

# GUIDELINES for DEVELOPMENT

## GUIDELINES for DEVELOPMENT .....SECTION 3

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## Underwriting Guidelines

<b>1.</b>	<b>General Guidelines</b>
	<p>1.1 All Rental Development must meet the 20/50 or 40/60 Section 42(g) Set-Asides. The Income Limits must be adjusted for family size as detailed in the Income Limits and Maximum Rents Exhibit in the Statistical Data and Forms section of this Handbook.</p> <p>1.2 Be restricted for occupancy by low-income households for a minimum of 30-years.</p> <p>1.3 Be located in the State of Rhode Island.</p> <p>1.4 Provide a permanent structure for year-round residential use with rental units used on a permanent or transitional basis (non- HTC units only).</p> <p>1.5 Make all units available to the general public in accordance with federal, state and local fair housing laws and statutes.</p> <p>1.6 Replace all affordable units being demolished on a one-for-one basis</p> <p>1.7 Comply with applicable federal, state and local building and health codes.</p> <p>1.8 Satisfy all other guidelines for the various resources that are made available.</p>
<b>2.</b>	<b>Affirmative/Action EEO Statement: Rhode Island Housing is committed to a policy of nondiscrimination in all fields and phases of employment.</b>
	<p>2.1 Rhode Island Housing maintains a strong commitment to goals established for affirmative action and equal employment opportunities for MBE/WBE businesses and workforce utilization. Rhode Island Housing will monitor developments for compliance with these goals.</p> <p>2.2 All developments receiving funding from Rhode Island Housing are required to maintain goals to (a) award at least 10% of the total construction contract dollar amount to MBEs/WBEs and (b) ensure that at least 10% of labor hours for all trades are performed by minorities and women.</p> <p>2.3 At all times, Developers are encouraged to exceed the minimum hiring goals set by Rhode Island Housing. Note that only those businesses included in the Rhode Island Department of Administration's Directory of Certified Minority and Women Business Enterprises will be recognized in measuring the goals.</p>
<b>3.</b>	<b>Costs Incurred in Submitting Proposals</b>
	<p>3.1 Rhode Island Housing will not be responsible or liable in any manner for costs incurred by Developers in preparing an application for funding.</p> <p>3.2 Rhode Island Housing reserves the right to reject any or all proposals submitted and to announce additional criteria for program funds at a future date.</p> <p>3.3 All proposals submitted by Developers shall become the property of Rhode Island Housing.</p> <p>3.4 Predevelopment Loans for nonprofit developers may be available from Rhode Island Housing to assist in structuring proposals for financing.</p>

<b>4.</b>	<b>Construction Costs</b>
	<p>4.1 Square foot costs must fall within the ranges outlined in the current Program Bulletin.</p> <p>4.2 Square Foot Costs are to be based on building gross square footage calculated to the outside face of exterior wall surfaces for all finished spaces. The following percentage of partial areas will be used: Garage = 2/3 of area; Unenclosed Porch = 1/2 of area; Enclosed Porch = 2/3 of area; Unfinished Basement = 1/2 of area; Canopies = 1/4 of area; and Two-story room = 1 1/2 of area.</p> <p>4.3 Finished attics where headroom is 5' or more will be calculated at 100% of area. Unfinished attics will be excluded.</p>
<b>5.</b>	<b>Bidding</b>
	<p>5.1 In most situations, competitive bidding of a development will be required. In certain situations, Rhode Island Housing reserves the right to allow a negotiated bid if a strong argument can be made that it is cost effective and will greatly assist the development.</p> <p>5.2 Rhode Island Housing recognizes that in limited instances, stringent local code requirements, difficult site conditions, and/or special design considerations may necessitate costs in excess of the ranges established. In such instances, Developers will be required to justify higher costs by identifying and quantifying specific cost factors. Any deviation from ranges must be explained in writing and a waiver must be granted by Rhode Island Housing.</p> <p>5.3 Developers whose proposal includes a community center as part of the development scope should separate the costs of that facility from the residential expenses. [NOTE: The term residential rental property includes any facilities that are functionally related and subordinate to the property. For example swimming pools, parking lots and community rooms are considered residential rental property, may be included in eligible basis and may generate tax credits for the owners of an affordable low-income property if no fee is charged.]</p> <p>5.4 In mixed-income developments, if the cost of non-low-income units exceeds the cost of a low-income unit (using the average square foot cost and assuming the same size) by more than 15%, the entire cost of the non-low-income unit must be excluded from the building's eligible basis.</p> <p>5.5 Developments exceeding Rhode Island Housing's maximum construction costs per square foot must demonstrate that the lowest possible fixed price contract has been obtained for the approved scope of work through a competitive bid process.</p>
<b>6.</b>	<b>Architectural Fees</b>
	<p>6.1 Allowable fees are outlined in the current Program Bulletin.</p> <p>6.2 Architectural fees shall be calculated based on Rhode Island Housing's published fee percentages multiplied by the total allowable construction cost, not including contingency, and must be negotiated as a fixed price contract with reimbursable expenses included within this fee. <b>When</b></p>

	<p><b>calculating this fee, the total allowable construction cost shall be capped at a reasonable allowance and shall be calculated by multiplying the Gross Building Area (Rhode Island Housing's Formula) by the construction cost per square foot allowances published in this Developer's Handbook.</b></p> <p>6.3 Architectural fees shall include all Mechanical, Plumbing, Electrical, Equipment and Structural Engineering fees as well as Civil Engineering and landscape Architect fees for projects requiring minimal site design such as scattered site city lots or small infill lots.</p> <p>6.4 Civil Engineering and Landscape Architect fees for large scale developments with extensive road and utility improvements must also be reviewed and approved by Rhode Island Housing. These fees will be assessed on a case-by-case basis and must be negotiated as fixed price contracts with reimbursable expenses included within the fee.</p> <p>6.5 Architectural fees for developments that have limited scopes of work or are moderate rehabilitation in nature shall be assessed on a case-by-case basis and shall not be allowed the maximum fee percentages published in this Developer's Handbook.</p> <p>6.6 Architectural, Civil Engineering and Landscape Architect Fees must be charged at a maximum of 80% for design and 20% for construction administration.</p> <p>6.7 All Architectural, Civil Engineering, Landscape Architect and Design Consultant Contracts must be reviewed and approved by Rhode Island Housing.</p> <p>6.8 Notwithstanding any agreement to the contrary, contracts that exceed Rhode Island Housing's fee requirements will be the sole responsibility of the developer.</p>
<b>7.</b>	<b>Bond Premium</b>
	7.1 Rates are outlined in the current Program Bulletin
<b>8.</b>	<b>General Contractor Fees</b>
	8.1 Allowable fees are outlined in the current Program Bulletin.
<b>9.</b>	<b>Clerk of the Works</b>
	<p>9.1 Developers who wish to use a Clerk of the Works for the duration of the construction period may do so if they clearly demonstrate the value this will add to the development. The Clerk of the Works' qualifications, resumé and contract must be reviewed and approved by Rhode Island Housing.</p> <p>9.2 This fee cannot exceed 1% of the total allowable construction cost. When calculating this fee, the total allowable construction cost shall be capped as a reasonable allowance and shall be calculated by multiplying the Gross Building Area (Rhode Island Housing's Formula) by the construction cost per square foot allowances published in this Developer's Handbook.</p>
<b>10.</b>	<b>Base Developer Fee</b>
	<p>The amount of the base developer fee will be calculated as per the current Program Bulletin with the following exceptions:</p> <p>10.1 The per unit developer fee for SRO, moderate rehabilitation and Assisted Living properties will be determined on a case-by-case basis.</p>

	<p>10.2 Developer fee for acquisition-only developments will be calculated at 5% of the acquisition price.</p> <p>10.3 For developments involving the preservation of affordable housing, the standard developer fee allowed is 5% of the acquisition price plus 10% of construction. This fee may be adjusted based upon the amount of subsidy required for the transaction, if applicable.</p> <p>10.4 Timing of fees: Up to 50% of approved base developer fee may be paid at closing, provided that the remaining 50% fee is pledged to Rhode Island Housing unconditionally and irrevocably as a cost overrun/completion guarantee. To the extent that the assignment of remaining developer fee is conditional or revocable, the allowable fee paid at closing will be reduced commensurably.</p> <p>10.5 Developer fee calculated by the Rhode Island Housing proforma or through formula is a <b>maximum</b> fee. The actual developer fee earned by a developer is subject to adjustment by Rhode Island Housing based upon the development cost of a project, the availability of resources and the financial contribution made by the developer.</p>
<b>11.</b>	<b>Deferred Developer Fee</b>
	11.1 Deferred Developer fee will be recognized by Rhode Island Housing to the extent such fees are pledged to cover development costs approved by Rhode Island Housing.
<b>12.</b>	<b>Development Consulting Fees</b>
	Development consulting fees must be paid by the developer from the approved developer fee and will be subject to the same restrictions as the developer fee.
<b>13.</b>	<b>Legal Fee Guidelines</b>
	<p>13.1 Legal fees for developments that will use tax credits may not exceed \$60,000. For those developments that are not syndicated, the maximum legal fee allowable is \$30,000, provided that justification for such an amount is submitted.</p> <p>13.2 Developers should consider negotiating a maximum price with their legal counsel(s).</p> <p>13.3 Any request for an increase in this amount is subject to review and approval by Rhode Island Housing.</p>
<b>14.</b>	<b>Income Targeting and Long-Term Affordability Provisions</b>
	<p>14.1 All proposals must include affordability provisions for a minimum of thirty years.</p> <p>14.2 Developments with affordability periods that exceed the thirty year minimum will receive favorable consideration.</p> <p>14.3 Developments targeting families at lower income levels than required by a particular funding source or that are serving a special needs population are a priority.</p>
<b>15.</b>	<b>Calculation of Rent Levels</b>
	15.1 Proposals with Project Based Rental Assistance: Evidence of the award of

	<p>the rental assistance should be included with the application. If the rental assistance contract term is less than the terms of the First Mortgage, a thirty year operating projection must be submitted demonstrating how affordability will be preserved following expiration of the contract. Rhode Island Housing will require FHA Risk Sharing Insurance for such proposals. Note that under the FHA Risk Sharing Program, maximum first mortgage loans will be limited to the lesser of (1) an amount supportable by the actual Section 8 contract rent, or (2) an amount supportable by rent levels for comparable, unassisted units in the market locale (i.e. "street rents").</p> <p>15.2 Proposals without Project-Based Rental Assistance: Rents for units to be occupied by low-income persons will be limited to the specific requirements of the funding sources requested. Please refer to the Income Limits and Maximum Rents exhibit in the Statistical Data and Forms Section of this Handbook for additional information. (These income limits are updated annually by HUD, as published in the Federal Register).</p> <p>15.3 The maximum rents for each program include an allowance for HUD approved utility allowances (See the Metro Utility Allowances and Non-Metro Utility Allowances exhibits in the Statistical Data and Forms Section of this Handbook or check <a href="http://www.rhodeislandhousing.org">www.rhodeislandhousing.org</a>.)</p> <p>15.4 Market Rate Units: Rent levels for market rate units will be determined by Rhode Island Housing through analysis of market comparables, local demographics, and market conditions on the basis of a Rhode Island Housing commissioned appraisal and/or market study for the property.</p>
<b>16.</b>	<b>Financing Fees</b>
	16.1 Rhode Island Housing will assess financing fees as outlined in the current Program Bulletin.
<b>17.</b>	<b>Subsidy Layering</b>
	All developments that receive housing tax credits and at least one other source of government assistance will be subject to the subsidy layering review guidelines of Section 911 of the Housing and Community Development Act of 1992. These requirements are designed to ensure that developers of affordable multifamily housing do not receive excessive compensation by combining various HUD housing assistance programs with assistance from other federal, state, or local agencies. Rhode Island Housing performs this subsidy layering review function for HUD. Please note that developments receiving either HOME funds or McKinney SRO funds will be subject to subsidy layering reviews established by each of these programs instead of the Section 911 review process.
<b>18.</b>	<b>Syndication Proceeds</b>
	Rhode Island Housing will work with the developer and the syndicator to agree on a mutually acceptable schedule for syndication payments.
<b>19.</b>	<b>Capital Improvements to Existing Affordable Housing Developments</b>
	Rhode Island Housing will consider proposals for capital improvements to existing affordable housing developments. In such cases, the Developer should be prepared to demonstrate what they will contribute to cover the cost of these improvements (including but not limited to development reserves, excess cash

	<p>flow, pledged management fees, grants or second mortgage loans) before requesting a contribution from Rhode Island Housing in the form of an interest writedown of an existing Rhode Island Housing mortgage, Tax Credit Allocation or if eligible, a Deferred Payment loan. Wherever possible, the Developer is encouraged to consider the use of Tax Exempt financing and 4% housing tax credits for capital improvements to existing affordable housing.</p>
<b>20.</b>	<p><b>Expense/Revenue Terms</b></p> <p>22.1 Operating Expenses: Operating expenses will be determined on a case-by case basis in relation to each development's unit mix, building type, systems and components, location, expected vacancy and turnover rates, management agent, and management plan. Specific operating expense ranges can be found in the current Program Bulletin.</p> <p>22.2 Trending Rates: Trending rates for rental income and operating expenses will be determined on a case-by-case basis in relation to each development's location, marketability, proposed rent levels, development design, and amenities.</p> <p>22.3 In general, income will be trended at an annual rate of between 2%- 3%, and operating expenses will be trended at an annual rate of between 3% - 4%.</p> <p>22.4 Vacancy Rates: Residential vacancy rates used in underwriting will be determined on a case-by-case basis in relation to each development's location, marketability, proposed rent levels, development design, and amenities.</p> <p>22.5 In general, residential vacancy rates of between 5% and 10% will be employed for both low-income and market-rate units.</p> <p>22.6 For developments containing commercial space, the greater of 10% or actual market vacancy rates will be applied to any commercial income used to support debt and/or development operations.</p>
<b>21.</b>	<p><b>Required Development Reserves</b></p> <p><b>23.1 First Year Insurance and Tax Escrows:</b> Initial deposits to insurance and tax escrows must be included as part of the overall development budget in an amount which, together with monthly tax and insurance deposits commencing upon initial occupancy, will be sufficient to pay the first year taxes and insurance when due. An example follows: Estimated initial occupancy is January 1, tax bill due July 1, Annual taxes \$12,000, less monthly escrows from initial occupancy to date taxes due = \$6,000 (\$1,000/mo x 6 months); Required initial deposit to tax escrow: \$6,000 (include in development budget). The same methodology should be applied to calculate initial insurance escrows.</p> <p><b>23.2 Replacement Reserves:</b> Required deposits to replacement reserves will be determined on a case-by-case basis. In general, annual replacement reserve deposits will be a minimum of \$300 per unit per year. Rhode Island Housing reserves the right to increase the reserve contribution over the term of the loan. Typically, withdrawals from the replacement reserve account will not be considered until the total balance in said account has reached \$2,000 per unit.</p> <p><b>23.3 Rent-Up/Absorption Reserve:</b> A cash flow analysis will be completed to estimate anticipated operating losses incurred during the rent-up period (i.e.,</p>

	<p>prior to stabilized occupancy). The cash flow will be based on the appraisal, market study, information submitted by the Developer, and analysis by Rhode Island Housing staff. If losses are anticipated, the developer must provide cash or an irrevocable letter of credit (LOC) as security to cover anticipated losses and shortfalls in meeting the debt service coverage requirements. Rhode Island Housing staff must approve all LOCs.</p> <p><b>23.4 Operating Reserve:</b> All development proposals will be required to capitalize at construction completion, an operating reserve equal to six months operating expenses plus six months first mortgage debt service. Fully funded operating reserves may be held by Rhode Island Housing over the term of the first mortgage to cover any potential shortfalls in revenues or to cure any operating defaults of the development.</p>
22.	<p><b>Property Operations Terms</b></p> <p><b>24.1 Property Management:</b> During development operations, Rhode Island Housing will review the annual development budget to ensure that adequate funds are available to maintain the development at the required debt service coverage. An annual audit will be required of the owner, and periodic property inspections and reviews of tenant files will be performed by Rhode Island Housing. Rhode Island Housing reserves the right to require the replacement of the management agent for all developments financed by Rhode Island Housing.</p> <p><b>24.2 Certification of Tenant Income:</b> Unless a recertification Waiver 8877 has been granted by the IRS, a Certificate of Continuing Program Compliance declaring compliance with IRS regulations and requirements must be filed annually with Rhode Island Housing. Developers or owners must submit to the Secretary of Treasury an annual certification evidencing compliance with the low and moderate income set-aside requirements.</p> <p><b>24.3</b> A certification of lead safe housing must be maintained on file for review by Rhode Island Housing staff during its physical inspection of the development.</p>
23.	<p><b>Other Underwriting Terms and Considerations</b></p> <p><b>25.1 Underwriting Rates:</b> Mortgage interest rates to be used for applications and underwriting purposes are established by Rhode Island Housing and are updated periodically via Program Bulletin.</p> <p><b>25.2 Risk Share:</b> Following Preliminary Approval, Rhode Island Housing will assess the risk of the proposed development and determine the level of HUD mortgage insurance (if any) which will be required. If it is determined that Level II Risk Sharing insurance is required, the interest rate used for underwriting will be adjusted accordingly.</p> <p><b>25.3 Actual Rates:</b> The actual interest rate applied to any mortgage loan offered by Rhode Island Housing will be determined at the time of the final loan commitment and can be higher or lower than the underwriting rate. The impact on development feasibility of any variance between the underwriting rate and the actual rate will be addressed by Rhode Island Housing on a case-by-case basis.</p> <p><b>25.4 Credit Enhancement/Additional Fees:</b> The Developer may be required to pay additional fees or post additional letters of credit when these are required by bond insurers and financial institutions that are providing credit for Rhode Island</p>



Housing's bonds.

**25.5 Cost of Bond Issuance and Underwriter's Fees:** Rhode Island Housing may require that there be an initial mortgage closing prior to the sale of bonds, unless the Developer deposits with Rhode Island Housing the full amount of the cost of Bond Issuance and Underwriter's Fees.

**25.6 Acquisition Cost Limit:** Approved acquisition costs will be limited to the lesser of the last actual arms-length transfer cost (including any carrying costs approved by Rhode Island Housing) or the acquisition value as determined by an independent appraisal.

**25.7 Appraisal:** Prior to firm commitment, an independent appraiser will be retained by Rhode Island Housing to determine the as-built fair market value of the property and to verify rent levels, marketability and the rent-up/absorption period for the proposed development. The developer is responsible for paying the appraisal fee, which is an eligible financing expense. For developments involving acquisition of property, an "as-is" valuation will also be required.

**25.8 Market Analysis:** Rhode Island Housing may require a comprehensive market study of the housing needs of low-income individuals served by the development. This market study will be commissioned by Rhode Island Housing and conducted by an independent party at the developer's expense. These costs may be reimbursed to the developer at the time of loan closing.

**25.9 Market Study:** For any development receiving housing tax credits, a market study is required by law.

**25.10 Commercial Space:** For development proposals to be financed with taxable bonds, no more than 25% of the total square footage may be used for commercial purposes. Generally, no more than 3% of tax exempt bond proceeds may be used to cover costs of developing commercial space. All income from commercial space must be guaranteed by a third-party master lease and a guarantee in an amount and form acceptable to Rhode Island Housing.

**25.11 Scattered Site Developments:** Proposals for developments located on non-contiguous parcels of land are acceptable. For scattered site developments financed with tax-exempt bonds, each building on a non-contiguous parcel must meet the applicable "20/50" test or "40-60" test.

**25.12 Off-Site Improvements:** Off-Site improvements are not eligible development expenses.

**25.13 Title and Recording Fees:** Title policy fees are typically \$2.50 per thousand of the combined mortgages and \$3.50 per thousand for an Owner's policy. If an Owner's policy is purchased, the loan policy is included in the \$3.50 charge. These figures do not include the actual cost of the title examination, nor do they include the cost of any title updates during construction. By state law, there are no recording fees charged on documents recorded by or for the benefit of Rhode Island Housing

**25.14 Debt Service Coverage:** A minimum of 115% debt coverage is required on the first mortgage for 9% HTC deals. Tax exempt bond financed developments will be underwritten at debt coverage of 120% with risk analysis

enabling a higher or lower coverage ratio. Assisted Living Developments will be underwritten at higher ratios depending upon risk.

