



Homeownership Education & Counseling Unified Request for Proposals (RFP) Application Instructions

Anticipated Grant Period: December 2025- September 2027

Application Deadline: Monday, May 12, 12:00 pm Central Time

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Overview

The Homeownership Education & Counseling Unified Request for Proposal Application provides competitive funding for the **Homeownership Education, Counseling and Training (HECAT) Program** and the **Enhanced Financial Capacity Homeownership Program (Homeownership Capacity)**, to eligible organizations for the primary purpose of preparing potential homebuyers for successful homeownership and household stability through homeowner education and counseling and financial empowerment services.

Funding for the HECAT and Homeownership Capacity Programs is made available bi-annually through a competitive Request for Proposals (RFP) process that deploys state appropriations, Minnesota Housing funds, and funding partner resources, when available.

Both the HECAT and Homeownership Capacity programs are important tools for advancing [Minnesota Housing's 2024-2027 strategic objectives](#) to:

- Address Homeownership Barriers and Reduce Disparities
- Create a More Inclusive, Equitable and Just Housing System
- Focus on the People and Places Most Impacted by Housing Instability

See below for a description of both programs:

HECAT

HECAT, authorized under [Minnesota Statute 462A.209](#), provides financial support to eligible organizations to deliver a variety of homeownership education, advising and training services to Minnesotans. Eligible services include homebuyer education, 1:1 homebuyer services (financial wellness and homebuyer advising), home equity conversion mortgage counseling, and foreclosure prevention advising.

Minnesota Housing, in partnership with the Minnesota Homeownership Center (the Center), offer HECAT resources through the competitive RFP process. Each Funding Partner contributes financial resources and participates in the grant-making process. Below is a summary of each partner's role in this Application.

Minnesota Housing: Provides technical assistance to applicants, participates in the initial review and selection committee review scoring process, and participates in determining award amounts. Minnesota Housing's board approves final awards. Minnesota Housing is responsible for administering grant contract agreements, financial reporting and reconciliation, and grant monitoring.

Minnesota Homeownership Center: Provides technical assistance to applicants, participates in the initial review and selection committee review scoring process, and participates in determining award amounts.

The Center is responsible for program-related reporting for the HECAT Fund. The Center provides standards, program models, and certification and training opportunities that support HECAT programs. The Center provides program-related technical assistance and is responsible for post-award program monitoring of the funding recipients.

Homeownership Capacity

The Homeownership Capacity Program is a Minnesota Housing funded program that provides resources to eligible organizations that deliver enhanced financial education and one-on-one financial coaching to Black, Indigenous, and People of Color (“BIPOC”) communities and low-income households.

The goal of the Homeownership Capacity Program is to increase the probability of successful homeownership and household stability through intensive financial empowerment coaching and education.

The Program should **not** be confused with homebuyer education or with homebuyer counseling services. See the [Homeownership Capacity Program Manual](#) for program structure requirements.

The Homeownership Capacity programs and services supplement traditional homebuyer training provided by HECAT and coordinated by the Minnesota Homeownership Center.

Available Funding

HECAT

Minnesota Housing and funding partners may, but are not obligated to, award grant funds in an aggregate amount of approximately **\$2.5 million** on a competitive basis to support the HECAT Program for the 2025-2027 grant period. This amount is subject to change prior to selections and is contingent upon funding contributions. While there is no maximum award amount per grantee, available funds are limited.

Recommended awards will depend on several factors including, but not limited to: the number of applications received, amounts requested, scoring factors, and community and geographic coverage. Minnesota Housing anticipates that approximately 29 to 35 total HECAT grantees will be selected. Minnesota Housing reserves the right to adjust award sizes.

See [2023-2025 HECAT Awards](#) and [2021-2023 HECAT Awards](#) for past award amounts.

Homeownership Capacity

Minnesota Housing may, but is not obligated to, award grant funds in an aggregate amount of approximately **\$2 million** on a competitive basis to support the Homeownership Capacity Building Program for the 2025-2027 grant period. This amount is subject to change prior to

selections and is contingent upon funding contributions. While there is no maximum award amount per grantee, available funds are limited.

Recommended awards will depend on several factors including, but not limited to: the number of applications received, amounts requested, scoring factors, and community and geographic coverage. Minnesota Housing anticipates that approximately 18 to 21 total Homeownership Capacity grantees will be selected. Minnesota Housing reserves the right to adjust award sizes.

See [2023-2025 Homeownership Capacity Awards](#) and [2021-2023 Homeownership Capacity Awards](#) for past award amounts.

Eligible Applicants

Eligible Applicants for HECAT and Homeownership Capacity include the following:

- Local units of government and political subdivisions;
- Tribal governments and Tribal Business Entities
- A nonprofit organization as defined in [Minn. Stat. 462A.03 Subd. 22](#), as such may subsequently be amended, modified or replaced;
 - a housing and redevelopment authority,
 - a partnership, joint venture, corporation, or association established for purpose not involving pecuniary gain to the members, partners, or shareholders,
 - a private nonprofit corporation (established under and in compliance with [Chapter 317A](#)).
 - If a non-profit corporation:
 - It also has a current 501(c)(3) determination letter from the Internal Revenue Service
 - It is in good standing and authorized to do business in Minnesota

Partnerships are welcome to apply, provided the lead applicant is one of the eligible applicants listed above. The lead applicant will be the only grantee. Any other members of the collaboration will be funded, if applicable, as sub-grantees or contractors. Grantees may contract with sub-grantees to perform some, but not all, of the contract obligations.

