



Workforce Housing Development Program Application Checklist

Application deadline: Tuesday, January 19, 2027, at noon Central time.

Instructions: To complete an application for the Workforce Housing Development Program (WHDP) Request for Proposals (RFP), submit all required materials using the [Multifamily Customer Portal](#). Upon review of the application materials, applicants must be willing to provide additional documentation, if requested, to help ensure a viable project. Denial of an application for funding may result from incomplete or insufficient documentation.

Refer to the [WHDP RFP Application Instructions](#) and the [Program Guide](#) for additional details, instructions, and contact information.

The WHDP application package includes the following items:

- Application Narrative
- Application Workbook
- Application Certification Form
- Evidence of Employer Support
- Evidence of Site Control
- Evidence of Match Requirement
- Photographs of the Site
- Site Map
- Local Actions to Support Housing
- Zoning and Approvals
- Secured Capital Funding
- Other Non-Capital Contributions
- Self-Scoring Worksheet
- Wage Theft Disclosure Certification
- Wage Theft Prevention Verification
- Infrastructure Assessment (if required)
- Market Study (optional)
- Marketing or Lease Up Plan (optional)

Application Narrative

Complete and submit the [Application Narrative](#).

Application Workbook

Complete and submit the [Application Workbook](#) (Workbook) in Excel format. The Workbook incorporates standard underwriting assumptions; any deviations from these assumptions should be explained. For additional detail, refer to the underwriting standards in the RFP Application Instructions.

The Workbook must reflect all costs associated with each project. If the project is subject to prevailing wage, make sure the development budget in the Workbook accounts for that. For projects that include commercial space, which cannot be funded by the WHDP, those costs must be broken out in the Workbook using a reasonable per diem (include per diem explanation in the Application Narrative). Also include the \$7,000 processing and loan fee due to Minnesota Housing on the Development Cost tab of the Workbook in cell H104. This fee is required of any project awarded funding and is due upon execution of the Deferred Loan Agreement.

Application Certification Form

Complete and submit a signed [Application Certification Form](#) and any evidence required to demonstrate that the project is located in one of the following eligible project area types:

- A home rule charter or statutory city located outside of the metropolitan county: If the project is located in an [eligible city](#), this requirement is met.
- A Tribal community or Tribal reservation governed by a federally recognized Indian Tribe in Minnesota: If the project is located in an [eligible Tribal community or Tribal reservation](#), this requirement is met.
- An area served by a joint county-city Economic Development Authority: Provide documentation of the project area and the joint county-city Economic Development Authority.

Evidence of Employer Support

Provide a written statement from one or more businesses located in the eligible project area, or within 25 miles of the area, that employ a minimum of 20 full-time equivalent employees. The written statement must indicate:

- The lack of available rental housing has impeded their ability to recruit and hire employees
- The number of full-time equivalent employees
- The distance from the eligible project area

A local school district is considered a local business when applicants are securing a letter of employer support.

Minnesota Housing's [Letter of Employer Support Template](#) may be used.

Evidence of Site Control

Acceptable evidence of site control should include one of the following:

- A purchase commitment¹
- An option or letter of intent from a governmental body for a sole developer
- A warranty deed, acceptable only if there is no transfer of ownership

The evidence of site control must be current, be fully executed, include the legal description of the land, and extend through the selection month (September 30, 2026).

Evidence of Match Requirement

Matching funds can come from a local government, a business, a nonprofit organization, or a federally recognized Indian Tribe in Minnesota. The developer or an entity affiliated with the developer *will not* qualify as a source for the match unless they are an eligible recipient, and the match is approved in writing by Minnesota Housing. Minnesota Housing's approval of an eligible source of a match is at its sole discretion.

The matching funds can be a below-market deferred loan, but the interest rate must be 2% or less and have a minimum 3-year deferral period. Minnesota Housing reserves the right to determine, at its sole discretion, that the loan does not qualify as a matching contribution based on the loan terms or source of funds.

Previously completed infrastructure will qualify as matching funds, provided it is prorated reasonably to the project. Equity in the project will also qualify. General Obligation Bonds will qualify as matching funds, provided they are approved in writing by Minnesota Housing.

The matching funds may be contingent on an award of funding from Minnesota Housing.

The following two items *must* be provided to support the required matching funds:

1. Local Government Resolution: Submit a signed local government resolution certifying that the match amount is available and committed. Minnesota Housing's [Local Government Resolution](#)

¹ A purchase commitment contingent upon receiving a WHDP award qualifies as site control for selection purposes; however, a purchase commitment contingent on other, unsecured financing does not qualify as site control.

[Template](#) may be used. If not using the Local Government Resolution Template, all resolved clauses listed in the template must be included.

2. Match Letter: Submit a letter stating the amount of the match. If the match will be an in-kind donation, state what it is (materials, labor, etc.), and include the monetary value.

In addition, if the source of matching funds is any of the following, provide the additional documentation listed for each item.

