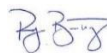


Date: January 13, 2025

To: Representative Howard, Housing Finance and Policy
Representative Igo, Housing Finance and Policy
Representative Gomez, Taxes
Representative Davids, Taxes
Senator Port, Housing and Homelessness Prevention
Senator Lucero, Housing and Homelessness Prevention
Senator Rest, Taxes
Senator Weber, Taxes

From: Ryan Baumtrog, Assistant Commissioner, Minnesota Housing



Subject: Annual Workforce and Affordable Homeownership Development Program Report

Pursuant to Minnesota Statutes 462A.38, Subdivision 6, Minnesota Housing is required to report on the projects that receive funding awards under the Workforce and Affordable Homeownership Development Program.

Summary of Program

In the 2023 Legislative Session, the Legislature appropriated a total of \$60.5 million for the Workforce and Affordable Homeownership Development Program for FY 2024-25. This funding was appropriated from the Tax Bill (Chapter 64) and the Housing Bill (Chapter 37). On-going funding for the program is \$250,000 per year.

The funding for the program can be used for the development of homeownership opportunities and can be used for development costs, rehabilitation, land development, and residential housing by eligible program awardees.

Funding Processing and Awards

Minnesota Housing's board of directors approved funding selections for the Workforce and Affordable Homeownership Development Program in December 2024. To leverage additional state resources from the 2023 legislative session, Minnesota Housing received applications for the Workforce and Affordable Homeownership Development Program through the annual Single Family Consolidated Request for Proposals (RFP) process. All proposals were reviewed, scored and ranked based on the 2024 Single Family RFP scoring and selection criteria, and evaluated for project feasibility, organizational capacity, community need and the Agency's funding priorities.

In total, the board of directors approved selections of over \$66 million for 587 units for homeownership activities. This is the second-largest homeownership selections in Agency history. These selections included resources from three state funded programs that all received significant one-time increases. These

programs include the Economic Development and Housing Challenge Program (Challenge), Housing Infrastructure resources as well as the Workforce and Affordable Homeownership Development Program. More details about the 2024 selections can be found on our [website](#).

Specifically, the Workforce and Affordable Homeownership Development Program funded 36 proposals to create and preserve 439 units of housing for a total of \$41.6 million.

The table below provides information about the awardees, the project, and funding approved through the 2024 Single Family Consolidated RFP.

Awardee	Project Title	Location	# of Units	Funding Type
				Workforce and Affordable Homeownership Development
Carver County Community Development Agency	CCCLT Homebuyer Initiated Program (HIP)	Carver County	6	\$ 456,000
City of Lakes Community Land Trust	Homebuyer Initiated Program (HIP)	City of Minneapolis	35	\$ 4,462,500
City of Saint Paul Housing and Redevelopment Authority	Downpayment Assistance Program	City of St. Paul	36	\$ 1,476,000
City of Saint Paul Housing and Redevelopment Authority	Homeowner Rehab Program	City of St. Paul	13	\$ 523,991
City of Winona	All-Inclusive Home Rehabilitation Program (AIHR)	City of Winona	20	\$ 544,920
Dayton's Bluff Neighborhood Housing Services	The Village on Rivoli Pocket Neighborhood West	Railroad Island in St. Paul, MN	9	\$ 2,228,440
Divine Konnections Inc	Comfort and Joy Duplexes	Lincoln Park neighborhood in Duluth	2	\$ 411,000

