## Buildings: Residential

<table>
<thead>
<tr>
<th>Ref</th>
<th>Checklist Item</th>
<th>Measurement Criteria</th>
<th>Comments</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.1</td>
<td>Development</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
| I.1.1 | Does the state have up to date efficiency building codes? | **Mitigation Score:**  
5 – The state has gone above and beyond the most modern IECC code for residential construction.  
4 – The state has mandated the most modern IECC code, or equivalent, for residential construction.  
3 – The state has mandated the previous iteration of the IECC code, or equivalent, for residential construction.  
2 – The state has mandated the iteration of the IECC code that is 6-8 years old, or equivalent, for residential construction.  
1 – The state has mandated the iteration of the IECC code that is 9-11 years old, or equivalent, for residential construction.  
0 – The state has mandated an older version of the IECC code or does not mandate a state-wide energy efficiency code for residential construction. | Building codes are the frontline of defense for energy efficiency in buildings. Generally, states use the International Energy Conservation Codes (IECC) to set standards for residential construction. These codes are updated every three years and seen as the international standard. Some states choose to design their own energy efficiency codes or leave building code decisions to municipalities. The DOE maintains a data base of the current energy efficiency codes in each state [here](#). | Mitigation Score: 4/5  
Equity Score: NA  
Public Health Score: NA* |  |
| I.1.2 | Does the state have legislation to enforce and enhance residential energy | **Mitigation Score:**  
5 – The state has all five policies and programs listed to the right. | Beyond having a modern energy efficiency code, states need to enforce that code and implement several other policies to realize the full potential of | Mitigation Score: 3/5  
Equity Score: NA  
Public Health Score: NA |

*Public health and equity principles could apply to almost every question on this rubric. To avoid over-coding, we have only applied the relevant public health and equity principles to the checklist items most strongly linked.
| Does the state have permitting and zoning laws to encourage energy efficient residential buildings? [PH.5.1: walkability] [EQ.1.1, EQ.2.1] | **Mitigation Score:** 5 – The state has policies which encourage all five strategies listed to the right. | **Zoning and permitting are two other tools which allow states to encourage greener building techniques. Both zoning and permitting laws are generally left up to municipalities, which means states may have less power in this regard. However, states can encourage or permit municipalities to put in place favorable regulations through the following:**
   a. Green residential buildings are given a permitting fast track
   b. Green residential buildings are given a reduced permitting fee
   c. Green residential buildings are given more generous zoning | a. There exists no expedited permitting for green buildings in Connecticut at the state level. Connecticut could model the state of Hawaii, which mandates counties put in place a priority system for processing permits for buildings which are LEED silver or equivalentb. Class 1 renewable energy sources are exempt from |
|---|---|---|---|
| efficient building codes? | 4 – The state has four of the five policies and programs listed to the right. | The state should have the following:
   a. Mandated regular (every 3 years) residential code updates
   b. Regular studies to determine actual code compliance
   c. Programs to encourage the support of code compliance by utilities
   d. Training/certification of code enforcement officials
   e. Stretch building codes to act as a model for ambitious municipalities | a. Connecticut does not mandate code updates |
| 3 – The state has three of the five policies and programs listed to the right. | 3 – The state has three of the five policies and programs listed to the right. | b. The Connecticut energy efficiency board has commissioned code evaluation reports to examine compliance of residential codes |
| 2 – The state has two of the five policies and programs listed to the right. | 2 – The state has two of the five policies and programs listed to the right. | c. As part of the 2019-2021 C&LM plan, the CT utilities aim to increase residential building code trainings among a variety of stakeholder groups |
| 1 – The state has one of the five policies and programs listed to the right. | 1 – The state has one of the five policies and programs listed to the right. | d. Connecticut requires both training and certification of building officials. Mandated in Conn. Gen. Stat. §29-262 |
| 0 – The state does not have any of the policies or programs listed to the right. | 0 – The state does not have any of the policies or programs listed to the right. | e. Connecticut does not have any stretch building codes |
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0 – The state does not have any policies which encourage the strategies listed to the right.

