



***Moving Forward Rural
Development***
Innovation Workshop

Executive Summary

Prepared for IHADA

November 2018

Executive Summary

Summary	Day One	Day Two	Final	Next Steps
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The Project and Collaborative Workshop

The Indiana Housing and Community Development Authority (IHCDA) is using a portion of its federal funding for affordable housing in conjunction with USDA Rural Development to support three developer teams in preserving a minimum of 30 USDA Rural Development (RD) properties at risk of losing their affordability by 2020.

IHCDA and USDA partnered with Energy Systems Network (ESN) to develop and execute an Innovation Workshop bringing together subject matter experts with the chosen developer teams to establish an environment of collaboration and innovation in the very beginning of the project. The Workshop took a systems-level approach to integrating opportunities, looking to improve efficiency, generate cost savings, and increase quality of life for residents.

Participants in the workshop spent two highly active days working in a collaborative setting to establish stretch goals, identify breakthrough opportunities, address challenges, develop process and product solutions, and create a draft assessment tool.

Innovation Workshop and Results

On Day 1, the participants were placed into six strategic breakout subgroups:

1. Utility Systems & Energy Efficiency
2. Built Environment
3. Health & Wellness
4. Policy & Finance
5. Systems Integration & Transportation
6. Quality of Life

The groups developed a draft assessment tool throughout the workshop to aid in property selection. On Day 2, participants split into three “Visioneering” teams to create high-level plans that would address and achieve the stretch goals for each site. The draft assessment tool was applied to each team's site to aid in the planning process. This Executive Summary provides an overview of the key workshop results so the IHCDA, USDA, and developer teams can review the summary results of the Moving Forward RD Innovation Workshop. A full report of all Innovation Workshop results will also be made available.



Summary of Day One Activities

Summary	Day One	Day Two	Final	Next Steps
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Overview of Main Activities from Day 1

The first day of the Moving Forward RD Innovation Workshop was centered around four main activities:

1. Inspiration and Breaking Boundaries
2. Establishing Minimum and Stretch Goals
3. Identifying Opportunities to Achieve Stretch Goals
4. Developing Assessment Tool (Part 1)

Inspiration and Breaking Boundaries

Developer teams, SMEs, USDA, and IHCD met at IHCD's Indianapolis offices. The day kicked off with presentations led by Mayor Michael Pavey of Rushville, Ind. and Chad Riley of Realwell.

Mayor Pavey discussed connecting affordable housing to quality of life in order to revitalize Rushville as a community. Chad Riley spoke about integrating health and wellness in the built environment and solutions for affordable housing in rural Indiana. The workshop participants then brainstormed "Headlines of 2030" to consider the possibilities for successful outcomes of Moving Forward RD.

Goal Setting

After the warmup activities of the morning, the next two breakout group sessions defined minimum and stretch goals and the processes necessary to achieve the stretch goals.

Assessment Tool Part 1

At the end of Day 1, workshop participants broke back into their 6 breakout groups to begin developing an assessment tool. Each group brainstormed topics that would need to be addressed in their area of focus for each property. The topics were then used on Day 2 during the second phase of the assessment tool development.



Setting Minimum and Stretch Goals

Summary	Day One	Day Two	Final	Next Steps
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Workshop Intention

The intent of the Moving Forward RD workshop was to preserve USDA affordable housing using the principles of Moving Forward. These principles focus on integrating affordable housing with energy efficiency and wraparound services to address quality of life, education, employment and move toward sustainable poverty alleviation. To achieve this, workshop participants established two levels of goals for each project area.

Minimum Goals

These goals set the baseline requirements for the final projects. While they are “minimum” goals, they are intended to far exceed current standards for energy efficiency, environmental quality, materials, water, transportation, systems, poverty alleviation, etc.

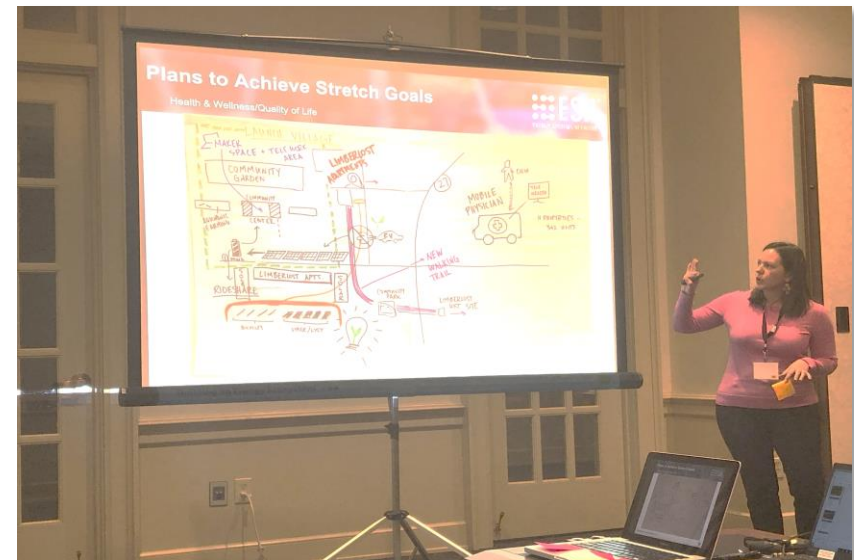
Stretch Goals

Participants also set stretch or “out of the box” goals which became the actual targets that all participant proposals aimed to define and accomplish.

