

**HOME INVESTMENT PARTNERSHIP PROGRAM  
DEVELOPER AGREEMENT  
BETWEEN  
THE CITY OF COLUMBIA, MISSOURI,  
AND  
CENTRAL MISSOURI COMMUNITY ACTION**

THIS AGREEMENT by and between the City of Columbia, Missouri, a municipal corporation, hereinafter called the “City”, and Central Missouri Community Action, a nonprofit corporation organized in the state of Missouri, with authority to transact business within the state of Missouri, hereinafter called the “Developer”, is entered into on the date of the last signatory noted below (hereinafter “Effective Date”). Developer and City are each individually referred to herein as a “Party” and collectively as the “Parties”.

WITNESSETH:

WHEREAS, The City has applied for and received funds from the United States Government under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383 and under Title II of the Cranston-Gonzales National Affordable Housing Act (“HOME Funds”), and wishes to engage the Developer to assist the City in utilizing such funds; and

WHEREAS, 15% of those funds are set aside for use by Community Housing Development Organizations (CHDO) in order to develop, sponsor and/or own affordable housing; and

WHEREAS, Developer meets the requirements of CHDO designation as specified by the by the U.S. Department of Housing and Urban Development; and

WHEREAS, Developer is in need of funds to construct fourteen units of affordable housing in Columbia, Missouri for housing low income populations; and

WHEREAS, Developer is qualified and meets all requirements for funding of HOME Funds under the rules and regulations of the U.S. Department of Housing and Urban Development; and

WHEREAS, Developer is the developer and owner of a qualifying property that will be developed to provide 14 affordable housing units on its real property legally described in Exhibit A.

NOW, THEREFORE, the Parties hereto, for good and sufficient consideration, the receipt of which is hereby acknowledged, intending to be legally bound, do hereby agree as follows.

1. Project Scope And Approved Activities

- a. The Project Scope and Approved Activities are described in Exhibit A (hereinafter "Project").
  - b. Performance Monitoring. City will monitor the performance of the Developer against the goals and performance standards set forth in Exhibit A. Substandard performance as determined by the City will constitute noncompliance with this Agreement. If action to correct such substandard performance is not taken by the Developer within thirty days after being notified by the City, contract suspension or termination procedures will be initiated. City may extend the period of time for correction by written notice to Developer.
2. Budget and Drawdowns
- a. The approved budget for this Project is set forth in Exhibit B.
  - b. Any indirect costs charged must be consistent with the conditions of Paragraph 8(c)(2) of this Agreement.
  - c. The City may require a more detailed budget breakdown than the one contained herein, and the Developer shall provide such supplementary budget information in a timely fashion in the form and content prescribed by the City.
  - d. Any amendments to the budget must be approved in writing by both the City and the Developer.
  - e. Drawdowns for the payment of eligible expenses shall be made against the line item budgets specified in Exhibit B and in accordance with performance.
  - f. Expenses for general administration shall also be paid against the line item budgets specified in Exhibit B and in accordance with performance.
  - g. Payments may be contingent upon certification of the Developer's financial management system in accordance with the standards specified in 2 CFR 200.
3. Time Of Performance
- a. Services of the Developer shall start on the Effective Date and end on December 31, 2026.
  - b. The term of this Agreement and the provisions herein shall be extended to cover any additional time period during which the Developer remains in control of HOME funds or other HOME assets, including program income.
4. Long Term Loan and Affordability Covenant; Payments
- a. Amount of Funding. Subject to the terms and conditions of this Agreement and contingent upon Developer obtaining all regulatory approvals, City agrees to provide Developer an amount not to exceed five hundred and five

thousand dollars (\$505,000.00.) for Developer to develop fourteen affordable housing units in Columbia, Missouri.

b. Loan. Funding shall be in the form of a loan, to be repaid without interest upon sale or use of the property for a purpose that does not comply with the requirements set forth herein prior to the Discharge Date. Failure of Developer to comply with all terms, conditions, and requirements of the HOME Program prior to the Discharge Date shall require repayment of funds to the City of Columbia upon demand.

c. Term of Agreement and Term of Loan. The term of this Agreement and the loan is for a period of thirty (30) years. Upon the expiration of such term ("Discharge Date"), this Agreement shall terminate and the loan shall be automatically cancelled, discharged, and deemed forgiven, provided that the City has not previously declared a default and demanded payment as provided herein.

d. Affordability Period. The affordable housing project being financed has an affordability period of not less than thirty (30) years after the project or assisted units are available for occupancy after having received the city's investment. The start date of the affordability covenant may conform to the start date of other covenants on the same project or units that are required by another source of federal or state funding associated with the projects or units. The affordability period shall be based on the date of project completion as defined by 24 CFR 92.2.

e. Agency must include provisions for ensuring the affordability requirements in its sales contracts and ground leases.

f. Agency must not remove, dissolve, or release the affordability requirements without the consent of the City of Columbia's City Council. Any such change must be consistent with HUD funding requirements.

5. Notices

Any notice, demand, request, or communication required or authorized by the Agreement shall be delivered either by hand, facsimile, overnight courier or mailed by certified mail, return receipt requested, with postage prepaid, to:

If to City:  
 City of Columbia  
 Housing and Neighborhood Services Department  
 P.O. Box 6015  
 Columbia, MO 65205-6015  
 ATTN: Director

If to Developer:

Central Missouri Community Action  
 807 B North Providence Road  
 Columbia, Missouri 65203  
 ATTN: Darin Preis, Executive Director and Registered Agent

The designation and titles of the person to be notified or the address of such person may be changed at any time by written notice. Any such notice, demand, request, or communication shall be deemed delivered on receipt if delivered by hand or facsimile and on deposit by the sending party if delivered by courier or U.S. mail.

6. Special Conditions

Any special conditions applicable to this Project are set forth in Exhibit C.

