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All Proposals – Intent to Apply

Anyone who plans to submit an application must first complete an Intent to Apply form. A completed Intent to Apply form provides Minnesota Housing with the information and all necessary fees to process an application.

The Intent to Apply form, along with all required supporting documentation, must be uploaded to the Multifamily Customer Portal. In addition, a hard copy of the Fee Remittance form (without supporting documentation), along with the applicable application fees, must be delivered to:

Minnesota Housing
400 Wabasha Street North, Suite 400
St. Paul, MN 55102
Attn: Tamara Wilson

All Proposals – Development Team Qualification Forms

The qualifications of the architect, attorney, developer, sponsor, general contractor, management and marketing agent, processing agent, and service provider must be submitted for each entity proposed as part of the development team.

Submit the following required financial information along with the Qualifications of Sponsor form by the Intent to Apply deadline:

Individuals:

1. Three years of tax returns, including all schedules and K-1s. Minnesota Housing reserves the right to request IRS Form 4506-T (Request for Transcript of Tax Return)
2. Schedules A-D in the same spreadsheet (sponsors can use their own formats if all requested information is included):
   a. Schedule A – Income Producing Properties
   b. Schedule B – Land and Properties under Development
   c. Schedule C – Contingent Liability Schedule
   d. Schedule D – Personal Financial Statement; signed and certified as correct by the individual within the last six months
3. Documentation of cash and marketable investments (bank and brokerage statements)
4. Personal credit report from one of the three large national credit bureaus.

Corporations:

1. Three years of tax returns, including all schedules and K-1s. Minnesota Housing reserves the right to request IRS Form 4506-T (Request for Transcript of Tax Return)
2. Corporate credit report from one of the three large national credit bureaus
3. Financial statements
   a. Three years of independent audits if prior year’s revenue exceeded $750,000, or
   b. Owner certified financial statements if prior year’s revenue was less than $750,000
   c. If an independent audit is required per 3(a), and the most current audit available is dated more than twelve months prior to the application date, please include an owner certified financial statement for the most current fiscal year-end
   d. Certification of no material change in financial position subsequent to date of last audit or certified financial statements from above
4. Schedules A-C (all in same spreadsheet):
   a. Schedule A – Income Producing Properties
   b. Schedule B – Land and Properties under Development
c. Schedule C – Contingent Liability Schedule

5. Documentation of cash and marketable investments (bank and brokerage statements)

Qualification forms can be found on Minnesota Housing’s Multifamily Application Resources page. Forms should be submitted separately from the application. Qualification forms must be completed and electronically submitted by an authorized officer of the appropriate development team’s organization. Please submit the completed qualification form to mhfa.app@state.mn.us through Partner Login on the Minnesota Housing website.

The sponsor financials, as outlined in the Qualification of Sponsor form, must be submitted through the Minnesota Housing secure upload link, not through the Multifamily Customer Portal. Please submit the completed sponsor financials to mhfa.app@state.mn.us through the Partner Login on the Minnesota Housing website.

Failure to submit the Qualification of Developer and Qualification of Sponsor forms along with all financial and supporting materials will make the application ineligible for funding.

All Proposals – Common Application Forms

Multifamily Workbook
Submit one Microsoft Excel version of the Multifamily Workbook through the Multifamily Customer Portal (Portal). Applicants seeking Housing Tax Credits must also submit a signed PDF version of the Multifamily Workbook in the application checklist. Those submitting a 9% HTC dual application will submit a second workbook under the ‘Dual Multifamily Workbook’ checklist item in the application checklist.

The Project Number (M#) and Property Number (D#) must be included on the property information tab of the Multifamily Workbook. The D# will be provided by Minnesota Housing. The M# will be automatically assigned in the Portal.

For applicants seeking National Housing Trust Fund Operating Subsidy (NHTF OS) funding, refer to the NHTF OS Multifamily Workbook Instructions.

