



Property Owner Risk Mitigation Fund

Program Guide

Last Updated: September 2025



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Chapter 1 – Introduction and Commitment to Equity

1.01 Introduction

The Property Owner Risk Mitigation Fund Program (the “RMF Program”) was established pursuant to [Minnesota Laws 2023, chapter 37, article 1, section 2, subdivision 9\(b\)](#), allowing up to \$1,000,000 of Family Homeless Prevention and Assistance Program (FHPAP) appropriated funds to be used to create or expand risk mitigation programs to reduce the financial risk of property owners renting to eligible households under FHPAP as governed by [Minnesota Statute 462A.204](#).

These funds will be available through the RMF Program and will be distributed through a competitive Request for Proposals (RFP), awarded as grants, and subject to all policies established by the [Minnesota Department of Administration Office of Grants Management](#).

The legislation establishing the Program allows for Minnesota Housing to give priority to applicants that demonstrate a matching amount of money by a local unit of government, business, or nonprofit organization.

Minnesota Housing reserves the right to correct technical errors or clarifications as well as to incorporate any new legislative requirements to this Program Guide as needed and with approval of the Assistant Commissioner of the Housing Stability Division. Any significant changes to the Program Guide will be approved by the Minnesota Housing board. Grantees will be notified of any changes to this Program Guide by email. The updated Program Guide will be posted on Minnesota Housing’s website.

Language Shift: Landlord to Property Owner

Minnesota Session Law uses the term “landlord” risk mitigation in the authorization and appropriation for this Program. The words “property owner” will be used in place of the term landlord throughout the Program Guide and corresponding RFP Application. This shift is informed by partners and renters and acknowledges the historical and negative connotations associated with the term landlord. Related, the term “renter” will be used instead of “tenant” for the leaseholder.

1.02 Values Statement

All Minnesotans live and thrive in a stable, safe, and accessible home they can afford in a community of their choice. To achieve the concept of One Minnesota where everyone thrives, we will reorient how we work and expand who has a voice at the table and who participates in and benefits from the housing economy.

We will:

- Center the people and places most impacted by housing instability at the heart of our decision making;
- Listen and share the power we have;
- Honor, respect and strengthen communities; and
- Be inclusive, equitable, just and antiracist in our actions.

1.03 Commitment to Equity

One of Minnesota Housing's values is to be inclusive, equitable and just in its actions, as stated on our [About Us](#) webpage and in our [Strategic Plan](#). This not only includes supporting a [new state plan](#) that focuses on racial, housing, and health justice, but it also extends to Minnesota Housing's funding commitments, including FHPAP and programs funded through FHPAP.

To further address the racial disparities that exist among Minnesotans experiencing homelessness, Minnesota Housing prioritizes working with grant administrators who will be successful at improving housing stability for communities disproportionately impacted by homelessness, including those who can provide culturally specific services.

Minnesota Housing expects Grant Applicants to have developed a fair and transparent process for soliciting providers to meet the needs identified in their community. Before finalizing a program design and submitting an application, Minnesota Housing strongly encourages all potential applicants to engage and consult with:

- People with lived experience of homelessness;
- Property owners;
- Tribal governments if the proposed coverage area(s) include Tribal Reservations;
- FHPAP Advisory Committee in potential coverage area(s);
- Continuum of Care region(s) in potential coverage area(s); and/or
- Other service and housing providers, agencies, local governments, and schools.

The RMF Program expects Grantees to provide Culturally Responsive and Trauma-Informed services. This includes providing household support with patience and empathy.

Minnesota Housing staff addresses equity when awarding funds and strives to maintain transparent and clear communication.

1.04 Terms and Definitions

Appendix A (Terms and Definitions) includes definitions of capitalized terms used in this Program Guide.

1.05 Legal Addendum

Any recipient of an award pursuant to the Program agrees to comply with the additional requirements and obligations as described in Appendix B (Legal Addendum) of this Program Guide.

1.06 Program Overview

The RMF Program is intended to reduce risks to property owners in efforts to expand housing opportunities for households with barriers to accessing housing or those unable to obtain housing without additional funding coverage or guarantees in place. Grant Proceeds are used to create or expand risk mitigation programs to recruit and engage property owners, reimburse property owners for damages or other eligible financial losses, link property owners and renter households to tenancy support services, and establish other strategies to support property owners serving eligible households.

