

ATTACHMENT 1

STATE OF ALABAMA

**Public Comments Received through the
Citizen Participation Process
for the
HOME Program PY2019 One-Year Annual Action Plan
and
HTF Program PY2019 One-Year Annual Action Plan**

NOTE: No public comments were received for the CDBG Program PY2019 One-Year Annual Action Plan, the ESG Program PY2019 One-Year Annual Action Plan, nor the HOPWA Program PY2019 One-Year Annual Action Plan. The only public comments received were for the HOME Program PY2019 One-Year Annual Action Plan and the HTF Program PY2019 One-Year Annual Action Plan. Those comments are attached hereto.

STATE OF ALABAMA

**Public Comments Received through the
Citizen Participation Process
for the
HOME Program PY2019 One-Year Annual Action Plan**

In reference to the State of Alabama's PY2019 One-Year Annual Action Plan for the HOME Investment Partnerships Program (HOME) and the PY2019 Housing Credit Qualified Allocation Plan, the Alabama Housing Finance Authority (AHFA) conducted a public hearing on June 26, 2018. By the July 26, 2018 comment submission deadline, AHFA had received written comments from 30 individuals and organizations that comprised 111 total comments. Those comments and AHFA's responses thereto are included herewith.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
Housing Credit QAP					
	Housing Credit QAP (I, D. Fees) -- ----- HOME (III, D. Fees)	7	Russell Bennett/Low Income Housing Coalition of Alabama	LIHCA recommends that AHFA consider reducing the application fee for projects that want to develop a 100% permanent supportive housing project.	No changes will be made.
	Housing Credit QAP (I,D. Fees) --- ----- HOME (III, D. Fees)	7	Terry Mount/DSI Real Estate Partners	1.) Application Fees (i) A non-refundable fee..... b.) Please revise this to "if any owner has three (3) or more placed in service projects" in lieu of "each owner has three (3) or more". The experience points in the Addendum A are based on the owner with 3 or more projects not any owners with less than 3. The extra 2500.00 is detrimental to getting new owners started.	
	Housing Credit QAP (I, D. Fees, (2) Missing and/or Incomplete Items... ----- HOME (III, D. Fees, (2), Missing or Incomplete Items	8	David Morrow/Morrow Realty	(2) Missing and/or Incomplete Items The fees under this section are excessive, given the application costs, and should also be limited to per document, not per occurrence as the same document may be included in the application multiple times. Please consider lowering the amount in the Required fee to \$1,000 per document	No changes will be made.
	Housing Credit QAP, (13) Site Location --- -----HOME (IV, C. 12.) Site Location, pg #14	13	Ann Marie Rowlett/Rowlett & Company, LLC	The Agency should consider funding both an expiring HOME project rehab and a new construction project in the same county. Expiring HOME projects are not adding any new units to the market area. As long as a project has a market study showing the need for the	Addendum A, page A-1, Allocation Selection, will be changed to add the following statement: <i>...subject to the following exceptions. AHFA will allocate Housing Credits to 2 projects in the same county or city only if both projects</i>

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				units this should be allowed. Since expiring HOME rehabs outscore most all new construction projects and so many HOME loans are maturing, new construction is going to be stifled by the rehab projects.	<i>score high enough to be funded, are otherwise eligible to be funded under this QAP (Or HOME Action Plan), and one of the projects being considered has all of the following attributes at the time of application: (i) has received a HOME Loan from AHFA, (ii) has at least 85% occupancy, and (iii) has either (a) repaid the HOME Loan in full, or (b) has a fully executed commitment with AHFA for a 15-year extension of the debt evidenced by the outstanding HOME loan.</i>
Not sure why he references this section	Housing Credit QAP (II, G. (2) Nine- Percent Credit, (ii)	21	David Morrow/ Morrow Realty	Please consider deleting subparagraph (G)(2)(ii) or add “or a letter from USDA stating that the applicant appears to meet the eligibility requirements for the transfer/assumption of an existing USDA Rural Development 515 loan” at the end of subparagraph (G)(2)(ii). All rehabs require a basis boost in order to be financially feasible.	No changes will be made.
	Housing Credit QAP (II, G. (3) Ownership Entity & Project Housing Credit Cap	21	Jason Freeman/ Gateway Development Corporation	(3) We would like to see a change in the way the AHFA existing HOME Loan Projects are treated. There are more of these projects being funded each year. We would like to see these funded deals be excluded from the Owner Tax Credit Cap limits.	No changes will be made.
HOME Action Plan					
	HOME (III, G. Loan Structure)	10	Russell Bennett/Low Income Housing Coalition of Alabama	LIHCA recommends that AHFA utilize HOME funds for activities other than new construction of residential rental housing. Reason: The federal HOME program provides for eligible activities of	No changes will be made. AHFA allocates HOME funds towards the production of residential rental housing for

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>homeowner rehabilitation, homebuyer programs, and rental subsidies. Rehabilitation activities are often used by local governments and nonprofits to stabilize communities and address health and safety issues in dilapidated homes. Rehabilitation is a key principle of smart growth strategies and better utilizes existing infrastructure and services. Affordable homeownership is another activity typically supported with HOME funds. It not only helps families obtain homeownership, it also supports the local tax base and stabilizes marginal communities. By expanding the state's HOME eligible activities, funds could be used to stabilize and improve blighted communities through rehabilitation, address health and safety issues of lower income homeowners, and create more decent and safe housing opportunities for individuals with low incomes.</p>	<p>low-income household and utilizes loans to promote the production of affordable housing in an effort to meet the needs as identified in the State's Consolidated Plan. In addition to this, AHFA has other affordable programs that have helped more than 70,000 families purchase homes. Funds available through the programs at AHFA, local governments and non-profits together help to stabilize and improve communities by creating more decent and safe housing opportunities for individuals throughout the state.</p>
	HOME (IV, C., 9.) Applications submitted in other Jurisdictions	14	David Morrow/ Morrow Realty	<p>(9.) We request AHFA consider state HOME loan applications from any applicant (not just CHDO) on a site located in a Participating Jurisdiction if a local HOME loan commitment from the Participating Jurisdiction is included in the AHFA application. Otherwise, the resources of the PJ cannot be utilized in the development or be a benefit to AHFA by using less state HOME or tax credit resources. This would allow for more combined funding sources and allow PJs</p>	<p>No changes will be made.</p>

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				to spend their HOME funds on adding new housing rather than on a few houses or supplementing other operating agency budgets so that housing is actually built.	
	HOME (IV, E. (iii.) (v.) Reasonableness of Project Costs	17 – 18	Russell Bennett/Low Income Housing Coalition of Alabama	LIHCA recommends that AHFA not penalize projects that have higher than average per unit costs if the proposed project is incorporating green building techniques above and beyond the requirements of the QAP. Green building materials or techniques may have a higher per unit cost, which impacts the overall project cost. Given that Alabama could benefit from more projects that incorporate green building, we ask that AHFA not disincentivize developers from incorporating green building into their projects.	No changes will be made.
A – Point Scoring System					
	Introductory Paragraph	A-1	Jason Freeman/ Gateway Development Corporation	AHFA should reconsider their policy of funding only one deal per county. If an existing AHFA project is selected for funding in a County, AHFA should also consider funding a new construction project in the same County if the Market supports.	Addendum A, page A-1, Allocation Selection, will be changed to add the following statement: <i>...subject to the following exceptions. AHFA will allocate Housing Credits to 2 projects in the same county or city only if both projects score high enough to be funded, are otherwise eligible to be funded under this QAP (Or HOME Action Plan), and one of the projects being considered has all of the following attributes at the time of application: (i) has</i>
	Introductory Paragraph	A-1	David Morrow/ Morrow Realty	Please consider changing your policy to allow an allocation of funds to up to two projects per county in the case where one of the projects is a rehab. Market studies for both new construction and rehab	

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>projects consider all existing multifamily projects in the county in determining project feasibility. AHFA should allocate funds to both a new construction project and a rehab project in the same county if their scores rank high enough for an award.</p>	<p><i>received a HOME Loan from AHFA, (ii) has at least 85% occupancy, and (iii) has either (a) repaid the HOME Loan in full, or (b) has a fully executed commitment with AHFA for a 15-year extension of the debt evidenced by the outstanding HOME loan.</i></p>
	Introductory Paragraph	A-1	Butch Richardson/ Olympia Construction, Inc.	<p>AHFA should reconsider the policy of funding only one project per county when one of the projects is a rehab. There are a lot of older properties in Alabama and many HOME loans are maturing now. Many of these are small. Almost half of the funded applications in 2018 were rehabs. Rehabs have a point advantage. A 24-unit rehab could easily prevent any new units being added in a county where there is strong need for units, even the state's fastest growing and neediest areas.</p>	
	Introductory Paragraph	A-1	Sandy Franks/ Mobile Housing Board	<p>Distribution of Housing Credits - Recommendation: We recommend that AHFA provide for an allocation of up to two projects per county for Jefferson, Mobile and Madison Counties. We understand the desire to distribute Housing Credits throughout the state; however, the major metropolitan areas have a much greater need for affordable housing due to population, age of affordable housing, and metropolitan growth rates. The affordable housing stock in urban areas is very old and unsafe and has a high demand with high</p>	

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				waiting lists with a growing population rate.	
	Introductory Paragraph	A-1	Amon Martin/ Pennrose, LLC	Distribution of Housing Credits - We appreciate AHFA's desire and efforts to distribute Housing Credits throughout the state; however, we also realize that the major metropolitan areas have a much greater need for affordable housing due to population, age of affordable housing, and metropolitan growth rates. The affordable housing stock in the larger cities is very old and unsafe and has a high demand with high waiting lists with a growing population rate. We recommend that AHFA provide for an allocation for up to two projects per county for Jefferson, Mobile and Madison Counties.	
	Tie-Breaker #3	A-2	Thomas N. Ward/ CRN Development, LLC	Would like to see tie breaker 3 remove. This tie breaker has caused developers to concentrate in these counties that has not had a deal in 5 years. It also has caused developers to have to pay above average land cost. This tie breaker should be replace with sites located in opportunity zones.	
	Tie-Breaker #4	A-2	David Morrow/ Morrow Realty	Tie breaker 4 - Priority given to fewest amount of missing and/or incomplete items. Please consider removing this tie breaker. Determining missing or incomplete items can be subjective, inconsistent and/or changing year to year depending on the	Tie-breaker #4 will be removed. In addition, Tie-breaker # 5b and #7 will be removed from this section in the Plan.