Multifamily 2020 Housing Tax Credit Self-scoring Worksheet and 2019 Request for Proposals Deferred Loan Priority Checklist
The Housing Tax Credit Self-scoring Worksheet and the Deferred Loan Priority Checklist have been combined into one Excel worksheet. Refer to the HTC and Deferred Scoring Guide for additional scoring guidance. If the development is a 9% HTC dual application, the applicant should submit one Housing Tax Credit Self-scoring Worksheet and one Deferred Loan Priority Checklist. Answers to questions in both the Housing Tax Credit Self-scoring Worksheet and the Deferred Loan Priority Checklist will be used to ascertain the competitiveness of the proposal for deferred loan funding.

Funding Types: Check the box for the appropriate funding type(s) – Housing Tax Credits or Deferred Loan. If you’re submitting a 9% HTC Dual Application, please complete the worksheet or checklist to match all sources requested. For example, if your Dual Application is asking for 9% with deferred, select “9% Housing Tax Credits with a Deferred Loan Request” to ensure that the scores and priorities cover all sources. Refer to Section I of this document for more information.

Applicants requesting 9% HTCs must complete, sign and submit the Housing Tax Credit Applicants Signature Block in the Housing Tax Credit Self-scoring Worksheet.
Priorities: To be eligible to apply for Minnesota Housing funding, proposals must meet at least one Minnesota Housing Strategic Priority. Minnesota Housing will give priority in awarding deferred loan funding to developments that best meet the greatest number of Selection Priorities and Strategic Priorities. For each Selection Priority and Strategic Priority selected, the applicant must fully support the claim by documentation, as identified in each category. All selected proposals will be subject to a legal restriction incorporating the Selection and Strategic Priorities for the term of the loan and/or the Declaration of Land Use Restrictive Covenants (LURA).

In addition, proposals that include a request for 9% HTCs must provide evidence of meeting one of the threshold types defined in Article 5.4 of the State of Minnesota Housing Tax Credit Qualified Allocation Plan (QAP).

Evidence of Site Control
See the RFP Application Instructions for the definition of site control.

Site Map
Provide a map showing the site boundaries.

Minnesota Housing encourages proposed developments that are or will be located near current and proposed regional and interregional transportation corridors, transit ways, services and jobs.

Photographs
For existing buildings, provide clear photographs of the exterior and interior.

For new construction, provide clear photographs of the site and surrounding areas.

Multifamily Intended Methods Worksheet
Submit the Multifamily Intended Methods Worksheet (IMW) for compliance with the 2019 version of the Minnesota Overlay and 2015 Enterprise Green Communities Criteria (EGCC). Refer to Chapter 6 of the 2018 Minnesota Overlay for multifamily project requirements. Refer to Chapter 8 of the Rental Housing Design/Construction Standards for additional sustainable housing requirements.

All applicable Mandatory Criteria and Optional Points Criteria must be provided per the 2019 Minnesota Overlay. New Construction must include 35 Optional Points. Substantial and moderate rehabilitation must include 30 Optional Points.

Ensure all energy modeling and construction costs required to meet building energy performance requirements are included in the project work scope and budget. If the proposal includes any alternative energy options such as geothermal, photovoltaic, wind, etc., said systems must be clearly noted in the Multifamily Intended Methods Worksheet under applicable criteria.

NOTE: If a waiver of the EGCC is being requested, provide a Waiver Request form.

Rental Assistance Payment Standards
Attach a copy of the Payment Standards or Payment Standards Exceptions for the community in which the housing is proposed.

Utility Allowance
Provide a current utility allowance for any tenant paid utilities. For most funding sources, utility allowance figures from the local housing agency that administers the Section 8 Housing Choice Voucher (HCV) Program are an acceptable source. Include a breakdown of the utilities that households will be responsible to pay for (e.g.,
heat, electricity), the type of utility (e.g., gas, electric) for the various unit types (e.g., one bedroom, two bedroom) and housing types (e.g., apartments, townhomes) using this form.