The strategies developed in the visioning sessions on Day Two of the workshop focused on achieving the stretch goals for the specific developments and using the assessment tool to identify properties that both need and could reasonably reach those goals.

Looking Beyond Certification Programs

The goals set at the workshop are not meant to conform to existing standards and certification programs; however, certification programs can provide useful insights and potential baseline targets in different areas.



Summary of Minimum Goals

Summary	Day One	Day Two	Final	Next Steps
Utility Systems & Energy Efficiency			Policy & Finance	
40% energy savings			Streamlining process to simplify by lowering cost and improving turn around time	
Broadband provided to property			Creating a national model that is replicable in various regions	
Tenant education on energy use			Explore how to ensure that residents realize benefits from the improvements (i.e., utility, energy, services, etc.)	
Built Environment			Systems Integration & Transportation	
Integrated design/specs with WELL Building Standard			Mobile physicians, local healthcare & food nutrition	
QAP+ Certified			Housing upgrades for appearance and energy efficiency and technology	
50% reduction in energy & water use			Transportation (low or no emissions) on demand services for both personal and commercial needs	
Health & Wellness			Quality of Life	
At least one telehealth room onsite at every development			Education, employment, life skills, & technology	
Dedicated program space (education, food/cooking, fitness, community)			Food access, health & wellness, community garden	
Cost-neutral building materials replaced (dry wall, paint, insulation)			Explore ensuring that residents realize the benefits for improvements	

Summary of Stretch Goals

Summary	Day One	Day Two	Final	Next Steps
Utility Systems & Energy Efficiency			Policy & Finance	
70+% energy savings (PHIUS)			Leads to national policy changes that increase resources & streamline processes for RD properties preservation	
Broadband fiber to residents			Identify and secure non-traditional partners that bring resources and benefit	
Rooftop or Community Solar/Net-Zero			Create economies of scale among developer teams leading to cost savings and accelerated timeline	
Built Environment			Systems Integration & Transportation	
75% Reduction in Energy & Water			Implement policy and partner with corporations to incentivize and reward upward mobility and community sustainability (generational aspects)	
WELL Certified or LBC+			Implement advanced technologies to bring services to community	
Sustainable Site			Develop economic-based model in: energy, food, transportation, and entrepreneurial ecosystems that flourish and bring profits back to the community	
Health & Wellness			Quality of Life	
Full-time healthcare provider (onsite/mobile)			Facilitate Self Sustainability	
Revenue-generating, sustainable space shared with the broader community (social impact)			Provide Food Access, Health & Wellness	
All interior materials are red list-free; and providing outdoor spaces for physical activity and food production			Facilitate Partnerships	

Summary of Day 2 Activities

Summary | Day One | Day Two | Final | Next Steps

Inspiration & Breaking Boundaries – Day 2

The morning of Day 2 included a presentation by Gary Hobbs of BWI, one of the inaugural Moving Forward developer teams, regarding the ongoing successes of “Posterity Heights” – a Ft. Wayne Moving Forward development which will house tenants by the end of 2018. Hobbs emphasized the importance of considering the residents’ needs first when setting goals and outlined the features of their planned campus, many of which meet the stretch goals stated the previous day. He also highlighted the role of building partnerships in the success of the project.



“Visioneering” Teams

The majority of Day 2 was spent applying the assessment tool to a sample property for each development team:

- **Topeka Trace** – Justus Companies and Greystone Affordable Development
- **Edinburgh Commons** – Woda Cooper Investments
- **Limberlost Apartments** – Biggs Development

Participants were separated into three teams and the remaining SMEs were equally distributed among them. Each team was given a sample USDA property and was challenged to use the draft assessment tool that was developed earlier in the workshop. The teams used the tool to assess the strengths and weaknesses of each property and identify a development plan that would achieve the established stretch goals and could be replicated in the developer’s actual plans. A separate group broke off in the afternoon to discuss upcoming action items and opportunities for collaboration for MF RD developer teams.

After a half day of “Visioneering,” each developer group presented their plans to a guest panel of national, state, and local leadership including Indiana Lieutenant Governor Suzanne Crouch. The following slides contain a summary overview of the assessment tool and the presentations set forth by each team.

Developing an Assessment Tool

Summary	Day One	Day Two	Final	Next Steps
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Workshop participants were tasked with creating a draft Assessment Tool (included in Appendix), that could eventually be used by developer teams to qualify and choose their ten Rural Developments throughout Indiana. The answers to the questions presented in the tool are meant to assist developers with the task of choosing the RD properties where they can make the greatest impact on tenants and the surrounding community. These specific questions will measure a site's assets, needs, and eligibility for the Moving Forward RD program.

Assessment Topics

Each breakout group created questions based on high-level topics/themes that were deemed important for the initial and ongoing assessment of a RD property. Several themes evident across groups included:

- *Utility/Energy & Bills*
- *Location & Site Characteristics*
- *Public Health Burdens/Statistics*
- *Financial Health*
- *Proximity to Services*

Purpose & Application

The Assessment Tool is meant to be a **working document** refined over time. The workshop provided a venue to initially compile “low-hanging fruit” and top-of-mind variables and criteria for consideration when evaluating a potential site, but this tool is anticipated to be adapted on an ongoing basis.

