

# Minnesota Housing Finance Agency

## *Housing Assistance in Minnesota*

### Program Assessment

October 1, 2002 - September 30, 2003



# **Minnesota Housing Finance Agency**

## **Housing Assistance In Minnesota**



**Contents**

Introduction.....	2	Table 8 – MHFA-Assisted Female-Headed Families, FY 2003.....	23
Program Activity Summary .....	2	Table 9 – MHFA-Assisted Households of Color, FY 2003 .....	25
Highlights in 2003.....	2	Table 10 – MHFA Assistance by Region, FY 2003.....	27
Sources of Funding.....	3		
Households Assisted.....	4		
Explanation of Tables.....	6		
Conclusion.....	8		
Table 1 – Income Distribution, MHFA-Assisted Households, FY 2003.....	9		
Table 2 – Incomes of MHFA-Assisted Households Compared with Selected Income Standards, FY 2003 .....	10		
Table 3 – MHFA Housing Assistance in Minnesota, FY 2003.....	12		
Table 4 - MHFA Housing Assistance in Duluth, FY 2003.....	15		
Table 5 – MHFA Housing Assistance in Minneapolis, FY 2003.....	17		
Table 6 – MHFA Housing Assistance in St. Paul, FY 2003 .....	19		
Table 7 - MHFA Housing Assistance by Type, FY 2003 .....	21		

**Introduction**

The Minnesota Housing Finance Agency (MHFA) is committed to meeting basic housing needs and strengthening communities. The agency accomplishes its mission by providing financial and related customer assistance so that residents of Minnesota may have decent, safe, affordable housing.

The MHFA provided \$466.8 million to assist more than 57,250 households or units of housing in FY 2003 (October 1, 2002 through September 30, 2003).

**Program Activity Summary**

The MHFA provides a wide variety of housing assistance ranging from funding homeownership training for first-time buyers, to providing incentives to rental property owners to preserve existing affordable housing.

- MHFA Homes programs provided \$208.5 million in assistance to nearly 13,700 property owners and homebuyers. That assistance includes improvement and rehabilitation loans, entry cost assistance, and mortgage financing. Assistance also includes financial support and technical assistance for training, education, and homeownership counseling to nearly 7,700 households during the year.
- MHFA Multifamily programs provided \$258.3 million in assistance, including Section 8 Housing Assistance Payments. State and MHFA-funded assistance for rental programs includes: vouchers, deferred loans, preservation of the affordability of existing housing, permanent financing for new affordable rental housing, and assistance for people with special needs. The MHFA assisted more than 43,500 households or units through its rental programs in FY 2003.

**Highlights in 2003**

- In FY 2003, the MHFA provided \$16.5 million through its Affordable Rental Investment Fund, to assist the development of housing targeted to recipients of the Minnesota Family Investment

Program (MFIP) and to people who have lost MFIP benefits due to increased earnings or increased child support collections. MFIP is the state's major welfare program.

- In FY 2003, \$5 million in Affordable Housing Program funds enabled 62 buyers to purchase their homes through local chapters of Habitat for Humanity. Habitat matched these state appropriations with funds from nonprofits and other entities to assist additional homebuyers.
- Under the tenant-based rental assistance portion of the Housing Trust Fund, the MHFA assisted 226 households with nearly \$851,000 in monthly rent vouchers and security deposit assistance. MHFA staff expects to be able to assist 200-250 households at any given time under this portion of the Housing Trust Fund.
- Tribal Indian Housing Program funds assisted 78 households living on or near reservation land: 32% of these borrowers built new homes, 59% purchased existing homes, and 9% rehabilitated or improved the properties they already owned.
- The MHFA increased its financing to address specific local needs through the Community Activity Set-Aside Program (CASA). The percentage of new construction financed under CASA rose to 59% of total CASA loans purchased in FY 2003 (from 48% in FY 2002).
- Rental property owners claimed nearly \$5.5 million in tax credits for 1,146 housing units that were occupied or available for occupancy by lower income tenants during the year. The MHFA provided first mortgage financing or deferred assistance for 78% of these units for which it allocated tax credits.
- Under the MHFA's Family Homeless Prevention and Assistance Program (FHPAP), grantees use funds to meet local needs for housing assistance and support services to homeless people and those at imminent risk of becoming homeless. MHFA grantees assisted more

than 7,750 households with \$2 million in direct cash assistance and approximately \$1.9 million in services to households.

- The MHFA continues to ensure the ongoing viability of existing affordable rental housing. In FY 2003, the MHFA disbursed \$1,662,259 for asset management activities. The MHFA also assisted owners of developments financed by the agency with resources from the Multifamily Endowment Fund to meet a variety of needs including tenant service coordination and counseling. As a member of the Interagency Stabilization Group, the MHFA provided funds to assist owners of existing subsidized rental property to stabilize and preserve affordable housing.
- A review of MHFA disaster relief shows that between 1998 and 2002, the MHFA assisted 468 homeowners in the amount of nearly \$4.7 million to recover from damage caused by floods (an average of \$9,822 per household). The MHFA continues to provide disaster relief to assist people in recovering from flood damage.

#### **Sources of Funding**

The MHFA's largest source of financing is the sale of revenue bonds (more than 44% of the MHFA's 2002/2003 budget). Because most of the bonds sold by the MHFA are tax-exempt they carry a lower interest rate, enabling the MHFA to lend proceeds at below-market interest to qualifying modest income applicants.

Federal appropriations, primarily for Section 8 assistance, comprised 28% of the MHFA's 2002/2003 budget. In FY 2003, HUD allocated \$10.9 million in federal HOME funds to the MHFA, which made available the largest proportion of its funds under the HOME Rental Rehabilitation Program. HUD also allocated funds to the MHFA under Housing Opportunities for Persons with AIDS (HOPWA).

The MHFA uses its own funds, e.g., reserves, for a variety of activities including: bond sale contributions, low interest loans, and deferred loans. These agency resources enable the MHFA to provide additional

leverage in housing assistance programs; they comprised 15% of the MHFA's 2002/2003 budget.

The MHFA uses state appropriations to provide deferred loans, grants, and other housing subsidies to people for whom loan repayment is not possible. The Minnesota Legislature appropriated a net total of \$105.4 million for the 2002/2003 biennium, including baseline and one-time appropriations (13% of the MHFA's biennial budget).

The MHFA works in partnership with local and federal governments, nonprofit organizations, property owners/developers, foundations, and private lenders, all of who may contribute resources to provide affordable housing and services. Currently, assistance to homebuyers and homeowners is provided through a network that includes hundreds of local lenders and administrators throughout the state. Assistance for rental housing development programs is available directly through the MHFA; however, local housing authorities, nonprofit organizations, and local units of government also cooperate with the MHFA to provide rental housing assistance in the state.

Local nonprofits participate through the provision of essential social services and by acting as housing sponsors. Nonprofits have contributed significantly to development and acquisition projects through the leveraging of the public and private funds available to them.

The MHFA closed loans in FY 2003 on rental housing developments that leveraged \$5,457,346 in annual Housing Tax Credits with \$12,484,743 in MHFA Low and Moderate Income Rental Program financing; \$14,906,403 in other MHFA resources; and \$1,870,226 from the MHFA's funding partners. These developments are expected to generate approximately \$41 million in private equity capital.