**25.15 Equity:** A minimum of a ten percent (10%) cash equity contribution will generally be required. Equity is defined as funds contributed by the general or limited partner(s) to pay approved development costs, but not including funds provided as a result of state or federally funded programs. It may include cash, private charitable contributions or syndication proceeds. In general, a maximum annual return on equity equal to the average yearly yield on thirty year treasury bonds for the preceding calendar year plus 5% will be payable to the owner from cash flow available after payment of debt service, operating expenses, required reserves and required repayment of Deferred Payment Loan Funds (if applicable).

**25.16 Secondary Financing:** In general, soft second financing must be fully subordinate to the Rhode Island Housing first mortgage, with no right of acceleration or foreclosure and payable only from surplus cash flow.

**25.17 Minimum Rehabilitation costs for Tax Exempt Financing:** Developments using tax exempt financing must include a minimum rehabilitation cost of at least 15% of the acquisition cost. Nonprofit mortgagors are exempt from the minimum rehabilitation requirements. Most development costs are eligible for funding under the first mortgage except: initial operating deficit reserves or other working capital, capitalized loan interest for the rent-up period, commercial space including commercial kitchens, syndication costs and some legal expenses. Costs expended prior to a reservation of funds by the Rhode Island Housing Board of Commissioners are also ineligible and must be funded from equity or a taxable capital source.

**25.18 Construction Financing Only Proposals:** Rhode Island Housing will consider construction financing for multifamily developments that obtain permanent take-out financing from other sources. Such proposals must meet the program objectives outlined in this Handbook. In addition, terms and conditions of the take-out financing must be satisfactory in all respects to Rhode Island Housing.

# DESIGN AND CONSTRUCTION GUIDELINES

These Design and Construction Guidelines (the “Guidelines”) have been designed to establish a predictable process and a clear timeframe from reservation of financing (“Reservation”) to loan closing (“Loan Closing”) and to establish Design and Construction Standards (“Standards”). It is our goal to construct housing that is affordable, high quality, sustainable, energy efficient and healthy for residents.

All Rhode Island Housing developments must adhere to these Standards.

These Guidelines are divided into the following six sections:

- Section 1. Design and Construction Timeframe:** The steps from Reservation to Loan Closing.
- Section 2. Drawing/Specification Requirements:** Sets forth the four architectural plan stages that Rhode Island Housing requires (Schematic Design, Design Development, Construction Documents and Final Construction Documents) and details the level of information required at each stage of plan development.
- Section 3. Design and Construction Standards:** Sets forth the minimum Standards for development that all developments (rental and assisted living) funded through Rhode Island Housing’s Rental Housing Production Program shall meet or exceed.
- Section 4. Guidelines for Assisted Living Demonstration Program (ALDP):** Sets forth minimum criteria for the development of assisted living units. These guidelines are in addition to the Standards detailed in Section 3 and shall govern when there is a conflict.
- Section 5. Appendices:** This section of the Guidelines contains information that is required to be included in the bid specification document.
- Section 6. Additional Recommended Practices:** This section contains information pertaining to Healthy Homes, Green Building, Defensible Spaces and Universal Design as those terms are defined in Section 6 in the Guidelines. It is recommended that the developer understand these practices and considers incorporating in the construction of the proposed development.

## Section 1. Design and Construction Timeframe

### 1. The steps from Reservation to Loan Closing:

**Step 1. Approval of Schematic Design:** The Schematic Design is approved simultaneously with the Reservation of funds for a development. Within six (6) months of Reservation, the final commitment must be received.

**Step 2. Pre-Processing Meeting:** Staff will meet with the developer, the architect and general contractor, if selected, to review the requirements of the Guidelines. At this meeting, staff will review any conditions attached to the approval of the Schematic Design and the Drawing/Specification Requirements. In addition, a time frame with specific milestones for submission of the various plan stages and plan review will be established. This timeframe shall set milestones for the architect to develop and for Rhode Island Housing staff to review each plan phase. This schedule shall be put in writing and the developer; architect and Rhode Island Housing staff shall sign, agreeing to meet the milestones established.

Following the Reservation and Approval of Schematic Design there are three (3) plan stages:

#### 1. Design Development.

#### 2. Construction Documents:

##### a. 50% Review –

When the Construction Documents are 50% complete they shall be submitted for review.

##### b. 90% Review –

When the Construction Documents are 90% complete they shall be submitted for review.

#### 3. Final Construction Documents.

Rhode Island Housing staff shall review and comment on each plan stage. The developer may not change the plans without written approval from Rhode Island Housing staff. Any plan change will require additional review and application of any new Standards that have been adopted by Rhode Island Housing.

**Step 3. Final Commitment:** Once a development has been designed, bids have been received, the total cost of the development has been determined, and all final commitment checklist items have been received, the proposal will be submitted to the Rhode Island Housing Board of Commissioners (“Board”) for final commitment of funds.

**Step 4. Loan Closing:** Rhode Island Housing staff shall schedule the Loan Closing as soon as practical after the pre-closing meeting.

**Pre-Closing Meeting:** The purpose of the pre-closing meeting is to review all documentation necessary for the Loan Closing and to ensure that the Loan Closing proceeds without difficulty. A pre-closing meeting shall be scheduled within fifteen (15) days of the receipt of a copy of the final commitment letter signed by the developer accepting the final commitment. No less than five (5) working days prior to the scheduled meeting, four (4) copies of the following documents shall be submitted to Rhode Island Housing:

1. Final Construction Documents and Specifications.
  2. Final Construction Cost Breakdown (Form RIH CF-2328).
  3. Closing Survey, Legal Description, and Deed Description (Form RIH CF-141).
  4. Design Architect's Certification (Form RIH CF-107a).
  5. Standard Form of Agreement between the Owner and Architect (AIA B-101, 2007 Edition).
  6. Standard Form of Agreement between Owner and Contractor (AIA A101 Stipulated Sum or AIA A102 Cost Plus Fee with a GMP, 2007 Editions).
  7. Performance and Labor and Material Payment Bond (AIA A312, Latest Edition).
  8. All information required by the Pre-Closing Meeting Checklist.
2. **Pre-Construction Meeting:** Immediately following the Loan Closing, the Pre-Construction Meeting shall be held. At the Pre-Construction Meeting, Rhode Island Housing staff shall review the construction process and requirements. The architect, contractor, owner and Rhode Island Housing shall sign all plans and other required documents.

## Section 2. Drawing/Specification Requirements

1. **Schematic Design:** These plans are submitted as part of the application for the Rental Housing Production Program.
  - A. **Cover Sheet:** showing written tabulation of:
    1. Proposed buildings by type, size and construction type as defined by the current Rhode Island State Building Code (the "Code");
    2. Dwelling unit distribution by floor, size, bedroom/bath number and handicapped designation;
    3. Square footage breakdown between commercial, residential, community and other usage in the building/development;
    4. Number of parking spaces, parking ratio proposed and required by zoning;
    5. Dwelling units allowed under zoning;
    6. Percentage breakdown of the tract to be occupied by buildings, by parking and other paved vehicular areas, and by open areas.

7. Statement of compliance with all required Design & Construction guidelines outlined herein and/or identification of requested waivers.

**B. Site Plan:** shall be drawn in 1" = 30' scale or larger, showing:

1. Site location map;
2. Lot lines, streets, existing buildings;
3. Proposed building footprint, parking, site improvements and general dimensions;
4. Adjacent buildings' footprints, heights;
5. Zoning restrictions, e.g. setback requirements, easements, height l, etc.;
6. Environmental , ex. wetlands, ledge, existing vegetation; and, steep slopes and flood plain delineations
7. Proposed new site improvements including landscaping, fences, paving, retaining walls etc.

**C. Floor Plans:** showing all plans if different; entry level and typical floor plan if repetitive. Typical dwelling unit furniture layout and square foot tabulations.

**D. Exterior Elevations:** Perspective or photographs for existing buildings, showing all exterior facades, window types, exterior materials.

**E. Typical Building Section:** showing building materials, construction type.

**F. Specifications Narrative:** must demonstrate understanding of healthy building techniques, durability, cost trade offs, operations and maintenance savings, e.g., by specifying Energy Star performance and high quality windows, the development team should demonstrate lower ongoing energy costs and lower maintenance costs.

**G. Rehabilitation Exception:** The developer may request permission to substitute a work write up for the required drawings for developments involving moderate rehabilitation of existing buildings.

**H. Assisted Living Demonstration Program Architectural Program Narrative:**

Describe how the design (unit layout, common space, and activity areas) will meet the needs of the target population and reflect the goals or mission of the service provider. Refer to Section 4 of these Guidelines for more detailed architectural requirements. The narrative should address the following:

1. Describe plans for reception area, laundry facilities, staff facilities, recreation rooms, common toilet and bathing areas, sundries shop, beauty salon, etc.
2. Address whether individual cooking facilities and baths will be provided in each unit. (Note that these amenities will be required in all tax credit units.)
3. Describe the commercial kitchen and dining facilities to be provided.

4. Explain how the physical design of the building promotes resident independence and quality of life while supporting the efficient delivery of planned services.
5. Demonstrate how unit design will support resident's independence, privacy, and dignity to the maximum extent possible.

**2. Design Development:** After the Pre-Processing Meeting, the Architect shall prepare the Design Development submission, which shall include the following:

**A. Cover and Title Sheet:** shall include, in addition to the requirements listed under Cover Sheets for Schematic Design:

1. Name of the proposed development.
2. Development address.
3. Developer's Name and/or entity.
4. Design Architect's name.
5. Date of Submission.

**B. Site Plan:** shall be drawn in 1" = 30' scale or larger and shall include in addition to the requirements listed for Site Plan under Schematic Design landscaping details and schedules.

**C. Site Demolition Plan:** shall be drawn in 1" = 30' scale or larger and shall show all site improvements to be demolished. If minor site demolition is planned, the developer may request to include this information on an appropriate plan sheet.

**D. Utility Plan:** showing existing and proposed locations and types of sewage, water, storm drainage, gas and electric service, etc.. National Grid shall be notified once the plans are finalized and have proceeded through the permit process.

**E. Floor Plans:** Minimum scale for building floor plans shall be 1'-1/8" and for dwelling unit plans shall be 1'=1/4". The following shall be shown:

1. All plans if different; entry level and typical floor plan if repetitive.
2. Dimensions, wall and door types and square foot tabulations.
3. Location of kitchen, baths and utility rooms indicating location of plumbing fixtures, appliances, boilers, fuel tanks and so on.

**F. Building Sections:**

1. Drawn in 1/2" = 1' scale or larger. Include sections for typical exterior walls, unit separation and firewalls, foundation and roof. Show materials and method of construction and all sound and thermal insulation.
2. Show building materials, construction type, insulation levels with wall/roof, floor wall and foundation/wall intersection details and tabulation of R-values.
3. Cross sections where units contain attic living space.

**G. Exterior Elevations:** for all building orientations. All exterior finishes shall be clearly shown e.g. window type, exterior materials, etc.

**H. Interior Elevations:** showing kitchens and bathrooms, location of accessories, cabinets at typical and accessible units.

**I. Additional Requirements for Rehabilitation Developments:** Since the nature and extent of rehabilitation may vary widely among developments, the required contract documents cannot be identified until a site inspection is completed by Rhode Island Housing.

1. Drawings - when required must clearly define the concept of the rehabilitation, any demolition or removals, and repairs and replacements.
  - a. Complete drawings/details similar to those for new construction are required, if: the structure will be completely rehabilitated or, there will be extensive structural modifications; or there are additions to the existing structure.
  - b. Developments with minor changes in space arrangement, structural or mechanical systems require drawings to show existing conditions and proposed work.
  - c. Drawings are not required, if:
    - The rehabilitation can be clearly and completely described in a specification format and in a detailed work write-up.
    - There is no change from existing occupancy.
    - Detailed drawings are not needed for obtaining other required approvals, e.g. building permits.
2. Specifications must clearly define the scope of rehabilitation, establish the quality of materials and workmanship, and the general conditions of construction which shall include Appendix A – Rhode Island Housing Supplementary General Conditions.
3. Work Write-up may be provided to describe the rehabilitation work in narrative form when complete drawings are not required. The work write-up must be divided as follows:
  1. General Requirements: Include work items applicable to all elements in the development. For example: site work, exterior work, painting and decorating, rehabilitation of kitchens, bathrooms, roofs, mechanical systems, electrical systems, interior walls, floors, windows, and doors.
  2. Special Requirement: Describe work for a specific item, room, unit, space or building. For example: the general requirements would state, "Sand and refinish all wood floors", but a special requirement would be, "Sand and refinish the living room floor in Apt. 201".

**3. Construction Documents:** Once the Design Development plans have been approved, the architect shall begin work on the Construction Documents. The Architect shall notify the developer and Rhode Island Housing in writing of any significant changes to the approved Design Development plans. Such notification shall be made as soon as the extent of the



changes is known and the effect on the construction cost is determined. No significant changes to the Design Development documents shall be included in the Construction Documents unless approval is obtained from the developer and Rhode Island Housing.

**A. Drawing Requirements: Architectural:**

1. Cover and Title Sheet: Same as for the Design Development with revised date and a schedule of drawings. Signature and date spaces, and the names of all entities, for the following, shall be provided on the cover and title sheet for the initial closing: (1) Architect, (2) Owner, (3) Contractor, and (4) Rhode Island Housing.
2. Typical Floor Plans: Same as for the Design Development plans with all dimensions shown. Basement and roof plans shall be included where applicable.
3. Schedules and Details shall include the following:
  - a. Finish Schedule;
  - b. Door and window schedules, elevations, jamb, sill and head details. Key to floor plans and building elevations;
  - c. Door hardware. Minimum specification shall be referenced on Door Schedule;
  - d. Typical details for clothes, storage and linen closets, including mounting heights and details for rods and shelves;
  - e. Building Thermal Insulation Schedule and NFRC window ratings; and
  - f. Other as necessary for the construction of the building(s).
4. Exterior elevations for each orientation clearly indicating:
  - a. All exterior finishes, openings and fenestration.
  - b. Relationship of finished floor to finished grade for ground floors and basements.
  - c. Height of each story (floor-to-floor) parapet or roof.
5. Interior elevations for all kitchens and bathrooms, including dimensions, materials, and mounting heights.
6. Building Sections shall show building materials, construction type, insulation levels with tabulation of R-values and shall include the following as applicable to the building type:
  - a. Typical exterior walls, roof and foundation including intersection details for wall/roof, floor wall, partition/interior wall and foundation/wall.
  - b. Typical stairs, public and private.
  - c. Elevator shaft.
  - d. All typical interior walls, partitions and chases.
  - e. Other sections deemed necessary.

7. Specifications prepared in accordance with the Construction Specification Institute (CSI) format and including Appendices A

**B. Survey:** to be submitted with the 90% submission, showing:

1. Lot lines and site dimensions, streets and existing buildings.
2. Setback dimensions, easements locations.
3. Existing buildings with dimensions to lot lines.
4. Adjacent buildings' footprints and heights.
5. Existing topography including wetlands, contours, ledge, and vegetation.
6. Existing structures on the site such as fences, retaining walls, paving, etc.
7. Existing above and below ground utilities.

**C. Site Plan:** Same as for the Design Development with the following added:

1. Ground floor finish elevations for all buildings and areas within buildings where a change in elevation occurs.
2. Spot elevations where necessary.
3. Passive and active recreational areas.
4. Planting detail and schedule (common name, number and size for all materials).
5. Show the relationship of the site lighting and other site utilities to the overall site development.
6. All site details, dimensions, paving sections, curb cut and road radii, trash enclosures, recreational areas, etc.

**D. Utility Plan:** Same as for the Design Development.

**E. Drawing Requirements: Structural.** Plans, Sections, Details and Notes shall be included in a scope sufficient to construct the particular development. The scope will clearly vary depending upon the type of development, e.g., one and two story wood frame townhouses to steel and concrete high-rises. At a minimum, the following must be included:

1. Design loads.
2. Framing systems and sizes of members.
3. Foundation design consistent with recommendations made in the subsoil investigation report.
4. Governing codes, regulations and standards.

**F. Drawing Requirements: Mechanical.** Must show location and type of heating elements, boilers, thermostatic controls, meters and/or fuel storage tanks. Plans shall also include mechanical details, vent diagrams and so on.

**G. Drawing Requirements: Electrical.** Must showing light fixtures, switches, receptacles, main service entrance and breaker panel, meters and light fixture schedule.

**H. Plumbing Plans:** Must show plumbing layout, fixtures, etc.

**4. Final Construction Documents:** After the Construction Documents have been reviewed and approved by the Rhode Island Housing staff, the Architect shall prepare the Final Construction Documents. These drawings and specifications shall be consistent with the approved Construction Documents, including the development construction costs established during the preliminary phase. The drawings shall be basically the same as submitted at the Construction Documents stage with all revisions and additions included to bring the drawings to a 100% level of completion for construction. The Architect shall seal the architectural drawings. The Architect and the Engineer shall seal the Engineering drawings. The same reference date must appear on all drawings.

**5. Plan Submission Requirements:** For review of the Design Development and Construction Documents, the architect shall submit one set of drawings and specifications. For the Design and Development submission the specifications need only be in outline form, prepared by the development Architect and/or Engineer (where appropriate), listing all products and performance standards within applicable construction divisions. The specifications should clearly indicate who completed them and date of completion. In addition, the following submissions are required:

A. Design Development Review Submission:

1. One (1) copy of a Construction Cost Breakdown (Form RIH CF-2328).
2. Structural report by a registered structural engineer for rehabilitation developments.
3. Subsoil Investigation Report with design recommendations by a qualified geotechnical firm (for new construction and new additions).

B. Construction Documents Review Submission:

1. One (1) copy of the boundary outline survey, surveyor's report and legal description (Form RIH CF-141).
2. One (1) copy of revised Construction Cost Breakdown (Form RIH CF-2328).

C. Final Construction Documents Review Submission:

1. Final Cost Breakdown (Form RIH CF-2328) including Davis Bacon Wage Determination for developments with federal funds used for construction.

**6. General Requirements:** As necessary, an engineer for HVAC, plumbing, electrical and structural shall be engaged. Throughout these requirements, when an engineer has been engaged, the engineer shall stamp the appropriate plan(s).

## Section 3. Design and Construction Standards

These Standards have been developed in an effort to ensure the long-term viability of housing developed under the Rhode Island Housing's Rental Housing Production Program. These Standards are based on experience from managing rental housing and are designed to ensure that the housing units developed are economical, comfortable, durable, healthy, energy efficient, and attractive. These Standards are in addition to the Building Code requirements and any applicable local ordinances or regulations.

**Sustainable, Healthy Homes Goals:** Rhode Island Housing values and promotes healthy, durable, high quality, affordable construction. Ultimately, Rhode Island Housing strives to cost effectively combine sustainable building processes and affordable housing construction.

Sustainable means long lasting, high performance housing. The goal is to use resources wisely to help establish a continuous cycle of use and renewal within the carrying capacity of the environment. The developer should consider long term impacts and cost to the development as well as the environment. Residents benefit with improved health, lower costs, and a more pleasant living environment within a supportive community.

The overall goal of these Standards is to produce affordable and attractive housing that is also:

1. **Durable:** Durability comes from both the quality of the building materials and the soundness of the building's design and construction. Materials should be long-lasting and able to withstand heavy use with minimal maintenance. Buildings should be designed and built to keep water and pests out.
2. **Energy efficient:** A modest upfront investment in materials and systems can result in lower operating costs over the life of a building while conserving natural resources.
3. **Healthy:** Significant aspects of health and quality of the indoor environment are to reduce conditions that can trigger asthma and other respiratory problems. Essential asthma reduction practices include:
  - **Dry construction:** Reducing moisture minimizes mold
  - **Clean:** Dust can trigger allergic reactions. Design for ease of cleaning.
  - **Well Ventilated:** Provide fresh air to remove moisture and toxins.
  - **Combustion Product Free:** Carbon monoxide et al. have adverse health consequences.
  - **Pest Free:** Pests can cause allergic reactions.
  - **Toxic Chemical free:** Cleaning chemicals, pesticides, oil and alkyd based paints and solvents can release toxins to indoor air and exacerbate asthma.
  - **Comfortable:** Uncomfortable homes can make people take actions that make a home unhealthy. If people are cold, they won't ventilate their home. If they are

hot or dry, they will often open windows and/or add moisture to the point of producing mold.

4. Safe: Everyone deserves a home in which they can feel safe. Rhode Island Housing encourages building designs that create defensible space inside and outside. Defensible spaces are areas that make transgressors feel observed and uncomfortable.

To encourage individuality and innovation, Rhode Island Housing will consider exceptions to these Standards, provided the intended results can be achieved by acceptable alternatives. A request for an exception from these Standards may be made in writing to the Development Officer. In consultation with the Design/Construction Staff, the Development Officer will review the request and may approve it. Requests for exceptions will not be accepted after the review and approval of the Construction Drawings.

