



## NHTF with LIHTC

### APPENDIX LIST

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## APPENDIX A NHTF RENTAL WITH LIHTC REQUIREMENTS

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Eligible to Apply: Non-profit and For-profit entities

Eligible Activities: New Construction  
Adaptive Reuse  
Acquisition/Rehabilitation  
Gut Rehabilitation

Cap per project: \$500,000.00

Total Available: \$500,000.00

New construction, Adaptive Reuse, Acquisition/Rehabilitation, and Gut Rehabilitation of rental Units are eligible activities.

Adaptive Reuse is defined as the conversion of an existing structure from a non-housing use to a housing use in which the existing building had not provided residential housing space for a minimum of three years prior to the date of HTF application submission.

Gut Rehabilitation is defined as extensive alteration work to an existing structure including the reconfiguration of space of over 50 percent of the total building area of an entire occupancy classification within the building.

A Developer may not have an Open NHTF rental project: The developer listed on the application may not have an open NHTF project at the date of application submittal. This means that any existing funded NHTF project(s) the developer is associated with must have submitted its final draw with approved completion documentation.

Developers will only be eligible for up to one (1) NHTF project per funding round.

All NHTF-assisted Units shall be rented to households with incomes at or below 30% of the Area Median Income (AMI). A link to the AMI levels by county is on the IFA website.

All NHTF-assisted Units must rent at or below the NHTF Rent Limits; the total housing expense (Monthly Rent + Utility Allowance) must not exceed the NHTF Rent Limit. If a unit receives Federal or State project-based rental subsidy, and the tenant paid portion is not more than 30% of the tenant's adjusted income, the maximum rent is the rent allowable under the Federal or State project-based rental subsidy program.

NHTF-assisted Units must remain affordable for 30 years. Long-term affordability for rental activities must be secured by covenants and deed restrictions.

The maximum amount of NHTF assistance per rental Unit is the NHTF Maximum Per-Unit Subsidy Limit found on the IFA website. The maximum amount of NHTF assistance per LIHTC Project is \$500,000. The minimum amount of NHTF available this round is \$1,000. A LIHTC project can utilize the NHTF within incorporated areas of the State of Iowa.

Guidance provided by HUD concerning utility allowances for NHTF-assisted Units requires that IFA approve the utility allowance for any NHTF-assisted Unit that is not required to utilize a utility allowance from another federal source. NHTF does not allow the use of utility allowances provided by a local PHA. IFA is utilizing the HUD Utility Schedule Model (HUSM) as the method in which to comply with this rule change. To help minimize the number of utility allowances required for a property, IFA will also require that the utility allowance be applied to all LIHTC Units not required to utilize a utility allowance from another federal assistance program. A NHTF utility allowance shall be approved prior to issuance of the NHTF Contract.

The NHTF Applicant shall obtain a Final Title Guaranty Owner Certificate on the real estate of the Project from the IFA's Iowa Title Guaranty Division prior to submittal of the IRS Form 8609 package. The Ownership Entity shall obtain, at a minimum, a Final Title Guaranty Certificate with an amount of coverage that is not less than the

### 2024 NHTF Round



value of the land and pre-existing improvements, if any, combined with the total Hard Construction Costs of the Project.

An Applicant, nor anyone on the Applicant's behalf, shall not contact any IFA staff or Board members in order to unduly influence IFA's determination related to the award of NHTF funds. If it has been determined by IFA that a staff member or Board member has been improperly contracted by the Applicant or a party on behalf of the Applicant, then IFA will reject the Application.

Once the application has been submitted, IFA NHTF Team will review the application. If necessary, IFA will send a deficiency email to the contact person listed in the application, requesting information to supplement or clarify data. The deficiency email will indicate the due date for the deficiency response.

Compliance with HUD Environmental Noise Requirements (24 CFR Part 51, Subpart B). Applicants shall take into consideration the noise criteria and standards in the environmental review process (24 CFR Part 51, Subpart B) and consider corrective actions when noise sensitive land development is proposed in noise exposed areas. Noise Abatement and Control. The requirements set out in Section 51.104(a) are designed to ensure that noise sensitive projects do not have an interior noise level that exceeds the 45 decibels (dB) level established as a goal in Section 51.10 (a)(9). Complete the IFA form included in Exhibit H-22 – HOME Requirements and if a noise sensitive condition exists for the project, a noise assessment that meets HUD federal requirements must be included in your application.

