Section 14 Future Ready Design (2025–2026)

Energy Efficiency Options (all Tax Credit Projects) *Program Version at time of Application	
New Construction	
DOE Efficient New Homes*	Required
Energy Star Homes*	
EnergyStar Multifamily New Construction*	
Rehab	
Home Performance w/EnergyStar*	Required
ASHRAE Level 2 Audit with 15% targeted energy savings*	
NJ Engineered Solutions Utility Program*	

Utility Benchmarking (all Tax Credit Projects)	
New Construction	
Whole Building Aggregate data for 3 years post construction. Upload annually.	Required
Rehab	
Whole Building Aggregate Data for one-year preconstruction (if possible) and 2 years post construction	Required

Siting Review/Risk Assessment & Emergency Management Plan (all Tax Credit Projects)

9% National Program Options *Program Version at time of Application	
Enterprise Green Communities* w/ Future Ready selections	4 pts
LEED Silver or Higher* w/Future Ready Selections	
ICC/ASHRAE 700/National Green Bldg Standard Silver or Higher* w/Future Ready Selections	
DOE Efficient New Homes* + renewables	
Passive House*	
Living Building Challenge*	
Enterprise Green Criteria *	3 pts.
LEED Silver or Higher*	
ICC/ASHRAE 700/National Green Bldg Standard* Minimum Silver or Higher	

Required Documents for Energy Efficiency & Future Ready Design:

At Application:

- Signed Future Ready Design Letter of Intent provided by NJHMFA
- Signed copy of executed contract between the applicant and a qualified Energy Consultant.
- Signed Energy Star Partnership Agreement

Prior to Construction (at Commitment for Agency Construction-financed projects):

- All Design Review documents, audits, chosen criteria and pre-build checklists, recommended energy conservation measures, and any energy models required, per chosen Path.
- Architect certification stating all energy efficiency measures have been incorporated into the drawings and specifications.

Post Construction (for 8609 package):

- Certificates for chosen path, showing HERS rating of each unit, issued by NJ Clean Energy Program, participating HERS rater, or issued by the EPA; final reports listing completed ECM's; completed checklists/workbooks/verification reports and supporting documentation.

Benchmarking Initiative:

At Application:

- Signed Letter of Intent – Benchmarking

Post Construction (for 8609 package):

- Signed energy benchmarking owner utility release form (tenant release forms if aggregate data is unavailable)
- Energy Benchmarking Survey Form
- Complete the following steps to create a property in Energy Star Portfolio Manager:

(All of the following steps will be reviewed and approved prior to the release of the Post Construction Authorization Letter)

1) Create Property Account - Name file as per NJHMFA Letter of Intent - Energy Star.
2) Create 1 property building entry, not individual buildings.
3) Send invite to NJHMFA c/o Pamela DeLosSantos (njhmfa1) to share property and review created PM property profile, and whole-building utility accounts.
4) Upload 36 consecutive whole-building aggregate electric and gas utility data
   -For Rehab Projects upload 12 months of data prior to rehab and upload 24 months of data post-rehab
5) When all Portfolio Manager data is approved, NJHMFA Post Construction Authorization Letter will be released.

Required Documents for Site/Risk Assessment & Emergency Management Plan

At Application:

- Site and Risk Assessment Review Report with resiliency recommendations.

Prior to Construction (at Commitment for Agency Construction-financed projects):

- All Design Review documents showing incorporated resiliency measures.
- Architect certification stating recommended resiliency measures have been incorporated into the drawings and specifications.

Post Construction (for 8609 package):

- Emergency Management Plan

Site Assessment

In keeping with the State of New Jersey's 2021 Climate Resilience Strategy, all Tax Credit projects shall perform a Risk Assessment prior to application. A report with site specific risk factors and resiliency recommendations shall be reviewed by Agency staff during application review. Developers are encouraged to review and utilize the following in preparation of the report:

Resilient NJ: https://www.nj.gov/dep/bcrp/resilientnj/
American Institute of Architect's Hazard Mitigation Design Resources: https://www.aia.org/pages/69771-hazard-mitigation-design-resources:56
First Street Foundation: https://firststreet.org/
Risk Factor (use an adjacent single-family home address): https://riskfactor.com/
FEMA's Flood Mitigation Measures for Multi-Family Buildings: https://asfpm-library.s3-us-west-2.amazonaws.com/General/FEMA_Multi-FamilyGuidance_2019.pdf
NJ Flood Mapper: https://www.njfloodmapper.org/
NJ Future Developer's Green Infrastructure Guide: https://developersguide.njfuture.org/
NJDEP Climate Resilience Funding Directory: https://dep.nj.gov/climatechange/resources/tools-and-web-apps/?utm_medium=email&utm_source=govdelivery
LEED IPpc98 Assessment and Planning for Resilience
Enterprise Green Communities Criteria 1.6 Resilient Communities: Multi-Hazard Risk/Vulnerability Assessment

Identify your hazard exposure…. Assess your risks…. Determine your resilience strategies.

Examples: Riverine or coastal flooding, Extreme Temperatures, Severe High Winds, Fire, Explosions.

Emergency Management Plan

At Post Construction, the Developer shall submit an Emergency Management Plan to address site specific risk hazards, to be better prepared for disaster. Developers are encouraged to review and utilize Enterprise Community's **Business Continuity Toolkit for Affordable Housing Organizations,** and to work with their local and county Offices of Emergency Management.

https://businesscontinuity.enterprisecommunity.org/?_ga=2.116612806.1539360055.1653079842-1220958008.1641914417

2025–2026 NJHMFA Future Ready Design LETTER OF INTENT

By signing this document, I certify the following ("we" refers to the applicant organization):

1.) We understand that ENERGY STAR certification or NJHMFA approved alternative, is a prerequisite to participation in the Low-Income Housing Tax Credit program. We agree to complete the applicable NJ Clean Energy Program or DOE path and will comply with the submission requirements listed in the NJHMFA QAP Future Ready Design requirements document.

2.) We have received and reviewed the 2025–2026 LIHTC Future Ready Design Requirements and Documentation, which includes a list of requirements for each Future Ready Design option, forms and related informational material.

3.) We will submit the requested documentation for our selected option, as outlined in the 2025–2026 LIHTC Future Ready Design document.

WHEN LIHTC IS AWARDED, CONTACT Kyle Cruz or John Ternes at NJHMFA FOR THE NEXT COMPLIANCE STEPS.

I am an authorized representative of the organization.

Signature: _____ Date: _____

Name of signer: _____ Title: _____

Project Name: _____

Parent Organization (not LLC): _____

CHECK intended NJHMFA Energy Efficiency Choice. For 9% tax credits, also select Future Ready Design option.

	New Construction	√	Rehab	√
Energy Efficiency Program (Select 1)	*Program Version at time of Application			
	NJ Energy Star Homes*		ASHRAE Level 2 Audit	
	Energy Star MF New Construction*		Home Performance with Energy Star	
	DOE Efficient New Homes*		Engineered Solutions Utility Program	

	4 Point Options	√	3 Point Options	√
9% Future Ready Design (Select 1)	*Program Version at time of Application			
	Enterprise Green Communities* with Future Ready selections		Enterprise Green Criteria*	
	LEED version or Higher* w/Future Ready Selections		LEED (latest edition) Silver or Higher*	
	ICC/ASHRAE 700/National Green Bldg Standard Silver or Higher* w/Future Ready Selections		ICC/ASHRAE 700/National Green Bldg Standard (latest edition) Minimum Silver or Higher*	
	DOE Efficient New Homes + renewables*			
	Passive House*			
	Living Building Challenge*			

LETTER OF INTENT – ENERGY BENCHMARKING INITIATIVE

Please email a signed copy of this page to NJHFMA Technical Services and include in Tax Credit Application.

