



Scoring Guide

April 2024

*Applicable to
2024 Multifamily Consolidated Request for Proposals/
2025 Housing Tax Credits*












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Chapter 1 – Instructions

1.01 Purpose


Minnesota Housing provides this Scoring Guide as additional information to supplement the Self-Scoring Worksheet. The Scoring Guide is intended to address commonly asked questions and to clarify document submission requirements. Applicants must meet the requirements outlined in the Self-Scoring Worksheet and the Scoring Guide to be eligible for points. Applicants should refer to the following documents for a detailed list of required documentation for each selection criterion:

- [Self-Scoring Worksheet](#)
- [Multifamily Request for Proposal \(RFP\) Standards](#)
- [Qualified Allocation Plan \(QAP\)](#)
- [Multifamily Customer Portal Resources \(Portal\)](#) - Scoring Wizard, application checklist and help text

Applicants must claim points by submitting a scoresheet in the Scoring Wizard, a tool found in Portal. Applicants must also submit documentation that clearly supports the points claimed unless otherwise indicated in the Self-Scoring Worksheet or Scoring Guide. Claiming points does not meet documentation requirements on its own. If an applicant received a partial allocation from Minnesota Housing in a prior round or applied in a prior round and was not selected, Minnesota Housing may allow submission of the same supporting documentation if commitments have not expired.

The information provided in the Scoring Guide does not modify or override the requirements of Minnesota Housing’s Qualified Allocation Plan, the Self-Scoring Worksheet, Multifamily Request for Proposal Standards, Multifamily Underwriting Standards or other documents related to applications for funding. Applicants are encouraged to review the materials available on the Minnesota Housing website and consult with legal counsel and, if applicable, a knowledgeable tax professional to ensure compliance with all applicable application, submission and project requirements.

1.02 Multifamily Workbook Check

Look for the  symbol throughout this Scoring Guide, as a reminder to cross check the scoring documentation and scoring narrative with the Multifamily Workbook to ensure consistency.

Minnesota Housing will review the rent grid in the Multifamily Workbook against the Scoring Wizard in Portal. Applicants should indicate the correct rent limit, income limit, program type and the source of rental assistance/operating subsidy in the Multifamily Workbook. If the Multifamily Workbook does not align with the Scoring Wizard, applicants may lose points.

Unless otherwise indicated in this Scoring Guide, in the instance that the unit count and the percentage of units provided in the Multifamily Workbook don't align with the Scoring Wizard, Minnesota Housing will do the following:

- If the number of units indicated in the Multifamily Workbook is greater than the number of units claimed in the Scoring Wizard and required in the Self-Scoring Worksheet, Minnesota Housing will use the number of units entered in the Scoring Wizard for scoring.
- If the number of units indicated in the Multifamily Workbook is less than the minimum number of units required in the Self-Scoring Worksheet for claiming points under a particular selection criterion and/or less than the number of units claimed in the Scoring Wizard, Minnesota Housing will remove points. In the instance of tiered categories, the points will be adjusted downward.

1.03 Unit Types

Pay attention to the unit types when completing calculations.

- Total units – all units in a project, including common space or employee units. Common space or employee units should be included in the numerator and denominator when the calculation is based on total units.
- Assisted/Restricted units – Housing Tax Credit (HTC) units for HTC applications and affordable units for deferred funding applications. Common space or employee units should be omitted from the numerator and denominator when the calculation is based on assisted units. Assisted/Restricted units are used for the following selection criteria:
 - Large Families
 - Senior Housing- B.1.a
 - Universal Design

1.04 Rent Requirements

Applicants must submit the correct rent limits related to scoring requirements (for example, 30% Multifamily Tax Subsidy Project [MTSP], 50% MTSP) in the Multifamily Workbook for each unit. Minnesota Housing will remove points for incorrect rent limits. Monthly gross rents in the Multifamily Workbook, including the Tenant Paid Utilities, must be within the published rent limit.

Rent and Income limits are available on Minnesota Housing's [website](#).

1.05 Income Requirements

Applicants should submit the correct income limits related to scoring requirements (for example, 30% MTSP, 50% MTSP) in the Multifamily Workbook for each unit. Minnesota Housing will not remove points for incorrect incomes limits, but the final legal documents will reflect all rent/incomes that were claimed and awarded points.

Rent and Income limits are available on Minnesota Housing's [website](#).

1.06 Commitment Documentation

Minnesota Housing will review **all** commitment documentation submitted in the application. Documentation with conflicting information may result in a loss of points. Documentation must be current (not expired), project-specific and fully executed and state the amount committed (for example, dollar amounts for capital contributions, voucher amounts for rental assistance). Minnesota Housing will use the amount stated in the commitment documentation to award points. If no amount is stated or if the dollar amount varies from the Self-Scoring Worksheet, points will be reduced accordingly. Unless otherwise indicated in the Self-Scoring Worksheet, acceptable commitment documentation may include standard, generally applicable conditions with which any recipient of similar funds would have to comply in order receive such funding.

1.07 Rural Development

U.S. Department of Agriculture (USDA) Rural Development (RD) projects may be prohibited, by USDA RD requirements, from selecting rent and income restrictions and/or tenant household types. Please consult with USDA RD and Minnesota Housing staff prior to submitting an application if you have this issue.

1.08 Geographic Scoring

The geographic based selection criteria are mapped in the [Community Profiles](#) based on applicable methodology sections found in the [Methodology Guide](#). In the event of any conflict between the text of the Methodology Guide and the maps in either the Community Profiles or the Methodology Guide, the text has precedence. In the event of any conflict between or among the Community Profiles, the Methodology Guide, and the Self-Scoring Worksheet, the Self-Scoring Worksheet has precedence. Applicants should refer to the Self-Scoring Worksheet prior to claiming points. Applicants that are requesting to use the Hold Harmless Provision should indicate the request in the Scoring Wizard and provide documentation in Portal.

Minnesota Housing uses the primary address for a proposed project when scoring all geographic criteria. Minnesota Housing recognizes, however, that property boundaries for a project may extend beyond the primary address. To account for this, if any segment of the property boundary intersects the given geographic scoring criteria in question, it is eligible to receive those points. In other words, the following applies:

- If the primary address provides the correct score, then no further documentation is needed.
- If the primary address does not score or receives a lower score than another part of the property, provide documentation that highlights the property boundary and its proximity to the scoring criteria.