Floodplain and wetland. NHTF does not allow a Project to be located within a flood hazard area or a wetland. Include a FEMA FIRMette map to indicate that the Project site will not be within a flood hazard area and a wetland map showing the project site will not be within a wetland.

If a NEW construction project is funded, the project will also need to provide in the SHPO Packet an archeological desk review, at the time of the SHPO submittal. This is mentioned so that if a project is funded there may be additional time and funds required to get the archeological desk review completed. A project may want to include this in the Phase I request from the consultant. Further guidance will be provided if a new construction project is awarded funding.

National Standards for the Physical Inspection of Real Estate (NSPIRE):

The NSPIRE final rule (published May11, 2023) establishes a new approach to defining and assessing housing quality called the National Standards for the Physical Inspection of Real Estate (NSPIRE). The purpose of NSPIRE is to strengthen HUD's physical condition standards and improve HUD oversight through the alignment and consolidation of the inspection regulations used to evaluate "HUD housing," as defined in 24 CFR 5.701(c), across multiple programs. Implementation of NSPIRE ensures that residents of HUD housing live in safe, habitable dwellings, and the items and components located inside, outside, and within the units of HUD housing are functionally adequate, operable, and free of health and safety hazards. Implementation is October 1, 2024.

Housing Opportunity Through Modernization Act (HOTMA)

On July 29, 2016, the Housing Opportunity through Modernization Act of 2016 (HOTMA) was signed into law. HOTMA makes numerous amendments to Sections 3, 8, and 16 of the United States Housing Act of 1937, including changes to income calculations and review. HUD finalized HOTMA rulemaking in 2023 to put Sections 102, 103, and 104 into effect through revisions to HUD's regulations found in 24 CFR Part 5 and 24 CFR Part 891.



## APPENDIX B

### NHTF LINKS - RENTAL

Housing Trust Fund

<https://www.hudexchange.info/programs/htf/>

NHTF Income Limits

<https://www.hudexchange.info/manage-a-program/htf-income-limits/>

NHTF Rent Limits

<https://www.hudexchange.info/manage-a-program/htf-rent-limits/>

Unique Entity Identifier (UEI) for purposes of registering in SAM.gov (this replaces DUNS number)

[SAM.gov | Home](#)

DNR Asbestos Information

<http://www.iowadnr.gov/Environmental-Protection/Air-Quality/Asbestos-Training-Fires>

FEMA Map Service Center

[FEMA Map Service Center](#)

Lead Poisoning Prevention – Iowa Department of Public Health

<http://idph.iowa.gov/lpp>

CDC Social Vulnerability Index

[The Social Vulnerability Index \(SVI\): Interactive Map | CDC](#)



APPENDIX C

NHTF MAXIMUM PER UNIT SUBSIDY RENTAL

2023 HOME Maximum Per Unit Subsidy  
Omaha Field Office

PJ	HCP	0 Bed	1 Bed	2 Bed	3 Bed	4 Bed
Base		\$77,088.00	\$82,638.00	\$100,490.00	\$130,002.00	\$142,701.00
All Iowa PJ & Counties	240%	\$173,011.20	\$198,331.20	\$241,176.00	\$312,004.80	\$342,482.40

Effective as of April 7, 2023



## APPENDIX D

### LEVERAGE CONTRIBUTION INFORMATION

#### **NHTF Leverage**

By establishing the NHTF, Congress intended to establish a program that will complement existing Federal, State, and Local efforts to increase and preserve the supply of decent, safe, and sanitary affordable housing for extremely low- and very low-income households, including homeless families. As a part of an awarded NHTF project, many non-federal sources of funds and qualified non-cash contributions can be counted as leverage and utilized to assist in the development budget. There is not a required leverage contribution for any NHTF applicant.

IFA does, however, reserve the right to make award decisions (i.e. provide points for leverage) such that the State may further enhance affordable housing development.

To be considered as eligible leverage, a contribution must be made from nonfederal sources.

