



# **Minnesota Overlay and Guide to the 2020 Enterprise Green Communities Criteria**

## **Single Family**

April 2025



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## Chapter 1 – Overview

This overlay is applicable to funding and housing tax credits allocated/awarded through Minnesota Housing’s Single Family Division. Rental housing (Multifamily Division) funded projects must follow the separate overlay and guide for rental housing.

### 1.01 Minnesota Housing Sustainable Housing

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 [2024-2027 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™-Single Family* (SF 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 SF 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.

This SF 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 Housing including, but not limited to, criteria, addendums, workbooks, etc. Find the latest versions of 2020 EGCC™ and clarifications at the [Enterprise Green Communities Criteria](#) 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 SF Overlay version current at the time of selection.

## Chapter 2 – Definitions of Rehabilitation Type

### 2.01 Substantial Rehabilitation is defined as a project:

1. 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.
2. Gut rehabilitation meeting the definition noted above must be considered Substantial Rehab.

### 2.02 Moderate Rehabilitation is defined as a project:

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.

### 2.03 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.

### 2.04 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 SF Overlay, all Adaptive Reuse projects must follow either Substantial Rehabilitation or Moderate Rehabilitation Mandatory criteria requirements.

### 2.05 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.

New Construction Mandatory Location + Neighborhood Fabric Criteria 2.2, 2.3, 2.4, 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.



## **Chapter 3 – Certification Programs and Enhanced Sustainability**

### **3.01 Enterprise Green Communities Criteria™**

Enterprise Green Communities Criteria™ (EGCC™) certification is not required for projects receiving 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 Single Family funded projects must meet required Mandatory criteria as outlined in this SF Overlay. Optional points are not required.

### **3.02 ENERGY STAR Certification**

ENERGY STAR (ES) certification is required for all new construction projects. ES certification is not required for rehabilitation projects or additions to existing structures.

## Chapter 4 – How to Use This Document

This SF Overlay applies to all 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 SF Overlay modify or replace the corresponding item in the 2020 EGCC™.

Compliance with this SF Overlay and the EGCC shall be demonstrated through the SF Intended Methods Worksheet (IMW) found on the [Impact Fund Partner Portal](#).

## Chapter 5 – Project Requirements

### 5.01 Single Family Minimum Criteria

Mandatory criteria are required for Minnesota Housing funded SF projects per Table 5.01. No Optional criteria are required.

**Table 5.01 Mandatory and Optional Criteria**

| Construction Type          | Required Mandatory Criteria                   | Required Optional (points) Criteria | ES Certification             |
|----------------------------|---|-------------------------------------|------------------------------|
| SF New Construction        | Yes   | No                                  | Required                     |
| SF (All Acquisition/Rehab) | Yes <sup>1,2,3</sup> ,<br>Refer to Table 5.02 | No                                  | Encouraged, but not required |

#### Table 5.01 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.

### 5.02 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 5.02.

**Table 5.02 Minimum Mandatory Criteria for 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 |
| 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                     |

### 5.03 Single Family Submittals and Documentation

Submittals and documentation for SF projects must be per Table 5.03. 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 5.03 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 <sup>1</sup>   | File <sup>1</sup>               |                                |
| Waiver Request  | Yes <sup>2</sup>    |                                 |                                |
| Energy Efficiency Improvement Plan (SF Criterion 5.1b)  | File <sup>1,2</sup> |                                 |                                |
| Blower Door Test  | File <sup>1,2</sup> | File <sup>1,2</sup>             |                                |
| ENERGY STAR Rater Field Checklist   | File <sup>1,2</sup> |                                 |                                |
| Energy Rating Report/Energy Model ENERGY STAR for Homes   | File <sup>1,2</sup> |                                 |                                |
| Energy Rating Certificate   |                     | File <sup>1,3</sup>             |                                |
| Refer to applicable Single Family program procedural manual   |                     |                                 | Yes                            |

**Table 5.03 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*.

## 5.04 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 [Impact Fund Partner Portal](#).
  - 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 the [Impact Fund Partner Portal](#).
  - f. The borrower/developer/owner and, if applicable, the architect of record/borrower’s architect, must sign and date the “Pre-construction 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, general contractor and if applicable, the architect of record/borrower's architect must sign and date the "End of Construction/Construction Close-out Phase" certification.

## Chapter 6 – SF Overlay to Enterprise Green Communities Criteria™

Mandatory criteria are required for Minnesota Housing funded SF projects per Table 5.01. Optional criteria are not required.

