

Introduction

This plan outlines how the state of Wyoming will fulfill the Annual Action plan requirements for the National Housing Trust Fund (NHTF).

The National Housing Trust Fund (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- and very low-income households, including homeless families and individuals. The NHTF was established under Title I of the Housing and Economic Recovery Act of 2008, Section 1131 (Public Law 110-289). On December 4, 2009, HUD published a proposed rule (FR-5246-P-01) for public comment on the formula to be used to allocate NHTF funds. The proposed NHTF program rule (FR-5246-P-02) was published on October 29, 2010 for public comment on the regulations that will govern the NHTF. On January 30, 2015, HUD published an interim rule (FR-5246-I-03 and at 24 CFR Parts 91 and 93) which provides the guidelines for States to implement the NHTF.

Published NHTF regulations are modeled on the HOME Program, but there are several key differences. Most importantly, NHTF has deeper income targeting, lower rent requirements, and a longer minimum affordability period. For years when total NHTF funding exceeds \$1 billion, at least 75% of states' allocations must benefit extremely low income households (ELI <30% AMI) or households with income below federal poverty level (whichever is greater), and the remaining 25% must benefit very low income households (VLI <50% AMI); for years when total funding is less than \$1 billion, 100% of states' allocations must benefit ELI households. The rents for NHTF designated units in an assisted project are capped at 30% of 30% AMI or 30% of poverty level, whichever is greater, for units occupied by ELI households, and 30% of 50% AMI for VLI households. The minimum required NHTF affordability period is 30 years for units in all assisted projects, compared with 5-20 years for HOME.

Summary of Objectives and Outcomes Identified in this Plan

The purpose of this plan is to identify how the state of Wyoming will utilize NHTF funding provided by Housing and Urban Development in 2016. The plan will be administered to provide decent housing and to provide suitable living environments.

Decent Housing Activities are defined as those which:

Increase the availability of permanent and affordable housing through new construction and/or rehabilitation of rental units utilizing NHTF funds available to extremely low-income households of Wyoming;
Assist homeless or at-risk homeless persons in obtaining affordable housing;
Preserve and rehabilitate the existing affordable housing stock; and,
Increase supportive housing, inclusive of structural features and services to enable persons with special needs to live with dignity

Suitable Living Environment Activities are defined as those which:

Improve the safety and livability of neighborhoods;
Increase access to quality facilities and services;
Reduce the isolation of income groups within areas by de-concentrating housing opportunities and revitalizing deteriorating neighborhoods; and,

Restore, enhance and preserve natural and physical features of specific historic, architectural or aesthetic value and conserving energy resources.

The following activities are eligible for rental housing production with NHTF funds:

1. REHABILITATION -
 - a. Rehabilitation of existing structures.

Rehabilitation and Refinancing to permit or continue affordability under 24 CFR 93.201(b).

- b. Conversion - Conversion of an existing structure from an alternative use to affordable, residential housing is an eligible activity and is considered rehabilitation. If conversion involves additional units beyond the walls of an existing structure, the project will be deemed new construction.

- c. Reconstruction - Reconstruction is defined as the rebuilding, on the same lot, of housing standing on a site at the time of project commitment. The number of housing units on the lot may not be decreased or increased as part of a reconstruction project, but the number of rooms per unit may be increased or decreased. Reconstruction also includes replacing an existing substandard unit of manufactured housing with a new or standard unit of manufactured housing.

2. ACQUISITION - Acquisition of an eligible property is eligible as part of a rental housing project.

3. NEW CONSTRUCTION - New Construction is an eligible use of NHTF funds.

Evaluation of Past Performance

The National Housing Trust Fund is a new funding source, thus an evaluation of past performance is not possible.

Summary of Citizen Participation Process and Consultation Process PR-15 Citizen Participation CFR 91.115 and 91.300 (c)

WCDA held a public online meeting through GoToMeeting at 1:30 p.m. on Sept. 8, 2015 at the Wyoming Business Council in Cheyenne to solicit public input for the 2016 Annual Action Plan (AAP) which included a short discussion on NHTF. We had seven people participate via phone. No comments regarding the NHTF were received at that time.

Upon receiving notification of our allocation amount, WCDA conducted a second public hearing through GoToMeeting on June 9, 2016 at 10:00 a.m. at the offices of WCDA in Casper. There were four attendees present at the hearing with an additional six attendees present via telecom. A 30 day comment period ensued from June 10, 2016 through July 11, 2016. All comments received are discussed in Section 5 below.

A third public meeting was held on August 4, 2016 at which time the final plan was presented. Of the two attendees, no comments or questions were received.

Notices announcing all meetings were published in several newspapers including the paper with statewide distribution, an e-mail notification went to local government officials, county commissioners, community and economic development offices, non-profits, those persons and agencies on mailing lists for different affordable housing programs, county health offices, family planning units, utility companies, housing authorities, senior

facilities, chambers of commerce, Native American Tribal Planning Departments, mental health agencies, agencies dealing with homeless and low-income issues, lending institutions and real estate professionals.

Summary of public comments PR-15 Citizen Participation CFR 91.115 and 91.300 (c)

Comments received during the June 9, 2016 public hearing regarding the NHTF consisted of the following:

Do not allow NHTF proceeds to be used for homeownership because tax, insurance, and maintenance costs could cause undue burdens to low income homeowners.

The state agrees and the NHTF allocation plan does not allow for this.

Would rental increases differ from other WCDA programs?

The state will handle NHTF rental increases the same as the HOME program.

Would increases in rental income levels over the 30% qualification mark be handled differently than other WCDA programs?

The state will handle NHTF increased rental income levels as required by the NHTF program.

Would NHTF be administered by WCDA similar to the HOME program?

The state plans to administer NHTF in a similar fashion to the HOME program.

Can tax credit, HOME, and NHTF proceeds be piggybacked together?

The state plans to allow all of these funding sources to be utilized together.

A concern was voiced that the 30% NHTF units will be the hardest to qualify & keep qualified.

The state agrees and is offering incentives by providing low interest rate financing and deferred and/or forgivable loans.

Will grants be available to existing ELI homeowners for repairs?

The state does not plan to grant NHTF proceeds to individual homeowners for repairs.

Will NHTF compliance be consistent and comparable to other WCDA programs to help managers comply with regulations?

The state intends to meet the compliance requirements for the NHTF program which are similar to the HOME program.

Summary of comments or views not accepted and the reason for not accepting them. PR-15 Citizen Participation CFR 91.115 and 91.300 (c)

WCDA received a request to allow grants to existing ELI homeowners for repairs. The state does not plan to grant NHTF proceeds for any homeownership purposes. WCDA will be using 90% of the NHTF proceed on rental housing and 10% will be used for WCDA's administrative and planning costs.

Summary

The state of Wyoming had ten participants at the June 9, 2016 NHTF public hearing. Eight comments were received, one of which is not incorporated into the NHTF allocation plan (see number six above). The state will continue to take comments throughout the next year and incorporate them into the drafting of the next AAP.

SP-10 Geographic Priorities CFR 91.315(a)(1)

Wyoming has not set specific geographic areas in which assistance will be directed over the coming year. However, as more and more affordable housing units are developed, it is becoming increasingly more important to target these funds to the areas of the greatest need. Applicants for NHTF funds will need to be able to show that there is a demand for the type and price of unit they are proposing. WCDA will be utilizing the Wyoming Housing Data Base Partnership Reports (Semiannual Profiles, Housing Conditions Report & Forecasts) for comparison to the Developers own information. While the WCDA continues to recognize need as the primary driver of housing within any given community and maintains scoring that reflects this principle, a scoring category for geographic distribution is included in the allocation plan. This category will help ensure that affordable housing resources are distributed throughout the state and no one community shall benefit disproportionately to the rest of the state.

Due to higher costs associated with real estate development in smaller communities, the rural nature of the entire state, and Wyoming's low population, WCDA has adopted a Small Rural Project Set-aside for a portion of our NHTF allocation to fund housing projects in towns with populations less than 15,000 that are not within 20 miles of another town with a population over 15,000, and the projects must have 24 or fewer units. We have found a need in smaller towns for affordable housing and we have set-aside funds to encourage development where it is most difficult.

The WCDA provides a list of funded projects by community on its web-site for its housing programs. The state has no racial or ethnic concentrations, i.e. no racial or ethnic minority which is greater than 10% of the State population. Results from the upcoming Assessment of Fair Housing will be reviewed and incorporated into future NHTF allocation plans.

SP-25 Priority Needs CFR 91.315(a)(2)

The priority needs for the state of Wyoming's NHTF funding are listed below.

NHTF	
Priority Need Name	State of Wyoming
Priority Level	High
Population	Extremely Low Income Households Large Families Elderly and Frail Elderly Public Housing Residents Rural At-Risk and Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence

SP-30 Influence of Market Conditions CFR 91.315(b)

The influence of market conditions for the state of Wyoming's NHTF funding are listed below.

NHTF	
Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	N/A
TBRA for Non-Homeless Special Needs	N/A
New Unit Production	The high cost of construction and the need to build fewer units given Wyoming's sparse population and small communities will be a challenge for producing new units. Subsidies will be very important to entice developers to attempt projects in Wyoming - particularly in some of Wyoming's smaller communities.
Acquisition & Rehabilitation	While housing market conditions are improving, the improvements are slow and make the ability to rehabilitate existing housing more important. Wyoming's Analysis of Impediments to Fair Housing Choice showed an increase in properties that were falling into disrepair (possibly due to the tough economic times) so the market is definitely having an effect which only highlights the need for programs and funding available to rehabilitate existing properties for those unable to change their living situation.

SP-35 Anticipated Resources CFR 91.315(a)(4) and 91.320(c)(1) & (2)

AP-15 Expected Resources CFR 91.320(c)(1) & (2)

NHTF								
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative
			Annual Allocation \$	Program Income \$	Prior Year Resources \$	Total \$		
NHTF	Public - Federal	Multifamily rental acquisition/rehab and new construction	\$2,700,000				\$5,400,000	NHTF funding is expected to be utilized with other housing funding sources.
		Admin and planning costs	\$300,000				\$600,000	
Total			\$3,000,000	\$0	\$0	\$3,000,000	\$6,000,000	

NHTF Narrative:

Rental Production and Rehabilitation

The approximate amount of funding set-aside in this category for Rental Housing Production programs in the 2016 Action Plan Year is \$2,700,000, which includes \$2,000,000 in the Open Allocation (statewide competitive) and \$700,000 in the Small Rural Project Set-aside category. Projects may be either new construction or acquisition/rehabilitation.

These funds will be distributed through a competitive application process. If through this process, not all of the funds are allocated in the specified funding cycle, WCDA will allocate them to eligible projects through a second competitive application process or to projects meeting the minimum ranking criteria on a first-come, first-served basis as determined by WCDA in its sole discretion.

The NHTF regulations allow up to 10% of NHTF funds to be used for homeownership activities; however, given the extremely low-income targeting requirements of the NHTF program and the need for rental housing affordable to ELI households in Wyoming, WCDA will use NHTF program funds exclusively for rental housing to meet the priority housing needs of ELI renter households, as identified by the state’s Consolidated Plan.

SP-45 Goals CFR 91.315(a)(4) and 91.315(b)(2)

NHTF								
Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	NHTF Renters-0-30% of Median Family Income	2016	2017	Affordable Housing		State of Wyoming		Rental units constructed and/or rehabilitated: 10 Household Housing Units

AP-20 Annual Goals and Objectives CFR 91.320(c)(3) & (e)

NHTF			
Source	Population	Projected Units	Objectives
NHTF	Renters, 0-30% of Median Family Income	10	New construction, acquisition/rehab

NHTF Narrative:

Rental Production and Rehabilitation

The approximate amount of funding set-aside in this category for Rental Housing Production programs in the 2016 Action Plan Year is \$2,700,000, which includes \$2,000,000 in the Open Allocation (statewide competitive) and \$700,000 in the Small Rural Project Set-aside category. Projects may be either new construction or acquisition/rehabilitation. Based upon WCDA’s per unit subsidy maximums for NHTF, and the average sizes of units placed into service to date, we anticipate the creation of a minimum of 10 units of rental housing with our 2016 NHTF allocation.

