

Multifamily Application Instructions Multifamily Consolidated RFP and HTC Round 1 and HTC Round 2

Minnesota thrives because of its diversity of race, ethnicity, sexual orientation, gender identity, (dis)abilities, ages, families, and geographies. Discrimination and lack of access to resources and other barriers have led to disparities that inhibit Minnesotans from achieving their fullest potential. Minnesota Housing centers communities most impacted by housing instability and disparities in its work to advance equity. This is a core value in all of Minnesota Housing's actions, including resources administered through the annual Multifamily Consolidated Request for Proposals (RFP) process, which includes the awarding and allocation of housing tax credits and other deferred funding resources. This request for proposals (RFP) is designed to prioritize projects that center on Communities Most Impacted.

This document provides an overview of the Minnesota Housing Finance Agency (Minnesota Housing) Multifamily Consolidated Request for Proposals (RFP) and Housing Tax Credits (HTCs) Rounds 1 and 2, as well as important application information. It includes information on the following:

- 1. Overview of the Multifamily Consolidated RFP and HTC Round 1 and HTC Round 2
- 2. Steps to Get Started
- 3. Application Review and Selection Process
- 4. Communication: Application Deadline through Selection
- 5. Application Reference Materials
- 6. What to Expect After Selection
- 7. Questions

Overview of the Multifamily Consolidated RFP and HTC Round 1 and HTC Round 2

This document applies to the following Minnesota Housing RFP processes:

- The Multifamily Consolidated RFP
- HTC Round 1
- HTC Round 2

The Multifamily Consolidated RFP, offered once per year, provides a means of "one stop shopping" by consolidating and coordinating multiple housing resources into one multifamily application process. Applicants request funding for a specific housing development and/or activities that meet a specific housing need and generally do not apply for specific funding sources.

HTC Round 1 is offered through the Multifamily Consolidated RFP and uses a forward selection process, with selections taking place late in the calendar year preceding the allocation year of the HTCs.

HTC Round 2 makes available for allocation any additional HTCs received, remaining, or returned since HTC Round 1. Additionally, HTC Round 2 establishes a waiting list for HTCs that may be returned over time. In HTC Round 2, all projects located in suballocator jurisdictions may apply directly to Minnesota Housing.

The Multifamily Consolidated RFP, HTC Round 1, and HTC Round 2 are highly competitive. A typical funding round will result in requests equal to four to five times the amount of resources available.

For more information on the HTC application cycle, and who is eligible to apply for HTC Round 1 and/or HTC Round 2, refer to the current 2022-2023 Qualified Allocation Plan (QAP).

This document is intended to provide general instructions and information regarding Minnesota Housing's application and selection process. Each funding source is subject to specific requirements and limitations that are not set out in detail, or modified by, this document. The allocation of HTCs is governed by the state of Minnesota QAP, the Self-Scoring Worksheet, and the Scoring Guide. Applicants who are applying for 9% HTCs, deferred loans with 4% HTCs, or deferred loans only, should refer to those documents.

Steps to Get Started

Interested applicants can follow six basic steps to get started:

- 1. Review available resources and request technical assistance.
- 2. Review eligibility requirements.
- 3. Review additional funding and application requirements.
- 4. Determine the financial structure and what application type you need to submit (single or dual).
- 5. Create a Multifamily Customer Portal (Portal) account.
- 6. Gather your materials and apply by the deadlines.

This document outlines steps and considerations for submitting an application. Applications that do not include one or more of the following specific conditions by the applicable deadline may be considered ineligible for further processing:

- Meet Pre-Application deadlines if applying for:
 - Innovative Construction Techniques preference
 - Section 811 Project-based Rental Assistance (Section 811 PRA)¹
- The qualification forms and complete financial information. This includes the Qualifications of Service Provider, when applicable.
- The required application fee
- Evidence of site control
- A site map
- The Multifamily Workbook

NOTE: To be considered for a 9% HTC project or a deferred loan with 4% HTCs project, the HTC Info and Determination of Credit tabs in the Multifamily Workbook must be completed.

- Submission of the Self-Scoring Worksheet on the Portal-based Scoring Wizard
- For HTC projects, submission of a market study
- Architectural submissions meeting Minnesota Housing's Rental Housing Design and Construction Standards

NOTE: Applicants must use the most current version of application forms, which can be found in the Portal with footer dates consistent with the current funding round.

