



Low Income Rental Classification (LIRC) Program Guide

November 16, 2023



The Minnesota Housing Finance Agency does not discriminate on the basis of race, color, creed, national origin, sex, religion, marital status, status with regard to public assistance, disability, familial status, gender identity, or sexual orientation in the provision of services.

An equal opportunity employer.

This information will be made available in alternative format upon request.

Table of Contents

Chapter 1 – Low Income Rental Classification (LIRC) Program	1
1.01 Statute.....	1
1.02 Purpose of LIRC Program.....	1
1.03 Contact.....	1
1.04 Definitions	1
1.05 Legal Addendum.....	1
Chapter 2 – LIRC Program Requirements	2
2.01 Eligibility.....	2
2.02 Eligible Uses of Property Tax Savings	2
2.03 Initial Application Local Government Resolution Requirement.....	3
Chapter 3 – Property Tax Savings and Compliance	4
3.01 Property Tax Savings Calculation Methodology.....	4
3.02 Compliance.....	4
3.03 Document Retention	5
Chapter 4 – Initial and Renewal LIRC Program Application	6
Chapter 5 – Review and Approval.....	8
5.01 Application Submission	8
5.02 Approval.....	8
5.03 Initial Application Denials and Appeals.....	8
5.04 Renewal Application Denials.....	9
Appendix A – Definitions.....	10
Appendix B – Legal Addendum.....	11

Chapter 1 – Low Income Rental Classification (LIRC) Program

1.01 Statute

Properties in Minnesota are assigned a property use classification based on the primary use of the property by their local assessor ([visit the Minnesota Department of Revenue website for a full list of property use classifications](#)). The property use classification determines the tax class rate that applies to the property, and the tax class rate is determined by Minnesota law. The tax class rate is a component of calculating property taxes.

[Minnesota Statutes 273.13, subdivision 25](#) and [273.128](#) provide that qualifying low-income rental properties are eligible for property use classification that has a lower tax class rate thereby reducing the property tax obligation for a given property. This property use classification is commonly referred to as “4d(1).”

These statutes define the eligible property type, eligibility criteria, and eligible uses of the savings resulting from the class rate reduction.

1.02 Purpose of LIRC Program

The LIRC Program is a tool to aid in the preservation and sustainability of affordable rental housing in the State of Minnesota.

1.03 Contact

If you have questions regarding the LIRC Program, please call the following Minnesota Housing phone numbers or refer to the agency’s website at www.mnhousing.gov:

Toll Free:	800.657.3647
Direct:	651.297.4065
TTY:	651.297.2361
Minnesota Relay Service:	800.627.3529

1.04 Definitions

Appendix A, which is attached and incorporated into this Program Guide, includes definitions of capitalized terms used in this Program Guide.

1.05 Legal Addendum

Any property enrolled in the LIRC Program agrees to comply with the additional requirements and obligations as described in Appendix B, which is attached and incorporated into this Program Guide.

Chapter 2 – LIRC Program Requirements

2.01 Eligibility

Applicants may qualify for the LIRC Program if at least 20% of the units in the property meet one or more of the following requirements at the time the Application is submitted to Minnesota Housing:

- The units are subject to a project-based housing assistance payments (HAP) contract under Section 8 of the United States Housing Act of 1937.
- The units are rent-restricted and income-restricted units of a qualified low-income housing project receiving tax credits under Section 42(g) of the Internal Revenue Code.
- The units are financed by the Rural Housing Service (RHS) of the United States Department of Agriculture and receive payments under the rental assistance program pursuant to Section 521(a) of the Housing Act of 1949, as amended.
- The units are subject to rent and income restrictions under the terms of financial assistance provided to the rental housing property by the federal government, the state of Minnesota, or a local unit of government, as evidenced by a document recorded against the property. The rent and income restrictions must meet both of the following:
 - The restrictions must require assisted units to be occupied by residents whose household income at the time of initial occupancy does not exceed 60% of the greater of area or state median income, adjusted for family size, as determined by the United States Department of Housing and Urban Development; and
 - The restriction must require the rents for assisted units to not exceed 30% of 60% of the greater of area or state median income, adjusted for family size, as determined by the United States Department of Housing and Urban Development.

