



## **FY2026 Missouri Housing Trust Fund Application Guidance**

**DUE DATE:**

**Saturday, August 30, 2025**

**5:00 p.m.**

Missouri Housing Development Commission  
Grant Interface

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



## 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:

**\$2,400,000 from the Missouri Housing Trust Fund (estimated)**

### Deadline:

Completed applications for funding will be accepted by MHDC until **5:00 p.m. CDT on Saturday, August 30, 2025**. Applications will not remain open for submission after the deadline. Funding decisions are tentatively scheduled to be made by the Commission in February 2026.

### 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 FY2026 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/>.

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## 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.

### Allocation of Funds

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:** 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 applied for

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**

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

**Geographic Allocation**

Allocation Area: Allocation Regions by County

<b>Allocation Area:</b>	<b>Distribution Percentage:</b>
<b>St. Louis Metropolitan Area:</b> Franklin, Jefferson, Lincoln, St. Charles, St. Louis City, St. Louis and Warren Counties	23%
<b>Kansas City Metropolitan Area:</b> Caldwell, Cass, Clay, Clinton, Jackson, Lafayette, Platte and Ray Counties	19%
<b>North Region:</b> 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%
<b>Central Region:</b> 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%
<b>South Region:</b> 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%

## **Housing First Model**

MHTF applicants may elect to utilize a Housing First approach as established for federal funding sources. Housing First is a model that relieves homeless persons of stipulations and barriers and emphasizes immediate access to permanent housing. Once housed, case management and supportive services tailored to the needs of the individual or household should be offered. This model emphasizes that housing is and should remain the central focus and supportive services are more effective when individuals and families are stably housed. Involvement or compliance with services should not be a condition of housing; instead, participants simply need to abide by the requirements of their standard lease agreement. Under this model, housing is not a reward for completing a task or program. Housing should be provided first and services to maintain the housing second.

## **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. If an applicant is funded and serves a protected population such as victims of domestic violence, the agency will have to complete an attestation to provide confirmation to MHDC as to whether or not the applicant can produce the required report for back-ups.

## **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 – Instructions**

### **General Completion Instructions**

- 1. Submit one application per region, for all grant types.** The FY2026 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.

### **Obtaining and Navigating the Application**

#### **Use FY2026 Missouri Housing Trust Fund Application.**

All applicants are required to complete the 2026 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.

#### **Proposal Information**

- Agency Information
- Executive Director and Grant Contact Information
- MHTF Region and Counties Served
- Funding Request by Grant Type
- Coordinated Entry
- HMIS/Comparable Database
- Need and Data Explanation
- Timeline
- Program Requirements

#### **Attachments**

- Board of Directors/Decision Making Body
- Sources and Uses

- Program Guidelines
- Letters of Support
- Certificate of Good Standing
- 501(c)(3) Verification
- Audit/Financials

**Grant Type Specific Questions (provide 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**

The Agency Information section is intended to provide detailed information about the organization that will be providing the services, including fiscal year, counties and CoCs served with MHTF funding.

**MHTF Region** – Select the MHTF Region 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 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 grant type. If you are not requesting funds for a grant type, put a "0" in the box. As a reminder, there is a funding cap of \$150,000 per grant type and \$300,000 total per region for all grant types combined. The total amount of funding box should reflect the combined amount for all grant types you are requesting funds for.

Administration – Applicants are available 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.**

Coordinated Entry – Explain how your organization’s program participates with the CoC’s Coordinated Entry system i.e., meetings, PIT count, and committees. If your organization does not currently participate in CE, 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 quantifiable data. 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.

Timeline – Applicants need to clearly explain how they will meet quarterly and spending deadline to ensure that all funds are expended by the end of the grant year.

Requirements – Explain any agency requirements that the client must meet for project entry and any requirements to remain in the project, if any.

## **Attachments**

### **Board of Directors/Decision Making Body**

The applicant must submit a complete list of the organization’s current board or governing members. The list must be of the executive board or decision-making body, not an advisory board. Please use the enter button to separate board member names.

