unpredictable from the perspective of discovering new issues once work begins, but any modifications from written work specifications and plans must be approved by New Hampshire Housing. Any new work must meet all operative codes. If components or systems meet UPCS standards and present no life safety hazards or code violations but would not meet current code if constructed today, efforts will be made to upgrade such components or systems as financially feasible. In the case of rehabilitation projects, building systems and components that are expected to require replacement within the first five years of the affordability period are typically replaced as part of the initial rehab project instead of deferring until a later date. Replacement reserves of a minimum of $500 annually per unit are required for replacement of other components and systems during the affordability period, and could go higher if warranted by greater needs identified via Capital Needs Assessment or pre-construction inspection (see NH Housing Underwriting and Development Policies for Multi-Family Finance, Appendix D). Projects must meet Uniform Physical Condition Standards (UPCS) at all times, and will be subject to inspection by New Hampshire Housing at least annually. Any deficiencies identified must be corrected as soon as possible, and those that are designated as life-threatening must be corrected immediately. Further detail on UPCS observable deficiencies can be found in Appendix B.

Disaster Mitigation


This plan includes guidance on development in hazard prone areas. Although available to provide expertise and advice on hazard mitigation, development requirements for potential hazard areas such as floodplains, steep slopes, wetlands, etc. are implemented at the local level through community zoning ordinances, Subdivision Regulations, and Site Plan Regulations. Project plan approval concerning all local codes, ordinances, and rules is a mandatory element of New Hampshire Housing’s Design and Construction Standards. Both these Design and Construction Standards in Appendix C and our Underwriting Standards in Appendix D require Phase 1 Environmental Studies including assessment and mitigation of any site hazards including potential for natural disaster. Building within 100 year floodplain areas is prohibited without specific mitigation. The State Building Code includes minimum design loads for building snow loads. As snow loads vary from town to town, case studies of ground snow loads have been performed for all New Hampshire communities, facilitating informed decisions about building design.