If you are unsure of your property's eligibility, please contact Minnesota Housing for clarification and guidance.

2.02 Eligible Uses of Property Tax Savings

Enrolling in the LIRC Program reduces the property's tax class rate thereby reducing the property tax amount that would otherwise be due. Minnesota Statute 273.128, subdivision 1(b) requires that the Property Tax Savings be used on one or more of the Eligible Uses:

- Property maintenance
- Property security
- Improvements to the property
- Rent stabilization
- Increases to the property's replacement reserve account

For the purposes of the LIRC Program only, rent stabilization is the cost of reduced rent revenue as a result of holding rent increases on some or all of the rental units below the inflation rate as published by the United States Bureau of Labor Statistics All Urban Consumers Price Index

(Current Series) from the prior year. The All Urban Consumer Price Index Data can be accessed by visiting the [Federal Reserve Bank of Minneapolis](#). For example, if the All Urban Consumer Price Index was 5% in 2024, a rent increase in 2025 would need to be less than 5% to be considered rent stabilization in the LIRC Program.

When applying for the LIRC Program, the Applicant must certify that they will use all the Property Tax Savings for that assessment year for one or more Eligible Use(s). Beginning with Renewal Applications submitted in calendar year 2026, the Applicant must certify that the Property Tax Savings for the prior assessment year were used for one or more Eligible Use(s) and provide a written narrative of how the Property Tax Savings were used for the Eligible Use(s) to demonstrate compliance.

2.03 Initial Application Local Government Resolution Requirement

This section only applies to the Initial Application for a property enrolling in the LIRC Program. Renewal Applications are exempt from this Section 2.03.

If the property is located in a city or town in which the net tax capacity of all 4d(1) properties exceed 2% of the total net tax capacity of the city or town in the prior assessment year, the Applicant must receive a resolution from the city or town where the property is located approving the Applicant’s ability to submit an Initial Application to Minnesota Housing. The Applicant must receive the resolution from the city or town before submitting the Initial Application to Minnesota Housing.

The Minnesota Department of Revenue will annually publishes a list of the cities and towns where the net tax capacity of all 4d(1) property exceeds 2% of the total net tax capacity in the city or town. A link to the list will be provided annually on Minnesota Housing’s [LIRC Program web page](#). If the property is located in a city or town that does not exceed the threshold, the Applicant is not required to secure a resolution from the city or town to submit the Initial Application to Minnesota Housing.

The resolution from the city or town must include:

- The property ownership name
- The mailing address of the property
- All parcel identification numbers associated with the LIRC Program approval
- Approval to submit a Low Income Rental Classification Initial Application to Minnesota Housing

The resolution cannot include any conditions of approval. For Initial Applications that require the resolution, a copy of the resolution must be included with the Initial Application to Minnesota Housing or the Application will be deemed incomplete.

Property owners are strongly encouraged to contact the city or town as early as possible because the Minnesota Housing application deadline cannot be extended.

Chapter 3 – Property Tax Savings and Compliance

3.01 Property Tax Savings Calculation Methodology

Minnesota Statute 273.128, subdivision 1(b) requires that the Property Tax Savings be used on one or more of the Eligible Uses listed in Section 2.02. For the sole purpose of the LIRC Program, the Property Tax Savings is, for a given property:

$$\begin{array}{r}
 \text{The property taxes that would have been due under the Former 4d Tax Class Rate in a given} \\
 \text{year} \\
 \text{Minus} \\
 \text{The property taxes due as a result of enrolling in the LIRC Program in a given year} \\
 \text{Equals} \\
 \text{Property Tax Savings}
 \end{array}$$

The Former 4d Tax Class Rate means the tax class rates defined in [Minnesota Statutes 2022, section 273.13, subdivision 25, paragraphs \(e\) and paragraph \(f\)](#). The Former 4d Tax Class Rate included two tax class tiers depending on the per unit estimated market value (EMV) of the property. The EMV is established by the local city or county assessor. The first \$100,000 of each unit's EMV utilized a .75% tax class rate and the portion of the per unit value over \$100,000 utilized a .25% tax class rate.

