

Community Stabilization Program Request for Proposals (RFP)

Application Deadline:

June 23, 2026, at 12:00 p.m. Central Time**Instructions**

Review the Community Stabilization Program RFP Application Instructions before completing application materials. The Community Stabilization Program RFP Application Instructions provide information and submission instructions.

Complete this Application and the Workbook. Attach all documents listed in the Required Documents section of the Community Stabilization Program RFP Application Instructions. The ability to complete a project in a timely fashion is critical. Contracts expire 36 months from the effective date of the Grant Contract Agreement.

Applicant Information

1. Applicant Information (exact legal name as it should appear on the contract, if funded):

Name: _____

Address: _____

City: _____

State: _____

Zip: _____

County: _____

Executive Director/President:

Salutation: _____

Chosen Name: _____

Legal Name: _____

Job Title: _____

Phone: _____

Email: _____

2. RFP Contact:

Salutation: _____

Chosen Name: _____

Legal Name: _____

Job Title: _____

Phone: _____

Email: _____

By submitting this application, the Applicant authorizes Minnesota Housing to add the RFP Contact to our email distribution lists, including eNews lists, to ensure they receive important program updates.

If the Executive Director/President is not the RFP Contact, check here if the Applicant authorizes Minnesota Housing to add its Executive Director/President to our email distribution lists.

3. What type of organization is the Applicant? Select one.

- Local unit of government
- Federally recognized American Indian Tribe or Tribally Designated Housing Entity
- Private developer
- Limited equity cooperative
- Cooperative created under chapter 308A or 308B
- Community land trust created for the purposes outlined in section 462A.31
- Nonprofit organization

4. Applicant:

State ID #: _____ Federal ID #: _____

5. Describe the applicant's mission, vision and purpose. (1,000 character max)

A. Project Information

Project Overview

1. Project/Program Name:
2. Briefly describe the proposed project, whether it is a new or existing program, and the type of home(s) that will be acquired and/or rehabilitated. Include anything unique or interesting about the project, for example workforce training, housing for large families or seniors, sustainable construction design, etc. (2,000 character max)

11. 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. (2,000 character max)

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

B. Organizational Capacity

Experience

1. Over the past five years, how many acquisition, rehabilitation, and resale projects has the Applicant completed? (5 character max)
2. Describe the types of acquisition, rehabilitation, and resale homes the Applicant has completed and how they compare to the proposed project. (2,000 character max)
3. If the Applicant has not completed acquisition, rehabilitation, and resale or similar projects 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. Describe the Applicant's experience serving low- and moderate-income households. Quantify service results.

5. Prior to final sale, does the Applicant intend to rent acquired properties and manage tenants?

Yes No

If no, proceed to question 6. If yes,

a. Describe the Applicant's experience with property management, including the experience of partners or a contracted property management company.

6. How many open acquisition, rehabilitation, resale awards does the Applicant have with Minnesota Housing? (5 character max)

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

8. 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. 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
Property Management		<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

2. 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.

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 the Applicant.

c. If yes, describe the role(s) and lending experience of the processing entity.

C. Project Feasibility

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

1. How many homes, if any, have already been acquired? (5 character max)

2. If all proposed homes have not been acquired, describe the plan for acquiring homes and the anticipated timeline.

3. Describe the anticipated scope of rehabilitation to be completed? (2,000 character max)

4. Describe the plan for reselling units, including whether units will be rented and for what anticipated duration. (2,000 character max)

5. How will buyers be identified and selected? (2,000 character max)

NOTE: If requesting Affordability Gap funds, answer all questions in Section D. Affordability Gap.

6. 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 thirty 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 the Applicant will enforce long-term affordability (e.g. deed restrictions, community land trust, etc.).

Leverage and Cost Containment

1. Does the applicant have committed leverage? Yes No

2. Do leverage sources (pending and committed) and requested Community Stabilization dollars cover all funding gaps?
Yes No
 - a. If no, explain the plan for addressing funding gaps.

3. 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?

4. 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?