These funds will be distributed through a competitive application process. If through this process, not all of the funds are allocated in the specified funding cycles, WCDA will allocate them to eligible projects through a second competitive application process or to projects meeting the minimum ranking criteria on a first-come, first-served basis as determined by WCDA in its sole discretion. Units produced may be either new construction or acquisition/rehabilitation.

AP-25 Allocation Priorities CFR 91.320(d)

Introduction

Listed below are the agencies allocation priorities for the NHTF

NHTF Allocation Priorities	
Category	Percent of Total Funding
Renters, 0-30% of Median Family Income	90%
Administrative & Planning costs	10%

NHTF Narrative:

The NHTF regulations allow up to 10% of NHTF funds to be used for homeownership activities; however, given the extremely low-income targeting requirements of the NHTF program and the need for rental housing affordable to ELI households in Wyoming, WCDA will use NHTF program funds exclusively for rental housing to meet the priority housing needs of ELI renter households, as identified by the state's Consolidated Plan. WCDA will retain 10% of the NHTF allocation for administrative and planning purposes.

Public comment received highlighted the difficulty pursuing homeownership strategies at the ELI level, and WCDA concurs with this opinion. Therefore, we have elected not to pursue homeownership strategies with NHTF funding at this time.

Reason for Allocation Priorities

The state of Wyoming's Consolidated Plan identifies rental unit production as a priority, specifically calling out the need for additional rental units affordable to extremely low and low-income large-related families with children as a high priority for housing. Larger families need larger housing units, however larger units of three or more bedrooms are more expensive to rent. As a result, many times larger families live in overcrowded conditions as well as pay in excess of 30% of their income for rent and utilities.

As identified in the Affordable Housing Allocation Plan, WCDA's highest priorities for NHTF funding approval are: 1.) need; 2.) quality of construction; 3.) income levels served; and, 4.) affordability and extended length of time the restrictions will be in place. While the highest priority is need, WCDA does not put a preference on new construction or rehabilitation, but rather the priority is on serving the community with the highest need among the applications received.

For these reasons, WCDA will allocate all NHTF non-administrative program funds to rental housing production.

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

NHTF: Wyoming's Consolidated Plan identifies rental housing production as a high priority need in the state. The highest priority target population for rental housing unit production is for households at or below 60% of AMI. With the HOME program in place to address the upper end of the 0-60% range, the NHTF funding will address the lower end of the range, or ELI households.

WCDA does not believe in allocating funds where they are not needed and where the population will not sustain affordable housing for the long term. Due to higher costs associated with real estate development in smaller

communities, the rural nature of the entire state, and Wyoming’s low population, WCDA has a Small Rural Project Set-aside for a portion of our NHTF allocation to fund housing projects in towns with populations less than 15,000 that are not within 20 miles of another town with a population over 15,000, and the projects must have 24 or fewer units. We have found a need in smaller towns for affordable housing and we have set-aside funds to encourage development where it is most difficult.

AP-30 Methods of Distribution – 91.320(d)&(k)(5)

Distribution Methods: NHTF Program

Describe the state program addressed by the Method of Distribution.

NHTF is primarily used as a financing tool for the creation of Affordable Housing Units. Most funding is used in connection with the Low-Income Housing Tax Credit and the HOME Investment Partnership Program.

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

Eligible applicants must complete the WCDA Affordable Housing Programs Application and submit the application by the application cycle deadline, which is the last business day in January. If sufficient funds are available, a second application cycle may be announced.

Proposed projects will be ranked based on primary and secondary criteria. Where an applicant’s Market Study differs from the current economic statistics available to WCDA, the project may be ranked using the most recent data available to WCDA. Although projects may rank, WCDA reserves the right to add requirements to address any concerns to the Initial Allocation Document, which it may have for the long-term viability of the project. When scoring applications, WCDA will utilize data at the Primary Market Area level.

Primary	Negative	Minimum	Maximum
Criteria	Points	Required*	Points

1) Housing Needs Characteristics		120	
a) Need	-100		192
b) Vacancy in Community	-16		48
c) Vacancy in Subsidized Projects	- 10		10
d) Geographic Distribution	-200		0

SUB TOTAL HOUSING NEEDS CHARACTERISTICS	-326	120	250
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2) Quality of Construction			
a) Minimum Construction Standards		1	1
b) Construction Standards Exceeded			85
c) Energy Efficiency and/or Sustainability Certification			35
d) HERS Rating			5
SUB TOTAL QUALITY OF CONSTRUCTION	0	1	126

3) Income Levels			
a) Meeting Market Study		10	10
b) Lower Income Targeting			5
c) Deep Income Targeting			10
d) Extreme NHTF Income Targeting			15
SUB TOTAL LOWER INCOME TARGETING	0	10	40

4) Affordability Levels (monthly housing costs)		8	38
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5) Extended Low-Income Use		2	35
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6) Community Revitalization in Qualified Census Tracts			5
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PRIMARY TOTAL	-326	141	494
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*All applications must score the Minimum Required points under each individual Primary Criterion as well as the Minimum Required points under the Primary Total or the application will be rejected.

Secondary Criteria	Negative Points	Minimum Required+	Maximum Points
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1) Project Location			
a) Appropriate Location			35
b) Concentration of Low-Income Housing			15
c) Inappropriate Location	-200		
d) Developer not at site visit	-200		
SUBTOTAL PROJECT LOCATION	- 400	0	50

2) Project Characteristics			
a) Project Design			40
b) Private-Public Partnerships			10
c) Site Control			3
d) Proper Zoning			3
e) Subsidy	-200		
f) Other Supportive Financing			5
g) Community Revitalization Plan			5
SUBTOTAL PROJECT CHARACTERISTICS	-200	0	66

3) Sponsor/Applicant Characteristics			
a) Experience and Credibility			40
b) Poor Performance	-200		0
c) Financial Capacity		5	10
SUBTOTAL SPONSOR/APPLICANT CHARACTERISTICS	-200	5	50

4) Public Housing Waiting Lists	0	2	2
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5) Families or Individuals with Children	0	0	4
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6) Financial Support from Local Sources			35
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7) Management Capacity			
Poor Performance	-200		
SUBTOTAL MANAGEMENT CAPACITY	-200	0	0

8) Total Project Costs	-1000	0	0
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9) Owner/General Partner Equity in Project	0	0	20
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SECONDARY TOTAL	-2000	55*	227
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* Applications must score the Minimum Required points under each Secondary Criterion as well as the Minimum Required points under the Secondary Total or the application will be rejected. (Does not add, minimum 55 is required across Secondary Criteria.)

Tie Breaker	Negative	Minimum	Maximum
Criteria	Points	Required+	Points

1) Total Project Costs	0	0	40
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2) Reduced Fees	0	0	30
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Tie Breaker TOTAL	0	0	70
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In order to be considered for points in any category, sufficient documentation must be included and applications must include a detailed written explanation of how and why the applicant feels the criteria has been met.

Information in the developer-provided Market Study, the Wyoming Profile of Demographics, Economics and Housing and other publications are used extensively in the Scoring analysis. However, WCDA reserves the right to consider any other information available or known to us.

Describe how resources will be allocated among funding categories

The WCDA anticipates \$3 million in new NHTF funding, to be distributed as follows: Small Rural Project Set-aside (for Rental Housing Production and Rehabilitation) \$700,000; Rental Housing Production and Rehabilitation \$2,000,000; and Administration \$300,000.

Describe threshold factors and grant size limits

Maximum NHTF funds to any one developer may be limited to 60 percent of total funds available. The WCDA has not set monetary allocation limits other than to say that no one developer would receive more than 60 percent of the available funds and that the amount of funds granted per unit must be reasonable and not exceed the HUD maximum.

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

Scoring and method of distribution have been established in hopes that the projects which can demonstrate the greatest need, with good quality construction which will serve the tenants for the longest period of time will be awarded this scarce resource.

We have opportunities all around the state. We receive many calls from nonprofits, businesses and communities. We anticipate receiving more requests for grant funds than are available.

WCDA expects to provide quality rental units available to ELI income citizens of Wyoming. Based on funds available we should see 10 new rental units available in the next two years.

AP-50 Geographic Distribution – 91.320(f)

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

NHTF

WCDA does not target assistance to specific geographic areas in the state as NHTF funding is awarded on a competitive basis. Established scoring criteria ensure projects serving areas of greatest need are prioritized higher. Once the program is well established, WCDA will also consider the amount of NHTF funding which an area has previously received in the award process.

While Wyoming has not set specific geographic areas in which assistance will be directed over the coming year, it is becoming increasingly more important to target these funds to the areas of the greatest need. Applicants for

funding will need to show that there is a demand for the type and price of unit they are proposing. WCDA will be utilizing the Wyoming Housing Database Partnership Reports (Semiannual Profiles, Housing Conditions Report & Forecasts) for comparison to the Developers own information. While the WCDA continues to recognize need as the primary driver of housing within any given community and maintains scoring that reflects this principle, a scoring category for geographic distribution is included in the allocation plan:

Geographic Distribution Scoring Category:

In an effort to equitably distribute funding throughout the state, negative points will be assessed based on the number of affordable units (regardless of source) awarded funding in the last four years compared to the population of the city where the proposed project will be located. Projects proposing newly constructed units will be assessed 150 negative points for every one percent (1%) of affordable units the proposed community has received in relation to their population the previous four (4) years and projects proposing rehabilitated units will be assessed seventy-five negative (-75) points for every one percent (1%) of funded affordable units the proposed community has received in the previous four (4) years in relation to their population. (Example: Total units funded in last 4 years = 200; population of community 50,000 = $200/50,000 = .4\%$; $.4 \times 150 = 60$ negative points.)

This category will help ensure that affordable housing resources are distributed throughout the state and no one community shall benefit disproportionately to the rest of the state. The WCDA provides a list of funded projects by community on its web-site for its housing programs.

As a result of the development of the current Assessment of Fair Housing, WCDA has determined that the state of Wyoming has no racially/ethnically-concentrated areas of poverty.

Rationale for the priorities for allocating investments geographically

NHTF

The WCDA looks at the state as a whole and uses need in a community as its priority.

However, due to higher costs associated with real estate development in smaller communities, the rural nature of the entire state, and Wyoming's low population, WCDA has a Small Rural Project Set-aside for a portion of our NHTF allocation to fund housing projects in towns with populations less than 15,000 that are not within 20 miles of another town with a population over 15,000, and the projects must have 24 or fewer units. We have found a need in smaller towns for affordable housing and we have set-aside funds to encourage development where it is most difficult.

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

Introduction

NHTF

WCDA's allocation criteria for distribution of NHTF funds allows nonprofit and for-profit developers to apply for funding and awards extra points for efforts to house lower income level households most likely to experience homelessness:

INCOME LEVELS (Maximum 40 points – must score a minimum 10 points)

A proposal will receive points for eligible low-income units with income restricted to the percentage of HUD Median Income as stated below.

a. Meeting Market Study (Must score a minimum 10 points)

Where income levels proposed meet those substantiated in the Market Study for the project, it will receive 10 points.

b. Lower Income Targeting (Maximum 5 points)

Where income levels proposed meet those substantiated in the Market Study for income levels between 41-50% of HUD Median Income.

c. Deep Income Targeting (Maximum 10 points)

Where income levels proposed meet those substantiated in the Market Study for income levels at or below 40% of HUD Median Income.

d. Extreme NHTF Income Targeting (Maximum 15 points)

Where income levels proposed meet those substantiated in the Market Study for income levels at or below 30% of HUD Median Income.

