



PRINCE WILLIAM
COUNTY



PRINCE WILLIAM
COUNTY

Affordable Housing Fund (AHF)

Pre-Application Meeting

March 11, 2026

Office of Housing and Community Development

Joan S. Duckett, Director of Housing

Agenda

- Welcome and Introductions
- Responses/Discussion of Questions from February 25th AHF Introduction Meeting
- Scoring Criteria & Appendix A
- Application and Submission Process
- Questions

1) Question: Is this loan “must pay” or soft pay debt (i.e., cash flow dependent)?

Answer: The loan provided through the AHF fund will be in a second trust position, paid out of available project cashflow after paying debt service obligations, and must be fully repaid.

2) Question: Does the AHF application have any prerequisite or threshold requirements and/or do projects have to get to a certain point in the land-use entitlement phase before applying?

Answer: The current AHF application does not have prerequisite nor threshold requirements. However, it may be difficult to score well on “project readiness” without having land-use entitlement.

3) Question: Given the typical construction length of new construction apartment communities, can the one-year construction period be extended (e.g., to three years), until the project converts to permanent financing. This would require a 5-to-6-year total period instead of the 3-year total period mentioned in the Policies and Procedures?

Answer: When reviewing the applications the review team will take into consideration requests concerning extension of the loan's construction period, based upon the presented development project initiating the request.

4) Question: How does the AHF commitment work alongside the highly prescriptive, formulaic Virginia LIHTC application requirement to earn subsidy loan commitment before a competitive LIHTC application?

Answer: Staff understands that the Virginia LIHTC application awards points for local subsidy loans committed before the LIHTC application and will endeavor to meet that timing requirement. Applicants should within the application for funding provide anticipated LIHTC request as it relates to the overall project funding.

Responses to Questions – Slide 3 of 5



5) Question: Can AHF funds come in during the construction period, i.e., 50% up front?

Answer: The initial funding for approved projects is being consider and will be discussed at the time applications are reviewed.

6) Question: The meeting slides indicate that the “AHF loan must be 20% or less of the total non-County funding of the development costs...” Does this mean that the County loan is limited to 1/6 of the development costs? Or limited to 1/5 of the development costs? A: No more than 20% of total costs so no more than 1/5?

Answer: The approved AHF funding will be no more than 20% of total costs, so no more than 1/5.

7) Question: Can we negotiate a greater than 30-year payback term since the affordability periods can be longer than 30 years?

Answer: The initial funding as well as the consideration for a longer repayment term for approved projects can be considered however there must be extenuating support for this request and will be discussed at the time applications are reviewed.

8) Question: When a multi-building, multi-family project is being proposed, the primary contractor usually sub-contracts to another developer to build one or two of the buildings as 100% affordable. Can these projects apply for the AHF?

Answer: Yes, applicants are not required to use the AfDU Ordinance for bonus density or waivers to apply for the AHF. Any questions regarding dispersion of units and/or dispersion of buildings within the development in the land-use entitlement process are questions for the Planning Office and/or Land Development Division depending on the circumstance.

9) Question: We want to verify that PWC has no minimum score needed for the AHF and PWC does not participate in project-based vouchers?

Answer: Correct, no minimum score is required and PWC does not currently or anticipates future provision of project-based vouchers when using the AHF funds for projects.

10) Question: Several general questions regarding whether or not PWC has designated any “revitalization areas” in the Virginia Housing process.

Answer: No, to the best of our knowledge PWC has not designated any “revitalization areas” per Virginia Housing.

Additional Questions – from 03-05-2026 email – Slide 1 of 5



Financing Terms

- **Interest Rate**

- Other localities have successfully provided the interest rate on these loans down to 3%. Can Prince William still explore that? – **Answer: No.** The Board of County Supervisors has approved the Affordable Housing Fund Guidelines and Procedures as presented with the interest rate tied to the 10-year Treasury Rate, so for this round of applications for consideration there is no change in the terms approved within the document.

- **Construction Term**

- Echoing other comments about changing the one-year period for construction to a three-year period: That period needs to cover not just construction but also lease-up to stabilize the property (you can't convert to a permanent loan until you hit a certain occupancy threshold) and then the actual conversion to the permanent loan. That's why the longer term is helpful since it would be difficult as currently proposed. **Answer: See answer to question #3 on a slide #4.** ⁸

Additional Questions/Recommendations – from 03-05-2026 email – Slide 2 of 5



- **Zoning:**

- Zoning approval should be required by the end of the application year (i.e., if I apply 8/1/2026, then I need to have zoning by 12/31/2026). Zoning should be a requirement so that funding is going to a project that the Board said the applicant can build. **Answer:** There can be no amendments to the Scoring Criteria, it was approved by the BOCS on 02-03-2026. That said, The Affordable Housing Fund Policies and Guidelines addresses zoning with regards to the loan application package, application requirements/checklist and project scoring on pages: 17, 22 and 27, respectively.

