Missouri Housing Trust Fund- Disaster Relief

Application Guidance
FY2026

Due Date:

Applications will be accepted on a rolling basis through:
December 31st, 2025
(pending funding availability)

Funding Availability:
$25,000,000.00

Applications will be accepted via
Missouri Housing Development Commission's Grant Interface:
https://www.grantinterface.com/Home/Logon?urlkey=mhdc

EQUAL HOUSING
OPPORTUNITY

Table of Contents

Missouri Housing Trust Fund – Disaster Relief
Application Guidance

INTRODUCTION

Purpose

The Missouri Housing Development Commission (MHDC) hereby notifies interested organizations of the availability of Missouri Housing Trust Fund – Disaster Relief (MHTF-DR) funds. MHTF-DR funds should be utilized to provide disaster related housing services to eligible Missouri households who have disaster related needs not fully covered by insurance and not met by another assistance program. Eligible households must be at or below 75 percent of the Area Median Income (AMI), and their primary, occupied residence must be in a county indicated in the State Disaster Request.

Deadline

Completed applications for funding will be accepted by MHDC on a rolling basis, through **December, 31st 2025** (pending funding availability)**.** Funding decisions will be made as applications are received and are subject to funding availability and Commission approval.

Requirements

- Applicants must be a nonprofit or for-profit corporation or partnership entity formed pursuant to applicable Missouri law, must be an entity in good standing with the state of Missouri and provide housing or housing services, and commit to the delivery of immediate disaster relief assistance. **Missouri Housing Trust Fund-Disaster Relief monies will not be awarded to individuals.**
- Applicants must serve one or more counties included in a 2025 federal disaster declaration request filed by the Governor of the State of Missouri (Currently: Barry, Bollinger, Butler, Callaway, Camden, Cape Girardeau, Carter, Cooper, Dade, Douglas, Dunklin, Franklin, Greene, Howell, Iron, Jefferson, Lawrence, Madison, Maries, McDonald, Mississippi, New Madrid, Newton, , Oregon, Ozark, Pemiscot, Perry, Phelps, Reynolds, Ripley, Scott, Shannon, Stoddard, St. Louis City, St. Louis County, Texas, Wayne, Webster, Wright, Washington, and Vernon
- All recipients assisted by the Missouri Housing Trust Fund-Disaster Relief program **must have incomes at or below 75 percent of the area median income** for the geographic area adjusted for family size, and meet all other eligibility requirements.
- All **proposals must be submitted on the MHTF-DR application form** that is available in the MHDC's Online Grant Interface (https://www.grantinterface.com/Home/Logon?urlkey=mhdc).

Contacts

Below is the MHTF-DR contact for funded agencies. Please direct all program related questions to:

Lisa Moler
Housing Program Administrator
cp.programs@mhdc.com

GENERAL PROGRAM INFORMATION

Eligible Program Components

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

1. **Disaster Relief Housing Services:** Available to organizations to provide housing services to eligible households who have been impacted by the disaster.
2. **Disaster Relief Home Repair:** Available to organizations that provide housing services for the payment of repairs to owner-occupied homes.
3. **Case Management Funds:** Available for organizations that apply for Disaster Relief Housing Services or Disaster Relief Home Repair for the purpose of paying salaries and benefits necessary for the administration of MHTF-DR. Limited to 10% of direct assistance.
4. **Administration:** Available for organizations that apply for Disaster Relief Housing Services or Disaster Relief Home Repair for the purpose of supporting the administration of MHTF-DR. Limited to 3% of direct assistance.

Eligibility Requirements

Income
All MHTF-DR funds must be used to serve Missouri households at or below 75% of the Area Median Income (AMI). Additionally, the household must have disaster related needs not fully covered by insurance and not met by another assistance program.

The AMI for each eligible Missouri County is adjusted for household size and is further defined in form *MHTF-DR-213 Maximum Income Limits.* Grantees will work with households to verify income eligibility.

Housing Status
All MHTF-DR funds must be used to serve households whose primary and occupied residence is in a county indicated in the State Disaster Request. Eligible counties currently include:

Barry, Bollinger, Butler, Callaway, Camden, Cape Girardeau, Carter, Cooper, Dade, Douglas, Dunklin, Franklin, Greene, Howell, Iron, Jefferson, Lawrence, Madison, Maries, McDonald, Mississippi, New Madrid, Newton, , Oregon, Ozark, Pemiscot, Perry, Phelps, Reynolds, Ripley, Scott, Shannon, Stoddard, St. Louis City, St. Louis County, Texas, Wayne, Webster, Wright, Washington, and Vernon.