1.09 Scattered Sites

Scattered site projects require a specific scoring methodology defined in each section below when applicable. A scattered site project is defined for HTC purposes as buildings that:

- are on different tracts of land and have similarly constructed units;
- have the same owner for federal income tax purposes;
- are financed pursuant to a common plan of financing; and,
- are 100% rent- and income-restricted.

Guidance is provided throughout this Scoring Guide on how threshold requirements and selection criteria in the Self-Scoring Worksheet will apply to scattered site projects. In general, a project may claim points under applicable selection criteria based on the proportion of total project units that meet the requirements. If a section below does not include guidance specific to scattered site projects, then the criteria applies to the entire project and clarification is not necessary. The applicant should claim criteria based upon the requirement stated in each respective threshold requirement and selection criterion.

Chapter 2 – Additional Requirements

2.01 Strategic Priority

Minnesota Housing staff will validate that applicants have demonstrated how the project meets at least one strategic priority in the Multifamily Rental Housing Narrative.

Where to Submit Supporting Documentation:

- Rental Housing Narrative Questions checklist item in Portal

2.02 Preference for Eventual Tenant Ownership

This preference is only applicable to HTC projects. Provide a draft or preliminary transition plan consistent with the requirements of the Eventual Tenant Ownership (ETO) Guide.

A preference is not associated with points. This preference is considered in the event of a tie breaker. See the QAP for additional information.

Where to submit Supporting Documentation:

- Eventual Tenant Ownership (HTC) checklist item in Portal

2.03 Preference for Innovative Construction Techniques

The preference is only available through the Multifamily Consolidated Request for Proposals (RFP). A preference is not associated with points. A pre-application is required to determine eligibility. Minnesota Housing will provide a letter of determination to the pre-applicants prior to the full application due date. Applicants claiming the preference must upload the determination letter into Portal. See the Innovative Construction Techniques Guidance for additional information.

Where to submit Supporting Documentation:

- ICT Determination Letter checklist item in Portal

2.04 Deeper Rent Targeting

With the exception of applicants proposing projects in which 100% of units will include project-based rental assistance, all applicants must meet the minimum deeper rent targeting unit requirements outlined in the Self-Scoring Worksheet. Units used to meet these minimum requirements can be the same units used to meet the requirements for claiming points under any other scoring criteria.

Where to submit Supporting Documentation:

- Multifamily Workbook checklist item in Portal

Chapter 3 – Required Documentation for Round 1: Minimum Threshold Requirements

All 9% HTC applications submitted in Round 1 statewide must meet at least one minimum threshold requirement. Minnesota Housing will validate all information with the submitted application materials. Refer to the Self-Scoring Worksheet for more information, including the full list of minimum threshold options.

- A. To meet the “Outside the Metropolitan Area” minimum threshold, applicants must provide credible data evidencing the existence of a locally-identified housing need. Credible data could include:
1. a housing study for the jurisdiction, or
 2. a local council resolution, or
 3. a threshold letter from an authorized city representative describing a locally-identified housing need that the project meets. See HTC sample threshold letter, or
 4. a market study that meets Minnesota Housing’s Market Study Guidelines.

NEW: Projects applying for funding for the 2024 Multifamily Consolidated RFP/2025 HTC Rounds 1 and 2, are no longer required to submit a market study at application.

Market studies are now only required for selected projects and will be collected as a post-selection checklist item. A market study may be submitted as evidence of meeting the Minimum Threshold.

NOTE: For projects applying through the 4% HTC Only round, the market study is still required at application/42M.

3.01 Threshold Requirements for Scattered Site Projects:

- Minimum Thresholds A.1 and A.2 – Threshold applies to the project as a whole.
- Minimum Thresholds A.3–E – At least 51% of the total units in the project must meet the threshold.

Where to submit Supporting Documentation:

- HTC Minimum Thresholds checklist item in Portal
- Multifamily Workbook checklist item in Portal

Chapter 4 – Required Documentation for Selection Criteria

4.01 Large Family Housing

Minnesota Housing will validate the units with the submitted Multifamily Workbook. To calculate the number of units required to claim points, projects must round up to the nearest unit. The percentage calculation uses the number of Assisted/Restricted Units.

Scoring Dependencies:

- Large Family Housing cannot be restricted to persons 55 years or older. A project that claims points under the Large Family Housing selection criteria cannot claim points under the Senior Housing selection criteria.

Where to submit Supporting Documentation:

- [Multifamily Workbook checklist item in Portal](#)

4.02 Senior Housing

Minnesota Housing will validate the units with the submitted Multifamily Workbook. All assisted units must be age restricted. The percentage calculation uses the number of assisted units.

Further Restricting Senior Housing

Applicants may claim additional points under the Senior Housing selection criteria by further restricting the income limits of the senior units. The percentage calculation is based on the number of income restricted units compared to the total units in the project.

Scoring Dependencies:

- Large Family Housing cannot be restricted to persons 55 years or older. A project that claims points under the Senior Housing selection criteria cannot claim points under the Large Family selection criteria.
- Projects claiming points under the People with Disabilities (PWD) selection criteria cannot restrict units to persons 55 years or older. A project that claims points under the Senior Housing selection criteria cannot claim points under the People with Disabilities selection criteria.
- Note: Projects with Section 8 Housing Assistance Payment (HAP) contracts, which serve both seniors and people with disabilities, are not eligible to claim senior points.
- Units used to meet the requirements for claiming points under the Further Restricting Senior Housing Units selection criterion cannot overlap with the units used to meet the requirements for claiming points under the Further Restricting Rental Assistance selection criterion.

Note:

- The percentage calculations are completed differently for B.1.a and B.1.b, where B.1.a uses the number of **assisted** units and B.1.b uses the number of income restricted units compared to the **total** units in the project.
- Only one member of the household needs to be 55+. The age restriction does not need to apply to all tenants (but can).

Where to submit Supporting Documentation:

- Multifamily Workbook checklist item in Portal
- Senior Housing Narrative Questions checklist item in Portal

4.03 Permanent Supportive Housing for High Priority Homeless (HPH) 

Minnesota Housing will validate all information with the submitted Multifamily Workbook and application materials. **The HPH units must be marked as HPH units on the rent and income grid in the Multifamily Workbook, and the type of rental subsidy should be indicated.**

The documentation requirements to be eligible for Permanent Supportive Housing for HPH points vary based upon the percentage of total units that will serve HPH, PWD and other homeless households in the project.

