



Missouri Housing Trust Fund

Application Guidance

FY2027

DUE DATE:

Monday, August 17, 2026

5:00 p.m.

**Missouri Housing Development Commission
Grant Interface**

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



Table of Contents

Introduction:	2
Purpose:	2
Requirements:	2
Submission:	2
SECTION I – Applicant Requirements	3
Overview of Funds	3
Eligible Program Components	3
Cap on Funds Requested	4
Geographic Allocation	4
SECTION II – Application Instructions	5
General Completion Instructions	5
Use FY2027 Missouri Housing Trust Fund Application.	5
Application and Supplemental Document Checklist	6
Application Detailed Instructions	6
SECTION III –Evaluation of Applications	10
SECTION IV– Submission Requirements	11
SECTION V– General Information	11
FY2027 MHTF Application Timeline*	11
Availability of Grant Funds	12
APPENDIX A – Program Guidelines	13
Eligibility Requirements	13
Program Requirements	13
Termination Policy	13

MISSOURI HOUSING TRUST FUND (MHTF) APPLICATION GUIDANCE

Introduction:

Purpose:

The Missouri Housing Development Commission (MHDC) hereby notifies interested organizations of the availability of funds to provide housing assistance to very low-income Missourians. The funds will be allocated in accordance with the Allocation Plan (MHTF-110). The funds are as indicated below:

\$2,800,000 from the Missouri Housing Trust Fund (estimated)

Deadline:

Completed applications for funding will be accepted by MHDC until **5:00 p.m. CDT on Monday, August 17, 2026**. Applications will not remain open for submission after the deadline. Funding decisions are tentatively scheduled to be made by the Commission in February 2027.

Requirements:

- Applicants must be a nonprofit or for-profit corporation or partnership entity formed pursuant to applicable Missouri law, must be an entity in good standing with the state of Missouri and provide housing or housing services. **Missouri Housing Trust Fund monies will not be awarded to individuals.**
- All intended recipients assisted by the Missouri Housing Trust Fund **must have incomes at or below 50 percent of the area median income** for the geographic area adjusted for family size, and 50 percent of the recipients must have incomes at or below 25 percent of the area median income for the geographic area adjusted for family size.
- All **proposals must be submitted on the current year's application through the MHDC Grant Interface** and must be in compliance with the Application Guidance (MHTF-115). A link to the Grant Interface can be found on the MHDC website (<https://mhdc.com/programs/community-programs/missouri-housing-trust-fund-mhtf/mhtf-forms-and-resources/>).

Submission:

Please submit application on the MHDC Grant Interface:

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

For more information, please refer to FY2027 Missouri Housing Trust Fund Notice of Funding Availability:

<https://mhdc.com/about-us/nofa-approvals/mhtf-program/>.

For instructions on how to submit the application, please reference the Log On Guide posted on the MHDC website: <https://mhdc.com/programs/community-programs/missouri-housing-trust-fund-mhtf/mhtf-forms-and-resources/>.

SECTION I – Applicant Requirements

Overview of Funds

The Missouri Housing Development Commission (MHDC) is charged with the responsibility of administering the Missouri Housing Trust Fund. The state legislature created the Missouri Housing Trust Fund in 1994, pursuant to RSMo 59.319. Monies in the fund shall be used solely for the purposes established by RSMo 215.034 - 215.039.

Missouri Housing Trust Fund (MHTF) monies shall be used to provide housing and housing services to individuals and families with incomes at or below fifty percent (50%) of the area median income. Fifty percent (50%) of the funds must be used for individuals and families at or below Twenty-five percent (25%) of the area median income.

Establishment of Funds

The Missouri Housing Trust Fund is supported by a recording fee of \$3 for each real estate document filed in the state of Missouri.

