
DISASTER RELIEF FUND (DRF)

2024 DESK GUIDE



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General Information

Contacts

Below are the MHDC – DRF contacts for funded agencies. Please direct all questions, concerns, and updates to the Disaster Response Coordinator. Applications, completed grant agreement documents, and back-up documentation shall be submitted electronically through your agency portal in the online Grant Interface.

Please direct questions, concerns, and updates to:

William Hawkins
Disaster Response Coordinator
1201 Walnut, Suite 1800
Kansas City, MO 64106
William.hawkins@mhdc.com
(816) 648-0547

Please submit Back-Up Documentation electronically to:

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

Website

All information and forms pertaining to the DRF program can be found on the MHDC website at:

<https://mhdc.com/programs/community-programs/disaster-relief/>

Introduction

Purpose

The Disaster Relief Fund (DRF) is intended to assist Missouri communities impacted by severe weather or other natural disasters in recovery efforts. DRF funds should be utilized to quickly identify and assist low- to moderate-income households that have either become homeless or are at risk of becoming homeless due to severe weather or other natural disasters.

Eligibility Requirements

Declared Disaster

DRF Funds become available in the instance of a state issued disaster declaration (Governor); or a federal disaster declaration (President).

Income

All DRF funds must be used to serve households at or below 100 percent of the Area Median Income (AMI). The AMI for each county in Missouri is defined by the Department of Housing and Urban Development (HUD). Form DRF-213 Maximum Income Limits provides the current DRF AMI to be utilized and is available on the MHDC website:

<https://mhdc.com/programs/community-programs/disaster-relief/>

Housing Status

Those assisted with DRF *Housing Assistance* funds must meet either the HUD HEARTH Category 1, Category 2, or Category 4 definition of homelessness, due to the effects of the declared disaster. Households must be able to attest to and/or document housing status eligibility (MHDC-114).

- Category 1 – Literally Homeless
 - Individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:
 - Has a primary nighttime residence that is a public or private place not meant for human habitation;
 - Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs); or
 - Is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution
- Category 2 – Imminent Risk of Homelessness
 - Individual or family who will imminently lose their primary nighttime residence, provided that:

- Residence will be lost within 21 days of the date of application for homeless assistance;
 - No subsequent residence has been identified; and
 - The individual or family lacks the resources or support networks needed to obtain other permanent housing
- Category 4 – Fleeing/Attempting to Flee Domestic Violence
 - Any individual or family who:
 - Is fleeing, or is attempting to flee, domestic violence;
 - Has no other residence; and
 - Lacks the resources or support networks to obtain other permanent housing

Income Eligibility

All households assisted through the DRF are required to be at or below 100 percent of the Area Median Income (AMI). DRF grantees should use the DRF Area Median Income Limits form (DRF-213) in conjunction with the Income Verification Worksheet (DRF-212) to determine households' income eligibility. If the AMI for the county of service is lower than the Missouri state AMI, grantee shall use the AMI for the state to determine eligibility. The Area Median Income Limits are to be used throughout the entire grant year unless otherwise specified by MHDC. DRF bases its income calculation method from HUD's Handbook 4350.3, Chapter 5, Section 5-5; grantees should refer to this guidance for the correct calculation of income.

Standard Types of Income

Grantees are expected to utilize and collect supporting documentation from all members of the household over 18 years of age to calculate household income. Documentation collected should be for at least 30 days prior to the date of client intake. Below are the types of income that should be included or excluded on the Income Verification Worksheet (DRF-212).

Income Inclusions:

- Gross wages from employment
- Full amount of periodic payments
- Unemployment Benefits, Worker's Compensation, Severance
- Entitlements (e.g., TANF, SSI, SSDI, etc.)
- Periodic and determinable allowances (alimony and child support if received in the last 30 days)
- Net income from business operations
- Self-employment (e.g., child care, housekeeping, contracted work, etc.)
- Interest, dividends or other net income from personal property
- Unearned income from children under 18 years of age (i.e., benefits paid to adult member of household on behalf of a minor)

Income Exclusions:

- Earned income from children under 18 years of age

- Foster care payments
- Lump sum payments
- Reimbursement or payment of medical expenses
- Income of live-in aide
- Financial Aid
- Resident service stipend (part-time work that enhances the quality of life – not to exceed \$200/month)
- Temporary, non-recurring income (gifts)
- Earnings over \$480 per year for full-time students 18 years and older (excluding Head of Household and spouse)
- Adoption assistance payments
- Amounts paid by state to household with a developmentally disabled child to keep them in the home

Description of Grant Activities

Housing Assistance

Housing Assistance is intended for individuals and families who are at risk of homeless, literally homeless, or fleeing/attempting to flee domestic violence. There is no limit on the amount of assistance that grantees can provide to households during the grant period (6 months), however, grantees should have a consistent assessment process in place along with policies and procedures to determine the extent of a household's need and how the housing intervention determination is being applied to all clients. Refer to section above for housing status eligibility requirements.

Home Repair or Modifications

Payments for the costs associated with necessary repairs, due to the declared disaster, of homeowner-occupied single family homes. Homeowners assisted through this grant must lack resources and supports to pay for the costs of these repairs on their own. Owner-occupied single-family homes can be assisted up to \$15,000.00 per household; prior approval will be needed if funds exceed \$15,000.00 per household.

Operations: Outreach and Case Management

Grantees can bill the DRF grant for operations expenses necessary to the administration of DRF. This includes DRF-focused outreach efforts and case management.

Administration

Disaster Relief Fund grantees can bill the DRF grant for Program Administration. Cost associated with Program Administration cannot exceed 10% of the total award.

*In the case of disaster, employees or family of employees who otherwise qualify, are eligible to receive Disaster Relief Funds. Agencies are expected to treat employees or family members receiving assistance the same as all other citizens receiving assistance.

