



2026 Single Family Request for Proposals (RFP) Frequently Asked Questions (FAQ)

Updated April 21, 2026

The 2026 Single Family Request for Proposals (RFP) is the method through which Minnesota Housing deploys funding to increase the supply of affordable, owner-occupied, single family housing, while maintaining the safety and habitability of existing owner-occupied, single family homes in communities throughout Minnesota.

The following are questions regarding the 2026 Single Family RFP that Minnesota Housing received following its release on April 9, 2026, and responses provided by Minnesota Housing. The date when the question was submitted, and the name of the Minnesota Housing staff responder is indicated in parentheses and italics after each answer.

The Information provided in this FAQ is final guidance from Minnesota Housing and supersedes any other guidance previously provided to potential applicants by Minnesota Housing staff.

Program Overview

Q1: How much funding do you estimate will be available for this Single Family RFP round?

A: Funding is anticipated to return to pre-Go Big levels, which were around \$20–25 million.
(April 21, 2026, Amanda H.)

Q2: Can we reapply for units not funded last year?

A: Yes, reapplication is allowed.
(April 21, 2026, Sam D.)

Eligible Applicants

Q3: Are cities eligible applicants, or only developers?

A: Cities are eligible to apply.
(April 21, 2026, Sam D.)

Eligible Uses

Q4: Can we apply if our project will break ground later this year or next year (before contracts are executed)?

A: Projects cannot break ground before contract execution (anticipated April 2027). Construction costs incurred before contract execution are not eligible. Certain predevelopment costs may be incorporated into the Total Development Costs if approved prior to contracting in the due diligence phase, but those expenses are not eligible for reimbursement as Value Gap.
(April 21, 2026, Amanda H.)

Q5: Can Single Family RFP funds be used for Value Gap and Affordability Gaps on the same units?

A: Yes, both Value Gap and Affordability Gap may be applied to the same units if clearly requested within the application and selected for funding.
(April 21, 2026, Sam D.)

Q6: Can Impact Fund dollars be used for private infrastructure (e.g., private roads, private water/sewer)?

A: No. Public or private infrastructure such as roads and sidewalks are ineligible costs. Only direct home-to-street utility connections are eligible costs.
(April 21, 2026, Sam D. and Amanda H.)

Q7: Are Perpetually Affordable Housing units eligible?

A: Project eligibility will be determined during application review so project details should be clearly described in the application.
(April 21, 2026, Amanda H.)

Q8: Are traditional Acquisition, Rehabilitation, Resale units a unit type being prioritized?

A: Yes.
(April 21, 2026, Sam D.)

Application Materials

Q9: Are accessibility resources available for applicants with disabilities?

A: Materials are provided in Word, PDF and Excel. Applicants needing alternative formats should contact Minnesota Housing for individualized support. More information is available on [Minnesota Housing's Accessibility webpage](#), and requests for documents in alternative formats can be directed to mn.housing@state.mn.us.

(April 21, 2026, Amanda H.)

Funding Sources

Q10: How should interest from interim financing be considered when calculating final value gap?

A: Estimated interest can be included as a holding cost in the value gap section of the Activity Workbook. Minnesota Housing understands that this is an estimate, and that the final interest rate for interim financing may change.

(April 21, 2026, Sam D.)

Q11: Can applicants exceed the typical subsidy amount in their contracts?

A: Yes, awarded administrators may go up to 50% above the typical per unit subsidy amount in their contracts without needing a waiver. Awarded administrators are still expected to complete the number of units awarded in their contracts. When considering Value Gap in the context of Interim Loans, it is reasonable to make estimates for Interim Loans based on current interest rates.

(April 21, 2026, Amanda H.)

Income Eligibility

Q12: What housing ratio is required for affordability gap?

A: The minimum housing ratio is 25%. Ratios below 25% require a waiver approved by Minnesota Housing before closing with a homebuyer, and approval is subject to Minnesota Housing discretion. Blanket waivers will not be approved as part of an application.

(April 21, 2026, Sam D.)

Q13: Is the same housing ratio used for all funding sources?

A: Yes, the same housing ratio limit applies to all activity types.

(April 21, 2026, Sam D.)

Scoring

Q14: Will Single Family RFP scores be published?

A: Single Family RFP scores are not published but are available through a public data request once resulting grant and loan agreements have been finalized and signed.

(April 21, 2026, Amanda H.)

Technical Assistance

Q15: What is the difference between office hours and one-on-one technical assistance sessions?

A: Office hours are group meetings where applicants can join, ask questions, and review materials with staff and other participants. One-on-one technical assistance sessions are private meetings between an applicant and Impact Fund staff. All training sessions will be recorded and transcribed, and questions will be added to the FAQ.

(April 21, 2026, Sam D.)

Q16: Will one-on-one technical assistance sessions be recorded and transcribed?

A: Yes, all sessions will be recorded for transparency and questions asked will be included in the FAQ.

(April 21, 2026, Amanda H.)

Award Information

Q17: How do you determine the contract term (contracts can range from 20–36 months)?

A: The contract length for this cycle has not been finalized. Historically, contract terms were 20 months, and those terms were extended to 36 months during the “Go Big” years. Applicants should plan for the possibility of 20-month contracts.

(April 21, 2026, Sam D.)