

2025 Publicly Owned Housing Program End Loan Financing Checklist (Appropriations)

March 2026

Owner and Development Information

Public Housing Authority Name	Development Name	D#	M#

With end loan financing, an End Loan Commitment letter must be issued prior to the rehabilitation work. Once the rehabilitation is completed, Minnesota Housing will close on the loan.

NOTE: You must not start rehabilitation work prior to the end loan commitment letter being issued by Minnesota Housing

Funding Process Overview

Once your development has been selected for funding, four phases need completing in order for you to receive the awarded loan amount. The following chart names these four phases.

Figure 1: Funding Process Phases



This checklist provides you with the necessary due diligence documentation Minnesota Housing requires for an end loan.

These documents must be submitted through the [Multifamily Customer Portal](#) (Portal); additional requirements for each document are outlined, along with the conditions in which each document is needed. For more information and training resources, visit the [Publicly Owned Housing Program \(POHP\)](#) webpage.

1. Procurement of Architect/Engineer

Table 1: Architect/Engineer Procurement Documents

Document Name	Requirements
Owner-Architect Agreement (AIA Form)	<p>If an architect is not engaged, an Owner-Architect Agreement will not be applicable.</p> <p>If an architect is engaged, Minnesota Housing accepts the AIA B Series Owner-Architect Agreement or Model Form of Agreement Between Owner and Design Professional (HUD Form 51915). The contract must be approved by a Minnesota Housing staff architect.</p> <p>Minnesota Housing <i>does not</i> accept design-build contracts without prior approval.</p>
SWIFT Vendor ID	<p>A SWIFT Vendor ID number is needed for processing construction draws.</p> <p>If you <i>have</i> a SWIFT Vendor ID, number call the Minnesota Management and Budget (MMB) Helpline at 651.201.8106 to verify that your information (address, bank routing number, and account number) is correct.</p> <p>If you <i>do not have</i> or are <i>unsure</i> about your SWIFT Vendor ID, contact the MMB Helpline at 651.201.8106 or efthelpline.mmb@state.mn.us for assistance.</p>

2. Environmental Reports and Design Phase

Environmental reports and design. Refer to Minnesota Housing’s [Environmental Standards](#) webpage for more information about the requirements during this stage.

Table 2: Environmental Reports

Document Name	Requirements
Authority’s Enabling Resolution	Enabling resolution and minutes from the government entity establishing the authority.
Authorities Bylaws	Bylaws and any amendments must be submitted.
HUD Declaration of Trust	HUD’s Declaration of Trust showing the legal description of the subject property is required.
Environmental – Asbestos-Containing Materials	<p>An asbestos-containing materials survey is required for the entire property or, at minimum, the areas to be rehabilitated.</p> <p>An abatement plan is required for hazardous materials to be abated during rehabilitation.</p> <p>An operations and maintenance (O&M) plan is required for all hazardous materials that will remain after rehabilitation.</p> <p>If abatement is required, the Public Housing Authority (PHA) must procure an environmental services consultant to create the abatement scope of work and bid documents during this stage.</p>
Environmental – Lead-Based Paint	For buildings constructed prior to 1978, a visual assessment for deteriorated paint is required for the entire property.

Document Name	Requirements
	<p>The lead hazard evaluation and lead hazard reduction methods used shall comply with all applicable regulations. When two or more standards govern the same condition, conformance to the most restrictive standard is required.</p> <p>If you have a lead-based paint inspection on file from a prior date, submit it to Minnesota Housing.</p> <p>If no lead-based paint inspection is available, lead-based paint testing is required for the rehabilitated areas and areas where deteriorated paint was discovered in the visual assessment.</p> <p>An abatement plan is required for hazardous materials to be abated during rehabilitation.</p> <p>If abatement is required, the PHA should procure an environmental services consultant to create the abatement scope of work and bid documents during this stage.</p> <p>stage. An operations and maintenance (O&M) plan is required for all hazardous materials that will remain after rehabilitation.</p>
Environmental – Radon Evaluation	<p>Environmental reports may be requested based on the scope of work.</p> <p>If mitigation is required, the PHA should procure an environmental services consultant to create the abatement scope of work and bid documents during this stage.</p>
Limited Scope Sustainability Form	<p>If the project is deemed “non-applicable” and receives a B3 waiver, Minnesota Housing’s Limited Scope Project Sustainability Requirements form must be completed.</p>