7. General Conditions

a. General Compliance

The Developer agrees to comply with the requirements of 24 CFR, Part 92, the Housing and Urban Development (HUD) regulations concerning the Home Investment Partnership Program ("HOME"), 2 CFR Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards, Final Guidance, adopted by HUD at 2 CFR Part 2400, Title II of the Cranston-Gonzales National Affordable Housing Act and all federal regulations and policies issued pursuant to these regulations. The Developer also agrees to comply with all other applicable Federal, state and local laws, regulations, and policies governing the funds provided under this contract. The Developer further agrees to utilize funds available under this Agreement to supplement rather than supplant funds otherwise available.

b. "Independent Contractor"

Nothing contained in this Agreement is intended to, or shall be construed in any manner, as creating or establishing the relationship of employer/employee between the parties. The Developer shall at all times remain an "independent contractor" with respect to the services to be performed under this Agreement. The City shall be exempt from payment of all Unemployment Compensation, FICA, retirement, life and/or medical insurance and Workers' Compensation Insurance, as the Developer is an independent contractor.

c. Hold Harmless

To the fullest extent not prohibited by law, Developer shall indemnify and hold harmless the City of Columbia and HUD, their directors, officers, agents, and employees from and against all claims, damages, losses, and expenses (including but not limited to attorney's fees) for bodily injury and/or property damage arising by reason of any act or failure to act, negligent or otherwise, of Developer, of any subcontractor (meaning anyone, including but not limited to consultants having a contract with Developer or a subcontractor for part of the

services), of anyone directly or indirectly employed by Developer or by any subcontractor, or of anyone for whose acts the Developer or its subcontractor may be liable, in connection with providing these services. This provision does not, however, require Developer to indemnify, hold harmless, or defend the City of Columbia or HUD from their own negligence.

d. Workers Compensation

The Developer shall provide Workers' Compensation Insurance coverage for all of its employees involved in the performance of this Agreement.

e. Insurance & Bonding

The Developer shall carry sufficient insurance coverage to protect contract assets from loss due to theft, fraud and/or undue physical damage, and as a minimum shall purchase a blanket fidelity bond covering all employees in an amount equal to cash advances from the City. The Developer shall comply with the bonding and insurance requirements of 2 CFR 200, Bonding and Insurance.

f. City and HUD Recognition

The Developer shall insure recognition of the roles of the City and HUD in providing services through this Agreement. All activities, facilities and items utilized pursuant to this Agreement shall be prominently labeled as to funding source. In addition, the Developer will include a reference to the support provided herein in all publications made possible with funds made available under this Agreement.

g. Amendments

The City or Developer may amend this Agreement at any time provided that such amendments make specific reference to this Agreement, and are executed in writing, signed by a duly authorized representative of each organization, and approved by the City. Such amendments shall not invalidate this Agreement, nor relieve or release the City or Developer from its obligations under this Agreement.

The City may, in its discretion, amend this Agreement to conform with Federal, state or local governmental guidelines, policies and available funding amounts, or for other reasons. If such amendments result in a change in the funding, the scope of services, or schedule of the activities to be undertaken as part of this Agreement, such modifications will be incorporated only by written amendment signed by both City and Developer.

h. Suspension or Termination for Default

In accordance with 2 CFR 200, the City may suspend or terminate this Agreement if the Developer materially fails to comply with any terms of this Agreement, which include (but are not limited to) the following:

1. Failure to comply with any of the rules, regulations or provisions referred to herein, or such statutes, regulations, executive orders, and

HUD guidelines, policies or directives as may become applicable at anytime;

2. Failure, for any reason, of the Developer to fulfill in a timely and proper manner its obligations under this Agreement;
3. Ineffective or improper use of funds provided under this Agreement; or
4. Submission by the Developer to the City reports that are incorrect or incomplete in any material respect.

i. Termination for Convenience

In accordance with 2 CFR 200, this Agreement may also be terminated for convenience by either the City or the Developer, in whole or in part, by setting forth the reasons for such termination, the effective date, and, in the case of partial termination, the portion to be terminated. However, if in the case of a partial termination, the City determines that the remaining portion of the award will not accomplish the purpose for which the award was made, the City may terminate the award in its entirety.

8. Administrative Requirements

a. Financial Management

1. Accounting Standards

The Developer agrees to comply with 2 CFR 200 and agrees to adhere to the accounting principles and procedures required therein, utilize adequate internal controls, and maintain necessary source documentation for all costs incurred.

2. Cost Principles

The Developer shall administer its program in conformance with 2 CFR 200 as applicable. These principles shall be applied for all costs incurred whether charged on a direct or indirect basis.

b. Documentation and Record Keeping

1. Records to be Maintained

The Developer shall maintain all records necessary for Developer to comply, and to allow City to comply, with federal HOME requirements and that are pertinent to the activities to be funded under this Agreement. Such records shall include but not be limited to:

- a. Records providing a full description of each activity undertaken;
- b. When applicable, records demonstrating that each activity undertaken meets one of the National Objectives of the HOME program;
- c. Records required to determine the eligibility of activities, including, when applicable, minimum and maximum per-unit subsidy limits, household income, and lease requirements and tenant protections for each household;

- d. Records required to document the acquisition, improvement, use or disposition of real property acquired or improved with HOME assistance;
- e. Records documenting compliance with the fair housing and equal opportunity components of the HOME program;
- f. Financial records as required by 2 CFR 200, including documents to substantiate sources and uses of all funds in the Project, and disbursement of all funds; and
- g. Other records necessary to document compliance with Subpart H of 24 CFR 92 including Section 3 actions, affirmative marketing and minority-owned and female owned business data, displacement records, Davis-Bacon records, lead paint compliance records and records supporting exceptions to the conflict of interest prohibition.

## 2. Retention

The Developer shall retain all financial records, supporting documents, statistical records, and all other records pertinent to the Agreement for a period of five (5) years. The retention period begins on the date of the submission of the City's annual performance and evaluation report to HUD in which the activities assisted under the Agreement are reported on for the final time. Notwithstanding the above, if there is litigation, claims, audits, negotiations or other actions that involve any of the records cited and that have started before the expiration of the five-year period, then such records must be retained until completion of the actions and resolution of all issues, or the expiration of the five-year period, whichever occurs later.

## 3. Client Data

The Developer shall maintain client data demonstrating client eligibility for services provided. Such data shall include, but not be limited to, client name, address, income level or other basis for determining eligibility, and description of service provided. In addition, data will be retained for five (5) years for affordability and income targeting for each household. Such information shall be made available to City's monitors or their designees for review upon request.

