



## HOME American Rescue Plan (ARP) Request for Proposal (RFP) Information Session

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January 2026

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### Our Mission: The Core Purpose

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.

1/30/2026

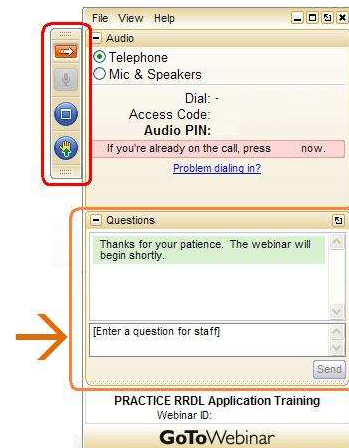
[mnhousing.gov](https://mnhousing.gov)

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## Meeting Logistics

- This session is being recorded and may be posted publicly.
- We will leave time at the end for questions.
- Please mute your line unless you are speaking. Webinar audio controls are **orange** when muted.
- Please do not put your line on hold, as this may trigger hold music.



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## Agenda

HOME ARP RFP Timeline

HOME ARP Program Overview

HOME ARP RFP Overview

Question and Answer Session

Closing Remarks

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## Available Funding

### HOME ARP Available Funding

Activities	Funding Amount
Development of Affordable Rental Housing	\$28,266,046

Bonds, including those utilizing a deferred structure with 4% Housing Tax Credits, as well as LMIR financing, are available through this application.

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## RFP Timeline

# HOME ARP RFP Timeline

Date	Activity
January 20, 2026 (complete)	RFP Released
January 29, 2026	Virtual RFP information session
May 5, 2026	Applications due by noon CST
August 27, 2026	Selection recommendations presented to Minnesota Housing's board

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## Technical Assistance

- Applicants are strongly encouraged to request technical assistance by contacting [MHFA.HOME-ARP@state.mn.us](mailto:MHFA.HOME-ARP@state.mn.us)
- Technical assistance is a consultation session with Minnesota Housing staff and/or our consultants ICF, to review project concepts, project workbooks and financial structures, preliminary building design or scopes of work, and Minnesota Housing's scoring process.

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## HOME ARP Program Overview

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## HOME ARP Program Overview

In 2021, Congress appropriated \$5 billion in funds for the HOME Investment Partnerships Program – American Rescue Plan (HOME ARP) to address the need for homelessness assistance and supportive services

- Minnesota Housing received a one time \$31.3 million allocation
- Federal Expenditure Deadline: September 30th, 2030
- The HOME ARP Rental Housing program is intended to develop, rehabilitate, or construct affordable rental housing primarily for Qualifying Populations as they are defined in the federal notice.

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## HOME ARP Program Cross Cutting Requirements

HOME ARP is a federal funding source so all federal cross-cutting requirements apply to these funds including but not limited to:

- Environmental Review;
- URA: Displacement, relocation, and acquisition;
- Davis Bacon/Labor Standards (12 or more HOME and HOME-ARP units combined),
- Section 3 Economic Opportunities

Except: Build America, Buy America (BABA) does not apply

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## HOME ARP Qualifying Populations

1. Homeless (McKinney Act definition at 24 CFR 91.5)
2. At-risk of homelessness (McKinney Act definition at 24 CFR 91.5)
3. Fleeing/Attempting to Flee Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking (Definitions from VAWA regulation at 24 CFR 5.2003, except Human trafficking definition from Trafficking Victims Protection Act of 2000)
4. Other Populations where assistance would:
  - Prevent the family's homelessness; or
  - Serve those with the Greatest Risk of Housing Instability

\*Veterans and families including veteran member that meet one of preceding criteria

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## HOME ARP Preference

- A preference provides a priority in the selection of applicants for a project or activity among Qualifying Populations or subpopulations of Qualifying Populations
- Minnesota Housing's Allocation Plan adopts a preference for individuals and families experiencing homelessness.

Projects that will implement a tenant selection HOME ARP preference will be able to claim additional points in the funding cycle.

