



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

*Updated May 5, 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.)*

## Eligible Applicants

**Q6: Are cities eligible applicants, or only developers?**

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

## Eligible Uses

**Q7: 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.)*

**Q8: 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.)*

**Q9: 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.)*

**Q10: 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.)*

**Q11: Are traditional Acquisition, Rehabilitation, Resale units a unit type being prioritized?**

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

**Q12: 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.)*

## Application Materials

**Q13: 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](mailto:mn.housing@state.mn.us).

*(April 21, 2026, Amanda H.)*

**Q14: 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.)*

**Q15: 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.)*

## Funding Sources

**Q16: 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.)*

**Q17: 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

**Q18: 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.)*

**Q19: 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

**Q20: 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.)*

**Q21: 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.)*

## Scoring

### **Q22: 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.)*

### **Q23: 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.)*

### **Q24: 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.)*

## Technical Assistance

### **Q25: 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.)*

### **Q26: 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

### **Q27: 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.)*