Radon Policy Updates for Commercial and Multifamily Buildings

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Every 25 minutes, radon-induced lung cancer claims another victim in our country.

Radon Policy

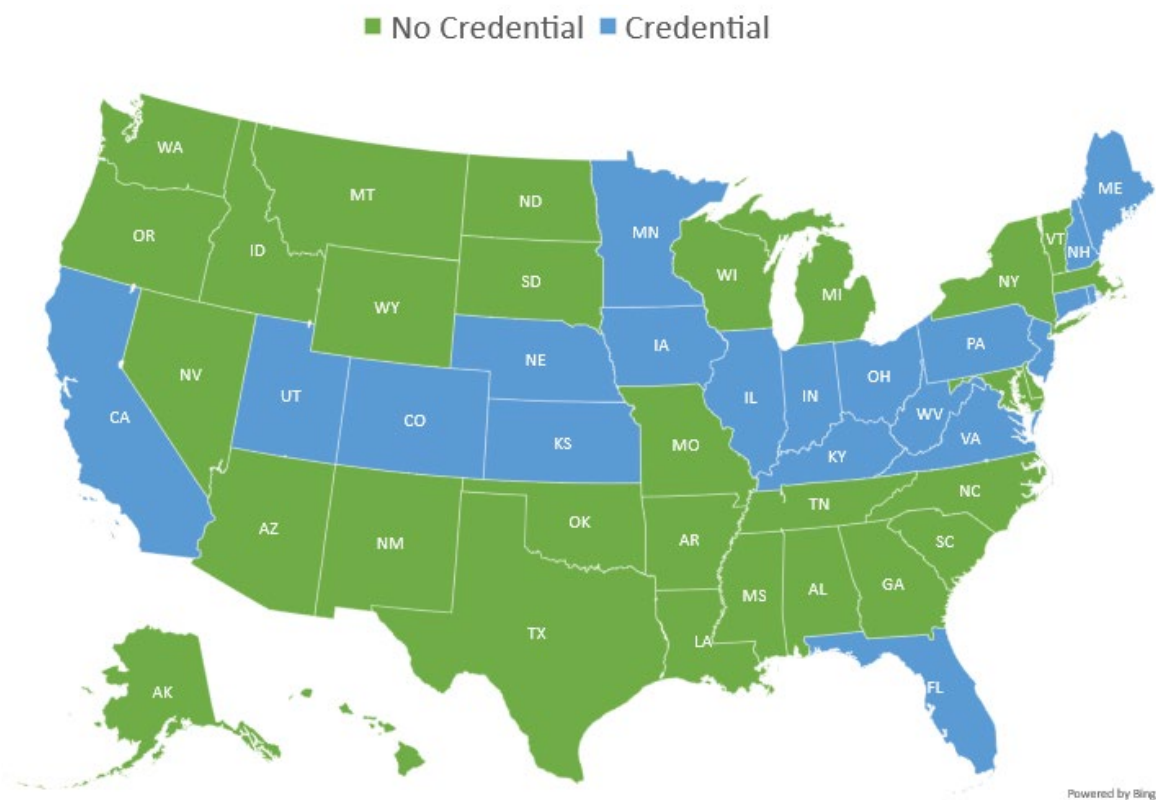
- Federal Radon Policy (lending):
  - Fannie Mae Multifamily – April 2025
    - Managed by Environmental Professional
    - Aligns with any applicable state/local regulations re: testing and/or mitigation
  - Freddie Mac Multifamily – April 2025
    - Managed by Environmental Professional
    - Aligns with any applicable state/local regulations re: testing and/or mitigation
    - Limited building characterization (10%) | unit-based mitigation | No OM+M required
  - HUD Multifamily – December 2020
    - Managed by Radon Professional certified by an EPA-recognized proficiency program and state licensed, where applicable
    - Full building characterization (100%/10%) | building-based mitigation | OM+M required (duration of insured mortgage)

Radon Policy

- State Radon Policy:
  - Supersedes federal radon policies
  - 20+ states with laws/regulations in place
    - Licensure/certification requirements
    - Standards requirements
    - Reporting requirements
  - Tools and resources available to assist with determining requirements

