



HOME Repair Opportunity (HeRO) Program

Application Guidance

2026

DUE DATE:

Friday, November 21, 2025

11:59 p.m.

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SECTION I – HeRO Program Overview and Application Process

Purpose

The Missouri Housing Development Commission (MHDC) hereby notifies interested organizations of the availability of HOME Repair Opportunity (HeRO) Program funds to provide funding to eligible community action agencies, non-profit organizations, regional planning commissions, or local government agencies that will undertake home repair activities of owner-occupied homes on behalf of low and moderate income families in Missouri in an amount up to **\$2,500,000.00 (estimated)**. The allocation of FY2025 funds will be awarded for program year 2026.

Program Overview

The HOME Investment Partnerships (HOME) program was authorized by [Title II of the Cranston-Gonzalez National Affordable Housing Act](#). The HOME program provides grants to states to be used in partnership with local entities to fund a wide range of activities that build, buy, finance, and rehabilitate affordable housing or fund direct rental assistance to people with low incomes. The HOME program is administered through the U.S. Department of Housing and Urban Development (HUD) and funds are awarded annually as formula grants to states or local jurisdictions.

Missouri Housing Development Commission (MHDC) is the HOME Administrator for the state of Missouri. MHDC uses a portion of its annual HOME allocation for home repair of income qualifying single-family homeowners to complete non-cosmetic home repair through the Home Repair Opportunity (HeRO) program. The goal of the HeRO program is to identify homeowner rehabilitation activities to assist existing low-income owner-occupants in addressing health, safety, accessibility, and weatherization issues and to bring the housing into compliance with local and state housing codes. The HeRO program is governed by the regulations of [24 CFR 92](#) and MHDC's [HeRO Desk Guide](#)¹.

Participating agencies that are allocated HeRO funds will need to work with eligible homeowners, local contractors, appraisers, MHDC, and other partners to effectively administer the program. Grantees will prepare and submit proposals to MHDC for every project that will use HeRO funds. These proposals include verification of the homeowner's eligibility, certification of the properties' eligibility, in-person property inspections, environmental review, appraisals, lead-based paint testing and assessments (if necessary)², work-write-ups, collecting multiple contractor bids, and selection of a MHDC approved contractor. Once a proposal is approved, grantees will be able to begin rehabilitation of the home. After the completion of the project, the grantee will submit a reimbursement request to MHDC for hard, soft, and administration costs that have already been incurred and paid.

¹ The HeRO 2025 Desk Guide, from the previous program year, can be accessed [here](#). Refer to this Desk Guide for the purpose of this application. An updated Desk Guide will be released for the 2026 program year.

² Lead-based paint testing and risk assessment is required prior to beginning work for all homes built prior to January 1, 1978.

Projects Requirements

Each home and household must meet all requirements outlined in the [24 CFR 92](#) and the [HeRO Desk Guide](#), including but not limited to:

- Must have been owned by the homeowner for at least 3 years;
- Must be owner-occupied;
- Must have a household income of under at least 80% of the area median income (AMI); and
- Must not exceed 95% of the area median purchase price before rehabilitation.

Each project must meet all requirements outlined in the [24 CFR 92](#) and the [HeRO Desk Guide](#), including but not limited to:

- Address all deficiencies identified in the initial inspection;
- Have bids from at least 3 different contractors;
- Be completed by MHDC approved contractors; and
- Be completed within the eligible grant period.

All project expenses must be within the following limitations:

- The total hard cost must not exceed \$25,000 per project;
- The total soft cost that is covered by MHDC must not exceed \$2,000 per project; and
- The total administration cost that is covered by MHDC must not exceed 10% of the total cost covered by MHDC per project.³

Application

Applications for funding will be accepted by MHDC until **11:59 p.m. Friday, November 21, 2025.** Failure to submit fully completed applications as designated below will result in a point reduction when the application is evaluated. All applications received after the deadline will not be considered for funding.

All applications must be submitted online in the Grant Interface software at:

<https://www.grantinterface.com/Home/Logon?urlkey=mhdc>.

