



# The National Housing Trust Fund Allocation Plan

**Substantial Amendments  
Consolidated Plan**  
Federal Fiscal Years 2013 - 2017

and

**Annual Action Plan**  
FFY2016 / SFY2017

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**2016 STATE OF GEORGIA  
NATIONAL HOUSING TRUST FUND ALLOCATION PLAN**

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## **I. Introduction**

The National Housing Trust Fund (NHTF) was established under Title I of the Housing and Economic Recovery Act of 2008, Section 1131 (Public Law 110-289), to complement existing federal, state and local efforts to increase and preserve affordable housing for extremely low-income and very low-income households, including homeless families. Funded with a percentage of overall government-sponsored enterprise (GSE) business from Fannie Mae and Freddie Mac, the NHTF will provide the State of Georgia with a formula allocation of \$3,318,674 fiscal year (FY) 2016. This allocation will be used to create housing affordable to extremely low-income (ELI) households with incomes at or below 30% of Area Median Income (AMI). When the total NHTF funds available are equal to or exceed \$1 billion, the grantee must use at least 75 percent of its NHTF funds for the benefit of ELI families or families with incomes at or below the poverty line, whichever is greater. Any grant funds not used to serve ELI families must be used for the benefit of very low- income (VLI) households with incomes between 30% and 50% of the AMI.

The National Housing Trust Fund (NHTF) is a fund administered by the Department of Housing and Urban Development (HUD). The Governor has designated the Georgia Housing Finance Authority to receive and administer the annual NHTF grant from HUD for the State of Georgia. The Georgia Housing Finance Authority is administered by the Georgia Department of Community Affairs.

The Georgia NHTF Allocation Plan describes how the State of Georgia intends to use its NHTF funds to address priority housing needs and how the State will distribute the NHTF allocation. Moreover, the NHTF Allocation Plan describes the activities that may be undertaken, including how applicants and projects will be selected.

DCA's Strategy for addressing housing priority needs include:

- Increasing access to thriving communities through outreach and development in areas of opportunity.
- Partnering across Georgia to grow and achieve local visions for strong communities.
- Fostering communities free of barriers to individuals underserved by existing housing programs.
- Increasing health outcomes for residents of DCA funded multifamily properties.

### **First Time Homebuyer**

Although the NHTF regulations allow funds to be used for both homeownership and rental housing, Georgia will limit the use of these funds to affordable rental housing due to high demand for rental housing, especially for extremely low-income households. Because NHTF funds will not be used for first time homebuyer activities, there are no applicable resale, recapture, or affordability provisions related to homebuyer activities.

### **Subgranting of NHTF Funds**

The State will not sub-grant any NHTF funds.

### **Refinancing Guidelines for NHTF developments**

Historically, the State of Georgia does not refinance existing debt and it does not intend to use NHTF funds to refinance existing debt in multifamily housing projects. Therefore, a guideline has not been established to refinance debt.

### **Davis Bacon Standards**

HERA did not make the labor standards of Davis Bacon applicable to the NHTF, and HUD did not require Davis-Bacon standards in the NHTF final rule.

### **Affirmatively Furthering Fair Housing**

The Affirmatively Furthering Fair Housing requirements applicable to HUD funding recipients and all fair housing laws do apply to NHTF activities, including HUD's recent guidance regarding screening of prospective tenants for criminal records.

The regulations that govern the NHTF are contained in 24 CFR Part 93.

## **II. Georgia's NHTF Planning Process**

The Georgia Department of Community Affairs (DCA) sought public input through meetings, group forums, and webinars for the agency's administration of and priorities for the NHTF between March and April of 2016 with stakeholders throughout Georgia representing potential applicants for NHTF. This input was in addition to the existing process of public engagement for the 2016 Annual Action Plan. On July 13, 2016, DCA conducted a public hearing to allow citizens the opportunity to provide additional input into the potential uses of the NHTF. The public hearing notice was placed on the DCA website. In addition to publication on the DCA website, the public hearing notice was advertised through the Georgia Press Association in over 130+ newspapers across Georgia. An email announcing the July 13<sup>th</sup> hearing was sent to over 2,500 interested individuals and groups. A draft plan was made available for a 30-day comment period that began on June 27.

This plan was developed with input from our partners, stakeholders, and low-income households solicited during a consultation period as well as a public comment period and finalized through the public comment period.

## **III. Definitions**

**Applicant** means for-profit entities, eligible non-profit entities 501(C)(3) and 501(C)(4), and public entities (such as Public Housing Authorities) that will undertake the eligible activities on behalf of the ELI households and receives NHTF assistance from a grantee as an owner or developer to carry out an NHTF-assisted project.

**Commitment** means per 24 CFR 93.2:

(1) The grantee has executed a legally binding written agreement (that includes the date of the signature of each person signing the agreement) with an eligible applicant for a project that meets the definition of "commit to a specific local project" of paragraph (2) of this definition.

(2) "Commit to a specific local project" means:

(i) If the project consists of rehabilitation or new construction (with or without acquisition), the grantee and applicant have executed a written legally binding agreement under which NHTF assistance will be provided to the applicant for an identifiable project for which construction can reasonably be expected to start within 12 months of the agreement date. The written agreement for rehabilitation or new construction of rental housing may also provide operating cost assistance and/or operating cost assistance for eligible reserves.

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- (ii) If the project consists of acquisition of standard housing and the grantee is providing NHTF funds to a applicant to acquire rental housing, the grantee and applicant or the family have executed a written agreement under which NHTF assistance will be provided for the purchase of the rental housing and the property title will be transferred to the applicant or family within 6 months of the agreement date. The written agreement for acquisition of rental housing may also provide operating cost assistance and/or operating cost assistance for eligible reserves.
- (iii) If the project is for renewal of operating cost assistance or operating cost assistance reserves, the grantee and the applicant must have executed a legally binding written agreement under which NHTF funds will be provided to the applicant for operating cost assistance or operating cost assistance reserves for the identified NHTF project.

**DCA** means the Georgia Department of Community Affairs, an executive government agency in the State of Georgia. By state law, DCA administers the programs of the Georgia Housing Finance Authority.

**Elderly** means a person at least 62 years of age.

**Extremely Low Income (ELI)** means households whose annual incomes do not exceed 30% of the median family income of a geographic area, as determined by HUD with adjustments for smaller and larger families.

**GHFA** means the Georgia Housing and Finance Authority, a public corporation created by the Georgia General Assembly and designated by the Governor to receive and administer the NHTF fund for the State of Georgia.

**Grantee** means the state entity that prepares the Allocation Plan, receives the NHTF dollars from HUD, and administers the NHTF in the state. The Grantee for Georgia is the GHFA.

**HOME** means the HOME Investment Partnership Program

**Housing and Economic Recovery Act of 2008 (HERA)** means the Act signed into law by President Bush on July 30, 2008 that covers a range of housing issues.

**HUD** means the U.S. Department of Housing and Urban Development.

**“Integrated Setting or Integrated Housing”** means the “most integrated setting” which is defined as “a setting that enables individuals with disabilities to interact with non-disabled persons to the fullest extent possible.” Integrated settings are those that provide individuals with disabilities opportunities to live, work, and receive services in the greater community in a manner similar to individuals without disabilities. Integrated settings are located in mainstream society and offer access to community activities and opportunities at times, frequencies, and with persons of an individual’s choosing. Integrated settings also afford individuals choice in their daily life activities and provide individuals with disabilities the opportunity to interact with non-disabled persons to the fullest extent possible. Settings that are not integrated include, but are not limited to, properties that target more than 20% of the units to individuals with disabilities. (Applicants should review the Justice Department Mandate for additional guidance on this issue: [http://www.ada.gov/olmstead/q&a\\_olmstead.htm](http://www.ada.gov/olmstead/q&a_olmstead.htm)).

**Period of Affordability** means a period of at least 30 years in which a development receiving NHTF assistance will be required to maintain affordability to households at or below 30% AMI.

**Persons with a Disability and Disabled Person** means any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment. In general, a physical or mental impairment includes hearing, mobility, and visual impairments; chronic substance abuse issues; chronic mental illness; AIDS; AIDS-related complexes; and mental retardation that substantially limit one or more major life activities. Major life activities include walking, talking, and hearing, seeing, breathing, learning, performing manual tasks, and caring for oneself. DCA utilizes the HUD definition of "Disabled Person." Applicants can refer to HUD guidance for further information.

**Project Team** means the General Partner, Developer, Consultant, and the Principal(s) thereof for proposed NHTF-assisted units.

**Very Low Income (VLI)** means households whose annual incomes are in excess of 30% but not greater than 50% of the median family income of a geographic area, as determined by HUD with adjustments for smaller and larger families.

#### **IV. Distribution of funds**

Georgia was allocated \$3,318,674 in the 2016 funding cycle. As permitted by the Interim Rule, up to \$331,867 will be used to offset administrative costs. All programmatic funds will be distributed through the following existing DCA program structures:

- DCA Multifamily Grant/Loan Program (includes HOME, NHTF and TCAP funds). These funds are distributed through a request for proposal and are not used in conjunction with the housing tax credit.
- DCA Georgia Housing Tax Credit Program (includes the Federal LIHTC and Georgia State Credit)

The NHTF allocation will be available for distribution throughout the state. All NHTF funds that Georgia receives will be used to create rental housing affordable for extremely low-income (ELI) households with incomes at or below 30% of Area Median Income (AMI). The NHTF allocation will be distributed directly to owner/developers of affordable housing through Notices of Funding Availability (NOFA), which will also be available through DCA's website (<http://www.dca.ga.gov/housing/HousingDevelopment/programs/NationalhousingTrustFund.asp>) and additional communication channels.

The NHTF funds will be awarded on a competitive basis to eligible applicants that address the criteria outlined in this allocation plan, the relevant NOFA, and the priority housing needs (*Appendix I*) as identified in the State's Consolidated Plan and Annual Action Plan. Due to limited availability of funds in this first round, NHTF will be limited to one award per developer and one award per county in the 2016 funding cycle, unless no feasible alternative exists.

**Maximum Award amounts** will be:

- \$ 2,983,151 in the DCA Multifamily Grant/Loan Program
- \$1,500,000 in the DCA Georgia Housing Tax Credit Program Competitive Round
- \$2,983,151 for the DCA Georgia Housing Tax Credit/4% Tax Exempt Bond Program

A competitive advantage will be given to properties seeking funds under the DCA Multifamily Grant/Loan Program. If sufficient successful Applications are not received under the DCA Multifamily Grant/Loan Program NOFA, Applicants may submit an application for NHTF funds

during the 2017 Georgia housing credit Competitive Round (Pre-application). If DCA still has funds available, Applicants may submit an application for funding in a DCA Georgia Housing Tax Credit/4% Tax Exempt Bond property.

### **Loan Terms**

- Funds awarded under the DCA Multifamily Grant/Loan Program will be structured as a 0% 30-year Compliance loan. At the end of the 30-year period and once all compliance has been met, then the loan is extinguished.
- Funds awarded under DCA Georgia Housing Tax Credit Programs will be structured as a 0% Construction Loan and 0% Cash Flow Loan.

### **V. Eligible Applicants**

Eligible applicants include for-profit entities, eligible non-profit entities 501(C)(3) and 501(C)(4), and public entities (such as Public Housing Authorities) that will undertake the eligible activities on behalf of the ELI households. In accordance with the definition at 24 CFR 93.2, eligible applicants must also:

- Make acceptable assurances to the Grantee (GHFA), that applicant will comply with the requirements of the NHTF program during the entire period that begins upon selection of the applicant to receive NHTF funds and ends upon the conclusion of all NHTF-funded activities.
- Demonstrate sufficient experience and capacity to develop, own and operate the property for the Period of Affordability.
- Demonstrate it meets experience and capacity requirements required for other federal, state, or local housing programs that may be used in conjunction with NHTF funds to ensure compliance with all applicable requirements and regulations of such programs.

### **I. Eligible Activities and Eligible Requirements**

Georgia NHTF funds may be used for the production, preservation, and rehabilitation of affordable rental housing. This specifically includes the following:

- Acquisition
- Site improvements and development hard costs
- Related soft costs
- Demolition
- Finalizing costs
- Relocation costs
- Operating costs of NHTF-assisted rental housing
- Eligible reserves
- Approved developer fee

Georgia NHTF funds may not be used for the following:

- Provide assistance (other than renewal of operating cost assistance reserve) to a project previously assisted with NHTF funds during the period of affordability established by the grantee in the written agreement under 93.404 (c) (2) (iv).



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- Pay for the acquisition of property owned by the Grantee (GHFA), except for property acquired by the Grantee (GHFA) with NHTF funds or property acquired in anticipation of carrying out an NHTF project.
- Pay delinquent taxes, fees, or charges on properties to be assisted with NHTF funds.
- Pay for political activities, advocacy, lobbying (whether directly or through other parties), counseling services, travel expenses (other than those eligible under 93.202 (b)), or preparing or providing advice on tax returns.
- Pay for any cost that is not eligible under 93.201 and 93.202.

### VI. Maximum Per-Unit Development Subsidy Limits

The maximum per unit subsidy limits for NHTF will be set at HUD's applicable limits for the HOME Program. These limits are based on the per-unit dollar statutory limits for elevator-type projects as established under Section 234 of the National Housing Act. These limits will be applied statewide and are adjusted by the number of bedrooms per unit and for the geographic location of the project.

HUD Region IV has determined the following HOME subsidy limits for Georgia based on 240% of the base limit for the Section 234 Program.

Due to the discontinuation of the Section 221(d)(3) mortgage insurance program, alternate maximum per-unit subsidy limits must be used for the HOME Investment Partnerships Program (HOME). HUD is required to undertake rulemaking to establish new maximum per-unit subsidy limits for the HOME Program because it is no longer updating and publishing limits for the Section 221(d)(3) mortgage insurance program. Until a new rule can be published, HUD published CPD Notice 15-003: Interim Policy on Maximum Per-Unit Subsidy Limits for the HOME Program establishing an interim policy that Field Office staff and participating jurisdictions (PJs) must follow directing PJs to use the Section 234-Condominium Housing basic mortgage limits, for elevator-type projects, as an alternative to the Section 221(d)(3) limits in order to determine the maximum amount of HOME funds a PJ may invest on a per-unit basis in HOME-assisted housing projects. This interim policy remains in effect until the effective date of the new final rule provisions, amending the existing provisions of 24 CFR 92.

In accordance with the current HOME limits, the NHTF limits will be set at **\$140,107 for 0BRs, \$160,615 for 1BRs, \$195,304 for 2BRs, \$252,662 for 3BRs and \$277,344 for 4BRs+** for the 2016 NHTF awards.

The HOME maximum per-unit subsidy limits are subject to change annually and are available through the HUD Exchange website. As required by HUD, the NHTF maximum subsidy limits will be assessed and adjusted annually as well. For the NHTF Program, operating cost assistance and operating assistance reserves to an NHTF-assisted rental project do not count towards the maximum per-unit development subsidy amount. However, the operating cost subsidies are still capped at 30 percent of each grant.

The decision to use the HOME subsidy limits for the Atlanta market statewide is based on a cost reasonableness analysis of total development cost for affordable multifamily rental housing properties in Georgia. It was then determined that total development cost were higher in the Atlanta metro area. The State of Georgia acknowledges that housing construction costs vary among the various areas of the state; however, it has been determined that a single limit is appropriate for the entire State, as those limits for the Atlanta market, which typically has higher limits than other areas within the state.

Further, the subsidy limit described in this section will not be the only mechanism used by DCA to ensure appropriate costs throughout different areas of the state. Through the underwriting process, DCA will ensure that: 1) the level of NHTF subsidy provided does not exceed the actual NHTF eligible development cost of the unit, 2) the costs are reasonable and in line with similar projects across the state, 3) the developer is not receiving excessive profit, and 4) NHTF funding does not exceed the amount necessary for the project to be successful for the required 30-year affordability period.

## **VII. Competitive Scoring Criteria**

Funds will be awarded to qualified applicants who have met all Threshold Requirements and receives the highest score for the submitted Application.

### **Threshold Requirements**

DCA has determined that there are several criteria that must be met by each Application in order for the proposed project to be selected for funding. These criteria are designated Threshold Requirements. Projects that fail to meet any applicable Threshold Requirement at the time of application submission will not be considered for an award.

Applicants that submit an application that fails to meet any threshold requirement will be notified by email of the specific requirement(s) that the application did not meet. If an applicant believes the requirement(s) were met, the applicant must respond in writing within five (5) calendar days from the date of the DCA's preliminary failure notification letter for the threshold requirements.

**Threshold Deficiencies:** DCA may request clarification for such deficiencies that are administrative in nature such as missing or incomplete documentation, or further response from applicant to provide clear and specific detail of information submitted in the application. Such a request is referred to as the "clarification request". DCA will provide this request in the form of an email to the applicant. This clarification period will only be used to help DCA understand the overall project or to clear up minor inconsistencies.

Applicants receiving a clarification request may supply missing or incomplete information and may clarify any inconsistencies related to the specific items identified by DCA in the clarification request. The clarification period will begin on the date of the clarification request and shall end on the date specified in the clarification request unless otherwise noted. The clarification request shall specify the means and methods by which missing items may be supplied, incomplete items completed, and inconsistencies clarified. It is the applicant's responsibility to ensure that submitted materials are addressed properly to the specified DCA Housing Finance and Development Division address (electronic or physical).

The response must provide a clear and specific explanation of why the applicant believes DCA's initial determination was incorrect. Applicants may not submit additional items for increasing or further supporting their score. DCA will review the response and make a final determination of whether the submitted application meets all threshold requirements.

To be considered for an allocation of DCA resources, applications must meet each of the Threshold requirements described below.

- 1. Project Feasibility:** In order to determine that a proposed project is feasibility for the Period of Affordability, the Applicant must submit a 30-year pro forma that provides:
  - The sources and uses and the total financing planned for the project

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- A Development Budget
- The reasonableness of development and operational costs of the project
- A pro forma that shows that the property will generate sufficient income to pay for operations during the period of affordability
- Preliminary Commitment of funds for all project funding sources (construction and permanent)
- Certification to DCA of all federal state and local subsidies that will apply to the project

The Applicant must use DCA underwriting assumptions, which can found in *Appendix H* to this Plan unless otherwise agreed to by DCA.

### **2. Experience and Capacity:**

- Both the Owner and Developer must EACH currently own and operate at least one federally-financed affordable housing property of a similar size and scope to the proposed project. If there is more than one entity submitting an Application, the majority partner in both the Owner and Developer entities must meet this requirement.
- All project team members must be substantially compliant with DCA and Section 42 Program requirements and regulations (if applicable), and HOME Partnership Program requirements and regulations.
- All project team members must be financially solvent with the capacity to successfully complete the project, pay all costs associated with the development, and operate the property for the Period of Affordability. Any person (individual, corporation, partnership, association), or Principal (officer, director, owner, partner) that is bankrupt, insolvent or in danger of insolvency is ineligible to receive an award under this Plan. DCA may request information including but not limited to credit reports, financial statements, or other documentation relating to a participant's financial status. In making this determination, DCA will also review the portfolio of the General Partner, the Developer, and Principals to consider whether loans are in default, have a high percentage of payables, have high vacancy rates or other solvency issues that might impact the successful development and ownership of the proposed property.

### **3. Project Based Rental Assistance:**

The Applicant must provide a commitment for Project Based Rental Assistance for all NHTF units. This will allow all NHTF units to serve those individuals at 30% of the AMI.

- 4. Market Feasibility (Market Study):** Applications for the construction of more than 30 units will need to submit a full market study at the time of Application. (Note: Applicants applying for funds to rehabilitate an existing supported housing property do not need to submit a market study until after the property has been selected for a preliminary commitment of NHTF funds).

The market study must be prepared in accordance with DCA guidelines and must be in the format required by the most current DCA Market Study Manual on the DCA website ([http://www.dca.state.ga.us/housing/HousingDevelopment/programs/downloads/2016QA\\_PDocs/Manual/G. Market Study/2016 Market Study Manual.pdf](http://www.dca.state.ga.us/housing/HousingDevelopment/programs/downloads/2016QA_PDocs/Manual/G. Market Study/2016 Market Study Manual.pdf)).

(It is the applicant's responsibility to ensure that the market study accurately reflects the rental structure and unit mix of the proposed project, as reflected in the application, and meets all DCA requirements.)

Applications for 30 units or less are exempt from this requirement but must submit evidence of waiting lists or an assessment of housing needs in place of a market study. The needs assessment must address the needs of individuals living in the area to be served by the proposed development.

**5. Building Sustainability:** All completed properties must achieve a minimum standard for energy efficiency and sustainable building practices. At minimum, all units at all projects must comply with all requirements in this section. (Historic properties may apply for an exemption when compliance means loss of historic character-defining features and finishes.)

- **Compliance with Georgia State Minimum Standard Energy Code (International Energy Conservation Code with Georgia State Supplements and Amendments) in effect at the time of permit issuance.** Proof of compliance must be submitted prior to release of 8609s.
- **Bathroom fans.** Comply with Energy Star specifications for sound level and minimum efficiency based on CFM size. Either fans must be wired with a light and equipped with a humidistat OR a timer that ensures that the fan operates for a minimum of 10 minutes once the light has been switched off.
- **Lighting.** Install fluorescent or LED lights for at least 80% (by fixture count) of the required lighting. Required lighting includes kitchens, dining rooms, living/family rooms, bathrooms, hallways, stairways, entrances/foyers, bedrooms, garages, utility rooms, and outdoor fixtures mounted on the building.
- **Plumbing fixtures.** In all units: shower heads < 2.0 gpm, bathroom faucets < 1.5 gpm, kitchen faucets < 2.0 gpm, toilets ≤ 1.28 gpf.
- **Low VOC wall and floor finishes.** Maximum VOC levels of 50 grams/liter for wall and 100 grams/liter for floor finishes.
- **Water heaters.** Comply with Energy Star Qualified Homes Version 3 National Program Requirements for Efficiency Factor.
- **Energy Star appliances.** (Refrigerators, dishwashers, laundry machines) provided by owners in units and community laundries.

The final construction documents must clearly indicate all components of the building envelope and all materials and equipment that meet these requirements. Refer to the DCA Architectural Manual located in the appendix of the document for additional information on basic design, appliances, and equipment.

**6. Appraisals:** For all projects awarded NHTF Loans, DCA may commission an appraisal prepared in accordance with DCA policies. Applicants will be charged a fee equal to the cost of the appraisal report.

- 7. Environmental Requirements:** Applicants must include a Phase I and Phase II (if required) environmental studies in the application. These studies must be prepared in accordance with the most current DCA Environmental Manual that can be found on DCA's website

([http://www.dca.state.ga.us/housing/HousingDevelopment/programs/downloads/2015QA\\_PDocs/Manual/C.%20Environmental/Manuals/2015DCAEnvironmentalManual.pdf](http://www.dca.state.ga.us/housing/HousingDevelopment/programs/downloads/2015QA_PDocs/Manual/C.%20Environmental/Manuals/2015DCAEnvironmentalManual.pdf)). The Applicant and the qualified environmental professional must sign the environmental certification form and include it in the application. On-site and off-site specific environmental concerns identified in an environmental study are to be considered in the context of the housing to be provided. DCA shall consider the public benefits of the housing and then weigh the benefits against the costs to mitigate the hazard, the potential health risks, and other financial and public policy implications. The project will not pass Threshold until all environmental matters are resolved.

**A. Environmental Study**

Applicants must include a Phase I and all required Phase II environmental studies in the application. A Phase I serves as a screening process designed to discover environmental concerns, recognized environmental conditions, historical recognized environmental conditions, controlled recognized environmental conditions, and non-scope issues which may potentially impact the subject property, and to ensure that "all appropriate inquiry" or "AAI" (as that term is defined by the EPA in 40 C.F.R. Part 312) is conducted. By contrast, a Phase II environmental site investigation ("Phase II") is intended to further investigate any issues raised by the Phase I. These studies must be prepared in accordance with the DCA 2016 Environmental Manual. The applicant and the qualified environmental professional must sign the environmental certification form and include it in the application.

The Phase I environmental study must fully address all recommendations of the qualified environmental professional. If a Phase II is recommended, all testing must be completed prior to Application Submission.

The Phase I (and Phase II when recommended by the qualified environmental professional), environmental study must have been conducted within six (6) months of the application submission. If an environmental study was completed prior to this six-month period, a copy of this earlier environmental study (and any others that are available) must also be included in the application along with a new environmental study.

**Additional Standards.**

In addition to compliance with the standards developed by the American Society for Testing and Materials' (ASTM) and set forth in the "Standard Practice for Environmental Site Assessments, Phase I Site Assessment Process," ASTM 1527-13, DCA requires the following non-scope items be investigated:

- a) Flood Plains/Floodways.
- b) Wetland.
- c) State waters/streams/buffers & setbacks.
- d) Lead based paint.
- e) Asbestos containing materials.
- f) Noise.
- g) Water leaks, mold, and lead in drinking water.
- h) PCBs (Polychlorinated Biophenyls).

## Georgia's National Housing Trust Fund Allocation Plan

- i) Radon.
- j) Endangered species.
- k) Historic designation.
- i) Vapor intrusion screening.

**8. Site Control:** Evidence must be provided proving that the Applicant has, and will maintain from the start of the application review process until the land is acquired, direct site control. Site control must be in the form of:

- A warranty deed that conveys title to the subject property to the Applicant,
- A legally binding contract to purchase the proposed project site in the name of the Applicant (or which provides for an assignment to the Applicant).
- A binding long-term ground lease or an option for a binding long-term ground lease, with a minimum term of forty-five (45) years.

For competitive applications, contracts must be executed prior to Application Submission deadline, must include a discernible contract price, must be signed by the purchaser and seller, must include a legal description of the property, and must provide legal control of the site to the proposed General Partner or proposed LP at least through January 17, 2017.

An Applicant may also show site control if selected through a federal government RFP process and can document that there is a reasonable certainty that the final site control documents will be finalized within a reasonable time after award.

For Scattered Site Projects, evidence of site control is required for each non-contiguous parcel.

**Minimum Documentation:**

- Warranty Deed; legally binding Contract; or legally binding, long-term Ground Lease or Option
- Legal description
- Evidence of RFP selection

**9. Site Zoning:** The applicant must show evidence that the appropriate zoning is in place at the time of application submittal. Zoning of the development site must conform to the site development plan and must be confirmed, in writing, by the authorized local government official. The letter from the authorized local government official must be included in the application. The letter must include the zoning and land use classification of the property and be accompanied by a clear explanation of the requirements (copy of the applicable sections of the zoning ordinance for the stated classification) and all conditions of these zoning and land use classifications. If the local government does not have or enforce a zoning ordinance, the Applicant must include a letter from a local government official to that effect.

The Applicant must provide documentation that demonstrated that the site layout conforms to any moratoriums, density, setbacks, or other imposed requirements of the local government. This documentation must be demonstrated on the Architectural Site Conceptual Development Plan either graphically or in written form.

**Minimum Documentation:**

- Written confirmation of zoning from local government official
- Explanation or copy of applicable zoning ordinance

**10. Site Access:** All sites proposed for development must provide a specified entrance that is legally accessible by paved roads. The definition of a paved road is provided in DCA's most recent Architectural Manual (*Appendix A*). The application must include the appropriate drawings, survey, or other documentation that reflects such paved roads. If such paved roads are not in place at the time of the application submission, documentation evidencing local government approval to pave the road, a commitment for funding, and the timetable for completion for such paved road must be included in the application. If the road is to be paved by the applicant, those costs must be submitted with the application.

**Minimum Documentation:**

- Drawings, survey, or other documentation of legally-accessible paved roads
- Commitment for funding for paving of all non-paved legally-accessible roads to be paved during construction
- Proof of ownership and easements

**11. Public Water/Sanitary Sewer/Storm Sewer:** Public water and sewer service must be available at the proposed development site as of the application submission. To be considered "available" for the purposes of this section, all easements necessary for the water and sewer authorities to extend the existing water and sewer services to the property must be secured at the time of application submission. Evidence of the easements and commitments from the water and sewer authorities must be included in the application. These letters from the appropriate public water and sewer authorities must be on letterhead and be included in the application.

**Minimum Documentation:**

- Letter(s) on letterhead of the local municipality or authority having jurisdiction from verifiable authorized public water/sanitary sewer/storm sewer authority that includes project name and location and confirms that utilities will be available

**12. Operating Utilities:** Required project operating utilities (gas and electric service), as applicable, must be available to the proposed development site as of the application submission. To be considered "available" for the purposes of this section, all easements necessary for the utility providers to extend utilities to the property and commitments from the utility providers to extend utilities to the property must be secured at the time of application submission. Evidence of such easements and commitments from the utility provider must be included in the application.

The application must include a letter from the appropriate utility company confirming the availability of operating utilities at the proposed development site. The letters must be on letterhead and bear signatures from the appropriate utility company signatory. Any charges for the off-site extension of utility services are not eligible for funding as project costs under the funding resources in the Plan. The requirements for Operating Utilities must be met for each non-contiguous parcel or each non-contiguous multifamily property.

Operating utilities cannot be contingent on annexation of the property, improvement of infrastructure, or funding to the utility provider from an outside source. Verification of the

annexation and improvements must be submitted with the application. Any unclear or unresolved issues regarding operating utilities may result in Threshold failure of the Application.

**Minimum Documentation:**

- Letter from verifiable authorized utility authorities that includes the project location and confirms that utilities will be available

**13. Site Information and Conceptual Site Development Plan:** A conceptual site development plan must be included in the application and prepared in accordance with instructions set forth in the most recent architectural manual. The conceptual site development plan must be at least 11"x17" and include *all* of the following (if applicable):

- a. All existing and proposed easements to be defined and indicated on plan
- b. Topographic contours at appropriate vertical intervals
- c. Wetlands, floodplains, and state waters located with areas of disturbance calculated for the wetlands, including required buffer zones clearly delineated to reflect how they will impact the development of the site
- d. Zoning setbacks and restrictions graphically indicated
- e. Indication of all driving and walking entrance access to the property and a layout of all buildings, roads, paved pedestrian walkways and parking areas
- f. Location of all interior and exterior site amenities indicated in the application form
- g. Defined areas of all tree and vegetation preservation

**14. Required Services:**

Each property must include at least one (1) service from each of the following categories:

- On-site enrichment classes (e.g. budgeting, avoiding identity theft, arts and crafts, computer tutoring, gardening, safety classes such as CPR and household safety)
- On-site health classes (e.g. nutrition, healthy cooking, asthma management classes and smoking cessation classes, exercise classes such as yoga, Pilates, strength training, group-led aerobic classes, and/or personal fitness)

Additionally, applications for rehabilitation of existing congregate supportive housing developments must provide a memorandum of agreement with a behavioral health agency, continuum of care, or service provider to ensure the appropriate provision of supportive services.

**15. Accessibility Standards:** All projects funded under the Plan must meet the following accessibility standards at the time of project completion:

- i. All projects that receive allocations or funding under the Plan must comply with all applicable Federal and State accessibility laws (including but not limited to): The Fair Housing Amendments Act of 1988, Americans with Disabilities Act, Section 504 of the Rehabilitation Act of 1973, Georgia Fair Housing Law, and Georgia Access Law as set forth in the most current Accessibility Manual. When two or more accessibility standards apply, the applicant is required to follow and apply both standards so that a maximum accessibility is obtained. An applicant claiming that a property is eligible for any of the stated statutory exemptions for any applicable federal, state, and local accessibility law must support the claim with a legal opinion.



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- ii. All applicable DCA accessibility requirements detailed in the most current Architectural and Accessibility Manuals. Copy is attached as an Exhibit.
- iii. Each project selected for funding is required to retain a DCA qualified consultant to monitor the project for accessibility compliance.
- iv. The Consultant cannot be a member of the proposed Project Team nor have an Identify of Interest with any member of the proposed Project Team.
- v. The DCA qualified consultant must perform the following:
  1. A pre-construction plan and specification review to determine that the proposed property will meet all required accessibility requirements. At a minimum, the report will include the initial comments from the consultant; all documents related to resolution of identified accessibility issues and a certification from the consultant that the plans appear to meet all accessibility requirements.
  2. At least two training sessions for the General Contractor and Subcontractors regarding accessibility requirements. One training must be on site.
  3. An inspection of the construction site after framing is completed to determine that the property is following the approved plans and specifications as to accessibility. DCA must receive a copy of the report issued by the consultant as well as documentation that all issues, if any, have been resolved.

**16. Architectural Design & Quality Standards:** All applications must meet the Architectural Standards contained in the most current Architectural Manual (*Appendix A*) for quality and longevity. The standards are intended to promote the integration of new construction/rehabilitation into the existing community and to promote sustainable design and the protection of resources. The marketability of the property and appearance of the site are important components in the final product.

**17. Affirmative Fair Housing Marketing Plan:** It is the policy of DCA to administer the NHTF affirmatively, as to achieve a condition in which individuals of similar income levels in the same housing market area have a like range of housing choices available to them regardless of their race, color, religion, sex, disability, familial status or national origin. Each applicant shall implement affirmative fair housing marketing policies in soliciting tenants and outreaching to underserved populations.

Each project selected for an award of NHTF resources must prepare and submit an Affirmatively Furthering Fair Housing Marketing Plan outlining how the project will market units to underserved tenants including tenants with disabilities. The Plan must be submitted and approved prior to the start of lease up.

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At a minimum, Affirmatively Furthering Fair Housing Marketing Plans must include:

1. Outreach efforts to each service provider, homeless shelter or local disability advocacy organization in the county in which the project is located.
2. A strategy to affirmatively market to persons with disabilities and the homeless.
3. A strategy to complete a mandatory Fair Housing training which will establish and maintain relationships between the management agent and community service providers.
4. A referral and screening process that will be used to refer tenants to the projects, the screening criteria that will be used, and make reasonable accommodations to facilitate the admittance of persons with disabilities or the homeless into the project.
5. Marketing of properties to underserved populations 2-4 months prior to occupancy.
6. Applications for affordable units shall be made available in public locations including at least one that has night hours.
7. Outreach to Limited English Proficiency groups for languages as being prevalent in the surrounding market area.

The applicant agrees to provide reasonable accommodation for these tenants in the property management's tenant application. The leasing criteria must clearly facilitate admission and inclusion of the targeted population tenants and must not violate federal or state fair housing laws.

**18. Optimal Utilization of Resources:** DCA is required to take any actions necessary or convenient to ensure the complete, effective, efficient, and lawful allocation and utilization of the NHTF resources. DCA will not select projects that will result in a waste of NHTF and/or DCA resources, have an inferior project design or site, or which result in the unjust enrichment of a Project Team. DCA will also not select applications where a Project Team member has made conditional promises or financial commitments to a Local Government (controlling elected governing body of the local jurisdiction (as defined in its Charter) in which the property is located at the time of application) in order to obtain support. DCA may request additional documents or explanations in order to clarify or confirm information required for the appropriate analysis of the proposed property.

Examples of factors that will be considered will include, but are not limited to:

- a. Property acquisition and rehabilitation cost versus the cost to demolish and build a similar property in the same market area
- b. Ratio of acquisition costs versus rehab hard costs
- c. Work scope for rehabs
- d. DCA resources allocated to develop each unit
- e. Effectiveness and marketable use of the site, considering size and layout, to accommodate the number and type of units and amenities proposed
- f. Undue enrichment of any project participant or contractor, particularly where there are identities of interest
- g. Impact on affordable housing stock
- h. Other uses proximate to the site

## Georgia's National Housing Trust Fund Allocation Plan

- i. Market information generated by or available to DCA
- j. Property is already affordable and not a priority for receipt of resources
- k. Transaction appears to be primarily driven by the transfer of the property
- l. Unreasonable per unit costs
- m. Excessive soft costs
- n. Oversized units
- o. Number of bedrooms high for proposed market
- p. High acreage
- q. Other factors which are contrary to the policies and objectives of DCA
- r. Applications that misrepresent sources of funds or attempt to conceal pertinent facts related to the proposed project

### **Certification of Applicant:**

The state requires each eligible applicant to certify that housing units assisted with NHTF funds will comply with all NHTF requirements. The certification must include:

- The number of units in a NHTF-assisted project by income group: extremely low-income, very low-income, moderate income, and above moderate income.
- A statement declaring that all tenants of a NHTF-assisted development will meet the income limits as required by relevant program guidelines. HUD has released the FY 2016 National Housing Trust Fund (NHTF) Rent Limits and Income Limits (Appendix F & Appendix G), effective July 1, 2016. They are available through the HUD Exchange website (<https://www.hudexchange.info/news/fy-2016-housing-trust-fund-income-and-rent-limits/>).

### **Priority for Funding Requirements:**

Scoring categories are as follows:

#### *1) Geographic Diversity (15 points)*

NHTF funds will available on a statewide basis. Achieving this end requires that the State invest in both improving neighborhoods that already serve low-income residents and providing new housing options in historically less affordable communities that provide residents access to a broad array of jobs, services, and amenities. Resulting from the relatively small amount of NHTF funds available the first year, the State will limit one NHTF award per county in the 2016 funding cycle, unless no feasible alternative exists.

- Properties that do not fall within a food desert, defined as a low-income census tract where a significant number or share of residents is more than 1 mile (USDA urban) or 10 miles (USDA rural) from the nearest supermarket **4 points**
- Properties near a traditional town square which include an operational anchor institution (e.g. county courthouse, city hall) and which serve as a hub for both commercial activity and community events **2 points**
- Properties near a grocery stores with meat, dairy, and produce (high end specialty stores and convenience stores not eligible) **4 points**
- Properties near a community or Recreational Center (e.g. YMCA, Boys & Girls Club, Public Pool, Senior Community or Multipurpose Facility) **2 points**
- Properties zoned for high performing elementary, middle, or high schools with CCRPI scores of with an average of 72 or above **3 points**

**Minimum Documentation:**

- Site map(s) indicating the specific locations of each activity/characteristic. The map(s) must contain a key stating the type of activities/characteristics identified and their addresses and must include the following:
  - Location of site including an indication of major access roads and site entrance(s)
  - Indication of distances in 1/4 mile increments
- School District map showing that property is in attendance zone of school.
- CCRPI report for each school year (2013, 2014, and 2015):  
<http://ccrpi.gadoe.org/2013/ccrpi2013.aspx>;  
<http://ccrpi.gadoe.org/2014/ccrpi2014.aspx>; <http://ccrpi.gadoe.org/2015/>
- USDA Food Desert Map <http://www.ers.usda.gov/data-products/food-access-research-atlas/go-to-the-atlas.aspx>

*2) Obligate funds and undertake eligible activities in a timely manner (20 points)*

Applicants must show the ability to obligate NHTF dollars and undertake funded activities in a timely manner through the development team's capacity; project readiness; projected implementation schedule; record of accomplishment for developing projects within a reasonable timeframe; experience with federal affordable housing programs; and history of managing the project (in good standing) throughout the affordability period.

Project team capacity (*10 points*):

- Project team has developed **two (2)** affordable housing developments using federal, state, or local funds. **2 points** OR Project team has developed **four (4)** affordable housing developments using federal, state, or local funds. **4 points**
- Applicant has demonstrated a history of serving tenants that are extremely low income. **5 points**
- Applicant has developed at least one development using HOME funds. **1 point**

Project Readiness (*5 points*):

- Applicant has the ability to show that land being used to develop has been acquired (closed on the acquisition of land) **5 points**

Compliance History (*5 points*):

- Ability to show that there is no history of outstanding non-compliance for a federally funded development **5 points**

**Minimum Documents:**

- Organizational Chart
- Proposed Project Narrative Form
- Resumes of all principals and key staff involved in the development.
- Each project team member must complete a DCA Compliance History Summary (CHS).

3) Project-Based Rental Assistance (15 points)

Applicants will be scored based on ability to secure federal, state or local project-based rental assistance so rents are affordable to extremely low-income families at or below 30% AMI for NHTF-assisted units. The type of project-based rental assistance and the length of commitment for the assistance will also be considered. Other mechanisms that ensure affordability for extremely low-income households, such as cross-subsidization or operating assistance reserves, will be considered. The applicant will receive points based on their ability to:

- Documentation must be provided to show that the project-based subsidies will be in place for the term of five (5) years with renewal provision. **9 points**
- Documentation must be provided to show that the project-based subsidies will be in place for the term of five (10) years with renewal provision. **12 points**
- Documentation must be provided to show that the project-based subsidies will be in place for the term of five (15) years with renewal provision. **15 points**

**Minimum documents:**

- Applicants must provide a commitment letter of services
- Applicant must show letter committing PBRA

4) Period of Affordability (15 points)

Developments supported by NHTF funds will be required to enter into a restrictive covenant agreement pledging to maintain the units in the program for a 30-year period. Applications that best present operating sustainability for the entire 30-year period will receive points as follows:

- Budget demonstrates positive or breakeven cash flow through year 20. **5 points**
- Budget demonstrates positive or breakeven cash flow through year 25. **10 points**
- Budget demonstrates positive or breakeven cash flow through year 30. **15 points**

5) Priority Housing Needs (15 points)

Georgia has many cost-burdened renter families that need quality affordable housing. The NHTF is primarily a funding source meant to add NHTF-assisted units to the supply of affordable housing for extremely low-income households. DCA's Consolidated Plan highlights the priority housing need as increasing more affordable housing options across the state by fostering inclusive communities free of barriers to individuals underserved by existing housing programs. As indicated in SP-25, the priority housing needs for extremely low-income renters include:

- Families with children
- Frail Elderly
- Chronic Homelessness
- Severe and Persistent Mental Illness
- Persons with Physical Disabilities
- Persons with Developmental Disabilities
- Persons with Alcohol or Other Addictions
- Veterans
- Persons with HIV/AIDs
- Victims of Domestic Violence

Applicants that identify the group of persons based on the list above that the development will serve and can provide a short explanation as to how this group will be served will receive full points in this section.

## Georgia's National Housing Trust Fund Allocation Plan

In addition, DCA's Supportive Housing Policy reflects HUD's and the DOJ's intent that public entities administer services, programs, and activities in the most integrated setting appropriate to the needs of qualified individuals with disabilities. DCA will not fund the new construction of congregate housing for persons with a disability. To that end, DCA will focus on the creation of affordable, supportive housing options in Integrated Settings. New construction projects must provide housing for persons with a disability in an Integrated Setting. DCA will periodically assess this policy to ensure that the current strategy is consistent with federal and state policy.

### 6) Leveraging (20 points)

Given the 30% AMI income targeting requirements, viable developments will likely require additional sources of funding. Funding or assistance provided must be binding and unconditional except as set forth in this section.

Applicants that are able to provide non-federal sources of funding will have a competitive advantage as set forth in the table below. New loans and/or new grants will qualify for points according to the following point scales.

<b>Non-Federal Funding Point Scale</b>	Amount at least 10% of Total Development Cost (TDC) of ELI units <b>20 Points</b> Amount at least 5% but less than 10% of TDC of ELI units <b>15 Points</b> Amount at least 2% but less than 5% of TDC of ELI units <b>10 Points</b>
<b>Federal Funding Point Scale</b>	Amount at least 10% of Total Development Cost (TDC) of ELI units <b>15 Points</b> Amount at least 5% but less than 10% of TDC of ELI units <b>10 Points</b> Amount at least 2% but less than 5% of TDC of ELI units <b>5 Points</b>

*Qualifying Sources:* New loans or new grants from the following sources that will provide new capital funding will qualify for points under this category:

- a) Community Development Block Grant (CDBG) program funds
- b) Federal Home Loan Bank Affordable Housing Program (AHP)
- c) HOME/TCAP funds
- d) Beltline Grant/Loan
- e) Foundation grants that meet the following legal and financial requirements:
  - The foundation must be a private foundation as defined in the US Tax Code 26 USCA 509 or a community foundation that is accredited by the National Standards for U.S. Community Foundations. Points will only be counted in this section if the foundation is not related to any entity or person in the General Partner or Developer teams and has a history of supplying grants to affordable housing developments.
- f) Government grant funds or loans with interest rates below AFR
- g) Other non-federal sources approved by DCA

#### **Minimum Documentation:**

- Commitment letter for such new loan and/or grant

**Tiebreaker Criteria:**

1. Developments in which applicant and/or developer are community-based organizations that shows the ability to demonstrate a local commitment to developing collaborative, holistic solutions in the community in which the proposed development is located.
2. Developments in which applicant and/or developer are a part of a transformational community plan such as Choice Neighborhood or Purpose Built Community.

**VIII. Performance Goals and Benchmarks**

Affirmatively, DCA will receive \$3,318,674 in the first year's allocation; DCA will anticipate that the next year's allocation for FFY2017 will be no less than the allotted minimum of \$3,000,000. This will give Georgia a total of \$6,318,674 in NHTF funding over the course of the remaining two funding years under the 2013-2017 Consolidated Plan.

The additional funds will create an additional 16 units in the construction (8) and rehabilitation of rental units (8) for ELI households for affordable rental housing. As the funds, have yet to be awarded and the State must prepare for the administration and implementation of this program, it is anticipated that the funds will be awarded in 2017 and the projected completion of the units will be 2018. Therefore, the projected outcomes for units completed in 2016 remain unchanged.

In accordance with 24 CFR Part 93, Georgia will allocate 10% of its grant to program planning and administrative costs and the balance of the grant will provide capital funding for eligible uses of NHTF-assisted units.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Construction/ Rehabilitation of Rental Units	2016	2017	Affordable Housing	Entitlement and Non-entitlement Areas within the State	Affordable Rental Housing	National Housing Trust Fund: \$3,318,674	Rental units constructed: 0 Rental units rehabilitated: 0
2	Construction/ Rehabilitation of Rental Units	2017	2018	Affordable Housing	Entitlement and Non-entitlement Areas within the State	Affordable Rental Housing	National Housing Trust Fund: \$3,000,000	Rental units constructed: 8 Rental units rehabilitated: 8

**Allocation Plan Table 1- Performance Goals & Benchmarks**

**IX. Rehabilitation Standards**

DCA's rehabilitation standards will apply to NHTF-assisted developments that will produce, preserve, and rehabilitate affordable rental housing. DCA's rehabilitation standards specify that NHTF-assisted projects and activities must meet the standards that are set forth in 24 CFR 93.301(b) that provides the expectations for the longevity and market stability of a completed rehabilitation of an existing rental property. The Rehabilitation Guide describes the methods, materials and the applicable codes that the housing must meet at project completion. DCA has provided specific rehabilitation guidelines for the NHTF program. Additionally, DCA's rehabilitation standards can be found on DCA's website

(<http://www.dca.ga.gov/housing/HousingDevelopment/programs/downloads/2016QAPDocs/Manual/B. Architectural/Manuals/Architectural/2016IIIRehabilitationGuide.pdf>) and can be found in *Appendix A* of this plan. The inspectable areas and observable deficiencies from HUD's Uniform Physical Condition Standards are available through the HUD Exchange website (<https://www.hudexchange.info/onecpd/assets/File/HTF-FAQ-Appendices-UPCS-for-Multifamily-and-Single-Family-Housing-Rehabilitation.pdf>) and in the Appendix of this document.

#### **X. Preferences and Limitations**

Any limitation or preference must not violate non-discrimination requirements in the NHTF interim rule at 24 CFR 93.350, and the applicant must have affirmative marketing procedures and requirements that apply in the context of the limited/preferred tenant eligibility for the project. As shown in Section IX, DCA will give preference to segments of the ELI population based on the State's priority Housing Needs as described in the Consolidated Plan and Annual Action Plan. Preferences and/or limitations will not be given to students.

#### **XI. Compliance with Other Federal Requirements**

Applicants must comply with all applicable federal or state laws, regulations and other requirements now or hereafter in effect. The Project Team is responsible for ensuring the proposed program, activities, goals and timetables comply with all federal or state laws, regulations and other requirements.

