

2019

# PROGRAM ASSESSMENT REPORT

**m** MINNESOTA  
HOUSING



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# 2019 BY THE NUMBERS

Everyone wants a safe, stable home they can afford in a community of their choice, but this is not the reality for many Minnesotans. Housing costs are outpacing income growth, and more people are struggling to find and maintain housing. Nearly half a million lower-income households are spending more than 30% of their income on housing.<sup>1</sup> Minnesota has the fourth largest disparity in the homeownership rates between white/non-Hispanic households and households of color and indigenous communities.<sup>2</sup> In addition, an American Indian is over 20 times more likely to be homeless than a person who is white.<sup>3</sup>



In 2019, we assessed the state’s current housing needs, evaluated our work from the last several years, and developed a new [Strategic Plan](#). We concluded we need to:

## GO BIG SO EVERYONE CAN GO HOME

In 2019, Minnesota Housing had a successful year and made initial strides in going big. Compared with the previous year, we increased:

- The number of households served from 66,700 to 68,900 households, and
- The housing resources distributed from \$1.27 billion to \$1.42 billion.

The increased activity crosses all program areas from rental to homeownership.

|   | Housing Need in Minnesota  | Our Work in 2019   |
|---|--|--|
|   | <p>LOWER-INCOME RENTER HOUSEHOLDS<br/>COST BURDENED BY THEIR HOUSING</p> <p><b>249,255</b></p>           | <p>RENTER HOUSEHOLDS RECEIVED<br/>ASSISTANCE</p> <p><b>41,421</b></p>  |
|  | <p>RENTER HOUSEHOLDS AGES 25-44<br/>POTENTIALLY INCOME-READY<br/>TO BUY A HOME</p> <p><b>173,000</b></p> | <p>CLIENTS RECEIVED HOMEBUYER/<br/>OWNER EDUCATION,<br/>COUNSELING OR COACHING</p> <p><b>20,806</b></p> <p>BUYERS<br/>PURCHASED<br/>A HOME</p> <p><b>5,105</b></p> |

Source of Need Data: Minnesota Housing analysis of U.S. Census Bureau’s American Community Survey.

1 Minnesota Housing analysis of data from the U.S. Census Bureau, American Community Survey (2018 1-year sample).

2 Minnesota Housing analysis of data from the U.S. Census Bureau, American Community Survey (2018 1-year sample).

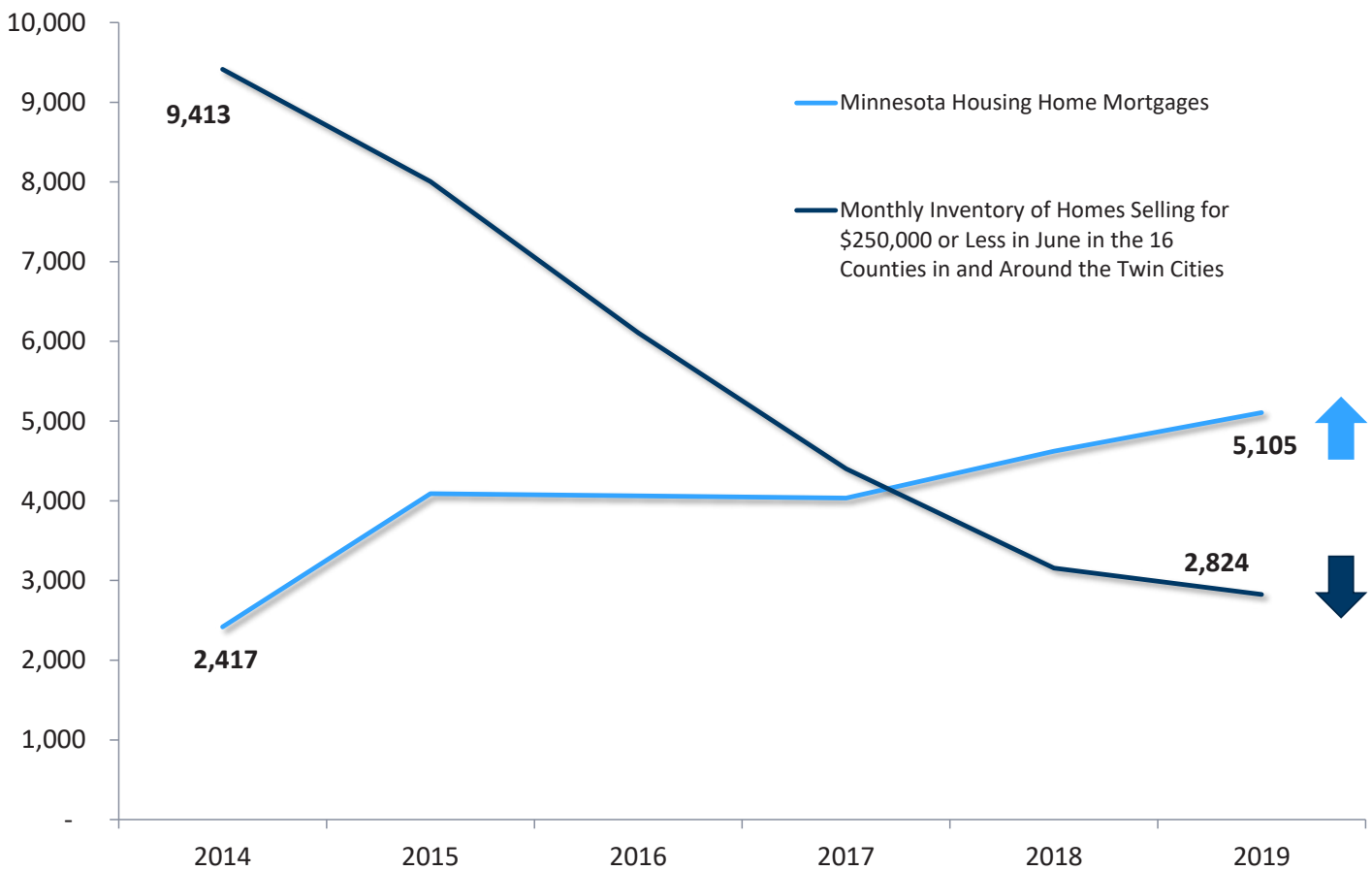
3 Minnesota Housing analysis of data from the U.S. Census Bureau’s American Community Survey and the Department of Housing and Urban Development’s Point-in-Time count of the homeless population.

## PROMOTING AND SUPPORTING SUCCESSFUL HOMEOWNERSHIP

We finance: (1) pre- and post-purchase counseling, education and coaching; (2) mortgages and downpayment/closing-cost assistance; and (3) home improvement loans. Highlights from 2019 include:

- Increasing our mortgage lending by 10% from 4,622 homebuyers in 2018 to 5,105 in 2019;
- Delivering 34% of our first-time homebuyer mortgages (Start Up) to households of color and indigenous communities, when the overall mortgage industry in Minnesota only delivers 16%;
- Serving over 20,000 homebuyers and owners through education, counseling and coaching; and
- Expanding lending under our Home Improvement Loan Program by 41% from 617 homes in 2018 to 872 in 2019.

**FIGURE 1: MINNESOTA HOUSING HAS INCREASED ITS HOME LENDING EVEN WHEN THE INVENTORY OF AFFORDABLE HOMES IS DECLINING**



**MINNESOTA HOUSING INCREASE IN HOME MORTGAGE LENDING SINCE 2014**

**111%**



**MINNESOTA HOUSING SHARE OF STATE'S MORTGAGE LENDING**

**5%**

## FINANCING THE DEVELOPMENT AND PRESERVATION OF RENTAL HOUSING

We finance new rental construction and the preservation of existing rental housing through amortizing first mortgages, housing tax credits, and zero-interest, deferred loans. Highlights from 2019 include:

- Increasing our production by 56% from 2,065 rental units in 2018 to 3,215 in 2019. The availability of state resources for the rehabilitation of public housing units played a key role in the increase.

| 2019 Rental Production  |  | Minnesota Market  |
|---|--|---|
|  | UNITS OF<br>NEW CONSTRUCTION<br><b>645</b>               | MULTIFAMILY CONSTRUCTION<br>NEW STARTS<br><b>12,100</b> |
|  | UNITS REHABILITATED<br>AND/OR REFINANCED<br><b>2,570</b> | EXISTING RENTAL<br>UNITS<br><b>627,000</b>              |

Source of Minnesota Market Data: HUD, State of the Cities Data System (2018); and U.S. Census Bureau, 2018 American Community Survey

- Carrying out our largest consolidated Request for Proposals (RFP) ever, committing \$265 million for the development and rehabilitation of rental housing. These resources along with leveraged funds will support \$540 million of housing development and rehabilitation. Because these projects have just been selected for funding, the rental units they finance will show up in future Program Assessments as the projects are completed.

