

Updated April 30, 2026

Complete this **New Construction Activity Application** and the **New Construction Workbook** if requesting value gap to construct new housing units. Attach all documents listed in the *Required Documents* section of the Single Family RFP Application Instructions.

A. Project Overview

Project Overview

1. Organization Name:
2. Project/Program Name:
3. Briefly describe the proposed project. If it is part of a broader project or initiative, include the name of that project or initiative in this description. Include anything unique or interesting about it, for example workforce training, housing for large families or seniors, etc. (1,000 character max)
4. What type(s) of units does the applicant propose to construct? Select all that apply.
 - a. Stand-alone single-family home; owner-occupied
 - b. Twin home, rowhome, condo; all units owner-occupied
 - c. Duplex, triplex or quadplex, with accessory dwelling unit; one unit owner-occupied
 - d. Manufactured home

Note: options b. and c. do not qualify for the 10-unit Prevailing Wage exception. See the Prevailing Wage section of the RFP Application Instructions.

5. What is the ownership structure of the proposed units? Check all that apply. If multiple ownership structures are included in this proposal, explain in question 6.
 - a. Standard/fee simple
 - b. Community land trust
 - c. Cooperative
6. Describe the homeownership structure and include any unique aspects such as homeownership associations, cooperatives, community land trusts, accessory dwelling units, etc. if applicable.

Target Area

1. What Target Area(s) will the Applicant serve? List each neighborhood, city, or county to be served.
2. List the counties that the Applicant has predominately served over the past five years.
3. What is the total population in the Target Area(s)? (15 character limit)

Income Limit

1. What is the [Impact Fund area median income \(AMI\)](#) to be served (up to 115% AMI)? ____% AMI
2. Minnesota Housing will prioritize projects serving lower-income households and reserves the right to reduce the AMI for projects selected for funding. If the project is not feasible with a lower AMI than proposed (e.g., leverage funding contingent on mixed-income development with higher income targeting), please explain. (1,000 character max)

Note: If requesting affordability gap funds, priority will be given to projects serving households at or below 80% AMI. See **Section D. Affordability Gap Funding** for more information.

B. Organizational Capacity

Experience

1. Over the past five years, how many new construction units has the Applicant completed?

2. Describe the types of new construction homes the Applicant has completed and how they compare to the proposed project. (2,000 character max)
3. If the Applicant has not completed new construction units in the past five years, explain how the Applicant has the capacity to complete the proposed project (e.g., training, new staff, partnerships, etc.). (2,000 character max)

4. How many open new construction awards does the Applicant have with Minnesota Housing?

5. Will the Applicant be able to complete those open awards without future extension requests?

Note: Ensure that the required Open/Closed Award Report has been completed and is included with this application, even if the Applicant does not have prior Impact Fund awards.

Applicants with few or no open new construction awards will be viewed favorably.

6. Describe the related housing experience of key leadership and staff members who will be involved in the management and completion of the proposed project.

Partnerships

1. Will the Applicant partner with other entities to complete the proposed project? Yes No
 If no, proceed to Section C. Project Feasibility, if yes, answer the following questions.

a. What is the Applicant’s role in the proposed project?

b. List the names of each partner.

c. Explain the roles and responsibilities of each partner.

2. Identify who will provide the services below and mark whether the entity is an unaffiliated entity. An unaffiliated entity is one that does not have a contractual or legal relationship with the Applicant.

	Name of entity performing services	An unaffiliated entity
Real estate agent/brokerage services		<input type="checkbox"/> Yes <input type="checkbox"/> No
General contractor services		<input type="checkbox"/> Yes <input type="checkbox"/> No
Specialty contractor services		<input type="checkbox"/> Yes <input type="checkbox"/> No
Architectural services		<input type="checkbox"/> Yes <input type="checkbox"/> No
Energy audits/modeling		<input type="checkbox"/> Yes <input type="checkbox"/> No
Lead hazard inspections		<input type="checkbox"/> Yes <input type="checkbox"/> No
Material supply		<input type="checkbox"/> Yes <input type="checkbox"/> No
Other. Describe:		<input type="checkbox"/> Yes <input type="checkbox"/> No
Other. Describe:		<input type="checkbox"/> Yes <input type="checkbox"/> No
Other. Describe:		<input type="checkbox"/> Yes <input type="checkbox"/> No

3. If applying for Affordability Gap, will the Applicant partner with a processing entity to implement the affordability gap/lending portion of the project? Yes No Not applicable

a. If yes, provide the name of the processing entity. Attach additional sheets if necessary.