DRF 2024 Grant Timeline

The 2024 Disaster Relief Fund grant start date will begin on the date that the DRF Grant Agreement is fully executed by MHDC. The grant period will end on December 31st, 2024. Expenses paid outside of the grant period will not be eligible under DRF 2024.

Grant Start Date:	Upon full execution of the DRF 2024 Grant Agreement
Final Spending Deadline:	December 31 st , 2024
Grant Close Out:	January 31 st , 2025

Financial Processes

Before any funds can be released, all required initial grant documents must be completed and received by MHDC. Additionally, the Grantee must be in compliance with all other MHDC Community Programs grants. Below, is a list of the documents needed at the time of DRF 2024 approval:

At Time of Approval (if granted):

1. Executed Grant Agreement including all Riders (contract)
2. Agency Site Contact form (submitted through Grant Interface)
3. Certificate of Liability Insurance
4. Authorized Signature Card (MHDC-101)
5. Agency W-9
6. Direct Deposit form (MHDC-100) with voided check or bank letter
7. E-Verify MOU
8. United Way 211 Registration

Disbursement Procedure and Timeline

Once all of the above criteria are met, MHDC will automatically disburse 25 percent of the total grant award upon execution of the grant agreement. Grantee may back up disbursed funds by submitting DRF-208 Back-Up Form to Grant Interface.

MHDC will disburse funds in 25 percent increments no more than once per month, once sufficient back-up covering all previously disbursed funds has been received and approved. MHDC may advance funds in increments greater than 25 percent at its discretion if sufficient back-up is provided.

Due to the nature of the monthly submission deadlines, monthly submissions will be accepted from the 2nd through the 1st of the following month. For example, a submission between June 2nd and July 1st would count as your June submission and no further submissions would be allowed between those dates.

Please see the sample disbursement chart and back-up examples below:

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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%

Example 1:

Grantee A is awarded \$50,000.00 therefore \$12,500.00 (25%) is advanced to Grantee A upon execution of the grant agreement. Once the grantee has expended those funds the grantee is ready to submit back-up for the next installment of funds. Grantee A submits back-up of expenses totaling \$12,500.00 (25%), once it is approved Grantee A will automatically be advanced a second installment of \$12,500.00 (25% of the grant award amount). Grantee has now been disbursed a total of 50% of their total grant award amount.

Example 2:

Grantee B is awarded \$50,000.00 therefore \$12,500.00 (25%) is advanced to Grantee B upon execution of the grant agreement. Once the grantee has expended those funds the grantee is ready to submit back-up for the next installment of funds. Grantee B submits back-up of expenses totaling \$25,000.00 (50% of the grant award amount), once it is approved Grantee B will automatically be advanced a second installment of \$25,000.00 (50% of the grant award amount). Grantee has now been disbursed a total of 75% of their total grant award amount.

Example 3:

Grantee C is awarded \$50,000.00 therefore \$12,500.00 (25%) is advanced to Grantee C upon execution of the grant agreement. Once the grantee has expended those funds the grantee is ready to submit back-up for the next installment of funds. Grantee C submits back-up of expenses totaling \$41,000.00 (82% of the grant award amount), once it is approved Grantee B will automatically be advanced a second installment of \$37,500.00 (75% of the grant award amount). Grantee has now been disbursed a total of 100% of their total grant award amount.

Submission Requirements

Grantees are required to submit back-up of expenses to account for all DRF spending during the grant period. Back-up must be submitted after any advance of funds is made and before additional installments can be provided. MHDC requires grantees to complete a back-up form (DRF-208) to account for all grant eligible expenses and record client data, as determined by MHDC.

Complete and accurate DRF-208 forms can be submitted via Grant Interface:

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

Incomplete/Ineligible Back-Up Submissions

If the Grantee submits a back-up form that is incomplete/ineligible, MHDC will notify the agency's Grant Interface contact listed on the Site Contact Form via email that there is feedback regarding their

submission in their follow-up form. In the event that there is feedback, Grantee will need to resolve all feedback and re-submit the back-up for a second review.

Common Reasons for Feedback on Back-Up Submissions

- Certificate of insurance has expired
- Expenses incurred or paid outside of funding period
- Expenses paid outside of designated region
- Ineligible activities reported
- Missing/incorrect files uploaded
- Incorrect/missing information fields
- Electronic submission is illegible
- Missing signatures from authorized signatories

Supporting Documentation

Along with the back-up form, DRF grantees are also required to maintain supporting documentation for financial assistance on-site. Grantees are not required to submit supporting documentation with their quarterly expenses, but it must be readily available on-site for review by MHDC's Compliance Officer. More information regarding supporting documentation can be found under Recordkeeping Requirements on pgs. 18-21 of the DRF Desk Guide.

Funding Period

All DRF funding provided to grantees must be used for expenses that are incurred, paid, and submitted for payment to MHDC during the Grant Funding Period as defined in the Grant Agreement and DRF 2024 Timeline. If billing for salary, pay periods must also incur completely within the funding period. Grantees may request a prorated payment for payroll taxes and/or insurance which covers any portion of the funding period but which was paid outside of the funding period.

