

**SUMMARY OF CITIZEN PARTICIPATION PROCESS
2020 HOUSING CREDIT QUALIFIED ALLOCATION PLAN, 2020 HOME ACTION PLAN,
AND 2020 NATIONAL HOUSING TRUST ALLOCATION PLAN**

In accordance with Section 42 of the Internal Revenue Code and the HOME Regulations, notices of the Public Hearing and the 30-day public commenting period for the draft 2020 HOME Action Plan, 2020 Housing Credit Qualified Allocation Plan and 2020 National Housing Trust Fund Allocation Plan (Plans) were published in the Birmingham, Huntsville, Mobile, and Montgomery newspapers and on the Alabama Housing Finance Authority (AHFA) website. AHFA emailed more than 1,300 notices of the draft Plan's availability to interested parties, requesting that they submit written comments regarding the proposed Plans by 5:00 p.m. CST on July 29, 2019. During the designated commenting period, AHFA received 188 written comments from 37 individuals and organizations.

AHFA has prepared formal responses to the comments and has revised the Plans where appropriate. *Please see the Summary of Public Comments Received and Responses by AHFA*, that documents the Plan section, section reference, page number, commenter's name and company, and excerpted comments received along with AHFA responses including recommended revisions to the draft Plans. Again, please note that the comments and any recommended revisions are in an excerpted form. Once the final Plans have been revised and formally approved, we strongly encourage each reader to review the final Plans completely to view any changes made by AHFA in their full context. When revisions have been finalized and approved, the Plans will be available for review in their entirety at the following AHFA website link:

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

AHFA wishes to thank the many individuals and organizations who provided comments during the commenting period. As the administrator of the Plans, AHFA's goal is to develop written criteria for the Plans that will provide equal access to all types of affordable housing developments, which include but are not limited to: various construction types (new construction, acquisition and rehabilitation, adaptive reuse, etc.); diverse target populations (family, elderly, disabled, handicapped, mobility or sensory impaired, homeless etc.); and geographical characteristics (rural, metropolitan, qualified census tracts, distressed areas, etc.). In attempting to reach varied needs and population types across the state, our greatest challenge is to develop a fair and balanced allocation methodology with the intent to ensure that all applications, regardless of the targeted population and construction type, will have a fair chance of competing during each cycle for funding.

To that end, please keep in mind that certain perceived scoring impediments for a particular type of organization can be offset by other incentives in the Plans, which may not be necessarily applicable to other types of organizations. In addition, please consider that the Plans are not intended to serve as a replacement for other discontinued housing programs, which may have had different standards, costs or otherwise. This is especially true as it relates to construction design standards. Any applicant that proposes to include design standards that significantly exceed AHFA standards or to include other design standards mandated by other programs must obtain additional funding sources to offset any additional costs, assuming the project's costs exceed AHFA's definition of reasonable costs. As an alternative and when feasible, applicants should consider submitting an application for tax-exempt multifamily bonds, which are subject to availability, provided on a first-come, first served basis, and subject to the criteria and requirements of the applicable Plan.

Attachments: Summary of Public Comments Received and Responses by AHFA