CONNECTICUT HOUSING FINANCE AUTHORITY

Unlocking Solutions, Building Strong Communities.

# Connecticut Housing Finance Authority

## Pre-Construction Guidelines

## 2027

**These Guidelines are effective January 1, 2027**

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# I. GENERAL INFORMATION

These Guidelines will be provided to all development team members and a virtual meeting will be scheduled to include the owner/developer, architect, general contractor, and CHFA staff including the Architectural and Construction Services (ACS) (FKA Technical Services) staff member, Field Observer, Advance Processor and Underwriter/Asset Manager.

The owner/developer, architect, and general contractor should provide a list of duly authorized signatories for Proposed Change Orders, Advance Requisition and other forms, for CHFA use in reviewing submitted documents. It is recommended that more than one signatory be provided for each entity, should the primary signatory be unavailable for any reason.

CHFA does not allow electronic signatures created through Adobe Acrobat or other electronic signature applications. All documents submitted electronically must be color scans of paper documents with "live/wet" signatures in blue ink. All paper copies of the "live/wet" signed documents must be retained by the owner/developer for future verification by CHFA as may be required. If for any reason the owner/developer is unable to upload the package via ShareFile, color copies may be delivered to CHFA.

## A. Payment and Performance Bonds, Permits and Construction Period

The GC shall provide Payment and Performance Bonds for the full (100%) value of the Construction Contract. For reimbursement at Initial Closing, the Contractor shall provide proof of payment such as a cancelled check, paid receipt or paid invoice. The GC shall provide a Building Permit from the city or town where the development is being constructed. Will issues letters are not acceptable.

The construction period is approximately **X months** as agreed in the General Contractor's (GC) contract. CHFA requires that the contractor divide the total amount of General Requirements by the number of months expected for construction. The contractor is permitted to include one month's general requirements in each requisition. Overhead and profit shall be calculated using the percent complete for the construction project. If the GR submitted by the contractor is less than the permitted maximum, CHFA ACS may defer to the lower amount submitted by the contractor when reviewing the GC Cost Certification.

(New for 2027) Additionally, at CHFA's discretion, GR be distributed based on the percentage of completion rather than a fixed monthly fee. The payments of GR on a percentage basis should NOT exceed the percentage complete on the scope of work and physical progress of the construction. Contracts that define the unit of measure for GR as "per month," are advised that CHFA may enforce a percentage-of-completion model if the GC is not performing according to their own construction schedule.

## B. Construction Progress

Each development has an assumed monthly contractor requisition draw amount. As the project progresses, CHFA will compare the actual requisition amounts against the assumed monthly construction cash flow. If a large enough difference begins to appear between the two amounts, the development team (developer/owner, GC, and architect) will be asked to explain the construction delay and provide a schedule

to get the project back on the originally expected completion path. Note: The completion/occupancy date becomes very important for projects that use tax credits as part of their funding source.

## II. JOB MEETINGS

A. The CHFA Field Observer will travel with his/her office supplies (laptop computer, etc. if necessary). It is expected that the CHFA Field Observer will have a place to sit (a table or desk) when they make their site visits.

B. Job meetings will be conducted by the architect, and attended by the project manager, job superintendent and developer/owner, shall be held weekly, or more frequently as required. The CHFA Field Observer will attend job meetings bi-weekly or as otherwise may be required by CHFA. Notice of job meeting dates and times shall be forwarded to the Field Observer at least one week prior to each meeting, and any changes shall be communicated promptly to all team members.

C. Job meetings shall be conducted according to an agenda prepared by the architect, who will record and distribute meeting minutes to all attendees, the CHFA Field Observer and CHFA Architectural and Construction Services. It is expected that this meeting will occur in a job trailer located on the construction site or in a room or area that is used as a contract field office in an existing building on site.

D. It is expected that job meetings will also be held weekly between the contractor and their subcontractors. Meeting minutes for these meetings should be kept by the GC/construction manager. These minutes are not required to be distributed to CHFA or the rest of the project team but should be available to CHFA after each weekly meeting, if requested.

E. The architect and GC shall adhere strictly to the contracted 5-party signed and signed/sealed plans and specifications, as well as federal, state, and municipal codes and regulations. Changes to the contract drawings and specifications shall occur only through the change order process. The contract drawings and specifications that the team initialed as part of the initial closing serve as the basis for the contract scope, including any stamped/signed addenda.

