

CHAPTER 4900

MINNESOTA HOUSING FINANCE AGENCY

HOUSING LOANS AND GRANTS

4900 0010 DEFINITIONS
 LOCAL PARTICIPATION HOME
 IMPROVEMENT LOANS
 4900 0550 FUNDS
 ACCESSIBILITY DEFERRED LOAN PROGRAM
 4900 0750 DEFINITIONS
 4900 0760 ELIGIBILITY
 4900 0770 DISTRIBUTION OF ACCESSIBILITY
 DEFERRED LOANS
 4900 0780 REPAYMENT
 4900 1200 APPLICATIONS FOR INNOVATIVE
 HOUSING LOANS
 4900 1210 SELECTION CRITERIA FOR
 INNOVATIVE HOUSING LOANS
 4900 1330 HOME OWNERSHIP ASSISTANCE
 FUND
 HOMEOWNERSHIP ASSISTANCE FUND TAX
 REFORM TRANSITION DEMONSTRATION
 PROGRAM
 4900 1360 HOMEOWNERSHIP ASSISTANCE
 FUND UNDER TAX REFORM
 TRANSITION DEMONSTRATION
 PROGRAM

4900 1361 HOMEOWNERSHIP ASSISTANCE
 FUND, DOWN PAYMENT
 ASSISTANCE UNDER PROGRAM
 4900 1362 REPAYMENT
 TEMPORARY HOUSING PROGRAM
 4900 1700 SCOPE
 4900 1701 DEFINITIONS
 4900 1702 ELIGIBILITY
 4900 1703 SELECTION CRITERIA FOR
 GRANTS
 ELDERLY HOME SHARING PROGRAM
 4900 1800 SCOPE
 4900 1801 DEFINITIONS
 4900 1802 ELIGIBILITY
 4900 1803 SELECTION CRITERIA
 SHARED HOUSING PROGRAM
 4900 1804 SCOPE
 4900 1805 DEFINITIONS
 4900 1806 APPLICANT ELIGIBILITY
 4900 1807 STRUCTURE ELIGIBILITY
 4900 1808 SELECTION CRITERIA

4900.0010 DEFINITIONS.

[For text of subps 1 to 22, see M R. 1985]

Subp. 23. **Persons and families of low and moderate income.** "Persons and families of low and moderate income" means:

A. With respect to limited-unit mortgage loans pursuant to parts 4900.0310 to 4900.0360, except for loans issued under parts 4900.0370 and 4900.0380, development cost loans pursuant to parts 4900.0210 to 4900.0240, planning grants pursuant to parts 4900.0410 and 4900.0420, and American Indian housing loans pursuant to parts 4900.0900 to 4900.1080, which loans and grants are intended for a limited-unit development, or a dwelling unit in a planned unit development or a condominium, those persons and families whose adjusted income does not exceed the amounts set forth in the following tables or such lower amount as shall be required to assure that the interest on obligations of the agency will be exempt from federal income taxation.

(1) Maximum adjusted income for loans for new construction:

(a) in the counties of Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Washington, and Wright:

Mortgage Interest Rate	Maximum Adjusted Income
0-10.00%	\$35,000
10.01-10.50%	\$36,000
10.51-11.00%	\$37,000
11.01-11.50%	\$38,000
11.51% and over	\$39,000

(b) in the counties of Benton, Blue Earth, Clay, Nicollet, Olmsted, St. Louis, Sherburne, and Stearns:

Mortgage Interest Rate	Maximum Adjusted Income
0-10.00%	\$28,000
10.01-10.50%	\$29,000

MINNESOTA RULES 1986

85

HOUSING LOANS AND GRANTS 4900.0010

10.51-11.00%	\$30,000
11.01-11.50%	\$31,000
11.51% and over	\$32,000

(c) in all other counties:

Mortgage Interest Rate	Maximum Adjusted Income
0-10.00%	\$26,000
10.01-10.50%	\$27,000
10.51-11.00%	\$28,000
11.01-11.50%	\$29,000
11.51% and over	\$30,000

(2) Maximum adjusted income for loans for existing construction:

(a) in the counties of Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Washington, and Wright:

Mortgage Interest Rate	Maximum Adjusted Income
0-10.00%	\$31,000
10.01-10.50%	\$32,000
10.51-11.00%	\$33,000
11.01-11.50%	\$34,000
11.51% and over	\$35,000

(b) in the counties of Benton, Blue Earth, Clay, Nicollet, Olmsted, St. Louis, Sherburne, and Stearns:

Mortgage Interest Rate	Maximum Adjusted Income
0-10.00%	\$24,000
10.01-10.50%	\$25,000
10.51-11.00%	\$26,000
11.01-11.50%	\$27,000
11.51% and over	\$28,000

(c) in all other counties:

Mortgage Interest Rate	Maximum Adjusted Income
0-10.00%	\$21,000
10.01-10.50%	\$22,000
10.51-11.00%	\$23,000
11.01-11.50%	\$24,000
11.51% and over	\$25,000

B. [Repealed, 10 SR 1557]

[For text of subpart 23, items C and D, see M.R. 1985]

E. With respect to home improvement loans and accessibility improvement assistance pursuant to parts 4900.0510 and 4900.0710, those persons and families whose adjusted income does not exceed \$27,000 or such lower amount as the agency may establish to assure that the interest on obligations of the agency will be exempt from federal income taxation.

