

**2021 Application Instructions**

**For Applicable AHFA Multifamily Funding Sources**

The Application Package is designed to be “universal” in nature, encompassing the following AHFA Multifamily Funding Sources: HOME, Housing Credit, and Multifamily Revenue Bond programs. The process for submitting the Application Package is outlined herein, along with other instructions which are also included on applicable AHFA provided forms. **Bold** type on the Multifamily Application Package Profile and Completeness Checklist denotes that AHFA provides the form or form letter. The Application Instructions and explanations provided herein are not intended to usurp, conflict, or supplant the applicable Housing Credit Qualified Allocation Plan (QAP) or HOME Action Plan (Plans) as written. In addition to following the Application Instructions, please refer to Overviews of the Underwriting Standards, Market Study Requirements, Environmental Policy 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 content of Application Instructions and explanations provided consist of the following sections:

**Section I:** Application Package Submission Requirements:

**Section II:** AHFA DMS Online Application Requirements

**Section III**: Application Package: AHFA required forms, third party and other required documents.

**THESE INSTRUCTIONS MAY BE EXPANDED TO INCLUDE COMPLETING AND SUBMITTING THE AHFA DMS AUTHORITY ONLINE APPLICATION. ADDITIONAL DOCUMENTATION MAY BE REQUIRED BY HOME PROGRAM REGULATIONS, HOUSING CREDIT PROGRAM REGULATIONS, MULTIFAMILY HOUSING REVENUE BOND 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.**



**Section I: Application Package Submission Requirements**

 **(Physical Application Requirements):**

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| **Topic** | **Explanation/Requirements** |
| 1. **Deadline(s) for Application Package Submittal:**
 | **Competitive Application Cycle:** The AHFA DMS Authority Online Application and Application Package forms must be received during AHFA’s Competitive Application Cycle during normal business hours and within the specified timeframe posted at: <http://www.ahfa.com/multifamily/multifamily-notices>Non-Competitive Application: All non-competitive applications (i.e., Multifamily Housing Revenue Bond Financing) may complete the full Application Package based on the applicable requirements at any time during the year on a first come, first served basis, subject to funding availability and specified AHFA eligibility and Application Package requirements. Generally, AHFA will notify Responsible Owners of Multifamily Housing Revenue Bond applications of the status of their Application Package at thirty (30) day intervals.  |
| 1. **Application Package –Required Components – Required Format**
 | * **Pre-Application Package Submittal Items:**
	+ **Deviation Request Form -** Any deviation requests from the AHFA Design Quality Standards and Construction Manual (Plan Addendum C) must be submitted for AHFA’s approval at least thirty (30) days prior to the Application Package submission date. The Deviation Request Form and any supporting documentation should be submitted to

ahfa.mf.general@ahfa.com.* + **Application Package Log –** Complete and submit the Excel version of the Application Package Log for each application to the following email address: **ahfa.mf.application@AHFA.COM** **Please ensure that the information provided is consistent across the Application Package. (I.E. Project name, addresses, contacts, etc.)** within the specified timeframe posted at: <http://www.ahfa.com/multifamily/multifamily-notices>
* **Application Package**

The Application Package (unless otherwise specified) must adhere to the following requirements: * be two (2) hole-punched at the top of each page and submitted in Smead® Pressboard Fastener with Safeshield® Coated Fasteners, 3” Expansion, Legal Size, 60% Recycled, Gray/Green, Smead® Item # 19944. (Office Depot®/OfficeMax ® Item # 935783)
* Refer to the 2021 Multifamily Application Package Profile and Completeness Checklist for specific information as to which forms are to be submitted in hard copy format.
* Submit all required forms and documents with the appropriate Index Pages on Blue paper. Do not submit your Application Package in a binder or spiral binding
* **Submit** a Digital Copy (including third- party reports)indexed by the applicable *AHFA Multifamily Application Package Profile and Completeness Checklist.* (Provide digital instrument via USB flash drive or as otherwise instructed by AHFA).
* Provide Survey in standard paper format **24” x 36”**

