

The 2022 MHTF
Funded Training will
begin in a few
minutes....

Housekeeping

- The microphone for every participant will be muted during this webinar
- Please use the correct webinar platform for questions and we will do our best to respond
 - We will be responding to questions that apply to the overall group.
 If it is a question relating only to your agency, please reach out to me separately via phone or email
- This will be recorded and posted to the website for future reference or for anyone who could not make it today

Missouri Housing Trust Fund FY2022 Funded Training

Agenda

- . General Information
- II. Grant Documents
- III. Program Administration
- IV. Grant Administration
- V. Questions

General Program Information

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





FY202 Missouri Housing Trust Fund		
Total Amount Requested	\$11,367,383.80	
Total Applications Received	64	
Total Amount Funded	\$4,093,799.41	
Total Grants Funded	45	

FY2021 Timeline

Grant Year Begins April 1, 2022

Quarter 1 April 1– June 30, 2022

Quarter 2 July 1– September 30, 2022

25% Back-Up Deadline September 30, 2022

Quarter 3 October 2 – December 31, 2022

Quarter 4 January 1 – March 31, 2023

75% Back-Up Deadline March 1, 2023

Final Back-Up Submission April 30, 2023, 5:00 p.m.

Grant Close Out Deadline April 30, 2023

Agreements

Grant Agreement

- Workforce Eligibility Affidavit
- Rider A
- Rider B

Land Use Restriction Agreement

- Construction/Rehabilitation
- Rental Assistance- if paying rent on grantee-owned property

Agreements

Grant Agreement

- Terms and requirements for grant
- Grantee is responsible for reviewing, understanding and adhering to this grant agreement
- Must be signed
- Uploaded single-sided

Exhibit A: Workforce Eligibility Affidavit

- Confirms grantee's enrollment in E-Verify
- One of the two boxes must be checked
- Must be signed and notarized with original signatures

Riders

Rider A: Additional Representations, Covenants and Warranties by Grantee

- Differs by grant type
- Outlines documents that must be submitted prior to distribution of funds
- Outlines documentation that must be maintained
- No signature required

Rider B: Identity of Interest Restrictions

- Conflict of Interest statement
- Signed with original signature

Additional Items

Required forms:

- Authorized Signature Card
 - Signatures for MHTF documents
- Direct Deposit Form
 - Bank account information
- Sources and Uses
 - Program budget for the FY2022 grant year
- Client Contribution Certification (HA and EA only)
 - Certifies if a grantee does or does not require program participants to pay a portion of their rent
 - Must be completed by all Housing Assistance and Emergency Assistance grantees

Additional Items

Required documents to be provided by grantee:

- Blank, Voided Check
 - Verification of account and routing numbers
- Certificate of Liability Insurance
 - Current liability insurance coverage
 - Must submit new Certificate if coverage lapses
- E-Verify Memorandum of Understanding (MOU)
 - Full MOU packet
- United Way 2-1-1 Registration
 - Printout of agency profile from website showing agency's up-to-date information

Reminders

Before submitting grant documents:

- Signatures required on grant documents
- The signee of any grant document must also be a signee on the Authorized Signature Card
- The notary of any grant document should not be a signee on that same grant document
- Review grant checklist to ensure all required documents are completed

Grantee is responsible for reviewing and understanding contents of grant agreement and attachments

The Site Contact form is a Follow-Up form in the Grant Interface. This will need to be completed before the Grant Agreement Follow-Up will become available.

Submission Details

Completed grant agreement packets must be received on or before **5:00 p.m.** on **March 25, 2022** or grant is subject to recapture

- Submit all documents in the appropriate upload files on the MHDC Online Grant Interface
- You do not need to mail in a physical copy

We will not accept Grant Agreements via any other platform.