Radon Policy

Regulated versus non-regulated state considerations



Regulated State	Required Credential(s)		Current Meas/Mit Standards in Effect	
	Private Certification*	State License or Certification	ANSI/AARST**	EPA, ASTM, other
California	X		All	
Colorado	X	X	All	
Connecticut	Mitigation	Mitigation	Mitigation	
Florida		X	(update pending)	All
Illinois		X		All***
Indiana	X	X	All	
Iowa		X	All	
Kansas		X	All	
Kentucky	X	X	All	
Maine		X		All
Minnesota		X	All	
Nebraska		X	All	
New Hampshire	Mitigation		Mitigation	
New Jersey		X	All	
Ohio		X		All***
Pennsylvania		X	Multifamily	Single Family
Rhode Island	X	X	All	
Utah	Mitigation	Mitigation	Mitigation	
Virginia	X		All	
West Virginia	X	X	All	

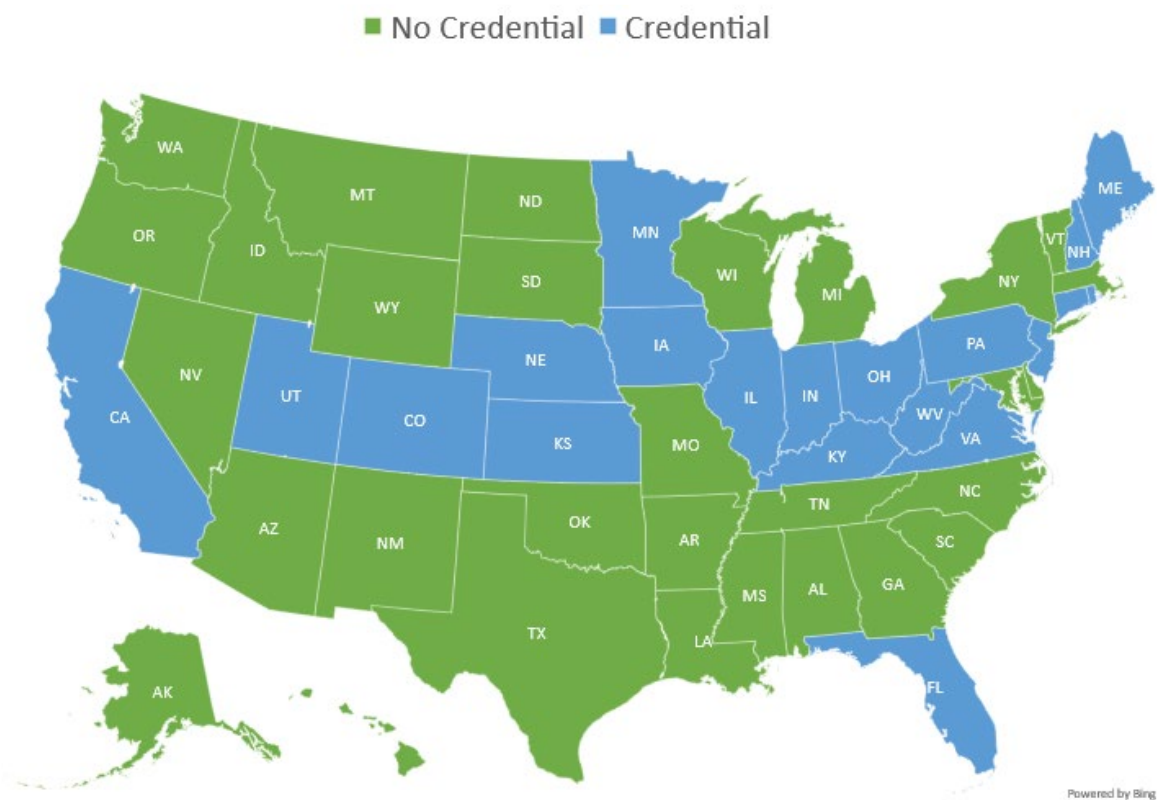
*National Radon Proficiency Program or National Radon Safety Board

** American National Standards Institute/American Association of Radon Scientists and Technologists

***State regulations require 100% ground contact testing in multifamily buildings

Radon Policy

Regulated versus non-regulated state considerations



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STATUTORY REQUIREMENTS NOTIFICATION – FHFA MULTIFAMILY RADON POLICY

The Board of Radon Safety has received inquiries regarding the multifamily radon policy adopted by the GSEs (Fannie Mae / Freddie Mac) on July 1, 2023. The GSEs consolidated policy requires full compliance with all applicable state or local laws governing radon testing or mitigation, further specifying that in the event any conflict between state or local laws and the policy applies, the lender must follow the more stringent requirements.