Eligible Uses

HECAT

HECAT funds may be used to support one or more of the following activities:

Homebuyer Services, which may include:

- *Homebuyer Education*. In-person and/or virtual group homebuyer education (workshops/clubs) utilizing Home Stretch or other approved curriculum to teach the steps of the home buying process and prepare consumers for successful home

ownership. Workshops are typically eight hours and delivered in single- or multi-day sessions. Clubs are typically 12 or more hours delivered over the course of several months.

- *1:1 Homebuyer Services.* This includes Financial Wellness and Homebuyer Advising. Both types of 1:1 Homebuyer Advising Services are provided to clients with a goal of homeownership to assess mortgage readiness, determine affordability, provide home buying information and referrals, and develop customized action plans. Financial Wellness is designed for anyone considering buying a home as a primary residence who has significant barriers to mortgage readiness (long-term). Homebuyer Advising is designed for those who have few or no barriers to mortgage readiness (short-term).

Foreclosure Prevention Advising, which may include:

- Providing information to homeowners regarding the foreclosure process, prevention options and referral services.
- Triage, assessment, and development of action plans with homeowners, and communication with lenders/servicers regarding workout options.

Home Equity Conversion Mortgage Counseling, which may include:

- Tailored one-on-one counseling to help consumers make informed decisions regarding Home Equity Conversion Mortgage and Reverse Mortgage programs.

Administrative Expenses:

Eligible administrative expenses include:

- Salaries/wages/fringe benefits of staff responsible for program oversight
- Marketing/ Advertising
- Materials (handouts, manuals, etc.)
- Travel
- Equipment/ Supplies
- Postage and delivery
- Printing and copying
- Rent and utilities
- Telephone/ Internet/ Technology
- Staff development/ training
- Credit report expenses
- Indirect expenses
- Disbursements to partner organizations/ Pass-through

Homeownership Capacity

Homeownership Capacity funds may be used to support one or more of following activities:

Financial Education

- Which assists the Clients' knowledge of current and ongoing financial obligations, their ability to feel secure in their financial future and more empowered to make financial choices that allow them to enjoy life. Financial Education may be delivered in person, by phone or online in a group setting. Topics must be discussed more generally, be culturally relevant and allow for peer sharing.

Financial Coaching

- Which must be individualized based on the unique needs of each Client and their financial goals. Financial Coaching is non-judgmental, supportive and encouraging while providing the Client with tools to make informed financial decisions. Financial Coaching may be delivered in person, by phone or online and focus on the Client's progress toward reaching their financial goals.
- The Financial Coaching session(s) should be culturally relevant to the Client(s) and may include, but are not limited to, the following topics:
 - Financial goal attainment
 - Money management skills
 - Improved savings, debt levels and credit scores
 - Financial confidence
 - Other financial empowerment services could include or be referred for the following, as applicable:
 - Workforce or career development
 - Entrepreneurship opportunities
 - Educational opportunities
 - Other services needed as identified by the Client for Post-Completion Services

Post-Completion Services

- Which are continued Financial Education or Financial Coaching after the Client has reached Program Completion or an Outcome. It may include educational opportunities specific to post-home purchase (e.g., home maintenance basics, home insurance coverage, home equity, home sale, etc.) as well as continued one-on-one Financial Coaching regardless of the Outcome.
- Post-completion is recommended for any Client interested in continued services and may be delivered to Clients in person, by phone or online.
 - Other financial empowerment services could include or be referred for the following, as applicable:
 - Workforce or career development
 - Entrepreneurship opportunities

- Educational opportunities
- Other services identified by the Client

Administrative Expenses:

Eligible administrative expenses include:

- Salaries/wages/fringe benefits of staff responsible for program oversight
- Marketing/ Advertising
- Materials (handouts, manuals, etc.)
- Travel
- Equipment/ Supplies
- Postage and delivery
- Printing and copying
- Rent and utilities
- Telephone/ Internet/ Technology
- Staff development/ training
- Credit report expenses
- Indirect expenses
- Disbursements to partner organizations/ Pass-through

Program Expectations

HECAT

- Comply with Grant Contract Agreement(s), [Minnesota Housing Community Homeownership Education Counseling and Training \(HECAT\) Fund Program Procedural Manual](#) and [The Standards Guide](#).
- Comply with all local, state, and federal requirements.
- Comply with monitoring and financial reconciliation audits including site visits, providing information, and participating in evaluation and reporting conducted by Minnesota Housing.
- Maintain records for at least a minimum of six years after the termination or expiration of the Contract Agreement.
- Maintain financial records that document the use of all program funds. Review and reconciliation of such records may be requested at Minnesota Housing's sole discretion.
- Have an agency conflict of interest policy and take necessary steps to prevent individual and organizational conflicts of interests. All suspected, disclosed or discovered conflicts of interests must be reported to Minnesota Housing in a timely manner.
- Understand that a Grantee Performance Evaluation ("Evaluation") will be completed by Minnesota Housing at the end of the Grant Period, per the requirements of [Office of Grants Management Policy 08-13](#). The Evaluation will document grantee performance under the Contract Agreement and will be saved to the grantee's file, submitted to the Commissioner of the Department of Administration, and made available publicly online.
- Comply with all affirmative action and non-discrimination requirements noted in the

Contract.

