



Minnesota Overlay and Guide to the 2020 Enterprise Green Communities Criteria™

April 2023 – 2024

*(Applicable for the 2023 and 2024 Multifamily Consolidated
Request for Proposals (RFP)/2024 - 2025 Housing Tax Credits
Funding Round)*



The Minnesota Housing Finance Agency does not discriminate on the basis of race, color, creed, national origin, sex, religion, marital status, status with regard to public assistance, disability, familial status, gender identity, or sexual orientation in the provision of services.

An equal opportunity employer.

This information will be made available in alternative format upon request.

Table of Contents

Chapter 1 – Overview	4
Chapter 2 – Project and Rehabilitation Type	6
2.01 <i>Definitions of Project Type as Set by Funding Source</i>	6
2.02 <i>Definitions of Rehabilitation (Rehab) Type</i>	6
Chapter 3 – Not Used	9
Chapter 4 – Certification Programs and Enhanced Sustainability.....	10
4.01 <i>Enterprise Green Communities Criteria™</i>	10
4.02 <i>ENERGY STAR Certification</i>	10
4.03 <i>Multifamily Consolidated RFP Enhanced Sustainability</i>	10
Chapter 5 – How to Use This Document	14
Chapter 6 – Multifamily Funded Project Requirements.....	15
6.01 <i>Multifamily Minimum Criteria</i>	15
Table 6.01 <i>Mandatory and Optional Criteria.....</i>	15
6.02 <i>Minimum Mandatory Criteria for MF Moderate Rehab Projects.....</i>	15
6.03 <i>Multifamily Submittals and Documentation</i>	16
Table 6.03 <i>Multifamily Submittals and Documentation.....</i>	16
6.04 <i>Multifamily Intended Methods Worksheet Instructions.....</i>	16
6.05 <i>Multifamily Enhanced Sustainability</i>	18
6.06 <i>Multifamily Overlay to Enterprise Green Communities Criteria™</i>	18
Category 1: <i>Integrative Design</i>	18
Category 2: <i>Location + Neighborhood Fabric</i>	19
Category 3: <i>Site Improvements.....</i>	23
Category 4: <i>Water Conservation.....</i>	23
Category 5: <i>Energy Efficiency.....</i>	25
Category 6: <i>Materials</i>	34
Category 7: <i>Healthy Living Environment</i>	36
Category 8: <i>Operation, Maintenance, and Resident Engagement.....</i>	38
Chapter 7 – Single Family Funded Project Requirements.....	39
7.01 <i>Single Family Minimum Criteria.....</i>	39
Table 7.01 <i>Mandatory and Optional Criteria.....</i>	39

7.02	<i>Minimum Mandatory Criteria for Single Family Acquisition/Rehab</i>	39
Table 7.02	<i>Minimum Mandatory Criteria for Single Family Moderate Rehab</i>	39
7.03	<i>Single Family Submittals and Documentation</i>	40
Table 7.03	<i>Single Family Submittals and Documentation</i>	40
7.04	<i>Single Family Intended Methods Worksheet Instructions</i>	41
7.05	<i>Single Family Overlay to Enterprise Green Communities Criteria™</i>	42
	<i>Category 1: Integrative Design</i>	42
	<i>Category 2: Location + Neighborhood Fabric</i>	42
	<i>Category 3: Site Improvements</i>	43
	<i>Category 4: Water</i>	44
	<i>Category 5: Energy Efficiency</i>	45
	<i>Category 7: Healthy Living Environment</i>	47
	<i>Category 8: Operation, Maintenance, and Resident Engagement</i>	49
	Chapter 8 – Other Information	50
8.01	<i>Exemptions and Waivers</i>	50
8.02	<i>Conflicting Requirements</i>	50
8.03	<i>Combined New Construction and Rehabilitation Projects</i>	50
8.04	<i>Energy Raters and Energy Auditors</i>	50
8.05	<i>Resources and Links</i>	50
	Chapter 9 – Fair Housing Policy	52
	Chapter 10 – Fraud Disclosure and Suspension	54
10.01	<i>Fraud</i>	54
10.02	<i>Misuse of Funds</i>	54
10.03	<i>Conflict of Interest</i>	54
10.04	<i>Suspension</i>	55
10.05	<i>Disclosure and Reporting</i>	55
	Appendix A – Abbreviations, Acronyms, Terms and Definitions	57

Chapter 1 – Overview

All chapters in this overlay are applicable to funding and housing tax credits allocated/awarded through Minnesota Housing’s Multifamily Division with exception to Chapter 7 which is applicable to funding through our Single Family Division.

Minnesota Housing formally adopted a sustainable housing policy in February 2007 as follows: *“Minnesota Housing encourages sustainable, healthy housing that optimizes the use of cost-effective durable building materials and systems and that minimizes the consumption of natural resources both during construction or rehabilitation and in the long-term maintenance and operation. We encourage optimizing the use of renewable resources and energy, minimizing damages and impact to the environment, and maximizing the use of natural amenities such as solar, wind, climate, and orientation of the development.”*

In Minnesota Housing’s [2020-2023 Strategic Plan](#), sustainable housing that utilizes both energy efficiency and clean energy solutions is outlined as a key strategic priority. Sustainable housing “plays a key role in mitigating climate change, improving Minnesota’s environment, reducing utility bills for residents, and providing a healthier place to live.” As such, Minnesota Housing is actively working to promote the development and rehabilitation of sustainable and resilient homes.

This policy and strategic priority are actualized through application of the Enterprise Green Communities Criteria™ (EGCC™) developed by Enterprise Community Partners, Inc. and adapted to meet Minnesotan’s needs and conditions through this *Minnesota Overlay and Guide to the 2020 Enterprise Green Communities Criteria™* (MN Overlay). EGCC™ was selected as the basis for Minnesota Housing’s sustainable housing policy primarily due to influence from its funding partners and to it being the only national green building program focused entirely on affordable housing at the time. Since adoption, Minnesota Housing has invested time and resources adapting EGCC™ to meet the needs of Minnesotans via the MN Overlay. Minnesota Housing’s experience developing tens of thousands of units of housing that are affordable continues to inform its decisions and implement changes as the industry of sustainable housing evolves.

Unless specifically noted otherwise, all projects receiving a housing tax credit (HTC) allocation/award and/or other capital improvement funding from Minnesota Housing must meet all requirements of the 2020 EGCC™ as amended by this MN Overlay.

This MN Overlay is subject to periodic revisions and updates. The last revised date is posted on the cover page of this document.

EGCC™ is also subject to periodic revisions and updates. Development teams should verify they are working with the most current version of Enterprise’s documents adopted by Minnesota

MINNESOTA HOUSING – APRIL 2023-2024 MINNESOTA OVERLAY AND GUIDE TO THE 2020 EGCC™

Housing including, but not limited to, criteria, addendums, workbooks, etc. Find the latest versions of 2020 EGCC™ and clarifications at the [Enterprise Green Communities](#) website.

Upon approval by Minnesota Housing in writing, if a newer version of this document is released after the initial selection of financing for a project, the development team may use the EGCC™ version and MN Overlay version current at the time of selection.

Chapter 2 – Project and Rehabilitation Type

2.01 Definitions of Project Type as Set by Funding Source

Multifamily (MF) is defined as any project or Dwelling Unit (DU) where the occupant(s) are renters and do not own the property. Multifamily projects may include single family homes, duplexes, townhomes, buildings with elevators, multi-storied buildings, etc., and are generally administered by Minnesota Housing’s Multifamily division. Contact Minnesota Housing’s [staff architects](#) for clarifications, if needed.

Single Family (SF) is defined as single family homes, duplexes and townhomes where the occupant owns the dwelling, and the project is administered through Minnesota Housing’s Single Family division.

2.02 Definitions of Rehabilitation (Rehab) Type

Substantial Rehabilitation defined as a project:

1. That includes the replacement and/or improvements of at least two major systems of the building, including its envelope. Major building systems include roof structures, wall or floor structures, foundations, plumbing, heating ventilating and air conditioning (HVAC) and electrical systems. The building envelope is defined as the air barrier and thermal barrier separating exterior from interior space.
2. Or, where the work area exceeds 50% of the Aggregate Area of the building defined per the 2020 Minnesota Conservation Code for Existing Buildings, Section 604 Level 3 Alteration.
3. Gut rehabilitation meeting the definition noted above must be considered Substantial Rehab.

Moderate Rehabilitation is defined as a project:

1. That does not fall under the definition for Substantial Rehabilitation.
2. Or, where the work is limited to the 2020 Minnesota Conservation Code for Existing Buildings definition of Chapter 4 Repairs, Section 6023 Level 1 Alteration or Section 603 Level 2 Alteration.

Limited Scope Rehabilitation status may be considered by Minnesota Housing based upon the cost, funding source, number of Dwelling Units (DUs), number of stories, or other reasons.

Minnesota Housing will have sole discretion in determining and approving Substantial Rehabilitation, Moderate Rehabilitation, or Limited Scope Rehabilitation. All projects must be considered Substantial Rehabilitation or Moderate Rehabilitation at the time of application. Limited Scope Rehabilitation status may only be considered after funding is awarded.

Adaptive Reuse refers to the process of reusing an existing building for a purpose other than which it was originally built or designed for.

To comply with this MN Overlay, all Adaptive Reuse projects must follow either Substantial Rehabilitation or Moderate Rehabilitation Mandatory/selected Optional points criteria requirements. New improvement work as part of an Adaptive Reuse project must follow Minnesota Housing's *Rental Housing Design/Construction Standards* (RHDCS), Chapter 2 – General Occupancy New Construction Minimum Standards requirements. The RHDCS can be found on Minnesota Housing's [Building Standards](#) webpage. Adaptive Reuse projects are not considered new construction projects.

Additions and New Construction as Part of a Rehabilitation (Rehab) Project

If an existing development on one contiguous site includes rehab and a new addition or detached new building, the project need only submit one *Intended Methods Worksheet*. All applicable new construction, substantial rehab, and moderate rehab mandatory criteria requirements must be included for applicable areas.

Total optional points must only meet the rehab optional point threshold of 35.

New Construction Mandatory Location + Neighborhood Fabric Criteria 2.2, 2.3, 2.5, and 2.6 are not required.

Additions with Dwelling Units and with the following conditions must meet new construction requirements:

1. Includes its own self-supporting HVAC system, and
2. Includes its own envelope that can be separated from the existing portion of the building.

For developments with new common area detached buildings that are part of a rehab project, the new building must meet building energy performance standards with submittals by an energy rater or professional engineer as follows:

1. Provide an energy model showing performance 15% better than current building code or equal to the ENERGY STAR Energy Rating Index (ERI) Target for single family homes or multifamily new construction. The least restrictive of the 15% approach or ERI Target may be used.
2. Include an as-designed energy model, field testing, blower door, and as-built energy model at post-construction.
3. Follow the ENERGY STAR (ES) Prescriptive approach and the field verification that goes with it.

4. Or, if approved by Minnesota Housing, a hybrid approach with some level of air leakage testing and HVAC efficiency standards outlined in the Prescriptive Pathway of this MN Overlay for Criteria 5.1b may be used.

All new addition work must follow Minnesota Housing's *Rental Housing Design/Construction Standards* (RHDCS), Chapter 2 – General Occupancy New Construction Minimum Standards requirements. The RHDCS can be found on Minnesota Housing's [Building Standards](#) webpage.

Chapter 3 – Not Used

This chapter and page left blank intentionally.

Chapter 4 – Certification Programs and Enhanced Sustainability

4.01 Enterprise Green Communities Criteria™

Enterprise Green Communities Criteria™ (EGCC™) certification is **not required** for projects receiving housing tax credits (HTC) or other Minnesota Housing funding.

If the development team is required by others to certify their project or if the team voluntarily decides to pursue EGCC™ certification, Minnesota Housing must be notified in writing of this intent.

All Multifamily funded projects must meet required Mandatory criteria and minimum Optional points criteria based upon construction type:

1. New Construction (NC) = 40 Optional points.
2. Substantial/Moderate (aka Rehab) and Adaptive Reuse (AR) = 35 Optional points.

4.02 ENERGY STAR Certification

ENERGY STAR certification is required for all new construction projects (including HTC only projects) regardless of whether Minnesota Housing's Multifamily Consolidated Request for Proposals (RFP) Enhanced Sustainability selection points are awarded.