Rhode Island Housing reserves the right to establish additional requirements on a case-by-case basis prior to final approval of the Construction Documents. Rhode Island Housing may periodically revise these Standards, however, these revisions will not affect a development that has received approval of the Construction Documents unless the change is necessary for the health and safety of the future occupants.

In reviewing proposals, Rhode Island Housing staff will be evaluating the:

1. Sensitivity and appeal to the market group intended.
2. Cost-effective operation of heating, cooling, and electrical systems (Energy Star Compliant).
3. Cost-effective use of energy efficient materials, equipment and/or design (i.e. insulation, active and passive solar systems, time clocks, etc.)
4. Architectural compatibility both in scale and character with the surrounding neighborhood.
5. Quality materials and workmanship.
6. Sensitivity to healthy indoor air environment.

These standards are broken out in accordance with the Construction Specification Institute (CSI) format. Some standards are statements of policies or minimum requirements. When these policies and regulations do not directly relate to the CSI format, the policies and regulations are placed in the CSI Division in which the policy or regulation best fits.

## **DIVISION 1 GENERAL REQUIREMENTS**

The following requirements are mandatory for all developments financed under the Rental Housing Production Program

- A. Sustainability:** Building healthy buildings requires a systematic approach to building planning. All the choices we make in our designs and specifications affect other choices in the system. Rhode Island Housing cannot list all the factors in building healthy homes in one place in a specification. Each application will be assessed according to the degree to

which each development team succeeds in designing healthier and more sustainable developments.

- All new construction multi-family homes financed through Rhode Island Housing are encouraged to achieve Energy Star Certification under the last iteration of the guidelines, Version 3 or at a minimum are required to meet National Grid's Rhode Island Residential New Construction Tier 2 Program Requirements.
- All completely rehabilitated buildings must be compliant with National Grid's Rhode Island Residential New Construction Code Plus, Tier 1 or Tier 2 Requirements. Rhode Island housing strongly encourages all developments to meet the highest energy retrofit program requirements that their financing will allow.
- Energy Star Program Rebates at development completion for building, lighting and appliances are required.
- Anticipated Energy Star Rebates should be included as a capital source in the development budget. .
- Promote Healthy Home / Asthma free design by thoroughly ventilating a building prior to occupancy.
- Owners that intend to design their developments to LEED or similar sustainable standards must demonstrate that their projects are cost effective and must seek non-federal or state funding for all third party verifications and commissioning.
- Building team approach. (Partnering with the owner, architect, contractor and Rhode Island Housing throughout the design phase)
- Design basement spaces to be dry and conditioned to minimize mold and mildew. Discourage the use of unnecessary drywall in basement areas.
- Building design to meet Rhode Island climate.
- Provide adequate space for comprehensive trash recycling.

**B. Exterior appearance:** Correct proportions between window and door openings in building facades; pleasant rhythm and scale to elevation composition; appropriate use of ornamentation; roof, siding and trim colors must be tasteful and compatible; no developments with buildings painted all the same color. Development designs and details must be simple yet attractive and designed with the following criteria in mind:

- Developers and their designers should familiarize themselves with Rhode Island Housing's Keepspace Communities Initiative, and design all development communities with as many of the Keepspace design elements as possible. For example, development communities should provide a Good Home, Healthy Environment, Strong Commerce, Sensible Infrastructure, Positive Community Impact and Integrated Arts, Recreation, Culture and Religion.
- Developments should be serviced by public transportation and provide connections to as many positive community elements as possible.
- Design modest size and efficient units that are in conformance with Rhode Island Housing's maximum square foot requirements. Smaller units are less expensive to build and more efficient to heat and cool.
- Cluster buildings to preserve open space and to minimize infrastructure and paved areas.
- Build higher instead of sprawling to preserve precious land resources and connect foundations where possible to minimize building foot prints.

- Avoid complicated framing details wherever possible. For example, minimize dormers, bay windows, and cantilever details, especially, at elevations that do not face the street.
- Eliminate excessive or complicated trim details.
- Eliminate details that serve no real function such as false dormers and false chimneys.
- Specify finishes, lighting, appliances, plumbing fixtures and tenant amenities that are modest in nature and cost effective.
- Specify durable trim and siding products that require less maintenance (i.e. cement board siding, pvc trims, composite decking and rail systems and selective vinyl sidings).
- Incorporate cost effective, sustainable development, energy efficient, healthy homes, defensible space, and accessible housing elements into the design.

**C. Maximum Unit Square Footage Requirements:** Acceptable dwelling unit sizes shall be within the following maximum square footages. Unit square footage dimensions shall be based upon net rentable square footage and measured from the inside face of exterior walls, and all enclosing walls of the unit.

- 1 Bedroom - 500-600 square feet
- 2 Bedroom - 750-900 square feet
- 3 Bedroom - 950 -1100 square feet
- 4 Bedroom - 1200 - 1400 square feet

For Townhouse units add 50 - 100 square feet.

**D. Unit layout:** Dwelling unit sizes will also be evaluated on a performance basis. Determining factors are the placement of furniture, tenant circulation, functional livability and adequate storage. All dwelling units, whether new construction or rehabilitation, shall conform to the current requirements of the Rhode Island State Building and Fire Codes with respect to room size and rating of fire separations and exits.

1. Entry: Well defined with easy access to kitchen. Minimize view from entrance door to living room and where possible do not enter directly into living room.
2. Bedrooms: The design must ensure privacy for bedrooms. There should be no sight lines through open bedroom doors. No required Means of Egress door will be permitted through a dwelling unit bedroom.
3. Bathrooms: The design must ensure privacy for bathrooms. There should be no sight lines through open bathroom doors. Each unit will have at least one full bath. Units with four or more bedrooms shall have a minimum of two full baths (one bath may have a shower instead of a shower/tub enclosure). Townhouse style units, with three or more bedrooms, shall be equipped with a minimum of one full bath and one half bath.
4. Living room: Maximize views from living room.
5. Kitchen/Dining: Good area relationship for efficient and convenient service. window in the kitchen, if possible. General Requirements: Minimize corridor space

(corridor areas should not exceed 10% of total unit size).

**E. Room Layout:**

1. Minimum room sizes:
  - a. Bedrooms – 100 s.f. with a minimum dimension of 9' 6", unless it is a studio type apartment. Each apartment shall have one Master Bedroom with a minimum size requirement of 120 s.f. or greater.
  - b. Living room - 120 s.f. with a minimum dimension of 11'
  - c. Living/dining combination - 180 s.f. with a minimum dimension of 11'
  - d. Dining room – 70 s.f. minimum dimension 8'
  - e. Kitchen - 64 s.f. with a minimum dimension of 8'
  - f. Bathrooms – 50 s.f. per local code for handicapped units.
2. Minimum kitchen cabinet space:
  - a. 1,2,3 Bedroom Units - A minimum of 96" of base cabinets and a minimum of 60" of wall cabinets.
  - b. Over 3 Bedroom Units – A minimum of 144" of base cabinets and a minimum of 96" of wall cabinets.
  - c. Kitchen cabinet layouts with base cabinets that exceed 168" in length are strongly discouraged.
3. Minimum closet space - A built-in closet with a shelf and clothes rod is required in each bedroom. In addition, adequate space is to be made available for general storage of tenant's belongings. This space shall include a broom closet, entry/coat closet, a linen closet, utility closet, if applicable, bathroom closet and tenant storage closet. Lockable storage area in the basements is desirable.
4. Furniture walls (walls without windows) - living room (2), bedrooms (2), dining room/area (1).

**F. Handicapped Dwelling Units:** Shall be designed and constructed strictly in accordance with current requirements of the Fair Housing Regulations, Americans With Disabilities Act and applicable building codes. When a development consists of over fifteen (15) units, a minimum of five percent (5%) of those units shall be handicapped accessible units as defined by the Uniform Federal Accessibility Standards (UFAS) regardless of the use group exception contained in the Building Code. In addition, at least two percent (2%) of the total units shall be designed accessible to the visual and hearing impaired as defined by UFAS. In all cases, the units shall be designed in order that they can be adapted for use by non-handicapped individuals.

**G. Structural:** The following standards will be applied in the evaluation of existing structures to be rehabilitated. Correction of all structural damage, deficiencies, and their cause must be



included in the development scope of work. Prior to final commitment, Rhode Island Housing reserves the right to require a structural survey by an approved licensed structural engineer to verify the adequacy of all structural members for current and proposed loads.

1. Foundations must be sound, plumb and free from movement.
2. Wood structural members shall be free from significant deflection and/or cracking, deterioration, rot or termite damage.
3. Masonry must be sound, plumb, and free from significant deterioration at mortar joints, masonry units and lintels. Saw cutting for new openings and/or walls to be removed at exterior will not be permitted; walls and returns must be rebuilt with uncut masonry units to match existing adjacent surfaces.

**H. Attic:** Access to attic areas for maintenance and/or inspection shall be outside of the dwelling unit, where possible. If inside, access doors will be insulated and furnished with key locks and fire rated where required.

**I. Amenities:**

1. Management Office: A management office is required for developments of 60 or more dwelling units and desirable for developments of less than 60 units. If a community building is not provided, alternative spaces within the development shall be set aside for a required management office and adequate maintenance storage. The management office will be wired for an air conditioning unit.
2. Community Facility: If a community room is provided incorporate the following:
  - a. Common meeting room: minimum size based on 12 square feet per dwelling unit or 600 square feet, whichever is greater;
  - b. A separate fully-equipped kitchen accessible to handicapped persons to service social functions held in the community room;
  - c. Storage areas for folding chairs, tables, etc.;
  - d. Separate men's and women's toilet rooms accessible to handicapped persons;
  - e. Separate access from interior and exterior to a space for the storage of maintenance equipment and supplies designed and constructed to comply with all regulations covering the storage of flammable materials;
  - f. A separate room in proximity to the main entrance to serve as an office for management personnel shall be provided. This space shall be large enough to accommodate a desk and chair, two visitor's chairs, coat rack and file cabinet;
  - g. The Community building will be heated throughout; air conditioning is required for the management office and common meeting room; (See Division 9 Finishes for additional requirements.)
  - h. If a swimming pool is to be provided, it shall be in close proximity to the Community Building, which will be designed with adequate cabana facilities to serve the pool users.

3. Playground: For all family oriented developments, the developer shall demonstrate that playground facilities are in reasonable proximity or shall incorporate a playground as part of the development.
4. Facilities for the disposal and collection of trash are to be provided in accordance with local municipalities' requirements.
5. Provisions for mail delivery shall be in accordance with the requirements of the local postmaster, but with a minimum of inconvenience to the tenants.

**J. General Conditions:**

1. Blasting is to be performed strictly in accordance with the rules and regulations of authorities having jurisdiction. Prior to any blasting, Rhode Island Housing requires that a pre-blast survey of surrounding structures be conducted by a qualified consultant and submitted for review.

Soil treatment for termite control during construction is required.

**DIVISION 2 SITE WORK**

These requirements apply to both new construction and rehabilitation of existing buildings. Rehabilitation developments should identify those Site Construction items that are not applicable to the development and seek an exception from the requirement.

**Site Design:** To achieve thoughtful site design emphasis will be placed on the following;

1. Site Location:
  - a. Adjacent Land – Proposed site(s) should not be adjacent to high-tension lines, toxic waste or industrial sites or noise, crowd, or nighttime light generators, especially for elderly developments.
  - b. Site Amenities – Proposed site(s) should be in proximity to schools, churches, shopping (grocery stores), parks, recreational facilities and public transportation.
2. Site layout:
  - a. Sensitive treatment of any existing valuable features, i.e. natural foliage, surface contours, streams, ponds, etc.
  - b. Building Views: Maximize unit views to open space and southern orientation. Where cost effective and feasible, allow natural light to penetrate to all occupied spaces. Minimize views to parking and other units. Maximize bedrooms facing bedrooms, living spaces facing living spaces.
  - c. Building Siting: Maximize distance between buildings. Parking should be no more than 100 ft from unit entrance. Roadways should be no closer than 25 ft to buildings. Building siting should conform to the natural characteristics of site.

Special effort should be made to retain trees, and orient the building for maximum solar gain.

- d. Open Space: Maximize open space and preservation of existing wooded areas and specimen trees.

3. Site Improvements:

- a. All site improvements shall be designed for low maintenance.
- b. Sidewalks: to connect all units, parking, and amenities; minimum width - 4 ft. Sidewalks shall be minimum 4" thick concrete with a light broom finish.
- c. Use low or non-toxic, decay-resistant, Pressure Treated outdoor patio, deck, & rail materials (refer to Wood and Plastics, Div. 6).
- d. Parking: A minimum of 1 parking space per unit; handicapped parking to conform to ADA regulations. Landscape parking areas to screen car headlights from units. Spaces to be striped with precast concrete wheel stops. Precast concrete wheel stops are not required in parking lots with perimeter curbing or at smaller 1-3 family parking lot areas. Handicapped spaces to be signed.
- e. Landscaping: Views, screening, and aesthetics are to be considered in all landscaping plans. Accent landscaping at building entrances and around amenities is required. The plant list should include materials appropriate for the location and climate while taking into consideration maintenance issues. Recommend use of low maintenance, drought resistant, plant materials. Size of plant material is more important than quantity. The use of sod for lawn areas is encouraged, particularly in areas where seeding may be impractical due to traffic, surface drainage, etc.
- f. Keep new plantings irrigated. However, Rhode Island Housing encourages water conservation. Underground lawn sprinkling system, if used, must utilize a time clock, rain sensor and an abatement meter. Soaker hoses may be used as an option for watering plantings
- g. Fencing: If installed shall be either fabric coated chain link or flat board fencing on the back and side yards. Painted wood picket, ornamental galvanized steel or wrought iron fence may be installed on the front yards. Wrought iron fencing shall be factory primed and field painted, steel fencing shall be factory primed and factory painted.
- h. Exterior frost-proof hose bibs are required.
- i. Lighting: Adequate lighting for roadways, sidewalks, and building entrances; no dark spots at building entrances and in parking lots; lighting deflected away from living/sleeping areas; lighting standards in scale with development buildings. Use high efficiency exterior light fixtures.
- j. Safety and Security: Maximize site security; secure building and unit entrances with voice intercom; no outside entry to exit stairways.
- k. Trash Pad: Must be screened on all sides and away from living units. All dumpster areas to have a concrete pad.

- l. Site Drainage: Dimensions, designs, and construction to conform to local subdivision/zoning ordinances; properly maintained and secured retention ponds; no ponding of run-off (other than in retention ponds) on-site; no standing water anywhere. Open swales are an acceptable alternative to underground pipes for storm water management.
- m. Grading shall eliminate abrupt or excessive grade changes.
- n. Debris, junk, and dead or dangerous tree growth must be removed. Dilapidated outbuildings, fences and other structures, unsafe structures, and visual nuisances must be demolished and removed from the site, unless their use is essential or they can be rehabilitated to benefit the lifestyle of the occupants. Badly deteriorated essential paving must be repaired or replaced. Nonessential deteriorated paving will be removed.

### **DIVISION 3 CONCRETE**

#### **A. Foundations:**

1. New construction shall be built in accordance with the Building Code with damp proofing and perimeter insulation.
2. Existing foundations: Fill all holes and cracks and re-point as necessary.
3. For new construction, install a capillary break on top of the footing and the perimeter foundation wall. (Mandatory)
4. Perimeter drains as required by site engineering

#### **B. Basement Slabs:**

1. Existing concrete slab shall be cleaned in a manner to expose the existing surface and all visible structural cracks shall be repaired with an approved concrete/bondel mix.
2. New concrete slabs, whether in new construction or in existing building without a concrete slab, shall have a minimum 4" thick concrete slab installed over 6 mil vapor barrier over 6x6 #10 welded steel wire fabric. A minimum of 1" thick extruded Styrofoam insulation shall be installed as a thermal barrier between the edges of slabs on grade and foundation walls.

### **DIVISION 4 MASONRY**

**Chimneys:** In rehabilitated structures that are unsound, the chimney must be repaired or removed entirely. When chimneys are being used for venting, they will be restored and masonry re-pointed to safe and operable condition, with flue liners installed as required by the Rhode Island State Building Code.

### **DIVISION 5 METALS**

Per code

### **DIVISION 6 WOOD AND PLASTICS**

#### **A. Rough Carpentry:**

1. Sheathing for roofs and floors shall be plywood.

2. Sheathing for walls shall be OSB or plywood. Alternate products like Advantech may be used with the approval of Rhode Island Housing staff.
3. Underlayment shall be formaldehyde free, i.e. luan plywood. (No particle board.)

**B. Stairs/Porches:**

1. Interior - Design and dimensions per code.
2. Exterior - Consider weather protection. Canopy roofs, porch roofs, etc.
3. Existing steps, stairways and porch decks to remain must be reasonably level, even surfaces, and provided with handrails and guards in compliance with current Rhode Island State Building Code. Unsound, unsafe or unsightly porches shall be repaired, replaced or removed. Use low or non-toxic, decay-resistant outdoor patio, deck, materials. (Composite decking, clear mahogany, non arsenic pressure treated wood, etc.) Handrails, newel post and columns shall be constructed from clear fir, clear cedar or clear hemlock.

**C. Rehabilitated Units:** A new subfloor and underlayment shall be installed in all existing bathrooms and kitchen areas. Acceptable underlayment shall be required where glued down product is to be installed. See Division 9, Floor Coverings.

**D. Finish Carpentry:**

1. Closet Shelving – shall be vinyl-coated wire shelving.
2. Exterior woodwork shall be a pre-primed, clear wood product (i.e. clear cedar, redwood or PVC trim boards such as AZEK), or fiber cement trim boards such as Certainteed or Hardi-Trim products.
3. Handrails, bases, casings, moldings and miscellaneous trim shall be clear wood products. The use of durable composite deck and railing systems is encouraged at exterior porches and stoops.
4. The use of vinyl siding while discouraged will be considered on a case-by-case basis if it can be demonstrated that the use of vinyl results in significant cost savings and benefit to the development.
5. Eliminate exterior miter cuts and provide chamfer details at exterior horizontal trims to shed water wherever possible. Only profiled moldings should be mitered; all other trim boards should have lap joints. Exterior miter joints inevitably open as wood shrinks, exposing the end grain of both boards to the weather. It is acceptable to join trim boards with scarf angle cuts.

**DIVISION 7 THERMAL AND MOISTURE PROTECTION**

**A. Energy Star Requirements:** Development Architect must submit plans and specifications to the Energy Star Program engineering department to ensure compliance with program regulations. The Energy Star Program will certify each building to determine successful completion of program requirements. The Program will prepare a list of required items which may include, but is not limited to:

- Capillary breaks in concrete footings.
- Pan flashings under windows and doors.
- Back priming all wooden and cement fiber siding and trim boards.
- Filling voids and penetrations in walls and attic spaces.
- Ducting exhaust to exterior from bathroom and kitchens by means of quiet, mechanical fan devices (less than 3 scones/timer switch).
- Continuous soffit and ridge ventilation and mechanical ventilation.
- Judicious use of metal studs to prevent condensation and ghosting.
- Discourage the use of aluminum windows in low rise construction.
- Tape all seams in Tyvek/Typar building wrap with appropriate tape materials.
- Sealing all ductwork to eliminate condensation/cold penetration and vermin/rodent infestation.
- Install low E glazing/Argon Filled for new or replacement windows.
- Careful planning of ductwork locations within the dwelling to prevent drafts.
- Heating systems should achieve efficiency AFUE rating of 86%. Hot water heaters shall be indirect fired.
- Air leakage shall be limited to 1/3 air change per hour.
- Perform blower door test to determine adequate air sealing for Energy Star certification.
- Building envelope must have an equivalent leakage as stated in Energy Star requirements.

Roofs:

1. Pitched Roofs: shall have a minimum roof slope of 4/12, however, roof slope shall be consistent with the character of the neighborhood.
  - a. Fiberglass/ Asphalt shingles - minimum Type I Class A roofing shingles, 235 lbs. per square
  - b. Metal tile - typically, 26-gauge steel with zinc and acrylic coating, 140 lbs. per square
2. Flat Roofs: EPDM with minimum thickness of .060" and 15 year guarantee or other roofing system approved by Rhode Island Housing staff. Flat roofs shall utilize polyisocyanurate insulation board installed under the EPDM surface.
3. Guarantee: Minimum guarantee for roofs shall be 25 years for pitched roofs. The validity of warranties is to be verified by the manufacturer.
4. Moisture Protection: Minimum 15 lb. felt under fiberglass or asphalt shingled roofs; 30 lb. felt for metal tile, 90 lb. felt at valleys.
5. Ice/Water Protection: Provide ice/water protection at eaves, valleys, and roof/wall intersections. Minimum 90 lb. felt or membrane underlayment 3 feet on both sides of

valleys. Minimum 50 lb. felt 3 feet up from eaves, and 1 foot up walls and two feet on roofs at roof/wall intersections.

