Impact Fund Administrator Training for Awards made in October 2016
Questions During Presentation

• We will batch online questions and answer them at the end of the webinar.

• All presentation materials from Minnesota Housing are posted on our website at [www.mnhousing.gov](http://www.mnhousing.gov) / Impact Fund webpage.
Our Mission:

Housing is the foundation for success, so we collaborate with individuals, communities and partners to create, preserve and finance affordable housing.
2016 Impact Fund Award Funding Agreement
Understanding the Agreement

• All documents are linked together:
  – 2016 Request for Proposal Application
  – Impact Fund Funding Agreement

• **Exception**: when the Proposal is amended by Minnesota Housing, the Funding Agreement governs.
Understanding the Agreement

Highlighted sections

• Impact Fund ID Number – Top right corner
• Termination of Availability Date – Top right corner
• Section 2.01 - Reservation of Funds
• Section 2.03 - General Use of Impact Fund Dollars
• Section 2.05 – Certain State Contracting Requirements
• Section 10.07 – Authorized Representative
• Section 10.14 – Annual/Periodic Reporting
• Section 10.15 - Additional Requirements/Reporting
2.01 Reservation of Funds

Article II
RESERVATION AND USE OF FUNDS

Section 2.01. Reservation of Funds. Minnesota Housing accepts the Application for Funds and reserves for use by the Administrator the following funds under the Impact Fund, subject to the terms and conditions of this Agreement, up to the respective dollar amounts:

<table>
<thead>
<tr>
<th>TYPE OF FUNDS</th>
<th>DOLLAR AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grant Funds</td>
<td>$42,000</td>
</tr>
<tr>
<td>Deferred Loan Funds</td>
<td>$0</td>
</tr>
<tr>
<td>Deferred Loan Funds – Indian Set-Aside</td>
<td></td>
</tr>
<tr>
<td>Interim Loan – Traditional</td>
<td>$0</td>
</tr>
<tr>
<td>Interim Loan – Traditional Interest Rate</td>
<td>N/A</td>
</tr>
<tr>
<td>Interim Loan – Pilot</td>
<td>$0</td>
</tr>
<tr>
<td>Interim Loan – Pilot Interest Rate</td>
<td>N/A</td>
</tr>
</tbody>
</table>

TOTAL RESERVED – Impact Funds $42,000

The reservation of funds in this Section 2.01 is conditioned on the receipt by Minnesota Housing of two fully executed originals of this Agreement no later than February 1, 2017. If the executed originals are not received by that date, the reservation of funds is cancelled.
2.03 General Use of Impact Fund Dollars

Section 2.03 General Use of Impact Fund Dollars. Except as may otherwise be specified in this Agreement, all Impact Fund Dollars must be used by the Administrator, or be provided by the Administrator to Owner-Occupants, to fund (in whole or in part) the activities in accordance with the Application for Funds, the Impact Fund Procedural Manual, and this Agreement, including, but not limited to, the following:

- Number of units to be completed: 
  «# units»

- Target area:
  «Target Area»

- Income served:
  Up to «%» of area median income.

- Total Administration fee from Impact Fund Grant Funds:
  «$admin»

«Key program terms about the use of Impact Fund Dollars»
2.05 Certain State Contracting Requirements

An excerpt:

(a) State Audits. . . . the Administrator’s books, records, documents, and accounting procedures and practices relevant to this Agreement are subject to examination by the State and/or the State Auditor or Legislative Auditor, as appropriate, during the term of, and for a minimum of six years after the end of this Agreement.
Section 10.07 Authorized Representative. Minnesota Housing’s Authorized Representative is Niramittata Ly, Community Initiatives Team Lead, 400 Sibley Street, Suite 300, 651.296.6345, nira.ly@state.mn.us, or his/her successor, and has the responsibility to monitor the Grantee’s performance and the authority to accept the services provided under this Agreement. If the services are satisfactory, Minnesota Housing’s Authorized Representative will certify acceptance and disburse funds as provided in this Agreement.