**Third-Party Reports:** Three versions of all third-party reports must be submitted:**1) A complete bound color hard copy (three ring binder with each appendix separately tabbed) Do not use staples, paper clips, etc. Do not provide paper larger than 8 1/2 x 11 unless otherwise required by AHFA****(2) an exact, complete, color copy in digital form (included with USB digital copy), the text of which shall be in a searchable format, and****(3) an Authority DMS Document Upload.*** **AHFA DMS Authority Online Application (Online Application)**
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| 1. **Original Signature Requirements**
 | The original of each of the following forms/documents must be signed/executed by the Responsible Owner and/or architect using **blue ink** and included in the required section of the Application Package: * Statement of Application and Certification (**Form #5**)
* Ownership Entity Signature Authorization **(Form 6a)**
* Architect Certification, Amenities, Type of Construction/Energy/Water Conservation/Healthy Living Environment/Section 504 **(Forms 7a-7f)**
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| 1. **All other Application Forms**
 | All other required forms and/or signatures must be submitted on the respective organizations letterhead and signed by the applicable authorized official and/or Responsible Owner.  |
| 1. **Date of Application Documents**
 | All forms and documents in the Application Package must be dated within six (6) months of the Application Package submittal date (date received by AHFA) unless otherwise specified.  |
| 1. **Project Name Selection**
 | If submitting an Application Package for **new construction**, you must select a Project name that has not been used for a Project allocated by AHFA in the past. Refer to the AHFA provided Listing of Project Names found at:<http://www.ahfa.com/multifamily/allocation-application-information/apply-for-funding> |
| 1. **Application Fees:**

**Reference QAP pages 7-9** |  In order to submit an Application Package for multifamily funding with AHFA, ***a non-refundable fee***, business check or certified funds (cash or personal checks will not be accepted) must accompany the required Application Package. 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. 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.
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| 1. **AHFA (Allocation Decision) Notifications**
 | AHFA anticipates it will notify the Responsible Owner in writing of their approval/denial status in June. However, this date is subject to change based on among other things, the number of Application Packages received, and time required to thoroughly review all Application Packages. |



**Section II: AHFA DMS Online Application**

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| **Topic** | **Explanation/Requirements** |
| **User Registration**  | **Existing/Returning Users:** Returning users should **NOT** register in DMS for the 2021 Application 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 person, 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 previously assigned to you. New users should begin the registration process using the following link: <https://multifamily.ahfa.com/AuthorityOnline/Default.aspx> |
| **Authorized User** | AHFA recommends the Application Packages be initiated by a Responsible Owner 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. Responsible Owner Completing Online Application: The Responsible Owner 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 Responsible Owner will then continue with completion of the Project details requested in the Application Package. 2. Third-Party (non-owner) Completing Online Application: The Responsible Owner will affiliate a third-party to complete the Application Package 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 Application Package on behalf of the Ownership Entity. |
|  | **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. Information input will be lost if each tab (Item) is not saved immediately after input.
* How to Print the Online Application**:** The Online Application is a digital submission only item, but in order to submit as part of the digital copy, the online application must be:
1. The webpage tab converted to a pdf and added to the USB or
2. The webpage tab printed and scanned as a pdf and then added to the USB

 (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 when converting to the PDF format. Specific tabs (items) consolidate the data and must be opened and printed separately. (i.e.  *Site information, 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.) * Validation and Submission: After completing 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.”*
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**III. Application Package: AHFA required Forms, Third-Party and other required documents. Multifamily 2021 Application Package Profile and Completeness Checklist Instructions** Please use the AHFA Multifamily Funding 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 2021 Application Package forms include instructions. The following sections include some, but not all, AHFA forms and third-party documentation requirements, not in sequential order:

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| **Form#** | **Form Name**  | **Purpose/Instructions** |
| **1.** | **AHFA 2021 Multifamily Application Package Profile and Completeness Checklist**  | **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 following** * **Application Fee: Please refer to the Plan to calculate the correct application fee(s) noting the difference for a competitive application fee versus a non-competitive bond application.**
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| **3.** | **Project Self Scoring Form** – | The Responsible Owner must provide the completed Project Self-Scoring Form in a separate sealed envelope. The envelope should be labeled with the Project name and **“Attention: Internal Audit: Self Scoring.” Do not include this form with the digital copy of the Application Package.**  |
| **4.** | **Chief Executive Officer Information****Reference QAP pages 3 -4** | 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 Housing Credit program. 4b. 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.4c. FedEx or UPS Shipping Envelope: Place within the shipping envelope two (2) copies of the CEO Information Form and two (2) copies of the prepaid shipping label. The shipping envelope should not be 2-hole punched.  |
| **5.** | **Statement of Application and Certification** | Original Form with Original Signatures are required  |
| **6b.** | Signature Authorization Instrument Excerpt(s) | Responsible Owner 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.  |
| **8a.** | **Certified Boundary Survey****Reference QAP page 14** | 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 2021 Application Survey Requirements are available on AHFA’s website at the following link:<http://www.ahfa.com/multifamily/allocation-application-information/apply-for-funding> |
| **9-11a thru c.**  | **Third Party Reports** | Three versions of all Third- Party reports must be submitted: (1) A complete bound color hard copy (3 ring binder with each appendix separately tabbed) (2) an exact, complete, color copy in digital form (included with USB digital copy index 54), the text of which shall be in a searchable format, and (3) an Authority DMS Document Upload. |
| **12.** | **AHFA DMS Authority Online Application** (Online Application) | Provide a complete digital copy of the online application. |
| **14.** | Dated and Executed Organizational Documents | Executed organization formation documents must be provided for the Ownership Entity listed in the AHFA Multifamily Funding Application Package. (A certificate of formation does not satisfy this requirement.) |
| **15.**  | Non-Profit IRS Forms | If the Ownership Entity is a non-profit, the Responsible Owner must provide a copy of the 501(c) (3), 501(c) (4) or 501(A) tax exemption status from the IRS. To qualify for the non-profit set-aside, one of the exempt purposes of such organization must include fostering of low-income housing, as evidenced in its tax exemption from the IRS, charter, articles of incorporation, resolutions, or by-laws. The Non-Profit must materially participate and have an ownership interest in the development and operation of the Project throughout the compliance period. As required by IRC 469(h), “a [non-profit] shall be treated as materially participating in an activity only if the [non-profit] is involved in the operation of the activity on a basis which is regular, continuous and substantial.” |
| **16.** | Non-Profit Legal Opinion Letter | Non-Profit Legal Opinion Letter – In order to be eligible for Housing Credits from the non-profit set-aside, a counsel’s opinion that the non-profit is a qualified non-profit organization must be submitted with the Application Package. A format for Counsel’s Opinion of Non-Profit Qualification is available on AHFA’s website at: <http://www.ahfa.com/multifamily/allocation-application-information/apply-for-funding> |
| **17.** | **AHFA 2021 CHDO Eligibility Statement**  | Provide a copy of the current CHDO Eligibility Statement issued by AHFA to qualifying organizations which may be considered for the fifteen percent (15%) set-aside for Community Housing Development Organizations. |
| **27a.** | Evidence of Site Control - **Reference QAP pages 12-13** | If the applicant does not already own the property for which funds are requested at the time of application, the applicant must have Site Control as evidenced by a purchase option, conditional sales contracts or leaseholds will not be accepted for HOME projects. 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, at or before application submittal: (i) that the applicant secure, at a minimum, a 6 month purchase option with an option to renew for an additional 6 months, that complies with all applicable Application Instructions, (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) that the option agreement not impose any obligation upon the potential buyer to purchase the property. An applicant’s purchase option must comply with all rules and regulations issued by HUD, including 24 C.F.R. § 58.22.  |
| **27c.** | Assumption Agreement/Commitment to Approve Transfer (ACQ/Rehab)Reference QAP pages A-6 |  If there is a proposed transfer of ownership; provide an assumption agreement, or commitment letter to approve transfer from the financing entity, and/or other similar approvals which support the Application Package as provided by USDA Rural Development. |
