

2014 Entry Form
(Complete one for each entry.)

Fill out the entry name *exactly* as you want it listed in the program.

Entry Name _____

HFA _____

Submission Contact _____

Phone _____ **Email** _____

Qualified Entries must be received by **Tuesday, July 1, 2014**.

For more information about Qualified Entries, [click here to access the 2014 Entry Rules](#).

Use this header on the upper right corner of each page.

HFA _____

Entry Name _____

| Communications | Homeownership | Rental Housing | Special Needs Housing |
|---|---|--|--|
| <input type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input type="checkbox"/> Creative Media | <input type="checkbox"/> Empowering New Buyers <input type="checkbox"/> Home Improvement and Rehabilitation <input type="checkbox"/> Encouraging New Production | <input type="checkbox"/> Multifamily Management <input type="checkbox"/> Preservation and Rehabilitation <input type="checkbox"/> Encouraging New Production | <input type="checkbox"/> Combating Homelessness <input type="checkbox"/> Housing for Persons with Special Needs |
| Legislative Advocacy | Management Innovation | Special Achievement | Are you providing visual aids? |
| <input type="checkbox"/> State Advocacy <input type="checkbox"/> Federal Advocacy | <input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology | <input type="checkbox"/> Special Achievement | <input type="checkbox"/> YES <input type="checkbox"/> NO |

Moving Up: Why It Matters

In 2013, for the first time in more than five years, we saw positive change in the Minnesota housing market. People got back into jobs, home values bounced back and foreclosures began to drop. The landscape wasn't (and still isn't) perfect, but we took it as an opportunity to help bridge the remaining gaps left over after the recession. Knowing that stable housing is essential for strong communities, we saw 2013 as a time to keep moving Minnesotans forward and upward.

We stepped up our investment in 2013 by more than 22% from the previous year, giving that extra boost where it was needed most. And it paid off, with increases in rental and home improvement production, and decreases in veteran homelessness and foreclosures.

That's an exciting story to tell, especially after years of having to share more difficult narratives. So we knew we had to tell that story in the best way possible to our many audiences. Simple, bold and uplifting – that's what sets *Moving Up!* apart.

From start to finish, this annual report was all done internally. It's a great example of collaboration across many departments and areas of expertise, from research to communications to business divisions. Each person brought a unique take on our work and our audiences, and that combination created a strong final product.

Simple

Based on an initiative by our Governor, Minnesota Housing has taken on the task of using plain language in all external communications. The annual report, as our biggest external communication piece of the year, was a great place to kick start this work. We thought carefully about our audience personas (everyone from government officials to nonprofit employees to first-time homebuyers) and their level of knowledge about our work. This influenced how we wrote and designed the report.

We didn't dumb down our content to make it fit our plain language initiative. Instead, we took a thoughtful look at how to respect the time of our busy readers by using these tactics:

- Cutting jargon and government speak
- Keeping sentences to one or two thoughts
- Using formatting to highlight important thoughts
- Using headlines to summarize content
- Using personal pronouns and active voice
- Using graphics, lists and tables as appropriate

The outcome was an easy to digest, straightforward report with a more personal feel - that doesn't take hours to read.

Bold

Slimming down our content by implementing plain language also allowed us to make a bigger statement with our graphics. Especially in the world of housing, images really tell the story. There's nothing more impactful than **seeing** the results of an investment – whether it's an attractive new apartment building or a happy family in front of their first home.

To complement our streamlined language, we chose bold, dramatic and eye catching photos and graphics. Pairing large, colorful images with consistent and appropriate white space helps draw the reader into the content and give them a better understanding of impact.

Uplifting

Minnesota Housing assisted nearly 63,000 households in 2013 and invested \$782 million in affordable housing. We helped get families into their own homes, funded permanent housing for the chronically homeless, and preserved at-risk rental units. We did some exciting work and wanted to make sure people realized that!

The content was uplifting – a look at the past year but also at the promising future of affordable housing. The language around *Moving Up, Adding Up, Building Up and Stepping Up* was meant to showcase that positive trajectory. A message of hopefulness came across in the personal quotes, stories and images, but also more subtly through the data. We visually highlighted our qualitative outcomes to make their impact stand out. This provided an effective balance of speaking to head and heart.

The Results

Moving Up has been much more than just an annual report. It has truly driven our collateral and led us to refine our messaging and style. From the report's design concept, we created supplementary pieces including an agency overview, lender marketing pieces and print advertising.

Throughout the year, we distribute the report to stakeholders, partners and government leaders at events around the state and through our website. It's been an easy-to-use resource that provides everything from quick talking points as we speak to prospective partners, to in-depth outcomes and statistics for data-driven stakeholders. It allows us to explain our history of strong outcomes for Minnesotans through a combination of qualitative and quantitative storytelling.

Exhibit 1

Minnesota Housing
Moving Up! Minnesota Housing Annual Report and Program Assessment

moving up!

2013 Annual Report and Program Assessment



In 2013, Minnesota Housing helped low- and moderate income Minnesotans own more homes, prevent more foreclosures and rent more affordably.

After coming out of more than five years of economic recession, more Minnesotans have jobs, home values are improving and Minnesota Housing stepped up its investment in housing by more than 22% from 2012. That includes nearly 2,800 homebuyers – almost 20% more than the previous year. Just as important, it has meant almost 20% fewer households needing assistance to prevent foreclosures.

The year also saw a new statewide commitment to preventing and ending homelessness, just as we met the previous goal of creating more than 4,000 permanent, stable housing opportunities with services for those who had experienced homelessness. We saw declines in the number of homeless veterans and chronic homeless, but sadly an increase in the number of families, children and youth without a home.

New construction of rental apartments increased around the state in 2013 as vacancy rates fell to all time lows. With Housing Infrastructure Bonds from the 2012 bonding bill, we made significant investments to help property owners make crucial capital investments in existing properties, providing essential rental assistance to low income seniors and families.

Throughout the year, our efforts assisted almost 63,000 households. We look forward to a busy year in 2014, when many of the changes Minnesota Housing put in place during 2013 will help even more Minnesotans enjoy safe and stable homes.

Mary Tingerthal, Commissioner



Mission

Minnesota Housing finances affordable housing for low- and moderate-income Minnesotans while fostering strong communities.

Strategic Priorities

- Preserve federally-subsidized rental housing
- Promote and support successful homeownership
- Address specific and critical needs in rental housing markets
- Prevent and end homelessness
- Prevent foreclosures and support community recovery

Moving Up: Why It Matters

Nearly 600,000 Minnesota households, both owners and renters, pay more than 30% of their income for housing. With this prominent gap between incomes and the cost of a home, our work is more important than ever.

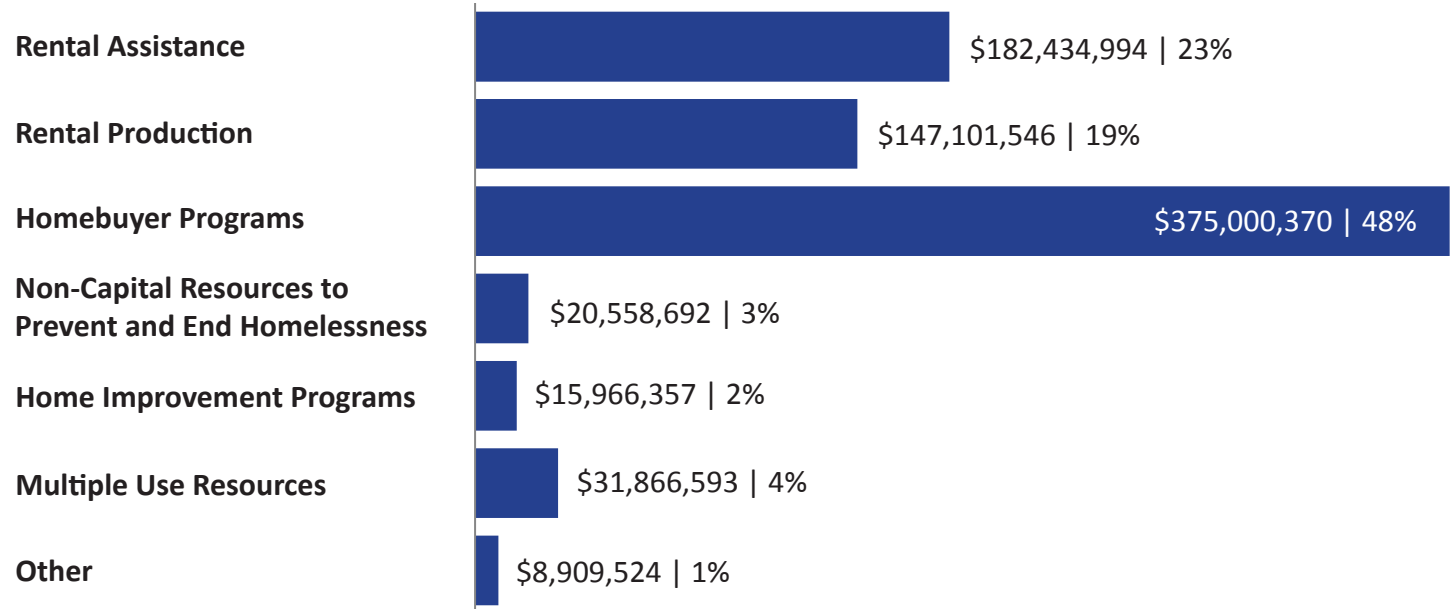
Affordable housing is an essential part of Minnesota's infrastructure. Stable housing leads to improved educational results for our children, a stronger workforce now and in the future, better health outcomes and more opportunities for all communities.

This report details our work in 2013 to help thousands of Minnesotans **move up** by addressing a broad spectrum of housing needs.

adding up.



Total Assistance FFY 2013 | \$781,838,076



- In 2013, Minnesota Housing invested nearly **\$782 million** in activities that assisted close to 63,000 households. This is a 22% increase from the amount of assistance provided in 2012.
- More than **15,000 households** were assisted with homebuyer programs, and more than 31% were households of color.
- Eighty-five percent of Section 8 renters had an annual income of **less than \$20,000**. Seventy-five percent of all other renters made less than \$20,000 per year.
- Rental production increased by 7% between 2012 and 2013, from 1,954 to **2,089 units**.

