



Missouri Housing
Development Commission

2027 Rental Production Application Workshop

Wednesday, June 10, 2026

[MHDC.com](https://www.mhdc.com)

Housekeeping

- All participants will remain muted for the duration of the webinar.
- Questions may be submitted using the chat function at any time.
- Question-and-Answer sessions will be held at approximately 10:15 a.m. and again at the conclusion of the presentation.
- A brief five-minute break will occur at 10:30 a.m.

Agenda

- Notice of Funding Availability Overview
- Qualified Allocation Plan Overview
- Application Checklist and Documents
- Asset Management Topics
- Application Requirements
- Legal Topics
- Application Submission Overview



Missouri Housing
Development Commission

Missouri Housing Development Commission is dedicated to strengthening communities and the lives of Missourians through the financing, development and preservation of affordable housing.

MHDC.com

MHDC Role

- MHDC's mission is to create and maintain affordable housing
- MHDC is the steward of public resources
- Tax Credit Allocator
 - Maximize production at a reasonable cost
 - Responsible for regulatory oversight
- Federal Funding Grantee/Lender
 - Maintain accountability for compliance with regulatory oversight
 - Risk for repayment
- Requirements are act of due diligence
 - Resources continue to be limited
 - Application rounds continue to be competitive



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2027 Notice of Funding Availability Overview

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2027 NOFA

- Notifies interested parties of available funding for production and preservation of affordable rental housing
- Approved by Board of Commissioners May 29, 2026
 - **Multifamily Rental Production NOFA**
 - Funding includes tax credits, construction and permanent loans, grant funds
 - One application opportunity – deadline of August 7, 2026

2027 NOFA – Tax Credits

Credit Type	Availability
Federal 9% LIHTC	\$21,000,000 annually
State 9% LIHTC	Up to 70% of the Federal 9% LIHTC amount per development proposal
Federal 4% LIHTC	As-of-right per development proposal, as authorized by MHDC
State 4% LIHTC	Up to \$6,000,000 annually

State LIHTC Accelerated Redemption

- Pilot program for developments to accelerate redemption of State LIHTC
- Available up to 50% of total State LIHTC
- Annual State LIHTC available for redemption in first five years of redemption period equal to Federal LIHTC
- Remainder distributed equally over remaining years

Nonprofit Set Aside

- Pursuant to code, at least 10% of available 9% credit allocated to developments that involve a qualified nonprofit organization
- Section 42(h)(5)(C) of the Code defines a qualified nonprofit organization as
 - Having a 501(c)(3) 501(c)(4) nonprofit designation
 - Express purpose of fostering low-income housing as stated in bylaws or Articles of Incorporation
 - Owns interest and materially participate in development
 - Not affiliated or controlled by for profit
- Section 469(h)(1) requires that the nonprofit be “involved in the operations of the activity on a basis which is regular, continuous, and substantial”
- Material participation – regular on-site presence at operations and must occur outside compliance period

2027 NOFA – Loan Resources

Funding Source	Program/Loan Type	Amount Available
HUD HOME Program	General Loans	\$18,000,000
	CHDO Loans	\$3,000,000
HUD HOME ARP	-	\$5,000,000
HUD Housing Trust Fund	-	\$3,500,000
MHDC Fund Balance	Construction-only Loans	\$24,000,000
	Construction/Permanent Loans	\$5,000,000
MHDC TCAP	-	\$2,000,000

HOME Program

- The HOME Investment Partnerships (HOME) program provides funding to support affordable housing activities for low-income families
- MHDC utilizes portion of annual allocation from HUD to support the development of rental housing
- Income Limits
 - HOME Assisted Units occupied by low-income households (<80% AMI)
 - If 5+ HOME units, then 20% must be occupied by very low-income households (<50% AMI)
- Rent Limits
 - Low-HOME: 30% at 50% or FMR
 - High-HOME: 30% at 65% or FMR
- Affordability Period
 - Rehabilitation – minimum 15 years, new construction - 20 years

CHDO Set-Aside

- Community Housing Development Organization (CHDO)
 - Private nonprofit, community-based organization with staff capacity to develop affordable housing for the community it services
 - 15% of annual allocation set-aside for CHDO projects
- CHDO must control project: owner/developer/sponsor
- CHDO Certification
 - Legal structure
 - Independence
 - Community Accountability
 - Capacity
 - Role Grants available for CHDO operating assistance

Housing Trust Fund

- The Housing Trust Fund (HTF) is a federal program authorized by the Housing and Economic Recovery Act of 2008 to increase and preserve the supply of housing for people with the lowest incomes, including families experiencing homelessness
- Funding is awarded through an annual formula allocation to states
- Income Limits
 - Extremely low-income households (<30% AMI)
- Rent Limits
 - Rents plus utilities are capped at 30% of the income of a household whose income is 30% AMI
 - If HTF unit receives federal or state project-based rental subsidy, the maximum allowable rent is the allowable rent under the subsidy program, as long as the tenant does not pay more than 30% of their adjusted income
- Affordability Period
 - 30-year period of affordability

HOME-American Rescue Plan (ARP) Program

- One-time stimulus funds provided by the American Rescue Plan to address homelessness assistance and supportive services through the existing HOME Program with special requirements and waivers.
- Target investments in housing and other assistance for people experiencing or at imminent risk of homelessness, or other vulnerable populations.
- Regulator Waivers:
 - No per-unit construction cost limit
 - Not subject to Build America Buy America (BABA) requirements
 - No FMR limit on Low-HOME Rents
 - Portion of units can be for low-income households

HOME-ARP Qualifying Populations

1. Homeless
2. At-risk of homelessness
3. Fleeing/attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking
4. Other populations where assistance would:
 - a. Prevent the family's homelessness; or
 - b. Serve those with the greatest risk of housing instability
5. Veterans and families including Veteran member that meet one of the preceding criteria

Rent Limitations

- Qualifying Population Units

- Low-HOME Limits without FMR
 - 30% of 50% AMI

- Low-Income Units

- High-HOME Limits; Lesser of:
 - 30% of 65% AMI
 - FMR

- Subsidies

- Rent limit equals subsidy limit

Unit Detail									Primary Unit Designation			Secondary Unit Designation											AMGI Designation		
Unit Count	Building #	Unit Number	# of Bedrooms	# Bathrooms	Sq Ft per Unit	Unit Rent	Utility Allow	Monthly Gross Rent	MHDC Prgrm	Market	Employee	LIHTC	HOME	NHTF	Rural Dev.	AHAP	SA - Vuln. Pop	SA - Perm. Sup. Housing	Companion Living	811	Workforce	PBS8		Accessible	Public Housing
1	1	A	1	1	700	627	0	627	x			x					x								30%
2	1	B	1	1	700	627	0	627	x			x	x				x								30%
3	1	C	1	1	700	1000	0	1000	x			x	x				x					x			30%
4	1	D	1	1	700	1045	0	975	x			x	x												50%
5	1	E	1	1	700	1183	0	1183	x			x	x												80%

Operating Reserve

- Separate from regular Operating Reserve
- Covers operating expenses and rent difference
- Two Reserves
 - HOME-ARP Operating Reserve (**REQUIRED**)
 - Cover 6 months of operating costs for the HOME-ARP Units
 - HOME-ARP Rental Reserve
 - Covers amount of rent that client cannot pay

79)	Other Escrow(s):	HOME-ARP Operating Reserve	\$100,000
80)	Other Escrow(s):	HOME-ARP Rental Reserve	\$200,000

HOME-ARP Requirements



Must submit Development Questionnaire



Client eligibility certification



Project-specific waitlist



Referral Agency



Recommend using HOME-ARP Unit Analysis

MHDC Fund Balance

- \$29,000,000 estimated in 2027 NOFA
 - \$24,000,000 construction only
 - \$5,000,000 construction and permanent
- 5% construction interest rate
- 1% construction fee
- 5.25% permanent interest rate
- 1% permanent fee
- Must follow MHDC Construction Disbursement Guidelines

MHDC TCAP

- \$2,000,000 estimated in 2027 NOFA
- 5% construction interest rate
- 1% construction fee
- 5.25% permanent interest rate
- 1% permanent fee
- Must follow MHDC Construction Disbursement Guidelines

2027 NOFA – Other Resources

Resource	Amount/Availability
HOME CHDO Operating Grant	\$200,000
HUD Section 811 Project-based Rental Assistance	Available based on eligibility of each development proposal

Missouri Section 811 PRA Eligibility

- Must be awarded federal LIHTC by MHDC
- Must apply and qualify for Service Enriched Housing priority
- Must be multifamily and not be restricted to senior residents (age 62+)
- Must not have occupancy preference for persons with disabilities or more than 25% of the total units used for supportive housing for persons with disabilities
- Units must meet the program criteria for unit integration and accessibility
- The property must be willing to meet all requirements set forth by HUD to ensure eligibility for Section 811 PRA funds
- Owner, property management company, and affiliates must be in good standing with MHDC

Missouri Section 811 PRA

- Program Description
 - Federal program which provides funding for Project-Based Rental Assistance (PRA) vouchers to increase the supply of supportive housing for persons with disabilities
- Eligible Funding Uses
 - Project-based rental assistance
 - Cannot be used to fund any development costs
- Program Requirements
 - Agreement to enter a Rental Assistance Contract, 30-Year Use Agreement, & more
- Target population
 - Extremely-low-income persons with disabilities, between the ages of 18 and 61 (non-elderly)
 - Direct referrals will be received from Department of Social Service and Department of Mental Health approved programs, including Missouri's Show Me Home program

Additional Requirements

- Labor Standards: Davis Bacon
 - Required for more than 12 HOME or HOME-ARP assisted units
 - Requirements are passed through to all contractors/subcontractors
- Section 3
 - Provide employment, training, and contracting opportunities to low-income individuals and the businesses that employ these persons
 - Required compliance for all MHDC developments
 - Requirements as passed through to all contractors/subcontractors
- Build America, Buy America
 - Compliance required for developments utilizing HOME or HTF resources
- Environmental Compliance
 - State and local compliance required for all MHDC developments
 - Federal compliance required for developments utilizing HOME, HOME-ARP, or HTF resources
- Relocation: URA, RSMO 523.205
 - Required for all MHDC developments with rehabilitation or demolition
 - Relocation compliance begins at time of development approval to ensure adequate documentation of compliance

Build America, Buy America

- Build America Buy America (BABA) Act requires that all iron and steel, construction materials, and manufactured products used in federally funded infrastructure projects are produced in the United States
 - Iron and Steel
 - Construction Materials
 - Includes raw materials used in construction, such as glass, plastic, drywall, lumber, other metals
 - Manufactured Products
 - Processed into a specific form or shape
 - Combined with other articles, materials, or supplies to create a product with different properties than the individual articles, materials, or supplies
- Applies to HOME and HTF Developments
 - Understand impact on construction costs/bids
 - Identify contract language and documentation requirements