The full draft tool, available in the Appendix, is a compilation of all the variables and criteria identified at the workshop along with some effort by ESN to eliminate redundancies across topic areas.

Over time, this tool can be further modified with additional resources (such as existing assessment tools that can support certain topic areas), added quantitative values and thresholds, and additional feedback from outside experts. A more finalized tool will then be made available to developer teams for further support in the site identification process.

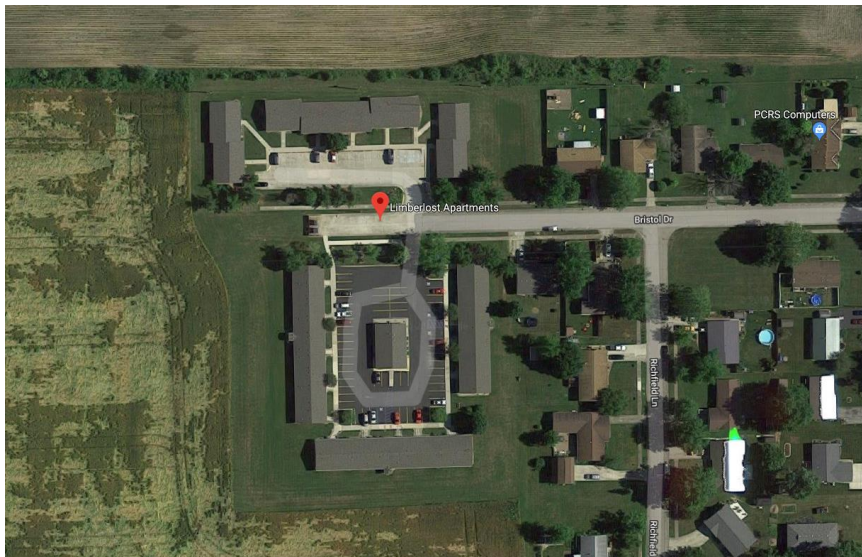
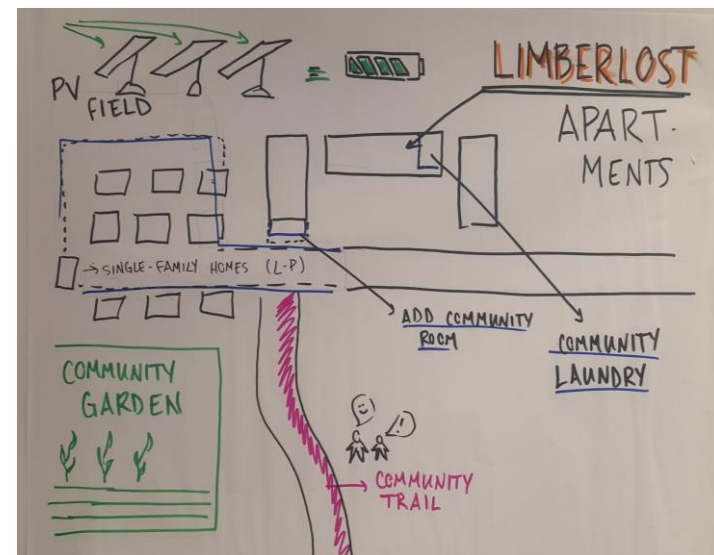
Biggs Development – Limberlost Apartments

Summary | Day One | Day Two | Final | Next Steps

Location: Geneva, IN (Adams County)

Existing Development Characteristics:

- 16 units with 1- and 2-bedrooms, 3 buildings (Section 2, north of Bristol Dr.)
- 9 units under Rental Assistance
- Built in 1982, Section 1 went through renovation in 2012
- Located in an Opportunity Zone
- Another USDA rural development across town, Geneva Shores
- Main industry – Red Gold (tomato canning factory)
- Closest metros – Fort Wayne & Muncie, Ind.
- City Population: 1,300



