

Appendix C: Required Program Documentation

A. ADMINISTRATOR FILE

Annual/Progress Reports (if applicable)
The Agreement
Evidence of Minnesota Housing staff approval of Program-, Household-and/or-Property-specific Waiver(s), as applicable.
Request for Funds
Administrator insurance certificate(s) - Commercial General Liability and Worker's Compensation, at statutory coverages.
Other Correspondence (if applicable)

B. HOUSEHOLD/BORROWER FILE

Household Last Name	First Name	Middle Initial
Property Address	City	Impact Fund Award Number

Verification of American Indian tribal affiliation/membership (if applicable)
Appraisal completed, at the time of sale to the Homebuyer by a licensed, qualified, third party appraiser in accordance with the Uniform Standards of Professional Practice (not required for Owner Occupied Rehabilitation)
Assignment of Mortgage to MHFA (if applicable)
Impact Fund Mortgage and Mortgage Note (for Affordability Gap-financed houses and Borrowers receiving Owner-Occupied rehabilitation Deferred Loans)
Good Faith Estimate & Truth-in-Lending disclosure, or, if Household's application was received on or after August 1, 2015, a Loan Estimate (for deferred loans for Affordability Gap or Owner-Occupied rehabilitation)
Mortgage Note for underlying first mortgage of Homeowner in cases of an occupying Co-Signer (not required for Owner-Occupied rehabilitation)
Documented method to determine Affordability Gap
Lender/Owner's Title Insurance Policy (if purchased) or Attorney's Title Opinion
Evidence of Tennessee and data privacy disclosure
Household Demographic/Project Information Form
Income Verification, including but not limited to two years of federal income tax returns and

	one month of recent paystubs
	Non-Occupant Spouse Statement (if applicable)
	Zero Income Statement (if applicable)
	Annualized Gross Income Worksheet (optional)
	Proof of ownership – copy of Deed, Certificate of Title or approved equivalent, such as an Owners & Encumbrance Report
	Purchase Agreement (if applicable)
	Settlement statement or closing document (HUD-1 or HUD-1A, or, if Household’s application was received on or after August 1, 2015, a Closing Disclosure)
	Notice of Homeowner’s Right of rescission (for Owner-Occupied rehabilitation)
	Land Lease Agreement (if applicable)

C. CONSTRUCTION/PROPERTY FILE

1	New Construction and Acquisition/Rehabilitation/Resale
	Purchase Agreements
	Settlement Statements
	Building Permits
	Certificate of Occupancy or Certificate of Completion
	Evidence of clear predevelopment title (e.g., Title Insurance) (if applicable)
	Evidence of using State licensed contractor
	Final Project Budget/Cost Summary/Sources and Uses document (including documented method to determine Value Gap)
	Scope(s) of Work (only for Rehabilitation)
	Bids, Cost Estimates for Improvements or a Cost Study
	Contracts and Change Orders
	Site and Building Plans and Specifications (only for New Construction)
	Survey (only for New Construction)
	Sworn Construction statement(s) and corresponding lien waivers (or approved equivalent)
	Evidence of Foreclosed or Abandoned Property, as required by the Agreement (If using bond proceeds awarded in October 2012, see Section 6.10 for specific requirements)
	Housing Infrastructure Bond Proceeds Certificate, (evidence of expenditure of deferred loan), if applicable (See Section 6.10 for details)

2	Green Compliance
	All of the following documents must be collected for homes financed with awards after 2013. For older awards, pay special attention to which documents are required using the award date.

	October 2008-Present (New Construction) 2009-Present (Acquisition/Rehabilitation/Resale)
	Pre-construction, post board approval: Intended Methods form or Enterprise Prebuild Approval Notification
	Post-construction: Compliance Report or Green Communities Certification
	Green Compliance Waivers (if applicable)
	Required for Post 2011 Awards
	Pre-construction:
	Acquisition/Rehabilitation: Energy Audit and Energy Efficiency Improvement Plan
	Substantial Rehabilitation: HERS Rating Report or Blower Door Test Report
	New Construction: Energy Model Energy Star for Homes
	Post Construction:
	Acquisition/Rehabilitation: Blower Door Test Report
	New Construction and Substantial Rehabilitation: Home Energy Rating Certificate
	Rehabilitated Homes Built Prior to 1978: Lead Based Paint Summary and Clearance Report
	Acquisition/Rehabilitation: Radon Testing Report
	Required for Post 2013 Awards
	Pre-construction: Impact Fund Application Checklist, Minnesota Overlay to the 2011 Enterprise Green Communities Criteria

This document is subject to change. Affordability Gap programs (without any construction or rehabilitation) in the unit and Owner-Occupied rehabilitation programs are currently exempt from green compliance.

3	Owner Occupied Rehab
	Rehabilitation Scope of Work
	Bids, Cost Estimates for Improvements or a Cost Study
	Evidence of using State licensed contractor
	Building Permits
	Certificate of Completion
	Final Project Budget/Cost Summary/Sources and Uses document

Manufactured Housing

4	Manufactured Housing
	Building Permits (utility hook-ups, etc.)
	Certificate of Occupancy
	Documented method to determine Value Gap (if applicable)
	Evidence of using State licensed contractor/installer

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	Bids, Cost Estimates for Improvements or a Cost Study
	Final Project Budget/Cost Summary
	Scope of Work – Rehab

Administrators using Indian Set-aside Funds should contact Minnesota Housing to determine the acceptability of additional documents equivalent to those provided in the lists above.