



DRAFT SUBSTANTIAL AMENDMENT

to the State of New Mexico's

CONSOLIDATED PLAN

For Program Years 2015 through 2019

(January 1, 2015 – December 31, 2019)

and the 2016 Annual Action Plan

National Housing Trust Fund Program

August 2016

New Mexico Mortgage Finance Authority
344 4th Street SW
Albuquerque, New Mexico 87102



DRAFT SUBSTANTIAL AMENDMENT

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NATIONAL HOUSING TRUST FUND PROGRAM

The New Mexico Mortgage Finance Authority (MFA) administers HUD's HOME Investment Partnerships (HOME), Emergency Solutions Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs for the State of New Mexico. The Department of Finance and Administration, Local Government Division (DFA) administers HUD's Community Development Block Grant program. MFA and DFA prepared the State of New Mexico's Consolidated Plan for Program Years 2015 through 2019 (Con Plan) the 2016 Annual Action Plan (16 AAP) that describes the proposed projects and programs that will be supported with HOME, ESG, HOPWA and CDBG funds. The Con Plan and the 16 AAP are available for review at MFA's website at <http://www.housingnm.org/resources/new-mexico-consolidated-plan>.

Purpose

The purpose of this draft Substantial Amendment to the Con Plan and the 16 AAP is to include MFA's administration of HUD's new National Housing Trust Fund Program

Background

The National Housing Trust Fund (NHTF), funded by an assessment on loans made by Fannie Mae and Freddie Mac and administered by HUD, was established under the Housing and Economic Recovery Act of 2008. On January 30, 2015, HUD published an interim rule (24 CFR Parts 91 and 93) providing guidelines for states to implement the NHTF. Each state's allocation was published on May 4, 2016, and New Mexico received an allocation of \$3 million. By August 16, 2016, MFA must submit an NHTF Allocation Plan to HUD as a Substantial Amendment to the Con Plan and the 16 AAP.

Discussion

In accordance with HUD requirements, MFA must publish the Substantial Amendment with the draft NHTF Allocation Plan for public comment over a 30-day period. MFA held a public hearing on June 20, 2016 at 10 am in the MFA Board Room. Only one member of the public attended.

The draft Allocation Plan contains the broad guidelines under which MFA will distribute NHTF funds, which will be used for the production, preservation, and rehabilitation of affordable rental housing units for families earning no more than 30% AMI. The regulations allow up to 10% of funds to be used for administrative costs, up to 10% for homeownership activities, and the remaining funds for rental housing development. The guidelines in the draft Allocation Plan are based on the NHTF regulations, HUD-issued guidance, the Con Plan and the 16 AAP, and the structure of MFA's existing housing development programs such as the LIHTC and HOME programs.

Following the public comment period, staff made any necessary revisions to the Allocation Plan and will present it to the MFA Board of Directors for approval on July 20, 2016. If approved, staff will submit it to HUD by August 16, 2016.

Upon submission, HUD's 45-day review process will begin. The Allocation Plan will be deemed approved 45 days after HUD receives the plan, unless HUD notifies MFA that the plan is disapproved before expiration of the review period.

Following HUD approval of the Allocation Plan, MFA will develop a Notice of Funding Availability that will provide greater detail on the application and selection process.

Revised Consolidated Plan Screens

The following screens in the eCon Planning Suite Consolidated Plan in IDIS were revised to include the Housing Trust Fund and HOME Rental Development allocation wording changes.

Revised Action Plan Screens

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Substantial Amendment eCon Planning Suite Screens Amendments

CONSOLIDATED PLAN		
Screen	Section	Amendment
ES-05 Executive Summary	1. Introduction	Starting in PY2016, MFA will administer HUD’s new National Housing Trust Fund (NHTF) to provide affordable rental housing units serving households with incomes at or below 30% of the area median income. MFA will allocate NHTF to eligible applicants pursuant to the State of New Mexico National Housing Trust Fund Allocation Plan.
	4. Summary of citizen participation D. Consultation Activities	MFA provided electronic copies of the Substantial Amendment and the Notice of Public Hearing to MFA’s master contact listing of multifamily owners and developers, as well as to current subgrantees across programs, soliciting comments on the NHTF Allocation Plan that is the basis for the Substantial Amendment.
	E. Efforts to Enhance Citizen Involvement	Between June 1 and June 3, 2016, MFA published, in Albuquerque, Clovis, Farmington, Las Cruces, Roswell, Santa Fe and El Semanario) and on MFA’s web page, a Notice of Public Hearing seeking the public’s input on the draft Substantial Amendment. This Substantial Amendment sets forth MFA’s allocation plan for the distribution of NHTF funds. The Public Hearing was conducted on Monday, June 20, 2016, at 10:00 am at the office of MFA at 344 4th Street SW, Albuquerque, NM 87102. Public comments were accepted through July 1, 2016.
	5. Summary of public comments	Public comments and responses for the 2016 Substantial Amendment are attached to this plan in <i>Substantial Amendment all exhibits scanned.pdf</i> .
	6. Summary of comments or views not accepted	Public comments and responses for the 2016 Substantial Amendment are attached to this plan in <i>Substantial Amendment all exhibits scanned.pdf</i> .
	7. Summary	Public comments and responses for the 2016 Substantial Amendment are attached to this plan in <i>Substantial Amendment all exhibits scanned.pdf</i> .
	PR-05 Lead & Responsible Agencies	Table 1 – Responsible Agencies
Narrative		Starting in PY2016, MFA will administer the NHTF to develop and preserve affordable rental housing statewide, serving extremely low-income (ELI, i.e. 30% AMI) households.
PR-15 Citizen Participation	Narrative	Starting in PY2016, MFA will administer the NHTF to develop and preserve affordable rental housing statewide, serving ELI households. In addition to a June 20, 2016, Public Hearing, MFA also conducted a Focus Group meeting to which a number of potential recipients were invited. The sign-in sheet for both of the meetings is made part of this document in the attachment <i>Substantial Amendment all exhibits scanned.pdf</i> . MFA provided electronic copies of the Substantial Amendment and the Notice of Public Hearing to MFA’s master contact listing of multifamily owners and

		<p>developers, as well as to current subgrantees across programs, soliciting comments on the NHTF Allocation Plan that is the basis for the Substantial Amendment.</p> <p>Between June 1 and June 3, 2016, MFA published, in Albuquerque, Clovis, Farmington, Las Cruces, Roswell, Santa Fe and El Semanario, and on MFA's web page a Notice of Public Hearing seeking the public's input on the draft Substantial Amendment. This Substantial Amendment sets forth MFA's allocation plan for the distribution of NHTF funds. The Public Hearing will be conducted on Monday, June 20, 2016, at 10:00 am at the office of MFA at 344 4th Street SW, Albuquerque, NM 87102. Public comments were accepted through July 1, 2016.</p>
	Citizen Participation Outreach	Posted on MFA's web page on June 1, 2016.
SP-10 Geographic Priorities	General Allocation Priorities	MFA will allocate its NHTF program funds statewide to eligible applicants for the development or preservation of affordable rental housing for households with incomes at or below 30% AMI. Through consultation with the public, staff and housing administrators statewide and input from other county state and federal administrators, MFA gained consensus on its allocation plan, attached. The discussion focused on the limited amount of NHTF funds available and the need for more affordable housing for ELI households statewide. MFA's Board of Directors approved the NHTF allocation plan at its meeting of July 20, 2016.
SP-25 Priority Needs	Table 51 – Priority Needs Summary Priority Need 1 Low-Moderate income renter households	No changes to language in this section.
SP-30 Influence of Market Conditions	Market Characteristics	No changes to language in this section.
SP-35 Anticipated Resources	Introduction	Starting in PY2016, MFA will administer HUD's new National Housing Trust Fund (NHTF) to provide affordable rental housing units serving households with incomes at or below 30% of the area median income. MFA will allocate NHTF to eligible applicants pursuant to the State of New Mexico National Housing Trust Fund Allocation Plan.
	Table 53-Anticipated Resources	<i>When added to eCon Planning Suite:</i> Add National Housing Trust Fund as a Program, source is public-federal, Annual Allocation of \$3,000,000, zero program income or prior year resources, total of \$3,000,000. Expected amount available remainder of Con Plan \$12,000,000.
SP-45 Goals	Table 56-Goals Summary	Incorporate NHTF into funding for goals #1 and #5, minimum of 10 units affordable to ELI households, up to 38 units affordable to ELI households depending upon per unit costs
	Estimate number of households	Add 10 for 1 year to ELI, 40 to 5 year

ACTION PLAN		
Screen	Section	Amendment
AP-05 Executive Summary	1. Introduction	Starting in PY2016, MFA will also administer HUD's new National Housing Trust Fund (NHTF) to provide affordable rental housing units serving households with incomes at or below 30% of the area median income. MFA will allocate NHTF to eligible applicants pursuant to the State of New Mexico National Housing Trust Fund Allocation Plan.
	4. Summary of citizen participation process	MFA provided electronic copies of the Substantial Amendment and the Notice of Public Hearing to MFA's master contact listing of multifamily owners and developers, as well as to current subgrantees across programs, soliciting comments on the NHTF Allocation Plan that is the basis for the Substantial Amendment.
	Public Hearings and Meetings	Between June 1 and June 3, 2016, MFA published, in Albuquerque, Clovis, Farmington, Las Cruces, Roswell, Santa Fe and El Semanario) and on MFA's web page, a Notice of Public Hearing seeking the public's input on the draft Substantial Amendment. This Substantial Amendment sets forth MFA's allocation plan for the distribution of NHTF funds. The Public Hearing was conducted on Monday, June 20, 2016, at 10:00 am at the office of MFA at 344 4th Street SW, Albuquerque, NM 87102. Public comments were accepted through July 1, 2016.
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AP-15 Expected Resources	Table 5	Carried over from SP-35 Anticipated Resources
	Explain how federal funds will leverage those additional funds	"National Housing Trust Fund" will be added to the sentence beginning with "HOME funds are leveraged"
AP-20 Annual Goals and Objectives	Table 6 – Goals Summary	Carried over from SP-45 Goals screen.
AP-25 Allocation Priorities	Table 8 – Funding Allocation Priorities	NHTF will be added as a source, with 10% for finance multifamily new construction and 90% for Finance Multifamily Rental Acquisition and Rehab
AP-30 Method of Distribution		Carried over from SP-35 Anticipated Resources. See AP-30 below with changes related to HOME Rental Development
AP-50 Geographic Distribution		No changes to language in this section.
AP-55 Affordable Housing	Table 15	10 units added to rehab of existing units or increase to 50, total increased to 64
	Discussion	Added "\$4,730,000 in LIHTCs" to the first sentence.

AP-65 Homeless and Other Special Needs Activities		No changes to language in this section.
AP-75 Barriers to Affordable Housing		No changes to language in this section.
AP-85 Other Actions		No changes to language in this section.

AP-30 (Changes indicated in red)

6	State Program Name:	HOME Rental Development
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	Home Rental Developments funds are distributed via a competitive RFP annually along with LIHTC's. Any funds remaining after the RFP are distributed on a first-come, first-served basis throughout the year. HOME funds will be used to leverage a number of rental development resources by providing gap financing to eligible projects.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>The priority for multifamily rental financing is for projects that will serve homeless individuals and special needs populations. HOME/Rental Development funds provide gap financing to nonprofit and for-profit developers, public and tribal entities, and CHDOs for construction, acquisition, or acquisition and rehabilitation of affordable rental housing. Units financed with HOME funds must be affordable to households earning at or below 60 percent of the area median income adjusted for family size, and awards may be further restricted by other federal funding limits. HOME funds will be used to fill the gap between the cost of development and other sources of funding. To the extent projects are able to carry senior market-rate debt; HOME dollars will be reduced accordingly to maximize their efficiency. Projects must have demonstrated financing gaps and will be subject to underwriting standards that, among other criteria, verify that HOME funds are needed and will enhance affordability. Market studies, or other evidence of market need, are required at MFA's discretion. MFA accepts and review applications on a continuous basis.</p> <p>Additional CHDO set-aside funds are also available to projects meeting these guidelines and developed, sponsored, or owned by certified CHDOs. MFA sets aside 15 percent of its HOME allocation for CHDO development projects. Applicants are encouraged to produce units that are energy efficient with low water usage. MFA will also seek to coordinate funding to promote energy efficient upgrades in affordable housing developments. These awards will be in the form of below-market rate debt. Exceptions may be made for transitional and permanent rental housing, single room occupancy units (SROs) and group homes targeted for populations at or below 30 percent of the area median income. Staff may determine limits on the amount of funds available on an annual basis that will be awarded as grants versus loans. If the majority of HOME/Rental funds are drawn prior to completion and lease-up, guaranties by entities acceptable to MFA are required.</p>

<p>Describe how resources will be allocated among funding categories.</p>	<p>The HOME Rental Development program includes two components: HOME/LIHTC and HOME/Rental Incentives. HOME/LIHTC funds apply to projects that are simultaneously awarded federal Low Income Housing Tax Credits (LIHTC) for new construction, acquisition and rehabilitation, or refinancing and rehabilitation of affordable rental housing in MFA’s annual competitive round. Projects using HOME funds in conjunction with the tax credit program must meet all the conditions and requirements set forth in the applicable Qualified Allocation Plan (QAP). HOME funds will be awarded on the basis of tax credit scoring until all HOME funds allocated for this purpose have been awarded. Based on availability of funds, HOME/LIHTC awards may not exceed the lesser of (a) \$15,000 per residential rental unit (i.e. manager’s units do not count) for CHDOs/\$7,500 for non-CHDOs, (b) \$600,000 (\$640,000) per project for CHDOs/\$400,000 for non-CHDOs or (c) 80 percent of the project’s total development costs. Award amounts and payment structures will be determined by the debt capacity of the individual project, and underwriting terms used to determine principal and payment amounts will meet the standards adopted for the LIHTC and HOME programs. Preference will be given to projects having a CHDO as developer, owner or sponsor. A non-profit cannot partner with another entity and obtain CHDO status. MFA only designates non-profits as CHDOs if they meet all HOME requirements and qualify for CHDO set-aside funds. See MFA’s CHDO Policy for more detail at: http://www.housingnm.org/developers/community-housing-development-organizations-chdo.</p> <p>A separate pool of HOME funds, HOME/Rental Incentives, cannot be used for projects that receive a competitive allocation of tax credits, although projects receiving tax credits associated with private activity bond volume cap (i.e. four percent credits) are eligible. Based on availability of funds, HOME/Rental Incentive awards may not exceed the lesser of (a) \$15,000 per residential rental unit (i.e. manager’s units do not count) for CHDOs/\$7,500 for non-CHDOs, (b) \$1,000,000 \$800,000 per project for CHDOs/\$800,000 \$600,000 for non-CHDOs, or (c) 80 percent of the project’s total development cost.] The primary mortgage may be derived from tax-exempt bonds, 501(c)3 bonds, conventional loans or other sources, and award amounts and payment structures will be determined by the debt capacity of the individual project. Applications for these HOME funds will be accepted and reviewed on a continuous basis until all HOME funds allocated for this purpose have been awarded. Preference will be given to projects having a CHDO as developer, owner or sponsor. A non-profit cannot partner with another entity and obtain CHDO status. MFA only designates non-profits as CHDOs if they meet all HOME requirements and qualify for CHDO set-aside funds. See MFA’s CHDO Policy for more detail at: http://www.housingnm.org/developers/community-housing-development-organizations-chdo.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>See above</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>Finance Multi-family Rental Housing New Construction <i>Availability/Accessibility:</i> The number of eligible households that benefit from new rental construction <i>Affordability:</i> The number of affordable rental housing units that have been financed <i>Sustainability:</i> The number of affordable rental housing units that have been added to the affordable rental housing stock</p> <p>Finance Multi-Family Rental Acquisition and Rehabilitation: <i>Availability/Accessibility:</i> The number of eligible units that have benefited from rental rehabilitation <i>Affordability:</i> The number of rental units that have undergone rehabilitation and remain affordable <i>Sustainability:</i> The number of units that have been rehabilitated and become additions to the affordable rental housing stock</p>

State of New Mexico National Housing Trust Fund Allocation Plan (DRAFT)

The National Housing Trust Fund (NHTF) was established under Title I of the Housing and Economic Recovery Act of 2008, Section 1131. In December 2014, the Federal Housing Finance Agency directed Fannie Mae and Freddie Mac to begin setting aside and allocating funds to the NHTF. On January 30, 2015, HUD published an interim rule (24 CFR Parts 91 and 93) providing guidelines for states to implement the NHTF. Each state's allocation was published on May 4, 2016, and New Mexico received an allocation of \$3 million. New Mexico Mortgage Finance Authority (MFA) will distribute these funds in accordance with 24 CFR Parts 91 and 93, as well as the following Allocation Plan.