Environmental Compliance

■ Environmental Review Completion

- An environmental review is the process of reviewing a project and its potential environmental impacts to determine whether it meets federal, state, and local environmental standards
- Level of review varies based on the type of funding

■ Project Description

- A complete and clear explanation of the full scope of work is necessary

■ Other HUD Funds

- If development will receive HUD funds from another Missouri entity, MHDC will complete the Environmental Review process in partnership with other entity
 - i.e., HOME, HOME-ARP, CDBG, CDBG-DR

■ Mitigation

- Mitigation measures or conditions may be required after environmental clearance to maintain compliance

Choice-Limiting Action

- Definition: “One that may have an adverse impact on the environment or limit the choice of reasonable alternatives.”
- Prohibits physical activity, including acquisition, rehabilitation, and construction, as well as contracting for or committing to any of these actions
- From date of application submittal to notification from MHDC for environmental clearance, no participant in the development process may commit non-HUD funds or undertake any activity
- An option agreement on a proposed site or property is allowable if the option is subject to completion of environmental review
 - Cannot be a legally binding contract or agreement
 - See MHDC Application Site Control Memorandum

Relocation Requirements

- Applicants seeking funds through any MHDC-administered program for developments with existing tenants are required to follow MHDC's Relocation Assistance Policy
- Four stages of relocation process:
 - Stage 1: Application Documents
 - Stage 2: Firm Submission Documents
 - Stage 3: Ongoing Reporting Documents
 - Stage 4: Development Completion Documents
- Note documentation and processes required for future stages to ensure proper planning and data collection
- Application Issues:
 - Identify Relocation Contact
 - Use current forms
 - Include tenant demographic information

Relocation Requirements

- Uniform Relocation Act - General Information Notice:
 - Documentation is required if the potential for relocation exists, regardless of ownership of property or current site control at application submission
 - Tenant tracking begins with the tenant list submitted with your application
 - Demonstrates collaboration between buyer & seller and shows buyer's planning for relocation activities is in tenants' best interests
 - Tenant tracking begins with the tenant list submitted with your application
 - Tenants will also receive either a Notice of Non-Displacement OR Notice of Relocation Eligibility after closing, but before they move



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2027 Qualified Allocation Plan

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Qualified Application Plan

- General Information
- Standards
- Housing Priorities
- Scoring/Reservation Process
 - Phase I: Document Review
 - Phase II: Priority Scoring
 - Phase III: General Scoring
 - Phase IV: Underwriting/Selection Criteria

General Information

- 9% Credit

- Geographic Distribution

- MHDC will allocate approximately 85% of the 9% Credit across the state on a population proportionate basis
 - St. Louis Region - 33%
 - Kansas City Region - 20%
 - MSA-Rural Region – 20%
 - Rural Region - 27%

- Non-Geographic Distribution

- The amount of 9% Credit remaining after geographic distribution will be awarded at MHDC's discretion based on factors including communities impacted by natural disasters or housing needs

Participant Standards

- Participants must be in good standing with MHDC
- Identity of Interest definition:
 - An Identity of Interest relationship exists if any officer, director, board member, or authorized agent of any development team member:
 1. Is also an officer, director, board member, or authorized agent of any other development team member;
 2. Has any financial interest in any other development team member's firm or corporation;
 3. Is a business partner of an officer, director, board member, or authorized agent of any other development team member;
 4. Has a family relationship through blood, marriage or adoption with an officer, director, board member, or authorized agent of any other development team member; or
 5. Advances any funds or items of value to the sponsor/borrower.

Development Standards

- Development Standards:
 - MHDC Design/Construction Compliance Guidelines
 - Local, state, and federal ordinances
 - Accessibility
 - Universal Design
 - Utilize sustainable building techniques and materials
 - Sufficient broadband infrastructure
 - Resyndication if still subject to a valid extended use agreement/in the extended use period
 - Original LURA restrictions must be followed for the original LURA term
 - If receiving federal historic credits and/or state historic credits, must waive the right to opt out of the LIHTC LURA for an additional 15 years beyond Compliance Period
 - Developments with multiple buildings/scattered site will be subject to a single LURA and have the same occupancy type

Underwriting Standards

■ Rents

- Must not exceed rent maximums of funding sources
- Must present achievable rents, as supported by market study

■ Debt Coverage

- Proposals must show stabilized DSC between 1.20 and 1.50 throughout term of the permanent loan(s)
- Development proposals will not be recommended for funding if DSC is below 1.00 at any point during Compliance Period

■ Development Cost Minimums

- Total construction costs must equal or exceed 40% of the total replacement costs

■ Construction Cost Analysis

- MHDC will hire third party to provide construction analysis for approved developments

Underwriting Standards

■ Eligible Basis Boost

- Qualified Census Tract (QCT) - 9% and 4% applications
- HUD Difficult Development Areas (DDA) - 9% and 4% applications
- State DDA (9% applications only)
 - Preservation
 - Supportive Housing
 - Service-Enriched, Veteran's Housing
 - Workforce Housing

■ Developer Fee Limits

- Calculation based on credit type and construction time

■ Contractor Fee Limits

- Builder's Profit – 6% of construction costs
- Builder's Overhead – 2% of construction costs
- General Requirements – 6% of construction costs

Developer Fee

For 9% applications:

- New Construction Developments are limited to the lesser of:
 - a. \$4,000,000; or
 - b. \$45,000 per unit; or
 - c. 13% of total development costs (excluding Developer/Consultant Fee category, MHDC fees, and all reserves).
- Acquisition-Rehabilitation Developments are limited to the lesser of:
 - a. \$6,000,000; or
 - b. 35% of Hard Costs; or
 - c. 13% of total development costs (excluding Developer/Consultant Fee category, MHDC fees, and all reserves).
- Combination Developments with both New Construction and Rehabilitation are limited to the lesser of the above calculations.

Developer Fee

For 4% applications:

- New Construction Developments are limited to the lesser of:
 - a. \$45,000 per unit; or
 - b. 13% of total development costs (excluding Developer/Consultant Fee category, MHDC fees, and all reserves).
- Acquisition-Rehabilitation Developments are limited to the lesser of:
 - a. 35% of Hard Costs; or
 - b. 13% of total development costs (excluding Developer/Consultant Fee category, MHDC fees, and all reserves).
- Combination Developments with both New Construction and Rehabilitation are limited to the lesser of the above calculations.

Underwriting Standards

■ Site Acquisition

- For acquisition costs greater than \$25,000, must submit appraisal or Broker Opinion of Value with application
- Acquisition amount cannot increase after approval and cannot be higher than the “as is” appraised value stated in appraisal

■ Tax Credit Request

- Tax credit allocation must not exceed amount necessary for financial feasibility of the project and its viability as a qualified low-income housing project throughout the credit period

Underwriting Standards

■ Use of HOME/HOME-ARP/HTF

- Be aware of requirements related to funding sources
- Some sources will have additional requirements beyond MHDC requirements
- Timeline may involve more steps
- Be mindful of request for limited resources

■ Development Financing Commitments/LOIs

- All financing commitments must be included with application
- For proposals requesting MHDC loan resources, include alternate financing commitment/LOI to assist with underwriting due to limited availability of resources
- For Accelerated Redemption Program, LOIs should be submitted for both accelerated and standard redemption

Underwriting Standards

■ Reserves:

- *Operating Reserve* – 6 months operating expenses and debt service
- *Replacement Reserve* – initial reserve funded at \$600 per unit
- *Set-Aside Reserve*
 - For applications submitted under Set-Aside Preference, include \$1,000 per set-aside unit
- *Service Enriched Reserve*
 - If services escrow is not funded by a grant specific to development services, developer contributes 15% of escrow amount from developer fee
 - Maximum amount is lesser of \$5,000 per unit or \$250,000 per development
 - If not under Service Enriched, will be deducted from developer fee
- *Debt-Service Reserve* – may be required if proposal does not meet DCS guidelines
- *Tax and Insurance Reserve* - for developments with MHDC permanent loan

Housing Priorities

1. Nonprofit Involvement
2. HOME CHDO
3. Service-Enriched, including Veteran's Housing
 - 9% Applications eligible for Basis Boost
4. Supportive Housing
 - 9% Applications eligible for Basis Boost
5. Preservation
 - 9% Applications eligible for Basis Boost
6. CDBG-DR
7. Workforce Housing
 - 9% Applications eligible for Basis Boost
8. Opportunity Area

Nonprofit Involvement Set-Aside

- Pursuant to the Code, at least 10% of the 9% Credit available must be allocated to developments that involve a qualified nonprofit organization
- 4% developments do not qualify
- Qualified nonprofit organization
 - A 501(c)(3) or 501(c)(4)
 - Express purpose of fostering low-income housing
 - Owns an interest and materially participates in development
 - Not affiliated with, nor controlled by, for profit organization

HOME CHDO Set Aside

- MHDC will endeavor to set-aside 15% of HOME Funds to be loaned or granted to Community Housing Development Organizations (“CHDO”) as CHDO Set Aside
- Private nonprofit, community-based organization with staff capacity to develop affordable housing for the community it services
- Certain legal, organizational, and other requirements apply for nonprofit organizations to qualify for CHDO status (24 CFR Part 92.2)

Supportive Housing

- MHDC will endeavor to set aside 33% of Federal and State LIHTC (9% and 4% Credit) for developments containing units qualifying under the Supportive Housing Priority
- Select one priority:
 1. Permanent Supportive Housing
 - persons who are physically, emotionally or mentally impaired or are experiencing, or being treated for, or have a diagnosis or a history of mental illness; or developmentally disabled
 2. Vulnerable Persons
 - persons who are homeless, as defined by HUD, including survivors of domestic violence and human or sex trafficking; or are youth transitioning out of foster care
- Partnership with experienced Lead Referral Agency that will make referrals to property for qualified households and provide appropriate services

Service-Enriched Housing

- Proposal must have a defined population and demonstrate services are adequate and appropriate for population and development
- The property must employ staff dedicated to providing social services or contract with a service agency to provide a service coordinator
- Examples include, but not limited to
 - Senior households, individuals with children, formerly homeless individuals and families, individuals with a physical impairment and/or developmental disability, individuals diagnosed with mental illness, children of tenants, and Veterans

Veteran's Housing

- Veteran's Housing applicants must apply under the Service Enriched Priority
- Application proposals must offer significant services tailored to the Veteran tenant population
- A substance abuse program must be included in the proposal in addition to the requirements of the SE Priority
- At time of application, letter(s) of intent for service commitment(s) shall be in-place with a provider(s) who specialize in, or have substantial experience in, providing services to Veteran populations