- Comply with [Minn. Stat. §201.162](#) by providing voter registration services for its employees and for the public served by the organization.
 - Abide by the reporting requirements outlined in the Grant Contract Agreement, including:
 - Submit semi-annual and final expenditure reports to MHFA.
 - Submit quarterly reports to the Minnesota Home Ownership Center.
- Develop and maintain a separate budget for the HECAT Program and report on the use of the Grant Proceeds.
- Follow the required solicitation process for subgrantees and contractors, if applicable.
- Enter into formal agreements with subgrantees and contractors, if applicable.
- Monitor and evaluate subgrantees on at least an annual basis, if applicable.
- Grant proceeds will be disbursed according to the Disbursement Schedule found in the Grant Contract Agreement. The Disbursement Schedule is designed to provide the Grantee with an initial advanced payment of up-front funds to strengthen program capacity. Future disbursements are linked to satisfactory performance, being in good standing, and demonstrating compliance with Program requirements as outlined in the Grant Contract Agreement and Standards Guide.
- Any unspent funds or funds spent on ineligible activities must be repaid to Minnesota Housing by the grantee.

Note: All applicants should review the [HECAT Manual](#) and [Standards Guide](#) prior to completing a proposal. The manual and guide may be updated from time to time during the grant period.

Homeownership Capacity

- Comply with Grant Contract Agreement(s) and [Minnesota Housing Enhanced Financial Capacity Homeownership Program Manual](#).
- Comply with all local, state, and federal requirements.
- Comply with monitoring and financial reconciliation audits including site visits, providing information, and participating in evaluation and reporting conducted by Minnesota Housing.
- Maintain records for at least a minimum of six years after the termination or expiration of the Grant Contract Agreement.
- Maintain financial records that document the use of all program funds. Review and reconciliation of such records may be requested at Minnesota Housing's sole discretion.
- Have an agency Conflict of Interest policy and take necessary steps to prevent individual and organizational conflicts of interests. All suspected, disclosed or discovered conflicts of interests must be reported to Minnesota Housing in a timely manner.
- Understand that a Grantee Performance Evaluation ("Evaluation") will be completed by Minnesota Housing at the end of the Grant Period, per the requirements of [Office of](#)

[Grants Management Policy 08-13](#). The Evaluation will document grantee performance under the Contract Agreement and will be saved to the grantee's file, submitted to the Commissioner of the Department of Administration, and made available publicly online.

- Comply with all Affirmative Action and non-discrimination requirements noted in the Contract.
- Comply with [Minn. Stat. §201.162](#) by providing voter registration services for its employees and for the public served by the organization.
- Abide by the reporting requirements outlined in the Grant Contract Agreement, including:
 - Provide a narrative based on activities, trends and other items in the Program Performance Narrative Report. The Program Performance Narrative Report shall Minnesota Housing will review the Narrative Reports on a semi-annual basis on or after the due date.
 - Report on the Program Performance Threshold(s) client data in the Data Collection System (DCS) on a quarterly basis.
- The disbursement model links disbursements to the Program Performance Thresholds (See Appendix A). Progress against the Maximum Goal can only be demonstrated through submission of client data in the DCS and supporting documents. Disbursements will occur within 30 days of the Program Performance Thresholds Data Collection Due Date, as outlines in the Grant Contract Agreement. Subsequent Program Performance Threshold disbursements may be disbursed after this Grant Period.
- Any unspent funds or funds spent on ineligible activities must be repaid to Minnesota Housing by the grantee.

Note: All applicants should review the [Enhanced Financial Capacity Homeownership Program Manual](#) the prior to completing a proposal. The manual may be updated from time to time during the grant period.

Equity

Minnesota thrives because of its diversity of race, ethnicity, sexual orientation, gender identity, (dis)abilities, ages, families, and geographies. Homeownership is the primary way that most people in Minnesota build wealth. However, many factors create barriers to successful homeownership, including poor (or no) credit, limited savings and income, existing debt, limited knowledge and trust of the mortgage industry, discrimination and limited access to financing. Minnesota has the fourth highest homeownership rate in the country. It also has significant and persistent disparities in homeownership rates between white/non-Latino households and Indigenous, Black and people of color.¹ Minnesota Housing centers

¹ Minnesota Housing Analysis of data from the U.S. Census Bureau, American Community Survey (1-Year Sample, 2021)

communities most impacted by housing instability and disparities in its work to advance equity. This is a core value in all of Minnesota Housing's actions, including resources administered through HECAT and the Homeownership Capacity Programs.