The following revisions, additions, and/or clarifications to the 2020 EGCC™ must be applied to Minnesota Housing funded projects:

### 6.01 Category 1: Integrative Design

- A. Criteria 1.1 Project Priorities Survey  
OMIT: From Mandatory. This is an Optional criterion, no points.
- B. Criteria 1.4: Construction Management  
OMIT: From Mandatory. This is an Optional criterion, no points.

### 6.02 Category 2: Location + Neighborhood Fabric

- A. Criteria 2.2 Connections to Existing Developments and Infrastructure  
OMIT: From Mandatory. This is an Optional criterion, no points.
- B. 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 <https://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.
- C. Criteria 2.5 Proximity to Services and Community Resources  
OMIT: From Mandatory. This is an Optional Criterion, no points.
- D. 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.



E. Criteria 2.8 Access to Transit

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

F. 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.

### 6.03 Category 3: Site Improvements

A. 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.

B. 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.

## 6.04 Category 4: Water

- A. 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

- B. 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.

1. 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.
2. 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.

## 6.05 Category 5: Energy Efficiency

### A. Criteria 5.1b: Building Performance Standard

(Mandatory for Substantial Rehab and Moderate Rehab: SF detached and attached homes:

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. Ducted Air Conditioning: 14 SEER
    - ii. Ducted Air Conditioning (Split System or Packaged): 13.3 SEER2
    - iii. ENERGY STAR for wall sleeve AC units
    - iv. Heat pump (refer to Heating Equipment)
  - b. Heating Equipment
    - i. 95 AFUE gas furnace (non-rooftop)
    - ii. 90 AFUE for gas rooftop equipment
    - iii. 85 AFUE oil furnace
    - iv. 95 AFUE gas boiler
    - v. 86 AFUE oil boiler
    - vi. 85 AFUE steam boilers and other non-condensing boilers
    - vii. Heat pump:
      - Ductless (HSPF2/SEER2): 8.2/16
      - Ducted Split System (HSPF2/SEER2): 7.8/15.2
      - Ducted Single Package System (HSPF2/SEER2): 7.7/15.2
  - c. Water Heater Heater/Domestic Hot Water (DHW)

- i. Gas:
  - 0/90 UEF or 90% Et
- ii. Electric:
  - 1.49 EUF or 2.0 COP
- 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.

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.

## 6.06 Category 6: Materials

No criterion overlays.

## 6.07 Category 7: Healthy Living Environment

### A. 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).

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 SF Overlay.
- 7.

B. 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. It can be found on the [Impact Fund Partner Portal](#), under the Lead Based Paint dropdown.

C. 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.

D. Criteria 7.6: Smoke-free Policy

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

## **6.08 Category 8: Operation, Maintenance, and Resident Engagement**

A. Criteria 8.5: Energy and Water Data Collection and Monitoring

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

## Chapter 7 – Other Information

### 7.01 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 [Impact Fund Partner Portal](#).

### 7.02 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.

### 7.03 Combined New Construction and Rehabilitation Projects

Refer to Chapter 2 for more information.

### 7.04 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.

### 7.05 Resources and Links

A. Technical Assistance:

1. Minnesota Housing may be contacted by emailing: [Impact.Fund.mhfa@state.mn.us](mailto:Impact.Fund.mhfa@state.mn.us)
2. Waiver Request Form: located on the [Impact Fund Partner Portal](#)
3. [Impact Fund Partner Portal](#): Email [Impact.Fund.mhfa@state.mn.us](mailto:Impact.Fund.mhfa@state.mn.us) for access.



4. [Enterprise Green Communities](#)
- B. Contractor Directories:
1. [Energy Rater in Minnesota](#)
  2. [Rating Providers - RESNET](#)
  3. ENERGY STAR certified HVAC contractors: [ACCA](#) and [Advanced Energy](#)
  4. [Minnesota Department of Health Radon Mitigation Contractors](#)
- C. Technical Resources:
1. [AARST-ANSI Radon Measurement and Mitigation EPA Protocols](#)
  2. [Building Performance Institute \(BPI\)](#)
  3. [Minnesota Building Performance Association](#) website for finding Minnesota raters and auditors
  4. [Minnesota Weatherization Field Guide SWS-Aligned Edition](#)
  5. [Radon in Minnesota Homes](#)
  6. 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
  7. [RESNET](#)

## **Legal Addendum**

### **A. Conflict and Control**

In the event of any conflict between the terms of this Addendum and the document to which it is attached, the terms of this Addendum will govern and control.

### **B. Fraud**

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

Any person or entity (including its employees and affiliates) that enters into a contract 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 communication channels described in section G of this Addendum.