Income Eligibility

All Missouri Housing Trust Fund monies must serve persons at or below 50 percent AMI

- Additionally, 50 percent of MHTF allocation must serve persons at or below 25 percent AMI
- •Grantees should refer to the Area Median Income Limits (MHTF-206) to determine maximum income eligibility by county and household size
 - Grantees serving counties not specifically listed should refer to "Missouri-State" row on the form

Program Administration Income Eligibility

Income eligibility

Requirements		
Income Certification	At first intake	
Recertification	Every 90 days if receiving ongoing assistance	

- Proof of income must be current within 30 days of each certification
- Direct Assistance Summary Income Worksheet (MHTF-204)
 - Used to calculate household's annual income

Program Administration Income Eligibility

Calculation of income

- Calculation method based on HUD's Handbook 4350.3,
 Chapter 5, section 5-5
- Supporting documentation is required for all income
 - Check stubs, employer verification, award letter, Certification of Zero Income Form
- Clients served that are determined to be over income by MHDC's Compliance Officer are not eligible for reimbursement

Housing First Model

Philosophy

- Those experiencing homelessness need housing before other assistance/services
- Homelessness is a housing problem

Approach

- Prioritize those with greatest needs
- Provide immediate access to permanent housing
- Services are diverse, voluntary, client-centered
- Separation of services and housing
- Main focus is housing stability

Housing First Model

Low Barrier

- Does your program screen people out if they:
 - Do not have income or have too low of income?
 - Do not seem motivated or willing to change?
 - Do not engage in what you are offering immediately?
 - Use substances or have mental health disorders that may be left untreated?
 - Have a criminal history?
 - Do not seem like they will remain housed?

Resources

- United States Interagency Council on Homelessness (USICH)
 Housing First Checklist: Assessing Projects and Systems for a Housing First Orientation
- HUD

Housing First Assessment Tool

Program Guidelines

All grantees should have written Program Guidelines that detail:

- 1. Eligibility Requirements
 - Prioritization
 - · Program eligibility
 - Connection to CE process
- 2. Program Requirements
 - Direct Financial Assistance
 - Case Management
- Termination Policy
 - Circumstances in which a program participant may be terminated
 - When/how participants are notified
- 4. Grievance Policy
 - When/how participants are notified of rights
 - Process

Participant Housing Status

- Participants that are receiving on-going Missouri Housing Trust Fund (MHTF) assistance maintain their housing status for the purpose of eligibility for additional MHTF assistance or other permanent housing programs dedicated to serving those that are literally homeless, at risk of homelessness, or fleeing/attempting to flee domestic violence (so long as they meet any other additional eligibility criteria for these programs)
- Program participants maintain their housing status during the time period that they are receiving the MHTF assistance and/or continued case management services
- MHTF is intended to assist individuals and families obtain and maintain permanent housing

Lease Sharing

- Individuals and/or families that are sharing the same unit but with separate leases should be evaluated independently for eligibility
- It is the responsibility of the MHTF grantee to ensure and document that the members of the unit are considered separate households with separate leases
- If individuals and/or families are sharing a unit and a lease with other individuals and/or families, then they are considered one household and should be evaluated as such when determining eligibility

Habitability Standards

Shelter and Housing Standards

- All emergency shelters and all property assisted with MHTF must meet basic habitability standards (4 CSR 170-7.500(5)(B))
 - Structure and materials
 - Access
 - Space and security
 - Interior air quality
 - Water supply
 - Sanitary facilities
 - Thermal environment
 - Illumination and electricity
 - Food preparation
 - Sanitary conditions
 - Fire safety

Fair Market Rents

Housing Assistance & Emergency Assistance

- Must adhere to Fair Market Rent (FMR) rates for rents paid on properties owned by grantee
- Highly encouraged to abide by FMR for rental assistance provided on properties not owned by grantee

Fair Market Rents chart located on the MHDC website

Coordinated Entry

- Important to remember each CoC sets different policies, processes and procedures
- MHDC requires that those receiving funding from the following programs take referrals from the CE of their CoC
 - MHTF Housing Assistance
 - MHTF Emergency Assistance
- Participating in your CoC's case conferencing essential to serving your clients and other clients experiencing homelessness

