



Property Owner Risk Mitigation Fund (RMF)
Request For Proposal (RFP) 2025-29

Kristen Mortenson: Program Officer Rachel Mahon Bosman: Grants Specialist

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Before We Begin

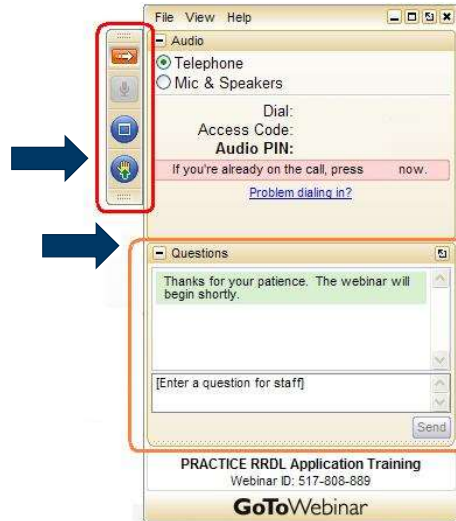
If you are in search of resources for your housing needs:

- [Find Housing Help](#)
- [FHPAP providers statewide](#) (organized by county)

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Webinar Logistics

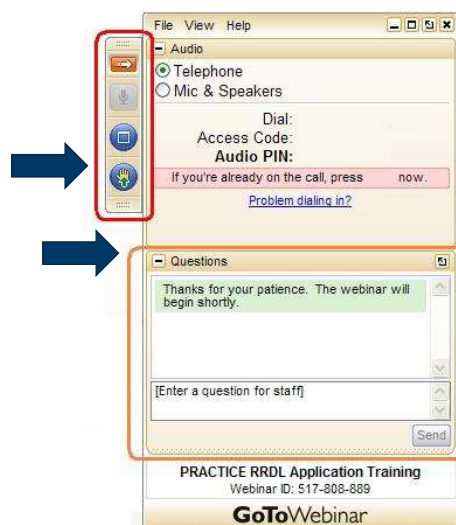
- Session is being recorded and may be posted publicly.
- There will be time at the end for questions.
- Mute your line unless speaking.
- Do not put your line on hold.



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GoTo Toolbar



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The slide features a dark blue background with a light green clipboard graphic. The clipboard has a white label at the top that says "Agenda". Below the label is a bulleted list of topics. To the right of the list is a light green pen icon.

Agenda

- Mission and Land/Labor Acknowledgment
- Property Owner Risk Mitigation Fund (RMF) Program Overview
- Eligible Grantees, Households and Expenses
- Application and Timeline
- Scoring
- Submission Tips
- Q&A

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The slide has a white background. In the center is a graphic of a light blue house with three hands (green, purple, and blue) reaching up towards the roof. In the top right corner is the Minnesota Housing logo, which consists of a stylized "m" followed by the words "MINNESOTA HOUSING". At the bottom of the slide is a dark blue banner with the text "Mission and Land/Labor Acknowledgment" in white. Below the banner is a light gray footer area.



MINNESOTA HOUSING

Mission and Land/Labor Acknowledgment

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The Mission of Minnesota Housing

Housing is foundational to a full life and a thriving state, so we equitably collaborate with individuals, communities and partners to create, preserve and finance housing that is affordable.



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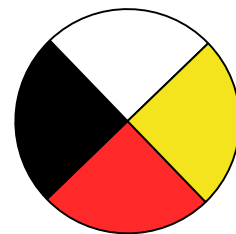
Land and Labor Acknowledgment

Mni Sota Makoce, the Land where the Water is so Clear it Reflects the Clouds

What we call Minnesota today was built on the backs of African people who were enslaved and on top of the graves of the Dakota and Anishinaabe people. Remember this as we work together toward housing justice and equity for all.

Resources to Support Local Indigenous Communities:

- [We Are Still Here Minnesota](#)
- [Indigenous Peoples Task Force](#)
- [Five Ways to Learn about Native American Culture in Minnesota](#)
- [What is an Indigenous Medicine Wheel](#)



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RMF Program Overview

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What is the RMF Program?

State funds used to create or expand risk mitigation programs

- Funds provide
 - Administrative Costs
 - Property Owner Services
 - Property Owner Payments



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RMF Program Criteria

- Applicants create their own set of criteria that a property owner must meet to be eligible for enrollment in the RMF Program.
- While the RMF Program does not fund supportive services for households renting from property owners enrolled in the program, it does require that households are connected to direct supportive services such as case management to be eligible.