Increased new construction and preservation provides Minnesotans with more housing choices.

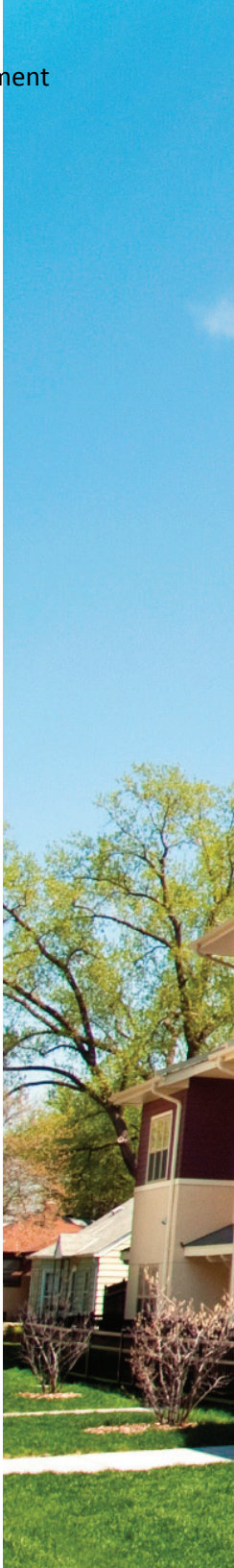
In 2013, Minnesota Housing closed 40 loans for multifamily rental properties, including new construction projects and new capital investments in existing projects, creating or preserving 2,089 units of affordable housing. Our variety of options, from Low Income Housing Tax Credits to amortizing first mortgages, allowed us to provide competitive financing that helped stabilize and grow communities.

One of the critical rental housing needs we addressed in 2013 came to the forefront because of Minnesota's recovering economy. As businesses grew and created more jobs in towns from Jackson to Roseau, workforce housing options lagged behind. With the support of local companies, we made the case for the legislature to provide \$10 million to help bridge this gap and support these thriving economies.

- We worked proactively with communities to identify their unique housing needs through **Housing & Community Dialogues** in Worthington, Mankato and Brainerd, and at meetings in dozens of cities across the state. These events harnessed good ideas and solutions, some of which have already resulted in new funding awards for housing being built in spring 2014.
- Fort Road Flats, developed and owned by Project for Pride in Living, has **44 units** of family and workforce housing. Located on a major transportation corridor in St. Paul, residents have access to on-site support services and youth development programming. Sixteen units at Fort Road Flats are set aside for families who have experienced long-term homelessness.

“ For once, I feel like everything in my life has fallen into the right place. ”

- Fort Road Flats resident



building up.



2242 West 7th Street

FORT ROAD
FLATS

FORT ROAD
FLATS

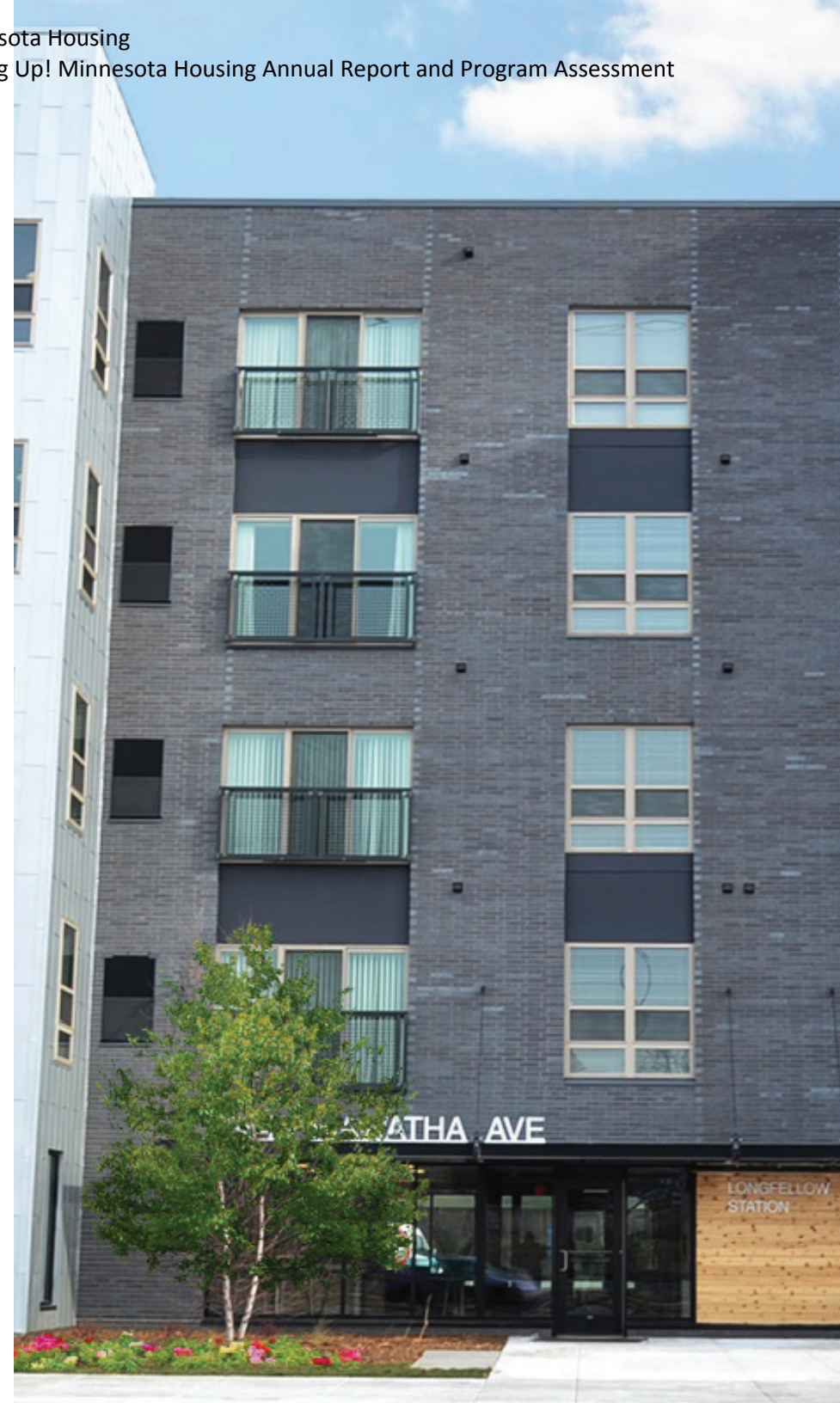
building up: *Rental Housing*

The need for affordable rental housing continues to be significant in Minnesota, with nearly half of Minnesota renters paying more than 30% of their incomes for housing. As the market built back up following the recession, we saw more developments in both new construction and rehabilitation, notably in transit-oriented areas and growing workforce regions.

With scarce resources available to preserve Minnesota’s federally assisted units and a demand that exceeds these resources, Minnesota Housing established preservation investment priorities in 2013. We refined our preservation programs to take a proactive, systematic and objective approach to helping improve housing and keep units affordable. This take-charge method of working with owners allows us to engage, learn and plan for future preservation needs.

“ We view Longfellow Station as an important project because it provides high quality affordable housing in one of the highest priority transit corridors in the metro area. ”

- Paul Keenan of Sherman Associates, developer of Longfellow Station, pictured right



building up:

Ending Homelessness

Preventing and ending homelessness is integral to meeting Minnesota Housing's mission of fostering strong communities. On any given night, more than 10,000 Minnesotans are homeless, and half are children and youth. In 2013, we partnered with other state agencies, the private sector and nonprofits to provide stable, long-term housing for people who have experienced homelessness.

Although much work is still needed, the results so far are profound for our most vulnerable citizens:

- Ten years ago, Minnesota's Business Plan to End Long-Term Homelessness called for creating 4,000 new supportive housing opportunities. In 2013, we met and surpassed that important goal. The Minnesota Interagency Council on Homelessness, comprised of 11 state agency commissioners, adopted a new Plan to Prevent and End Homelessness in December 2013. This plan emphasizes preventing and ending family and child homelessness and finishing the job of ending homelessness for veterans.
- The Family Homeless Prevention and Assistance program allowed organizations working throughout the state to help 9,314 families avoid homelessness. In addition, resources from the Housing Trust Fund, the Challenge Fund and the Bridges program assisted more than 2,800 households in obtaining or maintaining permanent supportive housing.
- Minnesota Housing and the Minnesota Department of Education approved the selection of three partnerships - in St. Paul, Minneapolis and Clay County/Moorhead - to receive a total of \$2 million in rental assistance. This support gives homeless and highly mobile families with school-age children the opportunity to have stable housing, helping improve school attendance and performance.



Photo courtesy of St. Stephen's Human Services

Minnesota Housing launches variety of new loan choices for homebuyers and homeowners.

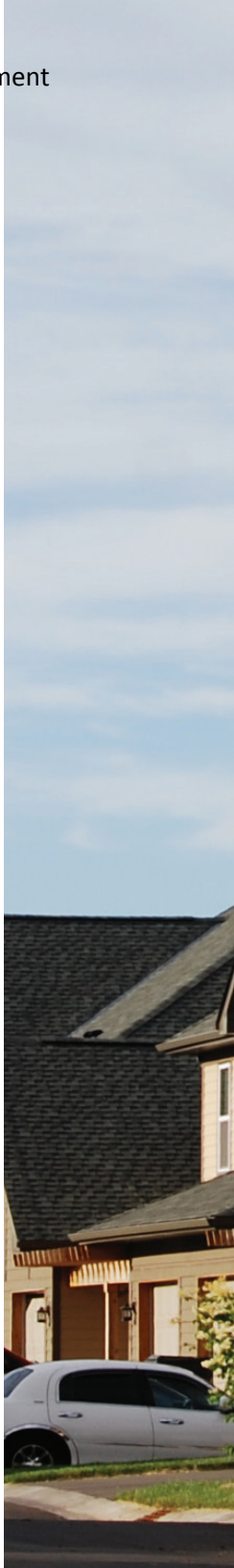
Homebuyers and homeowners come to us in many life stages and with all types of housing needs. In 2013, Minnesota Housing stepped up and successfully launched a new family of loan programs for both homebuyers and homeowners, moving beyond our traditional first-time buyer focus.

