

SUMMARY OF CITIZEN PARTICIPATION PROCESS AND LISTING OF COMMENTS RECEIVED REVISED 2026 NATIONAL HOUSING TRUST ALLOCATION PLAN

In accordance with National Housing Trust Fund Regulations, notices of the Public Hearing and the 30-day public commenting period for the draft 2026 Housing Trust Fund Allocation Plan, (Plan) were published in the Athens News Courier, Decatur Daily, Dothan Eagle, Florence Times Daily, Fort Payne Times Journal, Gadsden Times, Montgomery Advertiser, Opelika Auburn News, and the Tuscaloosa News. To increase awareness of availability, the Plans and Public Hearing Notice were also posted on the Alabama Housing Finance Authority (AHFA) website, and on AHFA social media platforms (Facebook and LinkedIn). AHFA emailed 1,958 notices on October 16, 2025, and 1,957 notices on October 31, 2025, of the draft Plans availability to interested parties, requesting that they submit oral comments at the Public Hearing or written comments regarding the proposed Plans by 5:00 p.m. CDT on December 1, 2025. During the designated commenting period, AHFA received 0 oral or written comments from 0 individuals and organizations pertaining to the 2026 Plan.

The 2026 HTF Plan revisions were the result of changes in federal regulations and changes based on economic issues affecting the business environment, in general and specific to the affordable housing industry.

Revisions to the 2026 HTF Plan:

- Updated the Plan to comply with provisions of the Violence Against Women Reauthorization Act of 2022
- Updated the Maximum Per-unit Development HTF Subsidy Limits

Once the final Plan has been formally approved, we strongly encourage each reader to review the final Plan completely to view any changes made by AHFA in their full context. When revisions have been finalized and approved, the Plan will be available for review in their entirety at the following AHFA website link: <https://www.ahfa.com/programs/rental-housing/allocation-application-information/current-year-allocation-plans>

As the administrator of the Plans, AHFA's goal is to develop written criteria for the Plan 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, rehabilitation, and adaptive reuse, etc.); diverse target populations (families, seniors, persons with mental and physical disabilities, Veterans, and homeless populations, 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 Application Cycle.

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.