If projects adopt the HOME ARP Preference, it is applicable to all Qualifying Population units in the project.

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## HOME ARP Eligible Activities

- New construction (with or without acquisition)
- Acquisition with rehabilitation
- Rehabilitation (without acquisition)
- Operating Cost Assistance with one of the above activity types, via a Capitalized Operating Cost Assistance Reserve (COCAR)

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## HOME ARP Forms of Assistance

- Deferred Loan - Construction Loan or an end loan
- 0% interest rate
  - May be adjusted to allow these funds to be paired with other sources of funding, such as HTCs
- Full loan amount is due at the end of the loan term
- Refer to [HOME ARP Underwriting Standards](#) for more information
- HOME ARP Compliance period is 15 years

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## HOME ARP Program Basics

- At least 70% of all HOME-ARP rental units must be designated for qualifying populations.
- Up to 30% of HOME-ARP rental units can be set aside for low-income households ( $\leq 80\%$  AMI)
- HOME ARP Low-Income Units are permitted only in developments that also include units reserved for qualifying populations.
- Maximum Subsidy: Up to 100% of eligible costs of the HOME ARP assisted Units (Maximum subsidy is waived).
- No Match Requirement

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## Rent Requirements

- Monthly gross rents which includes tenant paid utilities
- **HOME ARP Qualifying Populations Units:** may not exceed the greater of 30 percent of the household's monthly income or the most current Supportive Housing Standard for the unit size, as published annually by Minnesota Housing in the Multifamily Underwriting Standards.
- **HOME ARP Low-Income Units**— cannot exceed High HOME rent (the lesser of the Fair Market Rent for existing housing for comparable units in the area or a rent equal to 30% of the income of a family at 65% of area median income, as determined by HUD, with adjustments for number of bedrooms in the unit)
- **Exceptions:** Projects that receive project-based subsidy will be underwritten at the payment standards for such rental subsidy programs.

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## HOME ARP Challenge

- HOME ARP Qualifying Populations may not be able to pay sufficient rent to cover debt services and other operating costs
- Options:
  - Project Based Rental Assistance
  - Mixed income developments where market rate or higher income-restricted units subsidy HOME ARP unit operating costs
  - Capitalized operating cost assistance reserve

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## COCAR

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Amount must match the expected operating deficit of HOME ARP Qualifying Population Units

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Income from unit rents must be accounted for prior to drawing from the reserve

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Eligible only for Qualifying Population Units without project-based assistance

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Held in a separate interest-bearing account

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Disbursements require documentation and Minnesota Housing's approval

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Minnesota Housing to review sizing of the reserve annually

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## Funding and Application Requirements

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## Application Resources and Reference Materials

- [HOME ARP Program Guide](#)
- [HOME ARP RFP Standards](#)
- [HOME ARP Underwriting Standards](#)
- [HOME ARP Self Scoring Worksheet](#)
- [2026-2027 Methodology Guide](#): 2025 Multifamily Consolidated RFP/2026 HTC
  - [Community Profiles](#) - Interactive Geographic Scoring Map
- [Building Standards](#)
- [Temporary Relocation Principles](#)
- [HOME Rent and Income Limits](#)

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## Application Materials

- [HOME ARP Checklist](#)
- [HOME ARP Scoresheet](#)
- [Multifamily Workbook](#)

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## Application Checklist



The HOME ARP RFP combines existing and modified application materials from the 2025–2026 Multifamily Consolidated RFP. Forms and templates that are unchanged, are marked with an asterisk on the Application checklist



Applicants may resubmit these unchanged materials for consideration under the HOME ARP funding round, provided that the information remains accurate, current, and valid.

