



**ALABAMA HOUSING FINANCE AUTHORITY
NATIONAL HOUSING TRUST FUND
APPLICATION INSTRUCTIONS**

The process for submitting an Application for National Housing Trust Funds (NHTF) are outlined herein. Additional instructions are also included on the AHFA provided forms. **Bold** type denotes that AHFA provides the form or form letter. The instructions and explanations provided herein are not intended to usurp, conflict, or supplant National Housing Trust Fund Allocation Plans (Plans) as written. Please refer to the National Housing Trust Fund Application Instructions, Overviews of the Underwriting Standards, Market Study Requirements, Environmental Policy Requirements, AHFA's Authority Online User Registration, AHFA provided forms, Application Checklist, and the Plan(s), including Addendums which enumerate each program's respective requirements as well as how AHFA allocates funds under each program available at the following link:

<http://www.ahfa.com/multifamily/allocation-application-information/apply-for-funding>

The following forms must contain original legible signatures: Statement of Application and Certification, Applicant Owner Signature Authorization, Financial Statements, Credit Authorization and Architect Certifications. All other forms require legible signatures and may be submitted as an original or a copy. Please use blue ink so there is no question as to whether the signature is an original. All other required forms and/or signatures must be submitted on the respective organizations letterhead and signed by the applicable authorized official. All application forms and documents must be dated within six (6) months of the application date unless otherwise specified. Submit all required forms and documents with the appropriate Index Pages on **Blue** paper, and a Digital Copy indexed by the applicable *AHFA Multifamily Application Index of Required Documents*. (Provide digital instrument via a USB flash drive or as otherwise instructed by AHFA). **The application documents (unless otherwise specified) must be two (2) hole punched at the top of each page, and submitted in Smead® Pressboard Fastener Folder With SafeSHIELD® Coated Fasteners, 3" Expansion, Legal Size, 60% Recycled, Gray/Green, Item # 935783.**

Do not submit your application in a binder or spiral binding. Do not use staples, paper clips, etc. Do not provide paper larger than 8 1/2 x 11 unless otherwise required by AHFA (**Example: survey must be standard paper format 24" x 36"**).

Select a project name that has not been used for a project funded by AHFA in the past. Refer to the AHFA provided list of project names found at:

<http://www.ahfa.com/multifamily/allocation-application-information/apply-for-funding>

AHFA DMS AUTHORITY ONLINE APPLICATION (DMS) REGISTRATION

Returning users should **NOT** register in DMS for the applicable cycle. Registration to log into the DMS is only required once. Returning users will log into DMS using existing credentials and the organization code assigned previously. Changes to existing user contact information (i.e., address, phone, email, contact personnel, titles, etc.) should be edited once logged into the DMS. Contact Chris Hert at ahfa.mf.dms@ahfa.com if you are unable to access DMS using your existing credentials and/or the organization code assigned to you previously.

New users should begin the registration process using the following link:

<https://multifamily.ahfa.com/AuthorityOnline/Default.aspx>

All items in the registration request must be completed. Once approved by AHFA, newly registered users will receive a unique organization code which will always be used as the unique organizational identifier. Users must provide their organization code to a project applicant in order for the applicant to affiliate the registrant with a particular project application.

AHFA recommends the project applications be initiated by an owner (member, partner, shareholder, etc.) of the proposed project. However, an owner may authorize a third-party to complete the application on their behalf. Both options are listed below:

1. Owner Completing Application: The owner entity will affiliate members of the ownership structure, development team, construction team, and management team using the organization codes provided to each of those users. The owner will then continue with completion of the project details requested in the application.

2. Third-Party (non-owner) Completing Application: The owner entity will affiliate a third-party to complete the project application using the organization code assigned to the third-party. The owner will authorize the third-party's role and grant them online application editor rights which will allow the third-party to complete the application on behalf of the owner.