Program Administration Coordinated Entry Clients

Clients that are literally homeless

- Documentation from CES that verifies client was pulled from CE list
- Screenshot or printout from system
- Verification from Coordinated Entry referral and of enrollment into the MHTF program

Clients that are at-risk

 Follow policies and procedures created by your CoC or Victim Services governing body

Continuum of Care Meetings

- •All grantees required to attend **75 percent** of local meetings held
- CoC Meeting Attendance Form required to be submitted with other Close Out documents
- Grantee participation information is provided by CoC to MHDC and is included in application scoring
- Attendance at meetings, participation on committees and other activities (Point-In-Time Count)

Minority and Women-Owned Businesses

MHDC encourages agencies to utilize businesses that are Minority-Owned or Women-Owned Businesses (MBE/WBE)

Grantees are held to within ten percentage points of the projections in application regarding MBE/WBE utilization

 Percent of agency budget that utilized MBE/WBE is reported at the close out of the grant

Refer to Office of Equal Opportunity website for lists of MBE/WBE businesses in your area

Homeless Management Information System

- Use of HMIS or comparable database is required for Emergency Assistance and Housing Assistance grantees to document persons served
- Training provided by HMIS lead agencies
- •Grantee must ensure that all required data is compliant with HMIS Data Standards

https://www.hudexchange.info/resource/3826/hmis-data-standards-manual/

Fair Housing

You have an affirmative duty to comply with all local, state, and federal fair housing laws.

This includes:

- The federal Fair Housing Act
- https://www.justice.gov/crt/fair-housing-act-2
- The State of Missouri Human Rights statutes (RSMo § 213.040.1 et seq.)
- http://www.moga.mo.gov/mostatutes/stathtml/21300000401.html

You should determine if any local rules, regulations, ordinances, or laws exist related to fair housing and are applicable to the project.

Fair Housing

Additional information regarding compliance with fair housing may be located at the following:

- 1. The Department of Housing and Urban Development
 - Website: https://portal.hud.gov/hudportal/HUD
 - Fair Housing and Equal Opportunity for All Brochure: https://portal.hud.gov/hudportal/documents/huddoc?id=FHEO Booklet Eng.pdf
 - Fair Housing Poster: <u>https://portal.hud.gov/hudportal/documents/huddoc?id=Fair_Housing_Poster_Eng.pdf</u>
 - Outreach Tools: https://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/marketing
 - YouTube Channel: https://www.youtube.com/user/HUDchannel
 *Please be aware that not all videos may have been posted by HUD.
- 2. The Missouri Commission on Human Rights
 - Website: https://labor.mo.gov/mohumanrights
- 3. Missouri Housing Development Commission
 - Website: http://mhdc.com/
 - *Information and links are available by clicking on the Equal Housing Opportunity logo on the webpage.

Fair Housing

Questions regarding fair housing or your obligations may be directed to the following organizations:

Kansas City Regional Office (HUD):

400 State Avenue, Room 200 Kansas City, KS 66101-2406 Phone: (913) 551-5462

St. Louis Regional Office (HUD):

1222 Spruce Street, Suite 3.203 St. Louis, MO 63103-2836 Phone: (314) 418-5400

3. Missouri Commission on Human Rights

3315 W. Truman Blvd., Rm 212 P.O. Box 1129 Jefferson City, MO 65102-1129

Phone: 573-751-3325 mchr@labor.mo.gov

Program Administration

Fair Housing

- While some resource locations have been provided that assist in educating about the duty to comply with fair housing laws 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
- MHDC does not represent or warranty that the resources provided are current or accurate, only that they represent information available from other government agencies who provide education on and/or monitor compliance with fair housing laws
- 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

Communication

Direct questions, concerns, updates to:

- Lisa Moler, State Program Administrator
 - Phone: (816) 759-7228
 - Email: Lisa.moler@mhdc.com

Questions regarding grant financials (payments, back-up):

- Charla Sallee, Grants Administrator
 - Phone: (816) 759-6614
 - Email: charla.sallee@mhdc.com

Submit Back-Up via:

MHDC Online Grant Interface

Financial Process

Before funds can be released:

- All previous grants must be completely closed out
- All current year grant documents are complete and received
- All previous compliance issues are resolved (i.e., grantee is "in compliance")

Financial Process

MHDC will automatically advance 25% of the total grant award amount at the receipt of completed grant documents

MHTF Construction excluded

Once advanced funds are backed-up, any following disbursements will be:

- Automatically disbursed with no request for payment needed
- Disbursed in 25% increments (25%, 50% or 75%) of the total grant award
- Determined by the amount of back-up submitted by agencies
- Paid out on a monthly basis

Financial Process

Below is the chart used to calculate how much each agency will be disbursed:

Percent of Total Grant Award Amount Disbursed	25% (initial advance)	50%	75%	100%
Percent Backed Up and Approved	0-24%	25-49%	50-74%	75-100%

Financial Process

Quarterly Draws

Grantees must submit at least one approvable Back-Up Form per grant quarter

Missouri Housing Trust Fund		
Housing Assistance		
Emergency Assistance		
Home Repair		
Operating Funds		
Administration		

 Grantees may only submit ONE approvable back-up form per month. Any further submissions will be discarded and will need to be submitted the following month.

Financial Process

1st Quarter (Q1):

Q1 Back-Up Deadline:

2nd Quarter (Q2):

Q2 Back-Up Deadline:

25% Back-Up Deadline:

3rd Quarter (Q3):

Q3 Back-Up Deadline:

4th Quarter:

75% Back-Up Deadline:

Final Back-Up/Close Out:

April 1 – June 30, 2022

July 1, 2022, 5:00 p.m.

July 1 – September 30, 2022

October 1, 2022, 5:00 p.m.

September 30, 2022, 5:00 p.m.

October 1 – December 31, 2022

January 4, 2023, 5:00 p.m.

January 1 – March 31, 2023

March 1, 2023, 5:00 p.m.

April 29, 2023, 5:00 p.m.

 Back-Up forms can be submitted at any time during the quarter to meet the requirement

Financial Process

All expenses must be incurred and paid within funding period (April 1, 2022-March 31, 2023)

Supporting documentation

- HMIS report is required for all direct assistance
 - Non-HMIS reports allowed only if grantee receives prior approval from MHDC
- Please note: Administrative expense documentation does not need to be submitted with back-up; maintain on-site for compliance visits

Financial Process

Payment Schedule:

- <u>IF</u> agency appropriately backs up previous 25% disbursement no later than 5:00 p.m. on the first business day of the month; they should expect their next disbursement in 30-60 days.
 - Submissions received on the 2nd of the month or later will be paid out on the following month.

Financial Process

Back-Up Form

Missouri Housing Trust Fund

ALL GRANT TYPES (MHTF-211)

Construction/Rehabilitation

Construction/Rehabilitation grantees will follow a different financial process

- This is a reimbursement grant
- •Grantees will receive disbursements based on the amount reported on the MHTF Back-Up Form (MHTF-211)
- Once a Back-Up submission has been received and approved, the grantee will automatically be disbursed the amount provided on their back-up submission

Construction/Rehabilitation

Grant Year Begins: April 1, 2022

Quarter 1 (Q1): April 1-June 30, 2022

Quarter 2 (Q2): July 1-September 30, 2022

Quarter 3 (Q3): Oct. 1-December 31, 2022

Quarter 4 (Q4): January 1-March 31, 2023

75% Back Up Deadline: March 1, 2023, 5:00 p.m.

Final Back-Up/Close Out Deadline: April 28, 2023, 5:00 p.m.

Accounting Submission Details

Back-Up should be submitted electronically via the MHDC Online Grant Interface follow-up forms

Electronic uploads must be legible in order to be processed.