## 4. Disclosure

The Developer understands that client information collected under this contract is private and the use or disclosure of such information, when not directly connected with the administration of the City's or Developer's responsibilities with respect to services provided under this contract, is prohibited by law unless written consent is obtained from such person receiving service and, in the case of a minor, that of a responsible parent/guardian.

#### 5. Close-outs

The Developer's obligation to the City shall not end until all close-out requirements are completed. Activities during this close-out period shall include, but are not limited to: making final payments, disposing of program assets (including the return of all unused materials, equipment, unspent cash advances, program income balances, and accounts receivable to the City), and determining the custodianship of records. Notwithstanding the foregoing, the terms of this Agreement shall remain in effect during any period that the Developer has control over HOME funds, including program income.

#### 6. Audits and Inspections

All Developer records with respect to any matters covered by this Agreement shall be made available to the City, HUD, and the Comptroller General of the United States or any of their authorized representatives, at any time during normal business hours, as often as deemed necessary, to audit, examine, and make excerpts or transcripts of all relevant data. Any deficiencies noted in audit reports must be fully cleared by the Developer within 30 days after receipt by the Developer. Failure of the Developer to comply with the above audit requirements will constitute a violation of this contract and may result in the withholding of future payments. The Developer hereby agrees to have an annual Developer audit conducted in accordance with current City's policy concerning subrecipient audits and 2 CFR 200.

### c. Reporting and Payment Procedures

#### 1. Program Income

To the extent required under 2 CFR Part 200, the Developer shall report to the City quarterly all program income generated by activities carried out with HOME funds made available under this Contract, including, but not limited to, any rental income or income derived from the sale of the Project Property. The use of Program Income by the Developer shall comply with the requirements set forth at 24 CFR Part 92 Subpart K. By way of further limitations, the Developer may use such income during the Contract funding period for activities described in the attached Scope of Services and shall report any such Program Income received and the portion attributed to the Project, and reduce requests for additional funds by the amount of any such Program Income balances on hand. All program income not used in accordance with this Section shall be returned to the City at the end of the Contract period. Any interest earned on cash advances from HUD is not Program Income and shall be remitted promptly to the City

#### 2. Indirect Costs



If indirect costs are charged, the Developer will develop an indirect cost allocation plan for determining the appropriate Developer's share of administrative costs and shall submit such plan to the City for approval, in a form specified by the City.

### 3. Payment Procedures

The City will pay to the Developer funds available under this Agreement based upon information submitted by the Developer and consistent with any approved budget and City policy concerning payments. With the exception of certain advances, payments will be made for eligible expenses actually incurred by the Developer, and not to exceed actual cash requirements. Payments will be adjusted by the City in accordance with advance fund and program income balances available in Developer accounts. In addition, the City reserves the right to liquidate funds available under this contract for costs incurred by the City on behalf of the Developer.

### 4. Progress Reports

Developer shall submit quarterly Progress Reports to the City in the form, content, and frequency as required by the City. The Progress Report shall, at a minimum, describe the status of each of the Program Activities required to be performed and met during that Quarter progress towards completing the other Program Activities, costs incurred, funds remaining, a narrative explanation of problems, delays, or adverse conditions which impaired the ability of Developer to meet any obligations if any were not met, favorable developments which enabled Developer to satisfy obligations and meet objectives sooner or at less cost than anticipated or producing more beneficial results than planned, and any additional pertinent information related to contract performance.

### 5. Quarterly Reports

The quarterly reports required under this Section 8.C. shall be submitted to the City no later than fifteen (15) days after the end of each quarter as measured by the calendar year.

## d. Procurement

### 1. Compliance

To the extent required under 2 CFR Part 200, Developer shall comply with any City policies concerning the purchase of equipment and shall maintain inventory records of all non-expendable personal property as may be procured with funds provided herein. All program assets (unexpended program income, property, equipment, etc.) shall revert to the City upon termination of this Agreement.

### 2. OMB Standards

To the extent applicable, Developer shall procure all materials, property, or services in accordance with the requirements of 2 CFR 200.

3. Travel

Developer shall obtain written approval from the City for any travel outside the metropolitan area with funds provided under this Agreement.

e. Use and Reversion of Assets

The use and disposition of real property and equipment under this Agreement shall be in compliance with the requirements of 2 CFR 200 and 24 CFR 570.502, 570.503, and 570.504, as applicable, which include but are not limited to the following:

1. The Developer shall transfer to the City any HOME funds on hand and any accounts receivable attributable to the use of funds under this Agreement at the time of expiration, cancellation, or termination.

2. Developer agrees to use all personal assets and real property, acquired or improved, in whole or in part, with the HOME funds, as set forth in Exhibit A for a period of thirty (30) years after expiration of this agreement. If Developer fails to use HOME-assisted real property as set forth in Exhibit A for the prescribed period of time, Developer shall pay the City an amount equal to the current fair market value of the property less any portion of the value attributable to expenditures of non-HOME funds for acquisition of, or improvement to, the property. Such payment shall constitute program income to the City. The Developer may retain real property acquired or improved under this Agreement after the expiration of the Required Period.

3. In all cases in which equipment acquired, in whole or in part, with funds under this Agreement is sold, the proceeds shall be program income (prorated to reflect the extent to that funds received under this Agreement were used to acquire the equipment). Equipment not needed by the Developer for activities under this Agreement shall be (a) transferred to the City for the HOME program or (b) retained after compensating the City an amount equal to the current fair market value of the equipment less the percentage of non-HOME funds used to acquire the equipment.

9. Relocation, Acquisition and Displacement

To the extent required under 2 CFR Part 200, Developer agrees to comply with 24 CFR 92.353 relating to the acquisition and disposition of all real property utilizing grant funds and to the displacement of persons, businesses, non-profit organizations and farms occurring as a direct result of any acquisition of real property utilizing grant funds. The Developer also agrees to comply with

applicable City ordinances, resolutions, and policies concerning the displacement of persons from their residences.

