

Complete this **Tribal Indian Housing Program (TIHP) Housing Activity Application** and the **TIHP Workbook** if requesting Single Family RFP funds to support TIHP activity. Attach all documents listed in the *Required Documents* section of the Single Family RFP Application Instructions. **Proposals and use of grant proceeds must be consistent with current two-year Housing Plans established under the TIHP.**

Only current Tribal Indian Housing Program (TIHP) lenders may conduct TIHP activity. These are:

- Minnesota Chippewa Tribe
- Red Lake Band of Chippewa Indians
- Lower Sioux Indian Community
- Upper Sioux Community

Organizations not listed above may apply for funds for other housing activities using the other Activity Applications and Workbooks on the [Impact Fund webpage](#).

A. Project Information

Project Overview

1. Organization Name: _____
2. Project/Program Name: _____
3. Briefly describe the proposed project. If it is part of a broader project or initiative, include the name of that project or initiative in this description. Include anything unique or noteworthy about the project, for example, workforce training, repairs for seniors, etc. (2,000 character max)
4. For which of the following purposes will the Applicant make TIHP loans with Impact Fund dollars? (Check all that apply).
 - Purchase loans (first mortgage financing)
 - Purchase loans (downpayment assistance)
 - Rehabilitation loans
 - Construction loans (new construction of housing)

Note: Multifamily housing developments are not allowed under the Impact Fund.
5. For new construction of housing: Will any residents be displaced from their homes as a result of this project? Yes No
 - a. If yes, describe the situation and how the Applicant will minimize and manage displacement.

Target Area

1. What Target Area(s) will the Applicant serve? List each neighborhood, city, or county to be served.

Note: The Target Area(s) must be within the lending area defined in the Applicant's current two-year Housing Plan established under the TIHP.

2. If the Target Area differs from the lending area established in the Applicant's current two-year Housing Plan established under the TIHP, please explain.
3. If applying for Workforce & Affordable Homeownership Development Program funds, what is the total population in the Target Area(s)?

Income Limit

1. What is the [Impact Fund area median income \(AMI\)](#) to be served (up to 115% AMI)? ___% AMI

Note: Impact Fund income restrictions differ from those under the TIHP.

B. TIHP Recapitalization Funding

Projects for TIHP recapitalization will be evaluated based on the extent to which they address a gap not met by existing programs. First mortgages, downpayment assistance, and owner-occupied home rehabilitation assistance may be available from Minnesota Housing and through other sources such as counties, cities, and federal agencies. For more information on existing resources, see [Minnesota Housing's website](#) (first mortgage, downpayment assistance, rehabilitation programs), the Minnesota Homeownership Center's [Affordable Loan & Program Matrix](#) and [Home Rehab and Repair Matrix](#), [DownPayment RESOURCE™](#), [U.S. Department of Agriculture Rural Development Section 504](#) rehabilitation loans and grants, and Minnesota Department of Employment and Economic Development's [Small Cities Development Program](#).

1. If proposing purchase loans, what first-mortgage and downpayment assistance programs are available in the Target Area(s)?
2. If proposing loans for owner-occupied home rehabilitation, what other owner-occupied rehabilitation loan and grant programs are available in the Target Area(s)?
3. Explain the extent to which the programs identified above do not address the specific needs the Applicant will address with the proposal. If the programs do address the need, explain why additional financing is required.

4. Will the Applicant assist homebuyers and homeowners to access other existing programs before utilizing funds from the TIHP? Yes No
- a. If yes, describe how the Applicant and program design will coordinate with and make use of other existing programs.
5. If proposing loans for owner-occupied home rehabilitation, describe how the Applicant and program design will coordinate with and make use of other, existing owner-occupied rehabilitation assistance programs, including those listed above.
6. Applicant's Nationwide Mortgage Licensing System and Registry (NMLS) information. All Applicants that will originate and close loans must have an NMLS number or a Certificate of Exemption.
- a. NMLS Number: _____
- b. Certificate of Exemption: _____

If the Applicant does not have an NMLS number or a Certificate of Exemption, will the Applicant obtain an NMLS number or Certificate of Exemption before originating and closing loans? Yes No

C. Minnesota Housing Strategic Objectives

Minnesota Housing's [strategic objectives](#) fall into five areas of focus and guide the work that Minnesota Housing does to ensure that affordable housing is available in communities most impacted. Make sure to review the strategic objectives in detail before answering the questions below.