If you are applying for 9% Housing Tax Credits or for deferred funding with a 4% financial structure, refer to Section 5.05 of the Housing Tax Credit Compliance Guide for utility allowance requirements and available options under IRC 1.42-10. If Minnesota Housing finances your property with HOME or National Housing Trust Funds, you will be required to obtain and use a project-specific utility allowance source, as HUD does not allow use of the HCV figures for these programs. Refer to Section 1.08 of the HOME/NHTF Compliance Guide for more information.

Energy Rebate Analysis (Preliminary)
Submit a preliminary explanation of energy rebates being considered, and include estimated rebate amounts at the time of application. An Energy Rebate Analysis prepared by a third-party entity will be required prior to loan closing/commitment. Refer to Chapter 8 of Minnesota Housing’s Rental Housing Design/Construction Standards for further details. Detailed information on the Utility Incentive Application Process is available on Minnesota Housing’s website.

Contact Katherine.teiken@state.mn.us for any questions concerning energy rebates.

Affirmative Action Certification
If your response to this RFP is or could be in excess of $100,000, complete the Affirmative Action Certification to determine whether you are subject to the Minnesota Human Rights Act (Minnesota Statutes 363A.36) certification requirement and to provide documentation of compliance, if necessary.

New Construction
New Construction Comparable Property form
The proposed Management and Operating (M&O) expenses should be based on the developer/management company's current portfolio and supported by:

- Actual audited operating data provided by the developer/management company for similar developments
- Circumstances and/or significant changes to the economics of the development’s current marketplace, such as increased utility costs and property insurance
- Operating trends of the developer or management company

Provide clear and detailed information to support your proposed M&O expenses in the form of the following documentation.

- The New Construction Comparable Property form for each comparable property that aligns with the proposed development.
  - On the New Construction Comparable Property form, be sure to describe why you believe the property is a good comparable to the proposed development.
- A copy of the year-end audit, which must match the financial information on the New Construction Comparable Property form.
- Do not submit comparable properties that are not located in Minnesota

If either the New Construction Comparable Property form or the supporting audit is missing from the submission, the documents will not be accepted.
Preliminary Architectural/Construction Requirements
If new construction, the schematic design concept must be a “to scale” electronic, PDF formatted drawing document of the following:

- Legible project vicinity/site location map
- Site plan
- Overall building floor plans
- Typical dwelling unit plans
- Building elevations
- Building sections

Refer to the Minnesota Housing Architect's Guide and the Multifamily Rental Housing Design/Construction Standards for more information.

Construction Cost Estimate
The applicant must have a third-party entity (architect, professional engineer, general contractor, or cost estimator) prepare a cost estimate that conforms to all applicable Minnesota Housing standards. There cannot be any identity of interest between the borrower/owner/developer and the entity preparing the cost estimate.

The cost estimate must be dated and provided in a schedule of values format with major systems and components itemized. It must include costs for general conditions (including winter conditions), overhead, profit, and any other work typically included in the construction contract. The name of the entity and person who prepared the cost estimate must be clearly labeled on the cost estimate. The cost estimate must not include construction contingency; the workbook will track construction contingency separately.

Moderate Rehabilitation, Substantial Rehabilitation, and Adaptive Reuse

Three Years of Audited Financials (Existing Properties)
The proposed Management and Operating (M&O) expenses should be based on actual, audited operating data provided by the developer/management company. Submit three years of audit reports. If audits are not available for the property, submit financial statements. Also Include:

- Circumstances and/or significant changes to the economics of the development's current marketplace, such as increased utility costs and property insurance
- Projected operating savings given the proposed scope of work

Rent Roll
For proposals involving an existing property, provide a rent roll including unit type, rent, household income and household size, if available. Please remove information regarding the tenant’s social security number, demographic information, names of tenants, etc.

Temporary Relocation Plan
All existing developments selected during Minnesota Housing’s annual Consolidated RFP and using Minnesota Housing financing for rehabilitation activities must submit a relocation plan that addresses both temporary relocation (including in-place displacement) and permanent displacement. Minnesota Housing has created the Temporary Relocation Principles referenced within this document that should be considered for all rehabilitation proposals that will include any temporary relocation.