6. Insulation Baffles: For cathedral ceilings and at attic floor/roof intersection unless utilizing a spray type insulation (i.e. Icynene foam insulation), provide either preformed plastic or heavy cardboard insulation baffles with minimum 2" free air space. End dams shall be added at vent baffles to block air movement.
7. Ventilation: Per Code. For sloped roofs provide both soffit (perforated or continuous) and ridge vent openings. Louvers accepted for gabled ends.
8. Soffits: Wood or pvc trim preferred. For aluminum, the minimum thickness is .019". For vinyl, the minimum thickness is .042".
9. Existing roof covering: Must be replaced if blistered and the mineral covering is substantially deteriorated. Missing or leaking shingles and flashing on functional roofs must be repaired. Broken antennae must be removed.
10. Flashing: (See also Division 8, Doors and Windows)
  - a. Roof and trim: minimum .015" (28 gauge) zinc coated metal or .032" (20 gauge) thickness aluminum.
  - b. Walls: minimum 28 gauge galvanized steel or equivalent. Base flashing – 15 lb. felt or 6-mil polyethylene membrane.
  - c. Windows: 6 mil polyethylene.

**B. Gutters and Downspouts:** Materials: Aluminum with a minimum thickness of .032" for gutters and .027" for downspouts, or vinyl with a minimum thickness of .042". Colored by the manufacturer to match trim. Concrete splash pads shall be installed at the end of all downspouts.

**C. Sound Insulation:** In both new and rehabilitated buildings, the following minimum requirements for insulation will apply:

1. Sound: Party walls, bath walls, mechanical room walls, kitchen plumbing walls, laundry room walls and common stair tower walls (minimum STC rating of 52), ceiling/floor (minimum STC rating of 53). On party walls, the seam at the base and top if any, of the wall must be caulked on both sides of the wall to maintain the proper STC rating. Electric outlets must be sealed and staggered to prevent sound transmission. Designs must incorporate materials, systems and construction techniques that control sound transmission. Design/Construction staff shall evaluate all Sound Proofing techniques and methods on a case-by-case basis.

## **2. Building Insulation (Table N1102.1.2 from 2009 SBC Building Code):**

## INSULATION AND FENESTRATION REQUIREMENTS BY COMPONENT

Climate Zone:	<u>5A</u>
Fenestration U-Factor (b):	<u>0.35</u>
Skylight U-Factor (b):	<u>0.60</u>
Glazed Fenestration SHGC (b):	<u>NR</u>
Ceiling R-Value:	<u>38</u>
Wood Framed Wall R-Value (g):	<u>20 or 13+5 (f)</u>
Mass Wall R-Value:	<u>13/17</u>
Floor R-Value:	<u>30 (e)</u>
Basement (c) wall R-Value:	<u>10/13</u>
Slab(d) R-Value & Depth:	<u>10.2 ft</u>
Crawl Space© Wall:	<u>10/13</u>

For S1: 1 Foot = 304.8 mm.

- a. R-values are minimums u-factors and SHGC are maximums. R-19 Batts compressed into a nominal 2x6 framing cavity such that the R-value is reduced by R-1 or more shall be marked with the compressed batt R-value in addition to the full thickness R-value.
- b. The fenestration U-factor column excludes skylights. The SHGC column applies to all glazed fenestration.
- c. "10/13" means R-10 continuous insulated sheathing on the interior or exterior of the home R-13 cavity insulation at the interior of the basement wall.
- d. R-5 shall be added to the required slab edger-values for heated slabs.
- e. Or insulation sufficient to fill the framing cavity R-19 Minimum.
- f. "13+5" means R-13 cavity insulation plus R-5 insulated sheathing. If structural sheathing covers 25 percent of exterior, insulated sheathing is not required where structural sheathing is used. If structural sheathing covers more than 25 percent of the exterior, structural sheathing shall be supplemented with insulative sheathing of at least R-2.
- g. The second R-Value applies when more than half the insulation is on the interior of the mass wall.

### 3. Weather:

- a. Exterior walls: Wall cavity (R20 or 13+5) achieved either with fiberglass batts, cellulose, spray foam or a combination of fiberglass batts and insulative sheathing.
- b. Roof/attic: R-38
- c. Floors above unconditioned spaces: R-30, above outdoor space, R-30.
- d. Slab on grade beneath conditioned spaces: R-10 perimeter.
- e. Insulation Baffles: Provided in roof attic space at eaves and in cathedral ceilings to permit uninterrupted flow of ventilation air. Heavy cardboard or preformed plastic with minimum 2" free air space.
- f. Insulation values for renovated buildings shall be consistent with the SBC requirements.

### 4. Vapor Barrier:



a. Under Slab: Minimum 6 mil polyethylene membrane. One inch thick Styrofoam insulation, R-10 shall be installed as a thermal barrier between the edges of slabs on grade and foundation walls per Energy Star detail. (See Division 3, Basement Slabs)

b. Exterior Walls:

- Minimum 4 mil. polyethylene membrane or equivalent vapor barrier on face of insulation batts or insulative sheathing.
- On new construction, damp proof exterior foundation walls.

5. A house wrap (Tyvek or equal), minimum 6 mil. installed on all exterior wall sheathing prior to installation of exterior siding. Zip wall systems are also acceptable.

6. Seal all penetrations between interior spaces and outside, and between partitions and exterior walls to prevent both air and water infiltration.

#### **D. Exterior Cladding:**

1. Existing Buildings - siding and trim must be intact, free of any defects, and weatherproof. Siding requiring more than 40% replacement must be entirely removed and replaced. All wood components must have a continuous coat of paint or stain.

2. New Construction or New Cladding on Existing Buildings:

a. General: When choosing exterior cladding for a development, consideration must be given in family developments to protect high traffic areas. Exterior cladding on the first story should be a material with greater durability while upper stories may be clad with different and complimentary materials. Acceptable sidings are as follows:

- Brick.
- Wood Siding: Cedar clapboards of random lengths not less than four (4) feet in length with an exposure of no more than six (6) inches.
- Wood Shingles: Either as Panels (4" to 7" exposures, No. I Grade Vertical Western Red Cedar panels available in 3-, 4-, and 5 -course panels) or Shingles (4" to 7" exposures, No. I Grade Vertical Western Red Cedar shingles).
- Fiber Cement Siding – which is reinforced with fiberglass mesh, with a typical thickness of 5/16" and a minimum fifty-year (50) guarantee. Product should have a 15-year warranty on paint where products come pre-primed and with first coat of finished paint. Acceptable products: James Hardi Products, CertainTeed. Similar products may be submitted to staff for approval.

3. Acceptable sidings with approval of Rhode Island Housing staff are as follows:

a. Stucco: Portland Cement Plaster with a minimum 3/4" thickness. Acceptable products: WR Bonsal, Florida Stucco, California Stucco, Sto Finish System.

b. Where vinyl siding products must be used - Vinyl Siding: which is .042" to .048 " thick and has a twenty-five (25) year guarantee. All vinyl J channel, F channel and other necessary vinyl accessories must be concealed behind trim boards. If vinyl siding is used

- on the first floor, it must be a heavy gauge premium vinyl or a more durable material (i.e. cement board siding, vinyl shingles, pre-primed clear cedar clapboards or shingles). Acceptable products: Wolverine, Alcoa, CertainTeed, Heartland, Allside. Similar products may be submitted to staff for approval. All trim and corner boards shall PVC trim such as Azek and/or reinforced Vinyl Trim products with built-in J channel.
- c. Back prime exterior paintable wood siding and trim materials and prime all cut ends (i.e. Clear Redwood or Cedar) to prevent moisture absorption. (The use of Pine for trim boards is not allowed.)
4. The use of PVC trim products are strongly encouraged. At a minimum, PVC trim products are required for wet areas such as: water tables, window sills, door trim and skirt boards in close proximity to grade, soffit fascias, rakes and trim boards along or in contact with roofs, etc.

## **DIVISION 8 DOORS AND WINDOWS**

### **A. Windows: Must Meet Energy Star Requirements:**

1. New Construction or Replacement Specify durable windows/door
  - a. Frames – Aluminum, vinyl-clad and wood (historic buildings only), thermally broken with a minimum thickness of frame wall - 3mm, .12" or 1/8". If the building is located in a historic district or is listed on the National Register, the appropriate authority shall approve the type of window used.
  - b. Quality vinyl windows are appropriate for one-to-four story buildings. The use of high-end vinyl clad, aluminum clad, composite or fiberglass windows are discouraged. Buildings with four or more stories shall utilize commercial grade aluminum or fiberglass windows that are properly engineered for the structure.
  - c. Glazing – minimum 1/2" insulated glass. Use double glazed, low-e windows and sliding doors with NFRC Rated U value  $\leq 0.35$   $\leq 0.30$  and solar heat gain factor  $< 0.40$   $\leq 0.50$  (unless specified as historic).
  - d. Guarantee - minimum 20 years on frames, 5 years on glass, and 2 years on parts.
  - e. Screens - Windows shall be equipped with full or operable 1/2 screens.
  - f. Windows installed in buildings of four stories or more must have a minimum of one window tested by an independent agency to ensure proper performance.
2. Existing Structures - Structures having existing acceptable windows may be allowed to maintain same when storm and screen windows are installed. These situations will be reviewed on a case-by-case basis.
3. Install pan flashings on all windows and exterior doors. Windows, doors and corner board locations must have VYCOR brand or equal, self adhered flashing installed to all perimeters and sills for protection against air, water and moisture.
4. Use operable windows and mechanical ventilation for ample fresh air. All windows must have locking hardware. All bedrooms must have windows, which comply with current

Rhode Island State Building Code egress requirements. Slider windows must have one operable sash if code will allow (maintenance issue).

## **B. Doors:**

1. Exterior Entrance:
  - a. Minimum 1-3/4", 20-gauge six-raised panel steel insulated doors with 26 gauge steel frame or 1-3/4" solid core wood six-raised panel door. Minimum STC rating of 35 for exterior doors, minimum R-value = 4, except for vestibules or double entries. Doors shall be equipped with self-locking hardware.
  - b. Unit entrance doors shall be equipped with interlocking mortise lock sets (Schlage H-153 or equivalent). Regardless of the manufactured used, the operation of the lock set shall include to following features:
    - From exterior, key unlocks both dead latch and deadbolt.
    - From interior, turning knob disengages both dead latch and deadbolt at the same time.
    - Unit entrance doors, which open directly to the exterior of the building, shall be equipped with storm doors with screens.
2. Exterior Sliders/Patio: Aluminum or protected wood and shall be double glazed and provided with a thermal break and screens.
3. Interior:
  - a. Minimum 1-3/8" wood or solid/ semi-solid core high-density fiberboard (HDF).
  - b. Existing hollow core doors shall be replaced.
4. Weather-stripping: vinyl foam compression type or equal around perimeter; vinyl sweep at door bottoms; and aluminum with vinyl seal strip threshold with thermal brake at all exterior doors.
5. Door stops shall be supplied for all doors.
6. Peep holes – shall be provided at building entry doors and unit doors. Handicapped units shall be provided with two (2) peep holes, one at the regular height and one in accordance with the ADA standards.

## **DIVISION 9 FINISHES**

### **A. Interior Finishes:**

1. Existing walls and woodwork should be free from peeling paint and loose or cracked plaster. Rooms with deteriorated or stained paint or wallpaper will be repainted after removal of wallpaper. Solid plaster or wallboard that has uneven but sound surfaces may remain.

2. Ceilings shall be plastered. Ceiling paint shall be flat finish except in kitchens and bathrooms where ceilings shall have a semi-gloss finish.
3. Wall surfaces shall be painted with an eggshell finish in common areas and dwelling unit living areas; semi-gloss finish in bathrooms and kitchens. All walls shall be painted with one coat of primer and two (2) coats of finish.
4. Skim coat plaster on walls and ceilings over Imperial Drywall, unless otherwise specified.
5. Bathroom and Plumbing Wet Walls: All walls and ceilings in bathrooms and building plumbing wet walls in kitchens, laundry closets and mechanical closets require the use of either moisture, mold/mildew resistant fiberglass faced gypsum wallboard, cementitious wallboard backer, or a skim coat plaster finish on walls and ceilings over an Imperial Drywall. Use moisture, mold/mildew fiberglass glass faced gypsum wall board at basement party walls and ceilings.

## **B. Floor coverings**

1. General: Do not install carpet in wet areas such as baths, laundries, kitchens, entryways, and damp basements. Use smooth washable surfaces. The use of high quality nylon carpet products is encouraged especially in community spaces. All glued down floor products shall be installed over a suitable smooth substrate in conformance with the manufacturer's installation instructions. Floor patterns in units and community rooms are strongly encouraged where vct is utilized. The installation of new hard wood floors is not allowed. Rhode Island Housing staff shall evaluate the use of alternative floor covering material on a case-by-case basis.
2. Dwelling Unit Floor Coverings: Minimum standards for preferred coverings:
  - a. Kitchen - vct with vinyl cove base.
  - b. Dining Area/Room: vct with wood base or match existing base.
  - c. Bath: vct with vinyl cove base or ceramic tile with ceramic cove base.
  - d. Balance of a family unit: carpet with pad and wood baseboard or match existing base trim. Minimum Standards :
    - Vct - .080 gauge minimum thickness
    - tufted cut pile, level loop, or equal, 26 ounce minimum weight
    - Owner shall provide and install wipe off mats or grilles at entry points prior to property rent-up.
    - Carpet vinyl base will be considered on a case-by-case basis.
  - e. Common Area Vestibule serving four Dwelling Units or less should receive VCT flooring.
  - f. Common Area Vestibule serving more than four dwelling units should receive High Traffic Berber Weave carpet, 40 oz minimum weight glued down with vinyl base or other impervious material such as quarry tile.
3. Community Space Floor Coverings:

- a. Corridors: carpet 30-ounce minimum weight level loop.
- b. Entrance Foyers/Vestibules: carpet (high traffic Berber weave, 40 ounce minimum weight) glued down with vinyl base, or quarry or other impervious material tile and base with protective entrance mat. In foyers of scattered site developments, vct with vinyl base or quarry tile with a protective entrance mat is an acceptable floor finish.
- c. Men and Women toilets: vct .080 gauge minimum thickness with vinyl cove base or ceramic tile with ceramic tile base.
- d. Stairs: rubber, vinyl, or carpet (level loop, 30 ounce minimum weight) stair treads and risers (full width of tread). The use of rubber stair treads is strongly encouraged, however vinyl stair treads are not prohibited. Install vinyl cove base at landings.
- e. Office: vct .080 gauge minimum thickness with vinyl cove base or carpet with pad or glued down (tufted cut pile or level loop, 26 ounce minimum weight) with vinyl cove or carpet base.
- f. Community Room: vct .080 gauge minimum thickness with vinyl cove base.

- 4. Basements, utility rooms, etc. are to have 4" min. concrete floors treated with hardener/sealer or painted.
- 5. Exceptions: Rehabilitated units that have existing acceptable alternate flooring materials, such as hardwood, terrazzo, etc. may be allowed to maintain same. These situations will be reviewed on a case-by-case basis.

**C: Exterior Finish:** All exterior wood and hardi plank shall be painted with one coat of primer, and two coats of finish paint. Exterior siding may be stained with appropriate solid wood stains if desired. Pressure treated wood must be finished with 2 coats of compatible stain.

- 1. Trim, Doors and Rails will receive a semi gloss finish.
- 2. Siding shall receive a satin finish.

## **DIVISION 10 SPECIALTIES**

**A. Development sign,** in conformance with Rhode Island Housing standards, will be furnished and installed by the Contractor, who will remove it when construction is complete.

**B. Signage** (building and unit identification signage) – Permanent development signs shall be distinct, well-designed, easily readable, attractive and maintenance free. All rooms shall be clearly marked indicating office, restrooms, and community rooms, etc. Building Numbers – four (4) inch steel numbers, brass preferred.

- 1. **Unit Numbers** – three (3) inch aluminum numbers mounted to unit door.
- 2. **ADA Regulations** - All signs shall conform to ADA regulations. The development entrance sign shall be illuminated.

**C. Bathroom accessories to be provided:**

1. Medicine cabinet with light (recessed where possible)
2. Towel bars (min. 2) 24" long
3. Soap dish at sink and tub
4. Tumbler/toothbrush holder
5. Double robe hook
6. Shower Rod
7. Recessed toilet paper holder

**D. Appurtenances**

1. Mailboxes - One (1) mailbox shall be supplied per dwelling unit and shall be in accordance with United States Postmaster requirements. Mailboxes shall be surface mounted on exterior with a lockable cover and magazine/newspaper holder.
2. Fire Extinguishers - One wall-mounted fire extinguisher shall be provided within reach of the stove in the kitchen in all dwelling units (UL Rated 2-A, 5lb. Minimum capacity). All common areas should have extinguishers located as per code. (Exception) Fire Extinguishers do not have to be located within the unit kitchens where a building is equipped with common area fire extinguishers that are in full compliance with the RI State Fire Code for new or existing apartments.
3. Fire Stop Canisters. Each kitchen range hood will be outfitted with a pair of Range Queen, Fire Stop canisters to prevent kitchen fires.

**DIVISION 11 EQUIPMENT Specify Energy Star Appliances**

**A. Refrigerator/Freezer - two door frost free**

1. 1 Bedroom - 14.5 cu. ft. min.
2. 2-4 Bedroom - 18.0 cu. ft. min.
3. Handicap Units - 22 cu. ft. min. Side by Side Model

**B. Range and Range Hood**

1. Range – 30” min with oven. Range in handicapped units equipped with front controls and self cleaning oven
2. Range hood – with fan and light vented to exterior, steel construction. In handicapped unit, locate the switch at front of base cabinet within UFAS/ADA limits.

**C. Washer/Dryer**

1. Washer/dryer (central laundry facility) - one per 14 units, one washer/dryer to be ADA compliant.
2. Washer/dryer (unit) - supplied by tenant.
3. For additional requirements, see Laundry Facilities under Division 15.

**D. Combination Microwave Range Hoods, Dishwashers, and Garbage Disposals** – Combination Microwave Range Hoods, Dishwashers and Garbage Disposals are not standard equipment. The rough-in of electric and plumbing for dishwashers is acceptable. The installation of these appliances must be reviewed and approved by Rhode Island staff. Request for purchase and installation of these amenities requires submittal of a waiver request by the developer.

**E. Allowable Appliance Finishes** – All standard enamel finishes are acceptable. Stainless steel appliances are not allowed.

## **DIVISION 12 FURNISHINGS**

### **A. Kitchen Cabinets or Residential Case Work**

1. Cabinets:
  - a. High-pressure plastic laminate and/or wood exterior surfaces. Minimum  $\frac{3}{4}$ " thickness of face frames and  $\frac{5}{8}$ " thickness for doors, drawer faces and end panels.  $\frac{1}{2}$ " thick shelves. Solid wood doors preferred.
2. All cabinets shall meet requirements for HUD severe use. Cabinet doors will be equipped with raised or recessed panels and door knobs. The use of flat panel cabinet doors shall be reviewed on a case-by-case basis. Door pulls shall be installed at handi-capped units. Counter Tops: Materials - one-piece laminate with rolled front edge and backsplash. The use of high-end solid surface or stone counter tops are not allowed except for cultured stone vanity tops for use in bathrooms.

### **B. Bathrooms**

1. Vanity units (including under-counter storage with doors) are required in all dwelling unit bathrooms and 1/2 baths except those designated for handicapped tenants and rehabilitated units utilizing existing lavatories not adaptable to vanity arrangements.

### **C. General**

1. Window Treatments - Window treatments should be non-dust collecting, such as fiberglass reinforced shades.
2. Sliding patio doors will be provided with traverse rods only.

## **DIVISION 13 SPECIALTY CONSTRUCTION**

**A. Lead Safe Construction:** Renovation work shall be completed in a lead safe manner as defined by the RI Rules and Regulations for Lead Poisoning Prevention (R 23-24.6-PB). In addition, all friction surfaces within units shall be made lead free as defined by the aforementioned regulations. Furthermore, prior to tenant occupancy, post abatement clearance testing shall be required for all units, soils and water. The developer will be

responsible for the hiring of an independent Rhode Island licensed lead inspector to conduct all pre and post abatement lead testing and clearance.