Statutory Authority: MS s. 462A 06 subs 4, 11

History: 10 SR 1557, 11 SR 104

LOCAL PARTICIPATION HOME IMPROVEMENT LOANS

4900.0550 FUNDS.

Subpart 1. **Request for funds.** A local government that wishes to receive an allocation of funds to make local participation home improvement loans shall submit a request for funds that includes the following items, which may be further described by the agency:

[For text of subpart 1, item A, see M.R. 1985]

B. a description of program requirements to be imposed by the local government that are not set forth in parts 4900.0510 and 4900.0520;

[For text of subpart 1, items C to F, see M.R. 1985]

[For text of subp 2, see M.R. 1985]

Statutory Authority: *MS s 462A 06 subds 4,11*

History: *10 SR 1557*

ACCESSIBILITY DEFERRED LOAN PROGRAM

4900.0750 DEFINITIONS.

Subpart 1. **Applicability.** For the purposes of parts 4900.0750 to 4900.0780 and, except as otherwise provided, the terms defined in this part have the meanings given them.

Subp. 2. **Accessibility improvement.** "Accessibility improvement" means an interior or exterior improvement or modification to a residential dwelling located in Minnesota that is necessary to enable a handicapped person to function in a residential setting.

Subp. 3. **Deferred loan.** "Deferred loan" means a loan made without interest or periodic payments and repayed in accordance with part 4900.0780.

Subp. 4. **Handicapped person.** With respect to rehabilitation grants and loans pursuant to parts 4900.0610 to 4900.0700 and accessibility deferred loans pursuant to parts 4900.0750 to 4900.0780, "handicapped person" means a person who has a permanent physical condition that is not correctable and which substantially reduces the person's ability to function in a residential setting. A person with a physical condition who does not require the use of a device to increase mobility shall be considered to be a handicapped person if a licensed physician certifies in writing that the physical condition substantially limits the person's ability to function in a residential setting.

Statutory Authority: *MS s 462A.06 subds 4,11*

History: *10 SR 1557*

4900.0760 ELIGIBILITY.

The agency may make funds available for the purpose of making accessibility improvements, for technical assistance in the design and construction of such accessibility improvements, and for repairs relating to the installation of the accessibility improvements, under the following conditions:

Subpart 1. **Purpose of loan.** The loan recipient shall:

A. (1) be a handicapped person, or have or intend to have in residence in the property to be improved at least one household member who is a handicapped person, (2) occupy or intend to occupy the dwelling unit to be improved as his or her primary residence, and (3) qualify as a person or family of low or moderate income as defined in part 4900.0010, subpart 23, item E; or

B. (1) be licensed by the county to operate the property to be improved as a foster care residence, (2) occupy the dwelling unit to be improved as his or

her primary residence, (3) have entered into an agreement to accept handicapped foster care residents as set forth in part 4900.0780, subpart 2, and (4) qualify as a person or family of low or moderate income, which shall be considered to mean, for the purpose of this item, a person or family whose adjusted income as defined in part 4900.0010, subpart 3, does not exceed \$38,000 for residences in the metropolitan area, as defined in Minnesota Statutes, section 473.121, subdivision 2, or whose adjusted income for residences in the nonmetropolitan area as defined in this item does not exceed \$30,000.

Subp. 2. Ownership. The loan recipient shall comply with the ownership requirements of part 4900.0630, subpart 2.

Subp. 3. Structure. The structure to be improved shall be an existing dwelling located within the state of Minnesota, shall be used primarily for residential purposes, and shall contain no more than two dwelling units, one of them occupied by the recipient.

Statutory Authority: *MS s 462A.06 subds 4,11*

History: *10 SR 1557*

4900.0770 DISTRIBUTION OF ACCESSIBILITY DEFERRED LOANS.

Subpart 1. Availability. Accessibility deferred loans shall be available in the form of deferred loans.

Subp. 2. Combined with other aid. When an accessibility deferred loan is combined with assistance from other agency loan or grant programs, the requirements of those programs shall be met.

Subp. 3. Limit on aid. In no case shall the accessibility deferred loan for accessibility improvements, technical assistance, and related repairs inclusively exceed \$10,000 for a single structure.

Subp. 4. Five-year limitation. No property shall be eligible for an accessibility deferred loan if it has been improved through such assistance within the five-year period next preceding the date on which the application for such assistance is made, except in extraordinary circumstances relating to damage to the property as a result of events beyond the control of the recipient.

Statutory Authority: *MS s 462A.06 subds 4,11*

History: *10 SR 1557*

4900.0780 REPAYMENT.

The recipient of a deferred loan shall enter into an agreement with the agency for repayment of the loan, as provided in subparts 1 and 2.

Subpart 1. Household loan. If the recipient qualifies for a loan under the provisions of part 4900.0760, subpart 1, item A, the agreement shall provide that the recipient shall repay the entire amount of the deferred loan only in the event the property upon which the improvement is located is sold, transferred, or otherwise conveyed, or ceases to be the recipient's principal place of residence, within five years after the date upon which the application for an accessibility deferred loan was approved. The agreement for the repayment of the loan shall be secured by a lien for the benefit of the agency on the property improved.

Subp. 2. Foster care loan. If the recipient qualifies for a loan under the provisions of part 4900.0760, subpart 1, item B, the agreement shall provide that the recipient shall repay the entire amount of the deferred loan only in the event that the recipient voluntarily withdraws the improved property from use as a foster care residence, or refuses to accept handicapped foster care residents, within five years after the date upon which the application for an accessibility loan was approved. Agreements under this subpart need not be secured by a lien for the benefit of the agency on the property improved.