| **27d.** | Project Acquisition Qualification (10-Year Rule Legal Opinion (ACQ/Rehab)**Reference QAP pages A-6**  | - If the Responsible Owner seeks acquisition Housing Credits, provide an independent tax counsel opinion on the proposed acquisition meeting the requirements of IRS Section 42 and qualifying for the housing credits. For the acquisition of an existing building to qualify for Housing Credits, there must be a period of at least 10 years between the date the building is being purchased and the later of the date the building was last placed in service or the date of the most recent non-qualified substantial improvements. There are certain exceptions (See IRS Section 42(d)(6)). A format for Opinion of Project Acquisition Qualification is available on AHFA’s website at: <http://www.ahfa.com/multifamily/allocation-application-information/apply-for-funding> |
| **28.** | Legal Description  | Provide the exact legal description of the property. Do not include survey or title insurance information with the legal description. Include a complete legal description (e.g., metes and bounds) of the entire project-site and the exact project-site acreage.  If the Project does not encompass the entire parcel of land, only provide the legal description for the portion of land that will be developed. In addition, if the proposed property has previously received funds from AHFA and the legal description has been revised with respect to the current Application Package, provide both legal descriptions along with an explanation regarding the change(s). Please note the legal description may vary for purposes of the environmental addendum |
| **29.** | Title Insurance Commitment | The Responsible Owner must submit a copy of a title insurance commitment indicating that a title search has been made within six months of the Application Package 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 not 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. |
| **30.** | Schematic Site Plan **QAP Reference page B-16** | 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 identify the Project and include a description of what is located 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. For Housing Credit sites only, the Schematic Site Plan must indicate any flood plain area(s). Housing Credit and Multi-Family Housing Revenue Bond sites may not contain wetland area(s). HOME sites may not contain wetland area(s) or be located in a flood plain. |
| **31a.** | **Zoning Letter****Reference QAP page 13** | Provide a signed statement from the local jurisdiction where the property is located stating the property’s zoning classification and that it is properly zoned and consistent with the proposed Project’s use. Include any related or referenced attachments. |
| **32d.** | City Location Map with Site and Services**(Please note requirements for acceptable photographs)** | Provide a detailed city location map (with site boundaries clearly marked) containing street names indicating the Project site and services. Provide clear and identifiable color photos of the following:32e. Site, site sign and specific markers.32f. Existing structures (shack, schoolhouse, mobile home, barn, etc.)32g. Above-ground storage tanks storing 100 gallons or more of explosive or flammable liquids within 1 mile of site.32h. Any structure on or adjacent to the proposed project over 50 years old.32i.   Neighborhood Services.32j. Negative Neighborhood Services. |
| **33.** | **Utility Letters** (electricity, gas, water, sewage, and telephone).  |  Utility letters must demonstrate adequate infrastructure capacity, must be dated within six (6) months of the Application Package date, and submitted on the respective utility company’s letterhead. The sewage letter must state that there is **capacity or availability 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 Responsible Owner may provide utility invoices as evidence of service.  |
| **34.** | Utility Allowance Documentation | The Responsible Owner must provide utility allowance documentation from the utility provider, the local Public Housing Authority (PHA), HUD utility schedule model, or the Energy Consumption Model. PHA utility allowances must be current or the applicant must submit a letter from the PHA stating the utility allowance is the most recent. Public Housing Authority utility allowance is not permitted for HOME Projects.  |
| **36.** | Notice to Residential Tenant Not Displaced (For HOME Projects Only) | 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. Notice to Prospective Tenants (For HOME Projects Only) - 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. Example form letters 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> |