**Equity Score:**

1 – The state has mandatory inclusionary zoning

0 – The state does not have mandatory inclusionary zoning

**Public Health Score:**

1 – The state makes zoning allowances for green buildings

0 – The state does not make zoning allowances for green buildings

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**I.2 Retrofitting**

1.2.1 Is a whole energy building strategy used by the state for residential buildings?

<table>
<thead>
<tr>
<th>Mitigation Score:</th>
<th>Mitigation Score: 6/7</th>
<th>Equity Score: 1/1</th>
<th>Public Health Score: 3/3</th>
</tr>
</thead>
<tbody>
<tr>
<td>7 – The state has all seven program elements listed to the right.</td>
<td>Often energy efficiency programs are centered around specific upgrades such as high efficiency light bulbs, or weather sealing. While these provide boosts in efficiency, the most</td>
<td>permitting fees as mandated by Conn. Gen. Stat. §29-263[^17]</td>
<td></td>
</tr>
<tr>
<td>d. Using rezoning requests as leverage to mandate green building practices[^14]</td>
<td>e. Mandatory inclusionary zoning[^15] [EQ.1.1, EQ.2.1]</td>
<td>c. Conn. Gen. Stat. §8-2 allows, but does not mandate zoning to be used as a tool to encourage energy zoning to be used as a tool to encourage energy efficiency, either through building practices, or development strategies[^18]</td>
<td></td>
</tr>
</tbody>
</table>

[^17]: Conn. Gen. Stat. §8-2 allows, but does not mandate zoning to be used as a tool to encourage energy efficiency, either through building practices, or development strategies.

[^18]: Connecticut does not appear to encourage rezoning as an opportunity to mandate green construction.

[^19]: Connecticut allows municipalities to have inclusionary zoning through Conn. Gen. Stat. §8-2i.

[^20]: Connecticut also allows rejected housing developers to sue a town, if the town has less than 10% affordable housing. The town then must prove they rejected the development based on grounds other than the inclusion of affordable housing. Despite these provisions Connecticut does not mandate statewide inclusionary zoning.
<table>
<thead>
<tr>
<th></th>
<th>Connecticut &amp; Climate Change – Buildings: Residential</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>[EQ.1.1, EQ.2.1, EQ.3.1] [PH.5.1: energy efficiency co-benefits]</td>
</tr>
</tbody>
</table>

6 – The state has six of the seven program elements listed to the right.
5 – The state has five of the seven program elements listed to the right.
4 – The state has four of the seven program elements listed to the right.
3 – The state has three of the seven program elements listed to the right.
2 – The state has two of the seven program elements listed to the right.
1 – The state has one of the seven program elements listed to the right.
0 – The state does not have any of the program elements listed to the right.

**Equity Score:**
1 – The state further subsidizes home energy audits for low income households (item ‘c’).
0 – The state does not further subsidizes home energy audits for low income households.

**Public Health Score:**
3 – The state has all three blue or teal policies listed to the right (items ‘a’, ‘b’, and ‘c’)
2 – The state has two of the three blue or teal policies listed to the right
1 – The state has one of the three blue or teal policies listed to the right

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Substantial improvements are achieved through an analysis of the whole building with upgrades that consider each other and work in conjunction. A good example of this is improved weather sealing and insulation coupled with HVAC downsizing. Without considering the increased efficiency of the building envelope, the HVAC would remain oversized and continue consuming too much power. Below are program elements to incentivize this technique in residential buildings.

- **a. Subsidized single family home energy audits as a core to energy efficiency retrofit programs** [PH.5.1: energy efficiency co-benefits]
- **b. Subsidized multifamily energy audits as a core to energy efficiency retrofit programs** [PH.5.1: energy efficiency co-benefits]
- **c. Further subsidized home energy audits for low income households** [EQ.1.1, EQ.2.1, EQ.3.1] [PH.5.1: energy efficiency co-benefits]
- **d. Audit programs built to serve home owners and renters.**
- **e. Audits used as a stepping off point for retrofitting/recommissioning**
- **f. Programs which form trade allies**

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- **a. Home energy audits are the core of Connecticut’s utility run home energy efficiency improvements. They cost 50 dollars and reportedly provide hundreds of dollars’ worth of services**
- **b. Connecticut utilities run a more tailored custom program for residential buildings with more than five units. Building energy assessments are the core of this program**
- **c. Connecticut utilities also run an income eligible version of the Home Energy Solutions which begins with a free home energy audit. You must be below 60% of the state median income level to qualify for this**
- **d. All programs listed above can be used by renters with the approval of the landlord**
- **e. All of the audit programs are the gateway to future incentive programs**
- **f. The 2019-2021 Conservation and Load Management Plan stresses at multiple points the need to strengthen trade allies in general and continue**
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0 – The state does not have any of the blue or teal policies listed to the right

g. Financial incentives promote holistic approaches over piece-meal upgrades

Connecticut does not have any of the blue or teal policies listed to the right.

