



Rental Rehab Deferred (RRDL) Pilot Program Application Training

Audio: Use your microphone and speakers (VoIP) or call in using your telephone.
 Toll: +1 (646) 558-2120
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 Susan Haugen RRDL Housing Program Manager	 Jerry Narlock Architect	 Lori Speckmeier RRDL Program Specialist
 Jessica Deegan Research	 Marcia Kolb Assistant Commissioner of Multifamily	



Rental Rehabilitation Deferred Loan Pilot Program Webinar Training

August 14, 10:00 - 11:30 a.m.

The presentation will begin at 10:05 a.m. to allow for registrants to log into the system. When you join the call, you may or may not hear background music. Please stay on the line.

If you are having difficulty joining, please email: patricia.kroona@state.mn.us



Using GoToWebinar

» How to submit questions



PRACTICE RRDL Application Training
 Webinar ID: 517-208-608
 GoToWebinar




Rental Rehabilitation Deferred Loan Pilot Program Multifamily Application Training 2012 Request for Proposals




Agenda Overview/ Speakers

- Opening Remarks - Assistant Commissioner Marcia Kolb
- RRDL Pilot Program – Susan Haugen
 - » Program Overview
 - » Application Review and Selection
- Application Resources – Jessica Deegan
 - » Community Profiles
 - » Minimizing Transportation Costs
- How to Apply – Lori Speckmeier
 - » Application Materials and Tips



Agenda Overview

- Rental Rehabilitation Standards – Jerry Narlock
 - » Rehabilitation Design Standards
 - » Green/Sustainable Design Standards
- Timeline – Susan Haugen
 - » Technical Assistance
 - » Application Deadline
- Wrap Up and Questions





Marcla Kolb
 Minnesota Housing
 Assistant
 Commissioner
 Multifamily
 Development



Preserve existing affordable housing.
 Provide new opportunities
 for affordable housing.
 Prevent and end homelessness.
 Mitigate foreclosure impact through
 prevention and remediation.
 Build our organizational capacity to excel
 and achieve our vision.



Please hold as we
 transition to the next
 speaker.

Susan Haugen
 RRDL Program



RRDL Pilot Program

\$1.4 Million in 2012/\$2.5 Expected Annually

- **Program Objective:**
 - » Assist local communities throughout Greater Minnesota, in their efforts to rehabilitate their existing affordable rental housing stock.
- **Eligible Applicants:**
 - » Housing & Redevelopment Authorities (HRAs), Community Action Programs (CAPs), local non-profit housing providers, units of local and tribal governments, and joint powers boards.



RRDL Pilot Program

- **Two Models for funding:**
 - » Specific Project Application – 1 property
 - » Program Model Application – 2 year agreement



RRDL Pilot Program

- **Loan Terms**
 - » Interest free deferred loan - principal due in full at the end of the loan term
 - » Loans will be non resource
 - » \$25,000 per unit
 - » \$35,000 per unit for single family and duplexes
 - » \$300,000 maximum/\$25,000 minimum per project.
- **Program Model – same project terms and limits**
 - » No limits or cap amount for program.



RRDL Pilot Program

- **Specific Project Loan Terms:**
 - » 30 years or the remaining term of the senior debt.
 - » End loan – disbursed when construction is complete
- **Program Model Loan Terms:**
 - » Under \$100,000 qualify for a minimum 10 year term
 - » \$100,000 or more qualify for a minimum 15 year term
 - » Term of loan may be extended to the match the remaining term of the senior debt
 - » Construction loan or end loan



RRDL Pilot Program

- **Minimum Effective Period**
 - » The Effective Period begins on the date the RRDL loan closes.
 - » If the loan is paid in full early, the income and occupancy conditions will remain in place as follows:
 - 10 year loan term shall have a minimum 5 year Effective Period.
 - 15 year loan term shall have a minimum 10 year Effective Period.
 - Loans with a longer initial term shall have a minimum 15 year Effective Period.