Funding Caps

- Applicants may apply for a maximum of $1,000,000.00 per application, per region to serve the counties affected by the disaster.
- Applicants who serve eligible counties in multiple affected regions may apply for a maximum of $1,000,000.00 per region.
- Case Management funds are capped at a maximum of 10% of the total request.
- Administration funds are capped at a maximum of 3% of the total request.

MHTF-DR Regions

MHTF Regions	Eligible Counties
Central:	Bollinger, Callaway, Camden, Cape Girardeau, Cooper, Iron, Madison, Maries, Perry, Phelps, Washington
South:	Barry, Bulter, Carter, Dade, Douglas, Dunklin, Greene, Howell, Lawrence, McDonald, Mississippi, New Madrid, Newton, Oregon, Ozark, Pemiscot, Reynolds, Ripley, Scott, Shannon, Stoddard, Texas, Vernon, Wayne, Webster, Wright
St. Louis Metropolitan Area:	Franklin, Jefferson, St. Louis City, St. Louis County
Kansas City Metropolitan Area:	Not Currently Eligible
North:	Not Currently Eligible

Evaluation of Applications

MHDC wants to ensure that the limited pool of funding is used in the most effective way possible to help organizations provide necessary housing services to eligible households that have been impacted by the disaster in the state of Missouri. Applications will be scored for completeness and quality of the grant application, experience and expertise in providing disaster related housing services, the capacity to provide those services, and other relevant factors that show how effectively the project addresses the goals of the MHTF-DR program.

Additionally, there are certain conditions which may result in an application being rejected without being reviewed. These threshold requirements include, but are not limited to, missing deadlines, incomplete applications, and serious, recurrent or outstanding findings of noncompliance in other MHDC Community Programs.

Submission of an application does not guarantee an applicant will receive funds. Grants will be awarded pending funding availability on a first come, first served basis to eligible organizations within the impacted counties.

Submission

Only complete applications will be considered for review. If there is missing information, the grant contact will be notified. Corrections must be completed by the date determined by the Program Administrator. Applications containing corrections submitted after this date will not be considered for review and may result in a loss of points.

APPLICATION INSTRUCTIONS

Application and Supplemental Document Checklist

Below are the required items to be completed/included by all applicants. The following items will be reviewed and assessed by MHDC evaluators:

Agency Information:
- Agency Information
- Program Contacts
- Entity Type
- EIN/UEI

Public-Facing Contact and Referral Information:
- Public contact information
- Referral Process
- Intake Process
- Populations Served/Targeted Populations

Proposal Information:
- MHTF-DR Regions
- Funding Request
- Need and Data Explanation
- Program History
- Disaster Response Experience

Attachments:
Required for agencies that aren't currently funded in MHTF.
- Board of Directors
- Sources and Uses
- Letters of Support
- Certificate of Good Standing
- 501(c)(3) Verification
- Organization's Audit/Financials

Disaster Relief Program Guidelines
- MHTF-DR Program Guidelines Upload
- MHTF-DR Program Guidelines Narrative

Disaster Relief Housing Services
- Disaster Relief Housing Services Program Budget
- Client's Served
- Proposal Narrative
- Housing Services History

Disaster Relief Home Repair
- Disaster Relief Home Repair Program Budget

- Number of Homes to be Repaired
- Proposal Narrative
- Home Repair History
- Approved Contractors List

Case Management Funds
- Case Management Funds Narrative

Application Detailed Guidance

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

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

Public Facing Contact and Referral Information
- This section collects the organization's public facing information. This information may be used for activities including but not limited to publishing resources and data/reporting needs as required by stakeholders.

Proposal Information
The Agency Information section is intended to collect detailed information about the organization applying for MHTF-DR funds. This includes:

- **Agency Fiscal Year:** Provide the start and end month/day of your agency's fiscal year.
- **MHTF-DR Region:** Select the MHTF-DR eligible region you are applying for. If your organization serves impacted counties in multiple regions, you must submit a separate application.
- **MHTF-DR Region Counties:** Mark all impacted counties you plan to serve with MHTF-DR funds. This section will populate when you select the MHTF-DR region above.
- **Funding Request:**
  - **Disaster Relief Housing Services:** Agencies must indicate the amount being requested for eligible Disaster Relief Housing Services. If no funds are being requested, type 0.
  - **Disaster Relief Home Repair:** Agencies must indicate the amount being requested for eligible Disaster Relief Home Repair services. If no funds are being requested, type 0.
  - **Case Management Funds:** Agencies are eligible to request up to ten percent (10%) of the total combined grant request in Case Management funds. Case Management funds are only available for applicants that apply.
  - **Administration (DR-Admin):** Agencies are eligible to request up to three percent (3%) of the total combined grant request in Administration funds. Administration funds are only available for applicants that apply.

