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## NOTICE

### Notice: Disaster Relief

On May 21, 2025 and June 9, 2025 the Federal Emergency Management Agency (FEMA) announced that the President approved two major disaster declarations, DR-4867-MO and DR-4877-MO for Missouri in response to the severe storms and tornadoes that impacted portions of the state. These declarations include events that occurred March 14-15, 2025 and May 16, 2025.

#### **Individual Assistance:**

Individual assistance through FEMA allows eligible Missouri residents to seek federal assistance with temporary housing, housing repairs, replacement of damaged belongings, vehicles, and other qualifying expenses.

For the events on March 14-15, 2025 individual assistance is available to eligible residents in the following counties: Bollinger, Butler, Camden, Carter, Franklin, Howell, Iron, Jefferson, Oregon, Ozark, Perry, Phelps, Reynolds, Ripley, St. Louis, Wayne and Webster.

For the events on May 16, 2025 individual assistance is available to eligible residents in the following counties: Scott, St. Louis City and St. Louis County.

Individuals who sustained damage or losses due to the disasters may now apply for FEMA disaster assistance online at [www.disasterassistance.gov](http://www.disasterassistance.gov) or by calling 1-800-621-3362 from 6 a.m. to 10 p.m. seven days a week. Individuals can also utilize the [FEMA app](#) to apply.

Affected individuals are encouraged to document losses, photograph damage, and retain receipts.

The deadline for most Individual Assistance programs is 60 days following the President's Major Disaster Declaration. Disaster assistance for eligible individuals generally falls into the following categories:

- **Housing Assistance** may be available for up to 18 months for displaced individuals whose residence was heavily damaged or destroyed. Funding can also be provided for housing repairs and replacement of damaged items to make homes habitable.
- **Disaster Grants** are available to help meet other serious disaster related needs and necessary expenses not covered by insurance and other aid programs. These may include replacement of personal property, transportation, medical, dental, and funeral expenses.
- **Low-Interest Disaster Loans** are available after a disaster for homeowners and renters from the U.S. Small Business Administration (SBA) to cover uninsured property losses. Loans may be available for repair or replacement of homes, automobiles, clothing, or other damaged personal property. SBA loans are also available to businesses for property loss and economic injury. Businesses can visit [sba.gov](http://sba.gov) or call 1-800-659-2955.
- **Other Disaster Aid Programs** include crisis counseling, disaster-related unemployment assistance, legal aid and assistance with income tax, Social Security, and Veterans' benefits.

The IRS has suspended certain rules to allow Low-Income Housing Tax Credit (LIHTC) sites to be used to shelter victims of the Missouri weather. The action lifts the income restrictions and non-transient requirements, allowing LIHTC property owners to use vacant units to temporarily house residents displaced by the storms.

For purposes of the IRS notice, the term “displaced individual” means an individual who resided in a jurisdiction designated for Individual Assistance and who has been displaced because their residence was destroyed or damaged as a result of the severe weather.

MHDC advises owners to read the notice in its entirety. Brief highlights of the notice are below:

- 1) The property owner must obtain approval from MHDC for the relief described in this notice. MHDC will determine the appropriate period of temporary housing for each property, not to extend beyond March 31, 2026, for the March 14-15, 2025, disaster and May 31, 2026, for the May 16, 2025, disaster.
- 2) The temporary suspension for displaced individuals applies to the LIHTC program only. All other program requirements or conditions set by other programs, local government or jurisdiction must be completed or release must be approved by the appropriate governing authority. Documentation of such must be available to MHDC.
- 3) Existing residents in a property whose income is at or below an applicable income limitation under § 142(d) cannot be evicted or have their tenancy terminated as a result of efforts to provide temporary housing for displaced individuals.
- 4) The IRS has determined that it is appropriate to temporarily suspend certain income limitation requirements under § 42 for certain qualified low-income housing properties. The suspension will apply to low-income housing properties approved by MHDC with jurisdiction over the property and in which vacant units are rented to displaced individuals.
- 5) Units in the first year of the credit period will be deemed a qualified “low-income resident” for purposes of determining the property’s qualified basis until the end of the temporary housing period established by MHDC.
- 6) During the temporary housing period established by MHDC, the status of a vacant unit (market-rate or low-income or never previously occupied) after the first year of the credit period that becomes temporarily occupied by a displaced individual remains the same as the unit’s status before the displaced individual moves in.
- 7) The occupancy of a unit in a property by a displaced individual during the temporary housing period is treated as satisfying the non-transient use requirement.
- 8) At the end of the temporary housing period, the displaced status of an individual who remains in a unit will be disregarded and the status of the unit occupied by the individual and the income of the individual will be re-evaluated as though the individual is a brand-new resident. Displaced individuals who do not qualify must vacate the unit at the end of the temporary housing period.
- 9) The Owner must comply with the certification and recordkeeping requirements under § 42, see Notice 2014-49.
- 10) The property must meet all requirements. Except as expressly provided in Notice 2014-49 and 2014-50, a property continues to be subject to all other rules and requirements of § 142(d) and § 103.

To apply to provide temporary housing for displaced individuals complete and submit the Owners Request for Approval to Provide Temporary Housing for Displaced Individuals (Exhibit DI-1).

**Submit via email to:**

Missouri Housing Development Commission  
Asset Management Department  
asset.mgmt@mhdc.com

Owners who receive approval will be required to complete the following forms that must be maintained in resident files and made available to MHDC upon request:

<https://mhdc.com/programs/asset-management/program-compliance/compliance-resources/exhibits-forms/>

- 1) Exhibit DI-2 Displacement Affidavit
- 2) Exhibit DI-3 Executed Lease Agreement
- 3) Temporary Housing Self-Certification of Income or Income Verification
- 4) Exhibit DI-4 Temporary LIHTC Annual Occupancy Report
- 5) Any pertinent documentation from FEMA

Additional Resources
Missourians with unmet needs are encouraged to contact United Way by dialing 2-1-1 or <a href="http://www.211helps.org">www.211helps.org</a> or the American Red Cross at 1-800-733-2767.
For more information on the Federal Disaster Declaration process, visit <a href="#">this link</a> .
For additional resources and information about disaster recovery in Missouri, please visit <a href="http://recovery.mo.gov">recovery.mo.gov</a> .
Disaster Declaration DR-4867-MO: <a href="https://www.fema.gov/disaster/4867">https://www.fema.gov/disaster/4867</a> .
Disaster Declaration DR-4877-MO: <a href="https://www.fema.gov/disaster/4877">https://www.fema.gov/disaster/4877</a> .
The full text of IRS Notice 2014-49: <a href="https://www.irs.gov/pub/irs-drop/rp-14-49.pdf">https://www.irs.gov/pub/irs-drop/rp-14-49.pdf</a> .
The full text of IRS Notice 2014-50 is here: <a href="https://www.irs.gov/pub/irs-drop/rp-14-50.pdf">https://www.irs.gov/pub/irs-drop/rp-14-50.pdf</a> .