Review Criteria

While applications for HECAT and/or Homeownership Capacity funds are being solicited through one unified RFP, applications for HECAT and Homeownership Capacity funds will be scored separately and do not compete against one another. HECAT applications will be scored and evaluated against other HECAT applications, and Homeownership Capacity applications will be scored and evaluated against other Homeownership Capacity applications.

HECAT

HECAT applications will be reviewed and scored by a review committee comprised of Minnesota Housing staff and Minnesota Homeownership Center Staff. Recommendations will be presented to the Homeownership Center's Board of Directors for approval and then to the Minnesota Housing board for final approval. Minnesota Housing's award decisions are final and are not subject to appeal.

Homeownership Capacity

Homeownership Capacity applications will be reviewed and scored by a review committee comprised of Minnesota Housing staff. Recommendations will be presented to the Minnesota Housing board for final approval. Minnesota Housing's award decisions are final and are not subject to appeal.

Threshold Criteria

Threshold criteria are the basic requirements an application must meet in order to be considered for funding. The following **threshold criteria** must be satisfied for an application to be considered:

- The application must be for an eligible applicant as defined in the "Eligible Applicants" section above.
- The application must not include activities considered ineligible in the "Eligible Uses" section above. However, if an application contains both eligible and ineligible uses, Minnesota Housing has the discretion to determine that the application has met the threshold criteria. However, only the eligible uses will be considered.
- The application must include all required application checklist items, be properly completed and submitted by the published deadline via the specified submission method (refer to the Submission Instructions section of this document).

NOTE: All required application items must be provided either before or no later than the application deadline. **Any application that does not include all required items (threshold criteria) will not be eligible for funding consideration.**

Competitive Criteria

Both HECAT and Homeownership Capacity are scored according to the following competitive scoring process:

1. Scored application to select finalists
2. Finalist selections meeting to select recommended grantees

Priorities:

Minnesota Housing aims to fund a pool of grantees that covers a range of communities, populations and geographies across the State.

Below are the funding priorities for HECAT and Homeownership Capacity:

HECAT

Priority will be given to HECAT applicants that demonstrate intent and ability to serve underserved populations, defined by the Funding Partners as:

- Low- to moderate-income households (<80% [State](#) or [Area Median Income](#))
- Black Indigenous People of Color (BIPOC) Individuals and/or households
- Single heads of households with minor children
- Seniors
- Individuals with disabilities
- Those facing barriers to accessing and maintaining homeownership

When selecting applications, Minnesota Housing and co funders, if applicable, will consider whether applicants can demonstrate financial leverage and the intent to secure funding from other sources to support the housing counseling programs. Financial leverage is encouraged but not required. All sources of financial leverage will be considered during the application scoring and review process.

Homeownership Capacity

Priority will be given to Homeownership Capacity applicants that demonstrate intent and ability to serve:

- Black Indigenous People of Color (BIPOC) Individuals and/or households
- Low-income households

Scoring Criteria

The following **competitive criteria** will be used to score only those applications that satisfy the minimum threshold criteria as outlined in the Threshold Criteria and Application Checklist sections of this document:

Table 1: HECAT Application Scoring Criteria

HECAT SCORING CRITERIA		
Category	Criteria	Maximum Score
Organizational Capacity	<p>Past experience providing proposed services or similar services to community members.</p> <p>Sufficient staffing and administrative capacity to carry out proposed services.</p> <p>Staff have required training certifications, and continuing education credits, as applicable.</p>	20 Points
Community Partnerships and Outreach	<p>Demonstrated involvement in the community; established networks and partnerships that create opportunities for underserved populations to participate in programming.</p> <p>Effective outreach strategies that reach those least likely to access the program.</p> <p>Established measures of success to track outreach efforts.</p>	20 Points
Equity	<p>Ability to provide culturally and linguistically appropriate services that meet the needs of the community of focus.</p> <p>Ability to create trusting environments and provide empathetic, non-judgmental, client-centered support.</p>	20 Points

Qualifications and Past Performance	<p>Current HECAT Grantee: The progress applicant has made toward goals and outcomes. Note: HECAT Outcomes are listed in Appendix B</p> <p>Not current HECAT Grantee: The demonstrated experience applicant has in delivering similar programs.</p>	20 Points
Budget and Leverage	<p>The budget is reasonable and aligns with performance goals.</p> <p>The proposal has secured leverage or demonstrates the intent to secure funding from other sources to support the housing counseling program.</p>	20 Points
	Total:	100 Points

NOTE: Recognizing and honoring sovereignty, Tribal Nations will receive automatic points for the Equity section.