Financial incentives promote holistic approaches over piece-meal upgrades.

Connecticut does not have specific programs which give more money if holistic retrofits are chosen over single item upgrades. However, Connecticut’s programs do a good job incentivizing loans for projects in addition to simple rebates. Overall, more direct financial incentives to encourage holistic updates could be added.

I.2.2 Does the state incentivize renewable thermal technology for the residential sub-sector?

**Mitigation Score:**

5 – The state has all five policies and programs.

4 – The state has four of the five policies or programs.

3 – The state has three of the five policies or programs.

2 – The state has two of the five policies or programs.

1 – The state has one of the five policies or programs.

0 – The state does not have any of the policies or programs

Renewable thermal technology (RTT) provides a path to decarbonize a large segment of a home’s energy needs. While general financial incentives can be used for RTT systems, there are several specific programs and policies which promote RTT adoption.

a. Financial incentives for residential RTT
b. Group purchasing programs for RTT
c. Third party ownership (leasing) programs for residential RTT
d. Financial incentives which package residential RTT with renewable electricity

e. Inclusion of small scale RTT in renewable portfolio standards

**Mitigation Score: 1/5**

**Equity Score: NA**

**Public Health Score: NA**

- The CT Green Bank’s Smart E-Loans can be used for residential RTT. There are also tax incentives for solar thermal arrays, and geothermal systems.

b. Connecticut does not have group purchasing plans for RTT, but towns have had success with group photovoltaic programs. These could be used as a model for RTT programs.

c. Connecticut and its utilities do not sponsor any leasing programs for RTT. The CT
Green Bank does offer photovoltaic leasing, which has been a valuable tool. This program could be used as a model for RTT leasing.

d. Many of the utility and Green Bank run loan programs can be used for both RTT and renewables, but there is no incentive to bundle the two.

e. Small scale RTT is not included in Connecticut’s RPS.

<table>
<thead>
<tr>
<th>I.3</th>
<th>Financial Incentives</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.3.1</td>
<td>Does the state have tax credits for green residential buildings?</td>
</tr>
<tr>
<td><strong>Mitigation Score:</strong></td>
<td>Tax credits are an established financial incentive mechanism which can be applied to green buildings. Below are key types of credits states should have:</td>
</tr>
<tr>
<td>3 – The state has policies in all three of the tax incentives categories listed to the right.</td>
<td>a. Property tax incentives for green residential 42</td>
</tr>
<tr>
<td>2 – The state has policies in two of the three tax incentives categories listed to the right.</td>
<td>b. Personal tax credit or deductions for green retrofitting/developing 43</td>
</tr>
<tr>
<td>1 – The state has policies in one of the three tax incentives categories listed to the right.</td>
<td>c. Immediate tax benefits for short-term investors/ residential building owners 44</td>
</tr>
</tbody>
</table>
| 0 – The state does not have tax incentives for energy efficiency projects | Mitigation Score: 1/3  
Equity Score: NA  
Public Health Score: NA |

a. Conn. Gen. Stat. §12-81 exempts solar heating and cooling systems and geothermal systems from adding assessed property value 45

b. Conn. Gen. Stat. §12-217mm established a green buildings tax credit for LEED certified buildings. The amount of the credit depends on the level of certification (gold vs platinum) and the type of renovation/ construction. However, this legislation was repealed in 2017 46
### 1.3.2 Does the state have grants and rebates for green residential buildings?

**Mitigation Score:**
- 9 – The state has policies in all nine of the capitol subsidy categories listed to the right.
- 8 – The state has policies in eight of the nine capitol subsidy categories listed to the right.
- 7 – The state has policies in seven of the nine capitol subsidy categories listed to the right.
- 6 – The state has policies in six of the nine capitol subsidy categories listed to the right.
- 5 – The state has policies in five of the nine capitol subsidy categories listed to the right.
- 4 – The state has policies in four of the nine capitol subsidy categories listed to the right.
- 3 – The state has policies in three of the nine capitol subsidy categories listed to the right.
- 2 – The state has policies in two of the nine capitol subsidy categories listed to the right.
- 1 – The state has policies in one of the nine capitol subsidy categories listed to the right.