For purposes of the Allocation Plan, MFA Mandatory Design Standards for Multifamily Housing (MFA Design Standards) will mean the MFA Design Standards in effect at the time application requesting NHTF funds is made.

1. Distribution of Funds

Up to 10 percent of MFA's allocation and of future program income will be used for eligible administrative and planning costs, in accordance with 24 CFR 93.202. MFA will distribute the remaining NHTF funds directly to recipients; no funds will be distributed to sub-grantees. Funds will be distributed in the form of loans and/or grants, in accordance with the guidelines set forth in this plan as well as any priority housing needs identified in the State's Consolidated Plan. A Notice of Funding Availability (NOFA) will be published by MFA that will provide further detail on application requirements and selection criteria. Funds will be available statewide.

2. Eligibility Requirements

Eligible activities are the production, preservation and rehabilitation of rental housing projects containing units for extremely low-income (ELI) families, which are defined as those whose annual incomes do not exceed 30% of the Area Median Income as determined by HUD. Projects may include permanent housing for the homeless, Single Room Occupancy (SRO) projects, senior projects and other special needs projects. Dormitories and transient housing (e.g. emergency shelters for homeless persons and families) are ineligible. NHTF funds may be used for new construction or rehabilitation of public housing units only as described in 24 CFR 93.203. Given the high need for rental housing among ELI families and individuals, MFA does not intend to fund any homebuyer activities in the first year of the program but will revisit the feasibility of funding homebuyer activities in the future.

Eligible costs are the following: development hard costs, refinancing costs, acquisition costs, related soft costs, operating cost assistance/reserves and relocation costs, as defined in 24 CFR 93.201.

Eligible recipients include nonprofit entities, for-profit entities, public housing agencies, and tribally designated housing entities. Recipients must have demonstrated experience and capacity to conduct eligible activities and that meet the requirements of 24 CFR 93.2.

3. Application Requirements

Entities seeking NHTF dollars for eligible projects may submit applications for funding to MFA using the application found in the NOFA.

Applications will be accepted on a rolling basis; however, final funding decisions will be made by the MFA Board at regularly scheduled meetings, the dates of which can be found on MFA’s website. Applications must be received no later than 45 days prior to a regularly scheduled Board meeting in order to be considered at that meeting.

The NOFA will provide details on the application requirements for NHTF funding. At a minimum, information on the following will be required:

- Applicant’s development capacity and experience;
- Applicant’s financial condition;
- Capacity and experience of all other members of the development team;
- Development cost budget;
- Proposed sources of financing;
- Unit mix and projected rents;
- Operating cost budget;
- Cash flow projection;
- Narrative description of the project;
- Architectural plans.

4. Selection Criteria

All projects must meet the following threshold criteria:

- NHTF-assisted units must provide permanent rental housing for ELI families;
- NHTF-assisted units must remain affordable to ELI families for at least 30 years;
- The applicant must certify that NHTF-assisted units will comply with all NHTF requirements;
- The project must be financially feasible.

All projects that meet the threshold criteria will be evaluated according to the following criteria, grouped by relative importance as follows:

Low priority:

1. Geographic diversity
 - No other Low Income Housing Tax Credit, public housing, or federally-subsidized housing projects within a 1-mile radius: 5 points;
2. Duration of the affordability period beyond the required 30 years
 - Projects committed to an additional 5 or more years: 5 points;

Medium priority:

1. Green building features
 - Projects achieving a HERS rating lower than required in the MFA Design Standards: 10 points;
2. Developer/general partner is a New Mexico nonprofit organization, a tribally designated housing entity, or a public housing authority: 10 points;
3. Extent to which the project has project-based rental assistance
 - Projects without project-based rental assistance: 10 points;

High priority:

1. Creation of new units serving ELI families, through new construction, adaptive reuse or conversion of market-rate units
 - Each new ELI unit: 3 points capped at 20 points;
2. Applicant’s ability to obligate NHTF funds and undertake eligible activities in a timely manner
 - Projects that have (1) evidence of site control, (2) evidence that the current zoning of the proposed site does not prohibit multifamily housing, and (3) commitment letters or letters of interest from all other funding sources: 20 points;
3. Use of state, local, and private funding sources
 - Projects that have funding sources outside of federal funding sources, low-income housing tax credits, and bond financing, matching at least 50% of the NHTF funds requested: 20 points;
4. Extent to which the project meets one of the following priority housing needs identified in the NM Consolidated Plan: housing for the elderly and frail elderly, housing for persons with severe mental illness, housing for persons with disabilities, housing for persons with alcohol and other addictions, housing for persons with HIV/AIDS, housing for victims of domestic violence and housing for homeless persons
 - Projects in which at least 50% of the NHTF-assisted units are targeted toward one of the above priority housing needs: 20 points;

These criteria will be discussed in greater detail in the NOFA and may be modified prior to publication of the NOFA. MFA will also investigate the feasibility of including additional selection criteria in the NOFA.

5. Per-Unit Subsidy Limits

To allow maximum flexibility in the first two years of the program while MFA and its partners gain experience using NHTF to finance rental housing affordable to ELI households, the maximum per-unit subsidy limits for NHTF will be set at HUD’s applicable limits for the HOME Program, i.e. the Section 234 Condominium Housing Elevator Limits by bedroom size, multiplied by 240% for Albuquerque and 217% for areas outside of Albuquerque. Currently, these are as follows:

Bedrooms	Per-Unit Subsidy Limit as of Nov. 2015	
	Albuquerque	Outside Albuquerque
0	\$140,107	\$126,680
1	\$160,615	\$145,223
2	\$195,305	\$176,588
3	\$252,662	\$228,449
4+	\$277,344	\$250,765

MFA examined the development cost budgets of recent MFA-funded projects and determined that all were well within these subsidy limits, and that these limits would allow cost premiums that may be necessary in developing housing for certain ELI populations. For example, projects that will include

accommodations for individuals with disabilities are likely to have higher development costs. Projects will be evaluated separately for cost efficiency.

6. Performance Goals and Benchmarks

Based on New Mexico's allocation of \$3 million and the per-unit subsidy limits described in Section 4 above, it is estimated that NHTF dollars will assist a minimum of 10 units affordable to ELI households (in the unlikely event that the highest per-unit subsidy limits are used), with the possibility of assisting up to 38 units affordable to ELI households if costs are far lower than the subsidy limits.

7. Rehabilitation Standards

All NHTF-assisted rehabilitation projects must comply with the rehabilitation standards found in Attachment A: National Housing Trust Fund Rehabilitation Standards.

8. Limitation on Beneficiaries or Preferences

Preferences defined in the Allocation Plan or the NOFA may not violate nondiscrimination requirements in the NHTF interim rule at 24 CFR 93.350. Projects may not limit occupancy to or provide preference to students.

For the NHTF-funded, units, owners of NHTF-assisted projects may (but are not required to) limit occupancy to, or provide preference to, the following populations:

- Homeless families or individuals;
- Individuals with disabilities;
- Individuals with severe mental illnesses;
- Individuals with alcohol and other addictions;
- Individuals with HIV/AIDS;
- Victims of domestic violence;
- Seniors;
- Veterans;
- Individuals on public housing waiting lists;
- Youth transitioning out of foster care;
- Ex-offenders.

Owners of NHTF-assisted projects who limit occupancy or provide preferences to the populations described above must do so in accordance with 24 CFR 93.303(d)(3).

Any limitation or preference must not violate nondiscrimination requirements. Federal fair housing requirements, including the duty to affirmatively further fair housing, are applicable to the NHTF program. A limitation does not violate nondiscrimination requirements if the project also receives funding from a federal program that limits eligibility to a particular segment of the population (e.g. Housing Opportunity for Persons Living with AIDS program, the Section 202 and Section 811 programs) or the Housing for Older Persons Act.

Please note that MFA is not giving preference to these populations except as noted in Section 4 above. Section 8 is intended merely to allow owners of NHTF-assisted projects to limit occupancy or provide preferences to the populations identified within this section.

9. Refinancing Guidelines

MFA may, at its discretion, use NHTF funds for refinancing only when needed in order to permit or continue affordability of rental units when (1) rehabilitation is the primary activity, (2) the use of NHTF funds is proportional to the number of NHTF-assisted units in the project, and (3) the rehabilitation cost attributable to the NHTF units is greater than the amount of debt to be refinanced that is attributable to the NHTF units. MFA's minimum affordability period and underwriting standards for an initial investment of NHTF funds would apply, which include: adequacy of management and owner, feasibility of project to meet operational and debt service requirements, consistency with market, and review of total development costs and sources available to meet these needs.

Attachment A

State of New Mexico National Housing Trust Fund Allocation Plan National Housing Trust Fund Rehabilitation Standards

I. PURPOSE OF STANDARDS

- A. The National Housing Trust Fund Rehabilitation Standards (known herein as the “NHTF Standards”) are designed to outline the requirements for building rehabilitation for all New Mexico Mortgage Finance Authority (MFA) National Housing Trust Fund (NHTF) funded multifamily housing projects. All renovation activities performed on an NHTF-funded project must conform to these rehabilitation standards.
- B. The goal of the MFA NHTF program is to provide functional, safe, affordable, and durable housing that meets the needs of the tenants and communities in which the housing is located throughout its affordability period.
- C. Through use of the NHTF Standards, all health and safety deficiencies must be addressed and corrected.
- D. If a project is out of compliance with the NHTF Standards, the grantee will bring to the attention of MFA staff the specific portion of the project which does not comply, stating the reasons for non-compliance. MFA staff will make a determination as to whether an exception to the NHTF Standards will be granted.
- E. At the time of publication and adoption of the NHTF Standards, the adopted codes referenced are those in force. Should the referenced adopted codes be modified or updated by the state of New Mexico Construction Industries Division, the newly adopted code standard will apply.
- F. For purposes of the NHTF Standards, MFA Mandatory Design Standards for Multifamily Housing (MFA Design Standards) will mean the MFA Design Standards in effect at the time application requesting NHTF funds is made.

II. QUALITY OF WORK

- A. Quality of Work: Grantees and developers will ensure that all rehabilitation work is completed in a thorough and workmanlike manner in accordance with industry practice and contractually agreed upon plans and specifications, as well as subsequent mutually agreed upon change orders during the construction process. Grantees and developers will employ best practice industry standards relating to quality assurance to verify all work completed.
- B. Project Design Professionals
 1. Projects will be designed by licensed professionals per 14.5.2 New Mexico Administrative Codes (NMAC) – Permits.
 2. The project developer will formally contract with licensed architectural and engineering design professionals to provide appropriate professional services for each project. It is the responsibility of each licensed professional to assure that the scope of work is done in accordance with the generally accepted practices in their discipline, as well as designing the project to be in full conformance with all the applicable federal, state and local codes. (See Section III below.)
 3. In addition, the architect or engineer will provide contract specifications which stipulate quality standards, materials choices, installation methods and standards. Such specifications may reference other appropriate standards set by different trades associations and testing agencies such as ASTM, Underwriters Laboratory (U/L), Tile Council of America, Gypsum National Roofing Contractors Association (NRCA),

Architectural Woodwork Institute (AWI), Sheet Metal and Air Conditioning Contractors' National Association (SMACNA), and AFME.

- C. By meeting the various code requirements as a minimum standard, together with the other standards herein or in attendant MFA policies, each building rehabilitation project is assured to be brought up to an acceptable level of rehabilitation.
- D. Warranties will be required per the standard construction contracts on all materials, equipment and workmanship.

III. CODE COMPLIANCE

- A. All work must comply with all applicable federal, state of New Mexico and local codes, ordinances, and zoning requirements. The NMAC, including Title 14, Housing and Construction, can be found at <http://164.64.110.239/nmac/title14/title14.htm>.

Applicable state codes include but are not limited to:

1. 2009 New Mexico Commercial Building Code
2. 2009 New Mexico Residential Building Code
3. 2009 New Mexico Earthen Building Materials Code
4. 2009 New Mexico Non-Load Bearing Baled Straw Construction Building Standards
5. 2009 New Mexico Energy Conservation Code
6. 2009 New Mexico Existing Building Code
7. 2009 New Mexico Historic Earthen Buildings
8. 2012 New Mexico Plumbing Code
9. 2012 New Mexico Swimming Pool, Spa, and Hot Tub Code
10. 2012 New Mexico Mechanical Code
11. 2012 New Mexico Solar Energy Code
12. 2014 New Mexico Electrical Code
13. ANSI A117.1 as adopted by the New Mexico Commercial Building Code

Additionally, the following apply:

1. 2010 ADA Standards for Accessible Design
2. Fair Housing Act
3. Section 504 of the Rehabilitation Act of 1973

The Development Team is responsible to know and meet all accessibility requirements for their project.

- B. All MFA NHTF projects must demonstrate compliance with all applicable federal, state and local codes, standards, and ordinances through an MFA-approved set of permit documents (plans and specifications) prepared by an architect, stamped and signed by the design professional, and approved by the appropriate building officials.
- C. A code review analysis will be provided by the project's design professionals itemizing the applicable codes for each area of discipline.
- D. The NHTF Standards are designed to exceed the Uniform Physical Condition Standards (UPCS) and ensure that upon completion, the NHTF-assisted project and units will be decent, safe, sanitary, and in good repair as described in 24 CFR 5.703. See Appendix A attached hereto for a list of Inspectable Items and Observable Deficiencies, including descriptions of the type and degree of deficiency for each item that any NHTF-assisted project must address, at a minimum.

IV. HEALTH AND SAFETY

- A. If the housing is occupied at the time of rehabilitation, any and all life-threatening deficiencies must be identified and addressed immediately. See Appendix A for a list of Inspectable Items and Observable Deficiencies, including the identification of life-threatening deficiencies (highlighted in orange) for the property site, building exterior, building systems, common areas, and units.

V. SCOPE OF WORK DETERMINATION

- A. In developing scopes of work, grantees and developers will work with MFA staff to ensure that all requirements under the NHTF Standards are satisfied and that the proposed scope of work meets the goals of Part I above. MFA approval of all scopes of work is required.

VI. EXPECTED USEFUL LIFE / REHABILITATION SCOPE & CAPITAL PLANNING

- A. In developing scopes of work on housing rehabilitation projects, MFA NHTF grantees and developers will consider the remaining expected useful life of all building components with regard to building long-term sustainability and performance. Specifically, each building component with a remaining expected useful life of less than the applicable NHTF period of affordability (30 years) will be considered for replacement, repair or otherwise updated. Additionally, new building components with an expected useful life of less than 30 years will be considered for future replacement.
- B. Project CNAs will be required. The industry standard period for CNAs is 20 years; however, project CNAs must be updated every five years during the life of the project to ensure projected capital needs through the 30 year NHTF affordability period are anticipated and planned for. The initial CNA will cover years 1-20. The first five year update will be done in year 5 and cover years 6-25. The second 5-year update will be done in year 10 and will cover years 11-30.
- C. Once a scope of work has been developed by the grantee and their development team, the grantee must also develop a Capital Plan. Whether or not a particular building component has been replaced, repaired or otherwise updated as part of the rehabilitation scope of work, all building components and major systems must demonstrate adequate funding to be viable for at least 20 years, the length of the capital plan, with subsequent updates every five years during the 30-year affordability period.
 - Example #1: Kitchen cabinets with a remaining useful life of eight years may be permitted to be left in place and not included in the rehabilitation scope. However, adequate funding must be demonstrated in the building capital plan to replace those cabinets in year 8 of the post-rehabilitation capital plan.
 - Example #2: If a building component such as a new roof is installed during the rehabilitation and this roof has an expected useful life of 25 years, it will not show up on the initial CNA as needing replacement during that 20-year period. However, since MFA requires updates of CNA's for NHTF projects to be performed every 5 years, it will show up on the next 20-year CNA which will be performed in year 5 of the project and cover years 6 to 25. During these 5-year CNA updates, the project reserve contributions will be reviewed to ensure all future capital expenditures articulated in the CNA are adequately funded through the 30-year affordability period.
- D. Annual replacement reserves contributions of at least \$250 per unit per year (pupy) for senior projects and \$300 pupy for general occupancy projects are required through the 30-year affordability period. If the initial 20-year CNA and capital plan (and/or any subsequent five year updates) indicate that replacement costs for the period exceed the amount generated by the respective pupy contributions, a higher pupy contribution will be required.