Statutory Authority: *MS s 462A.06 subds 4,11*

History: *10 SR 1557*

4900.1200 APPLICATIONS FOR INNOVATIVE HOUSING LOANS.

To be eligible to be selected for an innovative housing loan, to be made from the fund established pursuant to Minnesota Statutes, sections 462A.05, subdivision 18 and 462A.21, subdivision 9, each applicant must satisfy the following requirements:

A. The applicant must be a nonprofit or for-profit entity.

[For text of items B to G, see M.R. 1985]

Statutory Authority: *MS s 462A 06 subds 4,11*

History: *10 SR 354*

4900.1210 SELECTION CRITERIA FOR INNOVATIVE HOUSING LOANS.

In determining whether or not to accept applications from nonprofit or for-profit entities for innovative housing loans, the members shall examine the following facts and make their determinations thereon:

[For text of items A to I, see M.R. 1985]

Statutory Authority: *MS s 462A 06 subds 4,11*

History: *10 SR 354*

4900.1330 HOME OWNERSHIP ASSISTANCE FUND.

Subpart 1. **Monthly assistance.** The agency may provide eligible recipients with interest-free monthly assistance loans in the form of monthly payments of a portion of the principal and interest installment due on the limited-unit development mortgage on qualifying property. Such payments shall not exceed \$100 per month and shall decrease by \$10 per month or \$120 per year each year. The maximum amount of monthly assistance to which a recipient is originally entitled shall be determined by the agency from time to time on the basis of the percentage of income which may reasonably be spent on mortgage payments, the interest rate charged for limited-unit development mortgage loans, and general housing and construction costs in the state of Minnesota, provided however, that the initial maximum monthly assistance which the agency shall determine to be available shall not exceed the following amounts for persons and families within the following annual adjusted income ranges as set forth in subparts 2, 3, and 4 for various potential interest rates to be charged by the agency on its limited-unit development mortgage loans.

Subp. 2. **Designated central counties.** The following table applies to eligible recipients whose qualifying property is in Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Washington, and Wright counties.

Mortgage Interest Rate		Initial Maximum Monthly Assistance				
		\$100	\$80	\$60	\$40	\$20
0-10.00%	Adj. Hshld. Income	0-19,000	19,001-20,000	20,001-21,000	21,001-22,000	22,001-23,000
10.01-10.50%	Adj. Hshld. Income	0-20,000	20,001-21,000	21,001-22,000	22,001-23,000	23,001-24,000
10.51-11.00%	Adj. Hshld. Income	0-21,000	21,001-22,000	22,001-23,000	23,001-24,000	24,001-25,000
11.01-11.50%	Adj. Hshld. Income	0-22,000	22,001-23,000	23,001-24,000	24,001-25,000	25,001-26,000

MINNESOTA RULES 1986

89

HOUSING LOANS AND GRANTS 4900.1360

11.51% and Up	Adj. Hshld. Income	0-23,000	23,001-24,000	24,001-25,000	25,001-26,000	26,001-27,000
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Subp. 3. Designated outstate counties. The following table applies to eligible recipients whose qualifying property is in Benton, Blue Earth, Clay, Nicollet, Olmsted, St. Louis, Sherburne, and Stearns counties.

Mortgage Interest Rate		Initial Maximum Monthly Assistance				
		\$100	\$80	\$60	\$40	\$20

0-10.00%	Adj. Hshld. Income	0-15,000	15,001-16,000	16,001-17,000	17,001-18,000	18,001-19,000
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10.01-10.50%	Adj. Hshld. Income	0-16,000	16,001-17,000	17,001-18,000	18,001-19,000	19,001-20,000
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10.51-11.00%	Adj. Hshld. Income	0-17,000	17,001-18,000	18,001-19,000	19,001-20,000	20,001-21,000
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11.01-11.50%	Adj. Hshld. Income	0-18,000	18,001-19,000	19,001-20,000	20,001-21,000	21,001-22,000
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11.51% and Up	Adj. Hshld. Income	0-19,000	19,001-20,000	20,001-21,000	21,001-22,000	22,001-23,000
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Subp. 4. All other counties. The following table applies to eligible recipients whose qualifying property is in any county not named in subparts 2 and 3.

Mortgage Interest Rate		Initial Maximum Monthly Assistance				
		\$100	\$80	\$60	\$40	\$20

0-10.00%	Adj. Hshld. Income	0-13,000	13,001-14,000	14,001-15,000	15,001-16,000	16,001-17,000
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10.01-10.50%	Adj. Hshld. Income	0-14,000	14,001-15,000	15,001-16,000	16,001-17,000	17,001-18,000
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10.51-11.00%	Adj. Hshld. Income	0-15,000	15,001-16,000	16,001-17,000	17,001-18,000	18,001-19,000
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11.01-11.50%	Adj. Hshld. Income	0-16,000	16,001-17,000	17,001-18,000	18,001-19,000	19,001-20,000
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11.51% and Up	Adj. Hshld. Income	0-17,000	17,001-18,000	18,001-19,000	19,001-20,000	20,001-21,000
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Statutory Authority: *MS s 462A.06 subs 4,11*

History: *10 SR 1557*

HOMEOWNERSHIP ASSISTANCE FUND TAX REFORM TRANSITION DEMONSTRATION PROGRAM

4900.1360 HOMEOWNERSHIP ASSISTANCE FUND UNDER TAX REFORM TRANSITION DEMONSTRATION PROGRAM.

Subpart 1. Monthly assistance. The agency may provide eligible recipients with interest-free monthly assistance loans in the form of monthly payments of a portion of the principal and interest installment due on a tax reform transition demonstration program mortgage on qualifying property. Payments shall not exceed \$100 per month and shall decrease by \$10 per month or \$120 per year