¹ Awards of Section 811 Project-based Rental Assistance are contingent on Minnesota Housing having a signed agreement with HUD. Multifamily Application Instructions 2 of 12

Step 1: Review Available Resources and Request Technical Assistance

A number of funding sources depend on availability of state or federal resources. Notification of state resources and amounts available will be provided following the conclusion of Minnesota's legislative session.

Multifamily Consolidated RFP / HTC Round 1 Resources:

- Amortizing mortgages
- 9% HTCs
- Deferred loans
- Section 811 PRA
- Funding Partner Programs

Minnesota Housing also reviews competitive applications requesting deferred loans that are structured with 4% HTCs during the Multifamily Consolidated RFP process. Although projects may be selected for deferred loans with 4% HTCs in the Multifamily Consolidated RFP, projects will not receive an award of 4% HTCs at selection. The project must undergo the Preliminary Determination process. Section 42 of the Internal Revenue Code (IRC) establishes procedures for obtaining HTCs through the issuance of tax-exempt volume limited bonds (Sections 42(m)(1)(D) and 42(m)(2)(D)). As part of the process to obtain approvals for using 4% HTCs in a proposal, applicants must submit a separate application to Minnesota Housing for review and issuance of the required 42(m)(1)(D), and as appropriate, 42(m)(2)(D) Preliminary Determination for 4% HTCs. Minnesota Housing does not consider requests solely for volume limited tax exempt bonding authority in the RFP/HTC Round 1.

HTC Round 2 Resources:

- Amortizing mortgages
- 9% HTCs
- Deferred loans, subject to funding availability

Projects that meet the following qualifications will have priority in HTC Round 2:

- Previously received HTCs from Minnesota Housing or a suballocator: and
- Have an annual tax credit shortfall of at least 5% but not more than 33.33% of the total qualified annual tax credit amount.

HTC Round 2 Applications: Submit a Resubmittal or Full Application

Applicants who are resubmitting an application from Round 1 of the same Multifamily Consolidated RFP and HTC Round 1 allocation year only need to pay the supplemental fee. New applications must pay the full application fee.

Fully allocated projects cannot request supplemental HTCs unless there is a justifiable increase in eligible basis.

Request Technical Assistance

Applicants are strongly encouraged to request technical assistance by filling out and submitting the <u>Technical Assistance Request Form</u>. Technical assistance is a consultation with Minnesota Housing staff to review project concepts, project workbooks and financial structures, preliminary building design or scopes of work, and information on the Minnesota Housing's scoring process. Given the highly competitive nature of the RFP, technical assistance is strongly recommended for all applicants and particularly those who are newly applying

to Minnesota Housing. Projects with certain characteristics, including, but not limited to, community facilities, unique design features, intended tenant preferences, or other unique project attributes, are also encouraged to request technical assistance.

Sign Up for the Multifamily eNews

Interested applicants should sign up for Minnesota Housing's Consolidated RFP eNews to receive important information and training opportunities throughout the Multifamily Consolidated RFP application period.

Step 2: Review Eligibility Requirements

Projects must fall into the categories listed below in order to be eligible for funding²:

- 1. Eligible Housing Types
 - Permanent general occupancy rental housing
 - Senior housing³
 - Permanent supportive housing
- 2. Eligible Projects
 - Have a minimum of four units
 - Can be scattered site buildings on different tracts of land if the project is 100% rent and income restricted
- 3. Eligible Activities
 - New construction
 - Acquisition of land or existing structures
 - Rehabilitation of housing
 - Adaptive reuse/conversion to housing from another use
 - Preservation
 - Demolition
 - Construction financing
 - Permanent financing
 - Rental assistance, when available, either through Minnesota Housing or its funding partners
 - Operating assistance, if eligible for capital funding from the National Housing Trust Fund
- 4. Funding Partner Eligibility

Proposal meets an initial review for funding partner criteria and priorities, subject to a formal review and approval process by the partner's formal approval bodies

Ineligible Projects

Any residential rental unit that is part of a hospital, nursing home, sanitarium, life care facility, trailer park, or intermediate care facility for the mentally and physically handicapped is not considered for use by the general public; therefore, it is not eligible for HTCs under Section 42 of the IRC. Projects with buildings having four or fewer residential units must comply with 42(i)(3)(c).

Step 3: Review Additional Funding and Application Requirements

Funding and Application Requirements

Additional funding and application requirements include:

² HTC eligibility is governed by the HTC QAP and HTC Self-Scoring Worksheets.