A proposal will receive 2 points if 4% or more of the units are set aside for transitioning homeless households. This would include Gross rent under \$200.00 a month and working with other organizations to provide payment of utilities.

Even with these incentives for producing housing with rents at or below \$200 a month to support homeless or at-risk homeless households, in past history no projects have taken on the challenge. However, WCDA has amended its loan terms to further incentivize the use of NHTF funds to address the needs of ELI households. With additional incentives in place, WCDA anticipates supporting a minimum of 2 homeless households utilizing NHTF funding.

Because rural households are identified as a priority, WCDA has a Small Rural Set-Aside in the amount of \$700,000. While we do not give preferences to other segments through set-asides, WCDA's allocation criteria awards extra points for efforts to house families or individuals with children, public housing residents, low and extremely low income households, close proximity to services needed by elderly persons, and those with health issues.

NHTF: Households Supported by Beneficiary Type One Year Goals	
Category	Number of Households
Non-Homeless	8
Homeless	2
Special Needs	0
Total	10

NHTF: Households Supported by Support Type One Year Goals	
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Category	Number of Households
Production of New Units	10
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	10

Discussion:

Production of New Units is defined as:

NEW CONSTRUCTION - New Construction is an eligible use of NHTF funds. New Construction will be defined as housing that has received an initial certificate of occupancy or equivalent document within a one-year period before the commitment of NHTF funds to the project.

Rehabilitation of Existing Units is defined as:

Rehabilitation of existing units.

Rehabilitation and Refinancing to permit or continue affordability under 24 CFR 93.201(b).

Rehabilitation:

i. Rehabilitation must be the primary eligible activity requiring at least \$30,000 of required rehabilitation costs per unit.

ii. A Capital Needs Assessment must be provided by an unrelated Professional Capital Needs Assessment provider to include a unit by unit breakdown and budget at time of application. The CNA must include an estimate of the remaining useful life of major systems and estimates of replacement costs. Major systems include: structural support, roofing, cladding, weather proofing (windows, doors, siding, and gutters), plumbing, electrical and heating, ventilations, and air conditioning.

iii. A review of the owner's management practices will be made in order to determine that disinvestment in the property has not occurred, that the long term needs of the project can be met and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.

Refinancing:

i. The refinancing must be made for the purposes of maintaining current affordable units or creating additional affordable units and the rehabilitation cost must be greater than the amount of debt that is refinanced.

ii. The minimum required period of affordability would be 30 years.

iii. Refinancing is an eligible activity throughout the State of Wyoming under the NHTF Program.

iv. NHTF funds cannot be used to refinance multifamily loans made or insured by any Federal program, including CDBG.

b. Conversion - Conversion of an existing structure from an alternative use to affordable, residential housing is an eligible activity and is considered rehabilitation. If conversion involves additional units beyond the walls of an existing structure, the project will be deemed new construction.

c. Reconstruction - Reconstruction is defined as the rebuilding, on the same lot, of housing standing on a site at the time of project commitment. The number of housing units on the lot may not be decreased or increased as part of a reconstruction project, but the number of rooms per unit may be increased or decreased. Reconstruction also includes replacing an existing substandard unit of manufactured housing with a new or standard unit of manufactured housing.

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

The goals and actions for reducing and ending homelessness in this section will remain the same even with the addition of NHTF funds.

WCDA awards extra points for applications which seeks to address homeless populations:

A proposal will receive 2 points if 4% or more of the units are set aside for transitioning homeless households. This would include Gross rent under \$200.00 a month and working with other organizations to provide payment of utilities.

AP-75 Barriers to affordable housing – 91.320(i)

A final Analysis of Impediments was completed in 2011 and WCDA is the lead agency working on the required Assessment of Fair Housing (AFH) for submission in 2017. The results of the AFH will be incorporated into future NHTF allocation plans.

WCDA awards extra points to applications which actively seek to reduce barriers to affordable housing:

- A proposal will receive up to 5 points if the community is actively reducing barriers associated with Affordable Housing i.e.:
 1. Reducing or waiving fees or real estate tax concessions for Affordable Housing.
 2. Within the last year the Jurisdiction has convened or funded comprehensive studies, commissions, or hearings, or has established a formal ongoing process, to review, the rules, regulations, development standards and processes of the jurisdiction to assess their impact on the supply of Affordable Housing.
 3. Within the last year the Jurisdiction has initiated regulatory reforms as a result of the above.
 4. Jurisdiction has a single consolidated permit application process for housing development that includes building, zoning, engineering, environmental and related permits or “fast track” permitting and approvals for all affordable housing projects.
 5. Reduction or waiver of parking or green space requirements for all affordable housing developments.
 6. The jurisdiction has funded, directly or through partnerships, comprehensive studies of current and estimated housing needs taking into account the anticipated growth of the region, for existing and future residents, including low-, moderate-, and middle-income families for at least the next five years.
 7. Lower cost land development requirements for Affordable Housing developments, i.e. higher density, narrower streets, sidewalks on only one side of the street etc.

AP-85 Other Actions – 91.320(j)

NHTF Funding Priorities CFR 91.320(k)(5)(i)

Will the State distribute NHTF funds through grants to sub grantees?

N/A

Will the State distribute NHTF funds by selecting applications submitted by eligible recipients?

Yes, page 5 of the Wyoming Affordable Housing Allocation Plan defines eligible recipient as:

Recipient means an organization, agency, or other entity (including a public housing agency, or a for-profit entity or a nonprofit entity) that receives Tax Credit, HOME and/or NHTF assistance from a grantee as an owner or developer to carry out a Tax Credit, HOME and/or NHTF-assisted project. A recipient must:

1. Make acceptable assurances to the grantee that it will comply with the requirements of the Tax Credit, HOME and/or NHTF program during the entire period that begins upon selection of the recipient to receive funds, and ending upon the conclusion of all funded activities;
2. Demonstrate the ability and financial capacity to undertake, comply, and manage the eligible activity;
3. Demonstrate its familiarity with the requirements of other Federal, State, or local housing programs that may be used in conjunction with Tax Credit, HOME and/or NHTF funds to ensure compliance with all applicable requirements and regulations of such programs; and
4. Have demonstrated experience and capacity to conduct an eligible activity as evidenced by its ability to:
 - a. Own, construct, or rehabilitate, and manage and operate an affordable multifamily rental housing development OR
 - b. Design, construct, or rehabilitate, and market affordable housing for homeownership; and
 - c. Provide forms of assistance, such as down payments, closing costs, or interest rate reductions for purchasers.

Will the State distribute NHTF funds by selecting applications submitted by eligible recipients? If yes, describe all the criteria that will be used to select applications and the relative importance of these criteria. At a minimum, as required in §91.320(k)(5)(i), the selection criteria must include:

- Priority based upon geographic diversity
- Applicant’s ability to obligate HTF funds
- Applicant’s ability to undertake eligible activities in a timely manner
- For rental housing, the extent to which the project has Federal, State or local project-based rental assistance so rents are affordable to extremely low- income families
- For rental housing, the duration of the units’ affordability period
- The merits of the application in meeting the State’s priority housing needs
- The extent to which application makes use of non-federal funding sources

WCDA will ensure its NHTF recipients meet the definition of ‘eligible recipient’ under 91.320(k)(5)(i) by following the applicant selection criteria within the Wyoming Affordable Housing Allocation Plan, which assigns point values as follows:

SPONSOR/APPLICANT CHARACTERISTICS (Maximum 40 points to negative 200 points)

a. Experience and Credibility (Maximum of 40 points) A proposal will receive up to 40 points based on the developer's experience, financial stability and credibility in developing the proposed housing. Items considered include, but are not limited to, number of projects successfully completed, like projects completed with like sources, experience with

WCDA or other allocating agencies (must provide contact person to verify experience with other allocating agencies). A proposal will receive up to the following points if the sponsor has had experience developing housing which resulted in successful, compliant projects:

- With no Federally imposed Restrictions 10 Points
- With Federally imposed Rent and Income Restrictions
- and cross cutting federal regulations 30 Points
- Using Tax Credits, HOME, and/or NHTF funds 40 Points

Developers will be classified by amount of experience and experience relevant to the type of project proposed. Based on this experience, developers will be classified as Tier 1, Tier 2 or Tier 3 defined as follows:

Tier 1 - Any developer who receives 35-40 points for Sponsor/Applicant Characteristics shall be classified as a Tier 1 developer and will only have to meet minimum requirements as set forth in the Affordable Allocation Plan for construction progress reporting throughout the construction period.

Tier 2 - Any developer who receives 20-34 points for Sponsor/Applicant Characteristics shall be classified as a Tier 2 developer and will be required to submit monthly progress reports and quarterly site visits will be performed throughout the construction period by the Wyoming Community Development Authority. Tier 2 developers will be required to engage a property management firm that has successful experience in managing projects under Low Income Housing Tax Credit, HOME Investment Partnerships, and/or NHTF programs within the State of Wyoming and has no outstanding compliance issues.

Tier 3 - Any developer who receives 0-19 points for Sponsor/Applicant Characteristics shall be classified as a Tier 3 developer and will be required to partner with a Tier 1 developer, or a consultant experienced with LIHTC, HOME and/or NHTF.

b. Developer Management Capacity (Up to a Negative 200 points) Up to a negative 200 points will be assessed for any or all of the following:

- Non-compliance with WCDA restrictions with no effort to correct will be assessed the full negative points.
- Financial condition of any and all existing projects
- Frequency, conditions and type of waivers requested from WCDA or other allocating agencies on previously funded projects
- Poor performance by Sponsors and developers, including but not limited to failure to provide all close out documents within 6 months of being placed in service, liens filed against projects, etc.
- Number of returned or recaptured allocations or awards
- Number of cleared and/or outstanding compliance issues.
- Sponsors or Developers with projects in the process of or in foreclosure, receivership, or similar legal action
- Financial stability of developer including, but not limited to, analysis of liquidity, short and long term liabilities and total assets and cross-collateralization.
- If a Developer, sponsor, related entity or material participant has ever been removed from a project or given a project back to a Syndicator, Investor or other financial source.
- Inconsistent information in the application and attachments.
- Excessive line item variances between original budget and actual costs on prior projects.

c. Financial Capacity (Maximum 10 points – Must score a minimum of 5 points)

Developer must be able to substantiate financial capacity to the Authority's satisfaction. WCDA will examine

key financial factors and ratios, including but not limited to liquidity, net worth, leveraging, etc., to assess adequate financial capacity.

Recipient Application Requirements- § 91.320(k)(5)(ii)

Will the State require that all recipient applications contain a description of the eligible activities to be conducted with NHTF funds as required in § 93.200- Eligible activities?

Yes No

Will the State require that each eligible recipient certify that housing assisted with NHTF funds will comply with NHTF requirements?

Yes No

Performance Goals and Benchmarks- § 91.320(k)(5)(iii)

SP-45 Goals and AP-20 Annual Goals and Objectives are detailed earlier in the NHTF Allocation Plan.

WCDA will insure the timely use of NHTF funds through the project timetable requirements laid out in the Wyoming Affordable Housing Allocation Plan, which states that all NHTF funded projects must:

- A. provide WCDA, within 30 days of notification of funding, the exact legal description of property and other information necessary to conduct an Environmental Review.
- B. file final project plans with the local jurisdiction within 60 days of notification of funding.
- C. All zoning and PUD approvals must be secured within 120 days of notification of funding.
- D. Construction must be scheduled to start within 6 months from notification of funding award.
- E. Final HOME and/or NHTF Award documents cannot be executed until firm financing is in place for ALL other funding sources. Thus, firm commitments from all funding sources must be provided to WCDA within 90 days of notification of award of funding.

