



# Greater Minnesota Housing Infrastructure Grant Program

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# Our Mission: The Core Purpose

Housing is foundational to a full life and a thriving state, so we equitably collaborate with individuals, communities and partners to create, preserve and finance housing that is affordable.

# Why We're Here

- Housing impacts Minnesotans of all backgrounds in all corners of the state
- Housing touches all areas of life – education, health, jobs and more





# Greater Minnesota Housing Infrastructure Grant Program Overview

2025 Request for Proposals

# Greater MN Housing Infrastructure Grant Program

- Competitive grant process, likely to be oversubscribed
- One-time funding although funding discussions underway at Legislature
- Two funding types, \$7.75M total

Appropriated Grant Funds	General Obligation (G.O.) Bond Grant Funds
\$4.75 million	\$3 million

- \$500,000 max award (generally...)



# Eligible Applicants

- Eligible:
  - Tribal Nations and Tribally Designated Housing Entities;
  - The cities of Northfield, Cannon Falls, Hanover, Rockford and New Prague; and,
  - Cities and Counties located in Minnesota and outside the seven-county Twin Cities metro area (Anoka, Carver, Dakota, Hennepin, Ramsey, Scott and Washington counties).
- Ineligible:
  - Housing and Redevelopment Authorities (HRAs), Economic and Community Development Agencies (EDAs and CDAs); and,
  - Any other entity not listed as “Eligible” above.



# Maximum Grant Awards

- \$500,000 general, overall limit per grantee;
- Matching funds of at least 1:1 required;
- Manufactured Housing lots not counted toward \$500,000 overall limit.
  - “Manufactured Housing” includes HUD code manufactured and modular.
- Funding limits per lot (Workforce or Affordable Housing):
  - Single-family (1-4 unit) site-built: \$40,000 per lot
  - Manufactured Housing: \$60,000 per lot
  - Multifamily (5+ unit): \$180,000 per lot



# Matching Resources

- Matching funds of at least 1:1 required.
- Matching funds and grant funds combined must cover 100% of project costs.
- Must include at least some nonstate resources.
- May be committed and unspent or previously spent.
- May include in-kind and other contributions.
- Applicants must include resolution(s) evidencing matching resources in their applications.
- G.O. Bond requirements may be more restrictive.



# Maximum Grant Award: Example 1

Oakleaf County seeks to fund public infrastructure to support development of 12 lots. It has up to \$750,000 in matching funds available. If it were to plan for:

- 12 site-built, single-family detached (one-unit) Affordable or Workforce homes, it could be awarded grant funds of **up to \$480,000.**
  - 12 x \$40,000 per-lot limit = \$480,000.



# Maximum Grant Award: Example 2

Oakleaf County seeks to fund public infrastructure to support development of 12 lots. It has up to \$750,000 in matching funds available. If it were to plan for:

- 6 lots with site-built, single-family detached (one-unit) Affordable or Workforce homes, and
- 6 lots with site-built, single-family detached (one-unit) Market Rate homes,
- It could be awarded grant funds of **up to \$240,000**.
  - $6 \times \$40,000$  per-lot limit = \$240,000.
  - No funds awarded for Market Rate lots.



# Maximum Grant Award: Example 3

Oakleaf County seeks to build public infrastructure to support development of 12 lots. It has up to \$750,000 in matching funds available. If it were to plan for:

- 8 lots with site-built, single-family detached (one-unit) Affordable or Workforce homes,
- 1 lot with a multifamily, 5-unit building with a mix of Affordable, Workforce and Market Rate units, and
- 3 lots with Manufactured Affordable or Workforce homes,
- It could be awarded grant funds of **up to \$680,000**.
  - $8 \times \$40,000$  per-lot limit for single-family = \$320,000.
  - $1 \times \$180,000$  per-lot limit for multifamily = \$180,000.
  - $3 \times \$60,000$  per-lot limit for manufactured = \$180,000.
  - $\$320,000 + \$180,000 = \$500,000$  (subject to \$500,000 overall limit) + \$180,000 (not subject to \$500,000 overall limit) = \$680,000.