Projects are classified as either:

- Primarily Supportive Housing: Projects in which 50% or more of the total units will serve HPH, PWD or other homeless households, or
- Partially Supportive Housing: Projects in which less than 50% of the total units will serve HPH, PWD or other homeless households.

The classification determines the Supportive Housing application materials that must be submitted, including the narratives, forms, certifications and submittals identified in the Application Checklist in Portal.

Minnesota Housing will determine if there is a market for HPH units or if the units will be converted to 30% rent restricted units with a homeless priority. If Minnesota Housing determines that there is not a market for HPH units, the applicant will not lose HPH points; however, the conversion may impact any rental assistance points if the project claimed rental assistance points with Housing Support.

The Housing Support Commitment letter denotes that the commitment for HPH units is contingent upon Minnesota Housing determining the market need for the units as proposed in consultation with the Continuum of Care (CoC) or Tribe during the application feasibility review. If Minnesota Housing determines there is not a market need for the HPH units, the associated rental assistance points will be removed.

Scoring Dependencies:

- The units used to meet the requirements for claiming points under the Permanent Supportive Housing for HPH cannot overlap with the units used to meet the requirements for claiming points under the PWD selection criteria.
- If claiming People with Disabilities – Tier 2 U.S Department of Housing and Urban Development Section 811 Project-Based Rental Assistance (HUD Section 811 PRA) Units, the total supportive housing units (serving HPH, PWD and other homeless households) cannot exceed 25% of total units.

Where to submit Supporting Documentation:

- Multifamily Workbook checklist item in Portal
- Primarily Supportive Housing:
 - Supportive Housing Narrative checklist item in Portal
 - Qualification of Service Provider uploaded using the secure upload tool
 - Service Funding Documentation checklist item in Portal
 - Continuum of Care Confirmation checklist item in Portal
- Partially Supportive Housing:
 - Applicant Acknowledgement Form for Partially Supportive Housing
 - Notification to CoC & County/Tribal Human Services, such as a letter or a copy of the email(s) sent to each entity

4.04 People with Disabilities (PWD)

PWD – Tier I

Minnesota Housing will validate all information with the submitted Multifamily Workbook and application materials. **The units must be marked as PWD on the rent and income grid in the Multifamily Workbook. The income limit should be restricted to 30% MTSP, and the type of rental subsidy should be indicated.**

The documentation requirements to be eligible for Permanent Supportive Housing for PWD points vary based upon the percentage of total units that will serve HPH, PWD and other homeless households in the project.

Projects are classified as either:

- **Primarily Supportive Housing:** Projects in which 50% or more of the total units will serve HPH, PWD or other homeless households, or
- **Partially Supportive Housing:** Projects in which less than 50% of the total units will serve HPH, PWD or other homeless households.

The classification determines the Supportive Housing application materials that must be submitted, including the narratives, forms, certifications and submittals identified in the Application Checklist in Portal.

NOTE:

- If the applicant indicates that the population served will be persons with physical disabilities, and if Round 1 Minimum Threshold C.5 (persons with physical disabilities) is the only minimum threshold requirement met, the project must meet the statutory requirement that 50% of total units must be accessible Type A and B units as identified in the referenced Minnesota Rules Chapter 1341, also known as the Accessibility Code.
- If the project is not required to meet a minimum threshold requirement, then the statutory requirement pertaining to accessible units is not applicable.

Scoring Dependencies (Tier I):

- Projects claiming points under the People with Disabilities selection criteria cannot have units restricted to persons 55 years or older. A project that claims points under the People with Disabilities selection criteria cannot claim points under the Senior Housing selection criteria.
 - **Note:** Projects with Section 8 Housing Assistance Payment (HAP) contracts, which serve both seniors and people with disabilities, are not eligible to claim senior points.
- The units used to meet the requirements for claiming points under the PWD selection criteria cannot overlap with the units used to meet the requirements for claiming points under the Permanent Supportive Housing for HPH selection criteria.

Where to submit Supporting Documentation:

- Multifamily Workbook checklist item in Portal
- **Primarily Supportive Housing:**
 - Supportive Housing Narrative checklist item in Portal
- **Partially Supportive Housing:**
 - Applicant Acknowledgement Form for Partially Supportive Housing
 - Notification to CoC & County/Tribal Human Services

PWD – Tier 2: Housing and Urban Development Section 811 Project-based Rental Assistance Units (HUD Section 811 PRA)

The project must submit a pre-application to determine eligibility. Minnesota Housing will provide a letter of determination to pre-applicants prior to the full application deadline. Applicants claiming the criteria must upload the letter into Portal. The application **must** include the HUD Section 811 PRA PWD application materials identified in Portal.

Minnesota Housing will validate all information with the submitted Multifamily Workbook and application materials. The units must be marked as PWD on the rent and income grid in the Multifamily Workbook, the income limit restricted to 30% MTSP and HUD Section 811 PRA should be indicated as the type of rental subsidy. The maximum rent must be at or below the fair market rent (FMR) for the areas determined by HUD.

Scoring Dependencies (Tier 2):

- Projects claiming points under the People with Disabilities selection criteria cannot restrict units to persons 55 years or older.
- A project that claims points under the People with Disabilities selection criteria cannot claim points under the Senior Housing selection criteria.
- The units used to meet the requirements for claiming points under the PWD selection criteria cannot overlap with the units used to meet the requirements for claiming points under the Permanent Supportive Housing for HPH selection criteria. Total PWD units cannot exceed 11 units.
- Total number of units serving HPH, PWD and other homeless households cannot exceed 25% of total units.
- The units used to meet the requirements for claiming points under PWD Tier 2 (HUD Section 811 units) cannot overlap with the units used to meet the requirements for claiming points under the Serves Lowest Income selection criteria.

Where to submit Supporting Documentation:

- Multifamily Workbook checklist item in Portal
- People with Disabilities HUD Section 811 PRA Narrative checklist item in Portal (when applicable)
- HUD Section 811 Determination Letter checklist item in Portal (when applicable)

4.05 Preservation

For projects with an award of existing federal assistance that has been in place for more than 15 years: a project with existing federal rental assistance that would be eligible to claim points under the Preservation selection criteria is not eligible to take points under the Rental Assistance selection criteria, regardless of whether the project takes Preservation points.

Preservation Thresholds

The project must meet one of three Preservation thresholds to be eligible for points.

