

Application deadline: Wednesday, July 22, 2020 at 2:00 p.m. CST

Overview

The Minnesota Housing Finance Agency (“Minnesota Housing”) is now accepting applications for a 2020 COVID-19 Housing Assistance Program (CHAP). Grants will be made to applicants who will use the funds to assist individuals and families in Minnesota to prevent homelessness and help maintain housing during the public health-related emergency. It is anticipated that CHAP will be funded with federal dollars through the Coronavirus Relief Fund, which was authorized by the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act.

Available Funding

Up to \$100,000,000 may be available to assist households that have been impacted by COVID-19 through unemployment, illness, or other COVID-19 related circumstances. Additional funds may become available and may be awarded through either this application process or subsequent rounds. Updates will be posted our [website](#).

Funding will be awarded to applicants to administer CHAP, with a maximum of 15 percent allowed for administrative expenses. Funds to participants can be used for eligible expenses that were incurred on or after March 1, 2020, where the household has a past due invoice. Per the CARES Act, funds may only be used for expenses incurred between March 1, 2020 and December 30, 2020.

Scoring

The application will be worth 100 points and scored as follows:

Capacity	<ul style="list-style-type: none"> Number of households estimated to be served is feasible Staffing and administrative capacity is sufficient to deploy the program Experience with landlords and households in need of the resource is evident Ability to provide assistance in a timely and appropriate manner for the population identified 	50
Equity	<ul style="list-style-type: none"> Ability to demonstrate culturally appropriate marketing, access, and service to populations disparately impacted Existing relationships and specific experience assisting identified households 	30
Budget	<ul style="list-style-type: none"> Budget is clearly explained and reasonable 	20

Funding selections will not be solely based on the application score. The review committee will evaluate the application scores in conjunction with the program’s strategic priorities to provide statewide coverage and the application’s ability to address equity and community need.

Eligible Applicants

Eligible applicants include:

- Family Homeless Prevention and Assistance Program (FHPAP) grantees or subgrantees
- Federally recognized tribes in Minnesota
- Local units of government (cities, counties, PHAs, HRAs)
- Nonprofit/community based organizations with ability to administer rental or mortgage assistance.

If selected for funding, applicants are required to establish a full and open application process that serves the entire geographic service area defined in their application.

Eligible Uses

To qualify for CHAP, households must meet all of the criteria listed below:

- Be a Minnesota resident.
- Renters with incomes at or below 300% of federal poverty guidelines, with a preference for those at or below 200% of federal poverty guidelines; and homeowners with incomes at or below 300% of federal poverty guidelines.

FY 2020 Federal Poverty Guidelines		1-Person Household	2-Person Household	3-Person Household	4-Person Household	5-Person Household
Poverty Threshold	Annual	\$12,760	\$17,240	\$21,720	\$26,200	\$30,680
	Monthly	\$ 1,064	\$ 1,437	\$ 1,810	\$ 2,183	\$ 2,557
Low 51% – 200% Poverty	Annual	\$25,520	\$34,480	\$43,440	\$52,400	\$61,360
	Monthly	\$ 2,127	\$ 2,873	\$ 3,620	\$ 4,367	\$ 5,113
Very Low 31% – 50% Poverty	Annual	\$ 6,380	\$ 8,620	\$10,860	\$13,100	\$15,340
	Monthly	\$ 532	\$ 718	\$ 905	\$ 1,092	\$ 1,278
Extremely Low 0 – 30% Poverty	Annual	\$ 3,828	\$ 5,172	\$ 6,516	\$ 7,860	\$ 9,204
	Monthly	\$ 319	\$ 431	\$ 543	\$ 655	\$ 767

- Have a rent payment, mortgage payment, homeowner association dues, contract for deed payment, homeowner insurance payment, utility payment or other housing related expenses incurred after March 1, 2020 that is past due. CHAP funds may only be used for expenses incurred between March 1, 2020 and December 30, 2020.
- Be unable to make the payment(s) owed because of the public health emergency due to unemployment, illness, or another COVID-19 related issue.

