



Multifamily Housing Resource Summary

	LOW AND MODERATE INCOME RENTAL PROGRAM (LMIR)	FLEXIBLE FINANCING for CAPITAL COSTS (FFCC)	HOUSING TAX CREDIT PROGRAM (HTC)
Financing Type	Amortizing First Mortgage Loan	Deferred Loan	Tax Credit
Program Description	Mortgage funds for acquisition and rehabilitation, new construction, refinance or debt restructure.	Only available with a LMIR Loan. See the LMIR Summary.	Provides Tax Credits to reduce federal income tax liability for qualifying property owners who agree to rent to low and moderate income tenants.
Type of Housing	Rental housing development involving new construction, substantial rehabilitation or acquisition with substantial rehabilitation. Generally, the minimum development size is 24 units.	Rental housing development involving new construction, substantial rehabilitation or acquisition with substantial rehabilitation.	Rental housing development involving new construction, substantial rehabilitation or acquisition with substantial rehabilitation.
Eligible Applicant	Limited dividend or non-profit sponsor	Limited dividend or non-profit sponsor	Non-profit and for-profit sponsor, Partnership, Limited liability entity, and Community Development Organizations
Tenant Income Limits and Eligibility Requirements	40% @ 60% AMI; or 20% @ 50% AMI; and 25% unrestricted; Balance up to 100% AMI	40% @ 60% AMI; or 20% @ 50% AMI; and 25% unrestricted; Balance up to 100% AMI	50% AMI or 60% AMI
Rent Restrictions	40% of Units @ 60% AMI; or 20% of Units @ 50% AMI; and Balance of Units @ Minnesota Housing determined "Market"	40% of Units @ 60% AMI; or 20% of Units @ 50% AMI; and Balance of Units @ Minnesota Housing determined "Market"	40% of Units @ 60% AMI; or 20% of Units @ 50% AMI; Priority for affordable at 50% and 30% AMI
Term	➤ 30 year fully amortizing loan	Tied to LMIR loan with a balloon maturity	30 years for compliance
Interest Rate	➤ 30 Year Fixed Rate. For current rates visit http://www.mnhousing.gov/wcs/Satellite?c=Page&cid=1358905012534&pagename=External%2FPage%2FEXTStandardLayout , under Multifamily Programs ➤ Balloon options may be available	0-1% interest rate	N/A
Funding Availability	RFP or open pipeline (based on funding availability)	RFP or open pipeline (based on funding availability)	<ul style="list-style-type: none"> Two competitions each year for Minnesota Housing volume cap Open pipeline for non-competitive 4% tax credits in conjunction with tax-exempt bonds
Agency Limits	Generally, the minimum development size is 24 units. Subject to documented need.	None beyond funding availability, but subject to documented need.	\$1,000,000 maximum annual credit limit per development
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Multifamily Housing Resource Summary

	PRESERVATION AFFORDABLE RENTAL INVESTMENT FUND (PARIF)	HOUSING TRUST FUND (HTF) CAPITAL	HOUSING TRUST FUND (HTF) AND ENDING LONG-TERM HOMELESSNESS INITIATIVE FUND (ELHIF) OPERATING SUBSIDY
Financing Type	Deferred Loan	Deferred Loan	Grant
Program Description	Loans for acquisition and/or rehabilitation, debt restructuring or equity takeout.	Development, construction, acquisition, preservation, and rehabilitation of low-income rental housing. Priority is given for developments serving households experiencing LTH	Operating Subsidies are available to fund two forms of operating expenses: <ul style="list-style-type: none"> <u>Unique Costs</u> of operating supportive housing developments that are critical to both the economic viability of the building and well being of the tenants. <u>Revenue Shortfall</u> to reduce the difference between costs of operating the development and the rents paid by tenant.