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Advisory Committee

- Advisory Committees are not required for this program but are strongly encouraged
 - If the applicant has an existing Advisory Committee, it can be used for the RMF Program
 - If there is no advisory committee the applicant is encouraged to include how they will ensure the voices of the community, stakeholders, and people with lived expertise were incorporated into the design and how they will continue to be heard
- Members can include:
- People with lived expertise
 - Community-based social service agencies
 - County staff (emergency assistance and public health)
 - Representatives of the Minnesota Interagency Council on Homelessness
 - Emergency shelter, transitional housing, permanent affordable housing, schools, property owners and faith-based organizations

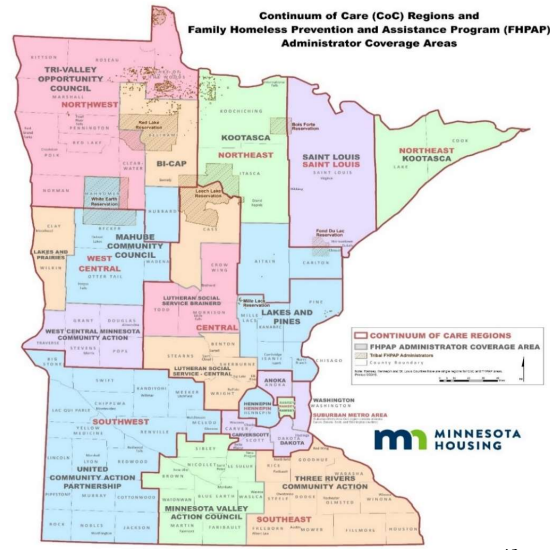
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Eligible Grantees

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

- Tribal Nations
- 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



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Eligible Grantees

- Demonstrate ability to administer services and direct funding to property owners
- Financial documentation of transactions
- Responsive to community need based on direction from local advisory committee or alternative with capacity to provide comparable support
- Use Homeless Management Information System (HMIS)
- Submit Expenditure and Annual Narrative Reports
- Follow RMF Program Guide & Grant Agreement

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Eligible Households and Expenses

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Eligible Households

- Household income must be at or below 200% of federal poverty guidelines
- Minnesota resident or a household, unless approved by Minnesota Housing
- Be homeless or at imminent risk of homelessness and in need of services and/or financial assistance due to a housing crisis

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Eligible Activities and Expenses

- Administration of the RMF Program
- Property Owner Services
- Property Owner Payments

Refer to Chapter 3 of the RMF Program Guide for a detailed description of eligible activities

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Eligible Activities and Expenses

Funds can be used for:

- Grant Administration (up to 15%)
- Property Owner Services (up to 50%)
 - Requests to exceed 50% with justification in the application
- Property Owner Payments
 - Property Owner payments are allowed in the form of reimbursements

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Eligible Expenses/Administration

- Salaries/wages/fringe benefits of staff responsible for program oversight
- Travel
- Supplies, copies, postage
- Household stipends, including transportation assistance for persons with lived experience who are involved in planning, design and evaluation of RMF activities
- Refer to Chapter 3, Eligible Activities and Expenses, of the RMF Program Guide for a complete list of eligible administration expenses

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Eligible Expenses/Property Owner Services

- Salary and Benefits
 - Can include the time staff spend working with property owners (full-time equivalent [FTE] should be proportional) and the development/marketing of the program
- Phone, computer, internet
- Office space/utilities
- Refer to Chapter 3, Eligible Activities and Expenses, of the RMF Program Guide for a complete list of eligible Property Owner Services expenses.

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Eligible Expenses/Property Owner Payments

- Damages or other eligible financial losses that exceed the security deposit amount
- Repairs needed to maintain safety, security, or habitability
- Costs incurred to meet Grantee's required program criteria or to rent to an eligible household
- Refer to Chapter 3, Eligible Activities and Expenses, of the RMF Program Guide for a complete list of eligible Property Owner Payments.