Preservation

- Development must meet at least one of the following criteria:
 - Have and continue to use project-based rental assistance and/or operating subsidy
 - Have a loan made prior to 1985 from any of the following loan programs: HUD 202/811, 221(d)(3) or (d)(4), 236, or USDA RD 515
 - Participate in HUD's Mark-to-Market restructuring program
 - Have a previous allocation of low-income housing tax credits and be in or have completed the final year of the Compliance Period for all buildings in the development
- Preservation Letters:
 - If HUD financed, preservation letter from HUD
 - If RD financed, preservation letter from RD

CDBG-DR

- Applications including committed funds from HUD - Community Development Block Grant Disaster Recovery programs within the State of Missouri

Workforce Housing

- Development in county with median income less than the most recent statewide median income
- 15% to 25% of total units in the development set aside for households earning between 60% and 80% of AMI
- Rents workforce housing units should be different than rents at or below 60% AMI

Opportunity Area

- Eligibility:

- Family developments
- Located in census tract with a 15% or lower poverty rate
- Access to high-performing school systems, transportation and employment

- Requirements:

1. Apply under Service-Enriched priority
2. Minimum unit size - 2 bedrooms
3. Special Market Reserve to assist in initial relocation expenses for families
4. Affirmative Marketing Plan to reach families in census tracts where poverty rate exceeds 40%

Reservation Process

- Phase I: Document Review
 - Threshold Documents Review
 - Secondary Documentation Review
- Phase II: Priority Scoring
- Phase III: General Scoring
- Phase IV: Underwriting/Selection Criteria
- Board of Commissioner's Consideration and Approval of Applications

Phase I: Document Review

■ Threshold Documents

- Missing threshold document may result in an application being eliminated
 - Executed FIN-100
 - Application Fee
 - Market Study
 - Financing Commitments

■ Secondary Documentation

- If five or more missing or incomplete, application may be eliminated
- Four or less missing or incomplete, applicant will be notified of cures

Phase II: Priority Scoring

- Applications must meet the qualifications of one or more of the priority groups to proceed to Phase III: General Scoring
- Applications that meet the qualifications for one of the priority groups will be assigned 45 points

Phase III: General Scoring

- Applications must earn at least 90 combined points in Phases II and III to be considered for funding
- For scattered site proposals located in different counties, the score will be from the site with the lowest earned score per site on specific location criteria

Category	Points Possible
Development Characteristics	
Income Targeting	0-13
Mixed Income	10
Homeownership Opportunity	5
Housing Priorities	0-10
Extended Compliance	5
Previous Phase Success	1
Site Location	
Site Location	0-10
Rural Underserved	5
Preservation	0-15
Use of Resources	
Leveraged Funds	0-13
Rental Assistance	5
Credit Efficiency	0-7
Development Team	
Development Team Performance	0-25

Income Targeting (0-13 Points)

- Developments that target a percentage of units to lower income households awarded points
 - Points are awarded based on proposal location
- Proposals electing the Average-Income Minimum Set-Aside will be required to maintain the percentage of units receiving income targeting points in their application

Income Targeting (0-13 Points)

Location	Points	Income Level	% of Units
St. Louis and Kansas City MSAs	13 Points	30% AMI	15% of Units
	9 Points	30% AMI	10% of Units
	4 Points	40% AMI	10% of Units
	2 Points	50% AMI	10% of Units
Springfield, Columbia, Joplin, Jefferson City, Cape Girardeau and St. Joseph MSAs	13 Points	30% AMI	12.5% of Units
	9 Points	30% AMI	7.5% of Units
	4 Points	40% AMI	7.5% of Units
	2 Points	50% AMI	7.5% of Units
All other counties not included above	13 Points	30% AMI	10% of Units
	9 Points	30% AMI	5% of Units
	4 Points	40% AMI	5% of Units
	2 Points	50% AMI	5% of Units

Mixed Income (10 Points)

- Developments that have at least 10% market rate units, or Average-Income Minimum Set-Aside Units at 80% AMI
- Mixed income multi-family developments must be located on contiguous sites

Homeownership Opportunity (5 Points)

- Developments of single-family and duplex homes intended for 100% tenant ownership at the end of the 15-year compliance period
- Review Homeownership Policy

Housing Priorities (0-10 Points)

- Applicants may submit a proposal that meets one or both Service Enriched and Supportive Housing Priorities
- Points awarded to the highest scoring priority that meets all requirements, for a maximum of 10 points

Service Enriched

- 5 Points: application includes commitment to provide services for duration of affordability period
- 1 point for service parameter
 - Service Parameters
 - Housing Stability
 - Increased Income and/or Employment
 - Physical and/or Mental Health
 - Quality of Life
 - Social and Community Connection
- Required Service Provider commitment of at least three years

Supportive Housing

1. 5 Points

- Applications that include a commitment to set aside 15% or more of the units for permanent supportive housing and/or vulnerable population tenants

2. 0-5 Points

- Based on the quality and alignment of services with the targeted population(s)

Extended Compliance (5 Points)

- Developments that waive right to opt-out at the end of fifteen-year LIHTC compliance period will receive 5 points.

Previous Phase Success (1 Point)

- Subsequent phase development proposals awarded 1 point if the previous phase(s) meet each of the following criteria:
 - Have a vacancy rate of less than 5%;
 - Has a waiting list;
 - Has the same occupancy type; and
 - Are located within ½ mile driving distance of the first phase.

Site Location (0-10 Points)

Development proposals can qualify for points under either scoring category (a) or (b), but will only receive points for one category

- a. Households spending more than 50% of gross monthly income on housing are termed severely cost burdened

Percentage of Severe Cost Burdened Renter Households	Points
Greater than 20%	10
Greater than 15%	7
Greater than 10%	5

- b. Family sites that meet the requirements of an Opportunity Area will be awarded 7 points

Rural Underserved (5 Points)

- Developments located in Rural Underserved counties, as defined by MHDC, will receive 5 points.
 - Rural Underserved counties identified in 2027 Supplemental Data
 - Bates
 - Caldwell
 - Gasconade
 - Hickory
 - Howard
 - Iron
 - Lafayette
 - Pemiscot
 - Wayne
 - Wright

Preservation (0-15 Points)

- Development proposals that qualify and meet the requirements for the Preservation Priority will be awarded points based on the table below, development proposals will only earn points in the highest-scoring category eligible:

Preservation Development	Points
Located in Kansas City or St. Louis Regions	10
Located in MSA-Rural or Rural Regions	12
Development of Existing USDA-RD Property	15

Leveraged Funds (0-13 Points)

- Applicants may submit a development proposal that meets any of the scoring criteria as detailed in the below sections for a maximum of 13 points.
 1. Favorable Financing
 2. Local Government Support
 3. CDBG-DR

Favorable Financing (0-10 Points)

- Development proposals that include source(s) from an unaffiliated party(ies) will be eligible for points based on the table below. Eligible sources include the following:

- HOME funds;
- HOME-ARP funds;
- CDBG funds;
- Local Housing Trust Fund;
- Private or community foundation;
- Historic Tax Credit proceeds; or
- Other Federal, State, or Local Government funds.

Percentage of Leveraged Funds	Points
Greater than 2.5%	3
Greater than 5%	5
Greater than 7.5%	7

- MHDC resources and loans originated by a conventional bank are not eligible for points. To qualify for points, the application must include an executed Letter of Intent, including financial commitment amounts and terms.

Local Government Support (0-3 Points)

- Development proposals that include local government support through one of the following categories will be eligible for 3 points.
 - Tax exemptions, i.e., local property tax abatement, sales tax exemptions/savings;
 - Fee waivers: totaling at least \$50,000 or all the fees a local government can waive, whichever is less;
 - Land donation: real estate owned by local government and not previously purchased from any party related to development proposal; or
 - Infrastructure improvement required as a result of the housing development, i.e., utility connects, water, sewer, drainage, streets.
- The support must:
 - Offset the original cost of eligible and relevant development line-item(s);
 - Not show the applicable cost(s) as a line-item in the application;
 - Be documented through approved commitment from the local government; and
 - Include documentation of the original cost, the financial value of the support mechanism, and valuation methodology (i.e., appraisal, bids, contracts)

CDBG-DR (3 Points)

- Development proposals that include federal disaster recovery funds, i.e., CDBG-DR funds, will receive 3 points.

Project-based Rental Assistance (5 Points)

- Development proposals that include a project-based rental assistance contract for at least 15% of the total of all units are eligible for 5 points
 - Eligible entities include Rural Development, HUD, or local Public Housing Authority

Credit Efficiency (0-7 Points)

- Based on the eligible LIHTC amount per LIHTC bedroom
- Applications divided into four categories
 - Family New Construction, Senior New Construction, Family Rehab, Senior Rehab
- Average eligible LIHTC amount per LIHTC bedroom determined for each category based on the eligible LIHTC amount per LIHTC bedroom data in the submitted applications
- Safe Harbor established for each category is 10% above and 10% below the Average Eligible LIHTC amount per LIHTC bedroom for each respective category

Credit Efficiency	Points
Above Safe Harbor	0
Within Safe Harbor	3
Below Safe Harbor	7

Developer Team (0-25 Points)

- Developer Team Evaluation
 - Developers, Co-developers, Consultants, General Contractors, Management Agents, and Syndicators will be evaluated as a team
- Evaluation Period: August 1st – July 31st
 - Developments at any stage are subject to evaluation up to the prior (5) years
 - Evaluation will be applicable to the following application round

Development Team	Points
Developer/Owner/Consultant	12
Supporting Development Team	5
Property Management Company	8

Evaluation Elements

- Unsatisfactory Performance Factors:
 - Waivers approved with prejudice;
 - Construction closing delays in excess of three years from Board approval (Dec. 2022 and prior);
 - Deviation from commitment in original application for a scoring category;
 - Development construction not built to MHDC Construction and Design Standards;
 - Delinquent payment on MHDC Loan; and
 - Significant disregard for MHDC policies and processes.
- Applications submitted by a developer with no prior experience with MHDC may earn up to a maximum of 22 points.

Phase IV: Underwriting/Selection Criteria

- Applications must meet the qualifications of one or more priority group to qualify for funding consideration
- MHDC reserves the right to limit the level of review in Phase IV of lower scoring applications
 - Not every application will receive the same level of underwriting review

Underwriting/Selection Criteria

- Development Characteristics
 - Tenant Population
 - Type
 - Site
 - Design
- Market Characteristics
 - Development Location
 - Housing Needs
- Development Team Characteristics
 - Capacity
 - Performance
- Feasibility
 - Sources/Uses
 - Income/Expenses
 - Long-Term Viability
 - Timing
 - Investment Potential
- Community Impact
- Economic Impact



Missouri Housing
Development Commission

Questions?