4.03 Multifamily Consolidated RFP Enhanced Sustainability

Through Minnesota Housing's annual Consolidated Request for Proposals (RFP) process, the Multifamily Housing Tax Credit and Deferred Projects Self-Scoring Worksheet offers selection points for projects with Enhanced Sustainability. To receive these selection points, applicants must meet the following requirements:

Building Characteristics – Enhanced Sustainability Requirements

1. Applicants can select Tier 1, Tier 2, Tier 3, or Tier 4 individually; or a combination of Tier 1 and 3, Tier 2 and 3, Tier 1 and Tier 4, or Tier 2 and Tier 4 for selection points as follows for a maximum of 6 selection points.
 - a. Tier 1 = 1 Selection Point (Tier 2 not eligible if selecting Tier 1)
 - b. Tier 2 = 2 Selection Points (Tier 1 not eligible if selecting Tier 2)
 - c. Tier 3 = 3 Selection Points
 - d. Tier 4 = 4 Selection Points
 - e. Tier 1 + Tier 3 = 4 Selection Points
 - f. Tier 2 + Tier 3 = 5 Selection Points
 - g. Tier 1 + Tier 4 = 5 Selection Points
 - h. Tier 2 + Tier 4 = 6 Selection Points

2. Enhanced Sustainability Tier Requirements

- a. **Tier 1:** Project includes at least two times the minimum number of Optional points criteria (New Construction = $40 \times 2 = 80$. Rehabilitation and Adaptive Reuse = $35 \times 2 = 70$) in addition to required Mandatory criteria.
- b. **Tier 2:** Project includes at three times the minimum Optional criteria (New Construction = $40 \times 3 = 120$. Rehabilitation and Adaptive Reuse = $35 \times 3 = 105$) in addition to required Mandatory criteria.
- c. **Tier 3:** Project conforms to at least one of the following alternative building Performance Pathways:
 - i. Pathway 1. Minnesota B3 Sustainable Buildings 2030 (SB 2030) Energy Standard (applicable to New Construction and Rehabilitation). This does not include the full Minnesota B3 Guidelines, only the SB 2030 Energy Standard.
 1. Compliance with SB 2030 Energy Standard is achieved by a combination of on-site renewable energy generation and energy efficiency. Projects meeting SB 2030 Energy Standard are evaluated for compliance during design, during construction, and for a period of 10 years of occupancy. Compliance will be monitored through the B3-MSBG Tracking Tool.
 2. If Renewable Energy Certificates are required for compliance, they must be an up front, lump sum cost identified in the underwriting workbook development/soft costs.
 - ii. Pathway 2. Department of Energy Zero Energy Ready Home (DOE ZERH) program (New Construction Only):
 1. Criteria 5.2b Near Zero Certification
 - a. Certify the project through Department of Energy (DOE) Zero Energy Ready Home (ZERH)
 2. Criteria 5.4 Zero Energy
 - a. Criteria Requirements Option 1. Certify through DOE ZERH.
 - iii. Pathway 3. 2020™/MN Overlay to Criteria 5.1b Performance pathway.
 1. Follow the Performance Pathway per this MN Overlay to Criteria 5.1b
- d. **Tier 4:** Passive House, Zero Energy Petal, Zero Carbon Petal, or Living Building Challenge
 1. Criteria 5.2b Near Zero Certification
 - a. Passive House Institute (PHI) Classic, or Passive House Institute US (PHIUS).

2. Criteria 5.4 Zero Energy

- a. Criteria Requirements Option 2. Certify through PHIUS+ Source Zero, PHI Plus, PHI Premium, International Living Future Institute’s Zero Energy Petal, Zero Carbon Petal, or Living Building Challenge.

3. Other Enhanced Sustainability Requirements and Information

a. Additional Information for all Tiers

- i. If claiming and receiving Enhanced Sustainability selection points, EGCC™ certification is not required; however, certification through applicable programs is required under Tier 3 Pathways 1 and 2.
- ii. Compliance with all tiers will be demonstrated through the *Multifamily Intended Methods Worksheet* (IMW). All “How Will Criteria Be Implemented” (HWCBI) columns for Mandatory criteria and Optional points criteria must be completed to clearly explain how the project will meet selected Tier requirements.
- iii. If optional criteria points are not awarded/validated at application review, thus resulting in omission or reduction of Enhanced Sustainability selection points, required optional criteria points shall be the minimum threshold based upon selection points validated or the minimum threshold of 35 for rehab or 40 for new construction, whichever is greater.

b. Additional Information for Tiers 1 and 2

- i. At application, the *Multifamily Intended Methods Worksheet* (IMW) must reconcile with the point total requirements claimed for Tier 1 or Tier 2.
- ii. For compliance with Optional points criteria totals under Tier 1 and Tier 2, it is acceptable to revise Optional points criteria selections after application; however, the minimum threshold for each tier must be satisfied at loan commitment/loan closing and at time of construction close-out submittals.

c. Additional Information for Tier 3 and Tier 4

- i. The IMW must reconcile with requirements of Tier 3 or Tier 4 if claimed.
- ii. The Pathway selected at application under Tier 3 or Tier 4 may be changed to another pathway within same Tier.
- iii. If claiming Tier 3 Pathway 1 or 2, or Tier 4 – proof of certification through B3, DOE ZERH, PHI, PHIUS, etc. is not required at application.
- iv. If claiming and receiving selection points for Tier 3 (Pathway 1 or 2) or Tier 4 for New Construction projects, ENERGY STAR certification is required.

- v. If claiming Tier 3, Pathway 3, a HERS model is not required at application. If the project is selected for funding, registration, proof of certification, and/or a HERS model will be required before loan commitment/closing and at construction close-out. Refer to the criteria and this MN Overlay for other applicable requirements.

Chapter 5 – How to Use This Document

This MN Overlay applies to all Multifamily (MF) and Single Family (SF) New Construction, Substantial Rehab, and Moderate Rehab projects requesting and receiving Minnesota Housing financing. It is designed to be used in conjunction with the [2020 Enterprise Green Communities Criteria](#). The items listed in this MN Overlay modify or replace the corresponding item in the 2020 EGCC™.

The 2020 EGCC™ and this MN Overlay are applied in different ways.

1. The EGCC™ is applied based on the structure type (Single Family, Low-Rise Multifamily, and Mid/High-Rise Multifamily).
2. It is also based on Minnesota Housing’s definition of MF and SF funded projects.
 - a. **Multifamily funded projects** must meet the requirements outlined in **Chapter 6** of this MN Overlay.
 - b. **Single Family funded projects** must meet the requirements outlined in **Chapter 7** of this MN Overlay.

Chapter 6 – Multifamily Funded Project Requirements

6.01 Multifamily Minimum Criteria

Mandatory criteria and Optional (points) criteria are required for Minnesota Housing funded MF projects must be per Table 6.01.

Table 6.01 Mandatory and Optional Criteria

Construction Type	Required Mandatory Criteria	Required Optional (points) Criteria	Certification
MF New Construction	Yes	Yes, at least 40	EGCC™ not required/ES is required ⁴
MF Substantial Rehab	Yes ^{1,2}	Yes, at least 35	EGCC™ not required
MF Moderate Rehab	Yes ^{1,2}	Yes, at least 35	EGCC™ not required
MF Adaptive Reuse	Yes ^{1,2,3}	Yes, at least 35	EGCC™ not required
Rehab with an addition or new detached building	Yes ^{1,2,5}	Yes at least 35	EGCC™ not required

Table 6.01 Footnotes:

1. Any improvements made at the time of construction are required to comply with the corresponding Mandatory criteria, except when the criteria specifically denote “New Construction only.” For example, compliance is required for new finishes, replacement of equipment, building components, mechanical systems, electrical systems, assembly of components, and other, if replacement is in the project’s scope of work.
2. Existing equipment, plumbing fixtures, and/or appliances that remain (not improved) are exempt from meeting New Construction requirements.
3. Adaptive Reuse projects must follow either Substantial Rehab or Moderate Rehab Mandatory and selected Optional criteria requirements.
4. If claiming and receiving Minnesota Housing’s Multifamily Consolidated Request for Proposals (RFP) Enhanced Sustainability selection points Tier 3 – Pathway 2 or Tier 4, certification under the applicable program is required. ENERGY STAR certification is required for all new construction projects regardless of enhanced sustainability selection.
5. New Construction Mandatory *Location + Neighborhood Fabric* Criteria 2.2, 2.3, 2.5, and 2.6 are not required.

6.02 Minimum Mandatory Criteria for MF Moderate Rehab Projects

Not all Mandatory criteria are required for MF Moderate Rehab projects. Mandatory criteria for MF Rehab projects are embedded within the applicable MN Overlay criteria/EGCC™ criteria.

6.03 Multifamily Submittals and Documentation

Submittals and documentation for MF projects must conform with Table 6.03. All items indicated as “Yes” must be submitted to Minnesota Housing at the Initial Application, Loan Commitment/Closing, and/or at End of Construction, as indicated.

Table 6.03 Multifamily Submittals and Documentation

Documentation Requirement	Initial Application	Loan Commitment /Closing	End of Construction
<i>Intended Methods Worksheet</i> in an electronic Excel or PDF format must be submitted for all projects	Yes	Yes	Yes
Minnesota Housing Waiver Request form	Yes ¹		
Criteria 5.1a and 5.1b: ENERGY STAR Performance or Prescriptive Method Energy Goals; Energy Model; or letter explaining compliance with Prescriptive Method.		Yes ²	Yes ³
Criteria 5.1a: ENERGY STAR Certificate			Yes ³
Criteria 5.1b: Post-build Energy Report or proof of compliance as requested			Yes ²
Enhanced Sustainability – Tier 3, Pathway 1 Proof of B3 Compliance		Yes	Yes ³
Enhanced Sustainability – Tier 3 Pathway 2 and Tier 4 ; Energy Model		Yes	Yes ³

Table 6.03 Footnotes:

1. Only required if applicable.
2. Refer to performance or prescriptive path within Criteria 5.1b for applicable energy performance.
3. ENERGY STAR certification is required for all New Construction projects

6.04 Multifamily Intended Methods Worksheet Instructions

For the **Initial Application Phase**, all MF developments seeking funding from Minnesota Housing must download the current *Multifamily Intended Methods Worksheet* (MF IMW) that can be found on Minnesota Housing’s [Building Standards](#) webpage and complete as follows:

1. Provide project information (Project Name, Location, etc.).
2. Indicate the “Application” Submittal Phase on the top right of the first page of the MF IMW.
3. Indicate “Construction Type.” For additions or new buildings part of a rehab project, indicate all applicable construction types.

MINNESOTA HOUSING – APRIL 2023-2024 MINNESOTA OVERLAY AND GUIDE TO THE 2020 EGCC™

4. Indicate “Yes” or “No” for “Rural/Tribal/or Small Town”. Refer to Appendix A of the 2020 EGCC™ for criteria to classify as a Rural/Tribal/or Small Town.
5. For each criterion, check either “Yes,” “No,” “Not Applicable” (N/A), or “Waiver Request” (WR) under the “Intent to Comply” (Column D). All applicable Mandatory criteria must be included.
6. For each Optional criterion selected, indicate the number of Optional points under the “Selected Optional Points” (OP) (Column D).
7. For each applicable and selected criterion, provide an explanation under the *“How Will Criteria Be Implemented? And where in the plans, specifications, or other place will compliance be compliance documented?”* (Column E).
8. If a waiver is being requested, it must be included on a separate Minnesota Housing Waiver Request form available on Minnesota Housing’s [Building Standards](#) webpage.
9. The Owner and the Architect must sign and date the “Intent to Comply Certification – Initial Application Phase.”

For the **Loan Commitment/Loan Closing Phase**, all MF developments must:

1. Indicate the “Loan Commitment/Loan Closing” Submittal Phase on the top right of the first page.
2. Update the “Date Last Updated.”
3. Update, revise, and correct changes based upon the final Minnesota Housing approved set of construction documents and construction contract.
4. The borrower/developer/owner, architect of record/borrower’s architect, and general contractor must sign and date the “Contract Document Compliance Certification – Loan Commitment/Closing Phase.”

For the **End of Construction/Construction Close-out phase**, all MF developments must:

1. Indicate the “End of Construction/Construction Close-out” Submittal Phase on the top right of the first page.
2. Update the “Date Last Updated.”
3. Update, revise, and correct any as-built changes.
4. The borrower/developer/owner, architect of record/borrower’s architect, and general contractor must sign and date the “Compliance Certification – End of Construction/Construction Close-out Phase.”
5. Attach post-construction energy models or Enhanced Sustainability – Tier 3 or Tier 4 Program Certification if applicable.

For each submittal phase, save the Intended Methods Worksheet as a PDF and upload to the Minnesota Housing’s Multifamily Customer Portal and relevant checklist.

6.05 Multifamily Enhanced Sustainability

Projects claiming Enhanced Sustainability selection points through the Consolidated RFP Multifamily Housing Tax Credit Self-Scoring Worksheet and Deferred Loan Priority Checklist, must clearly indicate and reconcile applicable Optional points on the *Intended Methods Worksheet* (IMW). Failure to do so at Application may result in selection points being reduced or denied. If selection points are awarded for Enhanced Sustainability, the project must incorporate the required number of Optional points criteria through and until construction completion.

6.06 Multifamily Overlay to Enterprise Green Communities Criteria™

The following revisions, additions, and/or clarifications to the 2020 EGCC™ must be applied to Minnesota Housing funded projects, including those receiving housing tax credits (HTC) only allocations:

Category 1: Integrative Design

Criteria 1.1: Integrative Design: Project Priorities Survey

(Optional for all/2 points)

REVISE: The Mandatory requirement to read as Optional. (2) Optional points are available for all project types.

REQUIREMENTS

To receive these Optional points criteria, submit to Minnesota Housing a Project Priority Survey. This survey is available as a downloadable, editable, PDF document available on Minnesota Housing's [Building Standards](#) webpage.

Criteria 1.4: Integrative Design: Construction Management

(Mandatory)

DELETE: The REQUIREMENTS in their entirety and replace with the following:

REQUIREMENTS

Conduct a pre-construction meeting with all subcontractors whose work is critical to meeting the sustainability requirement in attendance.

The agenda must include the following:

1. Clear statement of Minnesota Housing's Sustainability Policy, including the applicable year of the MN Overlay and Enterprise Green Communities Criteria™ (EGCC™).
2. Discussion and explanation of requirements for all Mandatory criteria and selected Optional points criteria. Circulate to all in attendance a copy of the most current approved *Intended Methods Worksheet*.