# Appropriations vs. G.O. Bonds

- Grantees may be awarded appropriations, G.O. Bonds or both.
- Different grant contracts:
  - Appropriations subject to Office of Grants Management requirements.
  - G.O. Bonds subject to MN Management and Budget capital projects requirements.



# Appropriations vs. G.O. Bonds

## Requirements particular to G.O. Bonds:

- Limitations on sale or transfer of improved property
  - Declaration on real property may be required
- Refer to MN Management and Budget's capital projects webpage for additional requirements and more information:
  - <https://mn.gov/mmb/debt-management/capital-projects/>

# Eligible Uses of Funds

- Grant Proceeds must be used only for Capital Costs of physical, Publicly Owned Infrastructure Projects necessary to support one or more Qualifying Housing Developments.
- Funds must be spent to support physical progress on infrastructure.
- Several key terms..



# Capital Costs

- Capital Costs are those “to acquire public infrastructure or costs to make additions, improvements, modifications, replacements, rearrangements, reinstallations, renovations, or alterations to public infrastructure that materially increases its value or useful life.”
- Not operating or maintenance costs.



# “Publicly Owned”

“Publicly Owned” means:

- For G.O. Bond-funded projects, “wholly owned by a Grantee that is a city or county for the duration of the project and for the useful life of the infrastructure.”
- For projects funded by appropriations, “wholly or majority-owned by a public entity or public entities, or privately owned but ... [later] transferred to a public entity.”



# Necessary to Support Qualifying Housing Development(s)

- “Necessity” considered on a case-by-case basis. Broad categories may include:
- Transportation (roads, sidewalks)
  - Water (pipes, curb and gutter)
  - Power (generation, transmission)
  - Other capital improvement for housing or infrastructure development (land acquisition and preparation)
  - And more



# Qualifying Housing Developments

- Plans must call for Affordable Housing, Workforce Housing, or both.
- Mixed-income also allowed (may also contain Market-Rate housing).
- Mixed-use (e.g., both commercial and residential) and mixed-tenure (e.g., both ownership and rental) both allowed.
- May be in any stage of planning, pre-development or development.
- Housing completion generally not required.



# Affordable, Workforce and Market-Rate Housing

	Affordable Housing	Workforce Housing	Market-Rate Housing
What is it?	<ul style="list-style-type: none"> <li>Generally, occupancy is income-restricted to at or below 115% AMI (homeownership) or 80% AMI (rental).</li> </ul>	<ul style="list-style-type: none"> <li>Cost is Affordable to the Local Workforce.</li> <li>Occupancy not necessarily income-restricted.</li> </ul>	<ul style="list-style-type: none"> <li>Neither income-restricted nor Affordable to the Local Workforce.</li> </ul>
Can it be included?	<ul style="list-style-type: none"> <li>Yes. It is allowed.</li> </ul>	<ul style="list-style-type: none"> <li>Yes. It is allowed.</li> </ul>	<ul style="list-style-type: none"> <li>Yes. It is allowed.</li> </ul>
Does it contribute to the maximum grant award?	<ul style="list-style-type: none"> <li>Yes. Lots with Affordable Housing contribute to maximum funding available.</li> </ul>	<ul style="list-style-type: none"> <li>Yes. Lots with Workforce Housing contribute to maximum funding available.</li> </ul>	<ul style="list-style-type: none"> <li>No. Lots with ONLY Market-Rate Housing DO NOT contribute to maximum funding available.</li> </ul>

“Affordable to the Local Workforce” means the reasonably estimated housing cost does not exceed 150% of the four-bedroom [Affordable to Local Workforce Rent Limit](#).

# Workforce Housing

- Workforce Housing means housing that is “Affordable to the Local Workforce.”
- “Affordable to the Local Workforce” means the reasonably estimated housing cost does not exceed 150% of the four-bedroom [Affordable to Local Workforce Rent Limit](#).
- Affordability is a “point in time” estimate.
  - Generally, no affordability periods.
  - Allows for market and demographic fluctuations between planning, construction and occupancy phases.

