

Addendum B

Alabama Housing Finance Authority's Environmental Policy Requirements

Alabama Housing Finance Authority (“AHFA”) requires that a project-specific Environmental Site Assessment (“ESA”) Phase I Report be submitted for each application by a qualified third party Environmental Professional (“EP”) as defined by 40 C.F.R. § 312.10(b), be in the format as described herein and adhere to the following guidelines and requirements.

Applications for HOME Funds:

The HOME Investment Partnership Program (“HOME”) requires AHFA to certify its compliance with the National Environmental Policy Act of 1969 (“NEPA”), as amended, Section 106 of the National Historic Preservation Act, and its implementing regulations located in 36 CFR 800, and the environmental procedures, permit requirements and statutory obligations of the laws cited in 24 CFR Parts 50, 51, and 58, U.S. Environmental Protection Agency (“EPA”), All Appropriate Inquiry (“AAI”) 40 CFR Part 312, and all other applicable State and local laws. As a part of this process, the applicant must complete the Environmental Policy Requirements as set forth in greater detail herein. If the Phase I ESA Report and Addendum B-2 Requirements do not adhere to the Environmental Policy Requirements, the application will terminate and will not be considered for funding.

Choice Limiting Activities Prohibited:

In order to ensure that the environmental review process is not vulnerable to subsequent challenge by HUD and to protect each reservation of HOME funds, the applicant must take all actions necessary to ensure that no choice-limiting activity is conducted at a proposed site by the applicant or anyone else, including contractors, subcontractors, current property owner(s) or any other persons on the site.

With respect to projects that receive HOME funds (regardless of whether any other form of funding is received), “choice-limiting activities” include, but are not limited to, acquiring, rehabilitating, converting, leasing or repairing all or any portion of the project as well as disturbing the ground or commencing any form of construction at the project site. For HOME projects, all such choice limiting activities are prohibited during the period that (a) begins with delivery of the funding application to AHFA and (b) ends with AHFA’s issuance of the Notice to Proceed, which typically occurs at the pre-construction meeting conducted at AHFA’s offices in Montgomery.

With respect to projects that receive low-income housing tax credits (“Housing Credits”) or a tax-exempt volume cap allocation (but do not receive HOME funds), “choice-limiting activities” include, but are not limited to, acquiring, rehabilitating or converting all or any portion of the proposed site or project as well as disturbing the ground or commencing any form of construction at the proposed site or project. For Housing Credit projects or projects with tax-exempt volume cap, all such choice limiting activities are prohibited during the period that (a) begins with delivery of the funding application to AHFA and (b) ends with a written notification from AHFA that the environmental review process has been completed.

If choice-limiting activities occur at a proposed site or project during the period described above, regardless of whether the applicant consented to the activity or had knowledge of it, the application will terminate and will not be considered for funding.

For all Applications made to AHFA:

If a Phase I ESA for a project either (a) identifies a Recognized Environmental Condition (which includes, but is not limited to, controlled recognized environmental conditions, historical recognized environmental conditions, etc., hereinafter collectively referred to as (“RECs”)) and or (b) recommends additional testing, investigation or a Phase II Report be conducted, any and all Phase II Reports and Addendums that are prepared to address the RECs identified or additional testing reports must be included at the time the Phase I ESA is submitted to AHFA. AHFA will not consider any sites for funding that are listed on or proposed to the National Priority List (“NPL”) or State equivalent State Hazardous Waste Site (“SHWS”) (Superfund sites).

Two versions of all reports must be submitted: A bound, color hard copy and a digital copy, the text of which shall be in a searchable format. At the time of the initial application, applicant must pay a third-party fee as defined in the Housing Credit Plan and HOME Action Plan. AHFA may select and engage an EP, legal counsel and/or designated consultant to review and comment on the Phase I ESA and/or the Phase II Report submitted by the applicant, the cost for said review to be paid by the third-party fee. Any additional costs incurred by AHFA exceeding the initial third-party fee will be paid by the applicant to AHFA within ten (10) days upon notification. During the course of the AHFA environmental review process, AHFA will notify the applicant if the Phase I ESA Report must be updated in order to satisfy the ASTM Section 4.6 requirements (must be completed within 180 days of property acquisition). To the extent that an updated Phase I ESA Report is required, the applicant will be solely responsible for these costs, fees and related expenses. During the AHFA review process, any report(s) submitted for which AHFA (or AHFA’s designated consultant) determines that the report materially fails to comply with AHFA written requirements, ASTM standards or applicable environmental standards will result in the termination of the related application.