## PROVIDING HOUSING STABILITY FOR POPULATIONS NEEDING EXTRA SUPPORT

We provide rental assistance, operating subsidies for supportive housing, homelessness prevention resources, and other assistance. Highlights for 2019 include:

- Increasing the number of households served from 9,770 in 2018 to 10,143 in 2019. These households typically have annual incomes around \$10,000, and the annual assistance per household is typically in the \$1,000 to \$8,000 range.

## ADMINISTERING FEDERAL PROJECT-BASED RENTAL ASSISTANCE

We administer the Section 8 project-based rental assistance program in Minnesota for the U.S. Department of Housing and Urban Development (HUD). Highlights for 2019 include:

- Supporting over 28,000 households with rental assistance and contract administration. The federal government has not added housing units to this stock since the 1980s. Our goal is to effectively manage the contracts and preserve the affordability and condition of these units. From program year 2019, only 32 units are in line to be potentially lost after the property owners opted out of their contracts.



## ADDITIONAL EFFORTS IN 2019

We completed a [pilot program](#) (Phase II EnergyScoreCards) to facilitate the implementation of energy efficiency projects at multifamily properties in Minnesota, which won a 2019 State Government Innovation Award. This pilot studied the impacts of energy and water benchmarking paired with supportive technical and financial assistance at 31 properties. The pilot was conducted over a two-year period from 2016-2018. At the end of Phase II, 74% of properties implemented energy conservation projects and found, on average, a savings of roughly \$1,160 in electric and \$2,331 in water costs annually.

Governor Tim Walz is leading the effort to have Minnesota declared the fourth state in the U.S. to put an end to veteran homelessness. The state works to identify all homeless veterans, provide shelter immediately to anyone who doesn't have it and wants it, and help them move into permanent homes. [The Governor met with landlords in July 2019](#) to encourage them to proactively rent to veterans, to which many landlords responded affirmatively that they would make efforts to do so.

We are transforming our Multifamily Division through process improvement with supporting technology over the past five years, resulting in its [Multifamily Portal](#). Leveraging the Salesforce Platform, the Portal is used to process funding requests, enabling customers and staff to access information in real-time. We have added additional functionality to allow staff to process business development leads and access data about developments in the agency's asset management portfolio.

We also implemented a new loan system for our growing home mortgage and home improvement programs. The new system will make it easier to manage the loans.

In 2019, we were one of 13 state Housing Finance Agencies (HFAs) recognized by the National Council of State Housing Agencies (NCSHA) for effective initiatives that address affordable housing challenges, receiving awards in three categories.

IN 2019, WE SERVED

68,900 HOUSEHOLDS

AND DISTRIBUTED

\$1.42 BILLION IN RESOURCES





# DETAILED TABLES

Detailed tables encompass the body of this report and include information that must be reported to the State Legislature annually, which is why we provide detailed information for each program. Full descriptions of these programs can be found in [Appendix B of the 2020-2021 Affordable Housing Plan](#). The following table provides a quick overview of the programs.

## OVERVIEW OF MINNESOTA HOUSING PROGRAMS

| <b>Home Mortgages</b>   |                            |
|---|----------------------------|
| Start Up (first time homebuyers)                                      | Amortizing Loans           |
| Step Up (primarily repeat homebuyers)                                 | Amortizing Loans           |
| <b>Downpayment and Closing-Cost Assistance for Homebuyers</b>         |                            |
| Deferred Payment Loan (DPL)   | Deferred Loans             |
| Monthly Payment Loan (MPL)  | Amortizing Loans           |
| <b>Homebuyer/owner Education, Counseling &amp; Coaching</b>           |                            |
| Homeownership Education, Counseling & Training (HECAT)                | Grants                     |
| Enhanced Homeownership Capacity Initiative (intensive coaching)       | Grants                     |
| <b>Home Improvement</b>   |                            |
| Home Improvement Loan Program   | Amortizing Loans           |
| Rehabilitation Loan Program (RLP)                                     | Deferred Loans             |
| <b>Single Family Housing Development (New Construction and Rehab)</b> |                            |
| Community Homeownership Impact Funds                                  | Deferred Loans and Grants  |
| <b>Other</b>  |                            |
| Disaster Recovery   | Deferred Loans             |
| Manufactured Home Relocation Trust Fund                               | Grants                     |
| Technical Assistance and Operating Support                            | Grants                     |
| <b>Rental Production – New Construction and Rehabilitation</b>        |                            |
| Low and Moderate Income Rental (LMIR)                                 | Amortizing First Mortgages |
| Flexible Financing for Capital Costs (FFCC)                           | Deferred Loans             |

| <b>Rental Production – New Construction and Rehabilitation</b> |                              |
|--|------------------------------|
| Low Income Housing Tax Credits (LIHTC)                         | Investment Tax Credits       |
| Economic Develop. & Housing/Challenge (EDHC)                   | Deferred Loans               |
| Housing Infrastructure Bonds                                   | Deferred Loans               |
| Preservation - Affordable Rental Housing Fund (PARIF)          | Deferred Loans               |
| HOME   | Deferred Loans               |
| National Housing Trust Fund                                    | Deferred Loans               |
| Publicly Owned Housing Program (POHP)                          | Deferred Loans               |
| Rental Rehabilitation Deferred Loan (RRDL) Program             | Deferred Loans               |
| Asset Management   | Deferred or Amortizing Loans |
| Workforce Housing Development                                  | Grants to Cities             |
| <b>Rental Assistance Contract Administration</b>               |                              |
| Section 8 Project-Based Rental Assistance                      | Grants                       |
| <b>Housing Stability</b>                                       |                              |
| Housing Trust Fund – Rental Assistance (HTF-RA)                | Grants                       |
| Housing Trust Fund – Operating Subsidies                       | Grants                       |
| Bridges – Rental Assistance                                    | Grants                       |
| Section 811 – Rental Assistance                                | Grants                       |
| Family Homeless Prevention and Assistance Program (FHPAP)      | Grants                       |
| Housing Opportunities for Persons with AIDS (HOPWA)            | Grants                       |



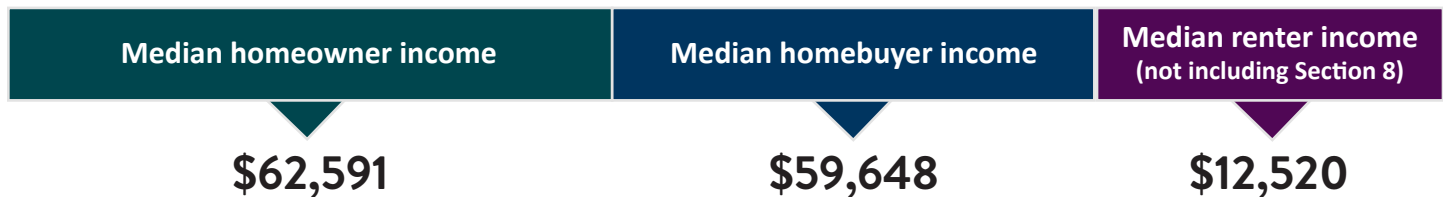
Highlights and key takeaways from the following seven tables:

**Table 1 (pages 10-11): Median incomes of households served by each program**

We serve the full continuum of low- and moderate-income households. On the low end, the median annual income of people who recently moved into housing funded with Housing Infrastructure Bonds (supportive housing or housing with project-based rental assistance) was just \$5,964. On the high end, the median income of people who received Step Up (home mortgages primarily for repeat homebuyers) was \$85,538. For context, the 2019 poverty level for a family of three was \$21,330, and the 2019 median family income in Minnesota was \$88,600.

**Table 2 (page 12): Income distribution by type of assisted household**

The majority of homebuyers that we served had an income below \$60,000; the majority of homeowners that we served had an income below \$65,000; and the majority of renters had an income below \$15,000.



**Table 3 (pages 14-15): Key funding and demographic statistics for each program**

The table provides the level of assistance, the number of households served, and their characteristics.

- About one-third of the homebuyers that we serve are households of color or from indigenous communities, compared with 16% served by the overall mortgage industry in Minnesota.
- The Enhanced Homeownership Capacity Initiative (intensive financial coaching for people who want to become homeowners but do not currently qualify) is reaching a particularly large share of households of color and indigenous communities (84.6%).
- A smaller share of households served by our home improvement programs are of color or from indigenous communities (8% to 12%). For context, these underrepresented communities account for 11% of all homeowners in Minnesota who income qualify for one of these programs.
- The majority of the households served by many of the rental programs are households of color or from indigenous communities.

**Table 4 (pages 16-17): Information about households of color and indigenous communities receiving direct assistance from Minnesota Housing by program**

In 2019, we provided nearly \$450 million of direct financial assistance to nearly 22,000 households of color and indigenous households. This only includes loans, rental assistance or other supports provided directly to households. It does not include any of the funding provided to developers for the development and rehabilitation of affordable rental housing. For the programs included in the Table 4 calculation, just over a third of the assistance went to households of color and indigenous communities.