### **C. Misuse of Funds**

A contracting party that receives funding from Minnesota Housing 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 recipient to pay for those activities, goods or services. Regardless of the Minnesota Housing program or funding source, the recipient must use Minnesota Housing funds as agreed, and the recipient 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 recipient; or (2) a recipient cannot provide adequate documentation to establish that Minnesota Housing funds were used in accordance with the terms and conditions of the contract.

Any recipient (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 communication channels described in section G of this Addendum.

### **D. Conflict of Interest**

A conflict of interest – Actual, Potential or Appearance of a Conflict of Interest – 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 adverse to one or both parties. A Potential Conflict of Interest or Appearance of a Conflict of Interest exists even if no unethical, improper or illegal act results from it.

- **Actual Conflict of Interest**: An Actual Conflict of Interest occurs when a person’s decision or action would compromise a duty to a party without taking immediate appropriate action to eliminate the conflict.
- **Potential Conflict of Interest**: A Potential Conflict of Interest may exist if a person has a relationship, affiliation or other interest that could create an inappropriate influence if the person is called on to make a decision or recommendation that would affect one or more of those relationships, affiliations or interests.
- **Appearance of a Conflict of Interest**: The Appearance of a Conflict of Interest means any situation that would cause a reasonable person, with knowledge of the relevant facts, to question whether another person’s personal interest, affiliation or relationship inappropriately influenced that person’s action, even though there may be no Actual Conflict of Interest.

A conflict of interest includes 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 Partner, Family Member, Relative, Friend, Business or other Outside Interest with which they are involved. Such terms are defined below.

- **Business**: Any company, corporation, partnership, proprietorship, firm, enterprise, franchise, association, organization, self-employed individual or any other legal entity which engages either in nonprofit or profit-making activities.
- **Family Member**: A person’s current and former spouse; children, parents, and siblings; current and former children-in-law, parents-in-law, and siblings-in-law; current and former stepchildren and stepparents; grandchildren and grandparents; and members of the person’s household.
- **Friend**: A person with whom the individual has an ongoing personal social relationship. “Friend” does not generally include a person with whom the relationship is primarily professional or primarily based on the person being a current or former colleague. “Friend” does not include mere acquaintances (i.e., interactions are coincidental or relatively superficial). Social media friendships, connections, or links, by themselves, do not constitute friendship.
- **Outside Interest**: An Outside Interest may occur when an individual, their Family Member or their Partner has a connection to an organization via employment (current or prospective), has a financial interest or is an active participant.
- **Partner**: A person’s romantic and domestic partners and outside Business partners.
- **Relative**: Uncle or aunt; first or second cousin; godparent; godchild; other person related by blood, marriage or legal action with whom the individual has a close personal relationship.

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 a contract with Minnesota Housing must avoid and immediately disclose to Minnesota Housing any and all conflicts of interest through one of the communication channels described in section G of this Addendum.

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

### **E. Assistance to Employees and Affiliated Parties**

Any party entering into a contract with Minnesota Housing for the purpose of receiving an award or benefit in the form of a loan, grant, combination of loan and grant or other funding is restricted in issuing a loan, grant, combination of loan and grant or other funding to a recipient (“Affiliated Assistance”) who is also: (1) a director, officer, agent, consultant, employee or Family Member of an employee of the contracting party; (2) an elected or appointed official of the State of Minnesota; or (3) an employee of Minnesota Housing, unless each of the following provisions are met:

- The recipient meets all eligibility criteria for the program;
- The assistance does not result in a violation of the contracting party’s internal conflict of interest policy, if applicable;
- The assistance does not result in a conflict of interest as outlined in section 1.04;
- The assistance is awarded utilizing the same costs, terms and conditions as compared to a similarly situated unaffiliated recipient and the recipient receives no special consideration or access as compared to a similarly situated unaffiliated recipient; and
- The assistance is processed, underwritten and/or approved by staff/managers who are independent of the recipient and independent of any Family Member of the recipient. Family Member is defined in section D.

A contracting party need not disclose Affiliated Assistance to Minnesota Housing. However, the contracting party must document and certify, prior to the award, that the Affiliated Assistance meets each of the provisions outlined above. This documentation must be included in the Affiliated Assistance file and must be made available to Minnesota Housing upon request. Affiliated Assistance that does not meet each of the provisions outlined above will be considered a violation of Minnesota Housing conflict of interest standards and must be reported by the contracting party through one of the communication channels outlined in section G of this Addendum.