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Pages coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				reviewer and other factors, particularly in reviewing third party reports.	
	Tie-Breaker #4	A-2	Butch Richardson/ Olympia Construction, Inc.	Tie breaker number 4 should be eliminated. This tie breaker reverts back to missing and/or incomplete items. Missing or incomplete items can be a subjective determination and not necessarily consistent. We have compared Apps that have a particular form filled out in identical manner and one was considered not complete yet no mention of any needed clarification in the other. Third party reports are especially open to such subjective scrutiny.	
	Tie-Breaker #5	A-2	David Morrow/ Morrow Realty	Tie breaker 5.b. - Responsible Owner who has not requested a third extension. Please consider removing this tie breaker. This tie breaker results in a disadvantage to both HOME projects and rehab projects with existing HUD or USDA financing. AHFA environmental clearance is routinely delayed on HOME projects and that is predominantly outside the control of applicant. The final underwriting and approval process for projects involving the assumption of existing HUD and USDA loans takes time per their regulations and outside the control of applicant.	Tie-breaker #5b will be removed. In addition, Tie-breaker # 4 and #7 will be removed from this section in the Plan.
	Tie-Breaker #5	A-2	Sam Johnston/ Arbour Valley Development	Tie Breaker 5.b. – for projects involving HUD, such as FHA financing, the underwriting and approval process is inherently slow and largely outside the control of applicants. This tie breaker	

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				disadvantages applicants with prior developments involving HUD. We recommend that AHFA eliminate this tie breaker so that everyone is on an equal playing field.	
	A. 1.) (i.) (a)...Point Amenities	A-3	Allan Rappuhn/ The Gateway Companies :: Gary Hall (Dave Truitt)/AAHA	Clubhouse/Community Building/Community Room bullet, replace "cooking facilities" with "microwave."	The term " <i>Cooking facilities</i> " will be removed from this section in the Plan and allow for the kitchen to have at a minimum (refrigerator/freezer, cabinets and a sink with counter space).
	A. 1.) (i.) (a)...Point Amenities	A-3	Rory L. McKean/ McKean & Associates, Architects, LLC	Clubhouse/Community Building/Community Room: Cooking Facilities are noted as a requirement. Define "cooking facilities". Building Codes classify the Community Building as a commercial building. If surface cooking is performed (cooktop or range) in the Community Building, most cities would require a commercial type range hood with fire suppression, the possible installation of a grease trap on the sewer system, etc. The cost to provide this equipment, and plumbing could be \$10,000 to \$20,000 or more. A microwave oven and/or a residential wall oven does not require any of the above noted additional equipment. Suggest "cooking facilities" be just a microwave or a microwave/residential wall oven combination due to the increased costs for real "cooking facilities". If the intent is to really have the ability to do "surface" cooking, provide a 3-point	

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>amenity to install real "cooking facilities".</p> <p>That point item could require a small commercial type range with a fire suppression range hood. The cost for these two items would be approximately \$10,000 to \$15,000, depending on the requirements of the local building department.</p>	
	A. 1.) (i.) (a.)...Point Amenities	A-3	Rory L. McKean/ McKean & Associates	Make the "cooking facilities" at the Community Building as a 3-point amenity as noted above.	No changes will be made.
	A. 1.) (i.) (a.)...Point Amenities	A-3	David Morrow/ Morrow Realty	<p>- Exterior Security Package and Unit Security Package</p> <p>Employing an outside service provider to test the security system on a monthly basis will increase maintenance expense to an already tight operating budget. We suggest allowing onsite maintenance to perform and document the tests as part of their monthly unit inspections in order to keep maintenance costs down.</p>	The additional requirement for documentation of testing and monitoring from a service provider will be removed from this section in the Plan as it pertains to Exterior Security Package and Unit Security Package.
	A. 1.) (i.) (a.)...Point Amenities	A-3	Allan Rappuhn/The Gateway Companies :: Gary Hall (Dave Truitt)/ AAHA	To 4-point Playground bullet, add: three play activities similar to PlaygroundEquipment.com's Sunset Harbor.	No changes will be made.
	A. 1.) (i.) (a.)...Point Amenities	A-3	Allan Rappuhn/The Gateway Companies :: Gary Hall (Dave Truitt)/AAHA	To 4-point Outdoor Fitness Activity Area; add: three activities similar to GameTime model 8645.	No changes will be made.

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
	A. 1.) (i.) (a.)...Point Amenities	A-4	Allan Rappuhn/The Gateway Companies :: Gary Hall (Dave Truitt)/AAHA	To 4 point Covered Picnic Pavilion bullet, change statement in parentheses to: (Minimum of 2 tables with attached bench seating and 2 grills and permanent roof structure, constructed in accordance with Addendum C Section III.A.3.b.xiii (p. C-9).Picnic tables to be similar to Playtime model 28016. Grills to be similar to Playtime model Deluxe #60 Waist Hi.	The "retractable cover" requirement will be removed from this section on the Plan. The Covered Picnic Pavilion will be required to have a permanent cover.
	A. 1.) (i.) (a.)...Point Amenities	A-4	Rory L. McKean/McKean & Associates, Architects, LLC	Allow a swimming pool to be a 4-point amenity.	No changes will be made.
	A. 1.) (i.) (a.)...Point Amenities	A-4	Allan Rappuhn/The Gateway Companies :: Gary Hall (Dave Truitt)/AAHA	To 3 point Splash Center bullet, change to: Splash Center(at least 500 square feet) which includes at a minimum a spray zone and pad and three above ground water features, similar to Spray and Play's "Dolphin." http://www.sprayandplay.com/sphtm/dolphin.htm	The requirement that "3 above-ground water features" will be added to this section in the Plan as it pertains to the Splash Center.
	A. 1.) (i.) (a.)...Point Amenities	A-4	Allan Rappuhn/The Gateway Companies :: Gary Hall (Dave Truitt)/AAHA	To 3-point Exercise/Fitness room with equipment bullet, add: Treadmills should be similar to Sole F63; elliptical trainers should be similar to Sole E25; stationary bicycles should be similar to Nordic Trac VR21.	The requirement that the exercise/fitness room "be no less than 144 square feet" will be added to this section in the Plan.
	A. 1.) (i.) (a.)...Point Amenities	A-4	Allan Rappuhn/The Gateway Companies :: Gary Hall (Dave Truitt)/AAHA	To 3 point Cover bus stop shelter bullet, add: Shelter dimensions for elderly projects to be minimum 6' wide by 12' long. Shelter dimensions for family projects to be minimum 8' wide by 16' long. Bench seating to be similar to GameTime Arlington Model UF9116; 2	The requirement that the covered bus stop shelter be a "minimum of 6' wide by 12' long with 2 fixed bench seating underneath same cover" will be added to this section in the Plan.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				benches for senior bus stop, four benches for family bus stop. Shelter construction must meet the same requirements as set forth in Addendum C Section III.A.3.b.xiii (p. C-9).	
	A. 1.) (i.) (a)... <i>Point Amenities</i>	A-4	Rory L. McKean/ McKean & Associates, Architects, LLC	Add a Furnished Arts & Crafts/Activity Center as a 3 point amenity. Minimum room size would be 200 square feet equipped with a handicap accessible sink, storage, work table and seating, and a TV with the capability to broadcast instructional videos. This space could be used on elderly projects as well as family projects.	No changes will be made.
	A. 1.) (i.) (a)... <i>Point Amenities</i>	A-4	Rory L. McKean/ McKean & Associates, Architects, LLC	Add a Furnished Wellness Center as a 3 point amenity. Minimum room size would be 150 square feet. This would allow tenants onsite access to professional medical screenings and health education. Equipment would be a prep sink, exam table and library with wellness information appropriate to tenants. Wellness Room should have access to a private, handicap accessible restroom.	No changes will be made.
	A. 1.) (i.) (a)... <i>Point Amenities</i>	A-4	Allan Rappuhn/The Gateway Companies :: Gary Hall (Dave Truitt)/AAHA	To 2 point Picnic area with grills bullet, add: Picnic tables to be similar to Playtime model 28016. Grills to be similar to Playtime model Deluxe #60 Waist Hi. Picnic area to be located on 4" concrete slab that provides access to all accessories in accordance with ADA	The requirement that the picnic area with grills be a " <i>minimum of 168 square feet of concrete slab for each picnic table</i> " will be added to this section in the Plan.

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				accessibility standards. Minimum of 168 square feet of concrete slab for each picnic table.	
	A. 1.) (i.) (a.)...Point Amenities	A-4	Allan Rappuhn/The Gateway Companies :: Gary Hall (Dave Truitt)/AAHA	To 2-point Storm doors bullet, add: Storm doors to be aluminum construction, similar to Larson Model no. 350-04.	The requirement that the storm door “ <i>must be of aluminum construction</i> ” will be added to this section in the Plan.
	A. 1.) (i.) (a.)...Point Amenities	A-4	Allan Rappuhn/ The Gateway Companies :: Gary Hall (Dave Truitt)/AAHA	To 2 point Attached bike rack bullet, add: Rack must be permanently installed on concrete pad adjacent to sidewalk, oriented in such a way that sidewalk traffic is not impeded. Acceptable products include Park It product no. 7ZT7089 or similar.	The requirement that the bike rack be “ <i>permanently installed on concrete in such a way that sidewalk traffic is not impeded</i> ” will be added to this section in the Plan.
	A. 1.) (i.) (a.)...Point Amenities	A-4	Allan Rappuhn/The Gateway Companies :: Gary Hall (Dave Truitt)/AAHA	To 2 point Gazebo bullet, add: 16' x 16' square is the minimum gazebo size. Construction to be in accordance with Addendum C Section III.A.3.b.xiii. Gazebos and picnic shelters shall have table(s) with attached bench seating. Picnic tables to be similar to Playtime model 28016.	The requirement that the gazebo be a “ <i>minimum 16' by 16'</i> ,” will be added to this section in the Plan.
	A. 1.) (i.) (a.)...Point Amenities	A-4	Rory L. McKean/ McKean & Associates, Architects, LLC	Allow a 2 point amenity for Flooring Upgrade from the FHA minimum standards as follows: a) Hard Tile such as porcelain or ceramic is installed in all areas where FHA minimum carpet or resilient flooring would be installed or	No changes will be made.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				b) A minimum 12 mil LVT (LVP plank or LVT tile) is installed in all areas where FHA minimum carpet or resilient flooring would be installed.	
	A. 1.) (i.) (a.)...Point Amenities	A-4	David Morrow/ Morrow Realty	Emergency Pull Cords are a good amenity but should not be required to be monitored as AHFA developments are not assisted living. There is also liability attached to making them monitored so we request that the current language stay as-is. If it or another amenity gets deleted, please consider adding perimeter fencing on all sides except entrance as a project amenity under (A)(1)(i)(a).	No changes will be made.
	A. 1.) (i.) (a.)...Point Amenities	A-4	Terry Mount/DSI Real Estate Partners	3 point Amenities 1st. Pls omit the Access Gate - these are a subject of concern with local authorities in regard to access and response time. Gates may be installed subject to the needs of the community and in coordination with local authorities. They should not simply be a way for points.	The requirement that the access gate " <i>must be closed during specific times at night</i> " will be removed from this section in the Plan.
	A. 1.) (i.) (a.)...Point Amenities	A-4	Terry Mount/DSI Real Estate Partners	2 point Amenities 1st Pls omit the basketball court. These become a detriment to the community due to use by non residents and vandalism that occurs such as ripped nets and bent rims. These also provide areas of congregation of older teenagers & young adults. 2nd Pls omit the Emergency Pull Chord/Call Button. As these are not	No changes will be made.