In accordance with state or local codes, ordinances, and requirements, or such other requirements that HUD may establish disaster mitigation (if applicable) will apply.

Areas covered by the applicable laws and regulations include but are not limited to: Non-Discrimination and Equal Access; Fair Housing and Equal Opportunity; Accessibility; Contracting and Procurement; Environmental; Lead Based Paint; Acquisition and Relocation; Financial Management; Labor Standards; and Immigration.



## **NATIONAL HOUSING TRUST FUND REHABILITATION GUIDE**

### **INTRODUCTION**

The purpose of this National Housing Trust Fund Rehabilitation Guide is designed to outline the requirements for building rehabilitation for all rental housing developments under the National Housing Trust Fund Program (single-family or multi-family) or other funding sources, which consist of HOME and Low –Income Housing Tax Credit (LIHTC). The goal of this Rehabilitation Guide is to standardize DCA's expectations for the longevity and marketability of completed rehabilitation of existing rental property. This Guide is also intended to provide the owner/applicant with guidance and requirements for the DCA rehabilitation process. The requirement mentioned in this Guide meets the minimum NHTF requirements as outlined in the HUD requirements for NHTF Rehabilitation standards, additional Guides can be found in the Appendix of this document.

In accordance with federal requirements established by 24 CFR 92.25 (HOME), IRS Section 42 (LIHTC), and the 1989 Georgia General Assembly Housing Trust Fund (HTF) for the Homeless and 24 CFR 91 and 93, the National Housing Trust Fund (NHTF), the Georgia Department of Community Affairs (DCA) has established these Architectural Standards. All projects receiving DCA resources for the construction of new and/or rehabilitation of existing rental housing, including HOME, 9% LIHTC, 4% LIHTC/Bonds, and/or National Housing Trust Fund (NHTF), must meet these Architectural Standards. It is the Project Team's responsibility to ensure 100% compliance with this Manual (and approved DCA Architectural Waivers).

The use of National Housing Trust Fund dollars requires that projects funded under this program meet applicable Federal, State, and DCA codes, acts, and regulations. These architectural standards are not meant to replace Federal, State or local codes. These standards shall be in addition to the following that are applicable to all properties funded in the program:

- I. Georgia State Minimum Standard Codes (with Georgia Amendments)
- II. International Building Code
- III. International Energy Conservation Code
- IV. International Fire Code
- V. International Fuel Gas Code
- VI. International Mechanical Code
- VII. International Plumbing Code
- VIII. International Residential Code
- IX. National Electrical Code

## Georgia's National Housing Trust Fund Allocation Plan

- X. HUD Housing Quality Standards (HQS)
- XI. HUD Minimum Property Standards (MPS)
- XII. HUD Uniform Physical Condition Standards (UPCS).

The use of NHTF funds to be funded under this Plan must meet all applicable federal and state accessibility standards as well as all DCA accessibility requirements. For further information on the accessibility laws and requirements that are applicable to projects funded under the Plan, refer to the DCA Accessibility Manual, found in *Appendix A* of this document.

By some measures, DCA architectural and accessibility requirements will exceed the referenced state and federal requirements.

All new and rehabilitation construction work scopes must give consideration to the property marketability and residential quality of life which includes, but is not limited to, upgraded building exteriors and unit interiors, and improved site conditions and amenities

DCA may determine that projects which exceed customary and reasonable construction costs, even if they are within published per unit cost limits, represent a poor utilization of resources and may fail Threshold.

Final determination of compliance with the Architectural Standards rests solely with the mortgage lender, the credit enhancement provider, and the Georgia Department of Community Affairs.

A **Pre-construction Conference** will be scheduled within 30 days of construction commencement to review federal compliance requirements and draw request procedures.

An onsite **OAC Meeting** will be scheduled during the last week of each month. The DCA Construction Project Manager will be notified via email of monthly OAC meeting dates and times. DCA staff may not attend all onsite OAC meetings.

The Internal Revenue Code requires that all low-income units in a project receiving Credits remain rent-restricted and income-restricted for the 15-year Compliance Period and for 15 years after the close of the Compliance Period for tax credit projects. The requirements for HOME projects are 20 years. The National Housing Trust requirements are for 30 years. Projects that propose rehabilitation must present a scope of work that will position the property to meet the entire extent of its statutory obligations. The Fannie Mae Expected Useful Life Tables should be used as guide to determine the components and systems that need to be replaced in order to meet the duration of all tax credit program obligations. It is expected that all work scopes will propose:

- A minimum per unit hard cost budget of \$25,000, excluding the construction of new community buildings and community building additions. The costs of furniture, fixtures,

## Georgia's National Housing Trust Fund Allocation Plan

new community buildings, and common use amenities are not included in the minimum amount.

- A substantial gut rehabilitation (where applicable) where major systems are removed and replaced according to the Fannie Mae Expected Useful Life Table.
- The replacement of existing exterior stairs, breezeways, and handrails that have no roof cover with covered vertical circulation.

Compliance with the Georgia State Minimum Standard Codes and Life Safety Code for new construction regarding stairs, handrails, guardrails, smoke detectors, fire alarms, and unit fire separation (attic draft stops, fire separation, rated party walls and floor/ceiling components, and caulking of all penetrations in the fire assemblies). Life Safety items that do not meet current codes will not be 'grandfathered'.

- Materially the same scope of work in all units
- Compliance with the Architectural Manual upon completion of work
- Compliance with all current building codes upon completion of work
- Compliance with all DCA accessibility requirements upon completion of work
- Compliance with UPCS upon completion of work, subject to inspection

DCA will review the type of construction and associated hard construction costs. Applications for the rehabilitation of a substandard property will not be funded if, in the opinion of DCA, the rehabilitation will not result in improved, safe and decent long-term housing, the proposed rehabilitation does not meet DCA standards, or if new construction would be more appropriate.

DCA reserves the right, to perform its own Physical Needs Assessment (PNA) or decline any application for rehabilitation if it is determined that the Rehabilitation Work Scope:

- Is inadequate or excessive;
- Does not address the issues of the Physical Needs Assessment;
- Does not address major structural issues, building codes, health, safety, marketing or any other conditions observed on the site;
- Will not result in safe, decent housing;

All provisions in the Architectural Standards, Submittal, Accessibility, and Amenities Manuals apply to rehabilitation properties. However, DCA may consider waivers for some following requirements if it can be documented that compliance will be cost prohibitive. The burden of proof is on the owner/applicant.

Waivers may be requested for:

## Georgia's National Housing Trust Fund Allocation Plan

- Architectural Standards:
- Central HVAC in a multi-floor building where it can be demonstrated that the existing central system is most efficient and economical system for conditioning the indoor space
- Flat roofs
- Room and unit size, closet and cabinet/counter requirements, number of bathrooms only if documentation of the marketability of existing conditions is provided
- One bedroom units where the bathroom is accessed through the bedroom

Threshold Section, Required Amenities: Additional Requirements and Amenities for senior projects that requires Fair Housing compliance on all units built BEFORE 1991 only if clear documentation of the burdensome cost to provide accessibility to all units is provided

Above per unit rehabilitation amount only if there is an overriding public policy or historic preservation need and the physical needs assessment clearly documents that the existing property does not require a comprehensive rehabilitation. A certification from the architect must also be provided documenting that the proposed work scope is sufficient to ensure that the completed project will be viable and meet DCA useful life requirements. The useful life requirements for each major system can be found in the useful life table for Fannie Mae. For multifamily family housing with 26 or more total units, the useful life of systems must be determined through this needs assessment that determines the work to be performed and identifies the needs of the project. If the remaining useful life of one or more major system is less than the applicable period of affordability for any LIHTC or HUD Funded program, the applicant must establish a replacement reserve with adequate monthly payments to either repair or replace the system identified in the assessment. DCA may require as a condition of the waiver, that the financial pro forma clearly provide for the full funding of the Capital Replacement Reserve. The Capital Replacement Reserve study must clearly schedule all component/system replacements required by the Fannie Mae Expected Useful Life Table and the UPCS as described in 24 CFR 5.703.

DCA reserves the right to deny waivers if the completed rehabilitation will not result in safe and decent housing that is equal to comparable housing in the marketplace. In no case will DCA waive federal, state or local building or accessibility laws or codes, state energy conservation codes or health and safety requirements

No waivers will be allowed for the rehabilitation of existing units with room layouts that do not meet architectural standards requirements for bathrooms that open from areas of food

preparation, or be used as a sole passageway to a habitable room, hall, basement or to the exterior or for habitable rooms in basement or cellar spaces unless egress is provided according to applicable fire codes.

The application for funding shall include a Physical Needs Assessment and comprehensive Rehabilitation Work Scope outlined below. Rehabilitation projects selected for funding must submit all pre-construction due diligence documentation outlined in the Architectural Submittals Instructions, including a complete set of plans and specifications produced by an architect licensed in the state of Georgia. The DCA Rehabilitation Work Scope form submitted at application may not be changed between application submittal and Final Allocation without DCA's consent. All work proposed must be completed.

### **PHYSICAL NEEDS ASSESSMENTS**

The Physical Needs Assessment (PNA) is required at Application for all rehabilitation, adaptive reuse, and Historic Preservation properties applications presented for potential funding by programs administered through the DCA Office of Affordable Housing. The purpose of the PNA is to provide a property description, document the existing condition of the property, to identify existing building code and program violations, identify immediate physical needs and to estimate capital needs over the long term. The PNA, including an on-site investigation, narrative report, and Fannie Mae forms must be conducted by a DCA Qualified Consultant. Refer to DCA's 2016 Funding Round website for a list of qualified consultants.

The PNA must be no more than 6 (six) months old at the time the Application is submitted. The report must include a signed statement from the Consultant with the following language inserted in the Consultant's signature block: "The investigation has been completed in accordance with DCA requirements, is accurate, and can be relied upon by DCA as a true evaluation of the existing property conditions." DCA reserves the right to verify all information contained in the report with an on-site inspection of the property conducted during the application process.

The Consultant shall inspect:

- All vacant and down units
- At least 10% of the occupied units
- One units in each building
- One of each type of the accessible units (where they exist);
- One of each unit configuration type; and
- All other community/common areas and maintenance spaces.

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The report is not expected to identify regular maintenance items that are part of the property owner's operating responsibility such as occasional window glazing replacement and/or caulking, minor plumbing repairs, annual HVAC and appliance servicing. However, the Consultant must comment on such items if they do not appear to be routinely addressed or in need of immediate repair, as well as report any observed or documented building code violations.

The Physical Needs Assessment must include descriptions of the condition of the following items and identification of the Remaining Useful Life in the Fannie Mae forms format of the following items:

### **SITE SYSTEMS AND CONDITIONS**

- Landscaping
- Irrigation
- Grading/storm water drainage
- Lighting - building mounted
- Lighting - pole mounted
- Parking
- Pedestrian paving (sidewalks)
- Utilities (piping & equipment such as pumps etc.)
  - Water
  - Fire
  - Gas
  - Electrical
  - Sanitary
  - Storm water drainage structures & piping
  - Cable/Phone/Communications
- Mailboxes
- Property sign
- Traffic signage
- Retaining walls
- Fencing
- Exterior stairs
- Exterior railings
- Site amenities

### **COMMON AREAS/COMMUNITY BUILDING**

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- Common area amenities
- Common area doors
  - Interior
  - Exterior
- Common area floors
- Common area ceilings
- Common area walls
- Common area kitchens
  - Countertop
  - Cabinets
  - Sink
  - Appliances
- Common area HVAC
  - Ductwork
  - Equipment
- Common area/public bathrooms
  - Bath fans & ventilation
  - Fixtures
  - Hot water heating
  - Water piping
  - Waste/vent piping
  - Bathroom accessories
- Sprinklers
- Electrical
  - Light fixtures
  - Outlets/switches
  - Wiring
  - Equipment (panels/breakers)
- Life safety
  - Smoke alarms
  - Fire alarm system

### **BUILDING ARCHITECTURE**

- Foundations
- Crawl Spaces/Basements

- Framing
  - Wall
  - Floor
  - Ceiling/roof
- Exterior wall sheathing
- Exterior cladding
- Roof sheathing
- Roofing
- Gutters & downspouts
- Soffits
- Windows
- Insulation
  - Wall
  - Floor
  - Attic

#### **DWELLING UNITS**

- Cabinets
- Countertops
- Interior doors
- Exterior doors
- Floor underlayment
- Floor finishes
- Interior wall sheathing (gypsum wall board)
- Wall finishes
- Ceilings
- Bathroom vanities
- Bathtubs/showers
- Tub/shower surrounds
- HVAC
  - Ductwork
  - Equipment
  - Bath fans & ventilation
- Plumbing
  - Fixtures (faucets, shower valves, toilets, sinks)



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- Hot water heating
- Water piping
- Waste/vent piping
- Wall
- Under slab
- Appliances
- Elevators
- Sprinklers
- Electrical
  - Light fixtures
  - Outlets/switches
  - Wiring
  - Equipment (panels/breakers)
- Life safety
  - Smoke alarms
  - Fire alarm system
- Attic draft stop/fire walls

The PNA must also include a discussion of known building code and health/life safety violations.

The PNA consultant is not expected to assume liability for compliance with accessibility regulations during design of post-rehabilitation. The consultant is expected to identify potentially costly barriers to required property accessibility, i.e., changes in grade for accessible routes or parking and unit framing changes for required clearances. Through completion of the Accessibility Checklists, the PNA must identify major violations of The Americans with Disabilities Act, The Fair Housing Act, and The Uniform Federal Accessibility Standards where these standards are applicable to the existing property. The Uniform Federal Accessibility Standard is applicable to all properties either as a federal requirement through the use of federal funds or as a DCA program specific state requirement through the use of tax credits.

The Capital Replacement Reserve study shall extend for 20 years with no capital replacements within the first five years (apart from regular maintenance and turnkey operations that are part of the operation and management of the property). The Capital Replacement Reserve shall reflect the condition of the property "As Improved". That is, the Capital Replacement Reserve study must take into consideration the entire Rehabilitation Work Scope proposed by the Owner, not just the needs identified by the Physical Needs consultant. The Capital Replacement Reserve

study shall be a true and accurate representation of the needs of the property once the proposed rehabilitation is completed.

Any item that is determined to have an Effective Remaining Life of 15 years or less must be replaced as part of the work scope. Where major systems (such as roofing) have been replaced within the last 5 years, DCA may allow for replacement in the 15 year term if the cost is clearly documented in the Capital Replacement Reserve study and the project underwriting proposes full funding of the Reserve. It is recognized that the Expected Useful Life Tables represents one judgment of the expected life of the various components. The Tables provide a useful and consistent standard for all evaluators to use. The Tables avoid debate on what the appropriate expected life is and permit focus on the evaluator's judgment of the effective remaining life of the actual component.

It is incumbent upon the project team to provide adequate documentation substantiating the differences between the Effective Remaining Life as a calculated difference between Effective Useful Life and Age and the Evaluator's opinion of the remaining useful life.

The report should emphasize all systems/components with no Effective Remaining Life and those with Effective Remaining Life less than DCA requirements, all deferred maintenance, and repairs or replacements involving significant expense or outside contracting. The Consultant must note any suspected environmental hazards seen in the course of the inspection. Confirmation of suspected environment-related hazards, such as mold, lead-based paint, or asbestos containing materials, will be addressed in a separate environmental engineer's report.

## **THE DCA REHABILITATION WORK SCOPE FORM**

Whereas the PNA documents the existing conditions and immediate physical needs, the DCA Rehabilitation Work Scope form must include these considerations as well as future property marketability, durability, and energy efficiency that will add to the residential quality of life. The DCA Rehabilitation Work Scope form must be compiled by the Applicant/Owner, Architect/Engineer, and Construction Contractor in DCA's required format to include materials, quantities and unit costs. The DCA Rehabilitation Work Scope form shall be based on:

- Requirements for the replacement of components with no Effective Remaining Life at the end of 15 years, building code and health/safety violations, and immediate needs from the Physical Needs Assessment;

Requirements for the replacement of components in order to comply with DCA's Architectural Standards and Specific Systems Replacement Guidance below;

- All applicable Threshold and Scoring upgrades as indicated in the DCA Application including amenities construction;
- All costs that will be incurred in bringing the property into compliance with federal, state, local, and DCA accessibility regulations (see the DCA Accessibility Manual (*Appendix B*) for further guidance);
- Remediation of all issues identified in the Phase I and II environmental reports.

DCA must be able to determine that all major issues identified in the PNA and Environmental Reports are addressed in the DCA Rehabilitation Work Scope form.

## **SPECIFIC SYSTEMS REPLACEMENT GUIDANCE**

### Site Utilities

The DCA Rehabilitation Work Scope form must contain a budget line item to investigate and repair or replace all main utility lines on the property, regardless of age. If more than 50% of the lines sanitary sewer, storm sewer, water service, fire service, electrical, cable, or gas are identified as failed, the entire line must be replaced. Failure to adequately substantiate the condition of existing utility lines may result in DCA re-capturing credits for failure to confirm the utilities systems operational conditions. If funded, a copy of the sewer investigation must be submitted to DCA with the final inspection documentation.

Site Utilities – Special Considerations: Polybutylene Piping

In all cases where polybutylene piping is identified on the property, an investigation must be conducted to adequately confirm the condition and performance of the plumbing system. The Consultant must document the investigation and provide an opinion on the system and whether or not the piping should be repaired or replaced. Particular note must be made of the condition of the fittings, and in all cases the last 3'-0" of the hot water lines from the water heater must be replaced with copper piping if this is identified as polybutylene piping.

Landscaping/Storm Water Drainage/Erosion

All areas of washout, exposed dirt, dead trees and overgrown landscaping must be corrected. Details must be provided in the DCA Rehabilitation Work Scope form as to how this will be accomplished. If DCA determines erosion conditions are severe, DCA may require, as a condition of funding, that a civil engineer be engaged to address the issue.

Site Improvements

Broken or un-useable amenities equipment, non-compliant site stairs and handrails, failed/deteriorated sidewalks, paving, and retaining walls must be corrected. Sidewalks and paving in particular must meet the minimum standards set forth in UPCS. All deficient paving and sidewalks are expected to be altered for compliance with federal and DCA accessibility requirements.

Foundations

All cracking or settling of concrete foundations and masonry must be addressed. If DCA determines foundation conditions are severely deteriorated, DCA may require, as a condition of funding, that a structural engineer be engaged to address the issue.

Crawlspaces

All crawlspaces must be investigated and assessed for the presence of mold, plumbing leaks, and deteriorating structures. All crawl spaces must meet minimum energy and fire code requirements.

Rough Carpentry

Deteriorated subfloor, wall sheathing, roof sheathing, and structural framing must be addressed and allowances for the quantity of this work must be substantiated.

EIFS & Stucco

EIFS may not be repaired but must be replaced by a DCA-approved material. Hard-coat stucco must be replaced if more than 25% of the existing material has failed. DCA must approve any repair or replacement of hard-coat stucco.

Acoustical Isolation

The DCA Rehabilitation Work Scope form must meet the Architectural Standards for acoustical isolation wherever party and exterior wall structures, ceiling, and floor construction are exposed during the course of construction.

Drywall

The DCA Rehabilitation Work Scope form must indicate the approximate percentage of drywall to be removed and replaced (i.e. Is this a gut removal of all drywall or small scale patching as required to address isolated leaks or penetrations into walls by other trades). Allowances must be substantiated.

HVAC

Heating, ventilating, and air conditioning systems must be replaced if they do not meet the requirements of applicable building codes, do not meet Threshold Section Building Sustainability, or do not have the required Effective Remaining Life. The duct system must be replaced as required to meet applicable codes and DCA required life expectancy. If ductwork is not replaced, it must be cleaned and sealed in accordance with the Georgia State Minimum Standard Energy Code.

Fire and Life Safety

Through strict code compliance, the property design shall provide a safe environment for all tenants. Compliance with the Life Safety Code for new construction is required for the following regardless of local building authority enforcement: stairs, handrails, guardrails, smoke detectors, carbon monoxide detectors, fire alarms, and unit fire separation (attic draft stops, fire/smoke separations, rated party walls and floor/ceiling components, and caulking of all penetrations in the fire assemblies). Life Safety items that do not meet current codes will not be 'grandfathered' in. Adherence to the most recently adopted editions of the *Georgia State Minimum Standard Codes (with Georgia Amendments)* is required. This includes but is not limited to:

- Smoke detectors must be hard-wired and located per code for all construction, either rehabilitation or new. DCA will not waive this requirement for rehabilitation proposals.

Carbon Monoxide Detectors shall be in accordance with NFPA 101 Life Safety Code and NFPA 720.

- Fire alarms and sprinklers must meet fire department, state and local code requirements.
- Attics must be constructed or rebuilt to meet all current fire and life safety codes, **regardless of the requirements of the local building authority**. These include draft stop walls, and rated ceiling, floor, and wall assemblies.
- All through-penetrations of smoke walls, draft stops, and rated assemblies must meet current fire codes.
- Projects shall comply with all disaster mitigation-related requirements of the latest editions of the applicable mandatory State Minimum Standards as adopted and amended by the Department of community Affairs, and with all local ordinances regarding disaster mitigation.

## **HISTORIC REHABILITATION**

### Rehabilitation

Rehabilitation is defined by the Secretary of the Interior as "the process of returning a property to a state of utility, through repair or alteration, which makes possible an efficient contemporary use while preserving those portions and features of the property which are significant to its historic, architectural, and cultural values." As such, the standards to be applied to specific rehabilitation projects must be done so in a reasonable manner, taking into consideration economic and technical feasibility. The *Secretary of the Interior's Standards for Rehabilitation* (36 CFR Part 68) should be followed to rehabilitate the property's interior and exterior features, including, but not limited to, windows, doors, siding, masonry, ceilings, walls, floors, closets, fireplaces and floor plans. DCA's environmental requirements, including the testing and abatement (encapsulation) of lead, must be completed. These exterior and interior guidelines can be found at <http://www.nps.gov/tps/standards/rehabilitation.htm>.

### Summary

DCA recognizes that certain projects deemed historic in nature might require rehabilitation that varies from the general requirements set forth in the other sections of this Guide. Therefore, if a Preservation Professional, as defined in the Environmental Manual, determines that the proposed project has an adverse effect or is a contributing structure which is either listed in the National Register or is eligible for listing in the National Register (or a lot within such a listed or eligible district) and Georgia State Historic Preservation Office (SHPO) has cleared the proposed activities to proceed, then, depending upon the action approved (rehabilitation, demolition and/or

new construction), the general rehabilitation standards set forth in the other sections of this Guide may not apply. However, DCA still requires that the completed rehabilitation results in housing that will meet the duration of all tax credit program obligations.

The Applicant must submit to DCA a detailed scope of work that sets forth the proposed rehabilitation or new construction activity in accordance with recommended practices as set forth in *The Secretary of the Interior's Standards for Rehabilitation and Guidelines for Rehabilitating Historic Buildings*.

*Review the Historical Significance of the Property*

If the historic building is to be rehabilitated, it is critical that the new use not require substantial alteration of distinctive spaces or removal of character defining architectural features or finishes. The construction materials, the form and style of the property, the principal elevations, the major architectural or landscape features, and the principal public spaces constitute some of the elements that should be preserved. Every effort should be made to minimize damage to the materials and features that convey a property's historical significance. Review of any record documentation on file with the National Register of Historic Places or local preservation commissions and supplemented with a physical investigation to identify which character defining features and spaces must be protected whenever any changes are anticipated.

*Reconstruction (demolition and replacement) of Historic Properties*

The Applicant shall ensure that, to the greatest extent feasible, the reconstruction of any historic structure deemed infeasible for rehabilitation shall be carried out in a manner that is compatible with the architecture of the original unit and/or other buildings within the surrounding historic district in terms of set-backs, size, scale, massing, design, color, features, and materials, and is responsive to the recommended approaches for new construction set forth in the Secretary's *Standards for the Treatment of Historic Properties*. Therefore, the Applicant shall consult with the Preservation Professional to develop a set of historically compatible model replacement building plans in advance of any planned reconstruction activities, which shall be shared with the public during the initial public hearings, held. Final construction drawings used in the bidding process, including elevations, shall be submitted to the Preservation Professional for review and comment and forwarded to SHPO for final approval prior to the award of a construction contract and the initiation of construction activities. If the Applicant determines that the proposed plans and specifications for the reconstruction do not meet the *Standards* as interpreted by the Preservation Professional, the Applicant shall notify the Advisory Council on Historic Preservation and initiate consultation as set forth at 36 CFR Section 800.5 (e). The Applicant

shall follow the recordation and demolition guidelines as established by the Secretary of the Interior prior to the start of any demolition activities.

Questions concerning these requirements should be directed to SHPO and DCA prior to application submission.

**Any modifications of the historic rehabilitation work scope must be approved in writing by DCA in advance of the project start-up.**

## **BUILDING EXTERIOR DESIGN STANDARDS**

Building exteriors should create a residential image appropriate to the market. DCA encourages the use of materials that provide low maintenance and longevity for the life span of the property. All materials are to be installed using standard construction methods and means, and result in the issuance of manufacturers guarantees.

### **Roofing:**

Anti-fungal dimensional (architectural) shingles with a minimum 30-year warranty are required for all shingle roof applications. Flat roofs are not encouraged, but DCA will allow flexibility in roof design if it is part of an energy conservation green building component or a roof design that mimics existing contextual surroundings. Applicants must obtain DCA pre-approval before using one of these alternatives. All edges of the roof must have an aluminum drip edge that extends a minimum 3" under the shingles, 2" onto the fascia and have a minimum ½" 45 degree kick out at the bottom end of the fascia extension.

### **Gutters and Downspouts:**

Seamless gutters and downspouts are mandatory for all construction and on all buildings.

### **Exterior Cladding:**

Insulated vinyl siding must be impact resistant commercial grade with a minimum thickness of .046" and a minimum 30 year warranty to be provided by the manufacturer and must meet or exceed ASTM 07793 standards.

Fiber Cement/Cementitious Siding must be 5/16" nominal thickness with a 30-year warranty to be provided by the manufacturer.

Other materials: The use of exterior insulation and finish systems

(EIFS), and stucco must be pre-approved by DCA prior to application submission. Wood siding is not permitted.



Natural or manufactured stone.

All exterior trim, including fascia and soffits, window and door trim, gable vents, etc. must also be constructed of no or very low maintenance materials. Vinyl soffit must be commercial grade with a minimum thickness of .046" and a minimum 30-year warranty to be provided by the manufacturer. Wood fascia must be covered completely with prefinished aluminum with a minimum thickness of .024".

Where exterior brick does not extend to an eave line, aluminum flashing shall be installed that extends a minimum of 2" under/behind the above exterior wall surface material and over the outer edge of the brick to prevent water penetration.

#### **EXTERIOR DOORS AND WINDOWS:**

- Exterior doors must be 1 ¾" high durability, insulated (such as steel or fiberglass) and meet the requirements of the *Georgia State Minimum Standard Codes (with Georgia Amendments)*.
- All primary entries must either be within a breezeway or have a minimum roof covering of 3 feet deep by 5 feet wide, including a corresponding porch or concrete pad.
- Exterior doors for fully accessible units must include spring hinges.
- Wood windows are not permitted.
- Windows must not be located within a shower surround area or over shower units.
- Install a continuous bead of silicone caulk behind all nail fins before installing new windows per manufacturer's specifications.
- Skylights, windows and locations, sizes and operable panels must meet the requirements of the *Georgia State Minimum Standard Codes (with Georgia Amendments)*.

#### Exterior Stairs:

All exterior stairs are to be covered and protected from the elements in both new and the rehabilitation of existing buildings.

#### **BUILDING INTERIORS DESIGN STANDARDS**

Applicants must submit waivers at the pre-application stage only if the request is for a change that deviates more than 10% from DCA standards. Requests for a waiver that deviates 10% or less from DCA's architectural standards should be submitted in the full Application. If a room size, unit size, or cabinets' linear frontage or dimension is at least 90% of DCA requirements, then a waiver may be granted. The Applicant must demonstrate that efforts were taken to meet the minimum design criteria.

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### Room Configuration:

Room configuration should be functional while providing economic use of space:

- The primary bathroom shall be accessible from a common area such as a hall. Exceptions may be considered for the rehabilitation of one-bedroom units.
- The kitchen should be accessible from the entry.
- Bathrooms must not open from areas of food preparation or be used as a sole passageway to a habitable room, hall, basement, or the exterior.
- No habitable rooms are permitted in basement or cellar spaces unless egress is provided according to applicable fire codes.
- All windows in bedroom units must comply with all local and state life safety requirements. No windowless bedrooms will be allowed unless an architectural standards pre-application waiver is submitted with documentation evidencing the approval of such by the local code official and/or State Fire Marshal.

### Unit Sizes:

The following criteria are the minimum requirements and submissions that appear to violate the spirit and intent of these minimums may be considered by DCA as a poor use of resources.

### Net Rentable (Leasable) Square Footage:

This is the DCA definition for calculating "Residential Unit Square Footage" as it pertains to the Architectural Manual and other documents. It is calculated for each individual dwelling type.

The unit net rentable area is measured from the inside face of each of the unit's perimeter walls.

- Net area included air-conditioned space only.
- Measure from the inside (paint) face of all unit perimeter walls.
- Do not include any patio, balcony, or breezeway areas.
- Do not include any outside storage closets.
- Do not deduct any interior walls.
- Include non-revenue units in total net rentable living area (Total Residential Unit Square Footage)

### Closets

- According to market demand, a suitable number of closets should be provided for each dwelling unit.
- All closets designed to contain clothes must be a minimum of 2'-0" deep.

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- Closets and defined storage areas must not be included in the room area square footage computations.
- Closets and storage spaces in accessible units must meet applicable reach range requirements.

### Ceiling Heights

- Flat ceilings must be a minimum of 8'-0" above finished floor.
- Sloped ceilings must not be less than 5'-0" for the purposes of computing floor areas.
- Ceiling heights must meet minimum requirements established by the *Life Safety Code* and the Georgia State Fire Marshal's Office.

### Floor Finishes:

Floor finishes are to be suitable for market conditions and appropriate to the space considered.

- Living Areas and Bedrooms: Carpet or LVT
- Bathrooms, Mechanical Closets, Laundry Areas, Kitchen and other high moisture areas: Sheet Vinyl, VCT, LVT or Ceramic Tile.

DCA will evaluate kitchen and living room flooring materials for appropriate marketability, durability, sound transmission, and tenant comfort.

All materials are to be installed to manufacturer's specifications using standard methods and resulting in the issuance of a manufacturer's guarantee. DCA may approve material upgrades that possess improved maintenance qualities, durability, safety and/or indoor air quality for the tenants. Manufacturer's warranties must be submitted to the Owner.

- Carpet: Unit carpeting may have a level loop, textured loop, level cut pile, or level cut/uncut pile texture. DCA may approve alternate carpeting materials and installation methods in units intended for the elderly or disabled. Carpeting shall comply with HUD's Use of Materials Bulletin No. 44d.
- Carpet pad must be installed under all carpeting for which it is intended and should comply with HUD's *Use of Materials Bulletin No. 72a*.
- Sheet vinyl must be a minimum 0.095 thickness and provide a 20-year residential warranty.
- Ceramic floor tile shall be minimum 12" x 12" and installed over poured concrete slab or cementitious backing material.
- VCT must be at minimum 0.080 thickness.

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- Luxury Vinyl Tile (LVT) must have a 12mil wear layer and provide a 15-year residential warranty. LVT installed in kitchens, bathrooms, laundry areas and mechanical closets must be 100% waterproof.

### Additional Requirements:

- Bathrooms must have adequate storage. If adequate cabinet space is not available, bathrooms must have medicine cabinets. Medicine cabinets should not be placed in party walls unless fire separation is continuous behind and around the cabinet installation.
- Plastic laminate material must be installed the full length and depth on the bottom shelf of vanity sink cabinets and kitchen sink cabinets and must be sealed/caulked around the full perimeter to all cabinet sides to prevent moisture/water penetration.
- Kitchen countertops must be constructed of 3/4" plywood. No particle board, press board or fiber board will be allowed.
- All open voids above and below upper and lower kitchen cabinets shall be sealed with caulk or cabinet matching material/finish and all cabinets shall be caulked where the cabinet meets a wall surface to prevent pest infestation. No open voids will be allowed. All open voids/holes in cabinet backs must be sealed with caulk or expandable foam and all pipe penetrations must be covered with an escutcheon.
- Kitchen cabinets must be provided above and below countertops. Cabinets shall be constructed with solid wood or plywood stiles, rails, doors and drawer fronts. All cabinets will conform to the performance and fabrication requirements of HUD Severe Use and *ANSI/KCMA A161.1-2000* and bear the KCMA Certification Seal.
- Blinds: All windows should have neutral color horizontal mini-blinds. All glass doors should have either mini-blinds or vertical slat blinds.
- Cable outlets must be provided in the main living area and in all bedrooms.
- All interior finishes, especially interior paint, must be low in Volatile Organic Compounds (VOCs) as defined in the EarthCraft Multifamily program (<http://www.earthcraft.org/multifamily>).
- In new construction and adaptive re-use projects, all water heater tanks must be placed in an overflow pan piped to the exterior of the building, regardless of location and floor level unless a primed p-trap is installed. The temperature and relief valve must also be piped to the exterior. Water heaters must be placed in closets to allow for their removal and inspection by or through the closet door. Water heaters may not be installed over the clothes washer or dryer space.

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- Bathroom shower walls shall be either ceramic tile, solid surface material, one-piece fiberglass tub/shower enclosure or one-piece fiberglass shower enclosure. Ceramic wall tile shall be installed over cementitious backing material.
- All dwelling units shall have washer and dryer hookups.

### **APPLIANCES:**

Appliances must include washers, dryers, microwaves, refrigerators, ranges, and dishwashers. Minimum refrigerator sizes for one and two bedroom units—14 cubic feet.; three bedroom units—16 cubic feet. Other kitchen appliance sizes must be appropriate for the unit and number of tenants. Appropriate appliances listed in US EPA's Energy Star program must be provided. Further information is available at <http://www.energystar.gov/>.

Washers in units must be equipped with a drain pan or floor drain as required by the *Georgia State Minimum Standard Codes (with Georgia Amendments)*. Owner-furnished washers in dwelling units and community laundries shall be front-loading and Energy Star rated. All refrigerators shall have a built in icemaker.

### Plumbing

Plumbing components must be replaced if they do not meet the requirements of applicable building codes, do not meet Threshold Section Building Sustainability, do not have the required Effective Remaining Life, 50% of the plumbing system needs replacement, or if lead in water testing results from the Phase I Environmental Site Assessment exceeds regulated levels

Where existing components of a system are to be reused, they will be examined and determined to be in good condition, code compliant and have a remaining useful life of a minimum of 30 years, or covered by the 20-year capital plan and/or subsequent 5-year updates during the 30-year affordability period. Substandard or critical non-code compliant components shall be replaced.

Kitchen fixtures – When existing kitchen fixtures are not reused in accordance with a. above, new sinks and faucets, and associated plumbing shall be installed in each apartment.

Bath fixtures – When existing bath fixtures are not reused in accordance with a. above, new water saving toilets, tubs and tub surrounds, lavatory sinks, and faucets shall be installed in each apartment.

Three and four-bedroom apartments are encouraged to be designed to include 1½ baths minimum where adequate space is available.

Provision for laundry rooms or laundry hook-ups may be made per project's program requirements.

Provision for other utility plumbing for janitor sinks, floor drains, outdoor faucets, drains for dehumidification systems, etc., may be made as desired or required.

Electrical

The existing electrical system shall be upgraded to meet all applicable codes. If 50% of the system needs replacement, the entire system must be replaced. This includes all wiring for the electrical system. Electrical distribution system minimum panel size is 100 amps, or per code. Electrical switches, outlets, thermostats, phone and television jacks and other controls are to be installed per Fair Housing Act Design Manual requirements in qualified units and per appropriate accessibility law in accessible units. All penetrations of smoke partitions and rated assemblies must comply with fire codes as administered by the local authorities.

Acoustical Isolation:

Acoustical isolation requires a minimum STC rating of 52. Acoustical isolation surpassing the required minimums will increase unit quality. Noise levels on funded properties must meet DCA and HUD noise limitations:

- exteriors – 65 dB
- interiors – 45 dB

In areas where daytime/nighttime noise levels are above these limitations, documentation of the construction and mitigation methods must accompany the application for funding. The following minimum standards apply:

- Between units: 1 hr. rated UL assembly with one layer 5/8" GWB on each side (minimum or per local fire requirements if greater) w/two sets of staggered 2x4 studs (or metal stud equivalent), sound insulated with blanket material to STC rating of 52. All wall edges must be caulked;
- Within unit: one layer 1/2" GWB on each side 2x4 studs (or metal stud equivalent);
- Floor to floor: 1 hr. rated UL assembly with a minimum STC rating 52. A minimum of 1" lightweight concrete or 3/4" gypcrete topping over wood sub floor (optional floor construction may be considered for the rehabilitation of existing residential units).

Thermal Insulation:

Thermal insulation must meet minimum standards as defined in *Georgia State Minimum Standard Energy Code (International Energy Conservation Code)*. To prevent freezing of supply lines, all plumbing in exterior walls must be insulated on the cold side of the wall.

Radon:

All new construction must be built in accordance with current EPA requirements for radon resistant construction techniques, including, but not limited to, ASTM E1465 – 08a Standard Practice for Radon Control Options for the Design and Construction of New Low-Rise Residential Buildings. Both new construction and rehabilitated buildings must be tested prior to tenant occupancy for compliance with EPA's established limits for radon levels.

## **ELECTRIC RECEPTACLE AND FIXTURE LOCATION REQUIREMENTS FOR ELECTRICAL UPGRADES**

### **INTERIOR LOCATIONS:**

#### **Kitchens:**

- All kitchen receptacles **should** be on a 3-wire grounded 20 amp circuit and **shall** be GFCI protected unless for a dedicated appliance on a dedicated circuit (see NEC).
- Receptacle outlets **shall** be installed every 48 inches at each kitchen wall counter space 12 inches or wider, and **shall** be installed so that no point along the counter line is more than 24 inches from a receptacle outlet in that space (see NEC).
- The kitchen **shall** have two dedicated 20-amp small appliance branch circuits that serve only the kitchen.
- The kitchen **shall** have a non-GFCI protected receptacle for the refrigerator that **should** be located directly behind the refrigerator.
- A permanently installed overhead lighting fixture controlled by a wall switch **shall** be required in the kitchen.

**Bathrooms:**

- The bathroom **shall** have at least one dedicated 20-amp receptacle outlet, which **shall** be GFCI protected, marked in the service panel, and **shall** be located at least thirty 30 inches and not more than 48 inches above the floor adjacent to the lavatory and not more than 3 feet of the outside edge of each basin and at least 12 inches from the outer rim of any bathtub or shower opening.
- A permanently mounted switch controlled ceiling or wall lighting fixture **shall** be present. Hanging fixtures or lighting tracks **shall not** be located over the tub unless they are over 8 feet above the tub or labeled for wet locations.
- Exhaust fans **shall** include a closure device that seals the duct when the fan is not operating. Ducts **shall** lead directly to the outside air.
- All bathrooms **shall** have an exhaust fan. Newly installed bathroom exhaust fans **shall** be able to move enough air for 8 air changes per hour. All replacement or new exhaust fans **shall** be a maximum of **2.5** sones. The fan **should** be installed in a manner that will encourage the occupants to use it and to leave it on long enough to be effective, for 20 minutes to an hour after showering.

**Habitable Rooms (Bedrooms/Living Room/Dining Room/Family Room/Den/Parlor):**

One of the following **shall** occur:

- In each family room, dining room, bedroom, living room, parlor, library, den, sunroom, recreation room or similar room or area, receptacle outlets **shall** be placed so that at a minimum each wall has no less than one receptacle; or
- The receptacles **shall** be spaced so that no point along the perimeter of the floor is more than 6 feet from a receptacle. Receptacles **should** be spaced equal distances apart.
- All existing non-grounded receptacles **shall** be replaced with new polarized non-grounding receptacles, or GFCI receptacles, or the circuit shall be GFCI protected in a two-wire system, and **shall** meet the requirements of RRS 4.6.2.



## Georgia's National Housing Trust Fund Allocation Plan

- ARC-Fault Circuit Interruption (AFCI) protection may be required in bedrooms depending on local code interpretation. Refer to the NEC, which notes the requirements of installation in bedrooms. Local code **shall** be followed.

### Laundry Rooms and Utility Areas:

- Every laundry room/utility area **shall** have a receptacle outlet. The washer **shall** have a dedicated (single outlet) receptacle on a separate dedicated 20-amp circuit labeled in panel box. See the requirements at RRS 4.4.1 and 4.6.5.
- The laundry room/utility area **shall** have a permanent lighting fixture controlled by a wall switch.

### Closets and Pantries:

- Closet lights **should** be installed, and unsafe fixtures **shall** be removed.
- Only surface-mounted or recessed fluorescent fixtures or recessed incandescent fixtures with enclosed lamps **shall** be installed in closets in the wall or ceiling no less than 6 inches away from any storage as required by the NEC.

### Hallways:

- A receptacle **shall** be installed in hallways 10 feet or longer. A convenience receptacle **should** be installed in each hallway.

### Attics and Crawlspace:

- A permanent electric light fixture and outlet **shall** be installed near all heating equipment located in enclosed rooms, attics and crawl spaces to provide for maintenance needs. The light **shall** be controlled by a switch located at the passageway opening.

### Unfinished Basements and Garages:

## Georgia's National Housing Trust Fund Allocation Plan

- Outlets installed in unfinished basements and or crawl spaces **shall** be GFCI protected (see NEC Article 210-8 (a) (4). Exception- a receptacle located in a dedicated space for an appliance, such as a washing machine or sump pump.
- Every basement **shall** have at least one switch controlled light fixture and one general-purpose outlet.
- Every attached garage (and detached garages with power), **shall** have at least one GFCI protected receptacle outlet located at least 48 inches above floor.

### Equipment:

- Furnaces and Air Conditioning equipment **should** have their own electrical disconnects which are within sight of and readily accessible from equipment for which it is intended and are of correct amperage and installed in accordance with all relevant NEC provisions.
- A permanent electrical receptacle and lighting fixture **shall** be provided near all heating appliances located in enclosed rooms, attics, basements and crawlspaces.
- Wiring for room air conditioners **shall** conform to the NEC.
- Electrical circuits for well pumps (jet pumps or submersible pumps), sump pumps, and septic aerators **shall** be on dedicated circuits labeled in the panel box in accordance with NEC requirements.
- Equipment, such as washing machines and ranges **shall** be grounded per the requirements of NEC.

### EXTERIOR LOCATIONS:

- Exterior outlets **shall** be GFCI weather protected per the NEC. Each dwelling **should** have two weather protected GFCI receptacles installed, one located at the front and one located at the rear of the unit.

- A permanently installed light fixture controlled by a wall switch **shall** be located at each exterior door.

## **ACCESSIBILITY**

DCA requires that all projects which receive funding under the 2016 Qualified Allocation Plan be designed and constructed in a manner so that the units, common areas, facilities and services are readily accessible to and usable by disabled persons. All projects that receive allocations or funding under the Plan must comply with all applicable federal and state accessibility laws. When two or more accessibility standards apply, the provider is required to follow and apply both standards so that a maximum accessibility is obtained. All Rehabilitation Work Scopes must meet applicable federal, state, local, and DCA requirements. DCA requires 5% of the units to be fully accessible with an additional 2% equipped for the hearing and sight impaired. DCA maintains the same standard for new construction and rehabilitation regarding accessibility requirements. See the [Accessibility Manual](#) located in *Appendix A* of this document for further guidance. The work scope should specifically address the work required to bring the property into full compliance with federal, state, local, and DCA requirements. It is mandatory that the Property be designed to meet all applicable federal, state, and DCA requirements for accessibility by the disabled. The accessibility characteristics are to be incorporated in the layout and design of open spaces, building locations and unit designs. Refer to the DCA Accessibility Manual for additional information. Please note that DCA requirements may be more stringent than federal or state requirements.

For new and rehabilitation construction, DCA requires that:

- 1.) At least 5% of the total units (but no less than one unit) must be equipped for the mobility disabled, including wheelchair-restricted residents.**
- 2.) Roll-in showers must be incorporated into 40% of the mobility-equipped units (but no less than one unit).**
- 3.) At least an additional 2% of the total units (but no less than one unit) must be equipped for the hearing and sight impaired residents.**

**The same unit cannot be used to satisfy the 5% and 2% requirement.**

**Preservation of existing affordable housing that cannot be modified to meet accessibility requirements that are not required by law, may request a DCA waiver.**

**For Scattered Site Projects, the 5% and 2% requirements are applicable to the project as a whole; however, the distribution of the units must be across the non-contiguous parcels.**

Newly constructed and rehabilitated single-family and multi-family housing developments receiving DCA funding are subject to statutory and regulatory accessibility requirements. It is the responsibility of the Owner, Architect, and Contractor, to ensure compliance with all federal, state and local laws. DCA's direct relationship to the Owner pertains only to the awarding of funds. The Owner bears final responsibility for compliance, regardless of fault, though he may seek legal restitution from the source of non-compliance.

Specifically, the Owner, Architect, and Contractor must ensure that the project is designed and built to meet applicable standards. Failure to meet these standards may result in federal and state noncompliance and costly repairs or corrections. Projects receiving DCA funding must meet federal, state and local accessibility laws, including, but not limited to:

- *Title II and III of the Americans with Disabilities Act (ADA) applies to all actions of state and municipal governments as well as all "public entities" (Title II) and public accommodations (Title III). The ADA requires compliance with the ADA Accessibility Guidelines (ADAAG);*
- *Section 504 of the Rehabilitation Act of 1973 (Section 504) applies to all entities who receive federal funds. Section 504 requires compliance with the Uniform Federal Accessibility Standards (UFAS);*
- *The Fair Housing Amendments Act of 1988 (FHA) applies to all "covered units" of multifamily development regardless of funding source FHA requires compliance with the Fair Housing Accessibility Guidelines (FHAG);*
- *The Georgia Access Law (O.C.G.A. §30-3 et. seq.) and all applicable compliance standards;*
- *Georgia Fair Housing Law (O.C.G.A. §8-3-200 et. seq.) and all applicable compliance standards;*
- *Georgia Single Family Accessibility (O.C.G.A. §8-3-172 et. Seq.) and all applicable compliance standards;*
- Any other accessibility laws and regulations, including local (building and accessibility) codes, applicable to the project.

**Each project selected for allocation is required to retain a DCA qualified consultant to monitor the project for accessibility compliance.**

The Consultant cannot be a member of the proposed Project Team nor have an Identify of Interest with any member of the proposed Project Team.

*The DCA qualified consultant must perform the following:*

1. A pre-construction plan and specification review to determine that the proposed property will meet all required accessibility requirements. The Consultant report must be included with the Step 2 construction documents submitted to DCA. At a minimum, the report will include the initial comments from the consultant; all documents related to resolution of identified accessibility issues and a certification from the consultant that the plans appear to meet all accessibility requirements.
2. Provide at least two training sessions to the General Contractor and Subcontractors regarding accessibility requirements. One training must be on site.
3. An inspection of the construction site after framing is completed to determine that the property is following the approved plans and specifications as to accessibility. DCA must receive a copy of the report issued by the consultant as well as documentation that all issues, if any, have been resolved.
4. A final inspection of the property after completion of construction to determine that the property has been constructed in accordance with all accessibility requirements. DCA must receive a copy of the report issued by the consultant as well as documentation that all issues, if any, have been resolved prior to submission of the project cost certification.