F. The architect shall conduct a weekly field inspection and send an observation report to the CHFA Field Observer and CHFA Architectural and Construction Services. The architect's field observations/inspections can be noted in the weekly project meeting minutes that are distributed to the development team.

G. The project superintendent will maintain daily logs in the field office, which shall be available to the CHFA Field Observer. Logs shall include a list of subcontractors, on-site manpower, quantities of materials delivered, work performed, light and heavy equipment in operation on the job (scaffolding, hoists, etc.). The GC's standard format for this information is acceptable to CHFA.

H. Copies of all communications concerning project construction shall be provided to the CHFA Field Observer and CHFA Architectural and Construction Services upon request. All architects' field orders shall be reviewed by the CHFA Field Observer prior to submission to CHFA. The development team is required to keep the CHFA Field Observer informed of any issues that can potentially affect the contract scope, contract time, contract amount or adherence to the CHFA Multifamily Design and Construction Standards.

I. Copies of all communications concerning project construction shall be provided to CHFA upon request.

J. Types of Communications may include:
   1) Architect's Supplemental Instructions (ASI's);
   2) Construction Change Directives (CCD's);
   3) Proposal Requests (PR's);
   4) Requests for Information (RFI's) and RFI Logs;
   5) Proposed Change Orders (PCOs) and PCO logs; and,
   6) E-mails that relate to the above.

## III. CHANGE ORDERS

There are two types of Change Orders: Proposed Change Orders (PCO) and Owner's Change Orders (OCO). An Owner's Change Order is used for work proposed to be done by an entity other than the contracted GC for the project which is also outside of the GC's Contracted scope of work. The funding source for this work may be different, or it may still be CHFA funding. Therefore, the GC will NOT include the cost of this work in their Cost Certification since they did not perform the work or receive payment for it. The developer/owner can include the cost of this work on their Mortgagor Cost Certification, however.

The Owner should still sign the Owner's Change Order form; however, the entity performing the work shall also sign, as well as the architect, unless the architect is not involved with the Change Order.

If the Owner requests that additional work be done by the GC, and this work is outside of the contracted scope of work, this is considered a typical Change Order and is NOT considered an Owner's Change Order. The cost of this work will be included in the GC's Cost Certification since they performed the work and were paid for it.

All Owner's Change Orders (OCO) should be noted as such on the CHFA Change Order Form. The typical designation of PCO would be changed to OCO and be numbered separately from the PCOs.

A. CHFA may consider PCOs to the contract documents. PCOs will be prepared on CHFA's "Construction Change Order Request – Form 2437". The PCO package including Form 2437, letter from the Architect and any back-up documentation associated with the PCO will be uploaded by the owner/developer to CHFA ShareFile. Electronic package must be submitted in color and all signature documents must be executed in blue ink. If the owner/developer is unable to upload the package via ShareFile, original copies must be delivered to CHFA.

B. The project architect is required to provide a cover letter stating his/her opinion on the acceptability of the PCO, which shall include an explanation as to the necessity

of the work and why the work was excluded from the original plans and specifications.

C. CHFA will only fund that portion of the PCO that would be the expected cost, as if the proposed changes were originally scheduled and bid. Any costs in excess of that amount will be funded by the developer/owner. PCOs submitted due to errors and omissions in the Contract Documents will NOT be approved for payment and will be the responsibility of the architect. PCOs submitted due to the omission of work included in the Contract Documents from the final ETPB and PCS shall NOT be approved for payment and will be the responsibility of the GC. PCOs submitted due to the omission of work required by CHFA Standards and Guidelines shall NOT be approved for payment. CHFA reserves the right to determine if approval of a change order is valid and each request will be reviewed on a case-by-case basis.

D. All PCOs regarding construction design or substitution of specified materials shall be accompanied by sketches and appropriate back-up information to include quantities, sizes, unit prices, subcontractor and/or material suppliers' quotes. Labor costs shall be shown as number of hours times rate as shown on payroll forms. The total percentage for overhead/profit including the subcontractor and contractor shall be at or below the amount accepted in the original contract as shown on the exploded trade payment breakdown.