³ Developments with age restrictions may not be eligible under some funding sources. 4 of 12

- Project feasibility
- Organizational capacity
- Financial capacity
- Strategic and selection priorities
- Deferred loan funding priorities
- Underwriting standards

Project Feasibility

Projects must demonstrate and satisfy the following feasibility requirements in their application:

- Whether the proposed site is appropriate for the proposed housing and the target population.
- Whether the proposed housing is needed in the intended market based upon population, job growth, and very low housing vacancy rates. This includes the need for supportive housing units.
- Whether the costs of developing the housing are reasonable and/or justifiable.
- Whether the applicant has demonstrated cost effectiveness for all stages and aspects of the development without compromising overall development quality.
- Whether the housing is economically viable.
- For permanent supportive housing, whether the service model, staffing, and secured funding are adequate to address the needs of the population to be served.
- For projects that are to be developed in tandem with another project (e.g. with shared underground parking), the application must demonstrate that each individual project can be financed and built independently. The Workbook must reflect all costs associated with each project.

Financial and Organizational Capacity

Applicants must submit the required qualification forms. The forms can be accessed on Minnesota Housing's website, along with additional information and instructions for submittal.

Projects must demonstrate and satisfy the following capacity requirements in their application:

- The applicant's related housing experience
- Whether the applicant has successfully completed similar projects or is partnering with other organizations that have successfully completed similar projects
- Whether the applicant has strong current and expected ongoing capacity to complete the proposed housing, as well as other proposals being developed by the organization
- Whether the applicant has the capacity to maintain the rental housing long-term

Strategic and Selection Priorities

When determining funding awards, Minnesota Housing prioritizes those proposals that best meet the greatest number of Strategic Priority Policy Thresholds as outlined in the current QAP, which reflect Minnesota Housing's policy goals for the current funding round. Proposals must meet at least one strategic priority to be eligible for funding from Minnesota Housing as demonstrated in the Multifamily Rental Housing Narrative. Developments that meet the most of these criteria will receive priority.

Deferred Loan Funding Priorities

Minnesota Housing offers different sources of deferred funding through the Multifamily Consolidated RFP, which are typically comprised of federally appropriated funds, state appropriated funds, and Minnesota Housing allocated funds. Minnesota Housing evaluates the proposals for the best available deferred loan

funding source. Refer to Minnesota Housing program guides and manuals for specific funding sources and requirements.

Minnesota Housing Multifamily Underwriting Standards

Refer to the Minnesota Housing Multifamily Underwriting Standards for information on Minnesota Housing's underwriting standards. These standards are used by Minnesota Housing for underwriting and sizing of all funding awards, including HTCs.

Other Requirements

In addition to the funding and application requirements above, other considerations include:

- Payment standards
- · Rent and income limits
- Design standards
- Site control
- Prevailing Wage
- Tenant selection plan guidelines

Payment Standards

Public Housing Agencies (PHAs) adopt payment standard schedules that establish the Housing Choice Voucher (HCV) and the Veterans Affairs Supportive Housing (VASH) voucher payment standards amounts for unit sizes in the PHA jurisdiction. Minnesota Housing encourages developers to be aware of the payment standards in the project area so that units seeking Minnesota Housing financing are accessible to voucher holders.

Rent and Income Limits

Minnesota Housing requires rent and income limits consistent with those specified in the owner's application, and as underwritten by Minnesota Housing for selected projects, provided that they are not higher than applicable program statutory <u>rent and income limits</u>.

Multifamily Design Standards

Minnesota Housing is committed to constructing or rehabilitating multifamily housing to a standard that when properly maintained, remains decent, safe, and affordable for a long-term duration.

Minnesota Housing has established minimum design standards that are applicable to the construction/rehabilitation project being proposed. Minnesota Housing's Rental Housing Design/Construction Standards incorporate requirements from a variety of sources to further Minnesota Housing's charge to facilitate the provision of decent, safe, and sanitary housing in the state. Overall, Minnesota Housing's standards help ensure that financed affordable housing is sustainable, cost-effective, healthy, and energy efficient. The type of housing and funding program often dictates which standards apply. Refer to the Minnesota Housing Building Standards webpage for the Rental Housing Design/Construction Standards and other design information.