Project-based Section 8 rental assistance plays a critical role in the overall share of direct assistance going to households of color and indigenous communities because it is our largest program in terms of households served. In 2019, 36% of Section 8 assistance went to households of color and indigenous communities. Seniors account for 47% of project-based Section 8 tenants, and seniors are a less racial diverse population than younger Minnesotans.

**Table 5 (pages 18-19): Distribution of resources by region**

We distribute our competitive resources (grants, deferred loans and housing tax credits) fairly evenly across the state. Each region's share of our competitive assistance is close to its share of lower-income households that are cost burdened by their housing payments (housing payments accounting for more than 30% of gross income). For example, the seven-county Twin Cities metro region has 54.9% of the state's lower-income cost burdened households and received 48.0% of our competitive funding in 2019.

The Twin Cities metro area received a larger share of our market-driven resources (66.8%), which are our amortizing loans – primarily home mortgages, home improvement loans, and first mortgages for rental development. Demand for our amortizing loan products is lower in Greater Minnesota because the U.S. Department of Agriculture's Rural Development also provides these types of products, which are only available in rural areas.

**Table 6 (pages 20-22): Comparison of assistance levels for each program for the years 2017, 2018, and 2019**

Overall, program funding has increased from \$1.1 billion to \$1.4 billion. The number of assisted households remained in the 66,000 to 69,000 range. Between 2017 and 2019, the number of households or housing units assisted increased for most program areas. However, rental assistance contract administration dropped from 30,724 to 28,063 housing units largely because some Section 8 contracts switched from being administered by Minnesota Housing to the U.S. Department of Housing and Urban Development. The transfer of administration does not reflect a loss of units with project-based rent assistance. In addition, the number of clients served by the Family Homeless Prevention and Assistance Program (FHPAP) declined 6,914 to 6,013, largely because the program is increasingly focusing on rapid re-housing and harder-to-serve clients who typically need more assistance.

**Table 7 (pages 23-24): Characteristics of the households served in 2019**

We prioritize serving the communities most impacted by housing instability, which includes people experiencing homelessness, people with a disability, seniors, children, households of color and indigenous communities, and the people with lowest incomes. Table 3 provides data on income levels and households of color/indigenous communities. With respect to homeownership, the Rehabilitation Loan Program is particularly effective in reaching senior households and households with a member who is disabled. On the rental side, nearly 74% of households receiving rental assistance through our Housing Trust Fund program have experienced long-term homelessness. In addition, Bridges (rental assistance for people with a mental illness) is designed to serve people with a disability. Of all our programs, the Community Homeownership Impact Fund (resources to develop and rehabilitate for low- and moderate-income homebuyers) is the most effective at serving families with children, accounting for nearly 64% of the households served. As shown in Table 3, the median income of these households is only \$47,000.

**ONE-THIRD OF HOMEBUYERS  
WE SERVE ARE HOUSEHOLDS OF COLOR  
OR FROM INDIGENOUS COMMUNITIES**





**TABLE 1: MEDIAN INCOMES OF ASSISTED HOUSEHOLDS COMPARED WITH SELECTED INCOME STANDARDS, FFY 2019**

| Resources  | Activity                                      | Annual Household Incomes | Percent of State Median |
|--|---|--------------------------|-------------------------|
| Housing Infrastructure Bonds (HIB)   | Deferred Loan, Rental Production              | \$5,964                  | 6.7%                    |
| Housing Trust Fund - Operating Subsidies   | Deferred Loan, Housing Stability              | \$9,250                  | 10.4%                   |
| Section 811  | Rent Assistance, Housing Stability            | \$9,493                  | 10.7%                   |
| Housing Trust Fund, Rental Assistance (HTFRA)  | Rent Assistance, Housing Stability            | \$9,972                  | 11.3%                   |
| Bridges  | Rent Assistance, Housing Stability            | \$10,224                 | 11.5%                   |
| Publicly Owned Housing Program (POHP)  | Deferred Loan, Rental Production (Rehab Only) | \$11,232                 | 12.7%                   |
| HOME   | Deferred Loan, Rental Production              | \$11,448                 | 12.9%                   |
| Family Homeless Prevention and Assistance Program (FHPAP)  | Grant, Housing Stability                      | \$11,899                 | 13.4%                   |
| Section 8 Performance Based Contract Administration (PBCA)   | Rent Assistance                               | \$12,516                 | 14.1%                   |
| Section 8 Traditional Contract Administration (TCA)  | Rent Assistance                               | \$13,068                 | 14.7%                   |
| <b>MN Family Investment Program (one adult, two children) maximum benefit including food support</b> |   | <b>\$13,848</b>          | <b>15.6%</b>            |
| Preservation - Affordable Rental Housing Fund (PARIF)  | Deferred Loan, Rental Production (Rehab Only) | \$14,300                 | 16.1%                   |
| Rehabilitation Loan Program (RLP)  | Deferred Loan, Home Rehabilitation            | \$15,079                 | 17.0%                   |
| Rental Rehabilitation Deferred Loan (RRDL) Program   | Deferred Loan, Rental Production (Rehab Only) | \$16,620                 | 18.8%                   |
| Housing Opportunities for Persons with AIDS (HOPWA)  | Grant, Housing Stability                      | \$20,898                 | 23.6%                   |
| <b>Poverty guideline, three-person household</b>   |   | <b>\$21,330</b>          | <b>24.1%</b>            |
| Economic Development and Housing/Challenge Fund (EDHC) - Rental Portion Only                         | Deferred Loan, Rental Production              | \$21,485                 | 24.2%                   |
| Low-Income Housing Tax Credits (LIHTC)   | Investment Tax Credit, Rental Production      | \$21,600                 | 24.4%                   |
| Low and Moderate Income Rental (LMIR)  | Amortizing First Mortgage, Rental Production  | \$25,200                 | 28.4%                   |

| Resources   | Activity                                   | Annual Household Incomes | Percent of State Median |
|---|--|--------------------------|-------------------------|
| <b>Poverty guideline, four-person household</b>           |  | <b>\$25,750</b>          | <b>29.1%</b>            |
| Disaster Recovery   | Deferred Loans, Home Rehabilitation        | \$36,654                 | 41.4%                   |
| Enhanced Homeownership Capacity Initiative                | Education & Counseling                     | \$37,200                 | 42.0%                   |
| Homeownership Education, Counseling, and Training (HECAT) | Education & Counseling                     | \$38,460                 | 43.4%                   |
| <b>200% of poverty, three-person household</b>            |  | <b>\$42,660</b>          | <b>48.1%</b>            |
| Community Homeownership Impact Fund                       | Loans and Grants, Single Family            | \$47,169                 | 53.2%                   |
| <b>50% of HUD median income, statewide</b>                |  | <b>\$44,300</b>          | <b>50.0%</b>            |
| <b>50% of HUD median income, Minneapolis/St. Paul</b>     |  | <b>\$50,000</b>          | <b>56.4%</b>            |
| Deferred Payment Loans (DPL)                              | Deferred Loan, Homeownership Downpayment   | \$52,404                 | 59.1%                   |
| <b>200% of poverty, four-person household</b>             |  | <b>\$51,500</b>          | <b>58.1%</b>            |
| Home Mortgage Loan - Start Up                             | First Mortgage, First-Time Homebuyer       | \$56,850                 | 64.2%                   |
| <b>60% of HUD median income, Minneapolis/St. Paul</b>     |  | <b>\$60,000</b>          | <b>67.7%</b>            |
| <b>HUD median income, Minnesota nonmetro areas</b>        |  | <b>\$72,400</b>          | <b>81.7%</b>            |
| Home Improvement Loan Program                             | Amortizing Loan, Homeowner Improvement     | \$76,774                 | 86.7%                   |
| Monthly Payment Loans (MPL)                               | Amortizing Loan, Homeownership Downpayment | \$79,750                 | 90.0%                   |
| Home Mortgage Loan - Step Up                              | First Mortgage, Primarily Repeat Homebuyer | \$85,538                 | 96.5%                   |
| <b>HUD median income, statewide</b>                       |  | <b>\$88,600</b>          | <b>100.0%</b>           |
| <b>HUD median income, Minnesota metro areas</b>           |  | <b>\$95,000</b>          | <b>107.2%</b>           |
| <b>HUD median income for Minneapolis/St. Paul</b>         |  | <b>\$100,000</b>         | <b>112.9%</b>           |