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>monitored, the potential liability is upsetting to insurance companies.</p> <p>3rd May the car wash station be coin operated. It may have occurred on properties in the past that owners subsidized car wash businesses.</p>	
	A. 1.) Project Characteristics	A-5	Rory L. McKean/ McKean & Associates, Architects, LLC	<p>Energy Star rated LED lighting in the kitchen:</p> <p>Change the wording to the following "Energy Star rated LED lighting in the kitchen. Lighting must be equivalent in lumens to a 4 ft fluorescent type fixture.</p> <p>(Note this would insure the fixture(s) installed provide adequate light coverage that was the intent of a 4 ft fluorescent type fixture.)</p>	No changes will be made.
	A. 1.) Project Characteristics	A-5	Ann Marie Rowlett/ Rowlett & Company, LLC	The Agency should consider adding perimeter fencing as a point amenity item.	No changes will be made.
	A. 1.) Project Characteristics	A-5	Terry Mount/DSI Real Estate Partners	<p>Types of Construction - Extra Amenities - All deals submitted max out the Extra Amenities Category. Why not simply omit and list as Required Amenities. There could be several choices within Reqd Amenities to allow for family or senior and 1 or multistory.</p> <p>4 points Amenities - Clubhouse/Community Bldg/Community Room.</p>	In the 4 Point Amenities section of the Plan, the term " <i>Cooking facilities</i> " will be removed and allow for the kitchen to have at a minimum (refrigeration/freezer, cabinets and a sink with counter space.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>1st. Pls leave kitchen requirements as are. Do not add "cooking facilities"as there be very negative effects. It could change the occupancy classification of the Community Room as well as bring the review of the "kitchen" area under the local health departments. This could result in commercial cooking equipment and commercial hoods w/ fire ext systems. Local health department approvals could add additional time to approval processes and commercial equipment costs add to project budgets that are already under pressure.</p> <p>2nd. Pls lower the requirement of 1 washer and 1 dryer per 25 units. Commercial laundry services will not serve our property any more due to the high number of residents having their own laundry equipment. Recommend up to 42 units have 1 washer and dryer. 42 to 56 have 2. As it is, a 42 unit property would req 2 of each and a 56 unit, 3 of each.</p> <p>3rd. Pls omit the points for the washer and dryer being provided in the units. AGAIN, most residents have their own washers and dryers. Providing washers and dryers drive up operating costs as additional appliances that have to be maintained and replaced.</p>	

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
	A. 1.) Project Characteristics	A-5	Russell Bennett/Low Income Housing Coalition of Alabama	LIHCA applauds and appreciates the energy and water conservation incentives in the QAP. We recommend that AHFA further incentivize developers to incorporate additional design elements that support green practices and/or healthy living, which could include additional points (10 point maximum instead of 8 point maximum) for projects that can achieve a certification from Enterprise's Green Criteria, LEED, or other green building certification.	No changes will be made.
	(iii.) Rent Affordability (a.) New Funds	A-5	David Morrow/Morrow Realty	(a)(1) New Funds Please consider adding CDFI (Community Development Financial Institutions) funds and capital magnet funds to the list of AHFA-approved sources of new funds as this is a widely used source for affordable housing.	<i>Capital Magnet Funds grants</i> will be added as an AHFA approved source of New funds in this section of the Plan.
	(iii.) Rent Affordability (a.) New Funds	A-5	Jason Freeman/Gateway Development Corporation :: Thomas N. Ward/CRN Development	(iii), (a.), (1.) Would like to see CDFI Fund (The Community Development Financial Institutions Fund), part of the US Department of the Treasury approved as a New Funds in the Rent Affordability section. This fund is for underserved communities for quality, affordable and credible financial services. (See attachment)	
	iii.) Rent Affordability (a.) New Funds	A-5	Joseph Raines/ United Bank	Request that Capital Magnet Fund grants, awarded by the U.S. Treasury's Community Development Financial Institutions Fund, be included in the list of funding sources eligible for application	

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>points (Section iii, a., 1 on pages A-5 and A-6).</p> <p>These grants are competitively awarded to CDFIs and qualified non-profit housing organizations. The awards must be used to finance affordable housing activities, with the objective of attracting private capital to economically distressed communities, including underserved rural areas. The Capital Magnet Fund grants are another excellent source of funds available to support the development and/or rehabilitation of safe, clean, affordable housing in Alabama. The Capital Magnet Fund program is very similar to other government funding sources such as AHP, CDBG, non AHFA HOME funds, and HUD Economic Development Initiative programs, all of which are included in the point scoring system. Reference documents with additional details concerning the CMF program are included in the submission email. Thank you for considering this amendment. (see attachments)</p>	
	iii.) Rent Affordability (a.) New Funds	A-5	Sandy Franks/ Mobile Housing Board	<p>New Funds- Recommendation: We recommend AHFA consider additional financing sources from Public Housing Authorities (PHAs) such as Program Income as a qualified source. PHAs may have additional sources of financing to contribute to preserving or creating affordable housing. The financing can be structured as favorable construction/</p>	No changes will be made.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				permanant loan (i.e. below market interest rate, cash flow payment only, etc.) or Grant, and provide additional leveraging in addition to the the sources currently listed.	
	iii.) Rent Affordability (a.) New Funds	A-5	Sandy Franks/ Mobile Housing Board	New Funds - Recommendation: We recommend that AHFA treat PHA funds (Capital Funds and RHFF) equally as the New Funds in Section (1). We appreciate AHFA's desire to reward projects that leverage new funds from Public Housing Authorities (PHA): Capital Fund Program (Capital Funds) and HUD Replacement Housing Factor Funds (RHFF). These sources are favorable financing that are contributed and are structured nearly identical to the favorable financing sources in Section (a) New Funds (1). However, there is a higher threshold of PHA funds required in order to achieve a comparable score to the new funds in Section (1). This is unfair to the PHAs. Capital Funds and RHFF funds can be used to leverage additional resources to the project nearly identical to the New Funds in Section (1). We do not understand why PHA sources are held to a higher threshold and are treated differently, as it relates to scoring thresholds, than the New Funds in Section (1).	No changes will be made.
	iii.) Rent Affordability (a.) New Funds	A-5	Lori Harris/ Norstar Development USA, L.P.	Section (iii.)(a.)(2) New Funds – This section awards points to projects with new funds committed.	No changes will be made.

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>Issue: The draft QAP places public housing authorities at a disadvantage by discounting the points associated with Capital Fund Program and Replacement Housing Fund Program. To maximize the points in this section an applicant must request, and the housing authority must identify and commit more than \$30,001 per unit in CFP or RHF. An unintended consequence may be that applicants submit projects including fewer units in an effort to be most competitive. This could result in projects with more tax credit subsidy than required and fewer affordable housing units than otherwise could be supported with the same resources. By taking Capital Fund Program and Replacement Housing Factor funds out of the general New Funds category and providing only up to 3 points for Capital Funds and Replacement Housing Factor Funds, the scoring places a higher burden on public housing authorities. These two sources are a housing authority’s primary source of funds to replace/rehab their aging affordable housing stock.</p> <p>Recommendation: Add CFP and RHF funds back into the New Funds scoring category, increase the amount per unit in this section, and increase overall points to 8.</p>	

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
	iii.) Rent Affordability (a.) New Funds	A-5	Amon Martin/ Pennrose, LLC	New Funds: We appreciate AHFA's desire to reward projects that leverage other public resources along with the LIHTCs. In order to leverage more public funds to the projects, we recommend AHFA consider additional financing sources from Public Housing Authorities (PHAs) such as Program Income as a qualified source. PHAs may have additional sources of financing to contribute to preserving or creating affordable housing. The financing can be structured as favorable construction/permanent loan (i.e. below market interest rate, cash flow payment only, etc.) or Grant, and provide additional leveraging in addition to the the sources currently listed.	No changes will be made.
	iii.) Rent Affordability (a.) New Funds	A-5	Amon Martin/ Pennrose LLC	New Funds: We appreciate AHFA's desire to reward projects that leverage new funds from Public Housing Authorities (PHA): Capital Fund Program (Capital Funds) and HUD Replacement Housing Factor Funds (RHFF). These sources are favorable financing that are contributed and are structured nearly identical to the favorable financing sources in Section (a) New Funds (1). However, there is a higher threshold of PHA funds required in order to achieve a comparable score to the new funds in Section (1). This is unfair to the PHAs. Capital Funds and RHFF funds can be used to leverage	No changes will be made.

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>additional resources to the project nearly identical to the New Funds in Section (1). We do not understand why PHA sources are held to a higher threshold and are treated differently, as it relates to scoring thresholds, then the New Funds in Section (1). We recommend that AHFA treat PHA funds (Capital Funds and RHFF) equally as the New Funds in Section (1).</p>	
	<p>iii.) Rent Affordability (a.) New Funds</p>	<p>A-5</p>	<p>Evette Hester/ Montgomery Housing Authority</p>	<p>Section (iii.) Rent Affordability (a). New Funds (1) and (2)</p> <p>Comment: The draft QAP creates a significant inconsistency between the new funds listed in subsection (1) and subsection (2). The funds listed in subsection (2) are the Capital Fund Program and HUD Replacement Housing Factor Funds, the primary resources available to housing authorities for development purposes.</p> <p>The inconsistencies between subsection (1) and (2) are of concern as follows:</p> <ul style="list-style-type: none"> - the maximum points available under subsection (1) is 5 points whereas the maximum points available under subsection (2) is only 3 points. This inconsistency devalues the Capital and Replacement Housing Factor Funds in comparison to other federal and non-federal funds listed in the prior section 	

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Pages coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>and disproportionately impacts projects that include housing authority federal funds; and</p> <p>- the per unit funding required for maximum points under subsection (1) requires \$16,001+ per unit whereas the per unit funding for maximum points under subsection (2) requires \$30,001+ per unit.</p> <p>The required Capital Funds and/or Replacement Housing Factor Funds for maximum points is nearly double the other federal funding under subsection (1). This per unit inconsistency further impacts the ability for housing authority transactions to score well and competitively.</p> <p>AFHA and Public Housing Authorities in the State of Alabama have similar missions, which is to provide affordable housing to low income families. Therefore, MHA is convinced that it is absolutely essential that AHFA give a housing authority's limited federal resources the same weight in the scoring process as any other source of new funds (typically federal funds).</p> <p>Recommendation: Accordingly, the Montgomery Housing Authority strongly urges AHFA to revisit this section and</p>	

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				realign both the point scoring system and the minimum amounts to be consistent between subsections (1) and (2) to create a fair and level playing field for all new sources of funds.	
	iii.) Rent Affordability (2.)	A-6	Chris Hall/ Tuscaloosa Housing Authority	Public housing Sales Proceeds should receive points comparable to public housing Capital Funds and Replacement Housing Factor Funds. See attached letter from Mayor Walter Maddox. Section (A)(1)(iii)(2) should be restored and amended to include Sales Proceeds as a scoring component. (see attached letter)	Language will be added to allow <i>Public Housing Sales Proceeds</i> to receive points in this section of the Plan
	iii.) Rent Affordability (2.)	A-6	Willie B. McMahan Jr./Anniston Housing Authority	Capital Funds and Replacement Housing Factor Funds should continue to receive points. Section (A)(1)(iii)(2) should not be deleted. See attached letter from Mayor Jack Draper. (see attachment)	No changes will be made. Capital Funds and Replacement Housing Factor Funds will continue to receive points in this section of the Plan.
	iii.) Rent Affordability (2.)	A-6	Eddie Lowe/Mayor – Phenix City	Capital Funds and Replacement Housing Factor Funds should continue to receive points. Section (A)(1)(iii)(2) should not be deleted. See attached letter from Mayor Eddie Lowe. (see attachment)	
	(iii.) Rent Affordability. (b.) Existing Funds	A-6	David Morrow/ Morrow Realty	(b) Existing Funds The \$10,000 minimum threshold for USDA 515 loans under this section is too high. Older RD properties that are generally more in need of rehab have lower principal balances due to the age of their loans. Very few RD properties meet the \$30,001 threshold. Please consider revising the scoring tier as follows: 5 points - \$20,001 or more per unit	No changes will be made.

