

**2018 ALABAMA HOUSING FINANCE AUTHORITY**

**NATIONAL HOUSING TRUST FUND**

**APPLICATION PACKAGE INSTRUCTIONS**

***(For 2017 or 2018 AHFA Approved Projects)***

These instructions are for 2017 or 2018 AHFA approved Housing Credit or HOME combined with Housing Credit Projects that have not placed-in-service. The Application Package must be for new construction Projects which elected to set-aside 5% of the total proposed units for tenants with disabilities or homeless populations.

The process for submitting an Application Package for National Housing Trust Funds (HTF) is 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 the 2016, 2017, or 2018 National Housing Trust Fund Allocation Plans (Plans) as written. Please refer to the 2018 National Housing Trust Fund Application Package Instructions, Overviews of the 2018 Underwriting Standards, Market Study Requirements, and applicable AHFA and HTF Environmental Requirements, AHFA’s Authority Online User Registration, AHFA provided forms, Application Package 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 Statement of Application and Certification must contain original legible signatures. Please use blue ink so there is no question as to whether the signature is an original. All other required forms require legible signatures and may be submitted as an original or a copy on the respective organizations letterhead and signed by the applicable authorized official. Submit all required forms and documents with the appropriate Index Pages on Blue paper, and a Digital Copyindexed by the applicable *AHFA Multifamily Application Index of Required Documents.* (Provide digital instrument via USB flash drive or as otherwise instructed by AHFA). **The Application Package (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 Package 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**.**

**AHFA DMS AUTHORITY ONLINE (DMS) REGISTRATION**

Returning users should **NOT** register in DMS for the 2018 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](mailto: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.

AHFA recommends the DMS Online Application (Online Application) be initiated by a Responsible Owner (member, partner, shareholder, etc.) of the proposed Project. However, a Responsible Owner may authorize a third-party (employee, consultant, etc.) to complete the Application Package on their behalf. Both options are listed below:

1. Create an Online Application : In the Round Selection, select *2018 Housing Trust Fund Application for 2017 or 2018 AHFA Approved Projects*.
2. Responsible Owner Completing Online Application: The Responsible Owner will affiliate members of the Ownership Entity and Development Team using the organization codes provided to each of those users. The Responsible Owner will then continue with completion of the Project details requested in the Online Application.
3. Third-Party (non-owner) Completing Online Application: The Responsible Owner will affiliate a third-party to complete the Online Application using the organization code assigned to the third-party. The Responsible Owner will authorize the third-party’s role and grant them Online Application editor rights which will allow the third-party to complete the Online Application on behalf of the Ownership Entity.

**APPLICATION PACKAGE SUBMISSION**

The Online Application and application forms (complete Application Package) must be received during AHFA’s normal business hours and within the specified timeframe posted at:

<http://www.ahfa.com/multifamily/multifamily-notices>

Please use the AHFA 2018 Housing Trust Fund Application Profile and Completeness Checklist *(For 2017 or 2018 AHFA Approved Projects)* as a guide when assembling your Application Package. The Application Package 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>

Instructions for completing the 2018 AHFA provided forms are noted on each form or form letter, as applicable.

The majority of the AHFA provided 2018 Application Package forms include self-contained instructions, so the following section includes some, but not all, AHFA forms and third-party documentation requirements, not in sequential order:

1. **2018 Housing Trust Fund Application Profile and Completeness Checklist** *(For 2017 or 2018 AHFA Approved Projects)*

2. Application Fee – In order to submit an Application Package for Housing Trust Funds 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 Package 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 Package will terminate. Regardless of the funding decision, all application fees are non-refundable.

1. Non-Refundable Application Fee of $500.
2. 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, number and applicable fee type.

In addition to the non-refundable applications fee(s), AHFA may in its sole discretion require the Responsible Owner 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 Package 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 Responsible Owner.

These amounts must be paid by Responsible Owner within five (5) business days of the invoice date. Any unused portion of the additional funds deposits collected will be returned to Responsible Owner, without interest, once all of the third-party invoices have been submitted and refund amount is determined.