By signing this document, I certify the following ("we" refers to the applicant organization):

1. We have received and reviewed the Program's materials, consisting of the 'LIHTC Green Point Requirements 2025–2026' and 'Energy Benchmarking Technical Manual', which includes the letter of intent, owner/developer utility release form, and benchmarking survey.
2. We understand that a meeting with NJHMFA's Technical Services Division is required within three (3) months of the Tax Credit Award Date.
3. We understand that prior to issuance of the 8609 we will submit a signed energy benchmarking utility release form for Whole Building Aggregate data of all fuel sources (gas, oil, electric, etc.), along with the provision of certain project data (square footage per building, mechanical systems installed, etc.)
4. We understand for the next three years after new construction, we will ensure that we will provide Whole Building Aggregate data. For renovation projects, 1 year prior and 2 years after the work is completed, we will provide Whole Building Aggregate data. We will collect the utility data from the applicable utility company on a consecutive annual basis.
5. We understand that Clean Energy Program compliance is a prerequisite to participation in the LIHTC Future Ready Design program. I will comply with ENERGY STAR, or other applicable requirements, as indicated in the LIHTC QAP section (c) 8 and 2025–2026 ENERGY STAR letter of intent.
6. If requested we will allow NJHMFA staff access to the project site pre, during and post construction for the purpose of but not limited to project monitoring, performance testing, interviews, surveys and photographs.
7. If whole-building aggregate data is unavailable, a request for an individual utility release forms will be required to submit a percentage of individual tenant utility data based on unit total
    - 0-150 units – 25%, 151-200 units – 20%, 201-300 units - 18%, 301 and above – 15%. All samples should include all model types – studios, and all bedroom count types, as well as a distribution throughout the building/complex: ground floor, middle, top floors, inside and outside walls.
8. I am an authorized representative of the organization.

Signature: _____ Date: _____

Name of signer: _____ Title: _____

Project Name: _____

Parent Organization *(not LLC):* _____

BUILDING OWNER UTILITY RELEASE FORM

Authorization for NJHMFA to Receive Customer Utility Data

Date: _____

To Whom It May Concern:

By signing this release form, the property owner (Owner) grants the New Jersey Housing and Mortgage Finance Agency (NJHMFA) and its designee, a consultant for this initiative, permission to access utility data information for the past one (1) year of (if applicable) and for the following three (3) years from this date for the development/building referenced below. The utility data includes energy consumption, energy demand, energy cost, as well as associated fees and taxes for each billing period. This information will be used to track energy efficiency and consumption of the building indicated below for the express purpose of measuring the success of past energy upgrades, comparing building performance to similar building types and determining need for future energy efficiency improvements.

I am an authorized representative for the development and building listed below and account(s) listed on the following page(s), totaling _____ pages, and represent and warrant that I have full authority to execute this release form on behalf of the Owner. Owner understands that the information obtained as part of this initiative may be released by the NJHMFA to other participating developments upon request for comparison purposes. Comparison reports compiled by the NJHMFA for this program and provided to other developments will not include this development's name or address. Owner understands and acknowledges that such information may be subject to release under the Open Public Records Act, 47:1A-1 et seq., or other applicable law. Owner understands that each applicable utility provider (Utility) reserves the right to verify this authorization request.

Owner authorizes the Utility to release the requested information on Owner's account or facilities to the NJHMFA or its designee. Owner hereby releases, holds harmless, and indemnifies the NJHMFA and the Utility from any liability, claims, demands, causes of action, damages, or expenses as a result of, but not limited to: 1) any release of information to NJHMFA or its designee pursuant to this Utility Release; or 2) the unauthorized use of this information by NJHMFA or its designee.

Sincerely,

Authorized Representative (signature) _____

Please print clearly.

Authorized Representative Name: _____

Development Name: _____

Building Service Address: _____

Development Contact: _____

Mailing Address: _____

_____

Phone: _____ Email: _____

ENERGY BENCHMARKING SURVEY FORM (page 1)

Please complete one Building Data Form for each building in a development.

BUILDING DATA

NJHMFA Development Name:_____ **NJHMFA #:** _____

Address:_____ **Year Built:** _____

Building type (Senior, Family, Mixed): _____

Electricity Metering (check one): □ Individually Metered / □ Master-Metered

Gas Metering (check one): □ Individually Metered / □ Master-Metered

Primary hot water fuel type: _____

Percent of floor area that is cooled in 10% increments (10%, 20%, 30%, etc.): _____

Percent of floor area that is heated in 10% increments (10%, 20%, 30%, etc.): _____

Total Sq. Ft.: _____ **Common Area Sq. Ft.:** _____ **# of Buildings:** _____

# of Elevators: _____ **# of Floors in each building:**_____ **# of units:** _____

# of Bedrooms: 1: _____ **2:** _____ **3:** _____ **4:** _____

Past Energy-Efficiency Work Completed (select all that apply and implementation year, *write N/A if not applicable:*