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				4 points - \$15,001 to \$20,000 per unit 3 points - \$10,001 to \$15,000 per unit 2 points - \$5,000 to \$10,000 per unit	
	(iii.) Rent Affordability. (b.) Existing Funds	A-6	Michael Hellier/Gulf Coast Housing Partnership	1)-iv-Rent Affordability: 2 or 3 points for assumption of a 515 loan is too high. This is not a "cash" subsidy that can be used to pay costs related to the redevelopment of a property but simply a paper transaction. Subsidy points allotted for assumption of an existing loan if given at all should be minimal.	No changes will be made.
	(iii.) Rent Affordability. (c.) Rental/Operating Subsidies	A-6	Sandy Franks/ Mobile Housing Board	Rental/Operating Subsidies - Recommendation: We recommend reducing the requirement for HUD commitment for rental/operating subsidy to 25% of a project. These subsidies allow a project to target units at lower incomes thresholds. The threshold for a HUD commitment of rental/operating subsidy (75% of units) is considerably higher than USDA Rural Developments (25% of units). The requirement for 75% of a project to have a HUD commitment of rental/operating subsidy creates a concentration of poverty. Over the last few years, HUD has been working to reduce the concentration of subsidized housing. Also, while HUD rental/operating subsidies are key and critical tools to creating and preserving affordable housing, these are very scarce and limited resources. Concentrating over 25% to one project reduces the impact that a HUD Commitment of	Rental/Operating Subsidies from HUD will be changed to read: <i>"HUD commitment must be for at least 50% of the total proposed units to receive the points."</i>

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				rental/operating subsidy can make to preserving and creating new affordable housing projects and is at risk of violating HUD's Fair Housing requirements.	
	iii.) Rent Affordability. (c.) Rental/Operating Subsidies	A-6	Lori Harris/Norstar Development USA, L.P.	<p>Section (iii.) (c.) Rental/Operating Subsidies – Under this section, points are awarded for projects with rental/operating subsidy from USDA Rural Development (25% of units) or HUD (75% of units).</p> <p>Issue: To achieve these points, a HUD-supported project must commit rental subsidy to at least 75% of the units in a property. An unintended consequence of this is the possible (re)concentration of poverty, on a site where a former public housing development was demolished as a part of a greater neighborhood plan with input from PHA, city and local partners. Often these plans include the new construction of mixed-income housing.</p> <p>“For any given number or percentage of poor families in a society, a more concentrated residential pattern of the poor will result in more poor adults living in dangerous neighborhoods with less access to information about jobs. More poor children will grow up with fewer employed role models and attend schools, that, on average, function at far lower levels than those of the middle class. Physical and mental health of the poor</p>	

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Pages coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>will also suffer. While the exact extent of these effects is debated, few would dispute that there are costs to the poor of living in economically devastated ghetto or barrio neighborhoods with good schools, rather than middle-class or better neighborhoods with good schools, good connections to the labor market, and other public amenities (p.1 “Concentration of Poverty in the New Millennium,” Jargowsky, Paul A. Report by the Century Foundation and Rutgers Center for Urban Research and Education). This excerpt from the article’s introduction summarizes dangers of concentrating poverty in neighborhoods.</p> <p>Further the ability to leverage first mortgage debt is likely to be reduced if 75% of the units are ACC or Section 8. This is due to the fact that the operating subsidy plus the tenant-paid rent (which is no more than 30% of their adjusted household income) typically does not cover the full cost of operating the unit and does not leave sufficient cash flow to support much (if any) debt. A consequence of incentivizing the concentration of operating subsidies in a single project is likely to result in less private debt being leveraged in these LIHTC developments which may translate to fewer affordable units being constructed in the State.</p>	

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>Recommendation: Allow up to 1 point for projects that have operating subsidies for 10% of units, and 2 points for projects that have op subsidies for up to 25% of the total units.</p>	
	<p>iii.) Rent Affordability. (c.) Rental/Operating Subsidies</p>	<p>A-6</p>	<p>Amon Martin/ Pennrose, LLC</p>	<p>Rental/Operating Subsidies: We appreciate AHFA's intent to award points to projects that have rental/operating subsidies. These subsidies allow a project to target units at lower incomes thresholds. The threshold for a HUD commitment of rental/operating subsidy (75% of units) is considerably higher than USDA Rural Developments (25% of units). The requirement for 75% of a project to have a HUD commitment of rental/operating subsidy creates a concentration of poverty. Our attorneys have identified concerns regarding the implications of forcing 75% of a project to be subsidized with rental/operating subsidy. This requirement could create and violate HUD's Fair Housing requirements. As you know, over the last few years, HUD has been working to reduce the concentration of subsidized housing. We highly recommend reducing the requirement for HUD commitment for rental/operating subsidy to 25% of a project. Also, while HUD rental/operating subsidies are key and critical tools to creating and preserving affordable housing, these are very scarce and limited resources. Concentrating</p>	

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				over 25% to one project reduces the impact that a HUD Commitment of rental/operating subsidy can make to preserving and creating new affordable housing projects.	
	iii.) Rent Affordability. (c.) Rental/Operating Subsidies	A-6	Evette Hester/ Montgomery Housing Authority	<p>Section (iii.) Rent Affordability (c.) Rental/Operating Subsidies</p> <p>Comment: The draft QAP awards 2 points for at least 25% of the total proposed units to have a commitment of USDA Rural Development rental/operating subsidy or at least 75% of the total proposed units to have a commitment of HUD rental/operating subsidy. This language encourages the concentration of poverty with developments comprised of at least 75% HUD public housing and/or project based Section 8 subsidized units in the new affordable communities, precisely the opposite of the goal of the Department of Housing and Urban Development (HUD) to deconcentrate poverty.</p> <p>In 2013 the Center for Urban Research and Education (CURE) at Rutgers University - Camden released a groundbreaking report that revealed since 2000, concentrated poverty has increased by 50 percent with more than 11 million Americans now residing in neighborhoods where at least two in every five households live below the</p>	

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Pages coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>poverty line. As a result, CURE was awarded a \$218,378 grant to examine the determinants of the concentration of poverty - and the extent to which the poor are isolated in high-poverty neighborhoods - with an emphasis on the role of public policies that shape metropolitan growth and development.</p> <p>According to CURE Director, Paul Jargowsky, "the study is especially critical given the mounting evidence showing the dramatic, negative impacts of concentrated poverty on a number of socioeconomic factors, such as employment, healthcare, education and crime. These factors then create a cyclical effect, contributing back to even more poverty." https://cure.camden.rutgers.edu/research/determinants-of-concentration-of-poverty</p> <p>The Montgomery Housing Authority is committed to the deconcentration of poverty and creating new vibrant affordable housing communities that include families with a broader range of mixed-incomes.</p> <p>Recommendation: Revise the point scoring in this section to allow up to 1 point for projects that have rental/operating subsidies of any kind for at least 10% of the total units and up to 2</p>	

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				points for projects that have rental/operating subsidies for up to 25% of the total units but do not encourage the concentration of poverty by incentivizing developers to put more than 25% rental/operating subsidies in any project.	
	iii.) Rent Affordability. (c.) Rental/Operating Subsidies	A-6	Randal "Morgan" Smith/ BREC Development	Regarding "Rental/Operating Subsidies" – HUD 75% of total proposed units. Is this specifically for project based section 8 or can we use a commitment from an administrator that receives funds from HUD – such as an entity that needs to house veterans, homeless individuals, persons living with HIV, etc.?	This is an application question. AHFA will take application-specific questions once the 2019 Multifamily Funding Application is available.
	(iv.) Tenant Needs	A-7	Russell Bennett/Low Income Housing Coalition of Alabama	LIHCA recommends that AHFA incentivize developers to provide a portion of the units in all developments as permanent supportive housing by including selection criteria points in the QAP to projects that integrate a percentage of permanent supportive housing units. Reason: Vulnerable populations, including those living with mental illness and/or substance abuse, HIV/AIDS, those experiencing homelessness, and survivors of domestic violence, tend to be marginalized from mainstream housing resources and often need supportive services to maintain housing stability. Permanent supportive housing not only seeks to house these populations, but provides supportive services to ensure housing stability. Developers could partner with local	No changes will be made.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>service providers to support these tenants with supportive services. Research has demonstrated that supportive housing saves money, as it costs less to house an individual and provide support by reducing the use of public services and the cost of spending time in jails, emergency rooms, and institutions. By prioritizing permanent supportive housing, AHFA would help to reduce the number of homeless and extremely rent burdened households living in Alabama.</p>	
	(v.) Project Type (a.)	A-7	David Morrow/ Morrow Realty	<p>(A)(1)(v)(a) HOME rehabs Under the current scoring system, it is nearly impossible to compete with applicants seeking to extend or repay AHFA HOME loans. We note that all five applications submitted in the 2018 application cycle meeting this criteria were allocated funds, with four of them receiving the highest scores in the cycle. This will only increase as more eligible projects apply if the current scoring system stays in place. We recommend that AHFA do the following: 1. Reduce the maximum number of points under this section to 5 points to level the playing field with new construction projects who receive the maximum points in (a)(1)(iii)(a)(1). 2. Cap the eligible points under this section to the top three highest scoring projects that meet this criteria.</p>	<p>Addendum A, page A-1, Allocation Selection, will be changed to add the following statement: <i>...subject to the following exceptions. AHFA will allocate Housing Credits to 2 projects in the same county or city only if both projects score high enough to be funded, are otherwise eligible to be funded under this QAP (Or HOME Action Plan), and one of the projects being considered has all of the following attributes at the time of application: (i) has received a HOME Loan from AHFA, (ii) has at least 85% occupancy, and (iii) has either (a) repaid the HOME Loan in full, or (b) has a fully executed commitment with AHFA for a 15-year extension of the debt evidenced by the outstanding HOME loan.</i></p>

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>3. Require prospective HOME rehab applicants to file their paydown and extension application with AHFA at least 120 days prior to the LIHTC application due date and distribute notice to the development community or post on the AHFA website at least 90 days prior to the LIHTC application due date a list of all owners of expiring HOME loan projects that have notified AHFA that they intend to repay or pay down 30% or more of their existing HOME loans and seek an extension. Developers need to know this information well in advance in order to evaluate potential application sites.</p>	
	(v.) Project Type (a.)	A-7	Michael Hellier/Gulf Coast Housing Partnership	<p>1)-vii-Project Type: Points should not be awarded for paying off an existing HOME loan. This is an owner commitment similar to a compliance commitment and owners should not be rewarded an incentive for doing what they committed to do. Indeed, it should be a "negative action" or a loss of compliance points if a loan is not paid off by the maturity date. In addition, paying off of a loan for an existing project does in no way make it a "better" project as compared to other submittals.</p> <p>We understand there may be other issues of concern to the Agency that are driving these points. As an alternative if necessary, a set-aside similar to the</p>	

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Pages coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>CHDO could be established in which these properties could compete. However, these applications should not roll to the general pool affecting other applications. The individual applicants would have the choice to compete in the set-aside or the general pool.</p>	
	(v.) Project Type (a.)	A-7	Fred Bennett/The Bennett Group	<p>We see what may be an unintended consequence of incentivizing the preservation of the expiring HOME projects by giving them the six-eight bonus points. While we believe this should continue, we did a quick analysis of all the potential expiring HOME projects that could potentially come in for credits in the next round—going back to 1992 and coming forward to 1999. This is large group. We then located all the counties that received allocations in the 2018 round. When you eliminate each of the counties in the state with either of those potential competitors in 2019, there are only a handful of counties in the state in which to search for sites.</p> <p>>></p> <p>Of course, not all those expiring HOME projects will be submitted next year, but the development community, at this point, has no way of knowing in advance where they will come from.</p> <p>>></p> <p>As an example, this year we submitted an application in _____ County that was outscored by an applicant which</p>	