### **Section 504 of the Rehabilitation Act of 1973**

A. **Applicability.** Section 504 of the Rehabilitation Act of 1973 (Section 504) prohibits discrimination against persons with disabilities in the operation of programs receiving federal financial assistance. Specifically, Section 504 governs the design and construction of housing to ensure that federal programs are operated to be accessible to persons with disabilities, and to ensure that a portion of housing developed with federal funds is accessible to those with mobility, visual, and hearing impairments. These programs include, but are not limited to HOME, CDBG, and other programs under the jurisdiction of the HUD Office of Multifamily Housing Program. HUD regulations implementing Section 504 contain accessibility requirements for new construction and rehabilitation of housing as well as requirements for ensuring that the programs themselves are operated in a manner that is accessible to and usable by persons with disabilities. Both individual units and the common areas of buildings must be accessible under Section 504. **All projects funded under the NHTF that provides for the new construction or rehabilitation of multifamily housing projects must be designed and built in accordance with the appropriate accessibility requirements of Section 504 if the projects will receive tax credit, HUD/HOME Program or other federal funding.** These specific design and construction standards can be found in the Uniform Federal Accessibility Standards (UFAS).

**B. Specific 504 Requirements.**

New Construction – A minimum of 5% or at least one unit (whichever is greater) of the total units in the project must be accessible to individuals with mobility impairments. In addition to the 5% of units made accessible to individuals with mobility impairments, a minimum of 2% or at least one unit (whichever is greater) of the total units in the project must be accessible to individuals with sensory impairments (hearing or vision).

Substantial Rehabilitation – If alterations are undertaken to a project that has 15 or more units and the cost of the alteration is 75% or more of the replacement cost of the completed facility, then the accessibility requirements for the projects are the same as for newly constructed projects.

Other Alterations- When other alterations are undertaken, including but not limited to modernization and rehabilitation which does not meet the Threshold of “substantial” rehab under the Act, such alterations are required to be accessible to the maximum extent feasible up to the point where at least 5% or the units in a project are accessible. If alterations of single elements or spaces of a dwelling unit when considered together amount to an alteration of a dwelling unit, then the entire dwelling unit shall be made accessible.

In some cases, Section 504 requirements may be stricter than requirements under the Fair Housing Act. For instance, in regards to townhome development, Section 504 would be applicable to a new construction project composed of all two story townhomes. HUD Notices CPD 00-09 and PIH 99-52 (HA) states that, "a development consisting entirely of multistory townhouses constructed with federal financial assistance is not a covered multifamily dwelling for purposes of the design and construction requirements at 24 CFR §100.205 (FHAG), but would still have to meet the Section 504 5% + 2% accessibility requirements at 24 CFR §8.22 (Section 504). A townhouse development of five (5) or more single story units would still have to comply with the Fair Housing Act design and construction requirements. Whether or not the rehab of a development of two story townhouses would need to meet the 504 requirements would depend on the extent of the rehabilitation and whether the applicant could present documentation that the modifications would not be feasible.

**Disaster Mitigation**

To the extent applicable/ relevant, housing must be improved to mitigate the potential impact of potential disasters (e.g. earthquakes, hurricanes, floods, wildfires) in accordance with state or local codes, ordinances, and requirements, or such other requirements that HUD may establish.

Specifically regarding flood hazards, the most relevant potential natural disaster for the State of Georgia:

Projects shall meet FEMA federal regulations, and HUDs floodplain management requirements at 24 CFR 55, including the 8-Step Floodplain Management Process (when applicable) at 24 CFR 55.20.

### **Health & Safety**

If the housing is occupied at the time of rehabilitation, any life-threatening deficiencies must be identified and addressed immediately. All critical health and safety items, which pose the possibility of death or more than a remote possibility of a critical health issue from long or short-term exposure by one or more of the occupants, shall be addressed. All items that pose a risk to one or more of the occupants, even though it is minimal, because of likely contact on a several times a week basis shall be addressed. All items that threaten the integrity of the house, because failure to replace will lead to deterioration, collapse, or other failure of a housing component shall be addressed. All items that must be done to ensure that all new work complies with the applicable building codes shall be completed. All items that are necessary for basic sanitation and privacy shall be completed. See *Appendix C* for a list of Inspectable Items and Observable Deficiencies, including the identification of life-threatening deficiencies for the property site, building exterior, building systems, common areas, and units.

### **Lead-Based Paint**

Lead-based paint (LBP) renovation work is necessary to address an important health and safety issue. Lead-based paint hazards and work pose a real health and safety risk to all occupants and need to be taken seriously in all housing unit (unit) constructed prior to 1978. The safety of children under the age of six, pregnant women and women of childbearing years are the most important people to protect from lead based paint exposure. The occupants may be an older couple, but have the grandchildren who visit frequently, thus exposing a child under six to lead hazards. To be effective, LBP work must accomplish the following:

- Identify all possible lead hazards
- Identify the household and family characteristics
- Provide qualified contractors to perform work
- Provide adequate monitoring of work and
- Ensure that all identified lead-based paint hazards are eliminated and that the unit is physically clear of lead dust above the allowable amounts.

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It is up to the risk assessor to identify the lead hazards and family characteristics, and to develop a scope of work for dealing with the hazards, in conjunction with the rehabilitation specialist, who may be detailing the scope of other work to be done at the unit. A plan must also be put in place for the scheduling of the work, including any necessary relocation.

The program will need to ensure that qualified contractors will complete the work, and that they will be provided with adequate oversight to ensure that the work is done adequately and in a safe manner for both the workers and the occupants. Work not done properly or checked carefully could leave the unit less safe than when the work started.

The clearance examination is probably the most important item on the list, because it ensures that the work was completed correctly. When the unit passes clearance, the identified lead-based paint hazards and dust should no longer be a danger to any occupant in the unit. The following regulations must be adhered to during all rehabilitation of target housing:

### **Federal Regulations:**

HUD Lead Safe Housing Rule (Title 24, Part 35) requires various levels of evaluation and treatment of lead paint hazards when federal money is used for rehabilitation of target housing.

EPA Renovation Repair and Painting Rule (40 CFR Part 745) – Requires contractors conducting renovation, repair or maintenance that disturbs paint in target housing or child-occupied facilities to be licensed by EPA and use lead-safe work practices to complete the work. Developers must ensure contractors are properly trained and licensed. More information is available at: <http://www2.epa.gov/lead>.

HUD/EPA Disclosure Regulations (Title 24, Part 35, Subpart A) – Requires owners of target housing to disclose all lead paint records and related information to potential buyers and/or tenants. More information is available at: [http://portal.hud.gov/hudportal/documents/huddoc?id=DOC\\_12347.pdf](http://portal.hud.gov/hudportal/documents/huddoc?id=DOC_12347.pdf).

OSHA Lead in Construction Rule (29 CFR Part 1926.62) - Proscribes personal protection measures to be taken when workers are exposed to any lead during construction projects. More information is available at: [https://www.osha.gov/pls/oshaweb/owadisp.show\\_document?p\\_table=STANDARDS&p\\_id=10641](https://www.osha.gov/pls/oshaweb/owadisp.show_document?p_table=STANDARDS&p_id=10641).



## The Fannie Mae Physical Needs Assessment Guidelines

Below is a reproduction of the directions for completing the Fannie Mae forms. Note that DCA may have detailed specific guidance above, which overrides these boilerplate directions. The Fannie Mae Physical Needs Assessment will be used in conjunction with the UPCS.

The inspectable areas and observable deficiencies from HUD's Uniform Physical Condition Standards are available through the HUD Exchange website (<https://www.hudexchange.info/onecpd/assets/File/HTF-FAQ-Appendices-UPCS-for-Multifamily-and-Single-Family-Housing-Rehabilitation.pdf>) and in the Appendix of this document. For all projects involving rehabilitation, the grantee **shall** use the Property Inspection List found in Appendix of this document. Utilizing the property inspection list will ensure that deficiencies are prioritized in a manner that ensures the most critical health and safety issues are addressed.

The property inspection sheet prompts the grantee to categorize deficiencies as "Level 1", "Level 2" or "Level 3". Deficiencies categorized as "Level 3" are assigned top priority and must be addressed as a part of the rehabilitation. Deficiencies categorized as "Level 2" must be addressed prior to addressing deficiencies categorized as "Level 1". Grantees, based upon project costs and available funds, will have flexibility in addressing deficiencies categorized as "Level 1". Thoroughness of the inspection of each potential rehabilitation project, as well as an understanding of the specific needs of the household is important; as similar deficiencies may be categorized at different levels based upon the lifestyle of the client. For example, an inspection may reveal that a bedroom containing only one wall receptacle has extension cords being utilized to power multiple electronic devices. The overloading of the lone receptacle is a health and safety concern that would be categorized as a "Level 3". Alternatively, a bedroom in another home might have only one receptacle, but because the homeowner does not use that bedroom for anything other than a spare room, and no receptacle overloading is observed, the deficiency is more of an inconvenience instead of a health and safety issue, and might be categorized as a "Level 1". Applicants must be able to demonstrate compliance with these standards.

The standard format forms are to help the Consultant conduct a comprehensive and accurate assessment. However, the forms should not constrain the Consultant from fully addressing other findings and may be supplemented as necessary to create a thorough record of the property's physical needs. The forms may be altered to serve the Consultants' needs if the basic format is maintained and the same information is presented.

## **SPECIFIC GUIDANCE TO THE PROPERTY EVALUATOR**

### Purpose

The purpose of the Physical Needs Assessment is to identify and provide cost estimates for the following key items:

Immediate Physical Needs - repairs, replacements and significant maintenance items, which should be done immediately.

Physical Needs Over the Term - repairs, replacements and significant maintenance items that will be needed over the term of the mortgage and two years beyond.

As part of the process, instances of deferred maintenance are also identified. The assessment is based on the evaluator's judgment of the actual condition of the improvements and the expected useful life of those improvements. It is understood that the conclusions presented are based upon the evaluator's professional judgment and that the actual performance of individual components may vary from a reasonably expected standard and will be affected by circumstances which occur after the date of the evaluation.

This package explains how to use the set of forms provided by Fannie Mae. It is important to recognize that the forms are intended to help the evaluator conduct a comprehensive and accurate assessment. They also present the results of that assessment in a relatively standard format that will be useful to the lender in making underwriting decisions. However, the forms should not constrain the evaluator from fully presenting concerns and findings. The forms should be used and supplemented in ways that facilitate the preparation and presentation of information useful to the lender regarding the physical needs of the property.

The Systems and Conditions forms may be altered and/or computerized to serve the evaluators' needs so long as information is provided on the condition and Effective Remaining Life of all components and the Effective Remaining Life is compared to the standard Expected Useful Life (EUL). The Summary forms may also be extended or computerized so long as the basic format is maintained.

### Terms of Reference Form

The lender's inspector completes this form for the evaluator, as part of the needs assessment form. It serves as a reference point for the assessment and provides the evaluator with basic information about the property and the term of the loan. Four additional topics are covered:

## Georgia's National Housing Trust Fund Allocation Plan

1. Sampling Expectations - The lender's expectations about the number and/or percentage of dwelling units, buildings and specialized systems to evaluate may be stated. If there is no stated expectation, the evaluator should inspect sufficient units, buildings, and numbers of specialized systems to state with confidence the present and probable future condition of each system at the property. The evaluator should provide a separate statement indicating the sampling systems used to ensure a determination of conditions and costs with acceptable accuracy.

If a Sampling Expectation is provided by the lender, which is not adequate to achieve the requisite level of confidence, the evaluator should so advise the lender. Considerations in determining an adequate sample size are age and number of buildings (especially if the property was developed in phases), total number of units, and variations in size, type and occupancy of units.

Effective sampling is based on observing a sufficient number of each significant category. Using the above criteria, categories could include buildings by age of each building (e.g. inspect buildings in the 8 year old phase and in the 11 year old phase), buildings by type (e.g. row house, L-shaped row house, walkup, elevator) and/or buildings by construction materials (e.g. inspect the garden/flat roof/brick walls section and the garden/pitched roof/clapboard walls section).

Dwelling units are separate categories from buildings. At a minimum, sampling is by unit size (0/1/2/3/4 bedrooms). There may be further categories if units are differently configured or equipped, or have different occupants (especially family or elderly). Generally, we would expect the percentage of units inspected to decrease as the total number of unit's increases. Systems that are not unit specific, such as boilers, compactors, elevators and roofs, will often have a 100% sample.

The overriding objective: SEE ENOUGH OF EACH UNIT TYPE AND SYSTEM TO BE ABLE TO STATE WITH CONFIDENCE THE PRESENT AND PROBABLE FUTURE CONDITON.

2. Market Issues - In certain instances, market conditions may necessitate action on certain systems. Examples are early appliance replacement or re-carpeting, new entry paving, special plantings, and redecorated lobbies. If the owner or lender has identified such an action, the evaluator should include cost estimation for such action and indicate what, if any, other costs would be eliminated by such action.
3. Work In Progress - In some instances, work may be underway (which can be observed) or under contract. When known by the lender, this will be noted. For purposes of the report,

such work should be assumed complete, unless observed to be unacceptable in quality or scope.

4. Management-Reported Replacements - In some instances, the property ownership or management will provide the lender with information about prior repairs or replacements that have been completed in recent years. The lender may provide this information to the evaluator to assist in the assessment of these components. The evaluator should include enough units, buildings, or systems in the sample to reasonably verify the reported repairs or replacements.

#### Systems and Conditions Forms

It is the responsibility of the evaluator to assess the condition of every system that is present at a property. All conditions, except as noted below, requiring action during the life of the loan must be addressed regardless of whether the action anticipated is a capital or operating expense.

To assist evaluators in reviewing all systems at a property, four Systems and Conditions Forms are provided. Each lists a group of systems typically related by trade and/or location. The four forms are Site, Architectural, Mechanical and Electrical, and Dwelling Units. While the forms have several columns, in which information may be recorded, in many instances only the first three columns will be completed. If the condition of a system is acceptable, the Effective Remaining Life exceeds the term of the mortgage by two years, and no action is required, no other columns need to be completed.

The report is not expected to identify minor, inexpensive repairs or other maintenance items that are clearly part of the property owner's current operating pattern and budget so long as these items appear to be taken care of on a regular basis. Examples of such minor operating items are occasional window glazing replacement and/or caulking, modest plumbing repairs, and annual boiler servicing.

However, the evaluator should comment on such items in the report if they do not appear to be routinely addressed or are in need of immediate repair.

The report is expected to address infrequently occurring "big ticket" maintenance items, such as exterior painting, all deferred maintenance of any kind, and repairs or replacements that normally involve significant expense or outside contracting. While the evaluator should note any environmental hazards seen in the course of the inspection, environment-related actions, such as removal of lead-based paint, will be addressed in a separate report prepared by an environmental consultant.

## **USING THE SYSTEMS AND CONDITIONS FORMS**

### *Purpose*

The forms can be used both to record actual observations at a specific location and for an overall summary. For example, the Architectural form can be used for a specific building (or group or identical buildings) as well as for summarizing all information for buildings at a property. The same is true for the Dwelling Unit form. An unlabeled form is included which can be used as a second page for any of the Systems and Conditions Forms.

In some instances, the evaluator will note components, which, while they may continue to be functional, may reduce marketability of the property. For example, single-door refrigerators or appliances in outmoded colors may have such an impact in some properties. The evaluator should note these items, discuss them with the lender, and provide separate estimates of the cost to replace such items if requested.

Each of the four forms has a number of frequently occurring systems and components listed. This list represents only the most frequently observed and is not meant to be all-inclusive. Every system present at the property must be observed and recorded. Any system not listed on the form may be included in the spaces labeled "Other".

Note that the assessment includes the systems and components in both residential and non-residential structures. Thus, garages, community buildings, management and maintenance offices, cabanas, pools, commercial space, and other non-residential buildings and areas are included.

### *Items (EUL)*

The Expected Useful Life (EUL) figure that appears in parentheses after the Item is taken from the Expected Useful Life Table provided. This table provides standard useful lives of many components typically found in apartment complexes. Where the parentheses do not contain a number, it is because there are various types of similar components with differing economic lives.

The evaluator should turn to the Expected Useful Life Table and select, and insert, the appropriate Expected Useful Life (EUL) number. If the Expected Useful Life (EUL) will, without question, far exceed the term of the mortgage plus two years, the Expected Useful Life (EUL) number need not be inserted.

Note: It is recognized that the Expected Useful Life Tables represents only one possible judgment of the expected life of the various components. If we receive substantial material to the effect that one or more of the estimates are inappropriate, we will make adjustments. Until such changes

are made, the Tables provide a useful and consistent standard for all evaluators to use. They avoid debate on what the appropriate expected life is and permit focus on the evaluator's judgment of the effective remaining life of the actual component in place, as discussed below.

Age

The evaluator should insert the actual Age of the component or may insert "OR" for original. If the actual age is unknown, an estimate is acceptable. If there is a range in Age (for example, components replaced over time), the evaluator may note the range (i.e., 5-7 years) or may use several lines for the same system, putting a different Age of that system on each line.

Condition

This space is provided to indicate the Condition of the component, generally excellent, good, fair, or poor, or a similar and consistent qualitative evaluation.

Effective Remaining Life

This space is provided for the evaluator to indicate the remaining life of the component as is. For standard components with standard maintenance, the Expected Useful Life Table provided by the Lender could be used to determine Effective Remaining Life by deducting the Age from Expected Useful Life (EUL). However, this should not be done automatically. A component with unusually good original quality or exceptional maintenance could have a longer life.

On the other hand, if the component has been poorly maintained or was below standard original quality, the useful life could be shorter than expected. The evaluator applies professional judgment in making a determination of the Effective Remaining Life. If the Effective Remaining Life is longer than the term of the loan plus two years, no deferred maintenance exists, and no action needs to be taken during the life of the loan, no other columns need to be filled out.

The only exception may be Diff? (Difference), as discussed below. This should be noted when the evaluator's estimate of the Effective Remaining Life varies by more than two years from the standard estimate.

(Difference)

The Age of the component should be deducted from the Expected Useful Life (EUL) in parentheses and the answer compared to the Effective Remaining Life estimated by the evaluator. Where there is a difference of over two years, the evaluator should insert a footnote number in the Diff? (Difference) column and supply in an attached list of footnotes a brief statement of why, in the evaluator's judgment, the Effective Remaining Life of the component

varies from the standard estimate. This approach provides consistency among evaluators while making best of the evaluators' professional judgment.

Action

If any Action is required - immediately, over the life of the loan, or within two years thereafter - the Action should be recorded as repair, replace, or maintain. Repair is used when only a part of an item requires action, such as the hydraulics and/or controls of a compactor. Replace is used when the entire item is replaced. Maintain is used where special, non-routine maintenance is required, such as the sandblasting of a swimming pool. In cases where a repair or maintenance may be needed now, and replacement or further maintenance may be needed later, separate lines may be used to identify the separate actions and timing.

Now?

If the item involves a threat to the immediate health and safety of the residents, clearly affects curb appeal, will result in problems that are more serious if not corrected, or should otherwise be accomplished, as part of an immediate repair, maintenance or replacement program, this space should be checked. Replacements which may be needed in year one, but do not require immediate attention, need not be checked.

DM (Deferred Maintenance)

The DM (Deferred Maintenance) space is marked in any instances where current management practice is clearly inadequate and the owner's attention should be called to the item, even if no major expenditure or significant labor may be required.

Quantity

For items requiring action, the evaluator should note the Quantity of the system, with the applicable unit of measure entered (each, unit, square feet, square yards, linear feet, lump sum, etc.).

Field Notes

This space, as well as attachments may be used to record the type of component (16cf, frost free, Hotpoint), the problem (valves leaking) or other information (consider replacement for marketing purposes, replace 30% per year, work in progress, etc.) that the evaluator will need to complete the Evaluator's Summary.

Sample Form

## Georgia's National Housing Trust Fund Allocation Plan

The following example from the Dwelling Unit Systems and Conditions form illustrates how this form is properly used. The example presumes an 11 story building containing 1 and 2 bedroom units. There are 100 units. The age of the building is 9 years. The term of the proposed loan is 7 years.

Countertop/sinks are 9 years old. (The entry could also be "OR"). Condition is excellent, with an Effective Remaining Life of 10 years. This is significantly different from the anticipated Effective Remaining Life of 1 (an EUL of 10 years minus an Age of 9 years). Therefore, there is a footnote entry "1" in the Diff? column. The footnote will indicate that this item is made of an exceptionally durable material, along with a top quality stainless steel sink.

The evaluator's estimate of an Effective Remaining Life of 10 years + is beyond the term of +2. No capital need would be reported.

Refrigerators are also original, reported as Hotpoint 16 cf frost-free. Replacement is expected around the Effective Remaining Life, noted as 20% annually and beginning in the 5th year of the loan when the refrigerators are 14 years old. Disposals range from new to original (Age = 0-9). 20% per year replacements will be needed starting in year 1. The evaluator notes that disposals appear to be replaced as part of the project's normal operations.

Bath fixtures are original, and in good condition. No replacement is expected to be required during the term +2 years. The note indicates that they are "dated looking," which may prompt a market consideration for replacement.

Ceiling is a special entry. The "04" stack of units has experienced water damage to ceilings from a major plumbing leak. This is noted for repair NOW. As this apparently occurs in all 10 units in this stack, and therefore is likely to have more than a modest cost, this action would be reported on the Immediate Physical Needs summary form.

### Evaluator's Summary Forms

Two separate forms are used to summarize the evaluator's conclusions from the Systems and Conditions Forms. One summarizes Immediate Physical Needs and the other summarizes the Physical Needs over the Term +2 years.

### Evaluator's Summary: Immediate Physical Needs

All of the items for which Now? Are checked are transferred to this form. This form provides for the listing of Items, Quantity, Unit Cost and Total Cost of each. The Item and Quantity are transferred directly from the Systems and Conditions Form.



## Georgia's National Housing Trust Fund Allocation Plan

Unit Cost - This is the cost per unit (sf, ea, lf, etc.) in current dollars to implement the required action. The source of the cost estimate should be listed in a separate attachment. The sources may include a third-party estimation service (e.g., R.S. Means: Repair and Remodeling Cost Data), actual bid or contract prices for the property, estimates from contractors or vendors, the evaluator's own cost files, or published supplier sources.

Total Cost - This is the result of multiplying the quantity times the unit cost. It is expressed in current year dollars.

DM (Deferred Maintenance) - If the item evidences deferred maintenance, this column is checked.

Comments - the comments column, or an attachment, should clearly provide information on the location and the nature of problem being addressed for each item. The information should be adequate for the owner to begin to implement the action.

### Evaluator's Summary: Physical Needs over the Term

Those items not listed on the Immediate Physical Needs form, but for which action is anticipated during the term of the loan plus two years, are listed on the form. The item and Quantity are transferred directly from the Systems and Conditions Form. The Unit Cost is calculated in the same manner as on the Immediate Physical Needs Form.

An attachment should be provided which gives any necessary information on the location of action items and the problem being addressed for each item. The information should be adequate for the owner to begin to implement the action.

Cost by Year - the result of multiplying the quantity times the unit cost, in current dollars, is inserted in the column for the year in which the action is expected to take place. Generally, the Effective Remaining Life estimate provided by the evaluator on the Systems and Conditions will indicate the action year. For example, if the evaluator has indicated that the Effective Remaining Life of the parking lot paving is 4 years, the cost, in current dollars, is inserted in Year 4.

If the items are likely to be done over a number of years, the costs, in current dollars should be spread over the appropriate period. For example, if the Effective Remaining Life of the Refrigerators is estimated to be 4 years, or 3-5 years, one third of the cost of replacing the refrigerators may appear in each of Years 3, 4, and 5.

Total Un-inflated - After inserting all of the appropriate action items, the evaluator should total the items for each year.

Total Inflated - The evaluator should multiply the Total Un-inflated times the factor provided to produce the Total Inflated.

Total Inflated All Pages - On the last sheet, the evaluator should include the Total Inflated Dollars for that page and all prior pages.

Cumulative Total All Pages - On the last sheet, the evaluator should insert the Total Inflated Dollars of that year and all prior years.

Special Repair and Replacement Requirements

While performing a property inspection, the evaluator must be aware that certain building materials and construction practices may cause properties to experience (or to develop in a short time period) problems that can be corrected only with major repairs or replacements.

The following identifies some specific construction related problems; however, the evaluator must be aware that other construction related problems may be found in any property and should be identified. If any of the following requirements are not met or if the evaluator determines that the following conditions or others are present, the evaluator must contact the lender immediately to discuss the timing as well as the cost of the repairs or replacements. The evaluator should ensure that any of these conditions are thoroughly addressed in the Physical Needs Assessment.

Minimum Electrical Capacity - Each apartment unit must have sufficient electrical capacity (amperage) to handle the number of electrical circuits and their use within an apartment. Therefore, the evaluator must determine, based on referencing the National Electric Code as well as local building codes, what is the minimum electrical service needed. In any event, that service must not be less than **100 amperes** (This specific requirement is a DCA amendment to this section of the Fannie Mae Guidelines).

Electrical Circuit Overload Protection - All apartment unit circuits, as well as electrical circuits elsewhere in an apartment complex, must have circuit breakers as opposed to fuses as circuit overload protection.

Aluminum Wiring - In all cases, where aluminum wiring runs from the panel to the outlets of a unit, the evaluator's inspection should ascertain that the aluminum wiring connections (outlets, switches, appliances, etc.) are made to receptacles rated to accept aluminum wiring or that corrective repair can be done immediately by the owner.

Fire Retardant Treated Plywood - While performing the roof inspection, the evaluator should investigate whether there is any indication that fire-retardant treated plywood was used in the construction of the roof (primarily roof sheathing). This inspection should focus on sections of the

roof that are subjected to the greatest amount of heat (e.g., areas that are not shaded or that are poorly ventilated) and, if possible, to inspect the attic for signs of deteriorating fire-retardant treated plywood or plywood that is stamped with a fire rating.

DCA's concern is that certain types of fire-retardant treated plywood rapidly deteriorate when exposed to excessive heat and humidity or may cause nails or other metal fasteners to corrode. Common signs of this condition include a darkening of the wood and the presence of a powder-like substance, warping of the roof and the curling of the shingles. Fire-retardant treated plywood is most likely to be in townhouse properties or other properties with pitched, shingled roofs that were constructed after 1981 and that are located in states east of the Mississippi River and some southwestern states.

**Substantial Amendment to the State of Georgia Consolidated Plan**  
Program Years 2013 – 2017

And

The State of Georgia's FFY 2016 Annual Action Plan

**Consolidated Plan Substantial Amendment**  
**ES-05 Executive Summary**

The Georgia Department of Community Affairs (DCA) is the lead agency overseeing the implementation of the Consolidated Plan and is responsible for the administrative oversight of the State's federally funded U.S Department of Housing and Urban Development (HUD) programs. The four federally funded HUD programs covered by the Action Plan are: Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA), and the National Housing Trust Fund. This Strategic Plan covers federal fiscal year (FFY) 2013 beginning July 1, 2013 through FFY2017 that ends June 30, 2018.

The State of Georgia Department of Community Affairs (DCA), in compliance with applicable U.S. Department of Housing and Urban Development (HUD) regulations, has amended the Consolidated Plan to include the National Housing Trust Fund (NHTF) Allocation Plan and its Method of Distribution. The inclusion of the NHTF program and activities provides an estimated additional \$6,314,612 of funding distributed throughout the State, which increases and preserves the supply of decent and safe affordable housing for extremely low-income (ELI) households with incomes at or below 30% of area median income (AMI). When the total NHTF funds available are equal to or exceed \$1 billion, the grantee must use at least 75 percent of its NHTF funds for the benefit of ELI families or families with incomes at or below the poverty line, whichever is greater. Any grant funds not used to serve ELI families must be used for the benefit of very low- income (VLI) households with incomes between 30% and 50% of the AMI.

In accordance with HUD's Strategic framework, the State will affirmatively ensure that it will make efforts to inclusively connect these resources with communities and residents of Georgia. The projects identified in this plan will be primarily used to benefit extremely low, very low-, low- and moderate- income persons and/or households and businesses.

As such, the new program and the method of distribution require a substantial amendment to the Strategic Plan under the 2013-2017 Consolidated Plan. The revisions to the Strategic Plan include changes (if applicable) to the SP-10 Geographic Priorities, SP-25 Priority Needs, SP-30 Influence to Market Conditions, SP-35 Anticipated Resources and the SP-45 Goal Summary sections of the Consolidated Plan.

The NHTF Allocation Plan and Method of Distribution can be found through DCAs [website](#).

## **PR-15 Citizen Participation**

### **Summary of Citizen Participation Process and Consultation Process**

The Georgia Department of Community Affairs (DCA) sought public input through meetings, group forums, and webinars for the agency's administration of and priorities for the NHTF between March and April of 2016 with stakeholders throughout Georgia representing potential applicants and applicants for NHTF. This input was in addition to the existing process of public engagement for the 2016 Annual Action Plan.

On July 13, 2016, DCA conducted a public hearing to allow citizens the opportunity to provide additional input into the potential uses of the NHTF. The public hearing notice was placed on the DCA website.

In addition to publication on the DCA website, the public hearing notice was advertised through the Georgia Press Association in over 130+ newspapers across Georgia. An email announcing the July 13<sup>th</sup> hearing was sent to over 2,500 interested individuals and groups. A draft plan was made available for a 30-day comment period that began on June 27.

## **SP-10 Geographic Priorities – 91.315(a)(1)**

### **General Allocation Priorities**

Geographic priorities remain unchanged, as NHTF, funds will be available to the entire state. This entails entitlements and non-entitlements areas, which refers to all areas of the state regardless of areas that receive or do not receive federal funding for their respective localities or jurisdictions. The distribution of the NHTF will be used to increase the supply of affordable rental housing units for extremely low-income (ELI) households with incomes at or below 30% of Area Median Income (AMI). As with the current allocations for CDBG, HOME, ESG, and HOPWA Programs, the NHTF will be made on a competitive process through an annual application process, which will be distributed directly to owner/developers of affordable housing through Notices of Funding Availability (NOFA).

These notices will be made available through DCA's website and additional communication channels. Those interested in joining DCA's Housing Finance and Development distribution list can sign-up through DCA's Housing Finance and Development [website](#).

The State does not use allocation priorities on a geographic system, nor does the state dedicate specific percentages or amounts of funding to particular targeted areas for the programs listed above. The geographic distribution priorities are consistent with the State's current consolidated plan of record. The criteria for the NHTF are outlined in the allocation plan through DCAs [website](#).

Georgia's National Housing Trust Fund Allocation Plan

**SP-25 Priority Needs – 91.315(a)(2)**

Priority needs of the population that the State will serve remain unchanged; however, the NHTF has been included and will be made available for the development of affordable rental units to ELI and VLI households throughout the state. The allocation of the NHTF enables a slight increase in affordable rental unit production for ELI and VLI households. The State remains focused on providing services and housing for the following extensive list of priorities as indicated in the chart below under the current 2013-2017 Consolidated Plan.

	Priority Need Name	Priority Level	Population	Associated Goals
1.	<b>Affordable Rental Housing</b>	High	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence	Construction/Rehabilitation of Rental Units CHDO Pre-development Loans CHDO Operating Assistance Tenant-based Rental Assistance <b>NHTF</b>
	<b>Geographic Areas Affected</b>	Includes all areas within the State regardless of entitlement status	<b>Description</b> This activity includes the new construction or rehabilitation of affordable rental housing and tenant-based rental assistance.	
	<b>Basis for Relative Priority</b>	Georgia has many cost-burdened renter families that need quality affordable housing.		
2.	<b>Homeownership Housing Preservation &amp; Development</b>	High	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly	Homeownership Assistance CHDO Pre-development Loans CHDO Operating Assistance
	<b>Geographic Areas Affected</b>	Includes all areas within the State regardless of entitlement status	<b>Description</b> Assistance for homeownership housing including homeowner rehab, new construction, and down payment financial assistance	
	<b>Basis for Relative Priority</b>	Georgians need financial assistance to enable them to purchase homes and to allow existing homeowners to maintain their homes. There is also a large inventory of vacant units that need to be brought to Code and occupied.		
3.	<b>Public Facilities</b>	High	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development	Buildings Infrastructure Immediate Threat and Danger Program

## Georgia's National Housing Trust Fund Allocation Plan

	<b>Geographic Areas Affected</b>	Jurisdictions that do not receive HUD entitlement funds	<b>Description</b> Local governments throughout the state need financial assistance to allow them to construct buildings where public services are offered as well as infrastructure projects.	
	<b>Basis for Relative Priority</b>	Local governments have been hit hard by the housing crisis and the resulting drops in property values have impacted their tax bases while the demand for services remains high.		
4.	<b>Job Creation</b>	Low	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence	Economic Development Redevelopment
	<b>Geographic Areas Affected</b>	Includes all areas within the State regardless of entitlement status	<b>Description</b> Assistance provided to local governments and businesses that result in the creation of jobs for low and moderate-income persons.	
	<b>Basis for Relative Priority</b>	Georgia continues to have unemployment levels that exceed those of the nation and incentives are often needed to encourage job creation.		
5.	<b>Rapid Re-housing</b>	High	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence	Rapid Re-housing Assistance HOPWA Tenant-based Rental Assistance HOPWA Housing Assistance
	<b>Geographic Areas Affected</b>	Includes all areas within the State regardless of entitlement status	<b>Description</b> Rapid re-housing is designed to get homeless individuals back into permanent housing as quickly as possible.	

Georgia's National Housing Trust Fund Allocation Plan

	<b>Basis for Relative Priority</b>	DCA has prioritized rapid re-housing as its principal interventions as it has proven to be effective throughout the nation and many areas of the state do not have any emergency shelters or transitional housing.		
6.	Homelessness Prevention	Low	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence	Homeless Prevention Assistance HOPWA Tenant-based Rental Assistance HOPWA Housing Assistance
	<b>Geographic Areas Affected</b>	Includes all areas within the State regardless of entitlement status	<b>Description</b>	Homeless prevention works to keep at-risk individuals and families in their homes rather than have them lose them and become homeless.
	<b>Basis for Relative Priority</b>	Homeless prevention is a lower priority as DCA prefers the rapid re-housing model but this can be effective for the state's most vulnerable populations.		
7.	Homeless Outreach	High	Extremely Low Low Moderate Families with Children Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence	Homeless Outreach Assistance



## Georgia's National Housing Trust Fund Allocation Plan

	<b>Geographic Areas Affected</b>	Includes all areas within the State regardless of entitlement status	<b>Description</b> Outreach involves identifying persons on the street and bringing them into the system for assessments and referrals so they can be assisted
	<b>Basis for Relative Priority</b>	This is a high priority as there are many homeless Georgians that are not receiving services through the continuums of care around the state and this will help identify them.	
8.	Emergency Shelter & Transitional Housing	High	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Large Families</p> <p>Families with Children</p> <p>Elderly</p> <p>Rural</p> <p>Chronic Homelessness</p> <p>Individuals</p> <p>Families with Children</p> <p>Mentally Ill</p> <p>Chronic Substance Abuse</p> <p>veterans</p> <p>Persons with HIV/AIDS</p> <p>Victims of Domestic Violence</p> <p>Elderly</p> <p>Frail Elderly</p> <p>Persons with Mental Disabilities</p> <p>Persons with Physical Disabilities</p> <p>Persons with Developmental Disabilities</p> <p>Persons with Alcohol or Other Addictions</p> <p>Persons with HIV/AIDS and their Families</p> <p>Victims of Domestic Violence</p>
	<b>Geographic Areas Affected</b>	Includes all areas within the State regardless of entitlement status	<b>Description</b> Emergency shelter typically involves providing the homeless overnight accommodations and transitional housing usually can last up to two years to allow households to learn to live independently.
	<b>Basis for Relative Priority</b>	These are high priorities, as they are needed for those with special needs and the chronically homeless.	

**SP Table 1- Priority Needs**

**SP-30 Influence to Market Conditions–91.315(b)**

In accordance to the United States Census Bureau, 2013 –1 Yr. -Public Use Microdata Samples (PUMS) data, 394,440 households throughout Georgia are severely cost burdened paying more than 30% of their income towards housing. Of those 394,440 households, 81% are at or below 30% of the AMI. The NHTF will be used to supplement the affordable rental housing programs to produce, preserve and rehabilitate rental housing through the following:

**New Unit Production** - The NHTF will be an eligible source of funds to address the need for new rental units for extremely low-income renters.

**Rehabilitation** - The NHTF will be an eligible source of funds to address the need for rehabilitation of units for extremely low-income renters.

**Acquisition, including Preservation** - The NHTF will be an eligible source of funds to preserve existing affordable housing for extremely low-income renters.

**SP-35 Anticipated Resources**

Georgia will have a number of federal, state, local, and private resources available to address the priority needs and objectives identified in this Strategic Plan. The following resources remain unchanged as stated under the 2013-2017 Consolidated Plan:

- CDBG
- HOME
- ESG
- HOPWA
- Housing Choice Vouchers
- Low-income Housing Tax Credits/Georgia Housing Tax Credit
- Competitive HUD Homeless funds
- Shelter Plus Care
- State Housing Trust Fund for the Homeless
- HomeSafe Georgia
- Section 811 Project Rental Assistance
- HUD Housing Counseling
- National Foreclosure Mitigation Counseling (NFMC)
- NHTF

**SP-45 Goals Summary – 91.315(a)(4)**

**Goals Summary Information**

Georgia amends the remaining two funding years under the 2013-2017 Consolidated Plan. With DCA set to receive \$3,318,674 in the first year's allocation, DCA will anticipate that the next year's allocation will be no less than the allotted minimum of \$3,000,000. This will give Georgia a total of \$6,318,674 in NHTF funding over the course of the remaining two funding years under the 2013-2017 Consolidated Plan. The additional funds will create an additional 16 units in the construction (8) and rehabilitation of rental units (8) for ELI households for affordable rental housing.

In accordance with 24 CFR Part 93, Georgia will allocate 10% of its grant to program planning and administrative cost; up to one-third for operating cost assistance or funding operating cost reserves; and the balance of the grant will provide capital funding for eligible uses of NHTF-assisted units.

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator	Amended Funding	Amended Goal Outcome Indicator
Construction/Rehabilitation of Rental Units	2013	2017	Affordable Housing	Entitlement and Non-entitlement Areas within the State	Affordable Rental Housing	HOME: \$47,620,350	Rental units constructed: 1800  Rental units rehabilitated: 100	HOME: <b>No Change</b> NHTF: <b>\$6,318,674</b>	Rental units constructed: <b>1808</b>  Rental units rehabilitated: <b>108</b>

SP Table 2- Goal Summary

**Amendment to Annual Action Plan**

**AP-05 Executive Summary**

The Georgia Department of Community Affairs (DCA) is the lead agency overseeing the implementation of the Consolidated Plan and is responsible for the administrative oversight of the State's federally-funded U.S Department of Housing and Urban Development (HUD) programs. The four federally-funded HUD programs covered by the Action Plan are: Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG), Housing Opportunities for Persons with AIDS (HOPWA), and the National Housing Trust Fund.

This Annual Action Plan is the fourth year (FY 2016/2017) of the Five-Year Consolidated Planning period, which covers years 2013 to 2017. The Annual Action Plan outlines the activities that will be undertaken in the program year 2016/2017 (October 1, 2016 to September 30, 2017). The State of Georgia Department of Community Affairs (DCA), in compliance with applicable U.S. Department of Housing and Urban Development (HUD) regulations, has amended the Annual Action Plan to include the National Housing Trust Fund (NHTF) Allocation Plan and its Methods of Distribution. The inclusion of the NHTF program and activities provide an additional \$3,318,674 of funding distributed throughout the State, which increases and preserves the supply of decent and safe affordable housing for extremely low-income (ELI) households with incomes at or below 30% of the area median income (AMI). When the total NHTF funds available are equal to or

## Georgia's National Housing Trust Fund Allocation Plan

exceed \$1 billion, the grantee must use at least 75 percent of its NHTF funds for the benefit of ELI families or families with incomes at or below the poverty line, whichever is greater. Any grant funds not used to serve ELI families must be used for the benefit of very low- income (VLI) households with incomes between 30% and 50% of the AMI.

In accordance with HUD's Strategic framework, the State will affirmatively ensure that it will make efforts to inclusively connect these resources with communities and residents of Georgia. As such, the new program and the method of distribution require a substantial amendment to the Annual Action Plan under the FFY2016/SFY2017 program year. For the program year, the State will receive \$62,455,689 million in funding from HUD. The revisions to the AAP include changes (if applicable) to the AP15, AP20, AP25, AP30, AP50, AP55, AP65, AP75, and the AP85.

The NHTF Allocation Plan and Method of Distribution can be found through DCAs [website](#).

### AP-15 Expected Resources

In addition to the CDBG, HOME, ESG, and HOPWA funds, Georgia will have a number of federal, state, local, and private resources available to address the priority needs and objectives identified in the Annual Action Plan (AAP). The following resources remain unchanged as stated under the 2016 AAP:

- Housing Choice Vouchers
- Low-income Housing Tax Credits/Georgia Housing Tax Credit
- Competitive HUD Homeless funds
- Shelter Plus Care
- State Housing Trust Fund for the Homeless
- HomeSafe Georgia
- Section 811 Project Rental Assistance
- HUD Housing Counseling
- National Foreclosure Mitigation Counseling (NFMC)
- National Housing Trust Fund (NHTF)

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding
Construction/ Rehabilitation of Rental Units	2016	2017	Affordable Housing	Entitlement and Non-entitlement Areas within the State	Affordable Rental Housing	National Housing Trust Fund: \$3,318,674
Construction/ Rehabilitation of Rental Units	2017	2018	Affordable Housing	Entitlement and Non-entitlement Areas within the State	Affordable Rental Housing	National Housing Trust Fund: \$3,000,000

**AP Table 1- Expected Resources**

**AP-20 Annual Goals & Objectives– 91.320(c)(3)&(e)**  
**Goal Summary Information**

Georgia amends the remaining two funding years under the 2013-2017 Consolidated Plan. With DCA set to receive \$3,318,674 in FFY2016 (the first year's allocation), DCA will anticipate that the next year's allocation (FFY2017) will be no less than the allotted minimum of \$3,000,000. This will give Georgia a total of \$6,314,612 in NHTF funding over the course of the remaining two funding years. The additional funds will create an additional 16 units in the construction (8) and rehabilitation of rental units (8) for ELI and VLI households for affordable rental housing. As the funds have yet to be awarded and the State must prepare for the administration and implementation of this program, it is anticipated that the funds will be awarded in 2017 and the projected completion of all the units will be 2018. Therefore, the projected outcome for units completed in 2016 remains unchanged.

In accordance with 24 CFR Part 93, Georgia will allocate 10% of its grant to program planning and administrative cost and the balance of the grant will provide capital funding for eligible uses of NHTF-assisted units.

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator (as listed revised 2015 AAP)	Amended Funding	(No Change in 2016) Goal Outcome Indicator
Construction/R rehabilitation of Rental Units	2013	2017	Affordable Housing	Entitlement and Non-entitlement Areas within the State	Affordable Rental Housing	HOME: \$16,126,143	<u>Rental units constructed:</u> 510 HH Units  <u>Rental units rehabilitated:</u> 100 HH Units	<b>HOME:</b> <b>No change</b>  <b>NHTF:</b> <b>\$3,318,674</b>	<u><b>Rental units constructed:</b></u> <b>510 HH Units</b>  <u><b>Rental units rehabilitated:</b></u> <b>100 HH Units</b>

AP Table 2- Goals & Objectives

**AP-25 Allocation Priorities- 91.320(d)**

The State of Georgia will distribute development resources in proportion to development needs in the State and in accordance to the method of distribution for the CDBG Program, HOPWA/ESG Programs, HOME CHIP Program Distribution, the QAP rental housing, and the NHTF criteria. Because the State CDBG program does not set allocation priorities, the percentages below may change based on the needs and decisions of local governments as they assess their own needs and priorities. Therefore, the allocation priorities are provided as estimates only and are not meant to limit the State CDBG program or otherwise change the State's Method of Distribution. ESG allocation priorities only reflect projections for federal funds and do not reflect the proposed allocation of state funds in the listed categories (and HMIS administration).

Georgia's National Housing Trust Fund Allocation Plan

The set- asides for admin are not reflected in these totals.

	Cons and Rehab of Rental Units (%)	Home-ownership Assistance (%)	Tenant - based Rental Assistance (%)	Buildings (%)	Infrastructure (%)	Immediate Threat and Danger Program (%)	Economic Development (%)	Redevelopment (%)	Emergency Shelter & Transitional Housing (%)	Rapid Re-housing Assistance (%)	Homeless Prevention Assistance (%)	Homeless Outreach Assistance (%)	HOPWA Tenant-based Rental Assistance (%)	HOPWA Housing Assistance (%)	CHDO Pre-Development Loans (%)	CHDO Operating Assistance (%)	Total (%)
<b>CDBG</b>	0	3	0	8	66	1	21	1	0	0	0	0	0	0	0	0	100
<b>HOME</b>	85	15	0	0	0	0	0	0	0	0	0	0	0	0	1	1	100
<b>HOPWA</b>	0	0	0	0	0	0	0	0	0	0	0	0	20	80	0	0	100
<b>ESG</b>	0	0	0	0	0	0	0	0	39	46	11	5	0	0	0	0	100
<b>NHTF</b>	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100

AP Table 3 – Funding Allocation Priorities

**AP-30 Method of Distribution- 91.320(d) & (k)**

DCA will not allocate funds to subgrantees for their distribution to owners/developers annually. Instead, the NHTF will be distributed directly to owner/developers of affordable housing through Notices of Funding Availability (NOFA), which will be available through DCA's website and additional communication channels. The distribution of the NHTF will be used to increase the supply of affordable rental housing units for ELI and VLI households. The NHTF will be awarded on a competitive process to applications that address the criteria outlined in this allocation plan, the relevant NOFA, and the priority housing needs as identified in the State's Consolidated Plan and Annual Action Plan.

If there are an insufficient number of eligible applicants through the NOFA, then the funds would be utilized in the subsequent Housing Credit funding round. The NHTF funds that are used in the Housing Credit round will be deployed as a low interest loan similar to DCA HOME funds, if feasible. The NHTF Allocation Plan and Method of Distribution can be found through DCAs [website](#).

**Describe the state program addressed by the Method of Distribution:**

NHTF funds will be distributed statewide. The distribution of NHTF will be used to increase the supply of affordable rental housing units for ELI and VLI households. The NHTF will be awarded on a competitive process to applicants that address the criteria outlined in this allocation plan, the relevant NOFA, and the priority housing needs as identified in the State's Consolidated Plan and Annual Action Plan.

To be eligible to receive funds, a applicant must be a:

Eligible applicants include for-profit entities, qualified non-profit entities, and public entities that will undertake the eligible activities on behalf of the ELI and VLI households. The NOFA for the NHTF will give specific eligibility requirements for applicants. An applicant must:

- Make acceptable assurances to the grantee that it will comply with the requirements of the NHTF program during the entire period that begins upon selection of the applicant to receive NHTF funds, and ending upon the conclusion of all NHTF-funded activities.
- Demonstrate the ability and financial capacity to undertake, comply with, and manage the eligible activity.
- Demonstrate its familiarity with the requirements of other federal, state, or local housing programs that may be used in conjunction with NHTF funds to ensure compliance with all applicable requirements and regulations of such programs.
- Demonstrate experience and capacity to conduct an eligible NHTF activity as evidenced by its ability to:
  - Own, construct, or rehabilitate; manage; and operate an affordable multifamily rental housing development.

**Describe all of the criteria that will be used to select applications and the relative importance of these criteria.**

DCA will set forth criteria for selecting applications in the NHTF Allocation Plan.

