



Community Stabilization: Naturally Occurring Affordable Housing – Multifamily Rental Housing Program Request for Proposals Application Checklist

Application deadline: Thursday, July 24, 2025, at noon Central Time.

Instructions

To complete an application for the Minnesota Housing Community Stabilization: Naturally Occurring Affordable Housing – Multifamily Rental Housing Program (NOAH Multifamily Program) Request for Proposals (RFP), submit all required materials using Minnesota Housing’s [Multifamily Secure Upload Tool](#). More information on how to submit required items can be found on Minnesota Housing’s [Partner Login](#) webpage.

Applicants must understand the application components and what types of submission materials are required to satisfy each required component. Applications that do not contain all required components (completed and submitted properly) will be noted as incomplete and will not be eligible for further review, including scoring. Minnesota Housing is unable to provide notice if an application is incomplete.

Technical assistance is available. Contact Beverly Wilharm at noah.mhfa@state.mn.us or at 651.284.0077 to set up a technical assistance meeting.

Refer to the Community Stabilization: Naturally Occurring Affordable Housing – Multifamily Rental Housing Program Request for Proposals Application Instructions and the [Community Stabilization: Naturally Occurring Affordable Housing - Multifamily Rental Housing Program Guide](#) for additional details, instructions, and contact information.

If you have questions regarding checklist items, contact Beverly Wilharm at noah.mhfa@state.mn.us or at 651.284.0077. Allow enough time for staff to respond and help resolve issues so that a complete application can be submitted prior to the application submission deadline. Also note that technical assistance does not guarantee that a complete application will be submitted.

Required Documents for all NOAH Multifamily Applications

- ☐ 1. [Community Stabilization: Naturally Occurring Affordable Housing - Multifamily Rental Housing Program Request for Proposals Application](#)
- ☐ 2. [Community Stabilization: Naturally Occurring Affordable Housing – Multifamily Rental Housing Program Request for Proposals Application General Certification Form](#)
- ☐ 3. [2025 Multifamily Workbook](#)
- ☐ 4. [NOAH Multifamily Program RFP Application Self-Scoring Worksheet](#)
- ☐ 5. Warranty Deed or Purchase Agreement with legal description
- ☐ 6. Site map
- ☐ 7. Location map
- ☐ 8. Documentation of age of building
- ☐ 9. Ownership Organizational Chart
- ☐ 10. [Physical Needs Assessment Form](#)
- ☐ 11. [20 Year Capital Expenditure Form](#)
- ☐ 12. Current annual operating budget for property, including year to date actual expenses
- ☐ 13. Three years of property financial statements, audited statements preferred
- ☐ 14. Property Rent Roll: a current listing of units in the property including unit size, the monthly rent amount, and household size. Clearly indicate which units receive a tenant subsidy. Resident names and incomes must be redacted. Anonymize the rent roll.
- ☐ 15. If applicable, photographs of overall property, existing conditions, and all proposed improvement areas
- ☐ 16. [Form 203B: Qualifications of Sponsor and/or Guarantor](#) together with [Schedule A-E](#) and all required financial information
 - Submit this form to mhfa.app@state.mn.us using the [Secure Upload Tool](#).
- ☐ 17. If applicable, [Form 203A: Qualifications of Developer](#) or the [Qualifications of Development Consultant Form](#)
 - Submit this form to mhfa.app@state.mn.us using the [Secure Upload Tool](#).
- ☐ 18. [Form 210A: Qualification of Management Company](#) and the [Management Company's Current Portfolio Form](#)
 - Submit this form to mhfa.app@state.mn.us using the [Secure Upload Tool](#).
- ☐ 19. If the property has any other existing type(s) of financing that include maximum income and/or rent restrictions, provide copies of documentation of maximum income and/or rent restrictions for non-federal or state financing. This may be demonstrated in the form of a recorded declaration, covenants, Land Use Restrictive Agreement, or other documentation as approved by Minnesota Housing at its sole discretion.
- ☐ 20. [Multifamily Fee Remittance Form](#) and application fee
- ☐ 21. [Wage Theft Disclosure Certification Form](#)
- ☐ 22. [Wage Theft Prevention Verification Form](#)

- ☐ 23. Optional: If interested, [HUD Section 811 Project-Based Rental Assistance Program Pre-Application](#) and [HUD Section 811 PRA Workbook](#)

Interest Rate Reduction

If the anticipated purpose of the NOAH Multifamily Program loan includes interest rate reduction, provide the additional items below:

- ☐ 1. A copy of the note and mortgage for which an interest rate reduction is being requested
- ☐ 2. Optional, if available: A letter signed by the lender detailing the new interest rate and terms under which the lender is willing to reduce the interest rate if the application is selected for funding