3. A detailed discussion of Building Performance requirements for compliance with Criteria 5.1a and 5.1B. Explain field verification requirements, timelines, and any coordination required by the HERS Rater, field tester, professional engineer, etc. Although not required, the energy consultant (HERS Rater or professional engineer) is encouraged to attend.
4. Discuss air sealing requirements.
5. Discuss, list, and tentatively schedule any training, education, field mock-ups, inspections, etc. required to properly complete all sustainable requirements

The meeting must be memorialized with minutes by the architect of record, general contractor, owner/developer, or other qualified entity in attendance. Include a sign-in sheet or clearly list who was in attendance. Include date, time, and location of the meeting. Minnesota Housing must be copied on the final, approved minutes.

Category 2: Location + Neighborhood Fabric

Criteria 2.1: Sensitive Site Protection

(Mandatory)

REVISE: REQUIREMENTS

Number 2. Conserve and protect aquatic ecosystems. New Construction.

Omit reference to “Do not Build within 100 feet of any of the wetland or deep-water habitats identified in the Ecological Resource Protection Zone (ERPZ)”. Setbacks from wetland or deep-water habitats must be per state regulations and local/regional watershed requirements, ordinances, etc.

ADD: As a resource to RESOURCES

State of Minnesota Flood Maps.

https://www.dnr.state.mn.us/waters/watermgmt_section/floodplain/access-flood-maps.html

Criteria 2.6: Preservation of and Access to Open Space

(Mandatory for New Construction Rural/Tribal/Small Town)

ADD: An exception to REQUIREMENTS

Exception: New construction projects on a property zoned for “Zero Lot Line” setbacks are not required to meet these criteria if they cannot comply with either Requirements Option 1 or Option 2.

Criteria 2.8: Access to Transit

(Optional for all/2, 6, or 8 points based upon construction type)

REVISE: To be Optional for all project types.

REVISE: The “New Construction not in Rural/Tribal/Small Town Locations” REQUIREMENTS to read:

Optional (changed from Mandatory): Locate projects within a 0.5-mile walk distance of public transit services (bus, rail, and/or ferry) that combined constitute at least 45 or more transit rides per weekday and include some type of weekend service [2 points]

Optional: Locate the project along dedicated bike trails or lanes (Class I, II, IV) that lead to high-quality transit services (100 or more trips per day) within 3 miles. [2 points]

CLARIFICATION: The revisions noted above omit Mandatory requirements for this criterion and allows up to 4 optional points under “New Construction not in Rural/Tribal/Small Town Locations”

Criteria 2.9: Improving Connectivity to the Community (Optional for all/3 points max)

DELETE: All REQUIREMENTS and replace with the following:

REQUIREMENTS

Improve access to community amenities by incentivizing bike mobility by selecting one or both of the following strategies:

- Provide outdoor bicycle racks that are accessible for visitors and residents. To receive this point, provide exterior bike rack(s) to accommodate bikes for 10% of the number of Dwelling Units with a minimum of six bikes. [1 point]
- Provide secure, lockable, sheltered, and accessible bicycle storage. Provide at least one bicycle parking space for every residential unit. Post signage directing residents to bicycle parking areas. [2 points]

NOTE: Owner provided bicycles, equipment, share programs/services, memberships, transportation passes, etc. are omitted and not eligible for points under these criteria.

Criteria 2.10: Passive Solar Heating/Cooling (Optional for all/5 points max)

DELETE: All REQUIREMENTS and replace as follows:

REQUIREMENTS

Design and build project with passive solar design, orientation, and shading that meets the following guidelines. **NOTE:** Potential points are divided into orientation and glazing/shading.

Project Type	Potential Points	Requirements
New Construction Stand-alone building	2	Meets only building orientation guidelines
	3	Meets only glazing and shading guidelines
	5	Meets all guidelines
New Construction Projects with multiple buildings	2	100% of the Dwelling Units meet building orientation
	3	100% of the Dwelling Units meet glazing and shading guidelines
	5	100% of the Dwelling Units meet all guidelines
Rehabs Moderate or Substantial	3	All new windows must comply with the glazing type guidelines, by climate zone
	2	All south-facing elevations must comply with shading guideline by climate zone

CLARIFICATION: For Building Orientation, orient the building to be within 15 degrees of true south. In this situation, the building will be oriented along an east-west axis with the longest wall facing south.

Criteria 2.15a: Access to Broadband: Broadband Ready
(Mandatory for all)

DELETE: All REQUIREMENTS and replace with modified text as follows:

REQUIREMENTS

Broadband must be provided per Minnesota Housing’s Rental Housing Design/Construction Standards.

Criteria 2.15b: Access to Broadband: Connectivity
(Mandatory for all)

DELETE: REQUIREMENTS and replace with modified text as follows:

REQUIREMENTS

Broadband must be provided per Minnesota Housing’s Rental Housing Design/Construction Standards.

Criteria 2.16a: Electric Vehicle Charging Ready – NEW CRITERIA VIA MN OVERLAY
(Optional for all/2 points)
(Only one criterion, 2.16a or 2.16b, can be claimed, not both)

REQUIREMENTS

For projects that include new or renovated parking areas as part of the project, provide Electric Vehicle Supply Equipment (EVSE) infrastructure to permit future electric vehicle charge stations based on the number of parking spaces.

To receive (2) Optional points, provide EVSE infrastructure as follows:

- If the project includes 2 to 5 parking spaces, EVSE infrastructure must be provided for at least 1 space.
- If the project includes 6 to 49 parking spaces, EVSE infrastructure must be provided for at least 20% of the parking spaces.
- If the project includes 50 or more parking spaces, EVSE infrastructure must be provided for 10 spaces plus additional spaces equal to 10% of the number spaces over 50. EVSE infrastructure shall be sufficient to support “Level 2” or higher charging technology.

EVSE infrastructure shall consist of:

- Dedicated space for future electrical distribution equipment to support EVSE.
- Raceway (conduit) or equivalent distribution capacity of at least 1 inch in diameter, connecting each future EVSE parking space.

EVSE parking space to dedicated electrical distribution location.

- Accessible parking spaces should be given consideration when determining access to charging equipment.
- One direct current (DC)-fast charging EVSE (including full installation of the equipment) can be used in place of five Level 2 EVSE-ready spaces. If used to replace Level 2 EVSE spaces, this DC-fast charging option should be installed at visitor or non-resident designated parking areas if such areas are included in the project.

Criteria 2.16b: Electric Vehicle Charging – NEW CRITERIA VIA MN OVERLAY

(Optional for all/8 points)

(Only one criterion, 2.16a or 2.16b can be claimed, not both)

REQUIREMENTS

For projects that include new or renovated parking areas as part of the project, provide Electric Vehicle Charge Stations (EVCS) based on the number of parking spaces. To receive (4) Optional points, provide EVCS as follows:

- If the project includes 2 to 5 parking spaces, EVCS must be provided for at least one space.
- If the project includes 6 to 49 parking spaces, EVCS must be provided for at least 20% of the parking spaces.

- If the project includes 50 or more parking spaces, EVCS must be provided for 10 spaces plus additional spaces equal to 10% of the number of long-term spaces above 50. EVCS must be comprised of “Level 2” or higher charging technology.
- Accessible parking spaces should be considered when determining access to charging equipment.
- Full installation of one DC-fast charging EVCS can be used in place of five Level 2 EVCS. If used to replace Level 2 EVCS, this DC-fast charging option should be installed in visitor or non-resident designated parking areas, if such areas are included in the project.

Category 3: Site Improvements

Criteria 3.1: Environmental Remediation

(Mandatory for all projects)

DELETE: All REQUIREMENTS and replace with modified text as follows:

REQUIREMENTS

All Multifamily projects must follow the Multifamily (MF) Environmental Standards available on Minnesota Housing’s [Building Standards](#) webpage.

Criteria 3.4: Surface Stormwater Management

(Mandatory for all where applicable)

REVISE: The REQUIREMENTS to read as follows:

Surface Stormwater Management shall be required per local/regional watershed district requirements or other municipality ordinances/requirements. If there are no such requirements, follow the criteria requirements as written in the *2020 Enterprise Green Communities Criteria™*.

Criteria 3.5: Surface Stormwater Management

(6, 8, or 10 Optional Points)

CLARIFICATION: REQUIREMENTS

Revise the first sentence to read:

Through on-site infiltration, evapotranspiration, and rainwater harvesting, **treat or** retain the maximum precipitation volume possible beyond the requirements of Criterion 3.4 precipitation on-site.

The whole site with the boundary of the American Land Title Association (ALTA) survey must be included in the percentile calculations.

Category 4: Water Conservation

Criteria 4.1: Water Conserving Fixtures

(Mandatory for New Construction and Substantial Rehab/Gut Rehab)
(Moderate Rehab Optional 5 points maximum for new plumbing fixtures included in work scope)

REVISE: The REQUIREMENTS to allow two pathways for compliance.

1. Performance Pathway: 20% reduction per criteria
2. Prescriptive Pathway (WaterSense-labeled recommended but not required):
 - a. All Toilets = 1.28 gpf or less, including dual-flush toilets and pressure-assist toilets
 - b. All Urinals = 0.5 gpf or less
 - c. All Showerheads = 2.0 gpm or less
 - d. All Kitchen Faucets = 2.0 gpm or less
 - e. All Lavatory Faucets = 1.5 gpm or less

CLARIFICATION: The REQUIREMENTS for water supply pressure shall include the following: Water supply pressure may exceed 60 psi if a Minnesota licensed professional engineer using accepted engineering practice determines a larger pressure is needed to ensure overall plumbing system performance.

Criteria 4.3: Water Quality

(Mandatory for Substantial and Gut Rehab built before 1986 only)
(Moderate Rehab Optional 5 points)

DELETE: All REQUIREMENTS and replace with the following:

REQUIREMENTS

Test water from Dwelling Unit faucets for water quality and remediate as indicated below. For testing bottles and instructions, contact an EPA approved lab. Find certified labs near you via [MDH Environmental Laboratory Accreditation Program](#) or by calling the Safe Drinking Water Hotline at 1.800.426.4791 for the address and phone number of your state laboratory certification officer to find labs near you.

- Test water from the primary drinking water faucet of each Dwelling Unit for the presence of lead. If any results are over 0 ppb, install NSF/ANSI 58 or NSF/ANSI 53 filters in all units and replace these over time per manufacturer's instructions. Results must be submitted and will be reviewed by Minnesota Housing staff.
- If lead faucet testing produces any results above 10 ppb, Minnesota Housing may require additional remediation such as, but not limited to, replacing lead service lines and replacing all fixtures with NSF 61 certified fixtures. If required, provide a remediation plan per applicable state or federal requirements and submit the plan to Minnesota Housing for approval.

Criteria 4.7: Access to Potable Water during Emergencies

OMIT: This criterion in its entirety.

Minnesota Housing will not accept this criterion for Optional points.

Category 5: Energy Efficiency

General Notes applicable to Multifamily Criteria 5.1a and b

It is acceptable to use one pathway for the Initial Application Phase and switch to another pathway after funds are awarded. In that event, the work scope must be re-evaluated and redefined based upon the recommendations and findings of the pathway used. Changes in scope are subject to approval by Minnesota Housing.

Criteria 5.1a: Building Performance Standards

(Mandatory for all new construction) (No Optional points available)

ADD: To REQUIREMENTS

CLARIFICATIONS

Applicable ENERGY STAR (ES) certification (ES Multifamily New Construction, ES Manufactured Homes, and/or ES Certified Homes as relevant) is required for compliance with Criteria 5.1a.

ES certification is required for new construction projects regardless of whether Enhanced Sustainability Tier 3 or Tier 4 RFP selection points were awarded.

ADD: To REQUIREMENTS

Projects required to follow SB2030 by other funders/funding sources or for Enhanced Sustainability Tier 3, Pathway 1 must provide prior to loan closing/loan commitment a “Phase Summary Report” from the Center for Sustainable Building Research (CSBR) to confirm compliance.

REVISE/CLARIFICATION:

REQUIREMENTS

Projected operating energy use intensity (EUI) for the project in kBtu/ft²/yr as well as projected operating emissions intensity for the project in tCO₂e/ft²/y are a

MANDATORY requirement; however, the breakdown by bedroom is not required.

kBtu/bedroom/yr and tCO₂e/bedroom/yr are not required.

ADD: to the RESOURCES the following:

[Functional Testing Agent Directory | ENERGY STAR](#)

[ASHRAE Path Energy Modeler Directory | About ENERGY STAR | ENERGY STAR](#)

Criteria 5.1b: Building Performance Standard

CLARIFICATION: Development teams are encouraged to complete a walk-through audit when developing application budgets in order to make sure required energy efficiency, ventilation, and combustion safety requirements can meet criteria requirements.

REVISE: To include the following two pathways and allowing Optional points:

Prescriptive Pathway

(Mandatory for Substantial Rehab, Moderate Rehab, and Adaptive Reuse projects)

Performance Pathway

(Mandatory if receiving Tier 3, Pathway 3 Enhanced Sustainability RFP selection points)

(Optional points for Substantial Rehab, Moderate Rehab, and Adaptive Reuse projects/7 points)

Alternative Pathway

(Alternate Mandatory for Substantial Rehab, Moderate Rehab, and Adaptive Reuse projects)

With prior approval from Minnesota Housing, and at Minnesota Housing's sole discretion, an energy audit, similar to Xcel Energy's Energy Design Assistance (EDA) program, may be considered in lieu of the Prescriptive Pathway or Performance Pathway. The energy audit must include pre-construction field verification, energy modeling, as-designed report, and final as-built report, etc. If approved, the selected bundle must reconcile with the final approved drawings and specifications.