Organization Name:

Contact Name:

NMLS Number:

b. If yes, describe the role(s) and lending experience of Processing Entity.

C. Project Feasibility

The required Project Timeline and any Project/Site Information, such as architectural plans, site plans, site control, developer's agreements, etc. will be scored when evaluating project feasibility.

1. Are the units to be created part of a multi-unit development, such as a new subdivision, condo or townhome building, cooperative living community, etc.? Yes No
 - a. If yes, is the project feasible with partial funding? Yes No

If no, advance to Land Use questions.

 - i. If yes, what is the plan for advancing the project? Include plans to secure additional leverage, phase the project, or other planned approach.
 - ii. If yes, describe any possible financial impact on homeowners purchasing units in early project phases, for example management of any shared costs. Not applicable
2. Will the Applicant use volumetric modular construction, cross-laminated lumber, robotics, 3D printing, and/or other innovative construction methods to construct homes? Yes No
 - a. If yes, describe the technology and how it will be used, including how this technology will affect the cost of the project. (2,000 character max)

Land Use

1. How many lots have already been acquired? _____
2. If lots have not been acquired, describe the plan for acquiring lots and the anticipated timeline.
3. What land constraints or concerns (e.g., environmental conditions, land use constraints, etc.) are there, if any?
4. Will any residents be displaced from their homes as a result of this project? Yes No
 - a. If yes, describe the situation and how the Applicant will minimize and manage displacement.

Long-Term Affordability

1. Will the Applicant impose restrictions (e.g., deed restrictions, resale restrictions, etc.) for three or more years to enhance long term affordability? Yes No
2. If yes, for how many years will long-term affordability measures be enforced? ____
3. If yes, describe how will the Applicant enforce long term affordability.

Leverage and Cost Containment

1. Do leverage sources and requested Impact Fund dollars cover all funding gaps? Yes No
 - a. If no, explain the plan for addressing funding gaps.
2. What types of in-kind contributions (e.g., donated materials, volunteer labor, etc.) has the Applicant secured, and what are the sources of the in-kind contributions?
3. What types of regulatory incentives (e.g., fee waivers, expedited approvals and permitting, etc.) has the Applicant secured and what are the sources of the regulatory incentives?
4. What other cost containment measures will the Applicant take to reduce the total development cost (e.g., rigorous competitive bidding, use of own labor crews, below-market interim financing, etc.)?

Infrastructure Financing

Single Family RFP funds cannot be used to fund public infrastructure. Funds may be used to fund private infrastructure connecting the home to be developed to public infrastructure.

1. Does existing infrastructure need to be extended more than 100 ft. to reach the lot(s)?
Yes No
 - a. If yes, please explain.
2. Does public infrastructure have to be developed or extended prior to development of the proposed project? Yes No
 - a. If yes, how will the public infrastructure development be funded and what is the expected timeline for development of the public infrastructure?

Development Financing/Interim Construction Loans

1. Describe holding costs that will be incurred during this project, if any.

Interim Loans are 42-month, interest bearing, deferred, repayable loans with monthly interest payments. Loans may be secured or unsecured. The interest rate is typically lower than market rate but will be determined at a later date.

2. Is the Applicant requesting interim loan dollars through the Impact Fund? Yes No
If yes, enter the request amount in the New Construction Workbook
 - a. If no, how will the Applicant finance construction?
 - b. If yes, how many units does the Applicant intend to develop at one time?
 - c. If yes, how much interim financing will the Applicant need at one time to construct the units?
3. How much interim financing will the Applicant need at one time to construct the unit? Not applicable
4. If an Interim Loan is requested and not awarded, what alternate sources of interim financing are available? Not applicable

Note: Minnesota Housing staff may reach out to the Applicant to request additional financial documentation to determine eligibility for interim construction financing.

D. Affordability Gap Funding

1. Is the Applicant requesting Affordability Gap funds for the sale of the proposed units?
Yes No

If yes, complete the Affordability Gap Worksheet in the New Construction Workbook and answer these questions. If no, advance to section E. Project Fees.

