
2022 DISASTER RELIEF FUND (DRF) DESK GUIDE

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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 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.*

- 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 14 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

*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.

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, 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.

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 per household; prior approval will be needed if funds exceed \$15,000 per household.

Operations: Outreach, Casework, and Program Administration

Disaster Relief Fund grantees can bill the DRF grant for operations expenses necessary to the administration of DRF. This includes DRF-focused outreach efforts and case-work. Cost associated Program Administration cannot exceed 10% of the total award.

General Information

Contacts

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

the online Grant Interface. Cost associated with Program Administration cannot exceed 10% of the total award.

Please direct questions, concerns, and updates to:

William Hawkins
Disaster Response Coordinator
920 Main, Suite 1400
Kansas City, MO 64105
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/>

Financial Processes

Payment Process

Before any funds can be released, all grant documents must be completed and received by MHDC.

1. All current year grant documents are completed and received.
2. All previous compliance issues are resolved (i.e., grantee is “in compliance”).

Once all of the above criteria are met, MHDC will automatically disburse 25 percent of the total grant award amount to the Grantee upon execution of the grant agreement. Grantee may back up disbursed funds using the back-up form (DRF-208). To submit, funded agencies must log into their Agency Profile on MHDC’s Online Grant Interface and fill out the next available back-up follow-up form. All fields must be fully filled out on the online form. Agencies may not submit more than one back-up form per month. Any further submissions will need to be resubmitted the following month. 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.

MHDC will automatically disburse funds in 25 percent increments on a monthly basis 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. Please see the sample disbursement chart below.

Disbursement and Back-Up Example

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

Back-Up Process

Grantee is 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 funds can

be requested. MHDC requires grantees to complete a back-up form to account for all spending, convert it to a pdf, sign, then uploaded into the follow-up form in the Grant Interface.

Supporting Documentation

Please find a list below of the required supporting documentation for each type of expense reported at the time of back-up:

- Housing Assistance:
 - Completed Back-Up Form
 - MIS report reflecting direct assistance payments
- Home Repair:
 - Completed Back-Up Form (include client's last name in the detail section)
- Operating/Administration:
 - Completed Back-Up Form

Please note that any documentation outside of the requirements above should be saved in the agency's client files and made available during Grantee's compliance audit.

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
- MIS reports were not included with the back-up or there is missing information on the report
- Electronic submission is illegible
- Missing signatures from authorized signatories

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. If billing for salary, pay periods must also incur completely within the funding period. DRF Housing Assistance, and Home Repair 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>

Housing Assistance

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 the 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.

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.

Last Month's Rent

If necessary to obtain housing for a program participant, the last month's rent may also be paid on behalf of the household at the time the first month's rent is paid. The last month's rental assistance cannot exceed one month's rent.

Utility Deposits

Funds may be used to pay for standard utility deposits for gas, electric, water, or sewage.

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., telephone, cable television, internet, etc.) are considered ineligible for reimbursement.

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 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 Housing Assistance Activities

Rental arrears in excess of six months

Mortgage arrears in excess of six months

Utility arrears in excess of six months

Expenses that are non-necessities (e.g., telephone, cable television, internet, etc.)

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 their 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.

90-Day Recertification

The purpose of the DRF grant is to provide ongoing support to participants in order to achieve housing stability. 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.

Recordkeeping Requirements – Housing Assistance & Services

Record	Criteria	Acceptable Forms of Documentation
Consent Form	<ul style="list-style-type: none"> • Permits MHDC to review client file • Verifies safe, decent and sanitary housing 	<ul style="list-style-type: none"> • MHDC form MHDC-114 is the only acceptable form of documentation • Signed by the head of household within 30 days of first instance of assistance.
Housing Status/Proof of need	<ul style="list-style-type: none"> • Documentation of household’s current living situation. Should include documentation of disaster-related impact. • Documentation provided by participant to determine amounts/types of assistance needed for the households to gain stability in permanent housing. • If paying arrears, documentation should include the number of months paid. 	<ul style="list-style-type: none"> • MHDC form MHDC-114 • Letter from Emergency Shelter, hospital, or other institution • Eviction and/or utility shut-off notice • Copy of lease agreement or bill • Disaster Relief Eligibility Certification (DRF-203)
Income Worksheet	<ul style="list-style-type: none"> • Details household’s annual income for program eligibility 	<ul style="list-style-type: none"> • DRF-212 Income Verification Summary Worksheet
Supporting Documentation of Sources of Income	<ul style="list-style-type: none"> • Verification of proof of gross annual income is needed for all members of the household age 18 and over 	<ul style="list-style-type: none"> • Pay stubs, SSI/SSDI award letter/print out, child support statement, EBT statement for TANF • MHDC-112 Employer Verification may be utilized only if the source documentation