Leverage contributions may be in the form of one or more of the following:

- Cash contributions from nonfederal sources and permanently contributed to the NHTF project. This contribution may be made by the owner/developer. Nonfederal cash match contributions to NHTF-assisted projects may be expended for activities that are eligible project costs, as well as for costs that are not eligible NHTF costs.
- Below-market interest rate loan from a private lending institution.
- The value of state or local taxes, fees, or other charges that are normally imposed but are waived, forgone, or deferred.
- The value of donated land or other real property, before the NHTF assistance is provided and minus any debt burden, lien, or other encumbrance.
- The cost of on-site and off-site infrastructure directly required for affordable housing assisted with NHTF funds, not paid with federal resources. (The cost of infrastructure related to affordable housing that is NOT NHTF assisted is not an eligible form of leverage).
- Proceeds from multifamily and single-family affordable housing project bond financing validly issued by a State or local government, or an agency, instrumentality, or political subdivision of a State and repayable with revenues from the affordable housing project.
- Donated site preparation and construction materials not acquired with federal resources and any donated or voluntary labor in connection with the site preparation.



## APPENDIX G

### APPRAISAL INFORMATION – NHTF RENTAL

All NHTF rental projects require an appraisal (typically provided by the participating principal mortgage lender involved). The appraisal must be less than 6 months old and must be provided to IFA prior to closing on the project financing.

New construction projects must submit an as-completed value of the land and improvements.

If the project includes rehabilitation, in addition to the as-is value, the after-rehabilitation value of the property must be determined.

Determination of land value should be provided and well-supported.

All appraisals must present the value as a non-restricted property and the value subject to the covenants and restrictions of all funding sources involved.



## APPENDIX H

### RESTRICTIONS ON LOBBYING

2 CFR Part 200 requires a recipient of a federal contract, grant, loan, or cooperative agreement to certify that it will not use appropriated funds to influence or attempt to influence an officer or employee of any federal agency, a member of Congress, an officer or employee of Congress, or an employee of a member of Congress, in connection with the following covered federal actions:

- The awarding of any federal contract,
- The making of any federal grant,
- The making of any federal loan,
- The entering into of any cooperative agreement, and
- The extension, continuation, renewal, amendment, or modification of any federal contract, grant, loan, or cooperative agreement.

In addition, any person who requests or receives a federal contract, grant, loan, or cooperative agreement from a federal agency and uses *non-appropriated* funds to pay an individual to influence or attempt to influence an officer or employee of any federal agency, a member of Congress, an officer or employee of Congress, or an employee of a member of Congress in connection with the above-defined “covered federal actions” must submit a disclosure form (SF-LLL) in accordance with 2 CFR Part 200. A “person” means an individual, corporation, association, authority, firm, partnership, society, state, and local government.

Because NHTF awards are a covered federal activity, the Iowa Finance Authority (IFA) must require all owners, contractors, and sub-contractors at any tier to comply with 2 CFR Part 200.

1. Each NHTF recipient, contractor, subcontractor, individual, and entity who have requested or received more than \$100,000 in NHTF funds must submit a lobbying certification form to IFA.
  - If more than \$100,000 in NHTF funds were received in a month by the recipient, contractor, subcontractor, individual, or entity, then a lobbying certification for each month in which more than \$100,000 was received must be submitted to IFA.
2. Any person (see definition above) who requests or receives more than \$100,000 of NHTF funds, whether as a grantee, sub-grantee, contractor, or subcontractor must submit the SF-LLL Lobbying Disclosure Activities form to IFA IF that person has made or has agreed to make a payment using non-federally appropriated funds for influencing or attempting to influence an officer or employee of any federal agency, a member of Congress, an officer or employee of Congress, or an employee of a member of Congress.

All disclosure forms (SF-LLL) will be submitted to the next higher tier who will then submit them to IFA. IFA will submit it to HUD. The certifications must only be submitted to the next higher tier and filed.

For example, A subcontractor must file its certification with the contractor. The contractor is required to file the certification. If the subcontractor provided the SF-LLL, then the contractor would forward it to the project who would then forward it to IFA.

Please note that a new SF-LLL Disclosure of Lobbying Activities form must be filed at the end of each calendar quarter if an event occurs that materially affects the accuracy of the information reported. This would include:

- A cumulative increase of \$25,000 or more in the amount paid or expected to be paid for influencing or attempting to influence a covered Federal action; or
- A change in the person(s) or individual(s) influencing or attempting to influence a covered Federal action; or
- A change in the officer(s), employee(s), or Member(s) contacted to influence or attempt to influence a covered federal Action.

Failure by any person to file the required certification may be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each failure.

