



Publicly Owned Housing Program (POHP) Checklist

End Loan Financing

For 2024 POHP RFP: Effective July 2024

Owner and Development Information

Public Housing Authority (PHA) Name	Development Name	D#	M#

With end loan financing, an End Loan Commitment letter must be issued prior to the rehabilitation work. Once the rehabilitation is completed, Minnesota Housing will close on the loan.

NOTE: You must not start rehabilitation work prior to the end loan commitment letter being issued by Minnesota Housing.

Listed below is an overview of the phases after a POHP project has been selected for further processing. The table lists documents and applicable requirements. For more information and access to forms and resources, visit the [POHP webpage](#).

1. Procurement of Architect/Engineer
2. Environmental Reports and Design Phase
3. Bidding and Contract Awards
4. End Loan Commitment Executed/Construction
5. Construction Complete/End Loan Closing

1. Procurement of Architect/Engineer

ID	Document Name	Requirements
A	Owner-Architect Agreement (AIA Form)	<p>If an architect is not engaged, an Owner - Architect Agreement will not be applicable.</p> <p>If an architect is engaged, Minnesota Housing accepts the AIA B Series Owner-Architect Agreement or Model Form of Agreement Between Owner and Design Professional (HUD Form 51915). The contract must be</p>

ID	Document Name	Requirements
		approved by a Minnesota Housing staff architect. Minnesota Housing does not accept design-build contracts without prior approval.
B	W-9 and EFT Forms	<p>A SWIFT Vendor ID number is needed for processing construction draws.</p> <p>If you have a SWIFT Vendor ID number:</p> <ul style="list-style-type: none"> • Call the Helpline at 651.201.8106 to verify that your information (address, bank routing number, and account number) is correct • Contact your POHP loan processor and provide your verified SWIFT Vendor ID number. <p>If you do not have a SWIFT Vendor ID number:</p> <ul style="list-style-type: none"> • Complete and submit a W-9 form and an EFT form. <p>If you are unsure about your SWIFT Vendor ID number:</p> <ul style="list-style-type: none"> • Call the Helpline at 651.201.8106.

2. Environmental Reports and Design Phase

ID	Document Name	Requirements
A	Authority’s Enabling Resolution	Enabling resolution and minutes from the government entity establishing the authority.
B	Authority’s Bylaws	Bylaws and any amendments must be submitted.
C	HUD Declaration of Trust	HUD’s Declaration of Trust showing the legal description of the subject property is required.
D	Environmental – Asbestos-Containing Materials	<ul style="list-style-type: none"> • An asbestos-containing materials survey is required for the entire property, or at minimum, the areas to be rehabilitated. • An abatement plan is required for hazardous materials to be abated during rehabilitation. • An operations and maintenance (O&M) plan is required for all hazardous materials that will remain after rehabilitation. <p>Refer to the Environmental Standards webpage for information: Asbestos Inspection Survey. If abatement is required, the PHA must procure an environmental services consultant to create the abatement scope of work</p>

ID	Document Name	Requirements
		and bid documents during this phase.
E	Environmental – Lead-Based Paint	<ul style="list-style-type: none"> • For buildings constructed prior to 1978, a visual assessment for deteriorated paint is required for the entire property. • The lead hazard evaluation and lead hazard reduction methods used shall comply with all applicable regulations. When two or more standards govern the same condition, conformance to the most restrictive standard is required. • If you have a lead-based paint inspection on file from a prior date, submit it to Minnesota Housing. • If no lead-based paint inspection is available, lead-based paint testing is required for the rehabilitated areas and areas where deteriorated paint was discovered in the visual assessment. • An abatement plan is required for hazardous materials to be abated during rehabilitation. • An operations and maintenance (O&M) plan is required for all hazardous materials that will remain after rehabilitation. <p>Refer to the Environmental Standards webpage for information: Lead-based Paint. If abatement is required, the PHA should procure an environmental services consultant to create the abatement scope of work and bid documents during this phase.</p>
F	Environmental – Radon Evaluation	<p>Environmental reports may be requested based on the scope of work.</p> <p>Refer to the Environmental Standards webpage for information on testing and mitigation: Radon Mitigation. If mitigation is required, the PHA should procure an environmental services consultant to create the abatement scope of work and bid documents during this phase.</p>
G	B3 or Limited Scope Sustainability Form	<p>Minnesota Housing staff will determine if Buildings, Benchmarks, and Beyond (B3) requirements are applicable to your project. Details regarding B3 requirements can be found on the B3 webpage.</p> <p>If the project is deemed “non-applicable” and receives a B3 waiver, Minnesota Housing’s Limited Scope Project Sustainability Requirements form must be completed.</p>