- E. Grantees and their development teams should ensure that all building components are analyzed as part of a comprehensive effort to balance rehabilitation scope and capital planning in a way which maximizes long-term building performance as much as possible within the parameters of both development and projected operational funding available.

VII. ENERGY EFFICIENCY

- A. All MFA NHTF-funded projects are subject to the MFA Design Standards. Rehabilitation projects will comply with the “Rehabilitation” section, including the provisions for requiring that a project achieve a maximum post-construction HERS score of 85.
- B. When plumbing fixtures are replaced, NHTF-funded projects will reduce water usage utilize plumbing fixtures with flow rates and flush rates that are less than those required by code.

VIII. DISASTER MITIGATION

- A. To the extent applicable/relevant, the housing must be improved to mitigate the potential impact of potential disasters (e.g. earthquakes, floods, wildfires) in accordance with state or local codes, ordinances and requirements or such other requirements that HUD may establish.
- B. Specifically regarding flood hazards:
 - 1. Projects must meet FEMA federal regulation, and HUD’s floodplain management requirements at 24 CFR 55, including the 8-Step Floodplain Management Process (when applicable) at 24 CFR 55.20.
 - 2. Projects must meet fluvial erosion prevention requirements per local municipality regulations.
- C. Specifically regarding earthquakes:
 - 1. Projects located in earthquake prone regions must be assessed by a registered structural engineer for compliance with Section 707 of the 2009 International Existing Building Code.
 - 2. Projects located in earthquake-prone regions must further complete soils testing and grading of the soils by a registered soils engineer in accordance with the 2009 International Building Code Requirements. Such soils classifications will be used to determine if voluntary improvements of the seismic force-resisting system (Section 707.6 2009 IEBC) will be voluntary or compulsory.
- D. Specifically regarding wildfires:
 - 1. Projects located in wildfire-prone areas or which are located next to large expanses of forest, brush, open fields, or within predominantly natural landscapes will make efforts to reduce exposure to wildfires.
 - 2. Projects located in wildfire-prone areas will utilize best practices to protect the project including readily available information provided through the U.S. Forest Service and NFPA Firewise Community Program. Such efforts toward preparation will include basics of defensible space and sound landscaping techniques. Additional information can be found at www.firewise.org/wildfire-preparedness.aspx.

IX. BIDDING AND PROJECT MANAGEMENT

- A. All projects will be completely bid. Projects may choose to employ Construction Management (CM) and Construction Management Agreement (CMA) contracts to accomplish the work, however, the requirements of bidding will be applicable to all subcontract and trades work. Grantees and developers will submit a project management plan with their application which will outline how the project will be managed (e.g. General Contractor (GC) bid project, CM project or other project management plan). Any changes to project management operational structure which materially varies from the plan provided to MFA at the time the NHTF funding is

awarded requires prior notification to and approval by MFA NHTF staff, which will not be unreasonably withheld.

X. PROJECT ARCHITECTURAL REHABILITATION DESIGN STANDARDS

A. BUILDING OCCUPANCY & CONSTRUCTION TYPE

1. Fire resistance rating separation requirements per code.
2. Must comply with IBC chapters 4, 5, and 6.

B. HISTORIC BUILDINGS

1. Must comply with New Mexico existing building code.
2. Must comply with IBC, chapter 3409.

C. Historic buildings must be rehabilitated in a manner consistent with the requirements of Section 106 of the National Historic Preservation Act and the Secretary of Interior's Standards for Rehabilitation and Guidelines for Rehabilitation of Historic Buildings.

D. ACCESSIBILITY REQUIREMENTS

1. Housing that is rehabilitated with NHTF funds must meet all applicable federal, state, and local regulations regarding accessibility for persons with disabilities. An overview of these requirements is provided below; however, the applicability of these rules is complex and therefore it is recommended that developers seeking NHTF funds consult with a qualified design professional.
2. General Requirements:
 - a. Projects must meet applicable federal, state, and local regulations and rules.
 - b. Projects must provide not less than 5 percent of the total units as accessible Type A units, with at least one of the units providing a roll-in shower.
 - c. Projects must comply with the Americans with Disabilities Act (ADA), Title II (for public entities) and Title III (for places of public accommodations) implemented at 24 CFR parts 35 and 36, and 2010 ADA Standard for Accessible Design and attendant Design Guide, as applicable.
 - d. Projects, if applicable, must comply with the Fair Housing Act, which states in part that covered multifamily dwellings as defined by HUD's implementing regulations at 24 CFR 100.201 must meet the design requirements at 24 CFR 100.205.
 - e. Projects must comply with ANSI A117.1 as adopted by the state of New Mexico building codes.
3. Projects must comply with other standards as may apply or be required by funding sources (i.e. USDA Rural Development, Uniform Federal Accessibility Standards, etc.).
4. Projects, if applicable, must comply with Section 504 of the Rehabilitation Act of 1973 implemented at 24 CFR Part 8.
 - a. For "substantial" rehabilitation (projects with 15 or more total units and the cost of rehabilitation is 75 percent or more of the replacement cost):
 - i. At least 5 percent of the units (1 minimum) must be made fully accessible for persons with mobility impairments as described by ANSI A117.1 Type A requirements.
 - ii. In addition, at least 2 percent of the units (one additional unit minimum) must be made accessible for persons with sensory impairments.
 - iii. Common spaces must be made accessible to the greatest extent feasible.
 - b. For projects with "less-than-substantial" rehabilitation (anything less than "substantial"), the project must be made accessible to the greatest extent feasible until 5 percent of the units are physically accessible and common spaces should be made accessible as much as possible.

E. BUILDING DESIGN

1. The project developers are encouraged to draft an architectural program document outlining the goals for the project.
2. Building access – in general the access to a building will be safe, logical, readily identifiable, sheltered from the weather, and meeting the exit requirements to a public way. Pathways of circulation within a building will also be safe and logical.
3. Means of egress components must be in conformance with Chapter 10 of the IBC, including complete layout of the exits, corridor and stair dimensional requirements and arrangement, doors sizes and swings, door hardware, panic exit devices, door self-closers, interior finishes, walking surfaces, fire separations, stair enclosures, guards and railings, ramps, occupant load calculations, illumination and signage.
4. Design and rehabilitation of the property must be in conformance with MFA Design Standards.
 - a. Building exteriors will be improved to increase curb appeal and provide greater longevity/durability to the existing building.
 - b. Interior finishes will be easily cleanable and durable.
 - c. Kitchens, laundries, and storage areas will be improved for functionality, durability and accessibility.
 - d. Laundry facilities will be provided at properties with more than 20 units at the ratios required by the MFA Design Standards.
 - e. Community spaces and offices will be provided at properties with more than 20 units.
 - f. Recreational areas will be provided for all properties as required by the MFA Design Standards.
5. Apartment Layout:
 - a. Room sizes –minimum in accordance with IBC 1208 and/or local codes.
 - b. Interior environment must comply with Chapter 12 of the IBC.
 - c. Kitchens – in general, for apartment buildings – each unit will have a functional and code-compliant kitchen.
 - i. SROs and other special housing types may be an exception.
 - d. Baths – in general, for apartment buildings – each unit will have a functional and code-compliant bath in accordance with IBC 1210
 - i. SROs and other special housing types may be an exception.
6. Existing outbuildings and utility structures which are being retained will be in sound and serviceable condition, and not create health, safety or undue maintenance issues for the project.

XI. REHABILITATION CONSTRUCTION STANDARDS

A. SITE (CSI DIVISION 2)

1. General:
 - a. Assure that the site is safe, clean and usable and designed with details, assemblies and materials to provide ongoing durability without undue future maintenance.
 - b. Site design and engineering will be by a licensed professional civil engineer or other qualified professional.
 - c. Design and systems will conform to all applicable codes, rules and regulations:
 - i. Local and municipal zoning.
 - ii. Local fire code 2009 International Fire Code.
2. Utility connections, yard lines and laterals in accordance with state utility ordinances.

3. Drainage – assure that the grading surrounding the building will slope away from the building and drain properly, without ponding or erosion.
4. Sewer connections to municipal sewage systems and on-site sewage disposal:
 - a. Existing sewer laterals that are to be reused must be evaluated to assure that they are serviceable and have a remaining useful life of 30 years, or are covered by the 20-year capital plan and/or subsequent five-year updates during the 30-year affordability period.
 - b. New systems will be designed to conform to the state EPA requirements.
5. Water service:
 - a. Existing municipal water supplies to buildings will be evaluated to assure that they are serviceable, of adequate capacity and have a remaining useful life of 30 years, or are covered by the 20-year capital plan and/or subsequent five-year updates during the 30-year affordability period.
 - b. Required new systems will be designed to conform to the state EPA requirements.
6. Vehicular access to public way – site design will conform to local zoning and regulations, as well as be sensible in its layout to maximize vehicular and pedestrian safety.
7. On-site Parking – parking will be adequate for project type, meet local codes and be designed to drain well, with a durable appropriate surface material. Handicapped parking will be provided as required.
8. Pedestrian access and hardscape – In general, paved walkways within the site will be designed to provide sensible pedestrian access from the public way into the site, from parking areas, and provide access to buildings. All walkways should generally conform to applicable codes for width and slopes, and fall protection. Site stairs will be safe and sound, constructed of durable materials, with proper rise and run, and with code-approved railings as required. Accessible routes into buildings will be provided as required by code.
9. Site amenities – site amenities may be provided which enhance the livability of the project including playground areas, seating, benches, patio areas, picnic tables, bike racks, grills and fencing, etc.
10. Mailboxes - Provision will be made for USPS-approved cluster mailbox units if required by the USPS.
11. Landscaping – Required at all properties maximizing existing natural features or otherwise enhancing open spaces. Native, semi-native, or drought-tolerant plants and low water usage irrigation systems will be used.
12. Solid waste collection & storage – if necessary, provision will be made for the outdoor storage and collection of solid waste and recycling materials in receptacles (dumpsters, wheeled trash cans, totes). Enclosures may be provided and should be accessible as required by code. Garbage collection areas must be screened.
13. Site lighting with shielded fixtures may be provided to illuminate parking and pedestrian walkways, and will conform to local zoning.
 - a. Energy efficient lighting will be employed with emphasis on LED fixtures.
14. Underground or overhead utilities – as regulated by code and utility rules.

B. FOUNDATIONS (CSI DIVISION 3)

1. Existing foundations will be examined by qualified professionals.
 - a. Foundations to be adequately sized, free of broken components or deterioration which may compromise the load bearing structural integrity.
 - b. Design and implement structural reinforcements or reconstruction as necessary.
2. Above-grade masonry unit block or brick will be reasonably stable, plumb and sound with no missing units or voids.

3. Pointing of mortar joints will be specified as necessary to assure the continued integrity of the structural assembly.
4. New below-grade structures to conform to Chapter 18 of IBC as appropriate.
5. Basement floors:
 - a. Mechanical rooms - Provide sound concrete floors with raised housekeeping pads for equipment.
 2. Tenant accessed utility spaces (storage, laundry rooms, etc.) – provide sound concrete floors.
6. Moisture mitigation
 - a. Water and damp proofing – where possible and as may be required by existing conditions of groundwater and storm water intrusion into subsurface portions of buildings, provide waterproofing or damp proofing as appropriate.
 - b. Provide vapor barriers covered with a wear layer of pea stone over earthen basement or crawl space floors to remain.
 - c. Ventilation of basements and crawl spaces per IBC, Chapter 1203.

C. MASONRY COMPONENTS (CSI DIVISION 4)

1. Buildings with masonry bearing walls will be examined for their structural integrity. Existing masonry building components will be examined to assure sound condition, and repaired as necessary to provide the load-bearing capacity, resistance to water penetration and aesthetic quality to assure the assemblies will perform for the purpose intended.
 - a. Masonry will be plumb and structurally sound.
2. Repair or replace deteriorated portions or missing units.
 - a. Brick veneer will be sound or repaired to be sound.
3. Masonry mortar joints will be sound, and free of loose or deteriorated mortar, with no voids.
 - a. Pointing of mortar joints will be specified as necessary to assure the continued integrity of the structural assembly, and prevent water intrusion.
4. Historic masonry designated to remain will be restored to sound serviceable condition, and in accordance with Section 106 of National Historic Preservation Act.
 - a. Where masonry is considered historic, repairs will be carried out utilizing the Secretary of the Interior’s “Standards of Rehabilitation” and related NPS Preservation Briefs for “Repointing Mortar Joints on Historic Masonry Buildings.”
5. Chimneys
 - a. Assure structural integrity, reconstruct and point as necessary.
 - b. If used for fuel heating appliances – provide lining as may be required by code and as prescribed by the heating appliance manufacturer.

D. STRUCTURE

1. A qualified professional will examine each building’s load-bearing structure, and assess its existing condition to determine suitability of continued use.
2. In general, structure evaluation and design will be in conformance with IBC, Chapter 16.
 - a. In most residential rehab projects where there is no change in use, it is not expected that the structure will be brought up to new construction standards.
 - b. Consideration will be given if there are any proposed changes in use which would impact the historical loading.
3. Deficiencies identified will be addressed and repairs designed and specified as necessary to correct such conditions:
 - a. Repairs will be made to any deteriorated load-bearing structural elements.

- b. Reinforce, install supplemental, or replace structural members determined to be inadequate for use.

E. ENCLOSURE - SHELL (CSI DIVISION 7)

1. Roofing
 - a. Existing
 - i. Examine existing roofing and flashing systems to determine suitability for continued use. Continued life expectancy of existing roofing should be a minimum of 30 years, or covered by the 20-year capital plan and/or subsequent five year updates during the 30-year affordability period.
 - ii. Repair existing roofing as required.
 - b. New Roofing
 - i. New roofing will be installed where existing roofing does not meet requirements for continued use. ii. New roofing system components will be compatible, and include the nail base, the underlayment layer, ice and water shield self-adhesive membrane flashings, metal flashings and roofing.
 - Strip existing roofing and dispose of properly.
 - Examine exposed existing substrate for structural soundness.
 - Install new roofing system per code and per NCRA trade practices and manufacturer specifications.
 - Flashings – deteriorated flashings will be replaced and the weatherproof integrity of the roof system will be assured.
 - c. Ventilation
 - i. Roof assemblies will be properly ventilated in accordance with applicable code requirements, and appropriate building science detailing.
2. Exterior Finishes
 - a. Cladding
 - i. Stucco
 - Examine existing stucco for soundness – will be free of major cracks, delamination and other deterioration which may compromise its useful life.
 - Stucco will be free of gaps and holes and provide continuous weatherproof system.
 - Repair or re-stucco as necessary to provide a weather-resistant enclosure.
 - ii. Masonry
 - Masonry bearing walls and veneers will be restored as necessary.
 1. Refer to Section XI C – Masonry.
 2. Refer also to Section XI F.2.b for insulation requirements.
 - iii. Other existing cladding system types and materials will be repaired and/or restored in-kind with matching or similar materials to provide a durable weather-resistant enclosure.
3. Trim – Exterior trim and architectural woodwork
 - a. Existing wood trim:
 - i. Existing trim to remain must be sound, free of defects and deterioration which compromise its use.
 - ii. Repair and restore trim to usable condition. Patch or replace in-kind any deteriorated wood trim components.
 - b. New wood trim will be installed in a workmanlike manner. Reference may be made to AWI standards.

