

Missing Middle Housing Pilot



Questions and Answers

Q: Can I apply for a City-owned site that is not advertised through the Missing Middle lot list?

A: No, you can only submit an offer to purchase for lots advertised on the [Missing Middle lot list](#). You may also apply for funding and have your own privately owned lot within Minneapolis.

Q: What are the repayment terms for rental project financing?

A: Rental project gap subsidy will be structured as a loan secured with a note and mortgage and deferred at 0% interest for 30 years or the term of primary financing if longer than 30 years and affordability requirements will be evidenced with a declaration of covenants.

Q: Is visitability design required for all units?

A: The affordable units in your building must meet visitability design criteria. You may request a waiver to this requirement as part of the application by demonstrating how incorporating this requirement significantly reduces affordability or how it is unfeasible due to site characteristics.

Q: How is City financing paid?

A: City funds are provided as 0% interest loans that can be drawn on a reimbursement basis every 30 days for hard and soft costs.

Q: Can I build a project with more than 20 units through this program?

A: Projects cannot exceed 20 units for all unit types.

Q: Will implementation of the Minneapolis 2040 plan impact the zoning approval process?

A: Yes. It is estimated that the 2040 Comprehensive Plan changes will be complete by the time staff recommendations are brought to Council on or before February 2020. Please see <https://minneapolis2040.com/topics/land-use-built-form/> for more information.

Q: If I'm applying to purchase a lot with no funding do I still need to meet all Missing Middle Program requirements including the affordability requirements of program?

A: All program requirements must be met regardless of the amount of funding requested.

Q: Are proposals on contiguous parcels allowed?

A: Proposals on contiguous parcels are allowed. You must demonstrate site control for privately owned lots.