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Pages coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>submitted an expiring HOME project. We have an excellent site there, so we looked to see what expiring HOME projects might potentially be coming up next year in that county, and found three. So we've made the call to look elsewhere for 2019.</p> <p>>></p> <p>We are not alone in doing this analysis, and we're afraid this will lead most of the state's developers to be focusing on just the very few counties available that have no potential higher scoring competitor on the horizon. Crowding multiple developers in the same county/market looking for sites is wasteful and unproductive, and likely to shrink the pool of fundable applications dramatically.</p> <p>>></p> <p>A potential partial fix would be for AHFA to provide public notice when owners of expiring HOME projects have notified the agency of intent to pay down 30% of their existing HOME loan and seek the 15-year extension. We understand this probably occurs on a "rolling basis," but it would be good information. Then developers could decide if they want to take the risk of competing with a potential expiring HOME project, or not.</p>	

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
	(v.) Project Type (a.)	A-7	Sam Johnston/ Arbour Valley Development	<p>A.1.)(v.)(a) - We implore AHFA to re-assess how it handles acq/rehab applicants seeking to extend (or re-pay) AFHA HOME loans. Under the draft scoring scheme, it's almost impossible to compete with applicants seeking to extend AHFA HOME loans. In 2018, five eligible applicants sought to extend AHFA HOME loans and all five were awarded credits; four of five applications were the highest scoring in the cycle.</p> <p>Co-mingling these acq/rehab applications with the general pool comes at a cost. First, the acq/rehab applications cannibalize new construction projects that add incremental housing stock to the market. Second, there appears to be no cap on how many deals can be awarded—in other words, there is no cap on the amount of new housing stock being cannibalized.</p> <p>We suggest that AFHA establish a separate set aside for applicants seeking to extend AHFA HOME loans. In that way, new construction developments competing in the same county are not perfunctorily deemed less desirable and discarded. In addition, a cap on resources devoted to AHFA HOME loan extensions can easily be established thru a set aside.</p>	

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				As an alternative to a set aside, AHFA could set a cap (similar to the CHDO cap) on resources going to AHFA HOME loan extensions and allow two developments per county should one of the awards involve an AHFA HOME loan extension.	
	(v.) Project Type (a.)	A-7	Lori Harris/Norstar Development USA, L.P.	<p>Section (v.) (a.) Project Type – This section provides an undue advantage to previous participants in the HOME program (which is available to projects with 56 or less units).</p> <p>Issue: While it is recognized that the repayment of outstanding HOME loans provides additional resources for affordable housing development, awarding points in the QAP disadvantages projects that have never before, and are not currently seeking HOME funds. Project sponsors who have not utilized the HOME Program are not eligible to secure the associated points.</p> <p>Recommendation: It is recommended that the points associated with this section are decreased to 4 points, if not eliminated altogether, so as to not to further exacerbate this inequality.</p>	No changes will be made.
	(v.) Project Type (a.)	A-7	Ann Marie Rowlett/ Rowlett & Company, LLC	The Agency should consider allowing 15-year extensions based on lesser paydown amounts and give points for these paydowns accordingly. For example: 4pts for 10%, 5pts for 20%. There are some projects that simply cannot afford to	No changes will be made.

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				paydown 30%, but are still in need of rehab.	
	(v.) Project Type (b.)	A-7	Lori Harris/Norstar Development USA, L.P.	<p>Section (v.)(b.) Project Type – This section provides an undue advantage to rehabilitation projects.</p> <p>Issue: While historic preservation is an important policy goal and the use of historic preservation tax credits increases the resources available for affordable housing development, it further increases the disparity between rehab and new construction projects. Four points for this section creates an unfair advantage for rehab projects.</p> <p>Recommendation: It is recommended that the points for this subsection are decreased to one (1) point.</p>	No changes will be made.
	(v.) Project Type (c.)	A-7	Lori Harris/Norstar Development USA, L.P.	<p>Section (v.)(c.) Project Type – In this section, one (2) point is set aside for the rehab or replacement of previously existing multifamily housing.</p> <p>Issue—Point Compensation: An implementation plan that includes neighborhood revitalization and the replacement of previously existing multifamily housing requires extensive coordination. One (1) point is not adequate in consideration of the importance of the neighborhood initiative, and one (1) point does not reflect the complexities associated with the coordination of multi-year commitments from multiple local agencies.</p>	No changes will be made.

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				Recommendation: It is recommended that the points awarded for this subsection be increased from 1 point to 4 points. An increase in scoring could be justified to compensate for the increased complexity in neighborhood revitalization and the replacement of previously existing multifamily housing.	
	(v.) Project Type (c.)	A-7	Sandy Franks/ Mobile Housing Board	Project Type (c) - Recommendation: We recommend removing the requirement that replacement housing be on the same site. Due to the stringent requirements of both HUD's Site and Neighborhood Standards and AHFA's scoring to get affordable housing in higher AMI census tracts, we recommend the removal of the requirement that replacement housing be on the same site. As PHAs work to replace PHA developments with mixed-income developments, it is both HUD and AHFA's desire to integrate affordable housing developments in mixed income census tracts in an effort to deconcentrate poverty. Removing this requirement will encourage this goal.	The "same site" requirement will be removed from this section in the Plan.
	(v.) Project Type (c.)	A-7	Lori Harris/Norstar Development USA, L.P.	Section (v.)(c.) Project Type – Under section (c.) of this scoring criteria, replacement of previously existing multifamily housing, defined as "multifamily housing that has been demolished and cleared for the construction of new replacement housing on the same site" receive 1 point.	

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>Issue—Realistic timing: Since the replacement includes 9% LIHTC, the process for replacing the previously existing multifamily housing can take years because of the competitive nature of the housing credit as well as the once yearly application cycle. The definition does not recognize the reality of the time necessary for put together the resources to develop large scale, multiphase site. Many former public housing sites were large developments, with hundreds of units.</p> <p>Recommendation: It is recommended that the time frame is eliminated from this scoring section reflecting the lengthy time frame for the implementation of neighborhood revitalization. Instead, the applicant should show that the previous multifamily housing site was removed to construct new housing on the same site. The intended result – replacing previously existing multifamily housing with new multifamily housing – does not change if a slightly longer timeframe is required. Multi-year projects are still important and supported by city and local agencies, even if the timeline is delayed due to funding timelines and other community commitments.</p>	
	(v.) Project Type (c.)	A-7	Evette Hester/ Montgomery Housing Authority	<p>Section (v.) Project Type (c.)</p> <p>Comment: The draft QAP currently provides 1 point for the replacement of</p>	

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>previously existing multifamily housing that has been demolished and cleared within the last 5 years.</p> <p>Due to 1) the highly competitive nature of the 9% low income housing tax credit application process, 2) the size of many previously existing multifamily housing developments, and 3) the multi-phase approach to redevelopment of these sites, it simply has not been feasible to complete the demolition and redevelopment process within a 5 year timeframe.</p> <p>Recommendation: The Montgomery Housing Authority urges AHFA to eliminate the timeframe from this criteria for the replacement of multifamily housing on a previously existing multifamily housing site, while maintaining the points associated with developing multifamily housing on a previously existing multifamily housing site.</p>	
	(v.) Project Type (c.)	A-7	Amon Martin/ Pennrose, LLC	<p>Project Type (c) - Due to the stringent requirements of both HUD's Site and Neighborhood Standards and AHFA's scoring to get affordable housing in higher AMI census tracts, we recommend the removal of the requirement that replacement housing be on the same site. As PHAs work to replace PHA developments with mixed-income</p>	

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Pages coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				developments, it is both HUD and AHFA's desire to integrate affordable housing developments in mixed income census tracts in an effort to deconcentrate poverty. In order to incentivize this shift, we recommend removing the requirement that replacement housing be on the same site.	
	(vi.) (a.) (1.) Neighborhood Services	A-8	Terry Mount/DSI Real Estate Partners	(vi.) Location (a) Points Gained for Site Selection (1) Neighborhood Services - This list of services seems to be based on folks living in affordable housing not having transportation. This is a fallacy as can be proven by visiting almost any project. Senior properties may have fewer residents that drive but they do have friends and family members that take them. Many seniors would have a difficult time walking 1 or 2 miles any way. Suggest that neighborhood services be added that have the ability to improve life quality such as Parks, Libraries, Colleges or Universities.	No changes will be made.
	(2). Census Tract Location	A-8	Ann Marie Rowlett/ Rowlett & Company, LLC	The Agency should consider adding another layer to the scoring for Census Tract Location: 1pt 80%-90%, 2pts 90%-100% and 3pts for over 100%.	Changes will be made in this section of the Plan to add another layer to the scoring criteria for Census Tract Location as follows: 1 point – 80% to less than 90% 2 points – 90% to less than 100% 3 points – 100% or more

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
	(2). Census Tract Location	A-8	Casey Craven/ Prestwick Companies	Please consider using the census data from the previous year vs the new data that's released just before applications are due. For example, we could use the 2018 Census Tract and Median Family Income List forms released January of 2018 for the 2019 application cycle. Or, give the applicant the choice of using the newly released census data or the previous years'. The release of this data is so close to the application deadline that it's very likely a site could fall below the 80%/100% thresholds, and thus out of the points category, after considerable time and resources have been spent on 3rd party reports, rezoning, and application preparation. Since the county data is updated annually, but the census data is still from 2010, it's not affecting accuracy, but only giving firm guidance in the pursuit of sites located in higher income census tracts.	No changes will be made in this section of the Plan. Please be aware that 2010 Census Tract Data is used and compared to the current Annual Median Income list published by HUD.
	2. Applicant Characteristics (iv).	A-10	Jason Freeman/ Gateway Development Corporation :: Thomas N. Ward, CRN Development, LLC	2.),(iv), Would like to see the 1 point for AHFA-Approved CHDO's removed. This has created an unfair advantage for the one group. They already have the advantage by receiving the first 15% of HOME funds. There is no reason that they should receive that point.	The one (1) point for being an AHFA-approved CHDO applicant applying for Housing Credits combined with HOME that has attended AHFA's 2019 CHDO Workshop will be removed.
B - Environmental Policy Requirements					

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
	Addendum B, Application Completeness Requirements	B-2	Russell Griebel/ United Consulting	5 business day response time. Please consider expanding this to 10 business days. Please consider including the consultant on the request for information.	No changes will be made.
	Addendum B, Application Completeness Requirements	B-3	Russell Griebel/ United Consulting	<p>“Unrestricted residential use” is defined at 335-15-1-.02(ccc). Such allows for institutional or engineering controls to be used to address certain conditions. However, the QAP indicates "AHFA will not accept any proposed future institutional or engineering controls on the proposed site other than a prohibition on the use of groundwater for potable or irrigation purposes...." Such language does not allow for properties to be eligible where mitigation of the potential vapor intrusion pathway is warranted. Vapor mitigation measures are often considered to be engineering controls. The vapor pathway is often addressed via a system similar to a radon mitigation system. Radon mitigation is required (depending on the zone) in the QAP, which can be considered an engineering control.</p> <p>Please consider updating this section to read "AHFA will not accept any proposed future institutional or engineering controls on the proposed site other than a prohibition on the use of groundwater for potable or irrigation purposes in instances where the water is supplied by a utility and/or the</p>	AHFA will revise the language in Addendum B to clarify that it only accepts projects that <i>“are appropriate for unrestricted residential use (as defined by ADEM under Alabama Administrative Code regulation 335-15-1.02(ccc), with the sole exception that AHFA will permit the use of an institutional control prohibiting the use of groundwater for potable or irrigation purposes in instances where the water is supplied by a utility).”</i> AHFA does not intend to change its current policy to allow any other exceptions to the requirement that projects be appropriate for unrestricted residential use