Greater Metropolitan Housing Corporation	Scattered Site Homeownership Preservation II	7-County Metro	2	\$ 265,000
Habitat for Humanity of Minnesota, Inc.	Habitat for Humanity of MN Impact Fund 10 Affordability Gap	50 counties in Greater Minnesota	20	\$ 1,720,000
Habitat for Humanity of Minnesota, Inc.	Habitat for Humanity of MN Impact Fund 10a Value Gap (Martin Fairbault Co.)	Truman, MN (and Lewisville, MN)	1	\$ 80,000
Habitat for Humanity of Minnesota, Inc.	Habitat for Humanity of MN Impact Fund 10b Value Gap (Winona Co.)	St. Charles	2	\$ 242,000
Habitat for Humanity of Minnesota, Inc.	Habitat for Humanity of MN Impact Fund 10c Value Gap (Central MN)	Greater St. Cloud Area (Stearns, Benton and Sherburne Counties)	4	\$ 644,000
Habitat for Humanity serving Winona County	Preserving the Housing Stock of Winona County	Winona County, emphasis on the City of Winona and 15 mile radius of the city	10	\$ 112,000
Headwaters Housing Development Corporation	Regional Application - New Construction	Beltrami, Clearwater, Hubbard, Manhomen, Lake of the Woods Counties	2	\$ 70,000
Hennepin County Housing and Redevelopment Authority (HCHRA)	Home Accessibility Ramps Program	Hennepin County	30	\$ 303,000
Housing and Redevelopment Authority of Duluth, MN	Duluth HRA Single Family Owner-Occupied Exterior Rehabilitation and Fuel Oil Conversion Program	Lincoln Park and Hillside Neighborhood. City of Duluth	30	\$ 300,000
Housing and Redevelopment Authority of Duluth, MN	Homes in Central Hillside	1029 N Lake Ave Duluth, MN	3	\$ 271,980

Housing and Redevelopment Authority of Duluth, MN	The Orchards of Morgan Park	Morgan Park Neighborhood, Duluth MN. St Louis County	12	\$ 1,121,682
Housing and Redevelopment Authority of St. Cloud, MN	152 19th Ave N Home	City of St Cloud, Stearns County	1	\$ 99,252
Leech Lake Financial Services, Inc.	Wealth Creation Model - Cass and Itasca County MN	Cass and Itasca County	15	\$ 2,751,292
North Star Neighbors	CLT Home Production: Roseau and East Grand Forks	Northwest Minnesota	8	\$ 2,319,600
PRG, Inc.	PRG-Investor Intervention II	North Minneapolis	4	\$ 893,000
PRG, Inc.	PRG-Minneapolis Infill-2	Near North and Camden neighborhoods in north Minneapolis	4	\$ 996,000
Red Lake Reservation Housing Authority	Red Lake Housing Rehabilitation Program: 80% AMI	Beltrami County and a portion of Clearwater Counties	20	\$ 2,070,000
Rondo Community Land Trust	Rondo CLT - Strategic Acquisition Rehab Program	Ramsey county	10	\$ 3,830,000
Southwest Minnesota Housing Partnership	Luverne Twinhomes	Luverne	6	\$ 1,187,580
Southwest Minnesota Housing Partnership	PCLT - Scattered Regional - New Construction	Southwest Minnesota	10	\$ 1,464,500
Three Rivers Community Action, Inc.	Twin Oaks Subdivision - Phase II	City of Faribault and Rice County	8	\$ 968,000
Twin Cities Habitat for Humanity	2024 New Construction The Heights - Blocks 3 & 4	East St. Paul	25	\$ 5,025,000

Twin Cities Habitat for Humanity	A Brush with Kindness - Owner Occupied Repair 2024	7-County Metro	10	\$ 212,500
Twin Cities Habitat for Humanity	Beebe Meadows - New Construction 2024	1700 - 1760 Beebe Road N, Maplewood, MN 55109. Ramsey County	7	\$ 637,000
Twin Cities Habitat for Humanity	Twin Cities Habitat for Humanity, 2024 SAAG Open Market Program	7-County Metro	27	\$ 1,377,000
Two Rivers Community Land Trust	Wide PATH (Preserving Affordable Tracks to Homeownership) Phase 2	Washington County	6	\$ 1,019,844
West Central Minnesota Communities Action, Inc.	West Central Community Land Trust	Douglas, Pope, Ottertail counties	6	\$ 486,000
White Earth Reservation Housing Authority	2024 White Earth Reservation Housing Authority Owner-Occupied Rehabilitation Program	Becker, Mahnomon, Clearwater counties	35	\$ 1,050,000