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## Application Checklist - General

- |  |   |
|--|---|
| 1. <u>HOME ARP Certification</u>                 | 9. <u>Wage Theft Disclosure Certification*</u>      |
| 2. <u>Qualification of Service Provider*</u>     | 10. <u>Wage Theft Prevention Verification Form*</u> |
| 3. Organizational Chart                          | 11. <u>Prevailing Wage Certification*</u>           |
| 4. <u>2025 Multifamily Application Workbook*</u> | 12. <u>Environmental Issues Certification*</u>      |
| 5. <u>HOME ARP Rental Housing Narrative</u>      | 13. Rental Assistance Payment Standards             |
| 6. Evidence of Site Control                      | 14. <u>Utility Allowance Information*</u>           |
| 7. Site Boundary Map                             | 15. <u>Utility Allowance Certification*</u>         |
| 8. Photographs of the Site at Application        | 16. <u>HOME ARP Scoresheet</u>                      |

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## Application Checklist - General

- |   |  |
|---|--|
| 17. <u>HOME ARP Supportive Housing Narrative</u>                | 23. <u>Multifamily Intended Methods Worksheet*</u> |
| 18. Supportive housing funding documentation, applicable        |  |
| 19. <u>HOME ARP Notification of CoC Form</u>                    |  |
| 20. <u>Construction Cost Estimate</u>                           |  |
| 21. <u>Preliminary Architectural/Construction Requirements*</u> |  |
| 22. <u>Universal Design Worksheet*</u>                          |  |

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## Application Checklist

### Construction Types

#### New Construction:

- New Construction Comparable Property Form\*

#### Moderate or Substantial Rehabilitation and/or Adaptive Reuse

- Physical or Capital Needs Assessment\*
- Rent Roll (tenant names redacted)
- Tenant Relocation Plan
- Three Years of Audited Financials (existing properties)

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## Application Checklist - COCAR

### Capitalized Operating Cost Assistance Reserve

- HOME ARP Capitalized Operating Cost Assistance Reserve Calculation Tool
- HOME ARP Operating Cost Assistance COCAR Narrative

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## Application Checklist - Scoring

### General

- Black, Indigenous, People of Color-owned Business Enterprises or Women-owned Business Enterprises Qualification Form
- Commitment letters

### Workforce Housing Communities

- Documentation of Individual Employer growth

### Transit and Walkability

- Documentation for route deviation or dial-a-ride service
- Transit provider letter or confirmation
- Location map or evidence of transit stop proximity
- Walk Score screenshot from walkscore.com

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## Application Checklist - Scoring

Minnesota Housing is required to award an additional point or points, not to exceed five percent of the total available points in a given competitive development program, to proposals in competitive capital development programs if the proposed project is located in a jurisdiction that meets certain criteria to reduce barriers to affordable housing development pursuant to Minnesota Laws 2025, chapter 32, article 3, section 13.

### Local Actions to Support Housing

- Local Actions to Support Housing Certification Form

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## Application Checklist – Housing Tax Credits

- Average Income Test Rent and Income Grid\*
- Bond Test Analysis\*
- Compliance with the IRS 10-Year Rule (for acquisition of existing buildings)
- Existing Loan and Tax Credit Documents
- Eventual Tenant Ownership
- Housing Tax Credit Section 42 Certification\*
- Local HRA/PHA Notice and Agreement Form\*
- Notification of Local Official
- QCT, DDA, and State Basis Boost
- Syndicator/Investor Letter of Intent
- Request for On-Site/Employee Unit (and Treatment of Common Space Unit)\*

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## HOME ARP Specific Forms/Templates

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HOME ARP Certification Form

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HOME ARP Rental Housing Narrative

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HOME ARP Supportive Services Narrative

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HOME ARP Continuum of Care Notification Form

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HOME ARP Scoresheet (excel for self-scoring)

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HOME ARP Capitalized Operating Cost Assistance Reserve Calculation Tool

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HOME ARP Operating Cost Assistance Narrative

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## Selection Criteria

### Greatest Need Tenant Targeting

- % of HOME ARP Qualifying Population Units, HOME ARP Preference, Supportive Services Model

### Capacity and Feasibility

- Experience developing, owning and operating housing projects that serve Qualifying Populations, using federal funds such as HOME and NHTF, and available Project Based Rental Assistance

### Increasing Housing Choice

- Access to more affordable housing, workforce housing communities, transit and walkability, rural/Tribal, BIPOC/WIBE