Starting with assessment year 2024, the 4d(1) tax class rate is a flat .25% with no tiers, which results in lower property taxes than would have otherwise been due under the Former 4d Tax Class Rate. The property taxes due as a result of receiving 4d(1) are provided on the property tax statement provided by your county.

Please note that comparing the difference in property taxes due from one year to the next year is not equal to the Property Tax Savings because of variations in local property tax rates, referendum levies (school levies), and other factors.

Minnesota Housing cannot calculate the Property Tax Savings for Applicants. For additional information on understanding property tax calculations, visit the [Minnesota Department of Revenue](#) website or contact your local city or county assessor's office.

3.02 Compliance

Beginning with Renewal Applications submitted in calendar year 2026, all Applicants must:

- Certify that all Property Tax Savings in the prior assessment year were used for one or more Eligible Use(s); and
- Provide a narrative describing how the Property Tax Savings were used on one or more Eligible Use(s).

The Applicant shall retain documentation demonstrating the use of the Property Tax Savings in accordance with Section 3.03. Minnesota Housing may request documentation at its sole

discretion. Properties that fail to provide the requested documentation may be subject to removal and/or temporary disbarment from the LIRC Program.

3.03 Document Retention

Property owners are responsible for maintaining records that document the use of the Property Tax Savings for a minimum of six years from the end of each applicable LIRC Period. Minnesota Housing reserves the right to review all records during this six-year period, and records must be made available to Minnesota Housing upon request. Failure to provide the documentation may result in disqualification from the LIRC Program for up to five years as solely determined by Minnesota Housing.

The records documenting the use of Property Tax Savings for Eligible Uses may include, but are not limited to, receipts, proof of payment, rental rates, and reserve account balances.

Chapter 4 – Initial and Renewal LIRC Program Application

The Application, including all supporting documents, and the non-refundable fee payable to Minnesota Housing must be mailed and postmarked no later than March 31. Late Applications (postmarked after March 31) will be returned to the sender, will not be eligible for the tax rate reduction for taxes payable in the following year and will not receive a refund.

If a property is no longer eligible for the LIRC Program, please immediately notify Minnesota Housing to have the property removed from the LIRC Program.

Use the checklist below for an Initial Application and a Renewal Application, as applicable.

Initial Application	Renewal Application	Requirement
<input type="checkbox"/>	<input type="checkbox"/>	<p>Application</p> <ul style="list-style-type: none"> • Read the application instructions for properly completing the Application. • Incomplete information may result in a delayed or denied Application. • For Initial Applications, be sure to write the expiration date for the Proof of Qualifications on the Application. • For Renewal Applications, update any contact information that has changed from the prior year Application.
<input type="checkbox"/>	n/a	<p>Proof of Qualifications that must be submitted with the Application:</p> <ul style="list-style-type: none"> • Units subject to project-based housing assistance payments (HAP) contract, <ul style="list-style-type: none"> ○ Project-based Section 8 (HAP) contract. • Rent-restricted and income-restricted units under Section 42(g), <ul style="list-style-type: none"> ○ The Section 42 Land Use Restrictive Agreement (LURA); or ○ If the LURA has not yet been recorded, verification of the “Placed in Service” date for Section 42(g) properties is required, and the LURA must be provided when it is recorded. • Rural Housing Service Rental Assistance Program units <ul style="list-style-type: none"> ○ The United States Department of Agriculture Rural Development subsidy contract. • Units are subject to 60% or less of AMI rent and income restrictions <ul style="list-style-type: none"> ○ The recorded document restricting income and rents under the terms of the financing provided by the federal government, the state of Minnesota, or a local unit of government.