Development Financing

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

2. How will the Applicant finance construction?

3. How many homes does the Applicant intend to develop at one time?

Impact Fund Applications

1. Does the Applicant plan to apply to the 2026 Single Family RFP for the same properties described in this proposal?
Yes No
2. Is the Applicant requesting funding for the same activities in both applications, or are the requests for different activities?
3. If the applications are for different activities, describe how the funding from each source would be used, and why it is important to have both funding sources.

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 Workbook and answer these questions. If no, proceed to section E. Project Fees.

Organizational Capacity

1. Over the past five years, how many affordability gap 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) and how it 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. Will the applicant abide by Affordability Gap calculation requirements and loan terms requirements as described in the Community Stabilization RFP Application Instructions? Yes No

NOTE: A "No" answer will render the application ineligible for funding.

2. What criteria will the Applicant use to select homebuyers who are purchasing the homes? (2,000 character max)

3. 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.

4. 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 a 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

5. 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. Community Stabilization RFP Affordability Gap funds should be used as a last resort. 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 unique 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?

6. 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.

7. **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.

E. Project Fees

Applicants requesting funds for Rehabilitation may request and be compensated for a Developer Fee. All applicants may request and be compensated for an Administrative Fee.

Developer Fee

1. Is the Applicant requesting a Developer Fee? 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 rehabilitation cost.

Administrative Fee

Minnesota Housing allows an Administrative Fee of up to 15% of the award amount.

1. Is the Applicant requesting an Administrative Fee? Yes No

If yes, indicate the Administrative Fee in Workbook.

F. Community Need

1. Describe the need for single family, owner-occupied acquisition, rehabilitation, and resale 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, age of housing stock, deferred rehabilitation needs, etc.). Cite data sources. (2,000 character max)

2. Describe community support for the proposed plan, including targeted community engagement strategies already completed and the results. (2,000 character max)

3. 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](#).

G. Equity and Innovation

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.

4. Is the owner or executive director (or equivalent) of the Applicant entity any of the following?

- a. Black or Person of Color Yes No
- b. Indigenous Individual and/or Tribal Entity Yes No
- c. Woman Yes No

H. Green Communities and Lead Safety

1. The Applicant acknowledges all Acquisition, Rehabilitation, and Resale units receiving Community Stabilization funds 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 criteria on a case-by-case basis but will not allow blanket waivers and does not accept waiver requests through the application process.

2. The Applicant acknowledges all Acquisition, Rehabilitation, and Resale units receiving Community Stabilization funds must comply with lead safety requirements in the [Lead-Based Paint Guide](#).

Yes No

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

Minnesota Housing will not consider waivers to lead safety requirements.

I. Required Documents

Applicants must submit the required documents identified in the Community Stabilization RFP Application Instructions.

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



Community Stabilization Program Request for Proposals Application Signature Page

This form can be signed digitally, electronically, or via wet signature and may be saved as a PDF.

Informed Consent to Share Data

The entity identified below (the “Applicant”) is submitting an application to the Minnesota Housing Finance Agency (Minnesota Housing) for funding or other resources through the Community Stabilization RFP process.

By submitting this Application, the Applicant consents to the sharing of application-related data and materials by Minnesota Housing with non-Minnesota Housing partners that assist with the evaluation of responses. Data shared with outside reviewers and entities remains not public data during the evaluation process and may not be shared by those entities except as authorized by relevant data practice statutes.

This consent is voluntary and can be withdrawn at any time by providing written notice to Minnesota Housing. If consent is withdrawn, Minnesota Housing will not score and consider the application. If you have questions about this document or the use of the data, please contact Minnesota Housing’s Data Practices Compliance Official at MNHousing.Data@state.mn.us.

Certification

I certify and acknowledge, on behalf of the Applicant, that:

- A. The statements and information contained in this application, based upon reasonable inquiry and belief, are true, correct, and complete.
- B. I am the Applicant, or I have been duly authorized and have full authority to execute this application on behalf of the Applicant.
- C. As the Applicant or its duly authorized representative, I will promptly notify the Minnesota Housing Finance Agency (Minnesota Housing) in writing of a change of any fact or circumstance represented in this application, or in any other document furnished in connection with this application, which is reasonably likely to have a material effect on the information contained in this application.

Name of Applicant Organization

Authorized Signatory Printed Name

Title

Authorized Signature

Date