Scattered Site

To meet any of the three Preservation thresholds, at least 51% of the total units in the Project must satisfy the threshold. To claim points under Preservation Tier 2, claim a proportional amount of points, as determined by the proportion of total units that meet the requirements for claiming points under that selection criteria.

Risk of Loss Due to Market Conversion

- Provide evidence of the ability to convert to market within five years by submitting:
 - Relevant financing documents, such as a Section 8 Housing Assistance Payment (HAP) contract, Rural Development Mortgage, Declaration, Regulatory Agreement, Use Agreement or Land Use Restriction Agreement (LURA) that describes the expiration of relevant contract terms or use-restrictions; **OR**
 - Financing documents and contracts that show the owner's ability to pre-pay or opt-out, including any required approvals and/or penalties. For HTC projects eligible to exercise the option to file for a Qualified Contract, submit the Declaration of Land Use Restrictive Covenants; **AND**
 - If a property has existing Minnesota Housing financing, documentation of the expiration of the Minimum Rent Subsidy Period (MRSP).
- Provide evidence of the vacancy rate of comparable market units by submitting third party documentation, such as a market study or other third-party data.
- Document the potential for market conversion with one or more of the following:
 - A Section 8 Rent Comparability Study, acceptable to Minnesota Housing staff and reviewers, that was completed within a year of the application date that shows current rents are below comparable market rents; **OR**
 - A market study, approved by Minnesota Housing, completed within a year of the application date that shows current rents are below comparable market rents and that the property has a comparable location, amenities and condition to convert to market rate.

NEW: Projects applying for funding for the 2024 Multifamily Consolidated RFP/2025 HTC Rounds 1 and 2, are no longer required to submit a market study at application.

Market studies are now only required for selected projects and will be collected as a post-selection checklist item. A market study may be submitted as evidence of meeting the Preservation requirements.

NOTE: For projects applying through the 4% HTC Only round, the market study is still required at application/42M.

Minnesota Housing, at its sole discretion, must agree that a market exists for conversion to market rate housing.

Risk of Loss Due to Critical Physical Needs

Provide evidence of Critical Physical Needs by submitting the following documentation:

- Document the critical physical needs with a third-party assessment:
 - A Property Needs Assessment (PNA)/Capital Needs Assessment (CNA) and 20 Year Capital Needs Expenditure (20YCE) utilizing Minnesota Housing forms or another approved format, and/or
 - A full capital needs study.
- Complete and submit with the application the Critical Needs Model form which will document that the scope of work for the critical needs exceeds the project's available reserves by at least \$5,000 per unit.
 - Critical needs claimed on the form must be consistent with the most recent Minnesota Housing Multifamily Rental Housing Design/Construction Standards, particularly Chapters 3 and 8.
 - Submit documents to substantiate the project's current cash flow and reserve balances.
- The documents describing critical physical needs must describe these needs in detail and be consistent with one another so that the needs can be verified by Minnesota Housing architects even if an inspection is not conducted. Photographs of the project can also assist in documenting the critical physical needs.

NOTE: Minnesota Housing will validate the critical physical needs and associated costs claimed by the applicant and must agree with the determination to award points.

Risk of Loss Due to Ownership Capacity/Program Commitment

Provide evidence of the existence of one or more of the four conditions listed in the Self-Scoring Worksheet:

- Bankruptcy, insolvency, default, foreclosure action, unpaid taxes and assessments, ongoing lack of compliance with lenders or terms of federal assistance, or self-determination by non-profit board that are severe enough to put the property at significant risk of not remaining decent, safe and affordable. Document that ownership will be transferred to an unrelated party; **OR**
- The property has been or will be acquired from an unrelated party within three years of the application date after being offered for sale on the open market after an opt-out notice for the HAP contract has been submitted to Minnesota Housing; **OR**
- The property has been or will be acquired from an unrelated party within three years of the application date as a result of a Preservation Affordable Rental Investment Fund (PARIF) Right of First Refusal being exercised; **OR**
- The acquisition of a property with USDA RD rental assistance has occurred or will occur when the current or previous owner intends or intended to allow the existing USDA RD mortgage to mature and has turned down offers from USDA RD to re-amortize the mortgage. Document maturity date and date of acquisition.
 - **NOTE:** Must apply within five years of maturity date and within three years of acquisition.

NOTE: Minnesota Housing, at its sole discretion, must agree that a change in ownership is necessary for units to remain decent, safe and affordable.

Preservation Criteria – Tier 1 and Tier 2

For both Preservation tiers, submit documentation evidencing that 15 or more years have passed since:

- Initial date of Section 8 HAP contract or RD mortgage (must show presence of rental assistance) or other existing federal assistance; **OR**
- Most recent HTC placed in service date; **OR**
- Loan or HTC documents that created a rent restriction at or below the greater of the county 50% of Minimum Tax Subsidy Program (MTSP).

Tier 1 – Existing Federal Assistance: Projects with Existing Project-Based Rental Assistance

Provide:

- Evidence that the project has had existing project-based rental assistance and/or operating subsidies for at least 15 years under:
 - HUD, or
 - USDA RD, or
 - Native American Housing Assistance and Self-determination Act of 1996 (NAHASDA) or,

- Properties that have converted their type of funding through the Rental Assistance Demonstration Program, Component 2 (RAD 2) and RAD for Project Rental Assistance Contracts (PRAC) are eligible.
- Include documentation of the percentage of units that have project-based federal assistance.
- For Section 8 projects: if the property has a HAP contract administered by Minnesota Housing, and the applicant does not have contract documentation going back 15 years, contact Minnesota Housing staff.
- For RD projects: the submitted documents must document rental assistance for at least 15 years, not just an RD mortgage.

Tier 2 – Other Existing Federal Assistance and Critical Affordable Units

Provide:

- Evidence of a current recorded deed restriction limiting rent for at least 50% of the units at or below the greater of county 50% MTSP limit or another rent limitation whose current maximum is at or below 50% MTSP limit.
- This may include existing public housing units, including converting through the Rental Assistance Demonstration Program, Component 1 (RAD 1), existing HTC units, Rural Development funded units without rental assistance, other existing federal assistance (202, 236, Section 18, etc.) as well as non-federal funding through state, local or intermediary funds.