### Building & Construction Characteristics

- Universal Design, Enhanced Sustainability, Local Actions to Support Housing

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## HOME ARP Self-Scoring Worksheet & Scoresheet

- The HOME-ARP Self-Scoring Worksheet (SSW) outlines the selection criteria
- Mark all selection criteria you are claiming for your project in the HOME ARP Scoresheet
  - Note: missing or conflicting information may reduce your score
- Fill out the HOME ARP Scoresheet to calculate your points. Provide supporting documentation for each section, as noted in the HOME ARP SSW.
- Indicate the number of units for each selection criterion, including both Qualifying Population and Low-Income units.
  - All unit counts will be cross-checked with the Multifamily Workbook for consistency.

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## Funding and Application Requirements

- Ensure unit counts, rent limits, and income limits in the Workbook match your scoring worksheet.
- Minnesota Housing will validate details using your submitted Workbook; discrepancies may result in point reductions.
- Use correct unit types for calculations.
  - Include all units for totals, exclude common or employee units for restricted counts.

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Completing the 2025 Multifamily Workbook for HOME ARP  
RFP

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## Instructions Tab and Summary Tab

- The 2025 Multifamily Workbook is found on the HOME ARP Program website under Application Materials
- Instructions Tab – review
- Summary Tab- no input required

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## Funding Request Tab

- In **First Mortgage/Deferred Loan Request** section, all applicants should select Deferred Loan(s). The Request Amount will pull from the Deferred Loan Request line on the Source Tab:

	Request Amount
<input type="checkbox"/> Minnesota Housing First Mortgage	<input type="text"/>
<input checked="" type="checkbox"/> Deferred Loan(s) (includes Minnesota Housing and funding partner resources)	<input type="text"/>
<input type="checkbox"/> Bridge Loan	<input type="text"/>

- For projects requesting funding for rehabilitation and utilizing tax exempt bonds and HTC's, complete the funding requests section as applicable
- Leave Rental Assistance Request Blank.
- Leave NHTF Operating Subsidy unchecked, even if applying for HOME ARP COCAR funds.

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## Project Description & Property Information Tab

- Complete sections as applicable.
- In **Activity Type** – select as many as apply.
  - If you are applying for HOME ARP Capitalized Operating Cost Assistance (COCAR) funds, please select “Other” and write “HOME ARP COCAR”

<input type="checkbox"/>	Scattered Site Development
<input checked="" type="checkbox"/>	Other: HOME ARP COCAR
<input type="checkbox"/>	Other:

- Property Information Tab – complete as applicable. No changes

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## Housing Income Tab

- Unit/Rent Grid
  - For all HOME ARP Assisted Units, check Program Type “HOME”.
    - The gross rent limits must meet HOME ARP Program requirements in Section 4.02 of the HOME ARP Program Guide.
  - Indicate whether the HOME ARP Assisted Unit is a HOME ARP Qualifying Population Unit or Low-Income Unit under “**Source of Rental Assistance or Operating Subsidy**”, prior to listing any applicable sources of rental assistance or operating subsidies.

UNIT / RENT GRID											Program Type							Rooms Per Unit	Total Rooms	Source of Rental Assistance or Operating Subsidy
Unit Type	# of Bathrooms	# of Units	Unit Sq Ft	Monthly Contract Rent	Total Annual Contract Rent	Tenant Paid Utilities	Monthly Gross Rent	Rent Limit	Income Limit	HTC	HOME	NHTF	HPH	PWD	HIB Senior	Rent Asst	Op Subs			
BR	1.00	14		1,241	208,488	133	1,374	30% MTSP	None		X							3.5	49.0	*QP Unit, HOME ARP COCAR
BR	1.00	6		1,381	99,432	133	1,514	80% MTSP	80% MTSP		X							3.5	21.0	*LI Unit

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## Housing Income Tab Continued

- Unit/Rent Grid (Continued)
  - If there are multiple levels of affordability for a single unit type, list each level on a separate row.
  - If there is project based rental assistance in some but not all units for a single unit type, list each level on a separate row.
  - HOME ARP COCAR can only be listed as an Operating Subsidy for HOME ARP Qualifying Population Units without project based rental assistance.
  - The Income Limit column must be consistent with Section 4.02 of the HOME ARP Program Guide for HOME ARP Low-Income Units.