Application Completeness Requirements

Upon application submittal, AHFA will conduct a completeness review with respect to the Environmental Policy Requirements.

If AHFA determines during its completeness review that an application in a competitive scoring cycle for HOME funds and/or Housing Credits is missing any materials required by the Environmental Policy Requirements or that the materials included in the application fail to adhere to AHFA’s defined standards, the application will be rejected and will not be considered for funding during that scoring cycle. If during the completeness review AHFA determines that all materials required by the Environmental Policy Requirements have been provided and that the environmental is complete but that additional information or clarification is required in order for AHFA to complete its full evaluation of the Environmental Policy Requirements, AHFA will contact the applicant via email. When contacted, the applicant must respond within five (5) business days or the application will be rejected and will not be considered for funding during that scoring cycle.

If AHFA determines during its completeness review that an application for tax-exempt volume cap (whether or not the applicant requests Housing Credits awarded without a competitive scoring cycle) is missing any materials required by the Environmental Policy Requirements or that the materials included in the application fail to adhere to AHFA's defined standards, the applicant will have up to 60 days, after notification from AHFA, to resolve any outstanding issues. A Commitment Agreement for Multifamily Tax Exempt Bonds will not be issued until all defined environmental requirements are met to AHFA's complete satisfaction.

Any additional information provided by the applicant must be satisfactory to AHFA and may be subject to the fees as outlined in the applicable Housing Credit or HOME Action Plan and at www.AHFA.com.

All environmental issues identified (or that should have been identified) in the Phase I ESA and Phase II reports must have been fully abated or mitigated (or provide a written remediation plan approved in writing by the Alabama Department of Environmental Management ("ADEM")) in a manner that is protective of residential use and acceptable to AHFA in all respects before construction can begin.

After the Reservation, Written Agreement and/or Declaration of Official Intent

If any unforeseen environmental condition(s) is discovered with respect to a project that has already received an award of HOME funds, Housing Credits, and/or Multifamily Tax Exempt Bonds, and such environmental condition(s) would have caused the project to fail to meet the Environmental Policy Requirements if discovered prior to award, then (a) if AHFA determines in its sole discretion that the environmental condition(s) should have been discovered by the owner during the application process, AHFA will terminate the award and require all HOME funds or Housing Credits to be returned to AHFA, or (b) if AHFA determines in its sole discretion that the environmental condition(s) arose through no fault of the applicant and should not reasonably have been discovered during the application process, AHFA may allow the project owner to remediate the environmental condition(s) at owner's sole cost and expense, including without limitation the fees and expenses of any EP or attorney engaged by AHFA in connection with the project, as necessary in order for the applicant to comply with the Environmental Policy Requirements and all other conditions specified by AHFA based on the specific nature of circumstances of the project. If AHFA determines under the foregoing standards that an applicant is eligible to take remedial actions with respect to any unforeseen environmental condition(s), the applicant will be permitted to do so only if the applicant provides the following items to AHFA within 30 days, in compliance with the following requirements (the "Remedial Action Requirements"):

1. Estimate of total remediation costs and schedule for completion of remediation from a qualified environmental professional;
2. Evidence that the project will remain financially feasible and capable of being completed within the time required by the type of funding received; provided, however, that if AHFA permits the owner to remediate an unforeseen environmental condition(s) and the time required for such remediation results in the inability of the project to Place-in-Service by the deadline established under Section 42 and AHFA, AHFA may elect to exchange the Housing Credits awarded to the project for a current or future year

allocation of Housing Credits, subject to the applicant's payment of the environmental extension penalty specified at www.AHFA.com; and

3. Evidence that the applicant has sufficient financial resources to complete the remediation and the project by the required deadline. AHFA will, in its sole discretion, require an applicant to provide a deposit in order to ensure that AHFA's expenses in connection with any remediation will be paid on a timely basis.