Scoring Dependencies:

- Tier 1 – Projects that have an award of existing federal assistance that has been in place for 15 years or more cannot claim points under the Rental Assistance selection criteria, even if the project does not claim points under the Preservation selection criteria because the project cannot substantiate a risk of loss. Further, any additional units that will receive new project-based rental assistance should be included in the calculation of the percentage of federally assisted units when determining eligibility for points under the Preservation selection criteria.
- Tier 1 and Tier 2 – Units that are used to meet the requirements for claiming points under the Preservation selection criteria cannot overlap with units used to meet the requirements for claiming points under the Serves Lowest Income Tenants/Rent Reduction selection criteria.
- Units with rental assistance cannot claim Serves Lowest Income.

Where to submit Supporting Documentation:

- [Preservation checklist item in Portal](#)
- [Physical or Capital Needs Assessment checklist item in Portal](#)

4.06 Rental Assistance

The calculation is based on the total units in the project. Minnesota Housing will validate the number of units and all other information with the submitted Multifamily Workbook. The units must be marked as rental assistance on the rent and income grid in the Multifamily Workbook and the type of rental subsidy should be indicated. Provide a project-specific, fully executed binding commitment from the entity that will provide the project-based rental assistance and include the number of units.

Documentation could include:

- Binding Resolution, or
- Binding Letter of Approval, or
- Memo of Understanding, or
- Written contract.

Documentation that will not be accepted:

- A Letter of interest is not sufficient as a commitment.
- HUD Section 811 PRA letter of determination; the letter is only a notice of eligibility determination and is not a commitment.

Housing Support: The Housing Support Commitment letter must be completed by the county or Tribe for the jurisdiction where the housing will be located. The letter must specify that the commitment is for the proposed property. If a service provider elects to commit Housing Support units from an existing contract for tenant-based Housing Support, a commitment letter from that organization must be submitted along with an approval letter from the county to allow the commitment.

The Housing Support Commitment letter denotes that the commitment for HPH units is contingent upon Minnesota Housing determining the market need for the units as proposed in consultation with the Continuum of Care (CoC) or Tribe during the application feasibility review. If Minnesota Housing determines there is not a market need for the HPH units, the associated rental assistance points will be removed.

Privately funded rental assistance: There are additional complexities when layering privately funded rental assistance. Privately funded rental assistance is not considered to be equivalent to governmental rental assistance and may impact the allowable rent and tenant income eligibility. It may be counted as income to the tenant and could put tenants who receive the assistance over-income for state and federal programs. Contact Minnesota Housing if you have questions.

Projects with an award of existing federal assistance that has been in place for more than 15 years: A project with existing federal rental assistance that meets the definition of federal assistance under the Preservation selection criteria is not eligible to take points under Rental Assistance, regardless of whether the project takes Preservation points.

Further Restricting Rental Assistance

Minnesota Housing will validate the number of units and all other information with the submitted Multifamily Workbook. The percentage calculated is based on total number of units in the project, not the number of assisted units or the number of Rental Assistance units.

Scoring Dependencies for Rental Assistance and Further Restricting Rental Assistance:

- Projects that have an existing award of federal assistance that has been in place for 15 years or more cannot claim points under the Further Restricting Rental Assistance selection criteria.
- Projects that claim points under the Further Restricting Rental Assistance selection criteria cannot claim points under the Preservation selection criteria.
- Units used to meet the requirements for claiming points under the Rental Assistance selection criteria cannot be used to meet the requirements for claiming points under the Serves Lowest Income Tenants/Rent Reduction scoring criteria.

Where to submit Supporting Documentation:

- Multifamily Workbook checklist item in Portal
- Rental Assistance checklist item in Portal
- Rental Assistance Payment Standards checklist item in Portal

4.07 Serves Lowest Income Tenants/Rent Reduction

The calculation is based on the total units in the project. Minnesota Housing will validate the number of units and all other information with the submitted Multifamily Workbook.

Applicants seeking these points must reflect the monthly gross rents for these units at or below the 50% MTSP rent limit, including Tenant Paid Utilities, in the rent and income grid of the Multifamily Workbook to receive points. Serves Lowest Income Tenants/Rent Reduction is a rent restriction, and not an income restriction. MTSP rent limits are available on Minnesota Housing's [website](#).

Further Restricting Serves Lowest Income Tenants/Rent Reduction

Minnesota Housing will validate the number of units and all other information with the submitted Multifamily Workbook. Applicants seeking these points must reflect the rents for these units at or below the 30% MTSP rent limit, including Tenant Paid Utilities, in the rent and income grid of the Multifamily Workbook to receive points. MTSP rent limits are available on Minnesota Housing's [website](#). The calculation is based on the total units in the project. The units must also be eligible and counted under Serves Lowest Income Tenants/Rent Reduction.

NOTE: Serves Lowest Income Tenants/Rent Reduction units cannot have rental assistance. Projects with new or existing rental assistance must claim points under Rental Assistance or Preservation.

Scoring Dependencies:

- Units used to meet the requirements for claiming points under Serves Lowest Income Tenants/Rent Reduction cannot overlap with the units used to meet the requirements for claiming points under Preservation selection criteria.
- Units with any form of rental assistance cannot be used to meet the requirements for claiming points under the Serves Lowest Income Tenants/Rent Reduction selection criteria.

Where to submit Supporting Documentation:

- Multifamily Workbook checklist item in Portal

4.08 Long Term Affordability

The selection criterion is applicable to HTC and deferred projects. No supporting documentation is required at the time of application.

Where to submit Supporting Documentation:

- No supporting documentation required.

4.09 Need For More Affordable Housing Options

If claiming points under this selection criterion, you must select the criterion, and the geographic location will be verified by Minnesota Housing staff. No supporting documentation is required to be submitted in Portal.

Refer to the Need for More Affordable Housing Options Methodology in the Methodology Guide for more information.

Scattered Site

At least 51% of the total units must be located within a geographic location that meets the requirements for the selection criterion. Applicants are eligible to claim a proportional amount of points, as determined by the proportion of the total units that meet the requirements for the selection criterion.

Where to submit Supporting Documentation:

- No supporting documentation required.

4.10 Workforce Housing Communities

Provide evidence that the proposed development is located in or near a city or township that meets one of the following items below. Refer to the Workforce Housing Methodology in the Methodology Guide.

Top Job Center or Net Five Year Job Growth Community

If claiming points under this selection criterion, you must select the criterion, and the geographic location of the proposed development will be verified by Minnesota Housing staff. Supporting documentation is not required in Portal.

Individual Employer Growth Community

If claiming points under this selection criterion, Applicant **must** provide a letter signed by an authorized representative of a single local employer documenting that at least 100 net new jobs for permanent full- or part-time employees have been added during the previous five years within that community.