Initial Application	Renewal Application	Requirement
n/a	<input type="checkbox"/>	Change to Proof of Qualifications <ul style="list-style-type: none"> For Renewal Applications only, identify any changes to previously submitted Supporting Documentation. This includes any rental assistance contracts that expired in the prior year and have since been renewed.
<input type="checkbox"/>	n/a	See Section 2.03 of this Guide to determine if a resolution from the local city or town is required to submit the Initial Application
<input type="checkbox"/>	<input type="checkbox"/>	Application fee (See application form for calculation) The application fee is non-refundable. If you choose to apply and do not qualify for the LIRC Program, you will not be refunded.
<input type="checkbox"/>	<input type="checkbox"/>	Mail the signed Application, payment or proof of payment, Proof of Qualifications, and application fee to: Minnesota Housing Attn: LIRC Program 400 Wabasha Street North, Suite 400 St. Paul, MN 55102-1109

Chapter 5 – Review and Approval

5.01 Application Submission

Initial Applications and Renewal Applications may be submitted to Minnesota Housing from January 2 through March 31 of each year. Minnesota Housing reviews Applications as they are submitted.

Applicants certify in the Initial Application or Renewal Application that the property is in compliance with all applicable requirements of the low-income program that qualifies the property for the LIRC Program (See Section 2.01). Noncompliance with the requirements of the low-income housing program that qualifies the property for the LIRC Program may result in the denial and withdrawal of 4d(1) or a loss of some or all LIRC Program benefits. In making the certification, Minnesota Housing relies on the Initial Application or Renewal Application and any other supporting information. Minnesota Housing may request any supporting information that the agency deems necessary from the Applicant.

Minnesota Housing will perform annual quality control reviews. If findings occur during the annual quality review process, the Applicant and the local assessor's offices will be notified that properties no longer qualify for the LIRC Program or that the percentage of qualifying units has been changed. Failure to resolve the finding in a timely manner may result in disqualification from the LIRC Program for up to five years as solely determined by Minnesota Housing.

5.02 Approval

Minnesota Housing will notify Applicants that submit Initial Applications in writing whether their Application has been approved or denied. If approved:

- The Applicant will receive a LIRC Account Number.
- The local assessor will be notified that the property qualifies for the LIRC Program by June 1.

Minnesota Housing will certify to the appropriate county or city assessor the specific properties and the number of units in the building that qualify under the LIRC Program.

Applicants who have been approved for the LIRC Program will receive the 4d(1) tax class rate reduction for taxes payable the following year. For example, a property that receives a LIRC Program approval in calendar year 2024 will receive the 4d(1) property use classification for property taxes payable in calendar year 2025.

5.03 Initial Application Denials and Appeals

New Applicants who have applied for the LIRC Program and who have been determined to be ineligible will receive a letter indicating the reasons for denial. The letter will also explain the appeals process.

If applicable, Initial Applications that do not provide the resolution required in Section 2.03 will be denied and are not subject to appeal. Resolutions cannot be accepted after the Application due date.

5.04 Renewal Application Denials

Current participants who have reapplied for the LIRC Program and have been determined to be no longer eligible will be withdrawn from the 4(d)1 property use classification status. A letter will be sent explaining why the property was withdrawn from the LIRC Program.

