

FY2026

Missouri Housing Trust Fund- Disaster Relief Funded Training

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Agenda

- I. Program Overview
- II. Grant Documents
- III. Program Administration
- IV. Grant Administration



Program Overview



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Program Overview

Missouri Housing Trust Fund – Disaster Relief

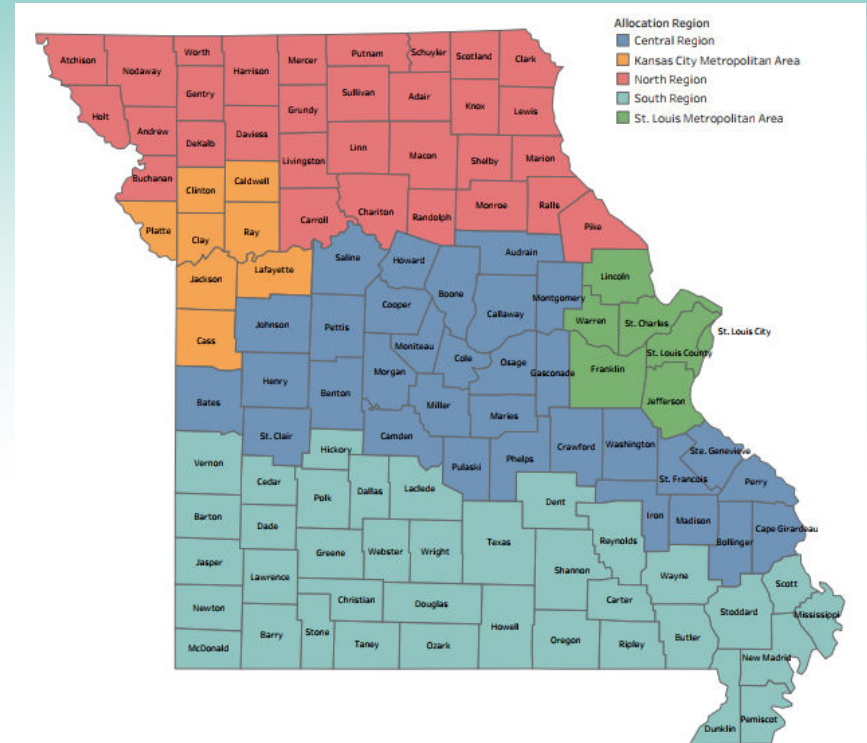
- MHTF-DR was established in 2025
- Must be utilized to provide disaster related housing services to eligible Missouri households who:
 - Have disaster related needs not fully covered by insurance and not met by another assistance program and;
 - Are at or below 75 percent of Area Median Income (AMI) and;
 - Primary, occupied residence must be in a county indicated in the State Disaster Request



Program Overview – Service Areas

Eligible Service Areas

Region	Counties
St. Louis Metro	Franklin, Jefferson, St. Louis City, St. Louis County
South Region	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
Central Region	Bollinger, Callaway, Camden, Cape Girardeau, Cooper, Iron, Madison, Maries, Perry, Phelps, Washington
North Region	Not Currently Eligible
KC Region	Not Currently Eligible



MHTF-DR Program Components

Housing Services

Case
Management

Home Repair

Administration

Program Overview

Timeline

- | | |
|---|---------------------------|
| ■ Grant Year Begins | Refer to Grant Agreement |
| ■ Final Application Submission Deadline | December 31, 2025 |
| ■ Final Spending Deadline | April 30, 2026- 5:00 p.m. |
| ■ Grant Close Out Deadline | May 31, 2026 |

*Pending availability of funds



Grant Documents

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Grant Documents Agreements



- Grant Agreement
 - Terms and requirements for grant
 - Grantee is responsible for reviewing, understanding and adhering to this grant agreement
 - Must be signed
 - Uploaded single-sided
- Exhibit A: Workforce Eligibility Affidavit
 - Confirms grantee's enrollment in E-Verify
 - One of the two boxes must be checked
 - Must be signed and notarized with original signatures

Grant Documents

Riders

- Rider A: Additional Representations, Covenants and Warranties by Grantee
 - Outlines documents that must be submitted prior to distribution of funds
 - Outlines documentation that must be maintained
 - No signature required
- Rider B: Identity of Interest Restrictions
 - Conflict of Interest statement
 - Signed with original signature

Grant Documents

Additional Items

- Required forms:
 - Authorized Signature Card
 - Signatures for MHTF-DR documents
 - Direct Deposit Form
 - Bank account information
 - Voided check
 - Sources and Uses
 - Program budget for the PY2026 grant
 - Training Verification
 - Checklist verifying that all staff have watched the training videos
 - W-9
 - Used to verify the grantee's Tax Identification Number (TIN)