Long Commute Community

If claiming points under this selection criterion, you must select the criterion, and the geographic location of the proposed development will be verified by Minnesota Housing staff. Supporting documentation is not required in Portal.

Scattered Site

At least 51% of the total units must be located within a geographic area that meets the requirements for the selection criterion. Applicants are eligible to claim a proportional amount of points, as determined by the proportion of the total units that meet the requirements for the selection criteria.

Where to submit Supporting Documentation:

- If claiming Individual Employer Growth points, submit documentation to the Workforce Housing Communities checklist item in Portal.
- If claiming Top Job Center or Job Growth Community or Long Commute Community, no supporting documentation required.

4.11 Transit and Walkability

If claiming points under these selection criteria, you must select the criteria, and the geographic location of the proposed development will be verified by Minnesota Housing staff. Refer to the Transit and Walkability Methodology in the Methodology Guide.

If the project includes planned transit stops not yet in service or includes demand response/dial a ride that is not included in the Transit and Walkability Methodology, provide evidence in your application, such as a letter or other confirmation from the transit provider stating that the project site will be served by transit meeting the specific requirements in the Self-Scoring Worksheet.

NOTE: If applicants would like to request revisions of a location's Walk Score, they may contact Walk Score directly with details of the request to mhfa-request@walkscore.com. Walk Score staff will review the request and make necessary adjustments to scoring within 45 business days. If an address cannot be found in the Walk Score tool, use closest intersection within ¼ mile of the proposed location.

Scattered Site

At least 51% of the total units must be located within a geographic area that meets the requirements for the selection criterion. Applicants are eligible to claim a proportional amount of points, as determined by the proportion of the total units that meet the requirements for the selection criteria.

Where to submit Supporting Documentation:

- If the project includes planned transit stops not yet in service or includes demand response/dial a ride that is not included in the Methodology, submit documentation to the Transit and Walkability checklist item in Portal. Documentation could include a letter or other confirmation from the transit provider stating that the project site will be served by transit meeting the specific requirements in the Self-Scoring Worksheet
- If the project is included in the methodology, no supporting documentation is required.

4.12 Community Development Initiative

Applicant claiming points under this scoring criteria must complete the Community Development Initiative Narrative and submit documentation demonstrating how the initiative meets the requirements. **Submit a full copy of all plans that you are referencing.** Links to the full plan will not be accepted.

Documentation could include:

- Neighborhood plans
- City or County plans
- Charters
- Comprehensive plans

Documentation that will not be accepted:

- Housing studies
- Market studies
- Only a portion of the plan

Refer to the Self-Scoring Worksheet for more details on documentation and narrative requirements, as well as additional requirements for projects in a Qualified Census Tract (QCT).

Scattered Site

At least 51% of the total units must be located within a geographic area that meets the requirements for the selection criterion. Applicants are eligible to claim a proportional amount of points, as determined by the proportion of the total units that meet the requirements for the selection criteria.

Where to submit Supporting Documentation:

- [Community Development Initiative checklist item in Portal](#)

4.13 Equitable Development

Applicants claiming points under this selection criteria must complete the Equitable Development Narrative and submit documentation demonstrating how the initiative meets the requirements. A full copy of any documentation, plan or data referenced in the narrative must be uploaded to Portal to demonstrate the project meets the criteria. Links will not be accepted. Refer to the Self-Scoring Worksheet for more details on documentation and narrative requirements.

Qualified Stakeholder Group

A Qualified Stakeholder Group (QSG) must demonstrate meaningful and inclusive representation of Community(ies) Most Impacted (CMI) who have an active and participatory role in shaping and carrying out the priorities and goals of the QSG. Its mission and purpose must have some connection to uplifting and supporting the CMI in its work. The Self-Scoring Worksheet does not preclude the QSG from including an elected official; however, the letter must be signed by group participants who are willing to sign the document.

Meaningful Engagement with the identified CMI outlined in 1.c. of the Threshold Criteria: Applicants must provide documentation to evidence that the same QSG and the CMI have engaged in a minimum of two meetings. Minnesota Housing recognizes that not all members of the QSG may be able to attend both meetings. To constitute two meetings with the same QSG, Minnesota Housing expects that approximately 50% of the participants will be the same at both meetings. Documentation must be provided to evidence attendance and engagement and may include sign-in sheets and one of the following: meeting minutes, meeting notes, survey results, etc. Conducting a survey is acceptable if there have been two meetings conducted with the same QSG. Meetings can be in person or virtual.

Significant involvement of a QSG outlined in 1.d. of the Threshold Criteria: Multiple QSGs may have a significant role in the project proposal. However, the involvement of each QSG must separately meet the threshold criteria as demonstrated in the narrative questions answered for each QSG.

Examples of QSG involvement, as required in 1.d of the Threshold Criteria:

- Design: A QSG representing an immigrant CMI, meaningfully involved in the architectural design of intergenerational housing, provides input about the design, and the design directly responds to the input.
- Services: A QSG representing a “families with children” CMI, meaningfully involved in a services model where after-school and weekend activities for children are provided in a specific space in the project, provides input about the services, and the proposed services directly respond to the input.
- Community Benefits: A QSG representing a “People of Color” CMI identifying the need for entrepreneurship opportunities and subsequently providing input on commercial space opportunities in the project for Black-, Indigenous- and People of Color-owned businesses, and the agreement between the developer and the local community directly responds to the input of the QSG.

QSG Letter: A letter from the QSG participants, signed by group participants who are willing to sign the document, must be submitted that addresses the questions in 1.e. of the Threshold Criteria.

Documentation that will **not** be accepted:

- A letter solely from the facilitator who is not a participant of the QSG or CMI.
- A letter solely from an individual who is affiliated with the development team organizations.
- A sign-in sheet of participants in the place of a letter. The QSG needs to provide the letter signed by the group. A sign-in sheet does not capture what the group is advocating for relating to the development.

Where to submit Supporting Documentation:

- [Equitable Development checklist item in Portal](#)

4.14 Rural/Tribal

If claiming points under this selection criterion, you must select the criterion, and the geographic location of the proposed development will be verified by Minnesota Housing staff, so supporting documentation is not required. Refer to the Rural/Tribal Designated Areas Methodology in the Methodology Guide.

Scattered Site

At least 51% of the total units must be located within a geographic area that meets the requirements of the selection criterion. Applicants are eligible to claim a proportional amount of points, as determined by the proportion of the total units that meet the requirements for the selection criteria.

