FY2027 AHTF RFP FAQs- October 23, 2026

Where can I find the recorded webinar and slides for the October 19 informational session?

The recording of the webinar and the slides can be found on the DCA AHTF website: New Jersey Department of Community Affairs |

Where can I locate the application for FY2027 AHTF RFP?

There are two parts that are required as part of the application. First, a completed and submitted SAGE application DCA SAGE - Portal and a required application document upload through the HPU portal: Required Application Document Submission. What is required for each can be found in the RFP FY27 AHTF RFP Guide

Do we use our existing SAGE login credentials to apply?

The application in SAGE should be through the owner entity of the project. This will involve establishing a new user account for this application if you are not the eventual owner entity for the project.

Does the AHTF pay for development costs upfront?

The AHTF is reimbursement only. It is the expectation that projects have construction financing and other equity that will pay for soft and hard costs of the projects and then the Fund will reimburse those costs. Where possible, it is the expectation to have permanent debt if the project can support it.

What if we don't have all the required application documents or they are not applicable for the project?

You should have a document upload for each of the required documents. If you do not have it at the time of application or it is not applicable, please submit a document explaining that.

There were typos in the RFP, can you please clarify the following:

- **Section I item numbering**

Section I has five (5) sections- it should have been numbered 1-5

- **Section VII maximum**

The Priority Points Section has a total of seven (7) possible points.

Exbibit I: Section 9 states required documents include Market Analysis, Marketing Plan, Property Management Plan but no Marketing Plan is listed as required?

A Marketing Plan is not required at the time of application for this RFP. If a Marketing Plan has already been completed, please submit it as part of the application.

Are housing units in the FEMA 100- or 500-year floodplain eligible to be included in a FY2027 AHTF project?

Yes, but you will need to meet the required building standards for development in a floodplain and maintain flood insurance throughout the affordability period.

We are developing a supportive housing project for survivors of domestic violence. Do we have to adhere to UHAC, and use HAS as the Administrative Agent?

Yes, there are specific allowances for supportive housing in UHAC and HAS will be the Administrative Agent and will work with the development to meet required marketing and lease up.

For the FY 2027 RFP for AFHT will projects that are 100% affordable that are more than 25 units would be considered for this funding? Will a DCA Commissioner waiver be granted to allow projects larger than 25 unit to apply?

The AHTF is for the development of 100% affordable housing at 25 units or less. Waivers can be submitted with application, and they will be considered on a case-by-case basis. The DCA Commissioner reserves the right to deny or approve any waiver requests.

Are group homes eligible under the AHTF RFP?

No, the AHTF supports the development of affordable units with tenant-based leases.

Would a DDD-licensed community residence be eligible under the AHTF RFP?

Supportive housing that serves the DDD population is eligible under the AHTF RFP, however, the development must meet UHAC standards, and units must have tenant-based leases.

To receive priority points, must the project be located in both a Qualified Census Tract (QCT) and a Difficult Development Area (DDA), or would either designation qualify?

To qualify for priority points, the project must be located in a Difficult Development Area (DDA) per HUD. You can find DDAs here: Qualified Census Tracts (QCTs) and Difficult Development Areas (DDAs) Lookup | HUD USER. Projects located in a Qualified Census Tract will **not** receive priority points.

For a project in a Qualified Urban Aid municipality, would it fall under the Neighborhood Partnerships Fund or the Municipal Settlement Fund, and what leverage would be expected?

Qualified Urban Aid municipalities apply under the Neighborhood Partnership Fund. All projects require support from the municipality either through a letter or resolution. NPF projects look for leveraging other existing resources to strengthen neighborhoods and prioritizes projects that further community development initiatives from coordinated state investments and partnerships with private sector investors.

How extensive should the market analysis be for each application?

Per the RFP, that market analysis/market study must include a narrative market analysis or recent market study that includes information about the number of likely renters and homebuyers, analysis of comparable area rents or sales prices for both affordable and market rate projects of similar size, and an explanation of how the market analysis supports the need for the proposed project; homeownership projects should include recent sales data.

What organizational structure qualifies for the non-profit priority points?

The owner entity/developer needs to be a 501(c)(3) per the IRS to qualify for the non-profit priority points. Documentation must be provided that shows proof of this status.

Can services for the project be funded through the AHTF?

No. The AHTF only provides funding for the development of affordable units.

Can acquisition be paid for by the AHTF?

Yes, however AHTF is a reimbursement only program so it would reimburse for acquisition of a site that has already happened and it is limited to a 24-month look back period. Reimbursement of acquisition is limited to the lesser of the actual documented purchase price or the appraised as-is value.

What does it mean to have plans that are permit ready?

This means your construction drawings and related documents are complete, accurate, code-compliant, and prepared specifically for submission to the local building department for permits.

AHTF financing is structured as a soft second amortizing loan at 1% with a term equal to the affordability control period and annual repayment is 50% of positive cash flow. What exactly does this mean?

This means that rental projects will have a DCA mortgage recorded against it that covers the entire time that the property is deed restricted. The loan is soft second loan that subordinates to any primary lender mortgages. The interest rate is 1% on the loan and payments are owed against the loan on an annual basis. Repayment annually is 50% of any positive cash flow after expenses and debt service as documented in the project's annual audit for the prior year.

If we are doing a scattered site housing project is a Phase 1 for all units listed in the application required prior to application submission?

Yes, a Phase I is required as part of the required application documents and would be for each site.