2. How is the Applicant requesting Affordability Gap funds? (See Single Family RFP Application Instructions Eligible Uses section on Stand-Alone Affordability Gap before making a selection)
 - a. Grants for homes that will be placed in a Community Land Trust
 - b. Forgivable loans

Organizational Capacity

1. Over the past five years, how many affordability gap (downpayment assistance) loans from any source has the Applicant closed? _____
2. Describe the types of affordability gap the Applicant has managed (e.g., originating downpayment assistance loans or land trust subsidy) and how that experience compares to the proposed project. (2,000 character max)
3. If the Applicant has not closed affordability gap loans or similar subsidy in the past five years, explain how the Applicant has the capacity to complete the proposed project (e.g., training, new staff, partnerships, etc.). (2,000 character max)

Project Feasibility

1. What criteria will the Applicant use to select homebuyers purchasing the homes? (2,000 character max)
2. List anticipated monthly housing expenses for the Applicant's typical homebuyer, including Homeowners Association (HOA) dues, lot rent, land lease payments, flood insurance, and other related costs.
3. Provide the Applicant's Nationwide Mortgage Licensing System and Registry (NMLS) information. All Applicants that will originate and close loans must have an NMLS number or Certificate of Exemption.
 - a. NMLS Number: _____
 - b. Certificate of Exemption: _____
 - c. If the Applicant does not have an NMLS number or a Certificate of Exemption, will the Applicant obtain an NMLS number or Certificate of Exemption before originating and closing loans? Yes No Not Applicable

4. Single Family RFP Affordability Gap funds should be used as a last resort. Affordability Gap funding requests will be evaluated based on the extent to which they address a gap not met by existing downpayment and closing cost assistance programs. Downpayment assistance is currently available from Minnesota Housing and other sources such as counties, cities, and federal agencies. Homebuyers must first use existing assistance if they are eligible. For more information on existing resources, see [Minnesota Housing's website](#), the Minnesota Homeownership Center's [Affordable Loan & Program Matrix](#), and [DownPayment RESOURCE™](#).

a. What issues prevent target households from accessing existing downpayment assistance resources, including Minnesota Housing's Start Up and Step Up programs, and why is there a need for additional downpayment assistance?

5. What is the program's maximum combined loan-to-value ratio? (Calculate a combined loan-to-value ratio by dividing the combined first mortgage and subordinate liens by the sale price of the home).

a. If the loan-to-value ratio is greater than 95%, explain the path to equity for the homebuyer.

6. **Applicable to nonprofit Applicants:** FHA Mortgagee Letter 2014-08 states that in order to serve buyers with FHA-insured first mortgages, the Applicant must first be approved by HUD as a nonprofit authorized to offer secondary financing and be placed on HUD's Nonprofit Organization Roster. Is the Applicant on HUD's Nonprofit Organization Roster?

Yes No Not Applicable

a. If no, and if likely to work with FHA-eligible borrowers, explain why the Applicant is not on the roster.

7. Is the Applicant requesting affordability gap funding for, or related to, a Special Purpose Credit Program under [12 C.F.R. § 1002.8 \(Reg. B\)](#)? Yes No

If no, advance to Section E. Project Fees.

a. If yes, how will the Special Purpose Credit Program be used? Provide all relevant proposed program information. (2,000 character max)

b. If yes, describe how the proposed Special Purpose Credit Program loan terms differ from Impact Fund program requirements. (2,000 character max)

- c. If yes, describe how the proposed Special Purpose Credit Program specifically advances Minnesota Housing’s strategic objectives. (2,000 character max)

Note: Consideration will be given to requests to change income limits (not to exceed 115% AMI), loan terms (e.g. forgiveness timeframe), and the assignment of loans to Minnesota Housing. Except as noted specifically in the grant contract agreement, should the application be selected to receive funding, the Applicant must comply with all other policies and procedures as defined in the Procedural Manual.

The Applicant must include Special Purpose Credit Program documentation as detailed in the Application Checklist section of the RFP Application Instructions.

E. Project Fees

Applicants may request and be compensated for both a Developer Fee and an Administration Fee if the Applicant will be the proposed project developer and administer the proposed affordability gap funding.