For project(s) that receives an award of HOME funds, AHFA will notify the applicant if the Phase I ESA Report must be updated in order to satisfy the ASTM Section 4.6 requirements (which states that a Phase I update be completed within 180 days of property acquisition). To the extent that an updated Phase I ESA Report is required, the applicant will be solely responsible for all costs, fees and related expenses. During the AHFA review process, if AHFA (or AHFA's designated consultant) determines that the report(s) fails to comply with AHFA's written requirements, the ASTM standards or applicable environmental standards, this determination will result in termination of the award and the return of HOME funds and/or Housing Credits if not corrected promptly after written notice. If any environmental condition(s) is discovered with respect to the updated Phase I ESA that was not present at the time of the initial Phase I ESA report and such environmental condition(s) would have caused the project to fail to meet the Environmental Policy Requirements if discovered prior to award, then applicant must comply with AHFA's Remedial Action Requirements as specified in the previous section.

As stated above, all applicants are prohibited from conducting, authorizing or permitting "choice-limiting activities". After a project has received an award and has completed certain specific final environmental requirements, AHFA may issue written approval to perform certain activities on site such as taking soil borings needed for completion of the project's plans and specifications. Please be aware, any "choice-limiting activities" performed without AHFA's prior written consent will result in the termination of the award and return of the HOME funds and/or Housing Credits.

In accordance with AHFA requirements, the Phase I ESA must:

1. Include Engagement Letter (Engagement Letter Form, Addendum B-1) between Applicant and EP and submit as Appendix L.
2. Comply in all respects with ASTM E1527-13 (the ASTM Standards) as to content and adhere to AHFA's Environmental Policy Requirements and Non-Scope Requirements (Addendum B-2).
3. Be dated less than 6 months old at time of submittal.
4. Include a complete legal description (e.g., metes and bounds) of the site.
5. Be in the AHFA Required Environmental Report Format (Addendum B-3).
6. Be completed and certified as to its accuracy, completeness and in conformance with the ASTM Standards and AHFA Policy Requirements by an "Environmental Professional" as defined in X2 of the ASTM Standard.
7. Include a statement that the report can be relied upon by AHFA.

Addendum B-1

Engagement Letter

Click here to enter a date.

[Applicant]

RE: Phase I ESA [or subsequent Environmental Reports] for:

Applicant

Development Name

Development Address

Dear [Applicant]:

Please accept this letter setting forth the terms of engagement (“Engagement Letter”) under which our Firm will provide environmental consulting services to you and your company for purposes of conducting a Phase I ESA Report [or subsequent Environmental Reports] for the Development Project at the designated address set forth above.

Our Firm appreciates the opportunity to work with you and your company in providing environmental professional services. It is our Firm’s understanding that the nature and scope of the environmental professional services to be provided to you are as follows:

1. Our Firm has been engaged by [APPLICANT] to conduct a Phase I ESA at the Development location specified above in conformance with the scope and limitations of both the ASTM E1527-13 (“ASTM Standards”) and AHFA’s Environmental Policy Requirements.
2. Our Firm certifies that the Phase I ESA Report will be conducted and completed by an Environmental Professional (as defined by 40 C.F.R. § 312.10(b)) and the Phase I ESA, once completed, will also be certified in this same manner.
3. Our Firm understands that the information contained in the Phase I ESA will be used by Alabama Housing Finance Authority (“AHFA”) in considering proposed financing of residential development/rehabilitation of the property and, therefore, AHFA may rely upon the Phase I ESA Report in its entirety as if it were originally issued to AHFA. While AHFA will be entitled to rely upon the Phase I ESA Report in its entirety, the Applicant will be solely responsible for any and all fees and expenses associated with completing this scope of engagement.

4. Our Firm understands the AHFA Insurance Requirements that are required for this scope of work and these insurance requirements have been satisfied and addressed as set forth within the Terms & Conditions Section of this Engagement Letter. The AHFA Insurance Requirements are as follows:
 - a. The Firm has Professional Liability and/or Errors and Omissions insurance coverage in the minimum amounts of One Million Dollars (\$1,000,000.00) per event or occurrence;
 - b. The Firm has Worker's Compensation Insurance and Public Liability Insurance for bodily injury and property damage which may be suffered by third parties and members of the public in the minimum amounts of One Million Dollars (\$1,000,000.00) per event or occurrence; and
 - c. The Firm has Comprehensive General Liability and Property Damage Insurance for bodily injury and property damage in the minimum amounts of One Million Dollars (\$1,000,000.00).

Our Firm understands that it shall provide a copy of its Insurance Certificate or Accord demonstrating that it satisfies the AHFA Insurance Requirements and listing or scheduling AHFA as an additional insured for these insurance policies.