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		<p>listed above is unobtainable; must be accompanied by documentation of attempts to obtain source documentation</p> <ul style="list-style-type: none"> MHDC-103 Self Declaration of Income may be utilized for those self-employed
Photo ID	<ul style="list-style-type: none"> Required for all members of the household age 18 and over 	<ul style="list-style-type: none"> 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.
Social Security Identification	<ul style="list-style-type: none"> Card/number needed for all members of the household 	<ul style="list-style-type: none"> Social Security, print out from social security office DRF-203 Disaster Relief Eligibility Affidavit
Initial Consultation Documentation	<ul style="list-style-type: none"> Documentation of agency's initial intake 	<ul style="list-style-type: none"> Internal agency form Case notes, etc. DRF-201 Data Collection Form
Lease	<ul style="list-style-type: none"> Households assisted with rental and/or utility assistance must have a written lease for the rental unit 	<ul style="list-style-type: none"> Copy of signed, written lease agreement between program participant and landlord
Proof of Home Ownership	<ul style="list-style-type: none"> Households assisted with mortgage assistance or arrears must have proof of home ownership. 	<ul style="list-style-type: none"> Copy of deed
Casework Documentation	<ul style="list-style-type: none"> Assessing, arranging, coordinating, and monitoring delivery of services to facilitate housing stability 	<ul style="list-style-type: none"> Notes must be dated and detail housing goals, plans, referrals, etc.
Proof of Payment for Direct Financial Assistance	<ul style="list-style-type: none"> Payment must be made on or before deadlines stated in the lease agreement or utility bill 	<ul style="list-style-type: none"> Copy of cleared check; or Bank statement showing cleared DRF payment
Proof of Client Contribution (if applicable)	<ul style="list-style-type: none"> Grantees requiring households to contribute towards monthly rent must document the household's payment 	<ul style="list-style-type: none"> Copy of check, money order or receipt from landlord showing amount and date paid

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

Home Repairs/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.

Eligible Uses

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.

Remediation of environmental hazards including lead-based paint, radon, asbestos, and removal of underground oil tanks.

Costs may include activities such as capping/painting of window trim and sashes, interior wood trim, and exterior; removal and disposal of asbestos pipe insulation or siding; testing and clearance reports; and termite/pest control.

Accessibility improvements

Costs may include activities such as installation or repair of 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 monies may also be used to replace “straight pipe” systems. Licensed engineers must design the system 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 connections and sewer and water piping) and off-site utility connections from the property line to an adjacent street

Soft Costs

In addition to the hard costs of repairing or rehabilitating a house specified above, actual reasonable and necessary soft costs are also eligible for DRF use, including:

- Testing/inspection fees
- Inspections from a third party inspector not currently on the agency's payroll
- 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.

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

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
- Carpet and linoleum replacement
- 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
- Generators
- Heating fuel
- Hot tub, Jacuzzi, whirlpool bath, sauna, bath house
- Landscaping (unless accessibility issues occur)
- Pier, steps to lake or water, etc.
- Portable heaters
- Steam cleaning of exterior surface
- Tree surgery or removal
- 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.