Administrator’s Authorized Representative is:

________________________________________________________________________
(Administrator’s Authorized Representative Name – Please Print)
________________________________________________________________________

(Title)
________________________________________________________________________

(Address)
________________________________________________________________________

(Telephone Number)
________________________________________________________________________

(Email Address)

If the Administrator’s Authorized Representative changes at any time during this Agreement, the Administrator must immediately notify Minnesota Housing.
10.14 and 10.15 Reporting

Section 10.14. Annual/Periodic Reporting. The Administrator is responsible to complete and submit to Minnesota Housing a Community Homeownership Impact Fund Annual Report every January (unless otherwise directed) until the Impact Fund award is complete and closed out by Minnesota Housing. Administrators that are awarded Impact Fund Dollars during the previous year’s SF RFP are required to provide a Mid-year update report (unless otherwise directed by Minnesota Housing) approximately 6 months after the Effective Date, as directed by Minnesota Housing.

Section 10.15. Additional Requirements/Reporting. The parties hereto do agree to the following additional requirements/reporting in addition to those contained in this Agreement and in the Impact Fund Procedural Manual:

«Additional_Requirements»
Locating the Impact Fund Page
Minnesota Housing Community Development

Minnesota Housing believes in creating connections and partnerships with the communities, organizations, and agencies that are working on critical community issues across the state and connecting our investments in housing to the larger goal of fostering strong communities.

We are working to do our part in ensuring that everyone, regardless of where they live, has access to the essential ingredients for economic and social success: affordable housing, transportation choices, good schools, strong social networks, and access to healthy places.

Minnesota Housing has funding to assist communities across Minnesota with their single family community development needs, including:

- New construction
- Acquisition-rehabilitation
- Owner-occupied rehabilitation
- Construction loans
- Home ownership education and counseling

For more information, please contact Margaret Kaplan, Community Development Director (Agency-wide) at 651.296.3617 or Tal Anderson, Community Development Programs Manager (Single Family Division) at 651.296.2198.
Community Profiles & Methodology Documents

- Community Profiles
- Community Economic Integration
- Community Recovery
- High Need Foreclosure
- Housing-Job Growth Initiative
- Minimizing Transportation Costs and Promoting Access to Transit

[+] Greater Minnesota Housing Fund Application Supplement
[+] Metropolitan Council Application Supplement
[+] Minnesota Department of Corrections
  [+] Manual
    [+] Forms and Income Limits
    [+] Impact Fund Training
    [+] Single Family Green Communities

Green Resources

Impact Fund Application Checklist and Minnesota Overlay
Program Requirements
Impact Fund Program Changes

• Impact Fund mortgage documents

• Utility Connections defined

• Clarifications to Appendix C: Required Program Documentation
Household Eligibility

• Principal residence/occupancy requirement

• Income eligibility
  – Maximum: 115% Area Median Income

Must complete and document income verification!
Current Income Limits

- Forms and Income Limits

Forms for Awarded Administrators
The following forms are fillable. Click on a form title and save it. Once you’ve entered the information into the form, sign it as required and submit it to Minnesota Housing per the Document Submittal Method Guide. For more detailed instructions about Impact Fund Deferred Loans, refer to Deferred Loan Closing Instructions and Transmittal Form.

Required Program Documentation by Activity Type:

- Required Program Documentation

Income Eligibility:

- Income Limits
Current Income Limits

The following income limits are effective for Impact Fund units completed or closed on or after May 31, 2016:

<table>
<thead>
<tr>
<th>Gross Household Income</th>
<th>11-County Twin Cities Metro Area*</th>
<th>Rochester MSA**</th>
<th>Balance of State</th>
</tr>
</thead>
<tbody>
<tr>
<td>50%</td>
<td>$42,900</td>
<td>$42,200</td>
<td>$38,600</td>
</tr>
<tr>
<td>60%</td>
<td>$51,500</td>
<td>$50,600</td>
<td>$46,300</td>
</tr>
<tr>
<td>80%</td>
<td>$68,700</td>
<td>$67,500</td>
<td>$61,700</td>
</tr>
<tr>
<td>100%</td>
<td>$85,800</td>
<td>$84,300</td>
<td>$77,100</td>
</tr>
<tr>
<td>115%</td>
<td>$98,700</td>
<td>$97,000</td>
<td>$88,700</td>
</tr>
</tbody>
</table>

* 11-county Twin Cities Area: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington and Wright Counties

** Rochester MSA: Dodge and Olmsted counties
Eligible Program Costs

• Hard costs

• Soft costs

• Developer fee
  • Absolute maximum is 10% of TDC
Eligible Program Costs

• Administration fee – Maximum: $500
  – Only for non-development activities
  – Activity must be directly related to the administration of Impact Fund grant or deferred loan funds
  – Awarded either as a grant or allowed to be rolled into the deferred loan amount
Layering Prohibition

• Layering funds from two separate Impact Fund awards in one unit is prohibited.