- **Site Control:**

- Site control should be a requirement so that funding is going to a project on a site the applicant controls. **Answer:** There can be no amendments to the Scoring Criteria, it was approved by the BOCS on 02-03-2026. That said, The Affordable Housing Fund Policies and Guidelines addresses site control with regards to the loan application package, application requirements/checklist and project scoring on pages: 11, 22, 23, 25 and 27, respectively.

Additional Questions/Recommendations **from** PRINCE WILLIAM COUNTY

03-05-2026 email – Slide 3 of 5



- **Architectural concept plan:**

- The scoring criteria reference a construction set, but that comes much later in the development process. At the application stage, a schematic design set is more appropriate. This basic design that shows the expected plan and explains what the applicant is trying to do, with details finalized later as the project progresses. **Answer: In support of your application/project OHCD will accept and review all relevant documentation that is provided and supports your project. Please include all supporting documents relevant to your application/project at submission of your application.**

Additional Questions/Recommendations – from 03-05-2026 email – Slide 4 of 5



Scoring Criteria

- Unit count and affordability:
 - If highest consideration is given to applications that provide the most units at the lowest AMI levels, then there should be a minimum scoring threshold for the entire application that incentivizes the kind of developments PWC hopes to see. Fairfax County has a minimum score of 42 out of 100 to be awarded funding.
 - **Answer:** There can be no amendments to the Scoring Criteria, it was approved by the BOCS on 02-03-2026.

Additional Questions/Recommendations – from 03-05-2026 email – Slide 5 of 5



- **Project Readiness:**

- Same note as above regarding construction plans...that level of detail comes later. Other counties are comfortable with schematic design at the application stage.
- Re final site plan approval: This typically happens closer to closing, so it's unlikely applicants will have it early on when applying. Another approach is to make it a condition of closing rather than an application requirement, which is how Virginia Housing handles it. It's fine to incentivize it in scoring, but wanted to flag that it comes later in the process.
- **Answer:** There can be no amendments to the Scoring Criteria, it was approved by the BOCS on 02-03-2026.

Affordable Housing Fund Project Submission



Project Requirements for Submission & Review

- Annual Competitive Application Process through annual Notice of Funding Availability (NOFA)
- Office of Housing & Community Development Affordable Dwelling Unit Division staff will review applications for completeness and initial eligibility
- An interdepartmental Housing Application Review team, led by OHCD staff, will review and discuss the applications. The Housing Application Review Team will include at least staff from the OHCD, Planning Office, Office of Management, Budget, Finance Department and Department of Development Services, with consultation with the County Attorney's Office as needed
- Funding decisions will be made based on the merits of each loan application as graded in accordance with the AHF Guidelines scoring criteria, terms contained in the NOFA, and the availability of resources in the AHF

Affordable Housing Fund (AHF) Uses



Eligible Uses

Construction, rehabilitation and preservation of housing in the County and related costs for affordable rental and owner-occupied housing.

Ineligible Uses

- Operating expenses
- Social services
- Project reserves, except if required by Virginia housing or HUD
- Hard or soft cost contingencies
- Developers' fees
- Builder's profit
- Syndication related costs
- Construction Management fees
- Development/financing consultant fees or fees for other non-development related services, including funding guarantee or reserve accounts required by lenders or investors
- Units for rent or sale at market rate
- Financing fees

Affordable Housing Fund Application Process/Timeline FY27



March 11

May 1

July 1

September

October

Pre-Application
meeting

NOFA Release

Application
Submission Deadline

OHCD Final
Review

Announcement of
Award(s)

Loan Application Affidavit Guidelines Pages 17-19



Appendix B

Prince William County Affordable Housing Fund

Affordable Housing Loan Application Affidavit

I, _____, an authorized representative of _____, the applicant, do hereby affirm that the statements and facts included in our application are factual and true to the best of my knowledge.

I understand that a complete application must be submitted prior to the Affordable Housing Fund Program deadline to be considered for a funding award. I understand that ~~submitting an Application~~ submitting an Application for the Affordable Housing Fund does not guarantee approval or funding.