E. In general, PCOs should not include mark-ups for additional General Requirements. Requests for additional General Requirements, if any, will be considered only through separate PCOs, for substantial increases to the construction schedule beyond the GC's control, and with the Owner's consent.

F. Additional payment and performance bond and building permit costs that have been incurred through the Change Order process may be funded once at the completion of construction assuming there are not remaining funds in these requisition line items. CHFA will require proof of payment of these costs before the PCO will be accepted and funded.

G. If hard cost savings have been realized, a separate credit change order documenting the savings is required, so the savings can be used by the Owner for project betterments. Credit change orders for base bid work removed from the project scope during the course of construction at the Owner's discretion should include credits for General Requirements and Profit. Project betterments may be considered only after 90% of the project has been completed. Each credit change order must be individually submitted as a standalone credit change order.

H. A copy of the approved change order will be forwarded to the owner upon approval by CHFA. The owner shall note that only the front page of the change order form is required to be forwarded to the GC.

I. **No work on a proposed construction change will be approved for funding by CHFA unless an executed CHFA approved PCO is obtained <u>PRIOR</u> to the commencement of the work. In addition, a PCO may not be accepted for review and funding if submitted following completion of 95% of the work (any exceptions to be solely determined by CHFA).**

1) Each PCO must be reviewed, approved and signed by duly authorized representatives of the entire development team, including the CHFA Field Observer, before submittal to CHFA Architectural and Construction Services. Once submitted to CHFA, each PCO will be reviewed by the following:
   a. CHFA Architectural and Construction Services (who signs the form); and,
   b. CHFA Underwriter or Asset Manager (who signs the form).
2) All calculations must be shown on a PCO summary page that precedes the backup information. The GC must show the costs for each subcontractor as well as the calculations for the overhead and profit proposed in the proposed change. The combined total cost for OH&P, including Subcontractor and GC cannot exceed the approved percentages noted in the ETPB and PCS at initial closing.
3) The GC must make sure the backup information is complete and clear:
   a. If multiple costs are shown on backup material, mark or highlight the cost being carried in the PCO; and,
   b. Make sure each subcontractor's backup cost is on their letterhead and is signed by a duly authorized representative of the company. If the signature is not legible, ask that they print their name under their signature.
4) When the PCO is citing unit prices that were part of the original contract, please attach a copy of the page from the original contract that shows the unit price.
5) CHFA Construction Change Order Request – Form 2437 is a one page form located on the CHFA website.
6) Architectural and Construction Services should be provided the contact names and information of the Development Team members who should receive change order information once approved or denied which will be uploaded to ShareFile. FYI: unless otherwise noted CHFA will not include the GC as part of the project's Sharefile.
7) (NEW January 2026): Per the standard HUD requirements, add and the associated credit change orders should be included together into one (1) change order and the mark-up applied to the delta. CHFA recommends separate change orders for add and credit change orders due to possible issues when reviewing the final GC Cost Certifications.

## IV. PROJECT SIGN

The GC shall post a sign as required by CHFA prior to or upon the start of construction. The specific sign requirements and specifications shall be obtained from CHFA Architectural and Construction Services. Joint CHFA, DOH and/or DECD and HUD signs are acceptable to CHFA. Any other construction signs, including the municipality's, should be separate from the CHFA sign.

## V. TESTING OF MATERIALS

A. Tests of materials used in construction shall be conducted by an approved testing laboratory. Test results may be emailed directly from the testing laboratory to the CHFA Architectural and Construction Services assigned to the construction phase project review, the CHFA Field Observer, the architect, and the engineer as requested. Third party testing is usually outlined in the statement of special inspections as required by the State of Connecticut building code.

B. It is expected that the GC will comply with safety regulations and housekeeping requirements as set forth in the contract general conditions and according to industry standards.

C. The GC shall provide a complete list of subcontractors to CHFA Architectural and Construction Services, prior to the start of construction. This list must be updated if there are any changes or substitutions in subcontractors or vendors.

D. Copies of all approved shop drawings shall be made available to the CHFA Field Observer at the field office. A copy of transmittal sheets for shop drawings shall also be provided to the CHFA Field Observer, as requested.