Table 2: Homeownership Capacity Application Scoring Criteria

HOMEOWNERSHIP CAPACITY SCORING CRITERIA		
Category	Criteria	Maximum Score
Organizational Capacity	<p>Past experience providing proposed services to community members.</p> <p>Proposed goals and administrative capacity to reach goals.</p> <p>Staff have required training certifications, and continuing education credits, as applicable.</p>	20 Points

<p>Community Outreach and Partnerships</p>	<p>Demonstrated involvement in the community; established networks and partnerships that create opportunities for underserved populations to participate in programming.</p> <p>Effective outreach strategies that reach those least likely to access the program.</p> <p>Established measures of success to track outreach efforts.</p>	<p>20 Points</p>
<p>Equity</p>	<p>Ability to provide culturally competent and linguistically relevant services that meet the needs of the community of focus.</p> <p>Ability to create trusting environments and provide empathetic, client-centered support.</p>	<p>20 Points</p>
<p>Qualifications and Past Performance</p>	<p>Current Homeownership Capacity Grantee: The progress applicant has made toward goals and performance thresholds.</p> <p>Not current Homeownership Capacity Grantee: The experience applicant has in delivering similar programs.</p>	<p>15 Points</p>
<p>Program Design and Delivery</p>	<p>Clear description of financial education and financial coaching strategies and approach used at each Program Performance Threshold (Intake, Program Completion, Program Outcome).</p> <p>Clear description of how financial education and coaching programming incorporates behavioral, economic and financial strategies.</p> <p>Established methods to keep clients engaged, reduce drop-off rates, and provide continual services.</p> <p>Demonstrated understanding of when a client is financially empowered.</p> <p>Ability to offer support to clients after program completion.</p>	<p>25 Points</p>
	<p style="text-align: right;">Total:</p>	<p>100 Points</p>

NOTE: Recognizing and honoring sovereignty, Tribal Nations will receive automatic points for the Equity section.

Finalist Selections

After applications have been scored and finalists have been selected, the review committee will meet to select and recommend grantees. When recommending grantees, Minnesota Housing staff may incorporate the scores into final funding recommendations that may also be based on:

- Organizational capacity to run the program
- Feasible delivery plan
- Viable funding plan
- Community need and geographic coverage

Funding recommendations will also incorporate the results of the pre-award risk assessment (noted below). Final funding amounts will be dependent on the amount requested, the number of applicants, and the funding amount available to distribute.

Final Recommendations and Award

Minnesota Housing's board of Directors will have final approval of the funding recommendations. Final awards will be announced after the board approves funding recommendations and Grant Contract Agreements will follow.

All funding decisions are at Minnesota Housing's sole discretion and are not subject to appeal. Additionally, Minnesota Housing reserves the right to request proposal revisions during the due diligence phase, which is after Minnesota Housing board approval but before the Grant Contract Agreement is executed.

Pre-Award Risk Assessment

Per [Minn. Stat. §16B.981](#), Minnesota Housing is required to conduct a pre-award risk assessment of potential grantees requesting grant awards of \$50,000 or more. The information submitted by potential grantees will be used to assess the risk that a potential grantee cannot or would not perform the required duties of the grant. Minnesota Housing will review the potential grantee's past performance, tax returns, audits, principals, and standing with the Secretary of State.

Minnesota Housing will determine whether:

1. The potential grantee would likely be able to perform the duties of the grant without additional conditions,
2. The potential grantee would likely be able to perform the duties of the grant with additional technical assistance or conditions placed on the potential grantee, or

3. There is a substantial risk that the potential grantee cannot or would not perform the required duties of the grant.

The pre-award risk assessment will include the following components:

- A Risk Assessment Form with questions to be completed as part of the application
- Financial Information as applicable to the applicant organization and detailed on the Risk Assessment Form
- Evidence of good standing with the Minnesota Secretary of State
- Certification of no convictions of felony financial crimes by a principal, along with a list of principals being certified

To complete this assessment, Minnesota Housing may request additional information which must be provided by the potential grantee. Minnesota Housing will notify a potential grantee if it is unable to satisfy its concerns by working with the potential grantee. This notification will include information on the decision and options to request reconsideration of the decision.

The submission of inaccurate or misleading information may be grounds for disqualification from a grant award and may subject an organization to suspension or debarment proceedings, as well as other remedies available to Minnesota Housing, by law.

The results of this pre-award risk assessment will not impact scoring of an organization’s competitive application for grant funds.

Note: Tribal governments are not subject to the Pre-award Risk Assessment. Tribal- affiliated organizations with a non-profit or for-profit business designation with the Minnesota Secretary of State are subject to the requirements.

Application Timeline

Table 2: Application Timeline

Date	Activity
Monday, April 14, 2025	RFP posted via the Minnesota Housing website, eNews and State Register
Thursday, April 24, 2025	Minnesota Housing holds an RFP information Session/Technical Assistance Session from 9:30-10:45 a.m.
Wednesday, April 30, 2025	Final call for questions by 11:59 p.m. Central Time
Wednesday, May 7, 2025	Final FAQs posted to the Minnesota Housing website in response to RFP

	questions submitted
Monday, May 12, 2025	Applications due by noon Central Time (refer to the Submission Instructions section below)
Thursday, November 20, 2025*	Minnesota Housing staff recommends selections to Minnesota Housing's board
Friday, November 21, 2025	Minnesota Housing notifies all applicants of selection decisions
No later than December 15, 2025	Upon Grant Contract Agreements being fully executed, Grant Contract Agreement term begins
September 30, 2027	Grant Contract Agreement term ends (no activities funded after this date)

NOTE: All dates and times are subject to change at the sole discretion of Minnesota Housing.

*Minnesota Housing anticipates presenting selections to the board no later than November 2025. However, Minnesota Housing reserves the right to present selections to the board earlier at its sole discretion. The Grant term may begin as early as October 2025 but no later than December 15, 2025.

