

Program Assessment Report

2021





2021 BY THE NUMBERS

Minnesota had significant and persistent housing challenges before COVID-19 hit, and the pandemic has exacerbated those challenges, impacting the lives of all Minnesotans with a disproportionate impact on lower-income households, households of color and Indigenous households. These communities have had the greatest likelihood of becoming unemployed and falling behind on their housing payments. A Black household has been over seven times more likely to be behind on their housing payments than a white/non-Latinx household; and a household with an income under \$50,000 has been nearly six times more likely to be behind than a household with a \$100,000 income or higher.¹ These housing challenges have exacerbated the existing and persistent housing challenges. Since 2000, housing costs have outpaced income growth, and more people are struggling to find and maintain housing. Prior to the COVID-19 pandemic, Minnesota faced a significant housing shortage, especially for low- and moderate-income residents. About a half a million households in Minnesota were spending more than 30% of their income on housing.² Minnesota has the fourth-largest disparity in the homeownership rates between white/non-Latinx households and Black, Indigenous and households of color.² In addition, an Indigenous person is over 20 times more likely to be homeless than a person who is white.³ In these challenging times, Minnesota Housing has been more committed than ever on our strategic focus to:

GO BIG SO EVERYONE CAN GO HOME

IN 2021, WE SERVED

93,504 HOUSEHOLDS

AND DISTRIBUTED

\$1.92 BILLION IN RESOURCES

The increased activity crosses all program areas from rental to homeownership.

¹ Minnesota Housing analysis of Pulse Survey data from the U.S. Census Bureau.



² Minnesota Housing analysis of data from the U. S. Census Bureau, American Community Survey (2019 1-year sample)

³ Minnesota Housing analysis Minnesota Housing analysis of data from the U. S. Census Bureau, American Community Survey and the Department of Housing and Urban Development's Point-in-Time count of homeless populations.

Since the pandemic, we have dramatically increased our assistance. Since the pre-pandemic year of 2019, we increased:

- The number of households served from 55,905 to 93,500, and
- The housing resources distributed from \$1.35 billion to \$1.92 billion.

With partners all across the state, the agency deployed two pandemic-related federal emergency housing assistance programs in 2021 while maintaining and, in many cases, expanding the Agency’s work in key areas of need for renters, homeowners and those at risk of or experiencing homelessness.

| HOUSING NEED IN MINNESOTA | | OUR WORK IN 2021 | |
|---|---|---|--|
|  | LOWER-INCOME RENTER HOUSEHOLDS IN MINNESOTA COST BURDENED BY THEIR HOUSING (2020) | RENTER HOUSEHOLDS RECEIVED MINNESOTA HOUSING ASSISTANCE | RENTER AND HOMEOWNER HOUSEHOLDS RECEIVED COVID-19 HOUSING ASSISTANCE PROGRAM |
| | 235,000 | 41,163 | 23,998 |
|  | RENTER HOUSEHOLDS AGES 25-44 POTENTIALLY INCOME-READY TO BUY A HOME (2019) | RENTER HOUSEHOLDS RECEIVED RENTHELP MN ASSISTANCE | CLIENTS RECEIVED HOMEBUYER/OWNER EDUCATION AND COUNSELING |
| | 184,000 | 12,567 | 8,264 |
| | | | BUYERS PURCHASED A HOME 5,445 |

PROMOTING AND SUPPORTING SUCCESSFUL HOMEOWNERSHIP

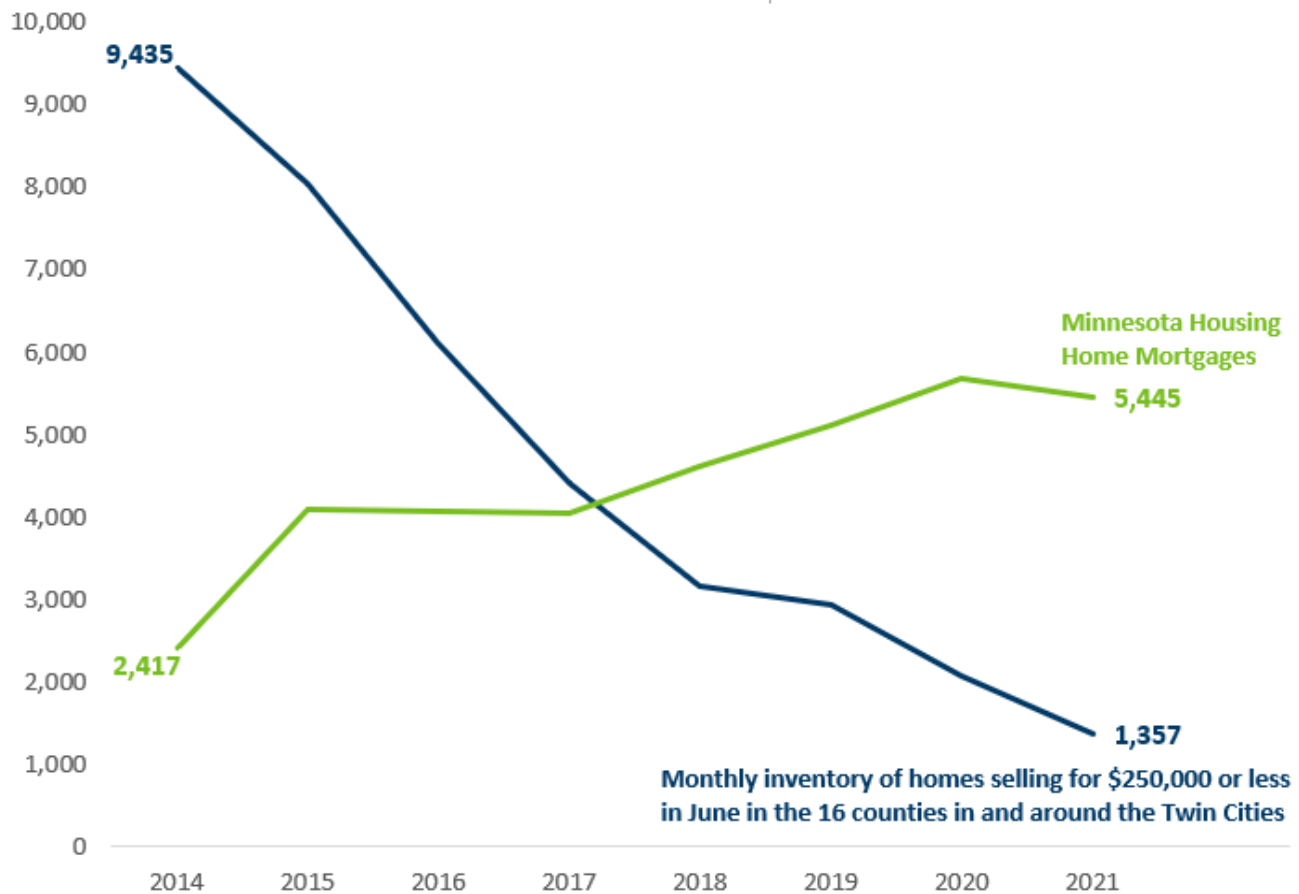
We finance: (1) pre- and post-purchase counseling, education and coaching; (2) mortgages and downpayment/closing-cost assistance loans; and (3) home improvement loans. Highlights from 2021 include:

- Increasing our overall homebuyer lending by 26% from \$976 million in 2019 to \$1.23 billion in 2021.
- Delivering 37% of our first-time homebuyer mortgages (Start Up) to Black, Indigenous and households of color (up from 34% in 2019), when the overall mortgage industry in Minnesota only delivers 18%;
- Serving over 8,000 homebuyers and owners through education, counseling and coaching (a 6% increase from 2019); and
- Expanding lending under our Home Improvement Loan Program by 49% from 872 homes in 2019 to 1,300 in 2021.





FIGURE 1: MINNESOTA HOUSING HAS INCREASED ITS HOME LENDING EVEN WHEN THE INVENTORY OF AFFORDABLE HOMES IS DECLINING



MINNESOTA HOUSING INCREASE IN HOME MORTGAGE LENDING SINCE 2014

125%




MINNESOTA HOUSING SHARE OF STATE'S MORTGAGE LENDING

6%

FINANCING THE DEVELOPMENT AND PRESERVATION OF RENTAL HOUSING

We finance new rental construction and the preservation of existing rental housing through amortizing first mortgages, housing tax credits and zero-interest, deferred loans. Highlights from 2021 include:

- Overall, 3,332 rental units were produced or preserved in 2021 compared to 3,215 in 2019. The bulk of units in 2021 were new construction.
 - 1,707 rental housing units were produced in 2021 compared to 645 units in 2019 (a 165% increase);
 - 1,527 units were preserved through rehabilitation in 2021 compared to 2,107 units in 2019 (a 28% decrease); and
 - 98 units were refinanced in 2021 compared to 463 units in 2019.

| 2021 RENTAL PRODUCTION | | MINNESOTA MARKET |
|---|---|---|
|  | UNITS OF NEW CONSTRUCTION 1,707 | MULTIFAMILY NEW CONSTRUCTION PERMITS (UNITS) 13,440 |
|  | REHABBED UNITS 1,527 | EXISTING RENTAL UNITS 624,000 |
|  | REFINANCED UNITS 98 | |

We provide rental assistance, operating subsidies for supportive housing, homelessness prevention resources and other assistance. Highlights for 2021 include:

- We served 8,300 households with annual incomes typically around \$10,000. The annual assistance per household is typically in the \$1,700 to \$9,100 range.