Not allowed:
• Admin A 2015 funds cannot be combined with its 2016 funds
• Admin A funds cannot be combined with Admin B funds

Allowed:
• Admin A 2016 deferred loan funds can be combined with Admin A 2016 grant funds
• Admin A intended unit investment = $10,000
  – 2015 funds only $7,500 remaining
  – 2016 funds may be used to make up the difference
Layering
Per Unit Investment Limitation

• Cannot exceed by more than 50% of the established per-unit investment
  – Established per unit investment: $10,000
  – Maximum per unit investment: $15,000

• Must request and receive written approval of waiver to exceed 50% of the maximum established per-unit investment
Tennessee Warning/Privacy Act Notice
Tennessen Warning

Forms and Income Limits

Forms for awarded administrators
The following forms are fillable. Click on a form title and save it. Once you've entered the information into the form, sign it as required and submit it to Minnesota Housing per the Document Submittal Method Guide. For more detailed instructions about Impact Fund Deferred Loans, refer to Deferred Loan Closing Instructions and Transmittal Form.

Required Program Documentation by Activity Type:

Tennessen Warning:

- Combined Privacy Act Notice and Tennessen Warning for Use with Deferred Loans Assigned to Minnesota Housing
- Combined Privacy Act Notice and Tennessen Warning for Use with All Other Impact Fund Assistance

Disbursements:

- Request for Funds
Tennessee Warning
Request for Funds
Request for Funds

Forms and Income Limits

Forms for awarded administrators
The following forms are fillable. Click on a form title and save it. Once you’ve entered the information into the form, sign it as required and submit it to:

- Combined Privacy Act Notice and Tennessen Warning for Use with All Other Impact Fund Assistance

Disbursements:

- Request for Funds

Deferred Loans:

- Deferred Loan Closing Instructions and Transmittal Form
Request for Funds

MINNESOTA HOUSING FINANCE AGENCY
COMMUNITY HOMEOWNERSHIP IMPACT FUND (IMPACT FUND) PROGRAM
REQUEST FOR FUNDS

INSTRUCTIONS:
Mail, fax, or scan and email this form to Minnesota Housing's Impact Fund team to request Impact Fund Dollars. Incomplete requests will not be processed. Complete requests are generally processed within ten days.

By Mail:
Minnesota Housing
400 Sibley Street, Suite 300
St. Paul, Minnesota 55101
Attn: Impact Team

By Fax:
651.296.8292
Attn: Impact Team

By Email:
Impact Fund staff member's email address

Impact Fund Agreement ID#

Administrator Name

Administrator Street Address

City

State

Zip Code

Administrator Contact Name

Phone

Administrator Contact Email
Funds Disbursement

• Award size
  – \( \leq $50,000 \) – Up to 100% of funds available upon request & approval
  – > $50,000 – Dependent on funding type

• Funding Type
  – Deferred Loan Funds – Unit by unit
  – Grant Funds – Portion of award

• We reserve discretion and may employ a more conservative disbursement process
Deferred Loans
Deferred Loans

- Impact Fund Mortgage
- Impact Fund Note
- Administrator assigns Mortgage to Minnesota Housing
- Serviced by AmeriNat
Deferred Loans

- Forms and Income Limits
  Forms for awarded administrators

Deferred Loans:
- [Deferred Loan Closing Instructions and Transmittal Form](#)
- [Mortgage](#)
- [Mortgage Note](#)
- [Dept. of Commerce - MN Uniform Conveyancing Forms - Assignment of Mortgage by Business Entity](#)
Deferred Loan Closing Instructions and Transmittal Form

Community Homeownership Impact Fund (Impact Fund)

DEFERRED LOAN CLOSING INSTRUCTIONS

The documents listed below must be completed. The following forms (except Assignment and HUD-1 or Closing Disclosure) are found on the Impact Fund page of Minnesota Housing’s website. Once complete, many of the documents listed below will need to be submitted to Minnesota Housing. Refer to the Deferred Loan Transmittal Form (on Page 3 of this document) for details.