- B. **Radon Protection:** Please refer to the Section 6, Additional Recommended Practices, Environmental Guidelines, for compliance information.

## **DIVISION 14 CONVEYING SYSTEM**

Per code.

Install high efficiency motors for elevators.

## **DIVISION 15 MECHANICAL Use Energy Star Rated Equipment.**

### **General:**

1. Plan for a commissioning process (in large multi unit buildings only) that will ensure that heating, ventilating and air-conditioning (HVAC) systems perform in conformity with design intent.
2. Commissioning Agent to provide Testing and Balancing Reports/Commissioning of systems in large multi unit buildings only.
3. Housekeeping pads – 4” thick concrete to be provided for all mechanical equipment.
4. Ductwork shall be sealed with liquid mastic or hardseal tape. Duct tape is unacceptable.
5. Ductwork and/or mechanical piping shall be soffited or boxed with solid construction material within all dwelling unit living spaces. Exposed spiral ductwork will be reviewed on a case-by-case basis and is encouraged in mill conversion buildings and commercial areas with high ceilings.
6. Air Conditioning Sleeves - While not mandatory, inclusion of through-wall sleeves to accommodate future air conditioning units is allowable for inclusion in new developments. If sleeves are installed, dedicated electrical service outlets shall be furnished to operate air conditioning units. Sleeves shall be insulated to the same R-value as the wall and weather sealed. A maximum of (2) AC sleeves per unit shall be installed, and should be located in the Living Room and/or Master Bedroom. Air Conditioner units cannot be purchased or installed.
7. Provide bathrooms with continuous exhaust fan and light with integral timer and timer controls. Ventilation must be capable of providing a minimum of 15 CFM per person (# occupants = # bedrooms +1)
8. Exhaust kitchen and bath moisture and odors to exterior. Recirculating range hoods are not acceptable.
9. Seal all utility penetrations with corrosion and rodent proof materials.



10. In buildings of 12 units or more, conduct fine-tuning of building mechanical systems and equipment after one year, prior to the expiration date of the one year warranty period on systems. Property Management will notify contractor when fine tuning of heating equipment is due.

**A. Heating:**

1. Habitable rooms must be provided with 68F heat when the outside temperature is at the average yearly minimum for the locale thermostatic controls are required for each dwelling unit heating systems. Units with self-contained controls are not acceptable.
2. Existing heating systems, which are inoperative, hazardous or inefficient (under 75% efficiency per test) must be repaired to perform at 80% efficiency or better or be replaced. Ductwork and piping must be enclosed in all habitable areas. Boilers must be located in fire resistant areas.
3. New heating systems shall operate at 86% or better efficiency. Steel boilers are not allowed.
4. Use sealed combustion gas/oil appliances only with external combustion air.
5. Size heating equipment for maximum efficiency.
6. Install ductwork in unconditioned spaces where no other solution is possible.
  - a. When ducts must be located in unconditioned spaces, insulate with 6" duct insulation.
  - b. Ducts will be tested with ductblaster test to meet Energy Star Standards (<5% leakage).
7. Avoid unnecessary heating of unoccupied zones like entry, storage, mechanical, and utility areas.

**B. Hot Water Supply:**

1. Each dwelling unit shall be provided with hot water supply (individual or common) adequate to service the number of occupants and fixtures. Water heaters should produce at least 120°F water at all taps and be insulated. Relief valves and overflow pipes must be properly installed.
2. Hot water heaters shall be highly energy efficient or indirect storage tanks supplied as follows:
  - a. Efficiency, one and two bedroom units shall have as a minimum a 30-gallon hot water heater or central water heating system.
  - b. A three-bedroom unit shall have as a minimum a 40-gallon hot water heater or central water heating system.
  - c. A four-bedroom unit shall have as a minimum a 55-gallon hot water heater or central water heating system.

### **C. Plumbing Systems:**

1. Existing Structures: In rehabilitation of existing structures, the following shall be considered:
  - a. Existing plumbing fixtures must be in good working condition. They must be replaced only when repair costs exceed 50% of new fixture costs. Faucets must be free from leaking. Water-conserving plumbing fixtures, showerheads, and faucet aerators are required.
  - b. Malfunctioning existing shutoffs must be repaired or removed.
  - c. All hot and cold water lines must be without leaks and maintain a three-gallon per minute flow. Pressure regulators must be installed where street pressures may exceed 100 psi.
  - d. Existing drain lines must safely and adequately carry away wastewater, and must be vented well enough to prevent significant breaks of the water seal in fixture traps. Existing S-traps or drum traps may remain. Existing traps that are broken may be replaced with similar devices unless the entire waste water system is being replaced in that room, in which case the requirements for new construction will govern.
  - e. Avoid purchase of high-end plumbing fixtures.
2. Main Shutoff - There must be a main shutoff for each dwelling unit located either in the unit or interior to the structure and accessible. Install hot water heaters and laundry equipment in rooms with drains or drip pans and floor coverings that are not water sensitive. Install easy to use shut off valves for clothes washers and hot water heaters.
3. Pipe Insulation:
  - a) Insulate all hot and cold water pipes for both domestic and mechanical use in uninsulated or unconditioned areas to conserve heat and minimize condensation. Large buildings require insulation on all domestic and mechanical hot and cold water piping throughout the building. In handicapped units all exposed pipes shall be insulated with a protective insulative jacket.
  - b) Insulate interior rainwater conductors.
  - c) For hot and cold water and mechanical pipes up to 2", insulation shall be 1" thick. For larger pipes, insulation shall be 1.5" thick. For runouts insulation thickness shall be 1/2".
4. Avoid installing plumbing piping in exterior walls.

### **D. Fire Protection:**

1. Smoke, heat and carbon monoxide detectors are required in all units and common areas, per code.
2. Fire alarms - per code.

3. Sprinklers - per code. Each riser should include tamper and flow switches tied to a central station alarm or fire department.

**E. Security:**

1. Emergency call systems shall be installed in each unit in senior developments and disabled tenant's unit.
2. Security plans shall be developed for all developments.
3. Install security alarm/motion detector/camera monitoring systems in large buildings and buildings that house the elderly.

**F. Laundry Facilities:**

1. Accessible central laundry facilities shall be provided in all developments, other than scattered site developments, and shall have floor drains. Energy Star rated washers and dryers shall be used if supplied at common Laundry rooms.
2. Clothes washer and dryer connections shall be provided within each handicap accessible dwelling unit where no central laundry facility is provided or is not easily accessible. If connections are supplied in every unit, the tenants are responsible to furnish and install laundry appliances.
3. Laundry equipment hook-ups (hot and cold water, electrical duplex outlet, 220V electrical dryer outlet, dryer vent to exterior) and floor drain assemblies shall be installed in the basements of scattered site developments. The space provided shall accommodate separate washer and dryer. The manager or developer shall contract out or purchase and install coin operated washers and dryers.
4. Vertical washer/dryer combinations are discouraged.

**DIVISION 16 ELECTRICAL** Use Energy Star Rated Equipment and Fixtures

**A. Service:** Per code with a minimum 100-amp service per dwelling

**B. Metering:** Provisions for individual apartment metering of all utility use is required. Rhode Island State Law specifically prohibits the use of so-called "master meters" for measuring electric consumption in developments exceeding ten (10) dwelling units.

**C. Existing Structures:** - In rehabilitation of existing structures, the following shall be considered:

1. Safe electrical outlets must be provided for all existing appliances or those proposed to be installed during rehabilitation. Appliances requiring 120 volts may be on a circuit with other outlets so long as there is no obvious evidence that the circuit is overloaded. Essential motors requiring 240 volts must have a separate dedicated circuit and outlet.

2. Existing service entrance shall be a minimum capacity of 100 amps and be in good condition and sized to safely service all outlets, fixtures and appliances proposed to remain or be newly installed during the rehab. Any service entrance replacement must have a minimum capacity of 100 amps.

**D. Lighting:** Every habitable room must be provided with a light fixture or one outlet controlled by a wall switch. All new light fixtures must be Energy Star Compliant. Avoid purchasing high-end lighting fixtures.

1. Use fluorescent and compact fluorescent fixtures where possible.
2. Stairways within dwelling units must have at least one light controlled by a three-way switch; common stairways and hallways, three-way switches or automatic switching devices.
3. All exterior stairs must have a light fixture.
4. The dining area shall be provided with a ceiling hung pendant type light fixture.
5. Bathrooms shall have an Energy Star rated ceiling light fixture and fan in addition to the medicine cabinet light. A GFI duplex convenience outlet is to be located close to sink.
6. Kitchens shall be equipped with at least one overhead light fixture and one light fixture located above the sink area.
7. Walk in closets and apartment laundry closet areas should be equipped with an overhead light fixture.
8. Use efficient outdoor lights (30 lumens/watt or better) with low temperature ballasts.
9. Cable Connection -Consideration shall be given to the installation during construction of a Master TV antenna system and rough wiring for CATV outlets in each dwelling unit living room, all bedrooms and in the Community Room if one is provided.

**E. Phone Connection** - Pre-wire for telephone service in accordance with the current regulations of the utility company. The pre-wiring shall include the installation of terminal boxes and interconnects resulting in a system ready for operation. The following locations shall be pre-wired for telephones to be furnished by others:

1. Dwelling units: Kitchen (wall phone), Living Room (desk phone), Master Bedroom (desk phone).
2. Management Office, if provided (desk phone).

**F. Miscellaneous:**

1. Install door bells at 1-3 Family apartments or first floor townhouse buildings.
2. Install intercom systems with electronic buzzers and door strikes in buildings with four or more units and two or more floors.



## **Section 4. Guidelines for Assisted Living Demonstration Program (ALDP)**

The architectural program shall be developed in close consultation with the service provider. Spaces should be primarily residential in scale and character. The location, size and attributes of the space should clearly relate to the use of the space and the need to be associated with other uses. The architecture should differentiate public, semi-public, semi-private and private spaces. Rhode Island Housing reserves the right to set higher standards for facilities designed for elders afflicted with dementia or Alzheimer's Disease.

### **A. Site Design:**

1. Passenger drop off station and a van parking area, near to and visible from the main entry, should be protected from the weather.
2. Building entries must be handicapped accessible.
3. A secure outdoor recreation area appropriate for the facility.

### **B. Building Design:**

1. General – Developers are encouraged to design the building to receive the maximum Level F-1 and Level M-1 licensure in accordance with the Rules and Regulations for Licensing Residential Care and Assisted Living Facilities for the Rhode Island Department of Health, as amended.
  - a) Building forms and material should be appropriate and integrated into the topography and neighborhood.
  - b) Public spaces in the development shall be designed and constructed strictly in accordance with the current requirements of the Rhode Island State Building Code: SBC-14, SBC-15, and SBC 16 as applicable.
  - c) Integrate emergency call, surveillance cameras, security, telephone and other communication systems to provide twenty-four (24) hour monitoring. An emergency call system with pulls in each unit bedroom and bathroom wired to an office console shall also be provided.
  - d) Rough wiring for CATV outlets in the bedrooms and living room of all unit areas and community rooms, activity rooms, lounges, etc. is required.
  - d) All sinks and faucets shall be equipped with anti-scald devices.
  - e) Residential treatment of all exterior spaces is highly desirable. Consider use of dormers, balconies and porches.
  - f) Provide furniture and equipment layouts for all offices and community spaces.
2. Public Spaces
  - a) Elevators are required in all buildings two stories and higher.
  - b) Corridors should be less than eighty (80) feet in length between the elevator and the most distant unit.

- c) Small lounges on each floor with seating for four or more residents should be provided at corridor midpoints to dining room, main lounge and/or elevator areas.
- d) Resting areas, landmarks, handrails, natural light and indirect lighting schemes should be incorporated into the design of corridors.
- e) Building signs and layout of furnishings should incorporate way-finding features to assist those that may be confused or disoriented.
- f) Unit entries should be clustered and should allow personalization.
- g) All community rooms and offices must be equipped with air conditioning equipment (i.e. offices, community rooms, activity rooms, community dining rooms, wellness office, lounges, etc).

**C. Shared Spaces:** Most successful when the residents use these spaces in their daily activities. Shared spaces should be located to the maximum advantage of the site, view, room proportions, exposure, noise, proximity to other activity spaces, etc. Shared spaces should be directly related to the service program. Superfluous, unprogrammed spaces should be avoided. Shared spaces should invite but not require participation. To that end, a resident should be able to observe what is going on in a shared space and choose whether to participate. Large activity rooms should range from 8 to 12 square feet per person while secondary shared spaces should range from 4 to 7 square feet per person. In general, the square footage attributable to shared spaces, as a percentage of gross square footage should be higher than in traditional elderly housing.

1. Required shared spaces:

a. Dining Facilities and accessory space:

- 1) Main Dining Facilities - appropriately scaled in accordance with the mission statement of the service provider and target market. The particular dining or food service concept will influence the design of the kitchen and dining areas. In general, all dining room areas should be designed with a minimum of 17-25 square feet of floor space per person.
- 2) Private Dining Room - for small group meetings, private meals and celebrations. This space should be sized to accommodate a dining room table, chairs and related furnishings for 10-12 people.
- 3) Special consideration should be paid to providing dining spaces in a variety of sizes.
- 4) Large Coat Closet with Wheel Chair/Walker Storage. This space should be located in proximity to the main dining room and sized for the temporary storage of coats, wheel chairs, walkers and other ambulatory devices.

b. Commercial Kitchen. If off-site food service is anticipated, space and utility connections shall be provided in the development. All commercial kitchens shall be located in close proximity to main dining room, service elevator and loading docks and must be designed with adequate frozen food and bulk storage space.

- c. Activity/Community Room - for holding social gatherings. This space should be 12 square feet per dwelling unit or 600 square feet, whichever is greater. In addition, the community room must be fully equipped with a handicap accessible kitchen and located within close proximity to public rest rooms.
  - d. Wellness Program Office/Suite - with a separate handicap accessible rest room. This space should be a multi-functional room that can be utilized for physician, nurses and other consultant visits and should be adequately sized to accommodate all necessary medical examination furnishings, equipment, and storage cabinets.
  - e. Library or separate quiet community space - for reading, studying and reflection with a residential den-like atmosphere and adequately sized to accommodate tables, chairs, bookshelves, and a private computer workstation.
  - f. Restrooms located near dining facilities and other activity areas on each floor.
  - g. Central bath tub - one per floor where bath tubs are not provided in the units. There shall be a 3' aisle on three sides of the tub or a tub designed to facilitate the transfer of a frail individual. These spaces should have slip resistant floor surfaces and a floor drain.
2. Encouraged shared spaces:
- a. Entry Lobby - with comfortable seating for four or more residents. This space should provide tenants a direct view of the main building entrance and reception areas.
  - b. Small activity room - for small social gatherings. This space should be equipped with a wash sink and sprayer and designed with adequate floor space to accommodate tables and chairs to hold 12-15 people.
  - c. Beauty/barber Shop - sized to accommodate all necessary beauty shop furnishings, equipment, storage cabinets, shelving and wash sinks.
  - d. Resident Lounge/Living Room - designated for socializing, reading, relaxing and television viewing designed with adequate floor space to accommodate seating for 8-10 residents. In addition, this space should have provisions for natural lighting and ventilation and have a pleasant view of the outdoors.
  - e. Ice cream/cocktail bar area - should have a bright, airy, casual feel and be adequately sized to accommodate seating at tables for up to (15) people, a counter with bar sink, and undercounter refrigerator with ice maker.
  - f. Smokeless/Lounge Areas; Billiards Rooms; Health Spas and Nutrition Centers.



## **D. Required Facility Spaces:**

### **Office Space**

- a. General – The space should have a cheerful, friendly residential atmosphere with natural light and ventilation. Offices must be adequately sized to provide space for small meetings and all necessary office furnishings, equipment, and a computer workstation. All offices and workstations shall be pre-wired for at least (1) telephone. Consideration should be given to using residential furnishings and lighting schemes and to providing additional phone jacks where computer stations and fax machines may be installed.
- b. Administration/marketing office - with clerical support workspace located in close proximity to the building entrance and reception area.
- c. Office space must be provided for a case manager, a director of health services, an activity director, and a food service manager.
- d. Resident care assistant stations must be provided. These spaces shall be secured and centrally located in each wing of all floors. All resident care assistant workstations shall be sized to accommodate a coat rack, a small desk/counter and chair for report writing, bookshelves, and sufficient space for storage of medication storage carts.

### **Reception/Mailroom**

- a. Reception area with an unobtrusive view of the elevator and resident building entrances located in proximity to the administrator's office sized to accommodate necessary office furnishings, equipment and a computer workstation.
- b. Mailroom in proximity to the building entrance and reception area.

### **Laundry/Housekeeping/Maintenance Facilities**

- a. Central laundry facilities - or a feasible plan to install a central facility at a later date if off-site laundry service is anticipated, sized to accommodate (2) sets of commercial washers and dryers, (2) folding tables, a commercial press and several laundry carts.
- b. Housekeeping facilities - sized to accommodate a janitor's sink, storage shelves, cleaning equipment, furnishings, etc.
- c. Trash room - with area for storage of recyclable materials and a trash compactor. Separate trash chutes should be located in a centralized area on each floor.
- d. Building storage facility - easily accessed from the loading area and sized to store spare equipment parts, folding chairs and tables, seasonal furniture, special equipment, etc. Outside storage space will be required for the storage of hazardous materials and fuel powered maintenance equipment.

- e. Building maintenance room - equipped with a workbench, industrial shelving, tool storage and bulk material storage areas.

**E. Encouraged Facility Spaces:**

- a. Laundry rooms - on each floor with washers and dryers for residents' private use, provided at a ratio of one (1) washer and dryer per twenty (20) units.
- b. Staff lounge/locker areas - with separate rest rooms for employees.
- c. Employee's dining room - with adequate space for tables, chairs and vending machines with open wall space for bulletin boards and required postings.
- d. Storage and recharge areas - for scooters (individual battery operated vehicles) depending upon space and market considerations.

**F. Unit Design Issues:** Unless specified, the following guidelines shall be met in all developments:

1. Unit types and minimum size - inclusive of kitchen and bathroom: 350 sq. ft. for a studio/alcove; 500-sq. ft. for a one-(1) bedroom unit and 750 sq. ft. for a two (2) bedroom unit.
2. General Guidelines
  - a. Furniture - residents should have the ability to use personal furnishings.
  - b. Air Conditioning - sleeve with dedicated electrical outlet in all bedrooms and living room.
  - c. Accessible controls - for appliances, environmental controls, and window/door hardware.
  - d. Heating/cooling systems control - in each unit.
  - e. "SHUT-IN" prevention system - to alert staff to resident who is not seen during the day.
  - f. Locks - on unit entry doors.
  - g. Closets - with adjustable heights for hanging and shelves to include but not limited to unit entry, broom, bedroom and linen storage.
  - h. Bedroom doors - with a clear opening of 32" (SBC-14).
  - i. Desirable Improvements
    - 1) Pre-wire all units for emergency alarms and communications systems that are designed for the hearing or sight impaired.
    - 2) Windows with wide waterproof sills that are low enough to provide visibility from seated positions are desirable.

3. Kitchen
  - a. Provide a kitchen or kitchenette in each unit designed in conformance with SBC-14 (usable kitchen designs) and have a minimum of 36” of base and wall cabinets. As a minimum, kitchens must include a single bowl sink, undersized refrigerator, two-burner cook top, vented rangehood with separate light and fan switches, microwave oven (counter top model), and storage. Cabinets should be mounted at heights appropriate to restricted reach ranges and allow for alternative shelf heights. Pantries can be used in lieu of upper cabinets. Emergency shut-off for stoves must be considered. If possible, screen kitchen from living space.
  - b. Provide “accessible” kitchen designs in 5% of all units. Accessible kitchens shall be designed in conformance with UFAS and SBC-15.
4. Furnishing layout – to be provided as part of Construction Documents for all unit types.
  - a. Studio/Alcove - include a twin bed not visible from the unit entry and accessible on three sides, a bureau, a night table, an easy chair, two end tables, two side chairs, a small dining table, and a television.
  - b. One and Two Bedroom(s) - include a small sofa, two end tables, an easy chair, a television, a small dining table and two side chairs, a bureau, full-size bed accessible on three sides, and a night table.
5. Bathroom
  - a. Bathroom doors should be screened from the entryway.
  - b. Provide “adaptable” bathrooms with thirty two to thirty-four inches (32-34”) clear out swinging, pocket or barn doors. (For a side hinged door, a 3’0” door leaf is implied or a 2’-10” door with offset hinge is acceptable).
  - c. Privacy locksets shall be designed to permit the opening of the locked door from the outside in an emergency.
  - d. Provide “accessible” bathroom designs in 5% of all units. (This percentage may be increased depending upon population characteristics). Accessible bathrooms shall be designed in conformance with UFAS and SBC-15.
  - e. Bathroom configurations large enough for the resident and assistant should be provided in as many units as possible.
  - f. Bathrooms should include a shower with built-in seat, grab bars, slip resistant surface, hand held showerhead on a flexible hose, and overhead waterproof light, in lieu of tubs. Levered sink faucets and door handles must be provided.
  - g. Grab bars shall be provided at all water closets.
  - h. Provide bathroom storage that is easily accessible.

