

New Jersey Housing and Mortgage Finance Agency (NJHMFA)

How to Submit Tax Credit Application through Multifamily Housing and Supportive Service Lending Portal

Tax Credit Allocation

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1 Introduction

This document provides step-by-step detailed instructions on how to create and submit Tax Credit only application for Low Income Housing Tax Credit (LIHTC) programs.

This document also provides instructions on how to complete the LIHTC portion of an application for NJHMFA loan financing.

The LIHTC application must be submitted by the deadline published on the Agency’s website here: <https://nj.gov/dca/hmfa/developers/uniap/>

Any developer/housing provider interested in creating and submitting a LIHTC application must have a Multifamily Housing and Supportive Services Lending Portal account.

To request a new lending portal account, please fill out the new developer’s registration form here: <https://developers.njhousing.gov/webportal/NewDeveloper.html>

2 Lending Portal Login

The Multifamily Lending Portal can be accessed here: <https://developers.njhousing.gov/>

Use valid login credentials to login:

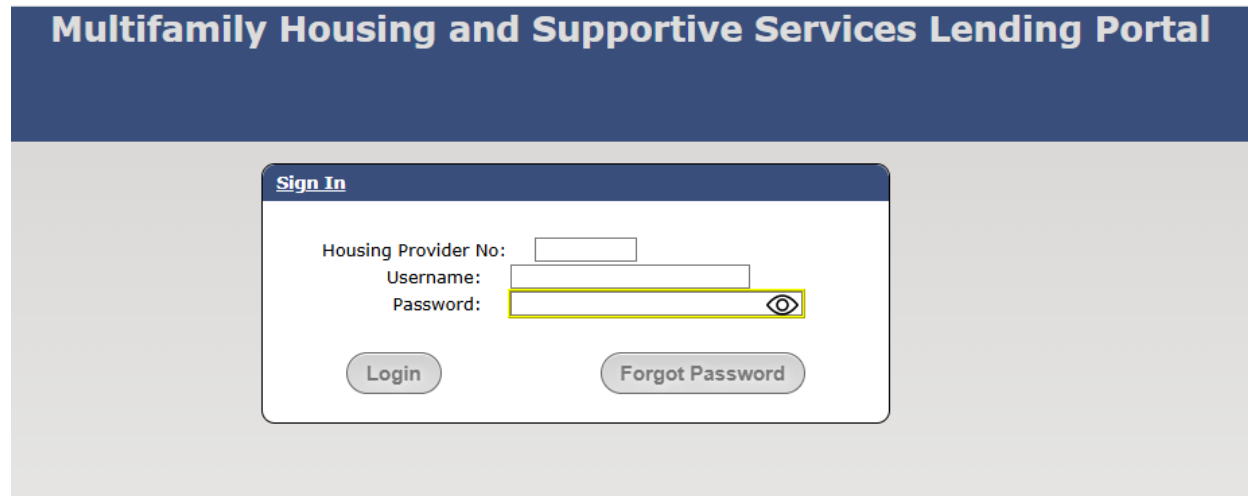


Figure 1: Login Screen

After login, the home screen will look similar to the below screen:

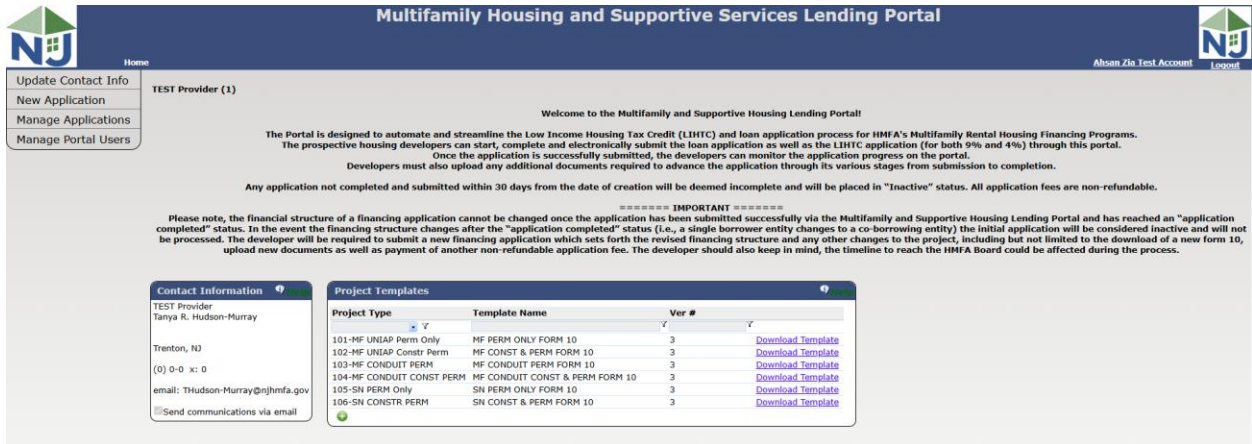


Figure 2: Lending Portal Home Page

3 Creating a New Tax Credit Only Application

On the home page navigation menu click on the “New Application” option:

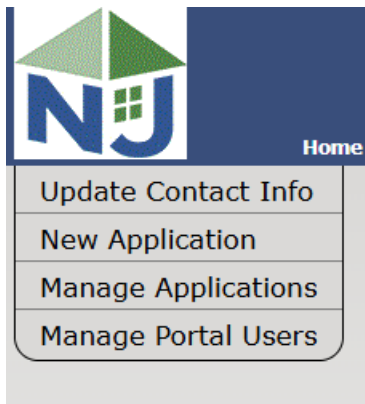



Figure 3: Navigation Menu

This will open new Application screen:



M

[Home](#) > **New Application**

Project Information

Project Type: MF UNIAP Perm Only ▼

Ownership Tax ID:

Clicking 'Continue' will check for an existing tax ID.
If one exists, you will be able to continue.

Available Programs Help

Program	Estimated Fees	Estimated Fees(%)
<input type="checkbox"/> MF Traditional Financing(150)	\$0.00	0
<input type="checkbox"/> SN Housing Trust Fund(152)	\$1,000.00	0
<input type="checkbox"/> SN Hsg Subsidy Loan Program(153)	\$1,000.00	0
<input type="checkbox"/> Money Follows The Person(158)	\$0.00	0
<input type="checkbox"/> Hospital Partnership Subsidy(159)	\$0.00	0
<input type="checkbox"/> 9% MF Rate Lock Program(160)	\$0.00	0
<input type="checkbox"/> Section 811 Rental Subsidy(161)	\$0.00	0
<input type="checkbox"/> HMFA Portfolio(162)	\$0.00	0
<input type="checkbox"/> Section 8 Project(163)	\$0.00	0
<input type="checkbox"/> LIHTC 9%(168)	\$0.00	0
<input type="checkbox"/> LIHTC 4%(169)	\$0.00	0

Figure 4: New Application

From the “**Project Type**” dropdown, select “**Tax Credit Only**”. This will present the following screen:

Figure 5: New Application - Tax Credit Only

- Enter “Ownership Tax ID”
- Check the LIHTC program you are applying for
- Click “Continue”

3.1 Project/Application Instructions

Next Screen provides high level instruction on how to navigate the lending portal for your application.

Figure 6: Application Instructions

Please write down the **HMFA Project #** associated with your application. This number is required for any correspondence with HMFA and also for managing your application from the portal.

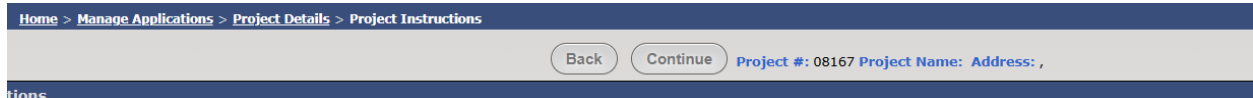


Figure 7: HMFA Project #

Click **“Continue”** when ready to proceed.

“Project Import” doesn’t apply to **“Tax Credit Only”** projects. Please skip this screen.



Figure 8: Project Import - N/A

Click **“Continue”** to move to the next screen.

3.2 Enter/Modify Project Details

On this screen, please enter details about your project including **“Mailing Address”**, **“Project Summary”**, **“Development Owner”** and **“Development Owner Roles and Experience”**. All the fields marked with **“*”** are required.

Figure 9: Project Information Modify

When finished entering the information on this screen, click “Continue” to move to the “Project Forms” page.