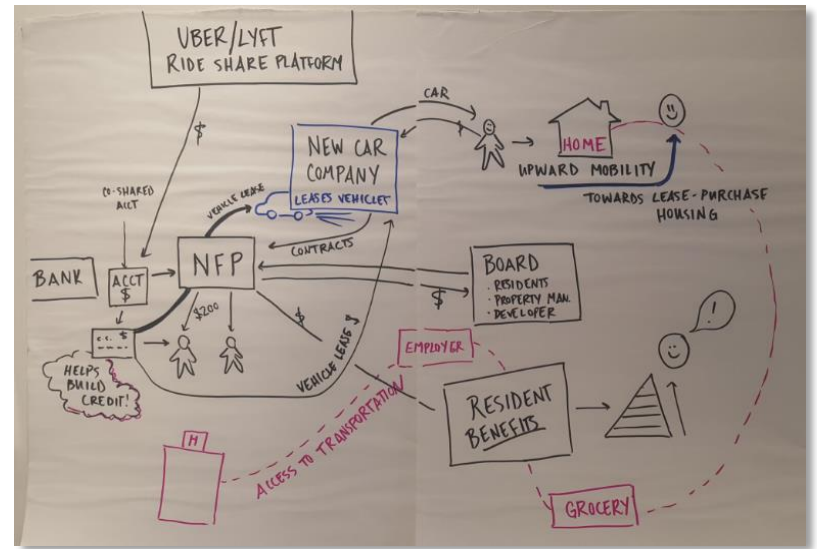
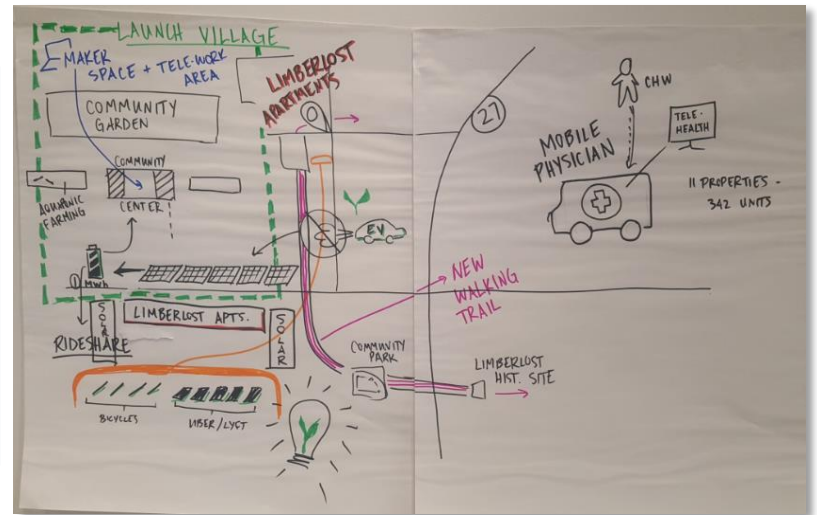
Biggs Development – Plans to Achieve Stretch Goals

Summary	Day One	Day Two	Final	Next Steps
Utility Systems & Energy Efficiency		Policy & Finance		
Utilize Opportunity Zone Funds to install ground mount solar farm		Single bond issuance for all 30 properties		
Utilize tax incentives for renewable energy & broadband solutions		Rental assistance from Rural Development to cover the remaining 7 of the 16 units without it		
Built Environment		Systems Integration & Transportation		
Roof over-framing & Larsen trusses		Use tax credit program to build lease-to-purchase homes to help close income-based housing gap		
Community garden		Partnership with Uber/Lyft to build micro-economy around ride-sharing that provides monetary, health, transportation, and employment resources to residents for upward mobility opportunities		
Health & Wellness		Quality of Life		
Tele-health program		Onsite tele-work & maker space		
Community path connecting community resources (park & historical site), access to businesses (banks, stores), and another housing development across town (Geneva Shores)		Partner with Purdue extension campus for health, technology, & sustainability education resources		

Biggs Development – Policy, Funding, & Resource Requests

Summary | Day One | Day Two | Final | Next Steps

- Support developers' efforts to have **one bond issuance** for all three developers/30 projects
- Speak with state director to **provide rental assistance to Moving Forward program**
- **Accelerate conversations to take advantage of tax incentives** and other funding mechanisms for renewable energy and broadband solutions in Moving Forward



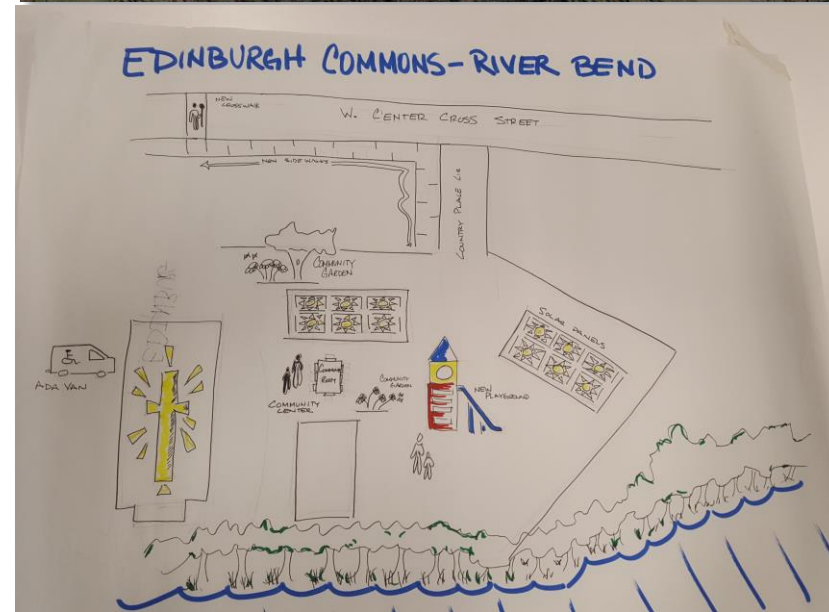
Woda Cooper Investments – Edinburgh Commons

Summary | Day One | Day Two | Final | Next Steps

Location: Edinburgh, Ind. (Johnson County)

Existing Development Characteristics:

- Located in the town of Edinburgh, Johnson County, Ind.
- Built in 1985
- Built on 4.7-acre site, partially wooded and adjacent to Big Blue River
- Three buildings totaling 24 units (10 one-bedroom, 10 two-bedroom, 4 three-bedroom)
- 12 Rental Assistance units
- Section 504 compliant, no environmental issues
- Buildings mostly brick, central HVAC
- On-site playground
- City Population: 4,500



Woda Cooper Investments – Plans to Achieve Stretch Goals

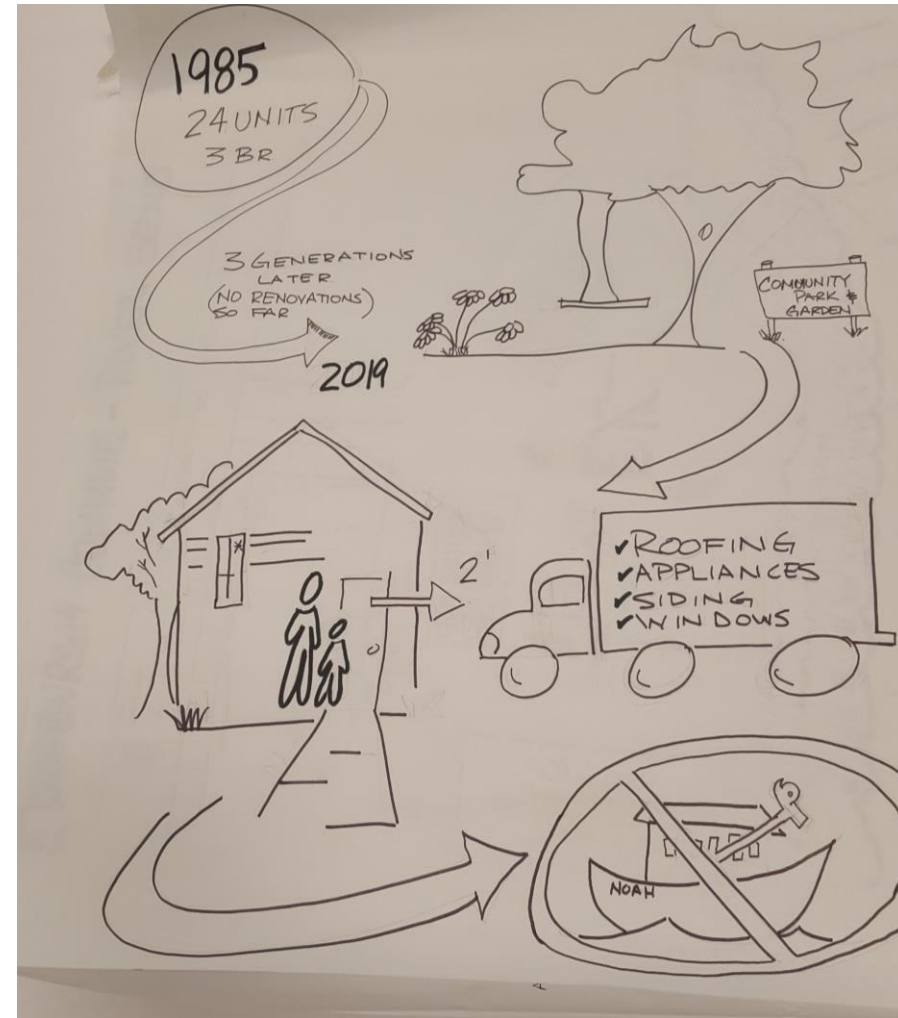
Summary | Day One | Day Two | Final | Next Steps

Utility Systems & Energy Efficiency	Policy & Finance
Review offers/availability of the two broadband providers, AT&T and NewWave, to seek maximum bandwidth delivery	Single bond issuance across 30 properties
Improve IoT for smart thermostats	Leverage Rural Economic Development Loan & Grant Program through Edinburgh Power & Light
Built Environment	Systems Integration & Transportation
Project will be Enterprise Green Communities certified, which will include tenant education components	Partner with Columbus Food Co-op on fresh produce program
Partner with Edinburgh Power & Light to install solar on roofs of two of the three buildings	Partner with Grace Tabernacle Church on a shared ADA-compliant van and community garden
Health & Wellness	Quality of Life
INDOT Small Communities Sidewalk Program – improve walkability	USDA RD community facilities
New playground area onsite	Partner with Scouts, local youth theater, and after-school enrichment for onsite youth programs

Woda Cooper Investments – Policy, Funding, & Resource Requests

Summary | Day One | Day Two | Final | Next Steps

- **Link Moving Forward RD developers to State Agencies** beyond IHEDA to access gap funding and streamline services to tenants
- **Pilot Medicaid telehealth sites** at all Moving Forward RD properties
- **Approach Indiana banks/financial institutions to match IHEDA \$1M** per developer soft funding



Justus/Greystone – Topeka Trace Apartments

- Summary
- Day One
- Day Two
- Final
- Next Steps

Location: Topeka, Ind. (LaGrange County)

Existing Development Characteristics:

- 24 units, 17 Rental Assistance units
- 4 buildings
- Built in 1993
- Mix of elderly, disabled, multi-family, multi-cultural
- Has a small community space/room and broadband access in office
- Close proximity to amenities – Grocery, library, park, schools, banks, post office, town hall, medical offices
- High possibility of Radon (in zone 1)
- City Population: 1,200



