

MFA 2022 Mandatory Design Standards for Development of Single-Family Housing for Homeownership

The following Design Standards represent the minimum requirements for MFA-financed development of single-family homes for homeownership. MFA values excellence in design that meets the need of homeowners and promotes community acceptance of housing financed by MFA. All projects must meet or exceed each of these standards. Also, single family developments must adhere to local zoning ordinances, all applicable building codes, and regulations, as well as ADA and Fair Housing Requirements. Each Project architect and owner will be required to certify that the Project design meets these Design Standards, and that the Project was built in compliance with these Single-Family Design Standards.

MFA values excellence in design because well designed housing meets the needs of tenants, attracts market tenants and promotes community acceptance of housing financed by MFA. All Projects shall meet or exceed each of these standards, as well as the minimum requirements of all applicable building codes (hereinafter referred to as “Code”), regulations, and local zoning ordinances. The development team is responsible to know and meet all accessibility requirements for their Project. MFA will not be reviewing submissions with the intent to identify compliance with the various applicable laws, codes, and ordinances governing the design of the projects. Should we find a discrepancy in a design that does not meet a law, code, or ordinance, we will, as a courtesy, inform the designer of our findings. Our review does not constitute nor represent the project’s compliance with all applicable laws, codes, or ordinances; and development team members may not rely on MFA or its agents for final determination. In light of the complexity of adherence to all various code requirements, some developers may find it beneficial to hire third-party consultants to provide additional review. Each Project Owner and architect will be required to certify at Application that the Project design meets these Design Standards, and at completion will be required to certify that the Project was built in compliance with these Design Standards. The Design Standards have been arranged into three sections: “New Construction” and “Rehabilitation” and shall be used as applicable for each type of Project or each portion of a Project.

Generally: Each Project must satisfy the desires and demands of the market. The physical characteristics of Projects will vary and depend on such matters as characteristics of population served, size of households, and comparable Projects. **While it is expected that all Projects meet the Design Standards applicable to their form of construction, these Design Standards are not intended to add unnecessary burden to the Project. In cases where it is not technically and/or economically feasible to adhere strictly to all design or submission requirements, individual requirements may be waived at MFA’s discretion.** The applicant must complete and submit the Waiver Procedure for Design Requirements form for consideration of Waiver request. This request will be reviewed with the Application for funding and determination of approval given following the design review process. Waiver Requests made after the project is awarded tax credits and/or any MFA funding are considered changes to the Project, and a \$500 fee payment will be required.

Design: Housing Projects must provide a continuing market appeal. Amenities, space and aesthetics must be competitive with other properties serving the same market segment. The Project must be visually pleasing, well suited to the needs of the residents, and of good design reflecting the

architectural standards of the neighborhood and of the community in which it is situated. Site and dwelling designs must be practical and use space effectively.

Cost Concerns: The design should incorporate proven construction cost-saving techniques, durable cost-effective materials suitable for the intended use, energy saving features, and cost-efficient mechanical systems. Minimizing initial construction costs and continuing operation and maintenance costs are essential to MFA's affordable housing programs.

NEW CONSTRUCTION

A. GENERAL DESIGN

1. New construction Projects shall conform to the following provisions and requirements as described in the New Construction section of this Design Standard unless specific site conditions make compliance technically infeasible, in which case the Application must contain a detailed explanation of why a provision or requirement cannot be met and submit a waiver request.
2. Accessibility Provisions shall be made for the utilization of Universal Design/Adaptable Design in all new construction homes.
3. The building form shall be appropriate and integrated into the topography and neighborhood.
4. The Project team shall implement durability measures intended to extend the livability and to decrease maintenance costs of the property.

B. Sustainability Measures

1. New construction properties shall be designed and constructed in such a way as to provide greater energy efficiency, decreased water usage, and increased durability over a similarly sized minimum Code compliant Project.
 - a. New construction units shall achieve a HERS certification of 55 or less.
 - b. New construction units shall utilize plumbing fixtures with flow rates and flush rates at the following rates or better:
 1. Toilets at 1.28 GPF
 2. Lavatory Faucets 1.0 GPM
 3. Kitchen Faucets 1.2 GPM
 4. Shower Heads 2.0 GPM
2. Windows shall be Energy Star rated.
3. A programmable thermostat shall be installed.