These high quality, affordable programs lead to stable homeownership choices and long-term housing success. Nearly 16,000 households benefited from our homeownership and home improvement programs in 2013 alone.

- Home improvement program lending **increased by 12%** between 2012 and 2013, providing almost \$12 million in total home improvement assistance.
- The number of families needing foreclosure prevention counseling has **declined** in the last year, while the number of new buyers has increased.
- More than **12,000 households** were assisted through the Homeownership Education, Counseling and Training (HECAT) program. Thirty-two percent were households of color.
- 55% of homebuyers assisted by Minnesota Housing had annual incomes of **less than \$50,000**.

“ I am so thrilled to be a first-time homeowner! Being able to own my very own property to call home is a feeling like no other. ”

- Ashley, purchased her first home with a Minnesota Housing Start Up loan and Mortgage Credit Certificate



stepping up.



stepping up: *Homeownership*

Working with an increasing number of lender partners, we helped low- and moderate-income Minnesotans realize their homeownership dreams in 2013. Our reinvented home mortgage products streamlined choices and allowed us to serve even more families.

New products include Start Up (purchase loans for first-time homebuyers), Step Up (purchase and refinancing loans for non-first-time homebuyers), and a new amortizing loan product that allows more households to receive downpayment and closing cost assistance. First-time buyers also gained an exciting option with the Mortgage Credit Certificate, which provides up to a \$2,000 annual reduction in federal tax liability.

These changes led to a 19% increase in mortgage production in 2013 - to 2,765 loans - and an award as the top producing Housing Finance Agency in the country from US Bank.

“ Being born and raised in Minneapolis...for me to now own my own home in Minneapolis means a great deal. ”

- Toyia, owner of City of Lakes Community Land Trust home, pictured right



stepping up: *Home Improvement*

Our home improvement business also received an upgrade in 2013, including increased loan amounts, unsecured options and energy improvement loans in our Fix Up program. With these changes, homeowners of many income levels can now maintain and improve their homes, even if they have little or no equity.

We also saw high demand for the Rehabilitation Loan Program, which provides forgivable loans for safety and livability repairs to low-income homeowners (median income of \$14,100 in 2013). This important resource helped 207 households across the state complete necessary repairs that they otherwise couldn't afford.

Dennis and Shanana Anderson of New London, Minnesota had a roof that just wouldn't stop leaking. The water caused damage in every room of the house, but "we couldn't afford to repair it on our own," Shanana said. So with the help of the Willmar HRA, the Andersons applied for and received a Rehabilitation Loan.

Since Dennis, a licensed contractor, could complete much of the repair work himself, the family was able to improve more than just the leaky roof. They also replaced worn out rafters, siding, windows and doors. It was a family affair, as their five kids helped rip out old carpet and install hardwood floors.

Today, there are no more puddles on the floor and the Andersons are saving on heating bills with their new windows and doors. Inside and out, their house is something to be proud of.

“ We went from having the ugliest house in the neighborhood to the best looking house in the neighborhood! ”

- Shanana, Rehabilitation Loan recipient, home pictured right



stacking up: *Program Assessment*

Table 1: Income Distribution of Assisted Households, FFY 2013

| Gross Annual Household Income | Homebuyers | | Homeowners | | Non-Section 8 Renters | | Section 8 Renters | |
|-------------------------------|---------------|-----------------------|---------------|-----------------------|-----------------------|-----------------------|-------------------|-----------------------|
| | Percentage | Cumulative Percentage | Percentage | Cumulative Percentage | Percentage | Cumulative Percentage | Percentage | Cumulative Percentage |
| \$0-\$4,999 | 0.1% | 0.1% | 2.4% | 2.4% | 19.2% | 19.2% | 11.6% | 11.6% |
| \$5,000-\$9,999 | 0.2% | 0.3% | 6.5% | 8.9% | 25.6% | 44.8% | 29.1% | 40.7% |
| \$10,000-\$14,999 | 0.7% | 1.0% | 9.3% | 18.2% | 18.3% | 63.1% | 27.8% | 68.5% |
| \$15,000-\$19,999 | 1.6% | 2.6% | 9.0% | 27.2% | 12.3% | 75.3% | 16.9% | 85.4% |
| \$20,000-\$24,999 | 3.3% | 5.9% | 6.9% | 34.1% | 8.4% | 83.7% | 8.7% | 94.1% |
| \$25,000-\$29,999 | 5.6% | 11.6% | 5.4% | 39.5% | 5.7% | 89.4% | 3.5% | 97.6% |
| \$30,000-\$34,999 | 9.6% | 21.2% | 5.0% | 44.5% | 4.5% | 93.9% | 1.5% | 99.1% |
| \$35,000-\$39,999 | 10.6% | 31.8% | 5.0% | 49.6% | 2.8% | 96.7% | 0.6% | 99.7% |
| \$40,000-\$44,999 | 11.5% | 43.3% | 5.3% | 54.9% | 1.4% | 98.1% | 0.2% | 99.9% |
| \$45,000-\$49,999 | 11.3% | 54.5% | 5.2% | 60.1% | 0.9% | 99.0% | 0.1% | 99.9% |
| \$50,000-\$54,999 | 9.9% | 64.4% | 4.4% | 64.5% | 0.5% | 99.5% | 0.0% | 100.0% |
| \$55,000-\$59,999 | 8.9% | 73.4% | 4.0% | 68.4% | 0.2% | 99.6% | 0.0% | |
| \$60,000-\$64,999 | 8.3% | 81.7% | 4.8% | 73.2% | 0.1% | 99.7% | 0.0% | |
| \$65,000-\$69,999 | 5.6% | 87.3% | 4.1% | 77.3% | 0.1% | 99.8% | 0.0% | |
| \$70,000-\$74,999 | 4.9% | 92.2% | 4.4% | 81.7% | 0.0% | 99.8% | 0.0% | |
| \$75,000-\$79,999 | 3.6% | 95.8% | 3.8% | 85.5% | 0.0% | 99.9% | 0.0% | |
| \$80,000 and above | 4.2% | 100.0% | 14.5% | 100.0% | 0.1% | 100.0% | 0.0% | |
| Total | 100.0% | | 100.0% | | 100.0% | | 100.0% | |

Note: These data exclude households reported under Homeownership Education, Counseling and Training, a program without income limits.