The purpose of these principles is to help in the development of a relocation plan for temporary relocation scenarios. For the purpose of this document, temporary relocation includes in-place displacement, when a
tenant will need to be moved from a unit for a short period of time, resulting in a tenant’s loss of use of their unit for a portion of the day.

Relocation plans for temporary relocation should incorporate the principles included in the Temporary Relocation Principles document.

**Preliminary Architectural Requirements**
Provide a current work scope for the rehabilitation of existing buildings with enough detail to communicate scale and scope of improvements. Refer to the Minnesota Housing Architect’s Guide and the Multifamily Rental Housing Design/Construction Standards for more information.

**Construction Cost Estimate**
The borrower must have a third-party entity (architect, professional engineer, general contractor, cost estimator) prepare a cost estimate that conforms to all applicable Minnesota Housing standards. The third-party entity may be a qualified rehab specialist for moderate rehab. There cannot be an identity of interest between the borrower/owner/developer and the entity preparing the cost estimate.

The cost estimate must be dated and provided in a schedule of values format with major systems and components itemized. It must include costs for general conditions, overhead, profit and any other work typically included in the construction contract. A cost per square foot, per dwelling unit, or other large metric not allowed. The name of the entity and person who prepared the cost estimate must be clearly labeled on the cost estimate. The cost estimate must not include construction contingency; the workbook will track construction contingency separately. It is acceptable to use and submit a properly completed Minnesota Housing 20-Year Capital Expenditure Template to meet the cost estimate submittal requirement for rehabilitation.

**Physical or Capital Needs Assessment**
Applicants must submit either a Minnesota Housing Physical Needs Assessment template (PNA) or a full Capital Needs Assessment (CNA). A PNA template with a 20-Year Capital Expenditure (20YCE) or CNA is required for all moderate and substantial rehabilitation developments. There is also a version of the 20YCE for scattered site and multiple building projects. It is not required for new construction projects or gut rehabilitation projects. View Minnesota Housing’s Building Standards webpage for templates and additional information.

**Inspection**: The inspection must be conducted to identify deficiencies under applicable state and local codes, ordinances, and the minimum essential physical needs as per Chapter 3 and Chapter 10 (if claiming critical needs determination) of Minnesota Housing’s Minnesota Housing’s Rental Housing Design/Construction Standards.

**Age**: The age of any needs assessment report from the time of Preservation pre-application or application must be one year or less. If over one year, but less than two years, the needs assessment report may be used to comply with the needs assessment requirement; however, an updated 20YCE (less than six months old) must be included. Provide new assessments if older than two years.

**Life Expectancy Analysis**: Both the PNA with 20YCE and CNA must provide a life expectancy analysis over a 20-year term, including Expected Useful Life (EUL), Age, and Effective Remaining Life (ERL) of the following:

- Site and accessory structures, structural integrity, building envelope, common areas, common plumbing and sanitation systems, common area mechanical systems, common area electrical systems, elevator, fire protection, environmental, accessibility, and dwelling units.

General conditions, overhead and profit must be included in the year one/proposed scope of work, but not necessarily in years two through 20.
Needs Assessor Qualifications: All PNAs, CNAs, and 20YCEs must be prepared by a needs assessor who is a licensed architect, licensed professional engineer, or an individual who meets the definition of a qualified rehabilitation specialist. The needs assessor may be a member of the project team but must not have an identity of interest with the owner or developer.

New and Existing Funding Sources

HUD Risk-share Application Certification
Applicants seeking LMI first mortgage financing must certify that they will not complete site acquisition or engage in any site work prior to receiving NEPA Part 58 Environmental Review clearance and Minnesota Housing’s approval. If acquisition has already taken place, applicants must certify that no site work will begin prior to NEPA Part 58 Environmental Review clearance and Minnesota Housing’s approval.