1. Which Minnesota Housing [strategic objectives](#) does the proposed project help to advance? Make sure to read the sub-bullets and only check the objectives that the proposed project will advance.
- Improve the Housing System
- Focus on the people and places most impacted by housing instability (i.e. being cost-burdened, living in overcrowded or substandard housing, not having access to homeownership, etc.)
 - Create a more inclusive, equitable and just housing system
 - Make housing programs more accessible and easier to use
- Preserve and Create Housing Opportunities
- Preserve and improve the condition and affordability of existing housing
 - Increase the development of new housing that is affordable
 - Develop green, energy-efficient, climate-resilient, sustainable housing
 - Increase access to rental assistance
 - Support and preserve manufactured homes and communities
- Make Homeownership More Accessible
- Address homeownership barriers and reduce disparities
- Support People Needing Services

- Prevent and end homelessness
- Support people with disabilities to live full, independent and integrated lives in the community
- Support older adults and create age-friendly communities
- Strengthen Communities
 - Pursue equitable community development and investment
 - Support Tribal Nations and Indigenous communities

Pick the top two objectives checked above and describe how the proposed project meets the strategic objectives. The response must address the items as described in Minnesota Housing’s [strategic plan](#). (2,000 character max)

C. Community Need

1. Describe the need for home purchase financing, home construction financing, and/or owner-occupied home rehabilitation financing in the Target Area(s) and how your proposal fills any gap in available resources. (2,000 character max)

2. A Cooperatively Developed Plan (CDP) is a community supported plan developed by a local unit of government or community group that encompasses multiple affordable housing and related service initiatives in a geographically defined area.
 - a. Is the proposed project a part of a CDP? Yes No

 - b. If yes, include the specific CDP name and its geographically defined area(s).

D. Project Feasibility

Leverage and Cost Containment

1. Do leverage sources and requested Impact Fund Grant Proceeds cover all funding gaps?

2. If not, please explain the plan for addressing funding gaps.

3. What types of in-kind contributions (e.g., donated materials, volunteer labor, etc.) has the Applicant secured and what are the sources of the in-kind contributions?

4. What types of regulatory incentives (e.g., fee waivers, expedited approvals and permitting, etc.) has the Applicant secured and what are the sources of the regulatory incentives?

5. What other cost containment measures will the Applicant take to reduce the total development cost (e.g. rigorous competitive bidding, use of own labor crews, below-market interim financing, etc.)?

E. Project Fees

Administration Fee (for Purchase Loan and Rehabilitation Loan requests)

Minnesota Housing allows an Administration Fee of \$1,000/unit to be paid from Impact Fund dollars. The Fee may not exceed the actual cost of administering Affordability Gap funds, which include household education specific to the loan or grant, lender coordination, document preparation, and other uses identified in the [Procedural Manual](#) section 6.07. Applicants requesting an Administration Fee for a Rehabilitation Loan request that will manage construction may request an administration fee of up to \$2,000/unit. Additional eligible costs include, but are not limited to, construction management and client navigation.

1. Is the Applicant requesting an Administration Fee?

Yes No

If yes, indicate the Administration Fee in the Tribal Indian Housing Program Workbook.

2. If the Applicant will provide services beyond the costs of administering funds noted above, the Applicant may request an amount greater than \$1,000/unit for Purchase Loans or \$2,000/unit for Rehabilitation Loans. Detail the additional services the Applicant will provide and substantiate the request with a demonstration of associated costs. (2,000 character max)

An Administration Fee paid from Impact Fund dollars will be in the form of a grant and cannot be rolled into a deferred loan to the homebuyer.