## VI. STORED MATERIALS

A. Stored materials may be funded by CHFA if there is a long lead-time or supply chain concerns. Site-specific items include precast concrete, structural steel, elevators, and large project-specific mechanical equipment. Acceptable storage space with appropriate security measures must be available on-site. Off-site storage anywhere other than a local manufacturer's facility is generally unacceptable. Funding for stored materials is not meant to finance contractors for items easily obtained and readily incorporated into the work. The development team must submit a request noting the list of items and a rationale for specific items to be considered for funding as stored materials prior to the project initial closing and the start of construction.

B. The request should also include the total amounts of stored material payments to be requested for each item, and a schedule for any partial payments to be requested with each requisition. CHFA will consider all stored material requests on a case-by-case basis and expects development teams to share in the risk for stored materials requests with a 50/50 split with CHFA on these costs. All accepted stored materials must be readily available to the CHFA Field Observer, and the Field Observer must accept the storage location and confirm deliveries of the subject materials in the Field Observation reports.

If the materials are to be stored off-site at a manufacturer's facility, upon acceptance by CHFA, the GC shall provide the following:

1) Insurance, including, but not limited to, casualty and theft for the stored materials and the manufacturer's facility (Please see CHFA's website for detailed insurance requirements);
2) Bonding company's consent to the off-site storage; and
3) UCC-1's for the stored materials, creating a security interest for CHFA.

Once a stored materials request is approved by CHFA and construction commences, a "Contractor's On-site Inventory Requisition – Form 5372 MR11" must be completed and attached to each monthly requisition as materials are properly stored in accepted storage locations. This form captures the listing of all stored materials, and tracks how much has been installed from month to month. Once this form starts being used in the construction phase, it must continue to be included until all the stored materials have been installed, even if there was not a change from the previous month. All new inventory must be accompanied by copies of invoices and/or paid receipts, as agreed prior to initial closing. This form must be signed by the same duly authorized representatives of the development team who sign the GC's requisition. In addition, lien waivers for all stored materials and all on-site

inventory should also be provided and these amounts should be included in the total lien waiver calculation on the contractor's requisition.

(NEW) Requests for deposits on long-lead items such as structural steel, historic windows, etc, must include an invoice which notes the cost of the materials and the deposit amount required. Additional cost increases on approved stored materials and/or tariffs will not be considered or approved.

(NEW) All stored materials requests which have been approved by CHFA Architectural and Construction Services shall be an Exhibit to the GC Contract for the project. Late stored materials requests will not be considered after Initial Closing has occurred.

## VII. PERMISSION to OCCUPY

A. Permission to Occupy (PTO) forms are required for all projects except in cases of minor or moderate rehabilitation when residents do not vacate units during the renovation. If any project includes environmental remediation or abatement within the units, Item #5 is required as noted below. Permission to Occupy forms shall be accompanied by:
   1) Signed Certificate of Substantial Completion
   2) Final Certificate of Occupancy from the jurisdiction. Temporary Certificates of Occupancy are generally NOT acceptable. For minor or moderate rehabilitation, the jurisdiction may issue an inspection notification letter indicating a final inspection was completed in lieu of the typical Certificate of Occupancy
   3) All completed punch lists by Architect and CHFA Field Observer
   4) Insurance Policies (property and liability) for 1st PTO only
   5) All environmental closeout documents confirming the units are safe for occupancy such as lead dust wipe clearances and acceptable radon testing

B. Permission to Occupy (PTO) forms shall not be required for minor or moderate rehabilitation when residents do not vacate units during the renovation work. However, following documents shall be provided at completion:
   1) Signed Certificate of Substantial Completion
   2) Inspection notification letter from the jurisdiction indicating a final inspection was completed. This is required in lieu of a Certificate of Occupancy
   3) All completed punch lists by Architect

C. The PTO site visit will be conducted by the CHFA Field Observer after items on the architect's and GC's punch-lists have been amended and the units are cleaned.

D. The CHFA Field Observer will conduct a site visit of each completed apartment and check items as outlined on the CHFA punch list inspections report. The CHFA Field Observer may generate another punch list based upon the site visit that will have to be addressed before the PTO paperwork can be signed off. The CHFA Field Observer may discontinue the site visit at any time when the items on the list are too long or repetitive in nature.