In addition, if an applicant intends to apply for LMI funding at the time the purchase agreement is signed or if the applicant intends to enter into a purchase agreement after the publishing of the Multifamily Application Instructions: Consolidated RFP and HTC Rounds 1 and 2, the purchase agreement must include the following language:

- **Optional Contracts/Agreements** – “Agreement is subject to environmental review in accordance with 24 CFR Part 58 and final determination of desirability by the responsible entity.”

- **Conditional Contracts/Agreement** – “Notwithstanding any other provision of this Contract, Purchaser shall have no obligation to purchase the Property, and no transfer of title to the Purchaser may occur, unless and until Responsible Entity has provided Purchaser and/or Seller with a written notification that: (1) it has completed a federally required environmental review and its request for release of federal funds has been approved and, subject to any other Contingencies in this Contract, (a) the purchase may proceed, or (b) the purchase may proceed only if certain conditions to address issues in the environmental review shall be satisfied before or after the purchase of the property; or (2) it has been determined that the purchase is exempt from federal environmental review and a request for release of funds is not required. The Responsible Entity must use best efforts to conclude the environmental review of the property expeditiously.”

First Mortgage Commitment Letter
If the proposal includes a first mortgage from a lender other than Minnesota Housing, provide an executed commitment letter from the lender. The commitment letter must be on the lender’s letterhead and include the approved mortgage amount, interest rate, term, amortization, duration of the commitment and any lender conditions.

If the proposal is electing the income averaging minimum set-aside, the commitment letter must also include approval from the entity referencing the specific rent and income tiers.

Existing Loan and Tax Credit Documents
If the proposal has existing funding or tax credits, provide a copy of existing loan or tax credit documents for the property, including any declarations that document rent and income and/or occupancy restrictions at the property.

Newly Committed Funding Sources
If the proposal includes newly committed funding sources, provide executed commitment documentation from each entity. The documentation must be in the form of a project specific letter of intent, city or council resolution, letter of approval, or statement of agreement or eligibility. Commitment documentation must state the amount, terms and conditions and be executed or approved by the lender.
Syndicator/Investor Letter of Intent
If the proposal includes housing tax credits/syndication proceeds from a syndicator or investor, provide an executed commitment letter from the entity. The commitment letter must be on the company’s letterhead and include the approved proceed syndication proceed amount, syndication fees, credit pricing, reserve requirements, pay–in schedule and any other conditions.

If the proposal is electing the income averaging minimum set-aside, the letter must also include syndicator/investor income averaging approval referencing the specific rent and income tiers.

Housing Tax Credits

Multifamily Workbook – Signed (PDF)
Applicants requesting housing tax credits or deferred with a 4% financial structure must also submit a full version (PDF) of the executed Multifamily Workbook.

Multifamily 2020 Housing Tax Credit Self-scoring Worksheet and 2019 Request for Proposals Deferred Loan Priority Checklist
Applicants requesting housing tax credits must complete, sign and submit the Housing Tax Credit Applicants Signature Block in the Housing Tax Credit Self-scoring Worksheet.

Market Study
Applicants requesting housing tax credits or deferred with a 4% financial structure must submit a comprehensive market study of the housing needs of low-income individuals in the area to be served by the project must be submitted with the application.

Developers/owners will contact and hire the contractor of their choice from the Authorized Market Analyst List to perform the required market study in the form and format outlined in Minnesota Housing’s Market Study Guidelines.

Schedules and fees will be arranged between the developer/owner and the authorized market analyst at the developer/owner’s expense. Minnesota Housing will not endorse or recommend any contractor on the Authorized market analyst list and will not be a party to the individual transactions.

Bond Tests Analysis
The Bond Tests Analysis is required for all applications for deferred funding with a 4% financial structure utilizing tax-exempt volume limited bonds, and for all housing infrastructure bond applications. The Bond Tests Analysis will provide a preliminary analysis of several of the required tests that must be met for tax-exempt bonds and to determine initial eligibility for 4% housing tax credits. Much of the information will be imported from the development’s Multifamily Workbook, with some manual data entry also required. Detailed instructions are included in the first tab of the Bond Tests Analysis workbook.

