

**2017 ALABAMA HOUSING FINANCE AUTHORITY
MULTIFAMILY FUNDING
APPLICATION INSTRUCTIONS**

The 2017 Multifamily Funding Application (Application) is designed to be “universal” in nature, encompassing all of the multifamily funding programs Alabama Housing Finance Authority (AHFA) administers. The process for submitting an Application is a three (3) part process, which is outlined below. Additional instructions are also included on the AHFA provided forms. The instructions and explanations provided herein are not intended to usurp, conflict, or supplant the 2017 Housing Credit Qualified Allocation Plan or HOME Action Plan (Plans) as written. Please refer to the 2017 Application Instructions, Overviews of the 2017 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_info/apply_for_funding.aspx

All 2017 AHFA provided forms must contain original signatures. 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 appropriate 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 printed copy of the required forms and documents with Index Pages printed on **Yellow** paper, and a Digital Copy indexed by the applicable *AHFA Multifamily Application Index of Required Documents*. (Compact disc, USB flash drive or as otherwise instructed by AHFA). **The application documents must be two (2) hole punched at the top of each page, and submitted in a 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 except for the instructions provided for the environmental, market study, and capital needs assessment reports. (All three of these documents are required to be bound in a three ring binder with tabs) 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 should be 24" x 36").

If submitting an application for **new construction**, 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.

PART I - INITIAL APPLICATION

To begin the application process, it is a **MANDATORY** requirement that ALL applicants must submit Initial Application items **(1-13) to AHFA by the deadline which is TBD**. Applications for Community Housing Development Organization (CHDO) Certifications must be submitted during this time. **Do not submit any of the remaining application forms as part of the Initial Application.**

Instructions for completing the 2017 AHFA provided forms are noted on each form or form letter, as applicable. **Bold** type denotes that AHFA provides the form or form letter.

1b. Application Fee – In order to submit an Initial Application 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 forms and third party reports required at the time of the initial application submission. If any application fees is returned due to insufficient funds, the application will terminate. Regardless of the funding decision, all application fees are non-refundable.

- a) \$6,000 for an application with one or more owners applying on a single application that has **less than** three (3) placed-in-service projects funded with Housing Credits and/or HOME awarded by AHFA.
- b) \$3,500 for applicants with one or more owners applying on a single application has three (3) **or more** placed-in-service projects funded with Housing Credits and/or HOME fund awarded by AHFA.
- c) \$1,000 for all proposed Community Housing Development Organization (CHDO) applicants applying for HOME regardless of the number of placed-in-service projects awarded by AHFA.

Multifamily Housing Revenue Bond Applications must submit a \$7,500 non-refundable fee along with the complete application submitted for consideration for a Declaration of Official Intent.

1c. Copies of Application Fee Check – Include three (3) copies of the application fee check. All copies of checks should notate the project name, number and applicable fee type on copies

1d. Additional Application Fee (Ownership Structure Fee) (if applicable) - An additional application fee will be due at the time of the initial application submission for application(s) that have ownership structures exceeding eight (8) individuals and /or entities. The amount of the fee will be \$1,000 to be charged for each owner (individual/entity) exceeding eight (8). This fee does not apply to the investor limited partner.

1e. Copies of Additional Application Fee Check - Include three (3) copies of the additional application fee check. All copies of checks should notate the project name, number and applicable fee type on copies

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.

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.

3b. Market Study

3c. Digital Copy of Market Study (Compact disc format, USB flash drive or as otherwise instructed by AHFA.)

4a. Environmental Site Assessment Phase I Report

Refer to **Addendum B** of the 2017 Plans for the AHFA's Environmental Policy Requirements. The Environmental Site Assessment Phase I Report requirements are located at: <http://www.ahfa.com/multifamily/environmental.aspx>

4b. Digital Copy of Environmental Site Assessment Phase I Report (Compact disc format, USB flash drive or as otherwise instructed by AHFA.)

4c. Environmental Site Assessment Phase II Report (if applicable)

4d. Digital Copy of Environmental Site Assessment Phase II Report (if applicable)
(Compact disc format, USB flash drive or as otherwise instructed by AHFA.)

8. Schematic Site Plan - 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. For Housing Credit sites only, the Schematic Site Plan must indicate any flood plain area(s). Housing Credit and Multi-family Bond sites may not contain wetland area(s). HOME sites may not contain wetland area(s) or be located in a flood plain.