Carver County Community Development Agency – CCCLT Homebuyer Initiated Program (HIP)

The funds will be used for affordability gap assistance for borrowers to purchase homes in Carver County through their Homebuyer Initiated Program (HIP). The awardee will serve households at or below 80% AMI. The Carver County Community Land Trust HIP is a scattered-site, buyer-initiated program which provides affordability gap grants to low- and moderate-income households in Carver County to purchase market rate homes. The homes will then be placed in the community land trust, ensuring the homes remain long-term affordable. This new buyer-initiated program will follow the same affordability conventions as the existing community land trust program but allows for more homebuyer choice.

City of Lakes Community Land Trust – Homebuyer Initiated Program (HIP)

The funds will be used for affordability gap and community land trust subsidy for homebuyers in Minneapolis, and for homeowners to rehabilitate those homes. The awardee will serve households at or below 80% AMI. CLCLT’s HIP is a two-part program. Eligible buyers choose a market-rate home to purchase in the target area. The affordability gap portion of the funds will be used to cover the value of land in the purchase and provide affordability gap for HIP buyers. The land will be placed in the community land trust to ensure the homes remain affordable for the long-term. The owner-occupied rehabilitation portion of the funds will be provided to HIP homebuyers to address health, safety and habitability issues in the homes that they purchase through HIP.

City of Saint Paul Housing and Redevelopment Authority – Downpayment Assistance Program

The funds will be used to provide downpayment assistance loans to income-qualified homebuyers in the City of St. Paul. The awardee will serve households at or below 80% AMI. The City furthers affordability through leveraging the Downpayment Assistance Program with other City programs such as the Inheritance Fund, Housing Trust Fund, and first-generation homebuyers programs.

City of Saint Paul Housing and Redevelopment Authority – Homeowner Rehab Program

The funds will be used to provide rehabilitation loans to homeowners in the City of St. Paul. The awardee will serve households at or below 80% AMI. The funds will be used to address health, safety, habitability, energy efficiency and accessibility repairs.

City Winona – All-Inclusive Home Rehabilitation Program (AIHR)

The funds will be used to rehabilitate owner-occupied homes in the City of Winona. The awardee will serve households at or below 80% AMI. The awardee will provide eligible homeowners with rehabilitation loans to address home improvements related to energy and sustainability, health and safety, accessibility or exterior work. This includes inspections, radon testing and energy audits. The City of Winona will contribute leverage in the form of reduced building permit fees.

Dayton's Bluff Neighborhood Housing Services – The Village on Rivoli Pocket Neighborhood West

The funds will be used to build 3- and 4-bedroom homes in St. Paul, with a priority on the Railroad Island neighborhood. The awardee will serve households at or below 115% AMI. This project is the fifth phase of the Village on Rivoli, which will have a total of 38 homes when completed. These units will complete the Pocket Neighborhood portion of the development. The development will include a youth operated urban farm and orchard. The awardee uses some of its housing developments as City Academy Youth Build Program job training work sites. The Village on Rivoli is part of the larger Railroad Island Housing Initiative with the goal to build and sell 100 new ownership housing units in St. Paul's Railroad Island neighborhood.

Divine Konnections Inc – Comfort and Joy Duplexes

The funds will be used to build owner-occupied duplexes in Duluth, with a priority on the Lincoln Park neighborhood. The awardee will serve households at or below 80% AMI. The awardee provides opportunities for young mothers who have stabilized their lives to move from supportive housing to homeownership with a revenue stream. In each duplex, a lower-level, 1-bedroom rental apartment will provide monthly income to the homeowner, helping to keep the mortgage affordable. The awardee will include sustainable design features such as all-electric homes, with roof solar panels to produce electricity to power the home with renewable energy.