Kentucky Revised Statutes (KRS) 309.430 through 309.454 establish requirements for the control of radon in the Commonwealth of Kentucky, including but not limited to requirements for performing radon measurement, mitigation, and laboratory analysis. In regard to the GSEs multifamily radon policy, the following statutory requirements are applicable:

1. Effective June 2019, radon contractors and business entities are required to be certified through either the National Radon Proficiency Program (NRPP) or the National Radon Safety Board (NRSB) to perform radon measurement, mitigation, or laboratory analysis. This requirement supersedes the requirements specified within the GSEs multifamily radon policy and must be adhered to in order to comply with applicable state statutes and regulations.

2. Effective June 2019, radon contractors and business entities are required to adopt and follow written standard operating procedures (SOPs) established by a development organization accredited by the American National Standards Institute (ANSI) for radon measurement, mitigation, or laboratory analysis. This requirement supersedes the requirements specified with the GSEs multifamily radon policy and must be adhered to in order to comply with applicable state statutes and regulations.

Additional information regarding the radon statutes and regulations can be found at the Kentucky Board of Radon Safety website: **radon.ky.gov.** The Board may also be contacted by phone at 502-782-2782 or by email at radon@ky.gov.

RADON.KY.GOV TEAM KENTUCKY An Equal Opportunity Employer M/F/D

Tools and Resources



- IEA State Radon Report Card: https://aarst.org/report-card/
- ELI State Radon Laws Database: https://www.eli.org/buildings/database-state-indoor-air-quality-laws
- EPA Voluntary Consensus Standards: https://standards.aarst.org/

KENTUCKY

The Radon Report Card: Risk and Response

Population and Lung Cancer

Total Population: 4,461,153

Lung Cancer Deaths: 3,065

Age-Adjusted Lung Cancer Incidence Rate (per 100,000) 83

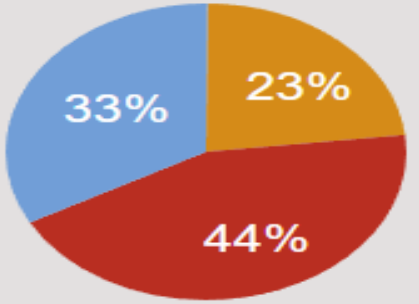
Lung Cancer Cases	4,803
Radon-Induced Lung Cancer Cases	1,033
* Medical Costs (hospital, medicine, doctors)	$208,000,000
* Economic Costs (lost wages / productivity)	$218,000,000

Statewide Radon Policies

Credential Required	✓	Private Certification with State Registration
Radon Standards in Effect	✓	ANSI/AARST
Homebuyer Protection Required	✓	Disclosure & Notification on Real Estate Form
Radon System Requirement for New Homes	✗	No
Type of New Home Where Required		N/A
Standard/Code for Radon System in New Homes		N/A
School Testing Required	✗	No
Radon System Requirement for New Schools	✗	No

Buildings and Exposure Potential

Pre-Mitigation Radon Tests: 28,793



Housing Units by Structure Type

	1 to 4 Units	5 or More Units	Total
Existing	1,765,177	217,645	1,982,822
New	7,994	3,817	11,811

Public Schools: 1,532

EPA and ANSI-AARST Radon Measurement Standards recommend fixing a building with a radon level ≥ (above or equal to) 4 pCi/L and consider fixing it if any radon level is ≥ 2 and < (below) 4 pCi/L.

Policy Considerations – Building Characterization



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Probability of ANY units above 4 pCi/L in a building given all sampled units are below 4 pCi/L

	25% sampled			50% sampled			75% sampled			90% sampled		
# GF units	N	Probability	95% CI	N	Probability	95% CI	N	Probability	95% CI	N	Probability	95% CI
05-06	121	35%	(27%,44%)	112	29%	(22%,38%)	91	13%	(8%,22%)	79	0%	NA (1)
07-08	162	36%	(29%,44%)	155	34%	(27%,41%)	127	19%	(13%,27%)	103	0%	NA (1)
09-10	92	36%	(27%,46%)	89	34%	(25%,44%)	80	26%	(18%,37%)	73	19%	(12%,30%)
11-12	98	34%	(25%,43%)	95	32%	(23%,41%)	86	24%	(17%,34%)	77	16%	(9%,25%)
13-16	74	36%	(26%,48%)	71	34%	(24%,45%)	65	28%	(18%,40%)	55	15%	(8%,26%)
17-20	50	48%	(35%,61%)	50	48%	(35%,61%)	47	45%	(31%,59%)	37	30%	(17%,46%)

(1) All units are sampled, so the probability must be 0%

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