Energy-Efficiency Improvement	*Year implemented*
□ ENERGY STAR Homes Certification	
□ Zero Energy Ready Homes	
□ Pay for Performance	
□ Home Performance with Energy Star	
□ NJ Engineered Solutions	
□ LEED	
□ Enterprise Green Communities	
□ Windows	
□ Lighting	
□ Other (please describe)	

ENERGY BENCHMARKING SURVEY FORM (page 2)

BUILDING SYSTEM CHARACTERISTICS: *Please check all that apply:*

Heating System Type	√	Cooling System Type	√
Furnace		Chiller	
High Efficiency Condensing Furnace		Wall Unit (in each apt.)	
High Efficiency Condensing Boiler		Cooling Tower	
Hot Water Boiler		Window Unit (in each apt.)	
Steam Boiler		Compressor (mini split)	
Heat Pump		Compressor (ducted)	
High Efficiency Variable Heat Pump		Ground Source Heat Pump	
Ground Source Heat Pump		Package Terminal Air Conditional (PTAC Unit)	
Packaged Terminal Air Conditional (PTAC) Unit		Special Description:	
Cogeneration (CHP)			
Special Description:			

Building Type	√	Unit Appliances	√
Wood Frame		Clothes Dryer Type:	
Steel Frame		Electric	
Concrete		Gas	
Masonry		Stove Type:	
Modular		Electric	
Structural Insulated Panels (SIPS)		Gas	
Other:		Hot Water Heater	
		Electric	
		Gas	

Building Meter Information: *Complete additional forms as needed when utility information differs by building*

Please include all types of energy used	Electric Utility Name	Gas Utility Name:	Fuel Oil Utility Name:	Other Meters: *(renewables, propane, co-gen)*
Account #:				

4 Point Options with Future Ready Selections

The below is a non-exhaustive list of possible selections from 3 national green building programs. Developers are encouraged to discuss choice selection with NJHMFA.

Site Resilience – Pick at least **one** site sensitive option over and above the requirements.

Future Ready Selections	**√**
Enterprise Green Communities 2026 Criteria:	
1.5 Adaptive Planning for Resilient Communities	
3.8 Heat-Island Management Optional Points	
3.10 Resilient Site Design: Flood	
4.6 Indoor Water Efficiency: Nonpotable Water Reuse	
5.7 Renewable Energy	
LEED New Construction:	
SSc1: Site Assessment	
SSc3: Open Space	
IPpc99 Pilot Credit: Design for Enhanced Resilience	
Other Possible LEED program points:	
LT Sensitive Land Protection, Option 2. Avoidance of Sensitive Land	
SS Credit: Heat Island Reduction	
SS Credit: Rainwater Management, Option 1	
WE Credit: Total Water Use	
Innovation: Site development and protect or restore habitat	
Innovation: Certified Wildlife habitat	
National Green Building Program:	
613 Resilient Construction & Enhanced Resilience	
503.4 (3), (4) Stormwater Management: Green infrastructure, Permeable materials	
503.4 (3), (4) Stormwater Management: Green infrastructure, Permeable materials	
505.2(2) Vegetated roofs	

Healthy Futures – Pick at least **two** items over and above any mandatory requirements. Items with minimum point requirements, such as 2 pts minimum, for instance, do not count for two separate items.

Future Ready Selections	**√**
Enterprise Green Communities 2026:	
2.7 Access to Fresh, Local Foods	
7.5 Ventilation (this item will count for Rehabs only)	
7.7 Clean Air: Enhanced IAQ	
4.3 Water Quality: Optional Points	
6.4 Advanced Material Selection (must achieve a minimum of 3 optional pts)	
6.1 Product Category Screening	
1.5 Health Action Plan & 7.17 Active Design: Promoting Physical Activity	
7.16 Healing-Centered Design	

