

HENNEPIN COUNTY

MINNESOTA

Manual

Affordable Housing Incentive Fund (AHIF)

Local Affordable Housing Aid (LAHA)

December 2025

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1 Introduction

In 2000, the Hennepin County Housing and Redevelopment Authority (HCHRA) (the “County”) created the Affordable Housing Incentive Fund (AHIF) to encourage the preservation and development of affordable housing opportunities throughout Hennepin County. Since 2000, AHIF has helped to create or preserve over 10,000 units of affordable housing. AHIF is funded through Hennepin County HRA property tax levy.

In 2023, the Minnesota Legislature authorized a new metro-wide sales-and-use tax that funds Local Affordable Housing Aid (LAHA), which is allocated to metro-area counties and cities. LAHA can be used for a variety of activities, including affordable rental housing development and preservation. The program is governed by Minnesota Statutes (Section 477A.35) with oversight from Minnesota Housing (<https://www.mnhousing.gov/home/local-government/local-and-statewide-affordable-housing-aid>).

This Manual provides an overview of requirements and describes relevant policies and priorities for use of the County’s AHIF and LAHA funding. The County reserves the right to waive any and all procedures contained herein where they may interfere with the timely implementation of projects in the County’s interest.

2 Project eligibility and eligible uses

Developments anywhere within Hennepin County are eligible for AHIF and LAHA; there are no geographic limitations for either funding source. AHIF and LAHA provide capital funding for development by funding construction, acquisition and/or rehabilitation of affordable multifamily housing. Many soft costs are also eligible for both AHIF and LAHA; please consult with the County staff with specific questions.

This Manual relates to multifamily affordable housing development only. (While affordable rental and affordable homeownership projects were both eligible for AHIF for the first 20 years of this funding program. In 2022, the County created a separate fund for affordable homeownership development, allowing AHIF to focus on the creation or preservation of affordable rental housing).

3 Affordability and related requirements

3.1 Income limits

AHIF and LAHA projects must include housing units reserved for households with annual gross incomes at or below income limits established by the U.S. Department of Housing and Urban Development (HUD).

Income limits are adjusted by percentage of area median income (“AMI”) and by household size, are updated by HUD on an annual basis, and are available here:

<https://www.huduser.gov/portal/datasets/il.html>

The current income limits, as of the date of publication of this Manual, are:

Table 1. HUD income limits, effective April 2025

AMI	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	27,800	31,800	35,750	39,700	42,900	46,100	49,250	54,150
50%	46,350	53,000	59,600	66,200	71,500	76,800	82,100	87,400
60%	55,620	63,600	71,520	79,440	85,800	92,160	98,520	104,880

To minimally qualify for LAHA and AHIF, projects must include affordable units, which are defined for the AHIF program as at or below 50% AMI, or at or below 60% AMI for projects using low-income housing tax credits.

3.2 Rent limits

Gross rents for LAHA- and AHIF-assisted projects must not exceed the Multifamily Tax Subsidy Project (MTSP) rent limits established by HUD for the appropriate income tier. Except in the case of committed project-based rental assistance or committed Housing Support, rent limits must match the income limits set for each rental unit. The rent limits are based on a household paying no more than 30 percent of gross income for gross housing costs, including tenant paid utility costs. Rent limits are based on a formula of 1.5 persons per bedroom, are adjusted annually, and are published annually by the Minnesota Housing Finance Agency (MHFA). Current (and historical) rents are available here:

<https://www.mnhousing.gov/rental-housing/post-selection/rent---income-limits.html>

The current rent limits, as of the date of publication of this Manual, are:

Table 2. MHFA rent limits, effective April 2025

AMI	EFF/0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
30%	695	745	894	1,032	1,152	1,271	1,390
50%	1,158	1,241	1,490	1,721	1,920	2,118	2,317
60%	1,390	1,490	1,788	2,065	2,304	2,542	2,780
80%	1,854	1,987	2,384	2,754	3,072	3,390	3,707

3.3 Fair housing

The Fair Housing Act prohibits discrimination in all housing related transactions based on race, color, religion, national origin, sex, familial status and disability. Projects shall comply with all federal laws, executive orders, and implementing rules and regulations. Projects shall also comply with Minnesota law and local city ordinances regarding fair housing and human rights, including the Minnesota Human Rights Act.