All Deferred Loan Transactions

1. Deferred Loan Transmittal Form. See Page 3 of these Deferred Loan Closing Instructions.
3. Household Demographic and Project Information form – filable form. (This form must be completed and submitted for all Impact Fund-supported Projects or Households, Not just those where Deferred Loans are used.)
4. Closing Disclosure, HUD-1 or HUD-1A if required by the TILA-RESPA Integrated Disclosure Rule and RESPA.

Transactions Secured by Real Estate

7. Assignment of Mortgage Form 28.32, version 2011. This is not a Minnesota Housing form. Refer to the Minnesota Department of Commerce’s website.

Community Homeownership Impact Fund (Impact Fund)

DEFERRED LOAN TRANSMITTAL

INSTRUCTIONS: Deliver a copy of this form along with the documents listed below within 120 days of closing to:

Minnesota Housing
Attn: Impact Team
400 Sibley Street, Suite 300
Saint Paul, MN 55101-1998

Impact Fund Administrator (Organization Name) | Impact Fund Agreement #
Administrator Contact Person | Contact Phone # | Contact E-Mail
Borrower Last Name | Borrower First Name | MI

☑ Transactions Secured by Real Estate
☐ Household Demographic Project Information Form | Copy
☐ Note (Endorsed to Minnesota Housing Finance Agency) | Original
☐ Recorded Mortgage | Copy
☐ Recorded Assignment of Mortgage | Copy
☐ Closing Disclosure, HUD-1 or HUD-1A, or a memorandum explaining exemption from disclosure requirements. | Copy
Impact Fund Mortgage

Community Homeownership Impact Fund (Impact Fund) MORTGAGE

TIL and NMLS ID

Loan Originator Company Name
Loan Originator Individual Name (as name appears on NMLS)

Loan Originator Company NMLS ID
Loan Originator Individual NMLS ID (if applicable)

THIS MORTGAGE ("Impact Fund Mortgage") is made this ___ day of ___, ___ between
___________________________ (cumulatively referred
to as the "Borrower") and
___________________________ (referred to along with its successors and assigns as the "Impact Fund Lender") whose
address is ______________________, ______________________,
Minnesota __________________.
Impact Fund Mortgage Note

Community Homeownership Impact Fund (Impact Fund)
MORTGAGE NOTE

Amount $_____________  Impact Fund Agreement # _______________

Date: ________________  (City) ____________________________________

Property Address: ____________________________  (City) Minnesota
(Address)  ____________________________  (Zip Code)

Minnesota

FOR VALUE RECEIVED, the undersigned (cumulatively referred to as the "Maker") jointly and severally agree to pay to the order of ________________, the amount of $_____________ in accordance with the repayment provisions contained in Section 2 herein, which such amount shall bear interest at the rate of 0% simple interest per annum until the Maturity Date, as such term is defined below, and from and after such date at the lesser of 10% or the highest interest rate allowed by law in the State of Minnesota.

1. DEFINITIONS. Unless the context clearly indicates otherwise, the following terms shall have the meanings set forth below:

Impact Fund Lender means that entity referred to as Impact Fund Lender in the first paragraph of this Impact Fund Mortgage Note, its successors and assigns, or any subsequent holder of this Impact Fund Mortgage Note.