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## APPENDIX I

### LEAD-BASED PAINT REQUIREMENTS

The NHTF program is impacted by HUD's Lead Safe Housing Regulations. NHTF-assisted housing must meet the lead-based paint requirements at (24 CFR, Part 35). Lead-based paint requirements do not apply to new construction projects.



## APPENDIX J

### PROVIDING AUDITS (NONPROFIT)

Recipients must provide an audit or "Single Audit Not Required" form to IFA as applicable for each fiscal year that the recipient has expended NHTF funds.

**Nothing Required** -Nothing must be submitted to IFA for a fiscal year where the recipient expends zero NHTF funds.

**Single Audit Not Required Form** -A "Single Audit Not Required" form must be submitted to IFA for each fiscal year that the recipient expends less than \$750,000 in federal funds, part of which must be NHTF funds.

**Audit** -Receipt of federal funds may require you to comply with the provisions of 2 CFR Part 200. These rules require that any entity which expends \$750,000 or more in federal funds from any federal sources during any fiscal year must conduct a single audit for that fiscal year, or if all the federal funds are through one program, a program audit for the applicable program.

An audit or financial statement is due within 30 Days of audit completion or nine months after the end of the audit period, whichever is earlier, during construction and project completion. IFA will review the audit or financial statement for any findings or concerns, yearly.

If you or your auditor determine that you need a single audit, your auditor will need to be aware of the following information:

- If a single audit is required, it is due to IFA within 9 (nine) months of the end of the applicable fiscal year, or within 30 days of the recipient's receipt of the audit, whichever is earlier.
- If the grantee is required by state law to do any agency-wide audit and is also required to comply with the single audit requirements, the grantee may satisfy both requirements by conducting one audit which complies with the requirements.
- As part of the Single Audit Act requirements, IFA is required to advise you of the Catalog of Federal Domestic Assistance (CFDA) Number of the program through which the grantee will receive NHTF funding from IFA. The CFDA number for the NHTF program is 14.275

**Audit Costs** -Audit-related costs should be considered and included in your application budget.

**For More Information** -For more information about the Federal government audit requirements, go to: [2 CFR 200 – Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards](#)

**NOTE:** Throughout the project's closeout and affordability period, the recipient is required to provide IFA with a copy of any audits prepared on the recipient entity.



## APPENDIX K

### PROVIDING FINANCIAL STATEMENTS (FOR PROFIT)

Recipients must provide an audit or "Single Audit Not Required" form to Iowa Finance Authority as applicable for each fiscal year that the recipient has expended NHTF funds.

**Nothing Required** -Nothing must be submitted to IFA for a fiscal year where the recipient expends zero NHTF funds.

**Financial Statement Not Required Form** -A "Financial Statement Not Required" form must be submitted to IFA for each fiscal year that the recipient expends less than \$750,000 in federal funds, part of which must be NHTF funds.

**Federal Funds Expended (\$750,000 or more) Form** -A "Federal Funds Expended (\$750,000 or more)" form must be submitted to IFA for each fiscal year that the recipient expends \$750,000 or more in federal funds, part of which must be NHTF funds.

A financial statement is due within 30 Days of audit completion or nine months after the end of the financial period, whichever is earlier, during construction and project completion. IFA will review the financial statement for any findings or concerns, yearly.

**Financial Statement/Audit** -If the recipient submits a "Federal Funds Expended (\$750,000 or more)" form for any fiscal year, a project-specific financial statement or audit must be submitted when the project is placed in service.

**Financial Statement/Audit Costs** -Financial Statement/audit-related costs should be considered and included in your application budget.

**NOTE:** Throughout the project's closeout and affordability period, the recipient is required to provide IFA with a copy of any audits prepared on the recipient entity.



# COMMERCIAL PRICING

## PREMIUM

\$1 per \$1,000 of coverage (\$250 Minimum Premium Fee)  
\$100 Simultaneous Issuance

**IOWA TITLE GUARANTY COMMERCIAL IS IN THE BUSINESS  
OF PROTECTING YOUR COMMERCIAL PROPERTY.**

REFINANCE CLOSING FEE\*

**\$750**

PURCHASE CLOSING FEE\*

**\$1,500 - \$2,500**

CONSTRUCTION DRAW FEE\*

**\$350**

\*Third-party abstracting fees may apply and shall be payable directly to abstractor