ID	Document Name	Requirements
H	Design – 75%-90% Contract Documents	A draft of the bid/construction documents must be submitted. A Minnesota Housing staff architect will provide comments and outline requirements during the review process; these must be incorporated in the 100% bid/construction documents.
I	Design – 100% Contract Documents	<p>Approval is given by a Minnesota Housing staff architect when all plan review comments and requirements noted during the draft review are incorporated in the 100% bid/construction documents.</p> <p>A Minnesota Housing staff architect must also review and approve the scope of work for abatement of lead-based paint, asbestos, or radon that will be completed as part of the project.</p>

3. Bidding and Contract Awards

ID	Document Name	Requirements
A	Owners and Encumbrance Report	<p>Report from a title company identifying the last recorded owner, legal descriptions, and open recorded liens and encumbrances of record. The report should be dated within 120 days of loan closing.</p> <p>For title companies that include a section in their O&E report that states “this report is for the use of certain parties”: Request Minnesota Housing Finance Agency be included in this list</p>
B	Workforce Equal Pay Declaration Form	Cities, counties, and other political subdivisions are required to submit the Workforce Equal Pay Declaration Form when using General Obligation bonds for capital projects.
C	Architect’s Opinion Letter	If an architect is hired for the project, Minnesota Housing requires the architect to submit an opinion letter addressed to Minnesota Housing. The purpose of this letter is to certify that the architect is licensed to practice in the state of Minnesota and is prepared to perform architectural services under Minnesota Housing's terms. Minnesota Housing's form of Architect’s Opinion Letter must be completed.
D	Executed Construction Contract	<p>The PHA must supply either the AIA Construction Contract form, the HUD form of construction contract, or other form of contract. This must be a fixed price contract and must be approved by the Minnesota Housing staff architect. Minnesota Housing does not accept design-build contracts.</p> <p>At closing: The executed contract must be submitted to Minnesota Housing.</p>

ID	Document Name	Requirements
E	Draft documents from other sources of financing	Other sources of funding could include DEED Small Cities Development Program, insurance proceeds, other local grants or loans, weatherization program funds, energy rebates, Federal Home Loan Bank, etc. Draft documents will be reviewed for conflicting requirements that may need to be resolved prior to closing such as loan terms, rent and income requirements, use of loan proceeds, etc. At closing: All signed documents must be delivered to Minnesota Housing.
F	POHP Workbook	An updated project Workbook including a Sources and Uses Worksheet must be completed and resubmitted after a bid is selected and all sources of funding and final project costs have been determined.

4. End Loan Commitment / Construction

ID	Document Name	Requirements
A	Change Orders	Change orders, architectural supplemental instructions (ASIs,) or any other change directive must be submitted to the Minnesota Housing staff architect for approval prior to the change order being accepted or signed by the applicable parties.

5. Construction Complete / End Loan Closing

ID	Document Name	Requirements
A	Certificate(s) of Substantial Completion	Submitted by the architect, a qualified rehabilitation specialist or other approved consultant. It must be on Form AIA G704 or equivalent. The completed punch list(s) must also be submitted.
B	100% Completion – written confirmation	Written confirmation from the architect, qualified rehabilitation specialist or other approved consultant that all work, including punch list items, has been completed.
C	Environmental Documentation	If mitigation was required, the appropriate report(s) need to be submitted. <ul style="list-style-type: none"> • Lead Clearance Reports

ID	Document Name	Requirements
		<ul style="list-style-type: none"> • Asbestos Operations & Maintenance Plans • Minnesota Pollution Control Agency Closeout
D	Final Sworn Construction Statement	Completed AIA G703, Final General Contractor’s Pay Application, or other Minnesota Housing approved format.
E	Photos of Completed Work	Digital photos showing a typical sampling of work completed.
F	Evidence of Insurance - Architect	<p>If an architect is engaged, Evidence of Professional Liability Insurance must be submitted.</p> <p>Refer to Minnesota Housing’s insurance requirements.</p>
G	Evidence of Insurance – Owner	<p>Certificate of Insurance for General Liability is required.</p> <p>Certificate of Insurance for Property may be required.</p> <p>Refer to Minnesota Housing’s insurance requirements.</p>
H	Authority’s Certified By-laws	Certified bylaws and any and all amendments must be submitted. The certification must be dated within 90 days of loan closing, and they must be signed by the secretary of the authority. Minnesota Housing's Certification of Bylaws template form must be used.
I	Authority’s Borrowing Resolution	<p>A copy of the resolution adopted by the authority’s governing board authorizing the PHA to borrow funds from Minnesota Housing must be submitted. The resolution must be dated within 90 days of loan closing. Refer to the Borrowing Resolution Requirements for more information.</p> <p>At closing: The original signed resolution (or a certified copy) must be delivered prior to or at closing.</p>