MHDC.com



Missouri Housing
Development Commission

Five-Minute Break

Presentation will resume @ 10:35 a.m.

MHDC.com



Missouri Housing
Development Commission



Role of Asset Management in the Application Process



MHDC.com

Asset Management Contacts

Scott Hanak
Director of Asset Management
shanak@mhdc.com

Tasha Douglas
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tdouglas@mhdc.com

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MHDC – STL
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314-877-1350
asset.mgmt@mhdc.com

Information Provided

- City/County Occupancy Reports
- Form 2013 Revenue/Expense Analysis
- Asset Management Application Scoring
- Management Agent Certification

Occupancy Reports

- Recent three months of occupancy %
- Identify underperforming markets
- Compare to State Occupancy Average - 90% as of 4/30/26

MHDC Form 2013 Review

- Assist underwriting in determining project's overall viability over initial 15-year period.
- Determine reasonableness of the proposed 1st year budget.
- Provide suggestions for developer's consideration based on current portfolio.
- Benchmarking Analysis.

Form 2013 - Benchmarking Analysis

Statement Analysis Report

Statement Analysis

Project Name Management Company Region County City Zip
 Start Year Urban/Rural Developer Name Dev Type Category Name Category Group
 Category Group Code Total Units Band Total Unit Audit Report Type

City	Units	Property and Liability Insurance (Hazard)	Cost Per Unit
Kansas City	55	\$ 14,116	\$ 257
Kansas City	50	\$ 16,613	\$ 332
Lee's Summit	75	\$ 72,181	\$ 962
Kansas City	48	\$ 23,149	\$ 482
Kansas City	88	\$ 52,988	\$ 602
Kansas City	50	\$ 18,889	\$ 378
Kansas City	68	\$ 91,650	\$ 1,348
Kansas City	80	\$ 44,532	\$ 557
Kansas City	73	\$ 1,970	\$ 27
Kansas City	78	\$ 96,835	\$ 1,241
Kansas City	96	\$ 88,783	\$ 925
Kansas City	66	\$ 45,615	\$ 691
Kansas City	57	\$ 33,548	\$ 589
Kansas City	58	\$ 59,960	\$ 1,034
Kansas City	59	\$ 60,995	\$ 1,034
Kansas City	53	\$ 36,823	\$ 695
Kansas City	65	\$ 98,977	\$ 1,523

Form 2013 Budgeting Tips

- Meet with management company to discuss portfolio trends.
- Analyze expenses of existing phases or related properties in the area.
- Review MHDC published data.

Cost Per Unit Data



ABOUT US - SERVICES - PARTNERS - PROGRAMS - NEWS - CALENDAR EVENTS - M

HOME / PROGRAMS / ASSET MANAGEMENT / PROGRAM COMPLIANCE / COST PER UNIT DATA

Program Compliance
Compliance Accounting
Compliance Resources

Cost Per Unit Data

Housing Programs
LIHTC Properties for Sale
Transfer of Physical Assets

Cost Per Unit Data

Annually, MHDC's Asset Management Department publishes a Cost Per Unit report for the development MHDC received an audit for. The report can be sorted by g

- [2024 Cost Per Unit](#)
- [2023 Cost Per Unit](#)
- [2022 Cost Per Unit](#)
- [2021 Cost Per Unit](#)
- [2020 Cost Per Unit](#)
- [2019 Cost Per Unit](#)
- [2018 Cost Per Unit](#)
- [2017 Cost Per Unit](#)
- [2016 Cost Per Unit](#)
- [2015 Cost Per Unit](#)
- [2014 Cost Per Unit](#)




2024 Cost Per Unit Data is now available!



Cost Per Unit Data

Entire AMRS Portfolio
2021 Expense Per Unit

Total Properties: 695



LIHTC Only	Urban/ Rur	Dev Ty	Conts Type	City	County	Total Units	Utilities 100% Paid By Own	Admin	Supportive Services Expense	Utilit	Operating & Mair	Real Estate Taxes	Property and Liabili	Taxes and Insuran	R4R Desposi	Total Expens	Exp /Un
Yes	Urban	Family	New	Kansas City	Jackson	33	No	80,114	0	15,730	86,193	5,244	16,174	13,685	11,124	228,264	6,917
No	Urban	Elderly	Rehab	Kansas City	Jackson	44	No	69,480	0	21,155	66,815	16,041	16,503	5,947	13,200	209,141	4,753
No	Urban	Family	New	Kansas City	Jackson	58	Yes	93,780	68,000	85,297	83,772	28,691	38,446	7,378	27,630	432,994	7,465
Yes	Urban	Family	New	Kansas City	Jackson	59	Yes	90,440	68,000	97,995	99,103	2,492	39,110	7,404	23,604	428,148	7,257
Yes	Urban	Family	Rehab	Kansas City	Jackson	51	No	76,932	0	42,616	64,582	33,084	17,856	6,361	22,425	263,856	5,174
No	Urban	Elderly	Rehab	Kansas City	Jackson	67	No	101,069	0	103,750	213,620	17,431	26,703	19,992	27,263	509,828	7,609

Form 2013 Budgeting Tips Continued

- Include expenses that are expected to reoccur on an annual basis.
- Budget one FTE Manager and Maintenance person for properties with 48 + units and are not part of a multi-phase development.
- Avoid the “Miscellaneous” temptation.
- Common space utilities still need to be budgeted.

Form 2013 Budgeting Tips Continued

- Avoid grouping contract related expenses, i.e., snow removal, HVAC, exterminating, vacant unit preparation costs, etc., under the general contracts category.
- Obtain current insurance quotes.
- Indicate any tax abatement.
- Special Needs/Supportive Service Account.

Special Needs/Supportive Service Account

34) Exterminating	#6515	\$0
35) Elevator Maintenance	#6520	\$0
36) Vacant Unit Prep (Carpets, Painting, Etc.)	#6580	\$0
37) Misc. Operating & Maintenance Exp.	#6590	\$0
38) <u>Total Operating & Maint Expenses</u>	#6500T	\$0
39) Real Estate Taxes	#6710	\$0
40) Property & Liability Insurance	#6720	\$0
41) Health Insurance	#6723	\$0
42) Payroll Taxes	#6711	\$0
43) Workers Comp	#6722	\$0
44) MIP Insurance	#6850	\$0
45) Fidelity Bond	#6721	\$0
46) Service-Enriched Services		\$0
47) Other Tax Assessments		\$0
48) Other: (Describe) _____		\$0
49) <u>Total Fixed Expenses</u>		\$0
50) Replacement Reserves		\$0
51) <u>Total Expenses</u>		\$0
52) No. of Units		0
53) <u>Expenses per Unit</u>		\$0

Property “Busters”

- Unrealistic budgeting.
- Not planning for the end of the tax abatement.
- Not adequately planning for insurance premium and property tax increases.
- Not adequately planning for the end of useful life during the rehab – concrete, roofs, mechanical systems, elevators, etc.
- Security.

Security Budgeting Policy

- Required for all developments in areas where the market study reports a crime index above two times the current state index or 924 as reported in the areavibes.com.
- Developments that meet this criteria must address security needs in the development and operating budgets, or provide a detailed explanation why such measures will not be necessary.

NOTE: The state and local factors from areavibes.com change annually in the late fall of each year; therefore, any market study update submitted for consideration must include updated crime statistics.

Management Fees

- Management fee for 2027 will be \$55 per occupied unit.
- Allowed to budget \$55/unit on 2027 applications.
- \$3 increase from 2026.
- Increase is based on prior year HUD OCAF factor.
- 2026 HUD OCAF factor is 5.10%.
- Management Fee have increased 37% since 2020.

Property Management Scoring Overview

- Property management component represents eight (8) of the overall twenty-five (25) points awarded for Development Team's prior MHDC performance.
- Collaborative feedback with owners, management companies, and MOWHA.
- Property Management component has five (5) scoring categories.
- No Changes in scoring methodology for 2027.

Property Management Scoring Categories

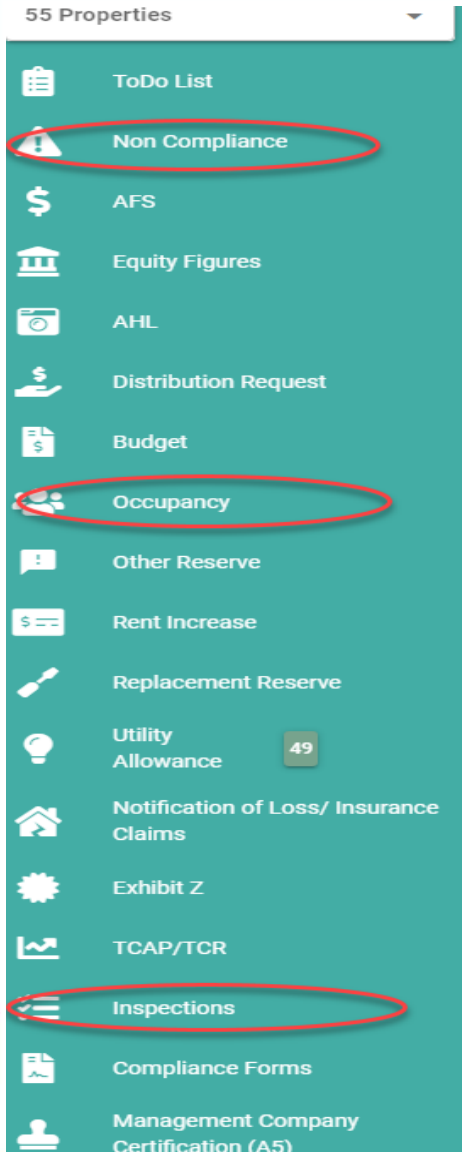
8 pts

- Average Inspection Score – 3 pts
- Total Non-Compliance Events – 2 pts
- Corrected Non-Compliance – 1 pt
- Portfolio Occupancy – 1 pt
- 100% compliant for the year - 1 pt

Scoring History Through the Years

		NOFA Rounds					
		2026	2025	2024	2022	2021	2020
	8pts	1	4	4	8	4	3
	7pts	6	9	10	10	13	1
	6pts	2	6	5	4	6	7
	5pts	9	8	2	8	7	9
	4pts	5	7	8	3	3	6
	3pts	3	3	-	3	-	6
	2pts	1	1	1	1	1	2
	1pts	1	-	-	-	-	6
	0pt	-	-	-	-	-	-
Total Management Companies		28	38	30	37	34	40
		Note: There was no 2023 application round					

Utilizing AMRS for Self Scoring



- Portfolio Reports available to System Administrator and Management Company Admin designees.
- Three types of reports:
 - Non-Compliance
 - Occupancy
 - Inspections

Average Inspection Score - 3pts

- Score from inspection results from proposed management company.
- Looked at most recent inspection score for all properties in portfolio and assign a value.
- 0 = Unsat Rating; 3= Below Avg Rating; 5 = Satisfactory Rating; 6 = Above Avg Rating; 7 = Superior Rating.
- Total of Inspection Scores/ Total # of inspections performed.