## F. Suspension

By entering into any contract 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 contract) has not been suspended from doing business with Minnesota Housing. Please refer to Minnesota Housing's website for a list of [suspended individuals and organizations](#) (Go to [mnhousing.gov](http://mnhousing.gov), scroll to the bottom of the screen and select Report Wrongdoing, then select Suspensions from the menu).

## G. Disclosure and Reporting

Minnesota Housing promotes a “speak-up, see something, say something” culture whereby internal staff must immediately report instances of fraud, misuse of funds, conflicts of interest or other concerns without fear of retaliation through one of the communication channels listed below. External business partners (e.g., administrators, grantees or borrowers) and the general public are strongly encouraged to report instances of fraud, misuse of funds, conflicts of interest or other concerns without fear of retaliation using these same communication channels.

- Minnesota Housing's Chief Risk Officer at 651.296.7608 or 800.657.3769 or by email at [MHFA.ReportWrongdoing@state.mn.us](mailto:MHFA.ReportWrongdoing@state.mn.us);
- Any member Minnesota Housing's [Servant Leadership Team](#), as denoted on Minnesota Housing's current organizational chart (Go to [mnhousing.gov](http://mnhousing.gov), scroll to the bottom of the screen and select About Us, select Servant Leadership Team); or
- [Report Wrongdoing or Concerns \(mnhousing.gov\)](#) (Go to [mnhousing.gov](http://mnhousing.gov), scroll to the bottom of the screen and select Report Wrongdoing).

## H. Electronic Signatures

Minnesota Housing will use and accept e-signatures on eligible program documents subject to all requirements set forth by state and federal law and consistent with Minnesota Housing policies and procedures. The use of e-signatures for eligible program documents is voluntary. Questions regarding which documents Minnesota Housing permits to be e-signed should be directed to Minnesota Housing staff.

## I. 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 Title VI of the Civil Rights Act of 1968; the Fair Housing Act, Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendment Act of 1988; and the Minnesota Human Rights Act. Housing providers and other entities involved in real-estate related transactions are expected to comply with the applicable statutes, regulations and related policy guidance. Housing providers should ensure that admissions, occupancy, marketing and operating procedures comply with non-discrimination requirements. Housing providers and other entities involved in real-estate related transactions must comply with all non-discrimination requirements related to the provision of credit, as well as access to services.

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 the making or purchasing of loans for purchasing, constructing or improving a dwelling, or in the terms and conditions of real-estate related transactions;
- Discriminate in the brokering or appraisal of residential property;
- Discriminate in terms, conditions or privileges of the rental of a dwelling unit or services or facilities;
- Discriminate in the extension of personal or commercial credit or in the requirements for obtaining credit;
- Engage in any conduct relating to the provision of housing that otherwise make 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;
- Refuse to grant a reasonable accommodation or a reasonable modification to a person with a disability;
- 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 those in the business of buying and selling dwellings to make reasonable accommodations and to allow persons with disabilities to make reasonable modifications.

## J. Minnesota Government Data Practices

Minnesota Housing, and any party entering into a contract with Minnesota Housing, must comply with the Minnesota Government Data Practices Act, Minnesota Statutes Chapter 13, as it applies to all data provided by Minnesota Housing under the contract, and as it applies to all data created, collected, received, stored, used, maintained or disseminated by the contracting party under the contract. The civil remedies of Minnesota Statutes Section 13.08 apply to the release of the data referred to in this section by either the contracting party or Minnesota Housing. If the contracting party receives a request to release the data referred to in this section, the contracting party must notify Minnesota Housing. Minnesota Housing will give the contracting party instructions concerning the release of the data to the requesting party before the data is released. The contracting party's response to the request shall comply with applicable law.

## K. Prevailing Wage

Under certain circumstances, awards of Minnesota Housing funds may trigger state prevailing wage requirements under [Minnesota Statutes Chapter 177 or Minnesota Statutes Section 116J.871](#). In broad terms, Minnesota Statutes Chapter 177 applies to an award of \$25,000 or greater for housing that is publicly owned. [Minnesota Statutes Section 116J.871](#) applies to awards for non-publicly owned housing that meet the following conditions: (1) new housing construction (not rehabilitation of existing housing); (2) a single entity receives from Minnesota Housing \$200,000 or more of grant proceeds or \$500,000 of loan proceeds; or (3) allocations or awards of low-income housing tax credits, for which tax credits are used for multifamily housing projects consisting of more than ten units.

Minnesota Statutes Section 116J.871 sets out several exceptions to the applicability of prevailing wage including (1) rehabilitation of existing housing; (2) new housing construction in which total financial assistance at a single project site is less than \$100,000; and (3) financial assistance for the new construction of fully detached single-family affordable homeownership units for which the financial assistance covers no more than ten fully detached single-family affordable homeownership units.