3.4 County anti-displacement policy

As a large urban county, Hennepin County recognizes that many of our residents don't have the same opportunities to grow and thrive as others in our population. For these residents, quality of life is impacted, and the likelihood of a shorter lifespan is greater. Projects must minimize the involuntary displacement of vulnerable populations such as low-income households, immigrants, the elderly, and people with disabilities.

3.5 Relocation

Though LAHA and AHIF are not federal funds, the County requires compliance with the federal [Uniform Relocation Act](#) in any developments that involve acquisition, demolition or rehabilitation of property (not including voluntary homeowner rehabilitation). Acquisition includes the purchase of real estate, including vacant parcels, regardless of the source of acquisition funds. Any activities that could result in temporary or permanent displacement and the relocation of tenants will require the creation of a relocation plan. All activities will trigger the need for one or more disclosure notices for the sellers, buyers and/or occupants. It is recommended that the developer work with a qualified relocation consultant.

4 Design, contracting and construction standards

4.1 Construction/rehabilitation standards

All building improvements must comply with local and Minnesota State Building Codes. At a minimum, properties must meet HUD's Uniform Physical Condition Standards and maintain compliance with all applicable ordinances, building and use restrictions, code-required building permits, and any requirements with respect to licenses, permits, and agreements necessary for the lawful use and operation.

In addition, applicants are encouraged to include additional following design features to help reduce energy expenditures, maintain sustainability and enhance the health, well-being and productivity of the building occupants, such as:

- Minnesota Overlay and Guide to the Enterprise Green Communities Criteria [Minnesota Overlay](#)
- The most current B3 standard: [3.0 – B3 \(b3mn.org\)](#) which includes the SB2030 Energy Standard
- [Energy Star](#) products, standards and building certification
- [Seven Principles of Universal Design](#): "The design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design."

4.2 Federal accessibility requirements: Section 504

Section 504 of the Rehabilitation Act of 1973 prohibits discrimination based on disability. Section 504 requires that five percent (rounded up) of all new and rehabilitated units must be fully accessible for people with mobility impairments (physical handicaps) and that an additional two percent (rounded up) of all new units must be fully accessible for sensory (hearing or vision) impairments. The accessibility must meet the Uniform Federal Accessibility Standards (UFAS).

Additional requirements apply to the common areas. These requirements state that all ground floor units must be accessible in buildings with no elevator, when feasible, if built prior to March 13, 1991. For buildings with elevators, all units must be accessible.

Section 504 requires that reasonable accommodations be made in rules, policies, practices, services and reasonable structural modifications.

4.3 State accessibility requirements: LAHA

All projects selected for LAHA funding must meet LAHA accessibility requirements as outlined in Minnesota Statute § 477A.35, Subdivision 4. This statute requires that new construction of a building containing more than four units must construct the building to include:

- (1) the greater of: (i) at least one unit; or (ii) at least five percent of units that are accessible units, and each accessible unit includes at least one roll-in shower, water closet, and kitchen work surface meeting the requirements of section 1002 of the current State Building Code Accessibility Provisions for Dwelling Units in Minnesota; and
- (2) the greater of: (i) at least one unit; or (ii) at least five percent of units that are sensory-accessible units that include:
 - a) soundproofing between shared walls for first and second floor units;
 - b) no florescent lighting in units and common areas;
 - c) low-fume paint;
 - d) low-chemical carpet; and
 - e) low-chemical carpet glue in units and common areas.

Nothing in Minnesota Statute § 477A.35, Subdivision 4 relieves a funded project from meeting other applicable accessibility requirements, such as Section 504.