VI. OTHER REQUIREMENTS

Maximum Per-unit Development Subsidy Amount- § 91.320(k)(5) and § 93.300(a)

- State developed its own maximum per-unit development subsidy limits and the limits are attached.
- State adopted limits used in other federal programs and the limits are attached

Maximum HOME/NHTF Subsidy per unit - Rental Units

# Bedroom	Per Unit Limit
0	\$88,000.00
1	\$101,000.00
2	\$122,000.00
3	\$158,000.00

The limits were derived from our current HOME subsidy per unit limits, and we have decided to implement the same subsidy per unit limits on NHTF funded units. We did this to allow consistency for developers to plan projects when submitting applications utilizing both funding sources.

An analysis of project costs was conducted as part of the most recent Allocation Plan development, comparing cost data from the ten most recent projects placed into service. This analysis showed an average per unit cost across all unit sizes well within these limits. Given the desire of WCDA to aggressively leverage NHTF funding against other private and public sources, this average supports WCDA's decision to use the above-listed per unit subsidy limits for NHTF.

The above per unit subsidies are state-wide maximums. Wyoming has no Difficult Development Areas (DDA) and only seven Qualified Census Tracts (QCT) concentrated in four counties, thus various geographic subsidies per unit are not necessary. Projects submitted with costs above the tolerance level published in the Current Year Summary Attachment "A", may receive up to a negative 10 points for every 1% over the tolerance level, as outlined in the Scoring Criteria for WCDA's Affordable Housing Allocation Plan. Higher costs may not exclude a project from ranking and WCDA reserves the right to waive, all or a portion of the assessment of negative points, if in WCDA's sole discretion, high project costs are justifiable from information provided by the applicant.

Rehabilitation Standards - § 91.320(k)(5)(iv) and § 93.301(b)

The State will use NHTF funds for the rehabilitation of housing and has attached its rehabilitation standards.

The State will not use NHTF funds for the rehabilitation of housing.

Housing that is constructed or rehabilitated with NHTF funds must meet all applicable local codes, rehabilitation standards, ordinances, and zoning ordinances at the time of project completion. In absence of a local code for new construction or rehabilitation, NHTF-assisted new construction or rehabilitation must meet: as applicable, the International Residential Code or International Building Code (as applicable to the type of housing) of the International Code Council. All new construction project must all meet the requirements in 24 CFR Part 93.301(a). All rehabilitation projects must meet all the requirements in 24 CFR Part 93.301(b).

WCDA will utilize its Federal Programs Rehabilitation Standards for Housing for the NHTF program. The WCDA Federal Programs Rehabilitation Standards for Housing are attached here as Attachment #1.

Disaster Mitigation Standards:

As required by the Wyoming Affordable Housing Allocation Plan, all NHTF funded projects must provide certification that they are not located within the 100-year flood plain. Other than flood events, there are no other regularly-occurring natural disaster events located within developable areas of the state.

Since NHTF regulations require that NHTF-assisted units meet a minimum property standard, NHTF funds cannot be used for emergency repair programs.

Minimum Replacement Reserves

Minimum Replacement Reserves for new construction projects will equal to \$250.00 per unit annually for seniors and \$300.00 per unit annually for families are set aside to ensure the project is properly maintained. Minimum Replacement Reserves for rehabilitation projects will be property-specific, and will be based upon a reserve

analysis developed from the project's capital needs assessment (CNA).

A CNA must be provided by an unrelated Professional CNA provider to include a unit by unit breakdown and budget at time of application. The CNA must include an estimate of the remaining useful life of major systems and estimates of replacement costs. Major systems include: structural support, roofing, cladding, weather proofing (windows, doors, siding, gutters), plumbing, electrical and heating, ventilations, and air conditioning.

The assessment should include an opinion as to the proposed budget for recommended improvements and should identify critical building systems or components that have reached or exceeded their expected useful lives. The Assessment should also include a projection of recurring probable expenditures for significant systems and components impacting use and tenancy, which are not considered operation or maintenance expenses, to determine the appropriate replacement reserve deposits on a per unit per year basis. The assessment should examine and analyze the following:

- a. Site, including topography, drainage, pavement, curbing, sidewalks, parking, ingress and egress, landscaping, amenities, water, sewer, storm drainage, and gas and electric utilities and lines;
- b. Structural systems, both substructure and superstructure, including exterior walls and balconies, exterior doors and windows, roofing system, and drainage;
- c. Interiors, including unit and common area finishes, carpeting, tile, plaster walls, paint condition, etc.), unit kitchen finishes, cabinets and appliances, unit bathroom finishes and fixtures, and common area lobbies and corridors; and
- d. Mechanical systems, including plumbing and domestic hot water, HVAC, electrical, lighting fixtures, fire protection, and elevators.

The required contributions must be placed in a restricted access Reserve Account which would require a signature from WCDA for any withdrawals which equal 5% or greater of the total account balance.

Resale and/or Recapture Provisions- § 91.320(k)(5)(v) and § 93.304(f)

- The State will use NHTF funds to assist first-time homebuyers and has attached the applicable resale/recapture provisions.
- The State will not use NHTF funds to assist first-time homebuyers.

NHTF Affordable Homeownership Limits- § 91.320(k)(5)(vi) and § 93.305

- The State will use homeownership housing and will use the HUD issued limits.
- The State will use NHTF for homeownership housing and has determined its own affordable homeownership limits and the limits are attached.
- The State will not use NHTF funds for homeownership housing.

State Limited Beneficiaries or Preferences- § 91.320(k)(5)(vii)

- The State will limit beneficiaries and/or give preferences to the following segments of the extremely low-income population. The groups listed have also been identified in the action plan.
- The State will not limit beneficiaries and/or give preferences to any segments of the extremely low-income

population.

Refinancing of Existing Debt- § 91.320(k)(5)(viii) and § 93.201(b)

The State will permit the refinancing of existing debt and the conditions under which the State will refinance existing debt are attached.

The State will not permit the refinancing of existing debt.

VII. GRANTEE CERTIFICATIONS

Consistency with plan- The jurisdiction must submit a certification that the housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan. Where the HOPWA funds are to be received by a city that is the most populous unit of general local government in an EMSA, it must obtain and keep on file certifications of consistency from the authorized public officials for each other locality in the EMSA in which housing assistance is provided. NHTF must be included in this certification.

VIII. REQUIRED FORMS

In addition to submitting an NHTF allocation plan, the State must submit and/or complete the following standard forms for its NHTF program.

– Standard form- 424: [Application for Federal Assistance](#) (§ 91.320(a))

– Standard form- 1199 A: [Direct Deposit Sign up Form](#)

WYOMING COMMUNITY DEVELOPMENT AUTHORITY (WCDA)
FEDERAL PROGRAMS REHABILITATION STANDARDS FOR HOUSING

Introduction

This Guideline is designed to help evaluate the rehabilitation potential of residential structures that are funded with WCDA federal funds, such as the Home Investment Partnerships (HOME) Program, the National Housing Trust Fund (NHTF) Program, or the Neighborhood Stabilization Program (NSP). It may be used by contractors, builders, realtors, home inspectors, and others with a basic knowledge of building construction.

When used in conjunction with the local building code, the guideline can assist in identifying unsafe or hazardous conditions and uncovering functional deficiencies that should be corrected. Housing that is rehabilitated with federal funds through WCDA must meet the Uniform Physical Condition Standards (UPCS) prescribed by the US Department of Housing and Urban Development (HUD), as well as all applicable codes, rehabilitation standards, ordinances, and zoning ordinances at the time of completion of the rehabilitation. In the absence of a local code for rehabilitation, the housing must meet the UPCS as well as state and national building codes. A copy of the UPCS for both Multifamily and Single Family Housing is attached here as Exhibit A to Attachment #1.

Preparing for the Inspection

Each property will be evaluated in regard to the following:

Zoning, setback, height, and building coverage requirements, grandfathered uses and conditions, Homeowner's Association By-laws, Covenants, proffers, liens and applicable fire regulations.

Year Built

Seismic Zone

Site within or partially within a 100 year flood plain?

Above Ground Storage Tanks visible from site?

Near a hazardous waste site?

Noise Determination

1000 feet of a major roadway

3000 feet of a railroad

5 miles of a commercial service airport

15 miles of a military airfield

Airport Clear Zones (civil or military)

Within ¼ mile of a property on or eligible for the National Register of Historic Places?

WYOMING COMMUNITY DEVELOPMENT AUTHORITY (WCDA)
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REHABILITATION STANDARDS DETAIL

This section of WCDA's Federal Programs Rehabilitation Standards for Housing is intended to provide additional detail for the minimum acceptable standards for existing household dwelling units rehabilitated in whole or in part with HOME, NSP or National Housing Trust Fund (NHTF) program funds in Wyoming. Any reference in this document to "rehabilitation" is meant to include rehabilitation of existing housing and redevelopment of existing non-residential building(s) which create new multifamily or single family housing. These standards are not intended to reduce or exclude the requirements of any local or state building or housing codes, standards, or ordinances that may apply. In the event of any conflicting code(s), the more restrictive code(s) will apply. Housing rehabilitated with HOME, NSP, or NHTF assistance must meet all applicable State and local codes, ordinances, and requirements or, in the absence of a State or local building code, the International Existing Building Code of the International Code Council.

These standards were designed to assist in achieving consistency throughout the state for all rehabilitation activities funded with HOME, NSP, or NHTF funds. These standards assume that a knowledgeable inspector will thoroughly inspect each dwelling to verify the presence and condition of all components, systems, and equipment within the dwelling. All components, systems, and equipment of a dwelling referenced in this document shall be in good working order and condition and be capable of being used for the purpose for which they were intended and/or designed. Components, systems and/or equipment that are not in good working order and condition shall be repaired or replaced. When it is necessary to replace items (systems, components, or equipment), the replacement items must conform to these standards. These standards also assume that the inspector will consider any extraordinary circumstances of the occupants of the dwelling (e.g., physical disabilities) and reflect a means to address such circumstances in their inspection and in the preparation of project specifications for that dwelling.

All interior ceilings, walls, and floors must not have any serious defects such as severe bulging or leaning, large holes, loose surface materials, severe buckling, missing components or other serious damage. The roof must be structurally sound and weather-resistant. All exterior walls (including foundation walls) must not have any serious defects such as leaning, buckling, sagging, large holes, or defects that may result in the structure not being weather-resistant or that may result in air infiltration or vermin infestation. The condition of all interior and exterior stairs, halls, porches, walkways, etc. must not present a danger of tripping or falling. If an inspector determines that the specific individual standards of this document cannot be achieved on any single dwelling due to it being structurally impossible and/or cost prohibitive, the inspector shall document the specific item(s) as non-conforming with these standards.

Rehabilitation projects must address any and all deficiencies identified in Exhibit A to Attachment #1 of this document (UPCS Inspection Checklist) as part of the project's scope of work so that, upon completion, all such deficiencies are cured. For projects which include acquisition and/or rehabilitation of occupied housing, any Level 3 deficiencies identified as life threatening (i.e. "LT") on the UPCS Inspection Checklist must be addressed and corrected immediately. All life threatening Level 3 deficiencies must be identified in the UPCS Inspection Checklist. Level 1, 2 and 3 deficiencies for each inspectable item on the UPCS Inspection Checklist are defined in detail in HUD's Revised Dictionary of Deficiency Definitions, available on WCDA's website (<http://www.wyomingcda.com>). WCDA inspectors will follow these definitions when evaluating the project.