Type of Housing	Existing rental housing with documented risk of losing project-based federal assistance (i.e., Section 8, Rural Development 515), as well as existing supportive housing developments.	Emergency shelters, transitional housing, permanent rental, or permanent supportive housing.	Permanent affordable rental housing with Agency capital financing. Funding priority for permanent supportive housing.
Eligible Applicant	Limited dividend and non-profit sponsor (preference to non-profit or local government)	Non-profit, for-profit, limited-dividend entity, cooperative housing corporation, city, joint powers board established by two or more cities, public housing agency, tribal housing corp. or natural person. PSHL developments must be owned by a qualified non-profit, government or tribal entity.	Owner of a housing development that is funded or is applying for a loan from the Agency to develop or rehab affordable or supportive rental housing.
Tenant Income Limits and Eligibility Requirements	Subject to federal guidelines of assistance being preserved; generally 50% - 80% AMI	60% of Twin Cities Metropolitan AMI with a priority for proposals at 30% of Twin Cities Metropolitan AMI. An additional priority for developments serving households experiencing long-term homelessness (LTH).	60% of Twin Cities Metropolitan AMI with a priority for proposals at 30% of Twin Cities Metropolitan AMI. An additional priority for developments serving households experiencing LTH.
Rent Restrictions	Restrictions per the federal assistance being preserved.	Affordable at 60% of Twin Cities AMI with a priority for proposals to the extent that rent paid by tenants does not exceed 30% of 30% of AMI.	Affordable at 60% of Twin Cities AMI with a priority for proposals affordable at 30% of Twin Cities AMI. An additional priority for developments serving households experiencing LTH.
Term	Up to 30 years; or Co-terminus with federal assistance being preserved.	30 years	Up to 2 years.
Interest Rate	0-1% interest rate	0% - 1% interest rate	Not applicable
Funding Availability	RFP and open pipeline (based on funding availability)	No funding currently available	No funding currently available
Agency Limits	No set minimum, but subject to documented need.	None beyond funding availability	No set minimum, but subject to documented need.
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Multifamily Housing Resource Summary

	HOUSING TRUST FUND (HTF) AND ENDING LONG-TERM HOMELESSNESS INITIATIVE FUND (ELHIF) RENTAL ASSISTANCE	ENDING LONG-TERM HOMELESSNESS INITIATIVE FUND (ELHIF)	ECONOMIC DEVELOPMENT AND HOUSING CHALLENGE PROGRAM (EDHC)
Financing Type	Grant	Deferred Loan and Grant	Deferred Loan
Program Description	Rental assistance is available in two forms: <ul style="list-style-type: none"> Tenant-based rental assistance program funds Sponsor-based rental assistance program funds 	Funds for tenant and sponsor-based rental assistance, operating subsidies, acquisition, rehabilitation, development or construction for permanent supportive housing for households experiencing long-term homelessness.	Provides loans for housing which will support economic development activities or job creation / retention. Fifty percent of projects must be awarded to proposals with a financial or in-kind contribution from non-state resources.
Type of Housing	Rental housing	Permanent supportive rental housing units deemed for households experiencing long-term homelessness. Refer to the ending long-term homelessness business plan for more information.	Rental housing for new construction, acquisition / rehabilitation of multifamily housing with a minimum of four units.
Eligible Applicant	Non-profit organization, for-profit, limited-dividend entity, cooperative housing corporation, city, joint powers board established by two or more cities, public housing agency, tribal housing corporation or natural person.	Non-profit organizations, for-profit, limited-dividend entity, cooperative housing corporation, city, joint powers board established by two or more cities, public housing agency, tribal housing corporation or natural person.	Non-profit organization, cities, public housing agencies, an Indian tribal housing corporation, a natural person, a private developer, and a joint powers board established by two or more cities.