3. Bidding and Contract Awards

Table 3: Bidding and Contract Documents

Document Name	Requirements
Design – 75%-90% Contract Documents	<p>A draft of the contract documents must be submitted. A Minnesota Housing staff architect will provide comments and outline requirements during the review process; these must be incorporated in the 100% contract documents.</p>
Design – 100% Contract Documents	<p>Approval is given by a Minnesota Housing staff architect when all comments and requirements noted during the draft review are incorporated in the 100% contract documents.</p> <p>A Minnesota Housing staff architect must also review and approve the scope of work for abatement of lead-based paint, asbestos, or radon that will be completed as part of the project.</p>
Owners and Encumbrance Report	<p>Report from a title company identifying the last recorded owner, legal descriptions, and open recorded liens and encumbrances of record. The report should be dated within 120 days of loan closing. For title companies that include a section in their O&E report that states “this report is for the use</p>

Document Name	Requirements
	of certain parties”: Request Minnesota Housing Finance Agency be included in this list.
Architect’s Opinion Letter	If an architect is hired for the project, Minnesota Housing requires the architect to submit an opinion letter addressed to Minnesota Housing. The purpose of this letter is to certify that the architect is licensed to practice in the state of Minnesota and is prepared to perform architectural services under Minnesota Housing's terms. Minnesota Housing's form of Architect’s Opinion Letter must be completed.
Executed Construction Contract	The PHA must supply either the AIA Construction Contract form, the HUD form of construction contract, or other form of contract. This must be a <i>fixed price contract</i> and must be approved by the Minnesota Housing staff architect. Minnesota Housing <i>does not</i> accept design-build contracts. <i>At closing: The executed contract must be submitted to Minnesota Housing.</i>
Draft documents from other source of financing	Other sources of funding could include DEED Small Cities Development Program, insurance proceeds, other local grants or loans, weatherization program funds, energy rebates, Federal Home Loan Bank, etc. Draft documents will be reviewed for conflicting requirements that may need to be resolved prior to closing such as loan terms, rent and income requirements, use of loan proceeds, etc. <i>At closing: All signed documents must be delivered to Minnesota Housing.</i>
POHP Workbook	An updated project Workbook including a Sources and Uses Worksheet must be completed and resubmitted after a bid is selected and all sources of funding and final project costs have been determined.

4. End Loan Commitment/Construction

End loan closing final preparation.

Table 4: Construction Documents

Document Name	Requirements
Change Orders	Change orders, architectural supplemental instructions (ASIs,) or any other change directive must be submitted to the Minnesota Housing staff architect for approval prior to the change order being accepted or signed by the applicable parties.

5. Construction Complete/End Loan Closing

Table 5: Closeout Documents

Document Name	Requirements
Certificate(s) of Substantial Completion	Submitted by the architect, a qualified rehabilitation specialist or other approved consultant. It must be on Form AIA G704 or equivalent. The completed punch list(s) must also be submitted
100% Completion-written confirmation	Written confirmation from the architect, qualified rehabilitation specialist or other approved consultant that all work, including punch list items, has been completed.
Environmental Documentation	If mitigation was required, the appropriate report(s) need to be submitted. <ul style="list-style-type: none"> • Lead Clearance Reports. • Asbestos Operations & Maintenance Plans • Minnesota Pollution Control Agency Closeout
Final Sworn Construction Statement	Completed AIA G703, Final General Contractor’s Pay Application, or other Minnesota Housing approved format.
Photos of Completed Work	Digital photos showing a typical sampling of work completed.
Evidence of Insurance - Architect	If an architect is engaged, Evidence of Professional Liability Insurance must be submitted. Refer to Minnesota Housing’s insurance requirements .
Evidence of Insurance - Owner	Certificate of Insurance for General Liability is required. Certificate of Insurance for Property may be required. Refer to Minnesota Housing’s insurance requirements .
Authorities Certified Bylaws	Certified bylaws and any and all amendments must be submitted. The certification must be dated within 90 days of loan closing, and they must be signed by the secretary of the authority.) Minnesota Housing's Certification of Bylaws template form must be used.
Authority’s Borrowing Resolution	A copy of the resolution adopted by the authority’s governing board authorizing the PHA to borrow funds from Minnesota Housing must be submitted. The resolution must be dated within 90 days of loan closing. Refer to the Borrowing Resolution Requirements for more information. <i>At closing: The original signed resolution (or a certified copy) must be delivered prior to or at closing.</i>