Eligible Program Components

MHDC has identified the following grant types to meet the needs of Missourians:

1. **Housing Assistance:** available to organizations that provide assistance to literally homeless individuals and families to obtain permanent housing
2. **Emergency Assistance:** available for organizations that provide assistance to individuals and families at immediate risk of becoming homeless
3. **Operating Funds / Case Management:** available for organizations that provide housing or housing services for the purpose of paying salaries and benefits necessary for operation of the organization
4. **Home Repair or Modifications:** available to organizations that provide housing services for the payment of certain repairs or modifications of homeowner-occupied single-family homes
5. **Construction / Rehabilitation:** available for organizations that provide housing for the purpose of payment of costs of new construction or modification or rehabilitation of existing facilities
6. **Administration:** applicants may apply for up to 10% of their total application request. Administration funds will not be available unless directly requested in the application

It is the purpose of the Missouri Housing Trust Fund to serve the greatest housing and housing service needs in the state with attention given to the lowest-income residents in the areas where those needs exist. These established grant types allow the Missouri Housing Trust Fund's limited resources to be dedicated to services that best serve the population in greatest need.

Cap on Funds Requested

Grant Component	Maximum Request Per Application, Per Region
Housing Assistance	\$150,000
Emergency Assistance	\$150,000
Operating Funds	\$150,000
Home Repair	\$150,000
Construction/Rehabilitation	\$150,000
Available Combined Request	up to \$300,000

Geographic Allocation

Allocation Area (Region): By Counties	Distribution Percentage:
St. Louis Metropolitan Area: Franklin, Jefferson, Lincoln, St. Charles, St. Louis City, St. Louis and Warren Counties	24%
Kansas City Metropolitan Area: Caldwell, Cass, Clay, Clinton, Jackson, Lafayette, Platte and Ray Counties	18%
North Region: Adair, Andrew, Atchison, Buchanan, Carroll, Chariton, Clark, Daviess, DeKalb, Gentry, Grundy, Harrison, Holt, Knox, Lewis, Linn, Livingston, Macon, Marion, Mercer, Monroe, Nodaway, Pike, Putnam, Ralls, Randolph, Schuyler, Scotland, Shelby, Sullivan and Worth Counties	15%
Central Region: Audrain, Bates, Benton, Bollinger, Boone, Callaway, Camden, Cape Girardeau, Cole, Cooper, Crawford, Gasconade, Henry, Howard, Iron, Johnson, Madison, Maries, Miller, Moniteau, Montgomery, Morgan, Osage, Perry, Pettis, Phelps, Pulaski, Saline, St. Clair, St. Francois, Ste. Genevieve and Washington Counties	20%
South Region: Barry, Barton, Butler, Carter, Cedar, Christian, Dade, Dallas, Dent, Douglas, Dunklin, Greene, Hickory, Howell, Jasper, Laclede, Lawrence, McDonald, Mississippi, New Madrid, Newton, Oregon, Ozark, Pemiscot, Polk, Reynolds, Ripley, Scott, Shannon, Stoddard, Stone, Taney, Texas, Vernon, Wayne, Webster and Wright Counties	23%

Homeless Management Information System

The Homeless Management Information System (HMIS) is a system that collects data on services provided to households that are homeless or in danger of becoming homeless. MHTF Housing Assistance and Emergency Assistance grantees are required to enter client data into Homeless Management Information System for each Continuum of Care (CoC) that is served with MHTF.

Continuum of Care Participation

MHDC encourages coordination and collaboration between the CoC and service providers. In order to determine applicants' participation in its CoC, MHDC will request feedback from each applicant's designated CoC regarding the level of involvement of the applicant in CoC activities. Such activities may include, but are not limited to, attendance in regular meetings, Point-In-Time Count, Coordinated Entry, and agency representation on sub-committees.

Coordinated Entry System Participation

Each Missouri CoC is federally mandated to establish and operate a Coordinated Entry (CE) System. The CE system is intended to reduce barriers and difficulties that homeless households may experience when attempting to access housing and services. An effective CE system will assess homeless individuals and families for the most appropriate housing intervention in a consistent manner, prioritize households based on vulnerability and severity of needs, align housing resources within the system, and reduce the amount of time spent by household and agencies in determining which programs they are eligible to receive assistance from. MHTF Housing Assistance and Emergency Assistance grantees are required to participate in their CoC's CE system. Those serving victims of domestic violence, dating violence, sexual assault, stalking and other life-threatening situations are encouraged to participate but may choose not to participate in the CE system of their CoC. Victims' service providers are encouraged to work in collaboration with the CE system in order to create and implement policies and procedures that are client-centered.