5. Our Firm understands that to the extent recommendations are being provided by the EP to the Applicant concerning Phase I ESA work to be performed, mitigation or abatement measures, or additional assessment ("Additional Work"), those recommendations for Additional Work shall be provided to AHFA at the time of Application. Further, our Firm understands that the Applicant shall not have the authority to authorize or instruct the EP or our Firm to implement such recommendations without AHFA's express written concurrence.
6. Our Firm also understands that once the Applicant submits its Application to AHFA, none of the Applicant, the EP (or our firm), the current property owner or any agent of said parties may undertake or conduct any "choice limiting" activities at the Development project site. Choice limiting activities include converting, leasing, repairing, ground disturbance, or construction. For avoidance of doubt, our Firm will seek written authorization for any Additional Work from AHFA before proceeding. In addition, our Firm understands that once the Applicant submits its Application to AHFA, our Firm shall not engage in communications with the Applicant and or any governmental or regulatory agencies concerning Additional Work and any related activities concerning the Development project site without first obtaining written authorization from AHFA.

Our Firm appreciates the opportunity to work with the Applicant and AHFA in undertaking the Phase I ESA engagement and looks forward to working with you.

Addendum B-2

AHFA Non-Scope Requirements

1. The Phase I ESA must:
 - a. state that the EP understands that the purpose of the Phase I ESA is to ascertain whether the property is environmentally suitable for construction/rehabilitation of multifamily residential housing;
 - b. certify that the EP conducted the Phase I ESA in accordance with the ASTM standards and AHFA Environmental Policy Requirements; and
 - c. state whether the property is suitable for or may satisfy the residential use standard based upon EP's best professional judgment and after conducting the Phase I ESA work.
2. The EP must accept the responsibility for and complete the Environmental Lien and Activity and Use Limitation ("AUL") search as explained in section 6.2 of the ASTM Standards.
3. The Phase I ESA must address and discuss, at a minimum, the following issues in connection with the proposed site: asbestos, lead based paint, mold, radon, wetlands, and floodplains.
 - a. If the proposed project involves rehabilitation, removal, or demolition of a building the following additional testing may be required:
 - i. **Asbestos Testing:** An asbestos testing report on every structure will be required at the time of the initial application and included in the Phase I ESA. All friable and non-friable ACM in deteriorated condition must be completely abated. An asbestos contractor's listing may be obtained from Alabama Department of Environmental Management (ADEM) (334) 271-7700 or at www.adem.state.al.us. Non-friable ACMs may be managed in place if in an intact condition. A site-specific Operations & Maintenance Plan for asbestos must be implemented if ACMs are to be left in place. Asbestos standards are located at ASTM E-2356, EPA: Clean Air Act, CERCLA, & OSHA 29CFR Part 1926.1101.
 - ii. **Lead Based Paint Testing:** For all buildings built prior to 1978, the applicant must provide a LBP report at the time of initial application and included in the Phase I ESA. AHFA requires all LBP to be completely abated (eliminated). A list of licensed LBP contractors can be obtained from the Alabama Department of Public Health at www.adph.org. Lead Based Paint standards: US Department of HUD "Guidelines for the Evaluation and Control of Lead Paint Hazards in Housing: <http://www.hud.gov/offices/lead/lbp/hudguidelines/Ch07.pdf>.
 - iii. **Mold:** Visually check for the presence of mold, notate your findings.
 - b. All reports must include information on the following:
 - i. **Radon:** Alabama Department of Public Health (ADPH) lists the following counties as being located in zone 1 (highest level): Calhoun, Clay, Cleburne, Colbert, Coosa, Franklin, Jackson, Jefferson, Lauderdale, Lawrence, Limestone, Madison, Morgan, Shelby, and Talladega.
Radon Map: <http://www.adph.org/radon/Default.asp?id=6413>
If the site is located in Zone 1:
New Construction projects will require Radon Resistant New Construction (RRNC) practices. <http://www2.epa.gov/radon/radon-resistant-construction-basics-and-techniques>
Rehabilitation projects will be required to follow EPA's Radon Mitigation Standards.
http://www.ahfa.com/multifamily/environmental/environmental_testing.aspx