Appendix A – Definitions

Term	Definition
4d(1)	The Property Use Classification for properties that meet the requirements of the LIRC Program.
Applicant(s)	The property owner or their authorized representative that submits an Application.
Application(s)	Initial Applications and/or Renewal Applications, as the context requires
Eligible Use(s)	The categories of expenses for which Property Tax Savings must be used, as set forth in Section 2.02.
Initial Application	The first Application submitted by an Applicant to the LIRC Program.
LIRC Account Number	The account number assigned by Minnesota Housing for each LIRC application approval.
LIRC Period	The calendar year for which the LIRC application approval applies. For example, a LIRC application submitted in calendar year 2023 for taxes payable in 2024 will have a LIRC Period of January 1, 2024 to December 31, 2024.
LIRC Program	The Low Income Rental Classification program established pursuant to Minnesota Statutes 273.128.
Minnesota Housing	the Minnesota Housing Finance Agency
Program Guide	The Low Income Rental Classification Program Guide
Proof of Qualifications	The documentation required to be submitted with the Initial Application to demonstrate that the property meets one or more of the eligibility criteria in Minnesota Statute 273.128, subdivision 1.
Property Tax Savings	See Section 3.01
Property Use Classification	The tax class assigned by the applicable city or county assessor (visit the Minnesota Department of Revenue website for a full list of property use classifications).
Renewal Application	All subsequent Applications after the Initial Application submitted by the Applicant to remain enrolled in the LIRC Program.

Appendix B – Legal Addendum

1.01 Conflict and Control

In the event of any conflict between the terms of this Addendum and the document to which it is attached, the terms of this Addendum will govern and control.

1.02 Fraud

Fraud is any intentionally deceptive action, statement or omission made for personal gain or to damage another.

Any person or entity (including its employees and affiliates) that enters into a contract with Minnesota Housing and witnesses, discovers evidence of, receives a report from another source or has other reasonable basis to suspect that fraud or embezzlement has occurred must immediately make a report through one of the communication channels described in section 1.07.

1.03 Misuse of Funds

A contracting party that receives funding from Minnesota Housing promises to use the funds to engage in certain activities or procure certain goods or services while Minnesota Housing agrees to provide funds to the recipient to pay for those activities, goods or services. Regardless of the Minnesota Housing program or funding source, the recipient must use Minnesota Housing funds as agreed, and the recipient must maintain appropriate documentation to prove that funds were used for the intended purpose(s).

A misuse of funds shall be deemed to have occurred when: (1) Minnesota Housing funds are not used as agreed by a recipient; or (2) a recipient cannot provide adequate documentation to establish that Minnesota Housing funds were used in accordance with the terms and conditions of the contract.

Any recipient (including its employees and affiliates) of Minnesota Housing funds that discovers evidence, receives a report from another source or has other reasonable basis to suspect that a misuse of funds has occurred must immediately make a report through one of the communication channels described in section 1.07.

1.04 Conflict of Interest

A conflict of interest – actual, potential or perceived – occurs when a person has an actual or apparent duty or loyalty to more than one organization and the competing duties or loyalties may result in actions which are adverse to one or both parties. A potential or perceived conflict of interest exists even if no unethical, improper or illegal act results from it.

An individual conflict of interest is any situation in which one's judgment, actions or non-action could be interpreted to be influenced by something that would benefit them directly or through

indirect gain to a Partner, Family Member, Relative, Friend, Business or other Outside Interest with which they are involved. Such terms are defined below.

***Actual Conflict of Interest:** An Actual Conflict of Interest occurs when a person’s decision or action would compromise a duty to a party without taking immediate appropriate action to eliminate the conflict.

***Potential Conflict of Interest:** A Potential Conflict of Interest may exist if a person has a relationship, affiliation or other interest that could create an inappropriate influence if the person is called on to make a decision or recommendation that would affect one or more of those relationships, affiliations or interests.

***Partner:** A person’s romantic and domestic partners and outside business partners.

***Family Member:** A person’s current and former spouse; children, parents, and siblings; current and former children-in-law, parents-in-law, and siblings-in-law; current and former stepchildren and stepparents; grandchildren and grandparents; and members of the person’s household.

***Relative:** Uncle or aunt; first or second cousin; godparent; godchild; other person related by blood, marriage or legal action with whom the individual has a close personal relationship.

