Workforce Housing Development Program (WHDP)

MINNESOTA HOUSING

2026 Request for Proposal (RFP) Information Session
Cindy Diel & Sara Bunn | Program Managers

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Webinar Logistics

- This session is being recorded and may be posted publicly.

- We will leave time at the end for questions.

- Please do not put your line on hold, as this may trigger hold music.

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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.

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Program Overview

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Program Overview

Workforce Housing Development Program (WHDP) targets small to midsize communities in Greater Minnesota with rental workforce housing needs. Deferred, forgivable loans are available through a competitive request for proposal process (RFP).

- Market rate program

- Applicants are cities, communities or Minnesota Tribal entities

- Can apply for up to 50% of a projects total development costs (TDC)

- Must provide a commitment of matching funds, at a minimum, of half of what is requested from the program

- Simplistic application process

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Available Funding and Technical Assistance (TA)

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Available Funding and TA

Available Funding: Up to $4 million

- The entire biennial appropriated funding for this program is being released in this RFP

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Technical Assistance

Technical Assistance is available

- Send TA request to: workforcehousingdevprog.mhfa@state.mn.us

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2026 RFP Timeline

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2026 RFP Timeline

Date	Activity
Monday, March 2, 2026	RFP publishing date
Wednesday, March 18, 2026	Virtual RFP information session
Tuesday, June 2, 2026	Applications due by **noon CST**
September 2026 - tentative	Selection recommendations presented to Minnesota Housing's board

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Program Updates

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Program Updates and Changes

General Eligibility

- A home rule charter or statutory city ~~with a population exceeding 500~~ located outside of a Metropolitan County

- ~~A community that has a combined population of 1,500 residents located within 15 miles of a home rule charter or statutory city located outside a Metropolitan County~~

- ~~An area located outside of a Metropolitan County that serves~~ A Tribal Community or Tribal Reservation governed by a federally recognized Indian Tribe in Minnesota. ~~or their associated Tribally Designated Housing Entity as defined by United States Code, title 25, section 4103(22), as approved in writing by Minnesota Housing~~

- An area served by a Joint County-City Economic Development Authority

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Program Updates and Changes

Application Documents

- Wage Theft Certification
- Wage Theft Disclosure
- Self Scoring Worksheet
  - Local Actions to Support Housing – new!
  - Secured Financing Category total eligible permanent capital funding secured, awarded or committed may now include an amortizing first mortgage.
  - Other Non-Capital Contributions Category added
  - Eligible Project Area points have been adjusted

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Program Updates and Changes

Funds Disbursement

- 1st disbursement of awarded funds available upon Deferred Loan Agreement execution, closing, and <u>commencement of project construction</u>
- 2nd disbursement of awarded funds available at <u>50 % construction completion</u>
- 3rd disbursement of awarded funds available upon project completion

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Program Updates and Changes

The Workforce Housing Development Program will now utilize the Multifamily Portal!

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Eligibility Requirements

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Eligibility Requirements

Eligible Recipients

- A home rule charter or statutory city located outside of a Metropolitan County

- A Tribal Community or Tribal Reservation governed by a federally recognized Indian Tribe in Minnesota.

- An area served by a Joint County-City Economic Development Authority

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Eligibility Requirements

Eligible Housing Types

- Market Rate Residential Rental Properties to serve employees of a business or businesses located in an Eligible Project Area

- Manufactured homes

- Modular homes

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Eligibility Requirements

Eligible Activities

- New construction

- Acquisition and rehabilitation of a property that creates new housing units. WHDP would only fund those new units of housing.

- Adaptive reuse of an existing property that is not currently used for housing

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Eligibility Requirements

Qualified Expenditures are project related costs resulting in the direct development of new Market Rate Residential Rental Properties.

- Includes infrastructure

- No commercial space or reserves

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Funding and Application Requirements

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Statutory Requirements

- Eligible Project Area: Small-to medium-sized cities in Greater Minnesota or areas serving an Indian Tribe in Greater Minnesota

- Project Area Rental Vacancy Rate: At or below 5% for at least the prior two-year period

- Eligible Uses: Funds will be used on Qualified Expenditures (refer to eligibility requirements above)

- Match: Secured matching funds of one dollar for every two dollars requested in funding

- Community Need: One or more letters of support from a local business/business that employ a minimum of 20 full-time employees in aggregate

- Maximum Award Amount: Funding request does not exceed 50% of the project's total development costs

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Threshold Criteria

- The application must be complete and include the following items from the Application Checklist: Application Narrative, Workbook, Certification Form, Evidence of Site Control, Self Scoring Worksheet, Wage Theft Disclosure and Wage Theft Verification.

