

Minneapolis Homes: Financing Application Spring 2025

The Minneapolis Homes: Financing Spring 2025 funding is limited to the development of one- to three-unit ownership housing on vacant lots in the Near North and Camden Communities through recapture financing (down payment and closing cost assistance) that serves households at or below 80% of area median income (AMI). NOTE: Two- to three-unit projects will require Prevailing Wage; however, a waiver may be obtained at funding award based on funding source. Financing can be used for either project gap or affordability gap. Applicants may apply to purchase a City-owned lot to build a one- to three-unit ownership project or propose to build on a privately-owned parcel. **Application due Friday April 4, 2025 at noon.**

|  |
| --- |
| **Application Sections Outline and Checklist** |
| **Directions:** Complete the applicable sections of this application and submit the additional attachments as indicated. |
| **Build a new construction one- to three-unit home** |
| **This Application Document** |
| [ ]  | 1. Project Composition
 |
| [ ]  | 1. Applicant Information
 |
| [ ]  | 1. New Construction of one- to three-Unit Ownership Housing
 |
| [ ]  | 1. Compliance Acknowledgement
 |
| **Additional Attachments** |
| [ ]  | Proforma |
| [ ]  | Documentation of Financing (must cover Total Development Costs minus City Gap Funding) |
| [ ]  | Construction Plans (floor plans/elevations/proposed lot layout) |
| [ ]  | [Affirmative Action Plan (submit to MDCR)](http://www2.minneapolismn.gov/civilrights/contractcompliance/subp/civil-rights_affirmative-action-plan) (only for projects of $100,000 or more) |
| [ ]  | Appraisal or Broker’s Price Opinion (BPO) Due May 1, 2025 |
| [ ]  | Offer to Purchase (City-owned property only) or Documentation of Site Control (privately-owned property only) Due May 1, 2025 |

1. **Project Composition**

Briefly describe your project proposal(s), including the total number of projects and units you have the capacity to start this year (within three months after City Council award):

Click or tap here to enter text.

1. **Applicant Information**
2. Applicant Organization Name

Applicant Name: Click here to enter text.

Executive Dir./President: Click here to enter text.

Phone: Click here to enter text.

Email: Click here to enter text.

1. Application Contact

Name: Click here to enter text.

Phone: Click here to enter text.

Email: Click here to enter text.

1. Describe your or your partnering organization’s development experience. Include the number of years in business and estimated annual production of residential units per year.

Click here to enter text.

1. Do women OR people of color or indigenous people have at least a 51% ownership stake in your or your partnering organization’s business or compose at least 51% of board member positions?

Women have at least 51% ownership of your business or compose at least 51% of board member positions.

[ ]  Yes [ ]  No

People of color or indigenous people have at least 51% ownership of your business or compose at least 51% of board member positions.

[ ]  Yes [ ]  No

1. Are you leveraging non-City grant sources for funding?

[ ]  Yes [ ]  No

If yes, please explain below. Include a description of what sources are secured, and the expected timeline for securing remaining funds.

Click here to enter text.

If using Minnesota Housing funds ensure this is included in your proforma and please check this box:

[ ]  Yes, using funds from Minnesota Housing

1. Are you or do you intend to apply for Community Based Development Organization (CBDO) certification? CBDO certified organizations are eligible for CDBG funds for new construction. If you select yes, complete the applicable CBDO certification form.

[ ]  Yes [ ]  No

1. Who have you or your organization sold or rented to in the last two years? Provide the number of households served by race and ethnicity. Additionally, provide the number of households served at or below 50% of area median income, single headed households, or households who have one or more household members with a disability.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Black/African American | White, non-Hispanic | Asian/Pacific Islander | Native American | Multiple Races | No Data/Refused | Total Served |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Single headed household with children | Number of households served with a disability | Number of households served at or below 50% of area median income |
| 0 | 0 | 0 |

1. The City of Minneapolis is committed to expanding housing opportunities for all people, particularly people of color or indigenous, disabled, and/or low-income households that experience disparities in homeownership rates. Describe your or your partnering organization’s marketing and outreach strategies planned to reach households of color and indigenous households, disabled individuals, and/or low-income populations. Be specific and include names of outreach methods (radio stations, meetings, newspapers, etc.) and why these strategies are most effective.