Coverage Amount	Endorsement Fee	
≤ \$500k	\$50	<ul style="list-style-type: none"> <li>Access and Entry (ALTA 17-06)</li> <li>Aggregation – Lender’s Certificate (ALTA 12)</li> <li>Anti-Taint (ALTA 43-06)</li> <li>Assignment (ALTA 10)</li> <li>Assignment of Rents or Leases (ALTA 37-06)</li> <li>Certificate Authentication (ALTA 39-06)</li> <li>Commercial Environmental Protection Lien (ALTA 8.2-06)</li> <li>Condominium – Current Assessments (ALTA 4.1)</li> <li>Contiguity – Single/Multiple/Specified Parcels (ALTA 19-06, 19.1-06, 19.2-06)</li> <li>Covenants, Conditions, and Restrictions – Unimproved Land – Owner’s Certificate (ALTA 9.1-06)</li> <li>Doing Business (ALTA 24-06)</li> <li>Environmental Protection Lien (ALTA 8.1)</li> <li>Fairway</li> <li>First Loss – Multiple Parcel Transactions (ALTA 20-06)</li> <li>Future Advance – Priority (ALTA 14)</li> <li>Guaranteed Mortgage Recording – Lender’s Certificate (ALTA 44-06)</li> <li>Indirect Access and Entry (ALTA 17.1-06)</li> <li>Leasehold – Owner’s Certificate/Lender’s Certificate (ALTA 13-06, 13.1-06)</li> <li>Location (ALTA 22-06)</li> <li>Minerals and Other Subsurface Substances – Buildings/Improvements/Described Improvements/Land Under Development (ALTA 35-06, 35.1-06, 35.2-06, 35.3-06)</li> </ul>
>\$500k - \$1m	\$100	<ul style="list-style-type: none"> <li>Mortgage Modification (ALTA 11)</li> <li>Mortgage Modification with Additional Coverage Amount* (ALTA 11.2)</li> <li>Multiple Tax Parcel – Easements (ALTA 18.1-06)</li> <li>Multiple Tax Parcel (ALTA 18.2-06)</li> <li>Pari Passu Mortgage – Lender’s Certificate (ALTA 45-06)</li> <li>Planned Unit Development – Current Assessments (ALTA 5.1-06)</li> <li>Private Rights – Current Assessments – Lender’s Certificate (ALTA 9.6.1-06)</li> <li>Single Tax Parcel (ALTA 18-06)</li> <li>Single Tax Parcel and ID (ALTA 18.3-06)</li> <li>Street Assessments (ALTA 1-06)</li> <li>Subdivision (ALTA 26)</li> <li>Usury (ALTA 27)</li> <li>Utility Access (ALTA 17.2-06)</li> <li>Utility Facilities</li> <li>Variable Rate Mortgage – Negative Amortization (ALTA 6.2)</li> <li>Variable Rate Mortgage (ALTA 6)</li> <li>Water – Buildings/Improvements/Described Improvements/Land Under Development (ALTA 41-06, 41.1-06, 41.2-06, ALTA 41.3-06)</li> <li>Zoning – No Zoning Classification (ALTA 3.4)</li> <li>Zoning (ALTA 3)</li> </ul>
>\$1m - \$10m	\$150	
>\$10m	\$200	



Coverage Amount	Endorsement Fee		
≤ \$500k	\$100	Comprehensive – Improved Land/Unimproved Land Condominium – Assessments Priority (ALTA 4) Construction Loan – Direct Payment/Guaranteed’s Direct Payment (ALTA 32, 32.1, 32.2 )	Mezzanine Financing (ALTA 16-06) Non-Imputation – Full Equity Transfer/Additional Guaranteed/Partial Equity Transfer (ALTA 15-06, 15.1-06, 15.2-06)
>\$500k - \$1M	\$200	Covenants, Conditions, and Restrictions – Improved Land – Owner’s Certificate (ALTA 9.2-06)	Planned Unit Development – Assessments Priority (ALTA 5-06)
>\$1M - \$10M	\$300	Covenants, Conditions, and Restrictions – Land Under Development – Owner’s Certificate (ALTA 9.8-06)	Private Rights – Lender’s Certificate/Owner’s Certificate (ALTA 9.6-06, 9.9-06)
>\$10M	\$400	Covenants, Conditions, and Restrictions – Lender’s Certificate (ALTA 9.3-06) Easement – Damage or Enforced Removal (ALTA 28-06) Encroachments – Boundaries and Easements – Described Improvements/Land Under Development (ALTA 28.1-06, 28.2-06, 28.3-06) Foundation Gap Coverage Identified Exception & Identified Risk Coverage (ALTA 34.1) Identified Risk Coverage (ALTA 34-06) Interest Rate Swap – Direct Obligation/Direct Obligation-Defined Amount*/Additional Interest/Additional Interest – Defined Amount* (ALTA 29-06, 29.1-06, 29.2-06, 29.3-06)	Restrictions, Encroachments, Minerals – Lender’s Certificate/Land Under Development/Current Violations - Lender’s Certificate (ALTA 9-06, 9.7-06, 9.10-06) Same as Portion of Survey (ALTA 25.1-06) Same as Survey (ALTA 25-06) Standard Exception Waiver Tax Credit – Defined Amount – Owner’s Certificate* (ALTA 40.1-06) Tax Credit – Owner’s Certificate (ALTA 40-06) Zoning – Completed Structure/Land Under Development/Completed Improvement Non-Conforming Use (ALTA 3.1, 3.2, 3.3)

