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## MULTIFAMILY HOUSING UNDERWRITING APPLICATION INSTRUCTIONS

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The Multifamily Housing Application Instructions (“Instructions”) follow the Application Checklist and explain each of the submission requirements. If applications do not meet all of the submission requirements, the Application review may be discontinued by the Agency.

All Applicants submitting an Underwriting Application for 9% Tax Credits, PennHOMES or tax-exempt bond volume cap must submit their applications electronically, in addition to submitting one hard copy of the application. Specific instructions for filing electronically can be found on the Agency’s website at <http://www.phfa.org>. You MUST file an “Intent-to-Submit”, or, if you are submitting an application for volume cap, a Bond Term Sheet, prior to obtaining access to upload your application online. When an Intent-to-Submit is received online, an invoice for the portal opening fee will be automatically generated and sent to the email address the applicant provides. Upon receipt of payment by the Agency, the associated online account portal will be unlocked to grant access to upload the application.

The hard copy application **must be submitted in a three-ring binder and tabbed numerically** using the Application Checklist. Applications not received in this manner will be returned.