- ii. **Wetlands:** No portion of the site may contain wetlands (which also includes waters of the United States) including any portions not considered part of the site but necessary for ingress and egress to the site. Are any wetland characteristics (hydrophytic vegetation, hydric soils, wetland hydrology) or drainage features observed on the site or adjoining properties? Any waters of the State, jurisdictional wetlands, drainage features, water courses observed on the site or on adjoining properties? Does the project involve any new construction or filling located within a wetland area designated on a USFW National Wetlands Inventory Map (NWI)? Attach NWI Map and any wetland delineation studies or assessment reports prepared for the project and/or adjoining property. <http://www.fws.gov/wetlands/data/mapper.html>
Attach any Jurisdictional Determinations (JD) or requests for JD to the report.
 - iii. **Floodplains:** 100 year (zones A or V) 500 year (zone B). Attach a FEMA Flood Insurance Rate Map (Firmette) with site boundaries clearly marked.
Housing Credit Only projects: No buildings (residential or any other use) on the site can be located within the 100 year flood plain. AHFA will allow an existing acquisition/rehabilitation rental property to be located in a flood plain as long as acceptable evidence of flood insurance is provided at time of application
Housing Credits combined with AHFA HOME funds: No portion of the site can be located within the 100 year flood plain.
4. The EP must field-verify the distance to any facilities identified in any of the standard environmental records searches and also comply with the search distance requirements set forth within the “Toxic Chemicals & Radioactive Materials” section of “Instructions/Guidance for Completing Addendum B-4.”
 5. If there is any potential for contamination to be present on the Property (regardless of on-site or off-site sources of the contamination), recommendations for additional testing or assessment must be included.
 6. All local interviews will be conducted first in person, if unavailable then by phone, then via written communication. In all cases the final report must contain the documentation of the interviews and the interviewee’s contact information. (name, business address and phone number)
 7. The Report must include a site location map and a google earth map which includes:
 - a. An area large enough to display the location of the site and adjoining properties including existing streets.
 - b. Identification of environmental concerns, where applicable, including off-site sources or locations that have the potential to adversely impact the property.
 - c. Boundaries of floodplains, wetlands, drainage features, jurisdictional waters, and/or potential waters of the State on or adjoining to the site.
 8. The EP must locally check all Standard Historical Sources listed in section 8.3.4 of the ASTM Standards.
 9. Addendum B-4 (AHFA Environmental Review Statutory Checklist)(**required on applications for HOME funds only**).
 10. Addendum B-5 (Environmental Summary Page)(**required on all applications**) must be completed and certified to as a part of the Phase I ESA and placed in Appendix B and C accordingly.
 11. The EP must obtain from the Applicant a completed X3 User Questionnaire to include with the Phase I ESA.
 12. Any Phase II Reports that are recommended for purposes of addressing the REC’s identified in the Phase I ESA (or that should have been identified in the Phase I ESA but were not) must be completed in accordance with E1903-11 and be protective of Residential Use Properties.
 13. If mitigation measures and/or remediation has been or is recommended to be performed, include the Cleanup Work Plan and ADEM approvals for the same; a statement certifying that the

mitigation or remediation complies in all aspects with approved EPA and/or ADEM guidelines, standards, and methods should also be included. To the extent there are conflicting or inconsistent guidelines or methods between EPA and ADEM concerning the matter at issue, the EP shall follow the most stringent standard and certify that this standard has been satisfied.

14. If the EP believes or contends that the Chemicals of Concern (“COC”) detected are consistent with or in line with “background conditions,” the EP shall provide a basis for such an opinion. Methods for doing so include, but are not limited to, the U.S.G.S. studies for COCs in the same geographic region and sufficient background samples to be analyzed and evaluated under the ADEM AEIRG Guidance Document (2005).
15. The EP must complete Addendum B-6 (The Letter of Reliance) and submit as Appendix M.

Addendum B-3

AHFA Required Environmental Report Format

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Addendum B-4

Environmental Review Statutory Checklist (Required on Applications for HOME Funds Only)

Project Name:

Project City:

Directions: Write “A” in the Status Column when the project, by its nature, does not affect the resources under consideration; OR write “B” if the project triggers formal compliance, consultation with the oversight agency, or requires mitigation.