Impact Fund Loan means the loan from Impact Fund Lender to Maker that is evidenced by this Impact Fund Mortgage Note.
Impact Fund Assignment

- Minnesota Department of Commerce’s Website
- https://mn.gov/commerce/industries/financial-institutions/mortgage/real-estate-details.jsp
Extension Request Form

- Forms and Income Limits
  Forms for awarded administrators

Extension:
- Extension Request

Reporting:
- Household Demographic Project Information Form
- Expenditure of Deferred Loan - 2012 Bond Proceeds Certificate
- Expenditure of Deferred Loan - 2014 Bond Proceeds Certificate
- Annual Report - Close Out Form
Extension Request Form

• 20 months to COMPLETE award
• Extensions not automatic
• Provided at MN Housing’s discretion
• To request an extension, you must use website form
Reporting Requirements

- Forms and Income Limits

Forms for awarded administrators

Reporting:

- Household Demographic Project Information Form - To save a copy of this Household Demographic Project Information Form to your computer, right click the link above and select “Save Link As...” or “Save Target As...”. Make sure you save the file as an Excel Macro-Enabled Template (.xltx). You will not be able to save or print the form once you have opened it unless certain required fields have been completed.

- Expenditure of Deferred Loan - 2012 Bond Proceeds Certificate
- Expenditure of Deferred Loan - 2014 Bond Proceeds Certificate
- Certificate of Expenditure of Deferred Loan - Bond Proceeds Awarded in 2015
- Annual Report - Close Out Form
Household Demographic Form

- Documents progress in completing award
- **Household Demographic Form**
- Always access the web for the latest version.
- Current Version dated 2.1.16
**Annual Report – Close Out Report**

<table>
<thead>
<tr>
<th>Impact Fund Administrator Name</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Impact Fund Award ID</td>
<td></td>
</tr>
<tr>
<td><strong>Awarded Funding</strong></td>
<td><strong>Amended Funding, if applicable</strong></td>
</tr>
<tr>
<td>Funding Breakdown</td>
<td>Funding Breakdown</td>
</tr>
<tr>
<td>2% Grant</td>
<td>2% Grant</td>
</tr>
<tr>
<td>2% Grant</td>
<td>2% Grant</td>
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<tr>
<td>2% Grant</td>
<td>2% Grant</td>
</tr>
<tr>
<td>Total</td>
<td>Total</td>
</tr>
</tbody>
</table>

**Project Name:**

**Chief Project/Program Description:**

**SECTION 2: Complete for all completed/closed impact fund-funded units**

<table>
<thead>
<tr>
<th>Borrower/Recipient Last Name</th>
<th>Borrower/Recipient First Name</th>
<th>Property Address</th>
<th>Property City</th>
<th>Property Zip Code</th>
<th>Purchase Price (in 2010 or 2014 USD)</th>
<th>Construction Loan</th>
<th>GBH Loan Closeout</th>
<th>GBH Construction Loan</th>
<th>Goal</th>
<th>Delivered Loan</th>
<th>Interest-Bond</th>
<th>TOTAL per Unit</th>
</tr>
</thead>
<tbody>
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</table>

<table>
<thead>
<tr>
<th><strong>TOTAL</strong></th>
<th><strong>Admin/Dev Fee</strong></th>
<th><strong>Interest/Cost Financing</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

**SECTION 3: Complete for all pending impact fund-funded units**

<table>
<thead>
<tr>
<th>Borrower/Recipient Last Name</th>
<th>Borrower/Recipient First Name</th>
<th>Property Address</th>
<th>Property City</th>
<th>Property Zip Code</th>
<th>Funding Closeout</th>
<th>GBH Construction Loan</th>
<th>GBH Loan Closeout</th>
<th>GBH Construction Loan</th>
<th>Goal</th>
<th>Delivered Loan</th>
<th>Interest-Bond</th>
<th>TOTAL per Unit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<table>
<thead>
<tr>
<th><strong>TOTAL</strong></th>
<th><strong>Admin/Dev Fee</strong></th>
<th><strong>Interest/Cost Financing</strong></th>
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<tbody>
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</table>

**Balance - Uncommitted Impact Fund Funding**

<table>
<thead>
<tr>
<th>A/C Line</th>
<th>GBH Loan Closeout</th>
<th>GBH Construction Loan</th>
<th>Goal</th>
<th>Delivered Loan</th>
<th>Interest-Bond</th>
<th><strong>Total Distance</strong></th>
</tr>
</thead>
<tbody>
<tr>
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<table>
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<tr>
<th><strong>TOTAL</strong></th>
<th><strong>Admin/Dev Fee</strong></th>
<th><strong>Interest/Cost Financing</strong></th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

**Do you plan to use the uncommitted impact fund for other purposes?**

- [ ] Yes
- [ ] No

If you have made any changes to the property:

- [ ] Yes
- [ ] No
Section 4: If **award is complete** and all funds have been spent and/or sent back to Minnesota Housing, fill out this section and send it to Impact Fund Staff to reconcile.
Audits and Monitoring
Audits & Monitoring

Who conducts the review?