TABLE 2: INCOME DISTRIBUTION OF ASSISTED HOUSEHOLDS, FFY 2019

| Gross Annual Household Income | Homebuyers (N=5,450) |                    | Homeowners (N=1,140) |                    | Non-Section 8 Renters (N=13,358) |                    | Section 8 Renters (N=28,068) |                    |
|-------------------------------|----------------------|--------------------|----------------------|--------------------|----------------------------------|--------------------|------------------------------|--------------------|
|                               | Percent              | Cumulative Percent | Percent              | Cumulative Percent | Percent                          | Cumulative Percent | Percent                      | Cumulative Percent |
| \$0-\$4,999                   | 0.0%                 | 0.0%               | 0.3%                 | 0.3%               | 22.3%                            | 22.3%              | 10.4%                        | 10.4%              |
| \$5,000-\$9,999               | 0.0%                 | 0.0%               | 3.6%                 | 3.9%               | 18.4%                            | 40.7%              | 15.8%                        | 26.2%              |
| \$10,000-\$14,999             | 0.3%                 | 0.3%               | 8.4%                 | 12.3%              | 18.5%                            | 59.2%              | 34.8%                        | 61.0%              |
| \$15,000-\$19,999             | 0.6%                 | 0.8%               | 7.6%                 | 19.9%              | 11.7%                            | 70.8%              | 17.2%                        | 78.2%              |
| \$20,000-\$24,999             | 0.9%                 | 1.8%               | 4.0%                 | 24.0%              | 8.8%                             | 79.6%              | 9.9%                         | 88.1%              |
| \$25,000-\$29,999             | 1.9%                 | 3.6%               | 2.6%                 | 26.6%              | 6.3%                             | 85.9%              | 5.7%                         | 93.8%              |
| \$30,000-\$34,999             | 3.9%                 | 7.5%               | 3.1%                 | 29.7%              | 5.2%                             | 91.0%              | 3.2%                         | 97.0%              |
| \$35,000-\$39,999             | 6.9%                 | 14.3%              | 2.6%                 | 32.3%              | 3.4%                             | 94.4%              | 1.6%                         | 98.6%              |
| \$40,000-\$44,999             | 8.4%                 | 22.7%              | 3.1%                 | 35.4%              | 2.1%                             | 96.5%              | 0.7%                         | 99.4%              |
| \$45,000-\$49,999             | 9.1%                 | 31.8%              | 4.2%                 | 39.6%              | 1.3%                             | 97.8%              | 0.3%                         | 99.7%              |
| \$50,000-\$54,999             | 9.9%                 | 41.7%              | 3.1%                 | 42.7%              | 0.9%                             | 98.7%              | 0.2%                         | 99.9%              |
| \$55,000-\$59,999             | 9.1%                 | 50.8%              | 4.8%                 | 47.5%              | 0.4%                             | 99.1%              | 0.1%                         | 99.9%              |
| \$60,000-\$64,999             | 9.1%                 | 59.9%              | 4.8%                 | 52.3%              | 0.3%                             | 99.4%              | 0.0%                         | 99.9%              |
| \$65,000-\$69,999             | 7.5%                 | 67.4%              | 4.2%                 | 56.5%              | 0.2%                             | 99.6%              |                              | 100.0%             |
| \$70,000-\$74,999             | 6.2%                 | 73.6%              | 4.0%                 | 60.6%              | 0.1%                             | 99.8%              |                              |                    |
| \$75,000-\$79,999             | 5.6%                 | 79.2%              | 4.9%                 | 65.5%              | 0.1%                             | 99.9%              |                              |                    |
| \$80,000 and above            | 20.8%                | 100.0%             | 34.5%                | 100.0%             | 0.2%                             | 100.0%             |                              |                    |
| <b>Total</b>                  | <b>100.0%</b>        |                    | <b>100.0%</b>        |                    | <b>100.0%</b>                    |                    | <b>100.0%</b>                |                    |

Note: These data exclude households reported under Homeownership Education, Counseling and Training, a program without income limits.