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				installation of a vapor mitigation system to address the potential vapor intrusion pathway."	
	Addendum B, "Choice -Limiting Activities" and Other Activities Prohibited	B-4 thru B-5	Russell Griebel/ United Consulting	Choice Limiting Activities. Often times there is not sufficient time to complete the needed geotechnical exploration from the time the environmental clearance is provided until closing. Provided there are no critical habitats/species, etc., please consider a variance to allow for such engineering needs.	No changes will be made.
	Addendum B-1 AHFA Requirements, #7	B-1-1	Russell Griebel/ United Consulting	Item 7 states ". The results and EP's analysis of the database search must be described in the text of the Phase I ESA report and include a sufficiently detailed rationale for why each facility listed in the database search" For clarification, as verbally indicated by AHFA at the Environmental Meeting on 7/20/18, by "each" it was not intended that "each" facility in a database must be discussed individually, but there must be language that support such for facilities for not being an recognized environmental condition. For instance, if there is a hydraulic barrier (i.e. a flowing stream) between the applicants site and 30 regulated facilities or if the facilities were not in the sites watershed, then such could be described holistically vs. describing each facility.	No changes will be made.
	Addendum B-1, AHFA	B-1-2	Russell Griebel/ United Consulting	Lead Based Paint ".If any structures are planned to be demolished,	AHFA will revise Addendum B regarding lead requirements to read as follows:

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
	Requirements, 8. b. Lead-Based Paint (“LBP”) Testing:			it is acceptable to provide a plan for abatement via demolition, appropriate characterization of waste prior to disposal, and post-demolition clearance report in lieu of a LBP testing report." This wording is unclear, please clarify. Also, please explain when lead in soil testing is or is not required.	Lead-Based Paint (“LBP”) Testing: For all buildings built prior to 1978, a LBP testing report must be included in the Phase I ESA. AHFA requires the Phase I ESA include a statement that all LBP will be completely abated (eliminated) by a licensed LBP contractor. If funded, the plan for LBP abatement will be required. If any structures are planned to be demolished, <i>in lieu of a LBP testing report</i> , it is acceptable to provide a plan for abatement via demolition <i>that includes the appropriate management and disposal of waste in accordance with applicable solid waste regulations and the preparation of any required post-demolition clearance report compliant with applicable state, federal, and local regulations.</i> A list of licensed LBP contractors can be obtained from the Alabama Department of Public Health (“ADPH”) at www.adph.org . Lead-Based Paint standards: US Department of HUD “Guidelines for the Evaluation and Control of Lead Paint Hazards in Housing”: Chapter 7 of https://portal.hud.gov/hudportal/HUD?src=/program_offices/healthy_homes/lbp/hudguidelines
	Addendum B-1, AHFA Requirements, 9. a. Radon	B-1-2	Russell Griebel/ United Consulting	Radon - For rehab projects, as discussed at the 7/20/18 Environmental Meeting, we understand that radon testing is required regardless of the property's radon zone. Please include such clarifying language.	AHFA will revise Addendum B regarding radon requirements to read as follows: Radon: ADPH lists the following counties as being located in zone 1 (highest level): Calhoun, Clay, Cleburne, Colbert, Coosa,

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
					<p>Franklin, Jackson, Jefferson, Lauderdale, Lawrence, Limestone, Madison, Morgan, Shelby, and Talladega. New Construction projects <i>in zone 1</i> will require Radon Resistant New Construction (“RRNC”) practices <i>in all buildings</i>. Rehabilitation projects <i>in zone 1</i> will be required to follow EPA’s Radon Mitigation Standards <i>in all buildings</i>. Note, to be clear, applicants must comply with the radon testing requirements set forth EPA’s Radon Mitigation Standards for rehabilitation projects.</p>
	<p>Addendum B-1, AHFA Requirements, 9. b. Wetlands</p>	<p>B-1-2 thru B-1-3</p>	<p>David Morrow/ Morrow Realty</p>	<p>Wetland delineation studies or assessment reports field work completed no later than 180 days prior to application. Typically, developers do not select a potential site prior to AHFA's publication of the final QAP and HOME Plan in order to determine if the development scoring will be competitive. For the 2018 cycle, AHFA published the final documents on 9/6/2017 and applications were due 2/1/2018 which is a little less than 5 months after the final plans were posted. In order to meet the 180 day delineation requirement, the delineation field work would have had to be completed roughly 35 days prior to posting of the final plans. Please consider changing the 180 day requirement to 60 days in order to give developers time to</p>	<p>The intent of the proposed language was to ensure that wetland delineation studies are not older than 180 days when submitted to AHFA. AHFA will revise the language in Addendum B regarding the timing of preparation of delineation studies to read as follows: <i>“Any wetland delineation studies or assessment reports prepared for the project site or adjoining properties must be submitted with the application and the field work completed within 180 days prior to application submittal.”</i></p>

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				evaluate site scoring before incurring the deliniation cost.	
	Addendum B-1, 9. b. Wetlands	B-1-2	Dana Tilton/Bhate Associates	Can a deeded public right-of way cross a stream or wetland to access the applicant's site even if the right-of-way has not been constructed?	This appears to be a question related to specific project location or proposed application and not a comment on the Draft 2019 Housing Credit Qualified Allocation Plan and HOME Action Plan. AHFA will not provide a response.
	Addendum B-1, 9. b. Wetlands	B-1-2 thru B-1-3	Russell Griebel/ United Consulting	<p>Wetlands ".....If on any portion of the site (including integral offsite development areas) any evidence of wetlands, streams, lakes or other water bodies (a) are suspected to be present or (b) are depicted on the topographic map, NWI map, or soils map for the site, a Jurisdictional Determination (JD) from the U.S. Army Corps of Engineers will be required...."</p> <p>Per the USACE, for an area to be classified as a wetland, the area must exhibit characteristics that satisfy criteria within the following three parameters: a dominance of wetland vegetation; physical evidence of wetland hydrology; and indications of hydric soils.</p> <p>Reading the requirements, as one example, one could interpret this as meaning that if a soils map for a property lists soils, or a compenent thereof (regardless of size or percent), as hydric, then a JD must be obtained because such could be construed as "any evidence."</p>	<p>AHFA will revise Addendum B regarding wetland requirements to read as follows:</p> <p>Wetlands: No portion of the site may contain wetlands, streams, lakes, or other water bodies (which also includes waters of the United States) including any integral offsite development areas (e.g., offsite areas required for ingress, egress, or parking). For purposes of the Phase I ESA Report, wetlands, <i>streams, lakes, and other water bodies</i> are defined according to the U.S. Army Corps of Engineers Wetlands Delineation Manual (1987) and related guidance documents. The Phase I report must include a United States Fish & Wildlife Service ("USFWS") National Wetlands Inventory (NWI) Map with <i>site boundaries clearly marked and consistent with the boundaries on all other figures</i>. The EP must also field verify to confirm whether or not the site contains wetlands, streams, lakes or other water bodies, including both jurisdictional "waters of the United States" and non-jurisdictional waters and wetlands. If on any portion of the site (including integral offsite development areas) any evidence of</p>

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>Please remove the word "any" from the above or provide better clarification. From the discussion at the 7/20/18 Environmental Meeting, it sounded like what was intended, was if there is evidence of possible wetlands, which leads to the performance of a wetland delineation being conducted, then a JD is needed to confirm the delineation results. This is much different than "..any evidence of.." a JD is required.</p>	<p>wetlands, streams, lakes or other water bodies are suspected to be present based on the EP's field observations, aerial photographs, topographic map, NWI map, or soils map for the site), and a wetlands delineation report for the site is prepared by a qualified professional to demonstrate the absence of wetlands, streams, lakes, or other water bodies on the site, a Jurisdictional Determination (JD) from the U.S. Army Corps of Engineers will also be required to confirm the absence of wetlands, streams, lakes, or other water bodies. If the applicant intends to subdivide an existing parcel so as to remove all wetlands, streams, lakes, or other water bodies from the project site, a JD from the U.S. Army Corps of Engineers will also be required. Any wetland delineation studies or assessment reports prepared for the project site or adjoining properties must be submitted with the application and the field work completed within 180 days prior to application submittal. To the extent a JD must be obtained for the project site, the JD must be included with the Phase I ESA Report at the time of submission. If AFHA's review of the EP's field observations, aerial photographs, topographic map, NWI map, or soils map indicate the potential presence of wetlands, streams, lakes, or other water bodies at the site, and the presence of all such water bodies is not sufficiently ruled out in the Phase I ESA Report, AHFA reserves the right to terminate the application.</p>
	<p>Addendum B-1, 9. b. Wetlands</p>	<p>B-1-2 thru B-1-3</p>	<p>Mike Summy/ARM, LLC</p>	<p>Does the presence of hydric soils (on the soil survey) require a Wetland JD automatically?</p>	<p>wetlands, streams, lakes or other water bodies are suspected to be present based on the EP's field observations, aerial photographs, topographic map, NWI map, or soils map for the site), and a wetlands delineation report for the site is prepared by a qualified professional to demonstrate the absence of wetlands, streams, lakes, or other water bodies on the site, a Jurisdictional Determination (JD) from the U.S. Army Corps of Engineers will also be required to confirm the absence of wetlands, streams, lakes, or other water bodies. If the applicant intends to subdivide an existing parcel so as to remove all wetlands, streams, lakes, or other water bodies from the project site, a JD from the U.S. Army Corps of Engineers will also be required. Any wetland delineation studies or assessment reports prepared for the project site or adjoining properties must be submitted with the application and the field work completed within 180 days prior to application submittal. To the extent a JD must be obtained for the project site, the JD must be included with the Phase I ESA Report at the time of submission. If AFHA's review of the EP's field observations, aerial photographs, topographic map, NWI map, or soils map indicate the potential presence of wetlands, streams, lakes, or other water bodies at the site, and the presence of all such water bodies is not sufficiently ruled out in the Phase I ESA Report, AHFA reserves the right to terminate the application.</p>

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
	Addendum B-1, 9. c. Floodplains (100 year (zones A or V), 500 year (zone B))	B-1-3	Dana Tilton/Bhate Associates	Based on our previous experience, it appears that deeded public rights-of way for yet to be constructed roads required to access the site are not considered integral off-site development areas for purposes of floodplain impact, Is this still correct?	This appears to be a question related to specific project location or proposed application and not a comment on the Draft 2019 Housing Credit Qualified Allocation Plan and HOME Action Plan. AHFA will not provide a response.
	Addendum B-1, 9. d. Noise Abatement & Control	B-1-3	Russell Griebel/ United Consulting	Noise. Please clarify what the noise requirements are for Tax Credit applications.	<i>AHFA will revise Addendum B regarding noise requirements to read as follows:</i> Noise Abatement & Control: The Phase I ESA must include (1) a completed HUD “Noise (EA) - Partner Worksheet” found at: https://www.hudexchange.info/programs/environmental-review/noise-abatement-and-control/ ; and (2) a completed HUD “Day/Night Noise Level Calculator” assessment found at: https://www.hudexchange.info/resource/2830/day-night-noise-level-assessment-tool/ . The noise level assessment must answer the following questions:
	Addendum B-1, 9. d. Noise Abatement & Control	B-1-3	Mike Summy/ARM, LLC	Would requiring noise to be below accepted levels for ALL portions of the site restrict the possibility having any sites near a major roadway? For example, no sites could be close to a major highway since the access road would exceed noise levels.	
	Addendum B-1, 9. d. Noise Abatement & Control	B-1-3 thru B-1-4	Kevin Strumpler/ Geotechnical and Environmental Consultants, Inc.	Due to AHFA's more stringent than HUD exterior noise policy, please consider providing additional guidance on noise mitigation, or clarification to your noise policy. Outside noise mitigation, following HUD guidelines, generally involves the use of barriers to block the line of site, to the subject property, from offsite noise sources. Due to barrier design/construction restraints, property setbacks, topography, etc. there will necessarily be a portion of the subject property, between the barrier and the edge of the property, that will exceed acceptable noise levels, thereby not meet your threshold. This needs to be clarified, so that appropriate mitigation can be	<ul style="list-style-type: none"> • Is there a civil airport within five miles of the site? • Is there a military airport within 15 miles? • Is there a major road within 1,000 feet of the site? • Is there a railroad track within 3,000 feet? • Are anticipated noise levels at the project site acceptable (outside noise level < 65 dB; interior noise level < 45 dB)? (“Acceptable Noise Levels”)?