Energy Star rated systems, components, equipment, fixtures and appliances are required.

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Lead

Lead. For all homes built prior to 1978, have a qualified professional conduct a lead based paint inspection and risk assessment. Follow the lead based paint abatement regulations, as required by 24 CFR Part 35 (HUD Lead Safe Housing Rule).

Asbestos

Asbestos. A certified environmental professional should perform the inspection and make the decision whether to enclose, coat, encapsulate or remove deteriorated asbestos containing products. Follow the EPA regulations.

Site Drainage

Ground Drainage. Observe the drainage pattern of the entire property, as well as that of adjacent properties. The ground should slope away from all sides of the building. The ground should also slope away from window wells, outside basement stairs, and other walkways. Bring the ground up to a slope if it is not draining away from these items.

Downspout Drainage. Because downspouts create concentrated sources of water in the landscape, where they discharge is important. Downspouts should not discharge where water will flow directly on or over a walk, drive, or stairs. The downspouts on a hillside building should discharge on the downhill side of the building. Move the downspouts or install extensions if they discharge in these areas.

Site Improvements

Plantings. Remove any plantings that trap water and edging around planting beds. Note the location and condition of all trees and shrubbery. Those that are overgrown may need pruning or trimming; in some cases they may be so overgrown that they will have to be removed. Have trees or shrubbery that exhibit disease or infestation removed.

Trees. Check where overhanging branches may interfere with the chimney's draft, damage utility wires, or deposit leaves and twigs in roof gutters and drains. Trees and shrubbery that are very close to exterior walls or roofs can cause damage that is sometimes severe, and they can make it difficult to make inspections, do maintenance, and make repairs. Branches in these locations will need to be pruned back.

Cut back any tree roots exposed near the surface. If tree roots are under a footing, cutting down the tree can lead to rotting of the roots and subsequent settling of the foundation.

Lighting. Examine outdoor lighting elements to determine their condition and functional safety. Turn site lighting on, preferably at night, to check its operation and to determine if the light is adequate for its purpose. Replace any inadequate or nonfunctional lighting.

Exposed wiring that is not UV and moisture resistant should be replaced. Underground wiring should be type UF. Replace any fixtures, switches, and outlets that are not protected from moisture penetration.

Aerial Utility. Inspect the electrical service between the street and the main panel board. Follow the electrical guidelines on page 36.

ATTACHMENT #1

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FEDERAL PROGRAMS REHABILITATION STANDARDS FOR HOUSING

Paved areas. Asphalt, such as driveways or patios, that are not sloped to drain water away from a building should be replaced or removed and area repaired to eliminate negative drainage. Replace any asphalt that has cracks, broken sections, high areas, low areas that trap water, and tripping hazards.

Failed or sunken areas of asphalt drives and walks should be resurfaced or replaced. Check asphalt drives and walks for low areas that hold water and freeze in cold climates. Low areas in asphalt paving should be brought to level with an asphalt overlay.

Concrete areas. Concrete areas; such as sidewalks, stoops, driveways, and walkways; that are not sloped to drain water away from a building should be replaced or removed and area repaired to eliminate negative drainage. Concrete should not be repaired by resurfacing with a thin layer of more concrete.

Concrete cracks greater than one inch thick: Remove and replace entire section.

Concrete cracks smaller than one inch thick: Cut open and seal with flexible sealant compound.

Where there is a difference in elevation in a walk or drive that creates a tripping hazard, the higher portion of concrete may be ground down to the level of the lower portion.

Brick or stone patio. Reset loose bricks or stones in a new mortar bed.

Uneven patio stones set in sand should be taken up, sand added or removed, and the pavers replaced.

Curbs and sidewalks. The maintenance, repair, and replacement of sidewalks, drive aprons, and curb cuts at the street may be the responsibility of the local jurisdiction. Check the property's deed or consult local authorities.

Stairs. Inspect the condition of exterior stairs and railings using the current building code as a guide. Every stair with more than three steps should have a handrail located 34 to 38 inches above the edges of the stair tread. Shake all railings vigorously to check their stability and inspect their fastenings. Stairs that are more than 30 inches above the adjacent grade and walks located more than 30 inches above the grade immediately below should have guards not less than 36 inches high and intermediate rails that will not allow the passage of a sphere 4 inches in diameter. Check wooden steps for proper support and strength and for rot and insect infestation. Inspect steel stairs for rust, strength, and attachment. Deteriorated stairs should be repaired or replaced. Stair treads should be as level as possible without holding water. It is preferable that stairs in walks on site that are accessible to the general public have at least three risers. Stair riser heights and tread depths should be respectively uniform.

Retaining walls. Inspect the construction and condition of retaining walls. Retaining walls more than two feet in height should be backed with drainage material, such as gravel. There should be drains at the bottom of the drainage material. The drains should discharge water either at the end of the wall or through pipes set in the wall itself. Check for bowing (vertical bulges), sweeping (horizontal bulges), and cracking in retaining walls that can be caused by water pressure and insufficient drainage. Failure to drain should be remedied by excavating behind the wall, replacing the drainage material and damaged drainage piping, and backfilling. Significant failure of any kind usually requires rebuilding or replacing all or part of a wall. Failing retaining walls more than two feet in height should be inspected by a structural engineer.

Outbuildings Examine detached garages, storage sheds, and other outbuildings for their condition in the same way that the primary building is inspected. Check also that all doors function properly and that doors and windows provide adequate weather protection and security for the building. Repair or replace all doors and windows that do not provide adequate

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weather protection or security. Make sure that small outbuildings have sufficient structural strength to sustain the applicable wind loads or seismic forces. Demo any outbuilding that does not have sufficient structural strength.

Building Exterior

Foundation Walls and Piers Foundation walls, including block foundation walls, and piers should be inspected for cracking, deterioration, moisture penetration, and structural adequacy. Repair any minor cracks. If there is significant cracking and failing, have a professional structural engineer inspect the property and perform their recommendations.

Exterior wood elements. Inspect all painted surfaces for peeling, chipping, blistering, and checking. If more than 15% of the wood needs replaced, apply new siding material. If less than 15% of the wood needs replaced, scrape and touch up the areas that are peeling or chipping in accordance with Lead Based Paint Standards if built prior to 1978.

Aluminum and vinyl siding. Check for loose, bent, cracked or broken pieces. Inspect all caulked joints, particularly around window and door trim. If 15% or more of the siding need repaired or replaced, apply new siding to the entire house. If less than 15% of the siding needs repaired or replaced, repair or replace those areas and match the color as closely as possible to the existing color.

Stucco. Check stucco for cracks, crumbling sections, and areas of water infiltration. It is difficult to match the color of stucco repairs to the original stucco, so plan to repaint entire stucco area if repair is needed. If the repairs are less than 3 sf, try to blend/feather the paint. Try to feather and blend the paint for small repairs less than 3 sf.

Brick or stone veneers. Inspect veneers for cracking, mortar deterioration, and spalling. Replace any missing brick or stone. Repair all cracks with mortar of the same type as existing.

Exterior insulation and finish systems (EIFS). Where mildew and mold are evident on exterior cladding or where interior walls are damp, there is the possibility that condensation is occurring in the walls. Use a trained specialist to check for concealed water damage and rot. Refer to their recommendation.

Exterior Windows and Doors

Exterior doors should be examined for their condition, overall operation and fit, and for the functionality of their hardware. Replace any missing weather stripping. If the door is damaged or non-operational install a new exterior door with a 1-5/8" solid core, exterior fiberglass door. Install entrance lock set, and mortised dead bolt keyed alike. Include three 3"x4" butt hinges, interlocking threshold, and weather stripping.

Windows should be examined for their condition, overall operation and fit, and for the functionality of their hardware. Replace any missing weather stripping. Remove and replace any deteriorated weather stripping. Replace any broken panes of glass. If the window is damaged beyond repair, not weather tight, or non-operational without repair install a new energy efficient double glazed window and jamb including screen, caulk, interior casing and exterior trim. Replace any missing screens.

Garage doors should be examined for operation, weather tightness, overall condition, and fit. Replace any broken panes of glass. Replace any missing weather stripping. If the garage door is damaged beyond repair install a steel overhead door with insulation.

Deck, Porches should be plumb and stable. Make sure that structural connections to the building are secure and protected against corrosion or decay. Inspect the condition of all exterior stairs and railings. Every stair with more than three steps

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should have a handrail located 34 to 38 inches above the edges of the stair tread. Shake all railings vigorously to check their stability, and inspect their fastenings. Check wooden steps for proper support and strength and for rot and insect infestation. Inspect steel stairs for rust, strength, and attachment. Deteriorated stairs should be repaired or replaced.

Roofing

Asphalt shingles. Replace any missing or torn shingles. Replace the entire roof if it is leaking. If the roof is not leaking but the granular covering is coming off and/or they are starting to curl or crack consult a roofing contractor. If he/she suggests the roof has less than 5 years remaining, replace the entire roof. When installing a new roof remove the existing roof down to the sheathing and replace all defective sheathing. Use new architectural asphalt shingles with at least a 30 year warranty. The underlayment should be at least a single layer of 15-pound asphalt saturated felt.

No asphalt shingle roof should be less steep than 3 in 12. Replace low-slope roofs with at least two felt layers. If ice dam flashing at overhanging eaves is needed or present, make sure it extends three feet beyond the plane of the interior face of the exterior wall below for a low-slope roof and two feet for a normal-slope roof.

Wood shingles or shakes Replace the entire roof when more than one quarter of the shingles show signs of deterioration or are loose. When replacing wood shingles replace with new architectural asphalt shingles with at least a 30 year warranty.

Metal roofing. Inspect metal roofs for signs of rusting or pitting, corrosion due to galvanic action, and loose, open, or leaking seams and joints. If more than one quarter of the roof shows signs of deterioration replace the entire roof with new metal roofing and trim with at least a 50 year warranty.

Gutters and Downspouts

If the roof has no gutters and downspouts install new gutters to roof. Seal all leaks with mastic. Hangers should be placed no more than 18 inches apart. Wherever a gutter is exposed, check the strength of its fastening to the roof fascia or building exterior. Rusted fasteners, rusted and deteriorated gutters and missing hangers should be replaced.

Downspouts should be checked for size. Seven square inches is generally the minimum except for small roofs or canopies. Check downspout attachments; there should be attachments or straps at the top, at the bottom, and at each intermediate joint. Check straps for rust, deformation, and failed or loose fasteners. Check the capacity of the drainage system. At least one downspout is usually needed for each 40 feet of gutter. For roofs with gutters, make sure that downspouts are clear and that they discharge so water will drain away from the foundation. If the roof has no downspouts or they are deteriorated install new downspouts.

Chimneys

Chimneys should project at least two feet above the highest part of a pitched roof and anything else that is within 10 feet. A chimney should project at least three feet from its penetration from the roof (required minimum heights may vary slightly). Flues should not be smaller in size than the discharge of the appliance they serve. The minimum flue area for a chimney connected to a fireplace is normally 50 square inches for round linings, 64 square inches for rectangular linings, and 100 square inches for an unlined chimney. Flues should extend a minimum of four inches above the top of a masonry chimney.

If a masonry chimney is not in use and more than 25% of the brick is deteriorated, remove the chimney to at least 6" below the roof line. Install a permanent cap on remaining portion of chimney. Resheet the hole where chimney is removed with 1/2" CDX plywood. Finish using roofing materials to match existing as closely as possible.

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If less than 25% of the chimney is deteriorated, repair the existing chimney

Basement or Crawl Space

Crawl Space Ventilation. Check the ventilation. By measurement and calculation, compare the free area of vents with the plan area of the crawl space. The free vent area to crawl space area ratio should conform to the current International Residential Code or local building code.