Exhibit 1

Income Distribution of Assisted Households, FFY 2013

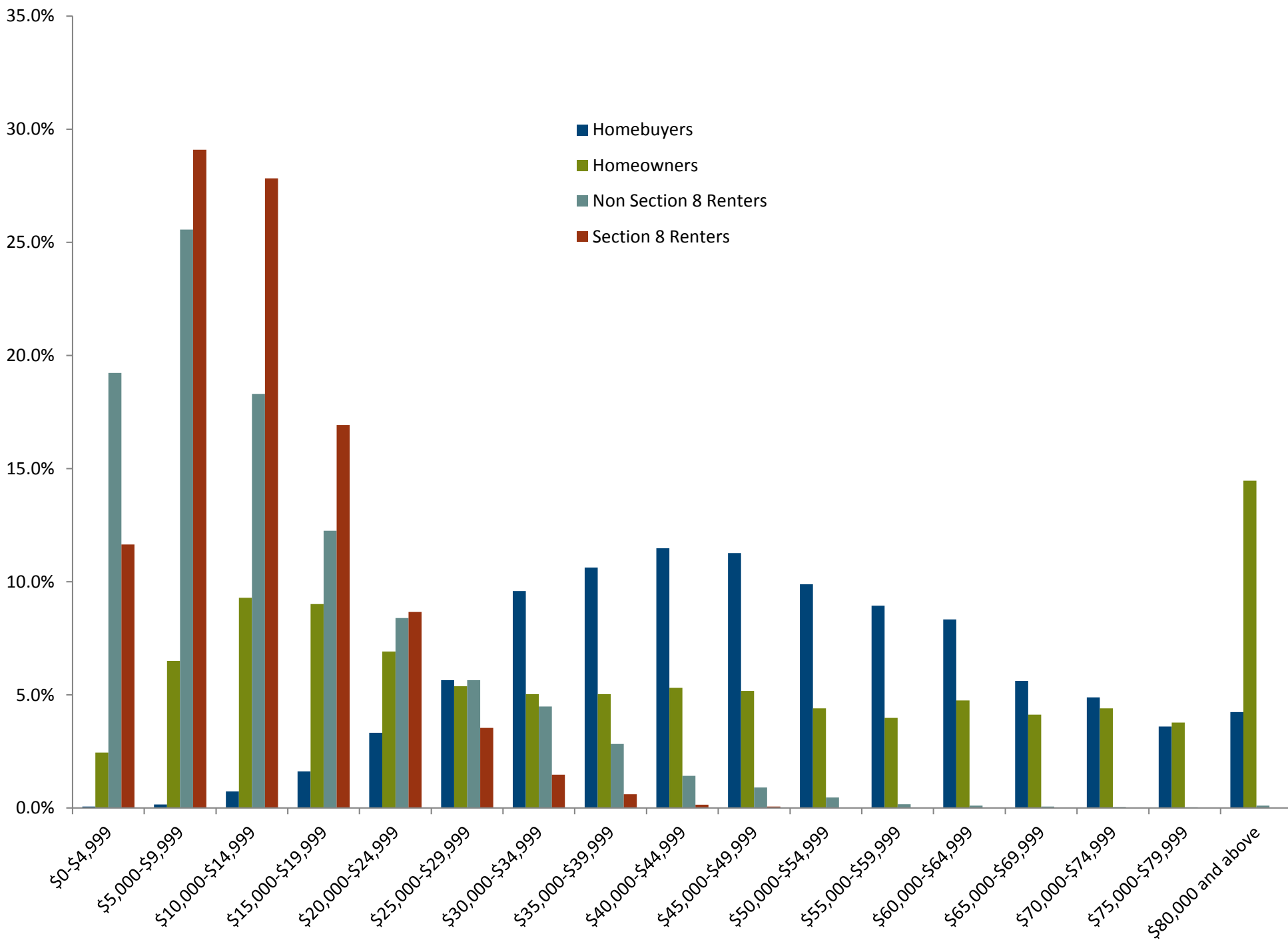


Exhibit 1
Total Households Assisted, FFY 2013

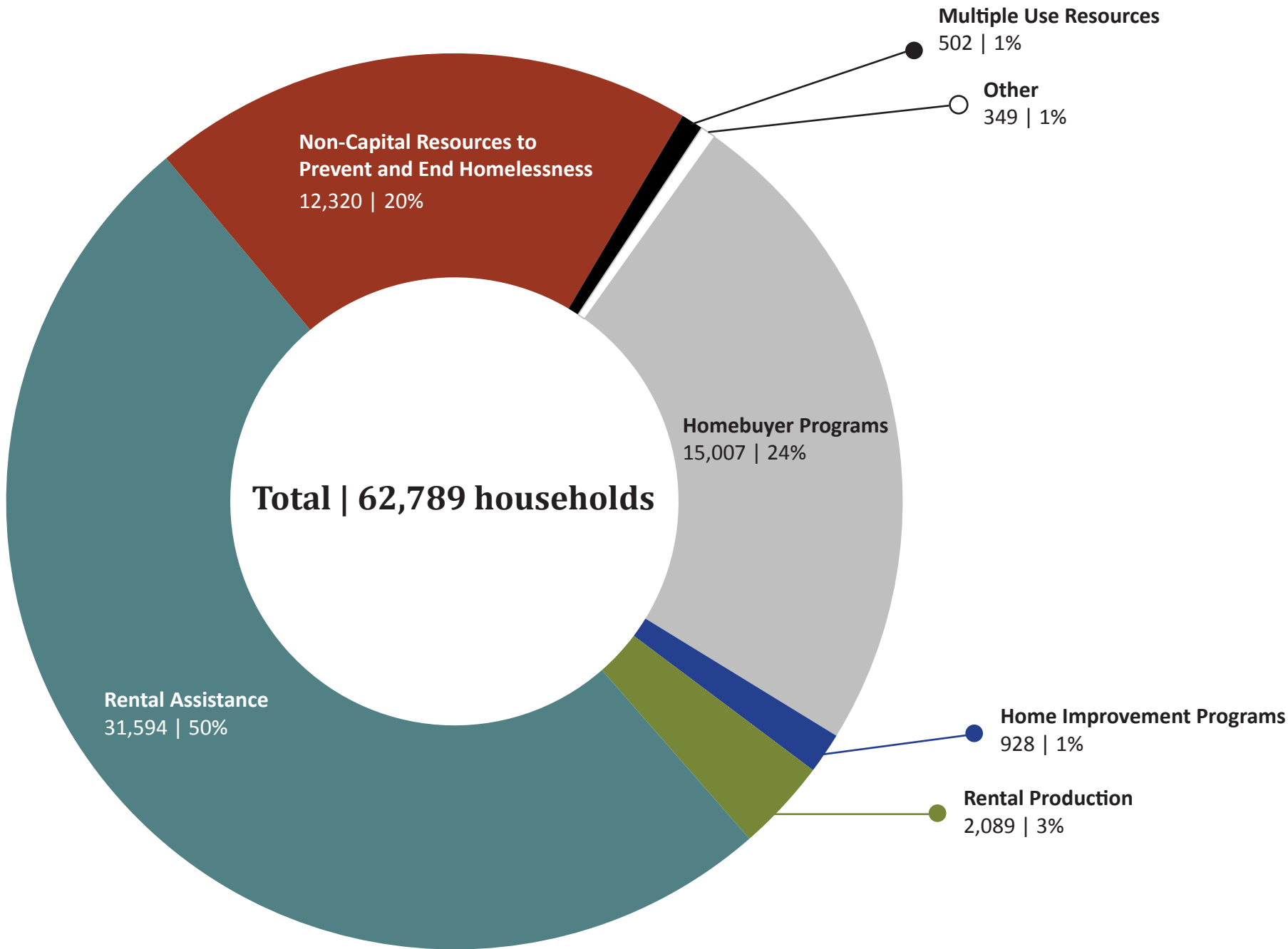


Exhibit 1

Table 2: Median Incomes of Assisted Households Compared with Selected Income Standards, FFY 2013

| Resources | Activity | Average Annual Household Incomes | Percent of State Median |
|--|--|----------------------------------|-------------------------|
| Publicly Owned Housing Program | Deferred Loan, Rental Production | \$8,388 | 11.3% |
| Housing Trust Fund, Rental Assistance (HTFRA) | Rent Assistance, Homelessness Prevention | \$8,520 | 11.5% |
| Bridges | Rent Assistance, Homelessness Prevention | \$9,351 | 12.6% |
| Family Homeless Prevention and Assistance Program (FHPAP) | Grant, Homelessness Prevention | \$9,588 | 13.0% |
| Ending Long-Term Homelessness Initiative Fund (ELHIF), Operating Subsidy | Rent Assistance, Homelessness Prevention, Operating Assistance | \$10,531 | 14.2% |
| Section 8 Performance Based Contract Administration (PBCA) | Rent Assistance | \$11,088 | 15.0% |
| Affordable Rental Preservation-PARIF | Deferred Loan, Rental Production | \$11,376 | 15.4% |
| MN Family Investment Program (one adult, two children) maximum benefit including food support | | \$12,060 | 16.3% |
| Section 8 Traditional Contract Administration (TCA) | Rent Assistance | \$12,114 | 16.4% |
| Affordable Rental Preservation-HOME | Deferred Loan, Rental Production | \$13,848 | 18.7% |
| Rehabilitation Loan Program | Deferred Loan, Homeowner Repair | \$14,100 | 19.1% |
| Housing Tax Credit Assistance Program (TCAP) | Rental Production | \$17,019 | 23.0% |
| Housing Opportunities for Persons with AIDS (HOPWA) | Rent Assistance, Homelessness Prevention | \$17,635 | 23.8% |
| Amortizing Loan Program | Amortizing Loan, Rental Production | \$17,794 | 24.0% |
| Low-Income Housing Tax Credits (LIHTC) | Investment Tax Credit, Rental Production | \$17,837 | 24.1% |
| Poverty guideline, three-person household | | \$19,530 | 26.4% |
| Emergency Homeowners' Loan Program | Foreclosure Prevention Loans, Counseling | \$20,886 | 28.2% |
| Economic Development and Housing/Challenge Fund (EDHC, multifamily) | Deferred Loan, Rental Production | \$22,073 | 29.8% |
| Poverty guideline, four-person household | | \$23,550 | 31.8% |

Exhibit 1

Table 2, continued: Median Incomes of Assisted Households Compared with Selected Income Standards, FFY 2013

| Resources | Activity | Average Annual Household Incomes | Percent of State Median |
|---|--|----------------------------------|-------------------------|
| Quickstart Disaster Recovery | Loans & Grants, Homeowner Repair | \$28,196 | 38.1% |
| Habitat for Humanity Initiatives | Homebuyer Financing | \$29,745 | 40.2% |
| Homeownership Education, Counseling, and Training (HECAT) | Education & Counseling | \$35,602 | 48.1% |
| 50% of HUD median income, statewide | | \$37,000 | 50.0% |
| EDHC, Community Homeownership Impact Fund | Loans & Grants, Single Family | \$37,386 | 50.5% |
| HOME Homeowner Entry Loan Program (HOME HELP) | Deferred Loan, Homeownership Downpayment | \$38,975 | 52.7% |
| Neighborhood Stabilization (NSP) | Loans & Grants, Foreclosure Remediation | \$39,000 | 52.7% |
| 200% of poverty, three-person household | | \$39,060 | 83.4% |
| 50% of HUD median income, Minneapolis/St. Paul | | \$41,150 | 55.6% |
| Deferred Payment Loans | Deferred Loan, Homeownership Downpayment | \$45,006 | 60.8% |
| 200% of poverty, four-person household | | \$47,100 | 63.6% |
| Home Mortgage Loans | First Mortgage, Homeownership | \$48,500 | 65.5% |
| 60% of HUD median income, Minneapolis/St. Paul | | \$49,380 | 66.7% |
| Monthly Payment Loans (MPL) | Amortizing Loan, Homeownership Downpayment | \$55,761 | 75.4% |
| HUD median income, Minnesota non-metro areas | | \$61,700 | 83.4% |
| EDHC, Community Recovery-Bridge to Success | Loans & Grants, Foreclosure Remediation | \$61,752 | 83.4% |
| EDHC, Twin Cities Community Land Bank and Family Housing Fund | Loans & Grants, Foreclosure Remediation | \$62,133 | 84.0% |
| Home Improvement Loan Program | Amortizing Loan, Homeowner Improvement | \$62,941 | 85.1% |
| HUD median income, statewide | | \$74,000 | 100.0% |
| HUD median income, Minnesota metro areas | | \$79,300 | 107.2% |
| HUD median income for Minneapolis/St. Paul | | \$82,300 | 111.2% |