<table>
<thead>
<tr>
<th>Audit</th>
<th>Monitoring</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minnesota Housing’s Quality Control team</td>
<td>Minnesota Housing’s Impact Fund team</td>
</tr>
</tbody>
</table>
## Audits & Monitoring

### What is reviewed?

<table>
<thead>
<tr>
<th>Audit</th>
<th>Monitoring</th>
</tr>
</thead>
<tbody>
<tr>
<td>An individual Impact Fund Deferred Loan file</td>
<td>An Impact Fund Award</td>
</tr>
</tbody>
</table>
Audits & Monitoring

**What** are we looking for?

<table>
<thead>
<tr>
<th>Audit</th>
<th>Monitoring</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complete loan file to ensure program compliance of a specific transaction</td>
<td>Required program documentation to ensure overall compliance and identify gaps</td>
</tr>
</tbody>
</table>
Audits & Monitoring

**Where** does the review take place?

<table>
<thead>
<tr>
<th>Audit</th>
<th>Monitoring</th>
</tr>
</thead>
<tbody>
<tr>
<td>Remotely</td>
<td>Generally on-site</td>
</tr>
<tr>
<td></td>
<td>Minnesota Housing may also request documentation be submitted electronically</td>
</tr>
</tbody>
</table>
## Audits & Monitoring

**How are loan files and awards selected?**

<table>
<thead>
<tr>
<th>Audit</th>
<th>Monitoring</th>
</tr>
</thead>
<tbody>
<tr>
<td>Periodic random sampling</td>
<td>Risk Assessment</td>
</tr>
</tbody>
</table>
Required Documents List

- Minimum list of items to be reviewed when monitoring and/or audited
- Documents can be paper or electronic but need to be easily-accessible
- Use this as a checklist.
# Required Documents List

(Green Communities Compliance)

<table>
<thead>
<tr>
<th>Document Type</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Intended Methods Forms</strong></td>
</tr>
<tr>
<td>(pre- and post-construction)</td>
</tr>
<tr>
<td><strong>HERS Rating Report and Home Energy Rating Certificate</strong></td>
</tr>
<tr>
<td><strong>Energy Efficiency Improvement Plan (incl. an energy audit)</strong></td>
</tr>
<tr>
<td><strong>Blower Door Test (pre- and post-construction)</strong></td>
</tr>
<tr>
<td><strong>Lead Clearance Report</strong></td>
</tr>
<tr>
<td><strong>Radon Testing Report</strong></td>
</tr>
</tbody>
</table>

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**Green Communities Compliance**

<table>
<thead>
<tr>
<th>Document Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minnesota Housing-approved Green Communities Criteria Waivers (if applicable)</td>
</tr>
<tr>
<td>Pre-construction:</td>
</tr>
</tbody>
</table>

---

**Intended Methods Worksheet**

<table>
<thead>
<tr>
<th>Worksheet Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquisition/Rehabilitation: Energy Audit and Energy Efficiency Improvement Plan or HERS rater energy model</td>
</tr>
<tr>
<td>Acquisition/Rehabilitation of Homes Built Prior to 1978: Lead Based Paint Risk Assessment or Inspection Report</td>
</tr>
<tr>
<td>New Construction: HERS rater energy model to ENERGY STAR® Certified New Home standards</td>
</tr>
<tr>
<td>New Construction:</td>
</tr>
<tr>
<td>Post Construction:</td>
</tr>
<tr>
<td>Intended Methods Worksheet including End of Construction Compliance Certification, or Enterprise Green Communities Certification</td>
</tr>
<tr>
<td>Acquisition/Rehabilitation: Post-renovation energy auditors inspection report or HERS rater report</td>
</tr>
<tr>
<td>New Construction: ENERGY STAR® Certified New Home certificate</td>
</tr>
</tbody>
</table>
Greater Minnesota Housing Fund

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