ADMINISTERING FEDERAL PROJECT-BASED RENTAL ASSISTANCE

We administer the Section 8 project-based rental assistance program in Minnesota for the U.S. Department of Housing and Urban Development (HUD). Highlights for 2021 include:

- Supporting nearly 30,000 households with rental assistance and contract administration. The federal government has not added housing units to this stock since the 1980s. Our goal is to effectively manage the contracts and preserve the affordability and condition of these units.



COVID-19 HOUSING RECOVERY

Minnesota Housing has implemented two COVID-19 housing assistance programs to help Minnesotans become current on their housing payments: (1) an initial COVID-19 Housing Assistance Program for both homeowners and renters, which made final payments in 2021; and (2) the larger RentHelpMN program, which is serving just renters, started in 2021 and is still making payments. In 2022, HomeHelpMN, which will serve homeowners, will start operations. In 2021:

- The COVID-19 Housing Assistance Program supported nearly 24,000 households.
- RentHelpMN assisted over 12,500 households during this reporting time period.



**“I’m doing all I can
to keep my family
safe and secure.”**

GET RENT HELP MN TODAY

Visit renthelpmn.org or call 211



DETAILED TABLES

Detailed tables encompass the body of this report and include information that must be reported to the State Legislature annually, which is why we provide detailed information for each program. Full descriptions of these programs can be found in Appendix B of the [2022-2023 Affordable Housing Plan](#). The following table provides a quick overview of the programs.

OVERVIEW OF MINNESOTA HOUSING PROGRAMS

| Home Mortgages | |
|---|----------------------------|
| Start Up (first time homebuyers) | Amortizing Loans |
| Step Up (primarily repeat homebuyers) | Amortizing Loans |
| Downpayment and Closing-Cost Assistance for Homebuyers | |
| Deferred Payment Loan (DPL) | Deferred Loans |
| Monthly Payment Loan (MPL) | Amortizing Loans |
| Homebuyer/owner Education, Counseling & Coaching | |
| Homeownership Education, Counseling & Training (HECAT) | Grants |
| Enhanced Homeownership Capacity Initiative (intensive coaching) | Grants |
| Home Improvement | |
| Home Improvement Loan Program | Amortizing Loans |
| Rehabilitation Loan Program (RLP) | Deferred Loans |
| Single Family Housing Development (New Construction and Rehab) | |
| Community Homeownership Impact Funds | Deferred Loans and Grants |
| Other | |
| Disaster Recovery | Deferred Loans |
| Manufactured Home Relocation Trust Fund | Grants |
| Technical Assistance and Operating Support | Grants |
| Manufactured Home Community Redevelopment | Grants |
| Rental Production – New Construction and Rehabilitation | |
| Low and Moderate Income Rental (LMIR) | Amortizing First Mortgages |
| Flexible Financing for Capital Costs (FFCC) | Deferred Loans |

| Rental Production – New Construction and Rehabilitation | |
|--|------------------------------|
| Low Income Housing Tax Credits (LIHTC) | Investment Tax Credits |
| Economic Develop. & Housing/Challenge (EDHC) | Deferred Loans |
| Housing Infrastructure Bonds | Deferred Loans |
| Preservation - Affordable Rental Housing Fund (PARIF) | Deferred Loans |
| HOME | Deferred Loans |
| National Housing Trust Fund | Deferred Loans |
| Publicly Owned Housing Program (POHP) | Deferred Loans |
| Rental Rehabilitation Deferred Loan (RRDL) Program | Deferred Loans |
| Asset Management | Deferred or Amortizing Loans |
| Workforce Housing Development | Grants or Loans |
| Rental Assistance Contract Administration | |
| Section 8 Project-Based Rental Assistance | Grants |
| Housing Stability | |
| Housing Trust Fund – Rental Assistance (HTF-RA) | Grants |
| Housing Trust Fund – Operating Subsidies | Grants |
| Bridges – Rental Assistance | Grants |
| Homework Starts with Home | Grants |
| Section 811 – Rental Assistance | Grants |
| Family Homeless Prevention and Assistance Program (FHPAP) | Grants |
| Housing Opportunities for Persons with AIDS (HOPWA) | Grants |
| COVID-19 Housing Recovery | |
| COVID Housing Assistance Program | Grants |
| RentHelpMN | Grants |

This report has the seven tables listed below, which includes a brief overview of each.

Table 1: Median incomes of households served by each program

We serve the full continuum of low- and moderate-income households. On the low end, the median annual income of people who recently moved into housing funded with National Housing Trust Fund was just \$2,436. On the high end, the median income of people who received Step Up (home mortgages primarily for repeat homebuyers) was \$84,229. For context, the 2021 poverty level for a family of three was \$21,960, and the 2021 median family income in Minnesota was \$93,100.

Table 2: Income distribution by type of assisted household

The majority of homebuyers that we served had an income below \$65,000; the majority of homeowners that we served had an income below \$30,000⁵; and the majority of renters had an income below \$15,000.

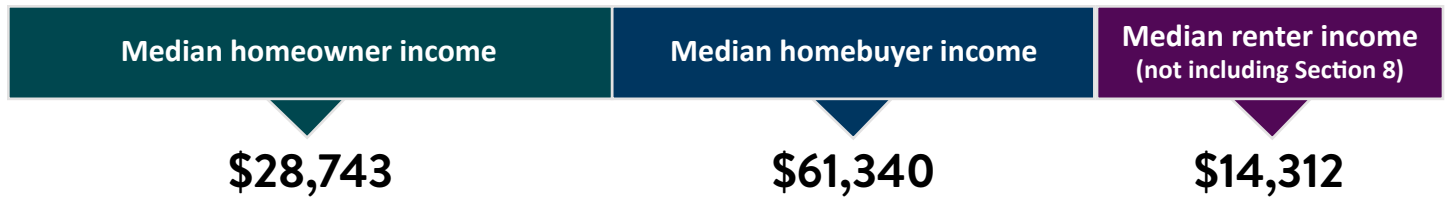


Table 3: Key funding and demographic statistics for each program

The table provides the level of assistance, the number of households served and their characteristics.

- Over one-third of the first-time homebuyers that we serve are Black, Indigenous and households of color (37.4%), compared with 18% served by the overall mortgage industry in Minnesota.
- The Homeownership Capacity Program (intensive financial coaching for people who want to become homeowners but do not currently qualify) is reaching a particularly large share of Black, Indigenous and households of color (86.2%).
- A smaller share of households served by our home improvement programs are Black, Indigenous and households of color (7% to 14%). For context, these underrepresented communities account for 10% of all homeowners in Minnesota who income-qualify for one of these programs.
- The majority of the households served by most of the rental programs are Black, Indigenous and households of color.

Table 4: Information about Black, Indigenous and households of color receiving direct assistance from Minnesota Housing by program

In 2021, we provided over \$700 million of direct financial assistance to 43,000 Black, Indigenous and households of color. This only includes loans, rental assistance or other supports provided directly to households. It does not include any of the funding provided to developers for the development and rehabilitation of affordable rental housing. For the programs included in the Table 4 calculation, 42% of the assistance went to Black, Indigenous and households of color.

⁵ Because COVID Housing Assistance Program homeowners' incomes were lower than households served by other homeowner programs, the homeowner median income decreased from \$49,946 in FFY2020 to \$28,743 in FY2021.

Project-based Section 8 rental assistance plays a critical role in the overall share of direct assistance going to households of Black, Indigenous and communities of color because it is our largest program in terms of households served. In 2021, 39% of Section 8 assistance went to Black, Indigenous and households of color. Seniors account for 46% of project-based Section 8 tenants, and seniors are a less racially diverse population than younger Minnesotans.

Table 5: Distribution of resources by region

We distribute our competitive resources (grants, deferred loans and housing tax credits) fairly evenly across the state. Each region's share of our competitive assistance is close to its share of lower-income households that are cost burdened by their housing payments (housing payments accounting for more than 30% of gross income). For example, the seven-county Twin Cities metro region has 54.9% of the state's lower-income cost-burdened households and received 58.0% of our competitive funding in 2021 and 53.3% over the last three-years (2019-2021). The Twin Cities metro area received a larger share of our market-driven resources (68.5%), which are our amortizing loans – primarily home mortgages, home improvement loans and first mortgages for rental development. Demand for our amortizing loan products is lower in Greater Minnesota because the U.S. Department of Agriculture's Rural Development also provides these types of products, which are only available in rural areas.