I, an authorized representative of the applicant, do hereby submit this application on behalf of the applicant to the Affordable Housing Fund Program, and affirm that none of the parent entities that are members of the proposed Borrower for the County Loan, or that will act as Guarantor for the County Loan are disbarred from doing business with the U.S. Government, Commonwealth of Virginia, and Prince William County.

Signature and Title

Date

Anticipated NOFA Checklist - Slide 1 of 7



Item	Provided Check if "Yes"
1. One original and one copy signed and dated. The application will be submitted through the OHCD portal using the process identified in the NOFA.	<input type="checkbox"/>
2. Summary of facts that explain how this project will rehabilitate, construct, and/or preserve the greatest number and highest quality of price restricted or market affordable housing units to serve the County's households at the greatest need in the most economically sustainable way. At a minimum, the summary statement shall include whether and how the development (i) meets the transportation needs of residents, (ii) how internet connection needs are met (whether broadband will be provided, the type and coverage and its costs— including estimates of costs on the operating expenses side), and (iii) what common facilities and other amenities are available on-site and in the larger market-rate development, if applicable, and its cost.	<input type="checkbox"/>
3. Signed loan application affidavit.	<input type="checkbox"/>
4. \$500 non-refundable loan application fee (or the amount approved by the Board of County Supervisors)	<input type="checkbox"/>
5. Organizational chart for each loan applicant. The chart should show the name and title for each loan applicant's principals, executive officers, and key project staff. The chart should identify the ownership structure and identify the percentage of interest of each owner. Nonprofit organizations should submit an organizational chart that identifies board members, directors, officers, and executives of the organization.	<input type="checkbox"/>

Anticipated NOFA Checklist - Slide 2 of 7



6. Organizational chart for the project developer. The chart should show the name and title for the developer's principals, executive officers, and key project staff. The chart should identify the developer's ownership structure and identify the percentage of interest of each owner. Nonprofit organizations should submit an organizational chart that identifies board members, directors, officers, and executives of the organization.	<input type="checkbox"/>
7. Organizational chart for the proposed affordable housing project management. The chart should show the name and title for the affordable housing project management's principals, executive officers, and key project staff. The chart should identify the affordable housing project management's ownership structure and identify the percentage of interest of each owner.	<input type="checkbox"/>
8. One page resume for each of the principals, executive officers, and key project staff listed in response to numbers 5, 6, and 7. The resume should include current responsibilities and past relevant experience.	<input type="checkbox"/>
9. Operating agreement, partnership agreement, or corporate charter of loan applicant.	<input type="checkbox"/>
10. Disclosure of each principal's (named in the above organizational charts) participation in previous or same year affordable housing applications or projects within or outside the County, including the status of those projects, the demographic to be served, and support services provided, if any. In the case of non-profit organizations, provide brief, but substantive, information about its mission or purpose, population served, and a summary of existing projects or programs developed/administered by the organization, including any previous experience in Prince William County.	<input type="checkbox"/>

Anticipated NOFA Checklist - Slide 3 of 7



11. Virginia State Corporation Commission's certification of good standing of loan applicant, developer, and property manager entities. If a single purpose entity is the owner, certificate of good standing of the member(s), manager (s), managing member(s), shareholder(s), or partner(s) of such entity, as applicable; section 501 (c)(3) Determination Letter, if a non-profit organization.	<input type="checkbox"/>
12. Applicant's financial statements as required to be submitted or already submitted to federal and state programs with analysis of the organization's financial position and its ability to support the project for which AHF funds are requested, with indicators of how the submitted financial statements support the proposition that the organization is/will be able to support the project.	<input type="checkbox"/>
13. Letter from each loan applicant and developer certifying that no principal, member of the executive leadership team, or member of the board of directors (if applicable) has been debarred from participation in any federal, state, or local program and certifying that no principal, member of the executive leadership team, or member of the board of directors (if applicable) has any unresolved default or noncompliance issues with Prince William County, the Commonwealth of Virginia, or the United States Government.	<input type="checkbox"/>
14. Purchase listing, listing, bid notification, and/or site control documentation. For acquisitions of land or structures, provide all documentation regarding the ownership and physical control of the property that will be the subject of the funding, including but not limited to option to purchase, sales contract, sales listings and addenda, required documents for other federal and state funding programs, bid notification for auctioned properties, etc.	<input type="checkbox"/>