<b>Special Endorsements</b>	Disbursement (ALTA 33-06)	Date Down – Owner’s Certificate/Lender’s Certificate
<b>\$350</b>		

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IOWA TITLE GUARANTY  
COMMERCIAL

# Iowa Title Guaranty Application for Commercial Coverage

**Property Address:**

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**Property Use:**

- Industrial                       Multifamily
- Agricultural                       Office/Retail Building

**Transaction Type:**

- Purchase                       Refinance

**Other Transaction Information** (select all that apply):

- Construction Loan     Rental Property
- End Loan                       Leasehold
- Cash Transaction     Easement

**Requested Coverage** (endorsements available on page 2):

Note: A cancellation fee of up to 10% of the premium can be assessed.

- Owner Coverage**  
Coverage Amount \$ \_\_\_\_\_

- Lender First Coverage**  
Coverage Amount \$ \_\_\_\_\_  
Lender Name and Address:  
\_\_\_\_\_  
\_\_\_\_\_

- Lender Junior Coverage**  
Coverage Amount \$ \_\_\_\_\_  
Lender Name and Address:  
\_\_\_\_\_  
\_\_\_\_\_

**Buyer and/or Borrower:**

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**Seller:**

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**Closing Date and Settlement Agent:**

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**Summary of Transaction and Additional Comments  
and/or Instructions:**

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**Applicant Contact Information:**

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

Company: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

**How did you hear about Iowa Title Guaranty  
Commercial?**

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**Contacts at Iowa Title Guaranty Commercial:**

Matt Veldey: 515.452.0490  
[matthew.veldey@iowafinance.com](mailto:matthew.veldey@iowafinance.com)

Ethan Murray: 515.452.0483  
[ethan.murray@iowafinance.com](mailto:ethan.murray@iowafinance.com)

Kim Praska: 515.452.0491  
[kim.praska@iowafinance.com](mailto:kim.praska@iowafinance.com)

Help Desk: 515.452.0484

**Send Completed Application to:**

[TGCommercial@iowafinance.com](mailto:TGCommercial@iowafinance.com)

Or

Iowa Title Guaranty Commercial  
1963 Bell Avenue, Suite 200  
Des Moines, IA 50315

Select Endorsements for each Coverage Type: (O) for Owner | (L) for Lender First | (J) for Lender Junior

(O) (L) (J)