Energy Use and Building Emissions Intensity (EU&BEI)

(Optional 5 points, available for projects following any pathway)

(Max total Optional points if following the Prescriptive Pathway is EU&BEI 5 points)

(Max total Optional points if receiving Performance Pathway Optional 7 points + EU&BEI 5 points = 12)

MODIFY: REQUIREMENTS to provide Prescriptive Pathway, Performance Pathway, and Optional points for Energy Use and Building Emissions Intensity (EU&BEI) as follows:

Prescriptive Pathway

(Mandatory for Substantial Rehab, Moderate Rehab and Adaptive Reuse)

1. Demonstrating energy performance in terms of a HERS index is not required.

2. If mechanical equipment is being replaced, it must meet the minimum efficiency levels:
 - a. Cooling Equipment (where provided)
 - i. 13 SEER AC
 - ii. ENERGY STAR for through-wall AC
 - iii. Heat pump (refer to Heating Equipment)
 - b. Heating Equipment
 - i. 95 AFUE ENERGY STAR gas furnace (non-rooftop)
 - ii. 90 AFUE for gas rooftop equipment
 - iii. 85 AFUE ENERGY STAR oil furnace
 - iv. 90 AFUE ENERGY STAR gas boiler
 - v. 86 AFUE ENERGY STAR oil boiler
 - vi. 85 AFUE steam boilers and other non-condensing boilers
 - vii. Heat pump:
 - Zone 6. 9.5 HSPF/15 SEER/12 SEER air-source w/electric or dual-fuel backup
 - Zone 7. 3.6 COP/17.1 EER ground-sourced w/electric or dual-fuel backup
 - c. Water Heater Heater/Domestic Hot Water (DHW)
 - i. Gas:
 - ≤ 55 Gal = 0.67 EF (0.64 UEF for medium and 0.68 UEF for high-draw)
 - > 55 Gal = 0.77 Gal (0.78 UEF for medium and 0.80 UEF for high-draw)
 - ii. Electric:
 - ≤ 55 Gal = 0.95 EF
 - > 55 Gal = 2.0 EF or UEF
 - iii. Oil:
 - 30 Gal = 0.64 EF; 40 Gal = 0.62 EF; 50 Gal = 0.60 EF; 60 Gal = 0.58 EF, 70 Gal = 0.56 EF; 80 Gal = 0.54 EF.kitc
3. Under this pathway, properties must meet the following prescriptive pathway standards, as applicable:
 - a. Pitched-roof attics with enough space to allow access must meet the following insulation and attic bypass air sealing requirements:

- i. Conduct third-party verification of existing insulation levels. Verification must be performed by an individual certified by the Building Performance Institute (BPI), an individual certified by RESNET, a licensed architect, a licensed professional engineer, or other qualified individual approved by Minnesota Housing.
 - ii. Follow the *BPI Building Analyst Standards* (refer to Technical Resources in Chapter 8 of this Minnesota Overlay) when checking insulation levels. Use Typical Insulation R-Value (page 7), which assumes the following:
 - R-3.7/inch for blown cellulose
 - R-3.0/inch for un-faced, unmarked batt insulation
- b. Insulate attics to a minimum code R-Value of R-49 as follows:
- i. In electronically heated properties with existing insulation less than R-39
 - ii. In gas-heated properties with existing insulation less than R-30
 - iii. Additional insulation and air sealing are not required in existing attics with insulation at or above these thresholds.
- c. Conduct attic bypass air sealing when insulation is required to be added. Bypass is defined as any building air leakage pathway between conditioned and unconditioned areas. Attic bypass locations include, but are not limited to, chimney chases, combustion/soil stack chases, open wall tops, dropped ceilings, open plumbing walls, beneath knee walls, around ductwork, electrical work, and attic access points. Attic bypasses must be sealed in such a manner that the movement of air is “Essentially Stopped.” “Essentially Stopped” means that air leakage will not be detected by an infrared scan when the house (or DU) is depressurized at 25 pascals. Materials used for bypass sealing are determined by the size and location of the bypass. These materials include high quality caulking (with 20-year life span), polyethylene rod stock, spray foam, gypsum board, sheet metal, extruded polystyrene insulation, and densely packed insulation.
- i. Verify any new attic bypass air sealing with post-construction visual inspection, infrared scan, and blower door test to make sure proper air sealing. Testing must be as follows:
 - ii. Test one in four (1:4) upper level units after air sealing is complete.
 - iii. If any tests fail, all upper level units must be tested.

- iv. The test must consist of an infrared camera scan performed with the unit depressurized to 25 pascals with respect to the outdoors.
 - v. The cubic feet per minute (CFM) 25 does not need to be recorded.
 - vi. Any failures must be reported to Minnesota Housing and re-tested once correction has been completed.
 - d. A failure is any bypass that is not “Essentially Stopped.”
- 4. HVAC must meet the following post-construction requirements:
 - a. Ductwork carrying conditioned air in pitched roof attics with enough space to allow access must comply with the following requirements:
 - i. Insulate and air seal return and supply ductwork in compliance with ASHRAE 90.1-2010, or to a minimum R-Value of R-8. Confirm air sealing with duct leakage testing showing less than 8 CFM to the outside 100 sq. ft. of conditioned space.
 - ii. HVAC ductwork serving only common space, use only the common space to determine leakage.
 - iii. Insulate and air seal exhaust ductwork.
- 5. Exterior walls with a wall cavity of 3.5” or greater AND with no existing insulation:
 - a. Insulate walls to capacity. Insulation voids must be less than 5% of insulated area or the voids must be corrected. Verify insulation installation with infrared camera.
 - b. Occupied buildings with masonry at all exterior walls are excluded from this requirement.
- 6. Equipment or systems must meet the following post-construction requirements:
 - a. Hot Water Boiler Space Heating System: Install outdoor air reset controls to automatically adjust supply water temperature.
 - b. Exposed Boiler Pipes: Must be insulated in compliance with ASHRAE 90.1-2010.
 - c. Domestic hot water boiler and space heating boiler system tune-ups: Confirm completion within the past five years if any boiler units are to remain in the building.
 - d. Forced air system tune-ups: Confirm completion within the past two years if any forced air units are to remain in the building.

- e. New air handlers: Air conditioners, furnaces, and other models with air handlers installed as part of the scope of work must have Electrically Commutated Motors (ECMs), if available.
- f. Provide insulated covers for existing or new through-wall air conditioner (AC) sleeves. The covers must fit the AC sleeves and AC units properly and seal tightly to the wall.

Performance Pathway

(Mandatory Performance Pathway if receiving Tier 3, Pathway 3 Enhanced Sustainability RFP selection points)

(Optional points for Performance Pathway per criteria for Substantial Rehab, Moderate Rehab, and Adaptive Reuse projects) *[7 optional points]*

1. To receive 7 Optional points, provide a performance pathway (in lieu of the Prescriptive Pathway) by following the ERI or ASHRAE pathway described in the criteria. All requirements (except Energy Use Intensity projections) in the criteria must be met to claim these Optional points. Upon approval by Minnesota Housing, if scope of work requires improvements that do not allow a 12-year payback, said efficiency level(s) may be waived by Minnesota Housing. Energy Use Intensity (EUI) must be calculated based on gross square foot and site (not source) energy use.
2. To receive points for using this Performance Pathway, using the Energy Rater Index (ERI) pathway, one of the following RESNET'S Home Energy Rating System (HERS) index threshold must be achieved regardless of moderate, substantial, or gut rehabilitation:
 - a. A HERS index score of 80 or less for properties built in or after 1980
 - b. A HERS index score of 100 or less for properties built before 1980
 - c. A post-rehab HERS Score at least 15% (15 index points) less than the pre-rehab HERS index score

NOTE: The reference to RESNET (HERS) is based upon the 2020 Enterprise Green Communities Criteria™ 5.1b – Energy Rating Index (ERI) Option. Other ENERGY STAR approved ERI standards may be used if approved by Minnesota Housing.

3. To receive points for using the Performance Pathway, using the ASHRAE Option, follow the Criteria 5.1b by being equivalent or better than ASHRAE 90.1-2013

Energy Use and Building Emissions Intensity

(Optional points, available only for projects following the Prescriptive or Performance Pathway) *[5 optional points]*

To receive 5 Optional points, in addition to the Mandatory or other Optional requirements noted above, provide projected operating EUI of the project in kBtu/ft²/year as well as projected operating building emissions intensity for the project in tCO₂e/ft²/year. Include results for these figures with and without the project's production of on-site energy generation (if applicable). Include the source of these figures for your project (ERI model, ASHRAE model, other). If a more precise figure is not available, use the national database average source energy conversion factors from ASHRAE standard 105 for converting energy use intensity to emissions intensity. If following the ERI pathway, provide the average, best, and worst per Dwelling Unit statistics for the project.

If claiming these Optional points, provide this information at the construction close-out phase based upon "as-built" verification.

CLARIFICATION: Projects following Criteria 5.2b are exempt from and not required to show compliance with Criteria 5.1b.

Criteria 5.2a: Moving to Zero Energy: Additional Reductions in Energy Use
(Optional 6-14 points)

MODIFY: REQUIREMENTS to boost Optional points as follows.

If following ERI path for 5.1a or 5.1b compliance:

HERS score at least five points lower than required *[6 points]*

AND each additional two-point decrease in HERS score *[1 point] [up to 8 points]*

Combined Total *[14 points max]*

If following ASHRAE path for 5.1a or 5.1b compliance:

5% greater efficiency than required *[6 points]*

AND each additional 1% greater efficiency *[1 point] [up to 8 points]*

Combined Total *[14 points max]*

Criteria 5.2b: Moving to Zero Energy: Near Zero Certification
(Optional for all/15 or 18 points)

(Either this Criteria 5.2b or Criteria 5.4 is Mandatory if receiving Tier 3, Pathway 1 or 2 Enhanced Sustainability RFP selection points)

DELETE: All REQUIREMENTS and replace in their entirety as follows:

REQUIREMENTS

Certify the project in a program that requires advanced levels of building performance per one of the following programs:

- Follow the Minnesota B3 Sustainable Building 2030 (SB 2030) Energy Standard. All requirements must be met and documented through the SB 2030 tracking tool. *[15 points]*
- Certify the project through the Department of Energy (DOE) Zero Energy Ready Home (ZERH). Compliance confirmed with certificate. *[15 points]*
- Certify the project through the Passive House Institute (PHI) Classic or Passive House Institute U.S. (PHIUS). Version of PHIUS shall be relevant to the project’s construction type and permit date. Compliance confirmed with certificate. *[18 points]*

CLARIFICATION: Projects following Criteria 5.2b are exempt from and not required to show compliance with 5.1a.; however, ENERGY STAR certification and criteria compliance is required for Criteria 5.1a.

Criteria 5.3a: Moving to Zero Energy: Photovoltaic/Solar Hot Water Ready
(Optional for all/6 points)

MODIFY: Criteria to boost Optional points from 3 up to 6.

All requirements in the criteria must be met to claim points.

Criteria 5.3b: Moving to Zero Energy: Renewable Energy
(Optional for all/10 points max)

MODIFY: Options 1 and 2 to boost Optional points as follows:

Option 1

Percentage of Total Project Energy Consumption Provided by Renewable Energy

	10%	25%	40%	55%	70%
Single Story Buildings and Single-Family Homes	-	-	5 points	8 points	10 points
Two- and Three-Story Buildings	-	5 points	8 points	10 points	-
Four-Story or More Buildings	5 points	8 points	10 points	-	-

OR

Option 2

Percentage of common area meter energy consumption provided by renewable energy.

	60%	70%	80%	90%	100%
Any multifamily project	2 points	3 points	4 points	5 points	6 points

Criteria 5.5: Moving to Zero Carbon: Electrification

(Optional for all/20 points max)

CLARIFICATION: 5.5a and 5.5b have been deleted and are now combined into the following Criterion 5.5: Moving to Zero Carbon: Electrification.

DELETE: All REQUIREMENTS from both 5.5a and 5.5b and replace with the following:

REQUIREMENTS

A project is eligible for points when either (1) although using a combustion fuel source, the building has adequate electric service and has been designed and wired to allow for a seamless switch to electricity as a fuel source for the following components throughout the project OR (2) utilizes electricity for the following components throughout the project [20 points max]:

NOTE: Potential points are divided into electric ready and electric.

Component Type	Potential Points	Requirements
Space Heating	5	Space heating electric ready
	7	Electric space heating
Space Cooling	1	Space cooling electric reading
	2	Electric space cooling
Water Heating	4	Water heating electric ready
	5	Electric water heating
Clothes Drying	2	Clothes drying electric ready
	3	Electric clothes drying
Equipment for cooking (including, but not limited to ranges, cooktops, stoves, ovens)	2	Equipment for cooking electric ready
	3	Electric equipment for cooking

Criteria 5.5a: Moving to Zero Carbon: All-Electric Ready

DELETE: All REQUIREMENTS and refer to new 5.5: Moving to Zero Carbon: Electrification criterion.

Criteria 5.5b: Moving to Zero Carbon: All Electric

DELETE: All REQUIREMENTS and refer to new 5.5: Moving to Zero Carbon: Electrification criterion.