Site Control

Applicants must demonstrate acceptable evidence of title/site control, which includes the following: a purchase agreement, purchase option, or letter of intent from a governmental body for a sole developer. If there is no transfer of ownership, then the warranty deed or contract for deed is acceptable.

The evidence of site control **must**:

- Be current not expired
- Be fully executed by both buyer and seller
- Include the legal description of the property
- Have the purchase price clearly indicated
- Extend at least through the calendar year of the funding round, including automatic extensions. If the purchase agreement does not contain a specific date of expiration, but rather a series of phases with timeframes, the applicant must document how long the agreement extends, given the allowable timeframes.

Prevailing Wage

Under certain circumstances, awards of Minnesota Housing loans or grants may trigger state prevailing wage requirements under Minn. Stat. § 116J.871. In broad terms, the statute applies to awards that meet the following conditions: (1) new housing construction (not rehabilitation); and (2) a single entity receives from Minnesota Housing \$200,000 or more of grant proceeds or \$500,000 of loan proceeds. The statute excludes new housing construction in which total financial assistance at a single project site is less than \$100,000.

Please note the following statutory provisions:

- A state agency may provide financial assistance to a person only if the person receiving or benefiting from the financial assistance certifies to the commissioner of labor and industry that laborers and mechanics at the project site during construction, installation, remodeling, and repairs for which the financial assistance was provided will be paid the prevailing wage rate as defined in section 177.42, subdivision 6. Minn. Stat. § 116J.871, subd. 2.
- It is a misdemeanor for a person who has certified that prevailing wages will be paid to laborers and mechanics under subdivision 2 [see above] to subsequently fail to pay the prevailing wage. Each day a violation of this subdivision continues is a separate offense. Minn. Stat. § 116J.871, subd. 3.

Note regarding prevailing wages and publicly owned or leased developments: A separate prevailing wage statute, Minn. Stat. § 177.41-.43, may apply if funds are used for a new or existing building that is publicly owned or leased. Applicants are encouraged to reach out the Department of Labor and Industry before an application is submitted to understand compliance obligations.

All questions regarding state prevailing wages and compliance requirements should be directed to the Department of Labor and Industry as follows:

> Division of Labor Standards and Apprenticeship Karen Bugar, State Program Administrator 443 Lafayette Road N, St. Paul, MN 55155 651.284.5091 or dli.prevwage@state.mn.us

Tenant Selection Plan (TSP) Guidelines

Each property funded through Minnesota Housing's Multifamily Consolidated RFP, RFP/HTC Round 1 and HTC Round 2 is required to have a TSP. Projects that are selected to serve specific populations (e.g., high priority homeless, people with disabilities, seniors) need to have TSPs that address the specified population. All projects are required to follow Minnesota Housing's Tenant Selection Plan Guidelines. These guidelines were significantly revised in December 2020 to add tenant screening criteria requirements for projects that apply for funding after March 31, 2021. Applicants are advised to review the new criteria with their management 7 of 12

agent to verify that they can comply with the new requirements. **NOTE:** Specific funding sources may also have their own TSP requirements.

Minnesota Housing will review TSPs prior to loan closing, at HTC carryover (9%), or 42(m)application (4% HTCs) to confirm that the plan is structured to adequately reach the intended population and complies with the TSP Guidelines.

Minnesota Housing has a new review checklist for TSPs that must be submitted as part of due diligence. This checklist provides a guide for projects to verify the TSP is structured to serve the intended population(s) and includes the necessary components based on funding requirements as well as state and federal TSP guidance. Minnesota Housing staff will then use the completed checklist to inform their review of each project's TSP submitted as part of due diligence. A recorded training that outlines the timeline, process, and information about implementation is posted on the TSP web page.

For more information, refer to Minnesota Housing's <u>Tenant Selection Plan webpage</u>.

Step 4: Determine the Financial Structure and What Application Type You Need to Submit

A dual application is an application submitted with two different financial structures, which results in a primary and a secondary application. The project can be financed and structured with 9% HTCs, a deferred loan with 4% HTCs, or only a deferred loan with no HTCs.

Dual applications allow Minnesota Housing to maximize the available funding resources as well as the number of applications funded through the Multifamily Consolidated RFP.

Minnesota Housing will review and score the dual application per the respective criteria and priorities as outlined in Minnesota Housing's QAP and the HTC Self-Scoring Worksheet. The two proposals must have the same structure and selection priorities (same unit mix, tenant population, design/scope of work, management and operating expenses, rent structure, etc.).