Table 6: Comparison of assistance levels for each program for the years 2019, 2020 and 2021

Overall, from 2019 to 2021 program funding has increased from \$1.35 billion to \$1.92 billion (a 42% increase). In the same time period, the number of assisted households increased from 56,000 to 93,500 (a 67% increase). Between 2019 and 2021, the number of households or housing units assisted increased or remained stable for most program areas and an additional 36,500 households were assisted through the COVID-19 Housing Recovery programs. However, the number of clients served by the Housing Stability programs declined from 10,000 to 8,300, largely because the Family Homeless and Prevention Assistance Program (FHPAP) is increasingly focusing on rapid re-housing and harder-to-serve clients who typically need more assistance.

Table 7: Characteristics of the households served in 2021

We prioritize serving the communities most impacted by housing instability, which includes people experiencing homelessness, people with a disability, seniors, children, Black, Indigenous and people of color, and the people with lowest incomes. Table 3 provides data on income levels and Black, Indigenous and households of color. Table 7 provides information on people experiencing homelessness, people with a disability, seniors and families with children. With respect to homeownership, the Rehabilitation Loan Program is particularly effective in reaching senior households and households with a member who is disabled. On the rental side, 75% of households receiving rental assistance through our Housing Trust Fund program have experienced long-term homelessness. In addition, Bridges (rental assistance for people with a mental illness) is designed to serve people with a disability. Of all our programs, the most effective at serving families with children were the COVID Housing Assistance Program (73% of households were families) and the Homeownership Capacity Program (64% of households were families). As shown in Table 3, the median income of these households was only \$16,800 and \$41,000, respectively.

**37% OF FIRST-TIME HOMEBUYERS
WE SERVE ARE HOUSEHOLDS OF COLOR
OR FROM INDIGENOUS COMMUNITIES**

TABLE 1: MEDIAN INCOMES OF ASSISTED HOUSEHOLDS COMPARED WITH SELECTED INCOME STANDARDS, FFY 2021

| Resources | Activity | Annual Household Incomes | Percent of State Median |
|--|---|--------------------------|-------------------------|
| National Housing Trust Fund | Deferred Loan, Rental Production | \$2,436 | 2.6% |
| Housing Trust Fund, Rental Assistance (HTF-RA) | Rent Assistance, Housing Stability | \$8,904 | 9.6% |
| Housing Infrastructure Bonds (HIB) | Deferred Loan, Rental Production | \$9,363 | 10.1% |
| Housing Trust Fund - Operating Subsidies | Grant, Housing Stability | \$9,396 | 10.1% |
| Family Homeless Prevention and Assistance Program (FHPAP) | Grant, Housing Stability | \$10,248 | 11.0% |
| Section 811 | Rent Assistance, Housing Stability | \$10,500 | 11.3% |
| Bridges | Rent Assistance, Housing Stability | \$10,500 | 11.3% |
| Homework Starts with Home | Rent Assistance, Housing Stability | \$11,808 | 12.7% |
| Publicly Owned Housing Program (POHP) | Deferred Loan, Rental Production (Rehab Only) | \$12,398 | 13.3% |
| Section 8 Performance Based Contract Administration (PBCA) | Rent Assistance | \$12,702 | 13.6% |
| Section 8 Traditional Contract Administration (TCA) | Rent Assistance | \$12,912 | 13.9% |
| HOME | Deferred Loan, Rental Production | \$13,828 | 14.9% |
| Preservation- Affordable Rental Housing Fund (PARIF) | Deferred Loan, Rental Production (Rehab Only) | \$13,956 | 15.0% |
| Rehabilitation Loan Program (RLP) | Deferred Loan, Home Rehabilitation | \$15,564 | 16.7% |
| MN Family Investment Program (one adult, two children) maximum benefit including food support | | \$15,588 | 16.7% |
| RentHelpMN Program | Rental Assistance | \$15,960 | 17.1% |
| COVID Housing Assistance Program | Rental Assistance, Homeowner Improvement | \$16,800 | 18.0% |
| Rental Rehabilitation Deferred Loan (RRDL) Program | Deferred Loan, Rental Production (Rehab Only) | \$17,292 | 18.6% |
| Economic Development and Housing/Challenge Fund (EDHC) - Rental Production Portion Only | Deferred Loan, Rental Production | \$19,795 | 21.3% |
| Housing Opportunities for Persons with AIDS (HOPWA) | Grant, Housing Stability | \$20,568 | 22.1% |
| Poverty guideline, three-person household | | \$21,960 | 23.6% |
| Low-Income Housing Tax Credits (LIHTC) | Investment Tax Credit, Rental Production | \$22,977 | 24.7% |
| Workforce Affordable Homeownership Program | Deferred Loan, Home Rehabilitation | \$25,283 | 27.2% |
| Low and Moderate Income Rental (LMIR) | Amortizing First Mortgage, Rental Production | \$26,416 | 28.4% |

TABLE 1: MEDIAN INCOMES OF ASSISTED HOUSEHOLDS COMPARED WITH SELECTED INCOME STANDARDS, FFY 2021 (CONTINUED)

| Resources | Activity | Annual Household Incomes | Percent of State Median |
|--|--|---------------------------------|--------------------------------|
| Poverty guideline, four-person household | | \$26,500 | 28.5% |
| Homeownership Capacity Program | Education & Counseling | \$41,000 | 44.0% |
| Homeownership Education, Counseling, and Training (HECAT) | Education & Counseling | \$42,384 | 45.5% |
| 200% of poverty, three-person household | | \$43,920 | 47.2% |
| Community Homeownership Impact Fund | Loans and Grants, Single Family | \$46,247 | 49.7% |
| 50% of HUD median income, statewide | | \$46,550 | 50.0% |
| 50% of HUD median income, Minneapolis/St. Paul | | \$52,450 | 56.3% |
| 200% of poverty, four-person household | | \$53,000 | 56.9% |
| Deferred Loan, Homeownership Downpayment | Deferred Loan, Homeownership Downpayment | \$54,447 | 58.5% |
| Home Mortgage Loan - Start Up | First Mortgage, First-Time Homebuyer | \$58,800 | 64.2% |
| 60% of HUD median income, Minneapolis/St. Paul | | \$62,940 | 67.6% |
| HUD median income, Minnesota nonmetro areas | | \$74,500 | 80.0% |
| Monthly Payment Loans (MPL) | Amortizing Loan, Homeownership Downpayment | \$82,530 | 88.6% |
| Home Improvement Loan Program | Amortizing Loan, Homeowner Improvement | \$84,174 | 90.4% |
| Home Mortgage Loan - Step Up | First Mortgage, Primarily Repeat Homebuyer | \$84,229 | 90.5% |
| HUD median income, statewide | | \$93,100 | 100.0% |
| HUD median income, Minnesota metro areas | | \$99,600 | 107.0% |
| HUD median income for Minneapolis/St. Paul metro area | | \$104,900 | 112.7% |

TABLE 2: INCOME DISTRIBUTION OF ASSISTED HOUSEHOLDS, FFY 2021

| Gross Annual Household Income | Homebuyers | | Homeowners | |
|-------------------------------|-------------|-----------------------|-------------|-----------------------|
| | Percentage | Cumulative Percentage | Percentage | Cumulative Percentage |
| \$0-\$4,999 | 0.1% | 0.0% | 8.2% | 8.2% |
| \$5,000-\$9,999 | 0.1% | 0.1% | 6.7% | 14.9% |
| \$10,000-\$14,999 | 0.4% | 0.5% | 10.8% | 25.7% |
| \$15,000-\$19,999 | 0.5% | 0.9% | 9.6% | 35.3% |
| \$20,000-\$24,999 | 0.7% | 1.6% | 9.3% | 44.6% |
| \$25,000-\$29,999 | 1.5% | 3.1% | 7.2% | 51.8% |
| \$30,000-\$34,999 | 3.0% | 6.1% | 7.0% | 58.8% |
| \$35,000-\$39,999 | 6.0% | 12.1% | 6.0% | 64.8% |
| \$40,000-\$44,999 | 8.2% | 20.3% | 4.3% | 69.1% |
| \$45,000-\$49,999 | 9.4% | 29.7% | 4.5% | 73.6% |
| \$50,000-\$54,999 | 8.8% | 38.5% | 3.6% | 77.2% |
| \$55,000-\$59,999 | 9.0% | 47.5% | 2.7% | 79.9% |
| \$60,000-\$64,999 | 8.1% | 55.6% | 3.0% | 82.8% |
| \$65,000-\$69,999 | 7.8% | 63.4% | 2.1% | 84.9% |
| \$70,000-\$74,999 | 7.4% | 70.7% | 2.2% | 87.1% |
| \$75,000-\$79,999 | 6.3% | 77.0% | 1.4% | 88.5% |
| \$80,000 and above | 22.9% | 100% | 11.5% | 100% |
| Total | 100% | | 100% | |



