

2010 HOUSING TAX CREDIT DESIGN STANDARDS

Introduction

The Housing Tax Credit Program is the longest running public/private affordable housing program in our nation's history. It is the primary form of federal assistance available today for the production of affordable housing. We attempt to leverage housing tax credits and other public, private, and philanthropic funds for more quality, sustainable, affordable rental housing units. We encourage developers, architects, contractors, and local building and zoning officials to utilize their creative and technical talents to develop family friendly housing and site plans that will help contain the costs of the production of this much needed affordable housing.

General Design Requirements

- All developments must comply with all applicable codes, rules and regulations, mandated by the funding sources, including but not limited to:
 - Minnesota State Building Code (all State adopted codes including but not limited to International Building Codes, including the Minnesota Amendments), even in municipalities and cities where the State Building Code has been rescinded.
 - Minnesota Housing Accessibility Requirement.
 - Fair Housing Act (for accessibility) must be complied with as prescribed in the current edition of *Fair Housing Act Design Manual*, as published by US Department of Housing and Urban Development.
 - Federal Section 504 must be followed through, when funded by United States Department of Housing and Urban Development (HUD), United States Department of Agriculture (USDA) (for rural housing) and United States Department of Health and Human Services (HHS) (for transitional housing).
- All developments must comply with Section 5: Energy Efficiency criteria as contained in the 2008 Enterprise national Green Communities Criteria with the 2008 Minnesota Overlay as amended herewith:
 - New construction - compliance with MANDATORY Criteria 5-1a, 5-2, 5-3a, 5-3b, and 5-4 is required.
 - Rehabilitation – compliance with MANDATORY Criteria 5-1a, 5-2, 5-3a 5-3b and 5-4 is applicable only to those improvements enacted upon at time of rehabilitation. Existing equipment and/or appliances that shall remain (not improved) are exempt from this requirement.
 - Compliance with MANDATORY Criteria 5-1b is not required.
http://mnhousing.gov/idc/groups/public/documents/document/mhfa_006585.pdf
- When a tax credit development receives a Minnesota Housing Finance Agency (Minnesota Housing) first mortgage and/or a significant percentage of its funding from Minnesota Housing deferred funds, the development is subject to an additional Minnesota Housing design review for the compliance with the Minnesota Housing Multifamily Housing Design Standards (MMHDS). When a tax credit development receives a smaller percentage of funding from Minnesota Housing deferred funds without a Minnesota Housing first mortgage, the applicability of MMHDS is solely determined by Minnesota Housing. The development must comply with any additional requirements imposed pursuant to such review. The Standards can be found at:
<http://www.mnhousing.gov/housing/architects/standards/index.aspx>
- When state funds are involved, additional design requirements shall include, but are not limited to, the state statutory requirement for single family homes, duplexes, triplexes and multilevel

townhomes to comply with the Minnesota Visitability Requirements. The Visitability Standards are found at:

<http://www.mnhousing.gov/housing/architects/standards/index.aspx>

- Additional design requirements will also be imposed if a developer claims and is awarded Large Family Points on the HTC Self-Scoring Worksheet. To satisfy the Large Family Points on the HTC Self-Scoring Worksheet, all of the units included in the application/development must meet the following minimum dimensions:
 - For the living room -- 11 feet 6 inches.
 - For the bedrooms – 9 feet 6 inches, and 100 sq. ft. in area.
 - Variance Requests for Rehabilitation Developments (no variances will be allowed for new construction)
 - The rehabilitation of an existing building/development may satisfy the requirement if the lineal dimensions are within 15% of the dimensions identified above.
 - 15% reduction is clarified as follows:
 - For the living room – 9 feet 9 inches.
 - For the bedrooms – 8 feet 1 inch, with 85 sq. ft. in area.
 - Variance request must be submitted to and approval obtained from Minnesota Housing **prior to application submission**. Applicants not obtaining approval for variance prior to application submission may be subject to the assessment of penalty points to the owner/developer of up to -25 points (see Chapter 3.G)
- Additional design requirements will also be imposed if a developer claims and is awarded points on the HTC Self-Scoring Worksheet, which require the development to include specific design elements (e.g. High Speed Internet.)