# Reasonable Estimate of Affordability: Example

Home / Rental Housing / Post-Selection / Rent & Income Limits



## Multifamily Rent and Income Limits

[Collapse All](#)

- Multifamily Tax Subsidy Projects (MTSP) ▾
- HOME Program ▾
- Deferred Loan Programs ▲

Check your legal documents carefully for the correct limits for the loan(s) that financed your property. Income and rent limits for Minnesota Housing's deferred loans may not always be applied to the program name shown on the legal documents. For example, an Economic Development and Housing Challenge (EDHC) loan may require use of MTSP income and rent limits when combined with tax credits. Therefore, deferred loan income and rent limits are not displayed under a loan program name.

### 2025 Limits - Effective April 1, 2025

- [2025 Deferred Loan Income and Rent Limits](#)
- [2025 Affordable to Local Workforce Rent Limits](#)
- [2025 Supportive Housing Standards](#)
- [2025 Housing Infrastructure Bonds \(HIB\) Income Limits for Senior Housing](#)
- [MARIF Occupancy Requirements](#) (for income limits, see Chapter 1)

### Archived

- [2024 Deferred Loan Income and Rent Limits](#)
- [2024 Affordable to Local Workforce Rent Limits](#)
- [2024 Supportive Housing Standards](#)
- [2024 Housing Infrastructure Bonds \(HIB\) Income Limits for Senior Housing](#)

### Quick Links

- [MF Consolidated Request For Proposals \(RFP\)](#) >
- [Preservation Resources](#) >
- [Wage Theft Prevention and Prevailing Wage Requirements](#) >
- [Supportive Housing Resources](#) >
- [Multifamily Customer Portal Resources](#) >
- [Development Team Qualification Forms](#) >
- [Underwriting Standards](#) >

## 2025 Limits - Effective April 1, 2025

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- [MARIF Occupancy Requirements](#) (for income limits, see Chapter 1)

### Archived

- [2024 Deferred Loan Income and Rent Limits](#)

# Reasonable Estimate of Affordability: Example

- Use the same, 4-BR number for both Homeownership and Rental, regardless of actual BR count

**MINNESOTA HOUSING**

**2025 Affordable to Local Workforce Rent Limits**

Effective Date: April 1, 2025

Applicable to certain units assisted with Economic Development Housing Challenge and Rental Rehabilitation Deferred Loan funds.

Affordable rents are based on the lesser of the following:

- Most current average wages published by the Minnesota Department of Employment and Economic Development
- Most current rents affordable at 80% of HUD Area Median Income (AMI)

Beginning in 2017, in no case will the Affordable to Local Workforce rent limit be lower than the 60% Multifamily Tax Subsidy Program (MTSP) rent limits for the Low-Income Housing Tax Credit Program.

Rents are held at previous year levels in areas with wage/income decreases.

*Table 1: 2025 Affordable to Local Workforce Rent Limits*

County	0BR	1BR	2BR	3BR	4BR	5BR	6BR
Aitkin	\$1,000	\$1,071	\$1,285	\$1,485	\$1,657	\$1,828	\$1,999
Anoka	\$1,390	\$1,490	\$1,788	\$2,065	\$2,304	\$2,542	\$2,780
Becker	\$1,024	\$1,097	\$1,317	\$1,521	\$1,696	\$1,872	\$2,047

Le Sueur	\$1,227	\$1,314	\$1,578	\$1,822	\$2,082	\$2,243	\$2,452
Lincoln	\$1,000	\$1,071	\$1,285	\$1,485	\$1,657	\$1,828	\$1,999
<b>Lyon</b>	\$1,050	\$1,125	\$1,350	\$1,560	<b>\$1,740</b>	\$1,920	\$2,100
Mahnomen	\$1,130	\$1,210	\$1,452	\$1,678	\$1,871	\$2,065	\$2,258
Marshall	\$1,045	\$1,119	\$1,344	\$1,552	\$1,732	\$1,911	\$2,089
Martin	\$1,016	\$1,089	\$1,307	\$1,509	\$1,684	\$1,858	\$2,032

**Affordability Limit for Lyon County:**  
 $\$1,740 \times 150\% = \$2,610.$

- Rent Limit: Straightforward. Applies to gross rent + any tenant-paid utility allowance.
- Homeownership Limit: Less straightforward. Use the rent limit to set a target home value or mortgage payment. ("PITI+" can't exceed \$2,610.)