E. When the project is ready for occupancy, after all punch-list items have been completed, the architect shall assist the developer/owner in preparing and executing a CHFA PTO form which shall be signed by duly authorized representatives of the

owner/developer, GC, architect and CHFA Field Observer. The PTO form and all associated backup documents shall be submitted to CHFA Architectural and Construction Services for review and approval.

## VIII. REDUCTION of RETAINAGE

A. IMPORTANT: It is CHFA's long-standing process and practice to withhold 5% retainage on all trade items, general requirements, builder's overhead, builder's profit and inventory.

After the final PTO request has been submitted, reviewed and approved by CHFA, the GC may request a reduction in retainage.

B. When a reduction of retainage is requested, the developer/owner shall furnish, in form and content acceptable to CHFA, the following documentation: Reduction from 5.0% to 2.5%

1) Certification from the General Contractor confirming its current list of payables to subcontractors and suppliers;
2) Certification from the General Contractor stating that sub-contractors and suppliers will share in the reduction of retainage on a pro-rata basis;
3) Written consent from the Bonding Company to the reduction of retainage (original signed, sealed consent form, with CHFA as Dual/ Additional Obligee);
4) 100% Lien waivers from all subcontractors and suppliers for all payments approved by CHFA;
5) Statement of Compliance from the Mortgagor's Licensed Environmental Professional stating that all remediation work as noted in the Environmental Summary, has been performed according to all local, state and federal regulations, which includes radon testing results for at least twenty-five percent of randomly selected ground level units, but no less than one unit in each building after substantial completion has been achieved. Some projects, such as RAD transactions, are subject to federal environmental remediation, so these projects should also include the receipt and evidence of the federal clearance for the environmental remediation work prior to the release of any retainage. *For rehab projects for lead clearances, lead wipe samples shall be taken to ensure there are no lead hazards in any residential living unit or other areas of the property.*
6) Letter from the energy consultant listing all sustainable design measures in the project, based on the inspected, tested and verified As-built conditions confirming that they meet design intent, target performance goals, and certifications for the project. This item is applicable given the scope of work and funding source, since minor/moderate rehabs may not include significant sustainable measures, at the discretion of Architectural and Construction Services.
7) Certificate of Substantial Completion issued by the architect (AIA Form G704), and signed by the Developer/Owner, Architect and General Contractor;
8) All completed punch lists by Architect;

9) Certificates of Occupancy (or inspection reports for minor or moderate rehab projects where residents remained in place during construction) signed and issued by the governing Building Department;

10) Certificate of Actual Cost from the General Contractor, which has been certified to by an independent Certified Public Accountant; and,

11) Verification that the General Contractor and Owner/Developer are in compliance with all CHFA procedures and policies, including the CHFA VLI Policy and Affirmative Action requirements.

## IX. RELEASE of RETAINAGE

A. When the project is ready for final closing and the GC has requested the release of the balance of the retainage, the developer/owner shall furnish, in form and content acceptable to CHFA, the following documentation: Release of Final 2.5%

1) CHFA Certificate of General Contractor confirming final payments to subcontractors and suppliers;

2) Written consent from the bonding company to the release of retainage (original signed, sealed consent form, with CHFA noted as Dual/Additional Obligee);

3) 100% lien waivers from all subcontractors and suppliers for all payments approved by CHFA;

4) One (1) signed and sealed copy and (1) electronic copy (CD, flash drive or ShareFile upload) of an As-Built ALTA Survey, meeting all of the survey requirements in the latest CHFA "Construction Guidelines: Project Planning and Technical Review Process

5) One (1) electronic copy (CD, flash drive or ShareFile upload) of the as-built drawings and specifications prepared by the General Contractor, as verified and approved by the Architect; and,

6) Any other documents required pursuant to the construction contract or as may be required by CHFA.

B. When a full reduction of retainage from 5% to zero is requested, the developer/owner shall furnish all of the documentation listed in sections for Reduction from 5.0% to 2.5% and Release of Final 2.5% noted above.

To ensure that developments are built in accordance with the energy efficiency data represented in the Energy Conservation Plan submitted with the application, provide documentation of design/construction phase modeling, inspection, testing and verification in accordance with certification requirements with the General Contractor's Cost Certification. Refer to CHFA "Construction Guidelines: Project Planning & Architectural & Construction Services Review Process" for further guidance.