Funding recommendations are expected to be presented to the Commission for approval in January 2026. Funded applicants are required to attend a **mandatory** funded training that will be held around the beginning of 2026.

³ For example, if the total cost covered by MHDC for a project was \$20,000, then no more than \$2,000 of that could be for administration cost.

Eligible Applicants

Applicants must be a community action agency, non-profit entity, regional planning commission, or local government agency. Funding may not be awarded to individuals and may not be sub-granted. Any organization or agency that is out of compliance, disqualified, suspended, or debarred from any program administered by MHDC is not eligible to participate in the HeRO program as a grantee. Additionally, any organization or applicant that is under debarment, proposed debarment, or suspension by a federal agency is also not eligible for participation in the HeRO program.

Applicants must demonstrate the capability and expertise necessary to administer a rehabilitation program. An eligible grantee will:

- Be eligible to conduct business in Missouri and be an entity in good standing with the state of Missouri;
- Have an existing home repair, weatherization, or other similar program prior to the submission of their application; and
- Be able to demonstrate that at least one staff member can work as the primary administrator of the HeRO program; and
- Such staff members have at least three years of direct experience in project management or construction and rehabilitation; and
- Such staff members have at least one year of experience in administering a program involving state or federal funding.

Evaluation of Applications

Missouri Housing Development Commission wants to ensure that the limited pool of funding received is used in the most effective way possible to help organizations provide the necessary services to low-income, owner-occupied households in the state of Missouri. To do this, funds awarded will be based on scoring system for applications. Scores will be assessed for completeness of the grant application, past performance, procurement of outside resources, and impact within counties served to which programs result in increased housing stability for clients, organizational development and experience, budgeting and financial reporting, efficient and effective data collection, and other relevant factors that show how effectively the agency addresses the goals of the HeRO program.

Additionally, there are certain conditions, which may result in an application being rejected without being reviewed. These threshold requirements include, but are not limited to:

- Missing deadlines;
- Incomplete applications;
- Insufficient answers;
- Lack of demonstrated need for the activities within the service area; and
- Serious, recurrent, or outstanding finding of non-compliance.

Submission of an application does not guarantee an applicant will receive funds.

Quiet Period

MHDC's Standards of Conduct prohibits interested parties from contacting MHDC staff or Commission during the seven calendar days prior to a vote on a Competitive Manner ("Quiet Period"). HeRO applicants should not contact Commissioners or MHDC staff members during the seven days leading up to MHDC's scheduled Commission meeting in regards to HeRO funding decisions.

2026 HeRO Timeline

Application Available on Grant Interface:	October 21, 2025
Application Deadline:	November 21, 2025
Staff Recommendations to Board:	January 2026
Awards Notification:	January 2026
Funded Training:	January 2026
Grant Term Begins:	April 1, 2026
Grant Term Ends:	June 30, 2027

Contact Information

If there are any questions, please contact:

HUD Programs Administrator
Email: HeRO@mhdc.com

SECTION II – Application Outline and Instructions

Listed below are descriptions of all sections, questions, and documentation required for the application. **Each question in the application ending with an asterisk (*) must be answered to submit the application.** Each section and question are listed below with detailed instructions. In some instances, these instructions are more detailed than the instructions in the application itself, so it is *highly* recommended that applicants read through each question here before answering them in the application.

Agency Details

Agency Full Legal Name

The full legal name of the organization. This should match the name of the organization as it is listed in all supporting documents. If the agency goes by another name, please use the format "PRIMARY NAME d.b.a. SECONDARY NAME." (Character Limit = 250)

Agency Physical Address

The physical street address of the organization's office that will be handling the administration of the HeRO program. This address should include the Street Address, City, State, and Postal Code. (Character

Limit = 250)

Agency Phone Number

The primary phone number of the organization's office that will be handling the administration of the HeRO program. Please use the format "###-###-####". (Character Limit = 12)

Executive Director First & Last Name

The first and last name of the executive director of the organization. (Character Limit = 50)

Executive Director Email Address

The email address of the executive director of the organization.