**Section I: Application Package Submission Requirements
(Physical Application Requirements):**

<u>Topic</u>	<u>Explanation/ Requirements</u>
<p>a. Deadline(s) for Application Package Submittal</p>	<p>The AHFA DMS Authority Online NHTF Application and application forms must be received during normal business hours and within the specified timeframe as posted at www.AHFA.com</p> <p>ALL applicants must submit a complete application to AHFA within the specified timeframes as posted by AHFA.</p> <p>Please use the AHFA National Housing Trust Fund Application Profile and Completeness Checklist as a guide when assembling your application. The application checklist along with all other required AHFA forms, application documents, example form letters, additional requirements and supporting documentation are available on AHFA’s website at: http://www.ahfa.com/multifamily/allocation-application-information/apply-for-funding</p>
<p>b. Application Package-Required Components-Required Format</p>	<ul style="list-style-type: none"> • <u>Pre-Application Package Submittal Items:</u> <ul style="list-style-type: none"> ○ <u>Deviation Request Form</u> - Any deviation requests from the AHFA Design Quality Standards and Construction Manual must be submitted for AHFA’s approval. • Instructions for completing the AHFA provided forms are noted on each form or form letter, as applicable. • The majority of the AHFA provided application forms include self-contained instructions, so the following section includes some, but not all, AHFA forms and third-party documentation requirements, list in section II. Application Package (not in sequential order)

II. Application Package: AHFA required Forms, Third-Party and other required documents.

Please use the AHFA 2024 National Housing Application Profile and Completeness Checklist as a guide when assembling your Application Package. The Application Package checklist along with additional requirements and supporting documentation are available on AHFA’s website at:

<http://www.ahfa.com/multifamily/allocation-application-information/apply-for-funding>

The majority of the AHFA provided 2024 Application Package forms include instructions. The following sections include some, but not all, AHFA forms and third-party documentation requirements, not in sequential order:

Form#	Form Name	Purpose/ Instructions
1	<p>National Housing Trust Fund Application Profile and Completeness Checklist</p>	<p>Please use the form as a partial guide and checklist for assembling your application Package. Please note that you must refer to the applicable Plans and other related documents to evidence compliance with all AHFA Plan requirements. Please note the following when completing and assembling the application:</p> <p><u>Application Fee</u> - In order to submit an Application for NHTF with AHFA, a non-refundable application fee in the form of a business check or certified funds, made payable to Alabama Housing Finance Authority, must accompany the required application forms and third-party reports. Cash or personal checks will not be accepted. If any application fee is returned due to insufficient funds, the application will terminate. Regardless of the funding decision, all application fees are non-refundable.</p> <ol style="list-style-type: none"> a. Non-Refundable Application Fee of \$500. b. Copies of Application Fee Check(s) - Include three (3) copies of the application fee check(s). All copies of checks should notate the Project name, Project number, and applicable fee type. <p>In addition to the non-refundable applications fee(s), AHFA may in its sole discretion require the applicant to provide additional funds in amounts sufficient to cover all third-party costs that AHFA reasonably anticipates to pay or reimburse AHFA for any third-party costs incurred during the application review and analysis process. Third-Party fees include without limitation, legal fees, architect and engineers’ fees, consultant (construction, environmental or otherwise) fees, and any other third-party report (construction, environmental or otherwise) fees, etc. related to the review of any third-party report(s) submitted by the applicant.</p>