Developer Fee (for value gap requests)

1. Is the Applicant directly involved in—and bear primary responsibility for—development of the proposed units? Yes No
2. If yes, is the Applicant requesting a Developer Fee from Impact Fund dollars? Yes No

If requesting a Developer Fee, indicate amount in the Project Information Financial Worksheet in the Workbook. The maximum Developer Fee is 10% of the total development cost.

Administration Fee (for Affordability Gap requests only)

Minnesota Housing allows an Administration Fee of \$1,000/unit to be paid from Impact Fund dollars.

1. Is the Applicant requesting an Administration Fee with the Affordability Gap funding? Yes No

If yes, indicate the Administration Fee in the Affordability Gap Worksheet in the New Construction Workbook.

Note: An Administration Fee paid from Impact Fund dollars will be in the form of a grant and cannot be rolled into a deferred loan to the homebuyer.

F. Community Need

1. Describe the need for the specific home design in the Target Area(s) and how it best serves the needs of the intended population. Include housing market and community data (e.g., housing

vacancy rates, time on market, sales prices for comparable units, workforce housing needs, supply of buildable lots, etc.). Cite data sources. (2,000 character max)

2. How does the proposal respond to the unique needs of diverse populations in the proposed Target Area (e.g., racial and ethnic communities, (dis)ability status, Veterans, family size, etc.)? (2,000 character max)

3. A Cooperatively Developed Plan (CDP) is a community supported plan developed by a local unit of government or community group that encompasses multiple affordable housing and related service initiatives in a geographically defined area.
 - a. Is the proposed project a part of a CDP? Yes No
 - b. If yes, include the specific CDP name and its geographically defined area(s).

G. Equity and Innovation

Before completing this section, refer to the following information:

- Single Family RFP Application Instructions for funding priority guidance
- Minnesota Housing’s **funding priority methodologies** located on the [Impact Fund webpage](#)
- Minnesota Housing’s [Community Profiles for Scoring in 2026 Consolidated RFP](#) → Single Family Consolidated RFP Geographic Scoring Map

Equitable Access to Homeownership

1. Provide the number and percentage of households the Applicant has served over the past five years that meet the criteria in the grid below:

	2025	2024	2023	2022	2021
% Indigenous, Black and Households of Color					
% Households with a Person with a Disability					
Total # Households Served					

2. Describe how the Applicant engages with a diverse range of clients within the target area.

3. Describe the Applicant’s marketing efforts to diverse communities within the target area.

Business Entities Owned or Led by People of Color, Indigenous Individuals, and/or Women

1. Is the owner or executive director (or equivalent) of the Applicant entity any of the following?
- a. Black or Person of Color
 - b. Indigenous Individual and/or Tribal Entity
 - c. Woman

Serve Housing Needs Within a Community

1. **Universal Design/Accessibility:** Will the Applicant complete at least one unit that meets the [Universal Design Standards](#) for new construction or [Type A Accessible unit standards](#)?
Yes No
2. **Large Family Housing:** Will the Applicant complete at least one unit with 4+ bedrooms and/or a unit with an accessory dwelling unit? Yes No
3. **Senior Housing:** Are there any features of the project designed specifically to enable seniors (those aged 62 years or over) to age in place? Yes No

Homeownership or Financial Education and Counseling

1. Will the Applicant require homebuyers to complete pre-purchase homeownership, financial education, or counseling from a Qualified Provider? Yes No

A Qualified Provider is a [HUD-approved housing counseling agency](#), a member of the Minnesota Homeownership Center’s [Homeownership Advisors Network](#), a provider of [Framework](#), Pathways to Homeownership, or a Minnesota Housing [Homeownership Capacity Provider](#).

Workforce Training Programs

1. Will the Applicant utilize any workforce training programs? Yes No

Efficient Land Use

1. Is the proposed housing being developed on in-fill lots or a new subdivision?
In-fill lots New subdivision
- a. If the Applicant is proposing to develop a new subdivision, will the new construction units have an adverse impact on existing community services and utilities?
Yes No
 - b. If yes, please explain.
2. Does the proposal minimize the loss of agriculture land and green space? Yes No

Efficient Supply

1. Will the applicant use modular, CrossMod or manufactured homes, panelized walls or similar efficient construction techniques for the units? Yes No
 - a. If yes, describe the product the Applicant will be using.
 - b. If yes, describe the cost savings to the developer
 - c. If yes, describe the benefits to the homebuyer.