Executive Director Phone Number

The primary phone number of the executive director of the organization. Please use the format "###-###-#### ext.:####". (Character Limit = 20)

Unique Entity ID

The 12-character alphanumeric Unique Entity ID number for the organization which is available at [SAM.gov](https://sam.gov). On April 4, 2022, the unique entity identifier used across the federal government changed from the DUNS Number to the Unique Entity ID (see details [here](#)). As part of this transition, the DUNS Number has been removed from *SAM.gov*. Entity registration, searching, and data entry in *SAM.gov* now require use of the new Unique Entity ID. (Character Limit = 20)

- Existing registered entities can find their Unique Entity ID [here](#).
- New entities can get their Unique Entity ID at *SAM.gov* and, if required, complete an entity registration [here](#).

Agency Type

Select all agency types that apply to your organization. These options include:

- Non-Profit Entity
- Community Action Agency
- Regional Planning Commission
- City Government
- County Government
- None of the above

Although "None of the above" is an option, an applicant must fit under at least one of the other 5 categories to be eligible to apply for HeRO funds.

Start of Current Fiscal Year

The date that your organization's current fiscal year started. Request Summary

Total Amount of Funding Request

Enter the total amount your organization is requesting.

Counties Served

Select each county your organization will serve with HeRO funds. **Your agency must have at least three contractors willing to bid on projects by the start of the grant period.** Not all of these contractors are required to be approved by MHDC prior to the start of the grant period, but they will all need to be approved prior to working on any HeRO project.

Explanation of Need

Explain why your organization needs the full amount of funding requested. (Character Limit = 1,500)

An ideal response would address all, but not limited to, the following:

- Third-party data sources for determining the need in your organization's service area;
- Internal data (such as waitlist) for determining the need in your organization's service area;
- Estimate of projects to be completed with the requested amount of funds;
- Estimate of how much funding is expected to be allocated to each county served; and
- Estimate of how much funding is expected to be spent on each eligible expense category.

Program Summary

Goals & Objectives

Describe the organization's goals and objectives for the program. (Character Limit = 1,000)

An ideal response would address all, but not limited to, the following:

- Goals and objectives for what households are served;
- Goals and objectives for how many households are served; and
- Goals and objectives for the impact the program will have on the community.

Understanding of Federal & State Requirements

Describe the organization's understanding of the federal and state regulations that dictate HOME funds and the HeRO program for the initiative. If any of your current processes do not meet these requirements, then explain which specific requirements they don't meet and how your agency will change these processes prior to the start of the HeRO 2026 program year. (Character Limit = 1,000)

An ideal response would address all, but not limited to, the following:

- Understanding and statement of intent to follow the requirements of 24 CFR 92;
- Understanding and statement of intent to follow the requirements of the HeRO Desk Guide; and
- Understanding and statement of intent to follow the requirements of the Fair Housing Act.

Homeowner Application Process

Describe how your program solicits, reviews, and approves or denies applications from homeowners for home repairs. If this current process does not meet any of the requirements of the HeRO program (i.e., using MHDC's HeRO-specific forms, ensuring compliance with all HOME regulations from [24 CFR 92](#), etc.), then explain which specific requirements it doesn't meet and how your agency will change these processes prior to the start of the HeRO 2026 program year. (Character Limit = 5,000)

An ideal response would address all, but not limited to, the following:

- Organization requirements for household participation;
- Process for how a household completes and submits an application;
- Process for verifying ownership and occupancy;
- Process for verifying property eligibility;
- Process for verifying income eligibility;
- Process by which households will be selected for participation fairly and equitably;
- Process for prioritizing rehabilitation services for households with incomes at or below 50% of area median income; and
- Process for maintaining and using waiting lists.

Appraisal Process

Describe how your program gets appraisals for properties prior to work beginning. If this current process does not meet any of the requirements of the HeRO program, then explain which specific requirements it doesn't meet and how your agency will change these processes prior to the start of the HeRO 2026 program year. (Character Limit = 1,000)

An ideal response would address all, but not limited to, the following:

- Process for soliciting appraisers;
- Process for selecting an appraiser;
- Process for verifying the appraiser's qualifications; and
- Process for scheduling and completing appraisal.