Criteria 5.8: Lighting

(Mandatory for New Construction and applicable Rehab/Adaptive Reuse projects)

MODIFY and CLARIFY: the REQUIREMENTS as follows:

Energy-efficient lighting shall be defined as LED light fixtures or light fixtures with LED bulbs.

New Construction: Must meet all requirements in the criteria. No overlay.

Moderate Rehab, Substantial Rehab, and Adaptive Reuse projects with new lighting and/or new controls in the scope of work must comply with the requirements in the criterion.

Example: If a rehab/reuse project includes new light fixtures but no new controls; the occupancy sensors, motion sensors, integrative PV cells, photosensors, or astronomic time-clock controls are not required.

Category 6: Materials

Criteria 6.4: Healthy Material Selection

(Mandatory)

DELETE: Optional 15 points maximum

CLARIFICATION: The mandatory product specifications remain mandatory for all projects. Based on consultations with subject matter experts, the optional specifications may be both difficult to achieve and difficult to monitor and confirm compliance. Therefore, although projects may still comply with the optional product specifications, no Optional points will be available for this criterion.

Criteria 6.7: Regional Material and Volumetric Modular Prefabricated Construction

(Optional 4 points max or 10 points]

DELETE: All REQUIREMENTS and replace with the following:

REQUIREMENTS

Option 1. *[4 points max]*

Use products that were extracted, processed, and manufactured within 500 miles of the project for a minimum of 90%, based on weight or on cost, of the amount of the product category installed in the project. Building product categories that can qualify for these points include the following *[every two compliant products can qualify for 1 point]:*

- Framing materials
- Exterior materials (e.g., siding, masonry, roofing)
- Flooring materials
- Concrete/cement and aggregate material
- Drywall/interior sheathing materials

NOTE: Mechanical, electrical, and plumbing components cannot be included in this calculation.

Option 2. *[10 points]*

Projects that use Volumetric Modular (VM) prefabricated for all Dwelling Units are eligible for 10 Optional points. If selecting VM prefabbed, other regional material, Optional points are not allowed nor are materials used for VM required to be extracted, processed, or manufactured from within 500 miles of the VM factory or project site.

ADD: Rational for Option 2 – Volumetric Modular Prefabrication.

VM prefabrication is an off-site method of construction that allows for greater performance in the construction process, resulting in less material waste.

Criteria 6.11: Recycling Storage
(Optional for all/2 points)

DELETE: All REQUIREMENTS and replace with the following:

REQUIREMENTS

At covered, multifamily buildings:

Provide at each story an area for separate bins for the collection of trash and recycling. Two trash chutes (one for trash and one other for recycling) with access at each level will meet this requirement.

Or, provide separate bins in each unit with at least one common collection point inside each building.

At single family homes and townhomes, each Dwelling Unit must be provided with separate bins for the collection of trash and recycling. Or, provide curbside recycling for each Dwelling Unit.

Collected materials should include, at a minimum, paper, cardboard, glass, metals, and plastics.

Regardless of building type, provide bins for the separation of trash and recycling at all community rooms and tenant occupied common space (laundry rooms, lobbies, etc.).

Category 7: Healthy Living Environment

Criteria 7.1: Radon Mitigation

(Mandatory for all projects)

DELETE: All REQUIREMENTS and replace with the following:

REQUIREMENTS

Radon Mitigation for all MF new construction, substantial rehab, and moderate rehab properties must follow the environmental standards for Radon Mitigation on Minnesota Housing's [Building Standards](#) webpage.

Criteria 7.2: Reduce Lead Hazards in Pre-1978 buildings

(Mandatory for all rehab)

DELETE: All REQUIREMENTS and RECOMMENDATIONS sub-items and replace with the following text:

REQUIREMENTS

For MF rehabilitation, refer to the Minnesota Housing Lead-Based Paint Policy on Minnesota Housing's [Building Standards](#) webpage under Environmental Standards. Also refer to the *Design and Construction Standards Supplement for Federally Funded Projects* found in Chapter 7 of Minnesota Housing's *Rental Housing Design/Construction Standards* available on Minnesota Housing's [Building Standards](#) webpage.

Criteria 7.6: Smoke-Free Policy

(Optional 10 points)

DELETE: All REQUIREMENTS and RECOMMENDATIONS sub-items and replace with the following text:

REQUIREMENTS

Implement and enforce a no-smoking policy in all common and individual living areas (Dwelling Units), and within a 25-foot perimeter around the exterior of all residential projects. The no-smoking restrictions apply to all owners, tenants, guests, and service people. The use of e-cigarettes is prohibited wherever smoking is prohibited.

Criteria 7.7: Ventilation

(Mandatory: New Construction and Substantial Rehab)

(Optional 24 points max: Moderate Rehab)

(Optional 12 points: New Construction)

ADD/CLARIFICATION: Replace the REQUIREMENTS as followings:

REQUIREMENTS (Mandatory: NC and SR)

For each Dwelling Unit, in full accordance with ASHRAE 62.2-2010, install:

- A local mechanical exhaust system in each bathroom
- A local mechanical exhaust system in each kitchen
- A whole-house mechanical ventilation system

For each multifamily building of four stories or more, in full accordance with ASHRAE 62.1-2020 install a mechanical ventilation system for all hallways and common space.

REQUIREMENTS (12 Optional points max: Moderate Rehab)

For each Dwelling Unit, in full accordance with ASHRAE 62.2-2010, install:

- A local mechanical exhaust system in each bathroom *[3 Optional points]*
- A local mechanical exhaust system in each kitchen *[3 Optional points]*
- A whole-house mechanical ventilation system *[3 Optional points]*

For each multifamily building of four stories or more, in full accordance with ASHRAE 62.1-2020 install a mechanical ventilation system for all hallways and common space. *[3 Optional points]*

REQUIREMENTS (12 Optional points for all)

In addition to the Mandatory requirements and Optional points listed in the criteria, Optional points are available for projects with an energy recovery-based, whole-house ventilation system or balanced, dedicated ventilation air system (DOAS) system at all Dwelling Units and fully conditioned common areas. *[12 Optional points]*

OMIT: “III. PROMOTING HEALTH THROUGH DESIGN (Criteria 7.11-7.13)”

Under Compliance, omit “All projects must comply with at least one of Criterion 7.11, 7.12, or 7.13” and the other compliance requirements.

CLARIFICATION: All three Criteria 7.11, 7.12, and 7.13 are optional and may be selected individually or in combination.

Criteria 7.12: Beyond ADA: Universal Design (Optional for all/8 points)

ADD: A sixth option under REQUIREMENTS as follows:

Option 6

Minnesota Housing’s Universal Design Projects that claim and receive Consolidated RFP Universal Design Selection points may claim 8 Optional criteria points. Compliance will be demonstrated through Minnesota Housing’s *Universal Design Worksheet*.

Category 8: Operation, Maintenance, and Resident Engagement

Criteria 8.2: Emergency Management Manual

(Mandatory for all Multifamily Buildings)

CLARIFICATION: Although this is required for all multifamily buildings, Minnesota Housing accepts no responsibility for the contents of the Emergency Management Manual and will not review or approve it.

Criteria 8.5: Energy and Water Data Collection and Monitoring

(Mandatory for all, except Low Income Tax Credit [LIHTC] only funded projects)

DELETE: All REQUIREMENTS and replace with the following:

REQUIREMENTS

Collect and report owner paid energy and water utility consumption and cost data for two years starting from the earliest June 1 after the first certificate of substantial completion. Data must be uploaded and tracked in the ENERGY STAR Portfolio Manager® online tool annually, with view access granted to Minnesota Housing for the two-year time period. One of the following methods may be used for gathering data:

Method A: Aggregated, Whole-Property Utility Data

Regardless of the split of owner-paid and tenant-paid utility bills across the property, the property owner requests aggregated whole-property utility data from the utility provider(s) and uses this whole-property aggregation as the source for tracking owner paid utility data.

Method B: Properties with Owner-Paid Utility Bills

The property owner pays for a portion of the property's utility bills and uses these bills as the source for tracking owner paid utility data.

Chapter 7 – Single Family Funded Project Requirements

7.01 Single Family Minimum Criteria

Mandatory criteria are required for Minnesota Housing funded SF projects per Table 7.01. No Optional criteria are required.

Table 7.01 Mandatory and Optional Criteria

Construction Type	Required Mandatory Criteria	Required Optional (points) Criteria	Certification
SF New Construction	Yes	No	Required
SF (All Acquisition/Rehab)	Yes ^{1,2,3,} Refer to Table 7.02	No	Encouraged, but not required

Table 7.01 Footnotes:

1. Any improvements made at the time of construction are required to comply with the corresponding Mandatory criteria, except when the criteria specifically denote “New Construction only.” For example, compliance is required for new finishes, replacement of equipment, building components, mechanical systems, electrical systems, assembly of components, and other if replacement is in the project’s scope of work.
2. Existing equipment, plumbing fixtures, and/or appliances that remain (not improved) are exempt from meeting New Construction requirements.
3. For SF Acquisition/Rehab under the Neighborhood Stabilization Program (NSP) and Rehabilitation Loan Program (RLP), refer to the applicable program procedural manual for rehab requirements.

7.02 Minimum Mandatory Criteria for Single Family Acquisition/Rehab

Not all Mandatory criteria are required for SF Acquisition/Rehab projects. Minimum Mandatory criteria for SF Acquisition/Rehab must be per Table 7.02.

Table 7.02 Minimum Mandatory Criteria for Single Family Moderate Rehab

Criteria No.	2020 EGCC™	Moderate Rehab
1.2	Charrettes and Coordination	Mandatory
1.3	Documentation	Mandatory
2.15a	Access to Broadband: Broadband Ready	Mandatory
3.1	Environmental Remediation	Mandatory
3.3	Ecosystem Services/Landscape	Mandatory if in scope of work
3.6	Efficient Irrigation and Water Reuse	Mandatory if in scope of work

Criteria No.	2020 EGCC™	Moderate Rehab
4.1	Water-Conserving Fixtures	Mandatory if in scope of work
4.3	Water Quality	Mandatory
5.1b	Building Performance	Mandatory
5.6	Sizing of Heating and Cooling Equipment	Mandatory if in scope of work
5.7	ENERGY STAR Appliances	Mandatory if in scope of work
5.8	Lighting	Mandatory if in scope of work
6.4	Healthier Material Selection	Mandatory if in scope of work
6.6	Bath, Kitchen, Laundry Surfaces	Mandatory if in scope of work
6.8	Managing Moisture: Foundations	Mandatory if applicable
6.9	Managing Moisture: Roofing and Wall Systems	Mandatory if applicable
6.10	Construction Waste Management	Mandatory
7.1	Radon Mitigation	Mandatory
7.2	Reduce Lead Hazards in Pre-1978 Buildings	Mandatory
7.3	Combustion Equipment	Mandatory if in scope of work
7.4	Garage Isolation	Mandatory
7.5	Integrated Pest Management	Mandatory
7.7	Ventilation	Mandatory if in scope of work
8.3	Resident Manual	Mandatory
8.4	Resident (and Property Staff) Orientation	Mandatory

7.03 Single Family Submittals and Documentation

Submittals and documentation for SF projects must be per Table 7.03. All items indicated as “Yes” must be submitted to Minnesota Housing at the preconstruction phase or at the end of construction phase, as indicated.

Table 7.03 Single Family Submittals and Documentation

Documentation Requirement	Impact Fund	Impact Fund End of Construction	Non-Impact Fund/Other Programs
Intended Methods Worksheet (Single Family version) in an electronic Excel format, OR documented commitment to Certify through Enterprise.	File ¹	File ¹	
Enterprise Waiver Request	Yes ²		
Energy Efficiency Improvement Plan (SF Criterion 5.1b)	File ^{1,2}		
Blower Door Test	File ^{1,2}	File ^{1,2}	
ENERGY STAR Rater Field Checklist	File ^{1,2}		

Documentation Requirement	Impact Fund	Impact Fund End of Construction	Non-Impact Fund/Other Programs
Energy Rating Report/Energy Model ENERGY STAR for Homes	File ^{1,2}		
Energy Rating Certificate		File ^{1,3}	
Refer to applicable Single Family program procedural manual			Yes

Table 7.03 Footnotes:

1. Documents must not be submitted unless requested by Minnesota Housing. The administrator must retain this document in the project file for compliance.
2. Only required if applicable.
3. Single Family New Construction and Single Family Substantial Acquisition/Rehab only.

For projects voluntarily seeking certification through EGCC™, documentation of registration on the EGCC™ web portal, including compliance of all Mandatory items and Optional points achieved, and documentation of final EGCC™ certification, may be used in lieu of the *SF Intended Methods Worksheet*.

7.04 Single Family Intended Methods Worksheet Instructions

For projects voluntarily seeking certification through EGCC™, the following instructions **do not** apply. These instructions are only for projects completing the *SF Intended Methods Worksheet* for Minnesota Housing approval.