Submission Requirements

Funded agencies may submit back-up electronically through their agency profile at the following link: <https://www.grantinterface.com/Home/Logon?urlkey=mhdc>

Program Components and Eligible Activities

Housing Assistance

Housing Assistance is intended for individuals and families who are at risk of becoming homeless, literally homeless, or fleeing/attempting to flee domestic violence. There is no limit on the amount of assistance that grantees can provide to households during the grant period (6 months), however, grantees should have a consistent assessment process in place along with policies and procedures to determine the extent of a household's need and how the housing intervention determination is being applied to all clients. Refer to section above for housing status eligibility requirements. Eligible components of Housing Assistance services are outlined below:

Eligible Activities

- **Security Deposits:** Funds may be used to pay for security deposit that is less than or equal to two months' rent.
- **Rental and Mortgage Arrears:** A one-time payment of up to six months of rental arrears or mortgage arrears may be provided on behalf of households in need. Arrears can include late fees accrued by the household and court cost incurred due to an eviction being filed. Late fees resulting from grantee's failure to pay rent on behalf of a household by the deadline is not considered an eligible use of the grant. Grantees are encouraged to assist participants to establish payment plans and negotiate reduced arrears if possible. Rental Arrears in excess of six months are considered to be ineligible for reimbursement.
- **Application Fees:** Grantees may pay application fees on behalf of eligible households.
- **Rental Assistance:** Grantees may provide monthly rental assistance payments on behalf of eligible households. The purpose of the grant is to provide assistance to stabilize households that have no other resources and supports to pay their monthly rent amount. Rental assistance payments must occur within the grant period (6 months) to be considered eligible.
- **Mortgage Assistance:** Grantees may provide monthly mortgage assistance payments on behalf of eligible households.
The purpose of the grant is to provide assistance to stabilize households that have no other resources and supports to pay their monthly mortgage amount. Mortgage assistance payments must occur within the grant period (6 months) to be considered eligible.
- **Utility Deposits:** Funds may be used to pay for standard utility deposits for gas, electric, water, or sewage. Utility deposits must occur within the grant period (6 months) to be considered eligible.
- **Utility Arrears:** Up to six months of arrears for unpaid gas, electric, water, and sewage may be provided to households in need. Arrears can include late fees accrued by the household. Late fees resulting from grantee's failure to pay utilities on behalf of a household by the deadline is not considered an eligible use of the grant. Grantees are encouraged to assist

participants establish payment plans and negotiate reduced arrears if possible. Utility Arrears in excess of six months are considered to be ineligible for reimbursement.

- **Utility Assistance:** Utility assistance for gas, electric, water, and sewage may be provided on behalf of eligible households. Expenses deemed non-essential (i.e., cable television, internet, telephone, etc.) are considered ineligible for reimbursement. Utility deposits must occur within the grant period (6 months) to be considered eligible.
- **Hotel/Motel Voucher:** Where no appropriate emergency shelter is available for a homeless individual or family, grantee may provide hotel or motel voucher. It is the expectation that grantee work with the household to create a housing stabilization plan as well as to ensure household's service and housing needs are addressed.
- **Essential Items:** Limited to one instance of assistance per household per month, Grantee can provide essential supplies limited to the following items:
 - Baby care items
 - Hygiene items
 - Groceries

Costs associated with the delivery of such supplies are eligible for reimbursement.

Ineligible Activities

- Security Deposits exceeding two months rent
- Rental arrears in excess of six months
- Mortgage arrears in excess of six months
- Rental assistance that occurs outside of the grant period
- Mortgage assistance that occurs outside of the grant period
- Utility Deposits that occur outside of the grant period
- Utility arrears in excess of six months
- Utility assistance that occurs outside of the grant period
- Expenses that are non-essential (e.g., cable television, internet, etc.)
- Essential Items assistance that exceeds one instance of assistance per household per month
- Late fees (when acquired by the service agency)

Households with Rental Subsidies

Households that receive a tenant-based or project-based rental subsidy are eligible to be assisted with its portion of their monthly rent amount only if they have no other resources, they are literally homeless or at imminent risk of homelessness, and the financial assistance for this use is non-recurring. Households with rental subsidies can be assisted with arrears, security deposits, and utility payments/deposits regardless of the aforementioned criteria. Households with rental subsidies cannot be assisted with ongoing rental assistance.

90-Day Recertification

The Income Verification Worksheet (DRF-212) and verification of sources of income should be completed at initial intake and updated every 90 days thereafter. At recertification, the sources of income should be current within 30 days. At recertification, grantees need to evaluate households assisted for both need and eligibility, including:

1. Determination of whether or not the household composition has changed; and
2. Verification that household's annual gross income does not exceed 100 percent of AMI; and Verification that the household lacks sufficient resources and support networks to retain housing without DRF assistance.

Home Repair/Modifications

All home repair or rehabilitation activities and costs must be performed to assist low-income homeowners at or below 100 percent AMI and must be performed on eligible owner-occupied, single-family properties. Home repair costs cannot exceed \$15,000.00 per household, unless pre-authorized by MHDC.

Eligible Activities

- **Costs to meet local codes:** Repair, replacement, or updating of items such as roof, electrical wiring, GFCI and AFCI outlets, installation of vinyl siding, installation of smoke & radon detectors, etc.
- **Remediation of environmental hazards:**
 - Remediation of lead-based paint, radon, asbestos, and/or removal of underground oil tanks
 - Costs may include activities such as capping/painting of window trim and sashes, interior and exterior wood trim, removal and disposal of asbestos pipe insulation or siding, testing and clearing reports, and termite/pest control.
- **Accessibility improvements:** Costs may include activities such as installation of repair ramps, handrails and grab bars, replacement of bathtubs with wheel-in showers, lowering of items such as sinks, electrical switches and cupboards, widening doorways, repair of existing attached garages when incidental to other code required work or to achieve reasonable accommodation of a disabled person, and provision of bathroom or bedroom space on the first floor level of the dwelling.
- **Energy Improvements:**
 - Installation of heating or cooling systems
 - Caulking, weather-stripping and other methods of reducing air infiltration
 - Storm or thermal windows and doors, thermal shades or shutters
 - Thermal insulation for ceilings, walls, floors, roofs. Foundations, pipes, ducts and water heaters including interior vapor barrier and ventilation
 - Heating/cooling system modifications
 - Furnace maintenance and improvements to increase energy efficiency
 - Automatic clock thermostats
 - Replacement burners which reduce the amount of fuel used
 - Flue opening modifications