Where to submit Supporting Documentation:

- No supporting documentation required.

4.15 Qualified Census Tract (QCT)/Community Revitalization, Tribal Equivalent Areas and Opportunity Zones

If claiming points under this selection criterion, you must select the criterion, and the geographic location of the proposed development will be verified by Minnesota Housing staff, so supporting documentation of the location is not required. Projects claiming the QCT/Community Revitalization component must submit a plan consistent with the Community Development Initiative selection criteria. Refer to the QCT Tribal Equivalent Areas Methodology and the Opportunity Zones Methodology in the Methodology Guide.

Minnesota Housing staff will confirm that all the required supporting documentation for Community Development Initiative was submitted.

Scattered Site

At least 51% of the total units must be located within a geographic area that meets the requirements of the selection criterion. Applicants are eligible to claim a proportional amount of points, as determined by the proportion of the total units that meet the requirements for the selection criteria.

Where to submit Supporting Documentation:

- No Geographic supporting documentation required.
- Community Development Initiative checklist item in Portal (if applicable).

4.16 Multifamily Award History

If claiming points under this criterion, you must select the criterion, and the geographic location of the proposed development will be verified by Minnesota Housing staff, so supporting documentation is not required. Refer to the Multifamily Award History Methodology in the Methodology Guide.

Annexation

- At application, if the project is located on property that is going to be annexed as part of the project/development or was annexed in preparation for the project, it is eligible for points if the community the project was originally located within before annexation was eligible for the points. Documentation that the annexation is a direct result of the project/development is required.
- If a project is selected and located on property that has been or is going to be annexed, both communities involved in the annexation will not be eligible for the points within the 5-year timeframe for this criterion for subsequent years.

Where to submit Supporting Documentation:

- No supporting documentation required.

4.17 Black-, Indigenous-, People of Color-, and Women-owned Business Enterprises

Provide documentation showing that the project owner/sponsor, developer, general contractor, architect, service provider, or management agent is a Black-, Indigenous-, People of Color- or Women-owned Business Enterprise as defined in the Self-Scoring Worksheet. Composition of the board of directors does not meet the definition and is not eligible for points.

Documentation could include:

- Signed certification statement: The statement should be from the entity and explain how and why they meet the criteria.
- Minnesota Housing Qualification Forms
- Ownership documentation
- Third-party verification

Ownership/Sponsorship and Development Team (F.1.a and F.1.b)

The project must be owned/sponsored by an entity that is at least 51% owned by individual(s) who are Black, Indigenous or other People of Color to meet the definition of a Black-, Indigenous- or People of Color-owned Business Enterprise, or 51% owned by women to meet the definition of a Women-owned Business Enterprise. A project that is owned/sponsored by an entity that is neither 51% owned by individual(s) who are Black, Indigenous, or other People of Color nor 51% owned by women is not eligible to claim Ownership/Sponsorship or Development Team points, even if the aggregate ownership interests of individuals who are Black, Indigenous, or other People of Color and of women exceed 51%.

An entity led/managed, but not owned, by individuals that are Black, Indigenous, People of Color or women is not eligible for Ownership/Sponsorship or Development Team points unless that entity is a nonprofit or governmental entity, which can qualify based on its executive director or equivalent.

Partnership

Creation of a new joint ownership venture is allowed under (F.1.c.i). and (F.1.c.ii).

Provide a signed and dated agreement between the partnering entities that includes all of the required information described in the Self-Scoring Worksheet. The partnership agreement must define the division of specific duties and roles, ownership, profit (including split of fees charged) and cashflow projection.

Under Partnership (C.iii), entities (developer, general contractor, architect, service provider or management company) can subcontract the work that the entities would be primarily responsible for, but the applicant must submit the agreement between the entity and subcontractor that meets the requirements of the Self-Scoring Worksheet.

Any Black-, Indigenous- or People of Color-owned or Women-owned Business Enterprise entity could enter into a joint venture with any other Black-, Indigenous- or People of Color-owned or Women-owned Business Enterprise entity to build the latter's capacity.

- Scoring Dependencies:
 - If there is an identity of interest between the owner/sponsor and the developer, an applicant cannot claim points based on BOTH the owner/sponsor under Black-, Indigenous- and People of Color-owned and Women-owned Business Enterprises (F.1.a) AND the developer under Black-, Indigenous- and People of Color-owned and Women-owned Business Enterprises (F.1.b) selection criteria.
 - **Note:** This is the only dependency in this selection criteria so If there is an identity of interest between the owner/sponsor and the general contractor, architect, service provider or management agent , an applicant may claim points under BOTH the owner/sponsor under Black-, Indigenous- and People of Color-owned and Women-owned Business Enterprises (F.1.a) and the general contractor, architect, service provider or management agent under Black-, Indigenous- and People of Color-owned and Women-owned Business Enterprises (F.1.b) selection criteria.

Where to submit Supporting Documentation:

- [BIPOCBE/WBE checklist item in Portal](#)

4.18 Financial Readiness to Proceed/Leveraged Funds

Provide evidence *from the contributor or lender* of all applicable forms of proposed, secured and existing permanent capital funding under this submission requirement. The Self-Scoring Worksheet contains important details on the required documentation for various types of sources. Applicants who have secured funding commitments for one or more permanent capital funding sources at the time of application must count the source in this calculation. The calculation will be based on the information

provided in the source documentation, *not based on the numbers listed in the Multifamily Workbook*. Make sure the Workbook accurately reflects the commitment documentation.

Documentation that will not be accepted:

- An email with no other documentation outlined in the Self-Scoring Worksheet
- Commitment documentation that is expired or expires prior to conclusion of the application process.

It is highly recommended that applicants complete the Scoring Calculation Worksheet and submit it in the Financial Readiness to Proceed/Leveraged Funds checklist item in Portal.

State Housing Tax Credit (SHTC):

- A project expecting to receive a SHTC designated contribution at a later date: A commitment from a prospective SHTC contributor at application is similar to other funding commitments from an outside party. The third party is committing to contribute a certain amount of funds to the project. A commitment may not include contingencies, including the availability of SHTC. All funding commitments, or an equivalent commitment, must be maintained and cannot be eliminated or reduced. The expectation is that the funds will be disbursed to the project whether or not the funds are received via from the SHTC program.
- A project that was designated as a designee of a designated contribution or received an SHTC award through an RFP process: Minnesota Housing will consider this as a funding commitment for the project so it can count for financial readiness as a committed source. All funding commitments, or an equivalent commitment, must be maintained and cannot be eliminated or reduced. The expectation is that the funds will be disbursed to the project whether or not the funds are received via from the SHTC program. Submit the SHTC letter from Minnesota Housing with the amount.