		These amounts must be paid by applicant within five (5) business days of the invoice date. Any unused portion of the additional funds deposits collected will be returned to applicant without interest once all of the third-party invoices have been submitted and refund amount is determined.
3	<u>Applicant Self-Scoring Form</u>	Applicant must provide the completed applicant self- scoring form in a separate sealed envelope. The envelope should be labeled with the Project name, Project number and “Attention: Internal Audit: Self Scoring.” Do not include this form with the digital copy of the Application.
4	<u>Chief Executive Officer Information</u>	<p>In accordance with Section 42(m)(1)(A)(ii) of the Internal Revenue Code, AHFA is required to notify the chief executive officer (or equivalent) of the local jurisdiction within which an applicant has submitted an application request for funding under the National Housing Trust Fund program.</p> <p>4a. Provide 3 completed copies of the Chief Executive Information Form.</p> <p>4b. Provide 3 copies of the Federal Express (FedEx) or United Parcel Service (UPS) prepaid and pre-printed shipping label addressed to the Chief Executive Officer (CEO). Handwritten shipping labels will not be accepted.</p> <p>4c. Provide a FedEx or UPS shipping envelope, the envelope should not be 2-hole punched and should not be sealed.</p>
5	<u>AHFA DMS Authority Online Application (Online Application)</u>	<p>AHFA DMS Authority Online Application (Online Application) - To complete the Online Application, Google Chrome and Mozilla Firefox are the preferred internet browsers. The following link will provide additional online application instruction: https://multifamily.ahfa.com/AuthorityOnline/default.aspx</p> <ul style="list-style-type: none"> • <u>Enter required information:</u> When entering information into, please review your spelling. Application information input will be lost if each tab (Item) is not saved immediately after input. • <u>How to Print the Online NHTF Application:</u> Do not use Internet Explorer as a browser when printing the application, Google Chrome and Mozilla Firefox are the preferred internet

		<p>browsers. All online application specific tabs (items) must be printed individually. Specific tabs (items) consolidate the data and must be opened and printed separately. (i.e. <i>Site information, Buildings, and Unit Summary tabs (items)</i>). The Pro Forma tab (item) exceeds the screen width and must be printed on multiple pages. Please keep a printed paper copy of each tab (item) for your records and submit the printed version of the online application to AHFA.</p> <ul style="list-style-type: none"> • <u>Submit the Online Application to AHFA: Select <i>Submit Application</i> after completing all required (*) application fields.</u>
6	<u>Statement of Application and Certification</u>	The applicant/owner must carefully read, execute and have notarized all AHFA required certifications to indicate that they accept all terms, conditions and requirements of the National Housing Trust Fund Allocation Plan, Environmental Policy Requirements, Design Quality Standards and Construction Manual and application instructions, as applicable. The Applicant/Owner must certify that all information stated in the application will become a part of the National Housing Trust Fund Written Agreement/Commitment in the event the project is awarded program funds. The Applicant/Owner also understands that the application and other materials submitted become the property of AHFA and will not be returned. Original signatures are required for this form.
8b	<u>Signature Authorization Instrument Excerpt(s)</u>	You must provide a certified copy of the applicable pages of the respective board resolution, bylaw, or legal formation instrument, which authorizes a person in the position of the signatory, or the signatory, to bind the entity with their signature.
9	<u>Dated and Executed Organizational Documents -</u>	Executed organization formation documents must be provided for the ownership entity listed as the Applicant/Owner in the AHFA NHTF Application. (A certificate of formation does not satisfy this requirement.)
10	<u>Non-Profit IRS Forms</u>	If the ownership entity is a non-profit, the Applicant/Owner must provide a copy of the 501(c) (3), 501(c) (4) or 501(A) tax exemption status from the IRS.
20a	<u>Evidence of Site Control</u>	The applicant must have site control as evidenced by a sales contract, warranty deed, or purchase option. Because of regulations that impact the varying lengths of the approval process for each property and the significant risks to the applicant for failing to do so, AHFA requires that the applicant (i.) secure, at a minimum, a six-month purchase option with an option to renew for an additional six (6) months (ii) if the proposed site is subject to any restrictions that allow any other person or entity, such as a homeowner’s association or