Tenant Income Limits and Eligibility Requirements	60% of Twin Cities Metropolitan AMI with a priority for proposals at 30% of Twin Cities Metropolitan AMI. An additional priority for proposals serving households experiencing LTH.	60% of Twin Cities Metropolitan AMI with a priority for proposals at 30% of Twin Cities Metropolitan AMI. Tenant must meet the MHFA definition of persons experiencing long-term homelessness.	80% of the greater of statewide or AMI
Rent Restrictions	Affordable at 60% of Twin Cities AMI with a priority for proposals affordable at 30% of Twin Cities AMI. An additional priority for proposals serving households experiencing LTH.	Affordable at 60% of Twin Cities AMI with a priority for proposals affordable at 30% of Twin Cities AMI.	Affordability based on wage levels. May be further restricted based on other sources of funding.
Term	Up to 24 months; subject to annual review.	Capital: 30 years Operating Subsidy: Up to 10 years RA: Up to 24 months; subject to annual review.	30 years
Interest Rate	Not applicable	Capital: 0-1% interest rate Operating Subsidy: n/a-grant Rental Assistance: n/a-grant	0% - 1% interest rate
Funding Availability	No funding currently available	No funding currently available	RFP
Agency Limits	None beyond funding availability	None beyond funding availability	None beyond funding availability
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Multifamily Housing Resource Summary

	HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS PROGRAM (HOPWA)	PUBLICLY OWNED HOUSING PROGRAM	HOUSING INFRASTRUCTURE BONDS (fka 501(c)(3) BONDS)
Financing Type	Deferred Loan and Grant	Deferred Loan	Deferred Loan
Program Description	Provides funds to be used in Greater Minnesota for emergency assistance for persons and families living with HIV/AIDS. For additional eligible activities, refer to HOPWA program information at http://www.hudhre.info/	Provides General Obligation (G.O.) bond proceeds for rehabilitation of public housing. Financing can only be used for capital improvements of a non-recurring nature and that add value or life to the building. Reserves, operating expenses, and certain capital costs cannot be financed with G.O. bond proceeds.	Covers the cost of construction, acquisition, preservation, and rehabilitation of foreclosed or vacant housing to be used for affordable rental housing; cost of construction, acquisition, preservation and rehabilitation of Supportive Housing; and the cost of preservation/rehabilitation of federally subsidized, privately owned rental housing.
Type of Housing	Emergency housing assistance	Public housing only. "Public Housing" means housing for low-income persons financed by the federal government and owned and operated by public housing authorities and agencies formed by cities and counties.	Supportive housing; affordable rental housing.
Eligible Applicant	Limited profit and non-profit entity, units of local government, public housing authorities, and/or community based organization.	Local government units as defined in Minnesota Statute, section 462C.02, subdivision 6. Applicant must also have a Public Housing Assessment System (PHAS) ranking of "standard" or above.	Tax-exempt organizations as defined under Section 501(c)(3) of the Internal Revenue Code; governmental entities (excluding the federal government); Indian Tribes; and for-profit entities.
Tenant Income Limits and Eligibility Requirements	80% of AMI, adjusted for family size. Household must include at least one person who is living with HIV/AIDS.	Must meeting public housing income limits as determined by HUD.	For supportive housing: 60% of Twin Cities Metropolitan AMI with a priority for proposals at 30% of Twin Cities Metropolitan AMI, adjusted for household sizes of five or more. For foreclosure remediation and preservation of federally assisted rental housing, 80% of the greater of state or area median income, not adjusted for family size.
Rent Restrictions	Not applicable	Affordable to the population served.	For supportive housing: 75% of assistance must be used for households at or below 30% of AMI for a family of 4 as determined by HUD, with the remainder at or below 60%. For foreclosure mitigation or preservation: affordable to the local workforce, meaning that households occupying the housing pay 30% or less of their monthly income for housing costs (gross rent), and that such costs are affordable based on wages of the jobs being created or retained in the local area, as specified in the application for funding.