State Basis Boost
For housing tax credit developments requesting the state designated 30 percent basis boost, provide clear reasons supporting the request, and demonstrate how the proposal meets the criteria established by Minnesota Housing (refer to the HTC Program Procedural Manual).

Compliance with the IRS 10-year Rule
For acquisition of existing buildings, provide evidence of compliance or compliance with an exception with the IRS 10-year rule. See Chapter 3 E. of the HTC Program Procedural Manual for additional information.

Nonprofit Proof of Status and Intended Participation
Applicants must submit the following evidence as proof of nonprofit status and intended participation:

- A description of the nonprofit's intended participation in the development and operation of the project
- Articles of Incorporation
- Internal Revenue Service (IRS) documentation of status (nonprofits must have IRS 501(c)(3) or (4) approval from the IRS or expect to receive such designation prior to carryover and meet requirements of Section 42(h)(5))
- Housing tax credit developments requesting the non-profit set-aside must provide documentation demonstrating how the proposal meets the criteria established by Minnesota Housing (refer to the HTC Program Procedural Manual).
- Nonprofit taxpayer ID

**Income Averaging Rent and Income Grid**
Provide information on the rent and income tiers on the Income and Rent Grid Form (based upon the Novogradac form).

For more information about Income Averaging, refer to Minnesota Housing’s [Income Averaging Guidance](#).

**Income Averaging Election/Certification Form**
Owners must complete the Minnesota Housing Income Averaging Election/Certification Form and if making a multiple building election, include a draft copy of the Owner’s Attachment to Form 8609.

### Dual Applications

For guidance specific to 9% HTC Dual Applications, refer to the [RFP Application Instructions](#).

A dual application is an application for projects that are financed and structured with 9% HTCs and have a simultaneous application for deferred funding with a 4% financial structure, or, in certain circumstances, deferred loan funding only.

**Dual Application Certification Letter**
The Dual Application Certification Letter provides that the applicant grants Minnesota Housing sole discretion to determine the type of funding source for the project, should it be selected. If submitting a dual application, Minnesota Housing will review both applications independent of one another and score each application per the respective criteria and priorities as outlined in its QAP and Multifamily Application Instructions: Consolidated RFP and HTC Rounds 1 and 2. Minnesota Housing explicitly reserves the right to determine the appropriate funding source(s) for competitive projects regardless of the project’s ranking under either process.

**Dual Application Multifamily Workbook**
For dual applicants, two workbooks should be provided showing the two proposed financing structures. The 9% Housing Tax Credit Workbook should be included in the Multifamily Workbook checklist item and the workbook for the dual application should be provided under this checklist item. Applicants seeking housing tax credits must also submit a signed PDF version of the Dual Application Multifamily Workbook. A list of all adjustments made to the Dual Application Multifamily Workbook between the 9% application and the dual application must be provided, with an explanation for each adjustment.

The property number (D#) provided by Minnesota Housing and the secondary project number (M#) must be included in the Dual Application Multifamily Workbook.
Permanent Supportive Housing for High Priority Homeless and Housing Infrastructure Bonds (HIB) for Homeless and Behavioral Health Households

Supportive housing is affordable housing linked with social services tailored to the needs of the population served to foster housing stability. Applicants who will provide supportive housing in some or all units in a development must complete the supportive housing documents listed below.

**County or Tribal Human Services Letter of Confirmation**
The applicant and the county or tribal human services departments complete this form to provide information about proposals with supportive housing.

The applicant completes Section 1 and provides this document and a copy of the completed Multifamily Workbook and the Multifamily Supportive Housing Narrative Questions to the human service representative for review early in the planning process but no later than **21 days prior** to the application due date. The local county or tribal human service representative completes Section 2 of this form and returns it to the applicant. This completed form must be submitted to Minnesota Housing by the application deadline.

**Continuum of Care Confirmation**
The Continuum of Care (CoC) Confirmation is required for all developments with supportive housing units for High Priority Homeless households (including developments in Hennepin County).

