

# NATIONAL HOUSING TRUST FUND (HTF) APPLICATION INFORMATION

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January 2026





# AHFA Funding Programs

## Competitive

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Low-Income Housing Credit Program

## Competitive

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HOME Program Combined with Housing Credits  
(subject to applicable Plan requirements)

## Competitive

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Workforce Housing Tax Credits with Multifamily  
Housing Revenue Bonds

## Competitive Open Cycle

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National Housing Trust Fund Program

## Non-Competitive Open Cycle

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(Tentatively March 1 - September 1)  
AHFA Multifamily Bond Program

# 2026 Application Cycle

- Receiving Applications for:
- Housing Credit (HC)
  - HOME/HC
  - Housing Trust Fund (HTF)
  - Workforce Housing Tax Credits with Multifamily Housing Revenue Bonds

NOTE: Future dates indicated are subject to revision.

Any changes to the schedule will be published and posted on [www.AHFA.com](http://www.AHFA.com).



Dates	Cycle Events
10/31/2025	2026 Workforce Housing Tax Credit Application Release
10/31/2025	2026 CHDO Application Release
12/17/2025	2026 CHDO Application Deadline
12/18/2025	2026 HOME/Housing Credit Application Release
1/06/2026	2026 Workforce Housing Tax Credit with Multifamily Housing Revenue Bonds Application Log Deadline
1/06/2026	2026 Workforce Housing Tax Credit with Multifamily Housing Revenue Bonds Application Deadline
1/02/2026	2026 Application Workshop Registration Opens & Materials Released

# 2026 Application Cycle (continued)

Receiving Applications for:

- Housing Credit (HC)
- HOME/HC
- Housing Trust Fund (HTF)
- Workforce Housing Tax Credits with Multifamily Housing Revenue Bonds

NOTE: Future dates indicated are subject to revision.

Any changes to the schedule will be published and posted on [www.AHFA.com](http://www.AHFA.com).



Dates	Cycle Events
1/02/2026 – 1/23/2026	2026 Application Workshop Question Acceptance Period
1/23/2026	2026 Application Workshop Registration Deadline
1/30/2026	2026 Application Workshop
2/06/2026	2026 HOME/Housing Credit Application Deviation Request Deadline
2/17/2026	2026 HOME/Housing Credit Application Log Deadline
2/19/2026	2026 HOME/Housing Credit Application Deadline
TBD	2026 Award Announcements



# NATIONAL HOUSING TRUST FUND PROGRAM OVERVIEW



Federal Program



Goal is to increase decent, safe, and sanitary affordable housing for extremely low-income (ELI) and very low-income (VLI) households.



May be used for the production of new construction rental housing.



Must adhere to a minimum 30-year affordability period.



Reduce the number of homeless individuals and families.



Alabama's program further encourages preferences for veteran housing.



# Eligible Activities

Focus of the Plan targets ELI veteran, homeless and/or at-risk populations with mental or physical disabilities.

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AHFA will accept HTF applications for the following:

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Available funds

First-time applicants and prior-funded new construction HOME/HC or HC awardees may apply

See <https://www.ahfa.com/programs/rental-housing/multifamily-programs/housing-trust-fund> for details

# HTF PROGRAM

# Eligible Activities

Recipients must:

Assure compliance with HTF requirements from application submission throughout the 30-year compliance period.

Demonstrate ability and financial capacity to undertake, comply, and manage the program.

Demonstrate familiarity with other programs which may be used in concert with HTF.

Demonstrate experience and capacity to conduct HTF activity through multifamily rental housing history.

Must be in good standing with AHFA and other state housing finance authorities, ADECA, HUD and USDA Rural Development. Must be determined credit worthy, financially sound and lawful.





# HOUSING TRUST FUND PROGRAM

## HOUSING PRIORITIES 2026

Category	Points	Criterion
Geographic Diversity	10	Rural Areas (or non-metropolitan areas as defined by HUD area definitions)
Applicant Capacity	25	Demonstrated history of serving ELI Veterans.
Applicant Capacity	15	Demonstrated history of serving other ELI populations with physical or mental disabilities.
Rental Assistance	25	Secured federal, state, local project-based and/or rental assistance voucher(s).
Duration of HTF Affordability Period	5	Demonstrate capacity to remain financially feasible for an additional five (5) years.
Leveraging: Other	25	\$75,001 + per unit
Non-Federal Funding	15	\$50,001 - \$75,000 per unit
Sources	10	\$25,000 - \$50,000 per unit
Limitation on Beneficiaries Or Preferences	25	Targeting the rental housing needs of ELI Veterans or ELI persons with physical or mental disabilities.