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Ineligible Expenses

- 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 the RMF Program Guide (application fees, past due bills, utility connection fees, rental arrears, etc)

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Application and Timeline

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Funding

- One time appropriation of up to \$1,000,000 with an additional \$160,000 of previously unspent funding
- 4/1/2026 – 3/30/2030

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RFP: Application Components and Criteria

1. Application - Completed and submitted on time
2. Application signature page included and signed - Electronic, digital or wet signature
3. Budget - Applicant and all subgrantees
4. Pre-Award Risk Assessment



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Threshold Criteria

1. Application submitted on time

- December 5, 2025 at 4:30 Central time
- Use Multifamily Secure Upload Tool
 - Send to mhfa.app@state.mn.us

2. Application is signed

- PDF copy of signature page is acceptable with electronic, digital or wet signature
- Do not change format of other application materials.



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Threshold Criteria

3. Budget is included

- Instructions and Definitions tabs
- Grantee and Subgrantee Information tab
- Complete a separate budget for grantee and each subgrantee
- TOTAL RMF Budget tab
- Application Budget

4. Pre-Award Risk Assessment form is included

- Items on the form checklist are included—includes financials for non-profits

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Pre-Award Risk Assessment

Per [Minn. Stat. §16B.981](#), and the Office of Grants Management [Policy 08-06](#), Minnesota Housing is required to conduct a pre-award risk assessment of potential grantees requesting grant awards of \$50,000 or more, including:

- Nonprofit organizations
- For-profit business entities
- [Political Subdivisions](#)

Tribal governments are not covered by this statute. However, Tribal-affiliated organizations with a non-profit or for-profit business designation with the MN Secretary of State are subject to the pre-award risk assessment process.

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Pre-Award Risk Assessment

- The goal is to assess the risk that a potential grantee cannot or would not perform the duties of the grant.
- Minnesota Housing is trying to determine if:
 - The potential grantee would likely be able to perform the duties of the grant without additional conditions.
 - The potential grantee would likely be able to perform the duties of the grant with additional technical assistance or funding conditions.
 - There is a substantial risk that the potential grantee cannot or would not perform the required duties of the grant.

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Pre-Award Risk Assessment - Requirements

A unique Risk Assessment form and all accompanying documentation listed in each form is required for:

- [Nonprofit Organizations](#)
- [Political Subdivisions](#)

Each form outlines all the information required of that specific type of entity and includes a checklist so that potential grantees can reference what items are required with their submission.

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Pre-Award Risk Assessment - Requirements

Non-Profit Organizations

- Financial Documents
- Evidence of good standing with the MN Secretary of State
- Organizational Review Questions
- Confirmation of not being suspended or debarred from doing business with MN Housing, the State or Federal Government
- Certification that no principals of the organization have been convicted of a felony financial crime within the last 10 years

Political Subdivisions

- Organizational Review Questions
- Confirmation of not being suspended or debarred from doing business with MN Housing, the State or Federal Government
- Certification that no principals of the organization have been convicted of a felony financial crime within the last 10 years

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Required Financial Documentation - Non-profits

Potential Grantee's Total Gross Revenue	Required Documentation
Over \$750,000 in the last fiscal year	-Most recent audited financial statements -Most recent Form 990 or Form 990 EZ filed with the Internal Revenue Service (IRS)
Under \$750,000 in the last fiscal year	-Most recent Form 990 or Form 990 EZ filed with the Internal Revenue Service (IRS)
Not in existence long enough or not required to file Form 990 or Form 990 EZ with the IRS	-Document explaining why the potential grantee is exempt from filing with the IRS (i.e., IRS Determination Letter) -Most recent board-approved (or managing group if applicable) financial statements - Internal Controls Certification Form (Non-profit)

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Pre-Award Risk Assessment - Items to Keep in Mind

- **All** required documents must be submitted with RFP application materials for an application to be complete and considered for funding.

*Reference the Risk Assessment Form required of your organization for the full list of required documents.

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Pre-Award Risk Assessment - Items to Keep in Mind

- A principal is defined as a public official, board member, or staff (paid or volunteer) with authority to access funds or determine how funds are used.
- Principals may include but are not limited to board members, officers of your agency, those who can access bank accounts, can sign checks, or authorize payments, have decision making authority about budgets and participate in voting on financial related decisions.
- Submit a list of Board members and organizational chart (naming individuals, not positions only) or include a full list of the principals for which you are certifying.