3.3 Project Forms

Figure 10: Project Forms

From this page, you can download all the applicable forms. Completed forms will need to be uploaded on the “Project Documents” page.

Click “Continue” to move to the “Project Documents” page.

3.4 Project Documents

This page provides a complete list of documents (document checklist) that are applicable to LIHTC application. All documents required for your application must be uploaded one by one to the respective “Buckets” by clicking on the “Upload” button.

Back

Continue

Project #: 08167 Project Name: LIHTC 9% Test Project Address:

Upload the finished document by clicking the 'Select' button.

Tax Credit Only Help		
Document Name	Download	Upload
UNIAP Part I - LIHTC Application	[No Documents]	<input type="button" value="Upload"/>
UNIAP Part I - Site Superintendent Narrative	[No Documents]	<input type="button" value="Upload"/>
UNIAP Part I - After Hours Protocol	[No Documents]	<input type="button" value="Upload"/>
UNIAP Part I - Developers Resumes/Bios	[No Documents]	<input type="button" value="Upload"/>
UNIAP Part I - List of Developments	[No Documents]	<input type="button" value="Upload"/>
UNIAP Part I - Organizational Chart	[No Documents]	<input type="button" value="Upload"/>
UNIAP Part I - Wire Confirmation	[No Documents]	<input type="button" value="Upload"/>
UNIAP Part II - Market Analysis	[No Documents]	<input type="button" value="Upload"/>
UNIAP Part II - Site Control (Deed)	[No Documents]	<input type="button" value="Upload"/>
UNIAP Part II - Site Control (Saless Agreement)	[No Documents]	<input type="button" value="Upload"/>
UNIAP Part II - Preliminary Site Plan Approval	[No Documents]	<input type="button" value="Upload"/>
UNIAP Part II - Environmental Certification	[No Documents]	<input type="button" value="Upload"/>
UNIAP Part II - Financing Information Disclosure	[No Documents]	<input type="button" value="Upload"/>
UNIAP Part II - Financing Commitments/ELIGIBILITY	[No Documents]	<input type="button" value="Upload"/>
UNIAP Part II - Financial Feasibility	[No Documents]	<input type="button" value="Upload"/>
UNIAP Part II - Energy Efficient Homes	[No Documents]	<input type="button" value="Upload"/>
UNIAP Part II - Certified Property Manager	[No Documents]	<input type="button" value="Upload"/>
UNIAP Part II - Acquisition Credits	[No Documents]	<input type="button" value="Upload"/>
UNIAP Part II - Step-in-the-Shoes	[No Documents]	<input type="button" value="Upload"/>
UNIAP Part II - USDA Rural Development	[No Documents]	<input type="button" value="Upload"/>
UNIAP Part II - Rental Assistance	[No Documents]	<input type="button" value="Upload"/>
UNIAP Part II - Supportive Housing	[No Documents]	<input type="button" value="Upload"/>