Average Inspection Score

- Determine physical inspection scores from proposed management company inspections.
- Determine where score falls within the score chart.

Average Inspection Score Chart		
Average Score	Points	Rating
6.99-6.0	3	Superior/Above Average
5.99-5.0	2	High Satisfactory
4.99-4.0	1	Low Satisfactory
3.99 and below	0	Below Average/Unsatisfactory

AMRS Inspection Report

- Non Compliance
- AFS
- Equity Figures
- AHL
- Distribution Request
- Budget
- Occupancy 5/10/2024
- Other Reserve
- Rent Increase
- Replacement Reserve
- Utility Allowance 72 7/1/2024
- Notification of Loss/ Insurance Claims
- Exhibit Z
- TCAP/TCR 2 4/25/2024
- Inspections**
- Compliance Forms
- Management Company Certification (A5)
- Users

Inspections (55 rows)

Search



EXPORT

Status
All

NOFA YEAR

NOFA Look Back
Show Last Inspection

Property Name	Property Number	Management Company	Units	Inspection Date	Last Inspector	Phy	Man	File	OCC	Open?	Inspection NC	Extension Date
Arden Groves fka Augusta Oaks Apts.	LIHTC #20-024-T-MO	Housing Residential Management Services, LLC	24	9/21/2023	Celia Major	SA	SA	AA	SU	<input type="checkbox"/>	<input type="checkbox"/>	
Birch Tree Apartments, LLC	LIHTC #11-031-T	Housing Residential Management Services, LLC	56	2/08/2022	Bill Hunziker	SA	AA	SU	AA	<input type="checkbox"/>	<input type="checkbox"/>	
Birch Tree Apts II	LIHTC #13-001-T	Housing Residential Management Services, LLC	48	11/27/2023	Bill Hunziker	SA	SA	AA	AA	<input type="checkbox"/>	<input type="checkbox"/>	
Bloomsdale Estates/Pleasant View Estates	LIHTC #14-093-T	Housing Residential Management Services, LLC	56			-	-	-	-	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
California Apartments	LIHTC #16-043-T	Housing Residential Management Services, LLC	40			-	-	-	-	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Chillicothe Estates	LIHTC #91-006T	Housing Residential Management Services, LLC	24	7/17/2014	Rural Development	AA	SU	SU	SU	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Deer Lick Apartments	LIHTC #98-004	Housing Residential Management Services, LLC	18	8/22/2012	Rural Development	SA	AA	AA	AA	<input type="checkbox"/>	<input type="checkbox"/>	
Diamond Apartments fka Oak Tree Apts.	MHDC #20-403-HTE	Housing Residential Management Services, LLC	80	1/23/2024	Bill Hunziker	SA	SA	SA	AA	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Diamond Sr Apts of Potosi	MHDC #19-040HT	Housing Residential Management Services, LLC	32	8/10/2023	Alicia Starr	SA	AA	AA	AA	<input type="checkbox"/>	<input type="checkbox"/>	12/31/2023
Dreamer's Estates	MHDC #08-078-H	Housing Residential Management Services, LLC	4	3/13/2023	Paul Padberg	SA	SA	SA	SU	<input type="checkbox"/>	<input type="checkbox"/>	
East Ridge Manor	LIHTC #	Housing Residential Management Services, LLC	80			-	-	-	-	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Farmington Senior Apartments	MHDC #96-674	Housing Residential Management Services, LLC	24	1/25/2024	Alicia Starr	SA	AA	SU	SU	<input type="checkbox"/>	<input type="checkbox"/>	

Average Inspection Score Example 2

ABC Management Company				
	Phy	Man	File	OCC
Property 1	5	6	6	7
Property 2	3	7	7	7
Property 3	6	5	7	7
Property 4	3	6	6	7
Property 5	5	5	5	7
Property 6	5	6	6	7
Property 7	5	6	6	7
Property 8	5	6	6	7
Property 9	5	6	7	7
Property 10	5	5	7	7
Average Score		5.95		

7 = Superior Rating

6 = Above Avg Rating

5 = Satisfactory Rating

3 = Below Avg Rating

0 = Below Avg Rating

2 Points

Total Noncompliance Events – 2 pts

- Total of noncompliance events identified for the management company.
- Total # of noncompliance events / Total number of properties in management portfolio.
- Applications Divided into three tiers.
 - Tier 1 receives 2 pts (Noncompliance range- 0 - .75)
 - Tier 2 receives 1 pt (Noncompliance range- 0.76 - 1.50)
 - Tier 3 receives 0 pts (Noncompliance range- 1.51+)

Total Noncompliance Events Examples

- Management had 5 total noncompliance events and manages 55 properties = noncompliance rate is .09 and receives 2 pts.
- Management had 95 total noncompliance events and manages 12 properties = noncompliance rate is 7.92 and receives 0 points.

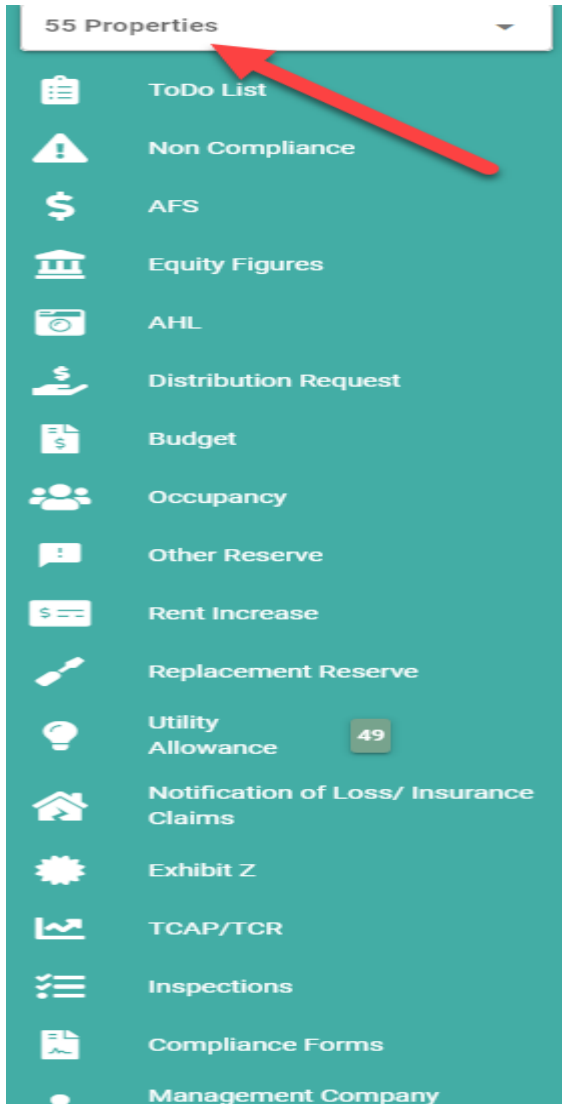
New Corrected Noncompliance – 1 pt

- Cleared noncompliance; minor open issues = 1 pt
- Open Noncompliance events during scoring period = 0 pts

Including but not limited to:

- Expired management application;
 - Delinquent mortgage;
 - Unsubmitted AFS;
 - Uncorrected 8823s;
 - Open inspections;
 - Missing compliance exhibits;
 - Unsubmitted COL.
-
- Noncompliance look back period will be 8/1/25 through 7/31/26.

Determining Total Number of Properties





















Total Number of Properties in AMRS

Less: Project Based Section 8 Only Properties

Total Number of Properties in Management Portfolio

AMRS Non Compliance Report

-  Non Compliance
-  AFS
-  Equity Figures
-  AHL
-  Distribution Request
-  Budget
-  Occupancy 5/10/2024
-  Other Reserve
-  Rent Increase
-  Replacement Reserve
-  Utility Allowance 72 7/1/2024
-  Notification of Loss/ Insurance Claims
-  Exhibit Z
-  TCAP/TCR 2 4/25/2024
-  Inspections
-  Compliance Forms
-  Management Company Certification (A5)
-  Users

Non Compliance Issues (27 rows)

Status: All From: 10/12/2023 To: 05/22/2024 YEARS DATES APPLY FILTER EXPORT

Property	Non-Compliance Date Notified	Pertaining To	Non-Compliance Type	Comments
	10/18/2023	2023	Exhibit 3YDP - Failure to Submit	SystemGenerated
	10/19/2023	Inspection 7.27.23	Inspection - Inspection Items Remain Open	2023 Exh C-28A Letter issued 10.18.2023.
	10/24/2023	2022	AFS - Failure to Respond to Annual Financial Statement Comments	Failed to respond to AFS review comments by the October 20, 2023 due date; no extension was requested.

Non Compliance Issues (2 rows) MHDC.com

Status: Open From: 10/12/2023 To: 04/30/2024 YEARS DATES APPLY FILTER EXPORT

Property	Non-Compliance Date Notified	Pertaining To	Non-Compliance Type	Comments
		3/2024	TCAP/TCR - Failure to Submit Monthly TCAP/TCR statement	SystemGenerated
		3/2024	TCAP/TCR - Failure to Submit Monthly TCAP/TCR statement	SystemGenerated

Portfolio Occupancy – 1 pt

- Portfolio above 90% = 1 pt
- Portfolio below 90% = 0 pts

AMRS Occupancy Report

- 55 Properties
- ToDo List
- Non Compliance
- AFS
- Equity Figures
- AHL
- Distribution Request
- Budget
- Occupancy
- Occupancy Report**
- Other Reserve
- Rent Increase
- Replacement Reserve
- Utility Allowance 49
- Notification of Loss/ Insurance Claims

Occupancy Report EXPORT

Projects: Multiple Values Selcted Region County City Zip

PERIODS: RANGE Start Month: Jun Start Year: 2024 Period Length: 1 Month Urban/Rural: Dev Type: APPLY FILTER