Guidance for Dual Applications

- In order to be considered as a dual application, you must submit the required dual application checklist items in the Portal.
- Applicants should submit the Self-Scoring Worksheet and two Workbooks reflecting both the 9% HTCs and the deferred loan with 4% HTCs proposals. The primary and secondary submissions must be identical (unit mix, tenant population, design/scope of work, management and operating expenses, rent structure, etc.), with only minor variations in the development budget for the deferred loan with 4% HTCs version.
- Generally, Minnesota Housing will not issue tax-exempt volume limited bonds for developments located in Minneapolis, St. Paul, or Dakota County unless the development receives an award of Housing Infrastructure Bonds (HIBs).
- Minnesota Housing will generally not issue tax-exempt bonds where the amount necessary to meet the 50% test is less than \$2,000,000.

Guidance for HIB Eligible Projects at the Time of Application

HIB deferred loans may be structured in different ways: one structure uses tax-exempt volume cap and can qualify the project for 4% HTCs, while other bond structures do not use a tax-exempt volume cap and do not qualify the development for 4% HTCs. As tax-exempt volume cap bonds are limited, having the flexibility to

structure HIB loans without 4% HTCs allows Minnesota Housing to deploy even more funding during the Multifamily Consolidated RFP.

An HIB eligible application submitted as a deferred loan with 4% HTCs (either by itself or as part of a Dual Application) may also be reviewed for only a deferred loan. This review is at Minnesota Housing's discretion and will be informed by the availability of HIBs and other considerations and eligibility requirements.

This applies to HIB eligible projects meeting the following criteria:

Projects sponsored by a non-profit or governmental organization

NOTE: Minnesota Housing strongly encourages sponsors to submit an additional Workbook and Bond Test Analysis form as part of the application with a deferred loan only structure. These materials may be submitted to the HIB Deferred-Only Workbook and HIB Deferred-Only Bond Test Analysis checklist items in the Application Checklist.

There can be significant complexities with a deferred loan only structure if there are no other non-HIB sources of funding. In particular:

- If the project contains a community service facility
- If the land or building is acquired prior to selection by Minnesota Housing
- If the buyer and seller are related parties
- If reserves are required
- If under a deferred loan -only structure where there is no Limited Partner or HTCs and an identify of interest exists between the borrower and the developer, architect, or general contractor.

Any sponsor with a project meeting the criteria above should meet with Minnesota Housing staff for technical assistance.

Guidance for Bonds

Applicants requesting short-term tax-exempt bonds from Minnesota Housing should assume that if selected, Minnesota Housing will provide both a short-term loan financed with bond proceeds and, if the project supports it, an amortizing long-term mortgage loan.

Step 5: Create a Portal Account

Applicants apply for funding through Minnesota Housing's online Portal. The Portal allows applicants to log in, custom build an application checklist based on the type of proposal submitted and upload all application materials. Most items have descriptive help text that provides important information on submission. Review instructions on how to navigate the Portal and submit an application.

To apply through the Portal, applicants will need to request a user account. To request an account, complete the online form.

NOTE: Refer to the Multifamily Customer Portal User Guides for more information.

Property and Project Numbers

On many Minnesota Housing forms, applicants are asked to provide a property number (D#) and a project number (M#). A D# is a four-digit number assigned by Minnesota Housing to represent the property. The Multifamily Application Instructions 9 of 12

Portal will automatically assign an M# and a secondary M# number in case applicants are submitting a dual application.

Applicants need to list the primary M# in their workbook and the HTC Self-Scoring Worksheet and Deferred Loan Priority Checklist. Enter the secondary M# in the dual application workbook and the HTC Self-Scoring Worksheet and Deferred Loan Priority Checklist.

The D#, M# and secondary M# can be found in the project detail section of an applicant's project.

Step 6: Gather Your Materials and Apply by the Due Date

Applicants are responsible to know all requirements that are needed in order to submit a complete application based on the specific housing proposal and financing or application type.

