



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

Updated June 30, 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. **Questions and answers added since the last release date are also shown in red.**

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.)

Q3: Is this the first year that school funding is available?

A: No, school funding was available in the 2024 Single Family RFP, 2025 Single Family RFP and 2025 Housing Challenge Funds for Schools RFP.
(May 4, 2026, Sam D.)

Q4: Is there a set-aside for school projects in the 2026 Single Family RFP?

A: No, there is no set-aside for school projects in the Single Family RFP.
(May 4, 2026, Sam D.)

Q5: What is the history of awarding funds to School Direct Costs projects?

A: No School Direct Cost projects were awarded in the 2025 Single Family RFP. School Direct Cost proposals have been awarded funding through the 2024 Single Family RFP and 2025 Housing Challenge Funds for Schools RFP.
(May 4, 2026, Sam D.)

Q6: Does Minnesota Housing qualify homebuyers who receive Impact Funds awarded to administrators?

A: No. The Impact Fund does not manage income verification, perform qualifications for homebuyers, or provide direct subsidies to individuals. This process is managed by the administrator or their partner(s). Homebuyer eligibility will be reviewed prior to disbursement of funds and will be subject to monitoring.
(June 3, 2026, Sam D.)

Eligible Applicants

Q7: Are cities eligible applicants, or only developers?

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

Q8: Can individuals receive funding directly from the Single Family RFP?

A: No. All awards made through this RFP will be made to eligible entities as described in the RFP Application Instructions on the [Impact Fund webpage](#).
(June 3, 2026, Sam D.)

Eligible Uses

Q9: 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.)

Q10: 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.)

Q11: 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.)

Q12: 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.)

Q13: Are traditional Acquisition, Rehabilitation, Resale units a unit type being prioritized?

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

Q14: Do School Direct Cost projects need to be located on high school grounds?

A: No. Homes under the School Direct Cost use can be built on- or off-site. Applicants should describe their site locations and associated details in the Project Information and Land Use sections of the School Direct Cost Activity Application.
(May 4, 2026, Sam D.)

Q15: Is land acquisition an eligible cost?

A: Yes. The acquisition of land for development is an eligible cost for Value Gap as part of the Total Development Cost, or for Land Acquisition if the applicant is putting the home in a community land trust. Further information on eligible costs is provided in Section 5.05 of the program manual.
(May 19, 2026, Sam D.)

Q16: Does including a developer fee and general contractor fee in your application negatively impact scoring?

A: No, if the applicant can demonstrate that requesting both fees is justified. Applicants that can demonstrate that they are doing the work of the developer and the general contractor can request both fees.
(June 1, 2026, Sam D.)

Q17: Are rooftop solar panels an eligible cost for New Construction homes?

A: Yes, the inclusion of rooftop solar panels is an eligible cost for New Construction homes.
(June 1, 2026, Sam D.)

Q18: Is lead-based paint abatement an eligible cost?

A: Yes, lead-based paint abatement is an eligible cost.
(June 1, 2026, Sam D.)

Q19: Are moving costs for non-manufactured homes an eligible cost?

A: If the applicant intends to move a home from one location to another, the reasoning and the plan for that move should be described in the application narrative. If an award is made, the selected applicant will then need to submit a Change Request Form to request authorization to include the moving expense in the Total Development Cost.
(June 1, 2026, Sam D.)

Application Materials

Q20: 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.)

Q21: How can applicants ensure that all required items are included in their response to the RFP?

A: The Application Checklist on page 22 of the RFP Application Instructions provides a complete list of required materials that applicants must submit to be considered for funding. Applicants should review all materials listed in the checklist, including the materials listed in the "As Applicable" section.
(May 5, 2026, Sam D.)

Q22: On the Open and Closed Award Report, how does the agency define a unit under construction?

A: For new construction, any changes to the physical lot, such as site preparation or digging foundations, constitutes a unit under construction. For acquisition, rehabilitation, resale units, any progress on unit development beyond the purchase of the home constitutes a unit in progress. Manufactured housing units are in progress if the unit has been constructed off site.

The development of infrastructure for a project site does not constitute a unit under production, as the Single Family RFP does not fund infrastructure development.
(May 5, 2026, Sam D.)

Q23: Is it preferable to submit one or two applications when projects under the same activity type are occurring at multiple locations?

A: This is a decision that should be made by the applicant. All project sites under the same application will be funded with the same executed Agreement and will be subject to the same terms. Applicants are encouraged to provide as much detail as possible on each project site regardless of whether they include sites in one application or multiple applications.
(May 19, 2026, Sam D.)

Q24: When should applicants use the multiple sets of tabs on the New Construction Activity Workbook?

A: Applicants can use the three sets of tabs to provide information on distinct unit types. They can be differentiated by square footage, bedroom/bathroom count, unit type (stand-alone single-family home, duplex, triplex, fourplex), or location, among other factors. If selected for funding, the units described under the various sets of tabs will become units required by the Agreement.
(May 15, 2026, Sam D.)

Q25: If a program or proposal has unique components not captured by the RFP application materials, can applicants include supplemental attachments?

A: Additional project and site information should be provided in the “As Applicable – 7. Project/Site Information” section of the RFP response materials. In addition to the example documents provided in the [RFP Application Instructions](#), supporting project information could also include information on the ownership structure of a cooperative, a copy of an HOA agreement, or similar information.
(June 9, 2026, Sam D.)