9. Legal Description - Provide the exact legal description of the property. *If the project does not encompass the entire land, only provide the legal description on the portion of land that will be developed.*

11. CHDO Certification Application – See CHDO Certification Application instructions for further details

12. Complete copy of submitted items and documents, excluding the market study, Environmental Site Assessment Phase I, and Phase II (if applicable).

13a. One Complete Digital (PDF) Copy of the Initial Application (Digital copy must match exactly what was provided on original Initial Application. (Do not scan items in bulk) Index by listing the AHFA form number, form title, and name of project as indicated below:

- 2a. Ownership Entity forms - ABC Estates
- 2b. Credit Authorization forms -ABC Estates
- 3a. Market Study Certification-ABC Estates
- 3b. Market Study- ABC Estates

13b. Excel version of all forms completed – Include within the digital copy 13a, the excel version of all forms completed. Save the workbook using the following format: Project Name – 2017 MF excel application forms (i.e. ABC Estates-2017 MF Excel Application Forms

Missing and/or Incomplete Application Document(s): A fee will be charged for each missing and/or incomplete application document(s). The applicant will be contacted with a list of missing and/or incomplete item(s) or document(s) by e-mail. The applicant will have five (5) business days for competitive applicants and thirty (30)

business days for Multifamily Housing Revenue Bond applicants from notification by AHFA to provide the required item(s) or document(s) and applicable fee(s). The fee(s) will be calculated based on the following:

Number of Missing and/or Incomplete Application Documents	Required Fee
5 or less	\$1,500 per item
6-9	\$3,000 per item
10 or more	Application Terminated

Any application with ten (10) or more missing and/or incomplete application documents will result in the automatic termination of the application by AHFA and the applicant will be notified by AHFA via email.

PART II - AHFA DMS AUTHORITY ONLINE APPLICATION REGISTRATION
*(Applicants are encouraged to complete registration in DMS by **TBD**)*

Returning users should **NOT** register in DMS for the 2017 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 or Tyler Hunt 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, registered users will receive a unique organization code which will always be used as your 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.

In all cases, the AHFA DMS Authority Online Third-Party Authorization Form must be completed and submitted to AHFA per the instructions on the form.

PART III - FINAL APPLICATION SUBMISSION

The AHFA DMS Authority Online Application and remaining application forms must be received during AHFA's annual competitive cycle during normal business hours and within the following specified timeframes: **TBD**. AHFA anticipates it will notify each applicant in writing of their approval/denial status in June. However, this date is subject to change based on the number of applications received and time required to thoroughly review all applications.

All non-competitive applications (i.e., Multifamily Housing Revenue Bond Financing) may complete the full application 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 requirements. Generally, AHFA will notify Multifamily Bond applicants of the status of their applications at thirty (30) day intervals.

Please use the 2017 AHFA Multifamily Funding Application 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 can be found by using the following link: https://www.ahfa.com/Allocation_and_Application/Apply_for_Funding.aspx. The majority of the AHFA provided 2017 application 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:

- 14a. Application Fee – At the Final Application submission, *a non-refundable fee*, business check or certified funds (cash or personal checks will not be accepted) must accompany the required application forms and documents required for a final application submission.

- a) \$4,000 for applications for Housing Credits and HOME combined with Housing Credits.
- b) \$1,000 for AHFA-approved CHDO applicants applying for HOME combined with Housing Credits.

All application fees are non-refundable and if the application fee is returned due to insufficient funds, the application will terminate.

14b. Copies of Application Fee Check – Include three (3) copies of the application fee check. All copies of checks should notate the project name, number and applicable fee type on copies

15. **Applicant Self Scoring Form** – Applicant must provide the completed form in a separate sealed envelope. The envelope should be labeled with the project name and “**Attention: Internal Audit: Self Scoring.**” **Do not include with the copy package or the digital copy.**

16a. **AHFA DMS Authority Online Application** - Most of the items in the online application are self-explanatory. The following link will provide additional online application instruction:

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

- **Enter required information:** Please review your spelling since the online portion of the application does not have spell check capabilities. Application information input will be lost if each tab is not *saved*.
- **Print the Online Application:** Select *Print Application* and sign as indicated. Specific tabs must be printed individually because the information is compressed into a summarized link on the page. (i.e Site information, Buildings, Identity of Interest, Unit Summary, and Annual Operating Expenses.) Please keep a copy for your records and submit the printed version of the online application to AHFA.
- **Submit the Online Application to AHFA:** Select *Submit Application* after completing *all required (*) application fields*.