TABLE 2: INCOME DISTRIBUTION OF ASSISTED HOUSEHOLDS, FFY 2021

| | Non-Section 8 Renters | | Section 8 Renters | |
|--------------------|-----------------------|-------|-------------------|--------|
| | | | | |
| \$0-\$4,999 | 20.5% | 20.5% | 9.2% | 9.2% |
| \$5,000-\$9,999 | 14.4% | 34.9% | 15.9% | 25.1% |
| \$10,000-\$14,999 | 17.5% | 52.4% | 35.1% | 60.1% |
| \$15,000-\$19,999 | 12.2% | 64.6% | 17.2% | 77.3% |
| \$20,000-\$24,999 | 9.9% | 74.5% | 10.1% | 87.4% |
| \$25,000-\$29,999 | 7.0% | 81.5% | 5.4% | 92.8% |
| \$30,000-\$34,999 | 5.9% | 87.4% | 3.2% | 96.0% |
| \$35,000-\$39,999 | 4.2% | 91.7% | 1.8% | 97.8% |
| \$40,000-\$44,999 | 2.9% | 94.6% | 0.9% | 98.7% |
| \$45,000-\$49,999 | 1.9% | 96.4% | 0.6% | 99.4% |
| \$50,000-\$54,999 | 1.3% | 97.7% | 0.3% | 99.7% |
| \$55,000-\$59,999 | 0.8% | 98.5% | 0.2% | 99.9% |
| \$60,000-\$64,999 | 0.6% | 99.1% | 0.1% | 99.9% |
| \$65,000-\$69,999 | 0.3% | 99.4% | 0.0% | 100% |
| \$70,000-\$74,999 | 0.2% | 99.8% | 0.0% | 100.0% |
| \$75,000-\$79,999 | 0.1% | 99.9% | 0.0% | 100.0% |
| \$80,000 and above | 0.2% | 100% | 0.0% | 100.0% |
| Total | 100% | | 100% | |

Note: These data exclude households for programs that do not have income data available: Homeownership Education, Counseling and Training, Workforce Housing Development, Manufactured Home Communities, and Manufactured Home Relocation Trust Fund.

**Over three-quarters of renters served
made less than \$25,000 per year.**

FIGURE 2: INCOME DISTRIBUTION OF ASSISTED HOUSEHOLDS, FFY 2021

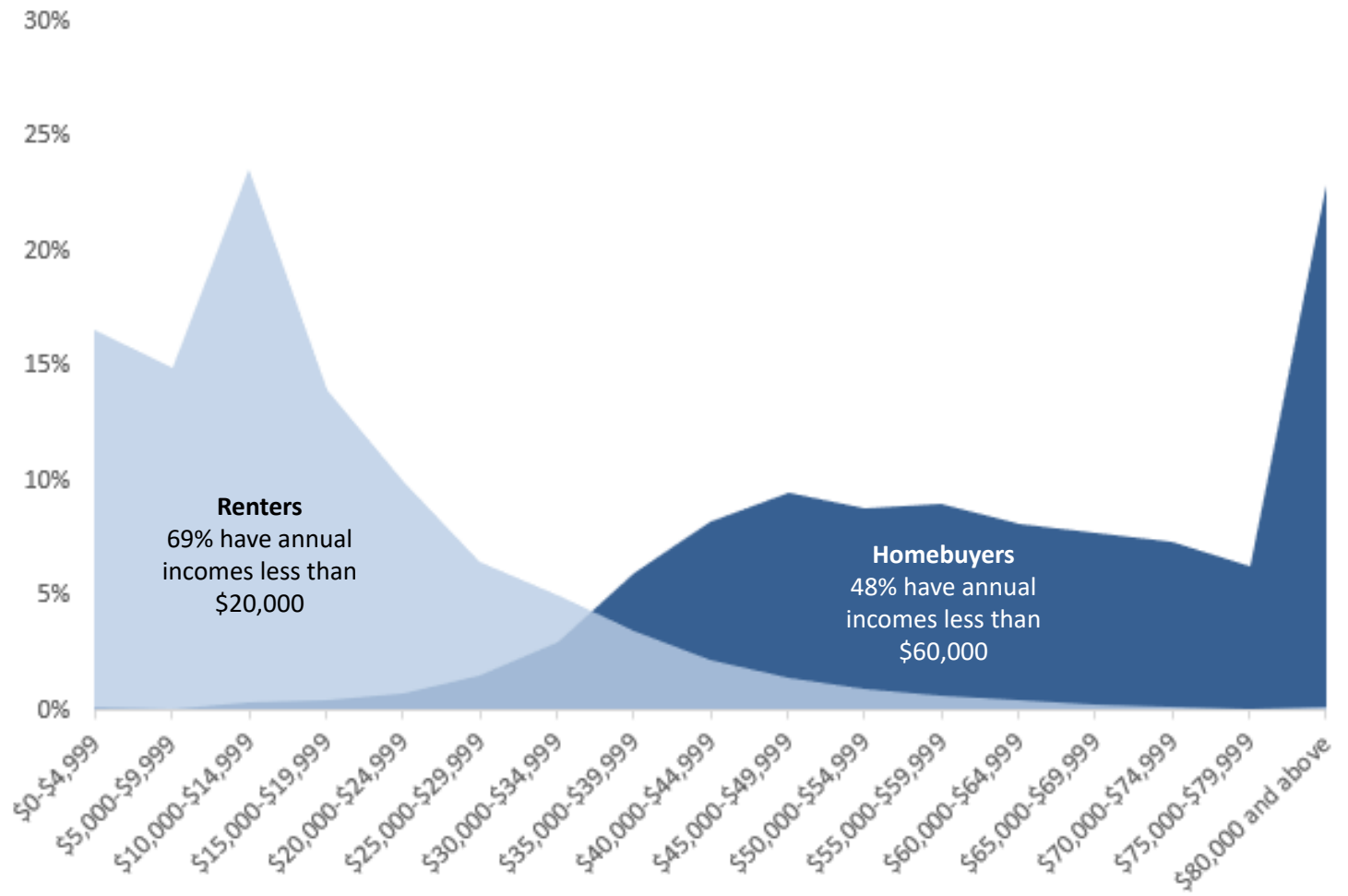




TABLE 3: FUNDING AND HOUSEHOLD CHARACTERISTICS, BY PROGRAM, FFY 2021

| Resources¹ | Minnesota Housing Assistance | Households or Units Assisted | Average Assistance Per Household or Unit | Median Annual Household Income | Black, Indigenous and households of color² |
|---|-------------------------------------|-------------------------------------|---|---------------------------------------|--|
| Homebuyer and Home Refinance (unduplicated count) | \$1,230,087,916 | 5,445 | | | |
| Home Mortgage Loans ³ - Start Up | \$908,326,675 | 4,399 | \$206,485 | \$58,800 | 37.4% |
| <i>no downpayment/closing cost loan</i> | \$11,806,285 | 65 | \$181,635 | \$62,434 | 24.6% |
| <i>with a downpayment/closing cost loan</i> | \$896,520,390 | 4,334 | \$206,857 | \$58,787 | 37.6% |
| Home Mortgage Loans ³ - Step Up | \$261,822,778 | 1,046 | \$250,309 | \$84,229 | 33.9% |
| <i>no downpayment/closing cost loan</i> | \$22,669,137 | 100 | \$226,691 | \$68,164 | 27.0% |
| <i>with a downpayment/closing cost loan</i> | \$239,153,641 | 946 | \$252,805 | \$85,427 | 34.7% |
| Deferred Payment Loans (DPL) (second mortgage) | \$35,868,677 | 3,414 | \$10,506 | \$54,447 | 39.2% |
| Monthly Payment Loans (MPL) (second mortgage) | \$24,069,786 | 1,866 | \$12,899 | \$82,530 | 33.1% |
| Homebuyer/owner Education and Counseling | \$2,536,803 | 8,264 | | | |
| Homeownership Education, Counseling, and Training (HECAT) ⁴ | \$1,424,595 | 7,425 | \$192 | \$42,384 | 47.5% |
| Homeownership Capacity Program | \$1,112,208 | 839 | \$1,326 | \$41,000 | 86.2% |
| Home Improvement | \$39,732,812 | 1,503 | | | |
| Home Improvement Loan Program | \$35,249,536 | 1,300 | \$27,115 | \$84,174 | 13.9% |
| Rehabilitation Loan Program | \$4,483,276 | 203 | \$22,085 | \$15,564 | 7.4% |
| Single Family Development Program (unduplicated count) | \$9,574,624 | 549 | | | |
| Community Homeownership Impact Fund ⁵ (unduplicated) | \$8,675,547 | 306 | \$28,351 | \$46,247 | 65.0% |
| <i>-appropriations</i> | \$6,729,047 | 303 | \$22,208 | \$46,176 | 66.0% |
| <i>-HIB</i> | \$968,318 | 42 | \$23,055 | \$45,364 | 48.6% |
| <i>-Interim construction</i> | \$978,182 | 9 | \$108,687 | \$39,195 | <5 |
| Workforce Affordable Homeownership Program | \$19,224 | 11 | \$1,748 | \$25,283 | NA |
| Manufactured Homes Community Redevelopment Program | \$879,852 | 232 | \$3,792 | NA | NA |
| Rental Production - New Construction and Rehabilitation (unduplicated count)⁶ | \$240,580,216 | 3,332 | | | |
| <i>New Construction Subtotal</i> | <i>\$187,601,719</i> | <i>1,707</i> | | | |
| <i>Rehabilitation Subtotal</i> | <i>\$48,303,497</i> | <i>1,527</i> | | | |
| <i>Refinance Only Subtotal</i> | <i>\$4,675,000</i> | <i>98</i> | | | |
| Low and Moderate Income Rental (LMIR) | \$87,746,661 | 1,122 | \$78,206 | \$26,416 | 57.7% |