## X. PUNCH LIST ITEMS

The CHFA Field Observer may review items including but not limited to those listed on this summary. This list is not intended to be "all inclusive" for every type of project. It is

intended to serve as guideline for what types of things the CHFA Field Observer will be looking for during the final punch list phase of the project. (NEW) CHFA's expectation is that the Architect of Record is to address the same sets of punch list items as noted below on its punch list review, per best practices.

In general, the CHFA Field Observer will be looking to ensure that the items outlined in the contract documents have been installed in the project. The workmanship and quality must be consistent with the contract documents and that of the construction industry. Below are specific items that will be reviewed.

**A. Bathrooms:**

1) Toilet:
   a. Check that the toilet is seated firmly on the floor with no movement.
   b. Check that the toilet is caulked to the floor (and the wall if appropriate) all the way around the toilet base.
   c. Check toilet operation – flush three times to make sure the toilet tank fills in a reasonable amount of time and shuts off automatically.
   d. Check inside the toilet tank to see that components appear in order and that "cold" water is used for the toilet. (In the past, we have seen the hot water was mistakenly piped to the toilet).
   e. Check that seat is installed and securely attached.
   f. Check that the water supply stop is functional and that it does not leak when shut off and turned back on.
2) Shower:
   a. Check operation of the shower control/diverter. Make sure hot water comes out when set to hot (check for anti-scald operation) and cold water comes out when set to cold. Exercise diverter tub fill to shower operation.
   b. Check and exercise tub stopper function and let the tub fill (when checking the water temperature) to make sure the stopper works properly.
   c. Check that the drain assembly is caulked to the tub/shower.
   d. Check that all grab bars are secure and do not move.
   e. Check the top of the shower surround to ensure that it is clean and free of drywall compound, dried paint drips and most importantly, caulked to the wall.
   f. Check the face of the shower/tub enclosure to make sure it is caulked to the walls and the floor.
3) Lavatory:
   a. Check that the hot and cold water are piped to the correct faucet.
   b. Check that the hot water gets hot and that anti-scald operation keeps the water from getting too hot.
   c. Check the function of the stopper and the overflow – let the lavatory fill when testing the water faucet function.
   d. Check under the cabinet when the lavatory is draining for leaks. Check waste trap for leaks when water is draining from the lavatory.
   e. Exercise both water supply stops to make sure they hold and do not leak.
   f. Check top of lavatory:
      i. Make sure sink is caulked to the counter/wall.
      ii. Make sure back and side splashes are caulked to the walls and the counter.

g. Check to make sure that escutcheon plates are properly installed around the supplies and the waste line so there are no openings in the wall under the sink.

4) Exhaust Fan/Light:
   a. Turn on light and fan - check for proper operation.
   b. If the unit has a heating lamp - check operation.
   c. If there is central system toilet exhaust, place a piece of toilet paper over the grille to make sure it is drawing air. (Also obtain a copy of the final testing and balance report if required by the contract documents).
5) Medicine Cabinet:
   a. Make sure the light functions (if attached).
   b. Make sure shelves are included and in good condition (contractor must replace broken or chipped shelves and mirror glass).
   c. Test function of door to make sure it opens and closes easily and latches closed.
   d. Check mounting height in accessible units.
6) Receptacles:
   a. Check that there is a GFI near the lavatory.

**B. Kitchen:**

1) Range:
   a. Check to make sure the racks are included in the storage drawer under the range.
   b. Check to see that the owner's manual is included in the nearest base cabinet drawer.
   c. Check that the anti-tip bracket is installed so the unit will not tip forward if weight is applied to the open oven door.
   d. Check operation of all burners and the oven.
   e. Check that the oven light comes on.
2) Microwave:
   a. Check that the glass revolving platter is included.
   b. Check that the owner's manual is located in the nearest base cabinet drawer.
   c. Check that the clock function works properly.
   d. Check that the unit is functional and that the light comes on when the door is opened.
3) Refrigerator:
   a. Check to make sure all the drawers and shelves are included in the refrigerator and the freezer.
   b. Check that the unit is functional (cold inside) and that the light comes on when the door(s) are opened.
   c. Wheel out the unit and view the rear of the unit to make sure the coils are not bent and damaged.
   d. View the gasket around both doors and make sure it is in good condition.
   e. View the surfaces of the refrigerator to make sure it is not dented, scratched or damaged.
4) Exhaust/Range Hood:
   a. Check operation of light and fan.
   b. Make sure the filter is included in the unit (and that the filter is clean and free of construction dust).

c. Check the exhaust duct as it rises through the upper cabinet – make sure it is connected and the duct is sealed around the opening through the cabinet.

