WASHINGTON STATE HOUSING FINANCE COMMISSION

Opening doors to a better life

In-Unit Cooling Guidance: Resources to Support Rehab Requirements in the Bond/Tax Credit Program

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Introduction

Heat exposure impacts the health and safety of residents of multifamily affordable housing, and the impacts of heat exposure are well documented. Elderly people, children, pregnant people, and people with chronic medical conditions, particularly heart, lung, kidney and mental health concerns, are more vulnerable to heat-related illnesses. Factors in the built environment also impact vulnerability. When indoor temperatures stay high in a dwelling unit overnight, they place a particularly heavy burden on the body, raising the risk of heat illness and death.

As the Commission considers investments in existing housing, we want to ensure we are addressing the health and safety of the residents for years to come. Heat-related illnesses and deaths are largely preventable. There are technological solutions to improve the safety of indoor temperatures for residents of multifamily affordable housing. Below, find context and research on the increasing risks of heat exposure.

Heat Exposure - Related Resources

- In the Hot Seat: Saving Lives from Extreme Heat in Washington State. [1]
- Hidden Toll of the Northwest Heat Dome: Hundreds of Extra Deaths.[2]
- Extreme Heat | Spokane Regional Health District
- Extreme Heat Mitigation Strategy - King County, Washington

[1] Vogel, J., J. Hess, Z. Kearl, K. Naismith, K. Bumbaco, B.G. Henning, R. Cunningham, N. Bond. 2023. Report prepared by the University of Washington's Climate Impacts Group, UW's Center for Health and the Global Environment, the Washington State Department of Health, the Office of the Washington State Climatologist, and Gonzaga University's Center for Climate, Society & the Environment.

[2] Popovich, N., & Choi-Schagrin, W. 2021. Hidden Toll of the Northwest Heat Wave: Hundreds of Extra Deaths. *The New York Times*.

FAQs – Best Practices from Multifamily Affordable Housing Owners/Developers

In 2023, the Bond/Tax Credit Program implemented 3.19 Rehab Requirements. In the time since the policy change, preservation projects have successfully implemented the requirements, while we have also received requests for resources and best practices. Below is some general guidance for frequently asked questions informed by research with industry experts and best practices followed by a summary of relevant state and federal policies. Applicants should consult with industry experts for your particular project(s).

1. **Who can you include on your team to help you meet this rehab requirement?**
   Expand your rehab design team to include a consultant to walk you through heat pump designs and in-unit cooling options for your specific project. Consultant options include but are not limited to the firms listed here: WSHFC | Energy Modeling Consultant Roster

2. **What in-unit cooling options are on the market?**
   Learn about improving technology and increasing market adoption of a range of cooling devices. Heat pump adoption is rising, and cooling technology is becoming more innovative to meet demand in multifamily housing. However, we are not experts in the implementation of each type of technology. There are pros and cons to each technology that you should explore and discuss with a consultant to find the right fit for your project. Additionally, a consultant can help you consider the residents in the design process. For example, we have heard that elderly residents appreciate simple, user-friendly remote-control options.

   ### In-Unit Cooling Options for Multifamily Apartments

   The preferred options for in-unit cooling per the policy (Section 3.19 Rehabilitation Requirements) are ductless or ducted heat pumps:

   Ductless Heat Pumps provide heating and cooling without the need for ductwork, using an outdoor unit connected to one or more indoor units.

   Ducted Heat Pumps move heat and cooling through a network of ducts to provide consistent temperature control throughout larger, multi-room apartments.

If your project cannot accommodate ductless or ducted heat pumps, explore additional options (some examples below) with a consultant and reach out as soon as possible to energy@wshfc.org

Saddle Style Heat Pumps are designed for multifamily apartments. The inside fan and the outside compressor are designed to fit over the windowsill, so the window can still open and close. Saddle style heat pumps have been deployed successfully across many states and building types. Two manufacturers are Gradient and Midea. Read more about saddle style heat pump implementation here:

- Window heat pumps will help electrify New York City's... | Canary Media
- How a Rhode Island apartment building for seniors installed 277 heat pumps in just 12 days - Fast Company
- I Spent a Year Testing Midea's Latest HVAC Miracle — a Full-Blown Window Heat Pump | Reviews by Wirecutter

Dual Duct Heat Pumps use two separate supply air streams to deliver conditioned air to different areas within a building.

- Example: Literature Library - OlimpiaSplendidUS (Select MAESTRO and explore the models.)

Dual Hose Portable Heat Pumps are compact, freestanding air conditioning and heating units that use two separate hoses — one for intake and one for exhaust — to improve airflow efficiency and performance.

- Example: Portables and BROCHURE_PORTABLE_PRELIM.pdf

3. What funding or incentives may be available?

If your project is also in the Housing Trust Fund portfolio, review: Multifamily Building Efficiency Grants Program – Washington State Department of Commerce.

Ask your utility what resources are available. For example, PSE and other utilities offer multifamily retrofit incentives for heat pumps:

- PSE | Multifamily retrofit incentives
- Multifamily Building Energy Solutions - City Light | seattle.gov

Relevant State and Federal Policies

Washington State

Concerning renters' and mobile home occupants' ability to install portable cooling devices - SB6200: The Governor and Washington state officials have recognized that we have a growing public health problem for renters as heat rises in Washington state. On March 24, 2026, the Governor signed into law SB6200 – Concerning renters' and mobile home occupants' ability to install portable cooling devices. This law amends the Landlord Tenant Act in our state so that all affordable and market rate rental leases include tenant's right to cooling, along with working heat and hot water. The effective date of the law was June 11, 2026.

Clean Building Performance Standards: Multifamily buildings where the sum of multifamily residential, nonresidential, hotel, motel and dormitory floor areas exceed 20,000 gross square feet need to comply with the Clean Building Performance Standards. Eligible projects are required to benchmark by measuring and tracking energy use in a building over time, implementing an operations and maintenance program, and creating an energy management plan. For resources to navigate this requirement, reach out to an energy modeling consultant or the Clean Buildings Helpdesk Access - Smart Buildings Center.

Federal

In 2024, HUD issued guidance highlighting the eligible uses of capital funds and operating subsidies for air conditioning and other cooling technologies for extreme heat events. The guidance urged public housing authorities to "think broadly and comprehensively about how you can reduce the risks of extreme heat for all of your residents."

- HUD Releases Notice on Cooling Options for Public Housing
- HUD PIH Posts Guidance for Responding to Extreme Heat in Public Housing | National Low Income Housing Coalition

Additional Sources

- Extreme Heat Is Deadlier Than Hurricanes, Floods and Tornadoes Combined | Scientific American
- From comfort to survival: Indoor heat vulnerability during extreme events - ScienceDirect
- Why Hot Overnight Temperatures Are So Dangerous | Scientific American

- Heat waves in the US kill more people indoors than anywhere else
- Final Report: Health Impacts from Excessive Heat Events in Multnomah County, Oregon, 2021

Questions? Reach out to energy@wshfc.org