In FY 2003, Habitat for Humanity worked with local organizations to assist additional low income homebuyers by matching the more than

\$5 million provided by the MHFA under the Bruce Vento Affordable Housing Program. The MHFA funded nearly \$7 million in Community Revitalization projects to which communities, nonprofits, and others added an additional \$9.6 million to meet local housing needs. The MHFA provided \$4.8 million in rehabilitation loan assistance for homeowners, which homeowners used with \$435,000 in funds from other sources to repair their property.

Under the Entry Cost Homeownership Opportunity Program (ECHO) program, the MHFA provided entry cost assistance to more than 560 first-time buyers who obtained first mortgage loans through community lending programs in FY 2003.

Minnesota's Housing Trust Fund is supported through a combination of the interest earnings on real estate escrow accounts and revenue bond application fees, and state appropriations. The Housing Trust Fund enables the MHFA to provide deferred loans at no interest to develop, acquire, preserve, or rehabilitate housing for very low income people; operating cost loans to existing affordable housing developments; and vouchers for rent assistance to very low income tenants.

### **Households Assisted**

The MHFA assisted more than 57,250 households in FY 2003, including more than 30,000 Section 8 tenants; more than 7,750 homeless or near-homeless people; and more than 7,700 households who received homebuyer education or homeowner counseling. (Counseling and training is not a new MHFA activity; however, in FY 2003, we were able to report information on HECAT, e.g., household characteristics by city, not previously available for assessment.)

More than 1,500 households received voucher assistance under Bridges, HOPWA, the Housing Trust Fund, and Rental Assistance for Family Stabilization (RAFS) programs. An estimated 2,450 additional households received rent assistance under the Family Homeless Prevention and Assistance Program. Note that the MHFA is no longer

able to accept new households under RAFS. Existing RAFS participants and new applicants qualifying for rent assistance will be assisted under the tenant-based portion of the Housing Trust Fund.

Using tax-exempt bonds, taxable bonds, agency resources, and appropriated dollars, the MHFA is able to offer various types of assistance to Minnesota residents of different income levels. The MHFA targets assistance to those with low and moderate incomes or special housing needs, such as the elderly, the homeless, and the disabled, by establishing maximum income limits for eligibility in all but a few of its programs.

Most MHFA programs require borrower incomes to fall within prescribed low or moderate income limits; however, some MHFA activities may be designed to meet specific objectives. Eligibility guidelines for these activities might allow higher or no borrower income limits.

The median annual income of the households assisted in FY 2003 through the MHFA under Section 8 was \$9,505. The median annual income of households assisted under programs other than Section 8, including those programs with higher or no borrower income limits, was \$19,609.

The MHFA budgets and allocates its resources on a biennial basis, with FY 2003 being the second year of the MHFA's most recently completed biennium (2002/2003). This fact is important to note when comparing assistance activity from one year to the next. In programs such as Bridges, for which the MHFA receives a biennial appropriation of funds, the amount of assistance provided and number of households assisted typically are greater in the first year of the biennium than in the second year (e.g., greater in 2002 than in 2003). This trend may be attributed to the way in which the MHFA and program administrators provide limited resources to respond to housing assistance needs as quickly as possible.

Strengthening communities through preservation of the existing housing stock is an MHFA goal; however, assisting the construction of new housing also is important. In FY 2003, the MHFA assisted the development of a total of 1,794 units of new construction, of which two-thirds were units of multifamily rental housing. Of the housing units for which the MHFA provided financing in FY 2003, 33% of the rental units and 19% of homes were new construction.

Housing Tax Credits continue to be an important resource for the development of new affordable rental housing. Of the units with Housing Tax Credits that were occupied or available for occupancy for the first time in 2002 (most current data available), 39% were new construction at the time of credit allocation.

Two subsets of the population — female-headed families and households of color — traditionally have had lower incomes, special housing needs, or limited access to existing resources. The MHFA is committed to meeting the needs of these household types. Female-headed families and households of color are included in data shown in Table 3; however, the MHFA also reports separately on the assistance to each of these household types, in other tables.

Data from the 2000 Census show that female-headed families comprise 5.9% of all households in Minnesota and households of color comprise 7.5% of all households. Census data for some metropolitan areas indicate higher proportions of underserved households.

Based on data from the 2000 Census, the MHFA has made preliminary estimates of underserved households as a percentage of all households in Minnesota eligible for MHFA assistance. These estimates provide a very basic indicator from which to assess MHFA performance in meeting housing needs among underserved households. The data shown in Table 3 reflect the MHFA's serious commitment to serving those types of households that traditionally have been underserved.

**Underserved as a Percentage of All Households Estimated to be Eligible for MHFA Assistance**

<b>Household types</b>	<b>MHFA housing assistance</b>			
	<b>First-time buyers</b>	<b>Renters</b>	<b>Home improvement</b>	<b>Rehab loans</b>
Of color	17%	20%	5%	5%
Female headed	13%	14%	5%	7%

It is important to note, for project-based multifamily rental assistance, that the annual profile of MHFA-assisted households is a one-time “snapshot” of tenants at initial occupancy for a specific set of developments. Annual tenant demographics are based on data reported to the MHFA by owners of developments occupied for the first time during the reporting year. Demographics may vary widely from year to year, reflecting the number, size, and type of developments for which owners report occupancy information. In FY 2003, several of those reporting data were large developments for elderly tenants, resulting, for example, in less than 3% of the tenant households under the Housing Trust Fund being female-headed families with children. While this annual information is accurate, it is not representative of the tenant population in all developments assisted through the Housing Trust Fund. (In FY 2002, 42% of tenant households reported under the Housing Trust Fund were female headed.)

Under Section 8, roughly 50% of the units assisted are in developments for elderly tenants and 50% in developments for families. A review of occupancy data in developments for families (only) shows, historically, a much higher proportion of tenants from underserved populations, e.g., between 80% and 85% of units in these developments have been occupied by female-headed families.

The MHFA identifies the distribution of all households estimated to be eligible for MHFA assistance based on Census data, including household income and ownership status. (Households eligible for first-time homebuyer assistance would be income-eligible renters. Households eligible for improvement or rehab loans would be income-eligible homeowners.)

Information in Table 10 indicates that the distribution of MHFA-assisted households throughout Minnesota's regions in FY 2003 is in relatively close proportion to the distribution of all households estimated to be eligible for MHFA assistance.

#### **Explanation of Tables**

Data include home improvement, rehabilitation, and home-ownership loans disbursed; federal HOME loans for which rehabilitation work was completed during the year or a homebuyer occupied the property purchased (MURL); units in multifamily developments for which the MHFA disbursed deferred loans or permanent mortgage financing reached initial closing; and tenants receiving rental assistance (vouchers or security deposit funds) during the year. Explanatory notes appear at the end of each table, as necessary.

Tables 1 and 2 are based on available gross annual household income information, i.e., incomes not adjusted for family size or extraordinary expenses. Table 2 includes common acronyms for MHFA program names.