# HOUSING TRUST FUND PROGRAM ALLOCATION & AWARDS

Program Year (PY)	Available Funding	Subsidy Limits 1 Bedroom 2 Bedrooms 3 Bedrooms
PY 2025	\$3,001,259.36	\$216,718
PY 2024	\$3,144,833.37	\$263,535 \$340,930

# Allocations & Awards

Awarded National Housing Trust Fund Applications				
Project Name	County	Total HTF Units	Total Project Units	HTF Award
Live Oak Trace	Mobile	8	56	\$838,000
Sweetwater Ridge	Lauderdale	14	56	\$800,000
South Oak Apartments I	Baldwin	4	16	\$500,000
South Oak Apartments II	Baldwin	8	32	\$1,126,664
South Oak Apartments III	Baldwin	12	46	\$1,350,000
Jordan Meadows Homes	Barbour	10	10	\$1,909,998
Oakleigh Crossing	Tallapoosa	4	56	\$536,166
The Pines at Harwick	Houston	3	56	\$407,833
Cedar Trace	Colbert	8	56	\$1,026,664
Coal Ridge	Walker	8	56	\$902,665
Willow Oak Trace	Montgomery	8	56	\$1,026,664
The Villas at York	Jefferson	12	52	\$1,747,495
Azalea Landing	Mobile	6	56	\$769,998
Sweetwater Ridge II	Lauderdale	18	72	\$999,500
Trinity Ridge	Lee	5	56	\$802,000
Legacy Park Homes	Lauderdale	28	28	\$2,484,900
Cottages on Georgia Road	Jefferson	8	8	\$1,283,200
		<b>164</b>	<b>768</b>	<b>\$18,511,747</b>

Average HTF Award per HTF Unit = \$112,876





# HOUSING TRUST FUND PROGRAM DEVIATION REQUESTS



## Deviation Request Form

A fully completed version of this Deviation Request Form (DRF), along with all supporting documentation, must accompany each applicant/owner request for any deviation(s) from AHFA's 2024 Design Quality Standards and Construction Manual. The DRF will require AHFA's written approval and may be only submitted under the following scenarios:

### NO FEE

- **Prior to submitting your application OR with application:** Please submit the DRF to AHFA for each applicant's application submission.

### FEE (See AHFA Fee Schedule)

- **During the construction period:** Each DRF must be approved by AHFA before any work commences or any deviation is made on the construction site.

All requested deviations will be subject to the appropriate fee(s) published at [www.ahfa.com/multifamily/multifamily-programs](http://www.ahfa.com/multifamily/multifamily-programs). Please submit your DRF, along with all supporting documentation, via email to [ahfa.mf.general@ahfa.com](mailto:ahfa.mf.general@ahfa.com) and place "Deviation Request: Applicant's Project Name" in the subject line.

Date: 1/29/2024

Project Name: Project Name      Project Application Number: 2020000

Owner Name: Owner Entity Name      Owner Address: Address, City, State, Zip

Owner Contact: Contact Name      Contact Phone: 555-555-5555 x.555      Contact Email: name@email.com

Addendum	Section	Pg #	Specific Requirement (copy and paste text from DQS)	Requested Deviation (provide reason for request)	Approved /Denied



# HOUSING TRUST FUND PROGRAM APPLICANT CAPACITY AND BENEFICIARY FORM



Applicant Capacity and Beneficiary Form <small>HTF</small>	
<p>Funding priority will be given to the applicants providing historical evidence of serving extremely low income (ELI) veteran populations, ELI populations with physical or mental disabilities and/or other ELI underserved populations. Funding priority will also be given for targeting the rental housing needs for ELI veterans, ELI persons with physical or mental disabilities and/or other ELI underserved populations, with incomes at or below the poverty line (whichever is greater). In order to receive funding priority, you must fully and accurately complete this form, provide a detailed narrative that contains the requirements listed below.</p>	
Project Name:	<input type="text"/>
Project Address:	<input type="text"/> <input type="text"/>
<b>Proposed Units</b>	<b>Targeted Population</b>
Total # of Units in the Project: <input type="text"/>	ELI Veterans <input type="text"/>
Total # of Targeted Units in the Project: <input type="text"/>	ELI with physical or mental disabilities <input type="text"/>
	Other ELI underserved populations <input type="text"/>
	<b>Required Documents</b>
	Detailed Narrative <input type="checkbox"/>
Owner's Certification	
<p>I, the undersigned Owner for the above referenced project, hereby certify to the Alabama Housing Finance Authority (AHFA) that the above-listed information and required documents included with this form are true and correct. I certify that as the owner of the above listed project, I will serve either ELI veterans, ELI populations with physical or mental disabilities and/or other ELI underserved populations. I further agree that, subsequent to this certification and prior to the final allocation of Housing Trust Funds (HTF), I will furnish AHFA with the rent roll and any other documentation requested by AHFA evidencing the qualifying units and market information.</p>	
Print Name: <input type="text"/>	By: _____ (Signature)
Date: <input type="text"/>	Its: <input type="text"/>



# HTF Application

HTF Applications are accepted for:

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Stand-Alone HTF Projects

Applicants which received prior HOME/HC or HC Awards

Check funding availability or email questions/issues to:

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[ahfa.mf.application@AHFA.com](mailto:ahfa.mf.application@AHFA.com)





**THANK YOU**

**[AHFA.MF.APPLICATION@AHFA.COM](mailto:AHFA.MF.APPLICATION@AHFA.COM)**