**TABLE 3: FUNDING AND HOUSEHOLD CHARACTERISTICS, BY PROGRAM, FFY 2021
(CONTINUED)**

| Resources¹ | Minnesota Housing Assistance | Households or Units Assisted | Average Assistance Per Household or Unit | Median Annual Household Income | Black, Indigenous and households of color² |
|--|-------------------------------------|-------------------------------------|---|---------------------------------------|--|
| Flexible Financing for Capital Costs (FFCC) ⁷ | \$6,502,671 | 319 | \$20,385 | See LMIR | See LMIR |
| Low-Income Housing Tax Credits (LIHTC)-Tax Credit Allocation Amount ⁸ | \$12,886,018 | 704 | \$18,304 | \$22,977 | 47.7% |
| <i>Syndication Proceeds (\$s excluded from Rental Production Total)</i> | \$120,149,130 | 704 | \$170,666 | NA | NA |
| Economic Development and Housing/Challenge Fund (EDHC) | \$16,303,430 | 269 | \$60,608 | \$19,795 | 72.5% |
| Housing Infrastructure Bonds (HIB) | \$83,514,718 | 656 | \$127,309 | \$9,363 | 52.8% |
| HOME | \$10,320,123 | 85 | \$121,413 | \$13,828 | 51.7% |
| Preservation- Affordable Rental Housing Fund (PARIF) | \$13,245,474 | 253 | \$52,354 | \$13,956 | 50.6% |
| Publicly Owned Housing Program (POHP) | \$6,923,991 | 934 | \$7,413 | \$12,398 | 28.0% |
| Rental Rehabilitation Deferred Loan (RRDL) Program | \$710,000 | 22 | \$32,273 | \$17,292 | 13.5% |
| Asset Management ⁹ | \$647,000 | 61 | N/A | N/A | N/A |
| National Housing Trust Fund | \$800,000 | 24 | \$33,333 | \$2,436 | 59.0% |
| Workforce Housing Development | \$980,130 | 97 | \$10,104 | N/A | N/A |
| Rental Assistance Contract Administration | \$213,392,884 | 29,536 | | | |
| Section 8 Performance Based Contract Administration (PBCA) | \$208,131,423 | 28,739 | \$7,242 | \$12,702 | 38.9% |
| Section 8 Traditional Contract Administration (TCA) | \$5,261,461 | 797 | \$6,602 | \$12,912 | 34.2% |
| Housing Stability for Populations Needing Extra Support | \$28,515,274 | 8,295 | | | |
| Housing Trust Fund - Rental Assistance (HTF-RA) ¹⁰ | \$10,423,893 | 1,408 | \$9,142 | \$8,904 | 63.5% |
| Housing Trust Fund - Operating Subsidies | \$1,417,034 | 809 | \$1,752 | \$9,396 | 63.4% |
| Bridges ¹⁰ | \$3,586,100 | 691 | \$7,152 | \$10,500 | 32.0% |
| Homework Starts with Home | \$1,982,471 | 251 | \$7,898 | \$11,808 | 78.5% |
| Family Homeless Prevention and Assistance Program (FHPAP) ¹¹ | \$9,844,420 | 4,804 | \$2,049 | \$10,248 | 58.9% |
| Section 811 | \$1,030,283 | 154 | \$6,690 | \$10,500 | 50.3% |
| Housing Opportunities for Persons with AIDS (HOPWA) | \$231,074 | 178 | \$1,298 | \$20,568 | 50.0% |

**TABLE 3: FUNDING AND HOUSEHOLD CHARACTERISTICS, BY PROGRAM, FFY 2021
(CONTINUED)**

| Resources ¹ | Minnesota Housing Assistance | Households or Units Assisted | Average Assistance Per Household or Unit | Median Annual Household Income | Black, Indigenous and households of color ² |
|--|------------------------------|---|--|--------------------------------|--|
| COVID-19 Housing Recovery | \$152,748,667 | 36,565 | | | |
| COVID Housing Assistance Program | \$62,727,252 | 23,998 | \$2,614 | \$16,800 | 57.0% |
| RentHelpMN | \$90,021,415 | 12,567 | \$7,163 | \$15,960 | 67.7% |
| Other | \$2,444,111 | 15 | | | |
| Disaster Recovery | \$0 | 0 | \$10,390 | \$40,000 | 0.0% |
| Manufactured Home Relocation Trust Fund | \$62,950 | 15 | Not available | Not available | Not available |
| Technical Assistance and Operating Support | \$2,381,161 | No demographic data; this is assistance to nonprofits | | | |
| Total | \$1,919,613,306 | 93,504 | | | |