Households served by property owners under this Program must be eligible under the FHPAP guidelines outlined in the [FHPAP Program Guide](#). While Grant Proceeds will be directed only to services, activities, and reimbursements for property owners, Grant outcomes will be tracked for both property owners and renters.

Chapter 2 – Eligibility Criteria

2.01 Eligible Grantees

Eligible Grantees do not have to be current FHPAP Grantees but must meet FHPAP Grantee eligibility criteria as follows:

- Tribal Nations, including those recognized by the state of Minnesota and the federal government: Bois Forte Band of Chippewa, Fond du Lac Band of Lake Superior Chippewa, Grand Portage Band of Lake Superior Chippewa, Leech Lake Band of Ojibwe, Lower Sioux Indian Community, Mille Lacs Band of Ojibwe, Prairie Island Indian Community, Red Lake Nation, Shakopee Mdewakanton Sioux Community, Upper Sioux Community, and the White Earth Nation;
- Twin Cities metropolitan counties, which include Anoka, Carver, Dakota, Hennepin, Ramsey, Scott and Washington counties; and entities other than counties in the metropolitan area, including but not limited to nonprofit organizations;
- Non-metropolitan areas, which include a county, a group of contiguous counties jointly acting together, or a community-based nonprofit organization; and
- Collaborative applications, including those from Continuum of Care regions and Tribal Nations, are encouraged.

2.02 Eligible Households

Eligible households of the RMF Program must meet the following criteria:

- Household income must be at or below 200% of federal poverty guidelines;
- Households must be Minnesota residents, or a household otherwise approved in writing by Minnesota Housing, approval of which is at Minnesota Housing's sole discretion; and
- Households must be homeless or at imminent risk of homelessness and in need of services and/or financial assistance due to a housing crisis.

Grantees may add additional criteria in some circumstances, such as:

- Grantees may choose to further restrict household income below 200% of federal poverty guidelines to target households with the greatest need.
- Grantees or Subgrantees that specialize in serving a specific population, such as youth or families, may target those households.

Chapter 3 – Eligible Activities and Expenses

Grant funds may be used by the Grantee to:

- Administer the RMF Program;
- Provide Property Owner Services to recruit and maintain property owner participation into the RMF Program;
- Reimburse property owners for certain property damages and housing related financial losses that exceed the security deposit. See section 3.03 of this document for more information.

3.01 Administration of the RMF Program

Up to 15% of the Grant Budget may be used for eligible program administrative expenses, including:

- Salaries, wages, and fringe benefits of staff responsible for program oversight, working directly with property owners and completing data entry and reporting (the full-time equivalent must be proportional to their program involvement)
- Hiring or staff retention bonuses may be eligible only if requested at the time of application and included on the approved budget which is an exhibit to the Grant Contract Agreement
- Travel
- Office space, utilities, equipment, phone, computer, internet
- Tablets, hotspots, data storage/security, and other software (cloud storage, data storage, Laserfiche, language line)
- Supplies, copies, postage
- Training
- Homeless Management Information System (HMIS) (or other pre-approved) software and reporting fees
- Financial compensation for persons with lived experience who are involved in the planning, design and evaluation of RMF Program activities as identified in the documents the Grantee uses to demonstrate compliance with program requirements
- Audit, insurance, accounting, human resources, information technology, communications, translation services
- Digital or Electronic Signatures (eSignatures), specifically the expenses associated with the set up and ongoing maintenance of eSignature services
- Other expenses directly related to the Program, which must be approved in writing by Minnesota Housing

Agencies that utilize cost allocation plans for administrative expenses will be required to provide a description in the work plan that is submitted as part of due diligence.

3.02 Property Owner Services

Up to 50% of the Grant Budget may be used to:

- Develop the Program design and materials, including the documents the grantee uses to reflect demonstration of compliance with Program requirements
- Market the Program and recruit property owners to participate
- Build relationships and network with property owners
- Explain the Program and educate property owners
- Enroll property owners into the Program
- Maintain contact and engagement with property owners during the Program
- Establish Property Owner Services, as appropriate (these services must be offered at least for the duration of the initial lease).
- Minnesota Housing may approve, at its sole discretion, other uses as proposed by the applicant to recruit, engage and support property owners.