Eligible Activities

The eligible expenses include the following if needed to maintain housing security and avoid displacement:

- Rent payments
- Mortgage payments (including property taxes and insurance)
- Contract for deed payments
- Manufactured home park lot rents
- Manufactured home payments
- Utility payments

- Association fees
- Homeowner’s insurance
- Additional housing-related costs approved by Minnesota Housing.

Funds must be paid directly to the following:

- Landlord or leasing agent for a rental unit;
- Servicer for a mortgage or the entity who owns the mortgage for a homeowner;
- Contract for deed vendor or seller;
- Utility company;
- Manufactured home park owner; or
- Any other identified entity to which payment for the aforementioned direct financial assistance is owed.

Administration:

Up to 15% percent of the total grant funds awarded to an applicant to administer CHAP can be used for the following:

- Costs associated with processing program applications, determining eligibility and making payments on behalf of program participants
- Costs of providing supportive services for program participants including assessment and landlord negotiation
- Mileage or travel costs to assist participants
- Other costs associated with administering the program (e.g. financial, program management, data/reporting costs).

NOTE: In general, property tax payments would not be an eligible use of funds, but exceptions may be made by grantees in cases of foreclosure prevention.

Equity

This funding opportunity is intended to benefit persons at risk of homelessness due to eviction, foreclosure or related displacement. Specific groups are overrepresented among this population, including African Americans, American Indians, persons with disabilities, veterans and lesbian, gay, bisexual, transgender, or questioning/queer (LGBTQ) persons.

Minnesota Housing will review applications to assess the capacity of the applicant to identify and serve the persons disproportionately experiencing housing instability within their proposed service areas, and to implement clear, appropriate, and assertive strategies for engaging and serving them effectively. In addition, applicants are strongly encouraged to implement specific strategies that promote staffing and program models representative of and responsive to the populations to be served, particularly those households overrepresented among people experiencing homelessness.

Application Timeline

This application is anticipated to follow the timeline below. Additional application rounds may be provided. Information regarding the application timeline and additional application rounds will be posted on our [website](#).

Date	Activity
Tuesday, July 14, 2020	Request for Proposals (RFP) released
Thursday, July 16, 2020	RFP webinar
Wednesday, July 22, 2020	RFP applications due by 2:00 p.m.
Monday, August 3, 2020	Award letters issued
Tuesday, August 4, 2020	Due Diligence webinar
Friday, August 7, 2020	Due diligence materials due
Monday, August 10, 2020	Contracts begin

An informational webinar about the Request for Proposals (RFP) and application process will be held on Thursday, July 16 from 11:00 a.m. to 12:00 p.m. You don't need to register for this session; just [click on this link](#) at **11:00 a.m. on Thursday, July 16.**

Applications must be submitted using the online tool. To complete the application and receive additional submission directions for all required documents, visit <https://www.cvent.com/d/b7q89p/3B>.

All of the following documents must be submitted:

- Application with Signature Page
- Applicant Current Financial Information: Non-governmental organization applying for \$25,000 or more must supply the following financial documentation depending on the organization's total gross revenue (refer to table below):

Documentation	Total Gross Revenue
Board-review Financial Statements	Under \$50,000 (or not in existence long enough to have completed IRS Form 990 or an audit)
IRS Form 990 and Aging Schedule	\$50,000-\$750,000
Certified Financial Audit	Over \$750,000

- [Affirmative Action Certification](#) (certificate and additional documentation if required)

NOTE: Submitted applications are considered final; late and incomplete applications will not be considered unless the omission is deemed immaterial in Minnesota Housing's sole discretion. Minnesota Housing may request additional information for clarification. The applicant will be responsible for all costs incurred related to applying for this RFP.