Greater Metropolitan Housing Corporation – Scattered Site Homeownership Preservation II

The funds will be used to acquire, rehabilitate, and resell homes throughout the 7-county Twin Cities metropolitan area. The awardee will serve households at or below 115% AMI. The proposed project builds on the awardee's current Scattered Site Homeownership Preservation grant and focuses on acquiring, rehabilitating, and reselling previously foreclosed, vacant or abandoned homes to owner-occupants. The properties to be acquired include HUD-owned properties that were foreclosed upon and previous rental properties that will be converted to owner-occupant homes.

Habitat for Humanity of Minnesota, Inc. – Habitat for Humanity of MN Impact Fund 10 Affordability Gap

The funds will be used to provide affordability gap to homebuyers in their 50-county Greater Minnesota service area. The awardee will serve households at or below 80% AMI. This funding provides capital for Habitat for Humanity of Minnesota to continue to support affordability gap for predominately new construction units throughout Greater Minnesota and increase Habitat affiliates' new production.

Habitat for Humanity of Minnesota, Inc. – Habitat for Humanity of MN Impact Fund 10a Value Gap (Martin Fairbault Co.)

The funds will be used to move a donated home from Lewisville to Truman and then rehabilitate and resell it. The awardee will serve a household at or below 80% AMI. The house for this project is being donated to Habitat for Humanity of Martin-Faribault Counties by a local church. Once moved and placed on the new foundation, it will be stripped down to the studs, rewired and replumbed. They will stub in a future bathroom in the basement for the homeowner to finish later, providing additional room to grow. Habitat for Humanity of Minnesota and its local affiliates will leverage a combination of private fundraising, public funding and volunteer labor, in addition to the skills of subcontractors, to rehabilitate the home.

Habitat for Humanity of Minnesota, Inc. – Habitat for Humanity of MN Impact Fund 10b Value Gap (Winona Co.)

The funds will be used to construct a new twin home in St. Charles. The awardee will serve households at or below 80% AMI. The awardee will be working with Habitat for Humanity serving Winona County as the developer to construct a twin home. Habitat for Humanity of Minnesota uses a proven in-kind model in both donated materials and professional labor. Its use of volunteer labor and homebuyer building hours serves to build community and homebuyer empowerment as well as cost containment. When construction financing is needed to accelerate production and increase capacity, Habitat affiliates can secure loans through Habitat for Humanity of Minnesota at 0% or otherwise substantially below market interest.

Habitat for Humanity of Minnesota, Inc. – Habitat for Humanity of MN Impact Fund 10c Value Gap (Central MN)

The funds will be used to construct new homes in Stearns, Benton and Sherburne counties, with a priority on the greater St. Cloud area. The awardee will serve households at or below 80% AMI. Partner affiliate Central Minnesota Habitat for Humanity will utilize local high schools and a vocational college to build single family homes. The homes will be constructed in a controlled environment in partnership with St. Cloud Tech High School, Sartell St. Stevens High School, and St. Cloud Community College, and then moved onto foundations. This cost-effective method provides education and training for students and affordable homes for families.

Habitat for Humanity serving Winona County – Preserving the Housing Stock of Winona County

The funds will be used for owner-occupied rehabilitation projects in Winona County, with a priority on the City of Winona. The awardee will serve households at or below 80% AMI. Typical rehabilitation projects include accessibility improvements, energy efficiency improvements, critical home repairs and exterior refinishing. Habitat for Humanity Serving Winona County will use donated materials and involve volunteers from corporate groups, community members and college students from Minnesota Southeast Technical College to help with home repair projects. The project focus will be on helping individuals with disabilities, elderly homeowners, and underserved communities.

