FY2024
Missouri Housing Trust Fund Application Training

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MHDC.com

Agenda

I. Program Overview

II. Application Guidance

III. Applicant Requirements

IV. Grant Administration

V. Application Submission

VI. Timeline

Program Overview

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Program Overview
Missouri Housing Trust Fund

Missouri Housing Trust Fund

Established in 1994

Help meet the housing needs of low-income households

$3.00 recording fee on real estate documents

Households must be at or below 50 percent of area median income

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MHTF Grant Types

Housing Assistance

Emergency Assistance

Operating Funds

Home Repair

Construction/Rehab

Administration

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Program Overview - Grant Types

Housing Assistance

- Purpose
  - Provide short- to medium-term assistance for *literally homeless* households and those fleeing or attempting to flee domestic violence in order to obtain and maintain permanent housing
- Eligible uses
  - Rental Assistance, Arrears (up to six months), Deposits
    - If rental assistance is provided to clients living in a property owned by the grantee, a LURA binding the use and transfer of the property is required to be executed
  - Last Month's Rent
  - Utility Assistance, Arrears (up to six months), Deposits
  - Hotel/Motel
  - Essential Items (must be paired with housing stability service)

Program Overview - Grant Types

Emergency Assistance
- Purpose
  - Provide short- to medium-term assistance for households at risk of homelessness, eviction or foreclosure and/or those fleeing or attempting to flee domestic violence
- Eligible uses
  - Rental arrears (up to six months), deposits, assistance
    - If rental assistance is provided to clients living in a property owned by the grantee, a LURA binding the use and transfer of the property is required to be executed
  - Last Month's Rent
  - Utility arrears (up to six months), deposits, assistance
  - Hotel/Motel
  - Mortgage assistance (up to six months)
  - Emergency home repair (up to $1,000)
  - Essential Items (must be paired with housing stability service)

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Program Overview - Grant Types

Operating Funds

- o Purpose
  - o Support employee costs associated with housing-related activities/programs
- o Eligible uses
  - o Staff salaries and benefits
    - o Salaries/benefits paid by MHTF must cover staff time only for households served at or below 50 percent AMI

Program Overview - Grant Types

Home Repair

- Payment of repairs/modifications for homeowner occupied, single family homes up to $10,000
- Eligible uses
    - Energy Improvements
    - Accessibility
    - Costs to meet local codes
    - Remediation of environmental hazards
    - Repair/Replacement of septic system
    - Repair/Replacement/Upgrade of existing wells

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Program Overview - Grant Types

Construction/Rehabilitation

- o Available to organizations that provide housing for the payment costs of new construction, modifications, or rehabilitation of existing facilities
- o Eligible uses
  - o Rehabilitation
  - o New Construction
- o 18 Year Land Use Restriction Agreement (LURA)
  - o Must serve households at or below 50 percent AMI for 18 years

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Program Overview - Grant Types

Applicants may apply for up to ten percent of the total grant request for administrative costs necessary for grant administration. **Administrative funds will only be available for those that apply.**

Administrative Eligible Expenses
- Salaries/benefits
- Services contracted third parties
  - Maintenance, general legal, accounting, auditing services
- Office supplies, equipment
- Mileage costs associated with assisting MHTF clients

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Program Overview – NoFA

o FY2024 estimated amount available: $4 million

o Application deadline: **September 15, 2023, 5:00 p.m. CDT**

o Applications will be submitted via the MHDC Online Grant Interface

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

o Application period will close and will be unavailable for submission after the deadline has passed

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Program Overview – Allocation Plan

Specifies priorities and distribution of MHTF

- Grant Types
    - Housing Assistance
    - Emergency Assistance
    - Home Repair or Modifications
    - Operating Funds
    - Construction/Rehabilitation
    - Administration

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Program Overview – Allocation Plan

Geographic Allocation

Allocation Area	Distribution Percentage
St. Louis Metro	24%
KC Metro	19%
North Region	14%
Central Region	19%
South Region	24%

Cap on Funds Requested

o Applicants can request up to $150,000 per grant type with a maximum of $300,000 per region

Application Guidance

MHDC.com

Application Materials

Located on MHDC's website:

https://mhdc.com/programs/community-programs/missouri-housing-trust-fund-mhtf/mhtf-forms-and-resources/

- o Notice of Funding Availability
- o Allocation Plan
- o Application Guidance
- o MHDC Online Grant Interface Log On Instructions
- o Link to the MHDC Online Grant Interface

Application located on the MHDC Online Grant Interface:

- o https://www.grantinterface.com/Home/Logon?urlkey=mhdc

Basic Agency Information

o Agency Information
- o Provide the full legal name for the agency
- o Provide the complete address

o Agency Contacts
- o List contact information for a grant contact
- o List the agency's Executive Director information