10. Personnel & Participant Conditions

a. Civil Rights

1. Compliance

Developer agrees to comply with all local and state civil rights laws and ordinances, and with Title VI of the Civil Rights Act of 1964 as amended, Title VIII of the Civil Rights Act of 1968 as amended, Section 104(b) and Section 109 of Title I of the Housing and Community Development Act of 1974 as amended, Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, the Age Discrimination Act of 1975, Executive Order 11063, and Executive Order 11246 as amended by Executive Orders 11375, 11478, 12107 and 12086.

2. Nondiscrimination

The Developer agrees to comply with the non-discrimination in employment and contracting opportunities laws, regulations, and executive orders referenced in accordance with 24 CFR 92.350. The applicable non-discrimination provisions in Section 109 of the HCDA are still applicable.

3. Land Covenants

This Contract is subject to the requirements of Title VI of the Civil Rights Act of 1964 as amended and 24 CFR Part 5. In regard to the sale, lease, or other transfer of land acquired, cleared, or improved with assistance provided under this contract, the Developer shall cause or require a covenant running with the land to be inserted in the deed or lease for such transfer, prohibiting discrimination as herein defined, in the sale, lease or rental, or in the use or occupancy of such land, or in any improvements erected or to be erected thereon, providing that the City and the United States are beneficiaries of and entitled to enforce such covenants. The Developer, in undertaking its obligation to carry out the program assisted hereunder, agrees to take such measures as are necessary to enforce such covenant, and will not itself so discriminate.

4. Section 504

Developer agrees to comply with all Federal regulations issued pursuant to compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), which prohibits discrimination against individuals with disabilities or handicaps in any Federally assisted program. City shall provide Developer with any guidelines necessary for compliance with that portion of the regulations in force during the term of this Agreement.

b. Affirmative Action

1. Approved Plan

Developer agrees that it shall be committed to carry out pursuant to the City's specifications an Affirmative Action Program in keeping with the principles as provided in President's Executive Order 11246 of September 24, 1966. City shall provide Affirmative Action guidelines to the Developer to assist in the formulation of such program. Developer shall submit a plan for an Affirmative Action Program for approval prior to the award of funds.

2. Women and Minority Owned Businesses (W/MBE)

Developer will use its best efforts to afford small businesses, minority business enterprises, and women's business enterprises the maximum practicable opportunity to participate in the performance of this contract. As used in this contract, the terms "small business" means a business that meets the criteria set forth in section 3(a) of the Small Business Act, as amended (15 U.S.C. 632), and "minority and women's business enterprise" means a business at least fifty-one (51) percent owned and controlled by minority group members or women. For the purpose of this definition, "minority group members" are Afro-Americans, Spanish-speaking, Spanish surnamed or Spanish-heritage Americans, Asian-Americans, and American Indians. Developer may rely on written representations by businesses regarding their status as minority and female business enterprises in lieu of an independent investigation.

3. Access to Records

Developer shall furnish and cause each of its own subrecipients or subcontractors to furnish all information and reports required hereunder and will permit access to its books, records and accounts by the City, HUD or its agent, or other authorized Federal officials for purposes of investigation to ascertain compliance with the rules, regulations, and provisions stated herein.

4. Notifications

Developer will send to each labor union or representative of workers with which it has a collective bargaining agreement or other contract or understanding, a notice, to be provided by Developer's contracting officer, advising the labor union or worker's representative of the Developer's commitments hereunder, and shall post copies of the notice in conspicuous places available to employees and applicants for employment.

5. Equal Employment Opportunity and Affirmative Action (EEO/AA) Statement

Developer will, in all solicitations or advertisements for employees placed by or on behalf of Developer, state that it is an Equal Opportunity or Affirmative Action employer.

6. Subcontract Provisions

Developer will include the provisions of Paragraphs 10(a) Civil Rights, and (b), Affirmative Action, in every subcontract or purchase order, specifically or by reference, so that such provisions will be binding upon each of its own subrecipients or subcontractors.

c. Employment Restrictions

1. Prohibited Activity

Developer is prohibited from using funds provided herein or personnel employed in the administration of the program for political activities; inherently religious activities; lobbying; political patronage; and nepotism activities.

2. Labor Standards

Developer agrees to comply with the requirements of the Secretary of Labor in accordance with the Davis-Bacon Act as amended, the provisions of Contract Work Hours and Safety Standards Act (40 U.S.C. 327 et seq.) and all other applicable Federal, state, and local laws and regulations pertaining to labor standards insofar as those acts apply to the performance of this Agreement. Developer agrees to comply with the Copeland Anti-Kick Back Act (18 U.S.C. 874 et seq.) and its implementing regulations of the U.S. Department of Labor at 29 CFR 5. Developer shall maintain documentation that demonstrates compliance with hour and wage requirements of this part. Such documentation shall be made available to the City for review upon request.

Developer agrees that, except with respect to the rehabilitation or construction of residential property containing less than eight (8) units, all contractors engaged under contracts in excess of \$2,000.00 for construction, renovation, or repair work financed in whole or in part with assistance provided under this contract, shall comply with Federal requirements adopted by the City pertaining to such contracts and with the applicable requirements of the regulations of the Department of Labor, under 29 CFR 1, 3, 5 and 7 governing the payment of wages and ratio of apprentices and trainees to journey workers; provided that, if wage rates higher than those required under the regulations are imposed by state or local law, nothing hereunder is intended to relieve Developer of its obligation, if any, to require payment of the higher wage. Developer shall cause or require to be inserted in full, in all such contracts subject to such regulations, provisions meeting the requirements of this paragraph.

3. Section 3 Clause

a. Compliance

Compliance with the provisions of Section 3 of the HUD Act of 1968, as amended, and as implemented by the regulations set forth in 24 CFR 135, and all applicable rules and orders issued hereunder prior to the execution of this contract shall be a condition of the Federal financial assistance provided under this contract and binding upon the City, Developer and any of the Developer 's subrecipients and subcontractors. Failure to fulfill these requirements shall subject City, Developer, and any of the Developer 's subrecipients and subcontractors, their successors and assigns, to those sanctions specified by the Agreement through which Federal assistance is provided. Developer certifies and agrees that no contractual or other disability exists that would prevent compliance with these requirements.