Selection criteria may include (listed in relative order of importance):

## Georgia's National Housing Trust Fund Allocation Plan

- Applicant's ability to undertake eligible activities in a timely manner
- The extent to which the applicant makes use of non-federal funding sources
- Geographic Diversity
- Applicant ability to obligate NHTFs
- Merits of the application in meeting the State's priority housing needs
- The duration of the units' affordability period
- The extent to which the project has Federal, State or local project-based rental assistance.

### **Describe how resources will be allocated among funding categories.**

The NHTF has been allocated entirely to rental housing. It can be used to produce, preserve, and rehabilitate rental housing.

### **Describe threshold factors and grant size limits.**

DCA will establish the maximum per-unit development subsidy at the same level as the HOME maximum per-unit subsidy limit. The HOME maximum per-unit subsidy limits are subject to change annually, and are available through the HUD Exchange [website](#). The limits are reasonable based on actual costs of developing non-luxury housing in the area and are adjusted for number of bedrooms and the geographic location of a project. The maximum grant amount for rental activity is up to \$3,000,000.

The NHTF cost limits are aligned with DCA's HOME program limits and are based on unit type:

<b>Housing Trust Fund – 2016 Maximum Per-Unit Subsidy Limits</b>	
Unit Type	HOME Maximum Per-Unit Subsidy Limit
Efficiency/Studio	\$140,107
1 Bedroom	\$160,615
2 Bedroom	\$195,305
3 Bedroom	\$252,662
4+ Bedrooms	\$277,344

AP Table 4- Maximum Per-Unit Subsidy

### **What are the outcome measures expected as a result of the method of distribution?**

DCA expects to commit to 16 rental units using the NHTF within the next twenty-four months of receiving an award of the funds from HUD. These units will serve 16 extremely low-income households.

### **AP-50 Geographic Distribution- 91.320(f)**

#### **Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed**

The percentage of funds in the chart below includes all of the federally funded programs including the NHTF. The geographic distribution priorities are consistent with the State's current consolidated plan of record. The NHTF funds will be awarded on a competitive process to applicants that address the criteria outlined in the allocation plan through DCAs [website](#).



**Geographic Distribution**

Target Area	Percentage of Funds
Non-entitlement Areas within the State	51
Entitlement and Non-entitlement Areas within the State	49

AP Table 5 - Geographic Distribution

**Rationale for the priorities for allocating investments geographically**

The State does not assign funding allocation priorities based on a geographic method or dedicate a specific percentages or amounts of funding to particular targeted areas. However, the State will distribute development resources in proportion to development needs in the State to satisfy the community need, effort, and preventive action to create and maintain decent affordable housing.

**AP-55 Affordable Housing – 24 CFR 91.320(g)**

The one-year goals vary by program and some of the data in the following tables may overlap due to some programs that assist households in addition to individuals. In FFY 2016, the additional NHTF activity is anticipated to increase housing production and preservation of affordable housing for ELI and VLI households by 8 units, increasing total housing production from 1669 to 1677. However, as the funds have yet to be awarded and the State must prepare for the administration and implementation of this program, it is anticipated that the funds will be awarded in 2017 and the projected completion of the units will be 2018. Therefore, the projected outcome for units completed in 2016 may remain unchanged. The numbers below are based upon the anticipated completion numbers for projects in each of the categories.

One Year Goals for the Number of Households to be Supported		SOURCE
Homeless	<b>873</b>	ESG
Non-Homeless	<b>664</b>	HOME MF(510), HOME SF (126), CDBG Rehab (20) and NHTF(8)
Special-Needs	<b>140</b>	CDBG Elderly (20) and HOPWA (120)
Total	<b>1677</b>	

AP Table 6 - One-Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through		
Rental Assistance	<b>993</b>	ESG (873) and HOPWA (120)
The Production of New Units	<b>528</b>	HOME MF (510) HOME SF (10) and NHTF (4)
Rehab of Existing Units	<b>105</b>	HOME CHIP (65) CDBG (40) and NHTF (4)
Acquisition of Existing Units	<b>51</b>	HOME CHIP (51)
Total	<b>1677</b>	

AP Table 7 - One-Year Goals for Affordable Housing by Support Type

**Narrative**

The anticipated increased housing production and preservation of affordable housing for ELI and VLI households through the NHTF by 8 units will increase the total unit production from 1,669 to 1,677 in FFY2016. Of this total, 873 homeless people will receive rental assistance through ESG Rapid Re-Housing, 120 with HOPWA rental assistance and 20 CBDG for the elderly in the area of special needs.

The State anticipated 664 non-homeless households will receive assistance. These households include 510 in newly constructed multifamily housing, 126 in newly constructed single-family

housing, 20 homeowners receiving rehabilitation assistance through CDBG, and 8 through the NHTF. Developers constructing new housing must comply with the accessibility requirements of both the Federal Fair Housing Act (24CFR100.205) and Section 504 of the Rehabilitation Act of 1973 (24CFR 8.20, et seq.).

**AP-65 Homeless and Other Special Needs Activates – 24 CFR 91.320(h)**

This section has not been amended to include the NHTF; however, the State will reserve the right to visit the activities under homelessness at a later date.

**AP-75 Barrier to Affordable Housing – 24 CFR 91.320(i)**

Many of the actions that present barriers to affordable housing are taken at the local level over which the state has no control. As a result, the actions noted below pertain mostly to education and raising public awareness among citizens and local officials.

Georgia has a strong commitment to making decent affordable housing available to all residents. There are many programs established to meet a significant portion of the housing needs throughout the state. Because of the Analysis of Impediments, which was finalized March 31, 2016. DCA is currently working through an implementation plan to create awareness, conduct outreach, and provide education throughout the state for the impediments cited. The Analysis of Impediments can be located on the DCA [website](#).

**AP-85 Other Actions– 24 CFR 91.320(j)**

The State plans a number of other actions designed to address gaps and weaknesses in the service delivery system, promote coordination, overcome obstacles, promote affordable housing, and work to meet the needs of its lowest-income citizens during this reporting period. The actions taken below will also apply to the NHTF where applicable.

**Actions planned to address obstacles to meeting underserved needs**

- Several obstacles exist that prevent the State from meeting some of its goals. One such obstacle relates to the homebuyer down payment assistance program. Outreach to lenders continues to be a challenge with the ongoing changing market and mortgage product available to low-income households. It is difficult to recruit lenders to participate in the program. However, the State continues to meet with lenders to educate them about the program and will work to revise program procedures to meet the needs of the homebuyer.
- The State is challenged with providing the needed affordable rental units throughout the entire state. The State sponsored the Georgia Housing Search website that provides a real-time assessment of units that are available with details including addresses, numbers of bedrooms, security deposits required, proposed rents, and eligibility criteria. Developers are required to enroll their units on the website at the start of lease-up for properties funded with LIHTC, HOME funds and NHTF.
- The State is challenged to expand housing opportunities for individuals with disabilities, ensuring that housing opportunities that are integrated into the community are made available. The State will work with other state agencies to remove barriers to access supportive services.
- The CHIP Program has become a primary source of affordable housing assistance with the local government and nonprofit organization and public housing authorities. Therefore is critical that the State continue to meet unmet housing needs throughout the state, particularly in rural areas. The State will continue to expand the housing eligible

activities under the federal funded programs and coordinate with other resources.

### **Actions planned to foster and maintain affordable housing**

The State coordinates with other interagency meetings to plan and review collaborative efforts related to housing. Additionally, the State sends out email blasts and Constant Contact notices for upcoming events held by different stakeholders.

### **Actions planned to reduce lead-based paint hazards**

The State continues to collaborate with other state agencies and other external stakeholders to develop and to coordinate lead-based paint hazards strategies and monitor the grantees to ensure compliance with the HUD lead-based paint regulations. These regulations cover the CDBG, HOME, ESG, HOPWA and NHTF programs. The State provides homeowner awareness and education by referring funding applicants with the lead-based paint regulations of the EPA and those enacted by the State, including the licensing requirements for rehabilitation assistance.

### **Actions planned to reduce the number of poverty-level families**

The State continues as a partner on the Governor's Workforce Investment Board's (WIB) Coordinating Council that assesses job seekers skills to provide them with the certification needed to create job profiling for businesses economic development opportunities. The CDBG set-aside funds for the Employment Incentive Program awards grants that directly promote employment and creates new jobs designed to lift families out poverty. The Redevelopment Fund Program provided local governments access to flexible financial assistance to locally initiated public/private partnerships to leverage investments in commercial, downtown, and industrial redevelopment and revitalization projects that might not proceed otherwise due to the number of challenges to be overcome.

The State assisted cities, counties, and development authorities through the State Downtown Development Revolving Loan Fund, which provided financing to fund capital projects in core historic downtown areas and adjacent neighborhoods where the loans are expected to spur commercial redevelopment. The Opportunity Zone Program offered state job tax credits of up to \$3,500 per job created to new or existing businesses that create two or more jobs. The credits can be applied to the businesses' income tax liability or state payroll withholding.

The Appalachian Regional Commission provided funds for community and economic development in 37 counties in Georgia and worked to promote and preserve the cultural identity unique to the Appalachian Region of the United States.

The NHTF will increase and preserve the supply of decent and safe affordable housing for extremely low-income (ELI) households with incomes at or below 30% of Area Median Income (AMI). When the total NHTF funds available are equal to or exceed \$1 billion, the grantee must use at least 75 percent of its NHTF funds for the benefit of ELI families or families with incomes at or below the poverty line, whichever is greater. Any grant funds not used to serve ELI families must be used for the benefit of very low-income (VLI) households with incomes between 30% and 50% of the AMI.

### **Actions planned to develop institutional structure**

The largest challenge in the institutional delivery system is the 159 counties that must be covered by a limited number of staff members. The State is seeking ways to expand the different options available through technology to meet this challenge.

Another major gap is outreach strategies to nonprofit organizations to meet the community housing development organization (CHDO) requirements to address the affordable housing needs in rural areas and underserved non-entitlement areas. The State continues to develop

training and encourages constituents and stakeholders to attend other training opportunities.

Following are some activities to be undertaken during the upcoming program year to address gaps in housing and services for the homeless:

- In tandem with the Balance of State Continuum of Care, DCA is currently incorporating elements of the Federal Strategic Plan through the use of state funds to support projects that implement programs serving persons who are chronically homeless.
- DCA is currently implementing its harm reduction program for statewide implementation to ensure persons who are chronically homeless have the widest range of interventions available to them.
- DCA continues to work with providers to build on the successful implementation of the Homeless Prevention and Rapid Re-Housing Program for households with children throughout the state. In addition, all DCA funded agencies are required to set goals targeted toward ending homelessness as quickly as possible and connecting families with mainstream services. DCA will continue to provide focused training and technical assistance to shelter and housing providers on the rapid re-housing model.
- Through the State Interagency Council on Homelessness, DCA works to decrease the number of homeless families statewide through state agency partnerships and policy change.
- DCA will also further data analysis begun in tracking the length of stay and in reoccurrence studies in order to assess systematic and programmatic barriers to families moving out of homelessness and link performance to funding and the rating of projects (where appropriate).

**Actions planned to enhance coordination between public and private housing and social service agencies**

The State will continue to take steps to collaborate with other government agencies, nonprofit organizations, housing developers, financial institutions, foundations and other providers to create effective solutions to the housing needs. The State participates in various forums, meetings, focus group discussions, and seminars across the region to address affordable housing, homelessness or the housing issues of special needs groups.

Additionally, the State leads the Georgia Interagency Homeless Coordination Council to address the issues concerning ways to end homelessness. The State actively participates in the planning efforts with several agencies throughout the state, including but not limited to with the following: Mental Health Planning Advisory Council, Georgia State Trade Association of Not-For-Profit Developers (GSTAND), Association County Commissioners of Georgia (ACCG), Georgia Municipal Association and the University of Georgia's Housing and Demographics Research Center, Metro Atlanta's Regional Commission on Homelessness, DBHDD Coordinating Council, the Governor's Office of Transition Support and Reentry, Georgia Council on Developmental Disabilities, Georgia Rural Development Council, Conserve Georgia, and OneGeorgia Authority.

## Georgia's National Housing Trust Fund Allocation Plan

### Citizen Comment Summary

Citizen participation is an integral part of the citizen participation process. In addition to holding public hearings to solicit feedback from the public, other meetings take place throughout the year that relates to programs, policies and funding decisions. Below are the comments received during the 30-day comment period for the NHTF.

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**From:** Kate Little [<mailto:klittle@georgiaact.org>]

**Sent:** Wednesday, July 27, 2016 4:40 PM

**To:** NHTF <[NHTF@dca.ga.gov](mailto:NHTF@dca.ga.gov)>

**Subject:** Draft Plan

Georgia ACT submits the following comments for DCA's consideration:

1. Prioritize supportive housing for homeless families and individuals, families with children, persons with disability, elderly, and veterans referenced in section IX (E). In the final NOFA, we ask that DCA give a high scoring priority to applications that focus on these priorities, especially those who are able to provide on-site services with a services commitment at the time of application.
2. Structure HTF awards as forgivable zero-interest loans with a minimum term of 30 years; stipulate to basing repayment terms on cash flow as determined on a project specific basis as necessary to achieve project feasibility.
3. Establish (and publish in the Plan) the maximum per-unit development subsidy, which we recommend go up to 100% of the HTF-assisted units' share of actual development cost, as long as DCA deems such cost reasonable based on actual costs of developing non-luxury housing in the area and that are adjusted for number of bedrooms and the geographic location of a project.
4. DCA estimates that HTF funds will assist in developing only 10 units affordable to ELI households. We recommend that DCA look at ways to reduce the cost of such units or encourage development of some studios and one-bedroom units to accommodate persons with a disability, single vets, and the elderly.
5. The Plan states that, "Additional priority housing needs will be outlined in relevant NOFA." We respectfully point out that the purpose of the Plan is to obtain public comment. By identifying additional priority housing needs in a NOFA, DCA skirts the public comment requirement. We strongly urge DCA to identify any and all possible priority housing needs in the Plan versus in the NOFA.

Thank you for the opportunity to comment.

Georgia's National Housing Trust Fund Allocation Plan



Georgia Supportive Housing Association

*Sent via email*

July 27, 2016

Attn: Mr. Philip Gilman  
Department of Community Affairs  
60 Executive Park South, NE  
Atlanta, GA 30329

Re: The National Housing Trust Fund ("NHTF") in GA

Dear Department of Community Affairs:

The Georgia Supportive Housing Association provides the following input about the 2016 Draft Allocation Plan for the NHTF in Georgia:

1. DCA should prioritize supportive housing for the homeless families and individuals, families with children, persons with disability, elderly, and veterans referenced in section IX (E). In the final NOFA, we ask that DCA give a high scoring priority to applications that focus on these priorities, especially those who are able to provide on-site services with a services commitment at the time of application.
2. DCA should clarify whether funds may be used in a project that has more than 20% of its units targeting people with disabilities. Flexibility around this limitation would promote housing for the identified Priority Housing Needs, especially homeless families and individuals and the disabled.
3. DCA should consider making the amount of operating subsidy more discretionary to the grantee if PBRA is not committed.
4. DCA should consider allowing grantees to choose between receipt of funds in the form of a grant or a loan. If the funds are reflected as a loan, then the terms would not require any repayment of funds in the first 15 years after stabilization.

Please do not hesitate to reach me at 404.713.5970 or via email for clarification and further discussion.

Respectfully,

Mariel Sivley  
Executive Director

## Georgia's National Housing Trust Fund Allocation Plan

Comments from the July 13th public hearing and webinar. There were 11 webinar attendees and 0 outside guest attended the public hearing in Atlanta.

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**Comment #1: So in the first year, DCA will not use NHTF for homeownership- only for rental housing?**

A: That is correct; DCA will not use NHTF for homeownership. NHTF must be used for rental housing only during the first year.

**Comment #2: Savannah has an affordable housing fund that does not receive federal funds, is it eligible to apply?**

A: Yes, they can apply.

# APPENDICES



**Appendix A**

**ARCHITECTURAL MANUAL  
ARCHITECTURAL STANDARDS**

**ARCHITECTURAL SUBMITTAL INSTRUCTIONS**

**AMENITIES GUIDEBOOK**

**REHABILITATION GUIDE**

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## I. INTRODUCTION

In accordance with federal requirements established by 24 CFR 92.25 (HOME), IRC Section 42 (LIHTC), and the 1989 Georgia General Assembly Housing Trust Fund (HTF) for the Homeless, the Georgia Department of Community Affairs (DCA) has established these Architectural Standards. All projects receiving DCA resources for the construction of new and/or rehabilitation of existing rental housing, including HOME, 9% LIHTC, 4% LIHTC/Bonds, and/or Housing Trust Fund (HTF), must meet these Architectural Standards. It is the Project Team's responsibility to ensure 100% compliance with this Manual (and approved DCA Architectural Waivers)

The Qualified Allocation Plan requires that projects funded under the Plan meet applicable Federal, State, and DCA codes, acts, and regulations. These architectural standards are not meant to replace Federal, State or local codes. These standards shall be in addition to the following that are applicable to all properties funded in the program:

- Georgia State Minimum Standard Codes (with Georgia Amendments)
  - i. International Building Code
  - ii. International Energy Conservation Code
  - iii. International Fire Code
  - iv. International Fuel Gas Code
  - v. International Mechanical Code
  - vi. International Plumbing Code
  - vii. International Residential Code
  - viii. National Electrical Code
- HUD Housing Quality Standards (HQS)
- HUD Minimum Property Standards (MPS)
- HUD Uniform Physical Condition Standards (UPCS).

The Qualified Allocation Plan requires that all projects funded under the Plan meet all applicable federal and state accessibility standards as well as all DCA accessibility requirements. For further information on the accessibility laws and requirements that are applicable to projects funded under the Plan, refer to the DCA Accessibility Manual.

By some measures, DCA architectural and accessibility requirements will exceed the referenced state and federal requirements.

All new and rehabilitation construction work scopes must give consideration to the property marketability and residential quality of life which includes, but is not limited to, upgraded building exteriors and unit interiors, and improved site conditions and amenities. These upgrades should be reflected in the Threshold and Scoring portions of the DCA Application. Both new construction and rehabilitation projects must meet the threshold requirements (longevity, per unit cost limitations, financial feasibility and economic viability, including construction standards for potential disaster mitigation, etc.), as published in the Qualified Allocation Plan. These Architectural Standards, as well as the QAP and Rehabilitation Standards, should be read in their entirety for further information regarding materials longevity and components replacement for completed properties.

New and rehabilitation construction costs are subject to DCA regulations, and per unit cost limits must reflect the reasonable and necessary costs required to develop a project in the State of Georgia.

DCA may determine that projects which exceed customary and reasonable construction costs, even if they are within published per unit cost limits, represent a poor utilization of resources and may fail Threshold.

Final determination of compliance with the Architectural Standards rests solely with the mortgage lender, the credit enhancement provider, and the Georgia Department of Community Affairs.

A **Pre-construction Conference** will be scheduled within 30 days of construction commencement to review federal compliance requirements and draw request procedures.

An onsite **OAC Meeting** will be scheduled during the last week of each month. The DCA Construction Project Manager will be notified via email of monthly OAC meeting dates and times. DCA staff may not attend all onsite OAC meetings.

## **II. DESIGN SUBMITTALS AND CONSTRUCTION MONITORING**

### **A. Drawings and Specifications:**

Construction documents, including architectural drawings and specifications, are required for both new construction and rehabilitation projects. To minimize construction problems, unnecessary change orders, discrepancies in documentation and cost overruns, architectural drawings and specifications must meet industry standards, being clear and consistent while faithfully depicting the design, location, and dimensions of project elements. Refer to the Architectural Submission Requirements for document format and submittal requirements.

### **B. Building Permits:**

**Building permits are required for all work to be funded under DCA programs.** Proof of inspections and approvals by local officials, including Certificates of Occupancy, are required for final allocation of Low Income Housing Tax Credits (LIHTC). See Architectural Submission Requirements and contact DCA LIHTC and HOME underwriters for specific information.

### **C. Soils and Materials Testing:**

All new soils and structural concrete must be tested to ensure compliance with engineered specifications. Additional materials should be tested as dictated by industry standards. A licensed and state accredited testing lab, using standardized testing procedures, must conduct the tests.

### **D. Construction Monitoring:**

Through inspection reports and other sources, DCA will monitor construction to ensure quality standards and completion dates are met. Reports will address methods of construction, construction draw requests, percentages of completion, progress and budget analysis, and adherence to codes and standard building practices.

**For 4% bond and 9% projects only**, the cost for the DCA construction monitoring will be reimbursed to DCA by the Owner as described in Exhibit A (DCA Post Award Deadlines and Fee Schedule) of the Core Qualified Allocation Plan. **For HOME projects**, the cost of the DCA construction monitoring will be billed directly to the Owner.

Periodically, DCA may require Owners to submit additional construction inspection reports generated by construction managers, architects, and/or engineers. DCA reserves the right to inspect all properties prior to issuance of Final LIHTC Allocation. Non-compliance with building codes, accessibility codes and/or DCA requirements must be corrected prior to issuance of Final LIHTC Allocation. Refer to the QAP for further DCA and IRS requirements.

### **III. SITE DEVELOPMENT STANDARDS**

#### **A. Environmental Conditions:**

Surrounding environmental conditions must be carefully evaluated. Negative environmental conditions (i.e., ditches, canals, railroad tracks, expressways, noise sources, flood prone areas, etc.) must be corrected or alleviated through approved mitigation measures. Refer to the Environmental Phase I Site Assessment standards published in the DCA Environmental Manual for the environmental documentation and review process. All applications are required to submit a Phase I Environmental Site Assessment and a Phase II investigation if recommended in the Phase I report.

#### **B. Parking:**

Parking spaces shall meet local zoning requirements. In the absence of any other requirements, there shall be no less than 1.5 spaces per unit for family tenancy projects and 1 space per unit for senior tenancy projects. All handicapped parking spaces must meet federal and state accessibility requirements. Please refer to the DCA Accessibility Manual for more information. Parking areas shall be either concrete or asphalt paving and have curbs.

#### **C. Vehicle Circulation:**

For tenants, guests, and emergency services providers, vehicle circulation routes should be designed to provide safe ingress and egress to and from all buildings and amenities. Roads shall be either concrete or asphalt paving. When within the site boundaries, the roads shall have curbs.

#### **D. Pedestrian Circulation:**

Pedestrian circulation should provide paved accessible routes to parking, buildings, and amenities. Streets (excepting crossing routes), grass and gravel/sand surfaces are not acceptable pedestrian circulation routes. Accessible ramps and no-step access must be provided as applicable.

#### **E. Open Spaces:**

Open landscaped spaces or green belts should be included in the overall site design.

## **F. Landscaping:**

Landscaping should be appropriate for the climate zone, appealing, and convey a residential image. Low maintenance plant materials are preferred. For appropriate landscape options, please refer to *Landscape Plants for Georgia*, published by the Cooperative Extension Service, The University of Georgia College of Agricultural and Environmental Sciences.

## **G. Site Lighting:**

One foot-candle is the general standard for site lighting. All parking, building, amenity, and site lighting should be sufficient for its purpose (i.e. evening mail collection, etc.), and be directed down to diminish nuisance light. Additionally, units should have exterior entry and porch door lights controlled from within the unit.

## **H. Site Amenities:**

Required and selected amenities must meet applicable federal, state, and DCA accessibility requirements, provide seating appropriate to the amenity, and if proper, should be protected from the elements. Amenities such as the playground should be in visual proximity to the buildings while other noise prone amenities may be appropriately sited on the property.

Required and selected site amenities identified in the application submission must be in the final construction documents and budget. DCA reserves the right to determine the adequacy of amenities and whether or not they meet DCA requirements. Minimum standards for site amenities are outlined in the Amenities Guidebook and the Accessibility Manual.

## **I. Trash Collection:**

Trash collection sites must be screened from residential and community areas and placed at such a distance from the tenant dwelling units and amenities so as to eliminate objectionable sights and odors. The collection areas must be accessible to disabled persons while convenient to tenants and service vehicles. Dumpsters must be placed on concrete slabs with concrete approach aprons at least 10'-0" in depth.

## **J. Signage and Fixtures:**

Building signage should meet the requirements of local 911 service providers. Illumination for the property entrance signage must be provided.

## **K. Site Grading and Drainage:**

Site grading should allow storm water to positively drain away from buildings and site amenities while eliminating pooling, puddling, etc. All on-property retention and detention areas must be fenced and, for maintenance and safety purposes, a properly securable gate may be provided.

Inlet or outlet drainage ways must be designed to prevent resident entry. On-property retention ponds must be well maintained. Foundation walls should prevent the entrance of water, insects, and rodents into the basement or crawl space areas. Access and ventilation of basement and crawl spaces must meet code requirements and must be secured from the exterior as appropriate.

#### **L. Security:**

Security measures should be incorporated into the architectural design. As necessary, fencing, lighting, and other security features must mitigate poorly lighted parking areas, blind corners and recesses, inappropriate landscaping, and steep grades. The Owner may wish to include security cameras, HVAC cages, and other site security features. Entry doors to units shall be equipped with a viewer and bell or buzzer. Exterior doors and windows must be equipped with locks to prevent access from the outside. All doors shall be provided with hardware that complies with ANSI/BHMA Standards.

#### **M. Site Utilities:**

All utility distribution systems should be underground where possible. **All projects must have requisite access and connectivity to the existing public utilities.** For further information refer to the Qualified Allocation Plan, Appendix I, Threshold Criteria.

### **IV. BUILDING EXTERIOR DESIGN STANDARDS**

Building exteriors should create a residential image appropriate to the market. DCA encourages the use of materials that provide low maintenance and longevity for the life span of the property. All materials are to be installed using standard construction methods and means, and result in the issuance of manufacturers guarantees.

#### **A. Roofing:**

Anti-fungal dimensional (architectural) shingles with a minimum 30-year warranty are required for all shingle roof applications. Flat roofs are not encouraged, but DCA will allow flexibility in roof design if it is part of an energy conservation green building component or a roof design that mimics existing contextual surroundings. Applicants must obtain DCA pre-approval before using one of these alternatives. All edges of the roof must have an aluminum drip edge that extends a minimum 3" under the shingles, 2" onto the fascia and have a minimum ½" 45 degree kick out at the bottom end of the fascia extension.

#### **B. Gutters and Downspouts:**

Seamless gutters and downspouts are mandatory for all construction and on all buildings.

#### **C. Exterior Cladding:**

- i. Brick: See Appendix I, *Threshold Criteria, ARCHITECTURAL DESIGN & QUALITY STANDARDS, Qualified Allocation Plan.*
- ii. Insulated vinyl siding must be impact resistant commercial grade with a minimum thickness of .046" and a minimum 30 year warranty to be provided by the manufacturer and must meet or exceed ASTM 07793 standards.
- iii. Fiber Cement/Cementitious Siding must be 5/16" nominal thickness with a 30 year warranty to be provided by the manufacturer.
- iv. Other materials: The use of exterior insulation and finish systems (EIFS), and stucco must be pre-approved by DCA prior to application submission. Wood siding is not permitted.
- v. Natural or manufactured stone.



All exterior trim, including fascia and soffits, window and door trim, gable vents, etc. must also be constructed of no or very low maintenance materials. Vinyl soffit must be commercial grade with a minimum thickness of .046" and a minimum 30 year warranty to be provided by the manufacturer. Wood fascia must be covered completely with prefinished aluminum with a minimum thickness of .024".

Where exterior brick does not extend to an eave line, aluminum flashing shall be installed that extends a minimum of 2" under/behind the above exterior wall surface material and over the outer edge of the brick to prevent water penetration.

#### **D. Exterior Doors and Windows:**

- Exterior doors must be 1 ¾" high durability, insulated (such as steel or fiberglass) and meet the requirements of the *Georgia State Minimum Standard Codes (with Georgia Amendments)*.
- All primary entries must either be within a breezeway or have a minimum roof covering of 3 feet deep by 5 feet wide, including a corresponding porch or concrete pad.
- Exterior doors for fully accessible units must include spring hinges.
- Windows and door glazing must be in accordance with *Appendix I, Threshold Criteria, BUILDING SUSTAINABILITY, Qualified Allocation Plan*.
- Wood windows are not permitted.
- Windows must not be located within a shower surround area or over shower units.
- Install a continuous bead of silicone caulk behind all nail fins before installing new windows per manufacturer's specifications.
- Skylights, windows and locations, sizes and operable panels must meet the requirements of the *Georgia State Minimum Standard Codes (with Georgia Amendments)*.

#### **E. Exterior Stairs:**

All exterior stairs are to be covered and protected from the elements in both new and the rehabilitation of existing buildings.

### **V. BUILDING INTERIORS DESIGN STANDARDS**

Applicants must submit waivers at the pre-application stage only if the request is for a change that deviates more than 10% from DCA standards. Requests for a waiver that deviates 10% or less from DCA's architectural standards should be submitted in the full Application. If a room size, unit size, or cabinets' linear frontage or dimension is at least 90% of DCA requirements, then a waiver may be granted. The Applicant must demonstrate that efforts were taken to meet the minimum design criteria.

### **A. Room Configuration:**

Room configuration should be functional while providing economic use of space:

- The primary bathroom shall be accessible from a common area such as a hall. Exceptions may be considered for the rehabilitation of one-bedroom units.
- The kitchen should be accessible from the entry.
- Bathrooms must not open from areas of food preparation or be used as a sole passageway to a habitable room, hall, basement, or the exterior.
- No habitable rooms are permitted in basement or cellar spaces unless egress is provided according to applicable fire codes.
- All windows in bedroom units must comply with all local and state life safety requirements. No windowless bedrooms will be allowed unless an architectural standards pre-application waiver is submitted with documentation evidencing the approval of such by the local code official and/or State Fire Marshal.

### **B. Unit Sizes:**

The following criteria are the minimum requirements and submissions that appear to violate the spirit and intent of these minimums may be considered by DCA as a poor use of resources.

#### Net Rentable (Leasable) Square Footage:

This is the DCA definition for calculating "Residential Unit Square Footage" as it pertains to the Architectural Manual and other documents in Qualified Allocation Plan (QAP). It is calculated for each individual dwelling type.

The unit net rentable area is measured from the inside face of each of the unit's perimeter walls.

- Net area included air-conditioned space only.
- Measure from the inside (paint) face of all unit perimeter walls.
- Do not include any patio, balcony, or breezeway areas.
- Do not include any outside storage closets.
- Do not deduct any interior walls.
- Include non-revenue units in total net rentable living area (Total Residential Unit Square Footage)

### C. Minimum Unit Sizes

DWELLING TYPE	MINIMUM SQUARE FOOTAGE	KITCHEN	BATHROOM
Studio	375	Cooking area	1
Efficiency	450	Full kitchen	1
1 bedroom	650	Full kitchen	1
2 bedroom	850	Full kitchen	1
3 bedroom (+)	1,100	Full kitchen	2

### D. Room Sizes

ROOM	MINIMUM DIMENSION	MINIMUM SQUARE FOOTAGE
Living room	11'-6"	150
Living/Dining room	11'-6"	180
Primary bedroom	11'-0"	130
Secondary bedroom	9'-6"	120
Kitchen	7'-6" wide	

### E. Kitchen Requirements

UNIT TYPE	MINIMUM CLEAR COUNTERTOP FRONTAGE	MINIMUM LINEAR FOOTAGE OF CABINETS (includes base & wall cabinets, combined)
1 bedroom	6'-9"	16
2 bedroom	7'-9"	18
3 bedroom	8'-9"	20

## **F. Closets**

- According to market demand, a suitable number of closets should be provided for each dwelling unit.
- All closets designed to contain clothes must be a minimum of 2'-0" deep.
- Closets and defined storage areas must not be included in the room area square footage computations.
- Closets and storage spaces in accessible units must meet applicable reach range requirements.

## **G. Ceiling Heights**

- Flat ceilings must be a minimum of 8'-0" above finished floor.
- Sloped ceilings must not be less than 5'-0" for the purposes of computing floor areas.
- Ceiling heights must meet minimum requirements established by the *Life Safety Code* and the Georgia State Fire Marshal's Office.

## **H. Floor Finishes:**

Floor finishes are to be suitable for market conditions and appropriate to the space considered.

- Living Areas and Bedrooms: Carpet or LVT
- Bathrooms, Mechanical Closets, Laundry Areas, Kitchen and other high moisture areas: Sheet Vinyl, VCT, LVT or Ceramic Tile.

DCA will evaluate kitchen and living room flooring materials for appropriate marketability, durability, sound transmission, and tenant comfort.

All materials are to be installed to manufacturer's specifications using standard methods and resulting in the issuance of a manufacturer's guarantee. DCA may approve material upgrades that possess improved maintenance qualities, durability, safety and/or indoor air quality for the tenants. Manufacturer's warranties must be submitted to the Owner.

- Carpet: Unit carpeting may have a level loop, textured loop, level cut pile, or level cut/uncut pile texture. DCA may approve alternate carpeting materials and installation methods in units intended for the elderly or disabled. Carpeting shall comply with HUD's Use of Materials Bulletin No. 44d.
- Carpet pad must be installed under all carpeting for which it is intended and should comply with HUD's *Use of Materials Bulletin No. 72a*.

- Sheet vinyl must be a minimum 0.095 thickness and provide a 20-year residential warranty.
- Ceramic floor tile shall be minimum 12" x 12" and installed over poured concrete slab or cementitious backing material.
- VCT must be at minimum 0.080 thickness.
- Luxury Vinyl Tile (LVT) must have a 12mil wear layer and provide a 15-year residential warranty. LVT installed in kitchens, bathrooms, laundry areas and mechanical closets must be 100% waterproof.

#### **I. Additional Requirements:**

- Bathrooms must have adequate storage. If adequate cabinet space is not available, bathrooms must have medicine cabinets. Medicine cabinets should not be placed in party walls unless fire separation is continuous behind and around the cabinet installation.
- Plastic laminate material must be installed the full length and depth on the bottom shelf of vanity sink cabinets and kitchen sink cabinets and must be sealed/caulked around the full perimeter to all cabinet sides to prevent moisture/water penetration.
- Kitchen countertops must be constructed of 3/4" plywood. No particle board, press board or fiber board will be allowed.
- All open voids above and below upper and lower kitchen cabinets shall be sealed with caulk or cabinet matching material/finish and all cabinets shall be caulked where the cabinet meets a wall surface to prevent pest infestation. No open voids will be allowed. All open voids/holes in cabinet backs must be sealed with caulk or expandable foam and all pipe penetrations must be covered with an escutcheon.
- Kitchen cabinets must be provided above and below countertops. Cabinets shall be constructed with solid wood or plywood stiles, rails, doors and drawer fronts. All cabinets will conform to the performance and fabrication requirements of HUD Severe Use and *ANSI/KCMA A161.1-2000* and bear the KCMA Certification Seal.
- Blinds: All windows should have neutral color horizontal mini-blinds. All glass doors should have either mini-blinds or vertical slat blinds.
- Cable outlets must be provided in the main living area and in all bedrooms.
- All interior finishes, especially interior paint, must be low in Volatile Organic Compounds (VOCs) as defined in the EarthCraft Multifamily program (<http://www.earthcraft.org/multifamily>).

- In new construction and adaptive re-use projects, all water heater tanks must be placed in an overflow pan piped to the exterior of the building, regardless of location and floor level unless a primed p-trap is installed. The temperature and relief valve must also be piped to the exterior. Water heaters must be placed in closets to allow for their removal and inspection by or through the closet door. Water heaters may not be installed over the clothes washer or dryer space.
- Bathroom shower walls shall be either ceramic tile, solid surface material, one piece fiberglass tub/shower enclosure or one piece fiberglass shower enclosure. Ceramic wall tile shall be installed over cementitious backing material.
- All dwelling units shall have washer and dryer hookups.

#### **J. Appliances:**

Appliances must include washers, dryers, microwaves, refrigerators, ranges, and dishwashers. Minimum refrigerator sizes for one and two bedroom units—14 cu.ft.; three bedroom units—16 cu.ft. Other kitchen appliance sizes must be appropriate for the unit and number of tenants. Appropriate appliances listed in US EPA's Energy Star program must be provided. Further information is available at <http://www.energystar.gov/>.

Washers in units must be equipped with a drain pan or floor drain as required by the *Georgia State Minimum Standard Codes (with Georgia Amendments)*. Owner-furnished washers in dwelling units and community laundries shall be front-loading and Energy Star rated. All refrigerators shall have a built in ice maker.

#### **K. Mechanical, Electrical, Plumbing, and Indoor Air Quality:**

The minimum requirements for this section are located in *Appendix I, Threshold Criteria, BUILDING SUSTAINABILITY, Qualified Allocation Plan*.

#### **L. Electrical**

Electrical distribution system minimum panel size is 100 amps, or per code. Electrical switches, outlets, thermostats, phone and television jacks and other controls are to be installed per Fair Housing Act Design Manual requirements in qualified units and per appropriate accessibility law in accessible units. All penetrations of smoke partitions and rated assemblies must comply with fire codes as administered by the local authorities.

#### **M. Acoustical Isolation:**

Acoustical isolation requires a minimum STC rating of 52. Acoustical isolation surpassing the required minimums will increase unit quality. Noise levels on funded properties must meet DCA and HUD noise limitations:

- exteriors – 65 dB
- interiors – 45 dB

In areas where daytime/nighttime noise levels are above these limitations, documentation of the construction and mitigation methods must accompany the application for funding.

The following minimum standards apply:

- Between units: 1 hr. rated UL assembly with one layer 5/8" GWB on each side (minimum or per local fire requirements if greater) w/two sets of staggered 2x4 studs (or metal stud equivalent), sound-insulated with blanket material to STC rating of 52. All wall edges must be caulked;
- Within unit: one layer 1/2" GWB on each side 2x4 studs (or metal stud equivalent);
- Floor to floor: 1 hr. rated UL assembly with a minimum STC rating 52. A minimum of 1" lightweight concrete or 3/4" gypcrete topping over wood sub floor (optional floor construction may be considered for the rehabilitation of existing residential units).

#### **N. Thermal Insulation:**

Thermal insulation must meet minimum standards as defined in *Georgia State Minimum Standard Energy Code (International Energy Conservation Code)*. To prevent freezing of supply lines, all plumbing in exterior walls must be insulated on the cold side of the wall.

#### **O. Radon:**

All new construction must be built in accordance with current EPA requirements for radon resistant construction techniques, including, but not limited to, ASTM E1465 –08a Standard Practice for Radon Control Options for the Design and Construction of New Low-Rise Residential Buildings. Both new construction and rehabilitated buildings must be tested prior to tenant occupancy for compliance with EPA's established limits for radon levels.

### **VI. FIRE AND LIFE SAFETY**

Through strict code compliance, the property design shall provide a safe environment for all tenants. Adherence to the most recently adopted editions of the *Georgia State Minimum Standard Codes (with Georgia Amendments)* is required. This includes but is not limited to:

- Smoke detectors must be hard-wired and located per code for all construction, either rehabilitation or new. DCA will not waive this requirement for rehabilitation proposals. Carbon Monoxide Detectors shall be in accordance with NFPA 101 Life Safety Code and NFPA 720.
- Fire alarms and sprinklers must meet fire department, state and local code requirements.
- Attics must be constructed or rebuilt to meet all current fire and life safety codes, **regardless of the requirements of the local building authority**. These include draft stop walls, and rated ceiling, floor, and wall assemblies.
- All through-penetrations of smoke walls, draft stops, and rated assemblies must meet current fire codes.

- Projects shall be in compliance with all disaster mitigation-related requirements of the latest editions of the applicable mandatory State Minimum Standards as adopted and amended by the Department of community Affairs, and with all local ordinances regarding disaster mitigation.

## **VII. ACCESSIBILITY**

It is mandatory that the Property be designed to meet all applicable federal, state, and DCA requirements for accessibility by the disabled. The accessibility characteristics are to be incorporated in the layout and design of open spaces, building locations and unit designs. Refer to the DCA Accessibility Manual for additional information. Please note that DCA requirements may be more stringent than federal or state requirements.

**For new and rehabilitation construction, DCA requires that:**

- 1.) At least 5% of the total units (but no less than one unit) must be equipped for the mobility disabled, including wheelchair restricted residents.**
- 2.) Roll-in showers must be incorporated into 40% of the mobility equipped units (but no less than one unit).**
- 3.) At least an additional 2% of the total units (but no less than one unit) must be equipped for the hearing and sight impaired residents.**

**The same unit cannot be used to satisfy the 5% and 2% requirement.**

**Preservation of existing affordable housing that cannot be modified to meet accessibility requirements that are not required by law, may request a DCA waiver.**

**For Scattered Site Projects, the 5% and 2% requirements are applicable to the project as a whole; however, the distribution of the units must be across the non-contiguous parcels.**

Newly constructed and rehabilitated single-family and multi-family housing developments receiving DCA funding are subject to statutory and regulatory accessibility requirements. It is the responsibility of the Owner, Architect, and Contractor, to ensure compliance with all federal, state and local laws. DCA's direct relationship to the Owner pertains only to the awarding of funds. The Owner bears final responsibility for compliance, regardless of fault, though he may seek legal restitution from the source of non-compliance.

Specifically, the Owner, Architect, and Contractor must ensure that the project is designed and built to meet applicable standards. Failure to meet these standards may result in federal and state noncompliance and costly repairs or corrections. Projects receiving DCA funding must meet federal, state and local accessibility laws, including, but not limited to:



1. Title II and III of the Americans with Disabilities Act (ADA) applies to all actions of state and municipal governments as well as all “public entities” (Title II) and public accommodations (Title III). The ADA requires compliance with the ADA Accessibility Guidelines (ADAAG);
2. Section 504 of the Rehabilitation Act of 1973 (Section 504) applies to all entities who receive federal funds. Section 504 requires compliance with the Uniform Federal Accessibility Standards (UFAS);
3. The Fair Housing Amendments Act of 1988 (FHA) applies to all “covered units” of multifamily development regardless of funding source FHA requires compliance with the Fair Housing Accessibility Guidelines (FHAG);
4. The Georgia Access Law (O.C.G.A. §30-3 et. seq.) and all applicable compliance standards;
5. Georgia Fair Housing Law (O.C.G.A. §8-3-200 et. seq.) and all applicable compliance standards;
6. Georgia Single Family Accessibility (O.C.G.A. §8-3-172 et. Seq.) and all applicable compliance standards;
7. The requirements of the DCA Qualified Allocation Plan (“QAP”), Architectural Manual and Accessibility Manual applicable to the Project; and
8. Any other accessibility laws and regulations, including local (building and accessibility) codes, applicable to the project.

**Each project selected for allocation is required to retain a DCA qualified consultant to monitor the project for accessibility compliance.**

The Consultant cannot be a member of the proposed Project Team nor have an Identify of Interest with any member of the proposed Project Team.

The DCA qualified consultant must perform the following:

- (1) A pre-construction plan and specification review to determine that the proposed property will meet all required accessibility requirements. The Consultant report must be included with the Step 2 construction documents submitted to DCA. At a minimum, the report will include the initial comments from the consultant, all documents related to resolution of identified accessibility issues and a certification from the consultant that the plans appear to meet all accessibility requirements.
- (2) Provide at least two training sessions to the General Contractor and Subcontractors regarding accessibility requirements. One training must be on site.

- (3) An inspection of the construction site after framing is completed to determine that the property is following the approved plans and specifications as to accessibility. DCA must receive a copy of the report issued by the consultant as well as documentation that all issues, if any, have been resolved.
  
- (4) A final inspection of the property after completion of construction to determine that the property has been constructed in accordance with all accessibility requirements. DCA must receive a copy of the report issued by the consultant as well as documentation that all issues, if any, have been resolved prior to submission of the project cost certification.

## **2016 ARCHITECTURAL MANUAL**

### **SUBMISSION REQUIREMENTS**

#### **TABLE OF CONTENTS**

- A. Overview
- B. Application for DCA Resources
- C. Awarded Projects
- D. HOME Construction Draws
- E. HOME Change Order Approval
- F. Miscellaneous

## **A. OVERVIEW:**

The Submission Requirements section of the Architectural Manual provides an overview of the documentation related to the Construction Services (CS) Department that will be submitted by each project team as both part of the application and awarded projects processes.

## **B. APPLICATION FOR DCA RESOURCES:**

1. Location/Vicinity Map: This map should indicate adjacent land uses, existing roads and/or streets and significant facilities such as schools, hospitals, retail, public transportation and recreation areas.
2. Conceptual Site Development Plan: (This plan is not intended to be a final site development plan). The plan shall reflect the following information:
  - a. All existing property easements. (Information to be compiled from public records and other appropriate sources);
  - b. All existing physical structures, underground tanks, and any other improvements on the property;
  - c. All wetlands, floodplains, and state waters in relation to proposed buildings, paving, and site amenities; all buffers required by state and local jurisdictions and areas of disturbance indicated and calculated. (This information must be supported by the wetlands map, wetlands delineation report, and floodplain map submitted in the Environmental Site Assessment Report. See Environmental Review Guide for DCA limitations on the development of wetlands and floodplains);
  - d. Adjacent property usage indicated both graphically and in written form;
  - e. All zoning setbacks and zoning restrictions for the subject property;
  - f. All other features that would affect the development of the subject property;
  - g. Proposed entrance access to the property and a layout of all buildings, roads, parking areas, etc.
  - h. All amenities in the Application must be on the site plan;
  - i. All areas of tree and vegetation preservation;
  - j. Existing topographic contours at appropriate vertical scale;
  - k. Proposed finish floor elevations for each building.
3. Desirable/Undesirable Site Certification: This form must include locations and distances of desirable and undesirable activities within the vicinity of the proposed development and depict all desirable and undesirable activities or establishments, as described under the Desirable and Undesirable Characteristics section of the QAP.
4. Physical Needs Assessment (See Rehabilitation Guide for additional requirements)
5. DCA Rehabilitation Work Scope form (See Rehabilitation Guide for additional requirements)

6. Color photographs of the property and adjacent surrounding properties and structures, with location map: **Aerial photographs** are required for all properties. The use of online satellite map programs for aerial pictures, such as *Google Earth* and *MapQuest*, is permitted only if the pictures are current (taken within 6 months of Application date) and have a high enough resolution to clearly identify the existing property and adjacent land uses. Approximate property boundaries must be marked. Black and white photographs are not acceptable.
7. A boundary survey may be required if the precise location and extent of the subject property appears to be ambiguous.

Applicable DCA forms:

- 2016 DCA Rehabilitation Work Scope form
- 2016 QAP

### **C. AWARDED PROJECTS**

In order to ensure compliance with Georgia DCA's Architectural Standards for safe, decent, affordable housing, DCA monitors the design and construction of all projects awarded tax credits and/or HOME funds. As such, the project team is required to submit documents to DCA throughout the stages of design and construction, which is accomplished through the Construction Services (CS) Department's defined staged submission process as outlined below. Adherence to these requirements and periodic DCA staff consultation are essential to ensure that deadlines and QAP commitments are met.

The submittal process and procedural requirements, including a list of the documents required for each submission, are further detailed in the **2016 DCA Construction Services (CS) Transmittal** Excel workbook. The workbook includes submittal instructions and a program specific transmittal form for each program type (HOME, 9% Tax Credit only, and 4% Bond Tax Credit only projects). The 2016 DCA CS Transmittal workbook and applicable DCA documents will be made available on the DCA website prior to the DCA award letter:

Applicable DCA forms:

- 2016 Construction Services (CS) Transmittal
- 2016 Construction Document Log
- 2016 Schedule of Values
- 2016 Design Options & Amenities Recertification

## **1. HOME Funded Projects:**

### **a. 60 DAY SUBMISSION**

- Due: No later than 60 days after announcement of awards; or no later than March 1, 2017.
- Description: Includes items such as the ALTA Survey and Geotechnical Report which DCA uses to ensure that the project design can commence.