Rehabilitation

If the anticipated purpose of the NOAH Multifamily Program loan includes rehabilitation, provide the additional items below:

- ☐ 1. Rehabilitation scope of work and cost estimate: At a minimum, the scope of work should contain general line items and cost for each item (for example, windows or kitchen renovations). The total construction cost should match the Development Cost tab in the Workbook. It is acceptable to submit a Minnesota Housing 20-Year Capital Expenditure Template to meet the cost estimate submittal requirement for rehabilitation. The scope of work and cost estimate may be prepared by the applicant.
- ☐ 2. [Applicant Certification of Known Environmental Issues](#)
- ☐ 3. If applicable, [Tenant Relocation Plan](#)
- ☐ 4. If available, any other information to support the application, including architectural or engineering plans such as site plans, floor plans, exterior building elevations, elevator modernization proposals, 3D renderings, energy audits, etc.

Acquisition

If the purpose of the NOAH Multifamily Program loan includes acquisition-related costs, provide the additional items below if applicable:

- ☐ 1. Documentation detailing the acquisition and related costs which may include a closing costs statement
- ☐ 2. Documentation of proposed change in ownership

Other Costs

If the purpose of the NOAH Multifamily Program loan includes other costs, provide the additional items below:

- ☐ 1. Documentation of other costs, including how the amount requested was determined

Minnesota Housing may request additional information to support the application.

Required Documents for Claiming Points in Self-Scoring Worksheet

Please submit the following supporting documentation for points claimed in the NOAH Multifamily Program RFP Application Self-Scoring Worksheet:

- ☐ 1. **Serve Lower Income Households (1.A.):** units claimed will be verified against the Housing Income tab in the Multifamily Workbook
- ☐ 2. **Longer Period of Affordability (1.B.):** no additional documentation required
- ☐ 3. **Readiness to Proceed (2):** evidence of secured funding (excluding amortizing first mortgages); this may include, but is not limited to, tax increment financing (TIF), tax abatement, payment in lieu of taxes (PILOT), sponsor equity or loan, deferred developer fee, deferred loans, grants, sales tax rebate, energy rebates, historic tax credits, and designated contributions of state housing tax credits
- For scoring purposes, the documentation must be in the form of a project specific Letter of Intent, city or council resolution, letter of approval, or statement of agreement or eligibility.
 - Commitment documentation must state the amount and be executed or approved by the lender or contributor. Commitments must contain no contingencies other than receipt of a housing tax credit (HTC) allocation or award from Minnesota Housing or the applicable conditions with which any recipient of similar funds would have to comply with to receive such funding.
 - Documentation containing words synonymous with “consider” or “may” (as in “may award”) regarding the contribution are not acceptable.
- ☐ 4. **Funding Request (3.A.):** amounts will be verified against the Funding Request and Sources tabs of the Multifamily Workbook
- ☐ 5. **Funding Request (3.B.):** amounts will be verified against the Funding Request and Sources tabs of the Multifamily Workbook
- ☐ 6. **Critical Physical Needs (4.A.):** scoring will be verified against the submitted annual financial statements, Cash Flow tab of the Multifamily Workbook, Physical Needs Assessment Form, and 20 Year Capital Expenditure Form; a third-party Physical Capital Needs Assessment Report is preferable, but not required

- Critical Physical Needs are defined in Chapter 8 of the [Multifamily Design/Construction Standards](#).
- ☐ 7. **Urgency/Risk of Loss, Outstanding Debt (4.B.):** documentation from the lender that the loan is in forbearance and/or that the loan is maturing within 24 months
- ☐ 8. **Urgency/Risk of Loss, Default/Foreclosure (4.C.):** notice from the lender that the loan is in material default which has not been waived or documentation that the loan is at imminent risk of foreclosure in the next 6 months
- For purposes of this scoring category, material shall mean a default of a financial covenant and actual property debt service coverage on amortizing debt below 1.0x.
 - This does not apply to cash flow loans.
- ☐ 9. **Equitable Development, Priority Recipient Type (5.A.):** submit organizational documents such as Filed Articles of Incorporation, Filed Articles of Organization, IRS letter with 501(c)(3) designation, or documentation of Tribal status or Tribally Designated Housing Entity defined by U.S. Code, title 25, section 4103(22)
- ☐ 10. **Equitable Development, Black-, Indigenous-, People of Color-, and Women-Owned Business Enterprises (5.B.):** provide documentation demonstrating that the entity meets the definition; this could include a signed and dated certification statement, qualification forms, ownership documentation, or third-party verification