Inspection Process

Describe how your program inspects properties before, during, and after project completion to ensure all necessary repairs were completed. If this current process does not meet any of the requirements of the HeRO program, then explain which specific requirements it doesn't meet and how your agency will change these processes prior to the start of the HeRO 2026 program year. (Character Limit = 2,000)

An ideal response would address all, but not limited to, the following:

- Process for soliciting or training inspectors;
- Process for selecting inspectors;
- Process for verifying the inspector's qualifications;
- Process for completing initial inspection;
- Process for completing interim or progress inspections; and

- Process for completing final inspections.

Lead-Based Paint Process

Describe how your program determines whether lead-based paint is present in the properties or not and, if it is, how your agency addresses it during rehabilitation. If this current process does not meet any of the requirements of the HeRO program, then explain which specific requirements it doesn't meet and how your agency will change these processes prior to the start of the HeRO 2026 program year. (Character Limit = 5,000)

An ideal response would address all, but not limited to, the following:

- Process for determining which houses need testing;
- Process for determining which areas are tested;
- Process for verifying the tester's qualifications;
- Process for what test results are deemed acceptable;
- Process for determining which houses need risk assessment;
- Process for determining which areas are assessed;
- Process for verifying the risk assessor's qualifications;
- Process what risk assessment results are deemed acceptable; and
- Process for ensuring interim controls will be implemented during rehabilitation when necessary.

Environmental Review Process

Describe how your program ensures compliance with federal, state, and local environmental regulations when preparing and completing projects. If this current process does not meet any of the requirements of the HeRO program, then explain which specific requirements it doesn't meet and how your agency will change these processes prior to the start of the HeRO 2026 program year. (Character Limit = 1,000)

An ideal response would address all, but not limited to, the following:

- Understanding of and process in which the agency will comply with EPA and HUD regulations as they pertain to HOME funds;
- Understanding of and process in which the agency will comply with applicable state environmental regulations; and
- Understanding of and process in which the agency will comply with applicable local environmental regulations (if applicable).

Bidding Process

Describe how your program solicits, reviews, and selects bids from contractors for projects. If this current process does not meet any of the requirements of the HeRO program, then explain which specific requirements it doesn't meet and how your agency will change these processes prior to the start of the HeRO 2026 program year. (Character Limit = 2,000)

An ideal response would address all, but not limited to, the following:

- Process for notifying contractors of the bid opportunity;
- Process for collecting bids;
- Process for reviewing bids;
- Process for completing cost estimates; and
- Process for selection of a contractor.

Contractor Process

Describe how your program recruits and verifies the qualifications of contractors for projects. If this current process does not meet any of the requirements of the HeRO program, then explain which specific requirements it doesn't meet and how your agency will change these processes prior to the start of the HeRO 2026 program year. (Character Limit = 5,000)

An ideal response would address all, but not limited to, the following:

- Process to solicit contractors;
- Process for ensuring at least 3 contractors are recruited within each county the program covers;
- Statement that contractors must be pre-approved by MHDC;
- Process for obtaining and verifying contractor insurance;
- Process for obtaining and verifying contractor licensing and certification;
- Process for obtaining and verifying contractor references;
- Process by which the applicant will ensure that the contractor is not debarred suspended or otherwise rendered in eligible to perform federal work;
- Process for obtaining and verifying contractor is an EPA Lead-Safe Certified Renovation Firm; and
- Process for utilization of subcontractors.

Work Write-up Process

Describe how your program works with the contractor to create a cost-effective work write-up. If this current process does not meet any of the requirements of the HeRO program, then explain which specific requirements it doesn't meet and how your agency will change these processes prior to the start of the HeRO 2026 program year. (Character Limit = 1,000)

An ideal response would address all, but not limited to, the following:

- Process for completing work write-ups; and
- Statement of the minimum and maximum amount of funding that will be used in a project.