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

Client Recordkeeping Requirements – Home Repairs/Modifications

Record	Criteria	Acceptable Forms of Documentation
Consent Form MHDC-114	<ul style="list-style-type: none"> • This signed form gives MHDC the right to review files and verifies safe and decent housing 	<ul style="list-style-type: none"> • DRF Consent Form signed by the head of household within 30 days of date of intake • The Consent Form only needs to be signed once
Income Verification Summary Worksheet (DRF-212)	<ul style="list-style-type: none"> • Used to calculate household's income eligibility 	<ul style="list-style-type: none"> • DRF-212 Income Verification Worksheet
Housing Status/Proof of need	<ul style="list-style-type: none"> • Documentation of household's current living situation. Should include documentation of disaster-related impact. • Documentation provided by participant to determine amounts/types of assistance needed for the households to gain stability in permanent housing. • If paying arrears, documentation should include the number of months paid. 	<ul style="list-style-type: none"> • MHDC form MHDC-114 • Letter from Emergency Shelter, hospital, or other institution • Eviction and/or utility shut-off notice • Copy of lease agreement or bill • Disaster Relief Eligibility Certification (DRF-203)
Verification of Sources of Income	<ul style="list-style-type: none"> • Third-party verification of proof of gross income is needed for all members of the household age 18 and over 	<ul style="list-style-type: none"> • Pay stubs, SSI/SSDI award letter/printout, child support statement, EBT statement for TANF • If income source documents are unobtainable, third-party written verification (e.g., employer, benefits administrator) will be accepted

	<ul style="list-style-type: none"> • Proof of income must be dated within 30 days of instance of assistance • Benefit documentation must be dated within the current year 	
Proof of Payment	<ul style="list-style-type: none"> • Documentation that expenses billed to DRF were paid • All payments must be made within 90 days of date of intake 	<ul style="list-style-type: none"> • Invoices/receipts AND • Check register with payments made by DRF highlighted and/or returned checks log
Photo Identification	<ul style="list-style-type: none"> • Needed for all members of the household age 18 and over 	<ul style="list-style-type: none"> • Driver’s license, state ID, temporary ID/license, school ID with photo, passport-U.S. or foreign, U.S. passport card, permanent resident card, employment authorization document, U.S. citizen ID card, military ID, Native American tribal card • DRF-203 Disaster Relief Eligibility Affidavit
Social Security Identification	<ul style="list-style-type: none"> • Card/number needed for all members of the household to document number of individuals in the household 	<ul style="list-style-type: none"> • Social Security Card • Print out from social security office • DRF-203 Disaster Relief Eligibility Affidavit
Proof of homeownership	<ul style="list-style-type: none"> • Proof of home ownership 	<ul style="list-style-type: none"> • Copy of recorded warranty deed or quit claim deed
Work Write-Up	<ul style="list-style-type: none"> • Detailed description of scope of work to be completed 	<ul style="list-style-type: none"> • Approved bid, invoices or work order
Before and after pictures	<ul style="list-style-type: none"> • Clear pictures showing improvements to home 	<ul style="list-style-type: none"> • Before and after pictures of elements of rehabilitation; must be dated
Final Inspection (DRF-205)	<ul style="list-style-type: none"> • Final inspection to ensure work meets applicable standards 	<ul style="list-style-type: none"> • Completed and signed by inspector/grantee
Certificate of Completion (DRF-206)	<ul style="list-style-type: none"> • Certification of proper completion of work to the satisfaction of the homeowner 	<ul style="list-style-type: none"> • Completed and signed by homeowner and grantee

Operations Expenses

Disaster Relief Fund grantees can bill the DRF grant for operations expenses necessary to the administration of DRF. Grantees do not need to use the full amount allotted for operations expenses if they would prefer to provide more direct financial assistance instead.

Eligible Activities

- Program Administration Costs (cannot exceed 10% of overall award)
 - 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 upkeep office space equipment and fixtures, and/or preventative measures to keep the building and its property functioning properly.
 - Office supplies and equipment

- Liability Insurance carried by the agency
- 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.)
- Casework
 - Salaries and benefits associated with staff
 - Time spent making case notes that document client interactions

Ineligible Activities

- Conference costs
- Training costs
- Food purchases
- Emergency shelter supplies
- Mileage costs when clients are not present and/or are not being assisted

Operational Expenses Records to Maintain

Grantees requesting reimbursement for these types of expenses need to detail them in the Operation Expense Detail section of the back-up form. Supporting documentation for the expenses will be reviewed by MHDC’s Compliance Officer at on-site compliance review. The chart below details the documentation requirements for operations/administrative costs billed to DRF.