Justus/Greystone – Plans to Achieve Stretch Goals

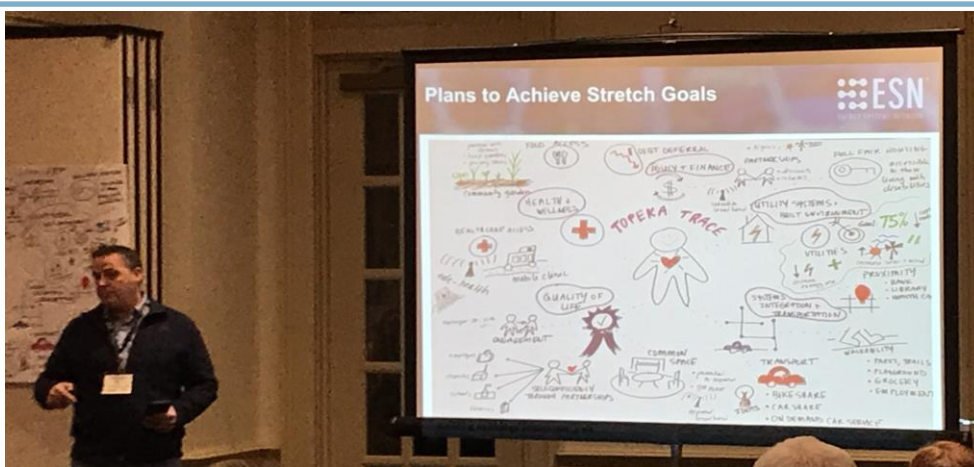
Summary	Day One	Day Two	Final	Next Steps
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Utility Systems & Energy Efficiency	Policy & Finance
Broadband subsidization	515 Debt deferral program(s)
Install solar panels on roofs or parking canopy	Partner with NIPSCO for net metering and rebates for energy efficient appliances
Built Environment	Systems Integration & Transportation
Meet Full Fair Housing Standards	Implement bike- and car-share on-demand services
Update sewer & water systems, building insulation, and building materials to achieve 75% efficiency improvement	Build awareness of walkability to services in the community
Health & Wellness	Quality of Life
Tele-health program and mobile health clinic	Expand onsite common space & wireless access currently available only in office
Community garden and local partnerships to improve food access (farmers, grocery stores)	Improve community engagement with local partnerships (employers, churches, schools, library) & manager onsite to facilitate

Justus/Greystone – Policy, Funding, & Resource Requests

Summary | Day One | Day Two | Final | Next Steps

- **Broadband subsidization** (USDA line item)
- **Renewable financing**, rebates for efficiency/solar, utility net metering
- **515 Debt Deferral**
- **Allocate unused RA** in Indiana toward Moving Forward projects
- Policy change to **align RD income requirements with LIHTC program**
- Economies of scale across properties for good and services (**developer collaboration**)
- Funding for an **on-site service coordinator** to connect partnerships
- **Mobile Health Clinic**



Added Breakout Group: Developer, IHCD and USDA Collaboration

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Elevating the Need for Ongoing Collaboration

During the second day of the workshop, members of the developer teams began raising the important need for developers to collaborate with each other even more so for MF-RD because of the variety of complex processes, timelines, and requirements of IHCD, USDA, bond issuances, transfer applications, etc.

Because of the unique challenges presented by this year's Moving Forward program, members from each developer team along with representatives from IHCD and USDA met to discuss the different requirements and find ways to encourage more collaboration across entities throughout the program. A summary of the action items and next steps discussed is at right.



Indiana Housing & Community Development Authority

Building an Energy Ecosystem®

Action Items Discussed:

- Consistent communication and collaboration among the three MF RD developer teams
- Meeting between all current and past Moving Forward developer teams to discuss best practices and lessons learned
- Regular communication between IHCD and USDA discussing internal processes to streamline
- Bi-weekly conference calls among developers: 9am Wednesdays beginning 11/28/18
- Tax Credit reservation application in by October 1, 2019

Moving Forward RD – Next Steps

Summary	Day One	Day Two	Final	Next Steps
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Recap and Next Steps

The Moving Forward RD Innovation Workshop created a collaborative environment that challenged every participant to question previously perceived limitations on how to best integrate high-performance housing and transportation into USDA rural developments and purposefully address poverty alleviation.

The stretch goals pushed the developer teams to think beyond the boundaries of a selected site and identify aspects of sites that would make the goals more achievable.

The developer teams also developed an Assessment Tool to help qualify their ten Moving Forward RD projects. The Assessment tool is a supportive (and working) document that is one of the several tools teams can use to make decisions about which properties to target. Each developer team is encouraged to add to and polish the Assessment Tool to ensure quality property evaluation. As project sites are finalized and detailed designs begin in the coming months, developer teams and community partners are expected to integrate the ideas and solutions cultivated in the Moving Forward RD workshop.

Building an Energy Ecosystem[®] ●●●

Moving Forward Mission Statement
Moving Forward will enhance the “Quality of Life” for Hoosiers through innovative and integrated housing and transportation solutions to increase affordability, improve environmental quality, and create greater community within the site, region, state, and beyond.