1. **Impact Fund Initial Application Phase.** Not required.
2. For the **Impact Fund Pre-construction Phase**, all SF developments seeking funding from Minnesota Housing should download the most recent *Intended Methods Worksheet* (Single Family Version) available on Minnesota Housing’s [Building Standards](#) webpage.
 - a. Provide project information (project name, location, etc.).
 - b. Indicate “Construction Type” on the top right of the first page.
 - c. For each Criterion, check either “Yes,” “No,” “Not Applicable” (N/A), or “Waiver Request” (WR) under the “Intent to Comply” columns. All applicable Mandatory criteria must be included.
 - d. For each applicable, Mandatory criterion, provide an explanation under the “How Will Criteria Be Implemented?” column. Also include where each criteria item is documented by listing draw sheet number, specifications section number, or other.
 - e. If a waiver is being requested, it must be included on a separate Waiver Request Form available on Minnesota Housing’s [Building Standards](#) webpage.
 - f. The borrower/developer/owner and the architect of record/borrower’s architect must sign and date the “Initial Application Phase” certification.

- g. Keep the *SF Intended Methods Worksheet* in the project file.
- 3. At the **End of Construction/Construction Close-out Phase**, all SF developments must:
 - a. Update the “Date Last Updated.”
 - b. Update, revise and correct any as-built changes.
 - c. The borrower/developer/owner, architect of record/borrower’s architect, and general contractor must sign and date the “End of Construction/Construction Close-out Phase” certification.

7.05 Single Family Overlay to Enterprise Green Communities Criteria™

Mandatory criteria are required for Minnesota Housing funded SF projects per Table 7.01. Optional criteria are not required.

The following revisions, additions, and/or clarifications to the 2020 EGCC™ must be applied to Minnesota Housing funded projects, including those receiving housing tax credits (HTC) only allocations:

Category 1: Integrative Design

Criteria 1.1 Project Priorities Survey

OMIT: From Mandatory. This is an Optional criterion, no points.

Criteria 1.4: Construction Management

OMIT: From Mandatory. This is an Optional criterion, no points.

Category 2: Location + Neighborhood Fabric

Criteria 2.2 Connections to Existing Developments and Infrastructure

OMIT: From Mandatory. This is an Optional criterion, no points.

Criteria 2.3 Compact Development (Mandatory for New Construction)

DELETE: REQUIREMENTS and replace with modified text as follows:

Each SF project must be built to, at a minimum, the lesser of the residential density (Dwelling Units/ acre) of the census block group in which the project is located, or the density disclosed in the Impact Fund Administrator’s Application for Funds. If no density is disclosed in the Impact Fund Administrator’s Application for Funds, then each SF project must be built, at a minimum, to the residential density (Dwelling Units/acre) of the census block group in which the project is located. To find the density of census block group, type

the project address into the Center for Neighborhood Technology “Residential Density of a Location” calculator found at <http://apps.cnt.org/residential-density>.

SF projects in Rural/Tribal/Small Towns that do not have zoning requirements, must be built to, at a minimum, the lesser of five units per acre or the density disclosed in the Impact Fund Administrator’s Application for Funds. If no density is disclosed in the Impact Fund Administrator’s Application for Funds, then each SF project must be built to, at a minimum, five units per acre.

Criteria 2.5 Proximity to Services and Community Resources

OMIT: From Mandatory. This is an Optional Criterion, no points.

Criteria 2.6 Preservation of and Access to Open Space for Rural/Tribal/Small Towns

OMIT: From Mandatory. This is an Optional criterion, no points.

Criteria 2.8 Access to Transit

OMIT: From Mandatory. This is an Optional criterion, no points.

Criteria 2.15a: Access to Broadband: Broadband Ready

OMIT: From Mandatory. This is an Optional criterion, no points.

DELETE: All REQUIREMENTS.

ADD: The following RECOMMEDATION

If internet access is available, consider providing conduit or cabling within the Dwelling Unit from an access point to locations where a router will most likely be installed.

Category 3: Site Improvements

Criteria 3.1: Environmental Remediation

(Mandatory for all projects)

DELETE: REQUIREMENTS and replace with modified text as follows:

Single Family (SF)

1. All SF projects must conduct a Phase I Environmental Site Assessment (ESA) if any or all of the following conditions apply:
 - a. Sites with five or more units where there has been a change in land use from industrial, commercial, institutional, or agricultural to residential;
 - b. For New Construction, where each individual residence/DU is not connected to a city water supply;

- c. For rehab, where the unit is neither connected to city water supply or an existing active well;
 - d. Where required as a condition of acquisition/purchase.
2. Exception: Developments of five or more new units on previous residential land uses are exempt from the conducting a Phase I ESA.

Criteria 3.4: Surface Stormwater Management

(Mandatory for New Construction Projects and Rehab projects if land disturbed is > 5,000 square feet)

REVISE: The REQUIREMENTS to read as follows:
Surface Stormwater Management shall be required per local/regional watershed district requirements or other municipality ordinances/requirements. If there are no such requirements, follow the criteria requirements.

Category 4: Water

Criteria 4.1: Water-Conserving Fixtures

(Mandatory for New Construction and Substantial Rehab.)

(Optional/5 points for Moderate Rehab)

REVISE: The Requirements to allow two pathways for compliance.

1. The Performance Pathway: 20% reduction per criteria
2. Prescriptive Pathway (WaterSense-labeled recommended but not required):
 - a. All Toilets = 1.28 gpf or less, including dual-flush toilets and pressure-assisted toilets
 - b. All Urinals = 0.5 gpf or less
 - c. All Showerheads = 2.0 gpm or less
 - d. All Kitchen Faucets = 2.0 gpm or less
 - e. All Lavatory Faucets = 1.5 gpm or less

Criteria 4.3: Water Quality

(Mandatory for Substantial and Gut Rehab built before 1986 only)

(Optional/5 points for Mod Rehab)

DELETE: All REQUIREMENTS and replace with the following:

REQUIREMENTS

Test water from Dwelling Unit faucets for water quality and remediate as indicated below. For testing bottles and instructions, contact an EPA approved lab. Find certified labs near you via [MDH Environmental Laboratory Accreditation Program](#) or by calling

the Safe Drinking Water Hotline at 1.800.426.4791 for the address and phone number of your state laboratory certification officer to find labs near you.

- Test water from the primary drinking water faucet of each Dwelling Unit for the presence of lead. If any results are over 0 ppb, install NSF/ANSI 58 or NSF/ANSI 53 filters in all units and replace these over time, per manufacturer’s instructions. Results must be submitted and will be reviewed by Minnesota Housing staff.
- If lead faucet testing produces any results above 10 ppb, Minnesota Housing may require additional remediation such as, but not limited to, replacing lead service lines and replacing all fixtures with NSF 61 certified fixtures. If required, provide to Minnesota Housing for approval a remediation plan per applicable state or federal requirements.

Category 5: Energy Efficiency

Criteria 5.1b: Building Performance Standard

(Mandatory for Substantial Rehab and Moderate Rehab: SF detached and attached homes; MF buildings with four DUs or fewer; MF buildings with three stories or fewer; MF buildings with up to five stories, where each DU has its own heating, cooling, and hot water system)

MODIFY: REQUIREMENTS to add the following text:

1. For all Acquisition/Substantial Rehab and Acquisition/Moderate Rehab, create and implement an Energy Efficiency Improvement Plan containing the following:
 - a. Generate a list of prioritized cost-effective improvements for the entire building(s) based upon the sampling data from an energy audit. The [Minnesota Weatherization Field Guide SWS-Aligned Edition](#) (Chapter 2.1.1) is a resource for assessing existing buildings and their energy infiltration weaknesses.
 - b. Implement those improvements into the work scope that provide a cost benefit and good return on investment. Consult Minnesota Housing for guidance, if needed, for an acceptable return on investment pay-back period (10 years or less return on investment recommended).
 - c. Cost benefit analysis can be performed by using established software or through a manual assessment.
 - d. At the end of construction, provide a post-renovation inspection and conduct a blower door test to confirm infiltration improvements.
2. If mechanical equipment is being replaced, it must meet the minimum efficiency levels:
 - a. Cooling Equipment (where provided)
 - i. 13 SEER AC

- ii. ENERGY STAR for wall sleeve AC units
- iii. Heat pump (refer to Heating Equipment)
- b. Heating Equipment
 - i. 95 AFUE ENERGY STAR gas furnace (non-rooftop)
 - ii. 90 AFUE for gas rooftop equipment
 - iii. 85 AFUE ENERGY STAR oil furnace
 - iv. 90 AFUE ENERGY STAR gas boiler
 - v. 86 AFUE ENERGY STAR oil boiler
 - vi. 85 AFUE steam boilers and other non-condensing boilers
 - vii. Heat pump:
 - a. Zone 6. 9.5 HSPF/15 SEER/12 SEER air-source w/electric or dual-fuel backup
 - b. Zone 7. 3.6 COP/ 17.1 EER ground-sourced w/electric or dual-fuel backup
- c. Water Heater Heater/Domestic Hot Water (DHW)
 - i. Gas:
 - a. ≤ 55 Gal = 0.67 EF (0.64 UEF for medium and 0.68 UEF for high-draw)
 - b. > 55 Gal = 0.77 Gal (0.78 UEF for medium and 0.80 UEF for high-draw)
 - ii. Electric:
 - a. ≤ 55 Gal = 0.95 EF
 - b. > 55 Gal = 2.0 EF or UEF
 - iii. Oil:
 - a. 30 Gal = 0.64 EF; 40 Gal = 0.62 EF; 50 Gal = 0.60 EF; 60 Gal = 0.58 EF, 70 Gal = 0.56 EF; 80 Gal = 0.54 EF.

MODIFY: RATIONALE to add the following text:

Utility cost for low-income families can account for 19.5% of household budget (EPA national average 2001). The intent is to maximize the financial benefit of energy efficiency and weatherization efforts in moderate renovation projects without adverse impact on home durability, indoor air quality, and existing mechanical equipment. Working with an energy auditor or weatherization expert (SF) on a plan tailored to the specific conditions of each home/unit will help maximize energy savings and help ensure the health and safety of residents. Check with local utility companies for rebates or programs that may help offset the cost of weatherization and new systems/components.

Resources and Links: Refer to Chapter 8.

Category 7: Healthy Living Environment

Criteria 7.1: Radon Mitigation

(Mandatory for all projects)

DELETE: All REQUIREMENTS and replace with the following:

NOTE: All radon tests must be performed by a Minnesota Department of Health (MDH) licensed radon professional.

1. New Construction. At a minimum, install a **Passive** sub-slab depressurization system as noted in the criteria and as required by the Minnesota State Building Code for single family New Construction. Although not required, Minnesota Housing encourages an **Active** system to meet the Minnesota Department of Health Gold Standard for New Construction.
2. Rehab (without envelope improvement). Radon testing must be conducted in accordance with item number 4, Testing (as noted below). If the radon testing results in a reading of 4 pCi/L or more, a mitigation system must be installed in accordance with item number 5. Radon Mitigation (as noted below). Mitigation is recommended for readings between 2 – 4 pCi/L.
3. Rehab (with envelope improvements). Radon testing must be conducted in accordance with item number 4, Testing (as noted below). If the radon testing results in a reading of 4 pCi/L or more, a mitigation system must be installed in accordance with item number 5. Mitigation is recommended for readings between 2 – 4 pCi/L. Radon Mitigation (as noted below).
 - a. When to Test:
 - i. Prior to construction. Early detection of the presence of radon above the EPA recommendations action level of 4 pCi/L could result in more cost-effective rehab if the work scope identifies and addresses mitigation measures early in the development of the project; or,
 - ii. After construction. Rather than testing prior to construction, it is acceptable to include a Passive system in the scope of work without testing. After construction is complete, but before occupancy, test for radon and activate the system if needed.
4. Testing. The lowest livable level must be tested when the project is complete (and prior to occupancy) following the American National Standards Institute – American Association of Scientists and Technologists (ANSI-AARST) testing protocol using a continuous radon monitor or simultaneous testing using two short-term test devices that are approved by the American Association of Radon Scientists and Technologists (AARST) National Radon Proficiency Program (NRPP); or National Radon Safety Board (NRSB). Testing must always be conducted in the lowest livable

level and by devices approved by the AARST-NRPP. All testing must conform to the MDH Radon Licensing rules.

5. Radon Mitigation. In homes where a radon mitigation system is installed, the mitigation system must meet the following requirements:
 - a. The system must be installed by a nationally certified radon contractor or radon mitigation service provider listed on the MDH website. Mitigation work must meet the requirements of the ANSI/AARST soil gas Mitigation Standards for Existing Homes, SGM-SF 2017 standard. The mitigation system must conform to the MDH Radon Licensing rules and be installed by an MDH licensed radon mitigation contractor.
 - b. Where mitigation is performed, a post-test must be provided to verify that radon levels are below 4 pCi/L.
 - c. Test results must be provided to the homeowner along with supplemental information on radon as specified in ANSI-AARST SGM-SF 2017, Section 10.3.
6. Exterior System. An exterior Radon Mitigation system is not allowed.

Resources and Links: Refer to Chapter 8 of this MN Overlay.

Criteria 7.2: Reduce Lead Hazards in Pre-1978 buildings (Mandatory for all rehab)

DELETE: REQUIREMENTS and RECOMMENDATIONS sub-items and replace with the following text:

REQUIREMENTS

For SF rehabilitation, refer to the Minnesota Housing *Lead Based Paint Guidebook* (for Applicable Homes Division Programs). It can be found at Minnesota Housing's [Impact Fund](#) webpage under "Green Resources".

Criteria 7.3: Combustion Equipment (Mandatory for projects with combustion equipment included in scope of work)

SF Acquisition/Rehab: If combustion equipment is located within individual DUs, the following must apply:

ADD: The following replaces the second paragraph under "REQUIREMENTS."