3.03 Property Owner Payments

Property owner payments are allowed in the form of reimbursements. The guarantee of reimbursement payments, when eligible, may be used to motivate owners to enroll in the RMF Program and rent to a person who they may otherwise not rent to due to housing barriers. In the Request for Proposal (RFP), the Grantee will provide the criteria a property owner must meet to be eligible for enrollment in the program and a description of what outcome each criteria item targets. Reimbursement payments may only be made to the property owner if there is documentation verifying that the property owner has met all criteria required for enrollment by the Grantee.

A property owner enrolled in the RMF program may receive reimbursement payments for damages or other eligible financial losses that exceed the security deposit amount. Grantees may determine a cap for reimbursement payments to a property owner. Eligibility for reimbursement payments related to repairs are dictated by whether a repair is needed to maintain safety, security and/or habitability of a rental unit or property. Reimbursement payments may only be made to the property owner if there is itemized documentation for each repair. Reimbursement payments may also be made for costs incurred or resources expended to facilitate meeting a Grantee's required program criteria or to rent to eligible households.

Chapter 4 – Ineligible Activities and Expenses

Activities and expenses that are not eligible under this grant include:

- Acquiring, rehabilitating, or constructing housing.
- Housing navigation and/or case management services to households seeking or maintaining housing.
- Rental assistance.
- Other housing related expenses not otherwise listed as eligible within this Program Guide (application fees, past due bills, utility connection fees, rental arrears, etc.).

Chapter 5 – Budget

5.01 Budget Modifications Not Requiring Pre-Approval

Grantees are not required to seek Minnesota Housing approval for the following budget modifications but are required to inform Minnesota Housing staff in writing of these budget modifications within two working days of a modification.

- Moving funds between existing line items within a distinct budget category (Administration, Property Owner Services, Property Owner Payments).
- Moving funds from Administration to Property Owner Services (provided Owner Services do not exceed 50% of the total budget unless it is specifically allowed in the Grant Contract Agreement) and Property Owner Payments.
- Moving funds from Property Owner Services to Property Owner Payments.
- Moving funds between a Grantee's and Subgrantee's budget or moving funds from one Subgrantee's budget to another Subgrantee's budget, provided that moving funds will not impact the program design outlined in the application and aligns the aforementioned items.
- Moving funds from one program year to another.

5.02 Budget Modifications Requiring Pre-Approval

Any budget modification not listed above requires approval from Minnesota Housing. When requesting a budget modification, Grantees must submit the following information in writing to Minnesota Housing staff:

- The reason for the request,
- The amount of funds proposed to be shifted,
- The expense categories that funds will be moved to and from,
- If Subgrantees will be impacted, and
- If there will be an impact to the program design outlined in the application.

Minnesota Housing may choose, at its sole discretion, to not allow a budget modification. If Minnesota Housing does not allow a budget modification the Grantee must revert to the previously approved budget.

Budget modifications may require a Grant Contract Agreement amendment which must be approved by agency leadership and/or the board.

Chapter 6 – Grantee Requirements

6.01 Subgrantees

Grantees must complete formal contracts with any Subgrantees and require, at a minimum, the same expectations that Minnesota Housing requires of Grantees. Subgrantee agreements must be fully signed before the Subgrantees can begin serving households. Additionally, Grantees should ensure that communication received from Minnesota Housing is relayed to Subgrantees.

6.02 Financial

Grantees will prepare and submit to Minnesota Housing reimbursement requests that detail actual expenditures in alignment with eligible activities and expenses outlined in the Grantee's approved budget.

Grantees and Subgrantees are required to demonstrate and track that funds have been expended on eligible activities. Grantees are required to monitor their rate of expenditures to last the duration of the grant period. The rate of expenditures will be considered when evaluating overall Grantee performance as part of the competitive application process.

6.03 Digital or Electronic Signatures

For any documents that require a signature to complete the application or other supporting documentation, handwritten, Digital and Electronic Signature (eSignature) options must be made available. Grantees may use [DocuSign](#) or [Adobe eSign](#) to create a Digital or Electronic Signature; other Digital or Electronic Signature software requires written approval from Minnesota Housing before being used.