Area of Statutory or Regulatory Compliance listed at 24 CFR 58.5 and 24 CFR 58.6	Status A/B	This section must contain a detailed written explanation. Refer to the “Instruction/Guidance for Completing Addendum B-4” and provide a thorough explanation based on supporting documentation.
HISTORIC PRESERVATION		
FLOODPLAIN MANAGEMENT		
WETLANDS PROTECTION		
ENDANGERED SPECIES ACT		
WILD & SCENIC RIVERS ACT		
CLEAN AIR ACT		
FARMLANDS PROTECTION POLICY ACT		
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TOXIC CHEMICALS & RADIOACTIVE MATERIALS		
ENVIRONMENTAL JUSTICE		
WATER QUALITY		
FLOOD INSURANCE		

Attach evidence of your findings. Documentation must be credible, traceable & supportive of the environmental findings. **Instructions/Guidance for Completing Addendum B-4**

These instructions and guidance are being provided as an initial starting point to address relevant environmental details regarding the project site. This guidance is not intended to be all-inclusive; each project site presents unique conditions and circumstances that are site-specific. Therefore, AHFA reserves the right to question or require explanatory details. Responses must be fully supported by the appropriate documentation.

Historic Preservation:

Are there any buildings over 50 years old within 2 blocks of the site?

Will you drive past any to get to the site?

Are there any within line of site of the property?

Will proposed Apartments be of greater height than surrounding buildings?

Does the project include the type of activity that would have the potential to affect historic properties?

Call local historical society verify whether there are any historic properties in the immediate area of the site. Document the Historical Society name, contact name, phone number and conversation.

Print google earth map of site and map all historic properties that are close.

Review National Register database: www.nationalregisterofhistoricplaces.com

Review State of Alabama Historic listings: www.preserveala.org

Please note: AHFA will request concurrence letters upon project approval.

Floodplain Management:

Is the project located in the 100 year floodplain (zones A or V) mapped by the Federal Emergency Management Agency (FEMA)?

Located in the 500 year floodplain (zone B)?

Is the project affected by local flooding?

Attach FEMA Flood Insurance Rate Map (Firmette) site boundaries must be clearly marked.

Provide the FIRM panel number.

In what flood zone is the property located?

<https://msc.fema.gov/portal>

Wetlands Protection:

Are any wetland characteristics (hydrophytic vegetation, hydric soils, wetland hydrology) or drainage features observed on the site or on the adjoining properties?

Any waters of the State jurisdictional wetlands, drainage features, water courses observed on the site or on the adjoining properties?

Does the project involve any new construction or filling located within a wetland area designated on a USFWS National Wetlands Inventory Map?

Attach National Wetlands Inventory Map (NWI) and any wetland delineation studies or assessment reports prepared for the project site and adjoining property.

<http://www.fws.gov/wetlands/data/mapper.HTML>

Attach any Jurisdictional Determinations (JD) or requests for JD to the report.

Endangered Species Act:

Will any endangered species or their habitat be adversely affected by this project?

Attach endangered species and/or critical habitat list for the project's county from the U.S. Fish & Wildlife Service website. Document your visual finding for endangered species and their habitat.

<http://www.fws.gov/daphne/es/specieslst.html>

<https://www.hudexchange.info/programs/environmental-review/endangered-species>

Please note: AHFA will request concurrence letters upon project approval.

Wild & Scenic Rivers Act:

Document the distance to the Sipsey Fork River.

Will this project have an adverse effect on the river?

<https://www.hudexchange.info/programs/environmental-review/wild-and-scenic-rivers>

Clean Air Act:

Is project located in a Non-attainment area of the state?

Does the project involve demolition or renovation of buildings likely to contain asbestos containing materials (“ACMs”)?

www.epa.gov/airquality/greenbk/astate.html

<https://www.hudexchange.info/programs/environmental-review/air-quality>

Farmlands Protection Policy Act:

Is the project currently being farmed?

Property zoned for agricultural use?

Soil listed as prime or unique? Attach web soil survey.

<http://websoilsurvey.nrcs.usda.gov/app/HomePage.htm>

<https://www.hudexchange.info/programs/environmental-review/farmlands-protection>

Manmade Hazards:**Explosive & Flammable Operations:**

Are there any above ground storage tanks (“ASTs”) containing 100 or more gallons of explosive or flammable liquid or gas within 1 mile of the site? Visually check

Are there any within line of site of the property?

Provide information on contents, size and distance from the site.

Has the acceptable separation distance been met for people as well as buildings?

USER GUIDE:

<https://www.hudexchange.info/resource/3839/acceptable-separation-distance-asd-assessment-tool-user-guide/>

TOOL:

<https://www.hudexchange.info/resource/2766/acceptable-separation-distance-electronic-assessment-tool/>

<https://www.hudexchange.info/programs/environmental-review/explosive-and-flammable-facilities>

Attach the HUD ASD Calculator results and field — verify measurement results from closest point of the line of site of the property to the AST at issue.