Rehabilitation Process

Describe how your program works with the contractor and homeowner to make sure that the rehabilitation work is completed properly. If this current process does not meet any of the requirements of the HeRO program, then explain which specific requirements it doesn't meet and how your agency will change these processes prior to the start of the HeRO 2026 program year. (Character Limit = 5,000)

An ideal response would address all, but not limited to, the following:

- Description of the rehabilitation activities to be undertaken;
- Detailed rehabilitation standards;
- Description of the intended contractual relationships between the homeowner, contractors, subcontractors and the applicant;
- Standardized requirement or process for access to a project property;
- Standardized requirement or process for timelines;
- Process to ensure quality;
- Standardized requirement or process for change orders;
- Standardized requirement or process for termination of contractors;
- Process by which a homeowner may be involved in matters such as color selection and upgrades; and
- Process to be followed when the homeowner indicates a desire to choose an alternative contractor.

Payment & Recordkeeping Process

Describe how your program manages payment and documentation of projects throughout the entire project timeline. If this current process does not meet any of the requirements of the HeRO program, then explain which specific requirements it doesn't meet and how your agency will change these processes prior to the start of the HeRO 2026 program year. (Character Limit = 2,000)

An ideal response would address all, but not limited to, the following:

- Process by which the applicant will make payment to contractors and subcontractors;
- Method of calculating administrative expenses;
- Process for collecting and maintaining proof of payment for all program expenses;
- Process for collecting and maintaining proof of need for all program expenses;
- Prohibition against charging of fees and expenses to the homeowner;
- Process for ensuring no duplication of benefits with other funding sources payment; and
- Statement that records be kept for a period of at least five years.

Close Out & Follow Up Process

Describe how your program closes out projects with households and contractors and any follow up conducted to ensure the homeowner is satisfied with the project. If this current process does not meet any of the requirements of the HeRO program, then explain which specific requirements it doesn't meet and how your agency will change these processes prior to the start of the HeRO 2026 program year. (Character Limit = 2,000)

An ideal response would address all, but not limited to, the following:

- Process for closing out upon project completion;
- Process for appeals and complaints;
- Process for resolving conflicts between the homeowner and contractor;

- Process for homeowners to follow if they have concerns or complaints regarding decisions made; and
- Process by which the applicant will ensure that all liens are released.

Marketing Plan

Describe the organization's marketing plan for the program. If this current process does not meet any of the requirements of the HeRO program, then explain which specific requirements it doesn't meet and how your agency will change these processes prior to the start of the HeRO 2026 program year. (Character Limit = 1,000)

- Marketing plan that includes information about publicizing the program;
- Marketing plan that includes information regarding efforts to market the program to underserved populations or those least likely to apply; and
- Statement that all marketing materials will use the appropriate Equal Housing Opportunity logotype.

Employee Processes

Describe how your organization and employees act ethically and responsibly in the administration of the program. If this current process does not meet any of the requirements of the HeRO program, then explain which specific requirements it doesn't meet and how your agency will change these processes prior to the start of the HeRO 2026 program year. (Character Limit = 1,000)

An ideal response would address all, but not limited to, the following:

- Conflict of interest policy that includes provisions for penalties, sanctions or other disciplinary actions for violation of standards;
- Policy for ensuring administration of the program can be unaffected by staff turnover; and
- Policy for ensuring checks are in place for proper oversight of the program.