		neighborhood design review board, to approve any aspect of the proposed Project (excluding construction-related approvals from local government that become necessary only if AHFA awards funding to the proposed project, e.g. building permit, traffic engineering approval, storm water drainage permit, architectural endorsement...), that the applicant disclose any such restrictions in its purchase option and deliver evidence satisfactory to AHFA that all such approvals have been obtained; and (iii.) if applicable, obtain seller's written agreement that the seller shall not under any circumstances commence (or allow any other party to commence) any choice-limiting activity or other mitigation work at the project without the written permission of AHFA. Choice-limiting activities include, but are not limited to, acquiring, rehabilitating, converting, ground disturbance, or construction.
22	<u>Legal Description</u>	Provide the exact legal description of the property. Do not include survey or title insurance information with the legal description. If the project does not encompass the entire land, only provide the legal description for the portion of land that will be developed.
23	<u>Title Insurance Commitment</u>	The Applicant/Owner must submit a copy of a title insurance commitment indicating that a title search has been made within six (6) months of the application submission. The title insurance commitment need only be an owner's title commitment in the amount of the purchase price or value (whichever is higher) of the property . A letter from an attorney stating clear title will <u>not</u> be accepted as a title insurance commitment. Any covenants, conditions or restrictions (deed restrictions) that affect the use and title to the property (other than the standard exceptions) should be included with the title commitment as backup documentation.
24	<u>Schematic Site Plan</u>	The Schematic Site Plan is a scaled drawing indicating the geographical boundaries of the property with the outlines of the (proposed) buildings, parking areas, driveways, walks, etc. clearly marked on the drawing. The plan should include a description of anything to the north, south, east and west of the site. If developing the first phase of a multiple phase development; only provide the schematic for the current application phase. The Schematic Site plan should NOT be submitted on anything larger than an 8 1/2" x 11" sheet of paper. The NHTF sites may not contain wetland area(s) or be located in a flood plain.
25	<u>USGS Topography Map</u>	Provide a topography map of the proposed site with the site boundaries clearly marked on the map. The map must be a 7.5 Topographic Quadrangle map with name of the Quad sheet and 7.5 listed. The topography of the site must be visible. The topography

		map should NOT be submitted on anything larger than an 8 1/2" x 11" sheet of paper.
26a	<u>Zoning Letter</u>	Provide a letter from the appropriate government authority stating the property's zoning classification and that it is properly zoned for the proposed project. Include any related or referenced attachments.
26b	<u>Owner Zoning Certification</u>	The applicant/owner must complete this form to indicate that the project is consistent with the zoning ordinance that is in effect at the time of application and to certify that they have reviewed the zoning ordinance applicable to the proposed project.
27d	<u>City Location Maps with Site, Services and Street Names</u> <u>(Please note requirements for acceptable photographs)</u>	Provide a location/road map for each of the following (all maps should be clearly marked, easily read/legible and include street and/ or highway names: Map #1 <ul style="list-style-type: none"> • Driving directions to the Project site from Montgomery, AL Map #2 <ul style="list-style-type: none"> • Project and Project boundaries clearly marked, including street names. Map #3 <ul style="list-style-type: none"> • Site location marked • Project services marked • Street names indicating site and services <u>Provide clear and identifiable color photos of the following:</u> 27e. Provide clear and identifiable color photos of the site, site sign and specific site markings. 27f. Provide clear and identifiable color photos of existing structures (shack, schoolhouse, mobile home, barn, etc.) or improvements on the site. 27g. Provide clear and identifiable color photos of above-ground storage tanks storing 100 gallons or more of explosive or flammable liquids within 1 mile of site. 27h. Provide clear and identifiable color photos of any structure on or adjacent to the proposed project over 50 years old. 27i. Provide clear and identifiable color photos of the Neighborhood Services listed on AHFA Form 27b. 27j. Provide clear and identifiable color photos of the Negative Neighborhood Services listed on AHFA Form 27c.

