

Budget Program	Description
Economic Development and Housing Challenge (Challenge)	The Challenge program funds both multifamily rental and single family homeownership new construction and redevelopment. Challenge leverages federal, private and local government funds. It is our primary resource for funding workforce housing.
Housing Trust Fund	The Housing Trust Fund provides rental assistance for individuals and families, many of whom have experienced homelessness.
Family Homeless Prevention	The Family Homeless Prevention and Assistance Program provides short-term assistance to families at risk of homelessness. Types of assistance may include one-time rental payments, assistance with first or last month's rent, or one-time mortgage payments.
Bridges	Bridges provides rental assistance for families in which at least one adult household member has a serious mental illness.
Preservation (PARIF)	PARIF is used to assist with the repair, rehabilitation and stabilization of federally assisted rental housing that is at risk of aging out of federal assistance programs.
Rental Rehabilitation Loans	Rental Rehabilitation is used to preserve naturally occurring affordable rental housing in Greater Minnesota.
Rehab Loans (Single Family)	The Rehabilitation Loan Program helps low income homeowners make basic health and safety improvements to their homes. One-third of the homeowners served by the program are seniors and nearly forty percent of households served have someone in the home with a disability.
Homeownership Assistance Fund (HAF)	The Homeownership Assistance Fund provides funding for the agency's downpayment and closing cost assistance program. This program serves low- to moderate-income first time homebuyers throughout the state.
Homeownership Education, Counseling and Training Fund (HECAT)	HECAT provides both pre-purchase homebuyer counseling and foreclosure prevention counseling. The state appropriated dollars are paired with federal and private funds to serve thousands of homeowners each year.
Capacity Building	The Capacity Building program provides support to organizations for regional coordination and planning. It helps to leverage federal funds for regional Continuum of Care organizations that coordinate and implement housing and services to meet the needs of households experiencing homelessness.