Minnesota Housing will hold an optional RFP Information Session at 9:30 a.m. Central Time, Thursday, April 24, 2025 via Teams Webinar. [Register here.](#)

The information session will provide an overview of RFP content and allow time for questions. A recording of the session will be posted to the website.

Frequently Asked Questions (FAQs) from the RFP Information along with other questions, will be posted on or around Monday, May 5, 2025. All final questions must be submitted by Wednesday, April 30, 2025, at 11:59 p.m. with the final FAQ posted on or around Wednesday, May 7, 2025.

To receive email updates related to the RFP, [sign up to receive eNews updates](#) on the Minnesota Housing website. Updates will also be posted on [Minnesota Housing's website](#).

Application Checklist

Applicants must use the required application form and include all of the required information/documentation. Applicants are encouraged to be clear and concise in the presentation of information. Do not submit materials that are not requested (letter of support, photos, brochures, etc.). Unrequested materials will not be reviewed.

All of the following checklist items must be completed properly and submitted to meet the threshold criteria. Only applications meeting the threshold criteria will be considered for funding:

1. Application
2. [Application Signature Page](#) (wet, digital or electronic signatures will be accepted)
3. Application for Funding Workbook
 - A. [HECAT Application for Funding Workbook](#)
 - B. [Homeownership Capacity Application Funding Workbook](#)

Note: Applicants must complete and submit the Application for Funding Workbook for each source of funds they are applying for. If applying for funding from both HECAT and Homeownership Capacity, applicants must complete and submit separate workbooks for each program.

4. Outline of Alternative HECAT Curriculum (HECAT Applicants only, if applicable)
Note: Home Stretch, Pathways Home, and Realizing the American Dream are the only approved HECAT curricula. If proposing to use a different curriculum, upload a PDF containing the curriculum name and an outline of its content.

5. Pre-Award Risk Assessment Form and accompanying documents detailed in the form
 - A. [Risk Assessment Form—Nonprofit Organizations](#)
 - B. [Risk Assessment Form—For Profit Business Entities](#)
 - C. [Risk Assessment Form—Political Subdivisions](#)
 - D. Accompanying Documentation:
 - a. Financial Documents related to the applicant organization and detailed on the Risk Assessment Form (Non-profits and For Profits Only)
 1. [Internal Controls Certification](#)—Nonprofits Organizations, if applicable
 2. [Internal Controls Certification](#)—For Profit Business Entities, if applicable
 - b. Evidence of good standing with the Minnesota Secretary of State (Non-profits and For Profits Only)
 - c. Certification of no convictions of felony financial crimes by a principal, along with a list of principals being certified (All applicants)

The naming convention of the items submitted above should be: **Unified RFP_Applicant name_Name of Document** Example: “Unified_RFP_EXY Services _Application Signature Page”

NOTE: Applicants must understand the application components and what types of submission materials are required to satisfy each required component. Applications that do not contain all required components (completed and submitted properly) will be noted as incomplete and will not be eligible for further review, including scoring. Minnesota Housing is unable to provide notice if an application is incomplete.

If you have questions regarding checklist items listed above, contact the designated point of contact found at the end of this document. Allow enough time for staff to respond and help resolve issues so that a complete application can be submitted prior to the application submission deadline. Also note that technical assistance does not guarantee that a complete application will be submitted.

Submission Instructions

In order to be considered for funding, you must upload required materials to the corresponding websites listed below **no later than noon Central Time on Monday, May 12, 2025.**

Two steps are required to submit a complete application:

STEP 1: Application Question Responses - Submit via the Cvent Application Website

Access the [Cvent Application Website](#) to:

1. Provide responses to application questions.
2. Upload the:
 - A. Application Signature Page (wet, digital or electronic signatures are accepted)
 - B. Application Funding Workbook(s)
 - C. Outline of Alternative HECAT Curriculum (HECAT Applicants only, if applicable)

NOTE: The Cvent Application Website saves information that is entered, but not submitted. However, the webpage times out after 20 minutes; information entered after the website has timed out will not be saved. You may want to draft your answers on a separate document and copy and paste into the website so you do not lose your work.

STEP 2: Pre-Award Risk Assessment Documents – Submit via the Financial Portal

Access the [Secure Upload Tool](#) to submit the Pre-Award Risk Assessment documents required for the pre-award risk assessment of your organization.

Note: Tribal governments are not subject to the Pre-Award Risk Assessment.

1. **Non-governmental organizations requesting \$50,000 or more must provide the following documents:**
 - a. [RFP Risk Assessment Form for Nonprofit Organizations](#) all additional documentation outlined as required in the form.
 - b. Evidence of good standing with the Minnesota Secretary of State
 - c. List of principals your organization is attesting to. A principal is defined as a public official, board member, or staff (paid or volunteer) with authority to access funds or determine how funds are used.
 - d. Financial documentation required for the total gross revenue of the organization. See “Revenue Table” below.