5) Kitchen Cabinets:
   a. Check operation of all drawers and doors. All must be plumb, level and secure.
   b. Check for Lazy Susan unit in the corner if specified.
   c. Check that shelves are included in each cabinet unit. Check that they are properly supported with minimum of four clips per shelf. Longer shelves have an intermediate shelf support behind the center cabinet post.
   d. Check that vinyl base is installed in the kick space.
   e. Check that the kick is continuous in the corner where the base cabinet units come together.
   f. Check counter surface for defects and flaws.
   g. Check that counter backsplash and side splash is caulked to the wall (and counter if appropriate).
   h. Check that GFI receptacles have been installed above the backsplash (check for code required spacing).
6) Kitchen Sink:
   a. Check operation of the faucet – hot/cold water on the proper side - make sure water gets hot (check anti-scald to make sure water does not get too hot).
   b. Check to make sure stopper functions and the water fills.
   c. Check the underside of the cabinet as the water drains for leaks and that the waste line is secure.
   d. Check the operation of the disposal unit (if provided).
   e. Look under the sink to ensure there at least two hold down clips per side of the sink unit and that the unit is sealed to the counter with plumber's putty.

**C. Doors:**

1) Hardware:
   a. Check the function of the passage/locksets. Make sure the doors close and latch freely. Make sure strike plate is installed.
   b. Check that all hinges have screws installed and that hinge pins are fully seated.
   c. Make sure a floor or wall stop is installed to protect adjacent walls from door lever/handle.
2) Doors and frames:
   a. For wood doors, make sure top, bottom and edges of each door are finished as well as the faces.
   b. On the top and side corners of the door frame trim, make sure the factory staple/nail holes are filled and sanded then painted. These holes should not be visible after the frame is finished.
   c. Make sure stops are continuous and secure.
   d. Check for trim on the inside of the closet door frame.
   e. Check for weather stripping on exterior doors.
   f. Check that the exterior doors close tightly to the bottom threshold.
3) Bi-fold Closet doors:
   a. Bi-fold closet door must sit square in the cased opening. The space between the door and the cased opening must be uniform.
   b. The door must have a pull placed such that the doors can be easily opened.

c. The top track must be set level and square in the cased opening.

**D. Closets:**

1) Must have a coat rod and shelf. Brackets need to be able to support hanging clothes so should not be spaced more than two stud spaces apart.

**E. Windows:**

1) Check operation of each window.
2) Make sure each window unit can lock/unlock freely.
3) Check that insect screens are installed in all windows.
4) Check that all window glass units are clean, not damaged, cracked or clouded (broken seals).
5) Check operation of the window treatments – blinds, curtains, etc. Make sure all wands are included.
6) Make sure the window sill is caulked to the window.
7) Check the paint around the window unit to ensure paint stops on the trim and does not get on the window unit (if factory finished window units are used).

**F. Receptacles and switches:**

1) All wall receptacles and switches must be square and plumb.
2) Receptacles and switches must not have any paint on them.
3) Cover plates must completely cover the hole in the wall.
4) Screws in the cover plates should all be facing the same direction.
5) Receptacles and switches must be flush with the cover plate and secured in the workbox.
6) Receptacle and switch cover plates must be flush with the wall. The corners cannot be away from the wall such that a resident can cut their fingers on the cover plates.
7) Randomly test receptacles with plug in tester (test the GFI function as well).

**G. Carpet/Vinyl Tile/Sheet Goods/Base:**

1) Make sure flooring is free of defects.
2) Make sure there are no foreign objects under the flooring that create a visible bump or tripping hazard.
3) See that the base is straight and is tight to the flooring.
4) Check each corner to make sure the base is tight inside the corner. Rounded base installations in a square corner will need to be corrected.
5) Vinyl base must be tight to all door frames, millwork, etc. Spaces between the end of the base and an adjoining material or surface are not acceptable and will need to be corrected.