Capitol subsidies, like grants or rebates, offer a direct solution to the higher upfront costs of green building or retrofitting. Below are rebate and grant programs which form a comprehensive state program.

- a. Rebates for green development
- b. Rebates for green retrofitting
- c. Grants for green retrofitting
- d. Grants for green development
- e. Grant programs that cover the cost of certification for homes, such as Energy Star
- f. Residential green building grant programs for low income households which exceed the regular grants [EQ.1.1, EQ.2.1]
- g. Grants for green building retrofits which also cover underlying structural issues which may normally inhibit the project, such as asbestos, leaky roofs, or mold [PH.2.1, PH.5.1: energy efficiency co-benefits]

**Mitigation Score:**
- 6/9

**Equity Score:**
- 2/2

**Public Health Score:**
- 3/3

### a. Connecticut utilities offer rebates for green home construction based on a combination of the home’s HERS index and whether it is certified by LEED, Energy Star, DOE’s Zero Energy Ready Home, or the National Green Building Standard

- b. Connecticut utilities oversee a variety of rebates for energy efficient products and some services

- c. Connecticut does not offer any grants for green retrofitting

- d. Connecticut does not offer any grants for green development

- e. Connecticut does incentivize green certifications for homes
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0 – The state does not have rebates or grants for green building.

**Equity Score:**

2 – The state has policies in both green/teal coded capitol subsidy categories listed to the right (items ‘f’ and ‘i’).

1 – The state has policies in one of the green/teal coded capitol subsidy categories listed to the right.

0 – The state does not have policies in either of the green/teal coded capitol subsidy categories listed to the right.

**Public Health Score:**

3 – The state has policies in all three blue/teal coded capitol subsidy categories listed to the right (items ‘g’, ‘h’ and ‘i’).

2 – The state has policies in two of the three blue/teal coded capitol subsidy categories listed to the right.

1 – The state has policies in one of the three blue/teal coded capitol subsidy categories listed to the right.

0 – The state does not have any policies in the blue/teal coded capitol subsidy categories listed to the right.

h. Grants for green building retrofits which specifically incentivize improvements that benefit health, such as mold removal, ventilation improvement, pest remediation, or asbestos removal [PH.5.1: energy efficiency co-benefits]

i. The state has extended the weatherization assistance program’s (WAP) eligibility above the 200% federal poverty line minimum [PH.5.1: energy efficiency co-benefits] [EQ.1.1, EQ.2.1]

f. Income-eligible customers qualify for free home energy assessments with more rebates and benefits for future services

g. The Connecticut operations manual for WAP does allow for deferral of work for several structural/hazardous issues, but the manual also mandates that contractors assist homeowners in finding funding to fix these issues so that weatherization can be completed. Connecticut also funds some of these health and safety concerns with 14.68% of the annual WAP budget from DOE grants. The Smart-E loan offered by the CT Green bank allows home improvements like asbestos or mold removal and roof repair to be up to 25% of the cost of an energy efficiency project.
<table>
<thead>
<tr>
<th>13.3</th>
<th>Does the state have financing options for green homes? [EQ.1.1, EQ.2.1]</th>
<th>Mitigation Score:</th>
<th>Like other capitol subsidies, financing options offer a way to distribute higher up-front costs of green building across a longer time frame. This allows the green building’s energy savings to pay off the upfront cost increase compared to conventional buildings. Below are best practice financing programs for green buildings.</th>
</tr>
</thead>
</table>
| 4 – The state has all four of the finance programs listed to the right. | Mitigation Score: 2/4 | a. “Green mortgages” for green homes \( ^{25} \)  
| 3 – The state has three of the four finance programs listed to the right. | Equity Score: 1/1 | b. On-bill financing for green retrofitting of homes \( ^{26} \) [EQ.1.1, EQ.2.1]  
| 2 – The state has two of the four finance programs listed to the right. | Public Health Score: NA | c. Low-interest loans for green retrofits of homes \( ^{27} \)  
| 1 – The state has one of the four finance programs listed to the right. |  
| 0 – The state does not have finance programs for green homes. |  
| Equity Score: |  
| 1 – The state has on bill financing for green retrofits of homes. |  
| 0 – The state does not have on bill financing for green retrofits of homes |  
|  
| h. Connecticut’s WAP improves the efficiency of a home while also targeting weatherization improvements which improve residents’ health\(^{62}\)  
|  
| i. Connecticut uses 60% of the median state income which is a higher benchmark than 200% of the federal poverty line\(^{63}\)  
|  
|  