Click or tap here to enter text.

1. In the last two years, what is the average percentage of all employees, contractors, and sub-contractors you or your partnering organization has employed or utilized that are disadvantaged business enterprises or Section 3 certified companies?

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| % Section 3 | % Small Business Enterprise | % Women Business Enterprise | % Minority Business Enterprise | % Other Contract Work |
| 0 | 0 | 0 | 0 | 0 |

1. The City of Minneapolis seeks to reduce disparities in employment and create pathways to opportunity through its investments in housing projects through workforce development and training partnerships. Example of workforce organizations include, but are not limited to:
* [Summit Academy OIC](https://www.saoic.org/)
* [Goodwill Easter Seals](https://www.goodwilleasterseals.org/services/training-education/construction-training-program)
* [Tree Trust Youth Build](http://treetrust.org/programs/jobprep/youthbuild/)
* [Emerge Community Development](https://emerge-mn.org/)
* [Hennepin County Sentencing to Serve](http://www.hennepin.us/residents/public-safety/sentencing-service)
* [Minneapolis Urban League](http://www.mul.org/#/workforce-solutions/4554649066)
* [City of Minneapolis Step-Up](http://www.minneapolismn.gov/cped/metp/step-up_home)

Do you intend to partner with a workforce development organization to provide training and job skill development opportunities that mitigate racial disparities?

[ ]  Yes [ ]  No

[ ]  Yes [ ]  No

If yes, describe the workforce organization you are partnering with and how their work closes racial disparities in employment, the extent of the partnership, and attach a letter of partnership signed by the workforce organization.

Click or tap here to enter text.

1. Are you or do you intend to apply for Community Housing Development Organization (CHDO)? CHDO certified organizations are eligible for a set-aside of HOME funds. If you select yes, complete the applicable CHDO certification form.

[ ]  Yes [ ]  No

1. A cluster investment strategy is a community-supported plan that encompasses multiple affordable housing and service initiatives within a geographically defined area that is less than 10 blocks. The strategy must be developed through the cooperation and input of one or more of the following entities:
* Neighborhood group
* Cultural organization
* Housing funder

Service initiatives identified in the plan may address local business, transit, police, fire, schools, parks, environment infrastructure, or other community priorities.

Is this proposal part of a cluster investment strategy you or your partnering organization is participating in?

[ ]  Yes [ ]  No

If yes, submit a partnership letter and/or plan documents as an attachment and describe the cluster investment strategy below.

Click or tap here to enter text.

1. Is your project designed to serve the existing residents of the community it’s located within to prevent displacement? If so, provide a community profile from [MN Compass](https://www.mncompass.org/profiles/neighborhoods/minneapolis-saint-paul#!community-areas) and describe how your project will be affordable and marketed to community residents?

[ ]  Yes [ ]  No

If yes, describe the anti-displacement strategy below.

Click or tap here to enter text.

1. Provide all approved Minneapolis Homes projects addresses and completion status as well as addresses and completion status of your total current development pipeline (City funded and other). Complete tables below or attach a supplemental document.