MINNESOTA RULES 1986

4900.1360 HOUSING LOANS AND GRANTS

90

each year. The maximum amount of monthly assistance to which a recipient is originally entitled shall be determined by the agency from time to time on the basis of the percentage of income that may reasonably be spent on mortgage payments, the interest rate charged for tax reform transition demonstration program mortgage loans, and general housing and construction costs in Minnesota. However, the initial maximum monthly assistance that the agency shall determine to be available shall not exceed the amounts provided in subparts 2, 3, and 4 for persons and families within the annual gross income ranges in subparts 2, 3, and 4 for various potential interest rates to be charged by the agency on its tax reform transition demonstration program mortgage loans.

Subp. 2. Assistance in designated central counties. The loans provided for in subpart 1 may be made in the following amounts to eligible recipients whose qualifying property is in Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Washington, and Wright counties.

Mortgage

Interest

Rate

		Initial Maximum Monthly Assistance				
		\$ 100	\$ 80	\$ 60	\$ 40	\$ 20
0-9.00%	Annual Hshld. Income	0-21,000	21,001-22,000	22,001-23,000	23,001-24,000	24,001-25,000
	Annual Hshld. Income	0-22,000	22,001-23,000	23,001-24,000	24,001-25,000	25,001-26,000
9.01-9.50%	Annual Hshld. Income	0-23,000	23,001-24,000	24,001-25,000	25,001-26,000	26,001-27,000
	Annual Hshld. Income	0-24,000	24,001-25,000	25,001-26,000	26,001-27,000	27,001-28,000
9.51-10.00%	Annual Hshld. Income	0-25,000	25,001-26,000	26,001-27,000	27,001-28,000	28,001-29,000
	Annual Hshld. Income	0-26,000	26,001-27,000	27,001-28,000	28,001-29,000	29,001-30,000
10.01-10.50%	Annual Hshld. Income	0-27,000	27,001-28,000	28,001-29,000	29,001-30,000	
	Annual Hshld. Income	0-28,000	28,001-29,000	29,001-30,000		
10.51-11.00%	Annual Hshld. Income	0-29,000	29,001-30,000			
	Annual Hshld. Income	0-30,000				
11.01-11.50%	Annual Hshld. Income	0-31,000				
	Annual Hshld. Income	0-32,000				
11.51-12.00%	Annual Hshld. Income	0-33,000				
	Annual Hshld. Income	0-34,000				
12.01-12.50%	Annual Hshld. Income	0-35,000				
	Annual Hshld. Income	0-36,000				
12.51-13.00%	Annual Hshld. Income	0-37,000				
	Annual Hshld. Income	0-38,000				
13.01-13.50%	Annual Hshld. Income	0-39,000				
	Annual Hshld. Income	0-40,000				
13.51-14.00%	Annual Hshld. Income	0-41,000				
	Annual Hshld. Income	0-42,000				
14.01-14.50%	Annual Hshld. Income	0-43,000				
	Annual Hshld. Income	0-44,000				
14.51-15.00%	Annual Hshld. Income	0-45,000				
	Annual Hshld. Income	0-46,000				
15.01-15.50%	Annual Hshld. Income	0-47,000				
	Annual Hshld. Income	0-48,000				
15.51-16.00%	Annual Hshld. Income	0-49,000				
	Annual Hshld. Income	0-50,000				
16.01-16.50%	Annual Hshld. Income	0-51,000				
	Annual Hshld. Income	0-52,000				
16.51-17.00%	Annual Hshld. Income	0-53,000				
	Annual Hshld. Income	0-54,000				
17.01-17.50%	Annual Hshld. Income	0-55,000				
	Annual Hshld. Income	0-56,000				
17.51-18.00%	Annual Hshld. Income	0-57,000				
	Annual Hshld. Income	0-58,000				
18.01-18.50%	Annual Hshld. Income	0-59,000				
	Annual Hshld. Income	0-60,000				
18.51-19.00%	Annual Hshld. Income	0-61,000				
	Annual Hshld. Income	0-62,000				
19.01-19.50%	Annual Hshld. Income	0-63,000				
	Annual Hshld. Income	0-64,000				
19.51-20.00%	Annual Hshld. Income	0-65,000				
	Annual Hshld. Income	0-66,000				
20.01-20.50%	Annual Hshld. Income	0-67,000				
	Annual Hshld. Income	0-68,000				
20.51-21.00%	Annual Hshld. Income	0-69,000				
	Annual Hshld. Income	0-70,000				
21.01-21.50%	Annual Hshld. Income	0-71,000				
	Annual Hshld. Income	0-72,000				
21.51-22.00%	Annual Hshld. Income	0-73,000				
	Annual Hshld. Income	0-74,000				
22.01-22.50%	Annual Hshld. Income	0-75,000				
	Annual Hshld. Income	0-76,000				
22.51-23.00%	Annual Hshld. Income	0-77,000				
	Annual Hshld. Income	0-78,000				
23.01-23.50%	Annual Hshld. Income	0-79,000				
	Annual Hshld. Income	0-80,000				
23.51-24.00%	Annual Hshld. Income	0-81,000				
	Annual Hshld. Income	0-82,000				
24.01-24.50%	Annual Hshld. Income	0-83,000				
	Annual Hshld. Income	0-84,000				
24.51-25.00%	Annual Hshld. Income	0-85,000				
	Annual Hshld. Income	0-86,000				
25.01-25.50%	Annual Hshld. Income	0-87,000				
	Annual Hshld. Income	0-88,000				
25.51-26.00%	Annual Hshld. Income	0-89,000				
	Annual Hshld. Income	0-90,000				