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\[ \text{Connecticut & Climate Change} \]
<table>
<thead>
<tr>
<th>I.4</th>
<th><strong>Multifamily</strong></th>
</tr>
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</table>
| **I.4.1** | Does the state offer green building incentives specific to multifamily housing?  
* [EQ.3.1] |
| **Mitigation score:** | Due to the complexities of upgrading or developing multifamily housing with green improvements, the state should provide assistance to building owners to determine which upgrades will maximize the benefits for both owners and renters. Split incentive financial programs offer encouragement for both renters and building owners to invest in building efficiency upgrades, so that short-term renters will reap an immediate financial benefit, as well as building owners over a longer period of time. The state should offer the following:  

a. Technical assistance to multifamily housing owners to assist with building efficiency upgrades.  

b. Split incentive financial assistance programs.  

c. Income-eligible programs follow a “one-stop shop” model to streamline access to green building programs.  

***An example program would be low or no-cost direct installation programs for apartment efficiency upgrades, with increasing incentives for deeper or building-wide retrofits.  

| **Equity Score:** |  
|---|---|
| 1 – The state has one contact point for all income-eligible green building programs (item ‘c’).  

2 – The state provides all three incentives listed to the right.  

2 – The state provides two of the three incentive listed to the right.  

1 – The state provides one of the three incentive listed to the right.  

0 – The state does not provide any of the incentives listed to the right. |

| **Mitigation Score:** | Mitigation Score: 3/3  
Equity Score: 1/1  
Public Health Score: NA |

| a. Energize CT provides comprehensive assessments and recommendations for energy efficiency upgrades for multifamily building owners and developers.  

b. Energize CT’s Home Energy Solutions program allows renters to access no-cost energy savings improvements and provides customized suggestions, along with rebates and incentives, for deeper improvements should the building owner choose to invest in them.  

c. Energize CT provides energy efficiency solutions, rebates, financing solutions, and assistance in finding contractors for low-income multifamily building owners.  

<table>
<thead>
<tr>
<th><strong>I.4.2</strong></th>
<th>Does the state encourage public/low-income housing to meet green standards?</th>
</tr>
</thead>
</table>
| **Mitigation Score:** | The benefits of green building techniques should be equitably dispersed among state residents. One way to ensure this is for states to  

4 – The state has all four policies listed to the right. |

| **Mitigation Score:** | Mitigation Score: 3/4  
Equity Score: 2/3  
Public Health Score: 0/1 |
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<table>
<thead>
<tr>
<th>1.4.3</th>
<th>Does the state use their QAP to incentivize green building practices in affordable housing developments?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Mitigation Score:</strong> 5 – The state has all five elements in their QAP.</td>
</tr>
<tr>
<td></td>
<td>4 – The state has four of the five elements in their QAP.</td>
</tr>
<tr>
<td></td>
<td>3 – The state has three of the five elements in their QAP.</td>
</tr>
<tr>
<td></td>
<td>A state’s qualified allocation process (QAP) determines what housing projects receive low income housing tax credits (LIHTC). These are a set of federal tax credits administered by states. States have begun including energy efficiency or green building standard requirements in their QAPs. When built correctly this has large climate change mitigation benefits, as</td>
</tr>
</tbody>
</table>
|        | **Mitigation Score:** 5/5  
**Equity Score:** 3/3  
**Public Health Score:** 4/4 |
|        | a. The Connecticut Housing Finance Authority (CHFA) requires that all designs exceed state building codes for energy efficiency and awards more QAP points for  

<table>
<thead>
<tr>
<th>[EQ.1.1, EQ.1.2, EQ.3.1]</th>
<th>3 – The state has three of the four policies listed to the right.</th>
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</thead>
<tbody>
<tr>
<td>2 – The state has two of the four policies listed to the right.</td>
<td></td>
</tr>
<tr>
<td>1 – The state has one of the four policies listed to the right.</td>
<td></td>
</tr>
<tr>
<td>0 – The state does not have any policies listed to the right.</td>
<td></td>
</tr>
<tr>
<td><strong>Equity Score:</strong> 3 – The state has items ‘a’, ‘c’ and ‘d’ listed to the right.</td>
<td></td>
</tr>
<tr>
<td>2 – The state has two of items ‘a’, ‘c’ or ‘d’ listed to the right.</td>
<td></td>
</tr>
<tr>
<td>1 – The state has one of items ‘a’, ‘c’ or ‘d’ listed to the right.</td>
<td></td>
</tr>
<tr>
<td>0 – The state does not have items ‘a’, ‘c’ or ‘d’ listed to the right.</td>
<td></td>
</tr>
</tbody>
</table>