28a	<u>Certified Survey</u>	<p>Must adhere to AHFA’s Survey Requirements. The survey must include the Surveyor’s Certification language reading exactly as the form states. (Example: survey must be standard paper format 24”x 36”). The Application Survey Requirements are available on AHFA’s website at the following link: http://www.ahfa.com/multifamily/allocation-application-information/apply-for-funding</p>
29	<u>Utility Letters (electricity, gas, water, sewage, and telephone)</u>	<p>Utility letters must be dated within six (6) months of the application date and submitted on the respective utility company’s letterhead. The sewage letter must state that there is capacity to serve the proposed number of units for this project. The letters must be signed by an authorized official of the designated utility company. Existing properties must provide a letter from the utility company stating they are currently serving the property, or the applicant may provide utility invoices as evidence of service.</p>
30	<u>Utility Allowance Documentation</u>	<p>The Applicant must provide utility allowance documentation from the utility provider, the local Public Housing Authority, HUD utility schedule model, or the Energy Consumption Model. Public Housing Authority utility allowance is not permitted for National Housing Trust Fund applications.</p>
31	<p><u>Notice to Residential Tenant Not Displaced (For National Housing Trust Fund Applicants Only)</u></p> <p><u>Notice to Prospective Tenants (For National Housing Trust Fund Applicants Only)</u></p>	<p>The regulations of the Uniform Relocation Act (URA) require that information notices be given to existing tenants regarding their rights when their existing place of residence may be acquired, rehabilitated, converted, and/or demolished, whether or not the tenant may be relocated or displaced.</p> <p>The regulations of the URA require that notices be given to prospective tenants regarding their rights when their prospective place of residence may be acquired, rehabilitated, converted, and/or demolished, whether or not the tenant may be relocated or displaced.</p> <p>Example form letters that the applicant/owner may use for preparing tenant notices are available on the AHFA website at the following link: http://www.ahfa.com/multifamily/allocation-application-information/apply-for-funding</p>

32	<u>Rental Assistance Commitments</u>	Commitment from entity providing federal, state, or local project-based and/or voucher(s) for rental assistance so that rents are affordable to extremely low-income families.
33	<u>Commitment Letters for Sources of Funds</u>	Commitment from sources needed to develop and operate the proposed housing. Sources may include, but are not limited to, value of donated land, funds for purchase of land, construction financing, permanent financing, furnishings and operating subsidies, To qualify for points for receiving additional subsidies, the funds may be loaned (required repayment) or granted. The commitments must be a fully executed <i>firm</i> letter of commitment. The borrower must accept the commitment(s), if required. A general letter of interest or support is <i>not</i> a firm commitment. To be considered a commitment; the document must contain the terms, conditions, interest rate, disbursement conditions, security requirements, and repayment provisions and be signed by an authorized representative. Please see the Defined Terms for Multifamily Funding Programs at www.ahfa.com for the definition of a <i>Lending Institution</i> .
36	<u>Support Letters</u>	The applicant may provide letters of support although they are not required by AHFA.
38	<u>Digital Copy of Items 1-36 scanned (PDF) and indexed</u>	One Complete Digital (PDF) Copy of the Application (Including DMS Online Application). The digital copy must match exactly what was provided on original Application. Each form must be saved individually by listing the AHFA form number, form title, and name of project as indicated below: 13a. Ownership Entity Form – ABC Estates 13b. Credit Authorization Form – ABC Estates 13c. Organizational Financial and Credit Statement – ABC Estates
39	<u>One (1) Additional Copy</u>	Provide one (1) additional copy of items 39a. – 39m. listed on the Application Profile and Completeness Checklist. The additional required copies must be two (2) hole punched at the top of each page, and submitted in separate Smead® Pressboard Fastener Folder With SafeSHIELD® Coated Fasteners, 3" Expansion, Legal Size, 60% Recycled, Gray/Green, Item # 935783.

THESE INSTRUCTIONS MAY BE EXPANDED TO INCLUDE COMPLETING AND SUBMITTING THE AHFA DMS AUTHORITY ONLINE NHTF APPLICATION. ADDITIONAL DOCUMENTATION MAY BE REQUIRED BY THE NATIONAL HOUSING TRUST FUND PROGRAM REGULATIONS, AHFA, AHFA’S LEGAL COUNSEL, OR BECAUSE OF THE SPECIFIC NATURE OF THE PROPOSED TRANSACTION. PLEASE CONTINUE TO MONITOR YOUR EMAIL AND THE

AHFA WEBSITE FOR ADDITIONAL NEWS, UPDATES AND ANY AMENDMENT(S) TO THESE INSTRUCTIONS.