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>prepared for otherwise suitable sites with exterior noise issues.</p>	<p><i>For all projects involving HOME Funds that exceed Acceptable Noise Levels, mitigating measures must be incorporated into the project to reduce anticipated noise levels below Acceptable Noise Levels utilizing HUD approved mitigation measures. See generally, https://www.hudexchange.info/programs/environmental-review/noise-abatement-and-control/.</i></p> <p><i>For all projects involving Housing Credits (but not HOME Funds)that exceed Acceptable Noise Levels, mitigating measures should be incorporated into the project to the full extent practicable and in accordance with HUD environmental criteria and standards contained in Subpart B (Noise Abatement and Control) of 24 CFR Part 51 and related guidance.</i></p> <p><i>If in accordance with the above, mitigation measures are required to reduce noise levels at the project site below Acceptable Noise Levels, a noise mitigation plan must be submitted with the Phase I ESA. The noise mitigation plan must include: (a) details regarding the specific plan and its compliance with all applicable HUD noise mitigation guidelines and (b) estimated mitigation costs.</i></p>
	<p>Addendum B-1, AHFA Requirements, 10. Aboveground Storage Tanks</p>	<p>B-1-4</p>	<p>Russell Griebel/ United Consulting</p>	<p>ASTs - "The EP must certify that the distance of ASTs to the perimeter of the project site has been field-verified." The EP can field verify the location of the ASTs, then use a tool like GoogleEarth to measure the distance from the observed</p>	<p>AHFA will revise the referenced language in Addendum B to read as follows:</p> <p>The EP must certify that the <i>EP field-verified the distance of the ASTs to the perimeter of the project site.</i></p>

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				AST to the boundary of the Project Site. By "certify the distance," is better accuracy being required, like the use of a Registered Land Surveyor or GPS with a certain accuracy range? Or was what was intended more like "The EP must certify that the location of the AST has been field-verified."	
	Addendum B-1, REQUIRMENTS FOR EVERY PHASE II ESA SUBMITTED TO AHFA 1.	B-1-6	Dana Tilton/Bhate Associates	In areas of the state where PFOAs or similar compounds are a concern, but no regulatory limits have been established, how should the EP demonstrate that the project is appropriate for unrestricted residential use?	This appears to be a question related to specific project location or proposed application and not a comment on the Draft 2019 Housing Credit Qualified Allocation Plan and HOME Action Plan. AHFA will not provide a response.
	Addendum B-2 Engagement Letter	B-2-1	Dana Tilton/Bhate Associates	Paragraph 4 refers to the Terms and Conditions Section of the Engagement Letter. There does not appear to be a Terms and Conditions section of the Engagement Letter. Could you clarify where to find those Terms and Conditions?	AHFA will delete the language in Paragraph 4 of the Addendum B-2 regarding the "Terms and Conditions Section of the Engagement Letter".
	Addendum B-2 Engagement Letter	B-2-1 thru B-2-2	Russell Griebel/ United Consulting	We are told by our insurance provider that no insurance company can list an additional insured on a Professional Liability Policy. Please provide an acceptable alternative for this situation.	AHFA will revise the referenced language of the Engagement Letter to read as follows: Our Firm understands that it shall provide a copy of its Insurance Certificate or Accord demonstrating that it satisfies the AHFA Insurance Requirements and listing or scheduling AHFA as an additional insured <i>for the Comprehensive General Liability and Property Damage</i> insurance policies.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
C – Design Quality Standards & Construction Manual					
	III., A., 3.) b. Other Exterior Standards, i.	C-8	Rory L. McKean, McKean & Associates, Architects, LLC	Other Exterior Standards, i: Add the following sentence: “Exterior light fixtures at apartment unit entry doors at apartment buildings with enclosed, heated and cooled corridors are not required when the corridor lighting remains on all the time.”	The following sentence will be added to this section on the Plan: <i>“Exterior light fixtures at apartment unit entry doors in apartment buildings with enclosed, heated and cooled corridors are not required when the corridor lighting remains on all the time.”</i>
	III., A., 4.) c. Kitchen Spaces: ii.	C-9	Rory L. McKean, McKean & Associates, Architects, LLC	Kitchen spaces, ii: There are problems with finding a good location to install the 5 lb fire extinguisher in the Kitchen. Many times there are no walls that allow installation without obstructing cabinet doors or have the extinguisher installed in the Dining Areas. Suggest one of the following changes: 1) Delete requirement for the fire extinguishers. They are not required by code and fire protection cannisters are being installed as per the QAP. 2) Change to a 2-1/2 lb extinguisher which will allow it to be installed in a cabinet better. A 5 lb extinguisher is too big to effectively install in a cabinet. A 2-1/2 lb extinguisher is more typical for residential use.	This section in the plan will be changed to require that each unit be equipped with a 2.5lb. ABC rated dry chemical fire extinguisher readily accessible in the kitchen and mounted to accommodate handicapped accessible height in accessible units.

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				3) Allow extinguisher to be installed in a location adjacent to the Kitchen (not the Dining Area) such as a Laundry Room. The tenant will know where it is located. Consider the 2-1/2 extinguisher for this option too.	
	III., A., 5.) Plumbing and Mechanical Equipment, d.	C-11	Rory L. McKean/ McKean & Associates, Architects, LLC	Plumbing and Mechanical Equipment, d.: Suggest not requiring insulated walls around Mechanical Closets. This is not very effective because of the noise through the return air grilles or full louvered doors that may be used for return air. If insulation is desired, only require it at walls that separate the Mechanical Closet from Bedrooms.	No changes will be made.
	V., B., 2.) Other Exterior Standards, j.	C-19	Russell Bennett/Low Income Housing Coalition of Alabama	LIHCA recommends that AHFA consider other building materials besides concrete (such as pervious pavers) for sidewalks which could reduce the impact of storm water runoff.	No changes will be made.
	V., B., 4.) Plumbing and Mechanical Equipment, c.	C-21	Rory L. McKean/ McKean & Associates, Architects, LLC	Rehabilitation, 4.c.: Suggest not requiring insulated walls around existing mechanical closets due to the high costs to remove and replace drywall to install the insulation.	This requirement will be removed in this section of the Plan.
D – Compliance					

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
Monitoring Procedures, Requirements & Penalty Criteria					
General Comments					
	General Comment	NA	David Morrow/ Morrow Realty	In order to allocate more affordable housing developments, we recommend that AHFA limit the amount of tax credits awarded to a single project to a maximum amount of \$900,000 or a higher amount below the current \$1.2 million, regardless of the basis boost. We request AFHA institute caps on the types of projects (family, elderly, rehab, new) or size of projects (smaller projects have higher costs per unit and need more credits). We recommend the following sliding scale: (i) 24-31 units \$650,000 (rehab) (ii) 32 to 40 units \$700,000 (iii) 41 to 48 units \$800,000 (iv) 49 units and above \$900,000	No changes will be made.
	General Comment	NA	David Morrow/ Morrow Realty	Any and all construction or rehabilitation underwriting cost guidelines, particularly construction costs, should be disclosed in the QAP if there are any thresholds or limits that developers need to fall within. Currently, there is a cost reasonableness tests for eligibility and/or allowable credits or HOME funds, but no one	No changes will be made.

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>knows what there are. Developers cannot make informed decisions before spending large sums of predevelopment costs if they do not know the project will qualify or have sufficient resources to be feasible.</p> <p>We request AHFA to consider specifying construction hard cost and development cost limits in the QAP, as is done in the QAPs of many other Southeast U.S. state agencies, based on the building design type (detached/semi-detached, row house, walk up, elevator), number of bedrooms, and geographic location of the proposed property by using the yearly published Total Development Cost (TDC) Limits document by MSA on the HUD PIH Office of Capital Improvements website. This can be converted to a per unit limit and/or per square foot limit. Each county in the state can be grouped to the most similar geographic MSA, whether small or large.</p> <p>See "What's Hot" column on the right of the HUD PIH Office of Capital Improvements website: https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/ph/capfund for the HUD 2017 Unit Total Development Cost Limits document.</p>	
	General Comment	NA	David Morrow/ Morrow Realty	All fees paid to AHFA should be allowable as development costs. A line	No changes will be made.

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>item should be added to the cost certification allowing for project related fees assessed such as change order or extension fees as they are true development costs that occur in almost every project no matter how diligent the applicant is being.</p> <p>Change Order fees should be charged on material changes only. Changes such as changing the project name, amenity changes that do not affect scoring, any construction change not affecting scoring and the like that require minimal AHFA staff review should not be charged a full change order fee. Also, change orders are routine on most construction developments so charging a \$3,000 fee for all change orders after the third change is excessive. Please consider keeping the \$1,000 fee for change orders, regardless of the number.</p> <p>No fees should be assessed to any applicant for delays waiting for AHFA response or approval or release of HOME Funds. The applicant should not be fined for acting in a diligent manner.</p>	
	General Comment	NA	Monique Wilson/ American Heart Association	Low Socioeconomic Status families and individuals tend to be unhealthier because they don't have the means to allocate towards preventative health. From high unemployment, low educational attainment, poor to no healthy food	AHFA encourages and promotes healthy living and tenant quality of life. AHFA requires that the owner provide at least five tenant services of their choice to promote healthy living and tenant quality of life, including providing services such as blood pressure screening, CPR

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>options, and little in the way of preventative health services, residents of many housing communities have lower life expectancy than sub-Saharan Africa. Higher rates of poverty and fewer resources often result in dynamics that prevent families from meeting other basic needs such as proper nutrition and quality health care. Thus, residents of public housing and affordable multifamily housing suffer disproportionately from chronic illnesses such as diabetes, hypertension, and obesity.</p> <p>Low-income zip codes have 25% fewer chain supermarkets and 1.3 times as many convenience stores compared to middle income zip-codes. And therefore, stores and restaurants selling unhealthy food greatly outnumber markets with fresh produce or restaurants with nutritious food in some communities. Opportunities for residents to exercise, walk, or bike may be limited, and some neighborhoods are unsafe for children to play outside.</p> <p>That is why increasingly, public health partners like the AHA are joining with housing communities to forge systemic changes that can address the needs of people beyond traditional health settings.</p>	<p>and first aid training, promoting nutrition and healthy eating, budget counseling and various other quality of life services. This has been a part of the application process for quite some time. A change will be made to include this requirement in the Plans.</p>