### **b. DCA REVIEW SUBMISSION**

- Due: No later than May 1, 2017).
- Description: Includes items such as the "Review Set" of construction documents and DCA Schedule of Values which DCA uses to approve the project for DCA Loan Committee review.

### **c. LOAN CLOSING SUBMISSION**

- Due: Prior to HOME loan closing which must occur on or before July 15, 2017.
- Description: Includes items such as the "Contract Set" of construction documents and executed Owner/Contractor Agreement which DCA uses for the HOME loan closing.

### **d. COMMENCEMENT SUBMISSION**

- Due: Prior to construction commencement which must occur within nine (9) months of the date of the initial HOME commitment.
- Description: Includes items such as the Building Permit and Notice to Proceed which DCA uses to verify commencement of construction.

## **2. 9% Tax Credit Only Projects**

### **a. 60 DAY SUBMISSION**

- Due: No later than 60 days after announcement of awards; or no later than March 1, 2017.
- Description: Includes items such as the Survey and Geotechnical Report which DCA uses to ensure that the project design can commence.

### **b. COMMENCEMENT SUBMISSION**

- Due: Prior to construction commencement which must occur no later than no later than September 30th, 2017.
- Description: Includes items such as the Building Permit and the Notice to Proceed which DCA uses to verify commencement of construction.

### **c. DCA FINAL INSPECTION SUBMISSION**

- Due: When final retainage release contractor pay app is issued.
- Description: Includes items such as the Certificate of Substantial Completion and the Accessibility Clearance Letter which DCA uses to verify that the project is ready for the DCA Final Inspection.

### **d. CONSTRUCTION 8609 CLEARANCE SUBMISSION**

- Due: Prior to final allocation of resources which is due no later than February 15, 2019.

- Description: Includes items like the Radon Testing Report and the Contractor Cost Certification which DCA uses to clear the project for issuance of the 8609.

### 3. 4% Bond Tax Credit Only Projects

#### a. 60 DAY SUBMISSION

- Due: No later than 60 days after date of Letter of Determination.
- Description: Includes items like the Survey and Geotechnical Report which DCA uses to ensure that the project design can commence.

#### b. COMMENCEMENT SUBMISSION

- Due: Prior to construction commencement.
- Description: Includes items like the Building Permit and the Notice to Proceed which DCA uses to verify commencement of construction.

#### c. DCA FINAL INSPECTION SUBMISSION

- Due: When final retainage release contractor pay app is issued.
- Description: Includes items like the Certificate of Substantial Completion and the Accessibility Clearance Letter which DCA uses to verify that the project is ready for the DCA Final Inspection.

#### d. CONSTRUCTION 8609 CLEARANCE SUBMISSION

- Due: Prior to final allocation of resources which is due no later than September 15, 2019.
- Description: Includes items like the Radon Testing Report and the Contractor Cost Certification which DCA uses to clear the project for issuance of the 8609.

## D. HOME CONSTRUCTION DRAWS

For projects that utilize HOME funds, the project team is required to submit ALL development draws to DCA for review and approval by the DCA stipulated due dates. This includes soft cost only draws or where seeking other sources of funding

*NOTE: HOME Agreement: "The failure to send GHFA all Draw Requests, as required by this section, is an Event of Default".*

There are two sets of DCA draw procedures to follow, one for the monthly interim draws and one for the final retainage draw. The DCA **2016 HOME Monthly Interim Draw Process** document will guide the teams through the interim draws (loan closing draw thru the 100% complete draw) and the DCA **2016 HOME Construction Closeout Process** document will guide the team through the Contractor's final retainage pay app and the HOME construction closeout process.

*NOTE: See additional requirements indicated in the 2016 HOME Manual*

Applicable DCA forms/documents:

- 2016 HOME AIA form G702/703) Contractor Application for Payment
- 2016 Executed Change Order Log
- 2016 Subcontractor/Lien Waiver Log
- 2016 Draw Checklist
- 2016 HOME Monthly Interim Draw Process
- 2016 HOME Construction Closeout Process (final retainage draw)

## E. HOME CHANGE ORDER APPROVAL

For HOME projects ALL changes to the approved scope of work and/or construction contract must be approved by DCA **in advance of proceeding** with the work. Contractor shall not enter into, or permit to be effective, any change order to the Contract or any of the plans and specifications for the construction of the Project without Lender's prior written consent. **Architect** shall not change the plans and specifications for the Project or, on Borrower's behalf, authorize any change order relating to the construction of the Project without Lender's prior written consent. Draw requests shall **include evidence** that all change orders have been approved in writing by GHFA.

Applicable DCA forms/documents:

- Work Scope Change Request form
- Construction/Permanent Loan Agreement
- Contractor's Consent and Agreement
- Architect's Consent and Agreement
- HOME Addendum to Construction Contract
- 2016 HOME Manual

## F. MISCELLANEOUS

### 1. Projects With Tax Credits Only:

For projects with Tax Credits only, the Owner is NOT required to submit construction related documents on a monthly basis to DCA during the construction period. However, during the construction period, DCA reserves the right to request documentation as needed to demonstrate that the project is in compliance with DCA design and construction requirements.

### 2. DCA Construction Inspector:

During construction, the Owner is responsible for providing in a timely fashion to the **DCA Construction Inspector** all requested construction related documents (drawings and specifications, applications for payments, Change Orders, Architectural Supplemental Instructions (ASIs), Architect's Field Reports, Soils and materials test reports, etc.) prior to his/her inspection(s).



**APPENDIX II**  
**ARCHITECTURAL MANUAL**  
**AMENITIES GUIDEBOOK**

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**ALL AMENITIES**

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**REQUIRED AMENITIES**

- Community Room / Community Building
- Exterior Gathering Area
- On-site Laundry Facility or Washers/Dryers installed in each unit
- Interior Furnished Gathering Areas (for multi-story Senior tenancy projects)

**ADDITIONAL AMENITIES SELECTIONS**

- Fenced Community Garden
- Equipped Walking Path
- Equipped Playground
- Covered Pavilion with Picnic/barbecue Facilities
- Furnished Arts & Craft /Activity Center
- Equipped Computer Center
- Furnished Exercise / Fitness Center
- Wellness Center

**Introduction:**

This guidebook is an outline of minimum standards for site amenities required by the Low Income Housing Tax Credit (LIHTC) and HOME funding programs and establishes a baseline for the quality of construction and financial investment in amenities. More requirements for unit amenities may be found in the Architectural Manual.

**ALL AMENITIES**

New construction and rehabilitation property amenities must meet accessibility requirements outlined in the DCA Accessibility Manual. For tenant safety and security, exterior amenities should be within view of at least one apartment building. Amenity lighting should be sufficient for its purpose (i.e. evening mail collection, etc.), and be directed down to diminish nuisance light. Rules posted at all amenities must be in accordance with the Federal Fair Housing Amendments Act. Amenities should be usable beyond leasing office hours and on weekends.

Qualified substitutions may be submitted for approval prior to Application submission; equivalency standards will be applied to amenity substitutions.

**REQUIRED AMENITIES****Community Room / Community Building**

The community gathering room/building should provide a space for tenants to gather for lounging, special events, meetings, parties, classes, and workshops. The space should comfortably accommodate the tenants in the community and be designed to meet Minimum State Code requirements for occupant load and means of egress. Signage, as required by *UFAS*, shall be provided.

Equipment:

Furnishing must include, but are not limited to:

- Seating Area
- Coffee Table
- Task Lighting

Suggested furnishings include:

- Television
- Sound System
- Musical Instruments
- Game / Card Table

Additional Requirements:

Kitchen and bath facilities intended for tenant use must be accessible. See the DCA Accessibility Manual for further guidance.

### **Exterior Gathering Area**

The exterior gathering area should provide proper shelter from the elements and is reserved exclusively for the social interaction of the tenants and their guests.

Additional Requirements:

- The gathering area must be covered by a roof;
- Porches may not be used for other purposes, such as a driveway or parking space;
- Examples of exterior areas that do not meet the requirements of this amenity:
  - o Porte-cocheres
  - o Carports
  - o Small awnings that can shelter only one person
  - o Pergolas

### **On-site Laundry Facility or Washers / Dryers installed in each unit**

All communities must provide washer/dryer facilities and equipment on site. An onsite laundry is not required if washers and dryers are installed in units and maintained at no additional cost to tenants. Laundry facilities shall be large enough to accommodate the required number of washers and dryers.

Signage and Equipment:

- Post signage that addresses machine operation, safety guidelines, and hours of operation.
- There shall be one washer and one dryer per every 25 units.
- All washers must be Energy Star rated and front-loading.

Additional Requirements:

- Free-standing laundry buildings must be within a reasonable walking distance of the residential units.
- The facility must be accessible to the disabled. Each laundry facility must include at least one accessible washer and dryer placed in required clear floor spaces.
- Access must be provided to this area beyond leasing office business hours.
- Laundry facilities, including those within units, must be vented to the exterior, controlling humidity levels to prevent the growth of bacteria, mold, mildew, and dust mite infestations.

**Interior Furnished Gathering Areas (for multi-story Senior tenancy projects)**

Interior gathering areas should be located throughout the complex including but not limited to areas near elevators. These areas provide a space for rest as well as small gathering spaces for conversation.

Equipment:

- table, chairs/sofa, task lighting

**ADDITIONAL AMENITIES**

**Fenced Community Garden**

A fenced community garden will provide a minimum planting area of 200 square feet. Community gardens, which for various reasons are not used, must be kempt. Community gardens that are allowed to deteriorate through management neglect will not be tolerated.

Signage and Equipment:

- Post rules and safety guidelines at garden entrance.
- Provide a water source nearby for watering the garden. The water source should take into consideration best practices for water conservation. Rain barrels may be used, but not as the primary source of water.

Additional Requirements:

- The soil must be properly prepared for planting.

- Gardens shall be surrounded on all sides with a minimum 4' high fence of weatherproof construction to discourage small children and animals from entering the garden. If pressurized wood is used for fencing or raised-beds, ensure the manufacturer verifies that it is safe to grow edible plants in soil surrounded by their wood product.
- The effects of all contaminants discovered in the Phase I Environmental Assessment must be considered before choosing to build the garden.
- A portion of these plots must be accessible to those with mobility impairments including an accessible route and a planting surface within the accessible reach ranges.

### **Equipped walking path with exercise stations or sitting areas**

The walking path should at least 5 feet wide and provide a safe and accessible path for fitness and leisure. Rules and safety guidelines should be posted along entry points to the path.

- Walking surface should provide proper firmness, stability, and slip resistance. Asphalt paving, crushed stone or fines, packed soil, and other natural materials can provide surfaces that are firm and stable. A surface stabilizer may be needed to create a firm and stable surface. Concrete paths shall have a brushed finish.
- Base material should be laid over a geo-textile fabric to prevent vegetation growth and compacted with the correct moisture content, similar to the preparation of a roadbed.
- Maximum slope should be at least 50% of the linear footage of the path must have a slope less than 5%.
- Walking paths must be separate from the sidewalks that access parking and buildings and must not disturb more than 1/10th of an acre of wetland.

Equipment (either benches or fitness stations):

Benches:

- Benches must have backrests. Additional provision of an armrest at one end of the bench, for use by the elderly and disabled, is recommended.
- A fully accessible clear floor space shall be provided at one end of the bench.

- Benches must be secured to the ground or walking path and protected against ground subsidence.
- Benches shall be made of a weatherproof material.
- There must be at least one bench for every 100 feet of walking path.

Fitness Stations:

- Provide one piece of equipment per every 100 feet of walking trail.
- Equipment may be grouped together or spread out along the trail.
- All strength, cardiovascular, flexibility, or balance/coordination equipment must be intended for outdoor use and made of a durable and weatherproof material (see <http://www.triactiveamerica.com/>).

### **Equipped Playground**

The design of the playground should provide a safe, accessible play area for children of different ages.

Signage and Equipment:

- Post rules and safety guidelines that include guidance as to the age appropriateness of the equipment.
- Provide three or more separate pieces of equipment that meet or exceed the guidelines set forth in Publication Number 325, the U.S. Consumer Product Safety Commission's (CPSC) Handbook for Public Playground Safety.
- Benches for adult supervision are recommended.

Additional Requirements:

- In playgrounds intended to serve children of all ages, the layout of pathways and the landscaping of the playground should show the distinct areas for the different age groups.
- Groundcover must be provided as specified in Publication Number 325, the U.S. Consumer Product Safety Commission's (CPSC) Handbook for Public Playground Safety.
- Equipment intended for younger children (ages 2 -5) must be separated at least by a buffer zone, which may be an area with shrubs or benches.

Short fencing is preferable;

- Access must be provided to this area beyond leasing office business hours.

### **Covered Pavilion with picnic/barbecue facilities**

The pavilion encourages residents to hold community or family reunion type functions. The shelter should be a permanent structure made of weatherproof material.

Signage and Equipment:

- Post rules and safety guidelines for grill use.
- One picnic table for every 50 units. At least one picnic table shall have an extension that allows clear knee space for handicap access. Picnic table shall have permanent anchorage to the ground.
- One permanent barbecue grill (gas or charcoal) for every 50 units. At least one grill shall be on accessible an accessible path and have permanent anchorage to the ground.
- The pavilion area shall have a durable surface with defined edges such as concrete or pebbles with edge guard.

### **Furnished Arts & Craft /Activity Center**

The activity center will provide either children or seniors, as appropriate to tenant base, an indoor gathering space for games and craft activities. 200 square feet is the minimum room size.

Signage & Equipment:

- Handicap accessible sink
- Storage for games
- Work tables and seating.
- TV with capability to broadcast instructional videos
- One corkboard or dry-erase board

### **Equipped Computer Center**

The computer center, of at least 150 square feet, should provide tenants high-speed access for educational or leisurely web-surfing as well as basic software applications to help facilitate personal, educational and career development.

Signage and Equipment:

- Post rules and guidelines for computer use.
- Computer desk or desk area; folding tables are not allowed
- Seating: chairs specifically designed for computer use
- One computer for every 25 units
- One printer at a minimum
- One fax machine, at a minimum
- High speed internet access
- Basic word processing and spreadsheet software

Additional Requirements:

- Appropriate controls to restrict internet surfing must be installed.
- Access must be provided to this area beyond leasing office business hours.

### **Furnished Exercise / Fitness Center**

The exercise/fitness center, of at least 200 square feet, should provide tenants with access to equipment that will improve the fitness and well-being of residents.

Signage and Equipment:

- Post rules for operating each piece of equipment in addition to general exercise and safety guidelines.
- Provide at least one piece of equipment per 25 units.
- One wall must have mirrors covering 70% of the wall area.

Additional Requirements:

- Access must be provided to this area beyond leasing office business hours.

Additional Recommendations:

- A balance of cardio-vascular and strength equipment is optimal.
- A mix of free weights is recommended.
- A small library with information on exercise, nutrition, and exercise videos is recommended.

### **Wellness Center**

A wellness center, of at least 150 square feet, will provide tenants with onsite access to professional medical screenings and health education.



Equipment:

- Prep sink
- Exam Table
- Task Lighting
- Library with wellness information appropriate to tenancy

Additional Recommendations:

- A separate private restroom adjacent to the exam room is highly recommended.

## AMENITIES GUIDEBOOK PHOTOS

This appendix to the Amenities Guidebook provides pictures of Georgia Department of Community Affairs projects representing good and bad examples of site amenities listed in the Guidebook. Refer to the Guidebook for detailed requirements and specifications for these amenities.

### **REQUIRED AMENITIES**

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#### **Community Building/Room**



Acceptable Community Building Exterior



Acceptable Community Room Interior



Not Acceptable Community Room Interior

The property manager's office must be separate from the community room.

**Exterior Gathering Area**



Acceptable



Not Acceptable

The gazebo is not permanently set, has no landscaping, and no accessible path.



**On-site Laundry Facility or Washers/Drivers installed in each unit**



Acceptable

Note the front loading machine at right.

**Interior Furnished Gathering Areas (Senior Only)**



Acceptable

**OPTIONAL AMENITIES**  
**Attractively Fenced Community Garden**



Acceptable

The garden beds are elevated to an accessible height, each plot has a water source, and the plots are on an accessible path.



Not Acceptable

No fence; overgrown with weeds.

## Equipped Playground



Acceptable



Not Acceptable

Equipment does not appear to be constructed in compliance with CPSC guidelines for materials, ladder handrails, or ground cover.

**Covered pavilion with picnic/barbecue facilities**



Acceptable



Not acceptable

The pavilion structure is borderline permanent, weatherproof structure. There are no grills, there are not enough picnic tables, and the absence of landscaping makes the pavilion appear uninviting.



**Furnished Children's Activity/Seniors Craft Center**



Acceptable

## Computer Center



Acceptable



Not acceptable

Folding chairs are not acceptable. Equipment should be new; the condition of this equipment is questionable.

### Furnished Exercise / Fitness Center



Acceptable

There is a variety of commercial grade equipment, cardiovascular equipment rests on slip-resistant mats, and the room is mirrored.



Not Acceptable

Equipment is used and not commercial grade. There is not enough equipment for the size of the complex.

## Wellness Center



### Almost Acceptable

This Wellness Suite includes a prep sink, and exam area, a library waiting area and a bathroom that services the suite. The suite requires furnishings—an exam table and furnished library with health literature—to be acceptable.

**2016 APPENDIX III  
ARCHITECTURAL MANUAL**

**REHABILITATION GUIDE FOR  
EXISTING PROPERTIES**

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**Introduction**

The purpose of this Rehabilitation Guide is to standardize DCA's expectations for the longevity and marketability of completed rehabilitation of existing rental property. This Guide is also intended to provide the Owner/Applicant with guidance and requirements for the DCA rehabilitation process.

The Internal Revenue Code requires that all low-income units in a project receiving Credits remain rent-restricted and income-restricted for the 15-year Compliance Period and for 15 years after the close of the Compliance Period for tax credit

projects. The requirements for home projects are 20 years. Projects that propose rehabilitation must present a scope of work that will position the property to meet the entire extent of its statutory obligations. The Fannie Mae Expected Useful Life Tables should be used as guide to determine the components and systems that need to be replaced in order to meet the duration of all tax credit program obligations. It is expected that all work scopes will propose:

1. A minimum per unit hard cost budget of \$25,000, excluding the construction of new community buildings and community building additions. The costs of furniture, fixtures, new community buildings, and common use amenities are not included in the minimum amount.
2. A substantial gut rehabilitation (where applicable) where major systems are removed and replaced according to the Fannie Mae Expected Useful Life Table.
3. The replacement of existing exterior stairs, breezeways, and handrails that have no roof cover with covered vertical circulation.
4. Compliance with the Georgia State Minimum Standard Codes and Life Safety Code for new construction regarding stairs, handrails, guardrails, smoke detectors, fire alarms, and unit fire separation (attic draft stops, fire separation, rated party walls and floor/ceiling components, and caulking of all penetrations in the fire assemblies). Life Safety items that do not meet current codes will not be 'grandfathered'.
5. Materially the same scope of work in all units.
6. Compliance with the Architectural Manual upon completion of work.
7. Compliance with all current building codes upon completion of work.
8. Compliance with all DCA accessibility requirements upon completion of work.
9. Compliance with UPCS upon completion of work, subject to inspection.

DCA will review the type of construction and associated hard construction costs. Applications for the rehabilitation of a substandard property will not be funded if, in

the opinion of DCA, the rehabilitation will not result in improved, safe and decent long-term housing, the proposed rehabilitation does not meet DCA standards, or if new construction would be more appropriate.

DCA reserves the right, to perform its own Physical Needs Assessment (PNA) or decline any application for rehabilitation if it is determined that the Rehabilitation Work Scope:

- o is inadequate or excessive;
- o does not address the issues of the Physical Needs Assessment;
- o does not address major structural issues, building codes, health, safety, marketing or any other conditions observed on the site;
- o will not result in safe, decent housing;

All provisions in the Architectural Standards, Submittal, Accessibility, and Amenities Manuals along with the Core and Threshold sections of the QAP apply to rehabilitation properties. However, DCA may consider waivers for some following requirements if it can be documented that compliance will be cost prohibitive. The burden of proof is on the Owner/Applicant.

Waivers may be requested for:

- Architectural Standards:
  - o Central HVAC in a multi-floor building where it can be demonstrated that the existing central system is the most efficient and economical system for conditioning the indoor spaces
  - o Flat roofs
  - o Room and unit size, closet and cabinet/counter requirements, number of bathrooms only if documentation of the marketability of existing conditions is provided
  - o One bedroom units where the bathroom is accessed through the bedroom
- Threshold Section, Required Amenities: Additional Requirements and Amenities for Senior projects that requires Fair Housing compliance on all units built BEFORE 1991 only if clear documentation of the burdensome cost to provide accessibility to all units is provided
- Above per unit rehabilitation amount only if there is an overriding public



policy or historic preservation need and the physical needs assessment clearly documents that the existing property does not require a comprehensive rehabilitation. A certification from the architect must also be provided documenting that the proposed work scope is sufficient to ensure that the completed project will be viable and meet DCA useful life requirements. DCA may require as a condition of the waiver, that the financial pro forma clearly provide for the full funding of the Capital Replacement Reserve. The Capital Replacement Reserve study must clearly schedule all component/system replacements required by the Fannie Mae Expected Useful Life Table.

DCA reserves the right to deny waivers if the completed rehabilitation will not result in safe and decent housing that is equal to comparable housing in the marketplace. In no case will DCA waive federal, state or local building or accessibility laws or codes, state energy conservation codes or health and safety requirements.

No waivers will be allowed for the rehabilitation of existing units with room layouts that do not meet architectural standards requirements for bathrooms that open from areas of food preparation, or be used as a sole passageway to a habitable room, hall, basement or to the exterior or for habitable rooms in basement or cellar spaces unless egress is provided according to applicable fire codes.

The application for funding shall include a Physical Needs Assessment and comprehensive Rehabilitation Work Scope outlined below. Rehabilitation projects selected for funding must submit all pre-construction due diligence documentation outlined in the Architectural Submittals Instructions, including a complete set of plans and specifications produced by an architect licensed in the state of Georgia. The DCA Rehabilitation Work Scope form submitted at application may not be changed between application submittal and Final Allocation without DCA's consent. All work proposed must be completed



## **Physical Needs Assessments**

The Physical Needs Assessment (PNA) is required at Application for all rehabilitation, adaptive reuse, and Historic Preservation properties applications presented for potential funding by programs administered through the DCA Office of Affordable Housing. The purpose of the PNA is to provide a property description, document the existing condition of the property, to identify existing building code and program violations, identify immediate physical needs and to estimate capital needs over the long term. The PNA, including an on-site investigation, narrative report, and Fannie Mae forms must be conducted by a Qualified Consultant. A “Qualified Consultant” is any individual who meets the following experience requirements and qualifications:

- Consultant must be independent from the Applicant/Developer and have the capacity to render a high quality report in accordance with the instructions and requirements set forth in the Rehabilitation Guide in the Architectural Manual.
- Consultant must have no less than five (5) years of experience performing physical needs assessments for affordable rental housing projects.
- Consultant must not be presently debarred, suspended, proposed for debarment or suspension, declared ineligible or excluded from participation by any state or federal department, agency, or program.
- Consultant must agree to comply with all applicable laws, including, but not, limited to federal, state and local laws, codes, regulations, ordinances, rules and orders, including all laws concerning fair housing and equal opportunity that protect individuals and groups against discrimination on the basis of race, color, national origin, religion, disability, familial status, or sex.
- Consultants must agree to comply with the Immigration Reform and Control Act of 1986 (IRCA), D.L. 99-603, the Georgia Security and Immigration Compliance Act, the Illegal Immigration Reform and

Enforcement Act of 2011 (O.C.G.A. §13-10- 90 et. seq.), and any other applicable state or federal immigration laws. Consultant must be registered with and using E-Verify.

- Consultant must comply with Drug Free Workplace requirements:
  - If Consultant is an individual, he or she must not engage in the unlawful manufacture, sale distribution, dispensation, possession or use of controlled substance or marijuana during the performance of PNA services.
  - If Consultant is an entity other than an individual, the entity certifies that a drug-free workplace will be provided for the Consultant's employees during the performance of PNA services.

Developers must contact the Qualified Consultant directly and contract to provide the PNA services. The report must include a certification that the report was prepared by an individual who meets the above-listed experience requirements and qualifications to be considered a Qualified Consultant.

The PNA must be no more than 6 (six) months old at the time the Application is submitted. The report must include a signed statement from the Consultant with the following language inserted in the Consultant's signature block: "The investigation has been completed in accordance with DCA requirements, is accurate, and can be relied upon by DCA as a true evaluation of the existing property conditions." DCA reserves the right to verify all information contained in the report with an on-site inspection of the property conducted during the application process.

The Consultant shall inspect:

- (1) all vacant and down units
- (2) at least 10% of the occupied units
- (3) one unit in each building
- (4) one of each type of the accessible units (where they exist);

- (5) one of each unit configuration type; and
- (6) all other community/common areas and maintenance spaces.

The report is not expected to identify regular maintenance items that are part of the property owner's operating responsibility such as occasional window glazing replacement and/or caulking, minor plumbing repairs, annual HVAC and appliance servicing. However, the Consultant must comment on such items if they do not appear to be routinely addressed or in need of immediate repair, as well as report any observed or documented building code violations.

The Physical Needs Assessment must include descriptions of the condition of the following items and identification of the Remaining Useful Life in the Fannie Mae forms format of the following items:

#### **SITE SYSTEMS AND CONDITIONS**

- Landscaping
- Irrigation
- Grading/storm water drainage
- Lighting - building mounted
- Lighting - pole mounted
- Parking
- Pedestrian paving (sidewalks)
- Utilities (piping & equipment such as pumps etc)
  - o Water
  - o Fire
  - o Gas
  - o Electrical
  - o Sanitary
  - o Storm water drainage structures & piping
  - o Cable/Phone/Communications
- Mailboxes
- Property sign
- Traffic signage
- Retaining walls
- Fencing
- Exterior stairs
- Exterior railings
- Site amenities

## **COMMON AREAS/COMMUNITY BUILDING**

- Common area amenities
- Common area doors
  - Interior
  - exterior
  
- Common area floors
- Common area ceilings
- Common area walls
- Common area kitchens
  - Countertop
  - Cabinets
  - Sink
  - appliances
- Common area HVAC
  - Ductwork
  - equipment
- Common area/public bathrooms
  - bath fans & ventilation
  - fixtures
  - hot water heating
  - water piping
  - waste/vent piping
  - bathroom accessories
- Sprinklers
- Electrical
  - light fixtures
  - outlets/switches
  - wiring
  - equipment (panels/breakers)
- Life safety
  - smoke alarms
  - fire alarm system

## **BUILDING ARCHITECTURE**

- Foundations
- Crawl Spaces/Basements
- Framing
  - wall
  - floor
  - ceiling/roof
- Exterior wall sheathing
- Exterior cladding
- Roof sheathing
- Roofing

- Gutters & downspouts
- Soffits
- Windows
- Insulation
  - o wall
  - o floor
  - o attic

## **DWELLING UNITS**

- Cabinets
- Countertops
- Interior doors
- Exterior doors
- Floor underlayment
- Floor finishes
- Interior wall sheathing (gypsum wall board)
- Wall finishes
- Ceilings
- Bathroom vanities
- Bathtubs/showers
- Tub/shower surrounds
- HVAC
  - o ductwork
  - o equipment
  - o bath fans & ventilation
- Plumbing
  - o fixtures (faucets, shower valves, toilets, sinks)
  - o hot water heating
  - o water piping
  - o waste/vent piping
    - wall
    - under slab
- Appliances
- Elevators
- Sprinklers
- Electrical
  - o light fixtures
  - o outlets/switches
  - o wiring
  - o equipment (panels/breakers)
- Life safety
  - o smoke alarms
  - o fire alarm system
  - o Attic draft stop/fire walls

The PNA must also include a discussion of known building code and health/life safety violations.

The PNA consultant is not expected to assume liability for compliance with accessibility regulations during design of post-rehabilitation. The consultant is expected to identify potentially costly barriers to required property accessibility, i.e., changes in grade for accessible routes or parking and unit framing changes for required clearances. Through completion of the Accessibility Checklists, the PNA must identify major violations of The Americans with Disabilities Act, The Fair Housing Act, and The Uniform Federal Accessibility Standards where these standards are applicable to the existing property. The Uniform Federal Accessibility Standard is applicable to all properties either as a federal requirement through the use of federal funds or as a DCA program specific state requirement through the use of tax credits.

The Capital Replacement Reserve study shall extend for 20 years with no capital replacements within the first five years (apart from regular maintenance and turnkey operations that are part of the operation and management of the property). The Capital Replacement Reserve shall reflect the condition of the property "As Improved". That is, the Capital Replacement Reserve study must take into consideration the entire Rehabilitation Work Scope proposed by the Owner, not just the needs identified by the Physical Needs consultant. The Capital Replacement Reserve study shall be a true and accurate representation of the needs of the property once the proposed rehabilitation is completed.

Any item that is determined to have an Effective Remaining Life of 15 years or less must be replaced as part of the work scope. Where major systems (such as roofing) have been replaced within the last 5 years, DCA may allow for replacement in the 15 year term if the cost is clearly documented in the Capital Replacement Reserve study and the project underwriting proposes full funding of the Reserve. It is recognized that the Expected Useful Life Tables represents one

judgment of the expected life of the various components. The Tables provide a useful and consistent standard for all evaluators to use. The Tables avoid debate on what the appropriate expected life is and permit focus on the evaluator's judgment of the effective remaining life of the actual component.

It is incumbent upon the project team to provide adequate documentation substantiating the differences between the Effective Remaining Life as a calculated difference between Effective Useful Life and Age and the Evaluator's opinion of the remaining useful life.

The report should emphasize all systems/components with no Effective Remaining Life and those with Effective Remaining Life less than DCA requirements, all deferred maintenance, and repairs or replacements involving significant expense or outside contracting. The Consultant must note any suspected environmental hazards seen in the course of the inspection. Confirmation of suspected environment-related hazards, such as mold, lead-based paint, or asbestos containing materials, will be addressed in a separate environmental engineer's report.

### **The DCA Rehabilitation Work Scope Form**

Whereas the PNA documents the existing conditions and immediate physical needs, the DCA Rehabilitation Work Scope form must include these considerations as well as future property marketability, durability, and energy efficiency which will add to the residential quality of life. The DCA Rehabilitation Work Scope form must be compiled by the Applicant/Owner, Architect/ Engineer, and Construction Contractor in DCA's required format to include materials, quantities and unit costs. The DCA Rehabilitation Work Scope form shall be based on:

- Requirements for the replacement of components with no Effective Remaining Life at the end of 15 years, building code and health/safety violations, and immediate needs from the Physical Needs Assessment;
- Requirements for the replacement of components in order to comply with DCA's Architectural Standards and Specific Systems Replacement Guidance below;

- All applicable Threshold and Scoring upgrades as indicated in the DCA Application including amenities construction;
- All costs that will be incurred in bringing the property into compliance with federal, state, local, and DCA accessibility regulations (see the DCA Accessibility Manual for further guidance);
- Remediation of all issues identified in the Phase I and II environmental reports.

DCA must be able to determine that all major issues identified in the PNA and Environmental Reports are addressed in the DCA Rehabilitation Work Scope form.

## **Specific Systems Replacement Guidance**

### Site Utilities

The DCA Rehabilitation Work Scope form must contain a budget line item to investigate and repair or replace all main utility lines on the property, regardless of age. If more than 50% of the lines sanitary sewer, storm sewer, water service, fire service, electrical, cable, or gas are identified as failed, the entire line must be replaced. Failure to adequately substantiate the condition of existing utility lines may result in DCA re-capturing credits for failure to confirm the utilities systems operational conditions. I f f u n d e d, a copy of the sewer investigation must be submitted to DCA with the final inspection documentation.

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### Site Utilities – Special Considerations: Polybutylene Piping

In all cases where polybutylene piping is identified on the property, an investigation must be conducted to adequately confirm the condition and performance of the plumbing system. The Consultant must document the investigation and provide an opinion on the system and whether or not the piping should be repaired or replaced. Particular note must be made of the condition of the fittings, and in all cases the last 3'-0" of the hot water lines from the water heater must be replaced with copper piping if this is identified as polybutylene piping.

### Landscaping/Storm Water Drainage/Erosion

All areas of washout, exposed dirt, dead trees and overgrown landscaping must be corrected. Details must be provided in the DCA Rehabilitation Work Scope form as to how this will be accomplished. If DCA determines erosion conditions are severe, DCA may require, as a condition of funding, that a civil engineer be engaged to address the issue.

### Site Improvements

Broken or un-useable amenities equipment, non-compliant site stairs and handrails, failed/deteriorated sidewalks, paving, and retaining walls must be corrected. Sidewalks and paving in particular must meet the minimum standards set forth in UPCS. All deficient paving and sidewalks are expected to be altered for compliance with federal and DCA accessibility requirements.

### Foundations

All cracking or settling of concrete foundations and masonry must be addressed. If DCA determines foundation conditions are severely deteriorated, DCA may require, as a condition of funding, that a structural engineer be engaged to address the issue.

### Crawlspaces

All crawlspaces must be investigated and assessed for the presence of mold, plumbing leaks, and deteriorating structures. All crawl spaces must meet minimum energy and fire code requirements.

### Rough Carpentry

Deteriorated subfloor, wall sheathing, roof sheathing, and structural framing must be addressed and allowances for the quantity of this work must be substantiated.

### EIFS & Stucco

EIFS may not be repaired but must be replaced by a DCA-approved material. Hard-coat stucco must be replaced if more than 25% of the existing material has failed. DCA must approve any repair or replacement of hard-coat stucco.

### Acoustical Isolation

The DCA Rehabilitation Work Scope form must meet the Architectural Standards for acoustical isolation wherever party and exterior wall structures and ceiling and floor construction are exposed during the course of construction.

### Drywall

The DCA Rehabilitation Work Scope form must indicate the approximate percentage of drywall to be removed and replaced (i.e. Is this a gut removal of all drywall or small scale patching as required to address isolated leaks or penetrations into walls by other trades). Allowances must be substantiated.

### HVAC

Heating, ventilating, and air conditioning systems must be replaced if they do not meet the requirements of applicable building codes, do not meet Threshold Section Building Sustainability, or do not have the required Effective Remaining Life. The duct system must be replaced as required to meet applicable codes and DCA required life expectancy. If ductwork is not replaced, it must be cleaned and sealed in accordance with the Georgia State Minimum Standard Energy Code.

### Plumbing

Plumbing components must be replaced if they do not meet the requirements of applicable building codes, do not meet Threshold Section Building Sustainability, do not have the required Effective Remaining Life, 50% of the plumbing system needs replacement, or if lead in water testing results from the Phase I Environmental Site Assessment exceeds regulated levels.

### Electrical

The existing electrical system shall be upgraded to meet all applicable codes. If 50% of the system needs replacement, the entire system must be replaced. This includes all wiring for the electrical system.

### Building Sustainability

Threshold Section Building Sustainability of the 2016 QAP specifies certain criteria for a HERS rating, duct and building envelope leakage, attic and wall insulation, bathroom fans, lighting, glazing, plumbing fixtures, appliances, wall and floor finishes, water heaters. DCA expects that rehabilitation projects will meet these requirements regardless of local code enforcement.

### Accessibility

All Rehabilitation Work Scopes must meet applicable federal, state, local, and DCA requirements. DCA requires 5% of the units to be fully accessible with an additional 2% equipped for the hearing and sight impaired. DCA maintains the same standard for new construction and rehabilitation regarding accessibility requirements. See the Accessibility Manual for further guidance. The work scope should specifically address the work required to bring the property into full compliance with federal, state, local, and DCA requirements.

### Fire and Life Safety

The property design shall meet or exceed all requirements to provide a safe environment for all tenants. These design aspects have been discussed in earlier sections and affect the property from overall site layout to the individual unit. Strict adherence to the most recently adopted editions of the Georgia State Minimum Standard Codes is required. Compliance with the Life Safety Code **for new construction** is required for the following regardless of local building authority enforcement: stairs, handrails, guardrails, smoke detectors, carbon monoxide detectors, fire alarms, and unit fire separation (attic draft stops, fire/smoke separations, rated party walls and floor/ceiling components, and caulking of all penetrations in the fire assemblies). Life Safety items that do not meet current codes will not be 'grandfathered' in.

## Historic Rehabilitation

### Rehabilitation

Rehabilitation is defined by the Secretary of the Interior as "the process of returning a property to a state of utility, through repair or alteration, which makes possible an efficient contemporary use while preserving those portions and features of the property which are significant to its historic, architectural, and cultural values." As such, the standards to be applied to specific rehabilitation projects must be done so in a reasonable manner, taking into consideration economic and technical feasibility. The *Secretary of the Interior's Standards for Rehabilitation* (36 CFR Part 68) should be followed to rehabilitate the property's interior and exterior features, including, but not limited to, windows, doors, siding, masonry, ceilings, walls, floors, closets, fireplaces and floor plans. DCA's environmental requirements, including the testing and abatement (encapsulation) of lead, must be completed. These exterior and interior guidelines can be found at <http://www.nps.gov/tps/standards/rehabilitation.htm>.

### Summary

DCA recognizes that certain projects deemed to be historic in nature may require rehabilitation which varies from the general requirements set forth in the other sections of this Guide. Therefore, if a Preservation Professional, as defined in the Environmental Manual, determines that the proposed project has an adverse effect or is a contributing structure which is either listed in the National Register or is eligible for listing in the National Register (or a lot within such a listed or eligible district) and Georgia State Historic Preservation Office (SHPO) has cleared the proposed activities to proceed, then, depending upon the action approved (rehabilitation, demolition and/or new construction), the general rehabilitation standards set forth in the other sections of this Guide may not apply. However, DCA still requires that the completed rehabilitation results in housing that will meet the duration of all tax credit program obligations.

The Applicant must submit to DCA a detailed scope of work which sets forth the proposed rehabilitation or new construction activity in accordance with

recommended practices as set forth in *The Secretary of the Interior's Standards for Rehabilitation and Guidelines for Rehabilitating Historic Buildings*.

#### Review the Historical Significance of the Property

If the historic building is to be rehabilitated, it is critical that the new use not require substantial alteration of distinctive spaces or removal of character defining architectural features or finishes. The construction materials, the form and style of the property, the principal elevations, the major architectural or landscape features, and the principal public spaces constitute some of the elements that should be preserved. Every effort should be made to minimize damage to the materials and features that convey a property's historical significance. Review of any record documentation on file with the National Register of Historic Places or local preservation commissions and supplemented with a physical investigation to identify which character defining features and spaces must be protected whenever any changes are anticipated.

#### Reconstruction (demolition and replacement) of Historic Properties

The Applicant shall ensure that, to the greatest extent feasible, the reconstruction of any historic structure deemed infeasible for rehabilitation shall be carried out in a manner that is compatible with the architecture of the original unit and/or other buildings within the surrounding historic district in terms of set-backs, size, scale, massing, design, color, features, and materials, and is responsive to the recommended approaches for new construction set forth in the Secretary's *Standards for the Treatment of Historic Properties*. Therefore, the Applicant shall consult with the Preservation Professional to develop a set of historically compatible model replacement building plans in advance of any planned reconstruction activities which shall be shared with the public during the initial public hearings held. Final construction drawings used in the bidding process, including elevations, shall be submitted to the Preservation Professional for review and comment and forwarded to SHPO for final approval prior to the award of a construction contract and the initiation of construction activities. If the Applicant determines that the proposed plans and specifications for the reconstruction do

not meet the *Standards* as interpreted by the Preservation Professional, the Applicant shall notify the Advisory Council on Historic Preservation and initiate consultation as set forth at 36 CFR Section 800.5 (e). The Applicant shall follow the recordation and demolition guidelines as established by the Secretary of the Interior prior to the start of any demolition activities.

Questions concerning these requirements should be directed to SHPO and DCA prior to application submission.

**Any modifications of the historic rehabilitation work scope must be approved in writing by DCA in advance of the project start-up.**

## Appendix I

### **The Fannie Mae Physical Needs Assessment Guidelines**

Below is a reproduction of the directions for completing the Fannie Mae forms. Note that DCA may have detailed specific guidance above which overrides these boiler-plate directions.

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The standard format forms are to help the Consultant conduct a comprehensive and accurate assessment. However, the forms should not constrain the Consultant from fully addressing other findings and may be supplemented as necessary to create a thorough record of the property's physical needs. The forms may be altered to serve the Consultants' needs if the basic format is maintained and the same information is presented.

#### **SPECIFIC GUIDANCE TO THE PROPERTY EVALUATOR**

##### Purpose

The purpose of the Physical Needs Assessment is to identify and provide cost estimates for the following key items:

Immediate Physical Needs - repairs, replacements and significant maintenance items which should be done immediately.

Physical Needs Over the Term - repairs, replacements and significant maintenance items which will be needed over the term of the mortgage and two years beyond.

As part of the process, instances of deferred maintenance are also identified. The assessment is based on the evaluator's judgment of the actual condition of the improvements and the expected useful life of those improvements. It is understood that the conclusions presented are based upon the evaluator's

professional judgment and that the actual performance of individual components may vary from a reasonably expected standard and will be affected by circumstances which occur after the date of the evaluation.

This package explains how to use the set of forms provided by Fannie Mae. It is important to recognize that the forms are intended to help the evaluator conduct a comprehensive and accurate assessment. They also present the results of that assessment in a relatively standard format which will be useful to the lender in making underwriting decisions. However, the forms should not constrain the evaluator from fully presenting concerns and findings. The forms should be used and supplemented in ways which facilitate the preparation and presentation of information useful to the lender regarding the physical needs of the property.

The Systems and Conditions forms may be altered and/or computerized to serve the evaluators' needs so long as information is provided on the condition and Effective Remaining Life of all components and the Effective Remaining Life is compared to the standard Expected Useful Life (EUL). The Summary forms may also be extended or computerized so long as the basic format is maintained.

#### Terms of Reference Form

The lender's inspector completes this form for the evaluator, as part of the needs assessment form. It serves as a reference point for the assessment and provides the evaluator with basic information about the property and the term of the loan. Four additional topics are covered:

1. Sampling Expectations - The lender's expectations about the number and/or percentage of dwelling units, buildings and specialized systems to evaluate may be stated. If there is no stated expectation, the evaluator should inspect sufficient units, buildings, and numbers of specialized systems to state with confidence the present and probable future condition of each system at the property. The evaluator should provide a separate statement indicating the sampling systems used to ensure a determination of conditions and costs with acceptable accuracy.



If a Sampling Expectation is provided by the lender which is not adequate to achieve the requisite level of confidence, the evaluator should so advise the lender. Considerations in determining an adequate sample size are age and number of buildings (especially if the property was developed in phases), total number of units, and variations in size, type and occupancy of units.

Effective sampling is based on observing a sufficient number of each significant category. Using the above criteria, categories could include buildings by age of each building (e.g. inspect buildings in the 8 year old phase and in the 11 year old phase), buildings by type (e.g. row house, L-shaped row house, walkup, elevator) and/or buildings by construction materials (e.g. inspect the garden/flat roof/brick walls section and the garden/pitched roof/clapboard walls section).

Dwelling units are separate categories from buildings. At a minimum, sampling is by unit size (0/1/2/3/4 bedrooms). There may be further categories if units are differently configured or equipped, or have different occupants (especially family or elderly). Generally, we would expect the percentage of units inspected to decrease as the total number of units increases. Systems which are not unit specific, such as boilers, compactors, elevators and roofs, will often have a 100% sample.

The overriding objective: SEE ENOUGH OF EACH UNIT TYPE AND SYSTEM TO BE ABLE TO STATE WITH CONFIDENCE THE PRESENT AND PROBABLE FUTURE CONDITON.

2. Market Issues - In certain instances, market conditions may necessitate action on certain systems. Examples are early appliance replacement or re-carpeting, new entry paving, special plantings, and redecorated lobbies. If the owner or lender has identified such an action, the evaluator should include cost estimation for such action and indicate what, if any, other costs would be eliminated by such action.
3. Work In Progress - In some instances, work may be underway (which can be observed) or under contract. When known by the lender, this will be noted. For purposes of the report, such work should be assumed to be complete, unless observed to be unacceptable in quality or scope.

4. Management-Reported Replacements - In some instances, the property ownership or management will provide the lender with information about prior repairs or replacements which have been completed in recent years. The lender may provide this information to the evaluator to assist in the assessment of these components. The evaluator should include enough units, buildings, or systems in the sample to reasonably verify the reported repairs or replacements.

#### Systems and Conditions Forms

It is the responsibility of the evaluator to assess the condition of every system which is present at a property. All conditions, except as noted below, requiring action during the life of the loan must be addressed regardless of whether the action anticipated is a capital or operating expense.

To assist evaluators in reviewing all systems at a property, four Systems and Conditions Forms are provided. Each lists a group of systems typically related by trade and/or location. The four forms are Site, Architectural, Mechanical and Electrical, and Dwelling Units. While the forms have several columns in which information may be recorded, in many instances only the first three columns will be completed. If the condition of a system is acceptable, the Effective Remaining Life exceeds the term of the mortgage by two years, and no action is required, no other columns need to be completed.

The report is not expected to identify minor, inexpensive repairs or other maintenance items which are clearly part of the property owner's current operating pattern and budget so long as these items appear to be taken care of on a regular basis. Examples of such minor operating items are occasional window glazing replacement and/or caulking, modest plumbing repairs, and annual boiler servicing. However, the evaluator should comment on such items in the report if they do not appear to be routinely addressed or are in need of immediate repair.

The report is expected to address infrequently occurring "big ticket" maintenance items, such as exterior painting, all deferred maintenance of any kind, and repairs

or replacements which normally involve significant expense or outside contracting. While the evaluator should note any environmental hazards seen in the course of the inspection, environment-related actions, such as removal of lead-based paint, will be addressed in a separate report prepared by an environmental consultant.

## **USING THE SYSTEMS AND CONDITIONS FORMS**

### **Purpose**

The forms can be used both to record actual observations at a specific location and for an overall summary. For example, the Architectural form can be used for a specific building (or group or identical buildings) as well as for summarizing all information for buildings at a property. The same is true for the Dwelling Unit form. An unlabeled form is included which can be used as a second page for any of the Systems and Conditions Forms.

In some instances, the evaluator will note components which, while they may continue to be functional, may reduce marketability of the property. For example, single-door refrigerators or appliances in outmoded colors may have such an impact in some properties. The evaluator should note these items, discuss them with the lender, and provide separate estimates of the cost to replace such items if requested.

Each of the four forms has a number of frequently-occurring systems and components listed. This list represents only the most frequently observed and is not meant to be all inclusive. Every system present at the property must be observed and recorded. Any system not listed on the form may be included in the spaces labeled Other.

Note that the assessment includes the systems and components in both residential and non-residential structures. Thus, garages, community buildings, management and maintenance offices, cabanas, pools, commercial space, and other non-residential buildings and areas are included.

### **Items (EUL)**

The Expected Useful Life (EUL) figure which appears in parentheses after the Item is taken from the Expected Useful Life Table provided. This table provides standard useful lives of many components typically found in apartment complexes. Where the parentheses do not contain a number, it is because there are various types of similar components with differing economic lives.

The evaluator should turn to the Expected Useful Life Table and select, and insert, the appropriate Expected Useful Life (EUL) number. If the Expected Useful Life (EUL) will, without question, far exceed the term of the mortgage plus two years, the Expected Useful Life (EUL) number need not be inserted.