Exhibit 1

Table 3: Assistance by Type, FFY 2013¹

| Resources ² | Minnesota Housing Assistance | Households or Units Assisted | Average Assistance Per Household or Unit | Median Annual Household Income | Households of Color and Hispanic Households ³ |
|---|------------------------------|------------------------------|--|--------------------------------|--|
| Homebuyer (unduplicated count) | \$375,000,370 | 15,007 | | | |
| Home Mortgage Loans | \$356,730,116 | 2,765 | \$129,016 | \$48,500 | 22.9% |
| <i>no downpayment/closing cost loan</i> | \$139,855,540 | 1,060 | \$131,939 | \$52,233 | 12.9% |
| <i>with downpayment/closing cost loan</i> | \$216,874,576 | 1,705 | \$127,199 | \$46,800 | 29.1% |
| Deferred Payment Loans (including HAF) | \$3,090,971 | 742 | \$4,166 | \$45,006 | 28.2% |
| HOME Homeowner Entry Loan Program (HOME HELP second mortgage amount) ⁴ | \$3,440,950 | 379 | \$9,079 | \$38,975 | 46.7% |
| Monthly Payment Loans (second mortgage amount) | \$3,940,550 | 612 | \$6,439 | \$55,761 | 19.8% |
| Habitat for Humanity Initiatives | \$3,424,918 | 46 | \$74,455 | \$29,745 | 63.0% |
| Homeownership Education, Counseling, and Training (HECAT) ⁵ | \$2,712,685 | 12,010 | \$226 | \$35,602 | 31.9% |
| Emergency Homeowners' Loan Program | \$1,660,180 | 186 | \$8,926 | \$20,886 | 22.4% |
| Home Improvement | \$15,966,357 | 928 | | | |
| Home Improvement Loan Program | \$11,759,753 | 721 | \$16,310 | \$62,941 | 9.4% |
| Rehabilitation Loan Program | \$4,206,605 | 207 | \$20,322 | \$14,100 | 13.0% |
| Rental Production - New Construction and Rehabilitation (unduplicated count) | \$147,101,546 | 2,089 | | | |
| Amortizing Loan Program | \$17,404,175 | 558 | \$31,190 | \$17,794 | 40.5% |
| Flexible Financing for Capital Costs | \$696,648 | 24 | \$29,027 | See Amortizing Loans | |
| Low-Income Housing Tax Credits (LIHTC) ⁶ | \$96,666,472 | 956 | \$101,116 | \$17,837 | 42.5% |
| Economic Development and Housing/Challenge Fund (EDHC), multifamily | \$14,493,947 | 719 | \$20,158 | \$22,073 | 58.2% |
| Housing Tax Credit Assistance Program (TCAP) | \$6,075,651 | 36 | \$168,768 | \$17,019 | 38.3% |
| Affordable Rental Preservation-PARIF | \$5,760,617 | 531 | \$10,849 | \$11,376 | 60.7% |
| Affordable Rental Preservation-HOME | \$4,145,000 | 160 | \$25,906 | \$13,848 | 8.0% |
| Publicly Owned Housing Program | \$782,640 | 110 | \$7,115 | \$8,388 | 26.5% |
| Rental Rehabilitation Deferred Loan Pilot Program | \$1,076,396 | 162 | \$6,644 | Not available | |
| Rental Assistance Contract Administration | \$182,434,994 | 31,594 | | | |
| Section 8 Performance Based Contract Administration (PBCA) | \$112,184,137 | 18,988 | \$5,908 | \$11,088 | 37.9% |
| Section 8 Traditional Contract Administration (TCA) | \$69,132,439 | 11,457 | \$6,034 | \$12,114 | 26.0% |
| Section 236 ⁷ | \$1,118,418 | 1,149 | Not available | | |
| Non-Capital Resources to Prevent and End Homelessness (unduplicated count) | \$20,558,692 | 12,320 | | | |
| Housing Trust Fund, Rental Assistance ⁸ | \$8,427,668 | 1,652 | \$5,108 | \$8,520 | 62.4% |
| Ending Long-Term Homelessness Initiative Fund (ELHIF), Operating Subsidy | \$1,710,721 | 482 | \$3,549 | \$10,531 | 63.6% |

Table 3, continued: Assistance by Type, FFY 2013

| Resources ² | Minnesota Housing Assistance | Households or Units Assisted | Average Assistance Per Household or Unit | Median Annual Household Income | Households of Color and Hispanic Households ³ |
|--|------------------------------|--|--|--------------------------------|--|
| Bridges ⁸ | \$2,597,829 | 707 | \$3,781 | \$9,351 | 32.6% |
| Family Homeless Prevention and Assistance Program (FHPAP) ⁹ | \$7,705,783 | 9,314 | \$816 | \$9,588 | 55.7% |
| Housing Opportunities for Persons with AIDS (HOPWA) | \$116,691 | 165 | \$707 | \$17,635 | 47.0% |
| Multiple Use Resources (unduplicated count) | \$31,866,593 | 502 | | | |
| Economic Development and Housing/Challenge Fund (EDHC), subtotal | \$30,392,358 | 502 | | | |
| <i>EDHC, Community Homeownership Impact Fund¹⁰</i> | <i>\$6,866,600</i> | <i>309</i> | <i>\$22,367</i> | <i>\$37,386</i> | <i>40.2%</i> |
| <i>EDHC, Community Recovery-Bridge to Success</i> | <i>\$6,342,285</i> | <i>45</i> | <i>\$140,940</i> | <i>\$61,752</i> | <i>59.1%</i> |
| <i>EDHC, Twin Cities Community Land Bank and Family Housing Fund</i> | <i>\$17,183,473</i> | <i>148</i> | <i>\$116,105</i> | <i>\$62,133</i> | <i>18.2%</i> |
| Technical Assistance and Operating Support ¹¹ | \$1,474,235 | No demographic data; this is assistance to nonprofits. | | | |
| Other | \$8,909,524 | 349 | | | |
| Neighborhood Stabilization (NSP) ¹² | \$2,631,296 | 31 | \$84,881 | \$39,000 | 35.7% |
| Quickstart Disaster Recovery | \$6,278,228 | 318 | \$19,743 | \$28,196 | 10.4% |
| Total (unduplicated count) | \$781,838,076 | 62,789 | | | |

Notes:

¹Assistance varies widely. Some programs are grants while others are interest-bearing, fully repayable loans.

²For programs in which Minnesota Housing provides second mortgages in conjunction with other Minnesota Housing assistance, units are shown by program, but are unduplicated in subtotal and total unit counts. Average assistance per unit of rental housing is based on program assistance amounts and the unadjusted count of assisted units by program. Tenant demographics are based on data reported to Minnesota Housing by owners of developments and may vary widely from year to year reflecting the number, size, location, and type of developments for which owners report information. Housing Infrastructure Bond activity is reported under Housing Trust Fund or EDHC, multifamily.

³These are households in which the head of household (or co-borrower, in the case of homeownership) is of a race other than white or is of Hispanic origin.

⁴HOME HELP may be funded prior to or after closing on the first mortgage. To ensure complete HOME HELP reporting, the amount of the HOME HELP second mortgage is based on the funding date of the HOME HELP.

⁵HECAT is also funded through other partners; the amount shown is only Minnesota Housing's contribution to households served.

⁶Beginning with the report for 2010, the total amount of syndication proceeds are reported for developments with loans that closed in the reporting year. Previous

reports had shown the annual amount of credit claimed for the first time in the previous year (an annual average of \$8.4 million in credits from 2007-2009), which under reports the value of housing tax credits. Data do not include suballocator units.

⁷Previous reports only included those Section 236 units financed by Minnesota Housing (approximately 500); this report includes all Section 236 units for which Minnesota Housing currently makes interest reduction payments.

⁸Assistance amount for Bridges and Housing Trust Fund Rental Assistance is the actual voucher and security deposit amounts disbursed during the reporting year. Average assistance per household is estimated for 12 months based on average monthly assistance (including security deposits) paid in the reporting year. Both the Bridges and Housing Trust Fund assistance amounts include some ELHIF resources.

⁹Beginning in 2009, for greater consistency and accuracy, data on FHPAP assistance has been reported by State Fiscal Year (July 1 - June 30), based on expenditures for assistance and services reported to Minnesota Housing by FHPAP providers.

¹⁰The Community Homeownership Impact Fund includes Single Family's Economic Development and Housing Challenge Fund resources and Single Family Interim Lending.

¹¹This is the total amount provided (including both state appropriations and Minnesota Housing resources). Previous reports have shown only state appropriations, which comprised \$365,500 of this program assistance in 2013.

¹²Includes NSP projects that closed out in FFY 2013, i.e., were completed.

Exhibit 1

Table 4: Assistance by Strategic Priority, FFY 2013

| Resources ² | Total Assistance | | Comprehensive Priorities ¹ | | | | Targeted Priorities ¹ | | | |
|---|------------------------------|------------------------------|--|------------------------------|---|------------------------------|----------------------------------|------------------------------|---|------------------------------|
| | | | Promote and Support Successful Homeownership | | Rental Housing - Preserve Federally Assisted Housing and Address Critical Needs | | Prevent and End Homelessness | | Prevent Foreclosures and Support Community Recovery | |
| | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted |
| Homebuyer (unduplicated count) | \$375,000,370 | 15,007 | \$375,000,370 | 15,007 | | | | | \$144,952,555 | 5,774 |
| Home Mortgage Loans | \$356,730,116 | 2,765 | \$356,730,116 | 2,765 | | | | | \$136,897,277 | 1,051 |
| Deferred Payment Loans (second mortgage amount) | \$3,090,971 | 742 | \$3,090,971 | 742 | | | | | \$1,456,796 | 354 |
| HOME Homeowner Entry Loan Program (HOME HELP second mortgage amount) ³ | \$3,440,950 | 379 | \$3,440,950 | 379 | | | | | \$1,894,800 | 207 |
| Monthly Payment Loans (second mortgage amount) | \$3,940,550 | 612 | \$3,940,550 | 612 | | | | | \$1,737,500 | 271 |
| Habitat for Humanity Initiatives | \$3,424,918 | 46 | \$3,424,918 | 46 | | | | | \$1,011,384 | 12 |
| Homeownership Education, Counseling and Training (HECAT) ⁴ | \$2,712,685 | 12,010 | \$2,712,685 | 12,010 | | | | | \$1,954,798 | 4,711 |
| Emergency Homeowners' Loan Program | \$1,660,180 | 186 | \$1,660,180 | 186 | | | | | \$1,660,180 | 186 |
| Home Improvement | \$15,966,357 | 928 | \$15,966,357 | 928 | | | | | \$2,298,239 | 141 |
| Home Improvement Loan Program | \$11,759,753 | 721 | \$11,759,753 | 721 | | | | | \$1,590,777 | 106 |
| Rehabilitation Loan Program | \$4,206,605 | 207 | \$4,206,605 | 207 | | | | | \$707,462 | 35 |