- ALTA 1-06 Street Assessments
- ALTA 3 Zoning
- ALTA 3.1 Zoning—Completed Structure
- ALTA 3.2 Zoning—Land Under Development
- ALTA 3.3 Zoning—Completed Improvement Non-Conforming Use
- ALTA 3.4 Zoning—No Zoning Classification
- ALTA 4 Condominium—Assessments Priority
- ALTA 4.1 Condominium—Current Assessments
- ALTA 5-06 Planned Unit Development—Assessments Priority
- ALTA 5.1-06 Planned Unit Development—Current Assessments
- ALTA 6 Variable Rate Mortgage
- ALTA 6.2 Variable Rate Mortgage—Negative Amortization
- ALTA 8.1 Environmental Protection Lien
- ALTA 8.2-06 Commercial Environmental Protection Lien
- ALTA 9-06 Restrictions, Encroachments, Minerals—Lender’s Certificate
- ALTA 9.1-06 Covenants, Conditions, and Restrictions—Unimproved Land—Owner’s Certificate
- ALTA 9.2-06 Covenants, Conditions, and Restrictions—Improved Land—Owner’s Certificate
- ALTA 9.3-06 Covenants, Conditions, and Restrictions—Lender’s Certificate
- ALTA 9.6-06 Private Rights—Lender’s Certificate
- ALTA 9.6.1-06 Private Rights—Current Assessments—Lender’s Certificate
- ALTA 9.7-06 Restrictions, Encroachments, Minerals—Land Under Development—Lender’s Certificate
- ALTA 9.8-06 Covenants, Conditions, and Restrictions—Land Under Development—Owner’s Certificate
- ALTA 9.9-06 Private Rights – Owner’s Certificate
- ALTA 9.10-06 Restrictions, Encroachments, Minerals—Current Violations—Lender’s Certificate
- ALTA 10 Assignment
- ALTA 11 Mortgage Modification
- ALTA 11.2 Mortgage Modification with Additional Coverage Amount
- ALTA 12 Aggregation—Lender’s Certificate
- ALTA 13-06 Leasehold—Owner’s Certificate
- ALTA 13.1-06 Leasehold—Lender’s Certificate
- ALTA 14 Future Advance—Priority
- ALTA 15-06 Non-Imputation—Full Equity Transfer
- ALTA 15.1-06 Non-Imputation—Additional Guaranteed
- ALTA 15.2-06 Non-Imputation—Partial Equity Transfer
- ALTA 16-06 Mezzanine Financing
- ALTA 17-06 Access and Entry
- ALTA 17.1-06 Indirect Access and Entry
- ALTA 17.2-06 Utility Access
- ALTA 18-06 Single Tax Parcel
- ALTA 18.1-06 Multiple Tax Parcel—Easements
- ALTA 18.2-06 Multiple Tax Parcel
- ALTA 18.3-06 Single Tax Parcel and ID
- ALTA 19-06 Contiguity—Multiple Parcels

(O) (L) (J)

- ALTA 19.1-06 Contiguity—Single Parcel
- ALTA 19.2-06 Contiguity—Specified Parcels
- ALTA 20-06 First Loss—Multiple Parcel Transactions
- ALTA 22-06 Location
- ALTA 24-06 Doing Business
- ALTA 25-06 Same as Survey
- ALTA 25.1-06 Same as Portion of Survey
- ALTA 26 Subdivision
- ALTA 27 Usury
- ALTA 28-06 Easement—Damage or Enforced Removal
- ALTA 28.1-06 Encroachments—Boundaries and Easements
- ALTA 28.2-06 Encroachments—Boundaries and Easements—Described Improvements
- ALTA 28.3-06 Encroachments—Boundaries and Easements—Land Under Development
- ALTA 29-06 Interest Rate Swap—Direct Obligation
- ALTA 29.1-06 Interest Rate Swap—Additional Interest
- ALTA 29.2-06 Interest Rate Swap—Direct Obligation—Defined Amount
- ALTA 29.3-06 Interest Rate Swap—Additional Interest—Defined Amount
- ALTA 32 Construction Loan
- ALTA 32.1 Construction Loan—Direct Payment
- ALTA 32.2 Construction Loan—Guaranteed’s Direct Payment
- ALTA 34-06 Identified Risk Coverage
- ALTA 34.1 Identified Exception & Identified Risk Coverage
- ALTA 35-06 Minerals and Other Subsurface Substances—Buildings
- ALTA 35.1-06 Minerals and Other Subsurface Substances—Improvements
- ALTA 35.2-06 Minerals and Other Subsurface Substances—Described Improvements
- ALTA 35.3-06 Minerals and Other Subsurface Substances—Land Under Development
- ALTA 37-06 Assignment of Rents or Leases
- ALTA 39-06 Certificate Authentication
- ALTA 40-06 Tax Credit—Owner’s Certificate
- ALTA 40.1-06 Tax Credit—Defined Amount—Owner’s Certificate
- ALTA 41-06 Water—Buildings
- ALTA 41.1-06 Water—Improvements
- ALTA 41.2-06 Water—Described Improvements
- ALTA 41.3-06 Water—Land Under Development
- ALTA 43-06 Anti-Taint
- ALTA 44-06 Guaranteed Mortgage Recording—Lender’s Certificate
- ALTA 45-06 Pari Passu Mortgage—Lender’s Certificate
- Comprehensive—Improved Land
- Comprehensive—Unimproved Land
- Fairway
- Foundation
- Gap Coverage
- Standard Exception Waiver
- Utility Facilities