Property	Mgmtco Name	Property #	# Units	Dev Type	City	Jun-2024	Period Total
Arden Groves fka Augusta Oaks Apts.	Housing Residential Management Services, LLC	LIHTC #20-024-T-MO	24	Family	Thayer	100%	100%
Birch Tree Apartments, LLC	Housing Residential Management Services, LLC	LIHTC #11-031-T	56	Family	Farmington	86%	86%
Birch Tree Apts II	Housing Residential Management Services, LLC	LIHTC #13-001-T	48	Family	Farmington	100%	100%
Diamond Apartments fka Oak Tree Apts.	Housing Residential Management Services, LLC	MHDC #20-403-HTE	80	Family	Rolla	86%	86%
Diamond Sr Apts of Potosi	Housing Residential Management Services, LLC	MHDC #19-040HT	32	Elderly	Potosi	100%	100%
Farmington Senior Apartments	Housing Residential Management Services, LLC	MHDC #96-674	24	Elderly	Farmington	96%	96%
Fish Haven Apts	Housing Residential Management Services, LLC	MHDC #14-046-MHT	64	Family	Lake Ozark	100%	100%
Fish Haven Estates	Housing Residential Management Services, LLC	MHDC #16-044-HT	44	Elderly	Lake Ozark	98%	98%
Forest Park Apts	Housing Residential Management Services, LLC	LIHTC #12-719-T	32	Family	Joplin	97%	97%
Forest Park North	Housing Residential Management Services, LLC	MHDC #19-057- HT	40	Family	Joplin	95%	95%
Garden Ridge Apartments	Housing Residential Management Services, LLC	MHDC #21-052-HC	16	Family	Centralia	100%	100%
Heritage Meadows	Housing Residential Management Services, LLC	MHDC #02-046HT	40	Elderly	Farmington	92%	92%
Highland Groves	Housing Residential Management Services, LLC	MHDC #20-027- HC	20	Elderly	Sikeston	100%	100%
James Place	Housing Residential Management Services, LLC	MHDC #14-055-HT	40	Family	Springfield	98%	98%
Kodiak Village	Housing Residential Management Services, LLC	LIHTC #19-033-T-DR	36	Family	Neosho	100%	100%
Lilbourn Garden Apartments	Housing Residential Management Services, LLC	MHDC #00-088-HT-8	36	Family	Lilbourn	81%	81%
Logan West Living	Housing Residential Management Services, LLC	MHDC #19-037-MHT	39	Family	Rogersville	95%	95%

Filtered portfolio	Units	Jun-2024	Period Total
Totals	1,427	94%	94%

100% Compliant – 1 pt

- Now is its own stand-alone category.
- Often referred to in the past as the “bonus point,” and included in the corrected noncompliance score.
- 2022 – 8 perfect scores; 2026 – 1 perfect scores.

Asset Management Application Scoring Property Acquisitions

- Opportunity to identify troubled properties acquired within calendar years 2025 and 2026.
- Results will be excluded from scoring analysis.
- Owner and management must disclose all properties in the comments section of Application Self Scoring Form.

Application Self Score Form

Please complete BROWN colored cells

Property Name:	T		
Target Population:	Family	Type of Construction:	Rehab
Developer:	V		
County:		Self-Score Total Points:	100

MHDC has NOT included the following categories for self-scoring: Services, Opportunity Area, Economic Development, Credit Efficiency and Development Team Prior Performance. However; questions about some of these categories need completed at the bottom of this spreadsheet.

Phase I - Threshold Documents

Executed FIN-100	Yes
Application Fee	Yes
Questionnaire	Yes
Financing Letters of Intent	Yes
Notifications	
Chief Executive of Local Jurisdiction	Yes
State Senator	Yes

Developer comments on items associated with scoring including comments Asset Management should consider when scoring prior performance:

ABC Management entered into 3 "troubled property" management contracts with XYZ owner in 2023. They are Happy Trails, Happy Heights, and Smallville. Inspection scores and occupancy have been poor, and there were numerous noncompliance items associated with the property at the time of takeover. Please take these properties into consideration during scoring.

Management Agent Certification

- Check MHDC's website to make sure your company is certified!
- Exhibit A-5 Management Agent Certification must be submitted in AMRS.
- Initial submission can only be viewed by the Management Company's System Administrator.
- System Administrators can designate additional staff by giving permission in the user's module.
- Management Agent Certification approval letter is saved in AMRS and can be accessed.

Management Agent Certification

Asset Management Reporting System



V.2.0

The management companies listed below have been approved as MHDC Certified Property Management Agents to manage properties in Missouri as of 7/24/2024. Interested parties are encouraged to review the list to ensure that the chosen management agent is included, as the list may change periodically. Should you have any questions regarding the status of a management agent, please feel free to contact that management company directly. If you have questions about management requirements in Missouri, please call (314) 877-1350

EXPORT

MHDC Certified Property Management Agent Listing (102 rows)

Search



A B C D E F G H I J K L M N O P Q R S T U V W X Y Z View All



Management Agent	Contact	Email	Telephone #	Address	City	Zip
A B Acq. Property Management, LLC	Leah Dougan	compliance@aplusbgc.com	(314) 807-9333	11726 St. Charles Rock Road, Suite H	Bridgeton	63044
AHAB of Springfield, Inc.	Sherry Blair	sblair@ahabhousing.com	(417) 865-4055	430 E Brower	Springfield	65802
Allied Orion Group, LLC (aka Orion Real Estate Services Southeast, LLC)	Catherine Ridgway	cathycha@earthlink.net	660-885-5852	2051 Greenhouse Dr., Ste 300	Houston	77084
Arnold-Grounds Apartment Management & Affordable Housing Specialists LLC	Jimmy Arnold	jarnold@arnoldgrounds.com	(817) 488-2077	920 S. Main Street, Ste 200	Grapevine	76051
B.L. Real Estate Group LLC	Joseph Lucido	bukowiec.lucidoproperty@gmail.com	(314) 749-1911	5239 Wilson	Saint Louis	63110
Beacon Management LLC	Sarah	sgoldman@beacon.cc	(402) 341-0892	209 S. 19th Street #100	Omaha	68102
Bell Management, Inc.	Frankie Ginn	fg@bellmanage.com	(417) 624-4144	3609 E. 20th Street	Joplin	64801-5849
Beyond Housing/NHS	Cory Dickens	cdickens@beyondhousing.org	(314) 376-5681	6506 Wright Way	Saint Louis	63121
BH Property Manager, LLC	Cory Dickens	corydickens@beyondhousing.org	(314) 376-5681	6506 Wright Way	Pine Lawn	63121
Boone County Family Resources	Laura Cravens	lcravens@bcfr.org	573-874-1995	2700 West Ash St	Columbia	65203

<https://mhdc.com/programs/asset-management/program-compliance/compliance-resources/management-certification-and-fees/>

Management Agent Certification

Finding the Management Company Approved Management Certification letter

The screenshot displays the 'Asset Management Reporting System' interface. The left sidebar contains a menu with the following items: Non Compliance, AFS, Equity Figures, AHL, Distribution Request, Budget, Occupancy (5/10/2024), Other Reserve, Rent Increase, Replacement Reserve, Utility Allowance (72 7/1/2024), Notification of Loss/ Insurance Claims, Exhibit Z, TCAP/TCR (2 4/25/2024), Inspections, Compliance Forms, Management Company Certification (A5) (circled in red), and Users. The main content area shows a table titled 'A5 Certifications (2 rows)' with columns: Contact, Email, Address, Date Submitted, Reporting Quarter, Status, Approved Terms, Expiration Date, Letter Sent Date, and Actions. The second row of the table has a red circle around the 'Download' icon in the 'Actions' column.

Contact	Email	Address	Date Submitted	Reporting Quarter	Status	Approved Terms	Expiration Date	Letter Sent Date	Actions
			5/12/2022	Q2	Approved	1	6/30/2023	5/18/2022	
			3/9/2023	Q2	Approved	2	3/31/2025	4/6/2023	



Missouri Housing
Development Commission

Application Checklist

MHDC.com

2027 Application Materials

- Posted on MHDC website
 - Watch for updated documents, as posted or emailed
- NOFA, QAP, Application Guide, Developer Guide
- Application Forms
 - MHDC-created forms, does not include external documents
 - Use currently posted forms, some forms have updated questions or fields
- Reference Documents
 - Resource documents to support application completion

FIN-125: Application Checklist

- Lists all application document requirements
- Details documents required for applications
 - Documents required for all applications (e.g.: Market Study)
 - Documents required if... (e.g.: Housing Priorities section)
 - Either/or documents required (e.g: Site Control)
- Indicates if form is on MHDC's website

1. Threshold Documents

a. Application Workbook: FIN-100

- Must register to download workbook
- Submit both Excel and PDF versions
- Include signed certification page in PDF version
- Use 2027 version, previous versions not accepted
- Follow instructions on first page of workbook – do not “Save As” or workbook will have to be completed again

b. Application Workbook: FIN-100 Addendum

- Submit both Excel and PDF versions
- Must be signed by all reporting parties

c. Identity of Parties FIN-101

- Identify all parties in Development Team
- Identity of Interest Disclosure, review Identity of Interest definition

1. Threshold Documents

d. Application Fee

- All applicants required to pay application fee through PayPal
- Invoice provided when applicant is provided the ShareFile folder link
- Include copy of payment receipt with application submission
- Fee Requirements: Standard Fee: \$2,000 / Nonprofit Priority fee: \$750

e. Development Questionnaire

- Provides narrative explanation to support information included in FIN-100
- Utilize to explain unique financial structures

f. Market Study

- Must be prepared by approved provider firm on MHDC Approved Market Study Firms
- Must follow Market Study Guidelines
- Must be dated within 6 months of application
 - If within 24 months, update letter must be provided

g. Market Study: Form 1300

- Completed by Market Analyst

1. Threshold Documents

h. Federal LIHTC LOI

- Required if requesting Federal LIHTC

i. State LIHTC LOI

- Required if requesting State LIHTC

j. Federal Historic Tax Credits LOI

- Required if utilizing Federal HTC

k. State Historic Tax Credits LOI

- Required if utilizing State HTC

l. Other Financing LOI

- Required for each source of non-MHDC financing
- For existing debt, include letter from current lender stating the loan qualifies for assumption/restructuring

Financing Commitments

- Credit Commitment Requirements:

- Reflect ownership percentage & amount of annual credits to be purchased
- Price per dollar of credit
- Total capital contribution
- Detail syndication costs and asset management fees
- One letter can be used for multiple equity types

- Non-MHDC Financing Commitment Requirements:

- Interest rate
- Loan term / amortization term
- Maximum loan amount
- 2nd position to MHDC Fund Balance if requesting MHDC Fund Balance and not a Participation Loan
- No variable rate permanent loans
- No permanent loans with balloon payments due before year 18

1. Threshold Documents

m. Participation Loan LOI

- Required if requesting MHDC Participation Loan

n. Request for Participation Loan

o. MHDC Existing Financing Documentation

- Required for resyndication applications with existing MHDC debt
- For loan assumption requests, submit formal request letter to mfl.servicing@mhdc.com by July 8, 2026
 - Requests received after deadline may not be considered

Scoring Documents

- Required to meet QAP Housing Priority:
 - Nonprofit
 - HOME CHDO
 - Service Enriched
 - Supportive Housing
 - Preservation
 - CDBG-DR
 - Opportunity Area
- If the required documentation is missing or does not fulfill the applicable requirement(s), the Application may not be considered for the desired priority
- If applying for Nonprofit and HOME CHDO, provide both materials