Table 3 identifies the number of households or units the MHFA assisted between 10/1/2002 and 9/30/2003 and total assistance amount provided by program. Information in this table is the most comprehensive information in the report concerning the assistance that the MHFA provided for households in FY 2003. Data include activity funded through federal and state appropriations, tax-exempt and taxable bond issuances, and other MHFA resources. For these assisted households or units, the MHFA reports total assistance

activity, average assistance, and selected characteristics of the households assisted.

The MHFA allocates federal Housing Tax Credits (HTC) to qualifying rental property owners and also provides financing to some developments. The annual HTC amount is reported in Table 3, and units are counted once, either under the program from which the MHFA may have provided financing or as units for which the MHFA allocated HTC but did not provide financing.

Tables 4, 5, and 6 provide information on three of the largest cities in Minnesota — Duluth, Minneapolis, and St. Paul. These tables identify, by location of the property assisted, activity that already is included in Table 3; however, this geographic breakdown enables some basic comparison between MHFA activity in metropolitan and non-metropolitan areas of Minnesota.

Table 7 shows the number of units or households assisted by the type of assistance that the MHFA provided during the year.

Tables 8 and 9 present information on female-headed families and households of color assisted — two types of households whose needs traditionally have been underserved. Table 3 includes the number and amount of assistance disbursed to these household types; however, data also are identified separately in Tables 8 and 9 to enable the MHFA to measure its progress toward meeting its goal of addressing the housing needs of underserved people.

Tables 8 and 9 include data on assistance to homeowner households and to tenants under tenant-based rental assistance programs, only. Under many of its rental programs, the MHFA provides assistance to the sponsors of the housing units, not the tenants who occupy them.

Table 10 shows the percentage of households estimated to be eligible for MHFA assistance and the distribution of MHFA assistance



provided in FY 2003, by location of the property or household assisted.

Home improvement/rehabilitation and mortgage activity includes loans disbursed and households assisted. For project-based rental assistance, activity includes total units in developments for which financing reached initial closing during the year and units for which the MHFA disbursed deferred loans. Data on tenant-based rental assistance programs include households assisted and funds disbursed during the year for security deposits and one to twelve months of voucher assistance. HOME-funded activity includes units for which rental rehabilitation work was completed during the year or a homebuyer purchased and occupied a home.

Affordable rental housing generally requires the use of multiple funding sources to provide housing at rents affordable to low and moderate income tenants. Under rental housing programs, the amount of MHFA assistance disbursed is reported here by the program from which MHFA disbursed the funds. Units in developments that received funding from more than one MHFA program have been identified once, i.e., units are “assigned” to the program that provided the greatest amount of funding of the total assistance to the development. Tenant demographics generally are reported once, under the assigned program, although duplication may occur inadvertently, e.g., under ARIF-Preservation and Section 8.

Based on the use of different MHFA funding sources and amounts for each development, average assistance per unit for rental housing varies greatly and is most meaningful for specific developments, rather than by program. For this reason, average assistance per unit is not shown for most project-based assistance programs.

Average annual assistance amounts shown are based on total assistance disbursed and total households assisted. For tenant households receiving voucher assistance this is not the most precise measure, as households may receive between one and twelve months

of assistance during a reporting year; however, it provides an estimated annual assistance amount per household.

Summary data on tenants occupying multifamily rental housing include characteristics of tenants who moved into MHFA-assisted units reporting initial occupancy between 10/1/2002 and 9/30/2003, or households who received voucher assistance at any time during the reporting period. Occupancy data are a “snapshot” of tenant characteristics at initial occupancy; the MHFA does not collect data on the tenants that occupy a unit subsequent to the initial lease of the unit. Because the MHFA generally does not track occupancy turnover in assisted developments, the agency is unable to identify the total number of households that may be assisted through its project-based rental assistance programs during a year.

Occupancy information is not immediately available to the MHFA for rental housing programs, especially for new construction. Tenant demographics for housing occupied in FY 2003 may actually be housing financed in a previous year.

Some programs, such as Organizational Support for nonprofit organizations, do not directly assist households; therefore, demographic data are noted as being “not applicable.”

The Minnesota Mortgage Program, Community Activity Set-Aside Program, and Minnesota City Participation Program provide Homeownership Assistance Funds (HAF) for entry cost assistance, monthly payment assistance, and equity contribution loans to eligible households. HAF is available as a second mortgage to qualifying lower income borrowers under these MHFA first mortgage programs. HAF-assisted mortgages and mortgages without HAF are summarized, by program, in Table 3. We report information on HAF assistance and HAF-assisted households in several different ways; however, assistance and households are counted only once, under the MHFA program that provided first mortgage financing. The total average MHFA assistance amount provided to HAF-assisted

borrowers should include both the first mortgage and second mortgage amounts shown.

A household includes the members of an occupied housing unit. For the purposes of this report, a female-headed family is defined as one adult woman (the borrower or householder) living with one or more children who are under the age of 18. A household of color is defined as one in which the borrower or householder is identified as being of a race other than white.

### **Conclusion**

The MHFA has identified two basic goals in its mission statement: meeting basic housing needs and strengthening Minnesota's communities. Strategies for accomplishing these goals, identified in the state's **Consolidated Housing and Community Development Plan, 2002-2006**, include actions to: provide affordable housing for extremely low and low income renters, build a stronger continuum of care to serve people experiencing homelessness, enhance housing and services to those with special housing needs, strengthen communities' housing stock, assist in providing homeownership opportunities, and support community development and revitalization.

The MHFA compiles this profile of its housing programs and the households it assists in order to provide some basic data with which to assess agency performance and to identify the extent to which the agency has achieved its goals. If you have any questions, comments, or would like to obtain additional copies of this assessment or any other reports referenced here, please contact the MHFA at:

400 Sibley Street, Suite 300

St. Paul, MN 55101-1998

Telephone: (651) 296-7608 or (800) 657-3769 or (651) 297-2361  
for TTY.

You will find this report posted on the MHFA's website at:

[www.mhfa.state.mn.us](http://www.mhfa.state.mn.us)

(See About MHFA, Agency Reports, Program Assessment)

**Table 1**  
**Income Distribution, MHFA-Assisted Households, FY 2003**

	MHFA Assistance, Not Including Section 8		MHFA Assistance, Section 8 Only		All Assisted Households Reporting	
Gross Annual Household Income	Number of Households	Percent of Total	Number of Households	Percent of Total	Number of Households	Percent of Total
\$0-\$1,999	757	3%	1,893	6%	2,650	5%
\$2,000-\$3,999	580	3%	977	3%	1,557	3%
\$4,000-\$5,999	1,252	6%	2,053	7%	3,305	6%
\$6,000-\$7,999	2,362	11%	6,901	23%	9,263	18%
\$8,000-\$9,999	1,299	6%	4,634	15%	5,933	11%
\$10,000-\$11,999	1,119	5%	4,079	13%	5,198	10%
\$12,000-\$13,999	1,048	5%	2,957	10%	4,005	8%
\$14,000-\$15,999	926	4%	1,960	6%	2,886	6%
\$16,000-\$17,999	823	4%	1,375	4%	2,198	4%
\$18,000-\$19,999	914	4%	1,047	3%	1,961	4%
\$20,000-\$21,999	883	4%	791	3%	1,674	3%
\$22,000-\$23,999	787	4%	562	2%	1,349	3%
\$24,000-\$25,999	859	4%	411	1%	1,270	2%
\$26,000-\$27,999	743	3%	316	1%	1,059	2%
\$28,000-\$29,999	692	3%	214	1%	906	2%
\$30,000-\$31,999	873	4%	158	1%	1,031	2%
\$32,000-\$33,999	660	3%	85	0%	745	1%
\$34,000-\$41,999	2,017	9%	145	0%	2,162	4%
\$42,000 and above	3,209	15%	66	0%	3,275	6%
<i>Total</i>	<i>21,803</i>	<i>100%</i>	<i>30,624</i>	<i>100%</i>	<i>52,427</i>	<i>100%</i>