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
				<p>The American Heart Association believes that everyone deserves an optimal and just opportunity to be healthy, giving special attention to the needs of those at greatest risk of poor health, based on their social conditions. The AHA and other public health organizations across the state want to assure that affordable housing residents have access to an environment that promotes health.</p> <p>The AHA would like to propose that applicants be allowed to receive points under the Housing Credit Qualified Allocation Plan for implementing a Healthy Living Program to engage residents at risk of and/or currently living with heart disease, stroke, high blood pressure, diabetes, high cholesterol, obesity related illnesses and their caregivers. In order to receive points the applicant must submit a one page Healthy Living Education Plan, Marketing Plan, List of Service Providers in the area and an Executed MOU with a local health organization.</p> <p>The AHA will work with other public health partners across the state to develop a comprehensive listing of local agencies that provide healthy living services to residents.</p> <p>(see attachments)</p>	

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
	General Comment	NA	Russell Bennett/Low Income Housing Coalition of Alabama	LIHCA applauds and appreciates the point incentives for getting larger families, households with disabilities and/or experiencing homelessness, and we hope that AHFA continues to incentivize developers to serve populations such as those listed in the QAP.	Thank you for your comment.
	General Comment	NA	Casey Craven/ Prestwick Companies	Please consider creating a set aside allocation of funds for acquisition/rehab deals. The scoring is currently set up to heavily favor the acquisition/rehab deals which leaves much fewer credits for new construction developments. By creating a set aside, AHFA has the ability to also cap the funds available for acq/rehabs and thus even the playing field for new construction developments. We also suggest that acquisition/rehab credit awards don't count against a new construction deal in the same county. This will prevent acq/rehab from stifling new construction development in areas that may not have been awarded a deal in many years.	No changes will be made. Addendum A, page A-1, Allocation Selection, will be changed to add the following statement: <i>...subject to the following exceptions. AHFA will allocate Housing Credits to 2 projects in the same county or city only if both projects score high enough to be funded, are otherwise eligible to be funded under this QAP (Or HOME Action Plan), and one of the projects being considered has all of the following attributes at the time of application: (i) has received a HOME Loan from AHFA, (ii) has at least 85% occupancy, and (iii) has either (a) repaid the HOME Loan in full, or (b) has a fully executed commitment with AHFA for a 15-year extension of the debt evidenced by the outstanding HOME loan.</i>

2019 Summary of Public Comments Received and Responses by AHFA

Plan Section	Section Reference	Page #	Commenter Name / Company	Comments Received	AHFA Response
	General Comment	NA	Dian Torres/ Pennrose Properties	We respectfully request a modification to the disclosure requirements with respect to the identification of all members or partners or an Owner/Applicant so that only those shareholders having voting rights and control of a private corporation, who is a member or partner, directly or indirectly, of the Owner/Applicant, need be disclosed in the LIHTC Application Tab 13. As an example, one of the indirect members of our organizational structure, who will always be a part of all our LIHTC Applications, is a corporation with numerous shareholders who possess only an economic interest, with no voting or control rights whatsoever over the corporation. This corporation does have voting shareholders who do control the corporation for which we will identify for Credit Authorization in our LIHTC Applications. Please consider this modification only requiring the identification of shareholders who have voting rights and control over a private corporation that is a member, directly or indirectly, of the Owner/Applicant. Thank you.	No changes will be made.

Again, AHFA thanks all individuals and entities who provided comments for consideration in developing the final 2019 Housing Credit Qualified Allocation Plan and HOME Action Plan. All comments and AHFA responses provided in this summary are subject to modification and approval by the applicable authorities as specified under Section 42.

* Referenced pages were based upon draft versions of the Plans presented on the AHFA website in advance of the public commenting period. Page references in final versions of the Plans may not coincide with those versions of the Plans presented during the public commenting period.

STATE OF ALABAMA

**Public Comments Received through the
Citizen Participation Process
for the
HTF Program PY2019 One-Year Annual Action Plan**

In reference to the State of Alabama's PY2019 One-Year Annual Action Plan for the HTF Program, the Alabama Housing Finance Authority (AHFA) conducted a public hearing on March 22, 2019. By the April 22, 2019 comment submission deadline, AHFA had received ten (10) comments from two (2) individuals and/or organizations. Those comments and AHFA's responses thereto are included herewith.

**2019 Draft National Housing Trust Fund Allocation Plan
Summary of Public Comments Received and AHFA Responses**

Plan Section	Section Reference	Page #	Commenter Name/ Company	Comments Received	AHFA Response
Draft 2019 HTF	F. Maximum Allocation of HTF	4	Chris Retan/Aletheia House	<p>The intent of the changes in Section F are positive. There will be some projects that will not be feasible with a \$1,350,000 allocation. AHFA should set an early deadline for projects to submit applications that are under the cap amount so there is plenty of time it is resolicit proposals from developers that need additional funds to submit an application that is more than \$1,350,000.</p> <p>In addition, projects should be able to apply for up to \$2,700,000 with the understanding that they will be receiving funding from two different years.</p>	<p>Per the Plan, no project will be allocated more than \$1,350,000 of HTF funds during any HTF program year; provided, however, that AHFA may allocate funds in excess of this amount to one or more Projects during any HTF program year to ensure commitment of AHFA's unallocated HTF funds by applicable deadlines if all of the following conditions exist:</p> <ol style="list-style-type: none"> 1) AHFA has unallocated HTF funds that are at risk of expiring if not allocated by applicable HUD deadlines; 2) The Projects need additional HTF funds to balance proposed sources and uses for the Project; and 3) There are not enough viable applications pending. <p>No changes will be made.</p>
Draft 2019 HTF	G. Maximum Per-unit Development HTF Subsidy Limits	5	Chris Retan/Aletheia House	<p>The maximum per unit development subsidy should be eliminated. It should be replaced with a requirement that cost be reasonable and developers may be required to justify costs that are included in a proposal.</p>	<p>This is a statutory requirement.</p> <p>No changes will be made.</p>

**2019 Draft National Housing Trust Fund Allocation Plan
Summary of Public Comments Received and AHFA Responses**

Plan Section	Section Reference	Page #	Commenter Name/ Company	Comments Received	AHFA Response
Draft 2019 HTF	I. 1) e. Leveraging	8	Chris Retan/Aletheia House	The leverage points should be changed to match the points in the HOME and tax credit application. The current proposal which provides a maximum of 25 points for subsidies of \$350,001 does not make any sense. Any project with other funding equal to \$350,001 does not need HTF Funds. In addition, a project that has a cost of \$350,001 per unit would likely not be considered to have reasonable costs.	Points in this category are flexible and for non-federal funding sources. Sources may include, but are not limited to, value of donated land, funds for the purchase of land, construction financing, permanent financing, furnishings and operating subsidies. The points in the category will be changed as follows: 25 points - \$75,001 + per unit 15 points - \$50,001 - \$75,000 per unit 10 points - \$25,000- \$50,000 per unit
Draft 2019 HTF	General Comment		Chris Retan/Aletheia House	Due to the restriction on the rents and the 30-year affordability period, these projects will have much more risks than a tax credit project. In addition, the developer will not be able to apply for additional funds to make capital improvement after 15 years like a tax credit project can. AHFA should encourage developers to add to their operating deficit reserve and replacement reserve by underwriting the projects so they do not need any debt. They should be underwritten so there is no debt but 75% of the annual free cash flow should be required to go to one of the two reserves. This will increase the likelihood funds will be available to make repairs or fill operating gaps, especially in years 11-30.	Thank you for your comment. No changes will be made.
Draft 2019 HTF	General Comment		Chris Retan/Aletheia House	AHFA staff have indicated the project will be flexible in making exceptions to the design standards. This is important since	The HTF application process provides that applicants who cannot meet the required Design

**2019 Draft National Housing Trust Fund Allocation Plan
Summary of Public Comments Received and AHFA Responses**

Plan Section	Section Reference	Page #	Commenter Name/ Company	Comments Received	AHFA Response
				most of these projects will be much smaller than tax credit projects and will need different designs that will be less costly. It would be helpful to confirm this flexibility in the plan.	Quality Standards submit a Deviation Request to AHFA at the time of application.
Draft 2019 HTF	D. Eligible Activities	3	Mary Ellen Judah/Neighborhood Concepts	Please consider amending the plan to allow HTF funds to be used for acquisition/rehabilitation of existing units. For smaller projects such as we would propose for HTF, it is becoming increasingly difficult to identify properly zoned vacant lots, but there are numerous substandard rental homes available that could be acquired & rehabilitated at less cost and at greater benefit to the surrounding neighborhood through the removal of blight and substandard housing, Zoning and NIMBYism challenges become less problematic. Environmental clearance does often present a greater challenge, but it is not insurmountable and has been done successfully with other federal funds that carry the same environmental requirements.	HTF statutory regulations require that a project remain affordable and in compliance for 30 years. Due to limited funding, HUD rehabilitation standards and maintenance costs, AHFA will continue to administer the HTF program to provide funds for new construction of decent, safe and sanitary rental housing. No Changes will be made.
Draft 2019 HTF	G. Maximum Per-Unit Development HTF Subsidy Limit	5	Mary Ellen Judah/Neighborhood Concepts	Please consider an increase in per unit cost to account for the fact that smaller unit developments are typically more expensive to build than larger multifamily developments that benefit from economies of scale. Recent surveying of Madison county homebuilders indicated hard construction costs in excess of \$100 per square foot. Perhaps a sliding scale based upon the number of units might be considered.	The maximum per-unit development HTF subsidy limits were increased by a total of 10% from previous limits, according to bedroom size. No additional changes will be made.

**2019 Draft National Housing Trust Fund Allocation Plan
Summary of Public Comments Received and AHFA Responses**

Plan Section	Section Reference	Page #	Commenter Name/ Company	Comments Received	AHFA Response
Draft 2019 HTF	I. 1) c. Rental Assistance	7	Mary Ellen Judah/Neighborhood Concepts	We agree that projects that can attract rental assistance are desirable, providing much needed financial assistance to ELI populations and helping ensure the financial stability of the property. However, rental subsidy resources are increasingly difficult to secure. We would request a reduction in the amount of points allocated to this category and suggest adding a category that allocated points to projects with a firm commitment to provide appropriate resident services which would also support resident and property stability.	AHFA prepared the HTF Plan in accordance with HUD provisions. Accordingly, the Plan prioritizes funds to projects with additional Federal, State, or local project-based rental assistance thereby further encouraging rental affordability for extremely low-income families. Applicants must provide a written plan detailing their efforts to coordinate and integrate the proposed-HTF-funding rental units with other support services programs and other mainstream resources targeted to ELI populations. No changes will be made.
Draft 2019 HTF	I. 1) d. Duration of HTF Affordability Period	8	Mary Ellen Judah/Neighborhood Concepts	We also support extending the ELI affordability period, but would suggest a deed restriction rather than demonstration of long term financial feasibility as projections that extend beyond +/- 15 years are rather unreliable.	The HTF statute specifies a mandatory 30-year affordability period. No changes will be made.
Draft 2019 HTF	I. 1) e. Leveraging	8	Mary Ellen Judah/Neighborhood Concepts	Please consider revising the per unit limits for points awarded for leveraging, as smaller projects will not be able to compete with larger projects. As example, the development of a quadplex would need to have at least \$400,000 in non-federal sources to receive any points, which is doable since construction financing is counted in determining points. However, that same quadplex would need to have \$1,400,000 in non-federal sources, which is well in excess of the expected total development costs, to maximize points. There is concern that this point category	Points in this category are flexible and prioritize non-federal funding sources needed to develop and operate the proposed housing. 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. No changes will be made.

**2019 Draft National Housing Trust Fund Allocation Plan
Summary of Public Comments Received and AHFA Responses**

Plan Section	Section Reference	Page #	Commenter Name/ Company	Comments Received	AHFA Response
				unintentionally favors larger developments.	