4.4 Construction and demolition reuse and recycling policy

All non-hazardous building material generated during the project should be sorted by material type for recycling or, if collected as mixed waste, sent to a facility that achieves a minimum 60% recycling rate. If sorting by material type, at a minimum, the following materials should be separated for recycling: concrete, metals, untreated wood, and roofing material. Removal of building materials for reuse is encouraged where feasible. New construction, renovation, rehabilitation, and remodeling projects are encouraged to incorporate reused and recycled content building materials in their designs. Special construction waste recycling rates for County-funded projects may be available to projects selected for funding via this RFP.

4.5 Affirmative action

Projects shall comply with all applicable local rules and regulations for affirmative action. Where federal, state, and/or local policies and requirements for affirmative action and equal employment opportunity differ, the most restrictive policies and requirements shall apply. However, the project shall provide any reports or other documentation required by each jurisdiction in order to demonstrate compliance with applicable laws, ordinances, and regulations. Successful rental projects awarded financial assistance from

AHIF or LAHA will be required to submit an Affirmative Action Certification from the State of Minnesota prior to closing the loan.

4.6 Small businesses, women-owned, and small, disadvantaged business enterprises

All projects must track and report outreach efforts and contracts awarded to small, disadvantaged businesses, Small Business Enterprises (SBEs), and Women Owned Small Businesses (WOBs), per state and federal law. They can be accessed in the Central Certification CERT Program. Where federal, state, and/or local policies and requirements for small, disadvantaged businesses, Small Business Enterprises (SBEs), and Women Owned Small Businesses (WOSBs) differ, the most restrictive policies and requirements shall apply, as legally permissible.

In addition, the County encourages participation in the County's Workforce Entry Program (WEP). WEP encourages contractors to hire a specific number (based on the project) of graduates of approved job training programs or demonstrate good faith efforts to do so. Contractors hire on the job training program graduates as apprentices, who gain valuable skills and knowledge working on County projects. Apprentices must not have completed an apprenticeship training course that leads to journeyman status or have been employed as a journeyman. The County provides a list of approved job training programs here: <https://www.hennepin.us/-/media/hennepinus/business/work-with-hennepin-county/contracting-with-hennepin/WEP-approved-programs-lists.pdf>.

4.7 Environmental review

A completed Phase I Environmental Site Assessment is required for projects with five or more units. If indicated by the Phase I, a Phase II Environmental Site Assessment and response action plan may also be required.

5 Financing and contracting requirements

5.1 Award letter and period of performance

Selected proposals will receive a funding award letter after approval of a LAHA and/or AHIF award by the HCHRA Board. The award letter will outline important terms of the commitment, including the number of units committed, their affordability levels (AMI), and the funding source. Developers should carefully review award letters upon receipt and respond immediately with any questions or concerns.

Projects awarded LAHA and/or AHIF must close on all of the project's permanent financing (including LAHA and/or AHIF) by the deadline indicated on the award letter. Extensions may be available under certain limited circumstances; contact County staff.

All funds awarded under the loan agreement must be disbursed within two years of the loan agreement execution date.

5.2 Due diligence requirements

Developers should contact County staff at least six months prior to the anticipated project closing date to begin the due diligence process. County staff will provide developers with a due diligence checklist. Notable items on the due diligence checklist are highlighted below.

Municipal support

Projects must demonstrate community support. For LAHA and AHIF awards, an authorizing city council resolution from the municipality in which the project is or will be located is required following the funding award and prior to loan document execution. It is highly recommended that the developer discuss the project with city staff prior to submitting an application for Hennepin County capital funding.

Financial commitments

Applicants shall identify all financial commitments necessary to complete the activity and provide third-party documentation supporting all funding pledges, conditions, terms and applicable deadlines. Any in-kind contributions from the municipality, business sector, and/or community must also be documented as part of the due diligence process prior to closing the AHIF or LAHA loan.

In addition to the items specifically highlighted above, documentation requirements include but are not limited to: Lender's Title Policy; commitment for an American Land Title Association (ALTA) survey; a Legal Opinion Letter; agreement to defend, indemnify and hold the County harmless from any and all claims or lawsuits that may arise from the funded activities; agreement to provide evidence of insurance general liability, builder's risk, worker's compensation in form and content satisfactory to the County.