Exhibit 1

Table 4, continued: Assistance by Strategic Priority, FFY 2013

| Resources ² | Comprehensive Priorities ¹ | | | | | | | | | | Targeted Priorities ¹ | | | |
|---|---------------------------------------|------------------------------|--|------------------------------|---|------------------------------|------------------------------|------------------------------|---|------------------------------|----------------------------------|------------------------------|------------------------------|------------------------------|
| | Total Assistance | | Promote and Support Successful Homeownership | | Rental Housing - Preserve Federally Assisted Housing and Address Critical Needs | | Prevent and End Homelessness | | Prevent Foreclosures and Support Community Recovery | | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted |
| | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | | | | |
| Rental Production - New Construction and Rehabilitation (unduplicated count) | \$147,101,546 | 2,089 | | | \$147,101,546 | 2,089 | | | | | \$11,282,415 | 291 | | |
| Amortizing Loan Program | \$17,404,175 | 558 | | | \$17,404,175 | 558 | | | | | \$1,005,843 | 33 | | |
| Flexible Financing for Capital Costs | \$696,648 | 24 | | | \$696,648 | 24 | | | | | | | | |
| Low-Income Housing Tax Credits (LIHTC) ⁵ | \$96,666,472 | 956 | | | \$96,666,472 | 956 | | | | | \$5,805,572 | 33 | | |
| Economic Development and Housing/Challenge Fund (EDHC), multifamily | \$14,493,947 | 719 | | | \$14,493,947 | 719 | | | | | \$300,000 | 108 | | |
| Housing Tax Credit Assistance Program (TCAP) | \$6,075,651 | 36 | | | \$6,075,651 | 36 | | | | | | | | |
| Affordable Rental Preservation-PARIF | \$5,760,617 | 531 | | | \$5,760,617 | 531 | | | | | \$935,000 | 148 | | |
| Affordable Rental Preservation-HOME | \$4,145,000 | 160 | | | \$4,145,000 | 160 | | | | | \$3,145,000 | 112 | | |
| Publicly Owned Housing Program | \$782,640 | 110 | | | \$782,640 | 110 | | | | | \$91,000 | 2 | | |
| Rental Rehabilitation Deferred Loan Pilot Program | \$1,076,396 | 162 | | | \$1,076,396 | 162 | | | | | | | | |

Exhibit 1

Table 4, continued: Assistance by Strategic Priority, FFY 2013

| Resources ² | Total Assistance | | Comprehensive Priorities ¹ | | | | Targeted Priorities ¹ | | | |
|---|------------------------------|------------------------------|--|------------------------------|---|------------------------------|----------------------------------|------------------------------|---|------------------------------|
| | | | Promote and Support Successful Homeownership | | Rental Housing - Preserve Federally Assisted Housing and Address Critical Needs | | Prevent and End Homelessness | | Prevent Foreclosures and Support Community Recovery | |
| | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted |
| Rental Assistance Contract Administration | \$182,434,994 | 31,594 | | | \$182,434,994 | 31,594 | | | | |
| Section 8 Performance Based Contract Administration (PBCA) | \$112,184,137 | 18,988 | | | \$112,184,137 | 18,988 | | | | |
| Section 8 Traditional Contract Administration (TCA) | \$69,132,439 | 11,457 | | | \$69,132,439 | 11,457 | | | | |
| Section 236 ⁶ | \$1,118,418 | 1,149 | | | \$1,118,418 | 1,149 | | | | |
| Non-Capital Resources to Prevent and End Homelessness (unduplicated count) | \$20,558,692 | 12,320 | | | \$20,558,692 | 12,320 | \$20,558,692 | 12,320 | | |
| Housing Trust Fund, Rental Assistance ⁷ | \$8,427,668 | 1,652 | | | \$8,427,668 | 1,652 | \$8,427,668 | 1,652 | | |
| Ending Long-Term Homelessness Initiative Fund (ELHIF), Operating Subsidy | \$1,710,721 | 482 | | | \$1,710,721 | 482 | \$1,710,721 | 482 | | |
| Bridges ⁷ | \$2,597,829 | 707 | | | \$2,597,829 | 707 | \$2,597,829 | 707 | | |
| Family Homeless Prevention and Assistance Program (FHPAP) ⁸ | \$7,705,783 | 9,314 | | | \$7,705,783 | 9,314 | \$7,705,783 | 9,314 | | |

Table 4, continued: Assistance by Strategic Priority, FFY 2013

| Resources ² | Total Assistance | | Comprehensive Priorities ¹ | | | | Targeted Priorities ¹ | | | |
|--|------------------------------|------------------------------|--|------------------------------|---|------------------------------|----------------------------------|------------------------------|---|------------------------------|
| | | | Promote and Support Successful Homeownership | | Rental Housing - Preserve Federally Assisted Housing and Address Critical Needs | | Prevent and End Homelessness | | Prevent Foreclosures and Support Community Recovery | |
| | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted |
| Housing Opportunities for Persons with AIDS (HOPWA) | \$116,691 | 165 | | | \$116,691 | 165 | \$116,691 | 165 | | |
| Multiple Use Resources (unduplicated count) | \$31,866,593 | 502 | \$30,392,358 | 502 | | | | | \$25,716,189 | 285 |
| Economic Development and Housing/Challenge Fund (EDHC) | \$30,392,358 | 502 | \$30,392,358 | 502 | | | | | \$25,716,189 | 285 |
| <i>EDHC, Community Homeownership Impact Fund⁹</i> | \$6,866,600 | 309 | \$6,866,600 | 309 | | | | | \$2,190,431 | 92 |
| <i>EDHC, Community Recovery-Bridge to Success</i> | \$6,342,285 | 45 | \$6,342,285 | 45 | | | | | \$6,342,285 | 45 |
| <i>EDHC, Twin Cities Community Land Bank</i> | \$17,183,473 | 148 | \$17,183,473 | 148 | | | | | \$17,183,473 | 148 |
| Technical Assistance and Operating Support ¹⁰ | \$1,474,235 | | | | | | | | | |
| Other | \$8,909,524 | 349 | \$8,909,524 | 349 | | | | | \$2,631,296 | 31 |
| Neighborhood Stabilization (NSP) | \$2,631,296 | 31 | \$2,631,296 | 31 | | | | | \$2,631,296 | 31 |
| Quickstart Disaster Recovery | \$6,278,228 | 318 | \$6,278,228 | 318 | | | | | | |
| Total (unduplicated count) | \$781,838,076 | 62,789 | \$430,268,609 | 16,786 | \$350,095,232 | 46,003 | \$20,558,692 | 12,320 | \$186,880,693 | 6,522 |

Table 4, continued: Assistance by Strategic Priority, FFY 2013

Notes:

¹All Minnesota Housing activities (except Technical Assistance and Operating Support) meet one of its basic comprehensive priorities: promoting/supporting successful homeownership, preserving federally assisted rental housing, or addressing critical needs for rental housing. Activities that focus on preventing/ending homelessness or preventing foreclosures and supporting community recovery are identified as targeted priorities.

²For programs in which Minnesota Housing provides second mortgages in conjunction with other Minnesota Housing assistance, units are shown by program, but are unduplicated in the subtotal and total unit counts.

³HOME HELP may be funded prior to or after closing on the first mortgage. The HOME HELP reported here is based on the funding date of the HOME HELP loan.

⁴HECAT is also funded through other partners; amount shown is Minnesota Housing's contribution to all households assisted.

⁵Beginning with the report for 2010, the total amount of syndication proceeds are reported for developments with loans that closed in the reporting year. Previous reports have shown the annual amount of credit claimed for the first time in the previous year (an annual average of \$8.4 million in credits from 2007-2009), which under reports the value of housing tax credits. Data do not include suballocator units.

⁶Previous reports only included those Section 236 units financed by Minnesota Housing (approximately 500); this report includes all Section 236 units for which Minnesota Housing currently makes interest reduction payments.

⁷Assistance amount for Bridges and Housing Trust Fund Rental Assistance is the actual voucher and security deposit amounts disbursed during the reporting year. Average assistance per household is estimated for 12 months based on average monthly assistance (including security deposits) paid in the reporting year. Both the Bridges and Housing Trust Fund assistance amounts include some ELHIF resources.

⁸Beginning in 2009, for greater consistency and accuracy, data on FHPAP assistance has been reported by State Fiscal Year (July 1 through June 30), based on expenditures for assistance and services reported to Minnesota Housing by FHPAP providers.

⁹The Impact Fund includes Single Family's Economic Development and Housing Challenge Fund and Single Family Interim Lending.

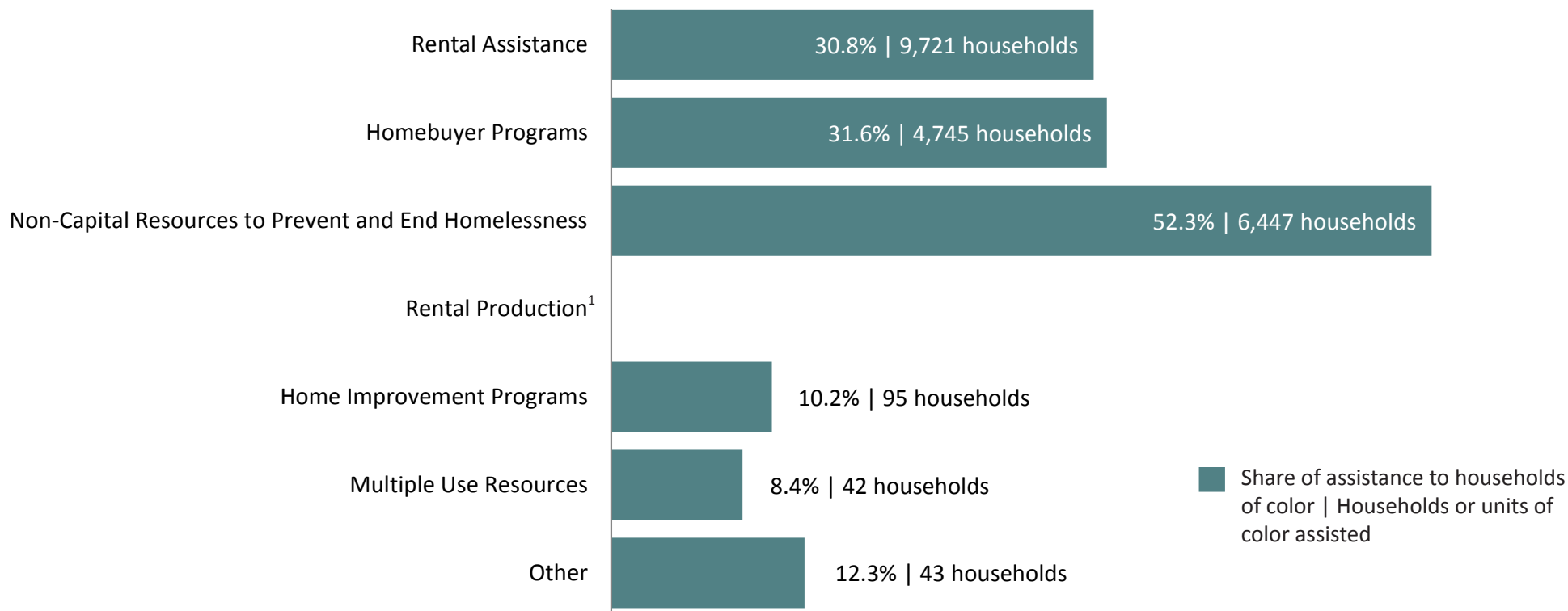
¹⁰This is the total amount provided (including both state appropriations and Minnesota Housing resources). Previous reports have shown only state appropriations, which comprised \$365,500 of this program assistance in 2013. Grantees may use funds to meet either of the comprehensive priorities so cannot be enumerated here.