Per the Minnesota Government Data Practices Act, responses submitted by an applicant are private or nonpublic until the responses are opened. Once the responses are opened, the name and address of the applicant and the amount requested is public. All other data in a response is private or nonpublic data until completion of the evaluation process. After an awarding agency has completed the evaluation process, all

remaining data in the responses is public with the exception of trade secret data as defined and classified in Section 13.37. A statement by an applicant that the response is copyrighted or otherwise protected does not prevent public access to the response.

NOTE: Minnesota Housing will require the following due diligence items from selected applicants by the due diligence due dates noted above:

- **Grant Contract**
- **Work plan with budget**
- **Electronic Funds Transfer (EFT) Authorization Form**
 - If you are a new grantee or if you have a change to your banking information, you must submit an [EFT form](#) allowing direct deposit of funds to your organization’s financial institution.
 - If you have not registered as a vendor with the State, this will need to be completed prior to completing the EFT form. Go to the [Vendor Registration Link](#) to complete this process.
 - Once the form is completed, provide your vendor number to us and send in a copy of your [W-9](#) so that payments will not be delayed.

Federal and Contractual Requirements

Entities awarded funding under this RFP will be required to:

- Execute one or more Grant Contracts with Minnesota Housing outlining the scope of services to be provided. The selected applicants may also be responsible for completing proposal revisions or other exhibits that will become attachments to the Grant Contract.
- Maintain financial records that document the use of all CHAP funds awarded for a minimum of six years after the Grant Contract has ended. Minnesota Housing, at its sole discretion, may request to review the accounting and documentation of such records at a site visit or at other times.
- Maintain client records for at least six years after the Grant Contract has ended. Minnesota Housing, at its sole discretion, may request to review the accounting and documentation of such records at the site visit or at other times.
- Complete and submit by the required due dates, all monthly and final CHAP reports using a template provided and in a manner determined by Minnesota Housing.
- Maintain a complete and accurate record of the CHAP funds received and expended.
- Have a written conflict of interest policy and take necessary steps to prevent individual and organizational conflicts of interest. All suspected, disclosed, or discovered conflicts of interest must be reported to Minnesota Housing in a timely manner.
- Comply with applicable contracting and bidding requirements noted in the Grant Contract.
- Comply with all affirmative action and non-discrimination requirements noted in the Grant Contract.
- Comply with Minn. Stat. §201.162 by providing voter registration services for employees and for the public serviced by the grantee.
- Comply with all applicable state statutes, rules and policies.
- Minnesota Housing reserves the right to impose a deadline on use of funds or to take other steps it

deems necessary to ensure that resources are used in the area of greatest need within the short timeframe for use of these federal resources.

- Minnesota Housing reserves the right to establish and require use of a single state-wide intake form and system to provide streamlined access for potential program participants, process initial eligibility reviews, and connect potential participants to local grant administrators.
- Comply with applicable federal requirements, including those related to use of federal funds through the Coronavirus Relief Fund, and all applicable guidance as it may be updated.

Entities awarded funding under CHAP should be aware that these are federal dollars and must be used in a manner that complies with the requirements and guidance related to the Coronavirus Relief Fund. Entities should also be aware that funds may count toward the threshold of the Single Audit Act and 2 C.F.R. part 200, subpart F regarding audit requirements. Please consult your accountant or legal counsel with questions on compliance with applicable federal requirements.

Questions

Questions can be directed to the designated point of contact for this RFP:

Diane Elias

COVID-19 Housing Assistance Program, Multifamily Division Minnesota Housing,
diane.elias@state.mn.us

No other personnel are authorized to respond to questions from potential applicants. All questions and answers will be posted on [Minnesota Housing's website](#).

This RFP is expressly conditioned on the receipt of resources from the Coronavirus Relief Fund for these purposes. Minnesota Housing reserves the right to withdraw or modify this RFP for any reason and will post updates on our [website](#).