**Table 2**  
**Incomes of MHFA-Assisted Households Compared with Selected Income Standards,**  
**FY 2003**

<b>Programs</b>	<b>Median Annual Household Incomes and Income Standards</b>
<b>General Assistance maximum benefit (single adult)</b>	<b>\$2,436</b>
HTF-Transitional	\$5,244
<b>MN Family Investment Program maximum cash benefit (three-person household)</b>	<b>\$6,384</b>
ARIF-Minnesota Families	\$6,597
Bridges	\$7,572
HTF-Tenant Based Rental Assistance	\$7,938
ARIF-Preservation	\$8,320
Family Homeless Prevention and Assistance Program (FHPAP)	\$8,822
Housing Trust Fund (HTF)	\$8,975
Publicly Owned Permanent Rental Housing	\$9,000
Section 8 Contract Administration	\$9,171
Housing Opportunities for Persons with AIDS (HOPWA)	\$9,204
HOME Rental Rehabilitation Program	\$9,600
Section 8 Housing Assistance Payments Program	\$9,970
Rehabilitation Loan Program	\$11,592
Rental Assistance for Family Stabilization (RAFS)	\$12,532
<b>Poverty guideline (three-person household)</b>	<b>\$15,260</b>
Affordable Rental Investment Fund (ARIF)	\$15,520
Housing Tax Credits (HTC)	\$15,723
<b>Poverty guideline (four-person household)</b>	<b>\$18,400</b>

*Continued on next page*

**Table 2**  
**Incomes of MHFA-Assisted Households Compared with Selected Income Standards,**  
**FY 2003** *(continued)*

<b>Program</b>	<b>Median Annual Household Incomes and Income Standards</b>
Low and Moderate Income Rental Program (LMIR)	\$19,594
Rental Rehabilitation Loan Program	\$19,722
Minnesota Urban and Rural Homesteading Program (MURL)	\$20,480
Bruce Vento Affordable Housing	\$23,028
Economic Development and Housing Challenge Fund	\$28,974
Minnesota Mortgage Program (MMP)	\$29,952
Homeownership Education, Counseling, and Training (HECAT)	\$30,992
Homeownership Assistance Fund (HAF)	\$30,996
Community Activity Set-Aside Program (CASA)	\$31,680
<b>50% of HUD median income, Minnesota</b>	<b>\$32,550</b>
Minnesota City Participation Program (MCP)	\$32,928
Disaster Relief	\$33,341
Community Revitalization	\$33,628
Tribal Indian Housing Program	\$37,410
<b>50% of HUD median income, Minneapolis/St. Paul</b>	<b>\$37,650</b>
Entry Cost Homeownership Opportunity Program (ECHO)	\$37,866
Community Fix-Up Fund (CFUF)	\$38,054
Fix-Up Fund (FUF)	\$44,065
<b>60% of HUD median income, Minneapolis/St. Paul</b>	<b>\$45,180</b>
<b>HUD median income, Minnesota</b>	<b>\$65,100</b>
<b>HUD median income, Minneapolis/St. Paul</b>	<b>\$75,300</b>

**Table 3**  
**MHFA Housing Assistance in Minnesota, FY 2003**

<b>Programs</b>	<b>MHFA Assistance</b>	<b>Households/ Units Assisted</b>	<b>Average MHFA Assistance Per Household or Unit</b>	<b>Median Annual Household Income</b>	<b>Percentage of Female- Headed Families</b>	<b>Percentage of Households of Color</b>
<b>Homes</b>						
Bruce Vento Affordable Housing	\$5,047,431	62	\$81,410	\$23,028	56%	61%
Community Activity Set-Aside	\$49,439,115	451	\$109,621	\$31,680	27%	19%
no HAF	\$4,040,080	45	\$89,780	\$34,770	24%	11%
with HAF	\$45,399,035	406	\$111,820	\$31,266	27%	20%
Community Fix-Up Fund	\$13,190,429	1,030	\$12,806	\$38,054	11%	8%
Community Revitalization	\$6,844,720	586	\$11,680	\$33,628	3%	13%
Disaster Relief	\$1,236,739	144	\$8,588	\$33,341	11%	2%
Entry Cost Homeownership Opportunity	\$2,037,344	562	\$3,625	\$37,866	10%	24%
Fix-Up Fund	\$18,793,383	1,560	\$12,047	\$44,065	7%	7%
Homeownership Assistance Fund*	\$5,149,416	953	\$5,403	\$30,996	22%	16%
Homeownership Education, Counseling, and Training (HECAT)	\$1,646,184	7,673	\$215	\$30,992	16%	33%
Minnesota City Participation Program	\$33,508,502	347	\$96,566	\$32,928	15%	11%
no HAF	\$15,598,643	164	\$95,114	\$34,473	8%	7%
with HAF	\$17,909,858	183	\$97,868	\$31,380	21%	14%
Minnesota Mortgage Program	\$58,617,070	745	\$78,681	\$29,952	13%	10%
no HAF	\$27,696,068	381	\$72,693	\$29,112	8%	9%
with HAF	\$30,921,002	364	\$84,948	\$30,153	18%	12%
Minnesota Urban and Rural Homesteading	\$999,334	12	\$83,278	\$20,480	33%	33%
Organizational Support Program	\$675,134	Not applicable				
Rehabilitation Loan Program	\$4,795,474	401	\$11,959	\$11,592	19%	10%