26.01-26.50%	Annual Hshld. Income	0-91,000				
	Annual Hshld. Income	0-92,000				
26.51-27.00%	Annual Hshld. Income	0-93,000				
	Annual Hshld. Income	0-94,000				
27.01-27.50%	Annual Hshld. Income	0-95,000				
	Annual Hshld. Income	0-96,000				
27.51-28.00%	Annual Hshld. Income	0-97,000				
	Annual Hshld. Income	0-98,000				
28.01-28.50%	Annual Hshld. Income	0-99,000				
	Annual Hshld. Income	0-100,000				
28.51-29.00%	Annual Hshld. Income	0-101,000				
	Annual Hshld. Income	0-102,000				
29.01-29.50%	Annual Hshld. Income	0-103,000				
	Annual Hshld. Income	0-104,000				
29.51-30.00%	Annual Hshld. Income	0-105,000				
	Annual Hshld. Income	0-106,000				
30.01-30.50%	Annual Hshld. Income	0-107,000				
	Annual Hshld. Income	0-108,000				
30.51-31.00%	Annual Hshld. Income	0-109,000				
	Annual Hshld. Income	0-110,000				
31.01-31.50%	Annual Hshld. Income	0-111,000				
	Annual Hshld. Income	0-112,000				
31.51-32.00%	Annual Hshld. Income	0-113,000				
	Annual Hshld. Income	0-114,000				
32.01-32.50%	Annual Hshld. Income	0-115,000				
	Annual Hshld. Income	0-116,000				
32.51-33.00%	Annual Hshld. Income	0-117,000				
	Annual Hshld. Income	0-118,000				
33.01-33.50%	Annual Hshld. Income	0-119,000				
	Annual Hshld. Income	0-120,000				
33.51-34.00%	Annual Hshld. Income	0-121,000				
	Annual Hshld. Income	0-122,000				
34.01-34.50%	Annual Hshld. Income	0-123,000				
	Annual Hshld. Income	0-124,000				
34.51-35.00%	Annual Hshld. Income	0-125,000				
	Annual Hshld. Income	0-126,000				
35.01-35.50%	Annual Hshld. Income	0-127,000				
	Annual Hshld. Income	0-128,000				
35.51-36.00%	Annual Hshld. Income	0-129,000				
	Annual Hshld. Income	0-130,000				
36.01-36.50%	Annual Hshld. Income	0-131,000				
	Annual Hshld. Income	0-132,000				
36.51-37.00%	Annual Hshld. Income	0-133,000				
	Annual Hshld. Income	0-134,000				
37.01-37.50%	Annual Hshld. Income	0-135,000				
	Annual Hshld. Income	0-136,000				
37.51-38.00%	Annual Hshld. Income	0-137,000				
	Annual Hshld. Income	0-138,000				
38.01-38.50%	Annual Hshld. Income	0-139,000				
	Annual Hshld. Income	0-140,000				
38.51-39.00%	Annual Hshld. Income	0-141,000				
	Annual Hshld. Income	0-142,000				
39.01-39.50%	Annual Hshld. Income	0-143,000				
	Annual Hshld. Income	0-144,000				
39.51-40.00%	Annual Hshld. Income	0-145,000				
	Annual Hshld. Income	0-146,000				
40.01-40.50%	Annual Hshld. Income	0-147,000				
	Annual Hshld. Income	0-148,000				
40.51-41.00%	Annual Hshld. Income	0-149,000				
	Annual Hshld. Income	0-150,000				
41.01-41.50%	Annual Hshld. Income	0-151,000				
	Annual Hshld. Income	0-152,000				
41.51-42.00%	Annual Hshld. Income	0-153,000				
	Annual Hshld. Income	0-154,000				
42.01-42.50%	Annual Hshld. Income	0-155,000				
	Annual Hshld. Income	0-156,000				
42.51-43.00%	Annual Hshld. Income	0-157,000				
	Annual Hshld. Income	0-158,000				
43.01-43.50%	Annual Hshld. Income	0-159,000				
	Annual Hshld. Income	0-160,000				
43.51-44.00%	Annual Hshld. Income	0-161,000				
	Annual Hshld. Income	0-162,000				
44.01-44.50%	Annual Hshld. Income	0-163,000				
	Annual Hshld. Income	0-164,000				
44.51-45.00%	Annual Hshld. Income	0-165,000				
	Annual Hshld. Income	0-166,000				
45.01-45.50%	Annual Hshld. Income	0-167,000				
	Annual Hshld. Income	0-168,000				
45.51-46.00%	Annual Hshld. Income	0-169,000				
	Annual Hshld. Income	0-170,000				
46.01-46.50%	Annual Hshld. Income	0-171,000				
	Annual Hshld. Income	0-172,000				
46.51-47.00%	Annual Hshld. Income	0-173,000				
	Annual Hshld. Income	0-174,000				
47.01-47.50%	Annual Hshld. Income	0-175,000				
	Annual Hshld. Income	0-176,000				
47.51-48.00%	Annual Hshld. Income	0-177,000				
	Annual Hshld. Income	0-178,000				
48.01-48.50%	Annual Hshld. Income	0-179,000				
	Annual Hshld. Income	0-180,000				
48.51-49.00%	Annual Hshld. Income	0-181,000				
	Annual Hshld. Income	0-182,000				
49.01-49.50%	Annual Hshld. Income	0-183,000				
	Annual Hshld. Income	0-184,000				
49.51-50.00%	Annual Hshld. Income	0-185,000				
	Annual Hshld. Income	0-186,000				
50.01-50.50%	Annual Hshld. Income	0-187,000				
	Annual Hshld. Income	0-188,000				
50.51-51.00%	Annual Hshld. Income	0-189,000				
	Annual Hshld. Income	0-190,000				
51.01-51.50%	Annual Hshld. Income	0-191,000				
	Annual Hshld. Income	0-192,000				
51.51-52.00%	Annual Hshld. Income	0-193,000				
	Annual Hshld. Income	0-194,000				
52.01-52.50%	Annual Hshld. Income	0-195,000				
	Annual Hshld. Income	0-196,000				
52.51-53.00%	Annual Hshld. Income	0-197,000				