16b. **Statement of Application and Certification** - 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 Housing Credit Qualified Allocation Plan, the HOME Action plan, the AHFA Multifamily Bond Policy, the 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 HOME Written Agreement and/or Housing Credit Reservation 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.

18. Organizational Documents - Executed organization formation documents must be provided for the ownership entity listed as the Applicant/Owner in the AHFA Multifamily Funding Application. (a certificate of formation does not satisfy the requirement)
19. Non-Profit Status IRS Letter - 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, which indicates that one of the exempt purposes is the providing of low-income housing. To qualify for the non-profit set-aside, the Applicant/Owner 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."
20. 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.
21. AHFA 2017 CHDO Certification (for Applicants applying for HOME funds) - Provide a copy of the current CHDO Certification letter issued by AHFA to qualifying organizations which may be considered for funding under the fifteen (15%) set-aside for Community Housing Development Organizations.
- 29b. AHFA 2017 Management Verification Form- AHFA will provide management companies, which have experience managing AHFA projects, with the AHFA 2017 Management Verification Form. This form will be used to document management experience for the awarding of points during the 2017 HOME/Housing Credit Application Cycle. Management companies should provide this verification form to any/all 2017 project applicants with whom they will be affiliated, to include in their application(s).
- 30a. Evidence of Site Control -
The applicant must have site control as evidenced by a warranty deed, sales contract, purchase option or long-term leasehold (**HOME applicants must have site control as evidenced by a 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 months (ii.) if applicable, if the proposed site contains restrictions and/or any form of approval rights or review requirements from another entity, such as a home owners association, evidence of all approval(s) must be submitted with the applicable form of site control in the application and (iii.) after application submittal and as 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.

- 30b. Assumption Agreement/Commitment to Approve Transfer (ACQ/Rehab) - If there is a transfer of ownership; provide an assumption agreement or commitment to approve transfer from the financing entity.
- 30c. Project Acquisition Qualification (10-Year Rule Legal Opinion (ACQ/Rehab) - If the Applicant/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. Projects eligible for acquisition Housing Credits must meet the requirements of the "10-Year Rule." 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 to the 10-year requirements (See IRS Section 42(d)(6)).
- 31d. Location Map with Site and Services - Provide a detailed city location map (with site boundaries clearly marked) containing street names indicating the site and services.
- 31e. Color Photos of Site - Provide color photos of the site, properties adjacent to the site, neighborhood services, existing structures, site sign, specific site markings, any above ground storage tanks storing 100 gallons or more of explosive or flammable liquids within 1 mile of the site, and any structure on or adjacent to the proposed project over 50 years old.
- 31f. Color Photos of Services - Provide color photos of services listed on both the positive and negative service forms.

32. Evidence that existing buildings are listed on the National Register of Historic Places - Provide evidence that the **existing building(s)** are listed on the National Register of Historic Places or contributing to the significance of a registered historic district. Evidence can be in the form of a historic designation letter from National Register of Historic Places OR verification from the website www.nr.nps.gov.
33. Utility Letters (electricity, gas, water, sewage, and phone) - 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 whether 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 documentation that the development is currently being serviced by all required utilities.
- 34a. Police/Sheriff Department Letter - The letter from the local police/sheriff department must include the following:
1. Name, Address & # of units of the proposed site
 2. Distance to the nearest police/sheriff station
 3. Whether there is 24-hour patrol
 4. Is crime rate in project area characterized by any need for special services, i.e., high teenage use of drugs, breaking and entering, street crimes?
 5. Whether the project will create a significant burden on the police department in terms of man-power and/or equipment
 6. The approximate response time to the site
 7. Letter must be from the Chief of local police/sheriff department
- 34b. Fire Department Letter - The letter from the local fire department must include the following:
1. Name, Address & # of units of the proposed site
 2. Distance to the nearest fire station
 3. Whether fire hydrant locations are in accordance with local development criteria
 4. Whether the project will create a significant burden on the fire department in terms of man-power/ and/or equipment
 5. The approximate response time to the site
 6. Letter must be from the Chief of local fire department
35. USGS Topography Map - 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.**