- c. Other trim materials (PVC, cementitious, etc.) which are suitable may be used as appropriate and will be installed per manufacturer's recommendations.
 - d. Trim which is part of the weather-tight enclosure will be flashed or caulked with joint sealers as necessary to prevent water intrusion.
4. Paint
- a. In general, all existing exterior wood surfaces will receive new paint coatings, except as appropriate due to the recent application of paint and/or the sound condition of existing coatings.
 - b. Examine surfaces and apply paint only to sound acceptable materials/surfaces.
 - i. Prepare surfaces properly, removing loose or peeling previous paint.
 - ii. Paint prep will be done in accordance with applicable lead safe standards. (See Section XI N.1.b)
 - c. Before painting, assure that any moisture issues which may compromise the life expectancy of the paint system are remedied.
 - d. Exterior paint systems will be compatible and installed in accordance with manufacturer's specifications.
5. Porches, decks and steps
- a. Existing porches, decks, steps, and railings proposed to remain will be examined and repaired as necessary. Repair and reconstruction will be carried out to assure that they will have a continued useful life of 30 years, or covered by the 20-year capital plan and/or subsequent five year updates during the 30-year affordability period.
 - b. Inspect structure for soundness and reconstruct any deteriorated members as required.
 - c. Install new support piers as may be required.
 - d. Patch existing decking with matching materials, or install new durable decking.
 - e. Railings
 - i. Will be sound and adequately fastened to meet code requirements for structural loading. Repair or replace in-kind as appropriate.
 - ii. Will meet code requirements for height of protective guards, or have supplemental guards installed.
 - f. Steps will be safe and sound and meet applicable codes, with railings as necessary.
 - g. All porch elements will be able to withstand the weather elements to prevent premature deterioration.

F. ENCLOSURE – THERMAL (CSI DIVISION 7)

1. Energy Efficiency - In general, most buildings will be rehabbed with a goal of increasing the thermal shell efficiency.
 - a. All MFA NHTF funded projects are subject to the MFA Design Standards. Included in this standard are mandatory requirements to achieve a maximum HERS score of 85. Additionally, water reduction measures are included.
 - b. In both the design and implementation of the project rehabilitation scope of work, particular emphasis should be made to maximize the effectiveness of the energy efficiency related work scopes.
2. Insulation
 - a. Insulation levels will conform to the 2009 International Energy Efficiency Code.
 - b. Masonry walls will be insulated utilizing current building science detailing to ensure ongoing integrity of masonry systems.
3. Air sealing – comply with HERS requirements for thermal bypass air sealing, and duct sealing.

- a. Attention must be paid to the air barrier of each building and should be well thought out, detailed and carefully executed.
- b. Blower door testing will be performed to verify compliance and successful execution.
- 4. Indoor air quality
 - a. In general, all thermal upgrades to a building will take into consideration indoor air quality and moisture control/mitigation, and apply the current state of the art building science in this regard. Treatment of existing stone, concrete or masonry basement walls and of existing basement earthen floors or uninsulated basement slabs will be taken into consideration with regard to the need for moisture mitigation.
- 5. Ventilation
 - a. Venting of crawl spaces, attics and sloped ceilings will be per code. b. See Section XI E.1.c for roof assembly ventilation.

G. ACOUSTICAL TREATMENTS

- 1. Dwelling units separated acoustically as per Chapter 1207 of IBC.

H. DOORS (CSI DIVISION 8)

- 1. General
 - a. Doors to meet code requirements IBC Chapter 10.
 - b. Meet egress requirements for dimensions, swing and clearances, and be accessibility-compliant as required.
 - c. Be sound and secure.
 - d. New doors will be installed per manufacturer's recommendations and standard trade practice standards.
 - e. Flash properly, and have shim spaces insulated.
 - f. Existing doors to remain should be examined and determined to be suitable for reuse with a remaining life after restoration of 30 years, or covered by the 20-year capital plan and/or subsequent five year updates during the 30-year affordability period.
 - i. Restore as required to provide useful life.
 - ii. Will be tested and modified as necessary to operate properly.
 - iii. Install new weather-stripping and sweeps to provide seal against weather elements and air infiltration.
 - iv. Historic doors designated to remain will be restored to sound serviceable condition, and in accordance with the Secretary of the Interior's "Standards for Rehabilitation" project requirements.
- 2. Apartment doors
 - a. Apartment unit entry doors will be fire-rated as required by code.
- 3. Other doors – Access doors will meet code requirements for fire rating.
- 4. Door hardware will operate properly, be secure and must meet accessibility standards and NFPA 101, IBC Chapter 10.

I. WINDOWS (CSI DIVISION 8)

- 1. Windows will be of legal egress size when required by code.
- 2. Existing windows to remain
 - a. Examine and determine suitability for reuse with a reasonable remaining life after restoration of 30 years without undue future maintenance, or covered by the 20-year capital plan and/or subsequent 5-year updates during the 30-year affordability period.

- b. Will be capable of providing adequate seal against air infiltration, weather elements, and be determined to be appropriately energy efficient in keeping with the overall energy efficiency strategy of the project.
 - c. Install new weather-stripping to provide seal against weather elements and air infiltration.
 - d. Air seal shim spaces and window weight pockets if possible.
 - e. Restore and modify as required to provide useful life.
 - f. Will be tested and modified as necessary to operate smoothly and properly per code.
 - g. Hardware will be intact and operational, or be replaced with new hardware as required.
3. New Windows
- a. Where existing windows do not meet the standards for egress, condition and/or energy efficiency deemed appropriate to the project, they will be replaced by new windows.
 - b. New windows will be code-compliant and conform to International Energy Code requirements.
 - c. Additionally, new window units should be tested assemblies meeting ASTM standards for water penetration and air leakage.
 - d. All windows will be installed per manufacturer's installation guidelines and specifications, and will incorporate appropriate detail, flashings, joint sealers, and air sealing techniques.

J. INTERIOR FINISHES (CSI DIVISION 9)

1. In general, all interior finishes will be new and installed per manufacturer's recommendations and the standards of quality construction per trade practices and associations related to the particular product or trade.
2. Walls and ceilings
 - a. Where existing finishes are proposed to remain, they will be determined to meet the standard of being sound, durable, lead-safe, and have a remaining useful life of no less than 30 years, or covered by the 20- year capital plan and/or subsequent five year updates during the 30-year affordability period.
 - b. Where existing finishes are proposed to remain as part of a fire-rated assembly, the state DPS will assist in making a determination as to the suitability. Refer to codes as they pertain to archaic materials, and relevant NPS Preservation Briefs.
3. Flooring
 - a. Existing wood flooring in good condition should be repaired, sanded and refinished.
 - b. All new flooring materials (resilient flooring, wood flooring, laminate flooring, carpet, and/or ceramic tile) will be installed over suitable substrates per manufacturer's specs and the trade association practices.
4. Trim - Wood trim and architectural woodwork
 - a. Existing trim will be repaired and restored to usable condition, free of deterioration which compromises its use.
 - b. New wood trim will be installed in a workmanlike manner. Reference may be made to AWI standards.
5. Paint - In general, all interior ceiling, wall, and trim surfaces will receive renewed coatings of paint (or other clear/stain) finishes. Painting will be done in a workmanlike manner and in accordance with the manufacturer's recommendations. All painting, including preparation of existing surfaces, will be done in a lead-safe manner.

K. SPECIALTIES (CSI DIVISION 10)

1. Toilet accessories – each bath will have appropriate accessories such as towel bars, robe hooks, bath tissue holders, etc., installed and securely fastened in place. Accessories will be located per accessibility requirements where necessary.

2. Medicine cabinets and mirrors – install in each unit bath as appropriate.
3. Signage and identification – building signage will be provided as appropriate.
 - a. Building address 911 numbers, unit identifications, building directory, exits, stairways, and common and utility spaces will be in conformance with NFPA 101 Life Safety Code, and be accessibility-compliant and 911-approved.
4. Exit signage will be provided as required by code and be accessibility compliant as required.
5. Fire protection specialties – provide fire extinguishers in buildings, and in units as required by code and/or by state or local fire authorities. Locate as directed by authorities.
6. Shelving – provide durable, cleanable shelving for pantries, linen closets, clothes closets, and other storage as appropriate, securely fastened in place.

L. EQUIPMENT (CSI DIVISION 11)

1. Existing equipment to be retained and continued to be used will be in serviceable condition with an expected useful life of 30 years, or covered by the 20-year capital plan and/or subsequent five year updates during the 30-year affordability period.
2. Kitchen appliances
 - a. When replacing a range and space permits, provide a new, full-size (30," four burner) range.
 - b. Existing appliances to be reused will be in good and serviceable condition.
 - c. Provide other appliances (such as microwaves) as may be appropriate to the project.
 - d. All appliances in accessible apartment units will be accessibility-compliant, and located in an arrangement providing required clear floor spaces.
3. Laundries –where adequate space is available and when appropriate to meet the project goals, washers and dryers may be provided in laundry rooms or in units.
4. Solid waste handling – provide trash and recycling receptacles as appropriate to enable the tenants and property management staff to handle and store solid waste.
5. Playground equipment – provide safe, code-approved new playground equipment if a playground is appropriate, pursuant MFA Design Standards.

M. FURNISHINGS - CASEWORK (CSI DIVISION 12)

1. Kitchen cabinetry and counters
 - a. Existing cabinetry and/or countertops proposed to remain will be in good condition with a remaining useful life of 30 years, or covered by the 20-year capital plan and/or subsequent five year updates during the 30-year affordability period.
 - b. New cabinetry
 - i. Will be of good quality, meeting ANSI/KCMA A161.1-2012 "Performance & Construction Standards for Kitchen Cabinetry and Bath Vanities" standards. Other industry standards for cabinetry may be used as guidelines, such as the Kitchen Cabinet Manufacturer's Association (KCMA) "Severe Use Specification – 2014," or the AWI's Woodwork Standards and Cabinet Fabrication Handbook.
 - ii. New counters will be provided with a cleanable sanitary surface material impervious to water such as high pressure laminate (HPL).
 - Shop fabricated as one-piece assembly where possible. Seal field joints.
 - Installed level and securely fastened to cabinetry.
2. Bath cabinetry and counters – vanity lavatory tops, when used, should be one-piece integral bowl with integral backsplash.

N. SPECIAL CONSTRUCTION (CSI DIVISION 13)

1. Hazardous materials and remediation to be completed in accordance with EPA requirements and best practices.
 - a. Asbestos – project will be assessed for the existence of asbestos-containing building materials by qualified professionals:
 - i. National Emission Standards for Hazardous Air Pollutants (NESHAP) apply.
 - ii. Removal of asbestos must be carried out per federal EPA and state regulations and rules.
 - b. Lead - Health and Safety and Lead Safe Housing:
 - i. Lead-Based Paint
 - Federal and state regulations related to lead-based paint apply to target housing, which is defined as any housing constructed prior to 1978, except housing for the elderly or persons with disabilities (unless a child of less than six years of age resides or is expected to reside in such housing for the elderly or persons with disabilities) or any zero-bedroom dwelling.
 - Rehabilitation of target housing must be completed in a manner which ensures the health and safety of workers and residents, especially children. A number of regulations apply when lead painted surfaces are disturbed in residential properties, primarily requiring the appropriate training of workers and the use of safe work practices. In some cases, use of federal funds for rehabilitation will trigger a higher level of lead paint treatments based on the amount of federal money being used. The following regulations must be adhered to during all rehabilitation of target housing:
 - ii. 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. More information is available at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/healthy_homes/enforcement/lshr
 - 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
 - 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

O. CONVEYANCE SYSTEMS (CSI DIVISION 14)

1. Elevators may be installed when appropriate and possible, when such elevator is part of the project's program goals, or as required by code, as follows:

- a. Installed per code NFPA 101, Chapter 9.4
- b. ASME 17.1 Safety Code for Elevators 2013
2. Existing elevators and lifts may be retained if they are appropriate to the use of the building and in serviceable condition with an expected useful life of 30 years, or covered by the 20-year capital plan and/or subsequent 5-year updates during the 30-year affordability period, and approved by agencies having jurisdiction.

P. MECHANICAL (CSI DIVISION 15)

1. General:
 - a. All mechanical systems will be designed by a mechanical engineer or other qualified professional.
 - b. Energy efficiency:
 - i. All MFA NHTF funded projects will conform to the MFA Design Standards . Additionally, such projects must also achieve a maximum HERS score of 85.
 - ii. In both the design and implementation of project rehabilitation scopes of work, particular emphasis should be made to maximize the effectiveness of the energy efficiency related work scopes.
 - c. All mechanical systems will meet State of New Mexico Mechanical, Plumbing, and Electrical Codes.
 - i. All mechanical systems will meet the requirements of 2009 International Energy Conservation Code.
 - ii. Plumbing fixtures will be accessibility compliant as required.
2. Fire protection
 - a. In general, all buildings assisted with NHTF funds will have automatic fire suppression as required by applicable codes with approved sprinkler systems installed as required by NFPA 13 or 13R.
 - i. Automatic fire suppression systems will be designed by an engineer licensed in the State of New Mexico and installed by an approved licensed contractor.
 - ii. Provide fire pumps, standpipes, and fire department connection as required per NFPA 13, 14 & 25.
 - b. Where possible, piping for the sprinkler system will be concealed.
3. Plumbing
 - a. 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 five year updates during the 30-year affordability period. Substandard or critical non-code-compliant components must be replaced.
 - b. Use water-saving shower heads and faucet aerators as required by the MFA Design Standards.
 - c. All fixtures, piping fittings and equipment will be lead-free.
 - d. Kitchen fixtures – When existing kitchen fixtures are not reused in accordance with a. above, new sink and faucets, and associated plumbing will be installed in each unit or SRO food prep area.
 - e. 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 will be installed in each unit or SRO bathroom facility.
 - f. Laundry facilities will be provided in accordance with MFA Design Standards.

- g. Provision for other utility plumbing for janitor sinks, floor drains, outdoor faucets, drains for dehumidification systems, etc., may be made as desired or required.
- 4. Heating
 - a. System design:
 - i. Designed and constructed to conform with MFA Design Standards.
 - ii. Where existing components of a system are proposed to be reused, they will be examined and determined to be in good and serviceable 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.
 - b. Temperature control - The temperature in each unit will be individually thermostatically controlled. A waiver may be granted for reuse of existing equipment in accordance with a.ii. above.
 - c. Provide adequate heat in common spaces.
 - d. Install pipe insulation as per code and AHRAE requirements.
- 5. Ventilation
 - a. Code-compliant indoor air quality will be addressed by the installation of either exhaust only or balanced (heat recovery) ventilation systems as required by ASHRAE 62.2.
 - b. Balanced mechanical ventilation systems are encouraged.
 - c. Ventilation controls will be per applicable codes.
- 6. Domestic Hot Water
 - a. Install pipe insulation per code.

Q. ELECTRICAL (CSI DIVISION 16)

- 1. Project electrical design should be done by a licensed electrical engineer, or other qualified professional.
- 2. Project electrical must be installed by a licensed electrician.
- 3. Energy efficiency:
 - a. Electrical and lighting systems will be designed and constructed in accordance with the MFA Design Standards and achieve a maximum HERS score of 85.
- 4. Design will comply with local and state building code.
- 5. In general, the electrical system should be new throughout a building:
 - a. Where existing service entrances, disconnects, meters, distribution wiring, panels, and devices are proposed to remain, 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. The designer, in concert with the state electrical inspector, will examine the system and equipment. Existing components of the electrical system may be reused as appropriate. Substandard or critical non-code-compliant components must be replaced.
- 6. Utility connections will be installed per the rules and regulations of the electrical utility.
- 7. Electrical service and metering:
 - a. The service entrance size will be calculated to handle the proposed electrical loads.
 - b. Metering and disconnects will be per code and mounted at approved locations.
- 8. Elevator wiring will conform to the ANSI 17.1.
- 9. Electrical distribution system:
 - a. Lighting and receptacle circuits will be designed per code.
 - b. Locations and layout of devices and lighting to be logical and accessibility-compliant where required.