Termites. Inspect all foundation walls, piers, columns, joists, beams, and sill plates for signs of termites and other wood inhabiting insects. Have a professional conduct a termite inspection and complete his/her recommended repairs.

Radon. Have a professional conduct a radon inspection and complete his/her recommended repairs.

Thermal Insulation. Add insulation, if missing, in basements and crawl spaces according to the local, state and national building code. Add additional insulation if the existing amount does not meet all local, state, and national building codes.

Structural, electrical, plumbing and HVAC systems. Inspect the following items in the crawl space:

Locate main support columns and posts, major beams and bearing walls. Foundation walls, including block foundation walls, and piers should be inspected for cracking, deterioration, moisture penetration, and structural adequacy. Repair any minor cracks. If there is significant cracking and/or failing, have a professional structural engineer inspect the property and perform their recommendations.

If the electrical panel box is in the basement, inspect how the branch circuits are distributed and the type of wiring used. Follow the electrical guidelines on page 36.

Inspect the path of the main water supply line and check all piping materials. Follow the plumbing guidelines on page 38. Inspect the HVAC distribution system, including the ductwork, and follow the guidelines on page 39.

Building Interior

In addition to all interior items below, inspect the plumbing, electrical and HVAC.

Walls and ceilings. Ignoring cosmetic imperfections, look for cracks and peeling paint or wallpaper. Repair cracks with paintable sealant. Repaint walls that are cracking and peeling after sealing the cracks and determining the cause of the cracks.

Exterior walls. Try to determine if the walls are insulated. Add insulation if missing

Wall Paneling. Securely reattach any paneled walls. If more than 25% of the paneled wall is not attached remove paneling and install, hang, tape and texture 1/2" drywall if it is missing.

Suspended Ceilings. If suspended ceiling panels are damaged or discolored, remove panels and grid and hang, tape and texture 1/2" drywall.

Drywall. Repair any holes cracks, nail popping, deteriorated or damaged corner beads in drywall.

For drywall repairs larger than 6" cut back defective gypsum to expose half of the studs on each side of the hole. Cut and tightly fit drywall patch.

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For drywall repairs smaller than 6" clean out and expand hole to allow the insertion of a 1/2" gypsum backer board coated with construction adhesive. Screw through drywall face to secure.

Plaster. Replaster or repair all damaged, cracked, loose, or bulging plaster by cutting back damaged plaster. If more than ¼ of the wall is to be disturbed, remove entire plaster surface and replace with ½" drywall.

Floors. Replace any flooring that is a tripping hazard, stained, worn out or contaminated. Replace any carpet that is over twenty years old. If the flooring is to be replaced, check that the underlayment is in good condition, if not replace it.

Interior doors. Check door and hardware for finish, wear, and proper functioning. If the door is not damaged make any repairs for proper functioning. If the door is damaged install a hollow core masonite door. Include lockset and hinges.

Outlets and Lighting. Replace any missing, damaged, or unsafe receptacles and switches. Repair or replace light fixtures that are not securely attached, non-functional, inadequate or missing shades.

Egress. Every sleeping room and habitable basement room should have at least one operable window or exterior door for emergency egress or rescue. Check with the local building authority if an egress window needs installed in an existing window.

Closets. Inspect all closets for condition and usability. It is best that they have a clear depth of at least 24 inches. Check all shelving and hanging rods for adequate bracing. Repair or replace any items that are damaged or unsecure.

Trim and finishes. Examine baseboards, sills, moldings, cornices, and other trim. Replace any missing or damaged sections or pieces. Replacement trim may no longer be readily obtainable, so determine if trim can be salvaged from more obscure locations in the building.

HVAC. Inspect the heat source for each room and make sure it is functioning. Replace any damaged or missing registers or grills. Clean out all debris from ductwork. Follow HVAC guidelines on page 39.

Fireplaces. Repair or replace the fireplace if it is deteriorated or damaged. Repair any inoperable dampers. Repair or replace all items, including flues and pipe connections, that do not meet local, state and national building codes.

Bathrooms

Examine bathrooms in accordance with the procedures for other interior rooms, and additionally inspect:

Electrical service. Wherever possible, switches and outlets should not be within arm's reach of the tub or shower, if they are have them moved. Install ground fault interrupters (GFIs) in the outlets if there are none.

Ceramic tile. Look for damaged or missing tiles, or tiles that have been scratched, pitted, or dulled by improper cleaning. Check the condition of all grouted and caulked joints. If a portion of the tile is defective or missing, all tile may have to be replaced since finding additional tiles of matching size, color, and texture may be impossible.

Ventilation. The bathroom should be ventilated by a window, an exhaust fan, or a recirculation fan. If there is an exhaust fan, check its operation. It should be properly ducted to an attic vent or the building's exterior.

Plumbing. Examine all exposed plumbing parts for leaking or signs of trouble or deterioration. Inspect the lavatory for secure attachment and support. Check the operation of all fixtures any leaking faucets that cannot be repaired or

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nonoperational fixtures should be replaced with a metal bodied, dual control faucet with a 15 year drip-free warranty. Include shut-off valve. Replace trap if required to complete installation. Repair or replace any caulking around the tub or sink.

Tub/Shower Enclosures. Replace any surround that is damaged, loose, or contaminated. Repair any chips if possible. Recaulk any deteriorated or cracked caulking.

Tubs. Repair any chips if possible. Recaulk any deteriorated or cracked caulking. Repair or replace any damaged, leaking, or cracking tubs.

Toilets. Repair or replace any damaged, leaking, cracking or nonfunctional toilets.

Kitchens

Examine kitchens in accordance with the inspection procedures for other interior rooms, and additionally inspect:

Counters and cabinetry. Check countertops for cracks or food traps and examine kitchen cabinets carefully for signs of vermin infestation. Look for missing, broken, or damaged hardware and cabinet parts. Check doors and drawers for fit and smooth operation, and wall cabinets for secure attachment. If the cost of replacement is less than the cost of reconditioning the countertop or cabinets then replace them.

Electrical service. A ground fault interrupter (GFI) of at least one 20 amp/120 volt circuit in all outlets over a countertop used for portable kitchen appliances. Separate circuits are also required for each major appliance as follows: Refrigerator 20 amp/120 volt, Dishwasher 20 amp/120 volt, Garbage 20 amp/120 volt disposal, Range 40 to 50 amp/ 240 volt. Follow electrical guidelines on page 36.

Ventilation. See that exhaust fans and range hoods are ducted to the outside and not to a cupboard, attic, crawl space, or wall. If they are not ducted to the outside, vent them so they are. A recirculation range hood fan is acceptable. Check the filter medium. Ducts, hoods, and filters should be free of grease buildup.

Plumbing. Examine all exposed plumbing parts for leaking or signs of trouble or deterioration. Inspect the sink for secure attachment and support. Check the operation of all fixtures any leaking faucets that cannot be repaired or nonoperational fixtures should be replaced with a pull out, single lever, metal bodied faucet with 15 year drip-free guarantee and maximum flow of 2 gallons per minute.

Appliances. Replace any nonoperational appliances with energy efficient appliances if available. Appliances must be permanently affixed to the house. No clothes washers and dryers, swamp coolers, etc.

Storage Spaces

Storage Spaces. Inspect all closets and other storage spaces for cleanliness, functionality and proper lighting.

Stairs and Hallways

Stair handrails and guardrails. Replace a missing or damaged handrail with new handrail on stairs with three or more risers. Repair or replace any missing or unstable guardrails. Guardrails are required on open sides of stairways and should have intermediate rails that will not allow the passage of an object 4 inches in diameter. Shake all railings vigorously to check their stability and inspect their fastenings. Check that all treads are level and secure. Riser heights and tread depths should be, respectively, as uniform as possible. As a guide, stairs in new residential buildings must have a maximum riser

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of 7-3/4 inches and a minimum tread of 10 inches. Inspect the condition and fastening of all stair coverings. Reattach any stair covering that is loose.

Stair width and clearance. Check that all stairs are structurally sound. Stairs should normally have a minimum headroom of 6'-8" and width of 3'-0".

Lighting. Repair or replace any nonfunctional or missing light fixtures. Stairs and hallways should have 3 way light controls.

Smoke Detectors. Repair or replace any nonfunctional or missing smoke detectors. They should be located at the head of the stairs or in the hallways.

Laundry Rooms

Laundries. Repair any venting that does not exhaust to the outside, clogged or restricted.

Water lines. Follow plumbing guidelines on page 38.

Attic

Roof Leaks. Look for signs of water leakage from the attic and try to locate the source. Follow the roof guidelines on page 32.

Attic Ventilation. Install additional venting if the existing ventilation does not meet local, state and national codes. If additional vents cannot be added economically, consider adding mechanical ventilation. Install new bird screen that is in poor condition. Remove debris from vent openings.

Insulation. Check the local, state and national building codes for thermal resistance and add additional to meet those requirements.

Exhaust ducts and plumbing stacks. Repair or replace any damaged or broken ducts and stacks.

Electrical System

This assessment should be conducted only by a qualified electrician who is experienced in residential electrical work.

All work must meet the requirements of the current City, County, State and National Electric Code.

Main Panel board

Condition. Repair any unsecure covers. Repair or replace any damaged panel boards.

Amperage rating. The amperage rating of the main disconnect should not be higher than the amperage capacity of the service entrance conductor or the panel board. If the rating is higher (indicating unapproved work has been done), more branch circuits may be connected to it than the service entrance conductor is capable of supplying and it needs replacement.

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Voltage rating. The voltage rating of the panel board (as marked on the manufacturer's data plate) should match the voltage of the incoming electrical service. If not replace it.

Grounding. Verify that the panel board is properly grounded. Its grounding conductor should run to an exterior grounding electrode or be clamped to the metal water service inlet pipe between the exterior wall and the water meter. If it is attached on the house side of the meter, the meter should be jumpered to ensure proper electrical continuity to the earth. Make sure that the ground conductor is securely and properly clamped to the pipe often it is not, and occasionally it is disconnected altogether. Ensure also that the grounding conductor is not attached to a natural gas pipe, to an inactive pipe that may be cut off on the exterior side of the wall, or to a pipe that is connected to a plastic water service entry line. If the grounding conductor is attached to an exterior grounding electrode driven into the earth, verify that the electrode is installed in accordance with local code. Many older buildings will have the ground connected to the cold water pipe. If this is the case and the building needs to conform to the current code, an alternate ground is required.

Overcurrent protection. Check the rating of the fuse or circuit breaker for each branch circuit. The amperage of the fuse or circuit breaker should not exceed the capacity of the wiring in the branch circuit it protects. Most household circuits use #14 copper wire, which should have 15 amp protection. There may be one or more circuits with #12 copper wire, which should have 20 amp protection. Large appliances, such as electric water heaters and central air conditioners, may require 30 amp service, which is normally supplied by #10 copper wire. If there is an electric range, it would require a 40 or 50 amp service with #6 copper wire. Central air conditioning equipment will have an overcurrent protection requirement on the nameplate. Aluminum wire must be one size larger than copper wire in each case (e.g., #14 to #12), but it should not be used for 15 and 20 amp circuits.

Overhead Wires. Reattach any wires that are not securely attached to the house. Raise any wires that are lower than 10 feet above the ground. Cut back all tree branches or other items that are in close contact with overhead wires. Spliced connections at the service entrance should be wrapped and bare wires from the street should be replaced by the Utility Company.

Electric Meter. Advise the utility company if the meter is non functional, tampered with, unsecure or other concerns.

Service Entrance Conductor. Repair any splices or insulation. When replacing an overhead service entry, have it replaced with an underground service entry.

Branch Circuits. Replace any knob and tube wiring with new wiring that meets the City, County, State and National Electric Codes.