Documentation of non-debarment

County policies require that the applicant organization, and other key members of the project team, must not be suspended or debarred from doing business with the government. The County will verify non debarment of the development entity by checking the federal [exclusions database](#) and the state [debarred vendor report](#) at time of application. Developers are required to submit documentation of non-debarment for key project team members – including developer, development consultant (if any), architect, general contractor, property manager, and service provider – prior to the project's financial closing.

LAHA capital projects compliance checklist

Projects selected for LAHA funding must complete and submit the LAHA capital project compliance checklist prior to loan closing. This checklist is attached for reference as Exhibit 1 to this Manual.

5.3 Financing terms and contractual requirements

The County will complete a final underwriting of awarded projects before financial closing to confirm remaining financial need and continued adherence to County priorities. The County also relies on the underwriting expertise of other public funders and investors to ensure that the project is financially feasible through construction and long-term operations. The County reserves the right to cancel a funding commitment if the project does not proceed according to the timeline submitted in the application, or other significant changes have been made to the project without County approval. An executed loan agreement is the final commitment and will be required prior to disbursement.

Successful rental projects awarded financial assistance through this RFP will receive a deferred, interest bearing 30-year loan, or such longer term as was indicated by the project at time of application. Loan documents include a Loan Agreement, Declaration of Covenants and Restrictions, a Mortgage and a Promissory Note. The standard interest rate for AHIF and LAHA loans is 1% simple interest. Any requests for a non-interest-bearing loan will need to include clear documentation of how zero interest will support the development of the project and its residents. Projects may be required to pay an origination fee of 1% of the County award at the time of project closing, as outlined in the award letter.

Projects approved for funding require disbursement within two years of the loan execution date. If funding has not been disbursed in a timely manner, for any reason whatsoever, the County has the discretion to rescind the funding.

AHIF and LAHA loans will require full repayment of principal and interest. Loans must be repaid at the point of loan maturity, sale of the property, or if the project does not meet the terms and conditions of the contractual agreement. A standard form loan agreement for each funding program is available upon request by following the process in the "Inquiries" section above; please be advised that terms and conditions in the template loan documents are subject to change. Applicants are encouraged to review the loan documents and note any rejected terms with the submission of their proposal.

6 Rental requirements and compliance

6.1 Rental requirements

All AHIF- and LAHA-funded projects will be required to comply with the following for the entire term of the loan:

- Create and follow an Affirmative Marketing Plan that provides outreach to individuals that are the least likely to apply.
- Create and follow a tenant selection plan that is consistent with providing affordable housing; that is reasonably related to the program eligibility and ability to comply with the lease; that selects applicants from any waiting list in chronological order; that provides prompt written notification to rejected applicants noting reason(s) for the rejection; and that meets any local renter screening ordinances and regulations.
- Tenant selection processes should allow for appeals, or consideration on case-by-case basis.
- Accept section 8 housing choice vouchers and other tenant-based subsidies.
- Provide a written lease that has an initial term of one year; be free of any of the HUD-prohibited lease provisions; provides a minimum 30-day period of notification for termination of tenancy.
- Notify tenants that the *Landlords and Tenants: Rights and Responsibilities* handbook is available.
- Post a fair housing poster in a common conspicuous area.
- Ensure tenants have the opportunity to review property management procedures in different formats or different languages if requested by the tenant.

6.2 Rental compliance reporting/program monitoring

Annual reporting during the affordability period is required. This may include, but is not limited to, rent rolls, verifications of household income, household data, rent schedule, operating budget, and financial audits. The County has the right to review any and all procedures, including property management agreements, and all materials, notices, documents, etc., prepared for the implementation of the project. Compliance materials must be submitted in the format and on the timeline required by the County.

7 Housing with services (aka supportive housing)

7.1 Supportive housing

Hennepin County's Supportive Housing Strategy is the primary tool for creating supportive housing projects designed for County clients. The Supportive Housing Strategy funds projects that include a minimum of eight units that are tailored to and reserved for County-identified priority populations. While supportive housing is not a focus of AHIF or LAHA, these sources may fund supportive housing that has a broader focus or that will provide fewer than eight supportive housing units. AHIF- or LAHA-funded developments that include supportive housing shall provide the appropriate and necessary level of services for the project during the entire affordability period.