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Pre-Award Risk Assessment - Items to Keep in Mind

- The results of this pre-award risk assessment will not impact scoring of an organization's competitive application for grant funds.
- To complete this assessment, Minnesota Housing may request additional information from the potential grantee.
- Minnesota Housing will notify a potential grantee we're unable to satisfy concerns and will include information on the decision and options to request reconsideration of the decision.
- The submission of inaccurate or misleading information may be grounds for disqualification from a grant award and may subject an organization to suspension or debarment proceedings, as well as other remedies available to Minnesota Housing, by law.

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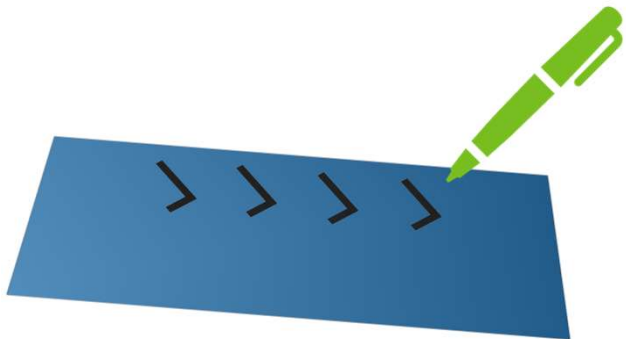
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Timeline

Date	Activity
Monday, September 29, 2025	RMF Program RFP announced via State Register and eNews, and published to the Minnesota Housing Website
Friday, October 10, 2025	Minnesota Housing holds an RFP Information Session at 1p.m. Central Time
Friday, October 17, 2025	First round of questions must be submitted by 4:30 p.m. Central time
Thursday, October 30, 2025	First round of Frequently Asked Questions (FAQ) posted on the Property Owner Risk Mitigation Fund Program webpage
Friday, November 7, 2025	Second round of questions must be submitted by 4:30 p.m. Central Time
Sunday, November 16, 2025	Second round of FAQ posted on the Property Owner Risk Mitigation Fund Program webpage
Friday, December 5, 2025	Applications due by 4:30 p.m. Central Time
Thursday, January 29, 2026	Minnesota Housing staff recommends selections to Minnesota Housing Board
Wednesday, February 4, 2026	Selected and non-selected applicants notified; due diligence phase begins
Thursday, February 12, 2026	Mandatory due diligence training for all selected administrators
Thursday, March 12, 2026	Due diligence items due
Wednesday, April 1, 2026	Upon Grant Contract Agreements being fully executed, Grant Contract Agreement Term begins Grant contract agreements fully signed
Saturday, March 30, 2030	End of Grant period. No expenses may be incurred after this date

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Scoring

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Scoring

Score = 100-point scale

• Project Summary	25 points
• Equity	35 points
• Capacity and Performance	20 points
• <u>Budget</u>	<u>20 points</u>
• Total	100 points

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Scoring: Project Summary 25 points

- Applicant identifies barriers to housing and target household population.
- Description contains detailed knowledge about how to recruit property owners and structure services for property owners.
- Evident that feedback from people with lived expertise, historically underserved households, stakeholders, advisory committee members and/or partners have informed the project design. Applicant identified data sources and provided an analysis that clearly describes a significant need in geographic area.

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Scoring: Equity 35 points

- Tribal Nation/group of Tribal Nations will automatically receive points for this section.
- Applicant has specific strategies to engage and serve property owners in ways that result in housing becoming more accessible for households identified as experiencing housing instability at disproportionate levels.
- Applicant has plan to include people with lived expertise.
- Applicant outlines how they will support property owners in making processes and communication accessible and inclusive.

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Scoring: Capacity and Performance 20 points

- Applicant describes experience establishing and growing relationships with a variety of stakeholders, including property owners
- Applicant actively uses Homeless Management Information System (HMIS) or has a defined plan for timely implementation.
- Applicant provides a detailed response that outlines experience with funding/contracting

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Scoring: Budget 20 points

- The budget appears reasonable and administrative costs do not exceed 15%.
- The narrative clearly justifies the applicant's budget including rationale and calculations.
- Costs align with the project design described in the Project Summary.

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Application Submission

Application and other required documents
uploaded no later than:

4:30 p.m. Central time
Friday, December 5, 2025

Upload all required items to the following:

[Multifamily Secure Upload Tool](#)

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Open Discussion and Questions



10/10/2025

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Thank You!

Kristen Mortenson

kristen.mortenson@state.mn.us

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