Figure 11: Project Documents

Details > Project Documents		
UNIAP Part II - Affirmative FHM Plan	[No Documents]	Upload
UNIAP Part II - HOPE VI/Choice	[No Documents]	Upload
UNIAP Part II - High LIHTC Concentration	[No Documents]	Upload
UNIAP Part II - Minimum Design Standards	[No Documents]	Upload
UNIAP Part II - Waiver of Qualified Contract Process	[No Documents]	Upload
UNIAP Part II - Inclusionary Review	[No Documents]	Upload
UNIAP Part III - Mixed Income Set-Aside (9% Only)	[No Documents]	Upload
UNIAP Part III - Preservation Set-Aside (9% Only)	[No Documents]	Upload
UNIAP Part III - Emerging Developer Set-Aside (9% Only)	[No Documents]	Upload
UNIAP Part III - Points Worksheet	[No Documents]	Upload
UNIAP Part III - PH Waiting List Letter	[No Documents]	Upload
UNIAP Part III - MBE/WBE	[No Documents]	Upload
UNIAP Part III - High Opportunity Areas	[No Documents]	Upload
UNIAP Part III - Ready To Grow	[No Documents]	Upload
UNIAP Part III - Green Building/Future-Ready Design	[No Documents]	Upload
UNIAP Part III - Negative Points	[No Documents]	Upload
UNIAP Part III - Municipal Support/Tax Abatement	[No Documents]	Upload
UNIAP Part III - Compliance Period / Ownership	[No Documents]	Upload
UNIAP Part III - Development Experience	[No Documents]	Upload
UNIAP Part III - Site Selection Worksheet	[No Documents]	Upload
UNIAP Part III - Community Policing / Public Safety	[No Documents]	Upload
UNIAP Part III - Project Amenities Worksheet	[No Documents]	Upload
UNIAP Part III - Unit Amenities Worksheet	[No Documents]	Upload
UNIAP Part III - Social Service Plan	[No Documents]	Upload
UNIAP Part III - Social Service Agreements	[No Documents]	Upload
UNIAP Part III - Age-Friendly Senior Cycle Points	[No Documents]	Upload
UNIAP Part III - Qualified Nonprofit Sponsor	[No Documents]	Upload
UNIAP Part III - Local Government Support	[No Documents]	Upload
UNIAP Part III - Affordability	[No Documents]	Upload
UNIAP Part IV - HERA Basis Boost Req (9% Only)	[No Documents]	Upload
UNIAP Part IV - Sponsor Certification	[No Documents]	Upload
UNIAP Part IV - Signature Page For Breakdown	[No Documents]	Upload
UNIAP Part IV - Project Costs Sheet	[No Documents]	Upload
Any Additional Documents	[No Documents]	Upload

Figure 12: Project Documents (continued)

Please note this document checklist matches with the documents you have (or will be submitting) as part of a hard copy of your application.

Please refer to the LIHTC Application Reference Guide on detailed instructions as to which documents are required for a specific LIHTC program. LIHTC Application Reference Guide can be found here: https://nj.gov/dca/hmfa/developers/docs/uniap/dev_uniap_lihtc_application.docx

Please note that the below documents must be downloaded from the lending portal “**Project Forms**” page and must be uploaded under “**Project Documents**” in the original format (excel sheet):

- PART III Points Worksheet
- PART II UNIAP Eligibility
- PART IV Project Costs Sheet

3.5 Wiring Instructions

Application fees or other fees wiring instructions are available to download from the “**Project Forms**” page. Please carefully read and follow the wiring instructions in order to pay all the open bills. There is no need to contact Agency staff for requesting wiring instructions.

PART IV Sponsor Certification	Download
PART II UNIAP Eligibility	Download
App Fee Wiring Instructions	Download

Figure 13: Wiring Instructions Download

3.6 Project Details

“**Project Details**” screen gives an overview of the project. It displays **project status, all billed invoices and their status** along with a “**Submit Application**” button. The “**Submit Application**” will only be displayed while application submission is in progress.

Home > Manage Applications > Project Details

Project #: 08167 Project Name: LIHTC 9% Test Project Address: 637 S Clinton Avenue Trenton, NJ 08611

Project Team [Help](#)
Owner: Mr Owner Ship

Application Status [Help](#)
App Submission in Progress

Provider Actions [Help](#)
Actions
[Cancel this Application](#)
[I have paid my Application Fees.](#)

Fee Type	Description	Description 2	Status	Amount	Paid	Remaining
LITC - APPLICATION & RESUBMISH(4242)	Fee for project: 08167		Open AR	\$5,000.00	\$0.00	\$5,000.00

Finance Layers [Help](#)
No records selected.

Finance Layer	Program	Active
1	168-LIHTC 9%	<input checked="" type="checkbox"/>

Submit Application *Click this button once you have finished making changes to your application document and are ready to notify the agency that an application has been submitted.*

Figure 14: Project Details Screen

3.6.1 Project Fees

The “Fees” section displays all the applicable fees and the respective status of the invoice. Under the Fees section, is the “Finance Layers” showing for which specific program you have applied.

Fee Type	Description	Description 2	Status	Amount	Paid	Remaining
LITC - APPLICATION & RESUBMISH(4242)	Fee for project: 08167		Open AR	\$5,000.00	\$0.00	\$5,000.00

Finance Layers [Help](#)
No records selected.