Anticipated NOFA Checklist - Slide 4 of 7

15. A summary description of the project's location including the immediate neighborhood, civic associations, or condominium, as applicable and the context of other development/uses in the adjacent area; Community Amenities and Services available near the project such as parks, walking and biking trails, public pools, activity centers, public library, and career/business centers, the distance of those amenities from the site, including access to public transit; land acquisition cost by acre and square foot (including discount by the seller, if any), as well as explanation of other costs, besides vacant land acquisition (e.g. improvements, proffers, utilities, infrastructure), that has been included within the bid or agreed upon purchase price for the site, if any, with evidence to support such additional costs. The location information shall include: a photo of the site, a map showing street names, if the property is served by transit currently, how far away is the closest current transit stop, existing address or closest key intersections (if the property has no current mailing address), census tract (s) of the proposed development, and census tract data to include income levels, poverty levels and household composition data, and plans to address transportation needs of residents.	<input type="checkbox"/>
16. Environmental site assessment.	<input type="checkbox"/>
17. Documentation of land use approval for the proposed development, as by right, Board approved rezoning, or a Board approved special use permit, including any approved proffers and/or SUP conditions.	<input type="checkbox"/>
18. Relocation assistance plan for existing and occupied buildings resulting in the displacement of current occupants, if applicable.	<input type="checkbox"/>

Anticipated NOFA Checklist - Slide 5 of 7



19. Project development budget in the form of sources and uses of funds (provided in Excel format), and proposed project schedule. The full project development budget should include the financing sources with itemized amounts (federal, state, and private entities), status of commitment, timing and intended use of all the sources, as well as known acquisition costs, construction/rehabilitation cost, contingencies and all anticipated financing and soft cost (professional/legal/appraisal fees, architectural and engineering fees, construction loan interest, developer fees, marketing costs, real estate taxes, insurance costs, any loan or financing fees, building permit costs, anticipated relocation expenses and consultant fees) calculated on an aggregate, per unit and square foot basis, both with respect to the total financing sources available and with respect to the County loan. Any item, including contingencies, with a cost of \$10,000 or higher should be individually identified in the development budget. The total amount budgeted for contingencies needs to be shown as well. This section of the application should also include a list of other funding sources the developer has applied for or plans to apply for this development, whether those applications were submitted or will be submitted, as applicable, as well as estimated time for their approval or rejection. The proposed project schedule shall include predevelopment, site control, development site approval (with enumeration of any known or potential challenges to development of the site), financing milestones (including use of sources received) and if applicable, construction milestones through completion, occupancy and lease up.



20. Thirty-year operating pro forma, as applicable, including aggregate and per unit amounts) (provided in Excel format).

For rental projects, the pro forma should include at a minimum: rental revenues and ancillary income, as well as expenses such as market vacancy; operating and management costs (e.g. cost/expenses associated with support services including permanent supportive housing units provided at the site and cost of broadband); real estate taxes; all fees the applicant expects to pay from the operating budget reserves for operating deficits (operating reserves) and any contingency amount, lease up and future capital expenses, including the capital replacement reserve; developer's and other fees and amount of the deferred fees; reserve for replacement deposits; hard debt service; the term required to fully repay the County's loan; methodology used/to be used during the life of the County's loan for calculating cash flow to repay such loan, as well as waterfall for distribution/disbursement of such cash flow. Any item, including contingencies, for an amount of \$10,000 or higher should be individually identified in the operating pro forma.



Anticipated NOFA Checklist - Slide 6 of 7



21. Tax credit calculations, if applicable (provided in Excel format).	<input type="checkbox"/>
22. Letters of intent or interest for all funding sources identified in the loan application, if applicable. At a minimum, a narrative of all proposed funding sources, amounts and status of the application must be provided.	<input type="checkbox"/>
23. Loan applications proposing projects developed using the LIHTC, HUD 221(d)(4) Affordable and/or other federal or state program must present a plan for the project that addresses the after-the-initial 15 year compliance period, which clearly describes the exit strategy for the limited partner and anticipated ownership changes; any anticipated refinancing, re-syndication, or sale to a third party; and how affordability will be maintained through the extended affordability period.	<input type="checkbox"/>
24. Factual or documentary evidence to support factual description of the type of support services and programs the applicant is proposing for the project, its estimated operational costs, and how those costs will be supported. The applicant has provided a detailed plan for managing and delivering support services to special needs populations.	<input type="checkbox"/>
25. Documentary evidence to support that common amenities offered to residents of the master development where the affordable housing project will be located will be available to the residents of the affordable housing project at no additional cost to such residents. (No additional charges over and above the normal fees charged for all the development residents).	<input type="checkbox"/>