Developer further agrees to comply with these "Section 3" requirements and to include the following language in all subcontracts executed under this Agreement:

"The work to be performed under this Agreement is a project assisted under a program providing direct Federal financial assistance from HUD and is subject to the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended (12 U.S.C. 1701}. Section 3 requires that to the greatest extent feasible opportunities for training and employment be given to low and very low-income residents of the project area, and that contracts for work in connection with the project be awarded to business concerns that provide economic opportunities for low- and very low-income persons residing in the metropolitan area in which the project is located."

Developer further agrees to ensure that opportunities for training and employment arising in connection with a housing rehabilitation (including reduction and abatement of lead-based paint hazards}, housing construction, or other public construction project are given to low- and very low-income persons residing within the metropolitan area in which the HOME-funded project is located; where feasible, priority should be given to low- and very low-income persons within the service area of the project or the neighborhood in which the project is located, and to low- and very low-income participants in other HUD programs; and award contracts for work undertaken in connection with a housing rehabilitation (including

reduction and abatement of lead-based paint hazards}, housing construction, or other public construction project to business concerns that provide economic opportunities for low- and very low-income persons residing within the metropolitan area in which the HOME-funded project is located; where feasible, priority should be given to business concerns that provide economic opportunities to low- and very low-income residents within the service area or the neighborhood in which the project is located, and to low- and very low-income participants in other HUD programs.

Developer certifies and agrees that no contractual or other legal incapacity exists that would prevent compliance with these requirements.

b. Notifications

Developer agrees to send to each labor organization or representative of workers with which it has a collective bargaining agreement or other contract or understanding, if any, a notice advising said labor organization or worker's representative of its commitments under this Section 3 clause and shall post copies of the notice in conspicuous places available to employees and applicants for employment or training.

c. Subcontracts

Developer will include this Section 3 clause in every subcontract and will take appropriate action pursuant to the subcontract upon a finding that the subcontractor is in violation of regulations issued by the grantor agency. Developer will not subcontract with any entity where it has notice or knowledge that the latter has been found in violation of regulations under 24 CFR 135 and will not let any subcontract unless the entity has first provided it with a preliminary statement of ability to comply with the requirements of these regulations.

d. Conduct

1. Assignability

Developer shall not assign or transfer any interest in this Agreement without the prior written consent of the City thereto; provided, however, that claims for money due or to become due to Developer from the City under this contract may be assigned to a bank, trust company, or other financial institution without such approval. Notice of any such assignment or transfer shall be furnished promptly to the City.

2. Subcontracts

a. Approval

Developer shall not enter into any subcontracts with any developer or individual in the performance of this contract without the written consent of the City prior to the execution of such agreement.

b. Monitoring

Developer will monitor all subcontracted services on a regular basis to assure contract compliance. Results of monitoring efforts shall be summarized in written reports and supported with documented evidence of follow-up actions taken to correct areas of noncompliance.

c. Content

Developer shall cause all of the provisions of this contract in its entirety to be included in and made a part of any subcontract executed in the performance of this Agreement.

d. Selection Process

Developer shall undertake to ensure that all subcontracts let in the performance of this Agreement shall be awarded on a fair and open competition basis in accordance with applicable procurement requirements. Executed copies of all subcontracts shall be forwarded to the City along with documentation concerning the selection process.

3. Hatch Act

Developer agrees that no funds provided, nor personnel employed under this Agreement, shall be in any way or to any extent engaged in the conduct of political activities in violation of Chapter 15 of Title V of the U.S.C.

4. Conflict of Interest

Developer agrees to abide by the provisions of 2 CFR 200 and 570.611, which include (but are not limited to) the following:

a. Developer shall maintain a written code or standards of conduct that shall govern the performance of its officers, employees, or agents engaged in the award and administration of contracts supported by Federal funds.

b. No employee, officer, or agent of Developer shall participate in the selection, or in the award, or administration of, a contract supported by Federal funds if a conflict of interest, real or apparent, would be involved.



c. No covered persons who exercise or have exercised any functions or responsibilities with respect to HOME-assisted activities, or who are in a position to participate in a decision-making process or gain inside information with regard to such activities, may obtain a financial interest in any contract, or have a financial interest in any contract, subcontract, or agreement with respect to the HOME-assisted activity, or with respect to the proceeds from the HOME-assisted activity, either for themselves or those with whom they have business or immediate family ties, during their tenure or for a period of one (1) year thereafter. For purposes of this paragraph, a "covered person" includes any person who is an employee, agent, consultant, officer, or elected or appointed official of City, Developer, or any designated public agency.

5. Lobbying

Developer hereby certifies that:

a. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

b. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

c. It will require that the language of paragraph (d) of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all Developer subawards shall certify and disclose accordingly:

d. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S.C. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

6. Copyright

If this contract results in any copyrightable material or inventions, the City and/or grantor HUD reserves the right to royalty-free, non-exclusive and irrevocable license to reproduce, publish, or otherwise use and to authorize others to use, the work or materials for governmental purposes.

7. Religious Activities

Developer agrees that funds provided under this Agreement will not be utilized for inherently religious activities prohibited by 24 CFR 570.200(j), such as worship, religious instruction, or proselytization.

8. Fair Housing

All housing (for sale or rent) assisted with funding through the City must be made available without discrimination based on race, color, national origin, age, sex, religion, familial status or disability according to Title VIII of the Civil Rights Act of 1968 as amended, Title VI of the Civil Rights Act of 1964 as amended, the Age Discrimination Act of 1975, Executive Orders 11063 and 12259 – Equal Opportunity in Housing, Section 504 of the Rehabilitation Act of 1973, and Title II of the Americans with Disabilities Act.