**Three-quarters of renters served made less than \$20,000 per year.**

**FIGURE 2: INCOME DISTRIBUTION OF ASSISTED HOUSEHOLDS, FFY 2019**

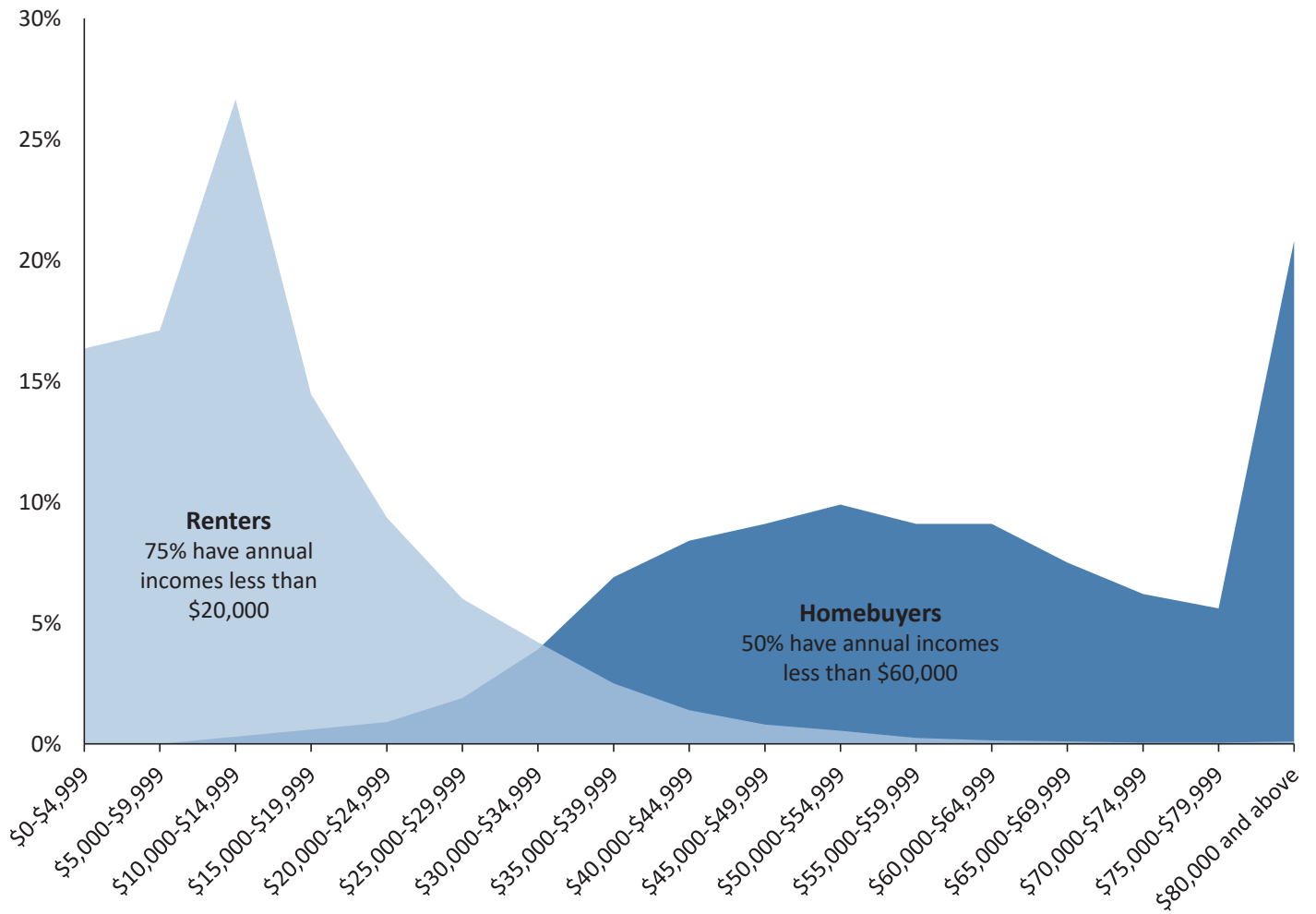


TABLE 3: FUNDING AND HOUSEHOLD CHARACTERISTICS, BY PROGRAM, FFY 2019

| Resources <sup>1</sup>   | Minnesota Housing Assistance | Households or Units Assisted | Average Assistance Per Household or Unit | Median Annual Household Income | Households of Color and Indigenous Communities <sup>2</sup> |
|--|------------------------------|------------------------------|--|--------------------------------|---|
| <b>Homebuyer and Home Refinance (unduplicated count)</b>                             | <b>\$976,524,978</b>         | <b>5,105</b>                 |  |                                |   |
| Home Mortgage Loans <sup>3</sup> - Start Up  | \$716,018,277                | 4,083                        | \$175,366                                | \$56,850                       | 34.3%   |
| <i>no downpayment/closing cost loan</i>  | \$11,308,926                 | 80                           | \$141,362                                | \$56,856                       | 18.8%   |
| <i>with a downpayment/closing cost loan</i>  | \$704,709,351                | 4,003                        | \$176,045                                | \$56,536                       | 34.6%   |
| Home Mortgage Loans <sup>3</sup> - Step Up   | \$216,374,236                | 1,022                        | \$211,716                                | \$85,538                       | 26.9%   |
| <i>no downpayment/closing cost loan</i>  | \$7,533,462                  | 37                           | \$203,607                                | \$70,884                       | 21.6%   |
| <i>with a downpayment/closing cost loan</i>  | \$208,840,774                | 985                          | \$212,021                                | \$86,074                       | 28.0%   |
| Deferred Payment Loans (DPL) (second mortgage)                                       | \$24,126,600                 | 3,021                        | \$7,986                                  | \$52,404                       | 36.9%   |
| Monthly Payment Loans (MPL) (second mortgage)  | \$20,005,865                 | 1,967                        | \$10,171                                 | \$79,750                       | 27.4%   |
| <b>Homebuyer/owner Education and Counseling</b>                                      | <b>\$2,755,256</b>           | <b>20,806</b>                |  |                                |   |
| Homeownership Education, Counseling, and Training (HECAT) <sup>5</sup>               | \$1,502,500                  | 19,716                       | \$223                                    | \$38,460                       | 54.0%   |
| Enhanced Homeownership Capacity Initiative   | \$1,252,756                  | 1,090                        | \$1,149                                  | \$37,200                       | 84.6%   |
| <b>Home Improvement</b>  | <b>\$23,847,205</b>          | <b>1,130</b>                 |  |                                |   |
| Home Improvement Loan Program  | \$18,226,799                 | 872                          | \$20,902                                 | \$76,774                       | 12.3%   |
| Rehabilitation Loan Program  | \$5,620,406                  | 258                          | \$21,785                                 | \$15,079                       | 8.1%  |
| <b>Rental Production - New Construction and Rehabilitation (unduplicated count)*</b> | <b>\$194,957,932</b>         | <b>3,215</b>                 |  |                                |   |
| <i>New Construction Subtotal</i>   | <i>\$88,542,239</i>          | <i>645</i>                   |  |                                |   |
| <i>Rehabilitation Subtotal</i>   | <i>\$80,092,243</i>          | <i>2,107</i>                 |  |                                |   |
| <i>Refinance Only Subtotal</i>   | <i>\$26,323,450</i>          | <i>463</i>                   |  |                                |   |
| Low and Moderate Income Rental (LMIR)  | \$46,166,000                 | 850                          | \$54,313                                 | \$25,200                       | 58.1%   |
| Flexible Financing for Capital Costs   | \$6,505,363                  | 635                          | \$10,245                                 | See Amortizing Loan Program    |   |
| Low-Income Housing Tax Credits (LIHTC)   | \$80,401,968                 | 1,054                        | \$76,283                                 | \$21,600                       | 48.4%   |
| Economic Development and Housing/Challenge Fund (EDHC)                               | \$9,285,509                  | 269                          | \$34,519                                 | \$21,485                       | 71.3%   |
| Housing Infrastructure Bonds (HIB)   | \$24,229,378                 | 274                          | \$88,428                                 | \$5,964                        | 52.7%   |
| Preservation - Affordable Rental Housing Fund (PARIF)                                | \$11,252,064                 | 306                          | \$36,771                                 | \$14,300                       | 50.4%   |
| HOME   | \$2,678,978                  | 24                           | \$111,624                                | \$11,448                       | 59.0%   |
| Publicly Owned Housing Program (POHP)  | \$5,975,468                  | 1193                         | \$5,009                                  | \$11,232                       | 26.5%   |



| Resources <sup>1</sup>   | Minnesota Housing Assistance | Households or Units Assisted                          | Average Assistance Per Household or Unit | Median Annual Household Income | Households of Color and Indigenous Communities <sup>2</sup> |
|--|------------------------------|---|--|--------------------------------|---|
| Rental Rehabilitation Deferred Loan (RRDL) Program                     | \$3,532,436                  | 212   | \$16,662                                 | \$16,620                       | 15.2%   |
| Asset Management <sup>6</sup>  | \$2,930,768                  | 50  | N/A                                      |                                |   |
| National Housing Trust Fund  | \$0                          | 0   | N/A                                      |                                |   |
| Workforce Housing Development  | \$500,000                    | 24  | \$20,833                                 | No data                        |   |
| Strategic Investments  | \$1,500,000                  | 98  | N/A                                      |                                |   |
| <b>Rental Assistance Contract Administration</b>                       | <b>\$185,554,012</b>         | <b>28,063</b>   |  |                                |   |
| Section 8 Performance Based Contract Administration (PBCA)             | \$145,634,153                | 21,337  | \$6,825                                  | \$12,516                       | 39.6%   |
| Section 8 Traditional Contract Administration (TCA)                    | \$39,919,859                 | 6,726   | \$5,935                                  | \$13,068                       | 28.2%   |
| <b>Housing Stability for Populations Needing Extra Support</b>         | <b>\$26,724,125</b>          | <b>10,143</b>   |  |                                |   |
| Housing Trust Fund - Rental Assistance (HTF-RA) <sup>7</sup>           | \$9,850,414                  | 1,649   | \$8,048                                  | \$9,972                        | 61.7%   |
| Housing Trust Fund - Operating Subsidies                               | \$2,371,613                  | 1,385   | \$1,712                                  | \$9,250                        | 59.9%   |
| Bridges <sup>7</sup>   | \$4,106,576                  | 816   | \$6,704                                  | \$10,224                       | 31.2%   |
| Family Homeless Prevention and Assistance Program (FHPAP) <sup>8</sup> | \$9,510,553                  | 6,013   | \$1,582                                  | \$11,899                       | 64.1%   |
| Section 811  | \$740,116                    | 124   | \$5,969                                  | \$9,493                        | 52.5%   |
| Housing Opportunities for Persons with AIDS (HOPWA)                    | \$144,854                    | 156   | \$929                                    | \$20,898                       | 51.0%   |
| <b>Multiple Use Resources (unduplicated count)</b>                     | <b>\$7,460,298</b>           | <b>345</b>  |  |                                |   |
| Community Homeownership Impact Fund <sup>9</sup> (unduplicated)        | \$7,460,298                  | 345   | \$21,624                                 | \$47,169                       | 59.8%   |
| <i>Appropriations</i>  | \$6,327,165                  | 342   | \$18,500                                 | \$47,250                       | 59.7%   |
| <i>HIB</i>   | \$647,785                    | 26  | \$24,915                                 | \$45,150                       | 38.5%   |
| <i>Interim construction</i>  | \$485,349                    | 6   | \$80,891                                 | \$41,303                       | 83.3%   |
| <b>Other</b>   | <b>\$1,474,989</b>           | <b>77</b>   |  |                                |   |
| Disaster Recovery  | \$172,967                    | 10  | \$17,297                                 | \$36,654                       | 10.0%   |
| Manufactured Home Relocation Trust Fund                                | \$166,476                    | 67  | Not available                            |                                |   |
| Technical Assistance and Operating Support                             | \$1,135,546                  | No demographic data; this is assistance to nonprofits |  |                                |   |
| <b>Total (unduplicated count)</b>                                      | <b>\$1,419,298,796</b>       | <b>68,884</b>   |  |                                |   |

\*The median incomes for these rental production programs exclude units that also receive Section 8 Project-Based vouchers.