- The application must be submitted by the deadline.

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Selection Criteria

The Self Scoring Worksheet outlines the competitive selection criteria. This worksheet must be completed by the applicant and submitted as part of the Application Checklist. The project will also be scored by Minnesota Housing.

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Application Checklist

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Application Checklist

1. Application Narrative
2. Application Workbook
3. Certification Form
4. Evidence of Employer Support
5. Evidence of Site Control
6. Evidence of Match Requirement (and supporting documentation)
7. Photographs of the Site
8. Site Map
9. Local Actions to Support Housing

10. Zoning and Approvals
11. Secured Capital Funding Sources
12. Other Non-Capital Contributions
13. Self-Scoring Worksheet
14. Wage Theft Disclosure Certification
15. Wage Theft Prevention Verification
16. Infrastructure Assessment (if required)
17. Market Study (optional)
18. Marketing or Lease Up Plan (optional)

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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 on **Tuesday, June 2, 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 for technical support

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What is the Multifamily Customer Portal?

- Web-based system

- Apply for funding

- Collect loan closing due diligence documents

- Collect post-construction closeout due diligence
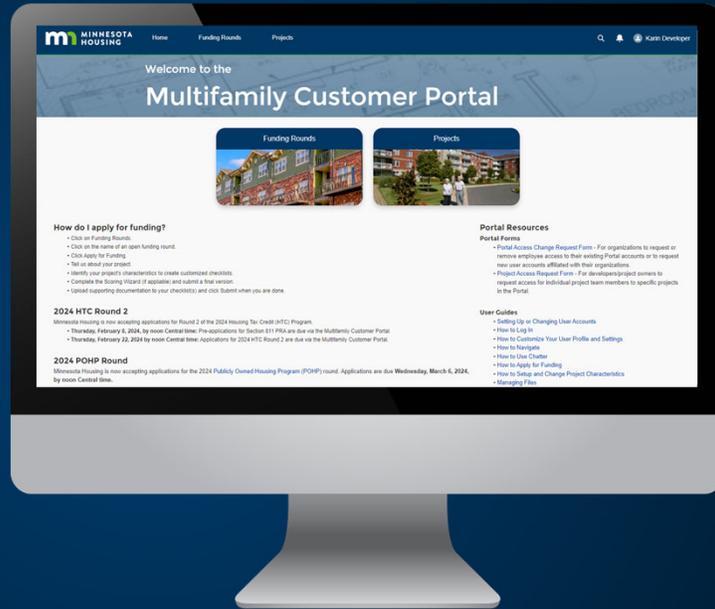
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Access the Portal

New to the Portal?

- Complete the User Access Request Form
- **Information Needed:**
    - Organization Name, Address, and Phone Number
    - Contact details for all individuals requiring access
- **Allow up to two business days for account creation**

Existing Users

- **Portal URL:** mnhousing.my.site.com/MultifamilyPortal

- **Username:** Business email

- **Password:** Use the password you created

- **Staff Changes?** Submit the Portal Access Change Request form to add or remove users

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Contractual Requirements

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Contractual Requirements

All applicants awarded funding will be required to:

- Sign a Deferred Loan Agreement with Minnesota Housing

- Pay the WHDP fee of $7,000

- Provide a Payment Information Form

- Provide a Prevailing Wage Certification if the project is subject to Prevailing Wage

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Other Agency Resources

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Single Family Division

Tal Anderson

Tal.Anderson@state.mn.us

651-296-2198

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Manufactured Housing

Jeramiah Townsend

MNhousing.ManufacturedHomes@state.mn.us

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Local Government Housing Programs

Jennifer Bergman

www.mnhousing.gov/local-government.html

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Q & A

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Q & A

Q&A Protocol

- Click the raise your hand button of the GoToWebinar toolbar. This will allow us to call on you and unmute your line to ask your question.

- Type your question in the Question/Chat Box of the GoToWebinar toolbar

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Thank You!

Cindy Diel and Sara Bunn

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