REVENUE TABLE

Organization's Total Gross Revenue	Required Documentation
Over \$750,000 in your last fiscal year	-Most recent audited financial statements -Most recent Form 990 or Form 990 EZ filed with the Internal Revenue Service (IRS)
Under \$750,000 in your last fiscal year	-Most recent Form 990 or Form 990 EZ filed with the Internal Revenue Service (IRS)
Not in existence long enough or not required to file Form 990 or Form 990 EZ with the IRS	-Document explaining why you are exempt from filing with the IRS (i.e., IRS Determination Letter) -Most recent board-approved (or managing group if applicable) financial statements - Internal Controls Certification

2. For-profit Tribal Business entities requesting \$50,000 or more must provide the following documents:

- a. [RFP Risk Assessment Form for For-Profit Business Entities](#) and all additional documentation outlined as required in the form.
- b. Evidence of good standing with the Minnesota Secretary of State
- c. List of principals your organization is attesting to. A principal is defined as a public official, board member, or staff (paid or volunteer) with authority to access funds or determine how funds are used.
- d. Financial Documents
 - i. Most recent Federal and State tax returns filed with the Internal Revenue Service (IRS)
 - ii. Current Financial Statements

NOTE: If your organization has not been in existence long enough to have a tax return with the IRS, submit the [Internal Controls Certification](#), along with the current financial statements.

3. Political subdivisions requesting \$50,000 or more must provide the following documents:

- a. [RFP Risk Assessment Form for Political Subdivisions](#) and all additional documentation outlined as required in the form.
- b. List of principals your organization is attesting to. A principal is defined as a public official, board member, or staff (paid or volunteer) with authority to access funds or determine how funds are used.

Submit required Pre-Award Risk Assessment Documents through the [Secure Upload Tool](#)

1. Enter this email address in the "Recipient Email" field:
counselingandeducation.mhfa@state.mn.us
2. Enter your contact a name and email address where prompted
3. Click on "Select files to send" to upload single or multiple files

4. Select the file(s) you wish to upload where prompted
5. Hit Send

Please review the [instructions](#) on how to use the Secure Upload Tool. If you have questions regarding the checklist items, please contact the designated point of contact listed in the Questions section below.

NOTE: Submitted applications are considered final; late and incomplete applications will not be considered. Minnesota Housing may request additional information or clarification. The applicant will be responsible for all costs incurred with applying for this RFP. Award decisions are final and not subject to appeal.

Per the [Minnesota Government Data Practices Act](#), responses submitted by an applicant are private or nonpublic until the responses are opened. Once the responses are opened, the name and address of the applicant and the amount requested is public. All other data in a response is private or nonpublic data until completion of the evaluation process, which for the purposes of this grant, is when all grant contract agreements have been fully executed. After a granting agency has completed the evaluation process, all remaining data in the responses is public with the exception of trade secret data as defined and classified in [Section 13.37 of the Minnesota Governmental Data Practices Act](#). A statement by an applicant that the response is copyrighted or otherwise protected does not prevent public access to the response.

Due Diligence Requirements

Due Diligence refers to the documents that organizations must submit or actions that must be completed prior to contracting with Minnesota Housing. **If an applicant is selected for funding**, Minnesota Housing will require the following due diligence items be submitted before the Grant Contract Agreement is executed. Selected applicants will be required to attend a mandatory Due Diligence Information session.

- **Signed Grant Contract Agreement** (provided by Minnesota Housing)
- **Board Resolution:** A signed original, or signed and certified, copy specific to the Grant Contract Agreement that designates authorized signatories, authority to enter into a Grant Contract Agreement, and that references the requested and/or awarded amount.
- **Certificate of Insurance: Note Worker's Compensation is required by statute for all grants.**
- **[W-9](#) and [SWIFT vendor number](#)** for a new potential grantee that has been selected, or if the current information on file needs to be updated.
- **Final, approved Budget (HECAT Grantees):** A final budget reflecting the awarded amount and any allocation or amount changes to the potential grantee.

Potential grantees that are awarded funding must have all due diligence submitted and approved and the Grant Contract Agreement fully executed, which includes both the potential grantee's and Minnesota Housing's signatures, before costs can be incurred and reimbursed, or grant funds can be expended. Minnesota Housing will not reimburse costs incurred prior to the

execution of the Grant Contract Agreement. Minnesota Housing will initiate the execution of the Grant Contract Agreement, including required signatures.

Questions

Questions can be directed to the two designated points of contact for this RFP via email:

- Abigail Behl: counselingandeducation.mhfa@state.mn.us
- Melissa Pugh: counselingandeducation.mhfa@state.mn.us

No other staff are authorized to respond to questions from potential applicants related to this RFP. All questions and answers will be posted to Minnesota Housing's website on the [Homeownership Education and Counseling Training webpage](#).

Appendix A

Homeownership Capacity Performance Thresholds & Fee for Services

Program Performance Thresholds:

The descriptions below outline the Coaching and Client Performance Thresholds (the “Program Performance Thresholds”) and must be followed by all Grantees.

- Intake
- Program Completion
- Program Outcome

The Program Services are to be provided until the Client reaches Program Completion or Outcome, which may extend beyond the Program Term identified in the Grant Contract Agreement.

