



Event Approved for
Phius CEUs

Feb. Webinar: QAP 101

Earn 1.0 CEU



Self Report Code
Coming Later

Self Report @

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Itinerary

- Low-Income Housing Tax Credits (LIHTCs)
- Qualified Allocation Plans (QAPs)
 - Where does Phius fit?
 - Ways that QAPs reference energy efficiency
 - States including Phius in their QAPs
 - Examples
 - Scale of funding
- Advocacy Process
 - Key Activities

Low-Income Housing Tax Credits (LIHTCs)

**Federal
Policy/Funding**



**State Housing
Agencies**



**Affordable Housing
Projects/Teams**

LIHTCs are part of a federal policy passed by Congress in 1986 designed to provide capital funding for the construction and rehabilitation of low-income housing

These federal tax credits are distributed through state housing agencies, and each state adopts its own unique criteria that often, but not always, uses a point system

Qualified Allocation Plans (QAPs)

QAPs are documents that outline the criteria used by state housing agencies to determine which projects should be awarded LIHTCs

As mentioned above, the criteria outlined in QAPs is often a point-based system and generally, the more points one project can obtain, the more likely it is to be selected for an LIHTC award

Tier 1: 5 points



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graph TD; A[Tier 1: 5 points] --> B[Tier 2: 10 points]; B --> C[Tier 3: 15 points];
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Tier 2: 10 points

Tier 3: 15 points

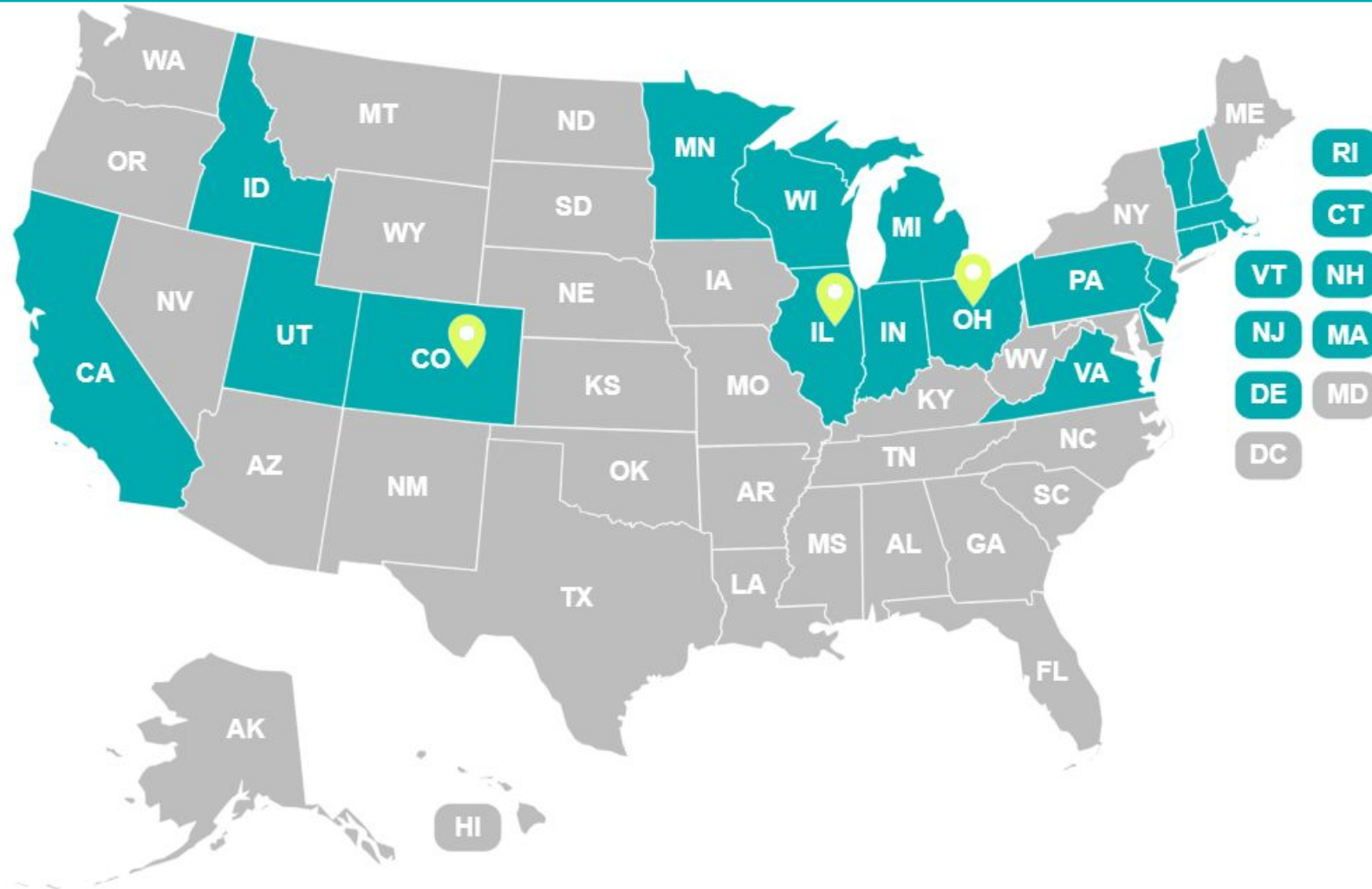
Where does Phius fit into these policies?