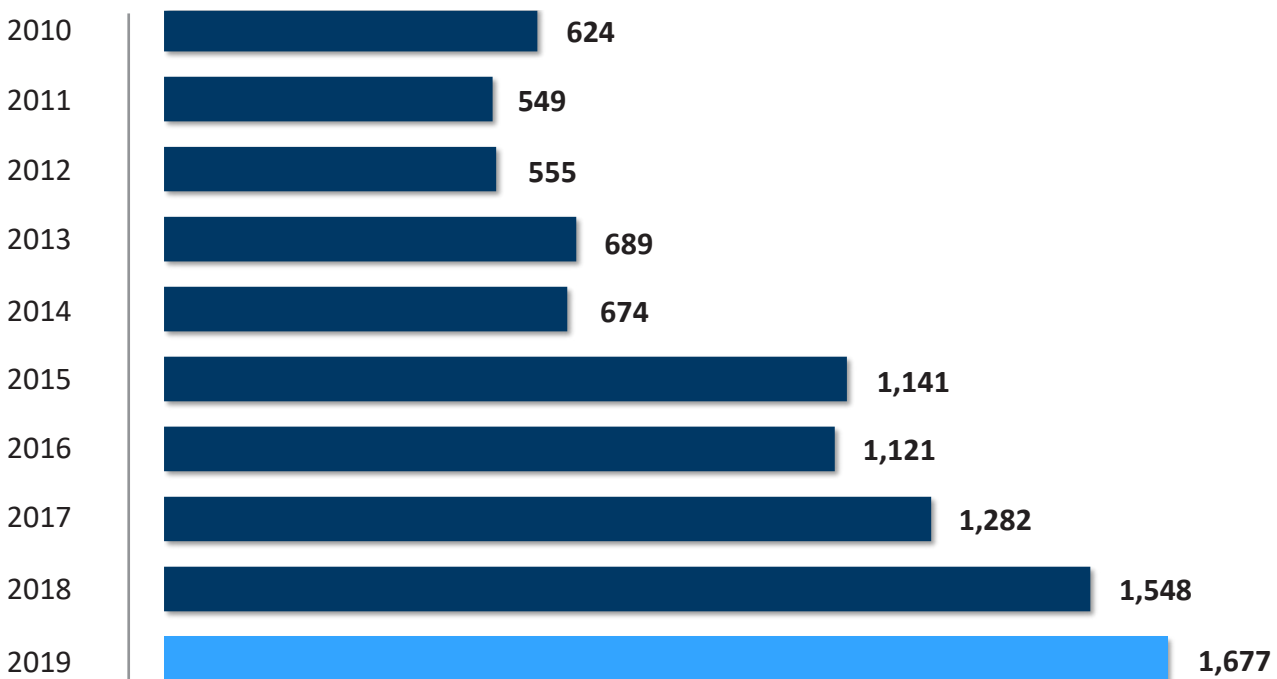
TABLE 4: ASSISTANCE TO HOUSEHOLDS OF COLOR AND INDIGENOUS COMMUNITIES, FFY 2019

| Resources <sup>1</sup>   | Minnesota Housing Assistance | Households or Units Assisted <sup>2</sup> | Average Assistance Per Household or Unit | Median Annual Household Income |
|--|------------------------------|---|--|--------------------------------|
| <b>Homebuyer (unduplicated count)</b>                                  | <b>\$346,528,095</b>         | <b>1,677</b>                              |  |                                |
| Home Mortgage Loans (Start Up & Step Up) <sup>3</sup>                  | \$331,437,845                | 1,677                                     | \$197,637                                | \$61,898                       |
| <i>no downpayment/closing cost loan</i>                                | \$4,104,292                  | 23  | \$178,447                                | \$61,872                       |
| <i>with a downpayment/closing cost loan</i>                            | \$327,333,553                | 1,654                                     | \$197,904                                | \$61,921                       |
| Deferred Payment Loans (second mortgage amount)                        | \$9,407,200                  | 1116                                      | \$8,429                                  | \$55,251                       |
| Monthly Payment Loans (second mortgage amount)                         | \$5,683,050                  | 538                                       | \$10,563                                 | \$82,946                       |
| <b>Homebuyer/owner Education and Counseling</b>                        | <b>\$1,859,126</b>           | <b>4,507</b>                              |  |                                |
| Homeownership Education, Counseling, and Training (HECAT) <sup>5</sup> | \$799,455                    | 3,585                                     | \$223                                    | \$40,000                       |
| Enhanced Homeownership Capacity Initiative                             | \$1,059,671                  | 922                                       | \$1,149                                  | \$37,908                       |
| <b>Home Improvement</b>  | <b>\$2,937,822</b>           | <b>128</b>                                |  |                                |
| Home Improvement Loan Program  | \$2,474,353                  | 107                                       | \$23,125                                 | \$83,178                       |
| Rehabilitation Loan Program  | \$463,469                    | 21  | \$22,070                                 | \$17,335                       |
| <b>Rental Assistance Contract Administration</b>                       | <b>\$78,483,696</b>          | <b>10,214</b>                             |  |                                |
| Section 8 Performance Based Contract Administration (PBCA)             | \$65,494,761                 | 8,378                                     | \$7,817                                  | \$10,676                       |
| Section 8 Traditional Contract Administration (TCA)                    | \$12,988,935                 | 1,836                                     | \$7,075                                  | \$11,120                       |
| <b>Housing Stability for Populations Needing Extra Support</b>         | <b>\$14,436,234</b>          | <b>5,229</b>                              |  |                                |
| Housing Trust Fund - Rental Assistance (HTF-RA) <sup>7</sup>           | \$6,523,706                  | 1,013                                     | \$8,651                                  | \$9,696                        |
| Bridges <sup>7</sup>   | \$1,390,374                  | 254                                       | \$7,499                                  | \$9,638                        |
| Family Homeless Prevention and Assistance Program (FHPAP) <sup>7</sup> | \$6,043,240                  | 3,820                                     | \$1,582                                  | \$10,530                       |
| Section 811  | \$404,594                    | 62  | \$6,526                                  | \$9,391                        |
| Housing Opportunities for Persons with AIDS (HOPWA)                    | \$74,320                     | 80  | \$929                                    | Not available                  |
| <b>Multiple Use Resources</b>  | <b>\$4,311,614</b>           | <b>193</b>                                |  |                                |
| Community Homeownership Impact Fund <sup>9</sup> (unduplicated)        | \$4,311,614                  | 193                                       |  |                                |
| <i>Appropriations</i>  | \$3,723,265                  | 193                                       | \$19,292                                 | \$47,479                       |
| <i>HIB</i>   | \$203,000                    | 10  | \$20,300                                 | \$42,600                       |
| <i>Interim construction</i>  | \$385,349                    | 5   | \$77,070                                 | \$40,560                       |

| Resources <sup>1</sup>            | Minnesota Housing Assistance | Households or Units Assisted <sup>2</sup> | Average Assistance Per Household or Unit | Median Annual Household Income |
|-----------------------------------|------------------------------|---|--|--------------------------------|
| Other                             |                              | <5  |  |                                |
| Disaster Recovery                 | N/A                          | <5  | N/A                                      | N/A                            |
| <b>Total (unduplicated count)</b> | <b>\$448,556,586</b>         | <b>21,948</b>                             |  |                                |

Note: Excludes funding going to developers of rental housing, which does not go directly to households.

**FIGURE 3: HOME MORTGAGE LOANS FOR HOUSEHOLDS OF COLOR AND INDIGENOUS COMMUNITIES, FFY 2010-2019**



Over the past three years, half of competitive assistance has gone to Greater Minnesota.

TABLE 5: ASSISTANCE BY REGION AND FUNDS SOURCE, FFY 2019

| Region             | Competitive Assistance: Grants, Deferred Loans and Housing Tax Credits |                          |                      |                          | Area Share of Lower Income Cost-Burdened Households |
|--------------------|--|--------------------------|----------------------|--------------------------|---|
|                    | 2019   |                          | Three Years: 2017-19 |                          |   |
|                    | Amount of Assistance   | Area Share of Assistance | Amount of Assistance | Area Share of Assistance |   |
| Central            | \$19,965,472   | 9.6%                     | \$55,826,858         | 8.5%                     | 12.9%   |
| Twin Cities        | \$100,408,081  | 48.0%                    | \$326,390,143        | 49.9%                    | 54.9%   |
| <i>Minneapolis</i> | \$20,648,043   | 9.9%                     | \$62,245,813         | 9.5%                     | 11.5%   |
| <i>Saint Paul</i>  | \$13,210,217   | 6.3%                     | \$65,362,887         | 10.0%                    | 7.5%  |
| Northeast          | \$21,138,592   | 10.1%                    | \$62,508,285         | 9.5%                     | 7.0%  |
| <i>Duluth</i>      | \$26,203,924   | 12.5%                    | \$39,342,052         | 6.0%                     | 2.2%  |
| Northwest          | \$26,587,646   | 12.7%                    | \$48,084,339         | 7.3%                     | 3.2%  |
| Southeast          | \$28,968,501   | 13.9%                    | \$104,944,650        | 16.0%                    | 12.8%   |
| Southwest          | \$3,231,933  | 1.5%                     | \$23,799,520         | 3.6%                     | 4.8%  |
| West Central       | \$8,665,721  | 4.1%                     | \$33,129,634         | 5.1%                     | 4.4%  |
| <b>Total</b>       | <b>\$208,965,946</b>   | <b>100.0%</b>            | <b>\$654,683,429</b> | <b>100.0%</b>            | <b>100.0%</b>                                       |



| Region             | Market-Driven Assistance: Amortizing Loans |                          |                        |                          |
|--------------------|--|--------------------------|------------------------|--------------------------|
|                    | 2019                                       |                          | Three Years: 2017-19   |                          |
|                    | Amount of Assistance                       | Area Share of Assistance | Amount of Assistance   | Area Share of Assistance |
| Central            | \$149,699,824                              | 14.7%                    | \$336,399,690          | 13.0%                    |
| Twin Cities        | \$682,316,232                              | 66.8%                    | \$1,832,579,608        | 70.9%                    |
| <i>Minneapolis</i> | \$75,726,456                               | 7.4%                     | \$196,733,614          | 7.6%                     |
| <i>Saint Paul</i>  | \$100,129,652                              | 9.8%                     | \$263,763,015          | 10.2%                    |
| Northeast          | \$21,738,087                               | 2.1%                     | \$48,192,772           | 1.9%                     |
| <i>Duluth</i>      | \$11,949,659                               | 1.2%                     | \$27,085,089           | 1.0%                     |
| Northwest          | \$8,984,379                                | 0.9%                     | \$23,505,715           | 0.9%                     |
| Southeast          | \$113,053,770                              | 11.1%                    | \$244,443,633          | 9.5%                     |
| Southwest          | \$24,872,486                               | 2.4%                     | \$55,213,969           | 2.1%                     |
| West Central       | \$20,247,133                               | 2.0%                     | \$44,778,529           | 1.7%                     |
| <b>Total</b>       | <b>\$1,020,911,912</b>                     | <b>100.0%</b>            | <b>\$2,585,113,916</b> | <b>100.0%</b>            |

Notes: Data available for this table include non-Section 8 resources Minnesota Housing provided in 2019.