RRDL Pilot Program

- **Partial Debt Reduction for Good Performance**
 - » Up to 25% of the debt may be forgiven
 - » Five percent for each of the last five years of the loan term
- **Loss of Affordability Premium**
 - » Immediate release from all loan requirements
 - » Repay loan and a fee of 3.5% on the full loan amount



RRDL Pilot Program

- **Income Limit**
 - » 80% Area Median Income at Initial Occupancy
- **Rent Limit**
 - » Based on 30% average county wage from DEED.
 - » The RRDL rent is the **lesser** of DEED workforce rent and HUD 80 percent AMI rent limits
- **Compliance Monitoring**
 - » Minnesota Housing will monitor income and occupancy requirements for the full term of the loan



Proposal Evaluation

- **Strategic Priority**
 - » Preservation of affordable workforce housing
 - » Target areas with critical need to stabilize housing
- **Threshold Criteria**
 - » Capacity
 - » Feasibility



Selection Priorities

- **Underserved Populations**
- **Linkages**
- **Project Location**
- **Reuse/Efficient Land Use**
- **Leverage**
- **Long-Term Affordability**
- **Economic Integration**
- **Cost Reasonableness**
- **Regulatory Cost Avoidance/Cost Reduction**
- **Site Suitability**



Changes for 2012 – Underserved Populations

- Scoring Criterion Removed – new Threshold
- In accordance with Fair Housing laws,
 - » owners may not discriminate
 - » owners are required to affirmatively further fair housing objectives and market to those least likely to apply for the housing
- Detailed information on marketing efforts or project design features still required



Changes for 2012 – Leverage

- Duplicative Cost Avoidance/Cost Reduction criteria eliminated
- Local/Philanthropic Contributions Criterion Revised
- Federal contributions now included below market rate loans such as:
 - Native American Housing and Self Determination Act (NAHASDA)
 - USDA Rural Development 515 loans
 - Etc.



Leverage – Rental Rehab Loan

The RRL Program offers:

- » A 6% loan
- » Maximum term up to 15 years
- » \$10,000/unit up to a maximum of \$100,000
- » Income limit is 80% of the statewide median as determined for a household size of four, not adjusted by family size, by HUD
- » No rent limits

RRL Loan approved lenders statewide:

http://www.mnhousing.gov/idc/groups/public/documents/document/mhfa_011580.pdf



Please hold as we
transition to the next
speaker



Jessica Deegan
Minnesota Housing
Research Division



Community Profiles

- Objectives:
 - » Identify higher need communities
 - » Identify the type of investment needed
- Basis:
 - » 24 indicators, for example:
 - Median Household Income
 - Percentage of renters who are cost burdened
 - Job and household growth
 - » 6 categories of need, including opportunities for affordable rental housing and economic integration



Using Community Profiles

- The indicators in the profiles
 - » County and Census Tract level detail
 - » assist applicants to access key data elements for funding priorities
- Categories of need offer strategies for thinking about the needs and market conditions for affordable housing in a community
- Combine profile information with local data



Economic Integration

- **Definition for community economic integration**
 - » Includes a higher income communities that are close to low and moderate wage jobs to promote economic integration
 - » Provides housing opportunities for a wide range of incomes within the proposed housing project.



Minimizing Transportation Costs and Promoting Access to Transit

- **Greater Minnesota**
 - » ½ mile from fixed route stop
 - » Transit Improvement Area designation by DEED
 - » Census Tract within 5 miles of 2,000 low and moderate wage jobs AND meets one of the two below:
 - Within 1 mile of at least 4 facility types, or
 - Has access to dial-a-ride services during standard workdays
 - » Include a copy of the route, span and frequency of the service



Accessing Community Profiles

www.mnhousing.gov/communityprofiles/

- Interactive Map Tool (demo)
- Review Overview and Summary Report
- PDF Maps (tract level data by county)
- Download the data
- View Regional Presentations



Please hold as we transition to the next speaker

Lori Speckmeler
RRDL Program
Administration



How to Apply

- Forms are located on the Minnesota Housing RRDL Program website.
 - » <http://www.mnhousing.gov/resources/apply/RentalRehabilitationDeferredLoan/index.htm>



RRDL Web Page

<http://www.mnhousing.gov/resources/apply/RentalRehabilitationDeferredLoan/index.htm>

The screenshot shows the Minnesota Housing website interface. At the top, it says 'Celebrating 40 years of affordable housing.' Below that is a navigation menu with various options. Three callout boxes are overlaid on the page: 'Application & Forms' points to the 'RRDL Request for Proposal' section, 'Apply for Funds' points to the 'RRDL Request for Proposal' section, and 'RRDL Pilot Program' points to the 'RRDL Request for Proposal' section.



RRDL Web Page

<http://www.mnhousing.gov/resources/apply/RentalRehabilitationDeferredLoan/index.htm>

2012 Funds Available

Apply to be an Administrator or for a specific project for qualified on [Application Materials](#) - Request for Proposal (RFP). Applications due 2012 no later than 5:00 p.m.