# Reasonable Estimate of Affordability: Example

- “PITI+”: Monthly **p**rincipal, **i**nterest, **t**axes, **i**nsurance, **plus** homeowners association dues, manufactured home park lot rent and community land trust ground lease payment.
- PITI+ cannot exceed \$2,610 (for projects being planned today in Lyon County)
- ROUGH estimate for illustration purposes only:

\$2,610 Limit  
- \$ 375 Taxes  
- \$ 300 Insurance (mortgage + homeowners)  
\$1,935 left for Principal & Interest



If mortgage interest is 6.5% to 7.5%:

- Approx. \$300,000 - \$325,000 max. home sale price (without downpayment assistance)
- Approx. \$290,000 - \$310,000 mortgage amount

# After Award: Program Expectations & Requirements



- Final Workplan & Budget
- Execute a Grant Contract Agreement
  - 3-year performance period
- Certificate(s) of insurance
- Progress reporting
- Progress monitoring & Financial Reconciliation

# 2025 RFP Dates

- Final call for questions **Friday, May 16 at 5 p.m.**
- Applications are due by **Thursday, June 12 at 5 p.m.**
- Selections: Late Summer or Fall 2025
- Due diligence: Fall 2025
- Grant Contract Agreements executed late 2025 – early 2026



# Scoring Criteria

## Project Readiness 25 Points Total

- Infrastructure project readiness (15 points)
- Qualifying Housing Development readiness (10 points)



# Scoring Criteria

## Scale of Investment 40 Points Total

- Unit Production (15 points)
- Rural/Tribal Communities (25 points)



# Scoring Criteria

## Community Need 15 Points Total

- Cost-burdened households (5 points)
- Workforce Housing Communities (10 points)



# Scoring Criteria

## Community Impact 10 Points Total



- Understanding & Prioritizing Community Needs (5 points)
- Including Communities Most Impacted by Housing Instability (5 points)

# Scoring Criteria



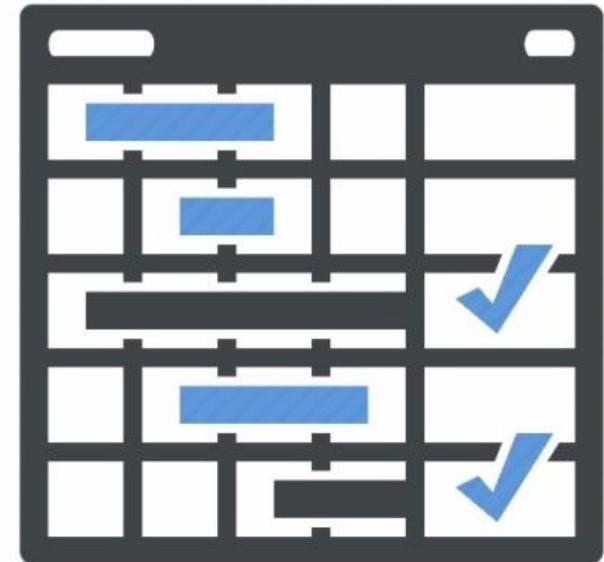
## Collaboration and Local Actions to Support Housing 10 Points Total

- Collaboration with public and private stakeholders (5 points)
- Local policy actions to support Affordable, Workforce and Market-Rate Housing (5 points)

## Application Checklist

All of the following checklist items must be completed properly and submitted in order for an application to meet the threshold criteria and be considered for funding:

1. Application (submit via Cvent)
2. Resolution(s) Regarding Matching Resources
3. Application Signature Page (upload via Cvent)
4. Pre-Award Risk Assessment Form (upload via Cvent)



# Pre-award Risk Assessment



## Pre-Award Risk Assessment for Political Subdivisions

*\*Political subdivision is defined as a county, town, city, school district, or other municipal corporation or political subdivision of the state authorized by law to enter into contracts.*

Per [Minn. Stat. §16B.981](#), Minnesota Housing is required to conduct a pre-award risk assessment of potential grantees requesting grant awards of \$50,000 or more. The information submitted by potential grantees will be used to assess the risk that a potential grantee cannot or would not perform the required duties of the grant. Minnesota Housing will review the potential grantee's past performance, tax returns, audits, principals, and standing with the Secretary of State.