Headwaters Housing Development Corporation – Regional Application - New Construction

The funds will be used to construct new homes in Beltrami, Clearwater, Hubbard, Mahnommen and Lake of the Woods counties. The awardee will serve households at or below 80% AMI. The awardee will develop stick-built, slab on grade homes on vacant infill lots. The awardee partners with local high schools to build the homes through their construction trade programs. They bid each project with local builders in the individual community in which they intend to develop homes.

Hennepin County Housing and Redevelopment Authority (HCHRA) – Home Accessibility Ramps Program

The funds will be used for home accessibility ramps or long-tread, low-rise steps for persons with physically limiting disabilities and low incomes in Hennepin County. The awardee will serve households at or below

80% AMI. The Home Accessibility Ramps Program allows people with disabilities to stay in their existing, affordable homes. The awardee will market the project to eligible households and provide administrative support. The awardee will partner with Tree Trust to accept program referrals, design and construct projects, and store reclaimed materials.

Housing and Redevelopment Authority of Duluth, MN – Duluth HRA Single Family Owner-Occupied Exterior Rehabilitation and Fuel Oil Conversion Program

The funds will be used for homeowners to rehabilitate homes in Duluth, with a priority on the Lincoln Park and Hillside neighborhoods. The awardee will serve households at or below 80% AMI. The Duluth HRA Single Family Owner-Occupied Exterior Rehabilitation and Fuel Oil Conversion Program focuses on converting homes with fuel-oil heat sources to forced air gas heat. The project includes matching funds from the City of Duluth, and an established Healthy Homes fund.

Housing and Redevelopment Authority of Duluth, MN – Homes in Central Hillside

This project will provide two-bedroom single-family homes in Duluth, with walkable access to employment, transportation, basic services, and recreation, for households at or below 115% AMI. The lots are owned by Duluth HRA.

Housing and Redevelopment Authority of Duluth, MN – The Orchards of Morgan Park

The funds will be used to build single family homes in Duluth, with a priority on the Morgan Park neighborhood. The awardee will serve households at or below 115% AMI. This project will develop two- and three-bedroom single-family homes in an area with no recent new construction and a high percentage of rental housing. The lots are owned by Duluth HRA. Duluth HRA has committed its own funds for development gap and affordability gap.

Housing and Redevelopment Authority of St. Cloud, MN – 152 19th Ave N Home

The funds will be used to build a single-family home in St. Cloud. The awardee will serve a household at or below 115% AMI. The St. Cloud HRA will partner with the St. Cloud Technical & Community College construction classes to provide the labor to build the home on a lot owned by the St. Cloud HRA.

Leech Lake Financial Services, Inc. – Wealth Creation Model - Cass and Itasca County MN

The funds will be used to construct new homes in Cass, Beltrami and Itasca counties. The awardee will also provide affordability gap grants for the buyers who purchase the homes and will serve households at or below 80% AMI. The proposed project is a part of a broader initiative to develop 20 new construction homes within and near the Leech Lake Band of Ojibwe reservation. Five of the 20 homes are currently under construction, funded by a grant from Sourcewell. The awardee is containing costs with this project by partnering with workforce training programs and acquiring the land at a reduced cost through a partnership with the City of Cass Lake.

North Star Neighbors – CLT Home Production: Roseau and East Grand Forks

The funds will be used to construct new single-family homes in Northwest Minnesota, with a priority on the cities of Roseau and East Grand Forks. The awardee will serve households at or below 80% AMI. Several plan options will be available, including three- to four-bedroom homes. The affordability gap will be a grant subsidy for the community land trust homes. The awardee is partnering with the cities of Roseau and East Grand Forks who will provide the lots for the project.

PRG, Inc. – PRG-Investor Intervention II

The funds will be used for value gap and affordability gap to acquire, rehabilitate and resell homes in Minneapolis, with a priority on North Minneapolis. The awardee will serve households at or below 80%

AMI. PRG will acquire single family homes and duplexes and return them to owner-occupancy to prevent investor ownership. PRG will place a 30-year restrictive covenant on all homes, requiring resales to be to owner-occupants, which is similar to the restrictive covenants under the Neighborhood Stabilization Program. Rehabilitation will focus on health, safety, code, and systems such as HVAC, plumbing and electrical. PRG will also provide affordability gap to the buyers of the homes.