LEED New Construction:	
EQc Indoor Air Quality Assessment	
EQc Enhanced Indoor Air Quality Strategies	
EApc66 Pilot Credit: Community contaminant prevention- airborne releases	
Pilot Credit - Safety First: Building Water System Recommissioning	
MRc Building Product Disclosure and Optimization - Material Ingredients	
IPpc89 Pilot Credit: Social equity within the community	
IPpc108 Pilot Credit - Integrative Process for Health Promotion	
LTc4 Surrounding Density and Diverse Uses	
Other Possible LEED program points:	
EQ Credit: Enhanced Compartmentalization, minimum 1 pt.	
EQ Credit: Enhanced Garage Pollutant Protection, minimum 1 pt.	
EQ Credit: Low-Emitting Products, minimum 3 pts.	
IPpc90: Social equity within the project team	
IPpc100: Passive Survivability and Back-up Power During disruption, must achieve 2pts.	
Innovation: Local Food Production	
Innovation: Design for Active occupants	
National Green Building Program:	
505.9 Smoking Prohibitions	
606.1 Biobased Products	
904 Indoor Air Quality	
901 & 902 Pollutant Source Control	
802.9.2 Reverse Osmosis water treatment systems	
505.5 Multifamily & Mixed-use community gardens; 503.6 (1), (2), (3)	
505.10 Exercise & Recreation Area	

Environmental Stressor Performance Standards

For new construction projects, residential buildings must be at least 250 feet away from any large warehouse facilities, measured from the façade of the residential building to the nearest "area of warehouse operations" at the large warehouse facility. For all projects, if any residential buildings will be within 1,000 feet of a large warehouse facility, measured from the façade of the residential building to the nearest "area of warehouse operations" at the large warehouse facility, the application must include a site plan delineating measured distances, accompanied by a list and descriptions of all measures to be taken to ensure compliance with these Environmental Stressor Performance Standards.

"Area of warehouse operations" encompasses any uses specifically associated with the warehouse use, including, but not limited to, the warehouse building itself, truck parking areas, truck loading areas, driveways used for truck traffic, and other operational uses associated with creating noise, pollution, vibration, odor, or other negative externalities resulting from warehouse activity (for example, waste removal, construction zones, heavy machinery, etc.). The "area of warehouse operations" does not include stormwater management installations, employee parking areas, and other uses that are not specifically associated with creating noise, pollution, vibration, odor, or other negative externalities resulting from warehouse activity.

"Large warehouse facility" means a warehouse distribution facility or warehouse fulfillment center with at least 150,000 square feet of gross floor area and/or at least 40 feet of height that currently exists or has received final site plan approval.

To satisfy the Environmental Stressor Performance Standards, applicants must submit a site plan delineating measured distances, accompanied by a detailed report demonstrating compliance with all applicable performance standards. For sites adjacent to major transportation corridors or land with zoning that permits warehouse construction, sponsors should remain sensitive to existing and planned warehouse installations on adjacent and nearby parcels and design accordingly.
Performance Standards:

1) Building envelopes shall be able to reduce environmental noise impacts below the level required by the municipal noise ordinance, as verified by a noise impact study. Provide the STC and IIC ratings for wall assemblies.
2) Residential buildings shall be sited in such a way as to minimize exposure to any nearby warehouses.
3) Berms, vegetative buffers, and/or any physical barriers shall be designed so as to minimize the effects of noise and air pollution, as demonstrated in air and noise impact studies. Studies should present the best models for siting and design of the multifamily project.
4) Air quality testing shall be performed in conformance with the EPA's National Ambient Air Quality Standards for Particle Pollution, found online at https://www.epa.gov/pm-pollution/national-ambient-air-quality-standards-naaqs-pm.
5) Ventilation systems shall comply with all requirements of ASHRAE 62.2, latest edition.
6) HVAC systems shall be equipped with MERV 13 filters or attain the highest achievable filtration level. Management shall perform routine system maintenance on all HVAC equipment according to a preventive maintenance schedule. All filters should be cleaned and replaced according to manufacturer specifications. https://www.epa.gov/indoor-air-quality-iaq
7) Cleaning equipment used for building maintenance shall utilize HEPA filters where feasible.
8) Residential sites shall not share access roads with warehouses or distribution centers.
9) Traffic and road impact studies shall be conducted and include all of the considerations in the State Planning Commission's guidance document: https://nj.gov/state/bac/planning/documents/warehouse-guidance.pdf