Definitions:

Intake: The Financial Coach determines that the Client is an Eligible Client. The Client completes the Intake and obtains the required documentation with the Grantee for participation in the Program.

Program Completion: Program Completion is when a Client has achieved financial empowerment or is no longer progressing towards their financial goal. Clients will either be:

- Pursuing homeownership
 - If the Client is pursuing homeownership, they must be referred to pre-purchase homebuyer education and counseling.
- Not pursuing homeownership
 - If the Client is not pursuing homeownership, a Program Outcome should still be reported if the Client is financially empowered.
 - If the Client is not pursuing homeownership and if the Client is not financially empowered, an Outcome should not be entered.

Program Completion can occur any time after Intake.

Program Outcomes: The Financial Coach must continue to engage with the Client until one of the following Outcomes occur:

- Client is financially empowered and purchases a home.
- Client is financially empowered and is pursuing homeownership one year after Program Completion.
- Client is financially empowered and decided not to purchase.

Supporting documentation for “Client is financially empowered and purchases a home” is required. Program Outcome can occur up to 12 months after Program Completion.

Financial Empowerment:

- Knowing when and how to find reliable information to make financial decisions.
- Knowing how to process financial information to make financial decisions.
- Knowing how to execute financial decisions and adapt as necessary to stay on track.

Fee-for-Service Program Performance Threshold Chart

Program Performance Thresholds	Fee for Services	*Conditions
Intake	\$1,100.00	<i>New clients' data must have an Intake date and be entered into the DCS within the Grant Period</i>
Program Completion	\$ 100.00	<i>Clients' data must be entered into the DCS.</i>
Program Completion Credit Change	\$ 100.00	<i>Client's credit score at Intake must be <640 and must demonstrate =/> 50 points increase at Program Completion.</i>
Outcome	\$ 100.00	<i>Clients' data must be entered into the DCS.</i>
Outcome is "Purchased a Home"	\$ 100.00	<i>"Client is financially empowered and purchases a home" is the final Outcome and the supporting documentation is obtained.</i>
Total Maximum Fee Per Client	\$ 1,500.00	

Appendix B

HECAT Outcomes Chart

Tracking outcomes helps improve programs and strengthen best practices by clearly showing the benefits of housing counseling services. By collecting and analyzing data over time, we can better understand the impact of these programs on participants' lives. This chart outlines the key outcomes for the HECAT grant. The outcomes were developed through input from clients, the Homeownership Advisors Network, and HECAT co-funders, and the measures used to assess whether the program is meeting or exceeding expectations. All organizations receiving HECAT funding are evaluated based on these outcomes as part of their performance under the grant.

Homebuyer Education

Outcome	Expectation	Tool used for measurement
Clients attend homebuyer education prior to signing a purchase agreement	Meets: 55% of clients Exceeds: 75% of clients	Intake form
Clients demonstrate increased knowledge in the homebuying process	Meets: 75% of clients Exceeds: 95% of clients	Intake form & post-workshop survey
Organization demonstrates support of BIPOC households	Meets: Proportion of BIPOC households equals the median number of BIPOC renters in service area Exceeds: Proportion of BIPOC households served exceeds median number of BIPOC renters in service area by 20%	Intake form (race) The 2021 American Community Survey (ACS) 5-year estimates for housing tenure by Race & Ethnicity by County are used to calculate the median for each organization's service area.

1:1 Homebuyer Advising & Financial Wellness

Outcome	Expectation	Tool used for measurement
Clients indicate increased comfort, confidence and understanding after meeting with an advisor.	Meets: 75% of clients Exceeds: 95% of clients	Post- appointment Survey
Clients improve their mortgage readiness score	Meets: 75% of clients Exceeds: 95% of clients	After 2 Mortgage Readiness Snapshots are captured
Organization demonstrates support of BIPOC households	Meets: Proportion of BIPOC households served equals the median number of <u>BIPOC renters</u> in service area Exceeds: Proportion of BIPOC households served exceeds the median number of <u>BIPOC renters</u> in service area by 20%.	Intake Form (Race) The 2021 American Community Survey (ACS) 5-year estimates for housing tenure by Race & Ethnicity by County are used to calculate the median for each organization's service area.

Foreclosure Advising

Outcome	Expectation	Tool used for measurement
Clients gain understanding after meeting with an advisor	Meets: 75% of clients Exceeds: 95% of clients	Post- appointment survey
Clients gain confidence after meeting with an advisor	Meets: 75% of clients Exceeds: 95% of clients	Post- appointment survey
Clients avoid foreclosure	Meets: 65% of clients Exceeds: 85% of clients	At closing (result)
Organizations produce equitable outcomes for BIPOC households	Meets: White and BIPOC households served avoid foreclosure at the same rate. Exceeds: No measure for exceeds on this item.	At intake (race) and at closing (result)

Reverse Mortgage Counseling (HECM)

Outcome	Expectation	Tool used for measurement
Clients indicate a basic understanding of HECM and alternatives	Meets: 75% of clients Exceeds: 95% of clients	Post- appointment survey
Clients indicate an increased confidence in making a decision about their mortgage financing	Meets: 75% of clients Exceeds: 95% of clients	Post- appointment survey