Organization & Staff Experience

Organization's Program Experience

Upload a document showing a table of all non-HeRO funded weatherization and/or rehabilitation programs administered within the last three years. Indicate the grant, agency, purpose, amount of funds used, and number of homes assisted for each funding source. This table can be created in any application, but the submitted file must be a PDF. If the PDF document does not fit within the file size limit in the application, use Adobe or another PDF reading software to reduce, compress, or optimize the file size. **Please rename attachment: Agency Name ProgramExp 2026.** (File Size Limit = 5 MiB)

Organization's Project Experience

Upload a document showing a table of all homes repaired with non-HeRO funds within the last three years. Indicate the address, general purpose, funding source(s) used, and amount of funds used for each home. The submitted file must be a PDF. If the PDF document does not fit within the file size limit in the application, use Adobe or another PDF reading software to reduce, compress, or optimize the file size. **Please rename attachment: Agency Name ProjectExp 2026.** (File Size Limit = 5 MiB)

Staff Experience

Upload resumes showing the applicable experience of all program staff members. At least one program staff member must have experience managing the HeRO or Missouri Housing Trust Fund (MHTF) program or alternatively three years of direct experience in program management or construction and rehabilitation activity and one year of direct experience in administering a program involving state or federal funding. Although only one staff member is required, it is highly recommended that your agency has multiple staff working with the program in some capacity and submit resumes for them as well. The submitted file must be a PDF. If submitting multiple resumes, all resumes must be combined into a single PDF file to submit. If the PDF document does not fit within the file size limit in the application, use Adobe or another PDF reading software to reduce, compress, or optimize the file size. **Please rename attachment: Agency Name StaffExp 2026.** (File Size Limit = 5 MiB)

Staff Certifications

Upload applicable certifications for all program staff members. These should be for the same program staff members whose resumes were submitted in the previous question. Please do not include expired certifications. The submitted file must be a PDF. If submitting multiple certifications, all certifications must be combined into a single PDF file to submit. If the PDF document does not fit within the file size limit in the application, use Adobe or another PDF reading software to reduce, compress, or optimize the file size. **Please rename attachment: Agency Name StaffCert 2026.** (File Size Limit = 5 MiB)

Applicable Certifications include, but not limited to, the following:

- Lead-based Paint Visual Assessment Certificate;
- Uniform Physical Condition Standards (USPCS) Inspection Certifications; and
- Any other applicable training certificate from a federal, state, or local agency.

Attachments

Board of Directors/Decision Making Body

Enter a complete list of your agency's current board or governing members (officers identified). The list must be reflective of the executive board, not an advisory board. Please list only the full first and last names of the current members of your agency's Board of Directors or Decision-Making Body in the fields below. It is not necessary to include additional information. To move to next line, press "Enter" key. **DO NOT enter a comma to separate the list.** (Character Limit = 1,000)

Letters of Support

Upload at least two letters of support for your organization's HeRO proposal from elected officials and/or collaborative agencies. The submitted file must be a PDF. All letters must be combined into a single PDF file to submit. If the PDF document does not fit within the file size limit in the application, use Adobe or another PDF reading software to reduce, compress, or optimize the file size. **Please rename attachment: Agency Name LOS 2026.** (File Size Limit = 5 MiB)

Certificate of Good Standing

Upload a Certificate of Good Standing that is current within 60 days of the application due date. If applicant does not have a Certificate of Good Standing that is current **within 60 days**, applicant may

include most recent Certificate **AND** a printout from the Secretary of State website which affirms that your organization is in good standing with a date within **60 days of application** due date. The submitted file must be a PDF. If the PDF document does not fit within the file size limit in the application, use Adobe or another PDF reading software to reduce, compress, or optimize the file size. **Please rename attachment: Agency Name COGS 2026.** (File Size Limit = 5 MiB)

Articles of Incorporated and Alternate Designations

Upload Articles of Incorporation, CHDO Designation, Bylaws and/or IRS Designation Letter. Please upload all of the above listed documents that apply to your organization. The submitted file must be a PDF. All documents must be combined into a single PDF file to submit. If the PDF document does not fit within the file size limit in the application, use Adobe or another PDF reading software to reduce, compress, or optimize the file size. **Please rename attachment: Agency Name AOI 2026.** (File Size Limit = 5 MiB)

Independent Auditor's Report

Upload the organizations most recent board-approved independent auditor's report. **DO NOT upload the entire audit.** If the most recent fiscal year audit is not complete yet, applicant should submit the last completed auditor's report. **Please rename attachment: Agency Name Audit 2026.** (File Size Limit = 5 MiB)