Noise Abatement & Control:

Is there a civilian airport within 5 miles of the site?

Is there a military airport within 15 miles?

Is there a major road within 1000 feet of the site?

Is there a railroad track within 3000 feet?

Attach HUD noise calculator sheets. Acceptable outside noise level is below 65dB, interior 45 dB.

USER GUIDE:

<https://www.hudexchange.info/resource/3822/day-night-noise-level-assessment-tool-user-guide/>

TOOL:

<https://www.hudexchange.info/resource/2830/day-night-noise-level-assessment-tool/>

<https://www.hudexchange.info/programs/environmental-review/noise-abatement-and-control>

Airport Clear Zones & Accident Potential Zones:

Is the property site located within an ACZ or APZ?

Civilian clear zone is 2,500 feet (.47 miles) from the end of the runway. (ACZ)

Military clear zone is 15,000 feet (2.8 miles) from the end of the runway. (APZ)

Verify whether the site is located within a flight path.

Attach a google earth map indicating the site & airport.

Provide name and distance to nearest airport.

<https://www.hudexchange.info/programs/environmental-review/airport-hazards>

Toxic Chemicals & Radioactive Materials:

Do previous uses of the site indicate the likelihood of contamination?

Is the site located within 3,000 feet of a solid, toxic or hazardous waste landfill?

Were any recognized environmental conditions (RECs) found?

Is the site located within the search distance of any of the environmental record sources?

Confirm that the appropriate search distance radii from the Site conforming to ASTM standards and AHFA's Environmental Policy Requirements have been used when performing environmental record searches. Alternatively, if this search was performed from the center of the Site, confirm that the search radii has been adjusted to include the Site boundary in order to satisfy the ASTM and AHFA search standard.

Can people come into physical contact with the contaminants?

Can contaminants be ingested? From drinking water, food crops, etc.

Can people inhale the contaminants? From vapors, gases, dust, etc.

<https://www.hudexchange.info/programs/environmental-review/site-contamination>

Will any RECs identified in the Phase I ESA recommend or require additional assessment, remediation, or mitigation measures? If so, please fully describe and provide documentation.

Environmental Justice:

Is the project site suitable for its proposed residential use?

Are there high or adverse health and/or environmental conditions that could affect the project because of its proposed location?

Are minority and low income persons being disproportionately affected in comparison to the rest of the population?

<https://www.hudexchange.info/programs/environmental-review/environmental-justice>

Water Quality:

Who is providing the projects drinking water supply?

Does their most recent report indicate any compliance issues?

Flood Insurance:

Is the project in a location requiring flood insurance?

Provide the current flood insurance declaration page. Must at a minimum be for the amount of the project cost and duration for the life of the loan.

Addendum B-5
Environmental Summary Page (Required on All Applications)