Receptacles. Do not assume that three-prong plug convenience outlets are connected to ground. Remove each one to observe the presence of a connected ground wire. Check to see whether GFI (ground fault interruption) type receptacles have been installed in laundries, kitchens, and bathrooms, and test their operation. Replace any damaged or missing cover plates.

Wiring. Check for surface mounted lamp cord extension wiring. It is dangerous and must be removed. It is best to remove all unused wiring or wiring that will be abandoned during rehabilitation work to avoid future confusion or misuse.

Smoke Detectors. Check to see if areas have functioning smoke detectors. Detectors should be wired to a power source, and also should contain a battery. Replace any nonfunctional or missing smoke detectors with a UL approved, ceiling mounted smoke and heat detector permanently wired into a receptacle box. Install a battery operated smoke detector in each bedroom if missing.

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Assessing Electrical Service Capacity (Ampacity)

To determine the capacity (measured in amperes) of the building's existing electrical service at the main panel board, check the following:

The ampacity of the service entry conductor, which may be determined by noting the markings (if any) on the conductor cable and finding its rated ampacity in the **National Electrical Code**, Table 310-16, or applicable local code. If the service entry conductor is in conduit, look for markings on the conductor wires as they emerge from the conduit into the panel board. If all conductors are unmarked, have an electrician evaluate them.

The ampere rating on the panel board or service disconnect switch, as listed on the manufacturer's data plate.

The ampere rating marked on the main circuit breaker or main building fuse(s). This rating should never be higher than the above two ratings; if it is, the system should not be used until it is evaluated by an electrician.

The building's service capacity is the lowest of the above three figures. Once the service ampacity has been determined, compare it to the estimated ampacity the building will require after rehabilitation. If the estimated ampacity exceeds the existing ampacity, the building's electrical service will need upgrading. The method for estimating required ampacity is found in the **National Electrical Code**, Article 220.

Plumbing

This assessment should be conducted only by a qualified plumber who is experienced in residential electrical work.

Piping. All piping, regardless of composition, should be checked for wet spots, discoloration, pitting, mineral deposits, and leaking or deteriorated fittings. Pressure test any piping suspected of having leaks. Repair or replace all leaks and deteriorated fittings. Replace all lead or galvanized steel piping throughout the house. If there are signs of deterioration, leakage or restriction of flow to copper piping replace those areas. Replace any brass piping that has signs of deterioration such as white mineral deposits.

Replace any undersized piping, partially closed valves, kinks in the piping or clogs of rust or mineral deposits.

If new fixtures are to be added to the distribution system, have a plumber determine whether the existing piping can carry the additional load by checking the size and condition of the piping and calculating the water demands of the fixtures to be added.

Main Shutoff. Replace the main if it is more than 40 years old.

Main shut off valve. Repair or replace the valve if it is corroded or damaged.

Traps. Replace S-Traps that can cause the loss of the water seal.

Vents. Repair or replace any vents that are obstructed or damaged.

Drain Lines. Replace any undersized drain lines. Secure any runs that are inadequately supported.

Hot Water Heater

Dates of tank manufacture are usually listed on the data plate (often in a simple 1995 code in the serial number; 0595, for instance, would mean manufactured in May 1995), and since water heaters are usually installed within several months of manufacture, the age of the tank often can be approximated. Replace a tank if there are three or less years of life expectancy remaining. Heavy mineral or rust deposits around the tank fittings are usually a sign that the tank is nearing the end of its service life and should be replaced. Replace any leaking tanks.

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Water heater capacity is determined by the heater's storage capacity and its recovery rate, or the time it takes to reheat the water in its tank. Recovery rates vary with the type of fuel used. Generally, gas or oil fired heaters have a high recovery rate and electric heaters have a low recovery rate. Low recovery rates can be compensated for by the provision of larger storage capacity.

Water heaters are sized according to the number of people living in the house and the type of heat source used:

Gas

30 gallon (115 L)	3 to 4 people
40 gallon (150 L)	4 to 5 people
50 gallon (190 L)	5 and more people

Electric

40 to 42 gallon (115 to 160 L)	3 to 4 people
50 to 52 gallon (190 to 200 L)	4 to 5 people
65 gallon (250 L)	5 and more people

A qualified plumber or mechanical engineer should determine the size of replacement units based on rehabilitation plans.

If a spa or whirlpool bath is in the house and the water is heated by either gas or electricity, an additional capacity of 10 gallons (40 L) is needed.

HVAC

This assessment should be conducted only by a qualified HVAC contractor who is experienced in residential electrical work.

Thermostats. Repair or replace any un-operational thermostat.

Venting. Repair or replace any items that do not meet the local, state, and national building codes.

HVAC Systems.

Replace any gravity system with at least a 90% efficiency forced air system.

If a steam or hot water system needs replaced, replace with at least a 90% efficiency forced air system.

If a gas or electric wall heater or electric baseboard heater needs replaced, replace with a new or upgraded heater of the same function.

Replace any system if there are three or less years of life expectancy remaining with at least a 90% efficiency forced air system.

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Replace nonoperational electric wall/baseboard heaters with new updated electric wall/baseboard heaters.

Replace nonoperational gas wall heaters with new updated gas wall heaters.

Design calculation. An HVAC system's capacity can be more accurately determined by noting its heating or cooling output (in tons or BTUs) from information on the manufacturer's data plate and comparing it to the building's heating and cooling loads. These loads can be calculated using the Air Conditioning Contractors of America's Manual J or similar load calculation guide. A rough estimate of a building's required heating equipment size in BTUs per hour (BTUH) can be obtained by using the following formula:

$BTUH = .33 \times [\text{square footage of building to be heated}] \times [\text{difference between outside and inside design temperatures}]$ The factor of .33 in this formula is based on R11 exterior walls, an R19 ceiling at the top floor or roof, and double-glazed windows.

Central Air Conditioning Systems. If there is an existing air conditioning system that needs repaired, repair it. This program does not cover costs to install a new air conditioning system or replace an existing system.

UPCS INSPECTION CHECKLIST

Uniform Physical Condition Standards - Comprehensive Listing

Page: _____ of

Inspectable Area: Site

Property ID / Name: _____

Inspection Date: ____

Inspectable Item	Observable Deficiency	NOD	Level			NA	H&S
			1	2	3		
Fencing and Gates	Damaged/Falling/Leaning						NLT
	Holes						NLT
	Missing Sections						NLT
Grounds	Erosion/Rutting Areas						NLT
	Overgrown/Penetrating Vegetation						
	Ponding/Site Drainage						
Health & Safety	Air Quality - Sewer Odor Detected						NLT
	Air Quality - Propane/Natural Gas/Methane Gas Detected						LT
	Electrical Hazards - Exposed Wires/Open Panels						LT
	Electrical Hazards - Water Leaks on/near Electrical Equipment						LT
	Flammable Materials - Improperly Stored						NLT
	Garbage and Debris - Outdoors						NLT
	Hazards - Other						NLT
	Hazards - Sharp Edges						NLT
	Hazards - Tripping						NLT
	Infestation - Insects						NLT
	Infestation - Rats/Mice/Vermin						NLT
Mailboxes/Project Signs	Mailbox Missing/Damaged						
	Signs Damaged						
Market Appeal	Graffiti						
	Litter						
Parking Lots/Driveways/Roads	Cracks						
	Ponding						
	Potholes/Loose Material						
	Settlement/Heaving						
Play Areas and Equipment	Damaged/Broken Equipment						NLT
	Deteriorated Play Area Surface						
Refuse Disposal	Broken/Damaged Enclosure-Inadequate Outside Storage Space						
Retaining Walls	Damaged/Falling/Leaning						NLT
Storm Drainage	Damaged/Obstructed						
Walkways/Steps	Broken/Missing Hand Railing						NLT
	Cracks/Settlement/Heaving						
	Spalling						

- In order to accurately categorize a deficiency as a "Level 1", "Level 2" or "Level 3" (including independent Health & Safety items), you must refer to the Final Dictionary of Deficiency Definitions (PASS) Version 2.3, dated 03/08/2000. This document can be found at "http://www.hud.gov/offices/reac/pdf/pass_dict2.3.pdf" (325 Pages, 343 KB)
- Additional clarification to these definitions is contained in the REAC PASS Compilation Bulletin which can be found at "http://www.hud.gov/offices/reac/pdf/pass_bulletin.pdf" (24 Pages, 275 KB)
- Only level 3 is applied to independent Health & Safety deficiencies.
- In the H&S column, NLT is a "Non-Life Threatening" Health & Safety concern whereas LT is a "Life Threatening" concern which calls for immediate attention or remedy and will show up on the Exigent Health and Safety Report at the end of an inspection.

UPCS INSPECTION CHECKLIST

Uniform Physical Condition Standards - Comprehensive Listing
Inspectable Area: Building Exterior

Page: _____ of _____

Property ID / Name: _____
 Building Number: _____

Inspection Date: _____

Inspectable Item	Observable Deficiency	NOD	Level			NA	H&S
			1	2	3		
Doors	Damaged Frames/Threshold/Lintels/Trim						NLT
	Damaged Hardware/Locks						
	Damaged Surface (Holes/Paint/Rusting/Glass)						
	Damaged/Missing Screen/Storm/Security Door						NLT
	Deteriorated/Missing Caulking/Seals						
Fire Escapes	Blocked Egress/Ladders						LT
	Visibly Missing Components						LT
Foundations	Cracks/Gaps						
	Spalling/Exposed Rebar						
Health and Safety	Electrical Hazards - Exposed Wires/Open Panels						LT
	Electrical Hazards - Water Leaks on/near Electrical Equipment						LT
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable						LT
	Emergency Fire Exits - Missing Exit Signs						NLT
	Flammable/Combustible Materials - Improperly Stored						NLT
	Garbage and Debris - Outdoors						NLT
	Hazards - Other						NLT
	Hazards - Sharp Edges						NLT
	Hazards - Tripping						NLT
	Infestation - Insects						NLT
Infestation - Rats/Mice/Vermin						NLT	
Lighting	Broken Fixtures/Bulbs						
Roofs	Damaged Soffits/Fascia						
	Damaged Vents						
	Damaged/Clogged Drains						
	Damaged/Torn Membrane/Missing Ballast						
	Missing/Damaged Components from Downspout/Gutter						
	Missing/Damaged Shingles						
Walls	Ponding						
	Cracks/Gaps						
	Damaged Chimneys						NLT
	Missing/Damaged Caulking/Mortar						
	Missing Pieces/Holes/Spalling						
Windows	Stained/Peeling/Needs Paint						
	Broken/Missing/Cracked Panes						NLT
	Damaged Sills/Frames/Lintels/Trim						
	Damaged/Missing Screens						
	Missing/Deteriorated Caulking/Seals/Glazing Compound						
	Peeling/Needs Paint						
	Security Bars Prevent Egress						LT

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UPCS INSPECTION CHECKLIST

Uniform Physical Condition Standards - Comprehensive Listing
Inspectable Area: Building Systems