| **38.** | Firm Commitment (Construction and Permanent Commitment Letters) from a Lending Institution**Reference QAP Page A-5 and A-6:** a fully executed firm commitment from the entity (or lending Institution) that will be loaning or granting the funds to project. | The construction/permanent commitments must be a fully executed *firm* letter of commitment from a Lending Institution. Please see the Defined Terms for Multifamily Funding Programs at [www.ahfa.com](http://www.ahfa.com) for the definition of a Lending Institution. The borrower must accept the commitments, if required by the Lending Institution. A general letter of interest or support is *not* a firm commitment. To be considered a firm commitment; the document must contain the terms, conditions, interest rate, disbursement conditions, security requirements, and repayment provisions and be signed by an authorized representative of the lending institution. The commitment may be subject to an allocation of Housing Credits or HOME funds. The commitment may not be subject to final credit approval by the lending institution. If the Responsible Owner is applying for HOME funds, the first mortgage must have a twenty-year term and a twenty-year amortization. If the Project is an acquisition/rehabilitation and the Responsible Owner is assuming the existing mortgage, the Responsible Owner must submit an approved assumption/transfer agreement or a commitment from the applicable lending institution approving the transfer.If proposing to pay off an existing loan(s), the Responsible Owner must provide documentation from the lender(s) of the loan pay off amount, any fees and/or penalties associated with the proposed pay off(s). |
| **39.** | Census Tract Verification Letter (QCT/DDA)  | Provide a letter from the applicable governing authority verifying the census tract. This information will be used to determine if the site is located in a Qualified Census Tract. A letter is not required for Difficult to Development Areas (DDAs). A listing of the 2021 Qualified Census Tracts and Difficult Development Areas is available on the AHFA website at the following link:<http://www.ahfa.com/multifamily/allocation-application-information/apply-for-funding> |
| **40.** | Commitment for New Sources of Funds | Submit a commitment letter signed by an authorized official of a qualifying Lending Institution for any sources of new funds which meet AFHA specified criteria outlined in the 2021 Housing Credit Qualified Allocation Plan, Addendum A.  |
| **41.** | Letter from USDA Rural Development for Existing Funds – | Submit a letter from USDA, stating that the Responsible Owner appears to meet the eligibility requirements for the transfer/assumption of an existing USDA Rural Development 515 loan, and that further processing and final underwriting must be completed in accordance with USDA rural development requirements. |
| **42.** | Rental Operating SubsidiesReference QAP page A-6  | Submit a commitment for additional/operating subsidies from:* USDA Rural Development for at least 25% of the total proposed units, or
* Department of Housing and Urban Development for at least twenty-five (25%) of the total proposed units.
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| **44.** | Evidence that the Project qualifies for the Alabama Historic Rehabilitation Tax Credit or Federal Historic Tax CreditReference QAP page A-7 | Provide one of the following:* A historic designation letter from the National Park Service that the **existing building(s)** are listed on the National Register of Historic Places or contributing to the significance of a registered historic district.
* Verification from the website [www.nps.gov/nr](http://www.nps.gov/nr) indicating that the **existing building(s)** are listed on the National Register of Historic Places or contributing to the significance of a registered historic district.
* A signed Historic Preservation Certification Application (Part 1) from the National Park Service.
* Alabama Historic Rehabilitation Tax Credit Program Determination of Program Eligibility signed by the Alabama Historic Commission.
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| **45.** | Evidence of Previously Existing Multifamily HousingReference QAP page A-7  | Provide evidence that the proposed Project is existing multifamily housing or provide evidence that multifamily housing has been removed within the last five (5) years or will be removed for new replacement housing on the same site, except for replacement of existing multifamily housing owned by public housing authorities, which may be constructed on the same site or a new site.  |
| **46.** | Census Tract Verification for Median Family Income | Provide census tract verification for median family income. Written verification from the local planning official (or applicable official) is required. A listing of the census tracts and median family income percentages are available on the AHFA website at the following link: <http://www.ahfa.com/multifamily/allocation-application-information/apply-for-funding> |
| **48.** | Community Revitalization Plan Excerpt(s) (tiebreaker criteria | Community Revitalization Plan Excerpt(s) (tiebreaker criteria) – The Revitalization Plan must have been approved by the governing body of the local jurisdiction within five (5) years before application submittal and copies of relevant excerpted pages, with specific references highlighted (no more than 10 pages) must be submitted with the Application Package to be eligible under the tiebreaker criteria.  |
| **50.** | Support Letters:  | Letters of support may be provided, although they are not required by AHFA.  |