Grant Documents

Additional Items

- Required documents to be provided by grantee:
 - Blank, Voided Check
 - Verification of account and routing numbers
 - Certificate of Liability Insurance
 - Current Liability insurance coverage
 - Must submit new Certificate if coverage lapses
 - E-Verify Memorandum of Understanding (MOU)
 - Every agency will be required to upload this document even if you have been funded previously
 - Full MOU packet
 - United Way 2-1-1 Registration
 - Printout of agency profile from website showing agency's up-to-date information

Grant Documents

Reminders

- Before submitting grant documents:
 - Signatures on grant documents
 - The signee of any grant document must also be a signee on the Authorized Signature Card
 - The notary of any grant document should not be a signee on that same grant document
 - Review grant checklist to ensure all required documents are completed
- Grantee is responsible for reviewing and understanding contents of grant agreement and attachments
 - The Site Contact form is only a Follow-Up form. This will need to be completed before the Grant Agreement Follow-Up will become available.



Grant Documents

Submission Details

- Completed Grant Agreement follow-up must be received within one week of receiving Grant Agreement packet from MHDC
- Submit all documents into their appropriate files via the **MHDC Online Grant Interface**
 - We will not accept Grant Agreements via any other platform



Program Administration



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Program Administration

Income Eligibility

- All Missouri Housing Trust Fund- Disaster Relief monies must serve persons at or below 75 percent AMI
- Grantees should electronically fill out the MHTF-DR-304 to determine that the client meets income eligibility

Program Administration

Income Eligibility

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

- Proof of income must be current within 30 days of each certification
- Direct Assistance Summary Income Worksheet (MHTF-DR-304)
 - Used to calculate household's annual income

Program Administration

Income Eligibility

- Calculation of income
 - MHTF-DR 304
- Must be at or below 75% AMI
 - AMI can be found MHTF-DR 302
- Supporting documentation is required for all income
 - Check stubs, employer verification, award letter, Certification of Zero Income Form
- Clients served that are determined to be over income by MHDC's Compliance Officer are not eligible for reimbursement



Program Administration

Non-Duplication of Benefits

- MHTF-DR funds are not intended to replace or duplicate the following:
 - Expenses covered by insurance policies
 - Expenses covered by home warranties
 - Expenses covered through other federal, state or local assistance programs
- All clients are required to sign form MHTF-DR 311: Non-Duplication of Benefits

Program Administration

Participant Housing Status

- Those participating in MHTF-DR must meet criteria outlined in the desk guide
- Households must be able to attest to and/or document housing status eligibility
- Participants may be homeless due to disaster event, renter impacted by disaster event, homeowner impacted by disaster event, or individuals fleeing/attempting to flee domestic violence

Program Administration

Fair Market Rents

- Disaster Relief Housing Services
 - Grantees are encouraged to abide by Fair Market Rent rates when placing clients into new housing.
- Fair Market Rents chart located on the MHDC website





Grant Administration

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Grant Administration Communication

- Direct questions, concerns, updates to:
 - Lisa Moler, Housing Program Administrator
 - Email: cp.programs@mhdc.com
- Questions regarding grant financials (payments, back-up):
 - Mandy Gosney, Housing Program Administrator
 - Email: cp.financials@mhdc.com
- Submit Back-Up via:
 - MHDC Online Grant Interface



Grant Administration

Financial Process

- MHDC will automatically advance 25% up to \$100,000 of the total grant award amount at the receipt of completed grant documents
- Once advanced funds are backed-up, any following disbursements will be:
 - Automatically disbursed with no request for payment needed
 - Disbursed in 25% increments up to \$100,000 (25%, 50% or 75%) of the total grant award
 - Determined by the amount of back-up submitted by agencies
 - Paid out on a monthly basis

Grant Administration

Financial Process

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

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

*Disbursements will not exceed \$100,000

Grant Administration

Financial Process

- All expenses must be incurred and paid within funding period (Date on Grant Agreement-April 30, 2026)
- Supporting documentation
 - Please note: Administrative expense documentation does not need to be submitted with back-up; maintain on-site for compliance visits

Grant Administration

Financial Process

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

Grant Administration

Financial Process

Expense Detail Form

Missouri Housing Trust Fund-Disaster
Relief

ALL GRANT TYPES (MHTF-DR-
316)