Note: It is recognized that the Expected Useful Life Tables represents only one possible judgment of the expected life of the various components. If we receive substantial material to the effect that one or more of the estimates are inappropriate, we will make adjustments. Until such changes are made, the Tables provide a useful and consistent standard for all evaluators to use. They avoid debate on what the appropriate expected life is and permit focus on the evaluator's judgment of the effective remaining life of the actual component in place, as discussed below.

### Age

The evaluator should insert the actual Age of the component or may insert "OR" for original. If the actual age is unknown, an estimate is acceptable. If there is a range in Age (for example, components replaced over time), the evaluator may note the range (i.e., 5-7 years) or may use several lines for the same system, putting a different Age of that system on each line.

### Condition

This space is provided to indicate the Condition of the component, generally excellent, good, fair, or poor, or a similar and consistent qualitative evaluation.

### Effective Remaining Life

This space is provided for the evaluator to indicate the remaining life of the component as is. For standard components with standard maintenance, the

Expected Useful Life Table provided by the Lender could be used to determine Effective Remaining Life by deducting the Age from Expected Useful Life (EUL). However, this should not be done automatically. A component with unusually good original quality or exceptional maintenance could have a longer life.

On the other hand, if the component has been poorly maintained or was of below standard original quality, the useful life could be shorter than expected. The evaluator applies professional judgment in making a determination of the Effective Remaining Life. If the Effective Remaining Life is longer than the term of the loan plus two years, no deferred maintenance exists, and no action needs to be taken during the life of the loan, no other columns need to be filled out.

The only exception may be Diff? (Difference), as discussed below. This should be noted when the evaluator's estimate of the Effective Remaining Life varies by more than two years from the standard estimate.

#### (Difference)

The Age of the component should be deducted from the Expected Useful Life (EUL) in parentheses and the answer compared to the Effective Remaining Life estimated by the evaluator. Where there is a difference of over two years, the evaluator should insert a footnote number in the Diff? (Difference) column and supply in an attached list of footnotes a brief statement of why, in the evaluator's judgment, the Effective Remaining Life of the component varies from the standard estimate. This approach provides consistency among evaluators while making best of the evaluators' professional judgment.

#### Action

If any Action is required - immediately, over the life of the loan, or within two years thereafter - the Action should be recorded as repair, replace, or maintain. Repair is used when only a part of an item requires action, such as the hydraulics and/or controls of a compactor. Replace is used when the entire item is replaced. Maintain is used where special, non-routine maintenance is required, such as the sandblasting of a swimming pool. In cases where a repair or maintenance may be needed now, and replacement or further maintenance may be needed later, separate lines may be used to identify the separate actions and timing.

### Now?

If the item involves a threat to the immediate health and safety of the residents, clearly affects curb appeal, will result in more serious problems if not corrected, or should otherwise be accomplished as part of an immediate repair, maintenance or replacement program, this space should be checked. Replacements which may be needed in year one, but do not require immediate attention, need not be checked.

### DM (Deferred Maintenance)

The DM (Deferred Maintenance) space is marked in any instances where current management practice is clearly inadequate and the owner's attention should be called to the item, even if no major expenditure or significant labor may be required.

### Quantity

For items requiring action, the evaluator should note the Quantity of the system, with the applicable unit of measure entered (each, unit, square feet, square yards, linear feet, lump sum, etc.).

### Field Notes

This space, as well as attachments may be used to record the type of component (16cf, frost. free, Hotpoint), the problem (valves leaking) or other information (consider replacement for marketing purposes, replace 30% per year, work in progress, etc.) that the evaluator will need to complete the Evaluator's Summary.

### Sample Form

The following example from the Dwelling Unit Systems and Conditions form illustrates how this form is properly used. The example presumes an 11 story building containing 1 and 2 bedroom units. There are 100 units. The age of the building is 9 years. The term of the proposed loan is 7 years.

Countertop/sinks are 9 years old. (The entry could also be "OR"). Condition is excellent, with an Effective Remaining Life of 10 years. This is significantly different from the anticipated Effective Remaining Life of 1 (an EUL of 10 years minus an Age of 9 years). Therefore, there is a footnote entry "1" in the Diff? column. The footnote will indicate that this item is made of an exceptionally

durable material, along with a top quality stainless steel sink.

The evaluator's estimate of an Effective Remaining Life of 10 years + is beyond the term of +2. No capital need would be reported.

Refrigerators are also original, reported as Hotpoint 16 cf frost free. Replacement is expected around the Effective Remaining Life, noted as 20% annually and beginning in the 5th year of the loan when the refrigerators are 14 years old. Disposals range from new to original (Age = 0-9). 20% per year replacements will be needed starting in year 1. The evaluator notes that disposals appear to be replaced as part of the project's normal operations.

Bath fixtures are original, and in good condition. No replacement is expected to be required during the term +2 years. The note indicates that they are "dated looking," which may prompt a market consideration for replacement.

Ceiling is a special entry. The "04" stack of units has experienced water damage to ceilings from a major plumbing leak. This is noted for repair NOW. As this apparently occurs in all 10 units in this stack, and therefore is likely to have more than a modest cost, this action would be reported on the Immediate Physical Needs summary form.

### Evaluator's Summary Forms

Two separate forms are used to summarize the evaluator's conclusions from the Systems and Conditions Forms. One summarizes Immediate Physical Needs and the other summarizes the Physical Needs Over The Term +2 years.

### Evaluator's Summary: Immediate Physical Needs

All of the items for which Now? are checked are transferred to this form. This form provides for the listing of Items, Quantity, Unit Cost and Total Cost of each. The Item and Quantity are transferred directly from the Systems and Conditions Form.

Unit Cost - This is the cost per unit (sf, ea, lf, etc.) in current dollars to implement the required action. The source of the cost estimate should be listed in a separate attachment. The sources may include a third-party estimation service (e.g., R.S. Means: Repair and Remodeling Cost Data), actual bid or contract prices for the

property, estimates from contractors or vendors, the evaluator's own cost files, or published supplier sources.

Total Cost - This is the result of multiplying the quantity times the unit cost. It is expressed in current year dollars.

DM (Deferred Maintenance) - If the item evidences deferred maintenance, this column is checked.

Comments - the comments column, or an attachment, should clearly provide information on the location and the nature of problem being addressed for each item. The information should be adequate for the owner to begin to implement the action.

#### Evaluator's Summary: Physical Needs Over the Term

Those items not listed on the Immediate Physical Needs form, but for which action is anticipated during the term of the loan plus two years, are listed on the form. The item and Quantity are transferred directly from the Systems and Conditions Form. The Unit Cost is calculated in the same manner as on the Immediate Physical Needs Form.

An attachment should be provided which gives any necessary information on the location of action items and the problem being addressed for each item. The information should be adequate for the owner to begin to implement the action.

Cost by Year - the result of multiplying the quantity times the unit cost, in current dollars, is inserted in the column for the year in which the action is expected to take place. Generally, the Effective Remaining Life estimate provided by the evaluator on the Systems and Conditions will indicate the action year. For example, if the evaluator has indicated that the Effective Remaining Life of the parking lot paving is 4 years, the cost, in current dollars, is inserted in Year 4.

If the items are likely to be done over a number of years, the costs, in current dollars should be spread over the appropriate period. For example, if the Effective Remaining Life of the Refrigerators is estimated to be 4 years, or 3-5 years, one



third of the cost of replacing the refrigerators may appear in each of Years 3, 4, and 5.

Total Un-inflated - After inserting all of the appropriate action items, the evaluator should total the items for each year.

Total Inflated - The evaluator should multiply the Total Un-inflated times the factor provided to produce the Total Inflated.

Total Inflated All Pages - On the last sheet, the evaluator should include the Total Inflated Dollars for that page and all prior pages.

Cumulative Total All Pages - On the last sheet, the evaluator should insert the Total Inflated Dollars of that year and all prior years.

#### Special Repair and Replacement Requirements

While performing a property inspection, the evaluator must be aware that certain building materials and construction practices may cause properties to experience (or to develop in a short time period) problems that can be corrected only with major repairs or replacements.

The following identifies some specific construction related problems; however, the evaluator must be aware that other construction related problems may be found in any property and should be identified. If any of the following requirements are not met or if the evaluator determines that the following conditions or others are present, the evaluator must contact the lender immediately to discuss the timing as well as the cost of the repairs or replacements. The evaluator should ensure that any of these conditions are thoroughly addressed in the Physical Needs Assessment.

Minimum Electrical Capacity- Each apartment unit must have sufficient electrical capacity (amperage) to handle the number of electrical circuits and their use within an apartment. Therefore, the evaluator must determine, based on referencing the National Electric Code as well as local building codes, what is the minimum electrical service needed. In any event, that service must not be less than **100 amperes** (This specific requirement is a DCA amendment to this section of the Fannie Mae Guidelines).

Electrical Circuit Overload Protection - All apartment unit circuits, as well as electrical circuits elsewhere in an apartment complex, must have circuit breakers as opposed to fuses as circuit overload protection.

Aluminum Wiring - In all cases, where aluminum wiring runs from the panel to the outlets of a unit, the evaluator's inspection should ascertain that the aluminum wiring connections (outlets, switches, appliances, etc.) are made to receptacles rated to accept aluminum wiring or that corrective repair can be done immediately by the owner.

Fire Retardant Treated Plywood - While performing the roof inspection, the evaluator should investigate whether there is any indication that fire-retardant treated plywood was used in the construction of the roof (primarily roof sheathing). This inspection should focus on sections of the roof that are subjected to the greatest amount of heat (e.g., areas that are not shaded or that are poorly ventilated) and, if possible, to inspect the attic for signs of deteriorating fire-retardant treated plywood or plywood that is stamped with a fire rating.

DCA's concern is that certain types of fire-retardant treated plywood rapidly deteriorate when exposed to excessive heat and humidity or may cause nails or other metal fasteners to corrode. Common signs of this condition include a darkening of the wood and the presence of a powder-like substance, warping of the roof and the curling of the shingles. Fire-retardant treated plywood is most likely to be in townhouse properties or other properties with pitched, shingled roofs that were constructed after 1981 and that are located in states east of the Mississippi River and some southwestern states.

**Appendix B**  
**ACCESSIBILITY MANUAL**

# GEORGIA DEPARTMENT OF COMMUNITY AFFAIRS ACCESSIBILITY MANUAL

This Manual contains the following:

- I. DCA Accessibility Policy
- II. DCA Threshold Requirements
- III. State Fair Housing Laws
- IV. Layered Properties
- V. Federal Fair Housing Amendments Act of 1988
- VI. Section 504 of the Rehabilitation Act of 1973
- VII. Visitability
- VIII. The American with Disabilities Act
- IX. Additional Resources
- X. Common Errors and Omissions
- XI. Increasing Accessibility

**(Accessibility Design and Construction Standards for properties funded with HOME and / or Low Income Housing Tax Credits)**

The 2016 Qualified Allocation Plan (Plan) requires that all projects funded under the Plan meet all federal and state accessibility standards as well as all DCA accessibility requirements. Because accessibility requirements may differ depending on the funding sources of a particular project as well as the type of construction contemplated for a project, identifying the correct standards may require a determination of the most restrictive requirements. The following is an overview of the primary accessibility laws and requirements that are applicable to projects funded under the Plan, a summary of the 2016 DCA threshold criteria for accessibility and a chart that summarizes the accessibility laws and standards.

**Failure to comply with applicable accessibility, adaptive design and construction requirements of these laws may result in loss of tax credits and/or the loss of HUD program loan funds. The Applicant should consult an attorney and/or design professional to ensure that the rehabilitation and/or construction of the multi-family development complies with the accessible and adaptive design and construction requirements of each applicable law. These additional accessibility modifications will be incorporated in the Declaration of Land Use Restrictive Covenants for Low-Income Housing Tax Credits (LURC) for the project.**

**Each project selected for allocation is required to retain a qualified consultant to monitor the project for accessibility compliance.** The consultant must perform a pre-construction plan review and inspect the project at least 3 times during construction, presumably to monitor grading operations, framing, and final compliance. DCA must be provided each report. Projects must submit a certificate of compliance issued by the consultant prior to issuance of 8609s or final HUD program loan funds disbursement, whichever is later.

Any exemptions to the applicable federal, state and local accessibility laws must be supported by a legal opinion that supports such exemptions. In addition, DCA will review requests for exemptions from DCA's accessibility standards set forth in the Accessibility Standards section of the Application Manual.

The 2016 QAP has additional accessibility requirements for Senior projects (Elderly & Housing for Older Persons) that are more stringent than the requirements for family projects. Elevators must be installed for access to all units above the ground floor and 100% of Senior units must be accessible and adaptable, as defined by the HUD Fair Housing Design Manual waiver may be available for properties built prior to 1991.

The attached chart, Summary of Accessibility Laws and Standards, can be used to initially determine the appropriate design standards that should be incorporated into a project. Project Architects, Engineers and Contractors should be familiar with the requirements of each standard to ensure that the appropriate requirements are met. DCA's preconstruction approval of the plans should not be construed as conclusive that the project is in compliance with state and federal accessibility laws. Each Project Owner is required to contract with a third party Accessibility Consultant to make that determination.

### **I. DCA Accessibility Policy**

DCA requires that all projects which receive funding under the 2016 Qualified Allocation Plan be designed and constructed in a manner so that the units, common areas, facilities and services are readily accessible to and usable by disabled persons. All projects that receive allocations or funding under the Plan must comply with all applicable federal and state accessibility laws. When two or more accessibility standards apply, the provider is required to follow and apply both standards so that a maximum accessibility is obtained. In addition, **DCA requires that the**

**accessibility requirements of Section 504 be incorporated into the design and construction of all new construction and/or rehabilitation projects funded under the 2016 Qualified Allocation Plan regardless of whether or not the project will receive federal financing assistance. This constitutes a higher standard of accessibility than what may be required under federal laws.** This means that all projects including those financed with tax exempt bonds which receive an allocation of 4% tax credits, and 9% tax credit only projects, must incorporate at a minimum the requirements of the UFAS into the design and construction of the project.

DCA will not waive these requirements for *any* new construction project. Waivers for rehabilitation projects will be considered in accordance with the requirements set forth in Section 504. Section 504 provides that a recipient is not required to make a dwelling unit, common area, facility or element accessible if doing so would impose undue financial and administrative burden on the operation of the project and if the rehabilitation is not substantial. Therefore, recipients are required to provide access for covered alterations up to the point of being infeasible or an undue financial and administrative burden. Any project that claims such an exception must submit documentation from the project architect which outlines the basis for the waiver request. Supporting documentation regarding the feasibility of the modification must also be submitted.

**DCA requires that all accessibility modifications be “in place” upon completion of new construction and/or completion of substantial rehabilitation, including kitchen and closet shelving, grab bars, and appliances.** The ability of the applicant to “adapt” a unit to the required standard upon request is generally not sufficient to meet this requirement. However, “removable” or “adaptable” base cabinets will be permitted under kitchen and bathroom sinks and under kitchen work surfaces, provided that written instructions for the removal and adaptation of these cabinets is on file in the leasing office. In addition, the following equipment may be stored onsite for installation at the tenant’s request: under-sink pipe guards, visual/hearing impaired equipment, and tub seats. Refer to Uniform Federal Accessibility Standards 4.34 for additional design standards for dwelling units and consumer information that must be made available to the tenant in an accessible unit.

## **II. DCA Threshold Requirements**

Regardless of whether a project anticipates using federal funds as a funding source, all proposed projects must include the following DCA requirements:

- At least 5% of the total units (but no less than one unit) must be equipped for the mobility disabled, including wheelchair restricted residents. Roll-in showers must be incorporated into 40% of these units (but no fewer than one unit); and
- At least an additional 2% of the total units (but no less than one unit) must be equipped for hearing and sight-impaired residents. To provide hearing and sight-impaired accessibility, HUD recommends compliance with ICC/ANSI A117.1-2009 Section 1006, including audible and visual notification on fire alarms and audio and visual notification system at the primary unit entrance.
- DCA does not distinguish between new construction and rehabilitation regarding accessibility requirements. This may include moving partitions to accommodate required clearances.
- The same unit cannot be used to satisfy the 5% and 2% requirement.

### **III. State Fair Housing Laws**

#### **Georgia Fair Housing Law**

(O.C.G.A. §8-3-200 to §8-3-223)

The Georgia Fair Law contains substantially the same requirements as the Federal Fair Housing Law. It requires that the design and construction of covered multifamily dwellings for first occupancy after March 13, 1991 be designed and constructed to have at least one building entrance on an accessible route unless it is impractical to do so because of the terrain or unusual characteristics of the site.

#### **Georgia Access Law**

(O.C.G.A. §30-3 et. seq.)

The Georgia Access Law contains substantially the same requirements as the Federal American with Disabilities Act. It was enacted to further the policy of the State of Georgia to encourage and enable persons with disabilities or elderly persons to participate fully in the social and economic life of Georgia and to encourage and promote their education and rehabilitation. It is the intent of the law to eliminate, insofar as possible, unnecessary physical barriers encountered by persons with disabilities or elderly persons whose ability to participate in the social and economic life of this state is needlessly restricted when such persons cannot readily use government buildings, public buildings, and other facilities used by the public.

## **Georgia Single Family Accessibility**

(O.C.G.A. §8-3-172)

Georgia Law requires single-family affordable housing projects awarded state or federal funds and constructed for individuals and families of low and very low incomes be constructed to be accessible. Specifically, at least one entrance door, whether it is located at the front, side, or back of the building, has to be on an accessible route served by a ramp or no-step entrance and has to have at least a standard 36-inch door. In addition, on the first floor of the building, each interior door must be at least a standard 32 inch door, unless the door provides access only to a closet of less than 15 square feet in area; each hallway has a width of at least 36 inches and is level, with ramped or beveled changes at each door threshold; each bathroom wall is reinforced for potential installation of grab bars; each electrical panel or breaker box, light switch, or thermostat is not higher than 48 inches above the floor; each electrical plug or other receptacle is at least 15 inches above the floor; and the main breaker box is located inside the building on the first floor. A person who builds single-family affordable housing to which this code section applies may obtain a waiver from the requirement that one entrance door be on an accessible route served by a ramp or no-step entrance if the cost of grading and other improvements to the terrain which are required in order to meet the requirement of such subparagraph is unreasonably expensive.

**DCA considers all single family detached units which are part of a multifamily project funded under HUD programs to be covered under this statute. In addition, DCA requires that a single family detached project also meet the requirements of Section 504.**

### **IV. Layered Properties**

In many projects, multiple sources of funding may mean the projects must meet both the Fair Housing and Section 504 new construction requirements. Where two or more accessibility standards apply, the Project Owner is required to follow and apply both standards so that maximum accessibility is obtained. HUD has provided the following examples illustrating how these requirements would apply:

- A project building with an elevator constructed with HUD program funding would be required to have 5% of its dwelling units meet the Section 504 accessibility requirements. The remaining 95% of its units would be required to comply with the Fair Housing design and construction requirements.



- A newly constructed 100 unit two story garden apartment development with no elevator construction with HUD program assistance with half (50) of its dwelling units on the ground floor and half (50) on the second floor would be required to have 5 of its ground floor dwelling units built to comply with Section 504 accessibility requirements and the remaining 45 ground floor dwellings built to comply with the Fair Housing Act design and construction standards.
- A development consisting entirely of multistory rental townhouses constructed with federal financial assistance is not a covered multifamily dwelling for purposes of the design and construction requirements of the Fair Housing Act. However, it would still have to meet the Section 504 5% accessibility requirements.

#### **V. Federal Fair Housing Amendments Act of 1988**

(A) **Applicability.** The Fair Housing Amendments Act of 1988 (the Fair Housing Act) amended title VIII of the Civil Rights Act of 1968 (Fair Housing Act) to add prohibitions against discrimination in housing on the basis of disability and familial status. The Fair Housing Amendments Act requires that covered public and private multifamily dwelling units designed and constructed for first occupancy after March 13, 1991, shall be designed and constructed in a manner that the public and common use portions of such dwellings are readily accessible to and usable by disabled persons. First occupancy is defined as a building that has never before been used for any purpose. The Amendments Act's construction and design requirements apply on a building by building basis. **Under the 2016 Qualified Allocation Plan, all new construction projects applying for 9% or 4% tax credits and/or HUD program funds must be built in accordance with the accessibility requirements of the Fair Housing Act. In addition, rehabilitation projects applying for credits and/or HUD program funds must also meet the design and construction standards of the Fair Housing Act if the first use of the building was after March 13, 1991.** Section 100.205 of the United States Department of Housing and Urban Development (HUD) regulations at 24 CFR part 100 implements the Fair Housing Act's design and construction requirements. These specific design and construction standards can also be found in the appropriate requirements of the American National Standards Institute (ANSI), Fair Housing Accessibility Guidelines (FHAG) and in HUD's Fair Housing Act Design Manual. If a project is built in compliance with HUD's FHAG requirements, a safe harbor for compliance purposes is created.

In determining which units of a proposed project must meet the Fair Housing Act accessibility standards the following guidelines can be utilized:

- Development has buildings containing 4 or more units and was designed and constructed for first occupancy on or after March 13, 1991
- Acceptable evidence of "first occupancy" is made on a building by building basis. The Fair Housing Act regulations provide that covered multifamily dwellings shall be deemed to be designed and constructed for first occupancy on or before March 13, 1991 (and therefore exempt from the Act's accessibility requirements) if they are occupied by that date or if the last building permit or renewal thereof for the covered multifamily dwellings is issued by a State, county or local government on or before June 15, 1990. For buildings that did not obtain the final building permit on or before June 15, 1990, proof of the date of first occupancy consists of (1) a certificate of occupancy, and (2) a showing that at least one dwelling unit in the building actually was occupied by March 13, 1991.
- Building contains elevator so all units in building are "covered units"
- All units in buildings with elevators are designed and constructed with features required by the Act
- Building does not contain elevator so only ground-floor units in building are "covered units"
- All ground-floor units in buildings without elevators are designed and constructed with features required by the Act
- Development contains "covered units," so the public and common use facilities must be designed and constructed with features required by the Act.

**NOTE:** The Fair Housing Act Accessibility Guidelines contain a narrow "Site Impracticality Exception" which provides that first floor units do not have to meet all of the Act's requirements if it is impractical to have an accessible entrance to the building because of the natural hilly terrain or other unusual characteristics of the site. Any project that claims such an exception must submit documentation from the project architect outlining the basis for the site exception. Supporting documentation of the "site impracticality" must also be submitted. DCA may also request the Owner to provide a legal opinion that the project falls with the requirements of the Site Impracticality Exception. DCA's acceptance of such documentation should not be construed as conclusive that the project meets the legal requirements of the exception. Each Project Owner should consult their attorney to make that determination.

(B) **Accessibility Checklist.** The following checklist represents some, but not all of the accessible and adaptive design and construction requirements of the Fair Housing Act. The Internal Revenue Service (IRS), Department of Justice (DOJ) and HUD have jointly prepared it.

Adoption of these items into the design and construction of a project will not guarantee that the project complies with all applicable FHA accessibility requirements. The project architect must utilize all requirements set forth in the Fair Housing Act, regulations and FHAG to ensure that the project is accessible in accordance with the law.

## 1. ACCESSIBLE BUILDING ENTRANCE ON AN ACCESSIBLE ROUTE

- The accessible route is a continuous, unobstructed path (no stairs) through the development that connects all buildings containing covered units and all public and common use facilities.
- The accessible route also connects to parking lots and to at least one public street, public sidewalk, and to a public transportation stop, when provided.
- All slopes on the accessible route are no steeper than 8.33%.
- All slopes on the accessible route between 5% and 8.33% have handrails.
- Covered units have at least one entrance on an accessible route.
- There are sufficient numbers of curb cut ramps for a person using a wheelchair to reach every building in the development.
- Ramp slope and cross slope specifications.

## 2. ACCESSIBLE COMMON AND PUBLIC USE AREA

- At least 2 percent of all parking spaces serving covered units are designated as accessible handicapped parking spaces.
- At least one parking space at each common and public use amenity is designated as handicapped accessible parking.
- All handicapped accessible parking spaces have adequate signage.
- All handicapped accessible parking spaces are at least 96" wide with a 60" wide access aisle that can be shared between two spaces.
- The accessible aisle is adjacent to the accessible route.
- The rental or sales office is readily accessible and usable by persons with disabilities as required by both the Fair Housing Act and the Americans with Disabilities Act.
- A sufficient number of mailboxes, swimming pools, tennis courts, clubhouses, rest rooms, showers, laundry facilities, trash facilities, drinking fountains, public telephones, and other common and public use amenities offered by the development that are readily accessible and usable by persons with disabilities.

### 3. USABLE DOORS

- All doors into and through covered units and common use facilities provide a clear opening of at least 32" nominal width.
- All doors leading into common use facilities have lever door handles or other operating hardware that does not require grasping and twisting.
- Thresholds at doors to common use facilities are no greater than ½".
- All primary entrance doors to covered units have lever door handles or other operating hardware that does not require grasping and twisting.
- Thresholds at exterior primary entrance doors to covered units are beveled and no greater than ¾".

### 4. ACCESSIBLE ROUTE INTO AND THROUGH THE COVERED UNIT

- All routes through all rooms in the covered units are no less than 36" wide.

### 5. ACCESSIBLE ENVIRONMENTAL CONTROLS

- All light switches, electrical outlets, thermostats, and other environmental controls are no less than 15" and no greater than 48" from the floor.

### 6. REINFORCED BATHROOM WALLS FOR GRAB BARS

- Reinforcements are built into the bathroom walls surrounding toilets, showers, and bathtubs for the later installation of grab bars.

### 7. USABLE KITCHEN AND BATHROOMS

#### USABLE KITCHENS

- 30 x 48" clear floor space centered at each fixture and appliance
- 40" of clear floor space between opposing elements (i.e. cabinets, appliances, etc.)
- U-shaped kitchens with sink or cooktop at end have 60" diameter turning space or have sink or cooktop base with removable cabinets
- Appliances and controls shall conform to the required accessibility design standards.

### 8. USABLE BATHROOMS

#### Type A Bathroom



- 30 x 48" clear floor space outside the swing of the door
- 30 x 48" clear floor space at lavatory (if centered for parallel approach cabinet may be fixed)
- Toilet next to the tub allowing a perpendicular approach
- Centerline of toilet is 18" from bathtub and 15" from lavatory
- Toilets shall comply with the required design standards for height and location.

#### Type B Bathroom

- 30 x 48" of clear floor space outside swing of door
- 30 x 48" of clear floor space centered in front of sink
- 30 x 48" of clear floor space adjacent to the bathtub
- If at least one Type B bathroom is included the other bathroom(s) is exempt from only the maneuvering space requirements
- Toilets shall comply with the required design standards for height and location.

### **VI. Section 504 of the Rehabilitation Act of 1973**

(A) **Applicability.** Section 504 of the Rehabilitation Act of 1973 (Section 504) prohibits discrimination against persons with disabilities in the operation of programs receiving federal financial assistance. Specifically, Section 504 governs the design and construction of housing to ensure that federal programs are operated to be accessible to persons with disabilities, and to ensure that a portion of housing developed with federal funds is accessible to those with mobility, visual, and hearing impairments. These programs include, but are not limited to HOME, CDBG, and other programs under the jurisdiction of the HUD Office of Multifamily Housing Program. HUD regulations implementing Section 504 contain accessibility requirements for new construction and rehabilitation of housing as well as requirements for ensuring that the programs themselves are operated in a manner that is accessible to and usable by persons with disabilities. Both individual units and the common areas of buildings must be accessible under Section 504. **All projects funded under the 2016 QAP which provide for the new construction or rehabilitation of multifamily housing projects must be designed and built in accordance with the appropriate accessibility requirements of Section 504 if the projects will receive tax credit, HUD/HOME Program or other federal funding.** These specific design and construction standards can be found in the Uniform Federal Accessibility Standards (UFAS).

#### **(B) Specific 504 Requirements**

New Construction – A minimum of 5% or at least one unit (whichever is greater) of the total units in the project must be accessible to individuals with mobility impairments. In addition to the 5% of units made accessible to individuals with mobility impairments, a minimum of 2% or at least one unit (whichever is greater) of the total units in the project must be accessible to individuals with sensory impairments (hearing or vision)<sup>1</sup>.

Substantial Rehabilitation – If alterations are undertaken to a project that has 15 or more units and the cost of the alteration is 75% or more of the replacement cost of the completed facility, then the accessibility requirements for the projects are the same as for newly constructed projects.

Other Alterations- When other alterations are undertaken, including but not limited to modernization and rehabilitation which does not meet the Threshold of “substantial” rehab under the Act, such alterations are required to be accessible to the maximum extent feasible up to the point where at least 5% or the units in a project are accessible. If alterations of single elements or spaces of a dwelling unit when considered together amount to an alteration of a dwelling unit, then the entire dwelling unit shall be made accessible.

In some cases, Section 504 requirements may be stricter than requirements under the Fair Housing Act. For instance, in regard to townhome development, Section 504 would be applicable to a new construction project composed of all two story townhomes. HUD Notices CPD 00-09 and PIH 99-52 (HA) states that, "a development consisting entirely of multistory townhouses constructed with federal financial assistance is not a covered multifamily dwelling for purposes of the design and construction requirements at 24 CFR §100.205 (FHAG), but would still have to meet the Section 504 5% + 2% accessibility requirements at 24 CFR §8.22 (Section 504). A townhouse development of five (5) or more single story units would still have to comply with the Fair Housing Act design and construction requirements. Whether or not the rehab of a development of two story townhouses would need to meet the 504 requirements would depend on the extent of the rehabilitation and whether the applicant could present documentation that the modifications would not be feasible.

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<sup>1</sup> Section 504 does not specify what constitutes compliant dwelling units for individuals with hearing and visual impairments. HUD recommends following ICC/ANSI A117.1-2009 Section 1006, including audible and visual notification on fire alarms and audio and visual notification system at the primary unit entrance.

**NOTE:** Section 504 contains a narrow exception in circumstances where alterations that do not meet the standard of “substantial rehabilitation” are undertaken. This exception provides that a recipient is not required to make a dwelling unit, common area, facility or element accessible if doing so would impose undue financial and administrative burden on the operation of the project. Therefore recipients are required to provide access for covered alterations up to the point of being infeasible or an undue financial and administrative burden. Any project that claims such an exception must submit documentation from the project architect which outlines the basis for the site exception. Supporting documentation regarding the feasibility of the modification must also be submitted. DCA may also request the Owner to provide a legal opinion that the project falls within the requirements of the exception. DCA’s acceptance of such documentation should not be construed as conclusive that the project meets the legal requirements of the exception. Each Project Owner should consult their attorney to make that determination.

### **Increasing Program Accessibility**

Section 504 regulations also require that a recipient of federal funds ensure that its project, when viewed in its entirety, is accessible to persons with disabilities. In order to meet this obligation, Section 504 requires that the Project Owner must:

- To the maximum extent feasible, distribute accessible units through the projects and sites, and make them available in a sufficient range of sizes and amenities so as to not to limit choice.
- Adopt suitable means to assure that information regarding the availability of accessible units reaches eligible individuals with disabilities. Reasonable nondiscriminatory steps to maximize use of such units by eligible individuals must also be taken.
- When an accessible unit becomes vacant, before offering the unit to an individual without a disability, offer the unit: first, to a current occupant of the project requiring the accessibility feature; and second, to an eligible qualified applicant on the waiting list requiring the accessibility features.
- When an applicant or tenant requires an accessible feature or policy modification to accommodate a disability, a federally assisted project must provide such feature or policy modification unless doing so would result in a fundamental alteration in the nature of its program or an undue financial and administrative burden.
- Project Owners are required to ensure that information about their project is disseminated in a manner that is accessible to persons with disabilities.
- Include a lease provision that requires a non-disabled family occupying an accessible unit to

move if a family with a disability needing that size unit applies and there is an appropriately sized non-accessible unit available for the relocating family.

## **VII. Visitability**

HUD recommends that all design, construction and alterations for multifamily units, incorporate, whenever practical, the concept of visitability in addition to the requirements under Section 504 and the Fair Housing Act. Housing that is "visitable" has a very basic level of accessibility. Visitability is a design concept, which, for very little or no additional cost, enables persons with disabilities to visit relatives, friends, and neighbors in their homes within a community. DCA has also adopted the concept of visitability as a recommended practice for all projects that receive funding under the 2016 Qualified Allocation Plan. Visitability design incorporates the following basic visitability design requirements in all construction or alterations, in addition to the applicable requirements of Section 504 and the Fair Housing Act, whenever practical and possible for as many units as possible within a development:

- Provide 32 inch clear openings in all bathrooms and interior doorways
- Provide at least one accessible means of egress/egress for each unit.

Visitability also expands the availability of housing options for individuals who may not require full accessibility. It will assist project owners in making reasonable accommodations and reduce, in some cases, the need for structural modifications or transfers when individuals become disabled in place.

## **VIII. The American with Disabilities Act**

A summary of the 1991 ADA is below:

(A) **Applicability.** The American with Disabilities Act guarantees equal opportunity for individuals with disabilities in employment, public accommodations, transportation, state and local government services and telecommunication. It is divided into five titles. Two of which are primarily applicable to multifamily housing agencies.

**Title II.** Public services, which include state and local government instrumentalities, cannot deny people with disabilities from participating in programs or activities which are available to people without disabilities.



**Title III.** Prohibits disability based discrimination and requires privately owned “places of public accommodation” be designed, constructed and altered in compliance with certain accessibility standards.

**Under the 2016 Qualified Allocation Plan, the ADA is applicable to all new construction projects that are selected for funding. In rehabilitation projects, existing facilities must comply to the extent readily achievable.** Please note that generally the requirements of the ADA are not as restrictive as the requirements under Section 504. Projects financed through an allocation of 4% or 9% tax credits need to closely review the requirements of the ADA Standards for Accessible Design or UFAS as it pertains to these areas of public accommodation.

### **(B) Basic ADA Requirements**

For all DCA new construction projects the following requirements are applicable:

- The common areas that are for public use at "covered multifamily dwellings" under the Act must meet the ADAAG. For example, a rental office in a multifamily residential development or a convenience store located in that development would be covered under Title III of the ADA.
- Public accommodations does not include portions of privately owned rental housing used exclusively as residences, but does include areas within such facilities that are available to the general public such as rental offices, parking areas and community rooms for rent by non-residents.
- Specifically, rental offices that serve the public must comply with the access requirements of the ADA, Title III (that is, if they are constructed for first occupancy after January 26, 1993), and they must be constructed to comply with ADAAG. If constructed before that date, architectural barriers must be removed if doing so is "readily achievable."
- Social service programs operated by a housing provider that are available to non-residents would be considered public accommodations and must be accessible under Title III.

Note: Design, construction or alteration of facilities in conformance with ADAAG shall be deemed to comply with requirements of the ADA.

For rehabilitation projects, the following requirements are applicable to those areas covered by the ADA:

- All architectural barriers in existing facilities must be removed where such removal is readily achievable that is easily accomplished and able to be carried out. This would include adding grab bars, ramping a few steps and lowering telephones. If barrier removal is not readily achievable then services must be made available through alternative methods.

Note: Any project that claims a required modification is not readily achievable must submit documentation from the project architect which outlines the basis for the exception. Supporting documentation regarding the achievability of the modification must also be submitted. DCA may also request the Owner to provide a legal opinion that the project falls with the requirements of the exception. DCA's acceptance of such documentation should not be construed as conclusive that the project meets the legal requirements of the exception. Each Project Owner should consult his own attorney to make that determination.

## **IX. Additional Resources**

The below referenced links may be used to access different accessibility standards and information:

*Georgia Housing Search:*

[www.GeorgiaHousingSearch.org](http://www.GeorgiaHousingSearch.org)

This website provides information on our tax credit, Section 8, and affordable housing units available across the state. Affordable housing property managers must list their available units with detailed unit information and property amenities, so prospective tenants can quickly locate affordable housing units based upon their individual requirements, including accessibility features in the event of a physical disability. All projects selected for funding under the 2016 QAP must list all available affordable housing units funded by DCA on the Georgia Housing Search website.

*Supplement to Notice of Fair Housing Accessibility Guidelines: Questions and Answers about the Guidelines:*

<http://www.hud.gov/offices/fheo/disabilities/fhefhasp.cfm>

*HUD Fair Housing Design Manual:*

<http://www.huduser.org/publications/destech/fairhousing.html>

*HUD Section 504 Website:*

<http://www.hud.gov/offices/fheo/disabilities/sect504.cfm>

*HUD Section 504 Checklist for Public Housing Authorities:*

<http://www.hud.gov/offices/fheo/library/UFASAccessibilityChecklistforPHAs-5-7-08.pdf>

*Fair Housing Accessibility Guidelines (FHAG):*

<http://www.hud.gov/offices/fheo/disabilities/fhefhag.cfm>

*Uniform Federal Accessibility Standards (UFAS):*

<http://www.access-board.gov/ufas/ufas-html/ufas.htm>

*ADA Standards for Accessible Design (includes Title II and ADAAG):*

<http://www.ada.gov/regs2010/2010ADAStandards/2010ADAstandards.htm>

*Official Code of Georgia Unannotated:*

<http://www.lexis-nexis.com/hottopics/gacode/default.asp>

*Fair Housing Accessibility First:*

<http://www.FairHousingFIRST.org>

*Americans with Disabilities Act Accessibility Guidelines for Buildings and Facilities: Play Areas:*

<http://www.access-board.gov/ada-aba/final.cfm#a1008>

*Guide to the ADA Accessibility Guidelines for Play Areas - an on-line guide by the U.S. Access Board:*

<http://www.access-board.gov/play/guide/intro.htm>

*Access to Play Areas – a publication of the National Center on Accessibility:*

<http://www.indiana.edu/~nca/playgrounds/play-areas.shtml>

Please note that DCA does not endorse any of the above sites, but provides them as a resource only. Please consult with your Project Architects, Engineers, Contractors and Attorneys to determine how the requirements of each standard will be met.

## X. Common Errors or Omissions

The following list reflects items commonly found out of compliance at DCA's final construction inspection. Since this list is not intended to be comprehensive of all accessibility regulations, please read the Accessibility Manual thoroughly.

- Mailboxes are not coordinated with handicap-designed units such that all mailboxes for the mobility impaired are within accessible reach ranges.
- **A Clear floor space of 30"x48" is not provided at mailbox for forward or parallel approach.**
- Community gardens do not provide an accessible route into the garden space nor provide any planting beds within accessible reach ranges.
- Accessible routes (concrete sidewalks, ramps, and curb cuts) exceed maximum slopes and distances.
- Trash dumpsters not on an accessible route or do not provide a disposal opening that meets requirements for ease of operation to open are is within accessible reach ranges.
- Opposing kitchen elements (cabinets and refrigerators) do not have adequate clearance.
- Showers and tubs are not equipped with the proper number or location of grab bars.
- Showers and tubs are missing shower seat, handheld shower, offset controls.
- **Location of shower controls in roll-in shower when a seat is provided on a side wall.**
- Clear space is not centered on appliance (range).
- Closet rods not placed within accessible reach range (clothes and laundry closets).
- Toilet flush handle not placed on the outside (not in the corner against the wall) for accessible reach.
- **Back grab bar at toilet is not the correct length.**
- **Highest control at thermostat is too high.**
- **Top of bottom shelf at the cabinet over work counter is too high.**
- **An accessible surface for door maneuvering clearance at exterior door is not provided.**
- **Width of linen and pantry closet doors is less than the minimum width.**
- **Protection panels provided at bathroom and kitchen sinks do not provide the correct profile for knee/toe clearance.**
- Accessible route not extended beyond the property to the public street or sidewalk.
- **An accessible route to a bench or bench area at playground is not provided.**
- **Depth of "shallow" closet is greater than what's allowed for a door that does not allow user passage.**
- **Door maneuvering clearances at door not provided per latch approach or hinge approach.**
- **Threshold height at primary entrance door exceeds 1/2"**
- **Wall outlets lower than minimum allowed to lowest receptacle.**
- **Wall outlets over counter with top receptacle higher than maximum allowed.**
- **Centerline of bathroom sink does not allow sink to be centered on clear floor space.**
- **Doors to back porches and patios are not accessible.**

## **XI. Increasing Accessibility**

Projects funded with Low Income Housing Tax Credits are encouraged to go beyond federal, state, and local regulations and provide further low-cost accommodations for mobility, sight, and hearing impaired tenants. Consider incorporating the following:

**Entrance doors:** Install two peep holes--one for use by ambulatory people and one for use by wheelchair users. For the lowered one, install a wide lens peep hole. It has a much wider range of view which increases safety for user.

**Kitchen electrical outlets and switches:** The requirements for switches and outlets above counter often do not actually meet the needs of people in wheelchairs (reach range), even when the counter width does not exceed the maximum 28". Consider the following to make these switches more accessible:

- Place outlets toward the front on a side wall at the end of counter where it can be more readily reached.
- Place two switches for garbage disposal and stove hood: Under the sink in the area which has knee space and on wall (as low as possible) where it can be accessed from area in front of sink.

**Bathrooms:** Consider installing a vertical grab bar (minimum 18") in the shower per ICC/ANSI A117.1-2009 where it can be held onto while entering the tub or shower.

**Parking spaces:** Parking should be laid out so that the access aisle is NOT an end space. When there is a parking space on both sides of the access aisle, it provides an opportunity for two vehicles to utilize the access aisle.

**Playgrounds:** Specific guidance on what constitutes an accessible playground is not provided in Section 504 or Fair Housing regulations. The Architectural Barriers Act (ABA) has published standards that are not specifically applicable to tax credit projects. These standards are the basis for what DCA considers best practice in playground accessibility. A summary of the recommended design features is as follows:

1. At least one of each type of ground structure/equipment should be accessible. The accessibility of a piece of equipment includes the following:

- a. **Accessible Route.** An accessible route shall extend from the play components to the rest of the accessible route on the property
  - i. **Clear width.** The accessible routes connecting shall provide a clear width of 36 inches.
  - ii. **Turning Space.** At least one turning space shall be provided on the same level as play components. Where swings are provided, the turning space shall be located immediately adjacent to the swing.
- b. **Clear Floor or Ground Space.** Clear floor or ground space shall be provided at play components.

**\*Note:** Clear floor or ground spaces, turning spaces, and accessible routes are permitted to overlap within play areas. A specific location has not been designated for the clear floor or ground spaces or turning spaces, except swings, because each play component may require that the spaces be placed in a unique location. Where play components include a seat or entry point, designs that provide for an unobstructed transfer from a wheelchair or other mobility device are recommended. This will enhance the ability of children with disabilities to independently use the play component.

- i. When designing play components with manipulative or interactive features, consider appropriate reach ranges for children seated in wheelchairs.

ii. Children's Reach Ranges Forward or Side Reach

	Ages 3 - 4	Ages 5 - 8	Ages 9 - 12
High (maximum)	36"	40"	44"
Low (minimum)	20"	18"	16"

- c. **Ground Surfaces.** Ground surfaces shall comply with:
  - i. ASTM F 1951 Standard Specification for Determination of Accessibility of Surface Systems Under and Around Playground Equipment. Ground surfaces shall be inspected and maintained regularly and frequently to ensure continued compliance with ASTM F 1951.
  - ii. ASTM F 1292 Standard Specification for Impact Attenuation of Surface Systems Under and Around Playground Equipment.
- d. **Play Tables.** Where play tables are provided, knee clearance 24 inches high minimum, 17 inches deep minimum, and 30 inches wide minimum shall be

provided. The tops of rims, curbs, or other obstructions shall be 31 inches high



maximum. EXCEPTION: Play tables designed and constructed primarily for children 5 years and younger shall not be required to provide knee clearance where the clear floor or ground space required by is arranged for a parallel approach.

- e. **Entry Points and Seats.** Where play components require transfer to entry points or seats, the entry points or seats shall be 11 inches minimum and 24 inches maximum from the clear floor or ground space. EXCEPTION: Entry points of slides shall not be required to comply with above.
- f. **Transfer Supports.** Where play components require transfer to entry points or seats, at least one means of support for transferring shall be provided. Examples of supports include a rope loop, a loop type handle, a slot in the edge of a flat horizontal or vertical member, poles or bars, or D rings on the corner posts.

2. At least one of each type of elevated structure should be accessible. Consider transfer stations or ramps. Transfer systems are a means of accessing composite play structures. Transfer systems generally include a transfer platform and a series of transfer steps. Children who use wheelchairs or other mobility devices transfer from their wheelchair or mobility devices onto the transfer platform and lift themselves up or down the transfer steps and scoot along the decks or platforms to access elevated play components. Some children may be unable or may choose not to use transfer systems. Where transfer systems are provided, consideration should be given to the distance between the transfer system and the elevated play components. Moving between a transfer platform and a series of transfer steps requires extensive exertion for some children. Designers should minimize the distance between the points where a child transfers from a wheelchair or mobility device and where the elevated play components are located.

- a. **Transfer Platforms.** Transfer platforms should be provided where transfer is intended from wheelchairs or other mobility aids.
  - i. Transfer platforms should have level surfaces 14 inches deep minimum and 24 inches wide minimum.
  - ii. The height of transfer platforms should be 11 inches minimum and 18 inches maximum measured to the top of the surface from the ground or floor surface.

- iii. A transfer space complying with 305.2 and 305.3 should be provided adjacent to the transfer platform. The 48 inch long minimum dimension of the transfer space should be centered on and parallel to the 24 inch long minimum side of the transfer platform. The side of the transfer platform serving the transfer space should be unobstructed.
  - iv. At least one means of support for transferring should be provided. Examples of supports include a rope loop, a loop type handle, a slot in the edge of a flat horizontal or vertical member, poles or bars, or D rings on the corner posts.
- b. Transfer Steps.** Transfer steps should be provided where movement is intended from transfer platforms to levels with elevated play components required to be on accessible routes.
- i. Transfer steps should have level surfaces 14 inches deep minimum and 24 inches wide minimum.
  - ii. Each transfer step shall be 8 inches high maximum.
  - iii. At least one means of support for transferring shall be provided. Examples of supports include a rope loop, a loop type handle, a slot in the edge of a flat horizontal or vertical member, poles or bars, or D rings on the corner posts.

# Summary of Accessibility Laws and Standards

	<b>Fair Housing Amendments Act of (FHA)</b>	<b>Section 504 of Rehabilitation Act of (Section 504)</b>	<b>Americans With Disabilities Act of 2010 (ADA)</b>	<b>Georgia Department of Community (DCA) 5% and 2% Requirements</b>
<b>Applicable Standard</b>	Fair Housing Accessibility Guidelines	Uniform Federal Accessibility Standards	ADA Accessibility Guidelines (ADAAG)	DCA Accessibility Design & Construction Standards (ADCS)
<b>Basic Requirements</b>	1. Accessible building entrance on an accessible route. 2. Accessible and usable public and common use areas. 3. Usable doors. 4. Accessible route into & through the dwelling unit. 5. Environmental controls in accessible locations. 6. Reinforced walls for grab bars. 7. Usable kitchens and bathrooms. If more than 4 units in a building	New Construction: 5% and 2% accessibility if project contains 5 or more units  Substantial Rehabilitation: Must meet new construction standards if project consists of 15 or more units & cost of alteration is 75% or more of Other Alterations: 5% of the units must be	Applies to the Removal of Barriers at Common Areas and Places of Public Accommodations at Existing Structures	Same as UFAS Standards under Section 504
<b>New Construction</b>	HUD programs (incl. HOME) IRS Programs (incl Exchange, LIHTC) Any combination of HUD & IRS programs  Bonds Market rate	HUD programs (incl. HOME) Any combination of HUD & IRS programs	HUD programs (incl. HOME) IRS Programs (incl Exchange, LIHTC) Any combination of HUD & IRS programs  Bonds Market rate	HUD programs (incl. HOME) IRS Programs (incl Exchange, LIHTC) Any combination of HUD & IRS programs  Bonds
<b>Substantial Rehabilitation</b>	Applicable to Post-1991 Properties	HUD programs (incl. HOME) Any combination of HUD & IRS programs	HUD programs (incl. HOME) IRS Programs (incl Exchange, LIHTC) Any combination of HUD & IRS programs  Bonds	Applicable to Post-1991 Properties IRS Programs (incl Exchange, LIHTC) Any combination of HUD & IRS programs  Bonds
<b>Moderate Rehabilitation</b>	Applicable to Post-1991 Properties	HUD programs (incl. HOME) Any combination of HUD & IRS programs	HUD programs (incl. HOME) IRS Programs (incl Exchange, LIHTC) Any combination of HUD & IRS programs  Bonds	HUD programs (incl. HOME) IRS Programs (incl Exchange, LIHTC) Any combination of HUD & IRS programs  Bonds
<b>Exceptions</b>	"Site or Terrain Impracticality" Test	"Maximum Extent Feasible" Test Moderate Rehabilitation the only exception to Test Substantial rehabilitation must meet the requirements of new construction	"Not Readily Achievable" Test  Applies to the Removal of Barriers at Existing Structures	Waivers for rehabilitation projects will be considered in accordance with the requirements set forth in Section 504.