- Electrical or mechanical ignition systems which replace gas or pilot light
- Replacement furnace boiler
- Foundation or structural repairs
- Chimney repair/replacement
- Hot water systems
- Any other improvement which is demonstrated by a residential energy audit performed by an energy auditor licenses under state law to have a payback period of not more than fifteen (15) years (energy efficiency savings)
- Chimney repair/replacement
- **Septic Repair/Replacement:** Rehabilitation or replacement of failed or failing septic systems for single-family residences is allowed if located on the property. These funds may also be used to replace “straight pipe” systems. Licensed engineers must design the systems and must comply with all applicable state and local codes and regulations.
- **Repair, replacement or upgrade of existing wells:** On-site infrastructure costs (such as electrical wiring and sewer/water piping) and off-site utility connections from the property line to adjacent street.
- **Soft Costs:** In addition to the hard costs of repairing or rehabilitating a house as specified above, actual reasonable and necessary soft costs are also eligible for DRF use, including:
 - Testing/inspection fees
 - Architectural/engineering services
 - Building permits
 - Flood letters
 - Dumpster rentals, etc.

Costs associated with hard or soft cost items that are provided by the grantee and not by a third party shall be treated as part of the administrative costs and shall not be considered hard or soft costs.

Agency Inspections: Agencies may be reimbursed for lead inspections performed by their own qualified staff inspectors. Reimbursement is capped at \$400 and will be a soft cost. Any additional inspections (walk through, code verifications, etc.) will be paid out of the agency’s administration cost allowance. The agency may still opt for using a third party inspection service. The agency will then be reimbursed for the actual charges incurred. Invoice copies must be retained in the files. Inspected homes should meet housing quality standards.

Ineligible Home Repair Uses

Ineligible costs include those repairs that are not “reasonable and customary” and are considered luxurious in nature. Listed below are ineligible uses. This is not an all-inclusive list; items not appearing

are not automatically eligible. For any questions regarding allowable improvements **prior** to work please contact William Hawkins with any questions: william.hawkins@mhdc.com or (816) 648-0547.

- Appliances
- Additions to home
- Installing public infrastructure where none previously existed
- Kitchen updates and other décor
- Furniture, personal property
- Attached greenhouses
- New construction of garages
- Projects for barns, sheds, outbuildings
- Construction of new home or a shell home
- Construction of a new deck or patio
- Fences
- Fire Extinguishers
- Reimbursement for repairs/materials paid for by homeowner(s)
- Non-essential fireplace improvements
- Heating fuel
- Hot tub, Jacuzzi, whirlpool bath, sauna, bath house
- Landscaping (unless accessibility issues occur)
- Pier, steps to lake or water, etc.
- Portable heaters
- Unfinished structures
- Paying debts of the homeowner such as mortgages or delinquent taxes
- Vacuum cleaner central systems
- Reimbursement of home repair materials purchased directly by the agency.

Contractor Requirements

It is required that a contractor is involved in all instances of home repair. All contractors that work on DRF home repair projects should meet the following criteria:

- They should be a licensed contractor or equivalent locally issued license
- Be in good standing with the state of Missouri
- Carry a minimum of \$150,000 in liability insurance
- Carry proof of worker's compensation insurance as required by Missouri law
- Carry proof of automobile insurance

Owner Occupied Homes

Funds can only be used for owner-occupied homes, defined as:

- A home occupied by one or more persons having ownership in fee simple title subject only to mortgages, deeds of trust, liens or instruments securing debt on the property, or other restrictions that do not impair the good and marketable nature of title to the ownership interest and such person(s) occupy the home as a principal residence; or
- A home that is inherited with multiple owners in which title has been passed to several persons by inheritance and in which at least one of the heirs with a divided ownership interest occupies the house as his or her principal residence; or

- A home involving a life estate (life estate property) in which the occupant has the right to live in the housing for the remainder of his or her life, does not pay rent and resides in the home as his or her principal residence; or
- A home held in an inter vivos trust (living trust property) which holds legal title, but in which the occupant is the beneficiary of the trust, holds equitable title and resides in the home as his or her principal residence.

Ownership under a contract for deed, installment contract, or land sales contract is not considered homeownership.

Improvements to Manufactured Housing

Manufactured housing must meet the following criteria to be eligible for assistance:

- The home must be permanently attached to the land by means of poured concrete foundation (e.g., poured concrete, mortared concrete/cinder blocks on poured concrete, etc.), the adequacy of which shall be determined by MHDC in its discretion
- The home must be permanently connected to water, sewer, electric, fuel, and similar facilities or utilities
- The wheels, axles, and hitch must be removed
- DRF dollars cannot be used for improvements if the manufactured house is located on leased/rented land

Operations

Disaster Relief Fund grantees can bill the DRF grant for operations expenses necessary to the administration of the DRF grant. This includes DRF-focused outreach efforts and case management.

Eligible Activities

- Outreach
 - Salaries and benefits associated with staff engaged in DRF focused outreach efforts.
 - Mileage costs associated with assisting clients with DRF (e.g., transporting clients, meeting clients at home to conduct intakes, etc.) *Mileage costs may not exceed the state of Missouri's standard mileage rate of \$0.655/mile.*
- Case Management
 - Salaries and benefits associated with staff serving eligible DRF clients in:
 - Conducting initial evaluation or intake, including verifying and documenting DRF eligibility;
 - Counseling;
 - Developing, securing, and coordinating services and obtaining federal, state, and local benefits;

- Monitoring and evaluating client progress;
- Providing information and referrals to other providers;
- Developing an individualized housing and service plan, including planning a path to permanent housing stability;
- Time spent making case notes that document client interactions.
- Mileage costs associated with assisting DRF eligible clients (i.e., transporting clients or travel to and from meeting with clients, outreach). *Mileage costs may not exceed the state of Missouri's standard mileage rate of \$0.655/mile.*
- Eligible benefits and taxes include;
 - Employer paid benefits (i.e., healthcare, dental, life insurance, etc.);
 - Employer paid taxes (unemployment, social security, Medicare, etc.);
 - Employee paid federal and state tax withholdings are eligible if a grantee reports the employee's net salary on their DRF-208 submission.