C. SITE DESIGN

1. Parking shall be provided at the minimum numbers as defined by local Zoning Ordinance.
2. Driveways shall be paved.
3. Landscaping shall be required at all properties:
 - a. A complete landscape plan which maximizes existing natural features or otherwise enhances open space shall be provided.
 - b. Xeriscape landscape shall be the preferred form of landscaping the site.

- c. When vegetation shall be utilized, native, semi native or drought tolerant plants shall be used.
- d. If applicable, low water use irrigation system shall be used.

D. BUILDING DESIGN

1. Each Residential dwelling must meet the minimum square foot requirements. Unheated areas such as patios, decks, porches, stoops, unheated storage rooms or garages shall not be included.
 - a. Two Bedroom – 950 gross heated square feet
 - b. Three Bedroom – 1,100 gross heated square feet
 - c. Four Bedroom – 1,250 gross heated square feet
2. All dwellings shall be constructed to meet Code requirements and the following minimum bedroom areas and dimensions requirements:
 - a. The primary bedroom in each unit shall be not less than 120 square feet.
 - b. Secondary bedrooms shall not be less than 100 square feet.
 - c. No bedroom shall have a dimension less than nine linear feet.
 - d. Bedroom areas shall not include wall thicknesses, closets, hallways, or adjoining rooms, but shall be the area immediately surrounding the intended bed location.
3. All Dwellings shall meet the following bathroom requirements:
 - a. Two Bedroom or less – One Full Bath
 - b. Three Bedroom – One and Three Quarters Baths
 - c. Four Bedroom – Two Full Baths
 - d. For the purpose of this document, three quarter bath is defined as a bathroom that incorporates a standing shower, toilet and sink.
4. All dwellings shall meet the following minimum storage requirements:
 - a. A clothes closet in each bedroom shall be provided. Bedroom closets shall not be dual purposed to meet other storage requirements.
 - b. A laundry room or dedicated laundry closet shall be provided with washer and dryer hook ups.
 - c. A multi-use storage closet or closets which total not less than 8 square feet in area shall be provided. Multi-use closets shall be equipped with shelving at multiple heights.
 - d. A bulk storage area for large items such as snow tires, suitcases, and sports equipment. (This may be outside of the dwelling and could be in the form of a garage or shed etc.)
 - e. A pantry shall be provided at the kitchen. Kitchen Pantry shall be equipped with shelving at multiple heights.
 - f. Mechanical closets or water heater closets shall not be considered to meet any of the above storage requirements.
5. Kitchens must include the following appliances:
 - a. New Energy Star rated refrigerator

- b. New range with vented range hood
 - c. New Energy Star rated dishwasher
 - d. New garbage disposal
6. Every room and space intended for human occupancy shall be equipped with permanent, hardwired, energy efficient light fixtures. Switched outlets will not satisfy this requirement.
 7. A finished outdoor living spaces such as a front porch or backyard patio shall be provided.
 8. Dwelling's main entrance shall visibly show address. Address signage shall be illuminated so as to be clearly visible from dusk till dawn.
 9. Exterior building materials exposed to the elements shall be low maintenance relative to the Project's geographic location.
 10. A centralized heating and cooling system shall be used.

REHABILITATION

A. General Design

Rehabilitation Projects shall conform to the following provisions and requirements as described in the Rehabilitation section of this standard unless specific building and/or site conditions make compliance technically infeasible, in which case the Application must contain a Waiver of Procedure for Design Requirements. If the housing is occupied at the time of rehabilitation, any and all life-threatening deficiencies must be identified and addressed immediately.

1. The Project team shall implement durability measures intended to extend the livability and to decrease maintenance costs of the property.
2. It is not the intent to burden a project with unnecessary work; however, we do expect the project to have a minimum 20-year life expectancy after the work is completed.

Hazardous materials assessment and remediation must be completed in accordance with EPA requirements and best practices.