Minnesota Housing will determine whether:

1. The potential grantee would likely be able to perform the duties of the grant without additional conditions,
2. The potential grantee would likely be able to perform the duties of the grant with additional technical assistance or conditions placed on the potential grantee, or
3. There is a substantial risk that the potential grantee cannot or would not perform the required duties of the grant.

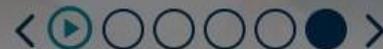
# Where to find the Application & Forms

**m MINNESOTA HOUSING**  [Partner Login](#) [×](#)

- Homeownership**
  - Find a Lender
  - Buy or Refinance a Home
  - Improve Your Home
  - Trouble Making Payments
  - Loan Servicing
  - Community Initiatives Programs
- Rental Housing**
  - Help for Renters
  - Housing Development & Capital Programs
  - Grant Funding & Administration
  - Owners & Property Managers
  - Supportive Housing
  - Building Standards
- Agency Resources**
  - Data Requests & Practices
  - Investors
  - Open RFPs
  - Housing Stability
  - Local Government Housing Programs**
  - Policy & Research
- About Us**
  - Agency News
  - Board of Directors
  - Careers
  - Contact Us
  - Equity & Inclusion
  - Events

**Housing is foundational to a full life.**

[Read our plans to Go Big so everyone can go home >](#)



# Where to find the Application & Forms

<https://mnhousing.gov/local-government.html>



# Where to find the Application & Forms

Current Funding Available  
**APPLY NOW!**

Greater Minnesota Small Cities (Tier II Cities) Housing Aid Grant Program

Greater Minnesota Housing Infrastructure Grants

Request for Proposal (RFP) Application Materials

Program Information

Eligible Applicants

Greater Minnesota Housing Infrastructure Grants

Request for Proposal (RFP) Application Materials

## Request for Proposal (RFP) Application Materials

The Greater Minnesota Housing Infrastructure Grant Program RFP application, forms, supporting documentation and pre-award risk assessment documents must be completed and submitted **no later than 5 p.m. Central time on Thursday, June 12, 2025** in order to be considered for funding.

- [Request for Proposal \(RFP\) Online Application](#)
- [Request for Proposal \(RFP\) Application Reference Document](#)
- [Request for Proposal \(RFP\) Application Instructions](#)
- [Application Signature Page](#)
- [Pre-Award Risk Assessment Form for Political Subdivisions](#)
- [Scale of Investment and Community Need Methodology](#)

Coming soon:

- Minnesota Housing will be hosting two technical assistance sessions for potential the Greater Minnesota Housing Infrastructure Grants Program applicants on the following dates:
  - Tuesday, April 22, 2025, 10:30 a.m. - noon Central time, via Microsoft Teams webinar. [Register here.](#)
  - Wednesday, April 30, 2025, 2 p.m. - 3:30 p.m. Central time, via Microsoft Teams webinar. [Register here.](#)
- Frequently Asked Questions (FAQ) will be posted on or around Friday, May 30, 2025.

# Application Demo



## Greater Minnesota Housing Infrastructure Grant Program Request for Proposal (RFP) Application

### About the Application

Before completing the Greater Minnesota Housing Infrastructure Grant Program RFP Application, please review the RFP [Instructions](#) and [Program Guide](#) for program details, including eligibility requirements, eligible uses, definitions and related program information.

### How to Apply

Complete the application here, including uploading all required Application Checklist items below, before the Application Deadline of **Thursday, June 12, 2025, 5 p.m. Central time.**

### Application Checklist

# eNews Sign-up

**Minnesota Housing  
website (mnhousing.gov)**  
Local Government Housing  
Programs

<https://mnhousing.gov/local-government.html>



Sign up for email updates >



# Thank You!



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# Questions?

