



MassHousing Design & Construction Requirements

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Summary

This document outlines the requirements, recommendations, and expectations of MassHousing's Design and Construction Department for each step of the loan process. In addition, please refer to the *MassHousing Environmental Diligence Requirements* for information specific to MassHousing's environmental review process and requirements. MassHousing reserves the right to waive or alter the requirements set forth in this document, and borrowers should confirm the requirements listed in this document early in the loan process.

Inter-Agency Design Requirements & Guidelines

Along with DHCD, MHP, and DND, MassHousing has assembled the Inter-Agency Guidelines that are referenced in the Massachusetts Qualified Allocation Plan (QAP). While MassHousing encourages developers and their architects to incorporate the requirements and recommendations of the Inter-Agency Guidelines, MassHousing does not specifically require adherence to these Inter-Agency Guidelines. Any questions regarding the requirements of the other Agencies regarding the Inter-Agency Guidelines should be directed to the respective Agency.

MassHousing Design Requirements for all Multi-Family Loan Products

All multi-family developments receiving financing from MassHousing must meet the following design requirements:

- All projects must be well-planned and well-designed. This is defined as meeting all applicable codes and complying with best industry practices for design and planning, including design decisions that respect the surrounding community and adjacencies;
- Every project is required to have at least one (1) accessible unit, in compliance with all applicable accessibility codes.

MassHousing Design Recommendations for all Multi-Family Loan Products

MassHousing recognizes that there may be feasibility challenges to implementing certain design elements. As such, the following are not requirements, but rather strategies that MassHousing supports and encourages developments to explore integrating into their plans:

- Utilize innovative technologies and creative strategies to reduce total development and/or operating costs responsibility without compromises to quality;

- Incorporate universal access into designs where possible, including simple, intuitive, and flexible design solutions to reasonably accommodate individuals of diverse physical abilities, to minimize physical barriers and to consider accessibility features above code minimums.
- Consider sustainability measures, such as programs including LEED, the Living Building Challenge, Passive House, Energy Star, and/or Enterprise Green Communities to ensure energy-efficiency, resident comfort, resiliency, and reduced operating expenses for affordable housing developments.

MassHousing Design & Construction Submission Requirements

MassHousing's Design and Construction Department requires the following items at each stage in the loan closing process. Rather than assembling all the required documents prior to submission, borrowers are encouraged to submit each item as it becomes available to expedite review and approval. Borrowers are encouraged to address items with long lead times or significant third-party review periods as early in the process as possible. MassHousing reserves the right to waive or alter any of the requirements listed below.

(1) Design Review

Items listed below along with any revised drafts/addenda should be submitted as soon as they are available in the underwriting process. Because of the need for an extended lead time, the Capital Needs Assessment should be commissioned as early as possible in the loan process.

For Construction and Permanent Loans:

- (1) ½ size set of construction drawings (One Stop Exhibit #17)
- (1) Project Manual/ Specifications (One Stop Exhibit #17)
- Scope Narrative prepared by Architect
- Draft Construction Contract
- Draft Architect's Contract
- Developer/ Sponsor, Architect, and General Contractor profiles (One Stop Exhibits #25, #27, #29)
- Recent Resident Needs Assessment (applicable to preservation projects only)
- Recent Accessibility Transition Plan (applicable to preservation projects only)
- 3rd Party Capital Needs Assessment (CNA) commissioned by MassHousing (applicable to preservation projects only)

For other Loan products, including Workforce Housing and Conduit only transaction:

- (1) ½ size set of progress drawings
- (1) Project Manual
- Scope Narrative prepared by the Architect
- Draft Construction Contract
- Draft Architect's Contract
- Developer/ Sponsor, Architect, and General Contractor experience profiles

(2) Initial Loan Closing

The following items should be submitted as soon as they are available in the underwriting process.

For Construction and Permanent Loans:

- (1) full-size set of 100% construction drawings, stamped by the architect (“wet stamp” not required)
- (1) Project Manual with Specifications, stamped by the architect (“wet stamped” not required)
- MassHousing Form 2448 (Schedule of Values of Hard costs) signed by the Borrower, Architect, and General Contractor
- MassHousing List of Contract Documents signed by the Borrower, Architect, and General Contractor (MassHousing Schedule ‘A’)
- Executed Construction Contract, including all Exhibits and MassHousing Rider (where applicable)
- Executed Architect’s Contract, including all Exhibits
- MassHousing Architect’s Certification Letter
- Wage rates for projects subject to Davis-Bacon and Prevailing Wage rates
- Building Permit
- Payment and Performance Bond for General Contractor
- Lien Bond
- 504 ADA Checklist (for existing properties)
- Resident Needs Assessment no more than six months old (for existing properties)

For Workforce Housing Only and Conduit Loans:

- (1) PDF of 100% construction drawings, stamped by the architect (“wet stamp” not required)
- (1) PDF of Project Manual with Specifications, stamped by the architect (“wet stamp” not required)
- Executed Construction Contract, including all Exhibits
- Executed Architect’s Contract, including all Exhibits
- MassHousing List of Contract Documents signed by the Borrower, Architect, and General Contractor (MassHousing Schedule ‘A’)

(3) During Construction

MassHousing will assign a representative to review the progress of construction on a regular basis for developments receiving MassHousing construction and permanent loans. The representative will typically conduct visits that coincide with the site construction meetings and will observe and report on the project status.

For Construction and Permanent Loans:

- Electronic copy of the construction meeting minutes
- Electronic copy of the change order (CO) and potential change order (PCO) log

- Electronic copy of the updated construction schedule
- Site access for field rep construction meeting attendance and inspections
- Access for stored material inspections (construction loans only)

For Workforce Housing Only and Conduit Loans:

- Electronic copy of any field inspection reports prepared by/for the Construction Lender, monthly.

(4) Final Loan Closing

Items listed below should be submitted as soon as they are available.

For all Loans:

- (1) PDF of As-Built Plans prepared by the General Contractor and approved by the Architect
- (1) PDF of Operation and Maintenance Manual (O & M) prepared by the General Contractor and approved by the Architect
- (1) PDF of placed-in-service documentation (e.g., Certificate of Occupancy) issued by the Building Inspector
- (1) PDF of the Certificate of Substantial Completion prepared and signed by the Architect
- (1) PDF of the Certificate of Final Completion prepared by the Architect
- (1) PDF of the Final Cost Certification prepared and signed by the General Contractor

(End of Design & Construction Department Requirements)