- In-kind land donation: Provide one of the following to determine value:
 - City land valuation
 - Third party appraisal
 - Broker opinion with comparable properties
 - Other data deemed acceptable by Minnesota Housing
- Tax Increment Financing (TIF): Provide the following documentation:
 - Documentation in the Match Letter (mentioned under #2 above) and in a resolution from the local government unit indicating its intention to provide TIF and the anticipated amount and term
 - TIF analysis from the city or its consultant. Mixed use projects must provide documentation prorating the TIF for the residential portion of the project. The Workbook should reflect the prorated amount.
- Tax Abatement: Provide documentation in the Match Letter (mentioned under #2 above) and in a resolution from the local government unit indicating its intention to provide tax abatement to the development at the time of application and include the anticipated amount and term. Mixed use projects must provide documentation prorating the tax abatement for the residential portion of the project. The Workbook should reflect the prorated amount.
- Payment in Lieu of Taxes (PILOT): Provide documentation in the Match Letter (mentioned under #2 above) that the contribution is committed to the development at the time of application and include the anticipated amount and term.

Photographs of the Site

For new construction, provide clear photographs of the site and surrounding area. For existing buildings, provide clear photographs of the exterior and the interior.

Site Map

Provide a map showing the site boundaries. Minnesota Housing encourages proposed developments that are or will be located near current jobs.

Local Actions to Support Housing

Complete and submit the [Local Actions to Support Housing Certification Form](#).

Zoning and Approvals

Provide documentation from the city confirming all land use and zoning approvals are in place or not required.

Secured Capital Funding

Provide evidence of *all* applicable forms of secured and existing permanent capital funding, including the first mortgage, and complete the [WHDP Readiness to Proceed Secured Financing Worksheet](#).

- Amortizing First Mortgage: Signed loan term sheet or commitment from lender that includes the mortgage amount and all loan terms.
- Other Secured Funding Sources: Project-specific letter of intent, resolution of the applicable governing body, letter of approval, or statement of agreement or eligibility. Commitment documentation must state the amount and be executed or approved by the lender or contributor. Commitments must contain no contingencies other than receipt of an award from Minnesota Housing or the applicable conditions with which any recipient of similar funds would have to comply with to receive such funding.
- Historic Tax Credits - In addition to the commitment documentation, at the time of application, provide one of the following:
 - Evidence of Historic Register listing
 - Historic Preservation Certification Application Part 1 – Evaluation of Significance certified and signed by the National Park Service, along with a syndicator/investor Letter of Intent. NPS must check a box on the form indicating that the property contributes to the significance or appears to contribute to the significance.
- Prior commitments of funding from Minnesota Housing: Selection/award letter.
- State Housing Tax Credit (SHTC) Program commitments – provide one of the following:
 - If a designated contribution has been made to the SHTC Program, then the project will have been sent an award letter from Minnesota Housing which will count as a prior commitment.
 - If a taxpayer is intending to provide an SHTC Program contribution to the project in the future, a letter that includes the amount and estimated contribution date from the taxpayer is acceptable.

Funding commitments, or an equivalent commitment, must be maintained and cannot be eliminated or reduced.

Other Non-Capital Contributions

Provide evidence of all forms of non-capital contributions. At the time of application, written documentation from the contributor justifying the amount and the terms of the contribution must be provided and be consistent with current market comparable costs. The documentation must be in the form of a project-specific letter of intent, resolution from the applicable governing body, letter of approval, statement of agreement or eligibility, or memorandum of understanding. The documentation must state the amount and must be executed or approved, at a minimum, by the contributor. Commitments must contain no contingencies other than receipt of an award from Minnesota Housing or the applicable conditions with which any recipient of similar funds would have to comply with to receive such funding. Documentation containing words synonymous with “consider” or “may” (as in “may award”) regarding the contribution will not be acceptable.

The list below includes potential non-capital contributions, but the list is not all-inclusive:

- Land donation or write-down of the project site. Documentation used to determine the as-is market value must be submitted. This could include an appraisal, assessment information, broker opinion with comparable properties, or other data deemed acceptable by Minnesota Housing.
- In-kind work and materials that benefit the project donated at a lower or no-cost value.
- Local government reduction, donation, or waiver of project-specific costs, assessments, or fees (for example, sewer/water access charge, park dedication fees).
- TIF and/or property tax abatement for properties that cannot support an amortizing first mortgage. Provide documentation that the contribution is committed to the project at the time of application. The documentation must include a resolution from the local unit of government indicating its intention to provide TIF and/or property tax abatement assistance and the anticipated amounts. The documentation should include the TIF or property tax abatement analysis from the local unit of government or its consultant.
- Payments in lieu of taxes (PILOT) for properties that cannot support an amortizing first mortgage. Documentation must include the amount and term, up to the term of the Minnesota Housing deferred loan.

Self-Scoring Worksheet

The [Self-Scoring Worksheet](#) sets the funding priorities that Minnesota Housing will use to prioritize applications requesting WHDP funding that are selected through the WHDP RFP process. Applicants must self-score using this worksheet. Carefully read the instructions on the instructions tab of the excel document. It is required that the excel version of this document is submitted; PDF or scanned versions will not be accepted.

Wage Theft Disclosure Certification

The Wage Theft Disclosure Certification Form must be signed by the applicant.

Wage Theft Prevention Verification

The Wage Theft Prevention Verification Form must be signed by the project sponsor. The project sponsor is the entity that exercises control and oversight over a housing development.

Infrastructure Assessment (if required)

Application packages for manufactured home communities will be required to include a third-party infrastructure assessment of the manufactured home community, and the development budget will be required to reflect any costs identified.

Market Study (optional)

Recommended as a best practice but is not required.

Marketing or Lease Up Plan (optional)

Recommended as a best practice but is not required.