- Oftentimes, QAPs are broken out into various sections with each section often creating a hierarchy of importance and/or difficulty
 - Transportation, access to amenities, design characteristics, green policies, etc.
- Phius policy team focus: green or energy related sections
 - Either get written into a QAP or modify existing language to better incentivize Phius certification

Ways the QAPs Reference Energy Efficiency

- Indicate mandatory green standards
 - Enterprise Green Communities, LEED, etc.
- Use prescriptive requirements
 - Requiring Energy Star equipment
 - Mandating the latest energy code
- Establish a point-based system
 - ## of points are awarded when a green certification is achieved
 - Phius, Energy Star, Enterprise Green Communities, LEED, etc

States that include Phius in their QAPs



Mandatory Green Standards: Ohio

H. SUSTAINABILITY

In addition to meeting all energy efficiency requirements as stated in the Ohio Building Code or Residential Code, all OHFA rental developments must obtain one of the below energy efficiency or green building certifications. All developments must obtain one of the listed green building certifications.

Evidence of final certification from a Home Energy Rating System (HERS) rater and the applicable green building rating system is required upon construction completion. At OHFA's discretion, exceptions may be granted for an otherwise qualified and licensed professional to verify compliance with the DAS in projects unable to retain a HERS rater in their area.

Third Party Certifications

Developments must utilize the most current version of the below certifications. The current version is the version applicable at the time of project application to the certifying body.

- Enterprise Green Communities Certification or EGC Plus Certification
- Leadership in Energy & Environmental Design (LEED) Residential - Silver Level Certification or higher
- ICC/ASHRAE 700 National Green Building Standard (NGBS) - Silver Level Certification or higher
 - With Energy Star Homes or Energy Star MFNC compliance verified by a HERS rater

By Exception Only:

Exception requests for the certification must clearly articulate why the selected certification is equivalent or better to the certifications above.

- An equivalent ANSI-approved rating system
- Passive House Initiative - Passive House Certification
- **PHIUS - Passive House Certification**
- WELL Certification (requires recertification)
- Fitwel Certification (requires recertification)
- Energy Star NextGen Certified Homes & Apartments
- Zero Energy Ready Homes (ZERH)
- Living Building Challenge (LBC) Zero Carbon Certification

Point-Based System: Illinois

B. Sustainability and Energy Efficiency

Projects pursuing the General Track Scoring and PSH Track Scoring are held to different requirements and can achieve a different number of points under the Sustainability and Energy Efficiency scoring category.

Projects pursuing either the General Track Scoring or PSH Track Scoring may commit to a qualifying green building certification program, though are restricted to qualifying program type and points available by scoring track pursued. The Green Building Certification Requirements table below further elaborates on how Projects can earn points via the Basic Level, Advanced Level, and Net Zero Level sub-categories:

Green Building Certification Requirements			
Program	Basic Level: 7 Points	Advanced Level: 10 Points	Net Zero Level: 13 Points
	General Track Scoring and PSH Track Scoring	General Track Scoring only	General Track Scoring only
Enterprise Green Communities ("EGC")	Certification	Certification Plus	Certification Plus via Criterion 5.4
United States Green Building Council ("USGBC")	LEED Gold	LEED Platinum	LEED Zero
National Green Building Standard ("NGBS")	Gold	Emerald	Green + Net Zero Energy
International Living Future Institute ("ILFI")	Core Green Building Certification	Living Building Certification	Zero Energy Certification
			OR
			Zero Carbon Certification
Passive Housing Institute US ("PHIUS")	-	Core	Zero

Vague Language: Colorado

section 8

Energy Efficiency and Sustainability Requirements

CHFA requires all projects to obtain green building certification and accepts several certification programs. Applicants are encouraged to engage a third-party green building consultant and perform requisite charrettes to determine the best pathway for the project. The accepted green building certification programs are:

- Enterprise Green Communities (EGC)
- Leadership in Energy and Environmental Design LEED (LEED)
- National Green Building Standards (NGBS)

In addition to green building certification, there are two additional requirements:

- Electric vehicle ready parking spaces, and
- Post-construction Energy Use Intensity Reporting.

While not required, a project achieving a higher level of energy efficiency certification in addition to the required green building certification or constructing to be Electrification-Ready is considered more competitive as the project would meet a Guiding Principle and be in alignment with Colorado's Climate Action Goals and meeting 100 percent Renewable Energy by 2040.

The most competitive response to achieving a higher level of energy efficiency is a highly efficient, all electric project certifying to a program requiring net zero carbon emission or net zero carbon emissions ready.