Minnesota Housing Accessibility Requirements

The provisions for accessibility in the State Building Code (which adopts the International Building Code by reference) have been recently revised, and accordingly the Agency's accessibility requirements have also been revised. Tax Credit developments shall comply with the Accessibility Standards adopted by Minnesota Housing. The Accessibility Standards are found at:

http://www.mnhousing.gov/idc/groups/public/documents/document/mhfa_006009.pdf

Recommendations for Material Selection

For the long-term viability of housing provided through the use of tax credits, we would like to emphasize the following important points.

1. Be conscious of the lasting impact of the materials selected within your proposal. The materials selected should ideally serve the longest reasonably expected term. This is to minimize the unnecessary upkeep and replacements, which frequently reduce development equity.
2. Minimize the impact the development might have on the surroundings. Particularly the negative ones. Minimize the pavement areas, building footprints, and increase green open spaces.
3. For developments using only HTC from the Agency financing, Minnesota Green Communities Requirements and Minnesota Overlay To Green Communities, is not a requirement. However, we strongly encourage that the developers and their architects to review and incorporate as many sustainable features as are economically feasible and cost-effective.
For developments utilizing other agency funds in addition to HTC, refer to Minnesota Green Communities mandatory requirement and Minnesota Overlay To Green Communities.
(Provide link to the requirement.)
4. Strive to reduce the waste of construction materials.

With these points in mind we have made a list of what we consider 'good materials choice' and recommend them highly for your consideration. Any material not listed in this list, when deemed to have merit, may be allowed. Please contact the tax credit staff at Minnesota Housing for their opinion and experience.

All manufactured building materials must be installed in accordance with the manufacturer's recommendations.

Exterior Envelope

- Roofing
 - Shingle Roofing
 - ◆ 235 lb. seal tab type over 15 lb. felt, with a minimum of 25-year product warranty.
 - ◆ Ice dam shield must be provided with one layer of 40 lb. roll roofing, or 40-mil self adhering modified bitumen membrane, extending from eave to 4'0" past face of exterior wall.
 - ◆ Galvanized iron valley and flashing, 24-gauge minimum.
 - Built up roofing, 4-ply
 - Membrane roofing, 60-mil EPDM
 - Rubber membrane roofing, allowed only with a 20-year warranty.
- Prefinished galvanized iron parapet cap flashing
- Prefinished soffits with ventilation
- Exterior Siding
 - Vinyl siding with 42-mil minimum thickness
 - Steel siding
 - Masonry – face brick, brick panels, architectural CMU
 - Fiber cement board siding
 - Stucco on metal lath
 - Architectural precast concrete panels
- Air infiltration barrier
 - On all areas of the exterior wall, provide an air infiltration barrier including the attached garage walls.

- Window
 - Vinyl windows approved by Minnesota Housing may be found at:
 - <http://www.mnhousing.gov/housing/architects/multifamily/index.aspx>.

Note:

Test size is a critical factor in determining compliance with Minnesota Housing's window performance specification (MHFA 08630-01). If the size of window product selected for a particular development exceeds the AAMA/NWEDA Residential Gateway test size used in determining compliance with the Minnesota Housing's specification, a larger specimen size must be tested for compliance. It is the responsibility of the Owner or Owner's designated Agent to verify that all windows used on a particular project meet Minnesota Housing's requirements.

- Aluminum windows – having the same thermal and infiltration performance standards as Minnesota Housing's approved vinyl windows.
 - Clad windows – having the same thermal and infiltration performance standards as Minnesota Housing's approved vinyl windows.
- Door
 - Overhead doors – embossed steel panel doors without insulation.

Interior Finishes and Materials

- Flooring
 - Carpet
 - ◆ Within the dwelling unit
 - 26 oz. minimum, 100% nylon, continuous filament type
 - Other type recommended include Berber type with blended fiber
 - ◆ Within shared or public area
 - 30 oz. minimum, 100% nylon, continuous filament type
 - Resilient Flooring
 - ◆ Vinyl tiles of 1/8" vinyl composition tile, color and pattern full thickness.
 - ◆ Sheet vinyl over wood product underlayment for bathrooms.
 - Ceramic tiles
 - Terrazzo
- Painting
 - One primer and two finish coats.
 - Interior drywall must have washable finish of two-coat application.
- Kitchen and vanity cabinets
 - Cabinets with hardwood frames, hardwood veneer panels, with plywood, hardwood or plastic laminate on particleboard doors and drawers.
- Window sills
 - Cultured marble
 - Plastic laminate
 - Hardwood