Competitive funds are generally distributed to developers and service organizations through a competitive process, such as a Request for Proposals.

Grants and deferred loans are state and federal appropriations (other than Section 8), and Minnesota Housing Pool 3 resources.

Housing tax credits reflect the syndication proceeds in developments for which loans closed with 9% housing tax credits in 2016 (not including suballocators).

Amortizing loans involve regular principal and interest payments with borrowers deciding if they want to apply for a Minnesota Housing loan or pursue other lending options.

Regional total amounts include data for Duluth, Minneapolis, and Saint Paul, i.e., the sum of regional shares is 100%.

Share of lower income cost-burdened households is based on estimates of the number of households with income less than \$50,000 who pay more than 30% of income for housing (from the Census Bureau's American Community Survey, 2014-2018).

TABLE 6: ASSISTANCE BY PROGRAM, FFY2017-2019

| Resources <sup>1</sup>  | 2017                         |                              | 2018                         |                              | 2019                         |                              |
|---|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
|   | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted |
| <b>Homebuyer (unduplicated count)</b>   | <b>\$691,017,162</b>         | <b>4,048</b>                 | <b>\$840,003,238</b>         | <b>4,640</b>                 | <b>\$976,524,978</b>         | <b>5,105</b>                 |
| Home Mortgage Loans (Start Up and Step Up) <sup>3</sup>                             | \$661,274,817                | 4,035                        | \$800,803,963                | 4,622                        | \$932,392,513                | 5,105                        |
| <i>no downpayment/closing cost loan</i>   | \$43,965,470                 | 293                          | \$20,352,681                 | 141                          | \$18,842,388                 | 117                          |
| <i>with downpayment/closing cost loan</i>   | \$617,309,347                | 3,742                        | \$780,451,282                | 4,481                        | \$913,550,125                | 4,988                        |
| <i>with Mortgage Credit Certificate</i>   | \$23,895,935                 | 131                          | \$5,721,374                  | 32                           | No activity                  |                              |
| Mortgage Credit Certificates <sup>4</sup>   | N/A                          | 131                          | N/A                          | 32                           | No activity                  |                              |
| Deferred Payment Loans (second mortgage amount)                                     | \$17,536,900                 | 2,388                        | \$23,786,550                 | 3,021                        | \$24,126,600                 | 3,021                        |
| Monthly Payment Loans (second mortgage amount)                                      | \$11,174,300                 | 1,360                        | \$13,939,200                 | 1,454                        | \$20,005,865                 | 1,967                        |
| <b>Homebuyer/owner Education and Counseling</b>                                     | <b>\$2,859,354</b>           | <b>19,151</b>                | <b>\$2,763,640</b>           | <b>21,043</b>                | <b>\$2,755,256</b>           | <b>20,806</b>                |
| Homeownership Education, Counseling, and Training (HECAT) <sup>5</sup>              | \$1,750,850                  | 18,283                       | \$1,591,500                  | 20,046                       | \$1,502,500                  | 19,716                       |
| Enhanced Homeownership Capacity Initiative  | \$1,108,504                  | 868                          | \$1,172,140                  | 997                          | \$1,252,756                  | 1,090                        |
| <b>Home Improvement</b>   | <b>\$19,130,608</b>          | <b>904</b>                   | <b>\$17,236,147</b>          | <b>853</b>                   | <b>\$23,847,205</b>          | <b>1,130</b>                 |
| Home Improvement Loan Program   | \$12,489,603                 | 644                          | \$11,887,522                 | 617                          | \$18,226,799                 | 872                          |
| Rehabilitation Loan Program   | \$6,641,005                  | 260                          | \$5,348,625                  | 236                          | \$5,620,406                  | 258                          |
| <b>Rental Production - New Construction and Rehabilitation (unduplicated count)</b> | <b>\$180,563,525</b>         | <b>2,767</b>                 | <b>\$187,528,048</b>         | <b>2,065</b>                 | <b>\$194,957,932</b>         | <b>3,215</b>                 |
| Amortizing Loan Program (LMIR and MAP)  | \$28,801,250                 | 651                          | \$27,641,000                 | 666                          | \$46,166,000                 | 850                          |
| Flexible Financing for Capital Costs (FFCC)   | \$4,469,762                  | 203                          | \$1,741,978                  | 217                          | \$6,505,363                  | 635                          |
| Low-Income Housing Tax Credits (LIHTC)  | \$94,957,135                 | 828                          | \$111,586,589                | 1018                         | \$80,401,968                 | 1,054                        |
| Economic Development and Housing/Challenge Fund (EDHC)                              | \$20,011,824                 | 330                          | \$6,792,072                  | 233                          | \$9,285,509                  | 269                          |

| Resources <sup>1</sup>   | 2017                         |                              | 2018                         |                              | 2019                         |                              |
|--|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
|  | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted |
| Preservation - Affordable Rental Housing Fund (PARIF)                  | \$9,916,531                  | 688                          | \$6,839,491                  | 481                          | \$11,252,064                 | 306                          |
| HOME   | \$4,403,000                  | 110                          | \$7,256,506                  | 176                          | \$2,678,978                  | 24                           |
| Housing Infrastructure Bonds (HIB)                                     | \$12,178,056                 | 103                          | \$13,475,837                 | 177                          | \$24,229,378                 | 274                          |
| Publicly Owned Housing Program (POHP)                                  | \$5,251,450                  | 917                          | \$2,009,918                  | 174                          | \$5,975,468                  | 1,193                        |
| Rental Rehabilitation Deferred Loan (RRDL) Program                     | \$574,517                    | 48                           | \$1,765,329                  | 167                          | \$3,532,436                  | 212                          |
| Asset Management <sup>6</sup>  | No activity                  |                              | \$1,019,328                  | 236                          | \$2,930,768                  | 50                           |
| National Housing Trust Fund  | Program not yet implemented  |                              | \$2,700,000                  | 30                           | \$0                          | 0                            |
| Workforce Housing Development  | Program not yet implemented  |                              | Program not yet implemented  |                              | \$500,000                    | 24                           |
| Strategic Investments  | Program not yet implemented  |                              | \$4,700,000                  | N/A                          | \$1,500,000                  | 98                           |
| <b>Rental Assistance Contract Administration</b>                       | <b>\$188,664,577</b>         | <b>30,724</b>                | <b>\$184,845,700</b>         | <b>28,075</b>                | <b>\$185,554,012</b>         | <b>28,063</b>                |
| Section 8 Performance Based Contract Administration (PBCA)             | \$137,065,490                | 21,443                       | \$140,893,369                | 21,349                       | \$145,634,153                | 21,337                       |
| Section 8 Traditional Contract Administration (TCA)                    | \$51,524,013                 | 8,948                        | \$43,952,331                 | 6,726                        | \$39,919,859                 | 6,726                        |
| Section 236  | \$75,074                     | 333                          | No activity                  |                              | No activity                  |                              |
| <b>Housing Stability for Populations Needing Extra Support</b>         | <b>\$25,893,114</b>          | <b>11,253</b>                | <b>\$25,738,005</b>          | <b>9,770</b>                 | <b>\$26,724,125</b>          | <b>10,143</b>                |
| Housing Trust Fund - Rental Assistance (HTF-RA) <sup>7</sup>           | \$9,266,305                  | 1,674                        | \$9,625,871                  | 1,611                        | \$9,850,414                  | 1,649                        |
| Housing Trust Fund - Operating Subsidies                               | \$3,275,461                  | 1,534                        | \$3,397,859                  | 1,455                        | \$2,371,613                  | 1,385                        |
| Bridges <sup>7</sup>   | \$4,167,435                  | 882                          | \$4,354,591                  | 894                          | \$4,106,576                  | 816                          |
| Family Homeless Prevention and Assistance Program (FHPAP) <sup>8</sup> | \$8,667,049                  | 6,914                        | \$7,602,359                  | 5,536                        | \$9,510,553                  | 6,013                        |
| Section 811  | \$362,022                    | 71                           | \$601,892                    | 100                          | \$740,116                    | 124                          |
| Housing Opportunities for Persons with AIDS (HOPWA)                    | \$154,842                    | 178                          | \$155,433                    | 174                          | \$144,854                    | 156                          |