- A. Asbestos – project will be assessed for the existence of asbestos-containing building materials by qualified professionals:
 - a. National Emission Standards for Hazardous Air Pollutants (NESHAP) apply.
 - b. Removal of asbestos must be carried out per federal EPA and state regulations and rules.
- B. Lead - Health and Safety and Lead Safe Housing:
 - i. Lead-Based Paint
 - Federal and state regulations related to lead-based paint apply to target housing, which is defined as any housing constructed prior to 1978.
 - Rehabilitation of target housing must be completed in a manner which ensures the health and safety of workers and residents, especially children. A number of regulations apply when lead painted surfaces are disturbed in residential properties, primarily requiring the appropriate training of workers and the use of safe work practices. In some cases, use of federal funds for rehabilitation will trigger a higher level of lead paint treatments based on the amount of federal money being used.
 - ii. Federal Regulations:

- HUD Lead Safe Housing Rule (Title 24, Part 35) requires various levels of evaluation and treatment of lead paint hazards when federal money is used for rehabilitation of target housing. More information is available at: https://www.hud.gov/program_offices/healthy_homes/enforcement/lshr
- EPA Renovation Repair and Painting Rule (40 CFR Part 745) – Requires contractors conducting renovation, repair or maintenance that disturbs paint in target housing or child-occupied facilities to be licensed by EPA and use lead- safe work practices to complete the work. Developers must ensure contractors are properly trained and licensed. More information is available at: <http://www2.epa.gov/lead>
- HUD/EPA Disclosure Regulations (Title 24, Part 35, Subpart A) – Requires owners of target housing to disclose all lead paint records and related information to potential buyers and/or tenants. More information is available at: http://portal.hud.gov/hudportal/documents/huddoc?id=DOC_12347.pdf
- OSHA Lead in Construction Rule (29 CFR Part 1926.62) - Proscribes personal protection measures to be taken when workers are exposed to any lead during construction projects. More information is available at: <https://www.osha.gov/Publications/osha3142.pdf>

B. Energy Efficiency

Rehabilitation properties shall be designed and constructed in such a way as to provide greater energy efficiency, decreased water usage, and increased durability to the dwellings and site elements.

- Rehabilitation units shall achieve a post-construction HERS score of 65 or less. (MFA will consider waiver requests where it presents an undue cost burden or is wasteful to achieve this standard, e.g., where a furnace was replaced in the last seven years, and it would require replacing them with a slightly more efficient unit to achieve a 65 HERS score; or where the local climate does not require heating).
- Plumbing fixtures to be replaced as part of the rehabilitation scope shall be replaced with fixtures utilizing flow rates and flush rates at the following given rates or better:
 - Toilets at 1.28 GPF
 - Lavatory Faucets 1.0 GPM
 - Kitchen Faucets 1.2 GPM
 - Shower Heads 2.0 GPM
- The Project team shall implement durability measures intended to extend the livability and to decrease maintenance costs of the property.
- Replacement windows shall be Energy Star rated.

C. SITE DESIGN

- Parking shall be provided at the minimum numbers as defined by local Zoning Ordinance.
- Driveways shall be paved.
- Landscaping shall be required at all properties:
 - A complete landscape plan which maximizes existing natural features or otherwise enhances open space shall be provided.
 - Xeriscape landscape shall be the preferred form of landscaping the site.

- c. When vegetation shall be utilized, native, semi native or drought tolerant plants shall be used.
- d. If applicable, low water use irrigation system shall be used.

D. BUILDING DESIGN

1. A finished outdoor living spaces such as a front porch or backyard patio shall be provided.
2. Interior finishes shall be easily cleanable and durable.
3. Dwelling shall have improved electrical systems, heating and cooling units, plumbing fixtures, water heaters, toilets, sinks, faucets, and tub/shower units.
4. Bathrooms shall be ventilated in accordance with building codes.
5. Dwelling shall have improved quality of interior with new finishes such as carpet, tile, interior doors, paint, drywall repairs, cabinets, appliances, light fixtures, and window coverings.
6. Replacement appliances shall be replaced new, Energy Star rated appliances when applicable.