



New Jersey Housing and Mortgage Finance Agency

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UNIAP - Application for Financing

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What is UNIAP?

UNIAP is the Unified Application for HMFA Multifamily Rental Housing Production Programs. It is the one place to go to apply for:

1. Multifamily Financing Programs - One [1] electronic copy- see below instructions
2. Low Income Housing Tax Credits - One [1] electronic copy- see below instructions; one paper copy.
3. Supported Housing and Special Needs Programs - One [1] electronic copy- see below instructions

Projects often require funding from more than one of the programs listed above. The UNIAP consolidates the application process across programs, in order to reduce the number of forms you need to fill out.

Before Applying: Review the program information available on this website and the program guidelines within the UNIAP. Please [contact the appropriate program staff](#), particularly if you are seeking Special Needs financing, for pre-application guidance and instructions.

2022 Tax Credit Application Updates

9% Application Deadlines

Family, Senior and Supportive Housing Cycles: Noon on August 31, 2022

Mixed Income Reserve: May 31, 2022 - August 31, 2022 by 12:00 PM (Rolling)

Submission Requirements

Submit one hard paper copy of the application by the filing deadline to 637 South Clinton Avenue, Trenton, NJ 08611 AND an electronic copy of your application through LeapFile to (NJHMFAtaxcredits@njhmfa.gov) Please separate your application into 4 distinct files/folders and label accordingly (Part I, Part II, Part III and Part IV), LeapFile instructions can be found on the [LIHTC Resources and FAQs page](#).

Application Fee:

The 9% application fee is \$4,000. Payment of the application fee is required in order for a 9% application to be considered complete. The application fee is due by the application deadline or the application will not be accepted.

For wire payments, please contact Johanna Pena at jpena@njhmfa.gov.

Please send check payments to:
New Jersey Housing and Mortgage Finance Agency
ATTN: Johanna Pena
Tax Credit Division
637 South Clinton Avenue
P.O. Box 18550
Trenton, NJ 08650

Underwriting Guidelines

The underwriting guidelines shall be as follows:

Equity Range

No equity range will be established for the 2022 9% round. Applicants should underwrite at pricing based upon a commitment from their equity investor. Applications without a firm commitment from an equity investor shall be underwritten at \$.90.

Applicable Percentage

1. 9.00% for the 70% present value credit
2. 4.00% for the 30% present value credit

Average Income Set-Aside:

Please be advised that 9% Applicants will NOT be permitted to underwrite assuming the new "Average Income" or "Income Averaging" federal minimum set-aside election in 2022 applications.

All 2022 applicants must select either the 20% at 50% or 40% at 60% minimum set aside and adhere to current underwriting parameters (units underwritten above 60% of Area Median Income will be treated as market rate or unrestricted). After award, owners should notify the Agency of any substantive changes to the project, including a requested change in minimum set aside by no later than carryover/ binding commitment.

2023 UNIAP Documents

The 2023 UNIAP is now available. See below for Application, Guides and Worksheets. *(You will need Microsoft Word and Excel installed on your computer to open the .doc and .xls files, respectively.)*

- [UNIAP Part I](#)
- [UNIAP Part I Guidelines](#)
- [Low Income Housing Tax Credits \(LIHTC\) Application](#)
- [LIHTC Application Appendix](#)

- [Energy Benchmarking Manual](#)
- [2022 Green QAP Requirements](#)
- [Form 10 - Construction/Permanent Financing LIHTC](#)
- [Form 10 - Permanent Financing Only LIHTC](#)
- [Multifamily Appendix](#)
- [UNIAP Part II - Eligibility](#)
- [UNIAP Part III - Points](#)
- [UNIAP Part IV - Project Costs](#)
- [Social Service Summary](#)

Questions?

Contact the Tax Credit division by sending your written questions to the LIHTC mailbox NJHMFAtaxcredits@njhmfa.gov.

All questions and responses will be posted in the FAQs. Applicants are encouraged to [check the FAQs](#) periodically for updates.

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ERMA

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