### **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. The general uses of each funding source should be listed underneath “Revenue Uses.” Please enter the total dollar amount from your Sources and Uses into the ‘Sources and Uses Total Amount’ box, these must match or a CURE will be required.

### **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 print out

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.**

**Program Guidelines** (File Size Limit: 5 MiB)

Applicant must include robust Program Guidelines that detail how client eligibility is evaluated, the criteria to obtain assistance and remain in program, termination and grievance procedures. Program Guidelines should be included for all program(s) where MHTF funds will be used. Applicants will be required to copy sections of their Program Guidelines into the MHTF application and site where they are located in the guidelines.

**\*Applicant should 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**

*(Rehabilitation and New Construction only)*

Applicant must include a Work Write-Up or Architectural Drawings for the project.

**Construction Cost Breakdown**

*(Rehabilitation and New Construction only)*

Applicant must submit a construction cost breakdown, specifically detailing the costs of the project and preferably the MHTF portion of the project.

**Financial Commitments**

*(Rehabilitation and New Construction)*

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**

*(Rehabilitation and New Construction)*

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 Schedule**

*(Rehabilitation and New 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**

*(Rehabilitation [existing buildings]; New Construction [site])*

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**

*(Rehabilitation only)*

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  
Home Repair  
Construction/Rehabilitation

Budget & Detail- The total proposed budget amounts should match the amounts reflected in the Proposal Information. Please fill out the budget breakdown per component and the detail for each breakdown section. 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 2026 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 30, 2025 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, 2026 and run until March 31, 2027.

### **Scoring Criteria**

The following items will be assessed:

1. Prior MHDC History for previously completed funding periods
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 submit. 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 Saturday, August 30, 2025.**

All applications are to be submitted via the MHDC Online Grant Interface:  
<https://www.grantinterface.com/Home/Logon?urlkey=mhdc>

## **SECTION V– General Information**

### **FY2026 MHTF Application Timeline\***

NOFA Posted on the Website:	July 2025
Application Posted on the Website:	July 2025
Application Training:	July 2025
Application Deadline:	August 30, 2025, 5:00 p.m.
Staff Recommendations:	February 2026
Awards Notification:	February 2026
Funded Training:	February 2026
Funding Period Begins:	April 1, 2026
Funding Period Ends:	March 31, 2027
Grant Close Out Deadline:	April 30, 2027

\*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, 2026; 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](mailto:CP.Programs@mhdc.com)

## **APPENDIX A – Program Guidelines**

### **Eligibility Requirements**

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. Do not include screening possible participants out for income or lack thereof.
  - Does not include a period of sobriety, a commitment to participation in treatment, or any other criteria designed to “predict” long-term housing other than willingness to engage the program and work on a self-directed housing plan.
- Grant program eligibility requirements.
- Program connection to and coordination within the Coordinated Entry process of the agency’s service area.

### **Program Requirements**

Program requirements provide a clear picture of how the program operates and how participants navigate through the program, from homelessness or housing crisis to permanent and stable housing. The program requirements outlined in the Program Guidelines must include:

- Policy for type of assistance to help households find and secure housing
- **Direct Financial Assistance.**
  - Policies and procedures for determining the amount of financial assistance provided to a participant.
  - Demonstrate a progressive approach; no standard “package.”
  - Detail clear and fair decision guidelines and processes for reassessment for the continuation and amount of financial assistance.
- **Case Management**
  - Defined and objective standards for when case management should continue and end.
    - Guidelines are flexible enough to respond to the varied and changing needs of program participants, including participants with zero income.
  - Demonstrates relationships with employment and income programs that agency can connect program participants to when appropriate.

### **Termination Policy**

The termination policy outlined in the Program Guidelines must include:

- 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**

Grievance policy outlined in the Program Guidelines must include:

- Procedure detailing how participants are made aware of the programs 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.