**Appendix C**  
**UNIFORM PHYSICAL CONDITION STANDARDS (UPCS)**

**Uniform Physical Condition Standards - Comprehensive Listing**  
**Inspectable Area: Site**

Property ID / Name: \_\_\_\_\_

Inspection Date: \_\_\_\_\_

Inspectable Item	Observable Deficiency	NOD	Level			NA	H&S
			1	2	3		
Fencing and Gates	Damaged/Falling/Leaning						NLT
	Holes						NLT
	Missing Sections						NLT
Grounds	Erosion/Rutting Areas						NLT
	Overgrown/Penetrating Vegetation						
	Ponding/Site Drainage						
Health & Safety	Air Quality - Sewer Odor Detected						NLT
	Air Quality - Propane/Natural Gas/Methane Gas Detected						LT
	Electrical Hazards - Exposed Wires/Open Panels						LT
	Electrical Hazards - Water Leaks on/near Electrical Equipment						LT
	Flammable Materials - Improperly Stored						NLT
	Garbage and Debris - Outdoors						NLT
	Hazards - Other						NLT
	Hazards - Sharp Edges						NLT
	Hazards - Tripping						NLT
	Infestation - Insects						NLT
Mailboxes/Project Signs	Mailbox Missing/Damaged						
	Signs Damaged						
Market Appeal	Graffiti						
	Litter						
Parking Lots/Driveways/Roads	Cracks						
	Ponding						
	Potholes/Loose Material						
	Settlement/Heaving						
Play Areas and Equipment	Damaged/Broken Equipment						NLT
	Deteriorated Play Area Surface						
Refuse Disposal	Broken/Damaged Enclosure-Inadequate Outside Storage Space						
Retaining Walls	Damaged/Falling/Leaning						NLT
Storm Drainage	Damaged/Obstructed						
Walkways/Steps	Broken/Missing Hand Railing						NLT
	Cracks/Settlement/Heaving						
	Spalling						

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**Uniform Physical Condition Standards - Comprehensive Listing**  
**Inspectable Area: Building Exterior**

Page: \_\_\_\_\_ of \_\_\_\_\_

Property ID / Name: \_\_\_\_\_

Inspection Date: \_\_\_\_\_

Building Number: \_\_\_\_\_

Inspectable Item	Observable Deficiency	NOD	Level			NA	H&S
			1	2	3		
Doors	Damaged Frames/Threshold/Lintels/Trim						NLT
	Damaged Hardware/Locks						
	Damaged Surface (Holes/Paint/Rusting/Glass)						
	Damaged/Missing Screen/Storm/Security Door						NLT
	Deteriorated/Missing Caulking/Seals						
	Missing Door						
Fire Escapes	Blocked Egress/Ladders						LT
	Visibly Missing Components						LT
Foundations	Cracks/Gaps						
	Spalling/Exposed Rebar						
Health and Safety	Electrical Hazards - Exposed Wires/Open Panels						LT
	Electrical Hazards - Water Leaks on/near Electrical Equipment						LT
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable						LT
	Emergency Fire Exits - Missing Exit Signs						NLT
	Flammable/Combustible Materials - Improperly Stored						NLT
	Garbage and Debris - Outdoors						NLT
	Hazards - Other						NLT
	Hazards - Sharp Edges						NLT
	Hazards - Tripping						NLT
	Infestation - Insects						NLT
	Infestation - Rats/Mice/Vermin						NLT
Lighting	Broken Fixtures/Bulbs						
Roofs	Damaged Soffits/Fascia						
	Damaged Vents						
	Damaged/Clogged Drains						
	Damaged/Torn Membrane/Missing Ballast						
	Missing/Damaged Components from Downspout/Gutter						
	Missing/Damaged Shingles						
	Ponding						
Walls	Cracks/Gaps						
	Damaged Chimneys						NLT
	Missing/Damaged Caulking/Mortar						
	Missing Pieces/Holes/Spalling						
	Stained/Peeling/Needs Paint						
Windows	Broken/Missing/Cracked Panes						NLT
	Damaged Sills/Frames/Lintels/Trim						
	Damaged/Missing Screens						
	Missing/Deteriorated Caulking/Seals/Glazing Compound						
	Peeling/Needs Paint						
	Security Bars Prevent Egress						LT

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**Uniform Physical Condition Standards - Comprehensive Listing**  
**Inspectable Area: Building Systems**

Property ID / Name: \_\_\_\_\_

Inspection Date: \_\_\_\_\_

Building Number: \_\_\_\_\_

Inspectable Item	Observable Deficiency	NOD	Level			NA	H&S
			1	2	3		
Domestic Water	Leaking Central Water Supply						
	Misaligned Chimney/Ventilation System						LT
	Missing Pressure Relief Valve						NLT
	Rust/Corrosion on Heater Chimney						NLT
	Water Supply Inoperable						NLT
Electrical System	Blocked Access/Improper Storage						NLT
	Burnt Breakers						NLT
	Evidence of Leaks/Corrosion						NLT
	Frayed Wiring						
	Missing Breakers/Fuses						LT
	Missing Covers						LT
Elevators	Not Operable						NLT
Emergency Power	Auxiliary Lighting Inoperable						
	Run-Up Records/Documentation Not Available						
Fire Protection	Missing Sprinkler Head						NLT
	Missing/Damaged/Expired Extinguishers						LT
Health & Safety	Air Quality - Mold and/or Mildew Observed						NLT
	Air Quality - Propane/Natural Gas/Methane Gas Detected						LT
	Air Quality - Sewer Odor Detected						NLT
	Electrical Hazards - Exposed Wires/Open Panels						LT
	Electrical Hazards - Water Leaks on/near Electrical Equipment						LT
	Elevator - Tripping						NLT
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable						LT
	Emergency Fire Exits - Missing Exit Signs						NLT
	Flammable Materials - Improperly Stored						NLT
	Garbage and Debris - Indoors						NLT
	Hazards - Other						NLT
	Hazards - Sharp Edges						NLT
	Hazards - Tripping						NLT
	Infestation - Insects						NLT
Infestation - Rats/Mice/Vermin						NLT	
HVAC	Boiler/Pump Leaks						
	Fuel Supply Leaks						NLT
	General Rust/Corrosion						NLT
	Misaligned Chimney/Ventilation System						LT
Roof Exhaust System	Roof Exhaust Fan(s) Inoperable						
Sanitary System	Broken/Leaking/Clogged Pipes or Drains						NLT
	Missing Drain/Cleanout/Manhole Covers						

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Uniform Physical Condition Standards - Comprehensive Listing

Inspectable Area: **Common Areas**

Property ID / Name: \_\_\_\_\_

Inspection Date: \_\_\_\_\_

Building Number: \_\_\_\_\_

X	Inspectable Item Location	Observable Deficiency	NOD	Level			NA	H&S
				1	2	3		
	Basement/Garage/Carport	Baluster/Side Railings - Damaged						
	Closet/Utility/Mechanical	Cabinets - Missing/Damaged						
	Community Room	Call for Aid - Inoperable						NLT
	Day Care	Ceiling - Bulging/Buckling						
	Halls/Corridors/Stairs	Ceiling - Holes/Missing Tiles/Panels/Cracks						
	Kitchen	Ceiling - Peeling/Needs Paint						
	Laundry Room	Ceiling - Water Stains/Water Damage/Mold/Mildew						
	Lobby	Countertops - Missing/Damaged						
	Office	Dishwasher/Garbage Disposal - Inoperable						
	Other Community Spaces	Doors - Damaged Frames/Threshold/Lintels/Trim						NLT
	Patio/Porch/Balcony	Doors - Damaged Hardware/Locks						
	Restrooms/Pool Structures	Doors - Damaged Surface (Holes/Paint/Rust/Glass)						
	Storage	Doors - Damaged/Missing Screen/Storm/Security Door						NLT
		Doors - Deteriorated/Missing Seals (Entry Only)						
		Doors - Missing Door						
		Dryer Vent -Missing/Damaged/Inoperable						
		Electrical - Blocked Access to Electrical Panel						NLT
		Electrical - Burnt Breakers						NLT
		Electrical - Evidence of Leaks/Corrosion						NLT
		Electrical - Frayed Wiring						
		Electrical - Missing Breakers						LT
		Electrical - Missing Covers						LT
		Floors - Bulging/Buckling						
		Floors - Floor Covering Damaged						
		Floors - Missing Floor/Tiles						
		Floors - Peeling/Needs Paint						
		Floors - Rot/Deteriorated Subfloor						
		Floors - Water Stains/Water Damage/Mold/Mildew						
		GFI - Inoperable						NLT
		Graffiti						
		HVAC - Convection/Radiant Heat System Covers Missing/Damaged						
		HVAC - General Rust/Corrosion						
		HVAC - Inoperable						
		HVAC - Misaligned Chimney/Ventilation System						LT
		HVAC - Noisy/Vibrating/Leaking						
		Lavatory Sink - Damaged/Missing						NLT
		Lighting - Missing/Damaged/Inoperable Fixture						
		Mailbox - Missing/Damaged						
		Outlets/Switches/Cover Plates - Missing/Broken						LT
		Pedestrian/Wheelchair Ramp						
		Plumbing - Clogged Drains						NLT
		Plumbing - Leaking Faucet/Pipes						NLT
		Range Hood /Exhaust Fans - Excessive Grease/Inoperable						
		Range/Stove - Missing/Damaged/Inoperable						
		Refrigerator - Damaged/Inoperable						
		Restroom Cabinet - Damaged/Missing						
		Shower/Tub - Damaged/Missing						
		Sink - Missing/Damaged						NLT
		Smoke Detector - Missing/Inoperable						LT
		Stairs - Broken/Damaged/Missing Steps						NLT
		Stairs - Broken/Missing Hand Railing						NLT
		Ventilation/Exhaust System - Inoperable						
		Walls - Bulging/Buckling						
		Walls - Damaged						
		Walls - Damaged/Deteriorated Trim						
		Walls - Peeling/Needs Paint						
		Walls - Water Stains/Water Damage/Mold/Mildew						
		Water Closet/Toilet - Damaged/Clogged/Missing						
		Windows - Cracked/Broken/Missing Panes						NLT
		Windows - Damaged Window Sill						
		Windows - Inoperable/Not Lockable						NLT



	Windows - Missing/Deteriorated Caulking/Seals/Glazing Compound						
	Windows - Peeling/Needs Paint						
	Windows - Security Bars Prevent Egress						LT
Health & Safety	Air Quality - Mold and/or Mildew Observed						NLT
	Air Quality - Propane/Natural Gas/Methane Gas Detected						LT
	Air Quality - Sewer Odor Detected						NLT
	Electrical Hazards - Exposed Wires/Open Panels						LT
	Electrical Hazards - Water Leaks on/near Electrical Equipment						LT
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable						LT
	Emergency Fire Exits - Missing Exit Signs						NLT
	Flammable/Combustible Materials - Improperly Stored						NLT
	Garbage and Debris - Indoors						NLT
	Garbage and Debris - Outdoors						NLT
	Hazards - Other						NLT
	Hazards - Sharp Edges						NLT
	Hazards - Tripping						NLT
	Infestation - Insects						NLT
	Infestation - Rats/Mice/Vermin						NLT
Pools and Related Structures	Fencing - Damaged/Not Intact						
	Pool - Not Operational						
Trash Collection Areas	Chutes - Damaged/Missing Components						

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**Uniform Physical Condition Standards - Comprehensive Listing**

**Inspectable Area: Unit**

Property ID / Name: \_\_\_\_\_

Inspection Date: \_\_\_\_\_

Building/Unit Nmbr: \_\_\_\_\_

Inspectable Item	Observable Deficiency	NOD	Level			NA	H&S
			1	2	3		
Bathroom	Bathroom Cabinets - Damaged/Missing						
	Lavatory Sink - Damaged/Missing						NLT
	Plumbing - Clogged Drains						NLT
	Plumbing - Leaking Faucet/Pipes						NLT
	Shower/Tub - Damaged/Missing						NLT
	Ventilation/Exhaust System - Inoperable						
	Water Closet/Toilet - Damaged/Clogged/Missing						NLT
Call-for-Aid	Inoperable						NLT
Ceiling	Bulging/Buckling						
	Holes/Missing Tiles/Panels/Cracks						
	Peeling/Needs Paint						
	Water Stains/Water Damage/Mold/Mildew						
Doors	Damaged Frames/Threshold/Lintels/Trim						NLT
	Damaged Hardware/Locks						
	Damaged/Missing Screen/Storm/Security Door						NLT
	Damaged Surface - Holes/Paint/Rusting/Glass						
	Deteriorated/Missing Seals (Entry Only)						
	Missing Door						NLT
Electrical System	Blocked Access to Electrical Panel						NLT
	Burnt Breakers						NLT
	Evidence of Leaks/Corrosion						NLT
	Frayed Wiring						
	GFI - Inoperable						NLT
	Missing Breakers/Fuses						LT
	Missing Covers						LT
Floors	Bulging/Buckling						
	Floor Covering Damage						
	Missing Flooring Tiles						
	Peeling/Needs Paint						
	Rot/Deteriorated Subfloor						
	Water Stains/Water Damage/Mold/Mildew						
Health & Safety	Air Quality - Mold and/or Mildew Observed						NLT
	Air Quality - Sewer Odor Detected						NLT
	Air Quality - Propane/Natural Gas/Methane Gas Detected						LT
	Electrical Hazards - Exposed Wires/Open Panels						LT
	Electrical Hazards - Water Leaks on/near Electrical Equipment						LT
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable						LT
	Emergency Fire Exits - Missing Exit Signs						NLT
	Flammable Materials - Improperly Stored						NLT
	Garbage and Debris - Indoors						NLT
	Garbage and Debris - Outdoors						NLT
	Hazards - Other						NLT
	Hazards - Sharp Edges						NLT
	Hazards - Tripping						NLT
	Infestation - Insects						NLT
Infestation - Rats/Mice/Vermin						NLT	
Hot Water Heater	Misaligned Chimney/Ventilation System						LT
	Inoperable Unit/Components						NLT
	Leaking Valves/Tanks/Pipes						
	Pressure Relief Valve Missing						NLT
	Rust/Corrosion						NLT
HVAC System	Convection/Radiant Heat System Covers Missing/Damaged						
	Inoperable						
	Misaligned Chimney/Ventilation System						LT

	Noisy/Vibrating/Leaking						
	Rust/Corrosion						
Kitchen	Cabinets - Missing/Damaged						NLT
	Countertops - Missing/Damaged						NLT
	Dishwasher/Garbage Disposal - Inoperable						
	Plumbing - Clogged Drains						NLT
	Plumbing - Leaking Faucet/Pipes						NLT
	Range Hood/Exhaust Fans - Excessive Grease/Inoperable						
	Range/Stove - Missing/Damaged/Inoperable						
	Refrigerator-Missing/Damaged/Inoperable						NLT
	Sink - Damaged/Missing						NLT
Laundry Area (Room)	Dryer Vent -Missing/Damaged/Inoperable						
Lighting	Missing/Inoperable Fixture						NLT
Outlets/Switches	Missing						LT
	Missing/Broken Cover Plates						LT
Patio/Porch/Balcony	Baluster/Side Railings Damaged						
Smoke Detector	Missing/Inoperable						LT
Stairs	Broken/Damaged/Missing Steps						NLT
	Broken/Missing Hand Railing						NLT
Walls	Bulging/Buckling						
	Damaged						
	Damaged/Deteriorated Trim						
	Peeling/Needs Paint						
	Water Stains/Water Damage/Mold/Mildew						
Windows	Cracked/Broken/Missing Panes						NLT
	Damaged Window Sill						
	Missing/Deteriorated Caulking/Seals/Glazing Compound						
	Inoperable/Not Lockable						NLT
	Peeling/Needs Paint						
	Security Bars Prevent Egress						LT

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**Appendix D**  
**REHABILITATION WORK SCOPE**

**DIRECTIONS FOR COMPLETING THIS FORM**

- (1) All line items and columns must be complete with either N/A (not applicable) or a description, percentage, quantity, unit, and cost. This form represents the minimum detail of scope that must be reported; additional line items may be added. Quantities and the approximate percentage of demolition or replacement are of utmost importance. These must clearly demonstrate the extent of the proposed work within the context of the entire existing property.
- (2) Contractor Services shall not be included on this form.
- (3) No new construction should be included in this form; the construction of new community buildings and/or additional units should not be included on this form.
- (4) The total costs should tie back to the 'Uses' statement in the Application.

**2016 REHABILITATION WORK SCOPE**

PROJECT NAME:

PROJECT LOCATION:

OWNER:

YEAR BUILT:

UNIT COUNT:

GROSS SQUARE FOOTAGE:

CSI DIVISION		TRADE ITEM	Describe scope: materials, performance specifications	Percentage of total existing to be demoed or replaced	QUANTITY	UNIT (sf, lf, ea, cy, sy, etc.)	UNIT COST	TOTAL (quantity * unit cost)
New Format	Old Format							
n/a	n/a	Accessibility						\$0
		convert existing units to UFAS-complaint units						\$0
		retrofit existing units for Fair Housing compliance						\$0
		retrofit existing clubhouse to meet UFAS, Fair Housing, & ADA						\$0
		retrofit existing site to meet Fair Housing, ADA						\$0
		<b>Total (Accessibility)</b>						<b>\$0</b>
2	2	Demolition						\$0
		site						\$0
		bldg interiors: ceilings, walls, floor, plumbing, HVAC, elec						\$0
		bldg exteriors: siding, roofing, patios, decks, stairs, breezeways						\$0
2	2	Unusual site conditions (such as lead, asbestos, mold abatement)						\$0
		lead abatement						\$0
		asbestos abatement						\$0
		mold abatement						\$0
31	2	Earth Work						\$0
		regrade for drainage control						\$0
		regrade for elimination of erosion situations						\$0
31	2	Landscaping & irrigation						\$0
		sodding/seeding						\$0
		trees, shrubs, and annuals						\$0
		irrigation						\$0
		tree pruning, root removal						\$0
31	2	Retaining walls						\$0
31	2	Site Improvements						\$0
		fencing						\$0
		exterior amenities construction (list each amenity separately)						\$0
32	2	Roads (paving)						\$0
		asphalt paving						\$0
32	2	Site concrete (curbs, gutters, & sidewalks)						\$0
		curb & gutter						\$0
		sidewalks						\$0
		Video utilities						\$0
33	2	Site Utilities						\$0
		water service						\$0
		fire service						\$0
		storm water piping						\$0
		sewer service						\$0
		electrical service						\$0
		gas service						\$0
		<b>Total (Land Improvements)</b>						<b>\$0</b>
3	3	Concrete (building pads & gypcrete)						\$0
4	4	Masonry						\$0
5	5	Metals (stair stringers, metal decking, handrails, structural steel)						\$0
		stair pans/stringers						\$0
		corrugated metal decking						\$0

## 2016 REHABILITATION WORK SCOPE

PROJECT NAME:   
 PROJECT LOCATION:   
 OWNER:

YEAR BUILT:   
 UNIT COUNT:   
 GROSS SQUARE FOOTAGE:

CSI DIVISION		TRADE ITEM	Describe scope: materials, performance specifications	Percentage of total existing to be demoed or replaced	QUANTITY	UNIT (sf, lf, ea, cy, sy, etc.)	UNIT COST	TOTAL (quantity * unit cost)
New Format	Old Format							
		handrails						\$0
		structural steel						\$0
6	6	Rough carpentry (framing, sheathing, decking)						\$0
		framing						\$0
		ext wall sheathing						\$0
		floor decking						\$0
		attic draft stops						\$0
		exterior wood decks/patios and rails						\$0
6	6	Finish Carpentry (window sills, wood base, wood paneling, exterior wood trim, shutters, etc)						\$0
		exterior trim including shutters						\$0
		interior trim including wood base						\$0
7	7	Waterproofing						\$0
7	7	Insulation						\$0
		wall insulation						\$0
		roof insulation						\$0
		sound insulation						\$0
7	7	Roofing						\$0
		shingles (or other roofing material)						\$0
		gutters & downspouts						\$0
7	7	Siding/stucco						\$0
8	8	Doors & hardware						\$0
		interior doors						\$0
		exterior doors						\$0
		hardware						\$0
8	8	Windows/glass						\$0
		Windows						\$0
		mirrors						\$0
9	9	Drywall						\$0
		repair and replacement-walls						\$0
		repair and placement-ceiling						\$0
9	9	Tile work						\$0
		tub surrounds						\$0
		ceramic floors						\$0
9	9	Resilient/wood flooring						\$0
		VCT						\$0
		sheet goods						\$0
		wood flooring						\$0
9	9	Painting						\$0
		exterior walls						\$0
		interior walls						\$0
		ceilings						\$0
		doors & trim						\$0
		steel: handrails, stairs, etc						\$0
		additional prep work (sandblasting)						\$0
10	10	Specialties						\$0
		signage						\$0
		toilet accessories including framed mirrors						\$0
		fire extinguishers						\$0
		shelving						\$0
		mailboxes						\$0
		stovetop fire suppression						\$0
11	11	Cabinets (incl. countertops)						\$0
		unit kitchens						\$0
		countertops						\$0
		bathroom vanities						\$0
11	11	Appliances						\$0
		refrigerators						\$0

**DIRECTIONS FOR COMPLETING THIS FORM**

- (1) All line items and columns must be complete with either N/A (not applicable) or a description, percentage, quantity, unit, and cost. This form represents the minimum detail of scope that must be reported; additional line items may be added. Quantities and the approximate percentage of demolition or replacement are of utmost importance. These must clearly demonstrate the extent of the proposed work within the context of the entire existing property.
- (2) Contractor Services shall not be included on this form.
- (3) No new construction should be included in this form; the construction of new community buildings and/or additional units should not be included on this form.
- (4) The total costs should tie back to the 'Uses' statement in the Application.

**2016 REHABILITATION WORK SCOPE**

PROJECT NAME:

PROJECT LOCATION:

OWNER:

YEAR BUILT:

UNIT COUNT:

GROSS SQUARE FOOTAGE:

CSI DIVISION		TRADE ITEM	Describe scope: materials, performance specifications	Percentage of total existing to be demoed or replaced	QUANTITY	UNIT (sf, lf, ea, cy, sy, etc.)	UNIT COST	TOTAL (quantity * unit cost)
New Format	Old Format							
n/a	n/a	Accessibility						\$0
		convert existing units to UFAS-complaint units						\$0
		retrofit existing units for Fair Housing compliance						\$0
		retrofit existing clubhouse to meet UFAS, Fair Housing, & ADA						\$0
		retrofit existing site to meet Fair Housing, ADA						\$0
		<b>Total (Accessibility)</b>						<b>\$0</b>
2	2	Demolition						\$0
		site						\$0
		bldg interiors: ceilings, walls, floor, plumbing, HVAC, elec						\$0
		bldg exteriors: siding, roofing, patios, decks, stairs, breezeways						\$0
2	2	Unusual site conditions (such as lead, asbestos, mold abatement)						\$0
		lead abatement						\$0
		asbestos abatement						\$0
		mold abatement						\$0
31	2	Earth Work						\$0
		regrade for drainage control						\$0
		regrade for elimination of erosion situations						\$0
31	2	Landscaping & irrigation						\$0
		sodding/seeding						\$0
		trees, shrubs, and annuals						\$0
		irrigation						\$0
		tree pruning, root removal						\$0
31	2	Retaining walls						\$0
31	2	Site Improvements						\$0
		fencing						\$0
		exterior amenities construction (list each amenity separately)						\$0
32	2	Roads (paving)						\$0
		asphalt paving						\$0
32	2	Site concrete (curbs, gutters, & sidewalks)						\$0
		curb & gutter						\$0
		sidewalks						\$0
		Video utilities						\$0
33	2	Site Utilities						\$0
		water service						\$0
		fire service						\$0
		storm water piping						\$0
		sewer service						\$0
		electrical service						\$0
		gas service						\$0
		<b>Total (Land Improvements)</b>						<b>\$0</b>
3	3	Concrete (building pads & gypcrete)						\$0
4	4	Masonry						\$0
5	5	Metals (stair stringers, metal decking, handrails, structural steel)						\$0
		stair pans/stringers						\$0
		corrugated metal decking						\$0

## 2016 REHABILITATION WORK SCOPE

PROJECT NAME:   
 PROJECT LOCATION:   
 OWNER:

YEAR BUILT:   
 UNIT COUNT:   
 GROSS SQUARE FOOTAGE:

CSI DIVISION		TRADE ITEM	Describe scope: materials, performance specifications	Percentage of total existing to be demoed or replaced	QUANTITY	UNIT (sf, lf, ea, cy, sy, etc.)	UNIT COST	TOTAL (quantity * unit cost)
New Format	Old Format							
		handrails						\$0
		structural steel						\$0
6	6	Rough carpentry (framing, sheathing, decking)						\$0
		framing						\$0
		ext wall sheathing						\$0
		floor decking						\$0
		attic draft stops						\$0
		exterior wood decks/patios and rails						\$0
6	6	Finish Carpentry (window sills, wood base, wood paneling, exterior wood trim, shutters, etc)						\$0
		exterior trim including shutters						\$0
		interior trim including wood base						\$0
7	7	Waterproofing						\$0
7	7	Insulation						\$0
		wall insulation						\$0
		roof insulation						\$0
		sound insulation						\$0
7	7	Roofing						\$0
		shingles (or other roofing material)						\$0
		gutters & downspouts						\$0
7	7	Siding/stucco						\$0
8	8	Doors & hardware						\$0
		interior doors						\$0
		exterior doors						\$0
		hardware						\$0
8	8	Windows/glass						\$0
		Windows						\$0
		mirrors						\$0
9	9	Drywall						\$0
		repair and replacement-walls						\$0
		repair and placement-ceiling						\$0
9	9	Tile work						\$0
		tub surrounds						\$0
		ceramic floors						\$0
9	9	Resilient/wood flooring						\$0
		VCT						\$0
		sheet goods						\$0
		wood flooring						\$0
9	9	Painting						\$0
		exterior walls						\$0
		interior walls						\$0
		ceilings						\$0
		doors & trim						\$0
		steel: handrails, stairs, etc						\$0
		additional prep work (sandblasting)						\$0
10	10	Specialties						\$0
		signage						\$0
		toilet accessories including framed mirrors						\$0
		fire extinguishers						\$0
		shelving						\$0
		mailboxes						\$0
		stovetop fire suppression						\$0
11	11	Cabinets (incl. countertops)						\$0
		unit kitchens						\$0
		countertops						\$0
		bathroom vanities						\$0
11	11	Appliances						\$0
		refrigerators						\$0



**2016 REHABILITATION WORK SCOPE**

PROJECT NAME:   
 PROJECT LOCATION:   
 OWNER:

YEAR BUILT:   
 UNIT COUNT:   
 GROSS SQUARE FOOTAGE:

CSI DIVISION		TRADE ITEM	Describe scope: materials, performance specifications	Percentage of total existing to be demoed or replaced	QUANTITY	UNIT (sf, lf, ea, cy, sy, etc.)	UNIT COST	TOTAL (quantity * unit cost)
New Format	Old Format							
		stove						\$0
		vent hood						\$0
		dishwasher						\$0
		microwave						\$0
		disposals						\$0
12	12	Blinds & Shades						\$0
12	12	Carpets						\$0
13	13	Special Construction (pools)						\$0
14	14	Elevators						\$0
21	15	Sprinklers						\$0
22	15	Plumbing						\$0
		bathtubs and/or pre-fab showers						\$0
		shower heads						\$0
		tub faucets						\$0
		bathroom sinks						\$0
		bathroom faucets						\$0
		kitchen sinks						\$0
		kitchen faucets						\$0
		toilets						\$0
		new water service--piping, valves, etc						\$0
		new waste/vent service--piping, valves, etc						\$0
		water heaters						\$0
		individual water metering						\$0
23	15	HVAC						\$0
		air conditioning equipment						\$0
		heating equipment						\$0
		ductwork cleaning						\$0
		ductwork						\$0
		duct insulation						\$0
		bathroom ventilation fans						\$0
		solar hot water heating						\$0
26	16	Electrical						\$0
		unit light fixtures						\$0
		common area/exterior building mounted light fixtures						\$0
		pole lights						\$0
		ceiling fans						\$0
		electrical wiring (within unit)						\$0
		outlets & light switches						\$0
		distribution--breaker boxes, breakers, meters						\$0
		solar panels						\$0
27	16	Communications Systems (cable, phone, internet, etc)						\$0
		cable outlets						\$0
		cable wiring						\$0
		phone jacks						\$0
		phone wiring (per unit)						\$0
		internet system (wireless or hard wired?)						\$0
28	16	Safety systems						\$0
		smoke detectors						\$0
		fire alarm system						\$0
		security alarm system						\$0
		access control system						\$0
		camera system						\$0
		Subtotal (structures)						\$0
		<b>Total (Structure &amp; Land Imprvmts &amp; Accessibility)</b>						<b>\$0</b>

Unit count #DIV/0!  
 square footage #DIV/0!

**Appendix E**  
**PHYSICAL NEEDS ASSESMENT**

**PHYSICAL NEEDS ASSESSMENT  
TERMS OF REFERENCE**

Project:

Address(es):

Contact:

Telephone:

Title:

Family:

Elderly:

Age of Property	# buildings by type	Elevator	Garden	Stacked Flat	Townhome	Other	Total
<input type="text"/>							

Term of Loan	# of units	0 BR	1 BR	2 BR	3 BR	4 BR	Total
<input type="text"/>							

**SITE CONFIGURATION**

**SAMPLING EXPECTATION**

**MARKET ISSUES**

Item

Timing

Absolute:

Possible:

**WORK IN PROGRESS**

Item	Quantity	\$s	% Complete	Comments

**MANAGEMENT REPORTED REPLACEMENTS**

Item	Quantity	\$s	Date	Comments



**PHYSICAL NEEDS ASSESSMENT  
REMAINING USEFUL LIFE (FANNIE MAE FORMS)**

Project:

Date:

Address(es):

ITEMS (EUL)	EXPECTED USEFUL LIFE (EUL)	ACTUAL AGE	CONDITION	EFFECTIVE REMAINING LIFE	DIFF	ACTION	NOW	DM	QUANTITY	FIELD NOTES
<b>SITE SYSTEMS AND CONDITIONS</b>										
Landscaping										
Irrigation										
Grading/storm water drainage										
Lighting - building mounted										
Lighting - pole mounted										
Parking										
Pedestrian paving (sidewalks)										
Utilities (piping & equipment such as pumps etc)										
Water										
Fire										
Gas										
Electrical										
Sanitary										
Storm water drainage structures & piping										
Cable/Phone/Communications										
Mailboxes										
Property sign										
Traffic signage										
Retaining walls										
Fencing										
Exterior stairs										
Exterior railings										
Site amenities										
<b>Common Areas/Community Buildings</b>										
Common area amenities										
Common area doors										
interior										
exterior										
Common area floors										
Common area ceilings										
Common area walls										
Common area kitchens										
countertop										
cabinets										
sink										
appliances										
Common area HVAC										
ductwork										
equipment										
Common area/public bathrooms										

**PHYSICAL NEEDS ASSESSMENT  
REMAINING USEFUL LIFE (FANNIE MAE FORMS)**

Project:

Date:

Address(es):

ITEMS (EUL)	EXPECTED USEFUL LIFE (EUL)	ACTUAL AGE	CONDITION	EFFECTIVE REMAINING LIFE	DIFF	ACTION	NOW	DM	QUANTITY	FIELD NOTES
<b>MECHANICAL, ELECTRICAL &amp; PLUMBING</b>										
bath fans & ventilation										
fixtures										
hot water heating										
water piping										
waste/vent piping										
bathroom accessories										
Sprinklers										
Electrical										
light fixtures										
outlets/switches										
wiring										
equipment (panels/breakers)										
Life safety										
smoke alarms										
fire alarm system										
<b>BUILDING ARCHITECTURE</b>										
Foundations										
Crawl Spaces/Basements										
Framing										
wall										
floor										
ceiling/roof										
Exterior wall sheathing										
Exterior cladding										
Roof sheathing										
Roofing										
Gutters & downspouts										
Soffits										
Windows										
Insulation										
wall										
floor										
attic										
<b>DWELLING UNITS</b>										
Cabinets										
Countertops										
Interior doors										
Exterior doors										

**PHYSICAL NEEDS ASSESSMENT  
REMAINING USEFUL LIFE (FANNIE MAE FORMS)**

Project:

Date:

Address(es):

ITEMS (EUL)	EXPECTED USEFUL LIFE (EUL)	ACTUAL AGE	CONDITION	EFFECTIVE REMAINING LIFE	DIFF	ACTION	NOW	DM	QUANTITY	FIELD NOTES
Floor underlayment										
Floor finishes										
Interior wall sheathing (gypsum wall board)										
Wall finishes										
Ceilings										
Bathroom vanities										
Bathtubs/showers										
Tub/shower surrounds										
HVAC										
ductwork										
equipment										
bath fans & ventilation										
Plumbing										
fixtures (faucets, shower valves, toilets, sinks)										
hot water heating										
water piping										
waste/vent piping										
wall										
under slab										
Appliances										
Elevators										
Sprinklers										
Electrical										
light fixtures										
outlets/switches										
wiring										
equipment (panels/breakers)										
Life safety										
smoke alarms										
fire alarm system										
Attic draft stop/fire walls										

Accessibility

## EXPECTED USEFUL LIFE TABLE

SITE SYSTEMS 50+ = "long-lived" systems	FAMILY CONSTR.	ELDERLY CONSTR.	ACTION = REPLACE UNLESS NOTED
Basketball Courts	15	25	
Built Improvements (playgrounds/site furniture)	20	20	
Catch Basin	40	40	
Concrete Curb & Sidewalks	30	30	
Compactors	15	15	
DHW/Supply/Return	30	30	
Detention Ponds & Assoc. Structures	15	15	Remove Silt/Repair
Dumpsters	10	10	
Dumpster Enclosures	10	10	Fence only
Earthwork	50+	50+	
Electrical Distribution Center	40	40	
Emergency Generator	15	15	
Fencing			
Vinyl	15	15	
Chain Link	40	40	
Wrought iron	50+	50+	
Stockade	12	12	
Post & Rail	25	25	
Incinerators	50+	50+	
Irrigation Systems	30	30	
Lift Station	50	50	
Lift Station - Pumps/Motors/Controllers	20	20	
Mail Boxes-Pedestal/Built-In	20	20	
Mail Facilities	10	10	
Landscaping	50+	50+	
Parking			
Asphalt	25	25	Resurface
Concrete	30	30	
Gravel	15	15	Pave with asphalt or concrete
Pedestrian Paving			
Bituminous	15	15	Resurface
Concrete	30	30	
Pavers	15	15	
Retaining Walls			
Concrete	20	20	Fill cracks/repoint
Masonry	15	15	Fill cracks/repoint
Wood	15	15	
Stone	15	15	Fill cracks/repoint
Modular Block	20	20	
Roadways			
Asphalt (sealing)	5	5	Seal
Asphalt	25	25	Resurface
Gravel	15	15	Pave with asphalt or concrete
Concrete	30	30	
Pavers	15	15	
Sanitary Treatment	40	40	
Signage			
Entry sign, Brick/Stone	20	20	
Entry sign, EIFS	15	15	
Traffic & info signs	15	15	
Site Electrical Main	40	40	

## EXPECTED USEFUL LIFE TABLE

Site Gas Main	40	40	
Site Lighting	25	25	
Site Power Distribution	40	40	
Site Sanitary Lines	40	40	
Site Sewer Main	40	40	
Site Water Main	40	40	
Storm Drain Lines	40	40	
Swimming Pool			
Plastered Surface	10	10	Resurface
Deck	15	15	Resurface
Mech'l Equipment	10	10	
Tennis Courts	15	15	Resurface
Tennis Courts - Acrylic Coating	4	7	Resurface
Transformer	30	30	
Water Tower	50+	50+	
<b>BUILDING ARCHITECTURE</b>	<b>FAMILY</b>	<b>ELDERLY</b>	<b>ACTION = REPLACE</b>
50+ = "long-lived" systems	CONSTR.	CONSTR.	UNLESS NOTED
Appurtenant Structures			
Porches	50	50	Paint @ 5 years
Wood Decks	20	20	Paint @ 5 years
Storage Sheds	30	30	Paint @ 5 years
Greenhouses	50	50	
Carpports	40	40	
Garages	50+	50+	
Basement Stairs	50+	50+	
Building Mtd. Exterior Lighting	10	10	
Building Mtd. HID Lighting	10	20	
Bulkheads	10	20	
Canopies			
Wood/Metal	40	40	
Concrete	20	20	Re-roof
Ceilings, exterior or open	5	5	Paint
Ceilings, exterior or open (Vinyl)	15	15	
Chimney	25	25	Paint
Exterior Doors (common area)			
Aluminum & Glass	30	30	Door Only
Solid Core (wood or metal)	25	25	Door Only
Insulated Metal	15	15	
Automatic	15	30	Door & Mechanism
Exterior Railings			
Wood	20	20	
Vinyl	20	20	
Metal	40	40	
Exterior Stairs			
Wood	10	20	
Filled metal pan	30	30	
Concrete	50+	50+	
Exterior Walls			
Cementitious (mfgr) siding	20	20	Prep & Paint
Brick or block	40	40	Repoint
Stone veneer (brownstone)	20	20	Waterproof & Caulk
Glass Block	15	15	Recaulk
Granite block	40	40	Repoint



## EXPECTED USEFUL LIFE TABLE

Metal/glass curtainwall	10	10	Recaulk
Precast Concrete panel	30	30	Recaulk
Vinyl siding	10	15	Replace
Wood siding/shingles	10	15	Prep & Paint/Stain
Plywood/stucco	5	10	Prep & Paint/Stain
Fire escapes	40	40	Resecure
Foundations	50+	50+	
Hatches/Skylights			
Access hatch	30	30	
Smoke hatch/skylight	50+	50+	
Insulation/Wall	50+	50+	
<b>Insulation/Attic</b>	<b>30</b>	<b>30</b>	
Parapet Wall	50+	50+	
Penthouse	25	25	New Door & Pointing
Roof Railings	10	10	Repaint
Roof Covering			
Wood shingles	20	20	
Asphalt shingles	20	20	
<b>Asphalt Shingles (Architectural)</b>	<b>25</b>	<b>25</b>	
<b>Pipe Flashings</b>	<b>10</b>	<b>10</b>	
Built up (BUR)	20	20	(Subject to Waiver)
Membrane	20	20	(Subject to Waiver)
Preformed metal	40	40	
Shingles (slate, tile, clay etc)	30	30	
<b>Roof Drainage Exterior (gutter &amp; fascia)</b>	<b>20</b>	<b>20</b>	
<b>Roof Drainage Interior (drain covers)</b>	<b>15</b>	<b>15</b>	
Roof Structure	50+	50+	
Slab	50+	50+	
Service Doors	25	25	
Soffits			
Wood	5	5	Repair/Repaint
Aluminum or vinyl	10	15	
Stair Structure	50+	50+	
Storm/Screen Doors	7	15	
Storm/Screen Windows	10	20	
Waterproofing Foundation	50+	50+	
Window Security	15	25	
<b>Windows (frames &amp; glazing)</b>	<b>25</b>	<b>25</b>	
<b>Wood Floor Framing</b>	<b>30</b>	<b>30</b>	
<b>COMMON AREAS INTERIORS</b>			
Common Area Doors, interior	50+	50+	
Common Area Floors			
Ceramic/Tile/ Terrazzo	50+	50+	
Wood (Strip/Parquet)	30	30	Replace/sand & finish
Resilient Floor(tile/sheet)	15	15	
Carpet	7	7	
Concrete	50+	50+	
Common Area Ceilings			
Concrete	50+	50+	Paint 5-8 years
Acoustic Tile/DW/Plaster	10	10	
Common Area Kitchens			
countertop/sink	20	20	
dishwasher	15	15	
disposal	5	5	

## EXPECTED USEFUL LIFE TABLE

Refrigerator	10	15	
Common Area Walls	15	25	Paint 5-8yrs
Interior Lighting	15	25	
Interior Railings	15	20	
Kitchen Cabinets (wood)	15	20	
Local HVAC			
Electric fan coil	20	20	
Electric heat/AC	15	15	
Gas furnace/split DX AC	20	20	
Heat pump w/suppl.electric	15	15	
Heat pump water source	20	20	
Hydronic fan coil	30	30	
Hydronic heat/electric AC	20	20	
Public Bathroom Accessories	7	7	
Public Bathroom Fixtures	15	15	
Radiation			
Hydronic (basebd or freestand)	50	50	
Electric Baseboard	25	25	
Electric Panel	20	20	
Residential Glass Doors			
Sliding	10	15	
French	20	30	
<b>DWELLING UNITS</b>	<b>FAMILY</b>	<b>ELDERLY</b>	<b>ACTION = REPLACE</b>
50+ = "long-lived" systems	CONSTR.	CONSTR.	UNLESS NOTED
Exterior Unit Doors	10	15	
Appliances			
Dishwasher	11	15	
Disposal	5	8	
Range	15	20	
Rangehood	10	15	
Refrigerator	10	15	
Bath Accessories	10	15	
Bath Fixtures (sink, toilet, shower valve, faucet)	15	20	
<b>Tub</b>			
Steel	25	30	
Cast Iron	30	35	
Fiberglass	15	20	
<b>Tub Surround</b>			
Fiberglass	15	20	
Ceramic	25	25	
Cultured Marble	25	25	
<b>Closet Doors</b>	15	20	
<b>Kitchen Countertop &amp; Sink</b>	15	20	
<b>Electric Fixtures</b>	15	20	
Hallway Door	15	30	Door only
Heat Detectors	20	20	
Interior Doors	15	30	Door only
Interior Stairs	30	30	
Kitchen Cabinets (wood)	20	25	
Living Area Ceilings			
Concrete	50+	50+	(Paint 5-8yr)
Acoustic Tile/DW/Plaster	10	20	
Living Area Floors			

## EXPECTED USEFUL LIFE TABLE

Ceramic/Tile/Terrazzo	20	30	
Wood (strip/parquet)	15	20	Replace part/refinish
Resilient Flooring	10	15	
Carpet	7	10	
Concrete	50+	50+	
Living Area Walls	20	30	(Repair)/Replace (Paint 5-8yr)
Local HVAC			
Electric fan coil	20	20	
Electric heat/AC	15	15	
Evap. condensor (swamp cooler)	20	20	
Gas furnace, split DX AC	20	20	
Heat pump w/suppl. electric	15	15	
Heat pump, water source	20	20	
Hydronic fan coil	30	30	
Hydronic heat/electric AC	20	20	
<b>Smoke/Fire Detectors</b>	<b>5</b>	<b>5</b>	
Unit Air Conditioning	10	15	
Unit Electric Panel	50+	50+	
Unit Level Boiler	25	25	
Unit Buzzer/Intercom	20	30	
Unit Level DHW	10	10	
Unit Level Hot Air Furnace	25	25	
Unit Radiation			
Hydronic or steam (baseboard or freestanding)	30	30	
Electric Baseboard	25	25	
Unit Vent/Exhaust	15	15	
Unit Wiring	30	30	
<b>Vanities (wood construction)</b>	<b>15</b>	20	
Window covering	3 (20yr)	3 (20yr)	Material/user specific
<b>MECHANICAL/ELECTRICAL</b> 50+ = "long-lived" systems	<b>FAMILY CONSTR.</b>	<b>ELDERLY CONSTR.</b>	<b>ACTION = REPLACE UNLESS NOTED</b>
<b>Central Unit Exhaust, roof mtd</b>	<b>10</b>	<b>10</b>	
Chilled Water Distribution	50+	50+	
Chilling Plant	15	25	
Compactor	15	15	
Cooling Tower	25	25	
Electrical Switchgear	50+	50+	
Electrical Wiring	30	30	
Elevator, Controller, dispatcher	15	20	
Elevator, Cab	15	20	Rebuild interior
Elevator, Machinery	30	30	
Elevator, Shaftway Doors	20	30	Replace gibs & rollers
Elevator, Shaftways			
Hoist rails, cables, travelling	25	25	
Hydraulic piston & leveling	25	25	Resleeve piston
Emergency Alarm System			
Call Station	10	15	
Emergency Generator	35	35	
Emergency Lights	8	10	Battery operated
Evaporative Cooler	15	15	
Fire Pumps	20	20	Pump motor

## EXPECTED USEFUL LIFE TABLE

Fire Suppression	50+	50+	Piping
<b>Canisters</b>	<b>10</b>	<b>10</b>	<b>Replace</b>
Gas Distribution	50+	50+	Piping
Heat Sensors	15	15	
Heating Risers & Distribution	50+	50+	
Heating Water Controller	15	15	
Hot & Cold Water Distribution	50	50	
<b>Copper</b>	<b>30</b>	<b>30</b>	
<b>Pex</b>	<b>30</b>	<b>30</b>	
<b>Galvanized</b>	<b>20</b>	<b>20</b>	
<b>Cpvc</b>	<b>30</b>	<b>30</b>	
HVAC			
Cooling only	15	15	
Heat only	15	15	
Heating & Cooling	10	15	
Master TV System	10	10	
<b>Low Voltage Wiring</b>	<b>25</b>	<b>25</b>	
Outdoor Temperature Sensor	5	10	
Sanitary Waste & Vent System	50+	50+	
Sewage Ejectors	50	50	
Buzzer/Intercom, central panel	10	15	
Smoke & Fire Detection System, central panel	15	15	
Sump Pump			
Residential	7	7	Replace
Commercial	15	15	Replace motor
Water Softening & Filtration	15	15	
Water Tower	50+	50+	
Boiler Room Equipment			
Blowdown & Water Treatment	25	25	
Boiler Room Pipe Insulation	w/boiler	w/boiler	
Boiler Room Piping	w/boiler	w/boiler	
Boiler Room Valves	15	15	Repack valves
Boiler Temperature Controls	w/boiler	w/boiler	
Boilers, Oil-fired, sectional	22	22	
Boilers, Gas/dual fuel, sectional	25	25	
Boilers, Oil/gas/dual fired, low MBH	30	30	
Boilers, Oil/gas/dual fired, high MBH	40	40	
Boilers, Gas fired atmospheric	25	25	
Boilers, Electric	20	20	
Building Heating Water Temperature Controls			
Residential	12	12	
Commercial	15	15	
Combustion Air			
Duct w/fixed louvers	30	30	Replace
Motor louver & duct	25	25	Replace motor
Make-up air	25	25	Replace fan/preheater
Compressors	15	15	
Condensate & Feedwater			
Feedwater only (hydronic)	10	10	
Condensate & feedwater (steam)	w/boiler	w/boiler	
DHW Circulating Pumps	by size	by size	
DHW Generation			

## EXPECTED USEFUL LIFE TABLE

Tank only, dedicated fuel	10	10	
Exchanger in storage tank	15	15	
Exchanger in boiler	15	15	
External tankless	15	15	
Instantaneous	10	10	
DHW Storage Tanks			
Small (up to 150gals)	12	12	Replace
Large (over 150gals)	7	7	Point Tank Lining
Domestic Cold Water Pumps	15	15	
Fire Suppression	50+	50+	
Flue Exhaust	w/boiler	w/boiler	
Free Standing Chimney	50+	50+	
Fuel Oil Storage	25	25	
Fuel Transfer System	25	25	
Heat Exchanger	20	20	
Heating Water Circulating Pumps	by size	by size	
Line Dryers	15	15	
Motorized Valves	12	12	
Outdoor Temp Sensor	10	10	
Pneumatic lines & Controls	30	30	
Purchased Steam Supply Station	50+	50+	
Solar Hot Water	20	20	Replace collectr panels

**PHYSICAL NEEDS ASSESSMENT**

**IMMEDIATE NEEDS**

Project:

Date:

Address(es):

# of Units:

# of Buildings:

ITEM	QUANTITY	UNIT COST	TOTAL COST	DM	COMMENTS
<b>TOTAL</b>			<input style="width: 60px; height: 25px; border: 1px solid black;" type="text" value="0"/>		

**PHYSICAL NEEDS ASSESSMENT  
CAPITAL REPLACEMENT RESERVE STUDY**

Project:

Date:

Address(es):

# of Units:   
 # of Buildings:   
 AGE:

MORTGAGE TERM:   
 FAMILY:   
 ELDERLY:

ITEM	QUANTITY	UNIT COST	COST BY YEAR																				TOTALS
			YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 16	YEAR 7	YEAR 8	YEAR 9	YEAR 10	YEAR 11	YEAR 12	YEAR 13	YEAR 14	YEAR 15	YEAR 16	YEAR 17	YEAR 18	YEAR 19	YEAR 20	
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<b>TOTAL, UNINFLATED</b>			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Inflation Factor @ 5%</b>	1			1.05	1.10	1.16	1.22	1.28	1.34	1.41	1.48	1.55	1.63	1.71	1.80	1.89	1.98	2.08	2.18	2.29	2.41	2.53	
<b>TOTAL INFLATED</b>			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>CUMULATIVE TOTAL</b>			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	TRUE

**PHYSICAL NEEDS ASSESSMENT  
FAIR HOUSING UNITS CHECKLIST**

**Fair Housing applicability: Built for 1st occupancy after March 13, 1991; all ground floor units in buildings that contain 4 or more units; all units in buildings where there is an elevator**

In Compliance?		
Yes	No	N/A

Reference

**Usable Doors**

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Entry door is 36" wide	(DM 3.10)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Entry door hardware is lever handled	(DM 3.10)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Interior doors are nominal 32" clear	(DM 3.6)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Thresholds at exterior primary entrance doors to FHA units are beveled and no greater than 3/4"?	(DM 4.11)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

**Accessible Route Through The FHA Unit**

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	All routes through FHA units are 36" wide?	(DM 4.4)
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**Environmental Controls**

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Switches, outlets, controls in accessible locations	(DM 7.33)
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**Kitchen**

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30" X 48" clear floor space at each fixture	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	32" min. entrance to kitchen	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Min. 40" between facing counters (in "U" kitchen, min 60" if any fixture at bottom of "U" OR 40" min if sink has removable front)	(DM 7.7-7.11)

**Bathroom**

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Blocking for grab bars in place	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	32" min. entrance to bath	(DM 7.33)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Maneuvering space	(DM 7.33)



**PHYSICAL NEEDS ASSESSMENT**  
**SECTION 504/UFAS UNITS CHECKLIST**

**Section 504/UFAS Applicability: 5% of the units equipped for mobility impaired; 2% of the units sight/hearing impaired**

**Additional DCA requirements: roll in showers in 2/5 of the mobility impaired units**

In Compliance?			
Yes	No	N/A	
			Entrance threshold max. 1/2" at entry
			All rooms on an accessible route (min. 32" clear openings)
			Lever type hardware on doors on accessible route
			Switches, electric outlets, phone outlets, thermostat within reach range (15" from floor for outlets-48" max. height for others)
			Clothes closets-rod within reach (max. 54")
			Storage (linen, etc.) - shelving within reach (between 9" and 54" above the floor. for side approach, between 9" and 48" for front approach)
			Required low pile carpeting
			Walk in closets, if provided, Min. 32" doors

**Kitchen:**

			Clearances
			30" X 48" clear space at appliances
			One counter 30" long and 34" above floor-clear knee space
			Sink no more than 34" above floor or adjustable in height & 30" wide min.
			Accessible sink control (height and lever type controls)
			knee / toe clearance under sink
			Sink pipes insulated / covered
			Cabinet hardware accessible
			Front mounted range controls
			Refrigerator meets requirements
			Separate switch for rangehood / light within reach areas (height from floor and NOT on back wall above counter unless counter is 34" max. height)
			Cabinet storage accessible (48" max height for at least one shelf)

**Bathroom:**

			Door swing
			Clearances at toilet
			Clearances at tub / shower
			Knee / toe clearance under lavatory
			Grab bars properly placed and anchored securely
			Mirror 40" off floor or tilt / accessible
			Lavatory pipes insulated / covered
			Tub controls located properly
			Tub seat provided
			Hand held shower nozzle

**Sight/Hearing Impaired Units:**

			All rooms equipped with smoke detectors have strobe lights.
			Doorbell with light indicator.
			Capability for light indicator at phone.
			If these items are not provided in the units, they may be kept in storage on site.