*Continued on next page*

**Table 3**  
**MHFA Housing Assistance in Minnesota, FY 2003** *(continued)*

<b>Program</b>	<b>MHFA Assistance</b>	<b>Households/ Units Assisted</b>	<b>Average MHFA Assistance Per Household or Unit</b>	<b>Median Annual Household Income</b>	<b>Percentage of Female- Headed Families</b>	<b>Percentage of Households of Color</b>
<b>Homes (cont.)</b>						
Tribal Indian Housing Program	\$6,108,375	78	\$78,313	\$37,410	0%	100%
Urban Indian Housing Program	\$425,918	24	Not available			
<i>Subtotal, Homes</i>	<i>\$208,514,567</i>	<i>13,675</i>				
<i>Homeownership</i>	<i>\$162,552,769</i>	<i>9,930</i>				
<i>Home improvement/rehabilitation</i>	<i>\$45,286,664</i>	<i>3,745</i>				
<i>Organizational support</i>	<i>\$675,134</i>					
<b>Multifamily housing**</b>						
Affordable Rental Investment Fund (ARIF)	\$2,063,696	105		\$15,520	32%	54%
ARIF-Minnesota Families	\$16,531,075	108		\$6,597	76%	68%
ARIF-Preservation	\$8,192,651	544		\$8,320	27%	35%
Bridges***	\$1,615,334	491	\$3,290	\$7,572	16%	16%
Economic Development and Housing Challenge	\$6,344,458	358		\$28,974	0%	51%
Family Homeless Prevention and Assistance Program (FHPAP)***	\$3,916,515	7,751	\$505	\$8,822	46%	60%
HOME Rental Rehabilitation Program	\$5,763,244	453	\$12,722	\$9,600	10%	9%
Housing Opportunities for Persons with AIDS (HOPWA)	\$160,622	179		\$9,204	Not available	
Housing Tax Credits****	\$5,457,882	1,146		\$15,723	29%	46%
With MHFA assistance	\$4,172,765	893		\$16,148	19%	49%
Without MHFA assistance	\$1,285,117	253		\$15,146	52%	37%
Housing Trust Fund (HTF)	\$2,788,928	446		\$8,975	3%	39%
HTF-Tenant Based Rental Assistance***	\$850,697	226	\$3,764	\$7,938	62%	53%
HTF-Transitional	\$2,816,074	95		\$5,244	38%	38%

*Continued on next page*

**Table 3**  
**MHFA Housing Assistance in Minnesota, FY 2003** *(continued)*

<b>Programs</b>	<b>MHFA Assistance</b>	<b>Households/ Units Assisted</b>	<b>Average MHFA Assistance Per Household or Unit</b>	<b>Median Annual Household Income</b>	<b>Percentage of Female- Headed Families</b>	<b>Percentage of Households of Color</b>
<b>Multifamily housing (cont.)**</b>						
Innovative and Inclusionary Housing	\$276,797		Not applicable			
Low and Moderate Income Rental Program (LMIR)	\$62,213,662	1,039		\$19,594	24%	38%
Publicly Owned Permanent Rental Housing	\$2,000,000	65		\$9,000	0%	8%
Rental Assistance for Family Stabilization (RAFS)***	\$1,346,564	655	\$2,056	\$12,532	74%	54%
Rental Rehabilitation Loan Program	\$916,171	188		\$19,722	24%	36%
Section 8 Housing Assistance Payments Program	\$70,528,678	12,416	\$5,680	\$9,970	20%	14%
Section 8 Contract Administration	\$64,508,148	18,208	\$3,543	\$9,171	16%	27%
<i>Subtotal, Multifamily</i>	<i>\$258,291,196</i>	<i>43,580</i>				
<i>Total</i>	<i>\$466,805,764</i>	<i>57,255</i>				

**Notes for Table 3**

\*This is the second mortgage amount only; assisted households are counted under the program providing the first mortgage.

\*\*Due to that fact that some developments are assisted under more than one MHFA rental program, tenant household characteristics inadvertently might be reported more than once. Annual tenant demographics are based on data reported to the MHFA by owners of developments occupied for the first time during the reporting year. Demographics may vary widely from year to year, reflecting the number, size, and type of developments for which owners report occupancy information.

\*\*\*This amount is estimated assistance; average shown is assistance per household regardless of months of assistance.

\*\*\*\*These are units for which owners claimed federal tax credits for the first time in 2002, including annual amount of credit. These units are occupied units or available for occupancy. Units for which the MHFA allocated tax credits and provided other funding assistance are counted once, under the MHFA program from which the agency disbursed assistance funds. Units for which the MHFA allocated tax credits but did not provide additional funding are identified separately.

A female-headed family is defined here as one adult woman (the borrower or householder) living with one or more children who are under the age of 18.

A household of color is defined as one in which the borrower or householder is identified as being of a race other than white.



**Table 4**  
**MHFA Housing Assistance in Duluth, FY 2003**

<b>Programs</b>	<b>MHFA Assistance</b>	<b>Households/ Units Assisted</b>	<b>Average MHFA Assistance Per Household or Unit</b>	<b>Median Annual Household Income</b>	<b>Percentage of Female-Headed Families</b>	<b>Percentage of Households of Color</b>
<b>Homes</b>						
Bruce Vento Affordable Housing	\$169,886	2	\$84,943	\$20,792	50%	0%
Community Activity Set-Aside	\$1,220,360	18	\$67,798	\$22,704	33%	11%
Community Fix-Up Fund	\$38,432	4	\$9,608	\$21,187	0%	0%
Community Revitalization Fund	\$1,023,583	44	\$23,263	\$25,431	27%	9%
ECHO	\$314,418	74	\$4,249	\$30,702	5%	0%
Fix-Up Fund	\$101,983	10	\$10,198	\$41,766	10%	0%
Homeownership Assistance Fund*	\$92,540	36	\$2,571	\$24,887	22%	0%
HECAT	Not available					
Minnesota City Participation Program	\$934,680	11	\$84,971	\$29,412	0%	0%
Minnesota Mortgage Program	\$1,295,507	17	\$76,206	\$29,952	24%	0%
MURL	\$131,155	2	\$65,577	\$30,906	50%	50%
Rehabilitation Loan Program	\$31,515	3	\$10,505	\$7,416	0%	0%
Tribal Indian Housing Program	Not available					
Urban Indian Housing Program	\$256,018	7	Not available			
<i>Subtotal, Homes</i>	\$5,611,075	192				
<i>Homeownership</i>	\$4,158,544	124				
<i>Home improvement/rehabilitation</i>	\$1,452,530	68				
<b>Multifamily housing**</b>						
ARIF-Minnesota Families	\$720,000	4	Not available			
Bridges***	\$28,149	53	Not available	\$7,512	19%	25%

*Continued on next page*

**Table 4**  
**MHFA Housing Assistance in Duluth, FY 2003** *(continued)*

<b>Programs</b>	<b>MHFA Assistance</b>	<b>Households/ Units Assisted</b>	<b>Average MHFA Assistance Per Household or Unit</b>	<b>Median Annual Household Income</b>	<b>Percentage of Female-Headed Families</b>	<b>Percentage of Households of Color</b>
<b>Multifamily housing (cont.)**</b>						
Family Homeless Prevention and Assistance Program (FHPAP)***	\$96,253	333	\$289	\$7,536	36%	40%
Housing Tax Credits****	\$347,080	Not applicable				
Housing Trust Fund (HTF)	\$50,000	18		\$7,575	0%	6%
HTF-Transitional	\$250,000	35		\$6,420	45%	39%
Rental Assistance for Family Stabilization***	\$1,520	2	\$760	\$9,780	100%	0%
Section 8 Housing Assistance Payments Program***	\$2,974,092	536	\$5,549	\$10,395	7%	5%
Section 8 Contract Administration***	\$1,113,456	373	\$2,985	\$10,484	5%	8%
<i>Subtotal, Multifamily</i>	<i>\$5,580,550</i>	<i>1,354</i>				
<i>City Total</i>	<i>\$11,191,625</i>	<i>1,546</i>				

**Notes for Table 4**

\*This is the second mortgage amount only; assisted households are counted under the program providing the first mortgage.