The Guide describes eligibility, priorities, funding, underwriting requirements and processes

Application Material

Applicants will select either the Project Specific or Program Model application checklist and complete all forms and attach supporting documents for proposal submitted.

[RRDL Program Guide](#) - Read first for RRDL Application Instructions Administration information

All RRDL Application Materials can be accessed through the [RRDL Application Checklist](#)

The Checklist identifies and provide links to all required narratives, forms and submittals



RRDL Application Checklists

Minnesota Housing Multifamily Rental Housing
Rental Rehabilitation Deferred Loan (RRDL) Pilot Program
Checklist Instructions and Notes

Include a copy of the Application Checklist with your application package and assemble package in the order of the checklist items.

If an item is **Not Applicable** to your housing proposal, please indicate so on the checklist.

Applicants are to submit one package with original application items, one copy of the original package and a CD with all documents attached, submitting a total of two application packages and a CD to Minnesota Housing.

Documents identified with "e" must be submitted electronically to mhfa.app@state.mn.us, in addition to submitting the signed original, one (1) copy and a CD with all documents attached.

for proposals requesting [Project Specific Application ONLY](#)

for proposals requesting [Program Model Application ONLY](#)



RRDL Project Specific Application Checklist

A	B	C	D	E
1	RRDL Specific Project Application Checklist (Include copy in application package)			
2	Project name/address			
3	Applicant Name			
4	Qualification forms must be submitted in conjunction with other application materials. Click here to be directed to Development Team Qualification Forms and Instructions.			
5	Documents Identified with "e" must be submitted electronically to mhfa.app@state.mn.us , in addition to submitting the signed original, one (1) copy and a CD with all documents attached.			
6	<input type="checkbox"/>	RRDL General Application		
7	<input type="checkbox"/>	RRDL Project Application		
8	<input type="checkbox"/>	Minnesota Multifamily Rental Housing Common Application Form, Section I - VII, Development Team Tab, Buildings Tab, 10-12 Exhibits		
9	<input type="checkbox"/>	Project Schedule		
10	<input type="checkbox"/>	Administrator Qualification Form and Exhibits		
11	<input type="checkbox"/>	Development Team Qualification Form Instructions		
12	<input type="checkbox"/>	Notification of Local Official		
13	<input type="checkbox"/>	Instructions - Project Application Checklist - Program Application Checklist		



RRDL Application Help Text

Click on Help Text

Table of Contents

Administrator Board Resolution	2
Administrative Subcontract(s)	2
Annual Program Budget	2
City and/or County Resolution(s)	2
Credit Report	2
Current Operating Budget	2
Evidence of Other Sources of Operating Support - Proposed, Secured, Existing	2



Current Operating Budget

Provide a copy of the most recent operating budget for the housing development showing all operating costs, rents and other income. Indicate source of income if other than rental income.

Evidence of Other Sources of Operating Support - Proposed, Secured, Existing

Submit evidence of all operating resources, other than rental income, which your development has secured, applied for and/or is eligible for that will be used in addition to the currently requested funds for Operating Shortfall or Unique Operating Expenses.

RRDL Project Application

Rental Rehabilitation Deferred Loan Pilot (RRDL) Program

[Project Specific Narrative Application](#)

APPLICATION DEADLINE
5:00 P.M., August 28, 2012

- Project Minimum and Maximum Request
- Signature

General Instructions: Read the Rental Rehabilitation Deferred Loan Pilot (RRDL) Program Guide following instructions very carefully. The Guide provides updated information and submission instructions for the RRDL Request for Proposal (RFP). Complete all the questions that are relevant to the activity for which you are applying. Do not leave any question blank.

Please contact Minnesota Housing and ask to speak with a RRDL staff person at (612) 296-5843 296-5838 or by email at justin.brown@mnhousing.org or janet.howard@mnhousing.org if you have questions.

A. Project Description

- Describe the proposed housing project, including:
 - Physical attributes of the building (i.e. duplex, three story, elevator, brick, etc.)
 - Type of housing (i.e. general occupancy, senior development, elderly, family, etc.)
 - Characteristics of the surrounding adjacent and neighborhood and the density of the area.

RRDL PROJECT FUNDING REQUEST

Request Amount	Address
Request Type	City
Request Date	County

*If the funds are unable to fund your proposal at the amount requested, please indicate the minimum amount your organization needs to proceed.