## Section 5. Appendix

### A. Rhode Island Housing Supplementary General Conditions

The following are to be incorporated into the Architect's specifications:

- A. The Owner and Contractor acknowledge and understand that the work to be performed under this contract is to be financed by a construction loan to be secured by a mortgage. The terms of said loan are set forth in a Construction Loan Agreement between the Owner as a Borrower and Rhode Island Housing and Mortgage Finance Corporation (“Rhode Island Housing”) as Lender.
- B. Changes in the Drawings and Specifications or any terms of the Contract Documents, or orders for extra work, or changes in altering, add to or deleting from the work which will result in any construction cost change, or will change design, may be effected only with the prior written approval of the Owner and Rhode Island Housing and under such conditions as Rhode Island Housing may establish. Rhode Island Housing will allow the following combined overhead and profit for additional work resulting from approved change orders:
- To the General Contractor, for work performed by its own forces . . . . . 12%
  - To any Subcontractor, for work performed by its own forces . . . . . 12%
  - To any General Contractor, for work performed by its Subcontractor . . . . . 8%
- C. The date of substantial completion shall be the date Rhode Island Housing endorses the final Development Inspection Report (Rhode Island Housing Form HF-30 “Permission to Occupy”).
- D. The Contractor shall attach to each request for payment its acknowledgment of payment and all subcontractor’s and materialmen’s acknowledgments of payment for work done and materials, equipment and fixtures furnished through the date covered by the previous payment. Concurrent with the final payment, the contractor shall execute a waiver or release of lien for all work performed and materials furnished thereunder, and the Contractor shall obtain similar waivers or releases from all subcontractors and materialmen.
- E. Upon completion of construction, the Contractor shall furnish to the Owner an “as-built” survey showing the location of all improvements constructed thereon, and showing the location of all water, sewer, gas, electrical, and telephone lines and mains, storm sewers, and of all existing utility easements. Such survey shall be prepared by a licensed surveyor who shall certify that the work is installed and erected entirely upon the land covered by the Mortgage and within any building restriction lines on said land, and does not overhang or otherwise encroach upon any easement or right-of-way of others.
- F. The Contractor shall furnish and pay the premium for Performance and Payment Bonds equal to 100% of the contract price. Said bonds shall be in dual obligee form to the Owner and Rhode Island Housing. In lieu of said bonds, a letter of credit equal to 25% of the total construction cost may be provided by a bank approved by Rhode Island Housing.

- G. Rhode Island Housing and its agents or assigns, at all times during construction, have the right of entry and free access to the development and the right to inspect all work done and materials, equipment and fixtures furnished, installed or stored in and about the development. For such purpose, the Contractor shall furnish such enclosed working space as Rhode Island Housing may require and find acceptable as to location, size, accommodations and furnishings.
- H. Rhode Island Housing reserves the right to request one (1) copy of all approved shop drawings, catalog cuts, samples, etc.
- I. Rhode Island Housing will be furnished one (1) copy of all change orders. The Owner and Contractor acknowledge and understand that funding of approved change orders during construction are the responsibility of the Owner and must be obtained from sources outside of the Mortgage Loan. Loan proceeds, if available, may only be used to reimburse the Mortgagor at the final loan closing. Rhode Island Housing will have the exclusive right of determination.
- J. The Architect will perform field inspection services of a nature and frequency determined by construction progress and sound professional judgment. Field inspections will encompass all disciplines; e.g. architectural, mechanical, electrical, site, etc.
- K. Field and laboratory testing service requirements to be paid for by the Contractor shall be incorporated into the technical specifications. These shall include, but not necessarily be limited to, soil compaction and analysis, concrete design, mix, concrete compression, pile load test.
- L. AIA Forms G702 and G703 (latest editions) will be utilized for Contractor requisitions.
- M. Notwithstanding any agreements to the contrary between the Owner and the Contractor, the Lender will advance for construction on a monthly basis from mortgage proceeds 90% of the value of work in place and material stored on the development site. With the concurrence of the Owner, and upon written request, the Lender will consider a reduction of the retainage percentage from 10% to 5% upon 50% completion of the work included in the contract.
- N. Notwithstanding any agreement to the contrary between the Owner and the Architect, the Lender will advance requisitions during the construction administration/ supervision phase in increments equivalent to the Contractor's progress billings. In no event will the Supervising Architect be paid in full prior to development final completion.
- O. Construction Completion - Mortgagors of all developments must assume financial responsibility for the completion of construction. Any cost overruns shall be the sole responsibility of the mortgagor.
- P. Cost Certification - Cost certification for the developer and general contractor must be submitted at the completion of the construction period prior to the final advance of funds.

## **B. Equal Opportunity and Affirmative Action Rules and Regulations**

Section 1. Purposes Of Procedures: Rhode Island Housing has determined that a need exists to ensure that recipients of its funds under the Rental Housing Production Program do not discriminate in their hiring or contract practices on the basis of race, sex, national origin, age, religion, sexual orientation, handicap or status as a veteran. Rhode Island Housing has also determined that it is necessary to take affirmative action to eliminate the vestiges of past societal discrimination and to ensure equal employment opportunities and social advancements for minorities and women. These Rules and Regulations set forth requirements established by Rhode Island Housing to ensure non-discrimination and affirmative action by Developers, Contractors, and Subcontractors, and shall be construed and applied so as to accomplish the objective stated above.

### Section 2. Construction of Rules and Regulations and Definitions:

Unless otherwise defined herein or unless a different meaning is required from the context in which they are used herein, all words and terms used in these Rules and Regulations are as defined in the Act.

1. “Act” means the Housing and Mortgage Finance Corporation Act more particularly set forth in R.I.G.L. 42-55 as amended.
2. “Affirmative Action Officer” (AAO) means the individual(s) appointed by the Executive Director to serve as AAO under these Rules and Regulations.
3. “Board of Commissioners” means the Board of Commissioners of the Rhode Island Housing and Mortgage Finance Corporation.
4. “Contractor” means an individual, corporation or partnership retained by a Developer to serve as a general contractor or construction manager in the construction of a development.
5. “Corporate Office” means 44 Washington Street, Providence, Rhode Island 02903.
6. “Development” means a multi-family residential housing complex developed under the Program.
7. “Executive Director” means the Executive Director of Rhode Island Housing.
8. “Hearing Officer” means the individual or individuals appointed by the Executive Director to serve as a Hearing Officer under these Rules and Regulations.
9. “Minorities” or “Minority” means person or persons who is included in any of the following racial and ethnic categories:
  - a. African American/Black – A person having origins in any of the black racial groups of Africa.
  - b. American Indian or Alaskan Native – A person having origins in any of the original peoples of North America and who maintains cultural identification through tribal affiliation or community recognition.
  - c. Asian or Pacific Islander – A person having origins in any of the original peoples of the Far East, Southeast Asia, the Indian Subcontinent, or the Pacific Islands.

- d. Hispanic/Latino – A person of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin, regardless of race.
10. “Minority and Female Owned” means businesses in which at least fifty-one percent (51%) of the ownership interest is held by, and which are managed and controlled by minorities and/or women, and which have obtained written certification thereof from the state in which their principal office is located or from such other governmental or non-governmental office, board, commission, department, agency or entity satisfactory to Rhode Island Housing.
  11. “Mortgage Loan” means a loan made to a Developer for the purpose of providing construction or permanent financing, or both, for a Development.
  12. “Program” – means the Rhode Island Housing Rental Housing Production Program.
  13. “Proposal” means a written proposal for the construction, development and/or rehabilitation of a development.
  14. Rhode Island Housing means Rhode Island Housing and Mortgage Finance Corporation, a public corporation organized and existing under the Act.
  15. “Developer” means corporations, individuals, joint ventures, partnerships, limited partnerships, trusts, firms, associations, or other legal entities or any combination thereof, whether organized for profit or not, qualified either to own, construct, acquire, develop or rehabilitate a Development.
  16. “Subcontractor” means individuals, corporations, joint ventures, partnerships, limited partnerships, associations, or other legal entities retained by a Developer or Contractor to render services, or services and material in connection with the construction or rehabilitation of a Development.
  17. “Suspension” means disqualification of a Developer from participation in Rhode Island Housing’s programs and suspension of Developer’s rights to disbursements from Mortgage Loan.
  18. “Total Construction Cost” means the total funds expended in connection with the construction or rehabilitation of the Development.
  19. “Total Work Force Hours” means the total number of worker-hours expended in connection with construction or rehabilitation of the Development.

### Section 3. Affirmative Action Obligations:

3.1 Generally - Through affirmative action activities provided for herein, the developer and or contractor shall use all reasonable efforts to ensure that ten percent (10 %) of the Total Work Force Hours are provided by Minorities and women. The Developer and or Contractor shall utilize Minorities and females, and Minority and Female Owned businesses, as Contractors and Subcontractors to the greatest extent practicable in the construction of the Development. The Developer and or Contractor shall include a statement regarding its non-discriminatory and affirmative action policies in all solicitations for Contractors and Subcontractors issued in connection with the Development. The Developer and or Contractor shall maintain records relating to all such solicitations, all responses received to solicitations (specifically identifying responses received from Minority and Female Owned businesses), and all awards made based on such solicitations and the reasons therefore. The Developer and or Contractor shall use its best

efforts to ensure that at least ten percent (10%) of the Total Construction Costs shall be paid to Minority and/or females Contractors and Subcontractors, or Minority and/or Female Owned Contractors and Subcontractors. The Developer and or Contractor shall provide Rhode Island Housing with a schedule of anticipated awards to be made to Minority and Female Owned Contractors and Subcontractors prior to the initial closing of the Mortgage Loan.

3.2 Contractual Obligations – All contracts with a contract price of \$50,000.00 or more executed in connection with the Rental Housing Production Program development shall:

1. post a written notice of at least 8 inches by 11 inches in size in a conspicuous place in its principal office stating that it is an equal opportunity employer and does not discriminate on the basis of race, sex, national origin, age, religion, sexual orientation, handicap or status as a veteran;
2. abstain from harassment, intimidation and coercion of employees based on race, sex, national origin, age, religion, sexual orientation, handicap or status as a veteran;
3. establish and maintain a current list of recruitment sources for Minority and female employees, provide written notification to such sources of employment opportunities, and maintain a record of each organization's response to each such notification;
4. maintain a record of the name, address and telephone number of each Minority and female applicant for employment, which record shall contain a statement regarding the action taken with respect to the application;
5. to the extent feasible, participate in area based training programs for Minorities and women;
6. provide notice of its obligations under these Rules and Regulations to any union(s) with which it has entered a collective bargaining agreement, and to entities regularly conducting training programs within the area of its principal place of business, and request the assistance of such unions and entities in its compliance with these Rules and Regulations;
7. include a statement of its non-discriminatory practices in any company manuals, collective bargaining agreements it enters, and company newspapers or newsletters it produces;
8. notify the Developer in writing when signatory unions and bargaining agreements it has entered prohibit or deter its equal employment and affirmative action recruiting activities;
9. ensure that all facilities and activities under its control are non-segregated, except for the segregation by sex of toilet and changing facilities;
10. where feasible, employ Minority and female workers in summer employment and on-the-job training programs;
11. take such other steps as necessary to ensure that equal employment policies are implemented and that recruitment job classifications and other employment procedures do not have a direct, or indirect discriminatory effect on Minority or female employees or applicants.

Section 4. Preliminary Information: Once funds have been reserved for a Rental Housing Production Program development, the AAO shall provide the Developer with a summary of the equal opportunity and affirmative action requirements contained in these Rules and Regulations, and a list of Minority and female contractors. Said list was compiled by the State of Rhode Island and amended by Rhode Island Housing.

Section 5. Pre-Construction Conference: At the Pre-Construction Meeting, Rhode Island Housing shall discuss the requirements of these Rules and Regulations and the Developer's



affirmative action goals for the Rental Housing Production Program development with the Developer and all contractors chosen as of that date.

Section 6. Utilization Reports: The Developer shall submit to Rhode Island Housing monthly, a report of the total construction cost as of the date of said report, and shall specify therein, the total amount paid to Minority and female contractors and subcontractors or Minority and Female Owned contractors and subcontractors.

Section 7. Review Conference And On-Site Inspections: Rhode Island Housing may, anytime during construction or rehabilitation of a development, conduct such on-site inspection(s), reviews of the Developer's records and all contracts relating to the development, and conferences with Developer, contractors and subcontractors as it deems necessary to ensure compliance with these Rules and Regulations.

Section 8. Report of Discrimination Charges Filed: The Developer shall promptly notify Rhode Island Housing, in writing, of any charges it becomes aware of which have been filed with the Rhode Island Commission of Human Rights, the United States Equal Employment Opportunity Commission or any other agency alleging discrimination by the Developer, or any Contractor or Subcontractor in connection with the development.

Section 9. Suspension of Developers and/or Contractors:

9.1 Generally - Suspension is a measure which may be invoked by Rhode Island Housing either to exclude or to disqualify a Developer and/or a Contractor from participation in any of the Rhode Island Housing's programs. Suspension shall be used for the purpose of ensuring compliance with these Rules and Regulations and not for punitive purposes. The exclusion or disqualification of a Developer and/or a Contractor from participation in Rhode Island Housing's programs, and the reconsideration of such measures, shall be based upon all available evidence and facts. Investigations required to accumulate such facts and evidence shall be conducted by the AAO or by such other individuals as may be designated by the Executive Director from time to time.

9.2 Notice of Violation - In the event that it is determined that a Developer and/or a Contractor is in violation of these Rules and Regulations, the AAO shall notify the Developer and/or a Contractor of such violation(s) in writing by certified or registered mail. Said notice shall: specify the violation(s); request the developer and/or contractor to correct the violation(s) within fifteen (15) business days from receipt of said notice; and, inform the Developer and/or Contractor of possible suspension for failure to rectify the violation(s) within said period. The Developer and/or Contractor shall, within the allotted time, rectify the violation(s) and provide evidence of compliance satisfactory and acceptable to the AAO. In the event the Developer and/or Contractor fails to rectify the violations and produce sufficient evidence of compliance, the AAO may recommend to the Executive Director that the Developer and/or Contractor be suspended.

9.3 Suspensions - The Executive Director shall review all findings and recommendations of the AAO and may suspend any developer and/or contractor who fails to comply with these Rules and Regulations. Said suspension shall be in full force and effect until the Developer and/or

Contractor can demonstrate, to the satisfaction of the Executive Director, that the violation(s) has been corrected and that steps have been taken to insure future compliance with these Rules and Regulations.

1. Effects of Suspension - The Developer and/or Contractor may not obtain any advances or payments due under any existing loan agreement with Rhode Island Housing nor participate in any Rhode Island Housing programs. The Executive Director may waive these limitations if it is determined that the limitations will adversely affect the community to be served, the development/proposal has some unique value or that the limitations are not in the best interest of the public.
2. Notice of Suspension - The Developer and/or Contractor shall be served by certified mail, return receipt requested, with a written notice of suspension within five (5) days prior to the effective date of the suspension. The notice shall state: the basis for the suspension; that the suspension is effective until compliance has been documented; that the Developer and/or Contractor may not participate in any program of Rhode Island Housing during the term of the suspension; that all rights of the Developer and/or Contractor under all loan agreements with Rhode Island Housing shall be suspended until reinstatement of the Developer and/or Contractor; and, that the Developer and/or Contractor may request a hearing and be represented by counsel at the hearing.

#### Section 10. Hearings:

10.1 Requests for Hearings – The Developer and/or Contractor may request a hearing on the suspension and may be represented by counsel at the hearing. The hearing request shall be made in writing, addressed to Rhode Island Housing at the Corporate Office and to the attention of AAO. The Developer and/or Contractor shall have ten (10) days from receipt of notification of suspension to request a hearing. If no request is received by Rhode Island Housing within the time period, the Developer and/or Contractor shall be deemed to have waived its right to be heard, and final action on the proposed suspension may be taken.

10.2 Notice and Procedures - Upon receipt of a request for a hearing, the AAO shall arrange a prompt and timely hearing. Notice of the time and place of such hearing shall be in writing, and delivered to all interested parties by certified mail, return receipt requested, together with a statement indicating the nature of the proceedings. All hearings shall be conducted in accordance with Section 42-35 of the General Laws of the State of Rhode Island of 1956, as amended, by a Hearing Officer. All witnesses shall testify under oath or affirmation and shall be subject to cross-examination.

10.3 Determination by Hearing Officer in Suspension Hearings - The Hearing Officer shall make a written determination and recommendation to the Executive Director based on all evidence presented at the hearing. All interested parties shall be notified of said determination by certified mail, return receipt requested. The Executive Director shall review the findings of the Hearing Officer and issue a final determination on suspension of the Developer and/or Contractor within thirty (30) days from the date of the hearing. Notice of the Executive Director's determination shall be given to all interested parties in writing, signed by the Executive Director and transmitted by registered mail, return receipt requested.

10.4 Powers of Hearing Officer - While conducting hearings, the Hearing Officer shall have all powers necessary to conduct hearings in an expeditious and fair manner. The powers of the Hearing Officer shall include, but not be limited to, the power to:

1. Hold conferences to settle, simplify, or fix the issues in a proceeding, or to consider other matters that may aid in the expeditious disposition of the proceeding by consent of the parties or upon his own motion;
2. Require parties to state their position with respect to the various issues in the proceeding;
3. Require parties to produce for examination those relevant witnesses and documents under their control;
4. Rule on motions and other procedural items on matters pending before him/her;
5. Regulate the course of the hearing and conduct of the participants therein;
6. Receive, rule on, exclude, or limit evidence, and limit lines of questioning of testimony which are irrelevant, immaterial or unduly repetitious;
7. Fix time limits for submission of written documents in matters before him/her;
8. Impose appropriate sanctions against any party or person failing or refusing to follow or to obey an order under these procedures which sanctions may include:
  - a. Refusing to allow the party to support or oppose designated claims or defenses, or prohibiting him/her from introducing designated matters in evidence,
  - b. Excluding all testimony of an unresponsive or evasive witness,
  - c. Expelling any party or person from further participation in the hearing.
9. Take official notice of any material fact not appearing in evidence in the record, which is among the traditional matters of judicial notice.

Section 11. Rescission and Reinstatement: The Developer and/or Contractor against which a suspension has been invoked may request reinstatement in writing. Reinstatement proceedings shall be conducted by the AAO. All recommendations of the AAO for reinstatement shall be submitted to the Executive Director for final approval. Reinstatements may only be granted upon the determination that the matter or matters resulting in suspension have been rectified, and that the suspended party shall comply with all requirements of these Rules and Regulations in the future. When a suspension has been rescinded, the Executive Director shall forward notice of reinstatement to the Developer and/or Contractor by certified mail, return receipt requested.

Section 12. Substitute Policies or Procedures: A Developer and/or Contractor subject to other equal employment and affirmative action laws, regulations, procedures or policies ("Substitute Regulations") of any federal or state agency, board or commission may request that Rhode Island Housing accept compliance with such Substitute Regulations in lieu of compliance with these Rules and Regulations if such Substitute Regulations are substantially similar to the requirements of these Rules and Regulations. All such requests shall be made in writing to the Executive Director of Rhode Island Housing, and shall set forth the requirements of such Substitute Regulations. All decisions of the Executive Director regarding such Substitute Regulations shall be final and binding on the parties.

### C. Development Sign Specifications

We require that a development sign be displayed at each job site in order to provide proper development identification and furnish information to assist prospective residents. A layout of the mandatory design is below.

Prior to the start of construction the Contractor and/or the Developer shall contact the Development Officer for the development to order the development sign. Rhode Island Housing will design and order the development sign for installation. The contractor is responsible for installing the development sign provided by Rhode Island Housing at the development site. Contractors will be billed for the cost of the development sign and should budget at least \$1,000 for the sign. Contractors and developers should contact Rhode Island Housing for the most current signage pricing.