Entities receiving funding from Minnesota Housing as described in this section shall notify all employers on the project of the recordkeeping and reporting requirements in Minnesota Statutes Section 177.30, paragraph (a), clauses (6) and (7). Each employer shall submit the required information to Minnesota Housing.

Questions related to submission of required information to Minnesota Housing may be directed to: [mhfa.prevailingwage@state.mn.us](mailto:mhfa.prevailingwage@state.mn.us)

All questions regarding state prevailing wages and compliance requirements should be directed to that agency as follows:

Division of Labor Standards and Apprenticeship  
State Program Administrator  
443 Lafayette Road N, St. Paul, MN 55155  
651.284.5091 or [dli.prevwage@state.mn.us](mailto:dli.prevwage@state.mn.us)

If a contractor or subcontractor fails to adhere to prevailing wage laws, then that contractor or subcontractor could face civil and/or criminal liability.



## Appendix A – Abbreviations, Acronyms, Terms and Definitions

Abbreviations, acronyms, terms, and definitions noted here are for interpretation and applicability.

| Term                              | Definition  |
|-----------------------------------|---|
| 20YCE                             | Twenty-year Capital Expenditure.  |
| A&E                               | This is an abbreviation for Architect and Consulting Engineer.  |
| 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.  |
| 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 <a href="#">Minnesota Administrative Rules 1800.4200</a> .   |
| 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). |
| CFM                               | Cubic Feet per Minute.  |
| CFR                               | Code of Federal Regulations.  |
| CNA                               | Capital Needs Assessment.   |
| CO                                | Carbon Monoxide.  |

| Term                          | Definition  |
|-------------------------------|---|
| Construction Documents        | Also know, 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.  |
| COP                           | Coefficient of Performance.   |
| 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.   |
| 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.   |
| 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.  |
| 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.   |

| Term                              | Definition   |
|-----------------------------------|--|
| 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).   |
| 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.  |
| 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.   |
| 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 or Manufactured New Homes 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.   |
| ERA                               | Energy Rebate Analysis.  |
| ESAs                              | Environmental Site Assessments.  |
| 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.   |
| Full (Bath)                       | A bathroom with lavatory sink, water closet, and tub with or without a shower head.  |
| GFCI                              | Ground-fault circuit-interrupter.  |

| <b>Term</b>                    | <b>Definition</b>  |
|--------------------------------|--|
| 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.  |
| HSPF                           | Heating Seasonal Performance Factor.   |
| 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.   |
| Impact Fund Partner Portal     | <a href="https://partners.mnhousing.gov/community-initiatives-programs/impact-fund.html">https://partners.mnhousing.gov/community-initiatives-programs/impact-fund.html</a> . Contact Minnesota Housing for access: <a href="mailto:impact.fund.mhfa@state.mn.us">impact.fund.mhfa@state.mn.us</a> . |
| 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 the Impact Fund Partner Portal.  |
| 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 SF 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.   |

| <b>Term</b>                           | <b>Definition</b>  |
|---------------------------------------|--|
| Minnesota Housing                     | The Minnesota Housing Finance Agency.  |
| Moderate (Mod) Rehabilitation (Rehab) | Refer to Chapter 2 full definition and applicability.  |
| NSP                                   | Neighborhood Stabilization Program (Single Family).  |
| NSPIRE                                | National Standards for Physical Inspection of Real Estate.   |
| Optional (Criteria Points)            | Enterprise Green Communities Criteria (as amended by the SF Overlay) 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 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.  |
| Rehab                                 | Rehabilitation   |
| 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   |

| <b>Term</b>   | <b>Definition</b>   |
|---|---|
| Senior Unit(s) and Senior Housing                     | Dwelling units or housing developments intended for occupancy by seniors aged 55 or older.  |
| SF  | Single Family   |
| Single Family   | Single family homes, including duplexes and townhomes, where the occupant owns or will own the dwelling, and the project is administered through Minnesota Housing's Single Family division.  |
| 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 is responsible for the review of waivers and other duties to help ensure the project is following the SF Overlay.   |
| 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 2 of this SF Overlay for full definition and applicability.  |
| 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 SF Overlay and Guide to the Enterprise Green Communities Criteria. |
| 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.  |
| 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.   |

| Term         | Definition  |
|--------------|---|
| Visitability | Designs that allow persons with mobility impairments to enter a residence and comfortably stay for a duration. See <a href="#">Minnesota Statute 462A.34 Visitability Requirement</a> for dwelling units required to meet Visitability. |