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Proposal Information

- o MHTF Region
  - o Select the MHTF Region your organization is applying for
  - o Complete separate applications for each region
- o CoC Service Area
  - o Select all CoCs that your services will be offered in
  - o You may need to select multiple CoCs
- o Requests by Grant Type
  - o Enter total amounts being requested by grant type
  - o If not requesting funds in a grant type, please enter '0'
- o Administration
  - o Applicants are able to apply for up to 10 percent of the total request
  - o Administration funds will only be available for applicants that apply

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Proposal Information

- Coordinated Entry
  - Explain how your organization participates with your CoC's Coordinated Entry System
  - If not currently participating, explain how your organization will meet this requirement
- HMIS or Comparable Database
  - Select yes or no depending on your use of HMIS or a Comparable Database
  - If not currently entering into either, explain how your organization will meet this requirement
- Need and Data Explanation
  - Demonstrate the need for MHTF funding using data
  - Explain what that data means in effectively utilizing MHTF funding

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Attachments

- Board of Directors
  - A complete list of organization's current board or governing members
- Sources and Uses
  - MHTF budget- revenue uses and sources of that funding
- Program Guidelines
  - Not the organization's internal policies and procedures
  - Detailed out in Application Guidance Appendix A
  - Highlight the specific sections that are requested in Appendix A
- Letters of Support
  - Two letters that demonstrate the support of the MHTF program

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Attachments Continued

o Certificate of Good Standing

    o Current within 60 days of application due date

o 501 (c)(3) Verification

o Audit/Financials

    o **Only include the independent auditor's report, not the entire audit**

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Attachments (Construction/Rehab)

- Work Write-Up/Architectural Drawings
- Construction Cost Breakdown
  - Details the costs of the project, specifically the MHTF portion
- Financial Commitments
  - Letters from all committed sources of funding
  - Must list amount, time period and eligible expenses on official letterhead
- Time Frame/Construction Schedule
  - Includes anticipated start and end date and the phases of the project
- Photographs
  - Existing building and areas intended to be renovated or of the new site
- Site Plan
- Copy of a Deed

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Grant Components

o Budget and Detail
  - o Should match the amounts reflected in the Proposal Information section

o Clients Served
  - o Should reflect as accurately as possible your anticipation of populations of clients served with MHTF funding

o Narrative
  - o Fully address each item specified in the question in a clear and concise manner

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Applicant Requirements
Continuum of Care Participation

- Applicants assessed for involvement in CoC
  - Support from CoC; considered a member in good standing
  - Representation at full meetings
  - Point-In-Time Count
  - Participation within CES

- Grantees required to attend at least 75% of CoC meetings

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Applicant Requirements
Coordinated Entry System Participation

Consistent, uniform assessment and referral process for diversion, prevention, shelter, RRH, PSH, and/or other housing-related services

- Processes/documents are same for all homeless service providers in the community
- Reduces duplication of services
- Clients referred to programs for which they are eligible
- Maximizes efficiency and effectiveness

Housing Assistance and **Emergency Assistance** Grantee Requirement

- Coordinating available resources
- Receiving referrals

Grant Administration

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Grant Administration

- Requirements of MHTF Grantees
  - Quarterly Back Up deadlines (excluding Construction/Rehab)
  - 25% Back Up deadline
  - 75% Back Up deadline
  - HMIS Data Collection
    - Housing Assistance & Emergency Assistance
      - Billing Reports
      - Performance Measures
  - Recordkeeping Requirements
    - Client File Documentation
    - Financial Documentation
  - Monitoring
  - Close Out

Grant Administration

- Area Median Income (AMI) can be located at
  https://mhdc.com/programs/community-programs/missouri-
  housing-trust-fund-mhtf/mhtf-forms-and-resources/

- Calculating Income and Assets
  - Must calculate income/assets for an individual or family to determine
    eligibility for MHTF
  - HUD Handbook 4350.3, Rev. 1, Chapter 5: Determining Income and
    Calculating Rent

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Grant Administration

- Financial Processes
  - Funding Period: April 1, 2024 - March 31, 2025
  - 25% of the total grant award amount will be advanced at the start of the grant year (excluding Construction/Rehabilitation)
  - Any advance of funds must be backed up before additional funds will be disbursed to a grantee

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Application Submission

- MHTF Application
  - Located at:
    https://www.grantinterface.com/Home/Logon?urlkey=mhdc
- Deadline: **Friday, September 15, 2023, 5:00 p.m. CDT**

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Timeline

Timeline

Event	Date
Application Deadline	September 15, 2023, 5:00 p.m.
Staff Recommendations	December 2023*
Award Notifications	January 2024*
Funded Training	February 2024*
Funding Period Begins	April 1, 2024
Funding Period Ends	March 31, 2025
Grant Close Out Deadline	April 30, 2025

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