Ineligible Activities

- Case Management services for individuals and families not eligible for the DRF program
- Conference costs
- Training costs
- Food purchases
- Technology purchases/rentals
- Office furniture purchases/rentals
- Employee paid tax withholdings (when gross salary is reported)
- Client incentives (i.e., gift cards, bus passes, etc.)
- Mileage costs when clients are not present and/or are not being assisted

Administration

Disaster Relief Funds (DRF) may be used to support the reporting and administration of this grant. Administration expenses cannot exceed 10% of the total grant award/expenditure.

Eligible Activities

- Salaries and benefits associated with staff engaged in grant and program administration
- Administrative services contracted to outside parties, including maintenance activities, general legal, accounting and auditing services. Maintenance activities include routine, necessary, and minor measures to keep up office space equipment and fixtures, and/or preventative measures to keep the building and its property functioning properly.
- Other costs for goods and services required for administration of the program, insurance, utilities, office supplies, and rental and maintenance (but not purchase) of office space.
- Eligible benefits and taxes include;

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- Employer paid benefits (i.e., healthcare, dental, life insurance, etc.);
- Employer paid taxes (unemployment, social security, Medicare, etc.);
- Employee paid federal and state tax withholdings are eligible if a grantee reports the employee's net salary on their DRF-208 submission

Ineligible Activities

- Administrative services for activities not related to the DRF program
- Conference costs
- Training costs
- Food purchases
- Mileage costs
- Technology purchases/rentals
- Office furniture purchases/rentals
- Employee paid tax withholdings (when gross salary is reported)
- Client incentives (i.e., gift cards, bus passes, etc.)

Recordkeeping Requirements

Supporting documentation for expenses will be reviewed by MHDC. The charts below detail the documentation requirements for costs billed to the DRF program.

Recordkeeping Standards:

- “Proof of Cleared Payment” must be provided using the documentation outlined in the charts below. Payments made via payment applications (i.e., PayPal, Venmo, CashApp etc.) will not be considered as Proof of Cleared Payment.
- All documentation must be kept on-site for MHDC compliance purposes.
- All documentation must be easily accessible to MHDC Compliance Officers during a compliance visit and/or desk audit. Required documentation that is not accessible or available could result in a negative compliance status and/or a repayment of funds to MHDC.

A. Records to Maintain - Program Participants Receiving Housing Assistance

Record	Acceptable Forms of Documentation
1. Release of Information	<ul style="list-style-type: none"> • Consent and Homeless Certification Form (MHDC-114) <i>Signed by the Head of Household (HOH) at first instance of DRF assistance.</i>
2. Head of Household Identification	<ul style="list-style-type: none"> • Government Issued ID for the Head of Household (Driver’s license, state ID, temporary ID/, school ID with photo, passport – U.S. or foreign, U.S. passport card, permanent resident card, etc.)
3. Program Eligibility	<ul style="list-style-type: none"> • Consent and Homeless Certification Form (MHDC-114) • Disaster Relief Non-Duplication of Benefits Form (DRF-202) • Disaster Eligibility Declaration (DRF-203) • Income Eligibility Worksheet (DRF-212) • Proof of income (see section 4). • Proof of residency/need (see sections 5-6)
4. Proof of Income <i>(required for all household members over 18 years of age)</i>	<ul style="list-style-type: none"> • Most recent 30 days of paystubs, SSI/SSDI award letter/print out, child support statement, EBT statement for TANF • If proof of income cannot be obtained, clients must complete a Self-Declaration of Income (MHDC-103). Case manager must also include detailed case notes of the reason income documentation is not available, and their attempts to obtain it. • Proof of Income must be recertified every 90 days.
5. Proof of Residency	<p>Rental Assistance/Arrears:</p> <ul style="list-style-type: none"> • A fully executed lease agreement that includes: <ul style="list-style-type: none"> ○ Landlord’s name, address and phone number and; ○ Address of rental property where assistance is being received; ○ Amount of monthly rent and security deposit; ○ Rent due date and grace period (if any); ○ Term of lease; ○ Landlord and client signature. • Landlord/owner W9 and; • Proof of ownership of landlord/property manager.

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	<ul style="list-style-type: none"> ○ Copy of mortgage bill, homeowner’s insurance policy, or property tax statement. <p>Mortgage Assistance/Arrears:</p> <ul style="list-style-type: none"> ● Copy of deed, property tax statement, homeowner’s policy, etc. Property must be client’s primary residence.
6. Proof of Need	<ul style="list-style-type: none"> ● Rental Arrears: <ul style="list-style-type: none"> ○ Copy of ledger from landlord showing the months included in the arrears assistance and; ○ Copy of court ordered eviction filing/executed judgement ● Mortgage Arrears: <ul style="list-style-type: none"> ○ Copy of past due mortgage statement showing the number of months included in the arrears payment. ● Utility Arrears: <ul style="list-style-type: none"> ○ Copy of past due utility bill showing the number of months included in the assistance
7. Service Engagement Records	<ul style="list-style-type: none"> ● Copy of agency’s standard intake documentation ● Case notes or other documentation of services provided <ul style="list-style-type: none"> ○ Notes must be dated and detail housing goals, direct assistance provided, housing plan and referrals.
8. Proof of Payment	<ul style="list-style-type: none"> ● Invoice detailing the reported expense and; ● Copy of cleared check or; ● Copy of check and bank statement highlighting the cleared payment.