TABLE 6, CONTINUED: ASSISTANCE BY PROGRAM, FFY2017-2019

| Resources <sup>1</sup>                                   | 2017                         |                              | 2018                         |                              | 2019                         |                              |
|--|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
|  | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted |
| <b>Multiple Use Resources (unduplicated count)</b>       | <b>\$5,651,266</b>           | <b>275</b>                   | <b>\$4,802,082</b>           | <b>198</b>                   | <b>\$7,460,298</b>           | <b>345</b>                   |
| Community Homeownership Impact Fund <sup>9</sup>         | \$5,651,266                  | 275                          | \$4,802,082                  | 198                          | \$7,460,298                  | 345                          |
| <b>Other</b>   | <b>\$3,767,967</b>           | <b>145</b>                   | <b>\$4,022,309</b>           | <b>91</b>                    | <b>\$1,474,989</b>           | <b>77</b>                    |
| Neighborhood Stabilization Program (NSP)                 | \$1,061,082                  | 14                           | \$1,334,589                  | 21                           | No activity                  |                              |
| Disaster Recovery  | \$401,316                    | 30                           | \$198,287                    | 9                            | \$172,967                    | 10                           |
| Manufactured Home Relocation Trust Fund                  | \$995,450                    | 101                          | \$281,371                    | 61                           | \$166,476                    | 67                           |
| Technical Assistance and Operating Support <sup>11</sup> | \$1,310,119                  | N/A                          | \$2,208,062                  | N/A                          | \$1,135,546                  | N/A                          |
| <b>Total (unduplicated count)</b>                        | <b>\$1,117,547,574</b>       | <b>69,267</b>                | <b>\$1,266,939,169</b>       | <b>66,735</b>                | <b>\$1,419,298,796</b>       | <b>68,884</b>                |





TABLE 7: CHARACTERISTICS OF HOUSEHOLDS SERVED, BY PROGRAM, FFY 2019

| Resources <sup>1</sup>  | Percentage of households that are:                      |         |                           |                    |
|---|---|---------|---------------------------|--------------------|
|   | Families with Children                                  | Seniors | With a Disabled Occupant* | Long-term Homeless |
| <b>Homebuyer and Home Refinance (unduplicated count)</b>                                      | 50.4%   | 2.5%    | 1.1%                      | N/A                |
| Home Mortgage Loans (Start Up and Step Up) <sup>3</sup>                                       | 50.4%   | 2.5%    | 1.1%                      | N/A                |
| Deferred Payment Loans  | 52.4%   | 2.7%    | 1.7%                      | N/A                |
| Monthly Payment Loans   | 47.7%   | 2.3%    | 0%                        | N/A                |
| <b>Homebuyer/owner Education and Counseling</b>   | N/A   | 8.6%    | N/A                       | N/A                |
| Homeownership Education, Counseling, and Training (HECAT) <sup>5</sup>                        | N/A   | 9.6%    | N/A                       | N/A                |
| Enhanced Homeownership Capacity Initiative  | 1%  | 2%      | N/A                       | N/A                |
| <b>Home Improvement</b>   | 32.6%   | 19.0%   | 9.9%                      | N/A                |
| Home Improvement Loan Program   | 36.5%   | 13.1%   | 2.1%                      | N/A                |
| Rehabilitation Loan Program   | 19.4%   | 39.1%   | 36.4%                     | N/A                |
| <b>Rental Production - New Construction and Rehabilitation (unduplicated household count)</b> | 34.3%   | 22.5%   | 11.2%                     | 6.2%               |
| Low and Moderate Income Rental (LMIR)   | 48.6%   | 18.4%   | 14.5%                     | 2.3%               |
| Flexible Financing for Capital Costs (FFCC)   | See characteristics for Amortizing Loan Program tenants |         |                           |                    |
| Low-Income Housing Tax Credits (LIHTC)  | 40.6%   | 22.0%   | 20.5%                     | 5.7%               |
| Economic Development and Housing/Challenge Fund (EDHC)  | 44.8%   | 14.2%   | 8.6%                      | 6.2%               |
| Preservation- Affordable Rental Housing Fund (PARIF)  | 33.1%   | 27.0%   | 17.8%                     | 7.2%               |
| HOME  | 25.6%   | 27.9%   | 0%                        | 3.8%               |
| Housing Infrastructure Bonds (HIB)  | 15.7%   | 16.3%   | 11.2%                     | 13.7%              |

**TABLE 7, CONTINUED: CHARACTERISTICS OF HOUSEHOLDS SERVED, BY PROGRAM, FFY 2019**

| Resources <sup>1</sup>  | Percentage of households that are:   |              |                           |                    |
|---|--------------------------------------|--------------|---------------------------|--------------------|
|   | Families with Children               | Seniors      | With a Disabled Occupant* | Long-term Homeless |
| Publicly Owned Housing Program (POHP)                                     | 8.5%                                 | 39.1%        | 45.1%                     | 3.7%               |
| Rental Rehabilitation Deferred Loan (RRDL) Program                        | 18.8%                                | 38.4%        | 18.8%                     | 2.2%               |
| <b>Rental Assistance Contract Administration (Section 8 PBCA and TCA)</b> | <b>25.4%</b>                         | <b>46.8%</b> | <b>34.2%</b>              | <b>N/A</b>         |
| <b>Housing Stability for Populations Needing Extra Support</b>            | <b>45.1%</b>                         | <b>7.5%</b>  | <b>N/A</b>                | <b>0%</b>          |
| Housing Trust Fund - Rental Assistance (HTF-RA) <sup>7</sup>              | 56.6%                                | 8.6%         | N/A                       | 73.5%              |
| Housing Trust Fund - Operating Subsidies                                  | 18.5%                                | 18.9%        | 38%                       | 52.3%              |
| Bridges <sup>7</sup>  | 30.8%                                | 5.3%         | 100.0%                    | 19.1%              |
| Family Homeless Prevention and Assistance Program (FHPAP) <sup>8</sup>    | 52.8%                                | 4.2%         | 40.0%                     | 20.7%              |
| Section 811   | 4.0%                                 | 6.5%         | 100.0%                    | N/A                |
| Housing Opportunities for Persons with AIDS (HOPWA)                       | No detailed household data available |              |                           |                    |
| <b>Multiple Use Resources (unduplicated count)</b>                        | <b>63.7%</b>                         | <b>11.6%</b> | <b>N/A</b>                | <b>N/A</b>         |
| Community Homeownership Impact Fund <sup>9</sup>                          | 63.7%                                | 11.6%        | N/A                       | N/A                |

\*For all programs except FHPAP, disability percentages are based on the disability status of any household member; for FHPAP, the disability percentage is based on the disability status of only the head of the household. When interpreting these percentages, one would expect lower percentages when considering only the head of the household's disability status.

Seniors= 62 and older

Long-term Homeless= Lacking a permanent place to live continuously for a year or more, or at least four times in the past three years.

# NOTES

1 Data for all programs include loans and grants purchased, closed, or disbursed during the program year, not loans and grants currently committed but not yet disbursed. For programs in which Minnesota Housing provides second mortgages in conjunction with other Minnesota Housing assistance, total units are shown by program, but are unduplicated in subtotal and total unit counts.

Average assistance per unit of rental housing is based on program assistance amounts and the unadjusted count of assisted units by program.

Tenant demographics for rental units are reported to Minnesota Housing by owners of agency-funded developments being monitored for compliance with program rules. Data include characteristics of tenants occupying developments funded prior to the reporting year. These data are proxies for the tenants most likely to move into these units. With the exception of households with a disabled member, all percentage calculations are based on households with complete information reported; due to the availability of data, we calculated percentages of disabled households based on the total number of households reporting. Household income is based only on tenants with income reported in the last three years.

Tenant characteristics will vary from year-to-year reflecting the number, size, location, and type of developments on which owners report.

2 These are households in which the householder (or coborrower, in the case of single family loans) is of a race other than white or is of Hispanic origin.

3 Data include first mortgages that U.S. Bank Home Mortgage HFA Division purchased during the reporting year.

4 Includes the number of households that received a mortgage credit certificate, either with or without a first mortgage from Minnesota Housing.

5 HECAT is also funded through other partners; the amount shown is only Minnesota Housing's contribution to households served.

6 Includes Financing Adjustment Factor and Financing Adjustment (FAF/FA) resources.

7 Total assistance amount for Bridges and Housing Trust Fund Rental Assistance is the actual voucher, security deposit, and housing expense amounts disbursed during the reporting year. Average assistance per household is estimated for 12 months based on average monthly assistance paid in the reporting year.

8 Beginning in 2009, for greater consistency and accuracy, data on FHPAP assistance has been reported by State Fiscal Year (July 1 through June 30), based on expenditures for assistance and services reported to Minnesota Housing by FHPAP providers and demographic data reported in HMIS. Because the organization administering the data for FHPAP is improving the system for maintaining the data, the FHPAP demographic information in this report should be considered estimates, not actuals. The household served and dollars are actuals.

9 The Community Homeownership Impact Fund includes Single Family's Economic Development and Housing/Challenge Fund resources. This is a count of loans, not households; some households may receive more than one loan under this program.



400 Wabasha Street North, Suite 400  
St. Paul, MN 55102  
651.296.7608 | 800.657.3769 | [mnhousing.gov](http://mnhousing.gov)

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