MINNESOTA RULES 1986

91

HOUSING LOANS AND GRANTS 4900.1700

10.51- 11.01-	Hshld Income Annual	0- 19,000	19,001- 20,000	20,001- 21,000	21,001- 22,000	22,001- 23,000
11.01- and Up	Hshld Income	0- 20,000	20,001- 21,000	21,001- 22,000	22,001- 23,000	23,001- 24,000

Subp. 4 **Assistance in all other counties.** The loans provided for in subpart 1 may be made in the following amounts to eligible recipients whose qualifying property is in any county not named in subparts 2 and 3.

Mortgage
Interest
Rate

		Initial Maximum Monthly Assistance				
		\$ 100	\$ 80	\$ 60	\$ 40	\$ 20
0- 9.00%	Annual Hshld. Income	0- 12,000	12,001- 13,000	13,001- 14,000	14,001- 15,000	15,001- 16,000
9.01- 9.50%	Annual Hshld. Income	0- 13,000	13,001- 14,000	14,001- 15,000	15,001- 16,000	16,001- 17,000
9.51- 10.00%	Annual Hshld. Income	0- 14,000	14,001- 15,000	15,001- 16,000	16,001- 17,000	17,001- 18,000
10.01- 10.50%	Annual Hshld. Income	0- 15,000	15,001- 16,000	16,001- 17,000	17,001- 18,000	18,001- 19,000
10.51- 11.00%	Annual Hshld. Income	0- 16,000	16,001- 17,000	17,001- 18,000	18,001- 19,000	19,001- 20,000
11.01- and Up	Annual Hshld. Income	0- 17,000	17,001- 18,000	18,001- 19,000	19,001- 20,000	20,001- 21,000

Statutory Authority: *MS s 462A.06 subds 4,11*

History: *11 SR 6*

4900.1361 HOMEOWNERSHIP ASSISTANCE FUND; DOWN PAYMENT ASSISTANCE UNDER PROGRAM.

The agency may provide interest-free down payment assistance loans to recipients eligible for monthly homeownership assistance under the tax reform transition demonstration program who are determined, on the basis of normal credit procedures, to lack the cash or land equity necessary to pay the required down payment, plus closing costs, expenses, and origination fees on the dwelling to be purchased. The amount of the down payment assistance loan shall equal the amount by which the sum of the down payment, closing costs, expenses, and origination fees exceeds five percent of the purchase price of the dwelling, but it shall not exceed the lesser of 50 percent of the down payment or \$1,500.

Statutory Authority: *MS s 462A.06 subds 4,11*

History: *11 SR 6*

4900.1362 REPAYMENT.

Repayment shall be as provided in part 4900.1350.

Statutory Authority: *MS s 462A.06 subds 4,11*

History: *11 SR 6*

TEMPORARY HOUSING PROGRAM

4900.1700 SCOPE.

Parts 4900.1700 to 4900.1703 govern temporary housing program grants for

the construction, acquisition, or rehabilitation of residential housing for occupancy by persons of low and moderate income in immediate need of temporary housing.

Statutory Authority: *MS s 462A.06 subds 4,11*

History: *10 SR 353*

4900.1701 DEFINITIONS.

Subpart 1. **Scope.** The terms used in parts 4900.1700 to 4900.1703 have the meaning given them in this part.

Subp. 2. **Agency.** "Agency" means the Minnesota Housing Finance Agency.

Subp. 3. **Applicant.** "Applicant" means one or more entities that submit an application for a temporary housing program grant.

Subp. 4. **Application.** "Application" means a submittal requesting a temporary housing program grant to pay the cost of the acquisition, construction, or rehabilitation of a structure to provide temporary housing for low and moderate income persons.

Subp. 5. **Persons and families of low and moderate income.** "Persons and families of low and moderate income" means, with respect to temporary housing program grants, those persons and families whose income does not exceed 50 percent of the statewide median household income as estimated by the United States Department of Housing and Urban Development.

Subp. 6. **Structure.** "Structure" means a building to be constructed, acquired, or rehabilitated for use as temporary housing.

Subp. 7. **Support services.** "Support services" means an assessment service that identifies the needs of individuals for independent living and arranges or provides for the appropriate educational, social, legal, advocacy, child care, employment, financial, or information and referral services to meet these needs.

Subp. 8. **Temporary housing.** "Temporary housing" means housing provided for a limited duration not exceeding six months and available for occupancy on a continuous 24-hour basis.