The enclosed proposal(s) and information provided in this application are true and correct to the best of my knowledge.

Proposed Project Name: _____

NOTE: This application will be incorporated by reference as a contractual document. In this regard, it will be used as a basis for monitoring and evaluating performance. While additional documentation may be attached to this application form, only this application will be considered.



RRDL Program Model Application Checklist

A	B	C	D	E
1	RRDL Program Model Application Checklist (Include copy in application package)			
2	Program Name			
3	Applicant Name			
4	Documents Identified with "e" must be submitted electronically to mhfa.app@state.mn.us , in addition to submitting the signed original, one (1) copy and a CD with all documents attached.			
5	<input type="checkbox"/>	RRDL General Application		
6	<input type="checkbox"/>	RRDL Program Application		
7	<input type="checkbox"/>	Administrator Qualification Form and Exhibits		
8	<input type="checkbox"/>	Minnesota Multifamily Rental Housing Common Application Form, Section I.A.C, Section 3.A, Section 3.B, Section VII (regulatory pages) and the Development Team Tab		
9	<input type="checkbox"/>	Market Qualification Form - for each target area		
10	<input type="checkbox"/>	Community Profiles for proposed target area		
11	<input type="checkbox"/>	Instructions - Program Application Checklist - Program Application Checklist		



RRDL Program Application

Rental Rehabilitation-Deferred Loan Pilot (RRDL) Program
 Program Model Narrative Application
 APPLICATION DEADLINE
 5:00 P.M. August 28, 2012

Program Timeline and Goals

General Instructions: Read the Rental Rehabilitation-Deferred Loan Pilot (RRDL) Program Model Narrative Application very carefully. The Guide provides updated information and instructions for the RRDL, Request for Proposal (RFP). Complete ALL the questions and the activity for which you are applying. Do not leave any questions blank.

Please contact Minnesota Housing and ask to speak with a RRDL staff person at (612) 296-9038 or by email at paul_hagan@state.mn.us or paule@mnhousing.org with questions.

Activity	1-6 th Months Unit Goal	7-12 th Months Unit Goal	13-18 th Months Unit Goal	19-24 th Months Unit Goal	Total Number of Unit
Marketing/Application Intake					
Inspections/Scopes of Work					
Administrator Project Approvals					
Commitment/ Loan Closings					



RRDL Program Application

Project Management Fee Schedule

SERVICE TYPE	PROPOSED FEE (Specify Per Unit or per project, as defined below)	% HOUSE or name of subcontractor
Project Document Review and Approval	_____/project	____%
Travel/Mileage (cost per mile)	_____/project	____%
Other:	_____/project	____%
Other:	_____/project	____%
	Cost Per: Maximum _____/project Minimum _____/project	
Inspections to Minnesota Housing's Rehabilitation Standard Initial Inspection	_____/unit	____%
	Cost Per Unit Maximum _____ Minimum _____	



Multifamily Rental Housing Common Application

Page 1- Program or Project Request Amount

Minnesota Multifamily Rental Housing Common Application
 MULTIFAMILY APPLICATION FORM
 Submission Due Date: _____ Pipeline application date: _____

I. PROPOSAL REQUEST
 A. DEVELOPMENT/LOCATING
 Check if the project will have on-site lodging: Yes No

B. APPLICATION REQUEST
 Complete by: _____
 827 (Deferred Loans) _____ 1132 _____
 Yes No/Reservation



Multifamily Rental Housing Common Application

C. DEVELOPMENT TEAM

Name	Contact	Phone
Processing Agent:		
Architect:		
General Contractor:		
Service Provider:		
Construction Loan Management Co.:		

Does an identity of interest exist between governing Entity and Service Contractor?
 Yes No

Other Contact:
 General Partner 1: _____
 General Partner 2: _____
 General Partner 3: _____
 General Partner 4: _____
 General Partner 5: _____
 General Partner 6: _____
 General Partner 7: _____
 General Partner 8: _____
 General Partner 9: _____
 General Partner 10: _____
 General Partner 11: _____
 General Partner 12: _____
 General Partner 13: _____
 General Partner 14: _____
 General Partner 15: _____
 General Partner 16: _____
 General Partner 17: _____
 General Partner 18: _____
 General Partner 19: _____
 General Partner 20: _____
 Processing Agent Company: _____
 Processing Agent Name: _____