6.04 Monitoring and Evaluation

State Monitoring of Grantees

Minnesota Housing will monitor Grantees in compliance with the [Department of Administration Office of Grants Management Policy 08-10](#), including:

- Owner file review: Grantee must develop and define what owner file must include. Contents should include documentation that demonstrates compliance with program requirements.
- Renter eligibility review
- Financial reconciliation: Grantees must submit the following documentation, as applicable:
 - A job cost report or general ledger, including receipts and expenses for the requested period such as:
 - Bank statements

- Payroll records
- Third-party verification such as invoices and receipts
- The job cost report or general ledger should only include RMF Program related receipts and expenses and should not include non-RMF Program related receipts/expenses.

More detailed information will be provided to Grantees prior to monitoring and will include an overall program review, including Grantee policies and procedures, governance, and administrative performance.

Following conclusion of the monitoring activities, Minnesota Housing staff will conduct an exit interview with the Grantee summarizing the results. Grantees will be notified if follow-up is required. Upon timely completion of follow-up items, Minnesota Housing staff will issue a monitoring review summary letter.

Grantees and Subgrantees are responsible for maintaining financial records that document the use of all RMF Program funds, including those used for Property Owner Services, Property Owner Payments, and administrative costs. Grantees and Subgrantees are expected to maintain all financial and owner records for a minimum of six years after the grant period has ended.

In addition, Minnesota Housing reserves the right to review all financial and owner records during this period, and records must be made available upon request.

Grantees Monitoring Subgrantees (as appropriate)

Grantees are required to conduct monitoring of Subgrantee activities in accordance with the Grant Contract Agreement and the [Department of Administration Office of Grants Management Policy 08-10](#). Grantees must establish a procedure to review and validate claims and reimbursements. Outcomes of the monitoring visit must be documented and available to Minnesota Housing and other stakeholders upon request.

Minnesota Housing encourages grantees to consult with an existing advisory committee in development of monitoring and evaluation. Grantees are strongly encouraged to consult with Minnesota Housing staff promptly if they identify any Subgrantee performance concerns, through monitoring or any other means, in areas such as financial management or service delivery. Further action may be recommended or required, such as providing additional monitoring or developing a performance improvement plan with the Subgrantee.

Grantees should establish an HMIS reporting deadline for Subgrantees in advance of the due date established by Minnesota Housing to provide sufficient time to review data quality. Grantees should work with their Subgrantees to fix data quality issues and then inform Minnesota Housing of the “ready” status. Grantees may also act as a liaison between the Subgrantee and the HMIS administrator helpdesk staff if there are data or reporting issues. Grantees will be provided with specific reporting information in advance of the reporting period.

6.05 Quarterly and Annual Reporting

Grantees will be provided with a Quarterly Report template that must be submitted to Minnesota Housing 45 calendar days after the completion of each reporting period.

Grantees will be provided with an Annual Report template that must be submitted to Minnesota Housing 45 calendars after the completion of each 12-month period.

A specific RMF Program Report Timeline will be provided to the Grantee as an exhibit to the Grant Contract Agreement. Note that report dates are subject to change. Grantees will receive email notifications of all report deadlines.

6.06 Homeless Management Information System (HMIS)

The Institute for Community Alliance is the designated Lead Agency for Minnesota's [HMIS](#). RMF Grantees will be required to ensure that certain data of households served under the RMF is entered into HMIS. This data entry may be completed by the Grantee or the provider who is providing support services to the household.

Grantees and Subgrantees, if applicable, are encouraged to download these reports regularly to ensure the latest version is being used. Timely data entry is expected to comply with quarterly and annual reporting requirements.

Agencies new to the HMIS or returning after a period of absence must complete documentation to get their agency set up to enter data. In addition, new users must complete new user training before entering data. Visit the [HMIS website](#) for more information.