## APPENDIX N

### NOISE STANDARDS

**NOISE ATTENUATION** -HUD's noise policy clearly requires that noise attenuation measures be provided when proposed projects are to be located in high noise areas. The requirements set out in Section 51.104(a) are designed to ensure that interior level noise does not exceed the 45 decibels (dB) level established as a goal in Section 51.101(a)(9). Thus, in effect, if the exterior noise level is 65 dB to 70 dB, 25 dB of noise attenuation must be provided; if the exterior noise level is between 70 and 75 dB, then 30 dB of attenuation is required.

There are three basic ways to provide the noise attenuation required:

- 1) The use of barriers or berms
- 2) Site design
- 3) Acoustical construction

The necessary attenuation can be achieved through the use of common construction techniques or materials. Sound Transmission Class (STC) is used as a measure of a material's ability to reduce sound. Thus, a high STC rating indicates a good insulating material.

**NOISE ABATEMENT AND CONTROL** -HUD's noise standards may be found in 24 CFR Part 51, Subpart B. New construction in high noise areas, the project must incorporate noise attenuation features. Consideration of noise applies to the acquisition of undeveloped land and existing development as well.

All sites where the environmental or community noise exposure exceeds the day-night average sound level (DNL) of 65 decibels are considered noise-impacted areas. New construction that is proposed in high noise areas, grantees shall incorporate noise attenuation features to the extent required by HUD environmental criteria and standards contained in Subpart B (Noise Abatement and Control) of 24 CFR Part 51. The interior standard is 45 dB.

The "Normally Unacceptable" noise zone includes community noise levels from above 65 dB to 75 dB. Approvals in this noise zone require a minimum of 5 dB additional sound attenuation for buildings having noise-sensitive uses if the day-night average sound level is greater than 65 dB but does not exceed 70 dB, or a minimum of 10 decibels of additional sound attenuation if the day-night average sound level is greater than 70 dB but does not exceed 75 dB.

Locations with day-night average noise levels above 75 dB have "Unacceptable" noise exposure. New construction, noise attenuation measures in these locations required the approval of the Assistant Secretary for Community Planning and Development (for projects reviewed under Part 50) or the Responsible Entity's Certifying Officer (for projects reviewed under Part 58). The acceptance of such locations normally requires an environmental impact statement.

In "Unacceptable" noise zones, HUD strongly encourages the conversion of noise-exposed sites to land uses compatible with the high noise levels.

**HUD Guidance -Are there potential noise generators in the vicinity of the project?**

Review general location maps and/or conduct a field review to screen for major roadways (within 1,000 feet), railroads (within 3,000 feet), and military or FAA-regulated airfields (within 15 miles) in the vicinity of the project.



**If a noise assessment was performed, was the noise found to be Acceptable, Normally Unacceptable, or Unacceptable?**

Site Acceptability Standards

Noise zone	Day-night average sound level (in decibels)	Special approvals & requirements
Acceptable	Not exceeding 65 dB	None
Normally Unacceptable	Above 65 dB but not exceeding 75 dB	- Environmental assessment and attenuation required for new construction - Attenuation strongly encouraged for major rehabilitation  Note: An environmental impact statement is required if the project site is largely undeveloped or will encourage incompatible development.
Unacceptable	Above 75 dB	- Environmental impact statement required - Attenuation required for new construction with approval by the Assistance Secretary of CPD or Certifying Officer

**Compliance and Documentation** -The environmental review record should contain **one** of the following:

- Documentation of the proposed action is not within 1,000 feet of a major roadway, 3,000 feet of a railroad, or 15 miles of a military or FAA-regulated civil airfield.
- If within those distances, documentation showing the noise level is *Acceptable* (at or below 65 dB).
- If within those distances, documentation shows that there is an effective noise barrier (i.e., that provides sufficient protection).
- Documentation showing the noise generated by the noise source(s) is *Normally Unacceptable* (66-75 dB) and identifying noise attenuation requirements that will bring the interior noise level to 45 dB and/or exterior noise level to 65 dB.