In addition, the sign shall be placed not less than 36” from grade. Sign posts shall be 4’x4’ with horizontal bracing as needed. The sign location must be approved by Rhode Island Housing. Developers may erect an additional sign but its location must be more than 50’ from the Rhode Island Housing sign.



## Section 6: Additional Recommended Practices

The following information includes building practices associated with Healthy Home, Green Building, Defensible Spaces and Universal Design. The developer should become familiar with these recommended practices and consider implementing them in their developments when feasible, even if not otherwise required.

### HEALTHY HOME PRACTICES

- Avoid putting plumbing in exterior walls.
- Use cement board, fiber cement board or cement plaster as an air barrier in wet areas such as behind tubs or showers.
- Avoid putting duct work and air handlers in attics because of air leakage.
- Insulate water pipes (Hot and Cold) (Domestics and Mechanical).
- Do not install carpet in wet areas (e.g. bathrooms, laundry rooms, kitchen entryways and damp basements). Use smooth surfaces that do not act as reservoirs for moisture/mold and that can be washed. (e.g. vinyl, wood, tile, rubber). Whenever possible, install smooth and washable surfaces in other rooms/areas/ e.g. common areas, bedrooms, living rooms). Carpet can trap moisture and dust. They can become a breeding ground for mold; smooth clean surfaces do not trap moisture and are easier to clean. Provide at least one bedroom with hard surface flooring (vct, hardwoods).
- Ensure that exterior claddings have drainage plains between the cladding and the house wrap material. Drainage plains provide a pathway to allow water to run away from the structure and avoid creating a reservoir behind the claddings.
- Back prime exterior, paintable cladding materials (paint back, front edges and ends of wood. This helps prevent claddings from absorbing moisture and eliminates a potential reservoir.
- Install power vented fans or range hoods that exhaust to the exterior when gas cook tops and gas stoves are present.
- Seal forced ductwork particularly on the return (suction) side when gas cook tops are present. This helps avoid negative air pressure that can draw contaminants (radon soil gas) into homes from far below grade or smoke indoor odors from far below grade or smoke and odors from neighboring units.
- Pest Free - Seal all utility openings and joints between openings. Avoid materials that rodents can chew. Use corrosion proof materials (e.g. copper or stainless steel mesh). Reducing the hole minimizes pathways for rodents and pests.
- Implement a no smoking policy in the buildings during construction and occupancy.
- Eliminate wet carpet cleaning. Use HEPA filters on vacuum cleaners.
- Eliminate pesticide and herbicide use on and around buildings.
- Design ventilated separate storage for cleaning supplies and paints.
- Incorporate Healthy Home Design features as described in the Asthma Regional Council's Healthy Housing Guidelines.
- Encourage the use of no or low VOC (below 20g/liter) paints, primers, finishes and stains.
- Use low or no formaldehyde composites in cabinets and vanities (i.e. MDF Board).

## **GREEN BUILDING PRACTICES**

- Utilize materials that are durable and long lasting.
- Utilize materials that are cost effective and easy to maintain.
- Use natural resources and materials efficiently, use materials and products based on their life cycle environmental impacts.
- Conserve water usage, reduce run-off.
- Maximize energy conservation and efficiency, use renewable energy resources.
- Reduce building footprints and maximize space efficiently.
- Optimize building orientation; integrate natural daylight and ventilation.
- Eliminate harmful and toxic materials and finishes in buildings.
- Preserve existing structures through rehabilitation.
- Use regionally manufactured building materials when possible.
- Use a construction minimal waste plan during construction.
- Provide adequate space for comprehensive trash recycling.
- Use engineered structural lumber products and advanced framing techniques.
- Use of gypcrete underlayment over a properly prepared subfloor prior to installing finish flooring materials. Gypcrete provides sound insulation and fire protection.
- Use MDF board as a substitute for interior running trim on base boards, chair rails and window and door trim.
- Discourage the use of drywall returns at the window area in lieu of wood/MDF casings.
- Recommend use of recycled content carpet with fiber or waffle pad. Carpet should be glued down in high traffic areas such as hallways, entryways and stairs.
- Consider using recycled content insulation to meet required insulation levels.
- Recommend that new construction utilize 2x6 wall cavity, (R-19).

## **DEFENSIBLE SPACES PRACTICES**

Defensible spaces are areas that make transgressors feel observed and uncomfortable. Defensible spaces have clearly defined boundaries and take away the feeling of “No Man’s Land”. Some examples are:

- Clearly demarcated exteriors (fences, shrubbery, etc.)
- Good exterior lighting to eliminate hiding places.
- Removal of visual barriers such as high, solid fences and other screenings that will obscure view.
- Avoid setting the front of the building too far back from the street to keep the building observable to neighbors.
- Eliminate long corridors in apartment buildings.
- Cluster entrances to apartments to enable the tenant the ability to “watch out” for his neighbor.
- Provide a sense of community for apartment residents.

- Provide ability of tenants to observe who is in the building, i.e. fixed windows with view into the hallways and courtyards.
- Limited access into buildings or apartments.
- Encourage residential attitudes and behavior to enforce defensible practices.
- Establish proprietary spaces farther away from buildings, including plots for gardening.

## **UNIVERSAL DESIGN PRACTICES**

Universal Design is an approach to design that incorporates products as well as site and building features which, to the greatest extent possible, can be used by everyone including people with functional limitations. It doesn't call undue attention to these functional limitations.

- Ability to live on one floor is preferred.
- Open floor plans.
- Sense of security and comfort.
- Wider and deeper stairs in multi level buildings.
- Closet shelving in adjustable heights.
- 3 ft. wide interior doors.
- Lever door handles.
- Non slip flooring with flush thresholds.
- Outlets minimum of 18" above floor.
- Light switches 48" above floor.
- Thermostats at easy to read locations and elevations.
- Sufficient floor space for workflow.
- Single lever faucets.
- Pulls rather than knobs on cabinet drawers and doors.
- Roll out shelves or drawers in lower cabinets.
- Multi-purpose spaces such as desk/seated work counters/eating areas.
- No raised threshold bathroom doors.
- Increased use of support rails and non-slip flooring in bathrooms.
- Easy maintenance shower heads and faucet with self cleaning features.
- Shower seat.
- Hand held shower spray with 60" hose.
- Wall blocking for future grab bars.
- Consider installing cable receptacles in all unit bedrooms.

## ENVIRONMENTAL GUIDELINES

Environmental concerns have recently emerged as one of the most potentially serious problems facing the real estate industry. Recognizing this, Rhode Island Housing finds it necessary to establish policy guidelines to be followed in connection with its underwriting and administrative processes applicable to the Rental Housing Production Program. These guidelines are intended to address, but not necessarily be limited to, Rhode Island Housing's concern with the environmental effects of the following:

- Hazardous waste deposits
- Lead based paint
- Asbestos
- Radon
- Underground storage tanks (UST's)
- Noise pollution
- Air Quality
- Ground water quality
- Polychlorinated biphenyl (PCB's)

**APPLICATION:** All applications for financing must include a signed statement from the Developer which shall include a disclosure of the Developer's knowledge of any past or present environmental impact on the proposed site, a summary of corrective action previously taken or proposed to be taken, if applicable and a list of authorities having jurisdiction (i.e. DEM, EPA, etc.).

Rhode Island Housing staff will routinely conduct a site inspection of each property submitted as part of its underwriting process. Part of this inspection will involve a physical survey of the site and abutting areas to identify any potential or suspicious environmental problems. Based on the conclusions of the survey, Rhode Island Housing will determine minimum requirements, if necessary, for further investigation and/or corrective action.

**HAZARDOUS MATERIAL DEPOSIT:** As lender, Rhode Island Housing will exercise due diligence to sufficiently satisfy itself that the loan collateral is free from any negative environmental impact. This will be accomplished by requiring (1) an environmental assessment of the property prior to Firm Commitment and (2) ongoing confirmation, subsequent to closing that the property is maintained in an environmentally sound manner.

The environmental assessment requirement will consist of the following:

1. An evaluation of any disclosures submitted by the Developer with the loan application.
2. An evaluation based on the observations made during the staff site inspection.
3. A Phase I environmental site assessment.
4. Depending on the conclusions and recommendations of the Phase I assessment, a Phase II site assessment may be required. Both Phase I and II assessments are further described below.



A Phase I environmental site assessment is principally a screening process to quickly determine if sufficient information is available to clearly evaluate the environmental status of the property and focuses on: (1) a review of available documents; (2) interviews with persons familiar with site operations; and (3) a physical inspection of the site and adjoining properties. The site assessment must follow the most recently revised version of ASTM. In cases where the Phase I conclusions are of an adverse or questionable nature, a Phase II assessment is required. A Phase II assessment involves a more detailed site inspection and review of historical records. The purpose of this assessment is to determine the presence or absence of a questionable hazard (i.e. asbestos, leaking UST, PCB) or to quantify the extent of an observed or suspected hazard, such as ground water contamination. Based on the results and conclusions of the Phase II assessment, further testing and/or investigation may be necessary, usually to identify specific hazards and sources.

Both Phase I and II assessments must be performed by professionals qualified in the field of environmental consulting. Consultants shall demonstrate the firm's personnel have adequate and appropriate education and training to carry out the required tasks. In addition, consultants must be able to demonstrate successful experience in their areas of expertise, such as letters of reference, certification, or licensing by a professionally recognized or governmental authority, or successful completion of work of a similar nature to that proposed to be done. Unacceptable, for instance, would be a situation where a firm having experience only in asbestos abatement is proposed to perform ground water tests.

It should be noted that some properties may have conditions which are either acceptable (i.e., within established safe limits as determined by authorities having jurisdiction) or have been corrected in an approved manner but must be monitored for the term of the loan by instituting an operations and maintenance program (O & M program). An example of a condition requiring an O & M program is the confirmed existence of asbestos, the hazard having been corrected by approved encapsulation. While the danger from the asbestos material has been acceptably abated, measures must be undertaken to ensure that the protective covering is maintained in an undamaged condition and that people are made aware of the potential hazard. Such O & M programs will be required to be incorporated into any approved Management Plan.

The approved Management Plan and Management Agreement shall contain provisions requiring the agent to monitor and report any suspected environmental threat or condition which could have an adverse impact on the property or residents. In addition to notifying Rhode Island Housing, all actions necessary to ensure that any known violations of applicable environmental statutes are reported to the appropriate local, state or federal authorities shall be taken.

**LEAD SAFE HOUSING RULE:** U.S. Department of Housing and Urban Development Office of Health Homes and Lead Hazard Control, Washington DC 20410 ([www.hud.gov/offices/lead](http://www.hud.gov/offices/lead)) Revised June 21, 2004. The Lead Safe Housing Rule applies to the Low-Income Housing Credit Program, when the HUD Uniform Physical Conditions Standards (UPCS) are used by the state housing agency for monitoring purposes. The Lead Safe Housing Rule is part of the UPCS [24 CFR 5.703(f)]. Resources for information about lead hazards and prevention: (1) National Lead Information Center (800-424-LEAD, [www.epa.gov/lead/nlic.htm](http://www.epa.gov/lead/nlic.htm)): Information about lead hazards and prevention (EPA, HUD, CDC); (2) Lead Listing ([www.leadlisting.org](http://www.leadlisting.org)): Lists of certified firms, training providers, etc.;

(3) Lead Regulations Hotline: 202-402-7698 and [lead\\_regulations@hud.gov](mailto:lead_regulations@hud.gov); (4) HUD lead website ([www.hud.gov/offices/lead](http://www.hud.gov/offices/lead)): Regulatory and guidance information, general lead information; and (5) EPA lead website ([www.epa.gov/lead](http://www.epa.gov/lead)): Info about lead, lead hazards, and protective steps. Any building constructed prior to 1979 may have lead-based paint. Developers seeking financing from Rhode Island Housing will be required to have appropriate testing of painted surfaces performed, and if positive results are obtained, will be required to perform lead-paint hazard reduction in accordance with the most rigid local, state or federal requirements.

All units receiving financing from Rhode Island Housing must comply with the Rhode Island Rules and Regulations for Lead Poisoning Prevention. In all cases, lead safe construction techniques shall be utilized. Demolition and rehabilitation work creates potentially dangerous situations for workers as well as children living in abutting properties. Therefore, construction work financed by Rhode Island Housing will be expected to comply with State law, RI Department of Health Regulation R 23-24.6PB and Federal regulations under sections 1012 and 1013 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, Title X regarding lead hazard reduction. In addition, On April 22, 2008, EPA issued [a rule requiring the use of lead-safe practices](#) and other actions aimed at preventing lead poisoning. Under the Renovation, Repair, and Painting Rule (RRP), beginning in April 2010, contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities, and schools built before 1978 must be certified and must follow specific work practices to prevent lead contamination. Contracting firms must become certified with the EPA and must successfully complete an EPA-accredited renovator course for its workers.

In addition, all units financed through RI Housing programs will be required to achieve a minimum of lead-safe status as defined in Section c.1.0 of the Rhode Island Rules and Regulations for Lead Poisoning Prevention. All friction surfaces (i.e. windows and doors) shall be addressed by the lead hazard reduction methods, as defined in the RIDOH regulation 12.1(d). A lead-safe certificate is required for each unit prior to final disbursement of funds.

The following types of properties may be exempt from these regulations. However, Rhode Island Housing will assess if a property is exempt on a case-by-case basis.

- Housing built subsequent to 1979 (when lead paint was banned for residential use).
- Housing exclusively for the elderly or people with disabilities, unless a child under age 6 is expected to reside there.
- Zero bedroom dwellings, including efficiency apartments, single-room occupancy, or dormitory housing, unless a child under the age of 6 is expected to reside there.
- Property that has been found to be free of lead-based paint by a certified lead-based paint inspector.
- Unoccupied housing that will remain vacant until it is demolished.
- Non-residential property.
- Any rehabilitation or housing improvement that does not disturb a painted surface.

**RADON:** Existing buildings proposed to be rehabilitated and proposed new construction sites shall be surveyed for the existence of radon levels exceeding the maximum safe limits as established by local, state or federal authorities. For those locations considered at risk due to elevated radiation, appropriate design and construction requirements will be imposed to

mitigate the problem. Determination of any radon hazard will be made during the initial (preliminary) loan underwriting period.

**UNDERGROUND STORAGE TANKS:** Underground storage tanks (USTs) must be registered with the Rhode Island Department of Environmental Management (DEM) in accordance with current rules and regulations. It should be noted that USTs of any size which contain diesel oil must be registered. For USTs holding other materials, the requirement for registration depends on the tank size.

Rhode Island Housing requires that all USTs be pressure tested for integrity at least once per year or more frequently if required by other authorities having jurisdiction. Test results that show leakage in excess of the maximum allowed by local, state or federal requirements shall be promptly reported to Rhode Island Housing and DEM. Immediate corrective action shall be taken to ensure compliance with existing regulations.

**NOISE POLLUTION:** Based on the initial site inspection by Rhode Island Housing, a determination shall be made on the necessity to conduct a noise survey. Survey results that exceed the maximum acceptable noise readings established by local, state or federal standards will be mitigated, if possible, by incorporating appropriate design and construction requirements into the structure.

**AIR QUALITY:** The initial site inspection generally will determine the necessity of requiring an air quality survey; however, results of either a Phase I or II environmental site assessment could disclose factors or conditions which would indicate that an air quality study should be performed. As a rule, Rhode Island Housing will discourage the establishment or financing of developments in areas of demonstrated poor or unacceptable air quality.

**GROUND WATER QUALITY:** A determination of the potential hazard from substandard ground water shall be based on the conclusions of a Phase I or II environmental site assessment.

**POLYCHLORINATED BIPHENYL (PCBs):** A determination of the potential hazard and required abatement provisions for identified PCBs shall be based on the conclusions of a Phase I or II environmental site assessment.

These guidelines are intended to provide direction to the Developer/applicant and the remainder of the development team. They do not necessarily address each and every possible environmental situation or condition, which may be encountered. For any cases not specifically covered, Rhode Island Housing reserves the right to review and establish requirements on a case-by-case basis.

Finally, nothing in these guidelines is to be interpreted as superseding or conflicting with applicable codes, laws, ordinances or regulations issued by legally established authorities.

## MANAGEMENT PLAN

A detailed Management Plan (including a detailed Affirmative Fair Housing Marketing Plan and a detailed Tenant Selection Plan) and a Management Agreement must be submitted for every proposed development receiving a reservation of funds. The Management Plan and the Affirmative Fair Housing Marketing Plan will be used by Rhode Island Housing in evaluating the feasibility of the development from a management standpoint and determining its compliance with affirmative fair housing marketing requirements. This submission is to be a plan, not simply a response to the following questions, and therefore must be cohesive.

### *The Role and Responsibility of the Owner and his Relationship and Delegation of Authority to the Managing Agent*

What are the supervisory relationships, and to whom are the persons responsible for the day-to-day operation of the development accountable? (Attach a chart of supervisory relationships or an organizational chart and label it Exhibit A)

1. Under what conditions must the Managing Agent consult the Owner before taking action?
2. What are the areas in which the Managing Agent may make decisions without consulting the Owner?
3. Who in the OWNER's organization is the key contact person for:
  - a) Rhode Island Housing? What decision-making powers does this contact person have?
  - b) The Managing Agent? What decision-making powers does this contact person have?

### *Personnel Policy and Staffing Arrangements*

Attach a copy of the Company's EEO Policy.

1. What are the projected staffing needs for the development? List all full-time and part-time personnel with a description of their duties, salaries and benefits that will be borne by the development.
2. What staff will live on-site?
3. Describe training given to all employees regarding development operations.
4. What is the racial composition of the Management Company?
5. Number of full-time Management Company personnel? Number of part-time Management Company personnel?
6. What are the training and educational requirements for staff? Are any employees certified by a recognized certifying management entity? Specify.

*Plans and Procedures for Marketing Units and Achieving and Maintaining Occupancy*

1. How and when will the units be advertised as available?
2. How will the Developer identify those groups least likely to apply for residency at the development and devise a strategy for attracting them?
3. What are your on-going marketing practices?
4. What plans are being made to achieve an economic mix in the development?
5. What are the procedures to allow for eligible applicants to inspect the units prior to their being made available for occupancy?
6. What orientation services are to be provided to tenants to acquaint them with the development? Care of the unit?
7. Who is responsible for selecting the tenants? Is this selection subject to review? If so, under what conditions and by whom?
8. Attach a copy of the detailed Marketing Plan for rent-up and on-going rentals.
9. Attach a copy of the Resident Handbook.

*Plans and Procedures for Affirmative Fair Marketing*

Applications for funding should address the following basic considerations:

1. What are the racial and ethnic population demographics of the locality in which the project is located? In light of that demographic information, identify those groups whose members are least likely to learn of and seek to participate in the project.
2. What outreach and marketing efforts do you intend to employ in order to increase awareness effectively of the project to the groups identified above, and to encourage members of those groups to seek to participate in the project?
3. What process do you intend to follow in the event that the number of qualified applicants exceeds the number of available units in the project?
4. What admission preferences do you intend to adopt regarding the project? Keep in mind that any preferences must be consistent with applicable state and federal fair housing laws, and may not adversely impact members of protected classes under applicable state and federal fair housing laws.

Proposals selected for funding will be required to submit a final, comprehensive Affirmative Fair Marketing Plan prior to consideration for Firm Commitment by the Rhode Island Housing Board of Commissioners.

*Procedures for Determining Tenant Eligibility and for  
Certifying and Recertifying Incomes of 60% of Medium Income Residents*

1. Who will be responsible for processing tenant applications and tenant interviews?
2. Briefly describe the tenant eligibility requirement for the low-income resident covering but not limited to family size, composition, income, assets, verification, etc.
3. Describe the procedures used to insure the development will meet and maintain all low-use restrictions under all applicable subsidy programs.
4. Explain the procedures and policies for credit and BCI check. Do you require a minimum credit score to be considered as an applicant?
5. Does Management have a written evacuation/relocation plan in the event of a natural disaster?

*Plans for Carrying Out an Effective Maintenance and Repair Program*

1. What procedures have been developed to inventory and service appliances and the mechanical equipment and to verify all such equipment is properly installed and operating prior to releasing units for occupancy?
2. What are the procedures for inspecting and carrying out maintenance activities in units prior to a move-out? Prior to re-renting the unit?
3. What is the schedule for: (1) Interior Painting; (2) Exterior Painting; (3) Exterminating; (4) Rug Shampooing; and (5) Window Washing? Who will perform these functions?
4. How is garbage and trash removal to be handled and what is the frequency of pick-up?
5. How will major repairs or emergency repairs be handled?
6. How will grounds upkeep and maintenance be carried out? Give staffing arrangements and type and frequency of maintenance.
7. What is your policy with respect to additional tenant charges, such as: lock-outs, tenant damages, and late rent?
8. Attach a schedule of seasonal and preventative maintenance.
9. What is the schedule for cleaning (1) lobby area; (2) entryways; (3) halls and other; (4) community rooms and bathrooms and (5) common areas?
10. How will tenants be instructed to report major and/or minor maintenance repair needs? Attach a copy of in-house work order or repair request.
11. What security provisions will be made for the protection of development residents?
12. How will tenants contact management in an emergency after hours?