Minneapolis Homes City-Funded Development Pipeline

|  |  |  |  |
| --- | --- | --- | --- |
| Address | Not Yet Started | Under Construction | Construction Complete |
| Click or tap here to enter text. | [ ]  Yes [ ]  No | [ ]  Yes [ ]  No | [ ]  Yes [ ]  No |
| Click or tap here to enter text. | [ ]  Yes [ ]  No | [ ]  Yes [ ]  No | [ ]  Yes [ ]  No |
| Click or tap here to enter text. | [ ]  Yes [ ]  No | [ ]  Yes [ ]  No | [ ]  Yes [ ]  No |
| Click or tap here to enter text. | [ ]  Yes [ ]  No | [ ]  Yes [ ]  No | [ ]  Yes [ ]  No |
| Click or tap here to enter text. | [ ]  Yes [ ]  No | [ ]  Yes [ ]  No | [ ]  Yes [ ]  No |

NON City-Funded Development Pipeline

|  |  |  |  |
| --- | --- | --- | --- |
| Address | Not Yet Started | Under Construction | Construction Complete |
| Click or tap here to enter text. | [ ]  Yes [ ]  No | [ ]  Yes [ ]  No | [ ]  Yes [ ]  No |
| Click or tap here to enter text. | [ ]  Yes [ ]  No | [ ]  Yes [ ]  No | [ ]  Yes [ ]  No |
| Click or tap here to enter text. | [ ]  Yes [ ]  No | [ ]  Yes [ ]  No | [ ]  Yes [ ]  No |
| Click or tap here to enter text. | [ ]  Yes [ ]  No | [ ]  Yes [ ]  No | [ ]  Yes [ ]  No |
| Click or tap here to enter text. | [ ]  Yes [ ]  No | [ ]  Yes [ ]  No | [ ]  Yes [ ]  No |

 Supplemental documentation is attached. [ ]  Yes [ ]  No

1. **New Construction of one- to three-Unit Ownership Housing**
2. Do you intend to purchase City-owned land for your project(s)?

[ ]  Yes [ ]  No

If **YES**, you will be required to submit an offer to purchase at a later date.

1. Provide a List of address(es) of your proposed project(s) in a separate table. NOTE: List three properties in priority order for every project you have capacity to do. Example if you want to develop three properties (list nine addresses) because we may have interests in more than one property. Selection will be made based on gap request.

Click or tap here to enter text.

1. Describe the composition of the home(s) you intend to build. Include the number of units you intend to build, the square footage of the proposed home(s), and the household income (AMI) and sales price restrictions for the end buyer you’re committing to at sale. See the Minneapolis Homes: Financing Subsidy Limits and Sales Price for more information.

|  |  |
| --- | --- |
| **All Projects** | **Area Median Income** |
| **Unit Size** | **Number of Units** | **Sq. Ft.** | **40% AMI** | **60% AMI** | **80% AMI** |
| **0BR** |  0  | 0 | 0 | 0 | 0 |
| **1BR** | 0 | 0 | 0 | 0 | 0 |
| **2BR** | 0 | 0 | 0 | 0 | 0 |
| **3BR** | 0 | 0 | 0 | 0 | 0 |
| **4+BR** |  0  |  0  | 0 | 0 | 0 |
| **TOTAL** | 0 |  0 | 0 | 0 | 0 |

1. You may not be awarded funding for all projects for which you apply. If that is the case, is there a minimum number of projects you need to be awarded to move forward?

[ ]  Yes [ ]  No

If yes, please explain below and state the minimum number of projects.

 Click or tap here to enter text.

1. Applicants are required to incorporate ALL visitability design features. Visitability design features ensure a new construction home can be visited by someone in a wheelchair. Check the boxes below to confirm you acknowledge that the requirements are:

[ ]  32-inch clear opening doorways throughout the Qualified Dwelling Unit(s);

[ ]  At least one no-step entrance; and

[ ]  A half bath, or larger bathroom, on the main level.

Will you incorporate ALL visitability design features into the proposed Project?

[ ]  Yes [ ]  No

If you select No, you must provide a narrative providing substantial evidence why visitable design isn’t possible which will be evaluated by Minneapolis Homes staff and may or may not be approved. Attach any documentation (including survey, site conditions, impacts to affordability) to this application you feel is pertinent.

Click or tap here to enter text.

1. Does your project incorporate universal design features?

Universal design features require all of the following minimum standards **plus** eight optional design features. Responses will be incorporated into your contract.