SECTION II – Application Instructions

General Completion Instructions

1. **Submit one application per region, for all grant types.** The FY2027 MHTF application is designed to allow grantees to include all funding requests in one application. Applicants requesting funds for more than one grant type only need to submit one application for all MHTF funding requests. If requesting funds for multiple grant types, only one set of supplemental documents will be required. Although all requests will be submitted in one application, each grant type request is still considered separately. If requesting funds for multiple regions, please fill out separate applications for each region.
2. **The application should be completed in sequential order.** The application has been designed with the ability to populate information based on entered detail.
3. **Applicants must respond to each question on the application.** Each answer should be concise, self-supporting and not refer to or repeat any other area of the application. Applicants will not be able to submit the application until all questions have been answered.

Use FY2027 Missouri Housing Trust Fund Application.

All applicants are required to complete the 2027 MHTF Application through the MHDC Grant Interface: <https://www.grantinterface.com/Home/Logon?urlkey=mhdc>.

Application and Supplemental Document Checklist

Below are the required items to be completed/included by the applicant.

Basic Agency Information

- Agency Information
- UEI/EIN
- Program Contact

Proposal Information

- Agency Fiscal Year
- MHTF Region
- Counties Served (this will be at the end of the application based on the selected region)
- CoC Service Area
- Funding Request by Grant Type
- Continuum of Care Participation
- HMIS/Comparable Database
- Need and Data Explanation
- Targeted Populations
- Deadlines
- Program History

Attachments

- Board of Directors/Decision Making Body
- Sources and Uses
- Letters of Support
- Program Guidelines
- Certificate of Good Standing
- 501(c)(3) Verification
- Audit/Financials

Grant Type Specific Questions (provide the following information for each grant type):

- Budget
- Clients served
- Narratives

Application Detailed Instructions

The descriptions of all sections and supplemental documentation required in the application are below. Specific questions or topics within each section that may need more detailed explanation are listed under each section topic.

Basic Agency Information

- This section collects general information about the organization. It should be completed based on information pertaining to the non-profit applicant, including information for a grant contact and the organization's Executive Director.

Proposal Information

This section is intended to provide detailed information about the organization. Please see each section below for instruction in correctly completing questions.

- **MHTF Region:** Select the MHTF Region where you are applying for MHTF funds. If your organization operates in multiple regions, you must submit separate applications for each region.
- **MHTF Region Counties:** Mark all counties you plan to serve with MHTF funds. This section will populate at the bottom of the application when you select the MHTF region above. The counties marked should only be located in the region you have selected in the question above.
- **CoC Service Area:** Mark all CoCs cover the counties that you plan to serve with MHTF funds, more than one CoC may apply.
- **Requests by Grant Type:** Enter the amount of funding you are requesting for each component. If you are not requesting funds for a component put a "0" in the box. As a reminder, there is a funding cap of \$150,000 per component type and \$300,000 total per region for all component combined. The total amount of funding box should reflect the combined amount for all components you are requesting funds for.
- **Administration:** Applicants are able to request up to ten percent (10%) of the total application request in administrative funds. **Administrative funds will only be available for applicants that apply.**
- **CoC Participation:** Explain how your organization's program participates with the CoC i.e., meetings, PIT count, and committees. If your organization does not currently participate in the CoC, please explain how you will meet this requirement.
- **HMIS or Comparable Database:** Select what database your organization is currently utilizing. If your organization selects any option besides HMIS, please complete part two and either list what comparable database your organization uses due to being a victim services agency or explain how you will meet this requirement and pay for the HMIS license.
- **Need and Data Explanation:** Applicants should clearly demonstrate the need for MHTF funding within their service area by utilizing 3 or more quantifiable data points. This can be accomplished by presenting local, state, national, or internal data regarding literally homeless populations and/or the effectiveness of the use of MHTF funding in the context of ending homelessness.
- **Deadlines:** Applicants need to clearly explain how they will meet all of the quarterly and spending deadlines to ensure that all funds are expended by the end of the grant year.
- **Program History:** Applicants must indicate whether they have operated a comparable housing program for 2 or more years.