Payments in lieu of taxes (PILOT): PILOT is only available for entities that are unit of local government. Be aware that Minnesota Housing may disallow points if the application is considered for a structure in which the project owner will not be a unit of local government. Projects with HTCs typically fall into this category.

Tax Increment Financing (TIF): Provide satisfactory documentation that the contribution is committed to the development at the time of application. The documentation must include a city council resolution indicating its intention to provide TIF assistance. The anticipated amount must be included in the resolution or a letter from the city. See the [Sample TIF Resolution and Letter](#).

General Partner (GP) cash: Information provided in the applicant's Multifamily workbook is satisfactory documentation and is considered a commitment.

Seller loans: Information provided in the applicant’s Multifamily workbook is satisfactory documentation and is considered a commitment, unless it is a third-party seller. In the case of a third-party seller, commitment documentation must be provided.

Interim Income: Interim Income is allowed to be counted as a committed funding source. Provide written documentation of the source and indicate where to find the documentation in the project financials.

Where to submit Supporting Documentation:

- Financial Readiness to Proceed/Leveraged Funds checklist item in Portal
 - Include the Scoring Calculation Worksheet
- Multifamily Workbook checklist item in Portal
- First Mortgage Commitment Letter checklist item in Portal (when applicable)
- Energy Rebate Analysis – Preliminary checklist item in Portal (when applicable)
- Existing Loan and HTC Documents checklist item in Portal (when applicable)
- Syndicator/Investor Letter of Intent checklist item in Portal (when applicable)
- 4% HTC Syndicator/Investor Letter of Intent checklist item in Portal (when applicable)

4.19 Other Contributions

Provide written documentation *from the contributor* confirming the amount and the terms of the contribution. The documentation must be in the form of a project specific Letter of Intent, city or council resolution, letter of approval, statement of agreement or eligibility or a memorandum of understanding (MOU).

Tax Increment Financing (TIF) for Operating Subsidy

Tax Increment Financing (TIF) for properties that cannot support an amortizing first mortgage. Calculate the net present value (NPV) by using NPV discounted by applicable federal rate (AFR) for the term of the TIF. Provide satisfactory documentation that the contribution is committed to the development at the time of application. The documentation must include a city council resolution indicating its intention to provide TIF assistance. The anticipated amount must be included in the resolution or a letter from the city. The documentation should include the TIF analysis from the city or its consultant.

Tax Abatement

Tax abatement and payments in lieu of taxes for properties that cannot support an amortizing first mortgage. Documentation must include the amount and term (up to the term of the Minnesota Housing deferred loan or LURA). Calculate net present value (NPV) by using NPV discounted by

applicable federal rate (AFR) for the term of the abatement (up to the term of the Minnesota Housing deferred loan or LURA).

Land Donation or Write Down

Documentation of the current property value must come from the current owner or seller, not the buyer. Only as-is values will be accepted. If submitting a purchase agreement, the purchase agreement must reflect the reduced price.

NOTE: Current applications requesting an award or allocation from Minnesota Housing, Funding Partners, the federal government, a local unit of government, an area employer or a private religious or charitable organization are not eligible for this criterion.

Where to submit Supporting Documentation:

- Multifamily Workbook checklist item in Portal
- Other Contributions checklist item in Portal
- Site Control if submitting a purchase agreement

4.20 Intermediary Costs

Intermediary costs are third-party service costs related to the development of the project. Provide intermediary costs on the Development Cost tab of the Multifamily Workbook. Excluded costs are included in the Self-Scoring Worksheet. All other soft costs incorporated into the “other” line will count as additional intermediary costs. Minnesota Housing may request additional documentation for abnormally large costs incorporated into an excludable cost.

Where to submit Supporting Documentation:

- Multifamily Workbook checklist item in Portal
- Other Supporting Documentation checklist item in Portal (when applicable)

4.21 Universal Design

The applicant must submit the Universal Design Worksheet (UDW). The UDW and architectural/construction application items will be reviewed to determine eligibility for the criteria. The determination to award points will be made at the sole discretion of Minnesota Housing. For elevator buildings, 100% of the assisted units must meet the requirements of a Universal Design unit. For non-elevator buildings, at least 10% of the assisted units must meet the requirements of a Universal Design unit. Refer to the UDW for requirements.

Scattered Site/Multiple Buildings:

- Projects with both building types (elevator equipped building and non-elevator equipped buildings) must meet both percentage requirements in 6.A.a and 6A.b to be eligible and must complete a separate UDW for each building type. The number of Universal Design units must be indicated on the UDW for each building type.
- Projects with multiple buildings of the same building type (elevator equipped buildings or non-elevator equipped buildings) may complete one UDW. Calculate the overall percentage of Universal Design units required based on total dwelling units.

If scattered sites have a mixture of building types, each building must separately meet the Optional Feature requirements noted in the UDW.

Where to submit Supporting Documentation:

- Universal Design Worksheet checklist item in Portal
- Construction: Preliminary Architectural Requirements checklist item in Portal (when applicable)

4.22 Smoke-Free Buildings

The applicant certifies that the property will be smoke-free upon lease-up. No documentation required.

Where to submit Supporting Documentation:

- No supporting documentation required

4.23 Enhanced Sustainability

Applicants who claim Enhanced Sustainability points must include all mandatory and optional Enterprise Green Communities Criteria on the Multifamily Intended Methods Worksheet (IMW) to be eligible for points. The IMW and architectural/construction application items will be reviewed to determine eligibility for the criteria. The “How Will Criteria Be Implemented” column for all mandatory and selected optional point criteria must clearly explain how the project will comply. IMWs with blank or insufficient detail provided may result in the loss of points if certain items cannot be validated.

The determination to award points will be made at the sole discretion of Minnesota Housing.

Where to submit Supporting Documentation:

- Construction: Intended Methods Worksheet checklist item in Portal
- Construction: Preliminary Architectural Requirements checklist item in Portal (when applicable)

4.24 Unacceptable Practices

Minnesota Housing will send prior notification and will impose a penalty for unacceptable practices.

Where to submit Supporting Documentation:

- No supporting documentation required