- Illegible submission will be discarded.
- Back-Up submitted to any other platform will not be processed.
- All fields on the follow-up forms must match exactly the amounts included on the uploaded Back-Up document.
- Upload document as a single PDF.
- Complete submissions consist of:
 - MHTF Back-Up form
 - HMIS Report (Housing Assistance and Emergency Assistance)

MHTF Eligible Activities

Housing Assistance

Goal is to assist *literally homeless* households to *obtain and sustain* long-term permanent housing

Housing Assistance eligible recipients

- Literally homeless
- Fleeing or attempting to flee domestic violence

Any client that does not meet the HUD Literally Homeless definition <u>are not eligible</u> for MHTF Housing Assistance

Housing Assistance

Eligible uses

- Rental assistance, arrears & deposits
- Utility assistance, arrears & deposits
- Last Month's Rent
- Hotel/Motel
- Essential Items

MHTF HA Grantees must designate if requiring households served to pay 30 percent of household's gross monthly income towards rent amount

 Client Contribution Certification (MHTF-233)- should be submitted with MHTF grant documents

Emergency Assistance

Goal is to provide assistance for households at risk or imminent risk of homelessness, eviction or foreclosure

Emergency Assistance eligible recipients

- At risk or at imminent risk of homelessness
- Fleeing or attempting to flee domestic violence

Any client that does not meet the HUD At-Risk of homelessness definition are not eligible for MHTF Emergency Assistance

Emergency Assistance

Eligible uses

- Rental assistance, arrears, deposits & Last Months Rent
- Utility assistance, arrears, and deposits
- Hotel/Motel
- Emergency Home Repair (up to \$1,000)
- Mortgage Assistance (up to six months)
- Essential Items

Case management and other supports should be paired with financial assistance to prevent future housing instability

Home Repair

Repairs for owner-occupied single-family units up to \$10,000

Eligible activities:

- Weatherization
- Repair or replacement of major systems
- Environmental
- Accessibility
- Code Violations

Operating Funds

Eligible activities

- Staff salaries/benefits
- Logged duties associated with MHTF Operating grant and time spent working on housing-related programs serving households at or below 50 percent AMI

Construction/Rehabilitation

- Used for construction, modification, renovation of new or existing buildings
- Individuals and families served/living in building must be at or below 50 percent AMI
- Eighteen (18) year Land Use Restriction Agreement
- Certificate of Continuing Compliance

Administrative Fees

Eligible Activities

- Salaries and benefits associated with staff engaged in grant and program administration
- Administrative services contracted to outside parties
- Maintenance activities include routine, necessary, and minor measures to upkeep office space equipment and fixtures, and/or preventative measures
- Office supplies and equipment
- Mileage costs associated with assisting clients with MHTF

Records to Maintain

Records to Maintain

Grantees will be required to maintain records pertaining to clients assisted and expenses billed to the grant

- Records should be kept on-site and will be reviewed by MHDC's Compliance Officer
- Proof of both cost incurred AND cost paid must be maintained

	Acceptable Forms of Documentation		
Activity	Cost Incurred	Proof of Cleared Payment	
Bills paidSupplies purchasedEquipment purchase	InvoiceReceipt	Copy of cleared checksBank statement with MHTF payments highlighted	
Mileage costs	 Travel request which includes date(s) of travel, from/to, purpose of travel, supporting documentation 	 Canceled checks Bank statement with MHTF payments highlighted 	
Employee compensation	 Timesheets Effort report Paystub listing pay period, employee listed, last four digits of SSN 	 Copy of paystub Bank statement with MHTF payments highlighted 	

Record	Criteria	Applicable Component
Consent Form	Form MHDC-114Permits MHDC to review files	All grant types
Housing Status/Proof of Need	 Documentation of individual/family's status Form MHDC-114 Third party documentation Copy of shut-off notice & lease agreement, eviction notice, etc. 	All grant types
Income Worksheet*	 Form MHTF-204 Details household's annual income eligibility *now required documentation 	All grant types
Supporting Documentation of Sources of Income	 Third-party verification of proof of gross annual income is needed for all members of the household age 18 and over Pay stubs, SSI/SSDI award letter/printout, child support statement, EBT statement for TANF If income source documents are unobtainable, MHTF- Verification of Income form may be completed Must be dated within 30 days of first instance of assistance, every 90 days thereafter 	• All grantees