B. Records to Maintain - Program Participants Receiving Home Repair

Record	Acceptable Forms of Documentation
1. Release of Information	<ul style="list-style-type: none"> ● Consent and Homeless Certification Form (MHDC-114) <i>Signed by the Head of Household (HOH) at first instance of DRF assistance.</i>
2. Head of Household Identification	<ul style="list-style-type: none"> ● Government Issued ID for the Head of Household (Driver’s license, state ID, temporary ID/, school ID with photo, passport – U.S. or foreign, U.S. passport card, permanent resident card, etc.)
3. Program Eligibility	<ul style="list-style-type: none"> ● Consent and Homeless Certification Form (MHDC-114) and; ● Disaster Relief Non-Duplication of Benefits Form (DRF-202); ● Disaster Eligibility Declaration (DRF-203); ● Income Eligibility Worksheet (DRF-212); ● Proof of income (see section 4); ● Proof of residency/need (see sections 5-6);
4. Proof of Income <i>(required for all household members over 18 years of age)</i>	<ul style="list-style-type: none"> ● Most recent 30 days of paystubs, SSI/SSDI award letter/print out, child support statement, EBT statement for TANF or; ● If proof of income cannot be obtained, clients must complete a Self-Declaration of Income (MHDC-103). Case manager must also include detailed case notes of the reason income documentation is not available, and their attempts to obtain it. ● Proof of Income must be recertified every 90 days.
5. Proof of Homeownership	<ul style="list-style-type: none"> ● Copy of deed, property tax statement, homeowner’s policy, etc. Property must be client’s primary residence.

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6. Home Repair Eligibility	<ul style="list-style-type: none"> • Home Repair Inspection (DRF-205) form completed and signed by grantee and; • Certificate of Completion (DRF-206) completed and signed by homeowner and grantee; • Approved bid, invoice of work order detailing the repairs to be performed; • Before and after pictures showing the elements of rehabilitation. Photos must be dated.
7. Service Engagement Records	<ul style="list-style-type: none"> • Copy of agency’s standard intake documentation and; • Case notes or other documentation of services provided. <ul style="list-style-type: none"> ○ Notes must be dated and detail housing goals, direct assistance provided, housing plan and referrals.
8. Proof of Payment	<ul style="list-style-type: none"> • Invoice detailing the reported expense and; • Copy of cleared check or; • Copy of check and bank statement highlighting the cleared payment.

C. Records to Maintain - Operations (Client Files)

Program participants receiving Case Management/ Street Outreach services

Record	Acceptable Forms of Documentation
1. Release of Information	<ul style="list-style-type: none"> • Consent and Homeless Certification Form (MHDC-114) <i>Signed by the Head of Household (HOH) at first instance of DRF assistance.</i>
2. Head of Household Identification	<ul style="list-style-type: none"> • Government Issued ID for the Head of Household (Driver’s license, state ID, temporary ID/, school ID with photo, passport – U.S. or foreign, U.S. passport card, permanent resident card, etc.)
3. Program Eligibility	<ul style="list-style-type: none"> • Consent and Homeless Certification Form (MHDC-114) and; • Disaster Relief Non-Duplication of Benefits Form (DRF-202); • Disaster Eligibility Declaration (DRF-203); • Income Eligibility Worksheet (DRF-212); • Proof of income (see section 4).
4. Proof of Income <i>(required for all household members over 18 years of age)</i>	<ul style="list-style-type: none"> • Most recent 30 days of paystubs, SSI/SSDI award letter/print out, child support statement, EBT statement for TANF or; • If proof of income cannot be obtained, client must complete a Self-Declaration of Income (MHDC-103). Case manager must also include detailed case notes of the reason income documentation is not available, and their attempts to obtain it. • Proof of Income must be recertified every 90 days.
5. Service Engagement Records	<ul style="list-style-type: none"> • Copy of agency’s standard intake documentation and; • Case notes or other documentation of services provided. <ul style="list-style-type: none"> ○ Notes must be dated and detail housing goals, direct assistance provided, housing plan and referrals.

D. Records to Maintain - Financials

Housing Assistance, Home Repair, Operations. & Administration

Activity	Acceptable Forms of Documentation (both Cost Incurred and Proof of Payment are required)	
	Proof of Cost Incurred	Proof of Cleared Payment

<ul style="list-style-type: none"> • Bills paid • Supplies purchased 	<ul style="list-style-type: none"> • Invoice • Receipt 	<ul style="list-style-type: none"> • Invoice/receipt detailing the reported expense and; • Copy of cleared check or; • Copy of check and bank statement highlighting the cleared payment. • Copies of all submitted/approved Back-Up Forms (DRF-208)
<ul style="list-style-type: none"> • Employee compensation 	<ul style="list-style-type: none"> • Detailed timesheets, signed by both supervisor and employee detailing time worked under the DRF grant. 	<ul style="list-style-type: none"> • Paystub listing the pay period, employee name and last four digits of employees' SSN and; • Timesheets signed by supervisor and employee and; • Bank statement with DRF payments highlighted.
<ul style="list-style-type: none"> • Mileage costs <p><i>*not to exceed the state of Missouri's standard mileage rate of \$0.655/mile.</i></p>	<ul style="list-style-type: none"> • Travel requests or mileage expense reports which include date(s) of travel, from/to, purpose of travel (eligible use), number of miles, and total mileage costs. 	<ul style="list-style-type: none"> • Check register or credit card statement with payments made by DRF highlighted and/or returned checks log.

**All consent forms and certifications are available with non-identifying information to be used if client is fleeing or attempting to flee domestic violence.*

Termination and Grievance Procedures

All DRF grantees must have written policies in place that address termination and grievance procedures for program participants that violate program requirements. The policies should detail the program requirements, the termination process, and the grievance procedure for all clients served with DRF. The policies must also detail the timeline and method for notifying clients of their termination, as well as the process to allow clients to appeal the decision. When determining whether program violations merit termination, grantees should consider all extenuating circumstances in order to ensure that assistance is only terminated in the most severe situations. Termination does not prohibit the program from providing further assistance at a later date to the same individual or family. Policies should be retained by grantee and made available upon request by MHDC.