\*\*Due to that fact that some developments are assisted under more than one MHFA rental program, tenant household characteristics inadvertently might be reported more than once. Annual tenant demographics are based on data reported to the MHFA by owners of developments occupied for the first time during the reporting year. Demographics may vary widely from year to year, reflecting the number, size, and type of developments for which owners report occupancy information.

\*\*\*This amount is estimated assistance; average shown is assistance per household regardless of months of assistance. For FHPAP, the amount shown includes actual cash assistance plus estimated amount for services.

\*\*\*\*These are units for which owners claimed federal tax credits for the first time in 2002, including annual amount of credit. These units are occupied units or available for occupancy. Units for which the MHFA allocated tax credits and provided other funding assistance are counted once, under the MHFA program from which the agency disbursed assistance funds.

**Table 5**  
**MHFA Housing Assistance in Minneapolis, FY 2003**

<b>Programs</b>	<b>MHFA Assistance</b>	<b>Households/ Units Assisted</b>	<b>Average MHFA Assistance Per Household or Unit</b>	<b>Median Annual Household Income</b>	<b>Percentage of Female-Headed Families</b>	<b>Percentage of Households of Color</b>
<b>Homes</b>						
Bruce Vento Affordable Housing	\$1,204,697	13	\$92,669	\$26,136	69%	92%
Community Activity Set-Aside	\$5,395,671	40	\$134,892	\$34,836	25%	43%
Community Fix-Up Fund	\$3,411,397	295	\$11,564	\$47,388	12%	15%
Community Revitalization Fund	\$598,486	57	\$10,500	\$35,381	30%	75%
ECHO	\$258,043	73	\$3,535	\$39,240	11%	42%
Fix-Up Fund	\$1,292,938	113	\$11,442	\$47,643	8%	33%
Homeownership Assistance Fund*	\$535,416	66	\$8,112	\$34,738	21%	33%
HECAT	\$359,301	1,395	\$258	\$27,015	57%	74%
Minnesota Mortgage Program	\$5,610,509	41	\$136,842	\$36,276	15%	17%
Rehabilitation Loan Program	\$392,997	35	\$11,228	\$11,814	23%	46%
Tribal Indian Housing Program	Not available					
Urban Indian Housing Program	\$70,000	14	Not available			
<i>Subtotal, Homes</i>	<i>\$19,129,454</i>	<i>2,076</i>				
<i>Homeownership</i>	<i>\$13,363,637</i>	<i>1,562</i>				
<i>Home improvement/rehabilitation</i>	<i>\$5,765,817</i>	<i>514</i>				
<b>Multifamily housing**</b>						
Affordable Rental Investment Fund	\$898,900	38		\$7,298	9%	81%
ARIF-Minnesota Families	\$8,066,380	53		\$6,384	67%	78%
ARIF-Preservation	\$2,868,140	304		\$9,456	46%	96%
Bridges***	\$292,223	57	\$5,127	\$7,512	7%	33%

*Continued on next page*

**Table 5**  
**MHFA Housing Assistance in Minneapolis, FY 2003** *(continued)*

<b>Programs</b>	<b>MHFA Assistance</b>	<b>Households/ Units Assisted</b>	<b>Average MHFA Assistance Per Household or Unit</b>	<b>Median Annual Household Income</b>	<b>Percentage of Female-Headed Families</b>	<b>Percentage of Households of Color</b>
<b>Multifamily housing (cont.)**</b>						
Economic Development and Housing Challenge Fund	\$2,424,420	152		Not available		
FHPAP***	\$751,457	2,197	\$342	\$7,490	59%	87%
Housing Tax Credits****	\$775,098	Not applicable				
Housing Trust Fund (HTF)	\$154,000	61		\$1,212	13%	69%
HTF-Tenant Based Rental Assistance***	\$227,467	41		\$7,452	68%	90%
HTF-Transitional	\$320,127	19		\$2,500	21%	32%
Low and Moderate Income Rental Program	\$2,165,218	36		\$17,746	42%	0%
Multifamily Endowment Fund	\$940,969	Not applicable				
RAFS***	\$273,720	119	\$2,300	\$10,860	82%	89%
Rental Rehabilitation Loan Program	\$278,898	46		\$13,940	31%	89%
Section 8 Housing Assistance Payments***	\$8,491,728	1,307	\$6,497	\$9,924	25%	42%
Section 8 Contract Administration***	\$17,783,040	3,246	\$5,478	\$7,836	19%	63%
<i>Subtotal, Multifamily</i>	<i>\$46,711,785</i>	<i>7,676</i>				
<i>City Total</i>	<i>\$65,841,239</i>	<i>9,752</i>				

**Notes for Table 5**

\* This is the second mortgage amount only; assisted households are counted under the program providing the first mortgage.

\*\*Due to that fact that some developments are assisted under more than one MHFA rental program, tenant household characteristics inadvertently might be reported more than once. Annual tenant demographics are based on data reported to the MHFA by owners of developments occupied for the first time during the reporting year. Demographics may vary widely from year to year, reflecting the number, size, and type of developments for which owners report occupancy information.

\*\*\*This amount is estimated assistance; average shown is assistance per household regardless of months of assistance. For FHPAP, the amount shown includes actual cash assistance plus estimated amount for services.

\*\*\*\*These are units for which owners claimed federal tax credits for the first time in 2002, including annual amount of credit. These units are occupied units or available for occupancy. Units for which the MHFA allocated tax credits and provided other funding assistance are counted once, under the MHFA program from which the agency disbursed assistance funds.

**Table 6**  
**MHFA Housing Assistance in St. Paul, FY 2003**

<b>Programs</b>	<b>MHFA Assistance</b>	<b>Households/ Units Assisted</b>	<b>Average MHFA Assistance Per Household or Unit</b>	<b>Median Annual Household Income</b>	<b>Percentage of Female-Headed Families</b>	<b>Percentage of Households of Color</b>
<b>Homes</b>						
Bruce Vento Affordable Housing	\$1,374,436	16	\$85,902	\$23,922	38%	100%
Community Activity Set-Aside	\$3,266,429	23	\$142,019	\$36,876	35%	83%
Community Fix-Up Fund	\$865,395	79	\$10,954	\$35,221	10%	22%
Community Revitalization Fund	\$36,795	4	\$9,199	\$38,108	0%	50%
ECHO	\$405,079	125	\$3,241	\$38,412	18%	51%
Fix-Up Fund	\$889,805	70	\$12,711	\$47,148	14%	21%
Homeownership Assistance Fund*	\$292,060	38	\$7,686	\$36,877	29%	66%
HECAT	\$243,018	1,015	\$239	\$33,594	48%	73%
Minnesota Mortgage Program	\$4,172,990	30	\$139,100	\$37,291	10%	33%
Rehabilitation Loan Program	\$657,625	51	\$12,895	\$13,080	22%	27%
Urban Indian Housing Program	\$99,900	3	\$33,300	Not available		
<i>Subtotal, Homes</i>	<i>\$12,303,532</i>	<i>1,416</i>				
<i>Homeownership</i>	<i>\$9,853,912</i>	<i>1,212</i>				
<i>Home improvement/rehabilitation</i>	<i>\$2,449,620</i>	<i>204</i>				
<b>Multifamily housing**</b>						
ARIF-Minnesota Families	\$4,273,856	47		\$7,241	69%	75%
ARIF-Preservation	\$153,809	36		\$8,752	6%	18%
Bridges***	\$234,526	49	\$4,786	\$7,752	12%	41%
Economic Development and Housing Challenge Fund	\$630,000	Not applicable				
Family Homeless Prevention and Assistance Program (FHPAP)***	\$671,778	1,938	\$347	\$7,200	38%	76%