2. Nonprofit

- Required to meet the Nonprofit Priority requirements
 - a. Nonprofit Participation Questionnaire
 - b. Nonprofit Certificate of Incorporation
 - c. Nonprofit Articles of Incorporation
 - d. Nonprofit Bylaws
 - e. Nonprofit Certificate of Good Standing
 - f. Evidence of Nonprofit Status
 - g. List of Current Board of Directors
 - h. Most Recent Audited Financial Statements

3. HOME CHDO

- Required to meet the HOME CHDO Priority requirements
 - a. CHDO Certification Questionnaire
 - b. CHDO Certificate of Incorporation
 - c. CHDO Articles of Incorporation
 - d. CHDO Bylaws
 - e. CHDO Certificate of Good Standing
 - f. Evidence of Evidence of Nonprofit Status
 - g. CPA Certification Letter of Independent Audit
 - h. List of Staff, Resumes, and Payroll or copies of W2/W4s

4. Service Enriched

- Required to meet the Service Enriched Priority requirements and to receive points under General Scoring
 - a. Service Enriched Questionnaire
 - b. Draft Supportive Service Plan
 - Must include Substance Abuse programming for Veteran's Housing
 - c. Service Provider Letter(s) of Intent:
 - Name of the service or program
 - Nature of the services or program that will be offered
 - Service delivery plan
 - Duration of commitment
 - Primary contact person with signature
 - d. Service Provider(s) Job Description

5. Supportive Housing

- Required to meet the Service Enriched Priority requirements and to receive points under General Scoring
 - a. Supportive Housing Questionnaire
 - b. Draft Referral & Support Agreement
 - c. Supportive Housing Marketing Plan

6. Preservation

- Required to meet the Preservation Priority requirements and to receive points under General Scoring
 - a. Preservation Letter: HUD or RD Properties
 - b. Property Regulatory Agreement
 - Includes regulatory agreements, LURAs or any other restrictions placed against the property
 - c. Property Note
 - Copies of all notes on project and current balance
 - d. Property Subsidy Documentation
 - Provide most current HAP contract, RD Rental Assistance Agreement or PHA Subsidy Agreement
 - e. Property Rent Information
 - f. Property Audited Financials
 - a. Audited financial statements from last 3 years

7. CDBG-DR

- Required to meet the CDBG-DR Priority requirements and to receive points under General Scoring
 - a. CDBG-DR Funding LOI from eligible unit of local government

8. Opportunity Area

- Required to meet the Opportunity Area Priority requirements and to receive points under General Scoring
 - a. Opportunity Area Questionnaire

9. Homeownership

- Required to receive points under General Scoring
 - a. Homeownership Plan
- Required for single family and duplex home projects where tenants will have option to purchase property following completion of compliance period
- Must include plan that meets requirements of MHDC's Homeownership Policy

10. Leveraged Funds

- Required to receive points under General Scoring – Leveraged Funds
 - a. Favorable Financing
 - Executed LOI, contract, grant agreement or commitment letters
 - Documentation must include financial commitment amount and terms
 - b. Local Government Financial Support
 - Passed resolution(s) from the local government
 - Documentation of the financial value and valuation methodology must be included in the application
 - i.e., appraisal, bids, contracts

11. Rental Assistance

- Required to receive points under General Scoring – Project-based Rental Assistance
 - a. Written commitment or contract from eligible entity
 - a. i.e., HUD, Public Housing Authority, Rural Development

12. Site Review

a. Zoning Letter

- Required evidence of zoning
- Zoning letter must be an original, on the letterhead of the local governmental unit responsible for zoning, and must clearly indicate:
 - The zoning designation with a brief description of such designation
 - Density requirements/limits
 - Description of any conditional use restrictions or overlay regulations that further restrict the property

b. Development Location Map

- Provide two maps:
 1. Community-wide map identifying site with respect to town or to two large thoroughfares for metropolitan areas
 2. More detailed map showing property within context of 5-10 block area with clear site boundaries

c. Site Photographs

- Color photos
- Include surrounding properties and landmarks

12. Site Review

- d. Site Plan or Subdivision Plan
- e. Scattered Site Addendum
 - Required for scattered site proposals
- f. FEMA Flood Map
 - Clearly mark subject boundaries
 - Include panel number and map date
- g. Previous Environmental Phase I or Phase II Report

13. Site Control

- One of the following is required:
 - a. Buyer Deed
 - b. Buyer Option Agreement
 - c. Buyer Site Control Lease Agreement
 - d. Buyer Site Control Other
- Evidence of applicant site control must clearly link current owner to eventual ownership
- If requesting HOME/HOME-ARP/HTF must have 100% site control of all application sites
 - Purchase option agreement vs. conditional contract
 - Specific language requirements, reference [HUD Memo](#)
- All developments not requesting HOME or other HUD financing must demonstrate proper site control for at least 50% of sites

13. Site Control

- f. Seller Site Control Deed; or
- g. Seller Title Commitment/Policy.
- h. Seller Certification
- i. Legal Description
 - Must be included as separate exhibit
 - Narrative if site being purchased larger than development
 - Clearly label legal descriptions for multiple-parcel single-family
- j. Appraisal or Broker Opinion of Value
 - For acquisition costs greater than \$25,000
 - Must meet requirements of QAP

14. Statutorily Required Documents

a. IRS 8821

- All general partners or members of the developer/ownership entity
- All key principals of developer/ownership entity
- All guarantors
- Complete Section 1 and sign and date Section 6

b. MO 8821

- All general partners or members of the developer/ownership entity
- All key principals of developer/ownership entity
- All guarantors
- Complete only the top section and sign/date at the bottom

c. MHDC Legal Employment Practices Cert FIN-109

d. Workforce Eligibility Affidavit

14. Statutorily Required Documents

- e. Certification Regarding Debarment, Suspension & Other Responsibility Matters
- f. Evidence of Consistency with Consolidated Plan
 - Developments located in a jurisdiction with a Consolidated Plan filed with HUD are required to provide certification the proposed development follows such plan
- g. Evidence of Consistency with Comprehensive Plan
 - If a jurisdiction does not have a Consolidated Plan, a certification the proposed development is consistent with the Comprehensive Plan must be submitted

15. Architectural Items

- a. Development Characteristics Worksheet (All)
- b. Elevations (New Construction)
- c. Building Floor Plan (All)
- d. Unit Plan (All)
- e. Photos (Rehabs)
- f. Scope of Work (Rehabs)
- g. Physical Needs Assessment (Rehabs, excluding gut rehab)
- h. Capital Needs Assessment (USDA RD Rehabs)
- i. Structural Letter (Rehab/Conversion)
- j. Historic Approval (Historic proposals)

16. Sustainable Housing Items

- Required for new construction:
 - a. Green Building and Techniques Description
 - b. Sustainability Team Resume
 - c. Sustainability Team Member Role Description
 - d. Sustainability Pre-Development Plan
 - e. Sustainability Development Plan
 - f. Sustainability Operation Plan
- Required for rehabilitation/conversion:
 - g. Energy Audit
- Must meet the current standards for the certification level of choice for of one of the following green building rating systems:
 - Enterprise Green Communities
 - Any of the LEED rating systems
 - National Green Building Standard

17. Relocation

- Required if proposal includes existing tenants:
 - a. Relocation Plan
 - b. Current Tenant List and Demographic Information
 - c. General Information Notice (GIN)
 - Provide draft of the GIN intended for use upon development approval
 - d. Signed Acceptance of MHDC Relocation Policy

18. Development Team

a. Experience Summary

- Required for all consultant(s), developer(s), and owner(s)

b. Developer Fee Structure Addendum

- Required if the project has multiple developers or a consultant
- List all parties that will draw from developer/consultant fee
- If the consultant is not providing development guarantees, then the maximum allowable consultant fee cannot exceed 30% of the total developer fee

c. Financial Qualifications

d. Developer Financial Statement(s)

- Required for each developer and guarantor
- Financial Form available, however other documents containing all requirements may be used

e. Management Company Certification

- All properties must be managed by an agent listed on MHDC's Certified Property Management Agent Listing
- All existing and/or new management companies seeking to manage properties in Missouri are required to apply to be approved as a "Certified Property Management Agent"

19. Other Documents

- a. Financing Fee Addendum
- b. Current Rent Roll
 - Required if development has existing tenants
- c. Utility Allowance Documentation

19. Other Documents

- Notification must include the population being served, the number of units proposed, and any other relevant information demonstrating the official has received a sufficient description of the proposed development
- Notification can be completed by mail or email
 - Must include verification of receipt, such as email response of confirmation or mail delivery receipt
 - e. Notification State Senator
 - f. Notification Representative
 - g. Notification City Councilperson or Alderman
 - h. Notification Housing Authority Executive Director
 - i. Notification Head of Local Law Enforcement
 - j. Notification School Superintendent

19. Other Documents

- e. Application Self-Score Form
- f. Letter(s) of Support
- g. MHDC Waiver Request
 - Submit waiver request by email to application@mhdc.com by Wednesday, July 29, 2026, at 5:00 p.m.
 - Include the signed, approved copy with the application
- h. Additional Information



Missouri Housing
Development Commission

Application Requirements

MHDC.com

Application Considerations

- Review all available materials on MHDC's website
 - Qualified Allocation Plan (QAP) establishes processes MHDC will use to administer funding resources
 - Application Guide and Developer Guide provide supplement to information in QAP
- Application Preparation:
 - Must maintain basic structure of application approved by Commission
 - If applicant receives points, commitments must remain
 - Resources are limited, underwriting with a gap will risk development viability

Application Considerations

- Applications requesting MHDC loan resources:
 - Recommend discussion with staff ahead of application submission
 - Do not include alternate FIN-100
 - Include alternate financing commitments, include thorough responses in Development Questionnaire
- Application for HOME or Housing Trust Fund sources:
 - Be aware of requirement to comply with Build America, Buy America

Application Considerations

- Application Discrepancies
 - FIN-100 is the “record” and is “signed” as final
 - If there is a discrepancy between FIN-100 or exhibits, the information in the FIN-100 will be considered final
- State Accelerated Redemption Pilot Program:
 - Up to 50% of total state credits approved
 - Submit one FIN-100 using Standard Pricing and indicate request to be considered for the Accelerated program
 - Submit LOI that includes both Standard Pricing and Accelerated Pricing

Financing/Sources

■ MHDC Loans:

- In cases where MHDC is providing a loan dependent on cash flow for repayment, deferred developer fee should be structured as a note and its position in the distribution of cash flow clearly indicated in the owner's partnership agreement or operating agreement, as applicable
- If proposal includes MHDC debt, must receive prior approval of assumption and confirmation of new terms
- Requests for MHDC loans may not be granted due to limited funds
 - Alternate underwriting should be considered and described in Development Questionnaire