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## Income & Expense Tab

- Minnesota Housing uses the HOME ARP Underwriting Standards for underwriting and sizing of awards. Please see the HOME ARP Underwriting Standards for Underwriting Assumptions.
- Complete all applicable line items

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## Sources Tab

- Enter all Sources including Rental Assistance and Operating Subsidies, as applicable
  - The HOME ARP funding request should be entered in the Deferred Loan Request line, cell G21
  - If applying for HOME ARP COCAR, in **New or Additional Rental Assistance Or Operating Subsidy Funding**
    - Select “Other” as the Name of the Source.
    - Select “Revenue Shortfall” as the OS Funding Use
    - Enter “15” as the Term (Years)
    - Indicate the number of units and amount of subsidy requested

NEW OR ADDITIONAL RENTAL ASSISTANCE OR OPERATING SUBSIDY FUNDING							
Type of Source	Name of Source	OS Funding Use	Term (Years)	# of Units	Annual Amount	Per Unit	Secured or Applied for
Operating Subsidy	Other	Revenue Short	15				Applied for

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## Flow of Funds Tab | HTC Info Tab | Determination of Credit Tab

### Flow of Funds Tab

- Generally, only applicable to projects requesting funding for rehabilitation and utilizing tax exempt bonds and HTCs.

### HTC Info Tab and Determination of Credit

- Only applicable for projects requesting funding for rehabilitation and utilizing tax exempt bonds and HTCs

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## Development Team Tab

- Enter information for all identified entities at time of application, including project sponsor, guarantor and management company
- For projects requesting funds for renovation, it is not necessary to have an architect and general contractor selected at the time of application

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## Buildings Tab | Amortization Tab

- You need to scroll to the right to see additional tabs

### **Buildings Tab**

- Entering address, city, state, zip, county, number of units and year built is required

### **Amortization Tab**

- No input is necessary

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## Submission Requirements

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## Submission Instructions

**Application materials must be received by 12:00 p.m. (noon) Central time May 5, 2026,** to be considered for funding

- It is strongly recommended that applicants submit their application at least 48 hours before the deadline and during regular business hours
- All documents with a signature block must be signed.
- Email [mhfa.app@state.mn.us](mailto:mhfa.app@state.mn.us) for technical support

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## Submission Instructions

- Complete and submit a full application by the deadline to proceed to evaluation.
- Include all required application materials (Minnesota Housing forms and supporting documents).
- Upload items via the Multifamily Secure Upload Tool (Partner Login at [www.mnhousing.gov](http://www.mnhousing.gov)) using the Recipient Email [mhfa.app@state.mn.us](mailto:mhfa.app@state.mn.us).
- Submit Self-Scoring Worksheet, qualification forms, financials, and required fees.
- Email [mhfa.app@state.mn.us](mailto:mhfa.app@state.mn.us) for technical support

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## Naming Conventions

- Use the HOME ARP Program Application Checklist names for submission.
- Ensure all required forms and documentation are ready before uploading.
- Naming convention:  
ApplicantName\_ProjectName\_DocumentName
  - Ex: ABC ORG\_123 Project\_HOME ARP Rental Housing Narrative and Certification

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## Technical Assistance

- Applicants are strongly encouraged to request technical assistance by contacting [MHFA.HOME-ARP@state.mn.us](mailto:MHFA.HOME-ARP@state.mn.us)
- Technical assistance is a consultation session with Minnesota Housing staff and/or our consultants ICF, to review project concepts, project workbooks and financial structures, preliminary building design or scopes of work, and Minnesota Housing's scoring process.

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## Q & A Session

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# Thank You

*for your commitment to serving Minnesotans with affordable housing.  
We look forward to your application.*

*- Minnesota Housing*