**Specifically target incentives and mandates to public and low-income housing developments. The following should be incorporated into state policy:**

- **a.** The state requires that new public housing be green certified.73 [EQ.1.1, EQ.1.2, EQ.3.1] [PH.1.1]
- **b.** The state incorporates cost-effectiveness analyses of energy efficiency improvements into housing grant programs.74
- **c.** The state has programs in place that help public housing agencies access comprehensive energy services.75 [EQ.1.1]
- **d.** The state has targeted financial incentives for energy efficiency upgrades aimed at low-income multi-family housing.76 [EQ.1.1, EQ.1.2, EQ.3.1]
- **a.** CT does not require new public housing to be green certified.
- **b.** CT’s Home Energy Solutions – Income Eligible Program provides funding for energy efficiency upgrades for low-income families. An analysis based on cost-effectiveness is incorporated into the initial building checkup.77
- **c.** CT Green Bank provides comprehensive energy services for Public Housing Authorities.78
- **d.** Energize CT and CT Green Bank offer multiple financing options and incentives, some specifically targeting low-income families. Loans are also available for Public Housing Authorities serviced by Eversource for energy efficiency upgrades.79
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2 – The state has two of the five elements in their QAP.

1 – The state has one of the five elements in their QAP.

0 – The state does not have any of the elements in their QAP.

Equity Score:

3 – The state has all three teal items listed to the right (items ‘a’, ‘b’ and ‘c’).

2 – The state has two of the three teal items listed to the right.

1 – The state has one of the three teal items listed to the right.

0 – The state does not have any of the teal items listed to the right.

Public Health Score:

4 – The state has all four teal and blue items listed to the right (items ‘a’, ‘b’, ‘c’ and ‘d’).

3 – The state has three of the teal/blue items listed to the right.

2 – The state has two of the three teal/blue items listed to the right.

1 – The state has one of the three teal/blue items listed to the right.

0 – The state does not have any of the teal items listed to the right.

well as equity and public health advancements\textsuperscript{80}. Below are elements of QAPs which incentivize green building.

\begin{enumerate}
\item The state’s QAP awards points for green building practices or certified buildings like LEED, or Energy Star\textsuperscript{81} [EQ.1.1, EQ.1.2, EQ.3.1] [PH.1.3, PH.2.1, PH.3.1, PH.5.1]
\item The state’s QAP awards more points for more advanced building practices, or more stringent certifications like Passive House\textsuperscript{82} [EQ.1.1, EQ.1.2, EQ.3.1] [PH.1.3, PH.2.1, PH.3.1, PH.5.1]
\item The state’s QAP includes points for an energy audit (like HERS) upon completion to verify design specifications were met\textsuperscript{83} [EQ.1.1, EQ.1.2, EQ.3.1] [PH.1.3, PH.2.1, PH.3.1, PH.5.1]
\item The state’s QAP awards points for “smart growth” such as transit-oriented design, or compact urban development\textsuperscript{84} [PH.5.1: increased walkability]
\item The state’s QAP creates a competitive application process which incentivizes bidders to reach for all the points available\textsuperscript{85}
\end{enumerate}

b. CHFA awards higher QAP points for designs that are more energy efficient, such as projects that are Passive House certified\textsuperscript{87}
c. All new projects funded by CHFA will be inspected to ensure that the project met the specified building requirements within two years of completion\textsuperscript{88}
d. CHFA awards higher points for projects that incorporate transit-oriented development and that are in high priority urban areas\textsuperscript{89}
e. CHFA has a competitive application process, and receives about 100 applications each year. Applications are ranked from highest to lowest points and funds are only awarded to the highest ranked projects\textsuperscript{90}
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<table>
<thead>
<tr>
<th>Section I Total</th>
<th>35/55</th>
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<tbody>
<tr>
<td>~63.6%</td>
<td></td>
</tr>
<tr>
<td>Section I Equity Total</td>
<td>10/12</td>
</tr>
<tr>
<td>~83.3%</td>
<td></td>
</tr>
<tr>
<td>Section I Health Total</td>
<td>10/12</td>
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<tr>
<td>~83.3%</td>
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https://ctgreenbank.com/programs/homeowners/


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