- c. Provision will be made for the wiring of dedicated equipment circuits and connections for heating, ventilation equipment/exhaust fans, pumps, appliances, etc.
- 10. Artificial lighting will be provided using IBC 1205.
- 11. Site lighting with shielded fixtures may be provided to illuminate parking and pedestrian walkways, and will conform to local zoning.
- 12. Emergency and exit lighting/illuminated signage will be per the NFPA 101, Life Safety Code and IBC Chapter 10.
- 13. Fire detection and alarms:
 - a. Will be installed as required by code: NFPA 101, Chapters 9.6, 30.3.4 and/or 31.3.4, and comply with NFPA 72, and NFPA 1.
 - b. Smoke detectors will be installed per International Fire Code requirements.
 - c. CO detectors will be installed per International Fire Code.
 - d. Where required, system annunciation will be in accordance with International Fire Code.
- 14. Communication low-voltage wiring-provisions for TV, telephone, internet data, security and intercoms should be considered and installed as appropriate to the project's use and livability.
- 15. PV Solar-an optional solar-powered photovoltaic panel system may be installed in accordance with the National Electrical code, state energy code, and the regulations of the governing utility.

MFA NHTF Rehab Standards Appendix A: Uniform Physical Condition Standards for Multifamily Housing Rehabilitation - October 2016

NOTE: Deficiencies highlighted in orange are life-threatening and must be addressed immediately, if the housing is occupied.

Requirements for Site		
Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
Fencing and Gates	Damaged/Falling/Leaning	Fence or gate is missing or damaged to the point it does not function as it should
	Holes	Hole in fence or gate is larger than 6 inches by 6 inches
	Missing Sections	An exterior fence, security fence or gate is missing a section which could threaten safety or security
Grounds	Erosion/Rutting Areas	Runoff has extensively displaced soils which has caused visible damage or potential failure to adjoining structures or threatens the safety of pedestrians or makes the grounds unusable
	Overgrown/Penetrating Vegetation	Vegetation has visibly damaged a component, area or system of the property or has made them unusable or unpassable
	Ponding/Site Drainage	There is an accumulation of more than 5 inches deep and/or a large section of the grounds-more than 20%-is unusable for it's intended purpose due to poor drainage or ponding
Health & Safety	Air Quality - Sewer Odor Detected	Sewer odors that could pose a health risk if inhaled for prolonged periods
	Air Quality - Propane/Natural Gas/Methane Gas Detected	Strong propane, natural gas or methane odors that could pose a risk of explosion/ fire and/or pose a health risk if inhaled
	Electrical Hazards - Exposed Wires/Open Panels	Any exposed bare wires or openings in electrical panels (capped wires do not pose a risk)
	Electrical Hazards - Water Leaks on/near Electrical Equipment	Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion
	Flammable Materials - Improperly Stored	Flammable materials are improperly stored, causing the potential risk of fire or explosion
	Garbage and Debris - Outdoors	Too much garbage has gathered-more than the planned storage capacity, or garbage has gathered in an area not sanctioned for staging or storing garbage or debris
	Hazards - Other	Any general defects or hazards that pose risk of bodily injury
	Hazards - Sharp Edges	Any physical defect that could cause cutting or breaking of human skin or other bodily harm
	Hazards - Tripping	Any physical defect in walkways or other travelled area that poses a tripping risk
	Infestation - Insects	Evidence of infestation of insects-including roaches and ants-throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk
Mailboxes/Project Signs	Infestation - Rats/Mice/Vermin	Evidence of rats or mice--sightings, rat or mouse holes, or droppings substantial enough to present a health and safety risk
	Mailbox Missing/Damaged	Mailbox cannot be locked or is missing
	Signs Damaged	The project sign is not legible or readable because of deterioration or damage
Parking Lots/Driveways/Roads	Cracks	Cracks that are large enough to affect traffic ability over more than 5% of the property's parking lots/driveways/roads or pose a safety hazard
	Ponding	3 inches or more of water has accumulated making 5% or more of a parking lot/driveway unusable or unsafe
	Potholes/Loose Material	Potholes or loose material that have made a parking lot/driveway unusable/unpassable for vehicles and/or pedestrians or could cause tripping or falling
	Settlement/Heaving	Settlement/heaving has made a parking lot/driveway unusable/unpassable or creates unsafe conditions for pedestrians and vehicles
Play Areas and Equipment	Damaged/Broken Equipment	More than 20% of the equipment is broken or does not operate as it should or any item that poses a safety risk
	Deteriorated Play Area Surface	More than 20% of the play surface area shows deterioration or the play surface area could cause tripping or falling and thus poses a safety risk
Refuse Disposal	Broken/Damaged Enclosure-Inadequate Outside Storage Space	A single wall or gate of the enclosure has collapsed or is leaning and in danger of falling or trash cannot be stored in the designated area because it is too small to store refuse until disposal
Retaining Walls	Damaged/Falling/Leaning	A retaining wall is damaged and does not function as it should or is a safety risk
Storm Drainage	Damaged/Obstructed	The system is partially or fully blocked by a large quantity of debris, causing backup into adjacent areas or runoffs into areas where runoff is not intended

Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
Walkways/Steps	Broken/Missing Hand Railing	<i>The hand rail is missing, damaged, loose or otherwise unusable</i>
	Cracks/Settlement/Heaving	<i>Cracks, hinging/tilting or missing sections that affect traffic ability over more than 5% of the property's walkways/steps or any defect that creates a tripping or falling hazard</i>
	Spalling/Exposed rebar	<i>More than 5% of walkways have large areas of spalling--larger than 4 inches by 4 inches--that affects traffic ability</i>
Requirements for Building Exterior		
Inspectable Item	Observable Deficiency	
Doors	Damaged Frames/Threshold/Lintels/Trim	<i>Any door that is not functioning or cannot be locked because of damage to the frame, threshold, lintel or trim</i>
	Damaged Hardware/Locks	<i>Any door that does not function as it should or cannot be locked because of damage to the door's hardware</i>
	Damaged Surface (Holes/Paint/Rusting/Glass)	<i>Any door that has a hole or holes greater than 1 inch in diameter, significant peeling/cracking/no paint or rust that affects the integrity of the door surface, or broken/missing glass</i>
	Damaged/Missing Screen/Storm/Security Door	<i>Any screen door or storm door that is damaged or is missing screens or glass--shown by an empty frame or frames or any security door that is not functioning or is missing</i>
	Deteriorated/Missing Caulking/Seals	<i>The seals/caulking is missing on any entry door, or they are so damaged that they do not function as they should</i>
	Missing Door	<i>Any exterior door that is missing</i>
Fire Escapes	Blocked Egress/Ladders	<i>Stored items or other barriers restrict or block people from exiting</i>
	Visibly Missing Components	<i>Any of the functional components that affect the function of the fire escape--one section of a ladder or railing, for example--are missing</i>
Foundations	Cracks/Gaps	<i>Large cracks in foundation more than 3/8 inches wide by 3/8 inches deep by 6 inches long that present a possible sign of a serious structural problem, or opportunity for water penetration or sections of wall or floor that are broken apart</i>
	Spalling/Exposed Rebar	<i>Significant spalled areas affecting more than 10% of any foundation wall or any exposed reinforcing material--rebar or other</i>
Health and Safety	Electrical Hazards - Exposed Wires/Open Panels	<i>Any exposed bare wires or openings in electrical panels (capped wires do not pose a risk)</i>
	Electrical Hazards - Water Leaks on/near Electrical Equipment	<i>Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion</i>
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable	<i>The exit cannot be used or exit is limited because a door or window is nailed shut, a lock is broken, panic hardware is chained, debris, storage, or other conditions block exit</i>
	Emergency Fire Exits - Missing Exit Signs	<i>Exit signs that clearly identify all emergency exits are missing or there is no illumination in the area of the sign</i>
	Flammable/Combustible Materials - Improperly Stored	<i>Flammable materials are improperly stored, causing the potential risk of fire or explosion</i>
	Garbage and Debris - Outdoors	<i>Too much garbage has gathered--more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris</i>
	Hazards - Other	<i>Any general defects or hazards that pose risk of bodily injury</i>
	Hazards - Sharp Edges	<i>Any physical defect that could cause cutting or breaking of human skin or other bodily harm</i>
	Hazards - Tripping	<i>Any physical defect in walkways or other travelled area that poses a tripping risk</i>
	Infestation - Insects	<i>Evidence of infestation of insects--including roaches and ants--throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk</i>
	Infestation - Rats/Mice/Vermin	<i>Evidence of rats or mice--sightings, rat or mouse holes, or droppings substantial enough to present a health and safety risk</i>
Lighting	Broken Fixtures/Bulbs	<i>10% or more of the lighting fixtures and bulbs surveyed are broken or missing</i>
Roofs	Damaged Soffits/Fascia	<i>Soffits or fascia that should be there are missing or so damaged that water penetration is visibly possible</i>
	Damaged Vents	<i>Vents are missing or so visibly damaged that further roof damage is possible</i>

Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
	Damaged/Clogged Drains	<i>The drain is damaged or partially clogged with debris or the drain no longer functions</i>
	Damaged/Torn Membrane/Missing Ballast	<i>Balast has shifted and no longer functions as it should or there is damage to the roof membrane that may result in water penetration</i>
	Missing/Damaged Components from Downspout/Gutter	<i>Drainage system components are missing or damaged causing visible damage to the roof, structure, exterior wall surface, or interior</i>
	Missing/Damaged Shingles	<i>Roofing shingles are missing or damaged enough to create a risk of water penetration</i>
	Ponding	<i>Evidence of standing water on roof, causing potential or visible damage to roof surface or underlying materials</i>
Walls	Cracks/Gaps	<i>Any large crack or gap that is more than 3/8 inches wide or deep and 6 inches long that presents a possible sign of serious structural problem or opportunity for water penetration</i>
	Damaged Chimneys	<i>Part or all of the chimney has visibly seperated from the adjacent wall or there are cracked or missing pieces large enough to present a sign of chimney failure or there is a risk of falling pieces that could create a safety hazard</i>
	Missing/Damaged Caulking/Mortar	<i>Any exterior wall caulking or mortar deterioration that presents a risk of water pentraton or risk of structural damage</i>
	Missing Pieces/Holes/Spalling	<i>Any exterior wall deterioration or holes of any size that present a risk of water penetration or risk of structural damage</i>
	Stained/Peeling/Needs Paint	<i>More than 20% of the exterior paint is peeling or paint is missing and siding surface is exposed thereby exposing siding to water penetration and deterioration</i>
Windows	Broken/Missing/Cracked Panes	<i>Any missing panes of glass or cracked panes of glass where the crack is either greater than 4" and/or substantial enough to impact the structural integrity of the window pane</i>
	Damaged Sills/Frames/Lintels/Trim	<i>Sills, frames, lintels, or trim are missing or damaged, exposing the inside of the surrounding walls and compromising its weather tightness</i>
	Damaged/Missing Screens	<i>Missing screens or screens with holes greater than 1 inch by 1 inch or tears greater than 2 inches in length</i>
	Missing/Deteriorated Caulking/Seals/Glazing Compound	<i>There are missing or deteriorated caulk or seals--with evidence of leaks or damage to the window or surrounding structure</i>
	Peeling/Needs Paint	<i>More than 20% of the exterior window paint is peeling or paint is missing and window frame surface is exposed thereby exposing window frame to water penetration and deterioration</i>
	Security Bars Prevent Egress	<i>The ability to exit through egress window is limited by security bars that do not function properly and, therefore, pose safety risks</i>
Requirements for Building Systems		
Inspectable Item	Observable Deficiency	
Domestic Water	Leaking Central Water Supply	<i>Leaking water from water supply line is observed</i>
	Missing Pressure Relief Valve	<i>There is no pressure relief valve or pressure relief valve does not drain down to the floor</i>
	Rust/Corrosion on Heater Chimney	<i>The water heater chimney shows evidence of flaking, discoloration, pitting, or crevices that may create holes that could allow toxic gases to leak from the chimney</i>
	Water Supply Inoperable	<i>There is no running water in any area of the building where there should be</i>
Electrical System	Blocked Access/Improper Storage	<i>One or more fixed items or items of sufficient size and weight impede access to the building system's electrical panel during an emergency</i>
	Burnt Breakers	<i>Carbon residue, melted breakers or arcing scars are evident</i>
	Evidence of Leaks/Corrosion	<i>Any corrosion that affects the condition of the components that carry current or any stains or rust on the interior of electrical enclosures, or any evidence of water leaks in the enclosure or hardware</i>
	Frayed Wiring	<i>Any nicks, abrasion, or fraying of the insulation that exposes any conducting wire</i>
	Missing Breakers/Fuses	<i>Any open and/or exposed breaker port</i>
	Missing Outlet Covers	<i>A cover is missing, which results in exposed visible electrical connections</i>
Elevators	Not Operable	<i>The elevator does not function at all or the elevator doors open when the cab is not there</i>
Emergency Power	Auxiliary Lighting Inoperable (if applicable)	<i>Auxiliary lighting does not function</i>

Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
Fire Protection	Missing Sprinkler Head	<i>Any sprinkler head is missing, visibly disabled, painted over, blocked, or capped</i>
	Missing/Damaged/Expired Extinguishers	<i>There is missing, damaged or expired fire extinguisher in any area of the building where a fire extinguisher is required</i>
Health & Safety	Air Quality - Mold and/or Mildew Observed	<i>Evidence of mold or mildew is observed that is substantial enough to pose a health risk</i>
	Air Quality - Propane/Natural Gas/Methane Gas Detected	<i>Strong propane, natural gas or methane odors that could pose a risk of explosion/ fire and/or pose a health risk if inhaled</i>
	Air Quality - Sewer Odor Detected	<i>Sewer odors that could pose a health risk if inhaled for prolonged periods</i>
	Electrical Hazards - Exposed Wires/Open Panels	<i>Any exposed bare wires or openings in electrical panels (capped wires do not pose a risk)</i>
	Electrical Hazards - Water Leaks on/near Electrical Equipment	<i>Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion</i>
	Elevator - Tripping	<i>An elevator is misaligned with the floor by more than 3/4 of an inch. The elevator does not level as it should, which causes a tripping hazard</i>
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable	<i>The exit cannot be used or exit is limited because a door or window is nailed shut, a lock is broken, panic hardware is chained, debris, storage, or other conditions block exit</i>
	Emergency Fire Exits - Missing Exit Signs	<i>Exit signs that clearly identify all emergency exits are missing or there is no illumination in the area of the sign</i>
	Flammable Materials - Improperly Stored	<i>Flammable materials are improperly stored, causing the potential risk of fire or explosion</i>
	Garbage and Debris - Indoors	<i>Too much garbage has gathered-more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris</i>
	Hazards - Other	<i>Any general defects or hazards that pose risk of bodily injury</i>
	Hazards - Sharp Edges	<i>Any physical defect that could cause cutting or breaking of human skin or other bodily harm</i>
	Hazards - Tripping Hazards	<i>Any physical defect in walkways or other travelled area that poses a tripping risk</i>
	Infestation - Insects	<i>Evidence of infestation of insects-including roaches and ants-throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk</i>
	Infestation - Rats/Mice/Vermin	<i>Evidence of rats or mice--sightings, rat or mouse holes, or droppings substantial enough to present a health and safety risk</i>
HVAC	Boiler/Pump Leaks	<i>Evidence of water or steam leaking in piping or pump packing</i>
	Fuel Supply Leaks	<i>Evidence of any amount of fuel leaking from the supply tank or piping</i>
	General Rust/Corrosion	<i>Significant formations of metal oxides, significant flaking, discoloration, or the development of a noticeable pit or crevice</i>
	Misaligned Chimney/Ventilation System	<i>A misalignment of an exhaust system on a combustion fuel-fired unit (oil, natural gas, propane, wood pellets etc.) that causes improper or dangerous venting of gases</i>
Roof Exhaust System	Roof Exhaust Fan(s) Inoperable	<i>The roof exhaust fan unit does not function</i>
Sanitary System	Broken/Leaking/Clogged Pipes or Drains	<i>Evidence of active leaks in or around the system components or evidence of standing water, puddles or ponding--a sign of leaks or clogged drains</i>
	Missing Drain/Cleanout/Manhole Covers	<i>A protective cover is missing</i>
Requirements for Common Areas		
Inspectable Item	Observable Deficiency	
Basement/Garage/Carport	Baluster/Side Railings - Damaged	<i>Any damaged or missing balusters or side rails that limit the safe use of an area</i>
Closet/Utility/Mechanical	Cabinets - Missing/Damaged	<i>10% or more of cabinet, doors, or shelves are missing or the laminate is separating</i>
Community Room	Call for Aid - Inoperable	<i>The system does not function as it should</i>
Halls/Corridors/Stairs	Ceiling - Holes/Missing Tiles/Panels/Cracks	<i>Any holes in ceiling, missing tiles or large cracks wider than 1/4 of an inch and greater than 11 inches long</i>
Kitchen	Ceiling - Peeling/Needs Paint	<i>More than 10% of ceiling has peeling paint or is missing paint</i>
Laundry Room	Ceiling - Water Stains/Water Damage/Mold/Mildew	<i>Evidence of a leak, mold or mildew--such as a darkened area--over a ceiling area greater than 1 foot square</i>
Lobby	Countertops - Missing/Damaged	<i>10% or more of the countertop working surface is missing, deteriorated, or damaged below the laminate --- not a sanitary surface to prepare food</i>

Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
Office	Dishwasher/Garbage Disposal - Inoperable	<i>The dishwasher or garbage disposal does not operate as it should</i>
Other Community Spaces	Doors - Damaged Frames/Threshold/Lintels/Trim	<i>Any door that is not functioning or cannot be locked because of damage to the frame, threshold, lintel or trim</i>
Patio/Porch/Balcony	Doors - Damaged Hardware/Locks	<i>Any door that does not function as it should or cannot be locked because of damage to the door's hardware</i>
Restrooms	Doors - Damaged Surface (Holes/Paint/Rust/Glass)	<i>Any door that has a hole or holes greater than 1 inch in diameter, significant peeling/cracking/no paint or rust that affects the integrity of the door surface, or broken/missing glass</i>
Storage	Doors - Damaged/Missing Screen/Storm/Security Door	<i>Any screen door or storm door that is damaged or is missing screens or glass--shown by an empty frame or frames or any security door that is not functioning or is missing</i>
	Doors - Deteriorated/Missing Seals (Entry Only)	<i>The seals/caulking is missing on any entry door, or they are so damaged that they do not function as they should</i>
	Doors - Missing Door	<i>Any door that is missing that is required for the functional use of the space</i>
	Dryer Vent -Missing/Damaged/Inoperable	<i>The dryer vent is missing or it is not functioning because it is blocked. Dryer exhaust is not effectively vented to the outside</i>
	Electrical - Blocked Access to Electrical Panel	<i>One or more fixed items or items of sufficient size and weight impede access to the building system's electrical panel during an emergency</i>
	Electrical - Burnt Breakers	<i>Carbon residue, melted breakers or arcing scars are evident</i>
	Electrical - Evidence of Leaks/Corrosion	<i>Any corrosion that affects the condition of the components that carry current or any stains or rust on the interior of electrical enclosures or any evidence of water leaks in the enclosure or hardware</i>
	Electrical - Frayed Wiring	<i>Any nicks, abrasion, or fraying of the insulation that exposes any conducting wire</i>
	Electrical - Missing Breakers	<i>Any open and/or exposed breaker port</i>
	Electrical - Missing Covers	<i>A cover is missing, which results in exposed visible electrical connections</i>
	Floors - Bulging/Buckling	<i>Any flooring that is bulging, buckling or sagging or a problem with alignment between flooring types</i>
	Floors - Floor Covering Damaged	<i>More than 10% of floor covering has stains, surface burns, shallow cuts, small holes, tears, loose areas or exposed seams.</i>
	Floors - Missing Floor/Tiles	<i>More than 5% of the flooring or tile flooring is missing</i>
	Floors - Peeling/Needs Paint	<i>Any painted flooring that has peeling or missing paint on more than 10% of the surface</i>
	Floors - Rot/Deteriorated Subfloor	<i>Any rotted or deteriorated subflooring greater than 6 inches by 6 inches</i>
	Floors - Water Stains/Water Damage/Mold/Mildew	<i>Evidence of a leak, mold or mildew--such as a darkened area--covering a flooring area greater than 1 foot square</i>
	GFI - Inoperable	<i>The GFI does not function</i>
	Graffiti	<i>Any graffiti on any exposed surface greater than 6 inches by 6 inches</i>
	HVAC - Convection/Radiant Heat System Covers Missing/Damaged	<i>Cover is missing or substantially damaged, allowing contact with heating/surface elements or associated fans</i>
	HVAC - General Rust/Corrosion	<i>Significant formations of metal oxides, flaking, or discoloration--or a pit or crevice</i>
	HVAC - Inoperable	<i>HVAC does not function. It does not provide the heating and cooling it should. The system does not respond when the controls are engaged</i>
	HVAC - Misaligned Chimney/Ventilation System	<i>Any misalignment that may cause improper or dangerous venting of gases</i>
	HVAC - Noisy/Vibrating/Leaking	<i>HVAC system shows signs of abnormal vibrations, other noise, or leaks when engaged</i>
	Lavatory Sink - Damaged/Missing	<i>Sink has extensive discoloration or cracks in over 50% of the basin or the the sink or associated hardware have failed or are missing and the sink can't be used</i>
	Lighting - Missing/Damaged/Inoperable Fixture	<i>More than 10% of the permanent lighting fixtures are missing or damaged so they do not function</i>
	Mailbox - Missing/Damaged	<i>The U.S Postal Service mailbox cannot be locked or is missing</i>
	Outlets/Switches/Cover Plates - Missing/Broken	<i>Outlet or switch is missing or a cover plate is missing or broken, resulting in exposed wiring</i>
	Pedestrian/Wheelchair Ramp	<i>A walkway or ramp is damaged and cannot be used by people on foot, in wheelchair, or using walkers</i>

Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
	Plumbing - Clogged Drains	<i>Drain is substantially or completely clogged or has suffered extensive deterioration</i>
	Plumbing - Leaking Faucet/Pipes	<i>A steady leak that is adversely affecting the surrounding area</i>
	Range Hood /Exhaust Fans - Excessive Grease/Inoperable	<i>A substantial accumulation of dirt or grease that threatens the free passage of air</i>
	Range/Stove - Missing/Damaged/Inoperable	<i>One or more burners are not functioning or doors or drawers are impeded or on gas ranges pilot is out and/or flames are not distributed equally or oven not functioning</i>
	Refrigerator - Damaged/Inoperable	<i>The refrigerator has an extensive accumulation of ice or the seals around the doors are deteriorated or is damaged in any way which substantially impacts its performance</i>
	Restroom Cabinet - Damaged/Missing	<i>Damaged or missing shelves, vanity top, drawers, or doors that are not functioning as they should for storage or their intended purpose</i>
	Shower/Tub - Damaged/Missing	<i>Any cracks in tub or shower through which water can pass or extensive discoloration over more than 20% of tub or shower surface or tub or shower is missing</i>
	Sink - Missing/Damaged	<i>Any cracks in sink through which water can pass or extensive discoloration over more than 10% of the sink surface or sink is missing</i>
	Smoke Detector - Missing/Inoperable	<i>Smoke detector is missing or does not function as it should</i>
	Stairs - Broken/Damaged/Missing Steps	<i>A step is missing or broken</i>
	Stairs - Broken/Missing Hand Railing	<i>The hand rail is missing, damaged, loose or otherwise unusable</i>
	Ventilation/Exhaust System - Inoperable	<i>exhaust fan is not functioning or window designed for ventilation does not open</i>
	Walls - Bulging/Buckling	<i>Bulging, buckling or sagging walls or a lack of horizontal alignment</i>
	Walls - Damaged	<i>Any hole in wall greater than 2 inches by 2 inches</i>
	Walls - Damaged/Deteriorated Trim	<i>10% or more of the wall trim is damaged</i>
	Walls - Peeling/Needs Paint	<i>10% or more of interior wall paint is peeling or missing</i>
	Walls - Water Stains/Water Damage/Mold/Mildew	<i>Evidence of a leak, mold or mildew--such as a common area--covering a wall area greater than 1 foot square</i>
	Water Closet/Toilet - Damaged/Clogged/Missing	<i>Fixture elements--seat, flush handle, cover etc.--are missing or damaged or the toilet seat is cracked or has a broken hinge or toilet cannot be flushed</i>
	Windows - Cracked/Broken/Missing Panes	<i>Any missing panes of glass or cracked panes of glass where the crack is either greater than 4" and/or substantial enough to impact the structural integrity of the window pane</i>
	Windows - Damaged Window Sill	<i>The sill is damaged enough to expose the inside of the surrounding walls and compromise its weather tightness</i>
	Windows - Inoperable/Not Lockable	<i>Any window that is not functioning or cannot be secured because lock is broken</i>
	Windows - Missing/Deteriorated Caulking/Seals/Glazing Compound	<i>There are missing or deteriorated caulk or seals--with evidence of leaks or damage to the window or surrounding structure</i>
	Windows - Peeling/Needs Paint	<i>More than 10% of interior window paint is peeling or missing</i>
	Windows - Security Bars Prevent Egress	<i>The ability to exit through the window is limited by security bars that do not function properly and, therefore, pose safety risks</i>
Health & Safety	Air Quality - Mold and/or Mildew Observed	<i>Evidence of mold or mildew is observed that is substantial enough to pose a health risk</i>
	Air Quality - Propane/Natural Gas/Methane Gas Detected	<i>Strong propane, natural gas or methane odors that could pose a risk of explosion/ fire and/or pose a health risk if inhaled</i>
	Air Quality - Sewer Odor Detected	<i>Sewer odors that could pose a health risk if inhaled for prolonged periods</i>
	Electrical Hazards - Exposed Wires/Open Panels	<i>Any exposed bare wires or openings in electrical panels (capped wires do not pose a risk)</i>
	Electrical Hazards - Water Leaks on/near Electrical Equipment	<i>Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion</i>
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable	<i>The exit cannot be used or exit is limited because a door or window is nailed shut, a lock is broken, panic hardware is chained, debris, storage, or other conditions block exit</i>
	Emergency Fire Exits - Missing Exit Signs	<i>Exit signs that clearly identify all emergency exits are missing or there is no illumination in the area of the sign</i>
	Flammable/Combustible Materials - Improperly Stored	<i>Flammable or combustible materials are improperly stored, causing the potential risk of fire or explosion</i>
	Garbage and Debris - Indoors	<i>Too much garbage has gathered-more than the planned storage capacity or garbage has gathered in an area not sactioned for staging or storing garbage or debris</i>

Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
	Garbage and Debris - Outdoors	<i>Too much garbage has gathered-more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris</i>
	Hazards - Other	<i>Any general defects or hazards that pose risk of bodily injury</i>
	Hazards - Sharp Edges	<i>Any physical defect that could cause cutting or breaking of human skin or other bodily harm</i>
	Hazards - Tripping	<i>Any physical defect in walkways or other travelled area that poses a tripping risk</i>
	Infestation - Insects	<i>Evidence of infestation of insects-including roaches and ants-throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk</i>
	Infestation - Rats/Mice/Vermin	<i>Evidence of rats or mice--sightings, rat or mouse holes, or droppings substantial enough to present a health and safety risk</i>
Pools and Related Structures	Fencing - Damaged/Not Intact	<i>Any damage that could compromise the integrity of the fence</i>
Trash Collection Areas	Chutes - Damaged/Missing Components	<i>Garbage has backed up into chutes, because the collection structure is missing or broken or compactors or components--chute, chute door, and other componenets--have failed</i>
Requirements for Unit		
Inspectable Item	Observable Deficiency	
Bathroom	Bathroom Cabinets - Damaged/Missing	<i>Damaged or missing shelves, vanity tops, drawers, or doors that are not functioning as they should for storage or their intended purpose</i>
	Lavatory Sink - Damaged/Missing	<i>Any cracks in sink through which water can pass or extensive discoloration over more than 10% of the sink surface or sink is missing</i>
	Plumbing - Clogged Drains, Faucets	<i>Drain or faucet is substantially or completely clogged or has suffered extensive deterioration</i>
	Plumbing - Leaking Faucet/Pipes	<i>A steady leak that is adversely affecting the surrounding area</i>
	Shower/Tub - Damaged/Missing	<i>Any cracks in tub or shower through which water can pass or extensive discoloration over more than 20% of tub or shower surface or tub or shower is missing</i>
	Ventilation/Exhaust System – Absent/Inoperable	<i>exhaust fan is not functioning or window designed for ventilation does not open</i>
	Water Closet/Toilet - Damaged/Clogged/Missing	<i>Fixture elements--seat, flush handle, cover etc.--are missing or damaged or the toilet seat is cracked or has a broken hinge or toilet cannot be flushed</i>
Call-for-Aid (if applicable)	Inoperable	<i>The system does not function as it should</i>
Ceiling	Bulging/Buckling/Leaking	<i>Bulging, buckling or sagging ceiling or problem with alignment</i>
	Holes/Missing Tiles/Panels/Cracks	<i>Any holes in ceiling, missing tiles or large cracks wider than 1/4 of an inch and greater than 6 inches long</i>
	Peeling/Needs Paint	<i>More than 10% of ceiling has peeling paint or is missing paint</i>
	Water Stains/Water Damage/Mold/Mildew	<i>Evidence of a leak, mold or mildew--such as a darkened area--over a ceiling area greater than 1 foot square</i>
Doors	Damaged Frames/Threshold/Lintels/Trim	<i>Any door that is not functioning or cannot be locked because of damage to the frame, threshold, lintel or trim</i>
	Damaged Hardware/Locks	<i>Any door that does not function as it should or cannot be locked because of damage to the door's hardware</i>
	Damaged/Missing Screen/Storm/Security Door	<i>Any screen door or storm door that is damaged or is missing screens or glass--shown by an empty frame or frames or any security door that is not functioning or is missing</i>
	Damaged Surface - Holes/Paint/Rusting/Glass/Rotting	<i>Any door that has a hole or holes greater than 1 inch in diameter, significant peeling/cracking/no paint or rust that affects the integrity of the door surface, or broken/missing glass</i>
	Deteriorated/Missing Seals (Entry Only)	<i>The seals/caulking is missing on any entry door, or they are so damaged that they do not function as they should</i>
	Missing Door	<i>Any door that is required for security (entry) or privacy (Bathroom) that is missing or any other unit door that is missing and is required for proper unit functionality</i>
Electrical System	Blocked Access to Electrical Panel	<i>One or more fixed items or items of sufficient size and weight impede access to the building system's electrical panel during an emergency</i>
	Burnt Breakers	<i>Carbon residue, melted breakers or arcing scars are evident</i>

Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
	Evidence of Leaks/Corrosion	Any corrosion that affects the condition of the components that carry current or any stains or rust on the interior of electrical enclosures or any evidence of water leaks in the enclosure or hardware
	Frayed Wiring	Any nicks, abrasion, or fraying of the insulation that exposes any conducting wire
	GFI - Inoperable	The GFI does not function
	Missing Breakers/Fuses	Any open and/or exposed breaker port
	Missing Covers	A cover is missing, which results in exposed visible electrical connections
Floors	Bulging/Buckling	Any flooring that is bulging, buckling or sagging or a problem with alignment between flooring types
	Floor Covering Damage	More than 10% of floor covering has stains, surface burns, shallow cuts, small holes, tears, loose areas or exposed seams.
	Missing Flooring Tiles	Any flooring or tile flooring that is missing
	Peeling/Needs Paint	Any painted flooring that has peeling or missing paint on more than 10% of the surface
	Rot/Deteriorated Subfloor	Any rotted or deteriorated subflooring greater than 6 inches by 6 inches
	Water Stains/Water Damage/Mold/Mildew	Evidence of a leak, mold or mildew--such as a darkened area--covering a flooring area greater than 1 foot square
Health & Safety	Air Quality - Mold and/or Mildew Observed	Evidence of mold or mildew is observed that is substantial enough to pose a health risk
	Air Quality - Sewer Odor Detected	Sewer odors that could pose a health risk if inhaled for prolonged periods
	Air Quality - Propane/Natural Gas/Methane Gas Detected	Strong propane, natural gas or methane odors that could pose a risk of explosion/ fire and/or pose a health risk if inhaled
	Electrical Hazards - Exposed Wires/Open Panels	Any exposed bare wires or openings in electrical panels (capped wires do not pose a risk)
	Electrical Hazards - Water Leaks on/near Electrical Equipment	Any water leaking, puddling or ponding on or immediately near any electrical apparatus that could pose a risk of fire, electrocution or explosion
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable	The exit cannot be used or exit is limited because a door or window is nailed shut, a lock is broken, panic hardware is chained, debris, storage, or other conditions block exit
	Emergency Fire Exits - Missing Exit Signs	Exit signs that clearly identify all emergency exits are missing or there is no illumination in the area of the sign
	Flammable Materials - Improperly Stored	Flammable materials are improperly stored, causing the potential risk of fire or explosion
	Garbage and Debris - Indoors	Too much garbage has gathered-more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris
	Garbage and Debris - Outdoors	Too much garbage has gathered-more than the planned storage capacity or garbage has gathered in an area not sanctioned for staging or storing garbage or debris
	Hazards - Other	Any general defects or hazards that pose risk of bodily injury
	Hazards - Sharp Edges	Any physical defect that could cause cutting or breaking of human skin or other bodily harm
	Hazards - Tripping	Any physical defect in walkways or other travelled area that poses a tripping risk
	Infestation - Insects	Evidence of infestation of insects-including roaches and ants-throughout a unit or room, food preparation or storage area or other area of building substantial enough to present a health and safety risk
	Infestation - Rats/Mice/Vermin	Evidence of rats or mice--sightings, rat or mouse holes, or droppings substantial enough to present a health and safety risk
Hot Water Heater	Misaligned Chimney/Ventilation System	Any misalignment that may cause improper or dangerous venting of gases
	Inoperable Unit/Components	Hot water from hot water taps is no warmer than room temperature indicating hot water heater is not functioning properly
	Leaking Valves/Tanks/Pipes	There is evidence of active water leaks from hot water heater or related components
	Pressure Relief Valve Missing	There is no pressure relief valve or pressure relief valve does not drain down to the floor
	Rust/Corrosion	Significant formations of metal oxides, flaking, or discoloration--or a pit or crevice
HVAC System	Convection/Radiant Heat System Covers Missing/Damaged	Cover is missing or substantially damaged, allowing contact with heating/surface elements or associated fans
	Inoperable	HVAC does not function. It does not provide the heating and cooling it should. The system does not respond when the controls are engaged

Inspectable Item	Observable Deficiency	Type and Degree of Deficiency that must be addressed
	Misaligned Chimney/Ventilation System	Any misalignment that may cause improper or dangerous venting of gases
	Noisy/Vibrating/Leaking	The HVAC system shows signs of abnormal vibrations, other noise, or leaks when engaged
	Rust/Corrosion	Deterioration from rust or corrosion on the HVAC system in the dwelling unit
Kitchen	Cabinets - Missing/Damaged	10% or more of cabinet, doors, or shelves are missing or the laminate is separating
	Countertops - Missing/Damaged	10% or more of the countertop working surface is missing, deteriorated, or damaged below the laminate -- not a sanitary surface to prepare food
	Dishwasher/Garbage Disposal - Inoperable	The dishwasher or garbage disposal does not operate as it should
	Plumbing - Clogged Drains	Drain is substantially or completely clogged or has suffered extensive deterioration
	Plumbing - Leaking Faucet/Pipes	A steady leak that is adversely affecting the surrounding area
	Range Hood/Exhaust Fans - Excessive Grease/Inoperable	A substantial accumulation of dirt or grease that threatens the free passage of air
	Range/Stove - Missing/Damaged/Inoperable	One or more burners are not functioning or doors or drawers are impeded or on gas ranges pilot is out and/or flames are not distributed equally or oven not functioning
	Refrigerator-Missing/Damaged/Inoperable	The refrigerator has an extensive accumulation of ice or the seals around the doors are deteriorated or is damaged in any way which substantially impacts its performance
	Sink - Damaged/Missing	Any cracks in sink through which water can pass or extensive discoloration over more than 10% of the sink surface or sink is missing
Laundry Area (Room)	Dryer Vent - Missing/Damaged/Inoperable	The dryer vent is missing or it is not functioning because it is blocked. Dryer exhaust is not effectively vented to the outside
Lighting	Missing/Inoperable Fixture	A permanent light fixture is missing or not functioning, and no other switched light source is functioning in the room
Outlets/Switches	Missing	An outlet or switch is missing
	Missing/Broken Cover Plates	An outlet or switch has a broken cover plate over a junction box or the cover plate is missing
Patio/Porch/Balcony	Baluster/Side Railings Damaged	Any damaged or missing balusters or side rails that limit the safe use of an area
Smoke Detector	Missing/Inoperable	Smoke detector is missing or does not function as it should
Stairs	Broken/Damaged/Missing Steps	A step is missing or broken
	Broken/Missing Hand Railing	The hand rail is missing, damaged, loose or otherwise unusable
Walls	Bulging/Buckling	Bulging, buckling or sagging walls or a lack of horizontal alignment
	Damaged	Any hole in wall greater than 2 inches by 2 inches
	Damaged/Deteriorated Trim	10% or more of the wall trim is damaged
	Peeling/Needs Paint	10% or more of interior wall paint is peeling or missing
	Water Stains/Water Damage/Mold/Mildew	Evidence of a leak, mold or mildew covering a wall area greater than 1 foot square
Windows	Cracked/Broken/Missing Panes	Any missing panes of glass or cracked panes of glass where the crack is either greater than 4" and/or substantial enough to impact the structural integrity of the window pane
	Damaged Window Sill	The sill is damaged enough to expose the inside of the surrounding walls and compromise its weather tightness
	Missing/Deteriorated Caulking/Seals/Glazing Compound	There are missing or deteriorated caulk or seals--with evidence of leaks or damage to the window or surrounding structure
	Inoperable/Not Lockable	Any window that is not functioning or cannot be secured because lock is broken
	Peeling/Needs Paint	More than 10% of interior window paint is peeling or missing
	Security Bars Prevent Egress	The ability to exit through the window is limited by security bars that do not function properly and, therefore, pose safety risks

2016 Substantial Amendment to the New Mexico Consolidated Plan

Public Comments and MFA Responses

Received from Hank Hughes, Executive Director, New Mexico Coalition to End Homelessness on 6/20/16 at 12:07 PM MFA Responses follow each item in RED.

1. We suggest that you add language specifying that rents will be no more than 30% of household income. That way, we know the units will be affordable even to those with very low incomes. This could be done in several ways such as setting rents at 15% of AMI for people who are homeless or disabled or by using vouchers that ensure rent is no more than 30% of a household's income.

MFA Response: "MFA will also investigate the feasibility of including additional selection criteria in the NOFA." The first step is to conduct a survey or focus group meeting with interested developers, management agents, non-profit agencies, homeless services providers and others to gather their suggestions for how the NOFA for the National Housing Trust Fund will be released to New Mexico.
2. Projects that serve the elderly and frail elderly, housing for persons with severe mental illness, housing for persons with disabilities, housing for persons with alcohol and other addictions, housing for persons with HIV/AIDS, housing for victims of domestic violence and housing for homeless persons should have **high priority**, rather than medium priority.

MFA Response: MFA agrees, and this criterion has been moved to high priority.
3. Instead of giving priority just to projects that have project-based vouchers; MFA should broaden this item to give priority to projects that are able to leverage any other resources. That way, projects that figure out other resources to keep their units affordable will be as competitive as those with project-based vouchers.

MFA Response: "MFA will also investigate the feasibility of including additional selection criteria in the NOFA." The first step is to conduct a survey or focus group meeting with interested developers, management agents, non-profit agencies, homeless services providers and others to gather their suggestions for how the NOFA for the National Housing Trust Fund will be released to New Mexico.
4. MFA should create a new "medium" priority for projects that use innovative methods to create new affordable housing units. That creates an incentive for projects to increase the overall supply of affordable units for very low income households.

MFA Response: Creation of new units serving extremely low income (ELI) families is already part of the "medium" priorities listed in the *State of New Mexico National Housing Trust Fund Allocation Plan (DRAFT)* attached as part of "CON PLAN all exhibits scanned.pdf"
5. MFA should create a new "high" priority for projects that have low barriers to entrance. Low barrier projects are those that do not bar people from entering who have criminal backgrounds, bad credit, low incomes or people who do not want to participate in services.

MFA Response: "MFA will also investigate the feasibility of including additional selection criteria in the NOFA." The first step is to conduct a survey or focus group meeting with interested developers, management agents, non-profit agencies, homeless services providers and others to gather their suggestions for how the NOFA for the National Housing Trust Fund will be released to New Mexico.
6. The reference to transitional housing should be changed to permanent housing since transitional housing is not an eligible expense according to our sources.

MFA Response: Commenter was correct, the State of New Mexico National Housing Trust Fund Allocation Plan (DRAFT) attached as part of "CON PLAN all exhibits scanned.pdf," Paragraph 2. Eligibility Requirements, the word "transitional" has been changed to "permanent."

Received from Lisa Huval, Associate Director, New Mexico Coalition to End Homelessness, May 12, 2016, 11:17 am. These comments were received before the draft NHTF Allocation Plan was released for public review.

1. The funds should be reserved for rental housing projects for extremely low income (ELI) households. This way funds are targeted to those who most need the assistance.
MFA Response: The State of New Mexico National Housing Trust Fund Allocation Plan (DRAFT) attached as part of "CON PLAN all exhibits scanned.pdf" under Paragraph 4, Selection Criteria contains the requirement that eligible activities are "production, preservation and rehabilitation of affordable rental housing units for extremely low-income (ELI) families" as suggested. The Interim Rule states:

Income Targeting- § 93.250 The HTF sets income targeting requirements based on the annual amount of HTF funds available.

- In any fiscal year in which the total HTF funds available are less than \$1 billion, the grantee must target 100 percent of its HTF funds for the benefit of ELI families or families with incomes at or below the poverty line, whichever is greater
2. In order to assist extremely low income households the plan point system should encourage projects to be affordable at 30% of the households income, since rents based on 30% of AMI or 30% of federal poverty level are still out of reach for many people with disabilities. Another way of getting at this is for the plan to give extra points to projects that target people at 15% of AMI.
MFA Response: "MFA will also investigate the feasibility of including additional selection criteria in the NOFA." The first step is to conduct a survey or focus group meeting with interested developers, management agents, non-profit agencies, homeless services providers and others to gather their suggestions for how the NOFA for the National Housing Trust Fund will be released to New Mexico.
 3. The period of affordability should be made as long as possible which might be 45 or 50 years.
MFA Response: The DRAFT Allocation Plan, Paragraph 4, Selection Criteria states:

All projects must meet the following threshold criteria:

- NHTF-assisted units must provide permanent rental housing for ELI families;
- NHTF-assisted units must remain affordable to ELI families for at least 30 years;
- The applicant must certify that NHTF-assisted units will comply with all NHTF requirements;
- The project must be financially feasible.

All projects that meet the threshold criteria will be evaluated according to the following criteria, grouped by relative importance as follows:

Low priority:

- Geographic diversity;

- Duration of the affordability period beyond the required 30 years [...]

4. The plan point system should encourage projects that serve people with special needs such as people with disabilities and people experiencing homelessness.

MFA Response: The DRAFT Allocation Plan, Paragraph 4, Selection Criteria states that high priority will be placed on the “[e]xtent to which the project meets one of the following priority housing needs identified in the NM Consolidated Plan: housing for the elderly and frail elderly, housing for persons with severe mental illness, housing for persons with disabilities, housing for persons with alcohol and other addictions, housing for persons with HIV/AIDS, housing for victims of domestic violence and housing for homeless persons [...]”

In addition, the DRAFT Allocation Plan, Paragraph 8, Limitation on Beneficiaries or Preferences states:

Owners of NHTF-assisted projects may (but are not required to) limit occupancy to, or provide preference to, the following populations:

- Homeless families or individuals;
- Individuals with disabilities;
- Individuals with severe mental illnesses;
- Individuals with alcohol and other addictions;
- Individuals with HIV/AIDS;
- Victims of domestic violence;
- Seniors;
- Veterans;
- Individuals on public housing waiting lists;
- Youth transitioning out of foster care;
- Ex-offenders.

5. The plan point system should encourage nonprofit developers.

MFA Response: The DRAFT Allocation Plan, Paragraph 4, Selection Criteria states that medium priority will be given to projects in which the “[d]eveloper/general partner ...is a New Mexico nonprofit organization [...]”

6. The plan should allow for operating cost assistance to the properties developed as a way of keeping the rents affordable.

MFA Response: The DRAFT Allocation Plan, Paragraph 2, Eligibility Requirements states: Eligible costs are the following: development hard costs, refinancing costs, acquisition costs, related soft costs, operating cost assistance/reserves and relocation costs, as defined in 24 CFR 93.201.

7. The plan point system should encourage projects with low barriers to entrance. Low barrier projects are those that do not bar people from entering who have criminal backgrounds, bad credit, low incomes or people who do not want to participate in services.

MFA Response: “MFA will also investigate the feasibility of including additional selection criteria in the NOFA.” The first step is to conduct a survey or focus group meeting with interested developers, management agents, non-profit agencies, homeless services providers and others to gather their suggestions for how the NOFA for the National Housing Trust Fund will be released in New Mexico.

8. In order to encourage the creation of new affordable housing the plan point system should encourage projects that do not use other operating subsidies such as Housing Choice Vouchers. This makes using some of the Trust Fund money for operating support important.

MFA Response: "MFA will also investigate the feasibility of including additional selection criteria in the NOFA." The first step is to conduct a survey or focus group meeting with interested developers, management agents, non-profit agencies, homeless services providers and others to gather their suggestions for how the NOFA for the National Housing Trust Fund will be released in New Mexico.

9. The plan should allow for a variety of types of developments including projects that use tax credits and very small projects that might be useful in smaller communities around the state.

MFA Response: The DRAFT Allocation Plan, Paragraph 1, Distribution of Funds states: Projects may include permanent housing for the homeless, Single Room Occupancy (SRO) projects, senior projects and other special needs projects. Dormitories and transient housing (e.g. emergency shelters for homeless persons and families) are ineligible. Given the high need for rental housing among ELI families and individuals, MFA does not intend to fund any homebuyer activities in the first year of the program but will revisit the feasibility of funding homebuyer activities in the future.

2016 Housing Trust Fund
Publication Certifications

Notice of Public Hearing
 Substantial Amendment to
 2016 New Mexico Annual Action
 Plan and
 2015 - 2019 New Mexico
 Consolidated Plan

Notice is hereby given that New Mexico Mortgage Finance Authority (MFA) proposes to present a draft of a Substantial Amendment to the 2016 New Mexico Annual Action Plan and the 2015-2019 New Mexico Consolidated Plan at a public meeting to be held on Monday, June 20, 2016 at 10:00am at the offices of MFA located at 344 4th Street SW, Albuquerque, NM, 87102, (505) 843-6980. In addition, the Public Hearing will be webcast at <http://housingnm.org/resources/webcasts>.