13. What is the anticipated response time for repair requests?
14. Will there be a maintenance contract for:
  - a) Elevator; and
  - b) HVAC

*Rent Collection Policies and Procedures*

1. Explain your basic rent collection policies and procedures.
2. Where will tenant records be kept?
3. What are the eviction policies and procedures?
4. Rent in arrears, time schedule for notification to tenant and legal action.
5. Describe your records keeping system for (1) Rent; (2) Security Deposits; (3) Miscellaneous Income (4) Tenant Files; and (5) Maintenance Work Order System.
6. How does Management ensure the privacy and security of tenant's confidential information?

*Plans for Tenant-Management Relations*

1. What are the policies and procedures covering the handling of tenant grievances?
2. What are the policies and procedures covering the servicing of tenant requests?
3. Describe your tenant orientation procedures.
4. What are the leasing policies and procedures?
5. How will the club house and community facilities be used, including rentals?
6. What will be the hours of operation for: (1) Laundry Room? (2) Community Room? (3) Pool?

Attachments:                      Organizational Chart - Exhibit A  
    EEO Policy  
    Detailed Marketing Plan  
    Resident Handbook  
    Work Request Form  
    Preventive Maintenance Schedule  
    Management Certification  
    Management Agreement  
    Lease

Questionnaire for Management Agent  
Preliminary Tenant Application  
List of Proposed Outside Contracts



## General Information

1. Indicate the legal nature of the Management Agent:

Corporation

Partnership

Proprietorship

Does Management have any identity of interest companies that will provide services to this site?  Yes  No \_\_\_\_\_

Other (Specify)  \_\_\_\_\_

2. Is the Management Agent a subsidiary of another Corporation?

Yes  No

If Yes, please provide name and address of parent Corporation and describe relationship.

3. If the Management Agent and/or its parent are engaged in business activities other than property management, please describe:

4. How many years has the Management Agent been active in housing management?

5. Does the Firm provide any of the following services or functions?

	Yes	No
a) Real estate sales or brokerage	<input type="checkbox"/>	<input type="checkbox"/>
b) Mortgage banking or brokerage	<input type="checkbox"/>	<input type="checkbox"/>
c) Real estate development	<input type="checkbox"/>	<input type="checkbox"/>
d) Real estate appraisals	<input type="checkbox"/>	<input type="checkbox"/>
e) Insurance agency or brokerage	<input type="checkbox"/>	<input type="checkbox"/>
f) Market studies	<input type="checkbox"/>	<input type="checkbox"/>
g) Other (specify) _____	<input type="checkbox"/>	<input type="checkbox"/>

**Personnel**

1. List separately the job titles and personnel employed by the Management Agent in the management office:

2. Complete the following	Currently	2 Years Ago
Number of Employees of Firm	_____	_____
Number of Executive and Professionals in Firm	_____	_____
Number of Executive and Professional Personnel who are not Engaged in Property Management Activities	_____	_____
Number of Accounting and Bookkeeping Personnel	_____	_____
Number of Maintenance Personnel	_____	_____
Number of Resident Managers	_____	_____

3. Attach as Exhibit A, resumes of those members of the Firm (or Management Division) who will be responsible for, or involved in, the property under consideration, including:

- a) The Executive Officer or partners "in charge"
- b) Supervisor (Property Manager)
- c) Resident Manager

4. List the general duties of your Property Manager:

5. List the qualifications you look for in a Resident Manager:

6. List the staff you expect to have on-site at this development, by title:

## Housing Management Experience

1. Total number of residential units under your management: \_\_\_\_\_

Apartment Types:	How Many of Each	No. of Bedrooms
Garden		
Mid-Rise		
High-rise		
Townhouse		
Other		

2. Total number of low and moderate income housing units under your management: \_\_\_\_\_

Breakdown:

	How Many of Each
236	
Rent Supplement	
221 (d) (4) and (3)	
Tax Credit	
Section 8	
Other	

3. Has a housing development experienced a default while under your management?

Yes                       No

If yes, what was the cause of the default?

4. Has your parent firm ever been involved in an FHA 2530 proceeding?

Yes                       No

If yes, please give details and attach completed FHA 2530 form, as Exhibit B:

5. Complete the attachment listing information on all low or moderate-income housing developments that you have managed within the last two years.

## Miscellaneous

1. Please list professional organizations (e.g., Institute of Real Estate Management, National Association of Home Builders) of which Management Agent is a member:
2. Please list any professional designations (e.g., Certified Property Manager, Registered Apartment Manager), or awards that Management Agent personnel have received:
3. Have any of the firm's principals ever been involved in bankruptcy proceedings:

Yes       No

If yes, give details:

4. Does the firm have a fidelity bond?

Yes       No

If yes, state amount of bond and name of bonding company:

5. Has Management Agent or any of its present personnel ever been denied a bond?

Yes       No

6. Has Management Agent or any of its present personnel ever been involved in governmental or judicial action concerning a violation of the Fair Housing laws?

Yes       No

If yes, give details:

7. How many property management contracts held by the Management Agent over the past five years have been terminated prior to their expiration dates? \_\_\_\_\_

a) Please provide names and addresses of these developments and their mortgagors, as well as reasons and circumstances surrounding such termination(s):

b) How many property management contracts held by the Management Agent over the past five years were not renewed upon expiration? \_\_\_\_\_

c) Please provide names and addresses of these developments and their mortgagors, as well as reasons and circumstances surrounding such nonrenewal(s):

I certify that the information contained herein is accurate and complete.

\_\_\_\_\_ (Signature)

\_\_\_\_\_ (Title)

\_\_\_\_\_ (Date)

**MANAGEMENT AGENT QUESTIONNAIRE**  
**Developments Managed**

Development Name: \_\_\_\_\_

Development Address: \_\_\_\_\_

\_\_\_\_\_

Number of Units: \_\_\_\_\_ Type of Financing: \_\_\_\_\_

Managed From: \_\_\_\_\_ to \_\_\_\_\_

Property Manager: \_\_\_\_\_ Phone No.: \_\_\_\_\_

Owner: \_\_\_\_\_

Owner's Address: \_\_\_\_\_

\_\_\_\_\_

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Development Name: \_\_\_\_\_

Development Address: \_\_\_\_\_

\_\_\_\_\_

Number of Units: \_\_\_\_\_ Type of Financing: \_\_\_\_\_

Managed From: \_\_\_\_\_ to \_\_\_\_\_

Property Manager: \_\_\_\_\_ Phone No.: \_\_\_\_\_

Owner: \_\_\_\_\_

Owner's Address: \_\_\_\_\_

\_\_\_\_\_

Development Name: \_\_\_\_\_

Development Address: \_\_\_\_\_

\_\_\_\_\_

Number of Units: \_\_\_\_\_ Type of Financing: \_\_\_\_\_

Managed From: \_\_\_\_\_ to \_\_\_\_\_

Property Manager: \_\_\_\_\_ Phone No.: \_\_\_\_\_

Owner: \_\_\_\_\_

Owner's Address: \_\_\_\_\_

## INSURANCE REQUIREMENT GUIDELINES

The following general requirements will apply to each policy required by Rhode Island Housing. To ensure compliance with these requirements, it is strongly suggested that these requirements be reviewed by the Developer and the Insurance Agent and/or Company prior to securing any insurance.

- For all policies in which Rhode Island Housing has an insurable interest (including fidelity bonding), Rhode Island Housing shall be listed as mortgagee/loss payee as follows:

**Rhode Island Housing and Mortgage Finance Corporation**

Its Successors and Assigns, As Their Interests May Appear

44 Washington Street

Providence, RI 02903-1721

ATTN: Director of Loan Servicing

For all FHA-insured loans (exclusive of FHA Risk Sharing), the Federal Housing Administration shall also be included as their interests may appear.

- Rhode Island Housing must be listed as an Additional Named Insured with respect to the general and contractor's liability coverages.
- Certificates of insurance evidencing coverage for all required policies are required prior to the policy inception date and must remain valid until the actual policy is received by Rhode Island Housing. Original policies (or certified copies of the original policy) shall be furnished to Rhode Island Housing within 30 days of the policy's effective date.
- No policy shall be assigned, canceled, reduced, amended or altered in any manner by the insurance company without at least 60-day written notice of such action (30 days in the event of non-payment of premium) from the company. If the insured or any other party cancels, reduces, amends, or alters the policy in any manner, 30-days notice shall be given by the insurance company. All notices shall be mailed by certified mail to Rhode Island Housing to the attention of the Director of Loan Servicing.
- **Any language contained in the Insurance Binder or Policy, that includes an "endeavor to mail written notice" or a waiver of liability due to the failure of notification will not be acceptable.**
- Insurance policies must be issued only by those companies that: 1) are licensed by the Rhode Island Department of Business Regulation to do business in the State of Rhode Island, 2) are members of the Rhode Island Insurers' Insolvency Fund, and 3) hold an A.M. Best rating of A- or better. Surplus lines insurers and risk retention groups are only acceptable with the written permission of the Director of Loan Servicing. All insurance agents must hold a valid producers license with the State of Rhode Island.

### 1. INSURANCE REQUIREMENTS DURING CONSTRUCTION

#### A. REQUIRED FROM THE MORTGAGOR:



## PROPERTY & LIABILITY COVERAGE

### Property Insurance

- The Builders Risk insurance must be equal to the lesser of 100% of the completed value of the construction or \$10,000,000.
- No Coinsurance provision shall apply. For rehabilitation developments only, coverage should include an Agreed Amount Endorsement.
- Loss recoveries must be valued at replacement cost without deduction for depreciation.
- Insurance shall be provided on an “All Risk” (Special Form Basis) including, but not limited to the following perils: fire & theft, lightning, wind storm, hail, sonic shock waves, smoke, vandalism, malicious mischief, sprinkler leakage, back-up of sewerage & drains, aircraft, vehicles, riots, or riots attending a strike or civil commotion.
  - a. The level of earthquake coverage for developments financed by Rhode Island Housing will be determined by development size, location, and configuration.
  - b. Flood coverage is mandatory if the development is located in a community for which flood insurance has been made available under the provisions of the Flood Disaster Protection Act of 1973 (42 U.S.C. Section 4001 et seq.) and which is located in a designated special flood hazard area. Such flood insurance shall be in a form of the Standard National Flood Insurance Program policy or in the form of a policy which meets the guidelines published by the Federal Insurance Administration as amended in the Federal Register (43 F.R. 7142). The minimum amount of flood insurance required is the lower of the following: 1) the full replacement cost value of the building(s), improvements, and contents secured by the Mortgage; 2) the maximum amount of flood insurance available.
- Loss of Rental Income Coverage shall be provided in an amount equal to 100% of annual gross potential rental income.
- Named Insured under the policy must be the Owner, General Contractor, and any subcontractors, as their interests may appear.
- The scope of the property insured must include existing structures, materials, equipment, supplies and temporary structures being built or stored on or near the premises under construction.
- A permission to occupy endorsement is required. This will allow tenancy while the builder’s risk covers the property.
- For developments occupied by tenants during the **entire** construction period, the following acknowledgment should appear on the policy: “The Company hereby acknowledges that the building(s) are under renovation.”

### Comprehensive General Liability Coverage

- Comprehensive General Liability Coverage (including Owner/Contractors Protective Liability) is required with the following minimum limits of liability:

Aggregate Limit for single occurrence-- incl. death, bodily injury and property damage.	\$1,000,000
Products and Completed Operations	\$1,000,000
Personal & Advertising Injury (per injury to one person)	\$1,000,000
Property Damage	\$500,000

- Umbrella or Excess Liability coverage is required with a minimum coverage amount of \$3,000,000
- Rhode Island Housing reserves the right to require higher limits of liability in certain construction developments.

**B. REQUIRED FROM THE ARCHITECT (Both Design & Supervising):**

**Professional Liability Coverage**

- Evidence of coverage must be provided prior to initial closing and shall remain in effect for one (1) year following construction completion.
- Certificate of Insurance indicating the architect's General & Professional Liability Coverage in an amount not less than 10% of the Construction cost of the development or \$250,000 whichever is greater.
- Workers' Compensation and Employers' Liability policy shall be maintained in conformance with applicable Rhode Island law. Required minimum coverage of \$500,000.
- Umbrella or Excess Liability coverage is required with a minimum coverage amount of \$3,000,000

**C. REQUIRED FROM THE GENERAL CONTRACTOR:**

**Contractor's Liability Insurance**

- Comprehensive General Liability Coverage is required with a minimum amount of \$1,000,000 per occurrence for bodily injury and property damage.
- Auto Liability coverage is required with a minimum amount of \$500,000 per occurrence for bodily injury and property damage.
- Workers' Compensation and Employers' Liability policy shall be maintained in conformance with applicable Rhode Island law. Required minimum coverage of \$500,000.
- Umbrella or Excess Liability coverage is required with a minimum coverage amount of \$3,000,000

**2. INSURANCE REQUIREMENTS DURING OPERATION**

**A. FROM THE OWNER:**

## PROPERTY & LIABILITY COVERAGE

### Property and Rental Income Insurance

- Insurance shall be provided on an “All Risk” (Special Form Basis) including, but not limited to the following perils: fire & theft, lightning, wind storm, hail, sonic shock waves, smoke, vandalism, malicious mischief, sprinkler leakage, back-up of sewerage & drains, aircraft, vehicles, riots, or riots attending a strike or civil commotion.
  - a. The level of earthquake coverage for developments financed by Rhode Island Housing will be determined by development size, location, and configuration.
  - b. Flood coverage is mandatory if the development is located in a community for which flood insurance has been made available under the provisions of the Flood Disaster Protection Act of 1973 (42 U.S.C. Section 4001 et seq.) and which is located in a designated special flood hazard area. Such flood insurance shall be in a form of the Standard National Flood Insurance Program (NFIP) policy or in the form of a policy which meets the guidelines published by the Federal Insurance Administration as amended in the Federal Register (43 F.R. 7142). The minimum amount of flood insurance required is the lower of the following: 1) the full replacement cost value of the building(s), improvements, and contents secured by the Mortgagor; 2) the maximum amount of flood insurance available under NFIP.
- No Coinsurance provision shall apply. Coverage shall include an Agreed Amount Endorsement.
- Loss recoveries must be valued at replacement cost (actual cost of repair or replacement) without deduction for depreciation.
- Loss of Rental Income Coverage shall be provided in an amount equal to 100% of annual gross potential rental income.

### Comprehensive General Liability Coverage

- Comprehensive General Liability Coverage is required with the following minimum limits of liability:

Aggregate Limit for single occurrence-- incl. death, bodily injury and property damage.	\$1,000,000
Products and Completed Operations	\$1,000,000
Personal & Advertising Injury (per injury to one person)	\$1,000,000
Property Damage	\$500,000
Umbrella Liability Policy (per occurrence)	\$2,000,000

- Rhode Island Housing reserves the right to require higher limits of liability in certain construction developments.

**Other Required Coverages (Where Applicable):**

- Workers' Compensation and Employers' Liability policy shall be maintained in conformance with applicable Rhode Island law. Required minimum coverage of \$500,000.
- Contents Coverage (Lobby & Office Furnishings) at 100% replacement value.
- Elevator Inspection Fee Coverage
- Boiler & Machinery Coverage (for developments with boilers, pressure vessels, large air-conditioning units, special machinery or major electrical installations) is required with a minimum amount of \$100,000 blanket coverage per accident per location.
  - a. Loss recoveries shall be on a replacement cost valuation basis, and shall include an Agreed Amount Endorsement.
  - b. Loss of rental income coverage equal to 100% of the annual gross potential income from rents is needed if a loss related to the boiler and machinery is not covered within the property policy.
- Garage Keeper's legal Liability (if garage facilities are provided with the development or attendants are employed for outdoor parking facilities).
- For developments with development-owned vehicles, Comprehensive Automobile Liability coverage is required with a minimum limit of \$500,000 per occurrence for Bodily Injury and Property Damage. Policy shall include coverage for hired and non-owned autos.

**B. REQUIRED FROM THE MANAGEMENT AGENT:**

**Fidelity Bond**

- Fidelity Bonding shall be furnished and maintained by the management agent, at its own expense, and shall cover all persons involved in handling funds for the management agent, owner, and development.
- Rhode Island Housing must hold a Certificate of Insurance for the fidelity bond with the amount of which to be carried as specified in the Management Agreement.
- The fidelity bond is subject to the general insurance requirements of Rhode Island Housing as stated at the beginning of this section.
- Workers' Compensation and Employers' Liability policy shall be maintained in conformance with applicable Rhode Island law. Required minimum coverage of \$500,000.

- Umbrella or Excess Liability coverage is required with a minimum coverage amount of \$3,000,000

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**AT THE DISCRETION OF RHODE ISLAND HOUSING, ADDITIONAL OR OTHER  
COVERAGE MAY BE REQUIRED WHERE APPLICABLE.**

## Mixed Income Rental Program

Product Description:	Taxable and tax-exempt loans for the purpose of developing mixed-income properties
Affordability Requirements:	<p>For tax exempt financing, properties must meet one of the following criteria:</p> <ul style="list-style-type: none"><li>• 20% of the units are affordable to households at 50% of median income; or</li><li>• 40% of the units are affordable to households at 60% median income</li></ul> <p>Affordability requirements are required for the term of the Rhode Island Housing loan but in no event shall they be less than 30 years.</p>
Construction:	Affordable units should be interspersed throughout the development and be largely indistinguishable from the market units.
Unit Sizes:	The number of affordable units per bedroom size should be proportionate to the overall breakdown of units in the development.
Maximum Loan-to-Value:	Maximum 90% of the appraised value.
Debt Service Coverage:	Minimum 1.2
Interest Rate:	A fixed rate will be determined using our cost of funds plus an appropriate margin dependent upon market conditions, loan size and other relevant credit considerations plus credit enhancement. Please contact Rhode Island Housing for current rates
Loan Term:	Both 30 and 40 year fully amortizing terms available.
Vacancy Rate:	5 percent on affordable units; and a minimum 5% on market units or higher subject to review of market feasibility study.

Credit Enhancement:	Credit enhancement is typically provided through the HUD/HFA Risk Sharing Program and is included in the interest rate.
Origination Fee:	2 percent of the first \$5 million of the permanent loan amount; 1% on amounts over \$5 million.
HTC Allocation Fee: (if applicable)	4%: 1 percent of 10-year allocation 9%: 0.5 percent of 10-year allocation
Lease-up Reserve:	A lease-up reserve to cover projected initial operating deficits will be required.
Operating Reserve:	An operating reserve equal to at least six months of operating expense and debt service is required at closing. For existing fully occupied developments, a lesser amount may be allowed on a case-by-case basis.
Replacement Reserve:	Typically, a replacement reserve equal to the total of the first year's replacement reserve escrow deposits is required at closing. Additional amounts may be required depending on the amount of annual deposits and the projected capital needs of the development.
Tax and Insurance:	Borrower will be required to capitalize tax and insurance escrows in an amount to be determined by lender and in accordance with program requirements and make monthly payments equal to one-twelfth of the annual premiums.
Third Party Fees:	The Borrower will be responsible for paying any and all third party fees required to complete the due diligence review to close and bond the transaction. Costs may be capitalized in the development budget.
Bond Fees:	The Borrower will be responsible for paying the full cost of issuance for both taxable and tax exempt bonds. Costs may be capitalized in the development budget.

Developer Fee:	Must be in conformance with our Developer's Handbook
Market Feasibility Study:	Rhode Island Housing will commission and must approve a market feasibility study.
Environmental Review:	Phase I Site Assessment performed by a firm acceptable to Rhode Island Housing. Phase II reports, asbestos and lead surveys as necessary.
Regulatory Agreement:	We will require an affordability agreement restricting the affordable units for up to 40 years
Prepayment:	Allowable if permitted under the bond documents
Recourse:	Loans are non-recourse and secured by a first mortgage lien on both land and improvements.

This is not an offer to make a loan. This term sheet shall serve as an outline for underwriting criteria and is for discussion purposes only. Rhode Island Housing is committed to working with developers to find mutually agreeable terms.