*Continued on next page*

**Table 6**  
**MHFA Housing Assistance in St. Paul, FY 2003** *(continued)*

Programs	MHFA Assistance	Households/ Units Assisted	Average MHFA Assistance Per Household or Unit	Median Annual Household Income	Percentage of Female-Headed Families	Percentage of Households of Color
<b>Multifamily housing (cont.)**</b>						
Housing Tax Credits****	\$664,240		Not applicable			
Housing Trust Fund (HTF)	\$665,359	91		\$9,000	0%	63%
HTF-Tenant Based Rental Assistance***	\$140,196	24		\$7,428	63%	63%
HTF-Transitional	\$1,500,000	13		Not applicable		
LMIR	\$14,855,000	270		\$23,000	8%	62%
RAFS***	\$276,718	119		\$11,798	76%	82%
Rental Rehabilitation Loan Program	\$64,481	7		Not available		
Section 8 Housing Assistance Payments Program***	\$4,011,264	636	\$6,307	\$7,779	21%	34%
Section 8 Contract Administration***	\$12,371,112	2,742	\$4,512	\$8,716	26%	62%
<i>Subtotal, Multifamily</i>	<i>\$40,512,339</i>	<i>5,972</i>				
<i>City Total</i>	<i>\$52,815,871</i>	<i>7,388</i>				

**Notes for Table 6**

\*This is the second mortgage amount only; assisted households are counted under the program providing the first mortgage.

\*\*Due to that fact that some developments are assisted under more than one MHFA rental program, tenant household characteristics inadvertently might be reported more than once. Annual tenant demographics are based on data reported to the MHFA by owners of developments occupied for the first time during the reporting year. Demographics may vary widely from year to year, reflecting the number, size, and type of developments for which owners report occupancy information.

\*\*\*This amount is estimated assistance; average shown is assistance per household regardless of months of assistance. For FHPAP, the amount shown includes actual cash assistance plus estimated amount for services.

\*\*\*\*These are units for which owners claimed federal tax credits for the first time in 2002, including annual amount of credit. These units are occupied units or available for occupancy. Units for which the MHFA allocated tax credits and provided other funding assistance are counted once, under the MHFA program from which the agency disbursed assistance funds.

**Table 7**  
**MHFA Housing Assistance by Type, FY 2003**

<b>Programs</b>	<b>Rehabilitate/ Preserve Existing Housing</b>	<b>Construct New Housing</b>	<b>Purchase Existing Housing</b>	<b>Rental Assistance</b>	<b>Prevent Homeless- ness</b>	<b>Educate and Train</b>	<b>Total Assisted Households or Units</b>
<b>Homes</b>							
Bruce Vento Affordable Housing		62					62
Community Activity Set-Aside Program		265	186				451
Community Fix-Up Fund	1,030						1,030
Community Revitalization Fund	425	161					586
Disaster Relief	144						144
Entry Cost Homeownership Opportunity		36	526				562
Fix-Up Fund	1,560						1,560
Homeownership Education, Counseling, and Training						7,673	7,673
Minnesota City Participation Program		31	316				347
Minnesota Mortgage Program		13	732				745
Minnesota Urban and Rural Homesteading			17				17
Rehabilitation Loan Program	401						401
Tribal Indian Housing Program	7	25	46				78
Urban Indian Housing Program	21	3					24
<i>Subtotal, Homes</i>	<i>3,588</i>	<i>596</i>	<i>1,818</i>	<i>0</i>	<i>0</i>	<i>7,673</i>	<i>13,675</i>
<i>Homeownership</i>	<i>7</i>	<i>435</i>	<i>1,818</i>	<i>0</i>	<i>0</i>	<i>7,673</i>	<i>9,933</i>
<i>Home improvement/rehabilitation</i>	<i>3,581</i>	<i>161</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>3,742</i>
<b>Multifamily housing</b>							
Affordable Rental Investment Fund	38	67					105
ARIF-MN Families	41	67					108
ARIF-Preservation	544						544
Bridges				491			491
Economic Development and Housing Challenge	150	208					358

*Continued on next page*

**Table 7**  
**MHFA Housing Assistance by Type, FY 2003** *(continued)*

<b>Program</b>	<b>Rehabilitate/ Preserve Existing Housing</b>	<b>Construct New Housing</b>	<b>Purchase Existing Housing</b>	<b>Rental Assistance</b>	<b>Prevent Homeless- ness</b>	<b>Educate and Train</b>	<b>Total Assisted Households or Units</b>
<b>Multifamily housing (cont.)</b>							
Family Homeless Prevention and Assistance Program					7,751		7,751
HOME Rental Rehabilitation Program	453						453
HOPWA				179			179
Housing Tax Credits (no MHFA assistance)	154	99					253
Housing Trust Fund (HTF)	213	233					446
HTF-Tenant Based Rental Assistance				226			226
HTF-Transitional	54	41					95
Low and Moderate Income Rental Program	621	418					1,039
Publicly Owned Permanent Rental Housing		65					65
Rental Assistance for Family Stabilization				655			655
Rental Rehabilitation Loan Program	188						188
Section 8 Housing Assistance Payments Program				12,416			12,416
Section 8 Contract Administration				18,208			18,208
<i>Subtotal, Multifamily</i>	<i>2,456</i>	<i>1,198</i>	<i>0</i>	<i>32,175</i>	<i>7,751</i>	<i>0</i>	<i>43,580</i>
<i>Total</i>	<i>6,044</i>	<i>1,794</i>	<i>1,818</i>	<i>32,175</i>	<i>7,751</i>	<i>7,673</i>	<i>57,255</i>