MOVING FORWARD “RD”



Appendix – Assessment Tool

BUILT ENVIRONMENT		
Assessment Topic	Assessment Questions	Evaluation Criteria & Resources
Location and Site Characteristics	What is the unit count? What is the unit mix? What is the occupancy rate? Date of last renovation/ improvement? What is the site drainage? What are the required improvements? What are the hazards? Is there damage? What are the site constraints on tight lots? What land is available? What is the use of the surrounding land? What is the proximity and quality of roads/parking/sidewalks? What is the flood risk? What are the conditions of the soil? Is there seismic activity in the area?	Potential required improvements: (new roof, new windows, appliances, flooring, lighting) Potential hazards: (Lead-based paint, Asbestos/joint compound drywall, PB piping, Soil contamination, Historical fill, Prior use/dry cleaners, Flood zone, Termites, Radon) Potential Damage: (mold, mildew, water)
Materials and Health Built Environment	Does property contain: VOCs Lead Radon Mold/moisiture issues Asbestos Are there any structurally compromised built environment (hazards)? Any known previous meth / smoking activity? Any known infestations in property? What is the condition, age, and type of the pipes? What is the condition of the roof? What building materials were used in construction? (brick, wood, etc)	
Accessibility	Does the site comply with Full Fair Housing? QAP and FFH (site & building)? Is the development one-or multi-story?	
QUALITY OF LIFE		
Assessment Topic	Assessment Questions	Evaluation Criteria & Resources
Partnerships	What partners do we need to be successful? Does the community convene to talk about needs? Is the community open to the project idea? How much do community organizations know about Moving Forward? Do other MF developers have properties in the area? What are the partner organization capacities?	Number and Diversity of partners that match the mission of MF: (Employers, educators, service organizations, churches, other developer teams, regional planning commissions, Mayors/Town Managers, partners that already provide services, economic development groups (Chamber of Commerce), commnunity health workers, Boy Scouts/Girl Scouts, Urban League, 4H, united way, Purdue extension)
Proximity to services	How do residents access services? How easy is it to make the services available? What is the distances to services? What is the potential for more services to move into the area? What is the quality of the school system? What is the job market like in the area? What is the cost per person for these services/programs?	<u>Types of services:</u> (employment, groceries, education, parks/recreation, transportation, legal aid, broadband access, public library, offsite community spaces, youth activities, pharmacy, dentist, childcare, senior/community center, hospital, nonprofits/community agencies, church-based programming, community foundations, veterans programs, WIC clinics, PACE programs)
Common Space	Is there a common space onsite? Is there a community common space within walking distance? Is there a potential for common space onsite? Does the space have broadband? What makes a good common space?	Inside v outside common space zoning Broadband, "Third place", social infrastructure Adequate size of the space (If you have 20 units, how big does the space need to be?) Infrastructure needed for whole building events Need for privacy for interviews, health events (room dividers, flexible modular design) Television with community notifications
Broadband and Services	Is there a broadband service provider in the area currently? Cost of broadband service to tenants? Timeline for new broadband service implementation? Does the site have broadband access? If not, what is the distance to fiber? If there is boradband, what is the speed? Does the site have wifi? Is there laundry on site?	Resources: Designation for "broadband ready community" REMCs