Recordkeeping Requirements – Operational Expenses

Activity	Acceptable Forms of Documentation (both Cost Incurred and Proof of Payment are required)	
	Cost Incurred	Proof of Cleared Payment
<ul style="list-style-type: none"> ● Bills paid ● Supplies purchased ● Equipment purchased 	<ul style="list-style-type: none"> ● Invoice ● Receipt 	<ul style="list-style-type: none"> ● Canceled checks, bank statement with DRF payments highlighted
<ul style="list-style-type: none"> ● Mileage costs 	<ul style="list-style-type: none"> ● Travel request which includes date(s) of travel, from/to, purpose of travel, supporting documentation 	<ul style="list-style-type: none"> ● Canceled checks, bank statement with DRF payments highlighted
<ul style="list-style-type: none"> ● Employee Compensation 	<ul style="list-style-type: none"> ● Timesheets ● Effort report ● Pay stub listing pay periods, employee listed, last four digits of SSN 	<ul style="list-style-type: none"> ● Copy of pay stub ● Bank statement with DRF payments highlighted
Record	Criteria	Acceptable Forms of Documentation

Outreach	<ul style="list-style-type: none"> • Identifying & engaging households effected by the declared disaster • Assessing households needs • Connecting households to appropriate resources • <i>See mileage costs</i> • <i>See employee compensation</i> 	<ul style="list-style-type: none"> • Notes must be dated and detail housing goals, plans, referrals, etc. • DRF-201 Data Collection Form • MIS System Agency Report • <i>See mileage costs</i> • <i>See employee compensation</i>
Casework	<ul style="list-style-type: none"> • Assessing, arranging, coordinating, and monitoring delivery of services to facilitate housing stability • <i>See mileage costs</i> • <i>See employee compensation</i> 	<ul style="list-style-type: none"> • Notes must be dated and detail housing goals, plans, referrals, etc. • DRF-201 Data Collection Form • MIS System Agency Report • <i>See mileage costs</i> • <i>See employee compensation</i>

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 Forms of Income Grantees are expected to utilize the list below when calculating a household's income, for the 30 days prior to intake.

Inclusions:

- Income from all members of the household age 18 and over
- 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)

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
- Food Stamps, WIC Payments
- Assets that are part of an active business

Direct Assistance Timeframe

It is MHDC's expectation that DRF grantees serve eligible households in a timely manner. For Housing Assistance, a timely manner is considered financial assistance paid on behalf of the household within 30 days of the date of intake. In the event that grantee is unable to serve the household within the allotted timeframe, their file needs to be documented with an explanation of the factors that contributed towards not meeting this requirement.

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.

Prioritizing Assistance

Disaster Relief Fund grantees should develop or update current written prioritization standards in relation to administration of its DRF grant(s). Program Guidelines should clearly detail policies and procedures for assessing eligibility for assistance and determining and prioritizing which eligible individuals and families will receive assistance. Program Guidelines should address grantee's unique eligibility requirements for assistance as well as the priority given to those most vulnerable or with the most severe housing needs. Grantees should align themselves with its Continuum of Care's priorities

and Coordinated Entry systems. Procedures 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. The MHDC Compliance Officer will review expenses billed to DRF. Compliance Officer will review 50 percent of the instances of assistance with a minimum of ten and a maximum of twenty-five randomly chosen instances per visit. The information reviewed is gathered from the MIS reports, comparable database reports and Administrative Expense Detail forms submitted with the grantee's back-up. 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. For Operating Funds grants, Compliance Officer will review 50 percent of the amount of operating expenses that have been submitted to MHDC for payment

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.

Desk Audit Compliance

The compliance officer can perform a remote desk audit in lieu of an on-site visit.

The MHDC Compliance Officer will review electronically submitted expenses billed to DRF. The information reviewed is gathered from the MIS reports, comparable database reports and Operating/Administrative Expense Detail forms submitted with the grantee's back-up. Please note that in the instances of a Desk Audit, files are expected to be uploaded within 24 hours of the file request time.