REPORT INFORMATION			PAGE #
Project Name:	Click here to enter Project Name		
Project City:	Click here to enter City Name		
ASTM E 1527-13: Yes <input type="checkbox"/> No <input type="checkbox"/>	Enter report date here	AHFA Reliance: Yes <input type="checkbox"/> No <input type="checkbox"/>	page #
Suitability for Residential Use statement included? Yes <input type="checkbox"/> No <input type="checkbox"/>			page #
Local Interviews included? Yes <input type="checkbox"/> No <input type="checkbox"/>			page #
Site Map Included? Yes <input type="checkbox"/> No <input type="checkbox"/>			page #
SITE INFORMATION		DESCRIPTION / DOCUMENTATION	PAGE #
Developed <input type="checkbox"/> Undeveloped <input type="checkbox"/> (provide age if developed)		Click here to enter site description.	page #
Listed on NPL or SHWS? Yes <input type="checkbox"/> No <input type="checkbox"/>		Click here to enter text.	page #
Delisted NPL (1 mile) Yes <input type="checkbox"/> No <input type="checkbox"/>		Click here to enter text.	page #
Site Acreage:		Click here to enter text.	page #
Site Elevation:		Click here to enter text.	page #
Site Slope:		Click here to enter text.	page #
Water On Site: Yes <input type="checkbox"/> No <input type="checkbox"/>		Click here to enter text.	page #
Surface Water Flow Direction:		Click here to enter text.	page #
Groundwater Flow Direction:		Click here to enter text.	page #
Flood Insurance Rate Map:		Click here to enter text.	page #
Flood Zone:		Click here to enter text.	page #
Recognized Environmental Conditions (RECs) identified? Yes <input type="checkbox"/> No <input type="checkbox"/>		Click here to enter text.	page #
Contamination (known or suspect): Yes <input type="checkbox"/> No <input type="checkbox"/>		Click here to enter text.	page #
Recommendations Included: Yes <input type="checkbox"/> No <input type="checkbox"/>		Click here to enter text.	page #
Mitigation or Remediation measures recommended? Yes <input type="checkbox"/> No <input type="checkbox"/>		Click here to enter text.	page #
Current or Pending VCP: Yes <input type="checkbox"/> No <input type="checkbox"/>		Click here to enter text.	page #
Radon Zone:		Click here to enter text.	page #
ACM (every structure) : Yes <input type="checkbox"/> No <input type="checkbox"/>		Click here to enter text.	page #
Friable ACM: Yes <input type="checkbox"/> No <input type="checkbox"/>		Click here to enter text.	page #
LBP (pre- 1978): Yes <input type="checkbox"/> No <input type="checkbox"/>		Click here to enter text.	page #
ASTs (within 1 mile): Yes <input type="checkbox"/> No <input type="checkbox"/>		Click here to enter text.	page #
Acceptable (ASD) Separation Distance: Yes <input type="checkbox"/> No <input type="checkbox"/>		Click here to enter text.	page #
USTs (within 0.5 mile): Yes <input type="checkbox"/> No <input type="checkbox"/>		Click here to enter text.	page #
Wetlands, drainage features, jurisdictional waters or waters of the State on site: Yes <input type="checkbox"/> No <input type="checkbox"/>		Click here to enter text.	page #
Env Lien/AUL on site: Yes <input type="checkbox"/> No <input type="checkbox"/>		Click here to enter text.	page #
Database Search: Yes <input type="checkbox"/> No <input type="checkbox"/>		Click here to enter text.	page #
OFF-SITE INFORMATION		DESCRIPTION / DOCUMENTATION	PAGE #
Adjoining Land Use:	North	Click here to enter text.	page #
	South	Click here to enter text.	
	East	Click here to enter text.	
	West	Click here to enter text.	

Adjoining Water: Yes <input type="checkbox"/> No <input type="checkbox"/>	Click here to enter text.	page #
Adjoining Wetland: Yes <input type="checkbox"/> No <input type="checkbox"/>	Click here to enter text.	page #
Adjoining Contamination: (known or suspect) Yes <input type="checkbox"/> No <input type="checkbox"/>	Click here to enter text.	page #
USTs (within 0.5 mile): Yes <input type="checkbox"/> No <input type="checkbox"/>	Click here to enter text.	page #
Are USTs Trust Fund Eligible? Yes <input type="checkbox"/> No <input type="checkbox"/>	Click here to enter text.	page #
Leaking USTs (within 0.5 mile) Yes <input type="checkbox"/> No <input type="checkbox"/>	Click here to enter text.	page #
RCRA regulated Yes <input type="checkbox"/> No <input type="checkbox"/>	Click here to enter text.	page #

Addendum B-6

Letter of Reliance

Click here to enter a date.

Alabama Housing Finance Authority
7460 Halcyon Pointe Drive, Suite 200
Montgomery, AL 36117

RE: Phase I ESA [or subsequent Environmental Reports] for:

Development Name
Development Address
Development City, State Zip

Please find enclosed the Environmental Site Assessment (ESA) Phase I Report [or subsequent Environmental Reports] for the subject property dated [Click here to enter a date.](#) to the Alabama Housing Finance Authority (AHFA).

It is my understanding that the information contained in the ESA will be used by AHFA in considering proposed financing of residential development/rehabilitation of the property and, therefore, AHFA may rely upon the ESA in its entirety as if it were originally issued to AHFA.

I **certify** that the attached is a true, correct and complete copy of the ESA and that the report represents my professional opinion of the site as of this date. I also confirm the evaluation, recommendations, and conclusions contained in the ESA have been performed in conformance with the scope and limitations of **both** the ASTM E1527-13 (the ASTM Standards) and AHFA's Environmental Policy Requirements.

Last, I also certify by my signature below that _____ (name) meets the definition of an Environmental Professional as defined by 40 C.F.R. § 312.10(b) and has performed the environmental investigations listed above.

Sincerely,

Environmental Professional Name
Environmental Professional Company Name