Required Submission Items	How to Submit	Application Due Date		
Multifamily Consolidated RFP (including HTC Round 1)				
Pre-Application: Innovative Construction Techniques	Multifamily Customer Portal	April 14, 2021 by noon CST		
Intent to Apply	Multifamily Customer Portal	May 20, 2021 by noon CST		
Pre-Application: Section 811 PRA	Multifamily Customer Portal	May 20, 2021 by noon CST		
Fee Remittance Form, including supporting documentation NOTE: All fees are non-refundable	Minnesota Housing Attention: Tamara Wilson 400 Wabasha Street North, Suite 400 St. Paul, MN 55102	July 15, 2021 NOTE: If hand delivering, the deadline is 4:00 p.m. CST. If mailing, it must be postmarked as of July 15, 2021.		
Application Package	Multifamily Customer Portal			
This includes, but is not limited to:	*The Sponsor Qualification Form and financials must be submitted via the Multifamily Secure Upload Tool	July 15, 2021 by noon CST		
HTC Round 2 – Projected Due Dates				
There is no Intent to Apply (ITA) for Round 2.				
Pre-Application: Section 811 PRA	Multifamily Customer Portal	March 11, 2022 by noon CST		
Application Package (for HTC Round 2) This includes, but is not limited to: Site control Qualification forms Financial information	*The Sponsor Qualification Form and financials must be submitted via the Multifamily Secure Upload Tool	March 25, 2022 by noon CST		
Fee Remittance Form, including supporting documentation NOTE: All fees are non-refundable	Minnesota Housing Attention: Tamara Wilson 400 Wabasha Street North, Suite 400 St. Paul, MN 55102	March 25, 2022 NOTE: If hand delivering, the deadline is 4:00 p.m. CST. If mailing, it must be postmarked as of March 25, 2022.		

Signatures

All application materials with a signature block must be signed, including the Master Certification Form. Minnesota Housing will accept the following signatures:

- Scanned wet signatures
- DocuSign, if the applicant has an active DocuSign account
- Adobe Pro signatures
- A photo of the signed document(s)
- Mailed original copies. If mailing original copies, they must be received in accordance with all deadlines and requirements outlined above.

Application Review and Selection Process

In addition to the items listed above and final project score, Minnesota Housing considers the following when reviewing applications and making selection decisions:

- Geographic distribution: Minnesota Housing evaluates geographic distribution of resources throughout the state when making Multifamily Consolidated RFP selection decisions.
- Amount of funding requested: Minnesota Housing considers the amount of funding requested in comparison to available resources in order to fully fund as many projects as possible.
- <u>Minnesota Housing Strategic Plan</u>: Among comparable applications, Minnesota Housing considers how the proposed project aligns with the goals and objectives outlined in the Strategic Plan and attempts to balance project types (e.g. permanent supportive housing, seniors).

NOTE: Minnesota Housing reserves the right to withdraw this request for proposals, to not make selections, and to modify dates and submission material requirements, as it deems necessary. Minnesota Housing will post notice of any such changes on its website and is not able to reimburse any applicant for costs incurred in the preparation or submittal of proposals. Minnesota Housing reserves the right, in its sole discretion, to request additional information or deem an error related to an application to be nonmaterial.

Communication: Application Deadline through Selection

Minnesota Housing does not communicate or permit clarifications specific to scoring documentation. Minnesota Housing may, at its sole discretion, communicate with an applicant related to the feasibility review of the project or for non-scoring application related items. Minnesota Housing may, at its sole discretion, provide an applicant with additional time to produce a required signature if incomplete or missing, provided Minnesota Housing determines this practice can be applied consistently and within a prudent timeline.

Application Reference Materials

Consult the following resources for scoring guidance when applying for funds from Minnesota Housing:

Application Type	Scoring Guide	HTC Self-Scoring Worksheet	Deferred Loan Priority Checklist
Multifamily Consolidated RFP /HTC Round 1	Х	Х	x ⁴
HTC Round 2	X	X	x (If funding is available)

What to Expect After Selection

If a project is selected for further processing, Minnesota Housing will send a letter to the applicant detailing the terms and conditions of funding along with next steps. Being selected for further processing is not a commitment or guarantee of funding.

All selected proposals may be subject to scoring criteria and conditions of selection for the term of the loan and/or the Declaration of Land Use Restrictive Covenants (LURA).

Questions?

- Portal Questions: mhfa.app@state.mn.us
- Round 1 Consolidated RFP: htc.mhfa@state.mn.us
- Housing Tax Credits and Round 2: Visit the <u>Housing Tax Credits webpage</u> or contact Nicola Viana at <u>nicola.viana@state.mn.us</u> or 651.296.8277.
- Technical Assistance: Please fill out and submit the <u>Technical Assistance Request Form</u>.