Finance Layer	Program	Active
1	168-LIHTC 9%	<input checked="" type="checkbox"/>

Submit Application *Click this button once you have finished making changes to your application document and are ready to notify the agency that an application has been submitted.*

Figure 15: Project Fees

3.6.2 Application Status and Provider Actions

“Application Status” shows the current status. When a new application is created and is still being worked on, the Application Status will show “App Submission in Progress”. This status is updated as the application goes through the process.

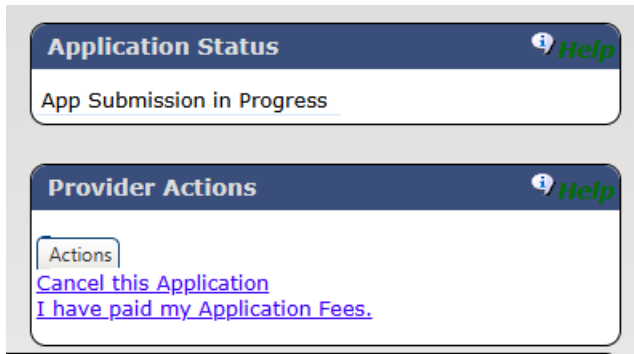


Figure 16: Application Status

“**Provider Actions**” show what action you can take on this application. While the application is under submission, you can either “**Cancel this Application**” or notify the Agency that “**I have paid my Application Fee**”.

Do not click on “**I have paid my Application Fees**” without sending in the wire and uploading the **wire confirmation receipt** under the “**Project Documents**” web page.

4 Submit Application

When you have completed your application in its entirety including all the required documents uploads under the Project Documents and application fee payment, only then you will be able to submit the application.

Please click on the “**Submit Application**” button on the “**Project Details**” screen.

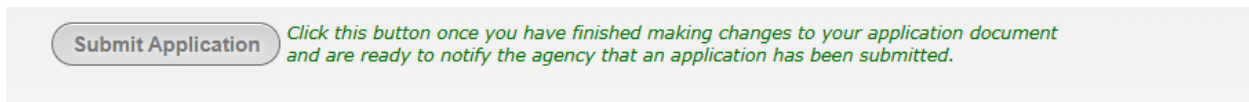


Figure 17: Submit Application button

If you click the “**Submit Application**” button too soon without completing the application, the lending portal will generate **audit errors** similar to the ones shown below. Please carefully read the errors and resolve the issue before attempting to submit the application again.

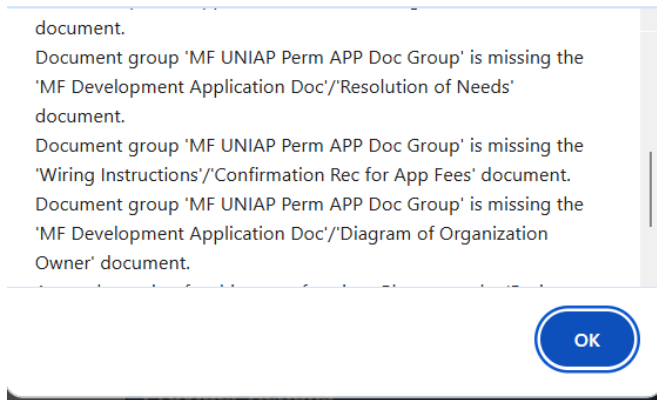


Figure 18: Lending Portal Audit Errors

Upon successful submission, the “**Submit Application**” button will disappear and the application status will change to “**Application Passed Audits**”

Home > Manage Applications > Project Details

Project #: 08167 Project Name: LIHTC 9% Test Project Address: 637 S Clinton Avenue Trenton, NJ 08611

Project Team [Help](#)
Owner: Mr Owner Ship

Application Status [Help](#)
Application Passed Audits

Provider Actions [Help](#)
No Actions Available

Fees [Help](#)

Fee Type	Description	Description 2	Status	Amount	Paid	Remaining
LITC - APPLICATION & RESUBMISH(4242)	Fee for project: 08167		History	\$5,000.00	\$5,000.00	\$0.00

Finance Layers [Help](#)
No records selected.

Finance Layer	Program	Active
1	168-LIHTC 9%	<input checked="" type="checkbox"/>

Figure 19: Application Passed Audits

5 LIHTC Application with NJHMFA Financing

All developers and housing providers who have previously submitted a multifamily financing application to the agency via the Lending Portal and have included either 9% Tax credit program or 4% Tax credit program will also use the lending portal to complete the LIHTC part of the application.