Term	Not applicable	20 years forgivable	30 years
Interest Rate	0% interest rate	0% interest rate	0% interest rate
Funding Availability	Annual	RFP and open pipeline (no funding currently available)	RFP and open pipeline (no funding currently available)
Agency Limits	None beyond funding availability	None beyond funding availability	None beyond funding availability
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Multifamily Housing Resource Summary

	<u>RENTAL REHABILITATION LOAN PROGRAM</u>	<u>Rental Rehabilitation Deferred Loan Pilot (RRDL)</u>	<u>HOME Affordable Rental Preservation</u>
Financing Type	Amortizing Loan	Deferred Loan	Deferred Loan
Program Description	Funds for rehabilitation loans for existing rental properties utilizing authorized local lenders.	Provides deferred loans to rehabilitate affordable rental housing through a network of local administrators.	Federal HOME funds for the rehabilitation of existing federally assisted rental properties.
Type of Housing	Existing rental housing	Existing smaller residential rental housing development outside the 7 county metro area.	Existing rental housing
Eligible Applicant	Private individual, corporation, partnership, non-profit organization and community housing development organization.	Non-profit organization, cities, public housing agencies, an Indian tribal housing corporation, a natural person, a private developer, and a joint powers board established by two or more cities.	Private individual, corporation, partnership, non-profit organization, community housing development organization (CHDO).
Tenant Income Limits and Eligibility Requirements	80% of state wide median income	80% of the greater of statewide or AMI - not adjusted for family size.	At least 90% of HOME units must be occupied by households with annual incomes no greater than 60% of area median income (AMI) as adjusted for household size at the time of occupancy or the time funds are invested, whichever is later.
Rent Restrictions	None	Affordable to workforce - Lesser of 30% of DEED average local wage or 80% AMI at initial occupancy.	On an ongoing basis, at least 20% of households must have incomes not exceeding 50% of AMI; no households may have incomes greater than the 80% of AMI adjusted for household size. At least 20% of units @ LOW HOME Rent Limits; up to 80% of remaining units @ the HIGH HOME Rent Limits.
Term	1 - 15 years	10 years up to the remaining term of current mortgage, if longer	Deferred until the earlier of: 30 years or the occurrence of one or more of the following: <ul style="list-style-type: none"> failure of the owner to accept a renewal or extension of federal rental assistance failure of the federal government to offer to renew or extend federal rental assistance due to actions of the owner or condition of the property an event of default described in the HOME mortgage or related documents, including the Declaration of Covenants, Conditions and Restrictions (The HOME Declaration). The loan term may be adjusted based on requirements and conditions of the federal assistance or other funding sources.
Interest Rate	6% interest rate	0% interest rate	0% interest rate
Funding Availability	Open pipeline	Funding available from local administrators	Annual (Open Pipeline and RFP)
Agency Limits	\$25,000 for 1 or 2 units; or \$10,000/unit up to a maximum of \$100,000	\$35,000 / unit for 1 or 2 units; or \$25,000/unit up to a maximum of \$300,000	Minimum HOME investment \$1,000 per unit.
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Multifamily Housing Resource Summary

	<u>BRIDGES</u>	<u>FAMILY HOMELESSNESS PREVENTION AND ASSISTANCE PROGRAM (FHPAP)</u>	<u>NON-PROFIT CAPACITY BUILDING REVOLVING LOAN PROGRAM</u>
Financing Type	Grant	Grant	Short Term Pre-Development Loan
Program Description	Grants to local housing agencies provide rental assistance for persons with a serious mental illness waiting for a permanent housing subsidy.	A flexible grant program designed to assist families, youth, and single adults who are homeless or are at risk of homelessness.	Funds for predevelopment costs in conjunction with the development of low and moderate-income housing.
Type of Housing	Rental housing	Short-term rent, mortgage, and utility assistance with case management to renters and homeowners (existing housing stock).	Low and Moderate income housing
Eligible Applicant	Housing Agencies, Housing and Redevelopment Authorities with an adult mental health initiative as co-applicant.	In the 7-county metro area: a county government. In the non-metro area a county, a group of contiguous counties acting together, or a community based non-profit with sponsoring resolutions from each county board.	Non-profit, tribal council and local units of government.