7.2 Supportive-housing-specific due diligence and contractual requirements

If proposing supportive housing, the applicant must demonstrate how the project will assist residents in achieving housing stability through written service plans, marketing plans, and tenant selection policies. The proposed project should also have a screening process that minimizes pre-requisites and eligibility criteria and eliminates screening criteria that are not predictive of positive tenancies. The tenant screening criteria should allow for consideration regarding criminal history, rental history, income, credit factors likely to be present for supportive housing residents, and an appeals process.

Participation in social services is based upon individual choice. Housing services should assure culturally sensitive outreach, programming and/or culturally appropriate living and community spaces.

All projects with proposed supportive housing units will be reviewed by Hennepin County housing stability staff. If proposals include a significant share of units with Housing Support, or if the proposed service provider isn't yet enrolled in Hennepin County's Housing Support Community-Based Settings program, the proposal may need to apply to a separate RFP for approval of this Housing Support use. Contact the appropriate staff at hs.housing.grh@hennepin.us with Housing Support questions.

8 Units set aside for Hennepin County HSPH populations

8.1 Overview of HSPH set asides

In order to provide more housing opportunities for Hennepin County's Human Services & Public Health (HSPH) client population, developers of mixed-income projects are encouraged to reserve housing units

within proposed projects for priority occupancy by HSPH clients. While all unit sizes are valuable, the HSPH unit commitment must specify which size(s) of units are being set aside. Each unit being set aside under this program must be reserved for priority occupancy by HSPH clients for a minimum 14-day period. Units may not be physically separated from other units. A unit income restriction at or below the 30% AMI level, with rent set at the 30% AMI level or with a dedicated, project-based source of rent assistance, is required for an HSPH set-aside unit.

8.2 Referral pathway for HSPH set asides; services

HSPH units are not the same units as those set aside for high-priority homeless populations. HSPH units will not be filled via referrals from the coordinated entry system. All HSPH referrals will come from Hennepin County's Human Services and Public Health areas. Homeless units should not be "double-counted" with HSPH unit commitments in the application, are considered a separate commitment, and have a separate referral pathway.

Managers/staff of projects with HSPH unit commitments are not required to directly offer support services as services will be coordinated by the tenant through the County or other provider.

8.3 HSPH-specific due diligence and contractual requirements

In addition to the general AHIF and LAHA due diligence requirements listed in section 5 above, agreement by the developer to set aside units for HSPH clients will include the following requirements during the affordability term (30 years or more):

- A Declaration of Covenants and Restrictions filed against the property at closing reflecting the HSPH unit agreement and the 30% AMI rent and income restriction.
- Required notification to the County when a unit becomes available. (The County will provide one HSPH staff contact person for notification of vacancies and questions regarding client referrals.)
- Owner must hold the unit for 14 days while the County works to refer applicants to the project. If no eligible County clients are referred within 14 days, the vacancy opens to the general public.
- Written tenant screening process that minimizes prerequisites and eligibility criteria and eliminates screening criteria that are not predictive of positive tenancies. The tenant screening criteria should allow for consideration regarding criminal history, rental history, income, credit factors likely to be present for supportive housing residents, and an appeals process.

Exhibit 1 – Local Affordable Housing Aid capital project compliance checklist

Hennepin County Local and Statewide Affordable Housing Aid Project Review Workbook (Version July 2025)
Project information

To be completed by the proposer

Project overview, including general timeline, approach, and numbers of units/households

Review workbook completed by

Date completed

To be completed by a Housing Domain lead.

Housing domain reviewer name

Date approved by housing domain

Hennepin County Local and Statewide Affordable Housing Aid - Affordable Housing Development Project Compliance Checklist

Version 2_September 26 2025

LAHA Award Information - to be completed by County staff and attached to award letter	
Project name	Name of development organization(s)
SAHA/LAHA award amount	Year of SAHA/LAHA funds utilized, if known
Hennepin County/HRA Resolution #	Contracting deadline (award year + 3)
Hennepin County/HRA Resolution Date	Expenditure deadline (award year + 3)

LAHA/SAHA Compliance Checklist - to be completed by developer, signed and submitted prior to project closing

	Checklist Questions	Response	Provide Brief Description	Guidance
1	The purpose of SAHA/LAHA is to help metropolitan local governments to develop and preserve affordable housing within their jurisdictions.			
	Will the project develop or preserve affordable housing?			