If combustion equipment is located in individual DUs and if modifications are made to properties that may negatively affect the safe operation of in-unit, existing natural draft combustion equipment (such as building envelope, kitchen exhaust, bath exhaust, etc.), the work scope must include:

1. Replacement of all existing in-unit space and water heating natural draft combustion equipment with new power-vented or closed (sealed) combustion equipment; or

2. If existing natural draft combustion equipment will remain, the development team must provide a combustion action plan with post-construction testing and a remediation plan in the event testing reveals unsafe carbon oxide levels to help ensure combustion safety. Pre-construction testing using a sampling of units is recommended to help guide the work scope.
 - a. Combustion Safety Requirements/Testing Protocols must be per:
 - i. RESNET Guidelines for Combustion Safety and Developing Work Orders;
or
 - ii. BPI Combustion Safety Test Procedure for Vented Appliances.

DELETE: *“If there are any combustion appliances in the conditioned space, install one hard-wired carbon monoxide (CO) alarm with battery backup function for each sleeping zone, placed per National Fire Protection Association (NFPA) 72.”*

REPLACE WITH: Carbon monoxide (CO) alarms must be installed at all New Construction and Acquisition/Rehab properties as required to meet Minnesota state statute.

Criteria 7.6: Smoke-free Policy

OMIT: From Mandatory. This is an Optional criterion, no points.

Category 8: Operation, Maintenance, and Resident Engagement

Criteria 8.5: Energy and Water Data Collection and Monitoring

OMIT: From Mandatory. This is an Optional criterion, no points.

Chapter 8 – Other Information

8.01 Exemptions and Waivers

Compliance with specific criterion may be waived if the criterion creates a tangible hardship or is inadvisable for a specific project. Any waivers will be at the sole discretion of Minnesota Housing. Alternate means of meeting specific criteria intent will also be considered, if applicable. Waiver requests should be submitted to Minnesota Housing on a Waiver Request form, which can be found on the [Building Standards](#) webpage.

8.02 Conflicting Requirements

The most restrictive requirement applies when requirements outlined in this document conflict with other local, state, or federal requirements (codes, ordinances, regulations, standards, etc.). Such conflicts should be coordinated with the local building official, zoning administrator, fire marshal, or other entity with jurisdiction in said area.

8.03 Combined New Construction and Rehabilitation Projects

Refer to Chapter 2 for more information.

8.04 Energy Raters and Energy Auditors

If an Energy Rater, field inspector, or energy auditor is required, such individual or entity must be a third-party provider and cannot be associated with the architect, design engineer, borrower, owner, borrower, general contractor/contractor, or any other entity with an identity of interest.

CLARIFICATION: Energy Rater vs. Energy Auditor

An Energy Rater is the person(s) completing the third-party verification required for ENERGY STAR certification. The Energy Rater must:

1. Be a Certified Rater, Approved Inspector, as defined by ANSI/RESNET/IECC Standard 301, or an equivalent designation as determined by the HCO or MRO, and
2. Have attended and successfully completed an EPA-recognized training class

An energy auditor is not necessarily a certified rater but does have experience in energy auditing. An energy auditor cannot provide services for ENERGY STAR, but they can do a single family energy audit and create a single family energy efficiency improvement plan.

8.05 Resources and Links

Technical Assistance:

- Minnesota Housing’s staff architects may be contacted through the [Building Standards](#) webpage
- [Enterprise Green Communities](#)

Contractor Directories:

- [Energy Rater in Minnesota](#)
- [Rating Providers - RESNET](#)
- ENERGY STAR certified HVAC contractors: [ACCA](#) and [Advanced Energy](#)
- [Minnesota Department of Health Radon Mitigation Contractors](#)

Technical Resources:

- [AARST-ANSI Radon Measurement and Mitigation EPA Protocols](#)
- [Building Performance Institute \(BPI\)](#)
- [Minnesota Building Performance Association](#) website for finding Minnesota raters and auditors
- [Minnesota Weatherization Field Guide SWS-Aligned Edition](#)
- [Radon in Minnesota Homes](#)
- Radon Technical Assistance:
[Minnesota Department of Health](#)
Indoor Environments and Radiation Section, Indoor Air Unit
PO Box 64975
St. Paul, MN 55164-0975
Phone: 651.201.4601 or 800.798.9050
Fax: 651.201.4606/TTY: 651.201.5797
- [RESNET](#)

Chapter 9 – Fair Housing Policy

It is the policy of Minnesota Housing to affirmatively further fair housing in all its programs so that individuals of similar income levels have equal access to Minnesota Housing programs, regardless of race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance, disability, familial status, gender identity or sexual orientation.

Minnesota Housing's fair housing policy incorporates the requirements of the Fair Housing Act, Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendment Act of 1988, as well as the Minnesota Human Rights Act. Housing providers are expected to comply with the applicable statutes, regulations, and related policy guidance. Housing providers should make sure that admissions, occupancy, marketing and operating procedures comply with non-discrimination requirements.

In part, the Fair Housing Act and the Minnesota Human Rights Act make it unlawful, because of protected class status, to:

- Discriminate in the selection/acceptance of applicants in the rental of housing units;
- Discriminate in terms, conditions or privileges of the rental of a dwelling unit or services or facilities;
- Engage in any conduct relating to the provision of housing that otherwise makes unavailable or denies the rental of a dwelling unit;
- Make, print or publish (or cause to make, print or publish) notices, statements or advertisements that indicate preferences or limitations based on protected class status;
- Represent a dwelling is not available when it is in fact available;
- Deny access to, or membership or participation in, associations or other services, organizations or facilities relating to the business of renting a dwelling or discriminate in the terms or conditions of membership or participation; or
- Engage in harassment or quid pro quo negotiations related to the rental of a dwelling unit.

Minnesota Housing has a commitment to affirmatively further fair housing for individuals with disabilities by promoting the accessibility requirements set out in the Fair Housing Act, which establish design and construction mandates for covered multifamily dwellings and requires housing providers to make reasonable accommodations and to allow persons with disabilities to make reasonable modifications.

Applicants will be required to submit an Affirmative Fair Housing Marketing Plan at the time of application, to update the plan regularly and to use affirmative fair housing marketing practices in soliciting renters, determining eligibility and concluding all transactions.

MINNESOTA HOUSING – APRIL 2023-2024 MINNESOTA OVERLAY AND GUIDE TO THE 2020 EGCC™

As a condition of funding through Minnesota Housing, housing providers are not permitted to refuse to lease a unit to, or discriminate against, a prospective resident solely because the prospective resident has a housing choice voucher or other form of tenant-based rental assistance.

Chapter 10 – Fraud Disclosure and Suspension

10.01 Fraud

Fraud is any intentionally deceptive action made for personal gain or to damage another.

Any person or entity (including its employees and affiliates) that enters into an agreement with Minnesota Housing and witnesses, discovers evidence of, receives a report from another source, or has other reasonable basis to suspect that fraud or embezzlement has occurred must immediately make a report through one of the ways described in section 10.05.

10.02 Misuse of Funds

A loan or grant agreement is a legal contract between Minnesota Housing and the borrower or grantee. The borrower or grantee promises to use the funds to engage in certain activities or procure certain goods or services while Minnesota Housing agrees to provide funds to the borrower or grantee to pay for those activities, goods or services. Regardless of the Minnesota Housing program or funding source, the borrower or grantee must use Minnesota Housing funds as agreed, and the borrower or grantee must maintain appropriate documentation to prove that funds were used for the intended purpose(s).

A misuse of funds shall be deemed to have occurred when: (1) Minnesota Housing funds are not used as agreed by a borrower or grantee; or (2) A borrower or grantee cannot provide adequate documentation to establish that Minnesota Housing funds were used in accordance with the terms and conditions of the loan or grant agreement.

Any borrower or grantee (including its employees and affiliates) of Minnesota Housing funds that discovers evidence, receives a report from another source, or has other reasonable basis to suspect that a misuse of funds has occurred must immediately make a report through one of the ways described in section 10.05.

10.03 Conflict of Interest

A conflict of interest, actual, potential, or perceived, occurs when a person has an actual or apparent duty or loyalty to more than one organization and the competing duties or loyalties may result in actions which are averse to one or both parties. A potential or perceived conflict of interest exists even if no unethical, improper or illegal act results from it.

An individual conflict of interest is any situation in which one's judgment, actions or non-action could be interpreted to be influenced by something that would benefit them directly or through indirect gain to a friend, relative, acquaintance or business or organization with which they are involved.

Organizational conflicts of interest occur when:

- A contracting party is unable or potentially unable to render impartial assistance or advice to Minnesota Housing due to competing duties or loyalties
- A contracting party's objectivity in carrying out the award is or might be otherwise impaired due to competing duties or loyalties
- A contracting party has an unfair competitive advantage through being furnished unauthorized proprietary information or source selection information that is not available to all competitors

Once made aware of a conflict of interest, Minnesota Housing will make a determination before disbursing any further funds or processing an award. Determinations could include:

- Revising the contracting party's responsibilities to mitigate the conflict
- Allowing the contracting party to create firewalls that mitigate the conflict
- Asking the contracting party to submit an organizational conflict of interest mitigation plan
- Terminating the contracting party's participation

Any person or entity (including its employees and affiliates) that enters into an agreement with Minnesota Housing must avoid and immediately disclose to Minnesota Housing any and all actual, perceived or potential conflicts of interest through one of the ways described in section 10.05.

A contracting party should review its contract agreement and request for proposals (RFP) material, if applicable, for further requirements.

10.04 Suspension

By entering into any agreement with Minnesota Housing, a contracting party represents that the contracting party (including its employees or affiliates that will have direct control over the subject of the agreement) has not been suspended from doing business with Minnesota Housing. Please refer to Minnesota Housing's website for a list of [List of Suspended Individuals and Organizations](#)

10.05 Disclosure and Reporting

Minnesota Housing promotes a "speak-up, see something, say something" culture whereby internal staff, external business partners (e.g., grantees, borrowers) and the general public are encouraged to report instances of fraud, misuse of funds, conflicts of interest, or other concerns without fear of retaliation. You may report wrongdoing or other concerns by contacting:

- Minnesota Housing's chief risk officer
- Any member of Minnesota Housing's Servant Leadership Team available through Minnesota Housing's [About Us](#) webpage.

- [Report Wrongdoing or Concerns](#), the Minnesota Housing hotline reporting service vendor

Appendix A – Abbreviations, Acronyms, Terms and Definitions

Abbreviations, acronyms, terms, and definitions noted here are for interpretation and applicability of all Minnesota Housing [Building Standards](#) (guides, standards, overlays, templates, and forms).

Term	Definition
20YCE	Twenty-year Capital Expenditure
AC	Air conditioning
Accessibility Analysis and Survey	A Minnesota Housing required report documenting an existing property’s compliance with applicable accessibility codes and regulations based upon a site inspection and review of existing as-built plans in conjunction with new plans. Applicability and other requirements are based on funding sources.
Adaptive Reuse	Refers to the process of reusing an old site or building for a purpose other than which it was originally built or designed.
A&E	This is an abbreviation for Architect and Consulting Engineer.
AFCI	Arc-fault circuit-interrupter
AFUE	Annual Fuel Utilization Efficiency
Americans with Disabilities Act	42 U.S.C. 12131-12189
Architect	The Architect of Record and professional entity contracted with the Owner to provide architectural services. It is also the entity responsible for signing (sealing) documents per Minnesota Administrative Rules 1800.4200
Bath and Bathroom	A room within a dwelling unit where a water closet and lavatory sink are included. It may or may not include either (or both) bathtub and shower.
Bedroom	A Sleeping Area within a Dwelling Unit with all walls continuous to the ceiling, a closet, and a door.
Broadband Infrastructure	Cables, fiber optics, wiring, or other permanent (integral to the structure) infrastructure – including wireless infrastructure with a minimum broadband speed of 25 Mbps download and 3 Mbps upload (if receiving federal assistance, speed will be mandated by the U.S. Department of Housing and Urban Development).
Building Standards	Minnesota Housing’s minimum design standards applicable to projects funded by Minnesota Housing. Visit Minnesota Housing’s Building Standards webpage to view all Building Standards and documents. They include, but are not limited to: <ul style="list-style-type: none"> <li data-bbox="581 1745 1390 1782">A. <i>Rental Housing Design/Construction Standards and Guides</i> <li data-bbox="581 1797 854 1835">B. <i>Architect’s Guide</i>

Term	Definition
	<p>C. <i>Contractor’s Guide</i></p> <p>D. <i>Sustainability</i></p> <p>E. <i>Environmental Standards</i></p> <p>F. <i>Forms and Templates</i></p>
CFM	Cubic Feet per Minute
CFR	Code of Federal Regulations
CNA	Capital Needs Assessment
COP	Coefficient of Performance
Construction Documents	Also known as the “Contract Documents”, they are the written documents that define the roles, responsibilities, and work under the construction contract, and are legally-binding under the Owner-Architect Agreement and the Owner-Contractor Agreement. They include drawings (plans), project manual (specifications), addenda, change orders, and formal revisions thereof.
Consulting Engineer	A Consulting Engineer is a professional licensed in Minnesota who provides expertise and leadership in engineering disciplines that include civil, structural, sanitary, environmental, mechanical, electrical, geotechnical, chemical, industrial and agricultural engineering. The Consulting Engineer’s scope of work is included in the Architect’s basic services included in the Owner-Architect Agreement.
Contractor	The single prime general contractor.
Correction Order	A formal directive may be issued by Minnesota Housing if at any time during the construction of a project, the Contractor has failed to perform the work under the contract documents in accordance with the construction documents or has failed to utilize materials in accordance with the construction documents.
CO	Carbon Monoxide
Covered Multifamily Dwellings	As defined at 24 CFR §100.201
Critical Need(s)	Property condition deficiencies that if left unattended will likely jeopardize the property’s federal assistance.
Design/Build MEP	Design, construction, and procurement process whereas the applicable mechanical, electrical, and plumbing (MEP) subcontractor designs and builds their scope of work. The design work must be by a master electrician, master plumber, professional engineer licensed in Minnesota, or other entity allowed to do so per state statute.
Rental Housing Design/Construction Standards	Minnesota Housing’s Rental Housing Design and Construction Standards (RHDCS)