- o **Total Amount of Funding Requested:** Agencies should type the combined total of all grant component requests above. A total of $1,000,000 may be accepted per applicant, per region.
- **Need and Data Explanation:** Agencies should clearly demonstrate the need for MHTF-DR funding within their region by using quantifiable data. This can be accomplished by presenting a combination of local, state, national, and internal data.
- **Case Management:** Applicants should indicate whether the program provides case management services.
- **Program History:** Applicants must indicate whether they have operated a comparable housing program for 2 or more years.
- **Disaster Response Experience:** Applicants should provide a detailed history of their experience with disaster response. If the applicant does not have a history of disaster response, they must provide a narrative that demonstrates a plan to ensure staff capacity and preparedness for the administration of the grant.

Attachments
Required for agencies who are not currently funded in MHTF

- **Board of Directors/Decision Making Body**: The applicant must submit a complete list of the organization's current board or governing members. The list must be of the executive board or decision-making body, not an advisory board. Please use the enter button to separate board member names.
- **Sources and Uses:** Applicant will detail the projected program budget showing the MHTF-DR request for funds and the total program budget. All sources of funding that are used in the program with MHTF-DR funds should be listed in the "Sources" sections at the top. The general uses of each funding source should be listed underneath "Revenue Uses." **(File Size Limit: 1 MiB)**
- **Letters of Support:** Applicant must provide two letters of support from elected officials and/or collaborative agencies. Letters of support should demonstrate support of housing service activities as they relate to MHTF-DR. All letters of support must be sent to you and uploaded with the application. Any letters sent directly to MHDC will be discarded.
- **Certificate of Good Standing:** Applicant must include a Certificate of Good Standing that is current within 60 days of the application due date. If applicant does not have a Certificate of Good Standing that is current within 60 days, applicant may include most recent Certificate AND a print out from the Missouri Secretary of State website that states that the organization is in good standing with a date within 60 days of application submission date. **(File Size Limit: 1 MiB)**
- **501(c) (3) Verification:** Applicant should provide verification of the organization's 501(c) (3) status (if applicable). **(File Size Limit: 1 MiB)**
  Audit/Financials: Applicant must include the organizations' most recently completed and board approved independent auditor's report. If the most recent fiscal year audit is in progress and not complete yet, applicant should submit the last completed, board approved independent auditor's report in addition to unaudited financial statements (i.e., balance sheet, income statement, and statement of cash flows). The unaudited financial statements should cover the

gap in time from when the last audit ended until 30 days prior to the application submission date. **(File Size Limit: 3 MiB)**

Note: Applicants only need to submit the Independent Auditor's Report, NOT the entire audit.

Program Guidelines

Applicants must upload robust program guidelines that detail how client eligibility is evaluated, the criteria to obtain assistance and remain in the program, along with termination and grievance procedures. Program guidelines should detail any specific eligibility requirements applicable to the Grant Components applied for (DR-Housing Services and/or DR-Home Repair).

Applicants will be required to copy sections of their Program Guidelines into the MHTF-DR application and provide page numbers to show where the section is located in the guidelines.

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

Grant Components

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

- Disaster Relief Housing Services
- Disaster Relief Home Repair

Agencies should be prepared to answer questions related to:

- **Program Budget:** The total proposed budget for the applicable component.
- **Households Served:** The total anticipated number of households to be served and/or homes to be repaired.
- **Narrative:** Applicants should fully address each item specified. Any narrative throughout the application that does not clearly address each part of the question, or repeats answers will result in a loss of points.

Availability of Grant Funds

If approved, grant funds will be available upon evaluation, in coordination with MHDC funding processes and schedules. Prior to receiving funds, the grant agreement and all required additional paperwork must be completed by the agency and returned to MHDC by the communicated deadline.

APPENDIX A – Program Guidelines

Eligibility Requirements

Eligibility requirements detail how program participants are evaluated and prioritized for entrance into the program. The eligibility requirements outlined in the Program Guidelines must include:
- Prioritization
  - Program has well-defined and written screening processes that use consistent and transparent decision criteria.
- Grant program eligibility requirements.

Program Requirements

Program requirements provide a clear picture of how the program operates. The program requirements outlined in the Program Guidelines must include:
- Policy for determining the type and length of assistance an eligible household will receive.
- Policies for determining the amount of financial assistance provided to a household.

Termination Policy
Program Guidelines must include a Termination Policy that outlines:
- Circumstances in which a program participant will terminate from service.
  - Policy has well-defined conflict mitigation procedures.
- Procedure detailing how a participant is notified of termination of services.

Grievance Policy
Program Guidelines must include a Grievance Policy that outlines:
- Procedure detailing how participants are made aware of the programs grievance policy.
- Detail clear guidelines for how a participant is to file a grievance.
- Policy has well-defined and objective standards for resolving a grievance.