There is no need to create and submit a separate application for the LIHTC program on the lending portal.

The original financing application will continue (**same HMFA #**) and open up the tax credit part of the application including tax credit specific document checklists and forms.

5.1 9% Tax Credit – Competitive Round

All Multifamily Traditional Financing applications with 9% LIHTC program are processed by the agency staff. LIHTC application processing timeline is generally communicated to the developers via the developer’s bulletin and is also published on the agency website.

The application status on the lending portal should be monitored on a regular basis.

Upon successful completion of application processing, a 9% preliminary approval letter is issued. At this point the application status on the Lending portal will be set to “**9% Pre-approval**” as shown in the screen capture below:

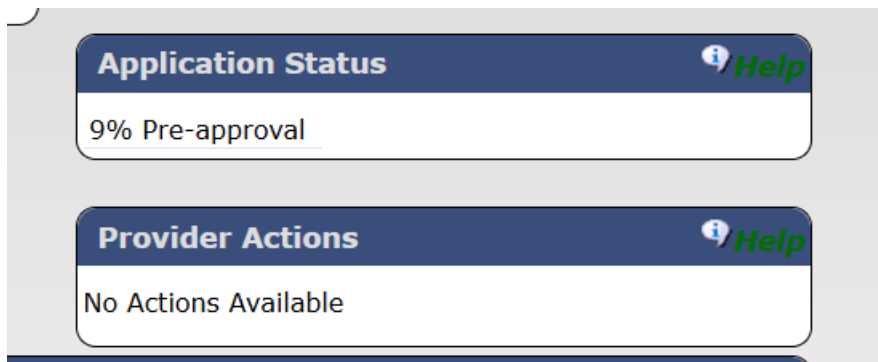


Figure 20: 9% LIHTC Pre-approval status

At the same time, you will also see the below on the lending portal:

1. A Tax Credit application bill for \$5000.00
2. 9% LIHTC Document checklist under the “**Project Documents**”
3. LIHTC application specific forms under “**Project Forms**”

Home > Manage Applications > Project Details

Back Instructions Project #: 08136 Project Name: LIHTC 9% with Agency Financing Address: 637 S Clinton Avenue Trenton, NJ 08611

Project Team Help
Owner: Mr Owner Ship

Application Status Help
9% Pre-approval

Provider Actions Help
No Actions Available

Fees Help

Fee Type	Description	Description 2	Status	Amount	Paid	Remaining
MF Traditional Finance App Fee(4230)	Fee for project: 08136		History	\$5,000.00	\$5,000.00	\$0.00
LITC - APPLICATION & RESUBMISH(4242)			Open AR	\$5,000.00	\$0.00	\$5,000.00

Finance Layers Help

No records selected.

Finance Layer	Program	Active
0	150-MF Traditional Financing	<input checked="" type="checkbox"/>
1	168-LIHTC 9%	<input checked="" type="checkbox"/>

Figure 21: LIHTC Application with Agency Financing

Back Continue Project #: 08136 Project Name: LIHTC 9% with Agency Financing Address: 637 S Clinton Avenue Trenton, NJ 08611

Upload the finished document by clicking the "Select" button.

MF UNIAP Perm Only		Download	Upload
New Documents Since 6/2/2026			
UNIAP Part I Application	Latest	Upload	
Project Narrative and Scope of Work	Latest	Upload	
Organizational Chart	Latest	Upload	
General Site Location Map	Latest	Upload	
Resume for Sponsor	Latest	Upload	
Evidence of Site Control - Deed (if applicable)	Latest	Upload	
Inclusionary Review for 4% and 9% LIHTC Applications (if applicable)	Latest	Upload	
Evidence of Site Control - Option Agreement (if applicable)	Latest	Upload	
Evidence of Site Control - Contract of Sale (if applicable)	Latest	Upload	
Site Control - Certificate of Formation for Condominium Association (if applicable)	Latest	Upload	
Older Documents			
Site Control - Redevelopment Agreement (if applicable)	[No Documents]	Upload	
Site Control - Ground Lease (if applicable)	[No Documents]	Upload	
Site Control - Condominium Association By-laws (if applicable)	[No Documents]	Upload	
Site Control - Master Deed (if applicable)	[No Documents]	Upload	