Development Team: _____ Lodging: _____ Subdividing: _____

Page 2 – Development Team



Multifamily Rental Housing Common Application

Project Cash Flow – 10 year Proforma

	Year 1	Year 2	Year 3	Year 4	Year 5
ANNUAL OPERATING INCOME:					
GROSS POTENTIAL RENT:					
Rental Housing Potential	\$0	\$0	\$0	\$0	\$0
Parking Garage Rent Potential	\$0	\$0	\$0	\$0	\$0
Commercial Rent Potential (op-rp)	\$0	\$0	\$0	\$0	\$0
Subsidized Rent Potential (op-rp)	\$0	\$0	\$0	\$0	\$0
Gross Potential Rent	\$0	\$0	\$0	\$0	\$0
RENTAL LOSS:					
Rental Housing Vacancy	\$0	\$0	\$0	\$0	\$0
Parking Garage Vacancy	\$0	\$0	\$0	\$0	\$0
Commercial Vacancy	\$0	\$0	\$0	\$0	\$0
Subsidized Unavailable Income	\$0	\$0	\$0	\$0	\$0
Employee Rent Credits	\$0	\$0	\$0	\$0	\$0
Out of Service Costs	\$0	\$0	\$0	\$0	\$0
Rental Commission Adjustments	\$0	\$0	\$0	\$0	\$0
Bad Debt	\$0	\$0	\$0	\$0	\$0
Total Rental Loss	\$0	\$0	\$0	\$0	\$0
NET RENTAL COLLECTIONS:	\$0	\$0	\$0	\$0	\$0
OTHER INCOME:					
Found Fees	\$0	\$0	\$0	\$0	\$0



Application Tips

For all:

- Complete all the narrative questions and forms
- Qualified applicants may not have received Minnesota Housing Consolidated RFP Funds in past 5 years



Application Tips

- **For Specific Projects:**
 - » Explain scope for current request portion of PNA/CNA was previously completed or to be addressed later.
- **For Program Model:**
 - » Signed City/County Resolution for each jurisdiction for Program Model
 - » Fully describe your wait list, process for selecting projects, and your underwriting policy



Application Submittal

- **Before 5:00 p.m. on August 28, 2012:**
 - » Submit an executed original PLUS one copy
 - » Submit a CD with all application materials
 - » Email a completed MF Common Application Form to: mhfa.app@state.mn.us



Please hold as we transition to the next speaker

Jerry Narlock
Multifamily Architect



Design/Construction Updates

- **Agenda:**
 - » Rental Housing Design/Construction Standards
 - » Physical Needs Assessment
 - » 2012 Sustainable Housing Standards
 - » Environmental Assessments
 - » Where to get Technical Assistance



Rental Housing Design and Construction Standards

- <http://www.mnhousing.gov/housing/architects/index.aspx>
- **Rehabilitation Standards (Chapter 3)**
 - » Applicable to all projects involving rehabilitation
 - » Refer to Chapter 2 New Construction (for replacement items)
 - » Physical Needs Assessment (PNA) (New 2012)



Physical Needs Assessment (PNA)

- **What is a PNA?**
 - » An analysis that describes an existing property's current physical condition
 - » Shall Identify the following:
 - Life expectancy of major systems/components
 - Severity and nature of deficiencies
 - Rehab/work scope needs



Physical Needs Assessment (PNA)

- **When is a PNA required?**
 - » At time of Initial Application
 - » For any project involving rehabilitation
 - » Exception: Gut rehab - not required
- **Why is a PNA Required?**
 - » To ensure physical deficiencies are addressed



Physical Needs Assessment (PNA)

- **Who can prepare an PNA?**
 - » Architect
 - » Qualified Rehab Specialist
- **How to prepare a PNA?**
 - » Chapter 3 of our Design/Construction Standards
 - » Property Inspection Template
- **Remember: PNA is required at time of Initial Application**



Sustainable Housing Standards

- **2011 Green Communities Criteria and 2012 MN Overlay – Required for all projects**
- **2008 Green Communities Criteria and 2009/2010 MN Overlay – No longer accepted**
- **Comply with all applicable Mandatory Criteria**
- **Refer to 2012 MN Overlay for guidance**



Sustainable Housing Standards

- **Required Submittals at Initial Application:**
 - » **Intended Methods of Meeting the Criteria (IMMC)**
 - Green Communities (GC) Form (link provided in 2012 Overlay)
 - Use “Additional info. Column”
 - Sign “Green Development Agreement”
 - » **Waiver Request Form (if applicable)**
 - GC Form – Link provided in Overlay