TABLE 4: ASSISTANCE TO BLACK, INDIGENOUS AND HOUSEHOLDS OF COLOR, FFY 2021

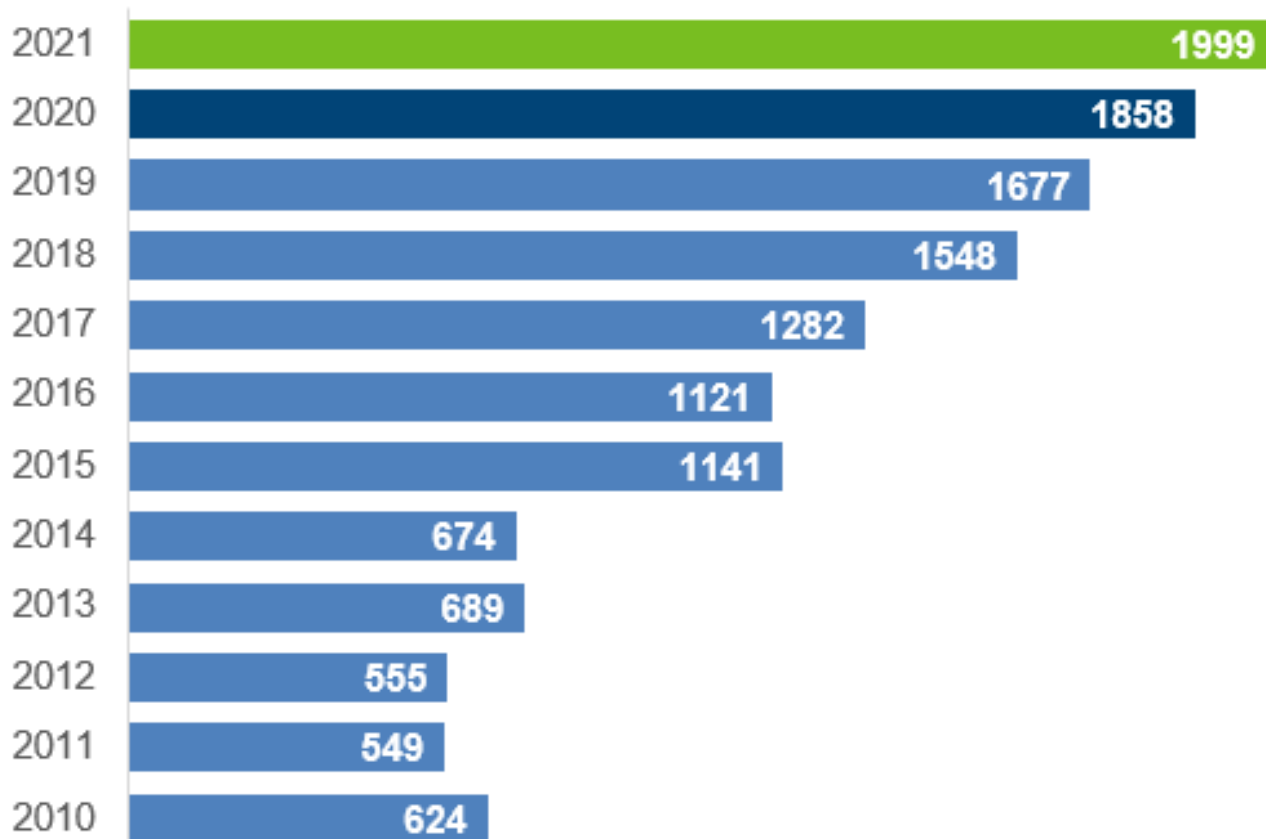
| Resources¹ | Minnesota Housing Assistance | Households or Units Assisted² | Average Assistance Per Household or Unit | Median Annual Household Income |
|---|-------------------------------------|---|---|---------------------------------------|
| Homebuyer (unduplicated count) | \$486,806,467 | 1,999 | | |
| Home Mortgage Loans (Start Up & Step Up) ³ | \$463,518,771 | 1,999 | \$231,875 | \$63,834 |
| <i>no downpayment/closing cost loan</i> | \$9,651,467 | 43 | \$224,453 | \$70,691 |
| <i>with a downpayment/closing cost loan</i> | \$453,867,304 | 1,956 | \$232,038 | \$63,730 |
| Deferred Payment Loans (second mortgage amount) | \$14,975,122 | 1338 | \$11,192 | \$56,366 |
| Monthly Payment Loans (second mortgage amount) | \$8,312,574 | 618 | \$13,451 | \$82,461 |
| Homebuyer/owner Education and Counseling | \$1,692,250 | 3,874 | | |
| Homeownership Education, Counseling, and Training (HECAT) ⁴ | \$582,693 | 3,037 | \$192 | \$43,680 |
| Homeownership Capacity Program | \$1,109,557 | 837 | \$1,326 | \$42,000 |
| Home Improvement | \$5,116,780 | 196 | | |
| Home Improvement Loan Program | \$4,769,561 | 181 | \$26,351 | \$78,000 |
| Rehabilitation Loan Program | \$347,219 | 15 | \$23,148 | \$17,423 |
| Single Family Development Program (unduplicated count) | \$5,394,537 | 186 | | |
| Community Homeownership Impact Fund ⁵ (unduplicated) | \$5,394,537 | 186 | \$29,003 | \$50,769 |
| <i>-appropriations</i> | \$4,512,305 | 185 | \$24,391 | \$50,724 |
| <i>-HIB</i> | \$581,928 | 18 | \$32,329 | \$48,727 |
| <i>-Interim construction</i> | NA | <5 | NA | NA |
| Rental Assistance Contract Administration | \$94,611,316 | 11,093 | | |
| Section 8 Performance Based Contract Administration (PBCA) | \$87,614,475 | 10,033 | \$8,733 | \$11,176 |
| Section 8 Traditional Contract Administration (TCA) | \$6,996,841 | 1,060 | \$6,601 | \$11,688 |
| Housing Stability for Populations Needing Extra Support | \$16,297,630 | 4,302 | | |
| Housing Trust Fund - Rental Assistance (HTF-RA) ¹⁰ | \$7,000,228 | 890 | \$9,777 | \$8,904 |
| Bridges ¹⁰ | \$1,298,934 | 221 | \$7,957 | \$10,400 |
| Homework Starts with Home | \$1,555,964 | 197 | \$7,898 | \$12,912 |
| Family Homeless Prevention and Assistance Program (FHPAP) ¹¹ | \$5,801,322 | 2,831 | \$2,049 | \$9,600 |
| Section 811 | \$525,646 | 74 | \$7,103 | \$10,490 |
| Housing Opportunities for Persons with AIDS (HOPWA) | \$115,537 | 89 | \$1,298 | Not available |

**TABLE 4: ASSISTANCE TO BLACK, INDIGENOUS AND HOUSEHOLDS OF COLOR, FFY 2021
(CONTINUED)**

| Resources ¹ | Minnesota Housing Assistance | Households or Units Assisted ² | Average Assistance Per Household or Unit | Median Annual Household Income |
|----------------------------------|------------------------------|---|--|--------------------------------|
| COVID-19 Housing Recovery | \$90,521,986 | 21,359 | | |
| COVID Housing Assistance Program | 35,754,534 | 13,679 | \$2,614 | \$15,600 |
| RentHelpMN | \$54,767,452 | 7,680 | \$7,131 | \$14,865 |
| Total | \$700,440,965 | 43,009 | | |

Note: Excludes funding going to developers of rental housing, which does not go directly to households.

FIGURE 3: HOME MORTGAGE LOANS FOR BLACK, INDIGENOUS AND HOUSEHOLDS OF COLOR, FFY 2010-2020





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Over the past three years, almost half of competitive assistance has gone to Greater Minnesota.

TABLE 5: ASSISTANCE BY REGION AND FUNDS SOURCE, FFY 2021

| Region | Competitive Assistance: Grants, Deferred Loans, and Housing Tax Credits | | | | |
|--------------------|---|--------------------------|----------------------|--------------------------|---|
| | 2021 | | Three Years: 2019-21 | | Area Share of Lower Income Cost-Burdened Households |
| | Amount of Assistance | Area Share of Assistance | Amount of Assistance | Area Share of Assistance | |
| Central | \$40,170,857 | 8.7% | \$98,247,182 | 12.0% | 12.7% |
| Twin Cities | \$266,709,419 | 58.0% | \$452,464,506 | 55.4% | 54.9% |
| <i>Minneapolis</i> | \$112,330,614 | 24.4% | \$146,301,668 | 17.9% | 11.4% |
| <i>Saint Paul</i> | \$34,222,189 | 7.4% | \$60,224,013 | 7.4% | 7.4% |
| Northeast | \$34,231,834 | 7.4% | \$62,904,801 | 7.7% | 7.0% |
| <i>Duluth</i> | \$15,452,403 | 3.4% | \$31,716,452 | 3.9% | 2.3% |
| Northwest | \$14,669,594 | 3.2% | \$30,312,819 | 3.7% | 3.2% |
| Southeast | \$76,266,985 | 16.6% | \$115,828,212 | 14.2% | 13.0% |
| Southwest | \$9,787,741 | 2.1% | \$24,702,655 | 3.0% | 4.8% |
| West Central | \$17,981,400 | 3.9% | \$32,588,613 | 4.0% | 4.5% |
| Total | \$459,545,799 | 100.1% | \$816,776,758 | 100.0% | 100.0% |





TABLE 5: ASSISTANCE BY REGION AND FUNDS SOURCE, FFY 2021

| Region | Market-Driven Assistance: Amortizing Loans | | | |
|--------------------|--|--------------------------|------------------------|--------------------------|
| | 2021 | | Three Years: 2019-21 | |
| | Amount of Assistance | Area Share of Assistance | Amount of Assistance | Area Share of Assistance |
| Central | \$170,820,560 | 13.8% | \$496,928,157 | 14.5% |
| Twin Cities | \$849,739,099 | 68.5% | \$2,334,234,628 | 67.9% |
| <i>Minneapolis</i> | \$121,154,120 | 9.8% | \$278,673,218 | 8.1% |
| <i>Saint Paul</i> | \$133,029,235 | 10.7% | \$344,178,223 | 10.0% |
| Northeast | \$30,983,633 | 2.5% | \$76,625,593 | 2.2% |
| <i>Duluth</i> | \$14,598,061 | 1.2% | \$38,534,009 | 1.1% |
| Northwest | \$7,025,187 | 0.6% | \$23,849,973 | 0.7% |
| Southeast | \$133,976,873 | 10.8% | \$365,951,957 | 10.6% |
| Southwest | \$25,182,292 | 2.0% | \$74,490,907 | 2.2% |
| West Central | \$23,540,022 | 1.9% | \$66,416,764 | 1.9% |
| Total | \$1,241,267,666 | 100.0% | \$3,438,497,980 | 100% |

Notes: Data available for this table include non-Section 8 resources Minnesota Housing provided in 2021.

Competitive funds are generally distributed to developers and service organizations through a competitive process, such as a Request for Proposals.

Grants and deferred loans are state and federal appropriations (other than Section 8), and Minnesota Housing Pool 3 resources.

Housing tax credits reflect Minnesota Housing allocated tax credits in developments for which loans closed with 9% housing tax credits in 2021 (not including sub-allocators). In past reports syndication amounts were reported, however, beginning this year (2021) tax credit allocation amounts are reported and the three-year totals have been adjusted to reflect this change.

Amortizing loans involve regular principal and interest payments with borrowers deciding if they want to apply for a Minnesota Housing loan or pursue other lending options.

Regional total amounts include data for Duluth, Minneapolis, and Saint Paul, i.e., the sum of regional shares is 100%

Share of lower income cost-burdened households is based on estimates of the number of households with income less than \$50,000 who pay more than 30% of income for housing (from the Census Bureau's *American Community Survey*, 2015-2019). The Census Bureau has delayed the release of 2016-2020 ACS data until March 2021 due to the impacts of COVID-19 on data collection.)