Tenant Engagement/Culture	<p>Is there an existing tenant council?</p> <p>Is there a "champion" in the property?</p> <p>Is there a formal/informal social connection within the property?</p> <p>Is there a social calendar/schedule with events?</p> <p>Is there a mentor program (both with outside members and with alumni)?</p> <p>Are there community events commonly scheduled in area?</p> <p>Are there existing social clubs?</p>	<p>Intentional grouping of tenants</p> <p>Newsletter, bulletin board</p> <p>Do different generations interact? (Seniors could provide childcare to single parents)</p>
Property Owner Engagement/History	<p>Does the property owner have a history of community engagement?</p> <p>What are the external partnerships already established by the property owner?</p> <p>Is there a sense of place?</p> <p>Does the owner have an environmental review record?</p> <p>Does the developer currently own the property?</p>	<p>Number of partnerships/programs</p>
HEALTH & WELLNESS		
Assessment Topic	Assessment Questions	Evaluation Criteria & Resources
Population Demographics	<p>Population size</p> <p>Population demographics (age, gender, race)</p> <p>Level of educational attainment/drop out rates</p>	<p>Resources: US Census Bureau</p> <p>Robert Wood Johnson (County Health Rankings and Roadmaps)</p>
Demographics of Current Tenants	<p>Tenant make up (i.e., is it a targeted population such as elderly, disabled, multigenerational families, etc.?)</p> <p>Level of educational attainment/drop out rates</p> <p>Is there a wait list to get into development?</p>	<p>Resources: Current property owners (surveys of tenants)</p> <p>USDA RD</p>
Access to Healthcare	<p>Distance to closest hospital</p> <p>Distance to closest medical healthcare provider(s) (vision, dental, allied health)</p> <p>Distance to closest behavioral health provider(s)</p> <p>Any Federally Qualified Health Clinics (FQHC) serving property area?</p> <p>Provider to patient ratios</p> <p>Is there a home health agency serving the community?</p> <p>What providers currently serve the area? (UDS - service maps of providers)</p>	<p>Resources: Local Community Health Needs Assessments (CHNA)</p>
Access to nutritious food:	<p>Where do people in the community shop for food (grocery, gas station, convenience stores)?</p> <p>Distance to closest grocery store</p> <p>Distance to closest farmers market</p> <p>Distance to closest provider of fresh produce</p> <p>Any community gardens existing in community?</p> <p>Are there food banks in the area?</p> <p>Any additional land/property near the development and/or existing green space on site to leverage for aquaponics, gardens, trails, etc.?</p>	
Fitness and Recreation	<p>Are there any existing sidewalks/trails to encourage walkability, fitness, biking, recreation, etc.?</p> <p>What are the outdoor recreation opportunities?</p> <p>Is there outdoor recreation space onsite?</p> <p>What is the size of the outdoor space?</p>	
Transportation	<p>Non-medical transportation options available in community</p> <p>Is a dial-a-ride/on demand transportation service available in community?</p> <p>Does local Area Agency on Aging or faith-based organizations offer shared transportation?</p> <p>What public transportation is available?</p> <p>What's the level of car ownership within property and community?</p> <p>Are there existing bike paths or walking trails?</p>	<p>Resources: Property Managers, INDOT/BMV, County</p>
Health Insurance	<p>What insurance providers are serving the community? Who is existing payer base?</p>	<p>Resource: Payer Mix Report from local hospital</p>
Public Health Burdens/Statistics	<p>What are the local statistics on:</p> <p>Chronic diseases (Substance Use Disorder, diabetes)</p> <p>Infant/maternal mortality</p> <p>Smoking rates</p> <p>Obesity rate</p> <p>Cancer rate</p> <p>Vaccination rates (CHIRP?)</p>	<p>Resources: Census, CHIRP, ISDH, RWJ</p>

Community Safety/Crime	<p>What is the crime history in the area? Is violent crime prevalent in the area? If so, what kind? Is there drug use/activity in the area? Is there a history of drug production onsite? Are there physical safety hazards in individual units or common spaces around the property (i.e., falls, not ADA compliant, etc.) Proximity to fire station?</p>	Resources: Robert Wood Johnson County Roadmap
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UTILITY SYSTEMS & ENERGY EFFICIENCY

Assessment Topic	Assessment Questions	Evaluation Criteria & Resources
Utility/Energy & Bills	<p>What are the utilities? (Gas, Electricity, Water, Sewer, Trash) Can utilities provide the last 24 month energy bills? What are the utility providers? What are the rates? What is the gas connection and distribution system? Current utility usage by unit and property What is MEP Configuration/space? Is there an electric cooperation (REMCs in the area)? Are there environmental assessments of soil, water, air quality (interior and exterior)? What are the current sources of energy (wood burning stoves, kerosene lamps, etc?)?</p>	
Renewable Energy (Solar & Wind)	<p>What are the rates and incentives for Solar? What is the access/feasibility to solar? Is there wind data? What is the feasibility of wind power? Availability of renewable energy incentives (net metering, utility owned customer sited) What is the building orientation?</p>	
Thermography	<p>What are the hotspots of poor insulation and air leakage? What is the status of the insulation? (R-value?) Blower door test (what is the air exchange rate?)</p>	How many poor insulation/air leakage hotspots are there?
Appliances	<p>What is the condition and age of the appliances? What is the capacity of the electric panel service? (Max amps?)</p>	Age Brand EnergyStar(Y/N)
HVAC	<p>What is the condition and type of the HVAC System?</p>	
Water/Stormwater	<p>What is the water supply? What is the water quality? What is the stormwater runoff/permeability?</p>	

POLICY & FINANCE

Assessment Topic	Assessment Questions	Evaluation Criteria & Resources
Financial Health & Financial Transactability	<p>Owner financials Using the RD tool, how much must be funded per unit per year into the RR? Investment appetite Age of property Outstanding debt Available reserves, current balance and required balance Rates below market rate # of residents paying 'overage' Projected Mortgage maturity date Restrictions on the loan Existing debt-coverage ratio Amount of resources When was the last rehab? Distance to other properties in the portfolio Is the seller willing and able to sell? Town or county funding for supporting infrastructure How many limited partners? Who is/are the partners and are there exit tax problems? Cost to acquire rehab Sufficient security/collateral and appraisal constraints CRCU Year of compliance if LIHTC, home CDBG-D, FHLBI Last 3 years of audited financials and year to date on the property</p>	
Access to Rental Assistance and Income Averaging	<p>Rent gap current – 60% highest gap, CRCU Can it take advantage of income averaging? How many units have rental assistance? Number of people on waiting list?</p>	

Location & Community Financial Attributes, Economic Designations	Is property in a county or state with soft loans or grants available? Is property located in local state or federal designated area (QCT/DDA, OZ, tif, CRA, etc.) Is the property located in a food desert? Is the community at risk of gentrification? Does the community have a revitalization or strategic plan? What is the proximity to quality market rent properties? Is it within an active CHDO? Is there a LEDO covering the community? Is the community a Stellar Community? What is the unemployment rate in the area?	
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