Anticipated NOFA Checklist - Slide 7 of 7



<p>26. Architectural concept plan and design, including interior and exterior materials to be used. In addition, for projects that involve rehabilitation/renovation of existing buildings, a capital/physical needs assessment or a property condition needs assessment is required.</p>	
<p>27. Construction estimate including estimated cost of additional features in the project above the LIHTC Qualified Allocation Plan (QAP) and County Ordinance regulations, e.g., fully accessible units, green certifications, Universal Design components, on an estimated aggregate amount and on a per unit basis. If Universal Design components are proposed in units and /or common areas, an itemized list of the required and optional elements should be included with the application.</p>	
<p>28. Project architect's certification registration in Virginia.</p>	


Affordable Housing Fund Application Submission



AGENCY OVERVIEW

LESS 

Prince William County's Office of Housing and Community Development is committed to developing affordable housing opportunities and neighborhood resources for low and moderate-income area residents by implementing appropriate policies and programs, which provide a safe and healthy environment in which to work and play.

 15941 Donald Curtis Drive, Ste 112
Woodbridge, VA 22191
[View Map](#) | [Get Directions](#)

 housing@pwcgov.org



Joan S. Duckett
DIRECTOR

Federally Funded Housing Programs

- [Family Self-Sufficiency](#) →
- [First Time Homebuyers Program \(FTHB\)](#) →
- [Neighborhood Rehabilitation](#) →
- [Housing Choice Voucher Program \(HCVP\)](#) →
- [Transitional Housing](#) →

Affordable Housing Programs

- [Affordable Dwelling Unit \(ADU\) Program Overview](#) →
- [Committed Affordable Housing Unit Program Overview](#) →
- [Affordable Housing Fund \(AHF\)](#) →

Housing Resources

- [Fair Housing and Non-Discrimination](#) →
- [Community Resource List](#) →
- [Foreclosure Prevention Options](#) →
- [Virginia Housing Search](#) →
- [ARPA Partners and Services](#) →
- [Emergency Housing Assistance](#) →

Affordable Housing Fund Application Submission



Affordable Housing Fund (AHF)

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Draft	Published ▼	<input type="text"/>	<input type="button" value="Apply"/>

The purpose of the Affordable Housing Fund (AHF) is to provide flexible gap financing to development projects that will increase the supply and/or preserve affordable housing units in Prince William County by encouraging private investment to address the critical affordable housing needs of County residents and the workforce. The AHF's primary purpose is to create and promote both affordable rental and home ownership opportunities for households with incomes at or below 80% of the Area Median Income (AMI) as defined by the U.S. Department of Housing and Urban Development (HUD) for the Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area and adjusted annually.

Eligibility	Tab 1	Tab 2	Impacts
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Eligibility

Eligible loan applicants include non-profit and for-profit affordable housing developers that propose to provide affordable housing within the County. The units may be homeownership or rental housing and must be located in Prince William County. All applicants must have demonstrated capacity and experience developing products like that proposed, and with an acceptable credit history per the program's underwriting guidelines.

Affordable Housing Fund Application Submission

Affordable Housing Fund (AHF)

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Eligibility

Tab 1

Tab 2

Impacts

How to Apply (LINKS)

- Review the AHF Program Guidelines
- Review the Notice of Funding Availability (NOFA)
- Complete Appendix A: Development Description Form
- Complete Appendix B: Loan Application Affidavit
- Complete the online application, including uploading the required documentation.

Affordable Housing Fund Application Submission



Affordable Housing Fund (AHF)

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Eligibility	Tab 1	Tab 2	Impacts
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Helpful Links

[HUD Home | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

[Virginia Housing Trust Fund Competitive Loan Pool | DHCD](#)

Affordable Housing Fund Application Submission

Affordable Housing Fund (AHF)

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Eligibility	Tab 1	Tab 2	Impacts
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Impacts

This chart shows the amount of funding invested in the AHF each year and how those dollars have been used over time. Currently, the AHF is funded at \$-- Million a year, which is the Board of County Supervisors largest investment in the program to date.

Affordable Housing Programs

FAQ Sheets
www.pwcva.gov/housing



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Prince William County Affordable Housing Fund

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www.pwcva.gov/housing

Let's Chat!

QUESTIONS

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ANSWERS

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