Attachments

- **Board of Directors/Decision Making Body:**
The applicant must submit a complete list of the organization's current board or governing members with the officers identified. The list must be of the executive board or decision-making body, not an advisory board.
- **Sources and Uses** (File Size Limit: 1 MiB):
Applicant will detail the projected program budget showing the MHTF request for funds and the total program budget. All sources of funding that are used in the program with MHTF funds should be listed in the "Sources" sections at the top. MHTF eligible uses are listed under the "Revenue Uses" column. There are 2 tabs to this form ensure that you are filling in all components that apply to your application.
- **Letters of Support** (File Size Limit: 1 MiB) – **New Agencies Only**
Agencies that are not funded in the current MHTF grant year must provide two letters of support from elected officials and/or collaborative agencies. Letters of support should demonstrate support for homeless service activities as they relate to MHTF. All letters of support must be sent to your agency to be uploaded with the application, any letters received directly by MHDC will be discarded. To ensure visibility of both letters, upload both letters as one document.
- **Certificate of Good Standing** (File Size Limit: 1 MiB): Applicant must include a Certificate of Good Standing that is current within 60 days of the application due date. If applicant does not have a Certificate of Good Standing that is current within 60 days, applicant may include most recent Certificate AND a printout from the Secretary of State website that states that the organization is in good standing with a date within 60 days of application submission date.
- **501(c) (3) Verification** (File Size Limit: 1 MiB):
Applicant should provide verification of the organization's 501(c) (3) status.
- **Audit/Financials** (File Size Limit: 3 MiB):
Applicant must include the organizations' most recently completed and board approved independent auditor's report. If the most recent fiscal year audit is in progress and not complete yet, applicant should submit the last completed, board approved independent auditor's report in addition to unaudited financial statements (i.e., balance sheet, income statement, and statement of cash flows). The unaudited financial statements should cover the gap in time from when the last audit ended until 30 days prior to the application submission date.
 - ***applicants only need to submit the Independent Auditor's Report, NOT the entire audit.**
- **MHTF Program Guidelines** (File Size Limit: 5 MiB):
Applicants must upload robust program guidelines that detail how client eligibility is evaluated, the criteria to obtain assistance and remain in the program, along with termination and grievance procedures for clients. Program guidelines should detail any specific eligibility requirements applicable to the Grant Components applied for.

Applicants will provide page numbers to site where the policy is located in the guidelines and highlight the policy in the upload.

Note: Please do not include internal policies and procedures or the agency handbook. Inclusion of internal agency policies and procedures in lieu of Program Guidelines will result in a loss of points. For further guidance, please see Appendix A.

Attachments for Construction/Rehabilitation applicants only

- **Work Write-Up / Architectural Drawings:** Applicant must include a Work Write-Up or Architectural Drawings for the project.
- **Construction Cost Breakdown:** Applicant must submit a construction cost breakdown, specifically detailing the costs of the project and preferably the MHTF portion of the project.
- **Financial Commitments:** Applicant should submit letters from any sources of funding that have been committed or have expressed intention to commit funds. The financial commitment letters must list the amount of funding committed, time period, and eligible uses of the funds and should be on official letterhead. All financial commitment letters must be dated within 90 days of application deadline.
- **Deed:** Applicant must submit the deed for the property that will be utilized for the project. The deed must include a legal description of the property.
- **Time Frame / Construction:** Applicant must submit a Time Frame or Construction Schedule. This should include anticipated start and end date as well as time frame of different phases of the project, if applicable. The MHTF portion of the project should be included in this Time Frame or Construction Schedule.
- **Photographs:** Applicant must submit photographs of the existing building and areas intended to be renovated if it is a rehabilitation project OR photographs of the site if it is a new construction project.
- **Site Plan:** Applicants for rehabilitation projects must submit a site plan for the completed rehabilitation.

Grant Components

Component Information should only be completed for each component in which funds are being requested.

- Housing Assistance
- Emergency Assistance
- Operating Funds / Case Management
- Home Repair
- Construction / Rehabilitation

- **Budget & Detail:** The total proposed budget amounts should match the amounts reflected in the Proposal Information section. The narrative must include services to be provided in the detail section.
- **Clients Served:** Applicants should estimate the number of individuals/families who are anticipated to be served during the 2027 grant year with MHTF funds.
- **Narrative:** Applicants should fully address each item specified- any narrative throughout the application that does not clearly address each question or repeats answers will result in a loss of points.