**H. Walls and ceilings:**

1) Nail/screw pops are an unacceptable condition. Walls and ceilings must be free of these defects, smooth and evenly painted.
2) Wall surfaces must be straight and free of “bows” and “bulges”.
3) There cannot be dried paint drips on any painted finish.
4) All drywall seams and patches must be smooth and blend into the wall finish – visible seams are not acceptable.

**I. Light Fixtures:**

1) Lenses and/or globes must be clean.
2) Must have bulbs of the correct wattage for the fixture.

**J. Clean Project:**

1) The project must be completely clean and ready for occupancy when the CHFA Field Observer makes his/her inspection. This applies to the apartments, common spaces, building exterior and site.

**END OF PUNCH LIST**

# XI. CHFA FIELD OBSERVER SCOPE OF SERVICES

1) Attend the Pre-Construction Project Meeting:
   a. Assist CHFA by distributing the project forms to the owner and GC and explaining how they are to be filled out.

2) Visit the job site bi-weekly (or other agreed-upon interval):
   a. Meet with the owner/developer, architect and GC to review project progress; and,
   b. Monitor any issues that have arisen that may impact the construction quality or scheduling while keeping CHFA Architectural and Construction Services staff updated.

3) Tour the construction site to observe:
   a. Project progress as compared to the original construction schedule;
   b. Project quality;
   c. Conformance with the construction documents; and,
   d. Conformance with the current CHFA Multifamily Design, Construction and Sustainability Standards and Guidelines.

4) Track the construction progress, and for projects with multiple buildings, review CHFA Site Tracking sheets prepared by the GC.
   a. Distribute the Site Tracking sheets to CHFA so the construction completion percentage is accurately recorded.

5) Review all applicable reports from independent testing agencies, which may include:
   a. Concrete compression tests;
   b. Soils compaction tests;
   c. Soil/rock anchor pull out test reports;
   d. Spray fireproofing density tests;
   e. Steel weld infrared test results; and,
   f. Reinforcing steel reports prior to concrete pours.

6) Review the proposed contractor's requisition each month to ensure the amount requested does not exceed the amount of work that is in place.

7) Review PCOs and determine whether the PCO is legitimate. PCOs submitted due to errors and omissions to the Contract Documents should NOT be approved for payment. PCOs that do not include required signatures and backup documentation should not be signed by Field Observer.

8) Deliver and prepare (each site visit):
   a. A field report documenting the above items;
      i. Report shall be the property of CHFA;
      ii. Report is not prepared for general distribution;
   b. Photographic portion of the field report and distribute to CHFA; and,
   c. A report which shall include overall construction progress and specific items that may need attention or correction, including any on-site issues or concerns.

9) For final completion shall:
   a. Tour each apartment after the architect's punch list has been completely addressed by the GC; and,
   b. Create a new punch list (if necessary) for use by the GC.

10) At the completion of all punch lists, assist in the completion of the PTO, which shall be submitted to CHFA with Final CO, and Certificate of Substantial Completion, and all environmental closeout documents for the units including lead dust wipe clearances and radon testing.

## XII. CHFA FIELD OBSERVER LIMIT OF AUTHORITY GUIDELINES

The CHFA Field Observer **will**:

1) Observe and provide a general oversight of construction progress; and,

2) Be the representative of CHFA only, and will not participate in resolution of construction issues.

The CHFA Field Observer **will not**:

1) Offer opinions, make judgments or characterizations on any owner or contractor comments or discussions undertaken during the project meeting. The Field Observer shall provide only factual statements without any personal commentary;

2) Render opinions on construction means and methods;

3) Provide direction on construction means and methods;

4) Be responsible for issues or decisions which are the responsibility of the architect of record or other design team members;

5) Be responsible for responding to development team questions on the Multifamily Design, Construction and Sustainability Standards ("Standards"), or for resolving conflicts or issues between the Construction Documents and the Standards. All such issues will be forwarded to CHFA Architectural and Construction Services assigned to construction phase project review and CHFA's Director – Multifamily Housing (Architectural and Construction Services) for resolution;

6) Provide approval for changes to the Construction Documents. Resolution will be through the Proposed Change Order process with final acceptance by the CHFA's Director – Multifamily Housing (Architectural and Construction Services); and,

7) Provide counsel to development team members.