***Friend:** A person with whom the individual has an ongoing personal social relationship. “Friend” does not generally include a person with whom the relationship is primarily professional or primarily based on the person being a current or former colleague. “Friend” does not include mere acquaintances (i.e., interactions are coincidental or relatively superficial). Social media friendships, connections, or links, by themselves, do not constitute friendship.

***Business:** Any company, corporation, partnership, proprietorship, firm, enterprise, franchise, association, organization, self-employed individual or any other legal entity which engages either in nonprofit or profit-making activities.

***Outside Interest:** An Outside Interest may occur when an individual, their Family Member or their Partner has a connection to an organization via employment (current or prospective), has a financial interest or is an active participant.

Once made aware of a conflict of interest, Minnesota Housing will make a determination before disbursing any further funds or processing an award. Determinations could include:

- Revising the contracting party’s responsibilities to mitigate the conflict
- Allowing the contracting party to create firewalls that mitigate the conflict
- Asking the contracting party to submit an organizational conflict of interest mitigation plan

- Terminating the contracting party’s participation

Any person or entity (including its employees and affiliates) that enters into a contract with Minnesota Housing must avoid and immediately disclose to Minnesota Housing any and all actual, potential or perceived conflicts of interest through one of the communication channels described in section 1.07.

A contracting party should review its contract and request for proposals (RFP) material, if applicable, for further requirements.

1.05 Assistance to Employees and Affiliated Parties

Any party entering into a contract with Minnesota Housing for the purpose of receiving an award or benefit in the form of a loan, grant, combination of loan and grant or other funding is restricted in issuing a loan, grant, combination of loan and grant or other funding to a recipient (“Affiliated Assistance”) who is also: (1) a director, officer, agent, consultant, employee or Family Member of an employee of the contracting party; (2) an elected or appointed official of the State of Minnesota; or (3) an employee of Minnesota Housing, unless each of the following provisions are met:

- The recipient meets all eligibility criteria for the program;
- The assistance does not result in a violation of the contracting party’s internal conflict of interest policy, if applicable;
- The assistance does not result in a conflict of interest as outlined in section 1.04;
- The assistance is awarded utilizing the same costs, terms and conditions as compared to a similarly situated unaffiliated recipient and the recipient receives no special consideration or access as compared to a similarly situated unaffiliated recipient; and
- The assistance is processed, underwritten and/or approved by staff/managers who are independent of the recipient and independent of any Family Member of the recipient. Family Member is defined in section 1.04.

A contracting party need not disclose Affiliated Assistance to Minnesota Housing. However, the contracting party must document and certify, prior to the award, that the Affiliated Assistance meets each of the provisions outlined above. This documentation must be included in the Affiliated Assistance file and must be made available to Minnesota Housing upon request. Affiliated Assistance that does not meet each of the provisions outlined above will be considered a violation of Minnesota Housing conflict of interest standards and must be reported by the contracting party through one of the communication channels outlined in section 1.07.

1.06 Suspension

By entering into any contract with Minnesota Housing, a contracting party represents that the contracting party (including its employees or affiliates that will have direct control over the subject of the contract) has not been suspended from doing business with Minnesota Housing. Please refer to Minnesota Housing’s website for a list of [suspended individuals and organizations](#). (Go to mnhousing.gov, scroll to the bottom of the screen and select Report Wrongdoing, then select Suspensions from the menu).

1.07 Disclosure and Reporting

Minnesota Housing promotes a “speak-up, see something, say something” culture whereby internal staff must immediately report instances of fraud, misuse of funds, conflicts of interest or other concerns without fear of retaliation through one of the communication channels listed below. External business partners (e.g., administrators, grantees or borrowers) and the general public are strongly encouraged to report instances of fraud, misuse of funds, conflicts of interest or other concerns without fear of retaliation using these same communication channels.