Vague Language: Colorado

8.D

Higher Levels of Energy Performance

The Guiding Principles used in determining the awards of federal and state Housing Tax Credits will consider projects achieving higher levels of energy performance in addition to the green building certification or constructed to be Electrification-Ready and other requirements outlined above.

To achieve a higher level of energy performance, the project must obtain additional certification under programs such as ZERH, PHIUS, PHI. Projects achieving this additional certification will minimize total lifetime costs and contribute to Colorado meeting its 100 percent Renewable Energy goals by 2040 and Climate Action goals.

Other higher level energy efficiency certification programs may be considered. The most competitive response to achieving a higher level of energy efficiency is a highly efficient, all electric project certifying to a program requiring net zero carbon emission or net zero carbon emissions ready.

Scale of Funding

- In 2025, the Wisconsin Housing and Economic Development Authority (WHEDA) awarded **\$36.6 Million to 27 projects** across the state
 - ~\$1.35 million per project
- In 2025, the Illinois Housing Development Authority (IHDA) awarded **\$39 million to 16 projects**
 - ~\$2.44 million per project
- Typical awards range from several hundred thousand to \$1 million

Advocacy Process

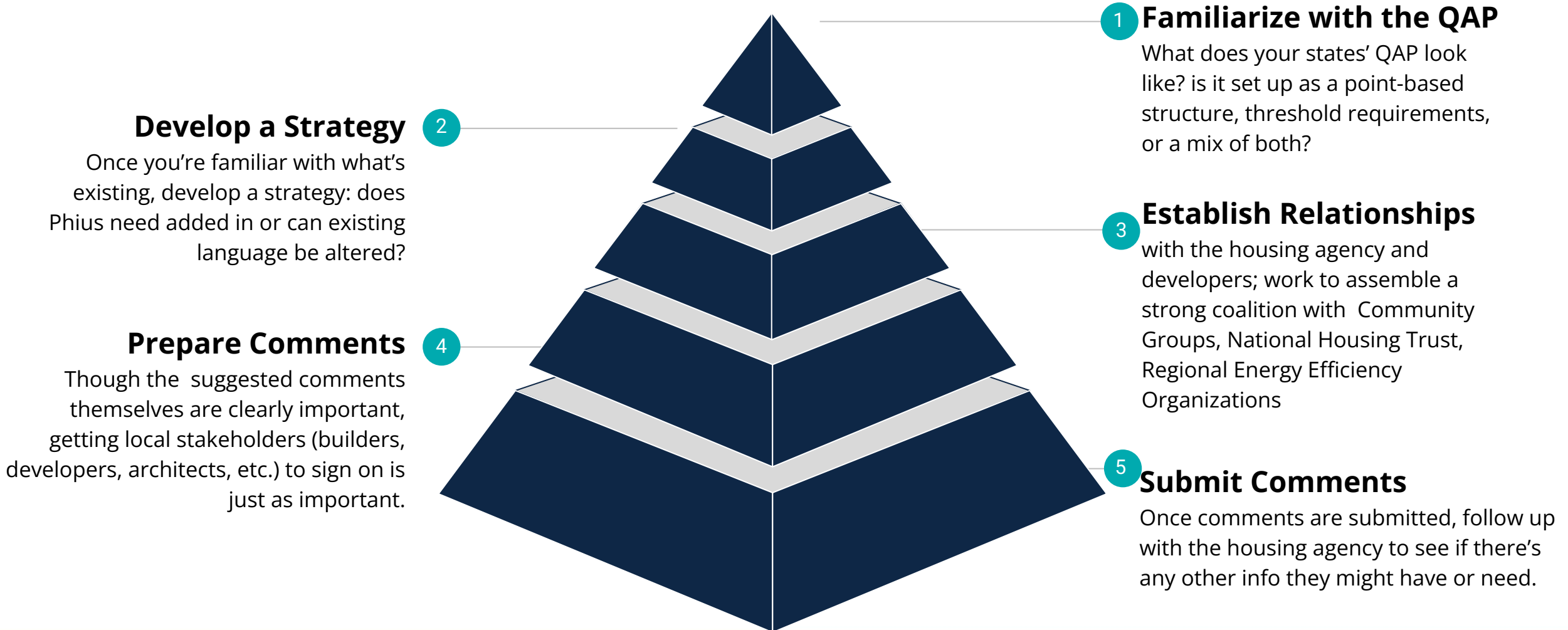
Goals:

- Get Phius written into states' QAPs
- Improve existing language
 - Increase the amount of points
 - Propose a tiered approach

QAP Update Process

- QAPs are updated regularly, either every year or every other year
- Many state housing agencies often host annual housing conferences
 - If a major update is upcoming, it is likely that the conference will include a session regarding the QAP
- As drafts of QAP revisions are published, stakeholders have the opportunity to provide comments

Key Activities in the Advocacy Process



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