36. Zoning Letter - 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.
37. Title Insurance Commitment - The Applicant/Owner must submit a copy of a title insurance commitment indicating that a title search has been made within six 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 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.
- 39a. Certified Survey - Must adhere to AHFA's Survey Requirements which include the Surveyor's Certification language reading exactly as the form states the 2017 Application Survey Requirements are available on the AHFA website at the following link:
http://www.ahfa.com/multifamily/allocation_application_info/apply_for_funding.aspx
40. Census Tract Verification Letter (OCT/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 the Qualified Census Tract. A letter is not required for Difficult to Development Areas (DDAs). A listing of the 2017 Qualified Census Tracts and Difficult Development Areas is available on the AHFA website at the following link:
http://www.ahfa.com/multifamily/allocation_application_info/apply_for_funding.aspx
41. Utility Allowance Documentation - Applicant may provide utility documentation from the utility provider, the local Public Housing Authority (**NOTE: Not allowed for HOME applications**), HUD utility schedule model, or the energy consumption model.
42. Construction and Permanent Commitment Letters - The construction/permanent commitments must be a fully executed *firm* letter of commitment from 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 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 applicant 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 applicant is assuming the existing mortgage, the applicant must submit an approved assumption/transfer agreement or a commitment from the applicable lending institution approving the transfer.

45. Notice to Residential Tenant Not (Displaced (For HOME Applicants Only)) - The regulations of the URA require that 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 Applicants 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 that the applicant/owner may use for preparing tenant notices are available on the AHFA website at the following link:

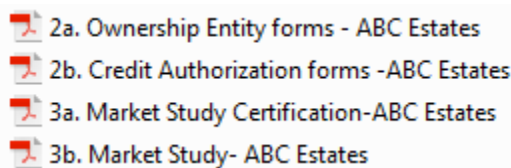
http://www.ahfa.com/multifamily/allocation_application_info/apply_for_funding.aspx

47. Commitment Letters for Additional Subsidies - Submit a commitment letter signed by an authorized official for any subsidy funds which meet AFHA specified criteria outlined in the 2017 Housing Credit Qualified Allocation Plan, Addendum A.
- 49a. **AHFA 2017 Application Workshop Certificate** - Provide a copy of the certificate provided by AHFA.
- 49b. **AHFA 2017 CHDO Workshop Certificate** - Provide a copy of the certificate provided by AHFA.
50. Census Tract Verification for Median Family Income - Provide census tract verification for median family income. 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_info/apply_for_funding.aspx

51. Evidence of Previously Existing Multifamily Housing – Provide evidence that the proposed project is existing multifamily housing, or provide evidence that multifamily housing has been removed within the last two (2) years or will be removed for new replacement housing on the same site.
- 53a. Disabilities/Homeless Election Form (NEW) - Refer to the instructions on the form.
54. Evidence of AHFA HOME Loan Repayment -
 - 54a. Executed Commitment
 - 54b. Evidence HOME Loan Payment
55. Community Revitalization Plan Pages (tiebreaker criteria) - Copies of relevant excerpted pages (no more than 10 pages) from an applicable written Revitalization Plan's must be submitted with the application package to be eligible under the tiebreaker criteria.
57. Support Letters - The applicant may provide letters of support although they are not required by AHFA.
- 58a. One Complete Copy of the Final Application Submission – Include all forms **14-57 (excluding self-score form and forms 26)**, attachments, yellow index pages and color photos.
- 59b. Digital Copy of 58a scanned (PDF) and indexed – One Complete Digital (PDF) Copy of the Online and Final Application (Digital copy must match exactly what was provided on original Online and Final Application. (Do not scan items in bulk) Index by listing the AHFA form number, form title, and name of project as indicated below:

- 
- 2a. Ownership Entity forms - ABC Estates
 - 2b. Credit Authorization forms -ABC Estates
 - 3a. Market Study Certification-ABC Estates
 - 3b. Market Study- ABC Estates

- 59c. Excel version of all forms completed – Include within the digital copy 59b, the excel version of all forms completed. Save the workbook using the following

format: project name - 2017 MF excel application forms (i.e. ABC Estates-2017 MF Excel Application Forms

- 60d. One copy of forms 26 Financial Statements (include all forms, attachments, and yellow index pages).
61. One (1) Additional Required Copy - Provide one (1) additional copy of the items stated on the Final Application Completeness Checklist.

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 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.



Alabama Housing Finance Authority

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