Each CoC has determined a priority for household types for supportive housing units in their region, as published annually on Minnesota Housing’s website. Applications that address a CoC’s priority will be more competitive.

Developers must coordinate with the local CoC coordinators to obtain the confirmation. Developers are expected to complete and submit the Development Information Form for CoC Committee to the CoC coordinator and present their proposals to the CoC committee before the CoC will sign the Continuum of Care Confirmation Form. Please consider the local CoC meeting schedule, and submit your request to the coordinator early in the planning process in order for the committee to review your proposal and complete the confirmation form by the application due date.

**Supportive Housing Narrative**
Narrative responses should reflect a joint response by the developer, the primary service provider and the management agent, and it must be signed by the service provider.

**Service Funding Documentation**
Documentation of secured service funding must be submitted to Minnesota Housing by the application deadline. Documentation must come from the funding source and may include a commitment letter from a funder, a copy of a grant agreement, a commitment from the developer/owner to use funds from the developer fee, cash flow or organization/company budget, or the Housing Support Funding Commitment Letter (for the service rate). If service funding will be paid from the development’s operating budget, the documentation on the workbook and narrative is sufficient. Letters from service providers indicating that they have grant funding is not adequate documentation; it must come from the funding source.

**Qualification of Service Provider**
Qualification forms can be found on Minnesota Housing’s Multifamily Application Resources page. Qualification forms must be completed and electronically submitted by an authorized officer of the appropriate development team's organization. Please submit the completed qualification form to mhfa.app@state.mn.us through Partner Login on Minnesota Housing’s website, and, in addition, upload it to your application checklist in the Portal.

**People with Disabilities**
Applicants setting aside units to rent to people with disabilities must meet the threshold criteria outlined in the Housing Tax Credit Self-scoring Worksheet and Deferred Loan Priority Checklist and complete the People with Disabilities Narrative Questions and Service Agreement.

**Narrative Questions**
Applicants must work with the county or tribal human services department to determine local needs and develop a plan to provide housing and services for people with disabilities. The applicant and human services department must work collaboratively to complete the narrative questions. The narrative may also serve as the service agreement when signed by the human services department.

**Service Agreement**
Applicants must have an agreement with the county or tribal human services department specifying how outreach, referral and services will be provided as outlined in the scoring criteria. The narrative may serve as the service agreement when signed by the human services department.

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<th>National Housing Trust Fund Operating Subsidy (NHTF OS)</th>
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**Narrative Questions**
Applicants whose proposal includes a request for National Housing Trust Fund Operating Subsidy (NHTF OS) are required to complete the NHTF OS Narrative Questions.

**Calculation Tool**
1. **Section A:** Include rental revenue for just the units assisted by the NHTF OS.
2. **Section B:** Refer to the Multifamily Underwriting Standards and enter the appropriate vacancy rate.
3. **Section C:** Include the total maintenance costs for the project (from the Income and Expense tab of the Workbook).
4. **Section D:** Include the total utilities costs to be paid by the development (from the Income and Expense tab of the Workbook).
5. **Section E:** Include the total insurance costs for the project (from the Income and Expense tab of the Workbook).
6. **Section F:** Include the total property tax costs for the project (from the Income and Expense tab of the Workbook).
7. **Section G:** Include the total property costs for front desk operations, if applicable (from the Income and Expense tab of the Workbook, net of other supportive housing related costs).
8. **Section H:** Include the total cost of scheduled payments to the replacement reserves for replacement of major systems to be paid by the development (from the Income and Expense tab of the Workbook).
9. **Section J:** Include the total rooms for the development (from the Housing Income tab of the Workbook).

**Certification**
Applicants are required to comply with all applicable federal cross-cutting requirements when applying for the NHTF OS. No choice limiting actions can be taken after the Initiation of Negotiations (ION) has been triggered for these specific funds. For applicants requesting NHTF OS, the ION is triggered at application, and the owner must provide the signed NHTF OS Certification form.