TABLE 6: ASSISTANCE BY PROGRAM, FFY2019-2021

| Resources ¹ | 2019 | | 2020 | | 2021 | |
|--|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|---------------------------|
| | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households Units Assisted |
| Homebuyer (unduplicated count) | \$976,524,978 | 5,105 | \$1,173,678,966 | 5,667 | \$1,230,087,916 | 5,455 |
| Home Mortgage Loans (Start Up and Step Up) ³ | \$932,392,513 | 5,105 | \$1,122,941,772 | 5,667 | \$1,170,149,453 | 5,455 |
| <i>no downpayment/closing cost loan</i> | \$18,842,388 | 117 | \$57,014,173 | 311 | \$34,475,422 | 165 |
| <i>with downpayment/closing cost loan</i> | \$913,550,125 | 4,988 | \$1,065,927,599 | 5,356 | \$1,135,674,031 | 5,280 |
| <i>Deferred Payment Loans (second mortgage amount)</i> | \$24,126,600 | 3,021 | \$29,293,275 | 3,361 | \$35,868,677 | 3,414 |
| Monthly Payment Loans (second mortgage amount) | \$20,005,865 | 1,967 | \$21,443,919 | 1,995 | \$24,069,786 | 1,866 |
| Deferred Payment Loans (second mortgage amount) | \$23,786,550 | 3,021 | \$24,126,600 | 3,021 | \$29,293,275 | 3,361 |
| Monthly Payment Loans (second mortgage amount) | \$13,939,200 | 1,454 | \$20,005,865 | 1,967 | \$21,443,919 | 1,995 |
| Homebuyer/owner Education and Counseling | \$2,755,256 | 7,827 | \$2,677,604 | 7,996 | \$2,536,803 | 8,264 |
| Homeownership Education, Counseling, and Training (HECAT) ⁴ * | \$1,502,500 | 6,737 | \$1,424,595 | 6,986 | \$1,424,595 | 7,425 |
| Homeownership Capacity Program | \$1,252,756 | 1,090 | \$1,253,009 | 1,010 | \$1,112,208 | 839 |
| Home Improvement | \$23,847,205 | 1130 | \$28,746,040 | 1,309 | \$39,732,812 | 1,503 |
| Home Improvement Loan Program | \$18,226,799 | 872 | \$24,083,355 | 1,097 | \$35,249,536 | 1,300 |
| Rehabilitation Loan Program | \$5,620,406 | 258 | \$4,662,685 | 212 | \$4,483,276 | 203 |

TABLE 6: ASSISTANCE BY PROGRAM, FFY2019-2021 (CONTINUED)

| Resources ¹ | 2019 | | 2020 | | 2021 | |
|---|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|---------------------------|
| | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households Units Assisted |
| Single Family Development Programs | \$7,460,298 | 345 | \$16,200,860 | 3,053 | \$9,574,624 | 549 |
| Community Homeownership Impact Fund ⁵ | \$7,460,298 | 345 | \$9,670,037 | 323 | \$8,675,547 | 306 |
| -appropriations | \$6,327,165 | 342 | \$7,314,177 | 322 | \$6,729,047 | 303 |
| -HIB | \$647,785 | 26 | \$716,266 | 38 | \$968,318 | 42 |
| -Interim construction | \$485,349 | 6 | \$1,639,593 | 16 | \$978,182 | 9 |
| Workforce Affordable Homeownership Program | No activity | No activity | No activity | No activity | \$19,224 | 11 |
| Manufactured Homes Community Redevelopment Program | No activity | No activity | \$1,000,000 | 105 | \$879,852 | 232 |
| Rental Production - New Construction and Rehabilitation (unduplicated count)⁶ | \$129,395,915 | 3,215 | \$144,674,005 | 2,811 | \$240,580,216 | 3,332 |
| Amortizing Loan Program (LMIR and MAP) | \$46,166,000 | 850 | \$81,544,844 | 1,176 | \$87,746,661 | 1,122 |
| Flexible Financing for Capital Costs (FFCC) ⁷ | \$6,505,363 | 635 | \$9,069,000 | 560 | \$6,502,671 | 319 |
| Low-Income Housing Tax Credits (LIHTC) Minnesota Housing Allocation Amount ⁸ ** | \$14,839,951 | | \$2,444,719 | | \$12,886,018 | |
| Low-Income Housing Tax Credits (LIHTC) syndication proceeds | \$80,401,968 | 1,054 | \$23,232,952 | 141 | \$120,149,130 | 704 |
| Economic Development and Housing/Challenge Fund (EDHC) | \$9,285,509 | 269 | \$9,713,508 | 83 | \$16,303,430 | 269 |

TABLE 6: ASSISTANCE BY PROGRAM, FFY2019-2021 (CONTINUED)

| Resources ¹ | 2019 | | 2020 | | 2021 | |
|--|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|---------------------------|
| | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households Units Assisted |
| Preservation-Affordable Rental Housing Fund (PARIF) | \$11,252,064 | 306 | \$0 | 0 | \$13,245,474 | 253 |
| HOME | \$2,678,978 | 24 | \$7,324,462 | 34 | \$10,320,123 | 85 |
| Housing Infrastructure Bonds (HIB) | \$24,229,378 | 274 | \$15,209,185 | 141 | \$83,514,718 | 656 |
| Publicly Owned Housing Program (POHP) | \$5,975,468 | 1,193 | \$9,655,756 | 996 | \$6,923,991 | 934 |
| Rental Rehabilitation Deferred Loan (RRDL) Program | \$3,532,436 | 212 | \$1,344,928 | 86 | \$710,000 | 22 |
| Asset Management ⁹ | \$2,930,768 | 50 | \$3,049,743 | 289 | \$647,000 | 61 |
| National Housing Trust Fund | \$0 | 0 | \$2,511,840 | 40 | \$800,000 | 24 |
| Workforce Housing Development*** | \$500,000 | 24 | \$2,350,890 | 62 | \$980,130 | 97 |
| Strategic Investments | \$1,500,000 | 98 | \$0 | 0 | \$0 | 0 |
| Rental Assistance Contract Administration | \$185,554,012 | 28,063 | \$200,147,439 | 27,919 | \$213,392,884 | 29,536 |
| Section 8 Performance Based Contract Administration (PBCA) | \$145,634,153 | 21,337 | \$170,763,266 | 23,438 | \$208,131,423 | 28,739 |
| Section 8 Traditional Contract Administration (TCA) | \$39,919,859 | 6,726 | \$29,384,173 | 4,481 | \$5,261,461 | 797 |
| Housing Stability for Populations Needing Extra Support | \$26,724,125 | 10,143 | \$26,376,298 | 7,934 | \$28,515,274 | 8,295 |
| Housing Trust Fund - Rental Assistance (HTF-RA) ¹⁰ | \$9,850,414 | 1,649 | \$9,969,447 | 1,464 | \$10,423,893 | 1,408 |
| Housing Trust Fund - Operating Subsidies | \$2,371,613 | 1,385 | \$1,249,481 | 644 | \$1,417,034 | 809 |
| Bridges ¹⁰ | \$4,106,576 | 816 | \$3,806,855 | 755 | \$3,586,100 | 691 |

TABLE 6: ASSISTANCE BY PROGRAM, FFY2019-2021 (CONTINUED)

| Resources ¹ | 2019 | | 2020 | | 2021 | |
|---|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|---------------------------|
| | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households or Units Assisted | Minnesota Housing Assistance | Households Units Assisted |
| Homework Starts with Home | | | \$1,028,176 | 191 | \$1,982,471 | 251 |
| Family Homeless Prevention and Assistance Program (FHPAP) ¹¹ | \$9,510,553 | 6,013 | \$9,191,079 | 4,557 | \$9,844,420 | 4,804 |
| Section 811 | \$740,116 | 124 | \$952,777 | 146 | \$1,030,283 | 154 |
| Housing Opportunities for Persons with AIDS (HOPWA) | \$144,854 | 156 | \$178,483 | 177 | \$231,074 | 178 |
| COVID-19 Housing Recovery | No activity | | \$5,530,823 | 2,625 | \$152,748,667 | 36,565 |
| COVID Housing Assistance Program | No activity | | \$5,530,823 | 2,625 | \$62,727,252 | 23,998 |
| RentHelp MN | No activity | | No activity | | \$90,021,415 | 12,567 |
| Other | \$1,474,989 | 77 | \$1,514,436 | 13 | \$2,444,111 | 15 |
| Neighborhood Stabilization Program (NSP) | No activity | | No activity | | No activity | |
| Disaster Recovery | \$172,967 | 10 | \$72,727 | 7 | No activity | |
| Manufactured Home Relocation Trust Fund | \$166,476 | 67 | \$15,550 | 6 | \$62,950 | 15 |
| Technical Assistance and Operating Support | \$1,135,546 | NA | \$1,426,159 | NA | \$2,381,161 | |
| Total | 1,353,736,779 | 55,905 | \$1,599,546,471 | 59,327 | \$1,919,613,306 | 93,504 |

Notes:

*Past reports have included households assisted with Framework in the HECAT total households. Beginning with the FFY2021 Assessment, Framework households have been excluded from the HECAT totals. For consistency, Framework households have been removed from the 2019 and 2020 HECAT totals in this table.