Appendix A – Terms and Definitions

Table 1: Terms and Definitions

Term	Definition
Continuum of Care (CoC)	A local planning body that coordinates housing and services planning and funding for homeless families and individuals.
Continuum of Care (CoC) Plan	A community plan prescribed by HUD to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency and includes action steps to end homelessness and prevent a return to homelessness.
Culturally Responsive	Agencies, programs, and providers of services respond respectfully and effectively to people of all cultures, languages, classes, races, ethnic backgrounds, disabilities, religions, genders, sexual orientations, and other identities in a manner that recognizes, values, and affirms differences and eliminates barriers to access as stated in Minnesota Laws 2024, ch. 127, art. 16, sec. 2(a)(1) .
Digital Signature	A person's name that is Digitally affixed to an electronic document not using DocuSign, Adobe Sign, or other eSignature software. Digital Signatures can be typed into or onto a document, an image of a signature, or the use of /s/ as a signature. Checking a box or typing one's initials is also a Digital Signature.
Electronic Signature (eSignature)	An electronic sound, symbol, or process attached to or logically associated with a contract or other record and executed or adopted by a person with the intent to sign the record. An eSignature is electronically affixed to an electronic document using an approved software program which authenticates identity, day and time of affix. Minnesota Housing approved software for initiating an eSignature is DocuSign or Adobe Sign.
Grant Applicant	An organization that intends to apply for RMF Program funds.
Grant Contract Agreement	The agreement between Minnesota Housing and the Grantee that governs the Grantee's use of FHPAP funds.
Grantee	The primary entity that has applied for and has been awarded funds from the RMF Program. A grantee may have Subgrantees within their RMF project.
Homeless Management Information System (HMIS)	A local web-based information technology system used to collect participant-level data and data on the provision of housing and services to individuals and families experiencing or at risk of homelessness.
Homeless Management Information System (HMIS) Lead Agency	The entity responsible for managing the HMIS for the geographic area, in accordance with the requirements prescribed by HUD. The Institute for Community Alliance (ICA) is the designated HMIS Lead Agency for the state of Minnesota.

Term	Definition
Subgrantee	An agency or organization that is solicited by the Grant Applicant or Grantee to participate as an administrator with the Grantee in the FHPAP.
Trauma-Informed	To recognize that many people have experienced trauma in their lifetime and that programs must be designed to respond to people with respect and accommodate the needs of people who have or are currently experiencing trauma as stated in Minnesota Laws 2024, ch. 127, art. 16, sec. 2(a)(2) .

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 Appearance of a Conflict of Interest – 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 Conflict of Interest or Appearance of a Conflict of Interest exists even if no unethical, improper or illegal act results from it.

- **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.
- **Appearance of a Conflict of Interest:** The Appearance of a Conflict of Interest means any situation that would cause a reasonable person, with knowledge of the relevant facts, to question whether another person's personal interest, affiliation or relationship inappropriately influenced that person's action, even though there may be no Actual Conflict of Interest.

A conflict of interest includes 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.

- **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.
- **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.
- **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 (that is, interactions are coincidental or relatively superficial). Social media friendships, connections, or links, by themselves, do not constitute friendship.
- **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.
- **Partner:** A person's romantic and domestic partners and outside Business partners.
- **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.

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 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 (for example, 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.

1.11 Prevailing Wage

Under certain circumstances, awards of Minnesota Housing funds may trigger state prevailing wage requirements under [Minnesota Statutes Chapter 177](#) or [Minnesota Statutes Section 116J.871](#). In broad terms, Minnesota Statutes Chapter 177 applies to an award of \$25,000 or greater for housing that is publicly owned. Minnesota Statutes Section 116J.871 applies to awards for non-publicly owned housing that meet the following conditions: (1) new housing construction (not rehabilitation of existing housing); (2) a single entity receives from Minnesota Housing \$200,000 or more of grant proceeds or \$500,000 of loan proceeds; or (3) allocations or awards of low-income housing tax credits, for which tax credits are used for multifamily housing projects consisting of more than ten units.

Minnesota Statutes Section 116J.871 sets out several exceptions to the applicability of prevailing wage including (1) rehabilitation of existing housing; (2) new housing construction in which total financial assistance at a single project site is less than \$100,000; and (3) financial assistance for the new construction of fully detached single-family affordable homeownership units for which the financial assistance covers no more than ten fully detached single-family affordable homeownership units.

Entities receiving funding from Minnesota Housing as described in this section shall notify all employers on the project of the recordkeeping and reporting requirements in Minnesota Statutes Section 177.30, paragraph (a), clauses (6) and (7). Each employer shall submit the required information to Minnesota Housing.

Questions related to submission of required information to Minnesota Housing may be directed to: mhfa.prevailingwage@state.mn.us.

All questions regarding state prevailing wages and compliance requirements should be directed to the Minnesota Department of Labor and Industry as follows:

Division of Labor Standards and Apprenticeship
State Program Administrator
443 Lafayette Road N, St. Paul, MN 55155
651.284.5091 or dli.prevwage@state.mn.us

If a contractor or subcontractor fails to adhere to prevailing wage laws, then that contractor or subcontractor could face civil and/or criminal liability.