Table 5: Assistance to Households of Color or Hispanic Ethnicity, FFY 2013

| Resources ¹ | Minnesota Housing Assistance | Households or Units Assisted | Average Assistance Per Household or Unit | Median Annual Household Income |
|---|------------------------------|------------------------------|--|--------------------------------|
| Homebuyer (unduplicated count) | \$90,192,156 | 4,745 | | |
| Home Mortgage Loans | \$83,355,534 | 634 | \$131,476 | \$48,058 |
| Deferred Payment Loans (second mortgage amount) | \$873,066 | 209 | \$4,177 | \$46,445 |
| HOME Homeowner Entry Loan Program (HOME HELP second mortgage amount) ² | \$1,622,800 | 177 | \$9,168 | \$42,799 |
| Monthly Payment Loans (second mortgage amount) | \$784,900 | 121 | \$6,487 | \$57,075 |
| Habitat for Humanity Initiatives | \$2,358,207 | 29 | \$81,317 | \$31,628 |
| Homeownership Education, Counseling, and Training (HECAT) ³ | \$875,298 | 3,873 | \$226 | \$32,000 |
| Emergency Homeowners' Loan Program | \$322,352 | 43 | \$7,497 | \$19,344 |
| Home Improvement | \$1,642,357 | 95 | | |
| Home Improvement Loan Program | \$1,033,487 | 68 | \$15,198 | \$69,721 |
| Rehabilitation Loan Program | \$608,870 | 27 | \$22,551 | \$16,156 |
| Rental Assistance Contract Administration | \$69,980,915 | 9,721 | | |
| Section 8 Performance Based Contract Administration (PBCA) | \$49,633,490 | 6,891 | \$7,203 | \$9,492 |
| Section 8 Traditional Contract Administration (TCA) | \$20,347,425 | 2,830 | \$7,190 | \$10,409 |
| Non-Capital Resources to Prevent and End Homelessness (unduplicated count) | \$10,745,046 | 6,447 | | |
| Housing Trust Fund, Rental Assistance ⁴ | \$5,527,307 | 1,024 | \$5,403 | \$8,520 |
| Bridges ⁴ | \$989,071 | 230 | \$4,300 | \$9,306 |
| Family Homeless Prevention and Assistance Program (FHPAP) ⁵ | \$4,173,840 | 5,115 | \$816 | Not available |
| Housing Opportunities for Persons with AIDS (HOPWA) ⁶ | \$54,828 | 78 | \$707 | Not available |
| Multiple Use Resources | \$6,175,916 | 42 | | |
| Economic Development and Housing/Challenge Fund (EDHC) | \$9,858,336 | 165 | | |
| <i>EDHC, Community Homeownership Impact Fund⁷</i> | \$3,682,420 | 123 | \$29,938 | \$39,448 |
| <i>EDHC, Community Recovery-Bridge to Success</i> | \$4,700,486 | 26 | \$180,788 | |
| <i>EDHC, Twin Cities Community Land Bank and Family Housing Fund</i> | \$1,475,430 | 16 | \$92,214 | |
| Other | \$1,327,222 | 43 | | |
| Neighborhood Stabilization (NSP) | \$602,868 | 10 | \$60,287 | \$31,744 |
| Quickstart Disaster Recovery | \$724,354 | 33 | \$21,950 | \$39,692 |
| Total (unduplicated count) | \$180,063,612 | 21,093 | | |

Exhibit 1

Table 5, continued: Assistance to Households of Color or Hispanic Ethnicity, FFY 2013



Notes:

¹This table includes data on assistance to households, only. Information on occupants of rental housing assisted is shown in Table 3. This table summarizes information on households in which the head of household (or co-borrower, in the case of homeownership) is of a race other than white or is of Hispanic origin.

²HOME HELP may be funded prior to or after closing on the first mortgage. The HOME HELP reported here is based on funding date of the HOME HELP loan.

³HECAT is also funded through other partners; amount shown in this table is Minnesota Housing’s estimated contribution based on average assistance per household times the number of households participating.

⁴Assistance amount for Bridges, HOPWA, and HTFRA is the actual assistance disbursed during the reporting year. Average assistance per household is estimated for 12 months based on average rent assistance paid in the reporting year. Both the Bridges and Housing Trust Fund assistance amounts include some ELHIF resources.

⁵Beginning in 2009, for greater consistency and accuracy, data on FHPAP assistance has been reported by State Fiscal Year (July 1 through June 30). Assistance amount in this table is estimated based on average assistance per household times the number of households assisted.

⁶HOPWA assistance amount in this table is estimated based on average assistance per household times the number of households assisted.

⁷The Community Homeownership Impact Fund includes Single Family’s Economic Development and Housing Challenge Fund and Single Family Interim Lending.

Table 6: Assistance by Region and Funds Source, FFY 2013

| Region ³ | Deferred Loans and Grants ¹ | | Amortizing Loans | | Housing Tax Credits ² | | Total | | | |
|---------------------|--|--------------------------|----------------------|--------------------------|----------------------------------|----------------------------------|-------------------------|-------------------------|--|--|
| | Amount of Assistance | Area Share of Assistance | Amount of Assistance | Area Share of Assistance | Amount of Proceeds | Area Share of Proceeds Generated | Area Share of Resources | Area Share of Resources | Average Annual Share of Resources, 2011-2013 | Area Share of Lower Income Cost-Burdened Households ⁴ |
| Central | \$4,712,442 | 4.4% | \$35,713,516 | 9.3% | \$12,299,232 | 12.7% | \$52,725,190 | 8.9% | 8.8% | 13.4% |
| Twin Cities | \$65,336,471 | 60.6% | \$271,421,671 | 70.3% | \$31,410,931 | 32.5% | \$368,169,073 | 62.4% | 64.3% | 54.0% |
| <i>Minneapolis</i> | \$11,961,429 | 11.1% | \$69,107,436 | 17.9% | \$0 | 0.0% | \$81,068,865 | 13.7% | 18.7% | 11.2% |
| <i>Saint Paul</i> | \$9,821,984 | 9.1% | \$68,612,772 | 17.8% | \$7,238,305 | 7.5% | \$85,673,062 | 14.5% | 12.6% | 7.5% |
| Northeast | \$20,895,075 | 19.4% | \$9,863,212 | 2.6% | \$21,247,511 | 22.0% | \$52,005,798 | 8.8% | 5.8% | 7.2% |
| <i>Duluth</i> | \$8,511,932 | 7.9% | \$11,699,111 | 3.0% | \$20,734,431 | 21.4% | \$40,945,474 | 6.9% | 4.3% | 2.4% |
| Northwest | \$2,202,871 | 2.0% | \$8,307,237 | 2.2% | \$1,243,737 | 1.3% | \$11,753,845 | 2.0% | 2.6% | 3.2% |
| Southeast | \$10,432,078 | 9.7% | \$26,815,877 | 6.9% | \$15,931,944 | 16.5% | \$53,179,900 | 9.0% | 10.5% | 12.9% |
| Southwest | \$2,144,667 | 2.0% | \$20,352,727 | 5.3% | \$4,002,715 | 4.1% | \$26,500,109 | 4.5% | 4.8% | 5.0% |
| West Central | \$2,053,328 | 1.9% | \$13,419,803 | 3.5% | \$10,530,402 | 10.9% | \$26,003,533 | 4.4% | 3.2% | 4.3% |
| Total | \$107,776,932 | 100% | \$385,894,044 | 100% | \$96,666,472 | 100% | \$590,337,447 | 100% | 100% | 100% |

Notes:

The distribution of Minnesota Housing assistance varies from year to year and depends, in part, on the availability of feasible development proposals submitted to the Agency. Table excludes Section 8 contract administration.

¹State and federal appropriations (**other than** Section 8 and 236), and Minnesota Housing’s Pool 3 resources.

²Syndication proceeds from the allocation of 4% and 9% Low-Income Housing Tax Credits (not including suballocators).

³Regional totals include data for Duluth, Minneapolis, and Saint Paul, i.e., the sum of regional shares is 100 percent.

⁴Area shares are based on estimates of the number of households with income less than \$50,000 who pay more than 30 percent of income for housing costs (from the Census Bureau’s *American Community Survey, 2008-2012*).