Monitoring

In order to track a grantee's program compliance with MHDC regulations, ensure accurate spending of DRF funds, prevent fraud and abuse, and identify technical assistance needs, MHDC staff will monitor grantees' by conducting on-site or desk audit compliance reviews as well as through review of all financial documentation submitted to MHDC.

On-Site Compliance Visits

On-site compliance visits will be conducted at the location designated by the grantee on the Site Contact form. The MHDC Compliance Officer will review expenses billed to DRF. The information reviewed is gathered from the DRF-208 back-up forms. Agency processes, procedures, and programmatic data may also be requested for review. The Compliance Officer will not provide the grantee the names of the files to be checked prior to the visit; this is to ensure that all files will be reviewed in the state in which they are normally kept.

The requested files are expected to be produced within fifteen (15) minutes of the Compliance Officer's arrival. Failure to produce requested files within fifteen (15) minutes will result in a compliance violation*. Therefore, it is vital that a grantee staff member is always available to assist the MHDC staff member as needed at the location and during the times provided by grantee.

* The only exception is if a staff member is assisting a client.

Announced Visit

The announced site visit is scheduled by the Compliance Officer with the grantee. If MHDC staff is unsuccessful in scheduling a site visit after three attempts have been made via telephone and/or e-mail, MHDC staff will notify the grantee informing them that they have 15 days to schedule a site visit, otherwise their funding will be suspended and grantee will be considered out of compliance until the visit is scheduled.

Unannounced Visit

MHDC staff members have the right to conduct unannounced visits at the location(s) and times furnished by the grantee in the updated on the Site Contact Follow-up Form. It is the grantee's responsibility to notify MHDC if business hours change or if the grantee will be closed for an extended amount of time. Unannounced site visits are conducted based on certain factors, including but not limited to, agency's prior history with DRF, outcome of announced visit, and fulfilling grant requirements such as timely and accurate submission of Requests for Payment and back-up. MHDC will not conduct site visits on state or federal holidays.

Electronic Files

If the grantee elects to maintain electronic files in lieu of paper files, the grantee will be required to print off all required documentation for compliance visits. As with all files, the time limit to produce these files is fifteen (15) minutes during a site visit.

Desk Audit Compliance

MHDC staff may conduct a remote desk audit in lieu of or in addition to an on-site visit. The MHDC Compliance Officer will review electronically submitted expenses billed to DRF and any other programmatic documentation. The financial information reviewed is gathered from the DRF-208 back-up reports. Specific files for review will be requested on a previously agreed-upon date. The grantee will have 24 hours to upload the requested documentation per MHDC's instructions.

Exit Interview

At the conclusion of the site visit or desk audit, the Compliance Officer will conduct an exit interview. In the case of an on-site visit, the grantee will be given the opportunity to discuss the findings as well as any other questions and concerns with the Compliance Officer. The Compliance Officer will conduct a written exit interview in order to ensure that grantee representative understands the outcome of the visit, and to document any follow-up actions required by MHDC and/or grantee. In the case of a Desk Audit, the exit interview will be sent via email. The grantee will be given a timeframe to address any questions and/or concerns and to provide any missing documentation outlined in the email. The final compliance status is determined at the discretion of MHDC.

Monitoring Notification

After completing an on-site or desk audit, MHDC staff will prepare a notification detailing the results of the review, including any minor or major findings, areas for improvement, corrective actions that need to be taken and the deadline to complete these actions.

Compliance Violations

If the MHDC staff member finds that the grantee is out of compliance, the MHDC staff member will record that the grantee is out of compliance. Until the MHDC staff member has verified that the issue(s) has/have been resolved, funding will be suspended.

If the grantee is found out of compliance, they will need to submit a Corrective Action Plan (CAP) detailing the reason(s) for out of compliance status and how the findings will be corrected. Depending on the reason(s) for out of compliance status, grantee may also be subject to a follow-up site visit conducted by MHDC staff in order to ensure that the issues have been resolved.

If the issue(s) that caused the grantee to be out of compliance are resolved after the CAP and/or follow-up site visit review, the Compliance Officer will notify the grantee that their funding is no longer suspended. If the issue(s) that caused the grantee to be out of compliance are still not resolved after the CAP and/or follow-up site visit review, the Compliance Officer will notify the grantee of their findings and funding will be suspended for all grants that the agency has been awarded through the State Initiatives department.

Consequences for Non-Compliance

The following violations will be noted in grantee's records, and points may be assessed during future application cycles:

- Grant partially or fully recaptured (i.e., funds not fully expended by the end of the grant term)
- More than half of files reviewed at an on-site visit had missing or incomplete information
- Grant not fully closed out by deadline

The following violations will result in grantee being out of compliance, which will require MHDC to suspend funding for the DRF grant, assess point reductions for future applications, and in most instances, a Corrective Action Plan will be required in order to reinstate compliance:

- More than one-half of files or financial documentation reviewed during on-site compliance visit or desk audit contained findings
- Files were unable to be reviewed during the site visit
- Files were not produced within 15 minute time frame
- Grantee will not schedule visit; after three attempts and no response from request sent within 15 days of date of request
- Grantee accommodations deemed to be unsafe or unsanitary; allegations of clients being put in danger by grantee

Grant Close Out

Once all funds have been expended, grantee is required to close out their grant. The close out process consists of several components:

1. Cumulative report of all assistance provided during grant period.
2. All funds backed up

All complete and final close out information needs to be submitted electronically to the Disaster Response Coordinator on or before 5:00 p.m. on January 31, 2025. Any previously disbursed funds that are not backed up by the deadline will be recaptured.