**Table 8**  
**MHFA-Assisted Female-Headed Families, FY 2003**

<b>Programs</b>	<b>MHFA Assistance</b>	<b>Households/ Units Assisted</b>	<b>Average MHFA Assistance Per Household</b>	<b>Median Annual Household Income</b>
<b>Homes</b>				
Bruce Vento Affordable Housing	\$2,892,888	35	\$82,654	\$21,509
Community Activity Set-Aside Program	\$13,728,900	122	\$112,532	\$32,148
Community Fix-Up Fund	\$1,499,430	115	\$13,039	\$33,240
Community Revitalization Fund	\$155,586	15	\$10,372	\$22,884
Disaster Relief	\$133,763	16	\$8,360	\$21,700
Entry Cost Homeownership Opportunity Program	\$216,091	55	\$3,929	\$33,768
Fix-Up Fund	\$1,334,890	115	\$11,608	\$35,950
Homeownership Assistance Fund*	\$1,470,581	214	\$6,872	\$30,743
Homeownership Education, Counseling, and Training	Not available			
Minnesota City Participation Program	\$5,030,926	52	\$96,749	\$31,179
Minnesota Mortgage Program	\$7,723,272	96	\$80,451	\$26,088
Minnesota Urban and Rural Homesteading Program	\$343,324	4	\$85,831	\$18,875
Rehabilitation Loan Program	\$880,272	76	\$11,583	\$13,638
Tribal Indian Housing Program	\$1,315,577	16	\$82,224	\$32,060
<i>Subtotal, Homes</i>	<i>\$36,725,500</i>	<i>717</i>		
<i>Homeownership</i>	<i>\$32,721,560</i>	<i>380</i>		
<i>Home improvement/rehabilitation</i>	<i>\$4,003,941</i>	<i>337</i>		

*Continued on next page*

**Table 8**  
**MHFA-Assisted Female-Headed Families, FY 2003** *(continued)*

<b>Programs</b>	<b>MHFA Assistance</b>	<b>Households/ Units Assisted</b>	<b>Average MHFA Assistance Per Household</b>	<b>Median Annual Household Income</b>
<b>Multifamily housing</b>				
Bridges**	\$300,736	78	\$3,856	\$8,148
Family Homeless Prevention and Assistance Program (FHPAP)**	\$1,958,557	3,571	\$548	\$8,364
HTF-Tenant Based Rental Assistance**	\$537,200	141	\$3,810	\$7,452
Rental Assistance for Family Stabilization**	\$1,015,192	486	\$2,089	\$11,498
Section 8 Housing Assistance Payments Program**	\$16,348,332	2,529	\$6,464	\$9,237
Section 8 Contract Administration**	\$17,736,684	2,989	\$5,934	\$7,931
<i>Subtotal, Multifamily</i>	<i>\$37,896,701</i>	<i>9,794</i>		
<i>Total</i>	<i>\$74,622,201</i>	<i>10,511</i>		

**Notes for Table 8**

\*This is the second mortgage amount only; assisted households are counted under the program providing the first mortgage.

\*\*This amount is estimated assistance; average shown is assistance per household regardless of months of assistance. For FHPAP, the amount shown includes actual cash assistance plus estimated amount for services.

**Table 9**  
**MHFA-Assisted Households of Color, FY 2003**

<b>Programs</b>	<b>MHFA Assistance</b>	<b>Households/ Units Assisted</b>	<b>Average MHFA Assistance Per Household</b>	<b>Median Annual Household Income</b>
<b>Homes</b>				
Bruce Vento Affordable Housing	\$3,426,816	38	\$90,179	\$24,480
Community Activity Set-Aside Program	\$10,935,285	85	\$128,650	\$34,256
Community Fix-Up Fund	\$1,282,653	85	\$15,090	\$39,312
Community Revitalization Fund	\$1,069,589	77	\$13,891	\$31,668
Disaster Relief	\$25,011	3	\$8,337	\$28,153
Entry Cost Homeownership Opportunity Program	\$440,679	133	\$3,313	\$36,442
Fix-Up Fund	\$1,295,645	105	\$12,339	\$44,472
Homeownership Assistance Fund*	\$1,090,778	148	\$7,370	\$34,320
HECAT	\$540,295	2,513	\$215	Not available
Minnesota City Participation Program	\$4,718,056	37	\$127,515	\$37,553
Minnesota Mortgage Program	\$7,081,867	77	\$91,972	\$30,953
Minnesota Urban and Rural Homesteading Program	\$269,277	4	\$67,319	\$28,843
Rehabilitation Loan Program	\$494,409	40	\$12,360	\$11,868
Tribal Indian Housing Program	\$6,108,375	78	\$78,313	\$37,410
Urban Indian Housing Program	\$425,918	24	Not available	
<i>Subtotal, Homes</i>	\$39,204,653	3,299		
<i>Homeownership</i>	\$34,611,428	2,965		
<i>Home improvement/rehabilitation</i>	\$4,593,226	334		
<b>Multifamily housing</b>				
Bridges**	\$311,163	73	\$4,263	\$7,512
FHPAP	\$2,207,936	4,642	\$476	\$8,190

*Continued on next page*

**Table 9**  
**MHFA-Assisted Households of Color, FY 2003** *(continued)*

<b>Programs</b>	<b>MHFA Assistance</b>	<b>Households/ Units Assisted</b>	<b>Average MHFA Assistance Per Household</b>	<b>Median Annual Household Income</b>
<b>Multifamily housing (cont.)**</b>				
HTF-Tenant Based Rental Assistance**	\$490,704	119		\$8,364
Rental Assistance for Family Stabilization**	\$765,490	351	\$2,181	\$12,108
Section 8 Housing Assistance Payments Program**	\$11,086,404	1,737	\$6,383	\$9,684
Section 8 Contract Administration**	\$26,860,284	4,991	\$5,382	\$7,600
<i>Subtotal, Multifamily</i>	<i>\$41,721,981</i>	<i>11,913</i>		
<i>Total</i>	<i>\$80,926,634</i>	<i>15,212</i>		

**Notes for Table 9**

\*This is the second mortgage amount only; assisted households are counted under the program providing the first mortgage.

\*\*This amount is estimated assistance; average shown is assistance per household regardless of months of assistance. For FHPAP, the amount shown includes actual cash assistance plus estimated amount for services.

**Table 10**  
**MHFA Assistance by Region, FY 2003**

<b>Initiative Fund Region</b>	<b>Units or Households Assisted through the MHFA</b>	<b>Amount of Assistance the MHFA Disbursed</b>	<b>Area Share of Households Estimated to be Eligible for MHFA Assistance</b>	<b>Area Share of Units or Households Assisted by the MHFA</b>	<b>Area Share of MHFA Funds Disbursed</b>
Central	1,641	\$31,531,308	12%	9%	10%
Metro	10,839	\$164,755,406	54%	58%	50%
Northeast	1,575	\$18,467,432	7%	8%	6%
Northwest	1,166	\$20,279,165	3%	6%	6%
Southeast	1,659	\$50,158,454	14%	9%	15%
Southwest	1,014	\$25,413,397	6%	5%	8%
West Central	925	\$18,782,564	4%	5%	6%
Total	18,819	\$329,387,727	100%	100%	100%

**Notes for Table 10**

This distribution does not include some programs, e.g., Section 8 and Homeownership Education, Counseling and Training, for which data either were unavailable or not applicable to this distribution of assistance provided.

Area share of households estimated to be eligible for assistance is based on income and tenure data from the U.S. Department of Commerce, Bureau of the Census, *Census 2000*.



400 Sibley Street, Suite 300  
St. Paul, MN 55101  
[www.mhfa.state.mn.us](http://www.mhfa.state.mn.us)

This document can be made available in  
alternative formats by calling 651-296-7608 or  
800-657-3769 (toll- free) or 651-297-2361 (TDD)



Equal Opportunity Housing and  
Equal Opportunity Employment