MFA has been selected to administer the National Housing Trust Fund (NHTF) program in New

Mexico. The NHTF is a new federal affordable housing production program that will complement existing federal, state and local efforts to increase and preserve the supply of decent, safe and sanitary affordable housing for extremely low-income and very low-income households, including homeless families. NHTF funds may be used for the production or preservation of affordable housing through the acquisition, new construction, reconstruction, and/or rehabilitation of non-luxury housing with suitable amenities. MFA's NHTF allocation plan is incorporated into the proposed Substantial Amendment.

AFFIDAVIT OF PUBLICATION

STATE OF NEW MEXICO
 County of Bernalillo SS

Sharon Friedes, being duly sworn, declares and says that she is Advertising Director of The Albuquerque Journal, and that this newspaper is duly qualified to publish legal notices or advertisements within the meaning of Section 3, Chapter 167, Session Laws of 1937, and that payment therofore has been made of assessed as court cost; that the notice, copy of which is hereto attached, was published in said paper in the regular daily edition, for 1 times on the following dates:

June 2, 2016

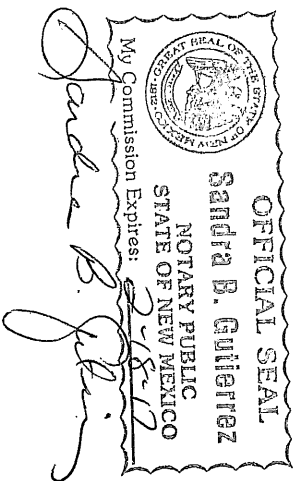
Sharon Friedes

Sworn and subscribed before me, a Notary Public, in and for the County of Bernalillo and State of New Mexico this 15 day of June of 2016.

PRICE \$ 80.36

Statement to come at end of month.

ACCOUNT NUMBER 12110994





Published in the Albuquerque Journal on Thursday June 02, 2016

Notice of Public Hearing Substantial Amendment to 2016 New Mexico Annual Action Plan and 2015 2019 New Mexico Consolidated Plan Notice is hereby given that New Mexico Mortgage Finance Authority (MFA) proposes to present a draft of a Substantial Amendment to the 2016 New Mexico Annual Action Plan and the 20152019 New Mexico Consolidated Plan at a public meeting to be held on Monday, June 20, 2016 at 10:00am at the offices of MFA located at 344 4th Street SW, Albuquerque, NM, 87102, (505) 843-6880. In addition, the Public Hearing will be webcast at <http://housingnm.org/resources/webcasts>. MFA has been selected to administer the National Housing Trust Fund (NHTF) program in New Mexico. The NHTF is a new federal affordable housing production program that will complement existing federal, state and local efforts to increase and preserve the supply of decent, safe and sanitary affordable housing for extremely low-income and very low-income households, including homeless families. NHTF funds may be used for the production or preservation of affordable housing through the acquisition, new construction, reconstruction, and/or rehabilitation of non-luxury housing with suitable amenities. MFA's NHTF allocation plan is incorporated into the proposed Substantial Amendment. Beginning June 1, 2016, a copy of the Substantial Amendment can be found on MFA's web page at <http://www.housingnm.org/resources/new-mexico-consolidated-plan>. If you are unable to download the Substantial Amendment, please contact the Mortgage Finance Authority to request a copy (505-843-6880) or toll free 1-800-444-6880. If you are an individual with a disability who is in need of a reader, amplifier, qualified sign language interpreter, or any other form of auxiliary aid or service, please contact the person below. The draft Substantial Amendment may be provided in alternative accessible formats (i.e., Braille/large print, audio tape) for the disabled and may also be translated into Spanish for limited-English proficient (LEP) Spanish speaking persons upon request. Dial 7-1-1 to use Hamilton Relay in New Mexico or call one of the toll free numbers: TTY: 800-659-8331, Voice: 800-659-1779, VCO (Voice Carry Over): 877-659-4174, Mobile Caption Service: 800-855-8111, Speech-to-Speech: 888-659-3952, Spanish: 800-327-1857 (Includes Spanish-to-Spanish and translation from English to Spanish) Citizens, interested agencies, and for-profit and non-profit organizations may review the Substantial Amendment and provide comments during a thirty-day public comment period, which begins on June 1, 2016, and will end at 5:00 p.m. MST, Friday, July 1, 2016. Written comments and/or questions may be directed to Debbie Davis. Phone: (505) 843-6880 or toll free 1-800-444-6880 or Fax: (505) 243-3289 or e-mail: ddavis@housingnm.org. Mail: New Mexico Mortgage Finance Authority, 344 Fourth St. SW, Albuquerque, NM 87102. After receipt of public comments, MFA staff will prepare a summary of all comments received in writing and, in cases where any citizens' views are not accepted, provide reasons for the decision. This documentation will be attached to the substantial amendment, which will be available to the public and submitted to HUD on or before August 16, 2016. Accommodations can be made within 48 hours' notice for non-English speaking participants and individuals with disabilities by calling 505-843-6880. All facilities are wheelchair accessible. Journal: June 2, 2016

AFFIDAVIT OF LEGAL PUBLICATION

LEGAL # 45534

Copy of Publication

STATE OF NEW MEXICO
COUNTY OF CURRY:

The undersigned, being duly sworn, says:
That she is a Legal Clerk of
The CLOVIS NEWS JOURNAL, a daily
Newspaper of general circulation,
published in English at Clovis,
said county and state, and that the
hereto attached

LEGAL 45534 JUNE 3, 2016

was published in said CLOVIS NEWS JOURNAL,
a daily newspaper duly
qualified for that purpose within
the meaning of Chapter 167 of the
1937 Session Laws of the State of
New Mexico for 1 consecutive
days/weeks on the same days as follows:

06/03/2016

Gammy Newby
Legal Clerk

Subscribed and sworn to before me
3rd day of June, 2016

Leslie Nagy
Notary Public
Leslie Nagy



OFFICIAL SEAL
LESLIE NAGY
NOTARY PUBLIC STATE OF NEW MEXICO

My commission expires _____

My Commission Expires: 05/24/2019

LEGAL 45534
June 3, 2016

**Notice of Public
Hearing
Substantial Amend-
ment to 2016 New
Mexico Annual Action
Plan and
2015 2019 New Mexico
Consolidated Plan**

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TTY: 800-659-8331,

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Voice: 800-659-1779,
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ble.

LAS CRUCES SUN-NEWS

PROOF OF PUBLICATION

I, being duly sworn, Maria Del Villar deposes and says that she is the Legal Coordinator of the Las Cruces Sun-News, a newspaper published daily in the county of Dona Ana, State of New Mexico; that the 1119342 is an exact duplicate of the notice that was published once a week/day in regular and entire issue of said newspaper and not in any supplement thereof for 1 consecutive week(s)/day(s), the first publication was in the issue dated June 1, 2016 the last publication was June 1, 2016 Despondent further states this newspaper is duly qualified to publish legal notice or advertisements within the meaning of Sec. Chapter 167, Laws of 1937.

Signed

Maria Del Villar

Legal Coordinator
Official Position

STATE OF NEW MEXICO

ss.

County of Dona Ana

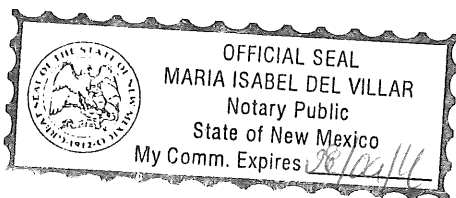
Subscribed and sworn before me this

16th day of June 2016

Maria Isabel Del Villar

Notary Public in and for
Dona Ana County, New Mexico

August 6, 2016
My Term Expires



Notice of Public Hearing

Substantial Amendment to
2016 New Mexico Annual Action Plan and
2015 - 2019 New Mexico Consolidated Plan

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Pub#1119342
Run Date: June 1,2016

AFFIDAVIT OF PUBLICATION

COPY OF PUBLICATION

Ad No. 72780

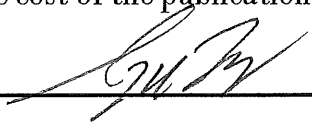
STATE OF NEW MEXICO

County of San Juan:

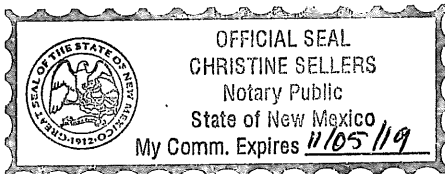
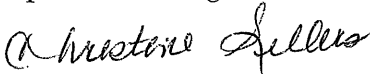
SAMMY LOPEZ, being duly sworn says: That he IS the PUBLISHER of THE DAILY TIMES, a daily newspaper of general circulation published in English at Farmington, said county and state, and that the hereto attached Legal Notice was published in a regular and entire issue of the said DAILY TIMES, a daily newspaper duly qualified for the purpose within the meaning of Chapter 167 of the 1937 Session Laws of the State of New Mexico for publication and appeared in the Internet at The Daily Times web site on the following day(s):

Thursday, June 2, 2016

And the cost of the publication is \$160.90



ON 6/07/16 SAMMY LOPEZ appeared before me, whom I know personally to be the person who signed the above document.



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Legal No. 72780 published in The Daily Times on June 2, 2016.

The newspapers of **New Mexico** make public notices from their printed pages available electronically in a single database for the benefit of the public. This enhances the legislative intent of public notice - keeping a free and independent public informed about activities of their government and business activities that may affect them. Importantly, Public Notices now are in one place on the web (www.PublicNoticeAds.com), not scattered among thousands of government web pages.

County: San Juan
Printed In: Farmington Daily Times
Printed On: 2016/06/02

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Public Notice ID:

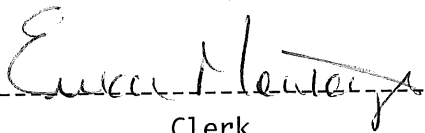
DD
AFFIDAVIT OF PUBLICATION
STATE OF NEW MEXICO

I, Erika Montoya
Legals Clerk

Of the Roswell Daily Record, a daily newspaper published at Roswell, New Mexico do solemnly swear that the clipping hereto attached was published in the regular and entire issue of said paper and not in a supplement thereof for a period of:

One time with the issue dated

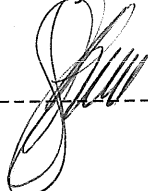
June 2, 2016



Clerk

Sworn and subscribed to before me

this 2nd day of June, 2016



Notary Public

My Commission expires
June 13, 2018

2016 NM Annual Action Plan...

Publish June 2, 2016

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DD
SANTA FE
NEW MEXICAN

Founded 1849

NM MORTGAGE FINANCE AUTHORITY.
344 4TH ST SW
ALBUQUERQUE, NM 87102

ACCOUNT: 2041
AD NUMBER: 0000168559
LEGAL NO 81117 P.O. #:
1 TIME(S) 193.90
AFFIDAVIT 10.00
TAX 16.95
TOTAL 220.85

AFFIDAVIT OF PUBLICATION

STATE OF NEW MEXICO
COUNTY OF SANTA FE

I, W. Barnard, being first duly sworn declare and say that I am Legal Advertising Representative of THE SANTA FE NEW MEXICAN, a daily newspaper published in the English language, and having a general circulation in the Counties of Santa Fe, Rio Arriba, San Miguel, and Los Alamos, State of New Mexico and being a newspaper duly qualified to publish legal notices and advertisements under the provisions of Chapter 167 on Session Laws of 1937; that the Legal No 81117 a copy of which is hereto attached was published in said newspaper 1 day(s) between 06/03/2016 and 06/03/2016 and that the notice was published in the newspaper proper and not in any supplement; the first date of publication being on the 3rd day of June, 2016 and that the undersigned has personal knowledge of the matter and things set forth in this affidavit.

/s/


LEGAL ADVERTISEMENT REPRESENTATIVE

Subscribed and sworn to before me on this 7th day of June, 2016

Notary

Commission Expires: MAY 25, 2019



LEGAL # 81117

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Continued...

New Mexico or call one of the toll free numbers: TTY: 800-659-8331, Voice: 800-659-1779, VCO (Voice Carry Over): 877-659-4174, Mobile Caption Service: 800-855-8111, Speech-to-Speech: 888-659-3952, Spanish: 800-327-1857 (Includes Spanish-to-Spanish and translation from English to Spanish)

Citizens, interested agencies, and for-profit and non-profit organizations may review the Substantial Amendment and provide comments during a thirty-day public comment period, which begins on June 1, 2016, and will end at 5:00 p.m. MST, Friday, July 1, 2016. Written comments and/or questions may be directed to Debbie Davis. Phone: (505) 843-6880 or toll free 1-800-444-6880 or Fax: (505) 243-3289 or e-mail: ddavis@housingnm.org. Mail: New Mexico Mortgage Finance Authority, 344 Fourth St. SW, Albuquerque, NM 87102. After receipt of public comments, MFA staff will prepare a summary of all comments received in writing and, in cases where any citizens' views are not accepted, provide reasons for the decision. This documentation will be attached to the substantial amendment, which will be available to the public and submitted to HUD on or before August 16, 2016.

Accommodations can be made within 48 hours' notice for non-English speaking participants and individuals with disabilities by calling 505-843-6880. All facilities are wheelchair accessible.

Published in the Santa Fe New Mexican on Friday, June 3, 2016.

The newspapers of **New Mexico** make public notices from their printed pages available electronically in a single database for the benefit of the public. This enhances the legislative intent of public notice - keeping a free and independent public informed about activities of their government and business activities that may affect them. Importantly, Public Notices now are in one place on the web (www.PublicNoticeAds.com), not scattered among thousands of government web pages.

County: Santa Fe
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LEGAL # 81117

Notice of Public Hearing

Substantial
Amendment to
2016 New Mexico Annual Action Plan and 2015 & 2019
New Mexico Consolidated Plan

Notice is hereby given that New Mexico Mortgage Finance Authority (MFA) proposes to present a draft of a Substantial Amendment to the 2016 New Mexico Annual Action Plan and the 2015 & 2019 New Mexico Consolidated Plan at a public meeting to be held on Monday, June 20, 2016 at 10:00am at the offices of MFA located at 344 4th Street SW, Albuquerque, NM, 87102, (505) 843-6880. In addition, the Public Hearing will be webcast at <http://housingnm.org/resources/webcasts>.

MFA has been selected to administer the National Housing Trust Fund (NHTF) program in New Mexico. The NHTF is a new federal affordable housing production program that will complement existing federal, state and local efforts to increase and preserve the supply of decent, safe and sanitary affordable housing for extremely low-income and very low-income households, including homeless families. NHTF funds may be used for the production or preservation of affordable housing through the acquisition, new construction, reconstruction, and/or rehabilitation of non-luxury housing with suitable amenities. MFA's NHTF allocation plan is incorporated into the proposed Substantial Amendment.

Beginning June 1, 2016, a copy of the Substantial Amendment can be found on MFA's web page at <http://www.housingnm.org/resources/new-mexico-consolidated-plan>. If you are unable to download the Substantial Amendment, please contact the Mortgage Finance Authority to request a copy (505-843-6880) or toll free 1-800-444-6880. If you are an individual with a disability who is in need of a reader, amplifier, qualified sign language interpreter, or any other form of auxiliary aid or service, please contact the person below. The draft Substantial Amendment may be provided in alternative accessible formats (i.e., Braille/large print, audio tape) for the disabled and may also be translated into Spanish for limited-English proficient (LEP) Spanish speaking persons upon request. Dial 7-1-1 to use Hamilton Relay in New Mexico or call one of the toll free numbers: TTY: 800-659-8331, Voice: 800-659-1779, VCO (Voice Carry Over): 877-659-4174, Mobile Caption Service: 800-855-8111, Speech-to-Speech: 888-659-3952, Spanish: 800-327-1857 (Includes Spanish-to-Spanish and translation from English to Spanish)

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Sign In Sheet

NHTF Substantial Amendment Public Hearing
MFA Board Room
6/20/16

Name	Organization and Email Address
Hank Hughes	NMCEH HANK-H@NMCEH.ORG
Yousang	MFA
Lina Bell	MFA
Sidon Hernandez	MFA
Daniel Rucetti	MFA
Sharyn Lee	MFA
Marjorie Martin	MFA