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 on-site compliance visits. As with all files, the time limit to produce these files is fifteen (15) minutes during a site visit and (24) hours during a remote desk audit.

Exit Interview

At the conclusion of the site visit, the Compliance Officer will discuss the findings of the visit with the appropriate grantee staff member(s). 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 is in agreement with the outcome of the visit, as well to document any follow-up actions required by MHDC and/or grantee. The final compliance status is determined at the discretion of State Initiative Management. In the event of a Desk Audit, the exit interview will be conducted via email and the agency will be given the opportunity to respond to any/all questions or comments.

Monitoring Notification

After completing an on-site visit 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. Agency should receive audit report within 30 days of audit.

Compliance Violations

Out of Compliance

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:

- 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 all DRF grants, assess points 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 reviewed during on-site compliance visit or desk audit contained findings
- Files were unable to be reviewed during the site visit or desk audit
- Files were not produced within 15 minute time frame (on site) or 24 hour time frame (desk audit)
- 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 (MIS System Report).
2. All funds backed up

All complete and final close out information needs to be submitted electronically to the State Program Administrator on or before 5:00 p.m. on March 1, 2023. 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 on or before 5:00 p.m. on February 1, 2023. 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).

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), hours of operation, and any other relevant information. Please note that the information provided will be used to conduct scheduled and unscheduled site visits.

Completion Instructions: Complete information pertaining to the grant and submit via Grant Interface. If grant contact or hours of operation change, grantee is responsible for contacting the State Program Administrator to reopen the site contact follow up in Grant Interface. Once the follow up is open the agency will edit the follow up and resubmit in Grant Interface.

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 DRF document, the document will be rejected.

Completion Instructions: Form must designate at least two authorized signatories. The form must have original signatures from all designated signatories (i.e., no signature stamps should be used). Please note the Authorizing Official must sign in the Authorizing Official box as well as at the bottom of the form.

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.

Completion Instructions: There are three places where the Grant Agreement must be completed by grantee:

1. Signature page – requires signature and notary.
2. Workforce Eligibility Affidavit – requires signature and notary; and,
3. Rider B – requires signature.

All signatures must be original and by an authorized signatory as designated in the Authorized Signature Card (MHDC-101). The entire original signed, notarized agreement must be returned to MHDC to be considered complete. If any pages of the grant agreement are missing, the grant agreement will be considered incomplete. Failure to submit a

fully complete, properly executed grant agreement before February 1, 2023 will result in recapture of the grant.

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 Missouri Housing Innovation Program 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.

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).

Completion Instructions: Grantees that have not been previously funded through MHDC CI Department shall submit a copy of the full and complete MOU generated from DHS' online E-Verify system.

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)

Applicable Grant Type(s):	Housing Assistance & Services
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.
Completion Instructions:	

- 1. Household Information:** Complete Household information for all members of the household. The “Total Number of Members in Household” will automatically calculate depending on the number of persons listed in the Household Members section. The number of members in the household is used to automatically calculate the AMI for the household size; therefore, it is very important that all members of the household are included in that section.
- 2. Gross Annual Income:** Once all the members of the household are listed, gross income will need to be calculated for all adult members age 18 and older. **A separate line should be completed for each source of income received by household member.** See HUD Handbook 4350.3 for complete instructions on calculating income.
- 3. Area Median Income (AMI):** Once the income has been calculated for all members of the household receiving income, the AMI will be calculated. The total household income is automatically calculated from the individual income calculation charts. The service provider can then compare the household income to the AMI to determine if household meets income eligibility requirements.

Employer Verification Form (MDHC-112)

Applicable Grant Type(s):	Housing Assistance & Services
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, if client is employed but cannot provide documentation of income from employment
Description:	This form is intended to be completed by the employer to verify the individual’s income.
Completion Instructions:	Grantee will complete the top section of the form detailing where the form should be returned. The individual seeking assistance will sign and date the form authorizing the employer to release the individual’s employment information. The employer will then complete the bottom

half of the form, listing the client’s employment information, as well as the employer’s contact information and signature.
 Submission Instructions: Retained in client file

Self-Declaration of Income (MHDC-103)

Applicable Grant Type(s): Housing Assistance & Services
 Due Date: Completed at first instance of assistance, and re-certified every 90 days thereafter for households receiving ongoing DRF financial assistance
 Required: Yes – All members of household who are self-employed
 Description: A Certification of Zero Income form must be completed and signed by all recipients of the household, age 18 and over, that are self-employed.
 Completion Instructions: All members of household who are self-employed, 18 and over must sign a Self-Declaration of Income. The date on the form must be within 30 days of the instance of assistance. The original, signed form should be retained in the client file.