SECTION III –Evaluation of Applications

Overview

MHDC wants to ensure that the limited pool of funding received is used in the most effective way possible to help organizations provide the necessary services to low-income individuals and families in the state of Missouri who are literally homeless, at risk of becoming homeless, or fleeing/attempting to flee domestic violence. In order to do this, funds awarded will be based on the allocation plan, types and amounts of funding requests, and points awarded within various criteria. Individual scores by program may be assessed for completeness of the grant application, past performance, rate of spending for the current grant year and composition of proposal. Applicants requesting funds for multiple grant types may receive funds for one, but not all grant types.

If an application is not submitted by the deadline **August 17, 2026, at 5:00 p.m.** the application will close and there will not be another opportunity to submit an application, no exceptions.

Preparation of an application does not guarantee a grantee will receive funds. Grants will be awarded competitively to those with the highest rankings as determined in an objective scoring process using the Allocation Plan (Form: MHTF-110). Awards resulting from this application will begin April 1, 2027 and run until March 31, 2028.

Scoring Criteria

The following items will be assessed:

1. Prior MHDC History
2. Non-Prior History
3. Application Submission
4. Proposal Information
5. Agency Information
6. Grant Type Information
7. Supplemental Documents
8. CoC Participation

SECTION IV– Submission Requirements

Submission Instructions

Only complete applications without missing information will be allowed to be submitted. If there is missing information, you will be notified and must fix any errors prior to the submission date of **5:00 p.m. on Monday, August 17, 2026**.

All applications are to be submitted via the MHDC Online Grant Interface:

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

SECTION V– General Information

FY2027 MHTF Application Timeline*

NOFA Posted on the Website:	July 2026
Application Posted on the Website:	July 2026
Application Training:	July 2026
Application Deadline:	August 17, 2026, 5:00 p.m.
Staff Recommendations:	February 2027
Awards Notification:	February 2027
Funded Training:	February 2027
Funding Period Begins:	April 1, 2027
Funding Period Ends:	March 31, 2028
Grant Close Out Deadline:	April 30, 2028

*Timelines subject to change

Quiet Period

MHDC’s Standards of Conduct prohibits interested parties from contacting MHDC staff or commission during the seven calendar days prior to a vote on a Competitive Manner (“Quiet Period”). MHTF applicants should not contact commissioners or MHDC staff members during the seven days leading up to MHDC’s scheduled commission meeting in regards to MHTF funding decisions.

Please refer to the Commission’s “Standards of Conduct” Policy for information regarding contact with MHDC commissioners or staff in connection with this application, necessary disclosures thereunder and other policies regulating the actions of interested parties, employees and commissioners during a competitive matter. The Commission’s Standards of Conduct Policy is available on MHDC’s website at <https://mhdc.com/about-us/policies/>.

Furthermore, pursuant to the Standards of Conduct, any Response under this application shall disclose the name of the individual, entity and/or entities having ownership interests in the Respondent as set forth in Section VI.B.3.

Award Notification

Notifications of approval or denial of funding will be sent via the MHDC Online Grant Interface to the person who completed the application.

Availability of Grant Funds

If approved, grant funds will be available April 1, 2027; however, prior to receiving funds, the grant agreement and all required additional paperwork must be completed by the agency and returned to MHDC by the deadline. Additionally, all previous MHTF grants must be fully closed out.

Contact Information

Lisa Moler
Housing Program Administrator
(816) 759-7228
CP.Programs@mhdc.com

APPENDIX A – Program Guidelines

Eligibility Requirements

MHTF eligibility requirements detail how program participants are evaluated and prioritized for entrance into the program. The eligibility requirements outlined in the Program Guidelines must include:

- Prioritization
 - Program has well-defined and written screening processes that use consistent and transparent decision criteria.
- Grant program eligibility requirements.

Program Requirements

Program requirements provide a clear picture of how the program operates. The program requirements outlined in the Program Guidelines must include:

- Policy for determining the type and length of assistance an eligible household will receive.
- Policy for determining the amount of financial assistance provided to a household.

Termination Policy

Program Guidelines must include a client Termination Policy that outlines:

- Circumstances in which a program participant will terminate from service.
 - Policy has well-defined conflict mitigation procedures.
- Procedure detailing how a participant is notified of termination of services.

Grievance Policy

Program Guidelines must include a client Grievance Policy that outlines:

- Procedure detailing how participants are made aware of the program's grievance policy.
- Detail clear guidelines for how a participant is to file a grievance.
- Policy has well-defined and objective standards for resolving a grievance.