Term	Definition
Dwelling Unit	A Dwelling Unit (DU) is a single unit providing complete, independent living facilities for one or more persons, including permanent provisions for living, sleeping (separated Bedroom or Bedrooms), eating, cooking (full kitchen) and sanitation (3/4 or full bath).
EER	Energy Efficiency Ratio
EF	Energy Factor
Efficiency Unit (SRO or Studio)	A single room (or resident) occupant unit providing complete, independent living facilities, including living, sleeping, and eating. Includes provisions for in-unit sanitation (bathroom) and kitchen facilities (refrigerator, sink, and range). May include a Sleeping Area but does not include a Bedroom. Also known as a single resident occupant (SRO) or studio.
EGCC™	Enterprise Green Communities Criteria (current applicable version unless noted otherwise)
Electrical Subcontractor	A subcontractor (to the Contractor) who performs electrical installation of above-ground and below-ground electrical work as required by an electrician licensed in Minnesota.
Electric Vehicle Supply Equipment	Also known as charging stations or charging docks. Electric Vehicle Supply Equipment (EVSE)'s are devices that provide electric power to a battery-operated vehicle and use that to recharge the vehicle's batteries.
ENERGY STAR (ES)	A U.S. Environmental Protection Agency program that helps save money, reduces financial risk from rising energy costs, and protects our climate through energy efficiency. ENERGY STAR labeled/qualified designation may include windows, doors, plumbing fixtures, lighting, and appliances. ENERGY STAR certified buildings follow either the New Homes program or Multifamily New Construction (ES MFNC) program.
Enhanced Sustainability	A building characteristic offered in the Consolidated Request for Proposal (RFP) Self-Scoring Worksheet for projects with enhanced sustainability features as defined in the Self-Scoring Worksheet.
ESAs	Environmental Site Assessments
ERA	Energy Rebate Analysis
Effected Remaining Life (ERL)	The number of years a building component may function as originally intended. It's established by subtracting the age of the component from the Expected Useful Life.
Expected Useful Life (EUL)	The number of years, based upon industry standards for which a building component is expected to function as originally intended.
Federal Housing Administration	The Federal Housing Administration (FHA) provides mortgage insurance on single-family, multifamily, manufactured home, and hospital loans made by FHA-approved lenders throughout the United States and its territories.

Term	Definition
Full (Bath)	A bathroom with lavatory sink, water closet, and tub with or without a shower head.
GFCI	Ground-fault circuit-interrupter
Green Capital Needs Assessment	A physical needs assessment which integrates sustainable retrofits into capital improvement, modernization, and the financial planning process.
HERS Rater	A Residential Energy Services Network (RESNET) certified individual required for ENERGY STAR certification program.
HOME	HOME Investment Partnerships Program
HSPF	Heating Seasonal Performance Factor
HTC	Housing Tax Credits also known as Low Income Housing Tax Credits
HUD	The United States Department of Housing and Urban Development
HVAC	Heating, ventilating and air conditioning system
ICC/ANSI A117.1	International Code Council/American National Standards Institute A117.1 is a nationally recognized standard of technical requirements for making buildings accessible.
Impact Fund	Minnesota Housing’s Single Family Community Homeownership Impact Fund
IMW	Intended Methods Worksheet. A Minnesota Housing Microsoft Excel spreadsheet used to document compliance with the <i>Minnesota Overlay and Guide to the Enterprise Green Communities Criteria</i> . This may be found on Minnesota Housing’s Building Standards webpage.
IRS	Internal Revenue Service
KCMA	Kitchen Cabinet Manufacturers Association
Life-Threatening Items	In relation to the Uniform Physical Conditions Standards, Life-Threatening Items are deficiencies which call for immediate attention or remedy.
Limited Scope	A rehabilitation work scope considered by Minnesota Housing to be limited and not considered substantial or moderate rehabilitation based upon the cost, funding source, and number of Dwelling Units, number of Stories, or other purpose.
Mandatory Criteria	Enterprise Green Communities Criteria (as amended by the MN Overlay and Guide) which are required based upon construction type and other project characteristics.
Mbps	Megabits per second
Mechanical Subcontractor	A subcontractor (to the Contractor) who performs mechanical installation and engages in the business of heating, air conditioning, ventilation, refrigeration and associated sheet metal work.
Minnesota Housing	The Minnesota Housing Finance Agency
MN Overlay	Minnesota Overlay and Guide to the Enterprise Green Communities Criteria. Minnesota Housing’s amendment to the Enterprise Green

Term	Definition
	Communities Criteria (current applicable version unless noted otherwise).
Moderate (Mod) Rehabilitation (Rehab)	Refer to Chapter 3 of Rental Housing Design/Construction Standards for full definition and applicability.
MF	Multifamily
Multifamily Accelerated Process (MAP)	A system that establishes national standards for approved lenders to prepare, process and submit loan applications for FHA/HUD multifamily construction financing. By using MAP processing, borrowers and lenders can save significant time during the loan application processing.
Multifamily Consolidated Request for Proposals	Minnesota Housing's competitive funding round, offered once per year, which provides a means of "one stop shopping" by consolidating and coordinating multiple multifamily housing funding resources into one application process. It deploys significant capital funds and is the primary mechanism that Minnesota Housing uses to award and allocate federal and state resources.
NSPIRE	National Standards for Physical Inspection of Real Estate
Notice To Proceed	The official letter from Minnesota Housing authorizing onsite construction work to start after construction loan closing or end loan commitment.
NHTF	National Housing Trust Fund Program
NO ²	Nitrogen Dioxide
NSP	Neighborhood Stabilization Program (Single Family)
Optional (Criteria Points)	Enterprise Green Communities Criteria (as amended by the MN Overlay and Guide) which are selected by a project team for the purpose of meeting minimum optional criteria point thresholds.
Owner	Also referred to as applicant/developer/borrower and is the same entity for the purpose of reference in this guide. The Owner is the party with whom the Architect of Record and Contractor enters a contract.
Owner-Architect Agreement	The agreement for architecture and engineering services which identify or describe initial information, responsibilities of the parties, terms and conditions, scope of services, special conditions, and compensation. The agreement must be one of the American Institute of Architects (AIA) B-Series agreements approved in the Minnesota Housing Architect's Guide or other Minnesota Housing approved agreement.
Owner-Contractor Agreement	The American Institute of Architects (AIA) <i>A101-2017 Stipulated Sum Agreement</i> , or another industry standard form of agreement approved by Minnesota Housing for construction services. It is a legal document that sets the scope and terms of work for a construction project which includes start and completion dates, cost of labor and

Term	Definition
	materials, contents of the work, dispute resolution, procedures for scope modification and other conditions.
Plumbing Subcontractor	A subcontractor (to the Contractor) who performs above-ground and below-ground plumbing installation for a construction project as required by a plumber licensed in Minnesota.
PNA	Physical Needs Assessment. An assessment similar to a Capital Needs Assessment, however a PNA is typically completed on Minnesota Housing Physical Needs Assessment Template (PNAT) and 20YCE forms. Refer to Chapter 3 of RHDCS for full description.
PNAT	Minnesota Housing Physical Needs Assessment Template (PNAT). A Minnesota Housing template available on the Building Standards webpage.
Portal	Minnesota Housing’s multifamily customer portal that uses the Salesforce cloud-based platform.
Predictive Cost Model	A Minnesota Housing developed software tool used to compare a project’s proposed costs with the expected costs based upon Minnesota Housing’s experience with similar projects and industry-wide standards. The model considers the following project specific attributes: activity type (new construction vs. rehabilitation), building type, unit sizes, gross square foot, amount of non-residential space, location, year built, garage type, and acquisition type (land or structure).
Preservation	Funding priority and policy focused on preserving properties with existing federal assistance (project based rental assistance or operating subsidies).
Project-Based Rental Assistance (PBRA)	A project-based rental assistance contract that applies to a specific property and is only available to qualified households while they live in an assisted unit in the property. If a household moves from the property or to a unit within the property that is not covered by the PBRA, the rental assistance does not move with them. PBRA generally requires a household to pay 30% of their adjusted income toward the rent payment, and the remainder is subsidized by the rental assistance program. PBRA may come from the U.S. Department of Housing and Urban Development under a Section 8 contract or project-based Section 8 vouchers, from USDA Rural Development’s Multifamily Housing Rental Assistance program, or from a state or local government rental assistance program.
Property Standards	Refer to 24 CFR Part 93, Subpart G, §93.301 (if receiving NHTF funding) and/or 24 CFR Part 92, Subpart F, §92.251 (if receiving HOME funding), including part (a) New construction projects and part (b) Rehabilitation projects.

Term	Definition
Qualified Rehabilitation Specialist	A non-licensed professional (or entity) with at least five years of experience providing physical needs assessments and preparing project work scopes for multifamily housing rehab projects.
REAC	Real Estate Assessment Center
Rehab	Rehabilitation
Rental Housing Design/Construction Standards	Minnesota Housing’s design and construction standards applicable to multifamily rental housing developments.
RHDCS	Rental Housing Design/Construction Standards
Rural Development (RD)	A mission area within the United States Department of Agriculture which runs programs intended to improve the economy and quality of life in rural parts of the United States. RD promotes economic development by supporting loans to businesses through banks, credit unions and community-managed lending pools.
SEER	Seasonal Energy Efficiency Ratio
Senior Unit(s) and Senior Housing	Dwelling units or housing developments intended for occupancy by seniors aged 55 or older.
SF	Single Family
Sleeping Area	An area used for sleeping which does not meet the definition of a Bedroom.
Sleeping Unit	Also known as congregate living or dormitory. A room or space in which people sleep, which can also include permanent provisions for living, eating and either sanitation (bathroom) or kitchen facilities but not both.
Staff Architect	Minnesota Housing Staff Architect responsible for the review of funding applications, review of due diligence submittals, providing construction loan administration, and other duties to help ensure the project is following Minnesota Housing’s Building Standards.
Story(ies)	Also known as level or floor. That portion of a building included between the upper surface of the floor and the upper surface of the floor or roof next above.
Substantial (Sub) Rehabilitation	Refer to Chapter 3 of Rental Housing Design/Construction Standards for full definition and applicability.
Supportive Housing	A type of multifamily housing property where supportive services are provided on-site for households with a history of homelessness and barriers to accessing and maintaining housing, thereby improving housing stability, employment, health, and many other qualities of life factors. Supportive Housing design features are applicable to all Dwelling Units in 100% Supportive Housing properties or to the fixed/non-floating Supportive Housing units in partially supportive properties.

Term	Definition
Sustainable Building Guidelines	State building guidelines that apply to projects receiving Minnesota Housing Publicly Owned Housing Program general obligation bond proceeds.
Sustainable Housing and Sustainable Housing Standards	Minnesota Housing standards for new construction and rehabilitation that requires compliance with the Enterprise Green Communities Criteria and current version of the MN Overlay and Guide to the Enterprise Green Communities Criteria.
Tenant-Based Rental Assistance (TBRA)	Is provided to qualified households who can use the rental assistance in the private market. However, the rent must be at or below the payment standard for the program and the housing must meet program habitability standards. TBRA generally requires a household to pay 30% of their adjusted income toward the rent payment and the remainder is subsidized by the rental assistance program, although some programs allow participants to pay up to 40% of their adjusted income toward rent. TBRA may be administered by a local housing authority under the U.S. Department of Housing and Urban Development’s Section 8 voucher program or by an administrator of a state or local program. A household may move from one property to another with their TBRA if the new property meets habitability standards and rent requirements; some TBRA programs may allow a household to “port” their TBRA to a unit located in a different county or state and some may limit the location of where the assistance can be used.
tCO2e	Metric tons of carbon dioxide equivalent
Townhome	A dwelling unit meeting the definition of a Townhome in the Minnesota Residential Code Chapter 2 – Definitions.
Type A Unit(s)	Dwelling Units or Sleeping Units which meet the Type A Unit requirements of the Minnesota Accessibility Code.
Type B Unit(s)	Dwelling Units or Sleeping Units which meet the Type B Accessible unit requirements of the Minnesota Accessibility Code.
UEF	Uniform Energy Factor
Universal Design	As defined in the Multifamily Self-Scoring Worksheet.
UPCS	HUD’s Uniform Physical Condition Standards
USDA	The United States Department of Agriculture
Vision/Hearing Impaired Unit	A dwelling unit designed to be adaptable for the installation of future communication features.
Visitability	Designs that allow persons with mobility impairments to enter a residence and comfortably stay for a duration. See Minnesota Statute 462A.34 Visitability Requirement for dwelling units required to meet Visitability.