Record	Criteria	Applicable Component
Photo Identification	 Needed for all members of the household age 18 and over Driver's license, state ID, temporary ID/license, school ID with photo, passport-U.S. or foreign, U.S. passport card, permanent resident card, etc. 	All grant types
Social Security Identification	 Card/number needed for all members of the household Social Security Card, printout from social security office 	All grant types
Initial Consultation Documentation	Agency Intake Documentation	All grant types
Lease/ proof of ownership	 Lease between program participant and landlord Households assisted with rental assistance must have a written lease for the rental unit Households assisted with mortgage assistance must have a copy of mortgage bill 	Housing AssistanceEmergency Assistance
Coordinated Entry	Clients that are literally homeless	 Documentation from CES that verifies client was pulled from CE list Screenshot or printout from system Verification from CE referral and from enrollment in the MHTF program
Coordinated Entry	Clients that are at-risk	 Follow policies and procedures created by your CoC or Victim Services governing body

Record	Criteria	Applicable Component
Case Management Documentation	 Assessing, arranging, coordinating, and monitoring delivery of services to facilitate housing stability Notes must be dated and detail housing goals, plans, referrals 	 Housing Assistance Emergency Assistance
Proof of Payment	 Payment must be made on or before deadlines stated in the lease agreement or utility bill Copy of cleared check; or Bank statement showing payment cleared 	All grant types
Proof of Client Contribution (if applicable)	 Grantees requiring households to contribute towards monthly rent must document the household's payment Copy of check, money order or receipt from landlord showing amount/date paid 	 Housing Assistance Emergency Assistance
Housing Inspection	 Inspection of rental unit prior to client 	Housing Assistance

Records to Maintain

Home Repair/Modifications

- Copy of recorded warranty or quit claim deed
- Detailed description of work to be completed
- Proof of three bids
- Inspection Report (MHTF-219)
 - Verification by Grantee/home inspector that home meets certain standards
- Home Repair Completion Certification (MHTF-220)
 - Certification by homeowner and grantee that repairs are completed satisfactorily
- Before and after photos

Close Out

Close Out is completed at the end of the grant funding period. The Close Out reporting provides details on how program outcomes in which MHTF dollars were utilized. These outcomes are reported to Department of Economic Development and others to evaluate the efficiency and effectiveness of the MHTF grant program.

Data elements included in the Close Out Form are:

- Number of households served
- Number of individuals served
- Amount of MHTF dollars spent to serve those at or below 25% and between 26-50%
- Housing and Emergency Assistance
 - Average number of days from intake to exit to permanent housing
 - Permanent housing success rate
 - Increase in participant income

Close Out

All Close Out documents must be received by April 29, 2023

In order for a grant to be considered "fully closed out", the following must be completed:

- Close Out Form (MHTF-227)
- Updated Sources and Uses (MHTF-209)
- CoC Meeting Attendance (MHDC-107)
- All expended funds backed up

Submit to Lisa Moler at Lisa.moler@mhdc.com

Recapture

- Funding left unspent OR un-backed up at end of grant term is considered recaptured
- History of recapture is tracked and referred to in scoring future funding applications
- Recaptured funds are reallocated per MHTF 4 CSR 170.7400

Resources

- FY2022 Funded Agency Documents
 - http://www.mhdc.com/housing trust fund/index.htm
- Compliance
 - http://www.mhdc.com/ci/compliance/index.htm
- HUD Housing First Assessment Tool
 - https://www.hudexchange.info/resource/5294/housing-first-assessmenttool/
- USICH Housing First Check List
 - https://www.usich.gov/resources/uploads/asset library/Housing First Checklist FINAL.pdf

Questions

Contact Information

Lisa Moler State Program Administrator

920 Main, Suite 1400 Kansas City, MO 64105

Phone: (816) 759-7228

Email: <u>Lisa.moler@mhdc.com</u>



MHB