PRG, Inc. – PRG-Minneapolis Infill-2

The funds will be used for value gap and affordability gap for the new construction of homes in Minneapolis, with a priority on the Near North and Camden neighborhoods. The awardee will serve households at or below 80% AMI. PRG’s infill program addresses vacant land and increases the supply of quality affordable homeownership opportunities for lower-income households, particularly larger households of color. PRG will serve as the developer and affordability gap loan administrator. PRG will also provide affordability gap to the buyers of the homes.

Red Lake Reservation Housing Authority – Red Lake Housing Rehabilitation Program: 80% AMI

The funds will be used to provide owner-occupied rehabilitation grants to existing homeowners residing in the Red Lake Nation, which includes Beltrami and Clearwater counties. The awardee will serve households at or below 80% AMI. Rehabilitation will address major repairs such as roofs, HVAC, siding, and septic repairs. The awardee will support homeowners throughout the project, including developing scopes of works, putting the projects out for bid and overseeing the rehabilitation to ensure successful completion.

Rondo Community Land Trust – Rondo CLT - Strategic Acquisition Rehab Program

The funds will be used to provide value gap and affordability gap to acquire, rehabilitate and resell homes in Ramsey County with priority in the St. Paul neighborhoods of Rondo, Eastside, North End, Frogtown, Westside and Midway. The awardee will serve households at or below 80% AMI. The scope of rehabilitation work will include lead hazard reduction, housing quality standards, health and safety repairs and system updates. They will prioritize electrical, heating and plumbing updates.

Southwest Minnesota Housing Partnership – Luverne Twinhomes

The funds will be used to build twin homes in Luverne. Value gap will be used for six units for households at or below 100% AMI. Any affordability gap provided will be limited to households at or below 80% AMI. The City of Luverne platted the lots identified for use in this project in a new subdivision and it will be a catalyst for additional development in the subdivision. There is committed leverage from the City of Luverne and a prospective commitment from Rock County Economic Development Authority.

Southwest Minnesota Housing Partnership – PCLT - Scattered Regional - New Construction

The funds will be used to build homes in Southwest Minnesota, including Big Stone, Blue Earth, Brown, Chippewa, Cottonwood, Faribault, Freeborn, Jackson, Kandiyohi, Lac qui Parle, Le Sueur, Lincoln, Lyon, McLeod, Martin, Meeker, Murray, Nicollet, Nobles, Pipestone, Redwood, Renville, Rock, Sibley, Steele, Swift, Waseca, Watonwan and Yellow Medicine counties. The awardee will serve households at or below 80% AMI. The project proposes new construction homes of varying sizes to meet the unique needs of households in the communities they serve including several with four bedrooms to accommodate large families. The homes will be placed into the Partnership Community Land Trust to ensure the homes remain affordable for the long term.

Three Rivers Community Action, Inc. – Twin Oaks Subdivision - Phase II

Funds will be used to build new construction single family homes in Rice County, with a priority on the City of Faribault. The awardee will serve households at or below 80% AMI. Three Rivers Community Action will partner with the Rice County Housing and Redevelopment Authority (HRA) for Phase II of the Twin Oaks

Subdivision. The first six lots of the development are currently being built in a partnership with Rice County HRA and Rice County Habitat for Humanity. Rice County HRA will donate the land, develop infrastructure, assist with local fee waiver requests and fast-track local approvals as needed. Rice County Habitat for Humanity will develop the homes. Three Rivers Community Action will conduct homebuyer education and counseling, deliver the Achieve Homeownership Program, and administer affordability gap funds to homebuyers and value gap funds to Rice County Habitat for Humanity.