Q26: If a proposal has varying AMI targets, how should this be listed on the activity application?

A: The upper AMI limit proposed should be the limit listed on the activity application. In the larger text box below, applicants can provide additional details on the proposed AMI breakout of their project. This includes projects that are applying for both Value Gap and Affordability Gap, and plan to cap homes only receiving Value Gap at 115% AMI and homes receiving funding for both gaps at 80% AMI.
(June 9, 2026, Sam D.)

Funding Sources

Q27: 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.)

Q28: 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.)

Q29: Can projects with Housing Infrastructure Grant (HIG) financing also receive funds from the Single Family RFP?

A: Yes. Units that are funded with HIG dollars can also be financed with funds from the Single Family RFP. It is important to disclose sources of funding in the application and describe why additional Single Family RFP funds are needed.

(May 19, 2026, Sam D.)

Income Eligibility

Q30: 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.)

Q31: 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.)

Leverage

Q32: Can Minnesota Housing Impact Fund dollars from a project partner be considered leverage?

A: No, Impact Funds dollars from another award will not be considered project leverage in the Single Family RFP. Layering Impact Funds between awards is generally only acceptable after a waiver has been approved, which is done at the sole discretion of Minnesota Housing. It is acceptable for a School Direct Costs entity to layer funds with another Impact Fund award held by a partner organization.

(May 4, 2026, Sam D.)

Q33: Are Local Affordable Housing Aid (LAHA) funds eligible to be used as leverage funds?

A: Yes, LAHA funds are eligible leverage funds. If the LAHA funds are not restricted for use on the proposed project, the applicant's board must take explicit action to restrict the LAHA funds for use on the proposed project for them to count as committed leverage.
(May 4, 2026, Sam D.)

Q34: How can applicants provide information on pending leverage sources?

A: The activity workbook provides a comment box on the "Leverage" tab where applicants can provide information and context for pending leverage sources. Pending leverage can become committed leverage if proof of commitment is sent to Sam Dyer, Request for Proposals Manager, before August 28, 2026.
(June 9, 2026, Sam D.)

Scoring

Q35: 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.)

Q36: Are there priority points for having high school students build a home?

A: No, there is not a specific priority point for including high school students as builders in the 2026 Single Family RFP. Applicants should review the RFP Application Instructions to see scoring criteria.
(May 4, 2026, Sam D.)

Q37: Are Homebuyer Initiated Units (HIP) considered a new unit of affordable housing?

A: Yes. Homebuyer Initiated Units (HIP) are seen as comparable to acquisition, rehabilitation, resale (ARR) projects when considering Minnesota Housing's stated priority to fund new units of affordable homeownership housing. Both ARR and HIP proposals are a lower priority than new construction housing, but a higher priority than owner-occupied repair projects or affordability gap only projects.
(May 4, 2026, Sam D.)

Q38: Is it beneficial in scoring to submit an application with a smaller target area?

A: No. Applicants are encouraged to submit a target area that encompasses the possible geography of a project when submitting RFP responses. For example, rather than limiting a

proposal to a specific neighborhood the applicant could propose to serve the city, or rather than proposing to serve one small town the applicant could propose to serve the county.
(May 19, 2026, Sam D.)

Q39: Do applications in the same region of the state compete against each other?

A: No. Application scores are not positively or negatively weighted by geography. Minnesota Housing is committed to funding housing development across the state of Minnesota.
(May 20, 2026, Sam D.)

Q40: How should applicants document site control?

A: A copy of a deed, purchase agreement, or other documentation from a county-administered property lookup system is sufficient to demonstrate site control for the purpose of the RFP.
(May 20, 2026, Sam D.)

Technical Assistance

Q41: 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.)

Q42: 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

Q43: 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.)

Q44: If a partner is explicitly named in an RFP response with specific responsibilities identified, is the applicant exempt from bidding for those services?

A: Yes. If a specific partner organization is named in the RFP response with their role(s) clearly defined, the services they complete do not need to be placed into a formal bidding process to

select the partner. A contract is still required between entities and will need to be submitted as a part of the due diligence phase prior to entering into an Agreement with Minnesota Housing.
(May 19, 2026, Sam D.)

Q45: If a partner is specifically named in the application but does not end up participating in the project, will Minnesota Housing penalize the administrator or require a contract amendment?

A: No. Partners named in RFP responses are not obligated to participate in the completion of the project. If there is a change to the role of any partner in a funded project, the administrator must complete the bidding requirements detailed in the Agreement.
(May 19, 2026, Sam D.)

Q46: The General Application shows that grants will have a 36-month contract period, while guidance in the Single Family Request for Proposals Application Instructions notes contract lengths of 20-36 months. Which guidance should applicants expect to apply?

A: The language in the Single Family Request for Proposals Application Instructions is the guiding language for the Single Family RFP, which states that funded awards will have contract terms between 20 and 36 months, with the exception of Interim Loans which may have up to 42-month contract terms. The language on the General Application is a holdover from previous RFP materials and should have referenced the 20- to 36-month contract period.
(June 30, 2026, Amanda H.)

Prevailing Wage

Q47: Where can applicants find the current Prevailing Wage rates?

A: Prevailing wage rates for single family developments are available by request from the Department of Labor and Industry (DLI). To contact the DLI about prevailing wage rates, call 651-284-5091.
(May 15, 2026, Sam D.)