Financing/Sources

■ **Developer Fee:**

- MHDC expects a portion of the developer fee to be deferred
- MHDC reserves the right to create, eliminate, or adjust the deferred developer fee to efficiently utilize resources and appropriately underwrite each deal
- Deferred developer fee more than 50% of the total developer fee should be avoided and will be allowed only in rare circumstances
- It must be demonstrated that the deferred developer fee can be paid back from cash flow. Preferably, this repayment will take place within the first ten (10) years

■ **Pre-development or Bridge Loan:**

- If a bridge loan is to be provided by the equity investor, the terms and conditions of that loan can be included with the equity commitment and do not need to be presented in a separate commitment letter
- Pre-development or bridge loan fees/interest should not be reflected in development budget

Guaranty Requirement

- All MHDC loans require a guaranty during the construction phase of the loan
- Depending on the type of loan, guarantors may include the general partner and the developer (together with all respective principals)
- To the extent an investor requires additional guarantors, MHDC reserves the right to match the investor's requirements
- MHDC reserves the right to require additional guarantors based on deal specifics

Public Notification

1. Chief Executive Official Notification

- MHDC will fulfill the notification of the Chief Executive Official of each application proposal and provide the opportunity to comment

2. Public Hearing & Comment Period

- MHDC will conduct virtual public hearings to receive public feedback on application proposals
- Written public comments will be accepted during the application review period

3. Site Identification

- Each proposed site location must have a sign posted identifying it as a proposed MHDC development
- Must be posted from time application is submitted until Commission vote on application approvals
- Sign must identify developer and contact name/phone number



Missouri Housing
Development Commission

LEGAL GUIDELINES: MHDC Standards of Conduct and Fair Housing

Anne Powell, General Counsel

MHDC Legal Department

apowell@mhdc.com or (314) 877-1373

MHDC.com

MHDC Standards of Conduct: Disclosure Period

- Disclosure Period (MHDC Standards of Conduct Page 6-9)

- What is it?

- The period after an **Interested Party** submits a proposal, application, bid or response in a **Competitive Matter**
 - If an Interested Party initiates communication, in any form, with a Commissioner or Employee regarding a Competitive Matter following submission of the Interested Parties proposal, application, bid, or response, the Interested Party will need to follow disclosure procedure in notifying other interested parties.
 - Commissioners and Employees may, at any time and for any legal purpose, initiate contact with anyone, including interested parties, in the course of investigating any competitive matter.

MHDC Standards of Conduct -Definitions

- “Interested Party” - Any person or entity (or anyone acting at their direction or on their behalf) who submits a proposal, application, bid or response to a solicitation, request, notice or invitation to do so vis-à-vis a Competitive Matter.
- “Competitive Matter” – Any matter which shall be put to the Commission for a vote where two or more Interested Parties could benefit from an outcome of the vote, including, but not limited to, the award of any MHDC controlled or administered resources and any Commission approved contracts for services.

MHDC Standards of Conduct: Quiet Period

- Quiet Period (MHDC Standards of Conduct Page 6-9)
 - What is it?
 - The period consisting of seven days before a scheduled MHDC decision on a Competitive Matter.
 - Interested Parties shall not initiate contact with Commissioners or Employees regarding a Competitive Matter.
 - Commissioners and Employees may, at any time and for any legal purpose, initiate contact with anyone, including interested parties, in the course of investigating any competitive matter.
 - Failure to honor the provisions set forth herein regarding the Disclosure Period and/or Quiet Period shall result in the disqualification of the Interested Party's proposal, application, bid or response.

Fair Housing

- As part of MHDC's obligations under the Fair Housing Act, MHDC prohibits its partners from discriminating on the basis of race, color, national origin, sex, religion, disability, or familial status.
- You have an affirmative duty to comply with all local, state, and federal fair housing laws, including:
 - The federal Fair Housing Act (42 U.S.C. § 3601 et seq.)
 - The Missouri Human Rights statutes (RSMo § 213.040 et seq.)
 - Any additional local rules, regulations, ordinances, or laws existing related to fair housing and applicable to the project.
 - It is important that you consult with your legal counsel to ensure that any project remains in compliance with fair housing laws at all times. At no time does MHDC certify your compliance with fair housing laws, through this presentation of information or otherwise, and MHDC assumes no responsibility or liability for your failure to comply with any fair housing law.



Missouri Housing
Development Commission

Application Submission

MHDC.com

Application Deadlines

Deadline	Date
Development Cost Minimums Waiver Request MHDC Assumed Debt Request	Wed., July 8, 2026, at 5:00 p.m.
Application Waiver Request	Wed., July 29, 2026, at 5:00 p.m.
ShareFile Link Request	Wed., August 5, 2026, at 5:00 p.m.
ShareFile Application Submission Application Fee Submission Deadline	Fri., August 7, 2026, at 5:00 p.m.

ShareFile Submission Process

1. Email application@mhdc.com before 5:00 p.m. on Wednesday, August 5, 2026 and request an application link for each individual application
2. Respond to MHDC request for information
 - 9% or 4%
 - Development Name, Location
 - Applicable Application Fee
3. Receive individual ShareFile application folder link & PayPal invoice
 - Folder link can be shared amongst organization/consultants, etc.
4. Upload application documents into ShareFile folder
5. Access to folder expires at application deadline of 5:00 p.m., Friday, August 7, 2026

Folder Access

- Enter email, name, organization
- No registration or password required

To continue, please enter your information below.

Email

First Name

Last Name

Company

Remember Me

Continue

Your information will be used for internal tracking purposes only. It will not be shared with third parties.

Folder View

- Drop-box type of access
- Browse computer files or drag and drop documents

File Request from Julie Smith at Missouri Housing Development Commission

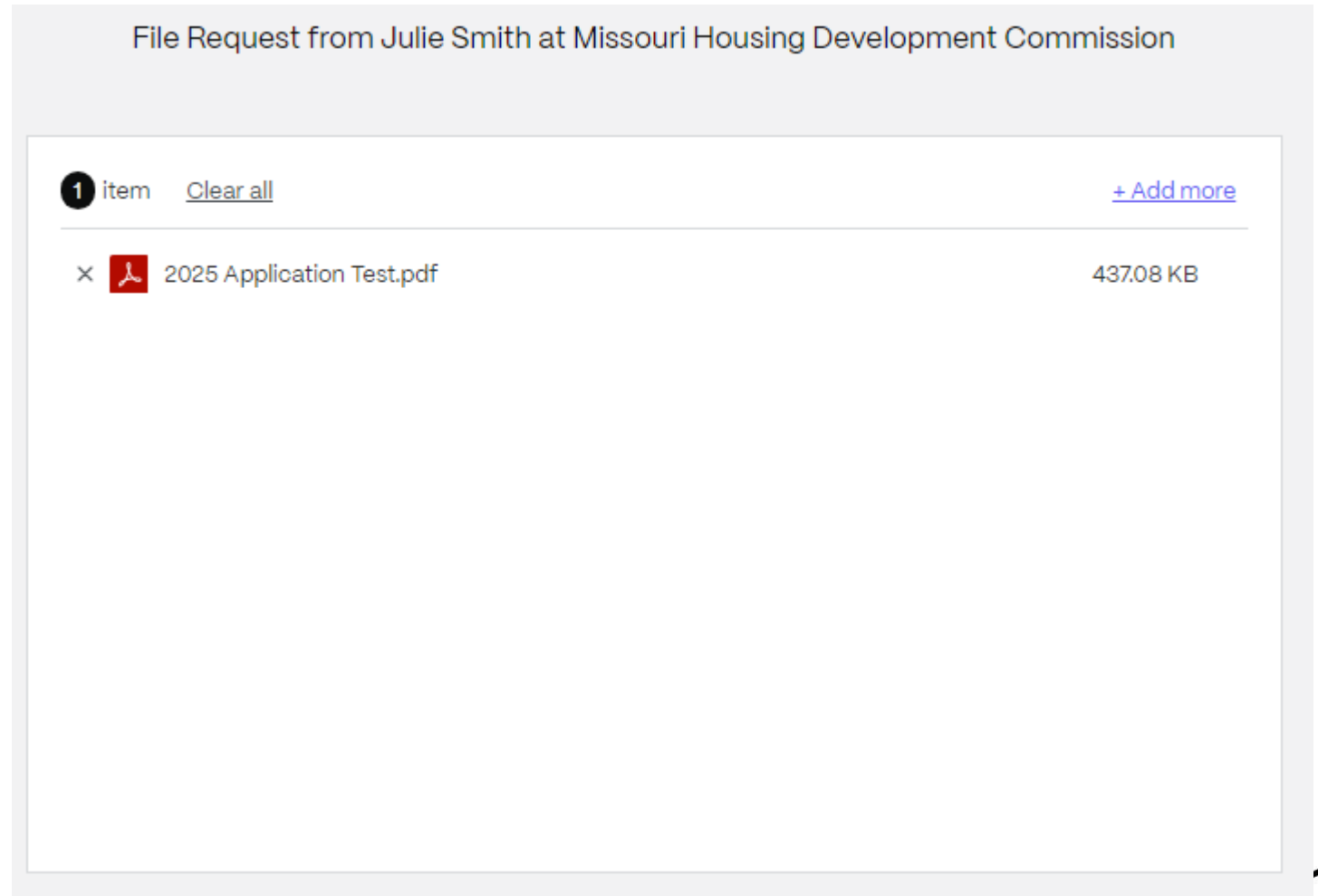


Drag files here

[Browse files](#)

Document Upload

- Each uploaded document will show up in the list
- Documents must be uploaded individually
 - No folders, zip folders, etc.
 - Multiple page documents are acceptable




Document Upload

- Document will appear in folder
- Click blue “Upload” button in bottom left corner

File Request from Julie Smith at Missouri Housing Development Commission

1 item [Clear all](#) [+ Add more](#)

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Upload

Document Upload

- After document is uploaded, it appear in the list and the file upload icon will appear again
- Can delete documents after uploading
- Upload date/time will show

File Request from Julie Smith at Missouri Housing Development Commission

 2025 Application Test.pdf

Uploaded 437.08 KB



Drag files here

[Browse files](#)

ShareFile Upload Tips

- Do not use the ShareFile folder for document management, this is intended for application submission only
 - It is highly recommended to upload all documents at one time rather than documents over time
- If exiting browser, will not be able to see document list anymore
- When uploading documents, select one document at a time and upload individual files
- Save files to your computer folder and then drag or browse and select the file you want to upload
- Do not upload files from zip folders



Missouri Housing
Development Commission

Questions?

MHDC.com