F. Organizational Capacity

Experience

1. Over the past five years, how many first mortgage financing, affordability gap (downpayment assistance), new construction, or owner-occupied home rehabilitation financing units has the Applicant completed?
2. Describe the types of projects the Applicant has completed and how they compare to the proposed project.
3. If the Applicant has not completed first mortgage financing, affordability gap (downpayment assistance), new construction projects, or owner-occupied home rehabilitation financing or similar

projects in the past five years, explain how the Applicant has the capacity to complete the proposed project (e.g., training, new staff, partnerships, etc.).

G. Funding Priorities

Before completing this section, refer to the following information:

- Single Family RFP Application Instructions for funding priority guidance
- Minnesota Housing’s **funding priority methodologies** located on the [Impact Fund webpage](#)
- Minnesota Housing’s [Community Profiles for Scoring in 2025 Consolidated RFP](#) → Single Family Consolidated RFP Geographic Scoring Map

Equitable Access to Homeownership

1. Provide the number and percentage of households the Applicant has served over the past five years that meet the criteria in the grid below:

	2024	2023	2022	2021	2020
% Indigenous, Black and Households of Color					
% Households with a Person with a Disability					
Total # Households Served					

2. List the counties that the Applicant has predominately served over the past five years.
3. Describe how the proposal will support one or more of the following outcomes: "address housing disparities, build power in communities most impacted by housing challenges and disparities, pilot innovative solutions, and support inclusive communities." (2,000 character max)
4. Describe how the Applicant plans to measure the success of this outcome. (2,000 character max)

Business Entities Owned or Led by People of Color, Indigenous Individuals, and/or Women

1. Is the owner or executive director (or equivalent) of the Applicant entity any of the following?
 - a. Black or Person of Color Yes No
 - b. Indigenous Individual and/or Tribal Entity Yes No
 - c. Woman Yes No

Serve Housing Needs Within a Community

1. **Universal Design/Accessibility/Visitability:** Will the Applicant complete at least one unit that meets the [Universal Design Standards](#) for new construction or [Type A Accessible unit standards](#)?
Yes No

2. **Large Family Housing:** Will the Applicant complete at least one unit with 4+ bedrooms and/or a unit with an accessory dwelling unit? Yes No
3. **Senior Housing:** Are there any features of the project designed specifically to enable seniors (those aged 62 years or over) to age in place? Yes No

Homeownership or Financial Education and Counseling

1. Will the Applicant require homebuyers to complete pre-purchase homeownership, financial education or counseling from a Qualified Provider? Yes No

A Qualified Provider is a [HUD-approved housing counseling agency](#), a member of the Minnesota Homeownership Center's [Homeownership Advisors Network](#), a provider of [Framework](#), Pathways to Homeownership, or a Minnesota Housing [Homeownership Capacity Provider](#).

Workforce Training Programs

1. Will the Applicant utilize any workforce training programs? Yes No

Efficient Land Use

If proposing loans for **new construction**, answer the following questions:

1. Is the proposed housing being developed on in-fill lots or a new subdivision?
In-fill lots New subdivision
 - a. If the Applicant is proposing to develop a new subdivision, will the new construction units have an adverse impact on existing community services and utilities? Yes No
 - b. If yes, please explain.
2. Does the proposal minimize the loss of agriculture land and green space? Yes No

If proposing loans for **rehabilitation**, answer the following question:

3. Does the rehabilitation convert non-residential property into residential housing? Yes No

Advancement of Housing Innovation and Technology

1. Will the Applicant use volumetric modular construction, cross-laminated lumber, panelized, robotics, 3D printing, and/or other innovative construction methods to construct homes?
Yes No
 - a. If yes, please describe the technology and how it will be used, including how this technology will affect the cost of the project. (2,000 character max)

H. Required Documents

Applicants must submit the required documents identified in the Single Family RFP Application Instructions. If Applicants are unable to provide a required document, include a description as to why.

Label documents with this file name format: "Organization_Activity Type_Document Name". For example, organization "ABC Community Development" should save this document as "ABCCD_TIHP_Activity_Application."