Page: _____ of _____

Property ID / Name: _____

Inspection Date: _____

Building Number: _____

Inspectable Item	Observable Deficiency	NOD	Level			NA	H&S
			1	2	3		
Domestic Water	Leaking Central Water Supply						
	Misaligned Chimney/Ventilation System						LT
	Missing Pressure Relief Valve						NLT
	Rust/Corrosion on Heater Chimney						NLT
	Water Supply Inoperable						NLT
Electrical System	Blocked Access/Improper Storage						NLT
	Burnt Breakers						NLT
	Evidence of Leaks/Corrosion						NLT
	Frayed Wiring						
	Missing Breakers/Fuses						LT
	Missing Covers						LT
Elevators	Not Operable						NLT
Emergency Power	Auxiliary Lighting Inoperable						
	Run-Up Records/Documentation Not Available						
Fire Protection	Missing Sprinkler Head						NLT
	Missing/Damaged/Expired Extinguishers						LT
Health & Safety	Air Quality - Mold and/or Mildew Observed						NLT
	Air Quality - Propane/Natural Gas/Methane Gas Detected						LT
	Air Quality - Sewer Odor Detected						NLT
	Electrical Hazards - Exposed Wires/Open Panels						LT
	Electrical Hazards - Water Leaks on/near Electrical Equipment						LT
	Elevator - Tripping						NLT
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable						LT
	Emergency Fire Exits - Missing Exit Signs						NLT
	Flammable Materials - Improperly Stored						NLT
	Garbage and Debris - Indoors						NLT
	Hazards - Other						NLT
	Hazards - Sharp Edges						NLT
	Hazards - Tripping						NLT
	Infestation - Insects						NLT
Infestation - Rats/Mice/Vermin						NLT	
HVAC	Boiler/Pump Leaks						
	Fuel Supply Leaks						NLT
	General Rust/Corrosion						NLT
	Misaligned Chimney/Ventilation System						LT
Roof Exhaust System	Roof Exhaust Fan(s) Inoperable						
Sanitary System	Broken/Leaking/Clogged Pipes or Drains						NLT
	Missing Drain/Cleanout/Manhole Covers						

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Inspectable Area: **Common Areas**

Property ID / Name: _____

Inspection Date: _____

Building Number: _____

X	Inspectable Item Location	Observable Deficiency	NOD	Level			NA	H&S
				1	2	3		
	Basement/Garage/Carport	Baluster/Side Railings - Damaged						
	Closet/Utility/Mechanical	Cabinets - Missing/Damaged						
	Community Room	Call for Aid - Inoperable						NLT
	Day Care	Ceiling - Bulging/Buckling						
	Halls/Corridors/Stairs	Ceiling - Holes/Missing Tiles/Panels/Cracks						
	Kitchen	Ceiling - Peeling/Needs Paint						
	Laundry Room	Ceiling - Water Stains/Water Damage/Mold/Mildew						
	Lobby	Countertops - Missing/Damaged						
	Office	Dishwasher/Garbage Disposal - Inoperable						
	Other Community Spaces	Doors - Damaged Frames/Threshold/Lintels/Trim						NLT
	Patio/Porch/Balcony	Doors - Damaged Hardware/Locks						
	Restrooms/Pool Structures	Doors - Damaged Surface (Holes/Paint/Rust/Glass)						
	Storage	Doors - Damaged/Missing Screen/Storm/Security Door						NLT
		Doors - Deteriorated/Missing Seals (Entry Only)						
		Doors - Missing Door						
		Dryer Vent -Missing/Damaged/Inoperable						
		Electrical - Blocked Access to Electrical Panel						NLT
		Electrical - Burnt Breakers						NLT
		Electrical - Evidence of Leaks/Corrosion						NLT
		Electrical - Frayed Wiring						
		Electrical - Missing Breakers						LT
		Electrical - Missing Covers						LT
		Floors - Bulging/Buckling						
		Floors - Floor Covering Damaged						
		Floors - Missing Floor/Tiles						
		Floors - Peeling/Needs Paint						
		Floors - Rot/Deteriorated Subfloor						
		Floors - Water Stains/Water Damage/Mold/Mildew						
		GFI - Inoperable						NLT
		Graffiti						
		HVAC - Convection/Radiant Heat System Covers Missing/Damaged						
		HVAC - General Rust/Corrosion						
		HVAC - Inoperable						
		HVAC - Misaligned Chimney/Ventilation System						LT
		HVAC - Noisy/Vibrating/Leaking						
		Lavatory Sink - Damaged/Missing						NLT
		Lighting - Missing/Damaged/Inoperable Fixture						
		Mailbox - Missing/Damaged						
		Outlets/Switches/Cover Plates - Missing/Broken						LT
		Pedestrian/Wheelchair Ramp						
		Plumbing - Clogged Drains						NLT
		Plumbing - Leaking Faucet/Pipes						NLT
		Range Hood /Exhaust Fans - Excessive Grease/Inoperable						
		Range/Stove - Missing/Damaged/Inoperable						
		Refrigerator - Damaged/Inoperable						
		Restroom Cabinet - Damaged/Missing						
		Shower/Tub - Damaged/Missing						
		Sink - Missing/Damaged						NLT
		Smoke Detector - Missing/Inoperable						LT
		Stairs - Broken/Damaged/Missing Steps						NLT
		Stairs - Broken/Missing Hand Railing						NLT
		Ventilation/Exhaust System - Inoperable						
		Walls - Bulging/Buckling						
		Walls - Damaged						
		Walls - Damaged/Deteriorated Trim						
		Walls - Peeling/Needs Paint						
		Walls - Water Stains/Water Damage/Mold/Mildew						
		Water Closet/Toilet - Damaged/Clogged/Missing						
		Windows - Cracked/Broken/Missing Panes						NLT
		Windows - Damaged Window Sill						
		Windows - Inoperable/Not Lockable						NLT

EXHIBIT "A" TO ATTACHMENT #1

UPCS INSPECTION CHECKLIST

	Windows - Missing/Deteriorated Caulking/Seals/Glazing Compound						
	Windows - Peeling/Needs Paint						
	Windows - Security Bars Prevent Egress						LT
Health & Safety	Air Quality - Mold and/or Mildew Observed						NLT
	Air Quality - Propane/Natural Gas/Methane Gas Detected						LT
	Air Quality - Sewer Odor Detected						NLT
	Electrical Hazards - Exposed Wires/Open Panels						LT
	Electrical Hazards - Water Leaks on/near Electrical Equipment						LT
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable						LT
	Emergency Fire Exits - Missing Exit Signs						NLT
	Flammable/Combustible Materials - Improperly Stored						NLT
	Garbage and Debris - Indoors						NLT
	Garbage and Debris - Outdoors						NLT
	Hazards - Other						NLT
	Hazards - Sharp Edges						NLT
	Hazards - Tripping						NLT
	Infestation - Insects						NLT
	Infestation - Rats/Mice/Vermin						NLT
Pools and Related Structures	Fencing - Damaged/Not Intact						
	Pool - Not Operational						
Trash Collection Areas	Chutes - Damaged/Missing Components						

- In order to accurately categorize a deficiency as a "Level 1", "Level 2" or "Level 3" (including independent Health & Safety items), you must refer to the Final Dictionary of Deficiency Definitions (PASS) Version 2.3, dated 03/08/2000. This document can be found at "http://www.hud.gov/offices/reac/pdf/pass_dict2.3.pdf" (325 Pages, 343 KB)
- Additional clarification to these definitions is contained in the REAC PASS Compilation Bulletin which can be found at "http://www.hud.gov/offices/reac/pdf/pass_bulletin.pdf" (24 Pages, 275 KB)
- Only level 3 is applied to independent Health & Safety deficiencies.
- In the H&S column, NLT is a "Non-Life Threatening" Health & Safety concern whereas LT is a "Life Threatening" concern which calls for immediate attention or remedy and will show up on the Exigent Health and Safety Report at the end of an inspection.

Uniform Physical Condition Standards - Comprehensive Listing

Inspectable Area: Unit

Property ID / Name: _____

Inspection Date: _____

Building/Unit Nmbr: _____

Inspectable Item	Observable Deficiency	NOD	Level			NA	H&S
			1	2	3		
Bathroom	Bathroom Cabinets - Damaged/Missing						
	Lavatory Sink - Damaged/Missing						NLT
	Plumbing - Clogged Drains						NLT
	Plumbing - Leaking Faucet/Pipes						NLT
	Shower/Tub - Damaged/Missing						NLT
	Ventilation/Exhaust System - Inoperable						
	Water Closet/Toilet - Damaged/Clogged/Missing						NLT
Call-for-Aid	Inoperable						NLT
Ceiling	Bulging/Buckling						
	Holes/Missing Tiles/Panels/Cracks						
	Peeling/Needs Paint						
	Water Stains/Water Damage/Mold/Mildew						
Doors	Damaged Frames/Threshold/Lintels/Trim						NLT
	Damaged Hardware/Locks						
	Damaged/Missing Screen/Storm/Security Door						NLT
	Damaged Surface - Holes/Paint/Rusting/Glass						
	Deteriorated/Missing Seals (Entry Only)						
	Missing Door						NLT
Electrical System	Blocked Access to Electrical Panel						NLT
	Burnt Breakers						NLT
	Evidence of Leaks/Corrosion						NLT
	Frayed Wiring						
	GFI - Inoperable						NLT
	Missing Breakers/Fuses						LT
	Missing Covers						LT
Floors	Bulging/Buckling						
	Floor Covering Damage						
	Missing Flooring Tiles						
	Peeling/Needs Paint						
	Rot/Deteriorated Subfloor						
	Water Stains/Water Damage/Mold/Mildew						
Health & Safety	Air Quality - Mold and/or Mildew Observed						NLT
	Air Quality - Sewer Odor Detected						NLT
	Air Quality - Propane/Natural Gas/Methane Gas Detected						LT
	Electrical Hazards - Exposed Wires/Open Panels						LT
	Electrical Hazards - Water Leaks on/near Electrical Equipment						LT
	Emergency Fire Exits - Emergency/Fire Exits Blocked/Unusable						LT
	Emergency Fire Exits - Missing Exit Signs						NLT
	Flammable Materials - Improperly Stored						NLT
	Garbage and Debris - Indoors						NLT
	Garbage and Debris - Outdoors						NLT
	Hazards - Other						NLT
	Hazards - Sharp Edges						NLT
	Hazards - Tripping						NLT
	Infestation - Insects						NLT
Infestation - Rats/Mice/Vermin						NLT	
Hot Water Heater	Misaligned Chimney/Ventilation System						LT
	Inoperable Unit/Components						NLT
	Leaking Valves/Tanks/Pipes						
	Pressure Relief Valve Missing						NLT
	Rust/Corrosion						NLT
HVAC System	Convection/Radiant Heat System Covers Missing/Damaged						
	Inoperable						
	Misaligned Chimney/Ventilation System						LT

EXHIBIT "A" TO ATTACHMENT #1

UPCS INSPECTION CHECKLIST

	Noisy/Vibrating/Leaking						
	Rust/Corrosion						
Kitchen	Cabinets - Missing/Damaged						NLT
	Countertops - Missing/Damaged						NLT
	Dishwasher/Garbage Disposal - Inoperable						
	Plumbing - Clogged Drains						NLT
	Plumbing - Leaking Faucet/Pipes						NLT
	Range Hood/Exhaust Fans - Excessive Grease/Inoperable						
	Range/Stove - Missing/Damaged/Inoperable						
	Refrigerator-Missing/Damaged/Inoperable						NLT
	Sink - Damaged/Missing						NLT
Laundry Area (Room)	Dryer Vent - Missing/Damaged/Inoperable						
Lighting	Missing/Inoperable Fixture						NLT
Outlets/Switches	Missing						LT
	Missing/Broken Cover Plates						LT
Patio/Porch/Balcony	Baluster/Side Railings Damaged						
Smoke Detector	Missing/Inoperable						LT
Stairs	Broken/Damaged/Missing Steps						NLT
	Broken/Missing Hand Railing						NLT
Walls	Bulging/Buckling						
	Damaged						
	Damaged/Deteriorated Trim						
	Peeling/Needs Paint						
	Water Stains/Water Damage/Mold/Mildew						
Windows	Cracked/Broken/Missing Panes						NLT
	Damaged Window Sill						
	Missing/Deteriorated Caulking/Seals/Glazing Compound						
	Inoperable/Not Lockable						NLT
	Peeling/Needs Paint						
	Security Bars Prevent Egress						LT

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