**Minimum standards are:**

* At least one bedroom or space that can be converted to a bedroom (without changing door locations) on an accessible level and connected to an accessible route
* 42” minimum hallways
* At least one three-quarter bathroom on an accessible level with a five-foot open radius
* Lever handles on all doors and fixtures
* Wall blocking in all tub and shower areas for ADA compliant grab bars
* Door thresholds flush with the floor with maximum threshold height of ½” beveled or ¼” square edged
* Kitchen and laundry appliances with parallel approach clear floor space with all controls within maximum height of 48”
* Lockout feature range controls; stackable laundry units with a maximum reach range of 54” will meet this requirement
* Kitchen sink area 30” wide minimum with cabinet panel concealing piping or a removable base cabinet
* If a 2-4 unit development, all common spaces and amenities provided in the housing development located on an accessible route
* Deck or patio spaces have a step-less transition from dwelling unit meeting door threshold requirements, with decking gaps no greater than ¼”
* Universal Design features are incorporated in an aesthetic, marketable, non-institutional manner

Will you incorporate all the minimum standards for universal design listed above into the proposed Project?

[ ]  Yes [ ]  No

If **yes**, indicate a minimum of eight **optional features** below you will incorporate to achieve universal design.

[ ]  High contrast finish selections that include floor to wall transitions, top treads of stairs, counters and adjacent flooring and walls

[ ]  Single lever, hands free or touch faucets

[ ]  At least 50 percent of kitchen storage space within reach range; this can include pull-out shelves, full extension glide drawers or pantry design

[ ]  A variety of work surface heights in kitchen and one five-foot open radius

[ ]  Roll under vanity or sink in twenty five percent of Universal Design qualifying units, rounded up to the nearest whole number

[ ]  Cabinet hardware with “D” type pull handles or operation for people with limited dexterity

[ ]  Zero threshold shower or transfer space at tub is provided for the qualifying Universal Design unit(s), rounded up to the nearest whole number

[ ]  Slip resistant flooring in kitchens and baths

[ ]  Toilets provided with seats 17”-19” from the floor

[ ]  Windows provided with maximum sill height of 36”, parallel clear floor space and locks/operating mechanism within 48” and easily operable with one hand; sidelight or view window at main entry door from a seated position

[ ]  Thermostats designed for visually impaired or ability to monitor and operate with electronic device such as a tablet computer

[ ]  Closet storage is adjustable in a majority of the closets provided

[ ]  Audio/visual doorbell

[ ]  Covered entry with adequate lighting and interior or exterior bench space for parcels or groceries

[ ]  Lettering and numbering with all characters and symbols contrasting with their background

[ ]  Braille characters included to the left on all interior signage

[ ]  Parking spaces provided for at least 50 percent of Universal Design qualifying units, rounded up to the nearest whole number, with a five-foot wide adjacent auxiliary space connected to accessible route

[ ]  Residential elevator or chair lift space structured for future use in multiple level homes

[ ]  Enterprise Green Communities Model Specifications are used for applicable sections for the Universal Design qualifying units

[ ]  Unit is located in a community where physical activity is provided for in a fitness facility, or proximity to a biking or walking path or community garden

[ ]  Other modifications which make units livable for disabled populations, as demonstrated by credible evidence provided in the application, at the sole discretion of Minneapolis Homes