**Past reports have included LIHTC syndication proceeds in total dollars assisted and have not reported housing tax credit dollars amounts allocated. Starting in FFY2021, only housing tax credit dollars allocated by Minnesota Housing and not syndication amounts are included in total dollars. Adjustments have been made to this table so all three years are consistent with this change.

*** Starting with the 2021 Assessment Report, Workforce Housing Development units and dollars are included once all funds for a project have been disbursed. In the 2020 Assessment Report one project was included before all funds were disbursed (2nd Avenue Apartments with 37 units and funding of \$455,130). Adjustments have been made to the 2020 and 2021 Workforce Housing Development totals to accurately report the 2nd Avenue Apartment project.

TABLE 7: CHARACTERISTICS OF HOUSEHOLDS SERVED, BY PROGRAM, FFY 2021

| Resources ¹ | Percentage of households that are: | | | |
|---|------------------------------------|------------------------------|------------------------------|------------------------------|
| | Families with Children | Seniors | With a Disabled Occupant* | Long-term Homeless |
| Homebuyer and Home Refinance (unduplicated count) | 49.7% | 1.9% | 1.1% | NA |
| Home Mortgage Loans (Start Up and Step Up) ³ | 49.7% | 1.9% | 1.1% | NA |
| Deferred Payment Loans | 76.0% | 2.0% | 0.7% | NA |
| Monthly Payment Loans | 71.3% | 1.4% | 0.4% | 0.0% |
| Homebuyer/owner Education and Counseling | NA | 9.6% | NA | NA |
| Homeownership Education, Counseling, and Training (HECAT) ⁴ | NA | 10.5% | NA | NA |
| Homeownership Capacity Program | 64.4% | 2.9% | NA | NA |
| Home Improvement | 58.3% | 16.2% | 7.3% | NA |
| Home Improvement Loan Program | 58.1% | 11.8% | 2.0% | NA |
| Rehabilitation Loan Program | 59.7% | 43.8% | 41.4% | NA |
| Single Family Development Program | 56.1% | 15.4% | 25.4% | NA |
| Community Homeownership Impact Fund ⁵ | 56.1% | 15.4% | 22.9% | NA |
| Workforce Affordable Homeownership Program | NA | NA | 90.9% | NA |
| Rental Production - New Construction and Rehabilitation (unduplicated household count) | 34.8% | 25.3% | 27.8% | 6.9% |
| Low and Moderate Income Rental (LMIR) | 49.3% | 17.5% | 15.4% | 4.3% |
| Flexible Financing for Capital Costs (FFCC) | See characteristics for LMIR | See characteristics for LMIR | See characteristics for LMIR | See characteristics for LMIR |
| Low-Income Housing Tax Credits (LIHTC) syndication proceeds ⁸ | 42.2% | 22.1% | 20.8% | 7.0% |
| Economic Development and Housing/Challenge Fund (EDHC) | 45.3% | 15.3% | 13.0% | 6.6% |
| HOME | 27.8% | 21.2% | 34.4% | 3.2% |
| Housing Infrastructure Bonds (HIB) | 21.1% | 20.3% | 48.2% | 22.9% |
| Preservation- Affordable Rental Housing (PARIF) | 32.8% | 28.9% | 32.8% | 8.2% |
| Publicly Owned Housing Program (POHP) | 11.1% | 44.3% | 45.6% | 2.9% |
| Rental Rehabilitation Deferred Loan (RRDL) Program | 19.3% | 41.7% | 24.4% | <5 |

TABLE 7: CHARACTERISTICS OF HOUSEHOLDS SERVED, BY PROGRAM, FFY 2021 (CONTINUED)

| Resources ¹ | Percentage of households that are: | | | |
|---|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
| | Families with Children | Seniors | With a Disabled Occupant* | Long-term Homeless |
| National Housing Trust Fund | 8.4% | <5 | 72.8% | 74.7% |
| Rental Assistance Contract Administration (Section 8 PBCA and TCA) | 24.2% | 46.1% | 38.1% | NA |
| Housing Stability for Populations Needing Extra Support | 44.7% | 6.8% | NA | 33.9% |
| Housing Trust Fund - Rental Assistance (HTF-RA) ¹⁰ | 52.4% | 8.6% | NA | 74.9% |
| Housing Trust Fund - Operating Subsidies | 15.2% | 13.5% | 44.4% | 44.9% |
| Bridges ¹⁰ | 27.8% | 8.1% | 100.0% | 19.5% |
| Family Homeless Prevention and Assistance Program (FHPAP) ¹¹ | 49.1% | 5.2% | 43.9% | 22.2% |
| Homework Starts with Home | 100.0% | 0.8% | 24.3% | 26.3% |
| Section 811 | 1.9% | 7.8% | 100.0% | NA |
| Housing Opportunities for Persons with AIDS | No detailed household data available | No detailed household data available | No detailed household data available | No detailed household data available |
| COVID-19 Housing Recovery | 66.4% | 3.9% | 13.2% | NA |
| COVID Housing Assistance Program | 72.9% | NA | NA | NA |
| RentHelpMN | 43.0% | 3.9% | 13.2% | NA |

*For all programs except FHPAP and Homework Starts with Home, disability percentages are based on the disability status of any household member; for FHPAP and HWSWH, the disability percentage is based on the disability status of the head of household. When interpreting these percentages, one would expect lower percentages when considering only the head of household's disability status.

Seniors= 62 and older

Long-term or high priority homeless= Lacking a permanent place to live continuously for a year, or at least four times in the past three years, or at least four times in the past three years, or households prioritized for permanent supportive housing by the Coordinated Entry System

NOTES

¹ Data for all programs include loans and grants purchased, closed, or disbursed during the program year, not loans and grants currently committed but not yet disbursed. For programs in which Minnesota Housing provides second mortgages in conjunction with other Minnesota Housing assistance, total units are shown by program, but are unduplicated in subtotal and total unit counts.

Tenant demographics for rental units are reported to Minnesota Housing by owners of agency-funded developments being monitored for compliance with program rules. Data include characteristics of tenants occupying developments funded prior to the reporting year. These data are proxies for the tenants most likely to move into these units. All percentage calculations are based on households with complete information reported. Household income is based only on tenants with income reported in the last three years.

Tenant characteristics will vary from year-to-year reflecting the number, size, location, and type of developments on which owners report.

² These are households in which the head of the household (borrower or coborrower, in the case of homeownership and home improvement loans) is of a race other than white or is of Latinx/Hispanic origin.

³ Data include first mortgages that U.S. Bank Home Mortgage HFA Division purchased during the reporting year.

⁴ The number of HECAT households served excludes people who took the online Framework course. HECAT is also funded through other partners; the amount shown includes \$404,409 in funding partners' contributions.

⁵ The Community Homeownership Impact Fund includes Single Family's Economic Development and Housing/Challenge Fund resources. This is a count of loans, not households; some households may receive more than one loan under this program.

⁶ The demographic information for rental production numbers exclude units that also receive Section 8 Project-Based vouchers.

⁷ Flexible Financing for Capital Costs (FFCC) dollars and unit totals include The Glen at Valley Creek (42 units) funded under the Senior Housing Pilot Project which used Pool 3 dollars and EDHC rules.

⁸ The total amount of syndication proceeds and tax credit allocation amounts are reported for developments with loans that closed in the reporting year. Projects that only receive Minnesota Housing allocated tax credits and not Minnesota Housing loans are reported in the year the project status reaches 8609. 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 and/or fluctuation in tax credit pricing.

⁹ Includes Financing Adjustment Factor and Financing Adjustment (FAF/FA) resources.

¹⁰ Total assistance amount for Bridges and Housing Trust Fund Rental Assistance is the actual voucher, security deposit, and housing expense amounts disbursed during the reporting year. Average assistance per household is estimated for 12 months based on average monthly assistance paid in the reporting year.

¹¹ Beginning in 2021, the FHPAP contract year starts on September 1; in past years the contract start date was July 1st. Therefore, data on FHPAP assistance is now reported by this updated contract year (September 1 through August 31), based on expenditures for assistance and services reported to Minnesota Housing by FHPAP providers and demographic data reported in HMIS. Because the organization administering the data for FHPAP is improving the system for maintaining the data, the FHPAP demographic information in this report should be considered estimates, not actuals. The household served and dollars are actuals.



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