H. Visitability Requirement

All new construction units must incorporate all of the following elements:

- 32-inch clear opening doorways throughout the unit;
- At least one no-step entrance; and
- A half bath, or larger bathroom, on the main level.

1. Will all New Construction units incorporate all three Visitability elements? Yes No
 - a. If no, which Visitability elements are not included in the proposed units?
 - b. Explain why proposed units do not meet Visitability requirements?

Failure to meet Visitability requirements may lead to project disqualification.

Note: Visitability Waivers may be requested for units selected for funding, however waivers may not be requested as a part of the application and are not guaranteed if an award is made. Blanket waivers will not be accepted. Waivers to the 32-inch clear opening doorways requirement will not be granted.

I. Green Communities Criteria and Sustainable Development

1. The Applicant acknowledges all New Construction units receiving Single Family RFP funds for Value Gap must comply with the [2020 Enterprise Green Communities Criteria](#) as modified by the [2025-2026 Single Family Overlay to the 2020 Green Communities Criteria](#) (collectively, the “Green Communities Criteria”) or a more recent version. Yes No

Note: a “No” answer will render the project ineligible for funding consideration.

Minnesota Housing may consider waivers to certain Green Communities Criteria on a case-by-case basis but will not allow blanket waivers and does not accept waiver requests through the application process.

2. Describe sustainability measures included in the proposed project, above and beyond the required Green Communities Criteria.
3. Does this project include the following sustainable development measures? (Check all that apply)
 - a. Electric air source heat pump
 - b. Solar panels
 - c. Fortified roof designation with hail supplement
 - d. Passive house design
 - e. Zero energy ready certification

J. Prevailing Wage

Awards made through the Impact Fund may trigger state prevailing wage requirements under [Minnesota Statute 116J.871](#). In broad terms, the statute applies to awards that meet the following conditions:

- New housing construction (not rehabilitation); and
- A single entity receives \$200,000 or more of grant proceeds or \$500,000 of loan proceeds from Minnesota Housing under one award.

If a project meets both requirements above, it may be exempt from prevailing wage if one or more of the of the conditions below is true:

- Housing construction in which total financial assistance for a single project site is less than \$100,000; and/or
- Financial assistance for the new construction of fully detached single-family affordable homeownership units for which the financial assistance covers no more than ten fully detached single-family affordable homeownership units.

Please note the following statutory provisions that apply to this funding:

- A state agency may provide financial assistance to an Administrator only if the Administrator receiving or benefiting from the financial assistance certifies to the Commissioner of Minnesota Department of Labor and Industry that laborers and mechanics at the project site during construction, installation, remodeling, and repairs for which the financial assistance was provided will be paid the prevailing wage rate as defined under the [Prevailing Wage Act](#), including [Minnesota Statute 177.42, subd. 6](#); [Minnesota Statute 116J.871, subd. 2](#), and any applicable Rules ([Minn. R. 5200.1000- 5200.1120](#)).
- It is a misdemeanor for a person who has certified that prevailing wages will be paid to laborers and mechanics under [Minnesota Statute 116J.871, subd. 2](#), to subsequently fail to pay the prevailing wage. Each day a violation of this subdivision continues is a separate offense. [Minnesota Statute 116J.871, subd. 3](#).

If the project site is used for a building that is publicly owned or leased, additional statutory requirements may apply.

After evaluation and scoring, but prior to selection, Minnesota Housing may contact Applicants for revised information (e.g., project costs, etc.) to include prevailing wage costs. Any such request for information must be provided within the timeline specified by Minnesota Housing.

If awarded funding, Applicants will be required to complete and submit a Prevailing Wage Certification before starting construction.

K. Required Documents

Applicants must submit the required documents identified in the Single Family RFP Application Instructions. If Applicants are unable to provide a required document, include a description as to why.

Label documents with this file name format: "Organization_Activity Type_Document Name. For example, organization "ABC Community Development" should save this document as "ABCCD_NC_Activity_Application."