LIHTC 9%		Download	Upload
New Documents Since 6/2/2026			
UNIAP Part I - LIHTC Application	Latest	Upload	
UNIAP Part I - Site Superintendent Narrative	Latest	Upload	
UNIAP Part I - Organizational Chart	Latest	Upload	
UNIAP Part II - Site Control (Deed)	Latest	Upload	
UNIAP Part II - Site Control (Sales's Agreement)	Latest	Upload	
UNIAP Part II - Inclusionary Review	Latest	Upload	
Older Documents			
UNIAP Part I - After Hours Protocol	[No Documents]	Upload	
UNIAP Part I - Developer's Resumes/Bios	[No Documents]	Upload	
UNIAP Part I - List of Developments	[No Documents]	Upload	
UNIAP Part I - Wire Confirmation	[No Documents]	Upload	
UNIAP Part II - Market Analysis	[No Documents]	Upload	
UNIAP Part II - Preliminary Site Plan Approval	[No Documents]	Upload	
UNIAP Part II - Environmental Certification	[No Documents]	Upload	
UNIAP Part II - Financing Information Disclosure	[No Documents]	Upload	

Figure 22: LIHTC with Agency Financing Document Checklist

Please make sure all the LIHTC fees are paid and all the applicable documents have been uploaded on the lending portal before the deadline.

Please follow the instructions on the agency website on how to prepare and submit a hard copy of your LIHTC application before the deadline. Detailed instructions can be found here:

<https://nj.gov/dca/hmfa/developers/uniap/>

5.2 4% Tax Credit

All Multifamily Traditional Financing applications with 4% LIHTC program are processed by the agency staff.

The application status on the lending portal should be monitored on a regular basis.

Once the commitment stage of the application process has been successfully completed, a **Commitment Letter** is issued and the application status in the Lending Portal is updated to "**Commitment**" as shown in the screen capture below:

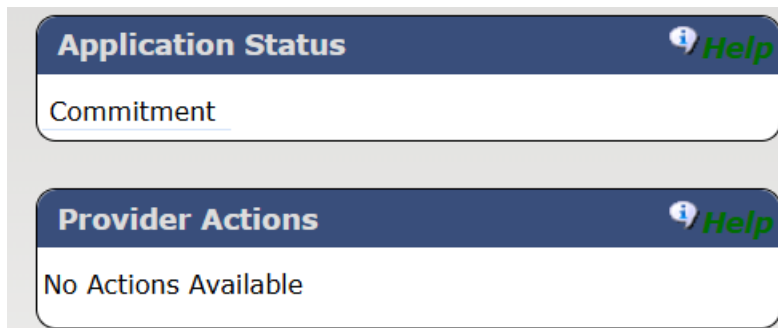


Figure 23: 4% LIHTC with Agency Financing App Status

At the same time, you will also see the below on the lending portal:

4. A Tax Credit application bill for \$5000.00
5. 4% LIHTC Document checklist under the "**Project Documents**"
6. LIHTC application specific forms under "**Project Forms**"

[Back](#)
[Instructions](#)
Project #: 08137 **Project Name:** LIHTC 4% with Agency Financing **Address:** 637 S Clinton Avenue Trenton

Project Team [Help](#)

Owner: Mr Owner Ship

Application Status [Help](#)

Commitment

Provider Actions [Help](#)

No Actions Available

Fees [Help](#)

Fee Type	Description	Description 2	Status	Amount	Paid	Remaining
MF Traditional Finance App Fee(4230)	Fee for project: 08137		History	\$5,000.00	\$5,000.00	\$0.00
LITC - APPLICATION & RESUBMISH(4242)			Open AR	\$5,000.00	\$0.00	\$5,000.00

Finance Layers [Help](#)

Finance Layer	Program	Active
0	150-MF Traditional Financing	<input checked="" type="checkbox"/>
1	169-LIHTC 4%	<input checked="" type="checkbox"/>

No records selected.

Figure 24: 4% LIHTC with Agency Financing Project Details

Please make sure all the LIHTC fees are paid and all the applicable documents have been uploaded on the lending portal to ensure timely processing of your application.

End of Document