Sustainable Housing Standards

- **Required Submittals after Initial Selection**
 - » **Water Conservation Analysis (Section 4 of GCC)**
 - Determine water consumption of existing plumbing fixtures that are scheduled to remain
 - » **Energy Efficiency Analysis (Section 5 of GCC)**
 - **Option 1.** Energy Modeling using a HERS rater; or
 - **Option 2.** Energy Efficiency Improvement Plan using a qualified HERS rater or a qualified Weatherization Specialist



Environmental Assessments

- **Lead-Based Paint Risk Assessment**
 - » Applies to housing built prior to January 1, 1978
- **Asbestos Inspection Survey**
 - » Applies to all housing regardless of year built
- **Applicant Certification of Environmental Issues**
 - » Required at time of Initial Application
 - » LBP and Asbestos Assessments (above) not required until after selection



Home Buyers
Home Owners
Renters

Lending & Funding Partners
Real Estate Professionals
Home Buyer Educators

**Developers, Owners,
Management Agents,
Architects &
Builders**

Homelessness/Housing
Assistance
Emerging Markets
Local Governments

Applications
Resources
Training & T

Home > Housing Partners > Architects & Builders

Housing Partners

Housing Tax Credits
Management Agents
Developers & Owners
Architects & Builders
Program Guides, Compliance & Servicing

Quick Links

Rent & Income Limits
Home Cost Limits
News Room
About Us
Frequently Asked Questions
Driving Directions
eNews Signup
Employment Opportunities

Architects and Builders

Minnesota Housing's effort to better meet our customers' needs and communicate our expectations associated with constructing and/or rehabilitating Multifamily and Single Family housing.

Agency-wide Development

Accessibility Standards - Applicable if new construction and four (4) or more dwelling units.

Viability Standards - Applicable if new construction and either single-family homes, duplexes, triplexes, and multilevel townhomes. Exception: Receiving only Housing Tax Credit Assistance.

Green (Sustainable) Housing Standards - Applicable for all new construction and rehabilitation unless development is financed by General Obligation Bond proceeds. Sustainable Housing Standards include the 2011 Enterprise Green Communities criteria (EGCC) and the Minnesota Overlay and Guide (MN Overlay) to the 2011 Enterprise Green Communities Criteria.

Logos - Minnesota Housing and Equal Opportunity Housing Logos.



Multifamily Development

Minnesota Housing Design/Construction Technical Assistance Personnel (Staff Architects) establish minimum design standards to assist us in our commitment to meeting Minnesotans' needs for decent, safe, sustainable, marketable and affordable housing. They also provide assistance to Architects and Contractors in understanding their role within Minnesota Housing's development process and requirements associated with their services. Multifamily Overview

Rental Housing Design/Construction Standards (RHD/CS) Applicable to all Multifamily (MF) projects. MF is defined as any project or Dwelling Unit (DU) where the occupant(s) are renters and do not own the property. MF Projects may include single family homes, duplexes, townhomes, buildings with elevators, multi-storied buildings, etc. and are generally administered by Minnesota Housing's Multifamily Division.

Housing Tax Credit Design Standards - 2013 Standards are now located in Chapter 5 of the Rental Housing Design/Construction Standards (RHD/CS).

Previous HTC Design Standards



Technical Assistance

- **Minnesota Housing Staff Architects**
 - » **Erika Arms** 651-296-9850
 - » **Jerry Narlock** 651-215-6239
 - » **Mike Thomas** 651-297-5135




**Wrap Up
RRDL Program**



Application Timeline

- August 28, 2012 - Applications due by 5:00 p.m.
- January 2013 - Awards announced
- March 2013 - Program Training
- Local Administration of RRDL begins



RRDL Program Contacts

- **RRDL Program Lead**
Susan Haugen
651.296.9848
susan.haugen@state.mn.us
- **RRDL Administration**
Lori Speckmeier
651-296.9538
lori.speckmeier@state.mn.us
- **Underwriters**
Bob Porter
651.296.5142
Robert.porter@state.mn.us
- Phil Hagelberger
651. 297.7219
Phillip.hagelberger@state.mn.us
- **Architect**
Erika Arms
651.296.9850
erika.arms@state.mn.us
- **Research**
Jessica Deegan
651.297.3120
jessica.deegan@state.mn.us

Multifamily Front Desk
651-297-3294
or
1-800-657-3647





Questions

Questions we received today with our responses will be posted on our website, along with a recording of today's webinar.



Thank You