Tenant Income Limits and Eligibility Requirements	50% of the AMI to households with at least one adult member with serious mental illness.	Families, single adults and youth at imminent risk of losing housing or homeless and lacking sufficient resources to maintain or obtain housing. Maximum income of 200% of the Federal Poverty guideline. Additional eligibility criteria are established locally.	80% of State Median Income
Rent Restrictions	FMR or payment standard	None	N/A
Term	2 year	2 year	2 years or initial loan closing, whichever occurs first
Interest Rate	Not applicable	Not applicable	Set by administrator
Funding Availability	Request for Renewals are Issued every two years	RFP issued every two years	Available through administrators (MHP, GMHC, LISC Twin Cities and LISC Duluth).
Agency Limits	None beyond funding availability	None beyond funding availability.	Varies by administrator
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Multifamily Housing Resource Summary

	DEPARTMENT OF HUMAN SERVICES ADULT MENTAL HEALTH DIVISION (DHS-AMHD)	FAMILY HOUSING FUND FAMILY HOUSING FUND WEB SITE	GREATER MN HOUSING FUND GREATER MN WEB SITE
Financing Type	Grant	Deferred Loan	Deferred Loan
Program Description	Housing with Supports for Adults with Serious Mental Illness (HSASMI) - Funds for housing supports (front desk coverage, building maintenance, tenant coordinator, etc.), that cannot be funded through other revenue sources, which increase the range of housing opportunities for adults with serious mental illness.	Funds for the seven-county Twin Cities metropolitan area. Priority will be given to preservation projects, long-term homeless projects, and new construction projects with an emphasis on transit oriented design development. Selection criteria and funding priorities are further defined in the 2012 Funding Partner Program Guide.	Funds for outside the seven-county twin cities metropolitan area. Loans for new construction, preservation of federally assisted developments in high need areas and/or rehabilitation of existing affordable housing units. Rehabilitation developments are also eligible under the supportive housing program.
Type of Housing	See HTF operating subsidy program	New construction, acquisition/rehabilitation of multifamily housing.	Affordable rental housing and supportive housing developments. Funding is targeted for projects that serve families with children.
Eligible Applicant	See HTF operating subsidy program	For-profit, non-profit, cities, housing and redevelopment authorities or limited dividend.	For-profit and non-profit developer and local government agency.
Tenant Income Limits and Eligibility Requirements	Same as HTF Operating Subsidy Program; and, a portion of the supportive housing units must house adults, 18 years or older, who currently have, or at any time during the past year had, a diagnosable mental behavioral or emotional disorder of sufficient duration to meet diagnostic criteria and resulted in functional impairment which substantially interferes with or limits one or more major life activities. Excludes substance use disorders, and developmental disorders, unless they co-occur with another diagnosable serious mental illness.	60% of AMI	~ 80% of Statewide median income. ~For supportive housing, priority given to projects at 60% or less of statewide median income. ~For preservation and rehabilitation projects priority given to projects serving households at 50% or less of statewide median income.