Subp. 9. **Temporary housing program grant or grant.** "Temporary housing program grant" or "grant" means an appropriation of money to an eligible applicant under the authority granted in Minnesota Statutes, section 462A.05, subdivision 20.

Statutory Authority: *MS s 462A.06 subds 4,11*

History: *10 SR 353*

4900.1702 ELIGIBILITY.

Subpart 1. **For applicants.** To be eligible for selection for a grant, an applicant shall satisfy the following requirements:

A. The applicant must be a nonprofit entity as defined in part 4900.0010, subpart 21.

B. The applicant must provide a comprehensive plan for meeting the existing need for temporary housing and for the placement of persons in independent housing. At a minimum this plan must include:

(1) documentation of a need for temporary housing by the population to be served by the structure;

(2) a description of the applicant's goals and objectives for meeting the special needs of the population to be served;

(3) documentation of an ability to provide support services to assist persons in moving into independent or appropriate supportive living situations; and

(4) a detailed budget for the first year and projected budgets for future years.

C. The applicant shall document fiscal responsibility and the ability to complete the construction, acquisition, or modification of the structure and to maintain the structure in accordance with its funded use for a specific period of time.

Subp. 2. **For structures.** To be eligible for selection for a grant, a proposed temporary housing structure must satisfy the following requirements:

A. The structure must provide temporary housing for persons and families of low and moderate income

B. The structure must provide a physical environment that is responsive to the needs of the population to be served.

C. The structure must comply with applicable state and local codes, zoning ordinances, land use provisions, and laws.

D. The structure must be located in Minnesota.

Statutory Authority: *MS s 462A 06 subds 4,11*

History: *10 SR 353*

4900.1703 SELECTION CRITERIA FOR GRANTS.

The agency shall take the following criteria into consideration when determining which applications will be funded:

A. the extent to which the grant is combined with funds or in-kind contributions from other public and private sources;

B. the availability and source of funds to pay the cost of acquisition, construction, or rehabilitation of the structure not funded by the grant;

C. the availability and source of funds to pay the ongoing costs of the support services;

D. the distribution of funds to service a variety of populations, including but not limited to, families with children, couples, single persons, and persons leaving a shelter for family abuse;

E. the geographic distribution of the funded applications within the state,

F. the immediacy of the need documented for temporary housing in the area in which the structure is located;

G. the capacity of the applicant to proceed promptly with the acquisition, construction, or rehabilitation of the structure;

H. the amount of the grant requested as compared to the total resources available for these grants,

I. the extent to which the application receives the support and participation of the local community;

J. the geographic location of the structure in relation to support services, recreational facilities, medical facilities, and transportation;

K. the reasonableness of the acquisition, construction, or rehabilitation cost with preference given to applications that minimize the cost per temporary housing units produced;

L. the extent to which the application uses innovative cost-effective support services that are appropriate to the needs of the population served, and

M. the experience of the applicant in developing or managing housing, providing support services, and servicing the specific target population of homeless persons.

Statutory Authority: *MS s 462A 06 subds 4,11*

History: *10 SR 353*

ELDERLY HOME SHARING PROGRAM

4900.1800 SCOPE.

Parts 4900.1800 to 4900.1803 govern the implementation of the elderly home sharing program.

Statutory Authority: *MS s 462A.06 subds 4,11*

History: *10 SR 2181*

4900.1801 DEFINITIONS.

Subpart 1. **Agency.** "Agency" means the Minnesota Housing Finance Agency.

Subp. 2. **Applicant.** "Applicant" means one or more entities which submit an application to the agency for an elderly home sharing program grant or loan.

Subp. 3. **Application.** "Application" means a submittal requesting a grant or loan of funds to pay the cost of either one or both of the following:

A. developing; or

B. administering

an elderly home sharing program.

Subp. 4. **Elderly home sharing program or program.** "Elderly home sharing program" or "program" means the agency's plan and procedures designed to provide grants or loans to eligible applicants for the development and administration of home sharing programs which match existing low and moderate income elderly homeowners with prospective tenants who will contribute either rent or services to the homeowner.

Subp. 5. **Low and moderate income elderly or elderly.** "Low and moderate income elderly" or "elderly" means persons 55 years of age or older with incomes that do not exceed the greater of 80 percent of the statewide or area median household income as estimated by the United States Department of Housing and Urban Development, and who reside and have an ownership interest in a single family house located in Minnesota.

Subp. 6. **Tenant.** "Tenant" means a person of any age who will pay rent or provide services in exchange for being able to share an elderly homeowner's residence.

Statutory Authority: *MS s 462A 06 subds 4,11*

History: *10 SR 2181*

4900.1802 ELIGIBILITY.

To be eligible for selection as a recipient of a grant or loan under the program, an applicant must satisfy the following requirements:

A. The applicant must be a nonprofit entity as defined in part 4900.0010, subpart 21.

B. The applicant must provide a comprehensive plan for providing an elderly home sharing program and document his or her ability to establish and maintain that program for a period of time specified by the agency. At a minimum this plan must include:

(1) documentation of a need for this type of service in the proposed geographical area;

(2) a description of the applicant's goals and objectives in meeting the area's need for elderly home sharing;

(3) a detailed description of how the proposed program would be administered, including qualifications of staff;

(4) a detailed budget for the specified period showing all costs and sources of funds to pay them; and

(5) documentation of fiscal responsibility and the ability to establish and maintain a home sharing program.