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COMMENTS:

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nits equipped for

Reference
(UFAS 4.13.8)
(UFAS 4.34.2(3))
(UFAS 4.25.4)
(UFAS 4.27.3)
(UFAS 4.2.5, 4.25.3)
(UFAS 4.2.5, 4.25.3)
(UFAS 4.5.3)

(UFAS 4.34.6.1)
(UFAS 4.34.6.2)
(UFAS 4.34.6.4)
(UFAS 4.34.6.5(1))
(UFAS 4.27),4.34.6.5(4)
(UFAS 4.34.6.5(5-7))
(UFAS 4.34.6.5(8))
(UFAS 4.34.6.10)
(UFAS 4.34.6.6)
(UFAS 4.34.6.8)
(UFAS 4.34.6.3, 4.27,4.1.2(12))
(UFAS 4.34.6.10, 4.25.3)

(UFAS 4.34.5.1)
(UFAS 4.34.5.2(1))
(UFAS 4.34.5.4, 4.34.5.5)
(UFAS 4.34.5. and 4.19.2)
(toilet and tub/shower) (UFAS 4.34.5)
(UFAS 4.22.6)
(UFAS 4.34.5.3, 4.19.4)
(UFAS 4.34.5.4(4))
(UFAS 4.34.5.4(2))
(UFAS 4.34.5.4(5))


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**PHYSICAL NEEDS ASSESSMENT  
SITE AND COMMON AREA ACCESSIBILITY CHECKLIST**

**Parking:**

In Compliance?				Fair Housing	Section 504/ UFAS	ADA
Yes	No	N/A				
			Proper number of accessible spaces? --min 2% of parking (Fair Housing) --min. 1/UFAS unit + 1 visitor/office space	(DM 2.23)	(UFAS 4.1(5)(d))	
			Proper width? (8' wide min.)	(DM 2.21)	(UFAS 4.6.3)	
			Access aisle adjacent? (5' wide min.)	(DM 2.21)	(UFAS 4.6.3)	
			Visible designation sign (not obscured by vehicle in parking space due to placement on pavement or height of sign post)	(DM 2.21)	(UFAS 4.6.4)	
			Shortest distance (closest space to apt or office)	(DM 2.20)	(UFAS 4.6.2)	
			Slope of accessible parking / access aisle (1:50 in all directions)		(UFAS 4.6.3)	
			Accessible space provided at each separate site amenity that has parking (community room, laundry, etc.)	(DM 2.23)		
			Covered parking meets requirements, if provided	(DM 2.25)		

**Public Areas - (onsite office, community room / etc. if open to more than tenants and guests)**

			Van accessible parking space with proper width (8' wide min.)?	(DM 2.6 and 2.8)	(UFAS 4.6.3)	(ADA/AG 4.6.3)
			Visible H/C designation sign and "Van-accessible" sign? (not obscured by vehicle in parking space due to placement on pavement or height of sign post)	(DM 2.21)	(UFAS 4.6.4)	(ADA/AG 4.6.4)
			Access aisle adjacent to van space (8" wide)?	(DM 2.8)	(UFAS 4.6.3)	(ADA/AG 4.6.6)
			Slope of accessible parking / access aisle ( 1: 50 all directions)?		(UFAS 4.6.3)	(ADA/AG 4.6.3)
			Accessible parking located on shortest accessible route to accessible entrance?		(UFAS 4.6.2)	(ADA/AG 4.6.2)

**Common Areas - (Halls, community rooms, laundries, lobby, etc.)**

			Entrance threshold max, 1/2" at entry	(DM 1.11)	(UFAS 4.13.8)	
			Doorways 32" min. wide	(DM 1.11)	(UFAS 4.13.5)	
			Required lever hardware provided	(DM 1.11)	(UFAS 4.13.9)	
			Interior stairs: uniform risers and treads, closed risers, handrails both sides	(DM 2.17)	(UFAS 4.9.2)	
			Handrail extensions		(UFAS 4.9.4)	
			Cane detection barrier under stairs		(UFAS 4.4.1)	
			Toilets fully accessible- 18" clearance pull side of door, maneuvering room (5' circle or T-shape), grab bars, 34" high lavatory, open beneath, pipes covered, mirror 40" above floor or tilt	(DM 2.28-2.30)	(UFAS 4.19 & 4.22, fig 28,29 & 30)	
			Required low pile carpeting provided		(UFAS 4.5.3)	
			Laundry-at least one front loading washer and dryer		(UFAS 4.34.7.2)	
			Laundry- washer/dryer controls within reach, maneuvering room at doors / washers / dryer folding table / sink	(DM 2.26 -2.27)		
			Switches / outlets / thermostats / controls within reach range (15" from floor for outlets- 48" max. height for others, CA)			
			Kitchen-access route through, sink accessible	(DM 2.14)		
			Playground - if provided, must be on an accessible route	(DM 2.9)		
			Mailboxes - interior or exterior - 30" X 48" access space, some boxes within 15" - 48" reach (both postal delivery and postal drop boxes, if provided)	(DM 1.6 and 2.10)		

**Accessible Route:**

			Site / building impracticality test for accessibility?	(DM 1.40-1.55)		
			Accessible route linked all elements on site (min. 3' wide, 5% slope max.)-to each building	(DM 2.8-2.9)		
			site amenity, common areas, mailboxes	(DM 1.6)		
			trash areas	(DM 2.16)		
			common laundry		(UFAS 4.34.7.1)	
			public street / transportation, etc		4.3.2,4.3.3)	
			<i>(other requirements for some site amenities may be mentioned elsewhere)</i>			
			Curb cuts with flared sides (1:10 max) from parking to sidewalk	(DM 2.22)	(UFAS 4.7.5)	
			All curb cuts have access aisle or means to avoid cars parking to obstruct	(DM 2.11 & 2.15)	(UFAS 4.7.8)	
			If accessible route greater than 200', is there a 5'X5' min. passing area provided?(required if width less than 5')		(UFAS 4.3.4)	
			If sidewalk less than 48" wide beyond curb cut, max. slope less than 1:12		(UFAS 4.7.5 Fig. 12(a))	
			Curb cuts with flared sides wherever required by accessible route (between unit and amenities if walk is accessible route)		(UFAS 4.7.1)	
			Ramps provided have max. 8% (1:12) slope?		(UFAS 4.8.2)	
			Ramps provided have max. height 30" rise without a level "rest area"		(UFAS 4.8.2)	
			Ramps- min 36" width and cross slope max. 1:50		(UFAS 4.8.6)	
			Ramps with greater than a 6" rise have handrails on both sides	(DM 1.8)	(UFAS 4.8.6)	

Additional Project Comments:

(For example, note if project has water fountains, public telephones, or other site amenities that would require accessibility, and if accessibility met.)

COMMENTS:

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**Appendix F**  
**HUD - NATIONAL HOUSING TRUST FUND RENT LIMITS**

----- 2016 HOUSING TRUST FUND PROGRAM RENTS -----

PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
<b>Albany, GA MSA</b>							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
<b>Athens-Clarke County, GA MSA</b>							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	295	316	380	438	488	539	589
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
<b>Atlanta-Sandy Springs-Roswell, GA MSA</b>							
<b>Atlanta-Sandy Springs-Roswell, GA HMFA</b>							
HOUSING TRUST FUND RENT	355	380	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	355	380	456	526	587	648	708
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
<b>Butts County, GA HMFA</b>							
HOUSING TRUST FUND RENT	332	356	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	332	356	427	494	551	608	665
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
<b>Haralson County, GA HMFA</b>							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	260	278	333	385	430	474	518
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
<b>Lamar County, GA HMFA</b>							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	267	286	343	396	442	488	533
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
<b>Meriwether County, GA HMFA</b>							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	240	257	308	356	397	438	479
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
<b>Morgan County, GA HMFA</b>							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	297	318	382	441	492	543	593
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850



----- 2016 HOUSING TRUST FUND PROGRAM RENTS -----

PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Augusta-Richmond County, GA-SC MSA							
Augusta-Richmond County, GA-SC HMFA							
HOUSING TRUST FUND RENT	310	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	310	332	398	460	513	566	619
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Lincoln County, GA HMFA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Brunswick, GA MSA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	277	296	356	411	458	506	553
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Chattanooga, TN-GA MSA							
HOUSING TRUST FUND RENT	321	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	321	344	413	477	532	588	642
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Columbus, GA-AL MSA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	272	291	350	404	451	498	544
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Dalton, GA MSA							
Dalton, GA HMFA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Murray County, GA HMFA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	242	259	311	359	401	442	483
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Gainesville, GA MSA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	297	318	382	441	492	543	593
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850

----- 2016 HOUSING TRUST FUND PROGRAM RENTS -----

PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
<b>Hinesville, GA MSA</b>							
<b>Hinesville, GA HMFA</b>							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	258	276	332	383	428	472	516
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
<b>Long County, GA HMFA</b>							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	272	291	350	404	451	498	544
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
<b>Macon, GA MSA</b>							
<b>Macon, GA HMFA</b>							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	263	282	338	391	437	482	526
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
<b>Monroe County, GA HMFA</b>							
HOUSING TRUST FUND RENT	310	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	310	332	398	460	513	566	619
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
<b>Rome, GA MSA</b>							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	256	274	328	380	423	468	511
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
<b>Savannah, GA MSA</b>							
HOUSING TRUST FUND RENT	333	357	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	333	357	428	495	552	610	666
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
<b>Valdosta, GA MSA</b>							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	265	283	340	393	438	483	528
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
<b>Warner Robins, GA MSA</b>							
<b>Peach County, GA HMFA</b>							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	283	303	363	420	468	517	565
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850

----- 2016 HOUSING TRUST FUND PROGRAM RENTS -----

PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Pulaski County, GA HMFA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	260	278	335	386	431	476	519
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Warner Robins, GA HMFA							
HOUSING TRUST FUND RENT	345	370	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	345	370	443	512	572	631	689
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Appling County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	241	258	310	357	398	440	481
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Atkinson County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Bacon County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	257	276	331	382	427	471	514
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Baldwin County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	262	281	337	390	435	480	525
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Banks County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	277	297	357	412	460	508	554
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Ben Hill County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Berrien County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850

----- 2016 HOUSING TRUST FUND PROGRAM RENTS -----

PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Bleckley County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	283	304	365	421	470	518	567
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Bulloch County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	262	281	337	390	435	480	525
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Calhoun County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Camden County, GA							
HOUSING TRUST FUND RENT	327	350	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	327	350	420	485	541	597	652
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Candler County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Charlton County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	270	289	347	400	447	493	539
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Chattooga County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Clay County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Clinch County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850

----- 2016 HOUSING TRUST FUND PROGRAM RENTS -----

PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Coffee County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Colquitt County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Cook County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	251	268	322	371	415	458	500
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Crisp County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Decatur County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Dodge County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	261	280	336	387	432	477	521
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Dooly County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Early County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Elbert County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850

----- 2016 HOUSING TRUST FUND PROGRAM RENTS -----

PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Emanuel County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Evans County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	251	268	322	371	415	458	500
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Fannin County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Franklin County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	248	266	318	368	411	453	495
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Gilmer County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	241	258	310	357	398	440	481
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Glascock County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	266	285	342	395	441	486	532
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Gordon County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	263	282	338	391	437	482	526
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Grady County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Greene County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	273	293	351	405	452	499	546
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850

----- 2016 HOUSING TRUST FUND PROGRAM RENTS -----

PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
<b>Habersham County, GA</b>							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	265	283	340	393	438	483	528
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
<b>Hancock County, GA</b>							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
<b>Hart County, GA</b>							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	256	274	328	380	423	468	511
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
<b>Irwin County, GA</b>							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	270	289	347	400	447	493	539
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
<b>Jackson County, GA</b>							
HOUSING TRUST FUND RENT	330	353	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	330	353	423	489	546	602	658
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
<b>Jeff Davis County, GA</b>							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
<b>Jefferson County, GA</b>							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
<b>Jenkins County, GA</b>							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
<b>Johnson County, GA</b>							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850

----- 2016 HOUSING TRUST FUND PROGRAM RENTS -----

PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Laurens County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Lumpkin County, GA							
HOUSING TRUST FUND RENT	306	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	306	328	393	455	507	560	612
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Macon County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Miller County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Mitchell County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Montgomery County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Pierce County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	257	276	331	382	427	471	514
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Polk County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	262	281	337	390	435	480	525
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Putnam County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	268	287	345	398	443	490	535
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850



----- 2016 HOUSING TRUST FUND PROGRAM RENTS -----

PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Quitman County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Rabun County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	275	294	352	407	455	501	547
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Randolph County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Schley County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	283	303	363	420	468	517	565
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Screven County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	251	269	323	373	416	459	502
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Seminole County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Stephens County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	253	271	326	376	420	463	505
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Stewart County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Sumter County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850

----- 2016 HOUSING TRUST FUND PROGRAM RENTS -----

	PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Talbot County, GA	HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
	For Information Only:							
	30% RENT LIMIT	253	271	326	377	421	464	507
	POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Taliaferro County, GA	HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
	For Information Only:							
	30% RENT LIMIT	251	268	322	371	415	458	500
	POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Tattnall County, GA	HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
	For Information Only:							
	30% RENT LIMIT	253	271	326	377	421	464	507
	POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Taylor County, GA	HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
	For Information Only:							
	30% RENT LIMIT	238	255	306	353	395	436	476
	POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Telfair County, GA	HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
	For Information Only:							
	30% RENT LIMIT	238	255	306	353	395	436	476
	POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Thomas County, GA	HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
	For Information Only:							
	30% RENT LIMIT	238	255	306	353	395	436	476
	POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Tift County, GA	HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
	For Information Only:							
	30% RENT LIMIT	248	266	320	369	412	455	497
	POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Toombs County, GA	HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
	For Information Only:							
	30% RENT LIMIT	251	269	323	373	416	459	502
	POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Towns County, GA	HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
	For Information Only:							
	30% RENT LIMIT	246	263	316	365	407	450	491
	POVERTY GUIDELINE RENT	297	348	504	659	814	970	850

----- 2016 HOUSING TRUST FUND PROGRAM RENTS -----

PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Treutlen County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	250	267	321	370	413	456	498
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Troup County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	273	293	351	405	452	499	546
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Turner County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Union County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	257	276	331	382	427	471	514
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Upson County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Ware County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	251	268	322	371	415	458	500
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Warren County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Washington County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	247	265	317	366	410	451	493
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Wayne County, GA							
HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
For Information Only:							
30% RENT LIMIT	238	255	306	353	395	436	476
POVERTY GUIDELINE RENT	297	348	504	659	814	970	850

----- 2016 HOUSING TRUST FUND PROGRAM RENTS -----

	PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Webster County, GA	HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
	For Information Only:							
	30% RENT LIMIT	275	295	353	408	456	503	549
Wheeler County, GA	POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
	HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
	For Information Only:							
White County, GA	30% RENT LIMIT	238	255	306	353	395	436	476
	POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
	HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
Wilcox County, GA	For Information Only:							
	30% RENT LIMIT	277	296	356	411	458	506	553
	POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
Wilkes County, GA	HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
	For Information Only:							
	30% RENT LIMIT	238	255	306	353	395	436	476
Wilkinson County, GA	POVERTY GUIDELINE RENT	297	348	504	659	814	970	850
	HOUSING TRUST FUND RENT	297	348	504	659	814	970	850
	For Information Only:							
	30% RENT LIMIT	247	265	317	366	410	451	493
	POVERTY GUIDELINE RENT	297	348	504	659	814	970	850

**Appendix G**  
**HUD - NATIONAL HOUSING TRUST FUND INCOME LIMITS**

----- 2016 HOUSING TRUST FUND INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
<b>Albany, GA MSA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Athens-Clarke County, GA MSA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	11800	13500	15200	16850	18200	19550	20900	22250
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Atlanta-Sandy Springs-Roswell, GA MSA</b>								
<b>Atlanta-Sandy Springs-Roswell, GA HMFA</b>								
HTF LIMITS	14200	16200	20160	24300	28440	32580	36730	40890
30% Limits	14200	16200	18250	20250	21900	23500	25150	26750
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Butts County, GA HMFA</b>								
HTF LIMITS	13300	16020	20160	24300	28440	32580	36730	40890
30% Limits	13300	15200	17100	19000	20550	22050	23600	25100
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Haralson County, GA HMFA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10400	11850	13350	14800	16000	17200	18400	19550
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Lamar County, GA HMFA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10700	12200	13750	15250	16500	17700	18950	20150
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Meriwether County, GA HMFA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9600	11000	12350	13700	14800	15900	17000	18100
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Morgan County, GA HMFA</b>								
HTF LIMITS	11900	16020	20160	24300	28440	32580	36730	40890
30% Limits	11900	13600	15300	16950	18350	19700	21050	22400
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890

----- 2016 HOUSING TRUST FUND INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
<b>Augusta-Richmond County, GA-SC MSA</b>								
<b>Augusta-Richmond County, GA-SC HMFA</b>								
HTF LIMITS	12400	16020	20160	24300	28440	32580	36730	40890
30% Limits	12400	14200	15950	17700	19150	20550	21950	23400
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Lincoln County, GA HMFA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Brunswick, GA MSA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	11100	12650	14250	15800	17100	18350	19600	20900
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Chattanooga, TN-GA MSA</b>								
HTF LIMITS	12850	16020	20160	24300	28440	32580	36730	40890
30% Limits	12850	14700	16550	18350	19850	21300	22800	24250
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Columbus, GA-AL MSA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10900	12450	14000	15550	16800	18050	19300	20550
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Dalton, GA MSA</b>								
<b>Dalton, GA HMFA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Murray County, GA HMFA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9700	11050	12450	13800	14950	16050	17150	18250
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Gainesville, GA MSA</b>								
HTF LIMITS	11900	16020	20160	24300	28440	32580	36730	40890
30% Limits	11900	13600	15300	16950	18350	19700	21050	22400
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890

----- 2016 HOUSING TRUST FUND INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
<b>Hinesville, GA MSA</b>								
<b>Hinesville, GA HMFA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10350	11800	13300	14750	15950	17150	18300	19500
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Long County, GA HMFA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10900	12450	14000	15550	16800	18050	19300	20550
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Macon, GA MSA</b>								
<b>Macon, GA HMFA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10550	12050	13550	15050	16300	17500	18700	19900
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Monroe County, GA HMFA</b>								
HTF LIMITS	12400	16020	20160	24300	28440	32580	36730	40890
30% Limits	12400	14200	15950	17700	19150	20550	21950	23400
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Rome, GA MSA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10250	11700	13150	14600	15800	16950	18150	19300
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Savannah, GA MSA</b>								
HTF LIMITS	13350	16020	20160	24300	28440	32580	36730	40890
30% Limits	13350	15250	17150	19050	20600	22100	23650	25150
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Valdosta, GA MSA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10600	12100	13600	15100	16350	17550	18750	19950
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Warner Robins, GA MSA</b>								
<b>Peach County, GA HMFA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	11350	12950	14550	16150	17450	18750	20050	21350
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890



----- 2016 HOUSING TRUST FUND INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
<b>Pulaski County, GA HMFA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10400	11900	13400	14850	16050	17250	18450	19650
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Warner Robins, GA HMFA</b>								
HTF LIMITS	13800	16020	20160	24300	28440	32580	36730	40890
30% Limits	13800	15800	17750	19700	21300	22900	24450	26050
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Appling County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9650	11000	12400	13750	14850	15950	17050	18150
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Atkinson County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Bacon County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10300	11800	13250	14700	15900	17100	18250	19450
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Baldwin County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10500	12000	13500	15000	16200	17400	18600	19800
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Banks County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	11100	12700	14300	15850	17150	18400	19700	20950
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Ben Hill County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Berrien County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890

----- 2016 HOUSING TRUST FUND INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
<b>Bleckley County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	11350	13000	14600	16200	17500	18800	20100	21400
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Bulloch County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10500	12000	13500	15000	16200	17400	18600	19800
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Calhoun County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Camden County, GA</b>								
HTF LIMITS	13100	16020	20160	24300	28440	32580	36730	40890
30% Limits	13100	14950	16800	18650	20150	21650	23150	24650
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Candler County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Charlton County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10800	12350	13900	15400	16650	17900	19100	20350
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Chattooga County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Clay County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Clinch County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890

----- 2016 HOUSING TRUST FUND INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
<b>Coffee County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Colquitt County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Cook County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10050	11450	12900	14300	15450	16600	17750	18900
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Crisp County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Decatur County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Dodge County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10450	11950	13450	14900	16100	17300	18500	19700
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Dooly County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Early County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Elbert County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890

----- 2016 HOUSING TRUST FUND INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
<b>Emanuel County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Evans County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10050	11450	12900	14300	15450	16600	17750	18900
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Fannin County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Franklin County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9950	11350	12750	14150	15300	16450	17550	18700
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Gilmer County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9650	11000	12400	13750	14850	15950	17050	18150
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Glascock County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10650	12200	13700	15200	16450	17650	18850	20100
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Gordon County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10550	12050	13550	15050	16300	17500	18700	19900
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Grady County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Greene County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10950	12500	14050	15600	16850	18100	19350	20600
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890

----- 2016 HOUSING TRUST FUND INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
<b>Habersham County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10600	12100	13600	15100	16350	17550	18750	19950
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Hancock County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Hart County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10250	11700	13150	14600	15800	16950	18150	19300
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Irwin County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10800	12350	13900	15400	16650	17900	19100	20350
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Jackson County, GA</b>								
HTF LIMITS	13200	16020	20160	24300	28440	32580	36730	40890
30% Limits	13200	15050	16950	18800	20350	21850	23350	24850
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Jeff Davis County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Jefferson County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Jenkins County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Johnson County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890

----- 2016 HOUSING TRUST FUND INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
<b>Laurens County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Lumpkin County, GA</b>								
HTF LIMITS	12250	16020	20160	24300	28440	32580	36730	40890
30% Limits	12250	14000	15750	17500	18900	20300	21700	23100
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Macon County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Miller County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Mitchell County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Montgomery County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Pierce County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10300	11800	13250	14700	15900	17100	18250	19450
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Polk County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10500	12000	13500	15000	16200	17400	18600	19800
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Putnam County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10750	12250	13800	15300	16550	17750	19000	20200
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890

----- 2016 HOUSING TRUST FUND INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
<b>Quitman County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Rabun County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	11000	12550	14100	15650	16950	18200	19450	20700
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Randolph County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Schley County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	11350	12950	14550	16150	17450	18750	20050	21350
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Screven County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10050	11500	12950	14350	15500	16650	17800	18950
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Seminole County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Stephens County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10150	11600	13050	14450	15650	16800	17950	19100
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Stewart County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Sumter County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890

----- 2016 HOUSING TRUST FUND INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Talbot County, GA								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10150	11600	13050	14500	15700	16850	18000	19150
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
Taliaferro County, GA								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10050	11450	12900	14300	15450	16600	17750	18900
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
Tattnall County, GA								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10150	11600	13050	14500	15700	16850	18000	19150
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
Taylor County, GA								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
Telfair County, GA								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
Thomas County, GA								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
Tift County, GA								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9950	11400	12800	14200	15350	16500	17650	18750
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
Toombs County, GA								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10050	11500	12950	14350	15500	16650	17800	18950
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
Towns County, GA								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9850	11250	12650	14050	15200	16300	17450	18550
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890



----- 2016 HOUSING TRUST FUND INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
<b>Treutlen County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10000	11400	12850	14250	15400	16550	17700	18850
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Troup County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10950	12500	14050	15600	16850	18100	19350	20600
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Turner County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Union County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10300	11800	13250	14700	15900	17100	18250	19450
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Upson County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Ware County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	10050	11450	12900	14300	15450	16600	17750	18900
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Warren County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Washington County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9900	11300	12700	14100	15250	16400	17500	18650
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Wayne County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890

----- 2016 HOUSING TRUST FUND INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
<b>Webster County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	11000	12600	14150	15700	17000	18250	19500	20750
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Wheeler County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>White County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	11100	12650	14250	15800	17100	18350	19600	20900
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Wilcox County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Wilkes County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9550	10900	12250	13600	14700	15800	16900	18000
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890
<b>Wilkinson County, GA</b>								
HTF LIMITS	11880	16020	20160	24300	28440	32580	36730	40890
30% Limits	9900	11300	12700	14100	15250	16400	17500	18650
Poverty Guideline	11880	16020	20160	24300	28440	32580	36730	40890

**Appendix H**  
**DCA NHTF UNDERWRITING PROCESS**

### Overview of DCA NHTF Underwriting Process

- a. All properties with a DCA Loan consent will be subject to a stringent underwriting review. Prior to commitment, the proposed loan must be approved by the DCA Project Loan Committee (Committee). DCA underwriting staff will work with development staff to present deals in their best light but cannot guarantee that a proposed loan will be approved by the Committee. The presentation of a workable loan is the sole responsibility of the Applicant.
- b. Properties that are determined by the Committee to pose an undue risk of loss to DCA or GHFA through recapture during the period of affordability or default prior to payment in full will not receive a final commitment of funds.
- c. DCA underwrites the loan based on the proposed pro forma submitted by the Borrower. Underwriting staff also performs a "sensitivity" analysis. The sensibility analysis will show whether the expenses or revenue proposed by the applicant can be less than 10% and still show a viable repayment structure. This means that tax credit rents will be underwritten both at the maximum allowable amount and at 10% less than the maximum amount. The ability of the proposed loan to "pass" this sensitivity analysis is used as part of the overall analysis of the risk of recapture and/or default.
- d. The Committee will only approve loans where the proposed financing structure reasonably shows repayment of all Loan funds unless expressly noted in a NOFA. Recapitalization at year 15 is not considered as a basis for repayment of the proposed loan. The value of the property at the end of the Period of Affordability may be considered as a source of repayment.
- e. The adherence to underwriting criteria increases the chances of a project receiving final committee approval but is not a guarantee of approval. One or more Waivers or exceptions to DCA underwriting guidelines increase the chances that a proposed loan will not be approved by the Committee even if the waiver or exception is allowed by DCA underwriting staff.
- f. Risk of default after the end of the period of affordability may be mitigated by a market appraisal showing the property has a value in excess of the loan balances.
- g. Properties that have another DCA funding sources must use the most stringent underwriting criteria for all fund sources.

## Georgia's National Housing Trust Fund Allocation Plan

### **DCA NHTF Program Underwriting Policies**

1. The submitted pro forma must show that the property can be successfully operated for the 30-year period of affordability.
2. The Compliance Loan Term will be for the Period of Affordability.
3. Loan Type. Loans for Projects that do not have an allocation of Georgia Housing credits will have a 30 year, 0% Compliance loan. At the end of the period of affordability, the loan will be extinguished if all loan conditions have been meet.
4. The minimum Loan requested is \$1,000,000. The maximum amounts are referenced in the NOFA.
5. Regardless of the reasonableness of proposed project costs, DCA has determined that it will not fund projects that have costs that exceed DCA cost limits. DCA has adopted cost limits as defined by the HUD PIH Office of Capital Improvements.
6. The reasonable of loans will be reviewed under the HUD cost limits
7. Annual Operating Expenses. Annual budgeted operating expenses must be reasonable,
8. Debt Coverage Ratio (DCR). As part of its financial feasibility analysis, DCA will require that projects with debt meet, at a minimum, a 1.10 debt coverage ratio for each year of the affordability period for new construction and 1.15 for projects involving rehabilitation. Amounts set aside in a reserve funded in one year may not be withdrawn and treated as a gross receipt in a subsequent year to satisfy the debt service coverage ratio in the subsequent year. Amounts received in one year that exceed the debt service coverage target for that year will not be credited to another year. For purposes of this test, each year will stand-alone loan.
9. Debt Coverage Caps. DCA will review each project carefully to determine whether a project is over subsidized and whether the amount of Loan funds and/or credits is the best use of DCA resources.
10. Assumptions for Land Purchase. Once a project has been selected and the appraisal received, the building cost assumed for acquisition of land and existing buildings will be limited to the lesser of the sales price or the appraised "as-is" value.
11. The Developer fee will be limited to 15% of Total Development Costs.
12. Contractor. If there is an Identity of Interest between any Project Participant and the General Contractor, a third party front-end analysis of the construction costs must be conducted.
13. Rehabilitation Hard Costs. Average per unit rehabilitation hard costs must equal or exceed \$25,000.

## Georgia's National Housing Trust Fund Allocation Plan

14. **Rent-Up Reserves.** A reasonable rent-up reserve (excluding marketing costs) is required for all projects based on the estimated projected lease up deficit.
15. **Operating Deficit Reserve.** All developments must budget for and fund an operating deficit reserves. The funding of the operating deficit reserve must be completed at or before Conversion. The operating deficit reserve must be held for the Period of Affordability. For underwriting purposes, DCA will generally use six months of operating expenses plus six months of debt service. However, DCA reserves the right to evaluate the reasonableness of the proposed amount and may make appropriate adjustments.
16. **Revenue, Vacancy, and Expense Trends.** Revenue should be trended at 2% per year, operating expenses at 3%. Vacancy and collection loss will be underwritten at the higher of 7% or a percentage that DCA determines is appropriate based on market and historical information for the proposed project area. Properties with Project Based Rental Assistance may request that the loan be underwritten at lower than the 7% vacancy rate.
17. **Contractor Change Orders.** All changes to the approved scope of work and/or construction contract must be approved by DCA in advance of proceeding with the work.
18. **Contractor Construction Cost Certifications.** Certifications audited by an independent certified public accountant must be submitted with the request for final draw for all projects funded. All certifications must be prepared in accordance with DCA requirements.
19. **Construction Commencement.** All projects must be able to commence construction within nine (9) months of the preliminary award letter.
20. **Construction Contingency.** Any unused balance in the construction contingency at the time of Conversion must be used to reduce the principal amount of the Loan or the senior lender loan as appropriate.
21. **Construction Loan Recourse.** All construction loans will be full recourse against the borrower and/or the Principals of the ownership entity until Conversion. DCA may require that one or more Principals of the Owner or Developer entities also guarantee the completion of construction and payment of the Loan until Conversion.
22. **Conversion.** Projects receiving Loans must be scheduled to convert within twenty four-months of the construction loan closing. One six month extension of conversion deadlines may be approved by DCA upon request.
23. **Developer Fee Disbursement Limitations.** The maximum amount of the Developer's and Consultant's Fee (if applicable) that can be drawn before Project Completion must not exceed the total Developer Fee requested less any portion being deferred times 50%. None of the Developer's profit will be disbursed until Conversion. These disbursement conditions will be reflected in the Loan documents and in an agreement with any other funding source(s) that will be funding these line items.

## Georgia's National Housing Trust Fund Allocation Plan

24. **Draws.** Construction Loan proceeds will be disbursed on a draw basis during the construction period. The loan documents will describe the policies and procedures for obtaining a draw.
25. **General Contractor.** DCA must approve the General Contractor prior to commencing work on any funded project. The General Contractor for all DCA construction projects must be properly licensed in the State of Georgia and must not be on the HUD debarment list.
26. **Guarantees.** Guarantees will be required by the Developer entity as well as the individual Principals of that entity for the period from the loan closing until conversion.
27. **Intercreditor Agreements.** When GHFA is not the only construction lender on a project, an inter creditor agreement shall be executed with the other lenders to ensure DCA's required involvement in all significant aspects of the administration of the construction loans. Written agreements shall be entered into between GHFA and the borrower evidencing, securing, and setting forth all of the terms and conditions of the DCA Loan. The Project Owner will also be required to execute all other closing or loan documents DCA deems necessary or desirable to document the Loan satisfactorily.
28. **Owner/Developer Financial and Credit Qualifications.** The financial status and capacity of the owner and/or developer as well as their current credit rating will be reviewed by DCA at the time of underwriting. The results of these analyses may indicate the requirement for additional guarantors and/or partners, reserve accounts, and/or repayment term adjustments.
29. **Operating Deficit Reserve.** The operating deficit reserve for DCA loans must be held by DCA or the senior lender and must remain in place for the term of the DCA Loan or the Period of Affordability, whichever is longer. All withdrawals from the operating deficit reserve must be requested in writing and approved in advance by DCA. Interest earned on the operating deficit reserve account shall be added to the account as an additional contribution and will not be credited against the required monthly cash contributions.
30. **Owner-Contractor Agreements.** If the Owner is not also the General Contractor, all developments financed in whole or in part with a DCA Loan for construction must use an AIA Standard Form Agreement between Owner and contractor, with Standard Form Terms and Conditions. The contract can either be stipulated sum or cost plus a fee with a maximum.
31. **Partnership Agreements.** The partnership agreement and any amendments must be fully executed prior to the DCA Loan closing. The Partnership Agreement and any amendments must reflect the terms of the DCA Loan transaction on all material points. If the Owner is a limited liability company, an operating agreement in a form satisfactory to DCA must be fully executed before the DCA loan closing. After the DCA loan closing, the partnership agreement or the operating agreement (as the case may be) may not be further amended without GHFA's prior approval.

## Georgia's National Housing Trust Fund Allocation Plan

32. Payment and Performance Bonds. A 100% payment and performance bond will be required for all developments funded with DCA Loans. The issuer of the bonds and the terms of the bonds must be approved by DCA. When an Identity of Interest exists and the contractor cannot obtain a payment and performance bond, a waiver of the requirement for payment and performance bonds may be granted.



**Appendix I**  
**PRIORITY HOUSING NEEDS**

	Priority Need Name	Priority Level	Population	Associated Goals
1.	<b>Affordable Rental Housing</b>	High	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence	Construction/Rehabilitation of Rental Units CHDO Pre-development Loans CHDO Operating Assistance Tenant-based Rental Assistance <b>NHTF</b>
	<b>Geographic Areas Affected</b>	Includes all areas within the State regardless of entitlement status	<b>Description</b> This activity includes the new construction or rehabilitation of affordable rental housing and tenant-based rental assistance.	
	<b>Basis for Relative Priority</b>	Georgia has many cost-burdened renter families that need quality affordable housing.		
2.	<b>Homeownership Housing Preservation &amp; Development</b>	High	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly	Homeownership Assistance CHDO Pre-development Loans CHDO Operating Assistance
	<b>Geographic Areas Affected</b>	Includes all areas within the State regardless of entitlement status	<b>Description</b> Assistance for homeownership housing including homeowner rehab, new construction, and down payment financial assistance	
	<b>Basis for Relative Priority</b>	Georgians need financial assistance to enable them to purchase homes and to allow existing homeowners to maintain their homes. There is also a large inventory of vacant units that need to be brought to Code and occupied.		
3.	<b>Public Facilities</b>	High	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development	Buildings Infrastructure Immediate Threat and Danger Program

	<b>Geographic Areas Affected</b>	Jurisdictions that do not receive HUD entitlement funds	<b>Description</b> Local governments throughout the state need financial assistance to allow them to construct buildings where public services are offered as well as infrastructure projects.	
	<b>Basis for Relative Priority</b>	Local governments have been hit hard by the housing crisis and the resulting drops in property values have impacted their tax bases while the demand for services remains high.		
4.	<b>Job Creation</b>	Low	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Large Families</p> <p>Families with Children</p> <p>Elderly</p> <p>Rural</p> <p>Chronic Homelessness</p> <p>Individuals</p> <p>Families with Children</p> <p>Chronic Substance Abuse</p> <p>veterans</p> <p>Persons with HIV/AIDS</p> <p>Victims of Domestic Violence</p> <p>Persons with Mental Disabilities</p> <p>Persons with Physical Disabilities</p> <p>Persons with Developmental Disabilities</p> <p>Persons with Alcohol or Other Addictions</p> <p>Persons with HIV/AIDS and their Families</p> <p>Victims of Domestic Violence</p>	Economic Development Redevelopment
	<b>Geographic Areas Affected</b>	Includes all areas within the State regardless of entitlement status	<b>Description</b> Assistance provided to local governments and businesses that result in the creation of jobs for low and moderate-income persons.	
	<b>Basis for Relative Priority</b>	Georgia continues to have unemployment levels that exceed those of the nation and incentives are often needed to encourage job creation.		
5.	<b>Rapid Re-housing</b>	High	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Large Families</p> <p>Families with Children</p> <p>Elderly</p> <p>Rural</p> <p>Chronic Homelessness</p> <p>Individuals</p> <p>Families with Children</p> <p>Mentally Ill</p> <p>Chronic Substance Abuse</p> <p>veterans</p> <p>Persons with HIV/AIDS</p> <p>Victims of Domestic Violence</p> <p>Elderly</p> <p>Frail Elderly</p> <p>Persons with Mental Disabilities</p> <p>Persons with Physical Disabilities</p> <p>Persons with Developmental Disabilities</p> <p>Persons with Alcohol or Other Addictions</p> <p>Persons with HIV/AIDS and their Families</p> <p>Victims of Domestic Violence</p>	Rapid Re-housing Assistance HOPWA Tenant-based Rental Assistance HOPWA Housing Assistance

	<b>Geographic Areas Affected</b>	Includes all areas within the State regardless of entitlement status	<b>Description</b> Rapid re-housing is designed to get homeless individuals back into permanent housing as quickly as possible.	
	<b>Basis for Relative Priority</b>	DCA has prioritized rapid re-housing as its principal interventions as it has proven to be effective throughout the nation and many areas of the state do not have any emergency shelters or transitional housing.		
6.	Homelessness Prevention	Low	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence	Homeless Prevention Assistance HOPWA Tenant-based Rental Assistance HOPWA Housing Assistance
	<b>Geographic Areas Affected</b>	Includes all areas within the State regardless of entitlement status	<b>Description</b>	Homeless prevention works to keep at-risk individuals and families in their homes rather than have them lose them and become homeless.
	<b>Basis for Relative Priority</b>	Homeless prevention is a lower priority as DCA prefers the rapid re-housing model but this can be effective for the state's most vulnerable populations.		
7.	Homeless Outreach	High	Extremely Low Low Moderate Families with Children Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence	Homeless Outreach Assistance

	<b>Geographic Areas Affected</b>	Includes all areas within the State regardless of entitlement status	<b>Description</b> Outreach involves identifying persons on the street and bringing them into the system for assessments and referrals so they can be assisted
	<b>Basis for Relative Priority</b>	This is a high priority as there are many homeless Georgians that are not receiving services through the continuums of care around the state and this will help identify them.	
8.	Emergency Shelter & Transitional Housing	High	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Large Families</p> <p>Families with Children</p> <p>Elderly</p> <p>Rural</p> <p>Chronic Homelessness</p> <p>Individuals</p> <p>Families with Children</p> <p>Mentally Ill</p> <p>Chronic Substance Abuse</p> <p>veterans</p> <p>Persons with HIV/AIDS</p> <p>Victims of Domestic Violence</p> <p>Elderly</p> <p>Frail Elderly</p> <p>Persons with Mental Disabilities</p> <p>Persons with Physical Disabilities</p> <p>Persons with Developmental Disabilities</p> <p>Persons with Alcohol or Other Addictions</p> <p>Persons with HIV/AIDS and their Families</p> <p>Victims of Domestic Violence</p>
	<b>Geographic Areas Affected</b>	Includes all areas within the State regardless of entitlement status	<b>Description</b> Emergency shelter typically involves providing the homeless overnight accommodations and transitional housing usually can last up to two years to allow households to learn to live independently.
	<b>Basis for Relative Priority</b>	These are high priorities, as they are needed for those with special needs and the chronically homeless.	

SP Table 1- Priority Needs

**SF-424 Certification**

Application for Federal Assistance <b>SF-424</b>		
• 1. Type of Submission: <input checked="" type="radio"/> Preapplication <input checked="" type="radio"/> Application <input type="radio"/> Changed/Corrected Application	• 2. Type of Application: <input checked="" type="radio"/> New <input type="radio"/> Continuation <input type="radio"/> Revision	• f Revision, select appropriate letter(s): _____ _____ • Other (Specify): _____ _____
• 3. Date Received: 10011612016	4. Applicant Identifier: _____	
Sa. Federal Entity Identifier: _____	Sb. Federal Award Identifier: _____	
State Use Only: 6. Date Received by State: _____, State Application Identifier: _____		
<b>8. APPLICANT INFORMATION:</b>		
- a. Legal Name: Georgia Housing And Finance Authority		
• b. Employer/Taxpayer Identification Number (EIN/TIN): 1222605	• c. Organizational DUNS: 10993060290000	
<b>d. Address:</b>		
• Street1: 160 EXECUTIVE PARK SOUTH NE	Street2: _____	
• City: ATLANTA	County/Parish: _____	
• State: GA: Georgia	Province: _____	
• Country: USA: UNITED STATES	Zip / Postal Code: ZIP 30229	
<b>e. Organizational Unit:</b>		
Department Name: HOUSING FINANCE & DEVELOPMENT	Division Name: HOUSING FINANCE & DEVELOPMENT	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
Prefix: Ms.	• First Name: LAUREL	
_____	Middle Name: _____	
• Last Name: HART		
Suffix: _____		
Title: HOUSING FINANCE & DEVELOPMENT DIVISION DIRECTOR		
Organizational Affiliation: _____		
• Telephone Number: 14046790580		Fax Number: _____
• Email: laurel.hart@dfa.ga.gov		

Application for Federal Assistance SF-424

\* 9. Type of Applicant 1: Select Applicant Type:

IA: State Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\* Other (specify):

\* 10. Name of Federal Agency:

HUD

11. Catalog of Federal Domestic Assistance Number:

CFOA Title:

\* 12. Funding Opportunity Number:

NA

• Title:

NHTF

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

[Add Attachment](#)

[Delete Attachment](#)

[View Attachment](#)

\* 15. Descriptive Title of Applicant's Project:

” A, P, POS, P” P P

Attach supporting documents as specified in agency instructions.

[Add Attachments](#)

[Delete Attachments](#)

[View Attachments](#)