Rent Restrictions	See HTF operating subsidy program	60% of AMI	Affordable to targeted population
Term	1 to 2 years	30 years	Coterminous with first mortgage
Interest Rate	N/A	0% - 1% interest rate	0% -1% interest rate
Funding Availability	No funding currently available	No funding currently available	No funding currently available
Agency Limits	See HTF operating subsidy program	None beyond funding availability	None beyond funding availability
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Multifamily Housing Resource Summary

	LHIA METROPOLITAN COUNCIL MET COUNCIL WEB SITE	SAINT PAUL PUBLIC HOUSING AGENCY (PHA) PROJECT BASED VOUCHER PROGRAM SAINT PAUL PHA WEB SITE	METROPOLITAN HOUSING AND REDEVELOPMENT AUTHORITY (METRO HRA) PROJECT BASED VOUCHER PROGRAM METRO HRA WEB SITE	DEPT. OF EMPLOYMENT AND ECONOMIC DEVELOPMENT (DEED) SMALL CITIES DEVELOPMENT PROGRAM (SCDP) DEED WEB SITE
Financing Type	Grant	Project Based Vouchers	Project Based Vouchers	Grant
Program Description	Funds for the seven-county twin cities metropolitan area. Grants may only be awarded to cities, which in turn pass the fund through to assist affordable housing developments.	Section 8 Project -Based Voucher Rental Assistance Program (PBV)	Section 8 Project -Based Voucher Rental Assistance Program (PBV)	Provides financial assistance to assist communities in addressing critical housing, economic, and public facilities need.
Type of Housing	Grants to fund financial gaps in proposals for new construction, acquisition/rehabilitation, demolition, or improvement of multifamily.	Rental housing - Rehabilitation, New Construction or Designated Existing Housing	Rental housing - Rehabilitation, New Construction or Designated Existing Housing	Rental Housing - Rehabilitation and New Construction
Eligible Applicant	Cities, counties, housing and redevelopment authorities, or economic development agencies participating in the Local Housing Incentives Account Program. Non-profit and for-profit developers/agencies may apply if they are partnering with or have the support of a participating entity.	Owners, developers or other ownership teams who agree to rehabilitate, construct or designate existing housing units within the city limits of St. Paul for occupancy by tenants eligible for Section 8 Project-Based Voucher Rental Assistance.	Owners, developers or other ownership teams who agree to rehabilitate, construct or designate existing housing units within Anoka, Ramsey, Hennepin, Washington and Carver Counties, excluding the cities of St. Paul, Minneapolis, St. Louis Park, Plymouth, Richfield and Bloomington for occupancy by tenants eligible for Section 8 Project-Based Voucher Rental Assistance	Local units of government (i.e. cities, counties, townships) in non-entitlement communities.
Tenant Income Limits and Eligibility Requirements	Proposals must have a significant component of the project serving households with incomes at or below 60 percent of Area Median Income (AMI).	Very low-income limits	Very low-income limits.	At least 51% of the units being developed must be occupied by low to moderate income households, defined as households whose income does not exceed 80% of the area median income, adjusted for family size.
Rent Restrictions	Priority for use of 50% of funds for rental proposals serving incomes at 30% of median income. Remaining funds targeted to rents at or below 60% of median income.	Minneapolis./St. Paul metropolitan FMRs	Minneapolis/St. Paul metropolitan FMRs	Rehabilitation - FMR or Section 8/voucher "payment standard". New construction - FMR or Section 8/voucher "payment standard" or rent affordable to households at 60% of AMI. See link above.
Term	Funds from this account are awarded as grants that must be matched by a dollar-for dollar expenditure on affordable housing activities by the eligible applicant receiving the funds.	Housing Assistance Payments Contract with the St. Paul PHA for a minimum of one year and maximum of 15 years.	Housing Assistance Payments Contract with the Metro HRA for a minimum of one year and maximum of 10 years.	See link above.
Interest Rate	N/A	N/A	N/A	Based on Grantee Program Guidelines
Funding Availability	RFP	No funding currently available	No funding currently available	RFP (for rental housing)
Agency Limits	None beyond funding availability	Up to 25% of units in a building (4+ units) can be assisted under the PBV Program. Buildings for elderly, disabled or families receiving supportive services can be up to 100% PBV assisted.	Up to 25% of units in a building (4+ units) can be assisted under the PBV Program. Buildings for elderly, disabled or families receiving supportive services can be up to 100% PBV assisted.	The maximum grant award for a Single Purpose project is \$600,000. The maximum grant award for a Comprehensive project is \$1.4 million.
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