1. All projects must meet the 2023-24 MN overlay to the 2020 Enterprise [**Green Communities criteria**](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.mnhousing.gov%2Fsites%2FSatellite%3Fblobcol%3Durldata%26blobheadername1%3DContent-Type%26blobheadername2%3DContent-Disposition%26blobheadername3%3DMDT-Type%26blobheadervalue1%3Dapplication%252Fpdf%26blobheadervalue2%3Dattachment%253B%2Bfilename%253DMHFA_189860.pdf%26blobheadervalue3%3Dabinary%253B%2Bcharset%253DUTF-8%26blobkey%3Did%26blobtable%3DMungoBlobs%26blobwhere%3D1533150363528%26ssbinary%3Dtrue&data=05%7C02%7CDustin.Brandt%40minneapolismn.gov%7C3e37095f50d448183cb708dd61b23ede%7C0bfb3f5ae8ea4d54b0212b2f910c715f%7C0%7C0%7C638774140808449301%7CUnknown%7CTWFpbGZsb3d8eyJFbXB0eU1hcGkiOnRydWUsIlYiOiIwLjAuMDAwMCIsIlAiOiJXaW4zMiIsIkFOIjoiTWFpbCIsIldUIjoyfQ%3D%3D%7C0%7C%7C%7C&sdata=2o%2FgC1H3iV2a4FE%2BfMzUmpmPqokdOm0%2B4B3UW3M5Nt0%3D&reserved=0)**. New construction** one- to three-unit projects also require compliance with the [**Department of Energy Zero Energy Ready Homes program**](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.energy.gov%2Feere%2Fbuildings%2Fzero-energy-ready-homes&data=05%7C02%7CDustin.Brandt%40minneapolismn.gov%7C3e37095f50d448183cb708dd61b23ede%7C0bfb3f5ae8ea4d54b0212b2f910c715f%7C0%7C0%7C638774140808460992%7CUnknown%7CTWFpbGZsb3d8eyJFbXB0eU1hcGkiOnRydWUsIlYiOiIwLjAuMDAwMCIsIlAiOiJXaW4zMiIsIkFOIjoiTWFpbCIsIldUIjoyfQ%3D%3D%7C0%7C%7C%7C&sdata=usHtKwgR5qnXDo8BW5B2nPqQuBY9Z9VS6VV1VRvOLGk%3D&reserved=0) (NEW THIS YEAR) VERSION 2 COMPLIANCE and will collect documentation after funding awards are made. Where inconsistency exists between the two standards, the higher standard will apply.

Does your organization intend to implement optional Enterprise Green Communities criteria beyond the mandatory requirements?

 [ ]  Yes [ ]  No

1. If **YES**, please review the [Enterprise Guide](http://www.enterprisecommunity.org/sites/default/files/media-library/solutions-and-innovation/green/ecp-2015-criteria-manual-11-15.pdf) and indicate which criteria below your organization will implement. Responses will be incorporated into your contract.