Appendix A – Initial Grant Documents

Before any funds can be released, all required initial grant documents must be completed and received by MHDC. All documents must be submitted electronically via MHDC Online Grant Interface. Grantees with multiple DRF grants must submit required documentation for each grant (i.e., agencies cannot submit one of each required document for multiple DRF grants).

Grant Agreement

Description: The grant agreement is required for all grantees. The grant agreement specifically details the requirements and expectations for the administration of the grant. It is the grantee’s responsibility to know and adhere to all provisions set forth in the grant agreement.

Site Contact Information (Grant Interface)

Description: This ensures that MHDC has updated information for the upcoming grant year, including staff contact information, office location(s). Please note that the information provided will be used to conduct scheduled and unscheduled site visits. Form will be submitted via the Grant Interface follow-ups.

Authorized Signature Card (MHDC-101)

Description: This form designates all authorized signatories for each grant. All documents that are required to be signed by grantee must be signed by authorized signatories only. If an unauthorized person signs any HSED document, the document will be rejected.

Direct Deposit Form (MHDC-100) and Blank Check

Description: All disbursements from MHDC to grantee will occur using an Electronic Funds Transfer (EFT). The Direct Deposit Form provides MHDC with the grantee’s banking information for the electronic transfer. A blank voided check from the indicated banking institution is also required to be submitted with the Direct Deposit form. If the agency does not have access to a blank voided check a letter from the bank confirming the account and routing number will be accepted. **Please note that by default your grantee’s banking information will be updated for ALL MHDC accounts. If the banking information provided is for the Disaster Relief Fund or one grant ONLY – it must be indicated on the Direct Deposit Form.**

Completion Instructions: Form must be signed with original signatures by authorized signatory.

Form W-9

Description: Form W-9 is used to verify the grantee’s Tax Identification Number (TIN).

E-Verify Memorandum of Understanding (MOU)

Description: The E-Verify MOU is an agreement between the Department of Homeland Security (DHS) and Grantee stating that grantee agrees to participate in the Employment Eligibility Verification Program (E-Verify).

Certificate of Liability Insurance

Description: The Certificate of Insurance is a one page summary of current Liability Insurance held by grantee. The insurance held by grantee may include: General Liability, Automobile Liability Umbrella Liability, Excess Liability, Worker's Compensation and Employers' Liability. The Certificate of Liability Insurance must be current. If coverage lapses during the grant year, grantee must provide MHDC with an updated Certificate.

United Way 2-1-1 Registration

Description: United Way 2-1-1 is a phone number that individuals can call in order to receive needed resources in their area. In order to be a reliable resource for households in need, organization's need to submit updated information as changes arise.

Completion Instructions: Grantees are required to register/update their organization's information on the United Way's website, and print the webpage showing the organization's information is available. Additional instructions are located on the United Way's website at: <http://www.211helps.org/agency/get-listed>

Appendix B – Client File Forms

Income Verification Worksheet (DRF-212)

Due Date:	Income eligibility must be certified at first instance of assistance with DRF. If household is receiving ongoing DRF financial assistance, income needs to be re-certified every 90 days thereafter. At each income eligibility certification, proof of income must be current within 30 days.
Required:	Yes
Submission / Retention:	Retained in client file
Description:	This form is intended to be used to verify income eligibility as well as to summarize all assistance details for instances of assistance.

Self-Declaration of Income (MHDC-103)

Due Date:	Completed at first instance of assistance, and re-certified every 90 days thereafter for households receiving ongoing DRF financial assistance
Required:	Yes – When income documentation (paystubs) cannot be obtained. Please see Recordkeeping Requirements for more guidance.
Submission/Retention:	Retained in client file.
Description:	This form is intended to be used to verify income eligibility when proof of income documentation cannot be obtained.

Consent and Homeless Certification Form (MHDC-114)

Due Date:	Completed at first instance of assistance for households receiving ongoing DRF financial assistance
Required:	Yes
Submission/Retention:	Retained in client file.
Description:	The Consent and Homeless Certification Form Authorizes MHDC to review the household’s file and also certifies safe, decent, and sanitary housing. The form also determines the current housing situation of the household. The Consent and Homeless Certification Form must be completed and signed by head of household before first instance of DRF assistance. The MHDC Consent and Homeless Certification Form is the only acceptable Consent and Homeless Certification form and other versions or alterations of this form will not be accepted.

Home Repair Inspection (DRF-205)

Due Date:	Completed before repairs are started for clients receiving Home Repair assistance.
Required:	Yes
Submission/Retention:	Retained in client file.
Description:	Inspection to ensure work meets applicable standards.

Home Repair Completion Certificate (DRF-206)

Due Date:	Completed after repairs are made for clients receiving Home Repair assistance
Required:	Yes
Submission/Retention:	Retained in client file.
Description:	Certification of proper completion of work to the satisfaction of the homeowner

Disaster Relief Eligibility Certification (DRF-203/203 DV)

Due Date:	Completed at first instance of assistance
Required:	Yes – Completed by the Head of Household for all household income.
Submission/Retention:	Retained in client file.
Description:	The Disaster Relief Eligibility Certification is used to certify that the individual lived within of a county of Missouri listed in the declared disaster area, was impacted by the disaster, and that the income reported was accurate.

Disaster Relief Non-Duplication of Benefits (DRF-202)

Due Date:	Completed at first instance of assistance
Required:	Yes
Submission/Retention:	Retained in client file.
Description:	This form is intended to ensure that recipients of DRF assistance are not receiving duplicate benefits from another funding source.

Area Median Income Limits (DRF-213)

Description:	The Area Median Income Limits designate the maximum income limits, by household size, allowable by DRF for the 2024 grant year. These income calculations should be referred to when determining household's income eligibility. If specific county is not listed, grantee should refer to the "Missouri – Statewide" section at the top of the document.
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