11. Environmental Conditions

When applicable, no funds shall be obligated or expended until an Environmental Review is completed and accepted by HUD and the City.

a. Air and Water

Developer agrees to comply with the following requirements insofar as they apply to the performance of this Agreement:

- Clean Air Act, 42 U.S.C., 7401, et seq.;
- Federal Water Pollution Control Act, as amended, 33 U.S.C., 1251, et seq., as amended, 1318 relating to inspection, monitoring, entry, reports, and information, as well as other requirements specified in said Section 114 and Section 308, and all regulations and guidelines issued thereunder;
- Environmental Protection Developer (EPA) regulations pursuant to 40 CFR 50, as amended.

b. Flood Disaster Protection

In accordance with the requirements of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4001), Developer shall assure that for activities located in an area

identified by the Federal Emergency Management Developer (FEMA) as having special flood hazards, flood insurance under the National Flood Insurance Program is obtained and maintained as a condition of financial assistance for acquisition or construction purposes (including rehabilitation).

c. Lead-Based Paint

Developer agrees that any construction or rehabilitation of residential structures with assistance provided under this Agreement shall be subject to HUD Lead-Based Paint Regulations at 24 CFR 92.355, and 24 CFR 35, Subpart B. Such regulations pertain to all HOME-assisted housing and require that all owners, prospective owners, and tenants of properties constructed prior to 1978 be properly notified that such properties may include lead-based paint. Such notification shall point out the hazards of lead-based paint and explain the symptoms, treatment, and precautions that should be taken when dealing with lead-based paint poisoning and the advisability and availability of blood lead level screening for children under seven. The notice should also point out that if lead-based paint is found on the property, abatement measures may be undertaken. The regulations further require that, depending on the amount of Federal funds applied to a property, paint testing, risk assessment, treatment, and/or abatement may be conducted.

d. Historic Preservation

Developer agrees to comply with the Historic Preservation requirements set forth in the National Historic Preservation Act of 1966, as amended (16 U.S.C. 470) and the procedures set forth in 36 CFR 800, Advisory Council on Historic Preservation Procedures for Protection of Historic Properties, insofar as they apply to the performance of this agreement.

In general, this requires concurrence from the State Historic Preservation Officer for all rehabilitation and demolition of historic properties that are fifty years old or older or that are included on a Federal, state, or local historic property list.

12. Severability

If any provision of this Agreement is held invalid, the remainder of the Agreement shall not be affected thereby and all other parts of this Agreement shall nevertheless be in full force and effect.

13. Section Headings and Subheadings

The section headings and subheadings contained in this Agreement are included for convenience only and shall not limit or otherwise affect the terms of this Agreement.

14. Waiver

The City's failure to act with respect to a breach by Developer does not waive its right to act with respect to subsequent or similar breaches. The failure of City to

exercise or enforce any right or provision shall not constitute a waiver of such right or provision.

15. Additional Requirements

- a. **No Third-Party Beneficiary.** No provision of the Agreement is intended to nor shall it in any way inure to the benefit of any other third party, so as to constitute any such person a third-party beneficiary under the Agreement.
- b. **Governing Law and Venue.** This contract shall be governed, interpreted, and enforced in accordance with the laws of the State of Missouri and/or the laws of the United States, as applicable. The venue for all litigation arising out of, or relating to this contract document, shall be in Boone County, Missouri, or the United States Western District of Missouri. The Parties hereto irrevocably agree to submit to the exclusive jurisdiction of such courts in the State of Missouri. The Parties agree to waive any defense of forum non conveniens.
- c. **Nature of City's Obligations.** All obligations of the City under this Agreement, which require the expenditure of funds, are conditional upon the availability of funds budgeted and appropriated for that purpose.
- d. **General Laws.** Developer shall comply with all federal, state, and local laws, rules, regulations, and ordinances.
- e. **City is subject to the Missouri Sunshine Law.** The Parties agree that the Agreement shall be interpreted in accordance with the provisions of the Missouri Sunshine Law, as amended. Developer shall maintain the confidentiality of information and records which are not subject to public disclosure under the Sunshine Law. Developer shall not disclose to any third party or use for any purpose inconsistent with this Agreement any confidential information it receives in connection with its performance of the services. Developer shall not give any confidential or proprietary information to the City to maintain. If it is required under this Agreement or by law that the City maintain any confidential or proprietary information or documents about Developer's business, operations, financial condition, technology, systems, no-how, products, services, suppliers, clients, marketing data, plans, and models, and personnel, the documents and information shall be clearly marked as such.
- f. **Employment of Unauthorized Aliens Prohibited.** Developer agrees to comply with Missouri State Statute Section 285.530 in that Developer shall not knowingly employ, hire for employment, or continue to employ an unauthorized alien to perform work within the State of Missouri. As a condition for the award of this contract, Developer shall, by sworn affidavit and provision of documentation, affirm its enrollment and participation in a federal work authorization program with respect to the employees working in connection with the contracted services. Developer shall also sign an affidavit affirming that it does not

knowingly employ any person who is an unauthorized alien in connection with the contracted services. Developer shall require each subcontractor to affirmatively state in its contract with Developer that the subcontractor shall not knowingly employ, hire for employment or continue to employ an unauthorized alien to perform work within the State of Missouri. Developer shall also require each subcontractor to provide Developer with a sworn affidavit under the penalty of perjury attesting to the fact that the subcontractor's employees are lawfully present in the United States.

g. If applicable under Section 34.600 RSMo, and to the extent not in violation of any state or federal constitution, Developer hereby certifies that Developer is not currently engaged in and shall not for the duration of the contract, engage in a boycott of goods or services from the State of Israel; companies doing business in or with Israel or authorized by, licensed by, or organized under the laws of the State of Israel; or persons or entities doing business in the State of Israel.

h. No Waiver of Immunities. In no event shall the language of this Agreement constitute or be construed as a waiver or limitation for either party's rights or defenses with regard to each party's applicable sovereign, governmental, or official immunities and protections as provided by federal and state constitutions or laws.

i. Developer warrants and guarantees that the products, equipment, software and services do not include products, software and services prohibited by any presidential order, any state or federal law, rule or regulation, including but not limited to the 2019 National Defense Authorization Act.