Consent Form (MHDC-114)

Applicable Grant Type(s): Housing Assistance & Services
 Required: Yes-completed by both client and staff member
 Description: The Consent Form authorizes MHDC to review the household’s file and also certifies safe, decent, and sanitary housing. The consent form must be completed and signed by head of household before first instance of DRF assistance. The MHDC Consent Form is the only acceptable consent form and other versions or alterations of this form will not be accepted.
 Completion Instructions: The head of household must sign the Grant Recipient’s Consent to Release Information at intake. The head of the household only needs to sign the form one time during the grant year. The date of the form must be within 30 days of the first instance of assistance. The head of household must also check one of the boxes at the bottom of the consent form certifying whether or not housing is safe, decent, and sanitary. If a box is not checked then the form is not considered complete. If recipient checks the “IS NOT” box, please address agency’s efforts to remedy the housing conditions in the client’s file. The original signed form retained in client file.

Housing Status Certification (MHDC-114)

Applicable Grant Type(s): Housing Assistance & Services
 Due Date: Completed at first instance of assistance for households receiving ongoing DRF financial assistance
 Required: Yes – Completed by each adult in household
 Description: The Housing Status Certification is used to determine the current housing situation of the household.
 Completion Instructions: All members of household who are 18 and over must sign a Housing Status Certification. The date of the form must be within 30 days of the first instance of assistance. Case worker should document any attempts made to verify housing status at the bottom and sign. The original, signed form should be retained in the client file.

Home Repair Inspection (DRF-205)

Applicable Grant Type(s): Home Repair
 Due Date: Completed after repairs are complete.
 Required: Yes
 Description: Final inspection to ensure work meets applicable standards.
 Completion Instructions: The property address and owner’s name will be placed at the top. Agency will then check all applicable boxes and then sign, date, put inspector’s title and phone number on the bottom. This form should be completed within 30 days of work completion.

Home Repair Completion Certificate (DRF-206)

Applicable Grant Type(s): Home Repair
 Due Date: Completed after repairs are complete.
 Required: Yes
 Description: Certification of proper completion of work to the satisfaction of the homeowner
 Completion Instructions: Place the date, home owner’s name, and the agency’s name in the appropriate spots. Then both the owner and agency will print and sign at the bottom. This form should be completed within 30 days of work completion.

Disaster Relief Eligibility Certification (DRF-203)

Applicable Grant Type(s): Housing Assistance & Services, Home Repair
 Due Date: Completed at first instance of assistance
 Required: Yes – Completed by each adult in household
 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.
 Completion Instructions: All members of household who are 18 and over must sign a Disaster Relief Eligibility Certification. The date of the form must be within 30 days of the first instance of assistance.

Area Median Income Limits (DRF-213)

Applicable Grant Type(s): Housing Assistance & Services
 Description: The Area Median Income Limits designate the maximum income limits, by household size, allowable by DRF for the PY2021 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 – State” section at the top of the document.

Fair Market Rents (DRF-216)

Applicable Grant Type(s): Housing Assistance & Services
 Required: It is strongly recommended that Fair Market Rent guidelines are followed when paying rent outside of grantee’s property.

Description: Fair Market Rents as determined by HUD. These will be in effect for the entire FY2022 DRF grant year.

Data Collection Tool (DRF-201)

Applicable Grant Type(s): Housing Assistance and Home Repair

Due Date: Completed at first instance of assistance

Required: Yes

Description: Tool used to collect basic household and property information for services to be provided.

Completion Instructions: Complete household information and property information with client. Staff member to completed assistance and agency information before first instance of service.