Exhibit 1

Table 7: Assistance by Activity, FFY 2011-2013

| Resources ¹ | 2011 | | 2012 | | 2013 | |
|---|------------------------------|------------------------------|--|------------------------------|------------------------------|------------------------------|
| | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted |
| Homebuyer (unduplicated count) | \$274,862,597 | 20,802 | \$281,941,340 | 17,494 | \$375,000,370 | 15,007 |
| Home Mortgage Loans | \$260,898,768 | 2,245 | \$264,392,643 | 2,328 | \$356,730,116 | 2,765 |
| <i>no downpayment/closing cost loan</i> | \$101,088,795 | 882 | \$76,047,625 | 671 | \$139,855,540 | 1,060 |
| <i>with downpayment/closing cost loan</i> | \$159,809,973 | 1,363 | \$188,345,018 | 1,657 | \$216,874,576 | 1,705 |
| Deferred Payment Loans (second mortgage amount) | \$4,561,156 | 1,162 | \$5,756,754 | 1,418 | \$3,090,971 | 742 |
| HOME Homeowner Entry Loan Program (HOME HELP, second mortgage amount) ² | \$1,824,498 | 208 | \$2,033,000 | 219 | \$3,440,950 | 379 |
| Monthly Payment Loans (second mortgage amount) | Program not implemented | | | | \$3,940,550 | 612 |
| Habitat for Humanity Initiatives | \$3,870,687 | 54 | \$2,306,921 | 33 | \$3,424,918 | 46 |
| Homeownership Education, Counseling, and Training (HECAT) ³ | \$3,707,488 | 18,503 | \$3,644,735 | 14,931 | \$2,712,685 | 12,010 |
| Emergency Homeowners' Loan Program | Program not yet started | | \$3,807,287 | 202 | \$1,660,180 | 186 |
| Home Improvement | \$25,604,662 | 1,683 | \$14,892,290 | 845 | \$15,966,357 | 928 |
| Home Improvement Loans | \$20,911,080 | 1,542 | \$10,492,222 | 634 | \$11,759,753 | 721 |
| Energy Saver Rebate | \$2,157,297 | 831 | Program completed | | | |
| Rehabilitation Loan Program | \$2,125,966 | 96 | \$4,400,068 | 211 | \$4,206,605 | 207 |
| Emergency and Accessibility Loan Program | \$410,319 | 45 | Reported under the Rehabilitation Loan Program | | | |
| Rental Production - New Construction and Rehabilitation (unduplicated count)⁴ | \$202,305,481 | 4,290 | \$119,318,972 | 1,954 | \$147,101,546 | 2,089 |
| Amortizing Loan Program | \$38,967,126 | 1,012 | \$27,347,435 | 776 | \$17,404,175 | 558 |
| Flexible Financing for Capital Costs | \$4,328,804 | 228 | \$494,983 | 105 | \$696,648 | 24 |
| Low-Income Housing Tax Credits (LIHTC) ⁵ | \$62,137,381 | 1,111 | \$67,029,941 | 1,140 | \$96,666,472 | 956 |
| Economic Development and Housing/Challenge Fund (EDHC), multifamily | \$10,363,029 | 1,629 | \$9,306,238 | 714 | \$14,493,947 | 719 |
| Housing Tax Credits-Section 1602/Exchange | \$10,790,806 | 737 | \$1,925,000 | 91 | None reported | |
| Housing Tax Credit Assistance Program (TCAP) | \$6,686,576 | 390 | None reported | | \$6,075,651 | 36 |
| Affordable Rental Investment Fund | None reported | | \$340,000 | 51 | None reported | |
| Affordable Rental Preservation-PARIF | \$17,321,435 | 2,232 | \$2,031,197 | 192 | \$5,760,617 | 531 |
| Affordable Rental Preservation-HOME | | | \$2,895,000 | 90 | \$4,145,000 | 160 |

Exhibit 1

Table 7, continued: Assistance by Activity, FFY 2011-2013

| Resources ¹ | 2011 | | 2012 | | 2013 | |
|---|--------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted |
| Ending Long-Term Homelessness Initiative Fund (ELHIF), Capital | \$4,492,407 | 417 | \$2,678,909 | 145 | None reported | |
| Housing Trust Fund (HTF) | \$33,512,835 | 627 | \$1,887,802 | 146 | None reported | |
| Publicly Owned Housing Program | \$10,252,331 | 316 | \$418,000 | 186 | \$782,640 | 110 |
| HOME Rental Rehabilitation Program | \$3,131,255 | 270 | \$2,917,351 | 225 | Program completed | |
| Rental Rehabilitation Loan Program | \$321,496 | 55 | \$47,116 | 28 | Program completed | |
| Rental Rehabilitation Deferred Loan Pilot Program | Program not implemented | | | | \$1,076,396 | 162 |
| Rental Assistance Contract Administration | \$179,567,778 | 30,418 | \$183,002,632 | 30,922 | \$182,434,994 | 31,594 |
| Section 8 Performance Based Contract Administration (PBCA) | \$107,061,831 | 18,177 | \$110,265,196 | 18,894 | \$112,184,137 | 18,988 |
| Section 8 Traditional Contract Administration (TCA) | \$70,879,335 | 11,713 | \$71,317,018 | 11,582 | \$69,132,439 | 11,457 |
| Section 236 ⁶ | \$1,626,612 | 528 | \$1,420,418 | 446 | \$1,118,418 | 1,149 |
| Non-Capital Resources to Prevent and End Homelessness (unduplicated count) | \$21,685,484 | 12,368 | \$16,649,298 | 10,342 | \$20,558,692 | 12,320 |
| Housing Trust Fund, Rental Assistance ⁷ | \$10,772,986 | 1,993 | \$8,220,694 | 1,756 | \$8,427,668 | 1,652 |
| Housing Trust Fund, Operating Subsidy | \$1,056,338 | 266 | \$99,500 | 71 | None reported | |
| Ending Long-Term Homelessness Initiative Fund (ELHIF), Operating Subsidy | \$426,000 | 62 | \$55,031 | 10 | \$1,710,721 | 482 |
| Bridges ⁷ | \$2,131,899 | 588 | \$2,194,184 | 611 | \$2,597,829 | 707 |
| Family Homeless Prevention and Assistance Program (FHPAP) ⁸ | \$7,174,349 | 9,299 | \$5,953,081 | 7,865 | \$7,705,783 | 9,314 |
| Housing Opportunities for Persons with AIDS (HOPWA) | \$123,912 | 160 | \$126,808 | 153 | \$116,691 | 165 |
| Portfolio Management | \$3,371,784 | 72 | \$2,630,405 | 270 | | |
| Asset Management ⁹ | \$3,371,784 | 72 | \$2,630,405 | 270 | None reported | |
| Multiple Use Resources (unduplicated count) | \$13,756,335 | 297 | \$11,746,481 | 293 | \$31,866,593 | 502 |
| Economic Development and Housing Challenge Fund (EDHC) | \$13,373,335 | 297 | \$11,582,981 | 293 | \$30,392,358 | 502 |
| <i>EDHC, Community Revitalization (CRV)</i> | <i>\$5,663,289</i> | <i>242</i> | <i>\$4,910,395</i> | <i>244</i> | <i>See below</i> | |
| <i>EDHC, Community Homeownership Impact Fund⁹</i> | <i>Program renamed</i> | | | | <i>\$6,866,600</i> | <i>309</i> |
| <i>EDHC, Community Recovery-Bridge to Success</i> | <i>Program not implemented</i> | | <i>\$862,000</i> | <i>6</i> | <i>\$6,342,285</i> | <i>45</i> |

Exhibit 1

Table 7, continued: Assistance by Activity, FFY 2011-2013

| Resources ¹ | 2011 | | 2012 | | 2013 | |
|--|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted |
| <i>EDHC, Twin Cities Community Land Bank and Family Housing Fund</i> | \$7,710,046 | 55 | \$5,810,586 | 43 | \$17,183,473 | 148 |
| Technical Assistance and Operating Support | \$383,000 | | \$163,500 | | \$1,474,235 | |
| Other | \$5,824,390 | 241 | \$8,125,584 | 92 | \$8,909,524 | 349 |
| Flood Economic Development and Housing/Challenge Fund | \$260,000 | 6 | No units reported | | | |
| Neighborhood Initiative Grant | \$198,000 | 10 | Grant completed | | | |
| Neighborhood Stabilization (NSP) | \$3,330,043 | 115 | \$7,714,987 | 60 | \$2,631,296 | 31 |
| Quickstart Disaster Recovery | \$2,036,347 | 110 | \$410,597 | 32 | \$6,278,228 | 318 |
| Total (unduplicated count) | \$726,978,510 | 70,171 | \$638,307,002 | 62,212 | \$781,838,076 | 62,789 |

Notes:

¹For programs in which Minnesota Housing provides second mortgages in conjunction with other Minnesota Housing assistance, units are shown by program, but are unduplicated in the subtotal and total unit counts.

²HOME HELP may be funded prior to or after closing on the first mortgage. The HOME HELP reported here is based on funding date of the HOME HELP loan.

³HECAT is also funded through other partners; amount shown is Minnesota Housing's contribution to all households assisted.

⁴Multifamily activity numbers for 2011 and 2012 have been adjusted/corrected from previous reports to ensure consistency with 2013 data, i.e., total units are shown by program and an unduplicated unit count is shown for subtotals. Rental Production in all three years has been updated to include Challenge, previously reported under Multiple Use Resources.

⁵Beginning with the report for 2010, the total amount of syndication proceeds are reported for developments with loans that closed in the reporting year. Previous reports have shown the annual amount of credits claimed for the first time in the previous year (an annual average of \$8.4 million in credits from 2007-2009), which under reported the value of housing tax credits. Data do not include suballocator units.

Fluctuation in the dollar value of syndication from year to year may be attributable to fluctuation in the number of loan closings occurring in a given year, fluctuation in tax credit pricing, and increased syndication proceeds related to utilization of the 4% tax credit resource in 2013.

⁶Previous reports only included those Section 236 units financed by Minnesota Housing (approximately 500); this report includes all Section 236 units for which Minnesota Housing currently makes interest reduction payments.

⁷Assistance amount for Bridges and Housing Trust Fund Rental Assistance is the actual voucher and security deposit amounts disbursed during the reporting year.

⁸Beginning in 2009, for greater consistency and accuracy, data on FHPAP assistance has been reported by State Fiscal Year (July 1 through June 30), based on expenditures for assistance and services reported to Minnesota Housing by FHPAP providers.

⁹The Community Homeownership Impact Fund includes Single Family's Economic Development and Housing Challenge Fund resources and Single Family Interim Lending.

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