2	SAHA/LAHA funds must be spent on a Qualifying Project. Which Qualifying Project does this project meet? Enter "yes" or "no" for each. (3) projects designed to provide affordable housing through: construction, acquisition, rehabilitation, or demolition, removal, construction financing, permanent financing, interest rate reduction, refinancing, and gap financing of housing to provide affordable housing			Note 1: If demolition or removal of existing structures, the cleared land must be used for the construction of affordable housing Note 2: gap financing as defined by (1) the difference between the costs of the property, including acquisition, demolition, rehabilitation, and construction, and the market value of the property upon sale; or (2) the difference between the cost of the property and the amount the targeted household can afford for housing, based on industry standards and practices.
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3	If Qualifying Project 3 was selected, housing must be affordable to the local workforce. Indicate the total number of units meeting each minimum threshold. If N/A, indicate # of units as zero for that row. for homeownership projects, 115 percent of the greater of state or area median income as determined by the United States Department of Housing and Urban Development for rental housing projects, 80 percent of the greater of state or area median income as determined by the United States Department of Housing and Urban Development Affordable to the Local Workforce as published by Minnesota Housing annually none of the above			https://www.mnhousing.gov/rental-housing/post-selection/rent---income-limits.html ; Deferred Loan Programs tab
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4	LAHA/SAHA requires funders to prioritize deeper affordability. Indicate the total number of units meeting each income standard below. If N/A, indicate # of units as zero for that row. for homeownership projects, units that are reserved for and affordable to households that have incomes which do not exceed 80 percent of the greater of state or area median income as determined by HUD for homeownership projects, units that are reserved for and affordable to households that have incomes which do not exceed 60 percent of the greater of state or area median income as determined by HUD for rental housing projects, units that are reserved for and affordable to households that have incomes which do not exceed 60 percent of the greater of state or area median income as determined by HUD for rental housing projects, units that are reserved for and affordable to households that have incomes which do not exceed 50 percent of the greater of state or area median income as determined by HUD for rental housing projects, units that are reserved for and affordable to households that have incomes which do not exceed 30 percent of the greater of state or area median income as determined by HUD			
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5	Which of the following additional LAHA/SAHA priorities will the development help to meet? Indicate yes/no, and if yes, provide brief explanation. reducing disparities in home ownership reducing housing cost burden, housing instability, or homelessness improving the habitability of homes creating accessible housing creating more energy- or water-efficient homes none of the above			
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6	Will the project include new construction of a building with more than four units? If the project is substantial rehabilitation (see definition to the right), AND has no new units, enter "no". If yes, the project must construct, convert, or otherwise adapt the building to include the below accessibility. Will the project meet ALL of these criteria? (1) the greater of: (i) at least one unit; or (ii) at least five percent of units that are accessible units, and each accessible unit includes at least one roll-in shower, water closet, and kitchen work surface meeting the requirements of section 1002 of the current State Building Code Accessibility Provisions for Dwelling Units in Minnesota (2) the greater of: (i) at least one unit; or (ii) at least five percent of units that are sensory-accessible units that include: (A) soundproofing between shared walls for first and second floor units; (B) no florescent lighting in units and common areas; (C) low-fume paint; (D) low-chemical carpet; and (E) low-chemical carpet glue in units and common areas. other accessibility or sustainability requirements, either required by other funding sources, or voluntarily pursued by the project?			https://files.hudexchange.info/course-content/hud-multifamily-affordable-housing-preservation-clinics/Preservation-Clinic-Glossary-of-Multifamily-Affordable-Housing-Preservation-Terms.pdf
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I hereby certify that the above is true and correct.

Authorized signatory printed name: _____

Authorized signatory signature: _____

Date of signature: _____