**3. Project Self-Scoring Form** – Responsible Owner must provide the completed Project 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 Package.**

4. **AHFA DMS Authority Online Application** (Online Application)- To complete the Online Application, Google Chrome is the preferred internet browser. The following link will provide additional Online Application instruction:

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

* Enter required information: When entering information into the Online Application, please be aware that spell check is not a function of the Online Application; therefore, review for spelling accuracy. Online Application information input will be lost if each tab (Item) is not saved immediately after input.
* How to Print the Online Application**:** Do not use Internet Explorer as a browser when printing the Online Application, Google Chrome is the preferred internet browser. **All Online Application specific** tabs/items must be printed individually. Certain tabs/items consolidate the data and must be opened and printed separately. (i.e.,  *Buildings, and Unit Summary tabs/items).* 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.
* Validation and Submission: After completing all of the required Online Application fields, select the Validation and Submission tab. To submit the Online Application, select *Application Submitted* from the dropdown and then select *“Submit.”*

5. **Statement of Application and Certification** - The Responsible 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, Design Quality Standards and Construction Manual and Application Package instructions, as applicable. The Responsible Owner must certify that all information stated in the Application Package will become a part of the National Housing Trust Fund Written Agreement in the event the Project is approved for funding. The Responsible Owner also understands that the Application Package and other materials submitted become the property of AHFA and will not be returned. **Original signatures are required for this form.**

8. Rental Assistance Commitment - 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.

9. Commitment Letters for Sources of Funds - Commitment from sources needed to develop and operate the proposed Project. 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 *firm* letter of commitment. The borrower must accept the commitment(s), if required. A general letter of interest or support is *not* 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.

If applicable, if providing commitments from a lending institution, the following requirements must be met, the term “Lending Institution” means any of the following: (a) depository institutions under federal [or state] banking laws with not less than $25 million in total assets; (b) quasi-governmental lending institutions, including but not limited to Fannie Mae, Ginnie Mae and Freddie Mac; (c) government-sponsored banks that provide liquidity to member financial institutions, including but not limited to the Federal Home Loan Bank; (d) the Federal Reserve and any of its member institutions; (e) mortgage lenders (not merely brokers) duly licensed and in good standing under state law with not less than $50 million in loan volume within the past twelve months; (f) mortgage loan servicers duly licensed and in good standing under state law and servicing not less than $100 million in single-family or multi-family mortgage loans; (g) the United States and its agencies, including without limitation the United States Department of Housing and Urban Development, Rural Development and Farmer’s Home Administration; (h) the State of Alabama, its political subdivisions, its municipal corporations, and any of their agencies, public corporations or instrumentalities, including without limitation boards or authorities formed for purposes of housing, development, redevelopment, blight-removal or administration of other housing-related programs; (i) with the prior written approval of AHFA, other organizations that demonstrate adequate capital, oversight and experience with respect to residential lending or loan servicing; and (j) solely with respect to funding that is subordinate to loans provided by other Lending Institutions, non-profit organizations providing grants, loans or other funding to projects in which such organization has direct or indirect ownership and where such organization expects at closing to hold or administer such grant, loan or other funding through its final maturity or compliance period; provided that notwithstanding the foregoing definition, AHFA reserves the right, in its sole discretion, to reject any organization as a Lending Institution based upon (i) inadequate capital, oversight or experience; (ii) past or present appearance on any debarred list of a federal or state agency, regulator, lender or quasi-governmental lending institution; or (iii) past or present litigation, regulatory proceedings, disputes, media coverage, public records or other information that in the judgment of AHFA, reflects unfavorably on such organization.

11. Digital Copy of Items 1-10 scanned (PDF) and indexed – One Complete Digital (PDF) Copy of the Application Package (Including DMS Online Application). The digital copy must match exactly what was provided in the original Application Package. Each form must be saved **individually** by listing the AHFA form number, form title, and name of project as indicated below:

5. Statement of Application and Certification – ABC Estates

6. Certification of Consistency with Consolidated Plan - ABC Estates

7. Notice of Real Property Acquisition - ABC Estates

**THESE INSTRUCTIONS MAY BE EXPANDED TO INCLUDE COMPLETING AND SUBMITTING THE AHFA DMS AUTHORITY ONLINE APPLICATION. ADDITIONAL DOCUMENTATION MAY BE REQUIRED BY THE NATIONAL HOUSING TRUST FUND 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.**

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|  | **Alabama Housing Finance Authority** |

Alabama Housing Finance Authority (AHFA) thanks you for your interest in providing housing for the citizens of Alabama.