- Minnesota Housing’s Chief Risk Officer at 651.296.7608 or 800.657.3769 or by email at MHFA.ReportWrongdoing@state.mn.us;
- Any member Minnesota Housing’s [Servant Leadership Team](#), as denoted on Minnesota Housing’s current organizational chart (Go to mnhousing.gov, scroll to the bottom of the screen and select About Us, select Servant Leadership Team); or
- [Report Wrongdoing or Concerns \(mnhousing.gov\)](#) (Go to mnhousing.gov, scroll to the bottom of the screen and select Report Wrongdoing).

1.08 Electronic Signatures

Minnesota Housing will use and accept e-signatures on eligible program documents subject to all requirements set forth by state and federal law and consistent with Minnesota Housing policies and procedures. The use of e-signatures for eligible program documents is voluntary. Questions regarding which documents Minnesota Housing permits to be e-signed should be directed to Minnesota Housing staff.

1.09 Fair Housing Policy

It is the policy of Minnesota Housing to affirmatively further fair housing in all its programs so that individuals of similar income levels have equal access to Minnesota Housing programs, regardless of race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance, disability, familial status, gender identity or sexual orientation.

Minnesota Housing’s fair housing policy incorporates the requirements of Title VI of the Civil Rights Act of 1968; the Fair Housing Act, Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendment Act of 1988; and the Minnesota Human Rights Act. Housing

providers and other entities involved in real-estate related transactions are expected to comply with the applicable statutes, regulations and related policy guidance. Housing providers should ensure that admissions, occupancy, marketing and operating procedures comply with non-discrimination requirements. Housing providers and other entities involved in real-estate related transactions must comply with all non-discrimination requirements related to the provision of credit, as well as access to services.

In part, the Fair Housing Act and the Minnesota Human Rights Act make it unlawful, because of protected class status, to:

- Discriminate in the selection/acceptance of applicants in the rental of housing units;
- Discriminate in the making or purchasing of loans for purchasing, constructing or improving a dwelling, or in the terms and conditions of real-estate related transactions;
- Discriminate in the brokering or appraisal of residential property;
- Discriminate in terms, conditions or privileges of the rental of a dwelling unit or services or facilities;
- Discriminate in the extension of personal or commercial credit or in the requirements for obtaining credit;
- Engage in any conduct relating to the provision of housing that otherwise make unavailable or denies the rental of a dwelling unit;
- Make, print or publish (or cause to make, print or publish) notices, statements or advertisements that indicate preferences or limitations based on protected class status;
- Represent a dwelling is not available when it is in fact available;
- Refuse to grant a reasonable accommodation or a reasonable modification to a person with a disability;
- Deny access to, or membership or participation in, associations or other services organizations or facilities relating to the business of renting a dwelling or discriminate in the terms or conditions of membership or participation; or
- Engage in harassment or quid pro quo negotiations related to the rental of a dwelling unit.

Minnesota Housing has a commitment to affirmatively further fair housing for individuals with disabilities by promoting the accessibility requirements set out in the Fair Housing Act, which establish design and construction mandates for covered multifamily dwellings and requires those in the business of buying and selling dwellings to make reasonable accommodations and to allow persons with disabilities to make reasonable modifications.

1.10 Minnesota Government Data Practices

Minnesota Housing, and any party entering into a contract with Minnesota Housing, must comply with the Minnesota Government Data Practices Act, Minnesota Statutes Chapter 13, as it applies to all data provided by Minnesota Housing under the contract, and as it applies to all data created, collected, received, stored, used, maintained or disseminated by the contracting party under the contract. The civil remedies of Minnesota Statutes Section 13.08 apply to the release of the data referred to in this section by either the contracting party or Minnesota Housing. If the contracting party receives a request to release the data referred to in this section, the contracting party must notify Minnesota Housing. Minnesota Housing will give the contracting party instructions concerning the release of the data to the requesting party before the data is released. The contracting party's response to the request shall comply with applicable law.