 [ ] 2.4 Compact Development

 [ ] 2.10 Passive Solar Heating /Cooling

[ ] 3.6 Surface Stormwater Management

[ ] 4.2 Advanced Water Conservation

[ ] 4.4 Efficient Plumbing Layout and Design

[ ] 5.2a Additional Reductions in Energy Use

[ ] 5.2b Advanced Certification: Nearing Net Zero

[ ] 5.7a Photovoltaic / Solar Hot Water Ready

[ ] 5.7b Renewable Energy

[ ] 6.3 Recycled Content Material

[ ] 6.7b Environmentally Preferable Flooring: Throughout Building

[ ] 6.10 Asthmagen-Free materials

[ ] 6.11 Reduced Heat-Island Effect: Roofing

1. **Compliance Requirements Acknowledgement**
2. By submitting this application, you are agreeing to comply with all City requirements including but not limited to the following:
* An Affirmative Action Plan with current workforce hiring goals for minority and women are required for all projects that receive more than $100,000 of financing.
* State prevailing wage or living wage as required. Section 3 requirements apply for any developer that receives more than $200,000 of federal funds within a year.
* Small and Underutilized Business Program goals are required for any project that receives more than $175,000 of City subsidy.
* Applicants will be required to comply with non-discrimination laws and affirmatively market the availability of units.
* Minneapolis Homes: Financing Program Manual
* All projects must meet the 2023-24 MN overlay to the 2020 Enterprise [**Green Communities criteria**](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.mnhousing.gov%2Fsites%2FSatellite%3Fblobcol%3Durldata%26blobheadername1%3DContent-Type%26blobheadername2%3DContent-Disposition%26blobheadername3%3DMDT-Type%26blobheadervalue1%3Dapplication%252Fpdf%26blobheadervalue2%3Dattachment%253B%2Bfilename%253DMHFA_189860.pdf%26blobheadervalue3%3Dabinary%253B%2Bcharset%253DUTF-8%26blobkey%3Did%26blobtable%3DMungoBlobs%26blobwhere%3D1533150363528%26ssbinary%3Dtrue&data=05%7C02%7CDustin.Brandt%40minneapolismn.gov%7C3e37095f50d448183cb708dd61b23ede%7C0bfb3f5ae8ea4d54b0212b2f910c715f%7C0%7C0%7C638774140808449301%7CUnknown%7CTWFpbGZsb3d8eyJFbXB0eU1hcGkiOnRydWUsIlYiOiIwLjAuMDAwMCIsIlAiOiJXaW4zMiIsIkFOIjoiTWFpbCIsIldUIjoyfQ%3D%3D%7C0%7C%7C%7C&sdata=2o%2FgC1H3iV2a4FE%2BfMzUmpmPqokdOm0%2B4B3UW3M5Nt0%3D&reserved=0)**. New construction** one- to three-unit projects also require compliance with the [**Department of Energy Zero Energy Ready Homes program**](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.energy.gov%2Feere%2Fbuildings%2Fzero-energy-ready-homes&data=05%7C02%7CDustin.Brandt%40minneapolismn.gov%7C3e37095f50d448183cb708dd61b23ede%7C0bfb3f5ae8ea4d54b0212b2f910c715f%7C0%7C0%7C638774140808460992%7CUnknown%7CTWFpbGZsb3d8eyJFbXB0eU1hcGkiOnRydWUsIlYiOiIwLjAuMDAwMCIsIlAiOiJXaW4zMiIsIkFOIjoiTWFpbCIsIldUIjoyfQ%3D%3D%7C0%7C%7C%7C&sdata=usHtKwgR5qnXDo8BW5B2nPqQuBY9Z9VS6VV1VRvOLGk%3D&reserved=0) (NEW THIS YEAR) VERSION 2 COMPLIANCE and will collect documentation after funding awards are made. Where inconsistency exists between the two standards, the higher standard will apply.

[ ]  If I am a DTAP consultant, I will refrain from submitting any applications for any/all addresses/sites on projects which I am also providing consulting on. I also acknowledge that my application can be disqualified if I do apply for the same address/site that I am consulting on.

Please acknowledge by typing your signature and date that you have read the requirements, that all the information contained in your application and associated documents is correct, and that you understand that any commitments made in your application will be incorporated into your financing contract with the City if funds are awarded.

**Signature:** *Click or tap here to enter text.* **Date:** Click or tap here to enter text.

1. **Required Documents**

Applicants must submit the following documents with their applications. When submitting electronically please shorten file names if possible. Please label and save each required document as noted below.

* + - 1. **Minneapolis Homes Financing Application**
				* Save as [Applicant Org Name]\_MHF Application
			2. **Minneapolis Homes Financing Proforma**
				* Save as [Applicant Org Name]\_MHF Proforma
			3. **Minneapolis Homes Address Preference List**
				* Save as [Applicant Org Name]\_MHF Addresses
			4. **Documentation of Financing**
				* Save as [Applicant Org Name]\_Financing
			5. **Construction Plans/Elevations/Proposed Lot Layout**
				* Save as [Applicant Org Name]\_Plans
			6. **Affirmative Action Plan (only for projects requesting $100,000 or more)**
				* Save as [Applicant Org Name]\_AAP

The following documents will be requested at a later date:

1. **Appraisal or Broker’s Price Opinion (BPO)**
	* + - * Save as [Applicant Org Name]\_BPO
				* Or save as [Applicant Org Name]\_Appraisal
2. **Offer to Purchase or Documentation of Site Control**
	* + - * Save as [Applicant Org Name]\_Offer
				* Or save as [Applicant Org Name]\_Site Control