MINNESOTA RULES 1986

95

HOUSING LOANS AND GRANTS 4900.1805

Statutory Authority: *MS s 462A.06 subds 4,11*

History: *10 SR 2181*

4900.1803 SELECTION CRITERIA.

The agency will take the following criteria into consideration when determining whether an applicant will receive a grant or loan under the program:

A. The prior experience of the applicant in establishing and maintaining a home sharing or similar program.

B. The extent to which grant or loan funds are combined with other funds from private or public sources to make the program economically feasible.

C. The ability of the applicant to proceed expeditiously with the program.

D. The documented need for the home sharing program in the proposed location.

E. The geographic area to be served, to the end that a reasonable distribution of programs throughout the state can be achieved.

F. The extent of community support for the project.

Statutory Authority: *MS s 462A.06 subds 4,11*

History: *10 SR 2181*

SHARED HOUSING PROGRAM

4900.1804 SCOPE.

Parts 4900.1804 to 4900.1808 govern the implementation of the shared housing program.

Statutory Authority: *MS s 462A.06 subds 4,11*

History: *10 SR 2161*

4900.1805 DEFINITIONS.

Subpart 1. **Scope.** The terms used in parts 4900.1804 to 4900.1808 have the meanings given them in this part.

Subp. 2. **Agency.** "Agency" means the Minnesota Housing Finance Agency.

Subp. 3. **Applicant.** "Applicant" means one or more persons or entities who submit an application to the agency for a shared housing grant or loan.

Subp. 4. **Application.** "Application" means a submittal requesting a grant or loan to pay the cost of acquisition, construction, or rehabilitation of a structure into a shared housing facility for occupancy by low and moderate income elderly.

Subp. 5. **Low and moderate income elderly or elderly.** "Low and moderate income elderly" or "elderly" means persons 55 years of age and older with incomes which do not exceed the greater of 80 percent of the statewide or area median household income as estimated by the United States Department of Housing and Urban Development

Subp. 6. **Shared housing program or program.** "Shared housing program" or "program" means the agency's plan and procedures designed to provide grants or loans to housing sponsors for the acquisition, construction, or conversion of existing structures into shared housing facilities that contain from three to 12 private sleeping rooms, with shared cooking facilities and common space, for occupancy by low and moderate income elderly.

Subp. 7. **Structure.** "Structure" means a building to be acquired, constructed, or rehabilitated for use as shared housing.

Subp. 8. **Shared housing.** "Shared housing" means a structure for occupancy by the elderly that contains from three to 12 private sleeping rooms, shared cooking facilities, and common space.

Statutory Authority: *MS s 462A.06 subds 4,11*

History: *10 SR 2161*

4900.1806 APPLICANT ELIGIBILITY.

To be eligible for selection as a recipient of a grant or loan, an applicant must satisfy the following requirements:

A. The applicant must be a housing sponsor as defined in part 4900.0010, subpart 13.

B. The applicant must provide a comprehensive plan for providing a shared housing structure, and document the ability to successfully maintain the structure in accordance with its intended use for a period of time specified by the agency. At a minimum this plan must include:

(1) documentation of the need and desirability of the proposed shared housing;

(2) a description of the applicant's goals and objectives for meeting the special needs of the population to be served;

(3) a detailed budget for the acquisition, construction, or rehabilitation of the proposed structure;

(4) documentation of an ability to successfully match potential tenants in the shared housing facility;

(5) documentation of an ability to provide any required support and services for the tenants in the shared housing facility; and

(6) documentation of fiscal responsibility and the ability to complete the acquisition, construction, or rehabilitation of the structure and to maintain the structure in accordance with its intended use for a period of time specified by the agency.

Statutory Authority: *MS s 462A.06 subds 4,11*

History: *10 SR 2161*

4900.1807 STRUCTURE ELIGIBILITY.

To be eligible for selection for a grant or loan, a proposed shared housing facility must satisfy the following requirements:

A. The structure must contain from three to 12 private sleeping rooms, shared cooking facilities, and shared common space.

B. The structure must provide shared housing for low and moderate income elderly.

C. The structure must provide a physical environment that is responsive to the needs of the population to be served.

D. The structure must comply with applicable state and local codes, zoning ordinances, land use provisions and laws.

E. The structure must be located in Minnesota.

Statutory Authority: *MS s 462A 06 subds 4,11*

History: *10 SR 2161*

4900.1808 SELECTION CRITERIA.

The agency will take the following criteria into consideration when determining which applications will be funded:

A. The amount of experience of the applicant in establishing and maintaining shared housing facilities.

B. The extent to which the grant or loan funds are combined with other funds from private or public sources.

C. The ability of the applicant to proceed promptly with the acquisition, construction, or rehabilitation of the structure.

D. The suitability of the proposed structure for its intended use, including its location within the community, its homelike qualities, and its image and attractiveness.

MINNESOTA RULES 1986

97

HOUSING LOANS AND GRANTS 4900.1808

E. The documented need for shared housing in the proposed location.

F. The ability of the applicant to maintain the facility for its intended use for a period of time specified by the agency.

G. The reasonableness of the cost of acquisition, construction, or rehabilitation of the structure.

H. The location of the proposed facility, so as to allow for a reasonable distribution of facilities throughout the state.

I. The extent of community support documented for the proposed facility.

J. The extent to which the applicant uses innovative, cost effective techniques in providing the shared housing structure and in maintaining it as a desirable place for the elderly to reside.

Statutory Authority: *MS s 462A.06 subds 4,11*

History: *10 SR 2161*