16. Additional Requirements related to Construction Projects

If the Project involves construction the following requirements apply.

a. Construction Safety Program Requirements

To the extent applicable to Developer's Project, Developer shall comply with Section 292.675 RSMo, and shall require all on-site employees to complete the ten-hour safety training program required pursuant to Section 292.675 RSMo., if they have not previously completed the program and have documentation of having done so. All employees working on the Project are required to complete the program within sixty (60) days of beginning Work on the Project. Any employee found on the worksite subject to this section without documentation of the successful completion of the course required shall be afforded twenty (20) days to produce such documentation before being subject to removal from the project. The penalties for non-compliance are set forth in Section 292.675 RSMo., which provides for penalties of two thousand five hundred dollars (\$2,500.00) plus one hundred dollars (\$100.00) for each employee employed by contractor or subcontractor, for each calendar day, or portion thereof, such employee is employed without the required training.

b. Missouri Prevailing Wage

1. Developer shall comply with all requirements of the prevailing wage law of Missouri Revised Statutes Sections 290.210 to 290.340, including the latest amendments thereto and the related regulations.

2. In the event prevailing wages are required to be paid in connection with this Project, Section 290.250 RSMo provides for penalties for noncompliance in the amount of one hundred dollars (\$100.00) for each employee employed, for each calendar day, or portion thereof, such employee is paid less than the said stipulated rates (the higher of the Missouri and Federal rates).

3. In the event prevailing wages are required to be paid in connection with this Project, Developer, its contractor and each subcontractor shall keep an accurate record showing the names, occupations, and crafts of all workers employed, together with the number of hours worked by each worker and the actual wages paid to each worker. At all reasonable hours, such records shall be open to inspection by the Missouri Division of Labor Standards and City. The payroll records shall not be destroyed or removed from the State for at least one year after completion of the work.

c. Bonding

In the event that the Project exceeds fifty thousand dollars (\$50,000.00), Developer shall require its contractor(s) to provide Performance Bond and Labor and Material Payment Bonds. Bonds shall be written by a company approved by City, each in an amount of one hundred percent (100%) of the Contract Price, guaranteeing complete and faithful performance of the contract and payment of all bills of whatever nature which could become a lien against property and guaranteeing replacement of defective materials and workmanship for a period of one (1) year after completion of the work and final acceptance.

17. Electronic Signature; Counterparts

This Agreement may be signed in one or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same document. Faxed signatures, or scanned and electronically transmitted signatures, on this Agreement or any notice delivered pursuant to this Agreement, shall be deemed to have the same legal effect as original signatures on this Agreement.

18. Contract Documents

This Agreement includes the following exhibits, which are incorporated herein by reference:

<u>Exhibit</u>	<u>Description</u>
A	Project Scope
B	Approved Budget
C	Special Conditions

In the event of a conflict between the terms of an exhibit and the terms of this Agreement, the terms of this Agreement control.


19. Entire Agreement

This agreement constitutes the entire agreement between City and Developer for the use of funds received under this Agreement and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral, or written between City and Developer with respect to this Agreement.

{Signatures on Following Page}

IN WITNESS WHEREOF, the Parties have hereunto executed this Agreement the day and the year of the last signatory noted below.

DEVELOPER  
Central Missouri Community Action

By:   
Name: Darin Preis, Executive Director  
Date: 02/25/2025

CITY OF COLUMBIA, MISSOURI

By: \_\_\_\_\_ *BT*  
De'Carlton Seewood, City Manager  
Date: \_\_\_\_\_

ATTEST:

\_\_\_\_\_  
Sheela Amin, City Clerk

APPROVED AS TO FORM:

\_\_\_\_\_  
Nancy Thompson, City Counselor/rw

CERTIFICATION: I hereby certify that this contract is within the purpose of the appropriation to which it is to be charged, Account Number 26704131-504990-HOUSINGNS-G44124 and that there is an unencumbered balance to the credit of such appropriation sufficient to pay therefor.

By: \_\_\_\_\_  
Matthew Lue, Finance Director



Exhibit A  
Project Scope

**Name of Project:** Providence Landing

**Location of Project:** See Legal Description set forth below.

A. Approved Activities

Developer will be responsible for administering HOME (new home construction, owner-occupied) program funding from the following program years in a manner satisfactory to City and consistent with any standards required as a condition of providing these funds.

Funding FY	Amount of Funding
FY 2022	\$325,000
FY 2023	\$100,000
FY 2024	\$80,000

Such program will include the following activities eligible under the HOME program:

*Program Delivery*

Construction of fourteen new, single-family attached housing units on the property legally described below. The units will be owner-occupied and CMCA will be selling them using a unique, condominium model under which CMCA will maintain ownership of the land while allowing homeowners to buy the home upon the land without down payment and earn equity and appraised value in their investment. The fourteen units will be built as a mix of one, two and three bedroom units.

Funding shall be provided in the form of a loan, to be repaid without interest upon sale or use of the property for a purpose that does not comply with 24 CFR 92.206 or for uses prohibited by 24 CFR 92.214. Failure of Developer to comply with all terms, conditions and requirements of the HOME Investment Partnership Program shall require repayment of funds to the City of Columbia, Missouri upon demand.

Developer shall construct the units in compliance with the 2021 International Energy Conservation Code.

*General Administration*

Developer shall make reasonable efforts to ensure that said work is prosecuted regularly, diligently and uninterruptedly at a reasonable rate of progress. Developer shall ensure grading to a rough finish, reseeding, and required erosion control during the project.

City may require Developer to repay expended funds if Developer fails to use the property for the development of new affordable housing for occupants at or below 80 percent median income by December 31, 2026.

*Affordability Period*

The affordable housing project being financed has an affordability period of not less than thirty (30) years after the project or assisted units are available for occupancy after having received the funding.

B. Levels of Accomplishment-Goals and Performance Measures

Developer agrees to begin utilization of HOME funds within 90 days of the Effective Date.

Developer agrees to have 50% of HOME funds expended by August 1, 2025.

Developer agrees that all eligible costs associated with the Project for funding with this Agreement shall be incurred in accordance with all applicable federal funding deadlines.

Developer agrees that all work shall be completed and funds expended prior to December 30, 2025.

C. Staffing

Developer must retain adequate staffing of trained and qualified individuals as necessary to complete the Project in the time periods set forth herein.

D. Legal Description of Properties

608 N. Providence Rd. Columbia, MO 65203

Lot Nineteen (19) of McBaine's Addition on to the City of Columbia, Boone County, Missouri, as shown by the plat thereof recorded in Book 91, Page 510, Records of Boone County, Missouri. EXCEPTING therefrom that part conveyed to the State of Missouri, acting by and through the State Highway Commission of Missouri, by an instrument dated January 3, 1957, and recorded in Road Book 3, Page 591, Records of Boone County, Missouri.