Twin Cities Habitat for Humanity – 2024 New Construction The Heights - Blocks 3 & 4

The funds will be used to build homes in St. Paul. The awardee will serve households at or below 80% AMI. The Heights development project is located at the former Hillcrest Golf course. It will include affordable single-family homeownership and multifamily rental units, district storm water management, and new active and passive public park spaces. This is a continuation of the 74 homeownership units to be developed in Phase 1. TCHFH owns the lots and will incorporate sustainable design features. This project benefits from federal, city and philanthropic leverage and will utilize workforce training programs, donated materials and volunteer labor. The St. Paul Port Authority is the master developer and Sherman Associates is the lead housing developer.

Twin Cities Habitat for Humanity – A Brush with Kindness - Owner Occupied Repair 2024

The funds will be used for owner-occupied rehabilitation projects in the seven-county Twin Cities metropolitan area, with a priority on Minneapolis and St. Paul. The awardee will serve households at or below 80% AMI. The funds will be used for home repairs such as roofs, windows, siding, mechanical systems, accessibility modifications and other health and safety needs.

Twin Cities Habitat for Humanity – Beebe Meadows - New Construction 2024

The funds will be used to build new homes in Ramsey County, with a priority on the City of Maplewood. The awardee will serve households at or below 80% AMI. The project will include one and half and two story, four- and five-bedroom homes. TCHFH has a commitment to sustainable development, structuring each home in this project with solar panels and increased exterior insulation. TCHFH will utilize workforce training programs, donated materials and volunteer labor, as well as philanthropic leverage and their own funds for this project.

Twin Cities Habitat for Humanity – Twin Cities Habitat for Humanity, 2024 SAAG Open Market Program

The funds will be used to provide affordability gap funding to homebuyers purchasing homes in the seven-county Twin Cities metropolitan area. The awardee will serve households at or below 80% AMI. Affordability gap loans through this program will be available to homebuyers who have completed TCHFH's Open Market Program, which provides coaching and educational services to prepare families to successfully purchase a home on the open market. Homebuyers who complete the program access low-interest mortgages provided by TCHFH Lending, Inc., which are accompanied by affordability gap subsidies, allowing families to increase their purchasing power.

Two Rivers Community Land Trust – Wide PATH (Preserving Affordable Tracks to Homeownership) Phase 2

The funds will be used to acquire and rehabilitate homes in Washington County. The awardee will serve households at or below 80% AMI. The awardee will acquire and rehabilitate homes in Washington County's four job centers to increase affordable workforce housing. The homes will be sold to eligible homebuyers and placed in the community land trust.

West Central Minnesota Communities Action, Inc. – West Central Community Land Trust

The funds will be used for affordability gap for homes the awardee is developing in Douglas, Pope and Ottertail Counties. The awardee will serve households at or below 80% AMI, prioritizing households at or

below 70% AMI. The affordability gap funds will be provided to the homebuyers of the new homes, which will be placed into WCMCA's community land trust. WCMCA will partner with the Department of Corrections Inmate/Community Work Crew to provide construction training to eligible inmates, and will partner with Habitat for Humanity of Douglas County for the construction of one home.

White Earth Reservation Housing Authority – 2024 White Earth Reservation Housing Authority Owner-Occupied Rehabilitation Program

The funds will be used to provide owner-occupied rehabilitation grants to tribally-enrolled members of the White Earth Band of Ojibwe who live on or within 50 miles of the White Earth Band of Chippewa Reservation, including Becker, Mahnomen and Clearwater counties. The awardee will serve households at or below 80% AMI. WERHA currently has a waitlist of 200 tribally-enrolled members who are homeowners living on or within 50 miles of the White Earth Reservation. Many of the households applied for rehabilitation funds after the successful launch of WERHA's owner-occupied rehabilitation and water/sewer replacement program. The funds will prioritize health and safety concerns such as roofs, siding, window, heating, plumbing, flooring, electrical and water and sewer repairs or replacement.