606 N. Providence Rd. Columbia, MO 65203

Lot Eighteen (18) of McBaine's Addition to the City of Columbia, Boone County, Missouri, as shown by the plat thereof recorded in Book 91, Page 510, Records of Boone County, Missouri. EXCEPTING therefrom that part conveyed to the State of Missouri, acting by and through the State Highway Commission of Missouri, by an instrument dated September 25, 1956, and recorded in Road Book 3, Page 504, Records of Boone County, Missouri.

604 N. Providence Rd. Columbia, MO 65203

Lot Seventeen (17) of McBaine's Addition to the City of Columbia, Boone County, Missouri, as shown by the plat thereof recorded in Book 91, Page 510, Records of Boone County, Missouri. EXCEPTING therefrom that part conveyed to the State of Missouri, acting by and through the State Highway Commission of Missouri, by an instrument dated October 4, 1956, and recorded in Road Book 3, Page 505, Records of Boone County, Missouri.

301 Hickman Ave. Columbia, MO 65203

The West Half (W 1/2) of Lot Sixteen (16) of McBaine's Addition to the City of Columbia, Boone County, Missouri, as shown by the plat thereof recorded in Book 91, Page 510, Records of Boone County, Missouri. EXCEPTING therefrom that part conveyed to the State of Missouri, acting by and through the State Highway Commission of Missouri, by an instrument dated November 16, 1956, and recorded in Road Book Page 506, Records of Boone County, Missouri.

303 Hickman Ave. Columbia, MO 65203

The East Half (E1/2) of Lot Sixteen (16) of McBaine's Addition to the City of Columbia, Boone County, Missouri, as shown by the plat thereof recorded in Book 91, Page 510, Records of Boone County, Missouri.

Exhibit B  
Budget

Project Budget; Sources and Uses Statement:

1. Approved Documentation. Developer has submitted the following documentation, upon which City has relied in the execution of this Agreement:
  - a. Updated project budget; sources and uses statements to include the amount, source, use, and terms of all funding sources for construction and permanent financing;
  - b. Independently prepared market study to show there is reasonable expectation that properties can be under contract within six (6) months of completion of the construction and closed within three (3) months of going under contract;
  - c. Sales prices;
  - d. As-built appraisals;
  - e. An affirmative marketing plan, which includes policies for marketing accessible units;
  - f. Firm written financial commitments for any other funding sources;
  - g. Final plans, renderings, and specifications for each unit type; and
  - h. Description of HOME eligible activities to be funded from sales proceeds.
2. Cost overruns. Developer shall be solely responsible for ensuring completion of construction, within budget, as identified on the sources and uses statement, approved as part of this Agreement.
3. Construction Financing. Developer shall close on Developer's construction financing, if applicable, before requesting draws under this Agreement.

Budge Items Funded under this HOME Agreement

Line Item	Amount
Salaries	
Fringe	
Office Space (Program Only)	
Utilities	
Communications	
Reproduction/Printing	
Supplies and Materials	
Mileage	
Audit	
Other (Construction of 14 new, attached Single-family units. May include site preparation, infrastructure and construction.)	\$454,500
Indirect Costs (Developer fee, 10%)	\$50,500
<b>Total</b>	<b>\$505,000</b>

Exhibit B1  
Budget  
Developers Fee

Developer Fee: Developer shall receive “Developer Fees” from the HOME funds in an amount not to exceed fifty thousand five hundred dollars (\$50,500.00). Payment of the Developer Fee shall be disbursed as follows:

- a. Ten percent (10%) of the Developer Fee shall be disbursed when construction of the project is deemed twenty-five percent (25%) complete based on the approved construction contract draw schedule;
- b. Ten percent (10%) of the Developer Fee shall be disbursed when construction of the project is deemed fifty percent (50%) complete based on the approved construction contract draw schedule;
- c. Forty percent (40%) of the Developer Fee shall be disbursed when construction of the project is deemed seventy-five percent (75%) complete based on the approved construction contract draw schedule;
- d. Thirty-five percent (35%) of the Developer Fee shall be disbursed when Developer receives the certificates of use and occupancy from the City; and
- e. Five percent (5%) of the Developer Fee shall be disbursed upon City’s receipt of the following items:
  1. Certificate of Use and Occupancy for each new unit in the project;
  2. Submission of all reports and documentation for the HOME Assisted units;
  3. Recorded Deeds transferring properties from developer to homeowners;
  4. Recorded Deeds of Trust to secure the HOME direct financial assistance provided to homeowner(s);
  5. Recorded Deeds of Restrictive Covenants for individual properties transferred to homeowner(s);
  6. Original Promissory Note for HOME direct financial assistance signed by each homeowner;
  7. Proof of insurance naming City as a certificate holder and additional insured by each homeowner;
  8. Proof of completion of homebuyer education for all homeowners;
  9. Other closing documents for each property transfer;
  10. Release of all construction liens, as evidenced by an updated title policy (if applicable);
  11. Evidence that Developer has complied with Sustainability and Accessibility requirements;
  12. Documentation of the percentage of work performed by

13. Disadvantaged Business Enterprises and Section 3 businesses; and Submission of Project Cost Certification in the form of a project specific Profit and Loss statement and other documents that are required by the City.

Exhibit C  
Special Conditions

Developer shall comply with the following additional Special Conditions.

All Federally assisted new construction housing developments with 5 or more units must design and construct 5 percent of the dwelling units, or at least one unit, whichever is greater, to be accessible for persons with mobility disabilities. These units must be constructed in accordance with the Uniform Federal Accessibility Standards (UFAS) or a standard that is equivalent or stricter. An additional 2 percent of the dwelling units, or at least one unit, whichever is greater, must be accessible for persons with hearing or visual disabilities. For more information on the accessibility requirements for Federally assisted new construction and substantial alterations of existing Federally assisted housing, see Section 504: Disability Rights in HUD Programs.

All HOME-assisted new construction of single-family housing and low-rise residential buildings that are under four stories must comply with the 2021 International Energy Conservation Code (IECC).