Grant Administration

Accounting Submission Details

- Back-Up should be submitted electronically via the MHDC Online Grant Interface follow-up forms
- Electronic uploads must be legible in order to be processed
 - Illegible submission will be discarded
- Back-Up submitted to any other platform will not be processed
- All fields on the follow-up forms must match exactly the amounts included on the uploaded Back-Up document
- Upload document as a single **PDF**
- Complete submissions consist of:
 - MHTF-DR Expense Detail form

MHTF-DR Eligible Activities



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Program Overview – Disaster Relief Housing Services

Housing Services

- Purpose
 - Provide short- to medium-term assistance for literally homeless households, households that are at-risk of homelessness, and those fleeing or attempting to flee domestic violence due to a qualifying disaster event
- Eligible uses
 - Rental and Mortgage Arrears
 - Application Fees
 - Security Deposit
 - Rental and Mortgage Assistance
 - Utility deposits, arrears and assistance
 - Hotel/Motel Vouchers
 - Essential Supplies
 - Must be paired with a housing service
 - Essential Appliances
 - For renters: Lease must specify that the appliances are the responsibility of the tenant.
 - Must be paired with a housing service

Program Overview – Disaster Relief Emergency Home Repair



Emergency Home Repair

- Purpose

- Assist in the repair or modification of homeowner occupied, single family homes that were damaged because of the disaster. Emergency home repairs must be considered life-threatening in nature, and must be reported to the homeowner and repaired immediately.

***Emergency home repairs do not require the collection of bids, proof of insurance denial, or filing of a Regulatory Agreement.**

- Life-threatening Situation(s)

Propane, natural, or methane gas detected	Missing gas-fired hot water heater/ HVAC
Exposed wires or open electrical panels;	Misaligned chimney
Water leaks on or near electrical equipment	Window security bars preventing exit
Blocked or unusable emergency or fire exits	Expired fire extinguishers
Blocked fire escapes or ladders	Inoperable/missing smoke detectors

Program Overview – Disaster Relief Standard Home Repair

Home Repair

- Purpose
 - Assist in the repair or modification of homeowner occupied, single family homes that were damaged because of the disaster. This covers payment of repairs for homeowner occupied, single family homes up to \$50,000.
- Eligible uses
 - Energy Improvements
 - Accessibility Improvements
 - Costs to meet local codes
 - Remediation of environmental hazards
 - Repair/Replacement of septic system
 - Repair/Replacement/Upgrade of existing wells
 - Removal of storm debris
 - Soft Costs



Regulatory Agreements will be Required with this component

Contractor Requirements



- Approval Process

- Agency submits proposed list at application
- Required documents are collected by the agency and submitted to MHDC for approval
- Once all documents are approved the contractor can start working on Home Repair projects

- Contractor Requirements

- Must be a licensed contractor or have an 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

Please note all projects need to have 2 bids in the file

Program Overview – Disaster Relief Case Management Funds

Case Management Funds

- Purpose
 - Support employee costs associated with providing outreach and case management services directly related MHTF-DR.
- Eligible uses
 - Salaries/benefits paid by MHTF-DR must cover staff time related to case management/outreach for households served at or below 75 percent AMI
 - Mileage

Costs cannot exceed 10 percent of the grantee's total MHTF-DR request

Program Overview – Disaster Relief Administration

Administration Funds

- Purpose
 - Intended to cover administrative costs necessary for grant administration
- Eligible Expenses
 - Salaries/benefits
 - Services contracted to third parties
 - Maintenance, general legal, accounting, auditing services
 - Office supplies, equipment

Costs cannot exceed 3 percent of the grantee's total MHTF-DR award



Records to Maintain

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Grant Administration

Records to Maintain

- Grantees will be required to maintain records pertaining to clients assisted and expenses billed to the grant
 - Records should be kept on-site and will be reviewed by MHDC's Compliance Officer
 - Proof of both cost incurred AND cost paid must be maintained

*Please note, the following list is subject to change. You will be notified of any updates made to the program.

Grant Administration

Records to Maintain- Housing Services

- Release of Information
- Head of Household Identification
- Program Eligibility
- Proof of Income
- Proof of Residency
- Proof of Need- Renter, Homeowner or Homeless
- Service Engagement Records
- Proof of Payment

Grant Administration

Records to Maintain- Standard Home Repair

- Release of Information
- Head of Household Identification
- Program Eligibility
- Proof of Income
- Proof of Home Ownership
- Emergency Home Repair Eligibility
- Standard Home Repair Eligibility
- Service Engagement Records
- Proof of Payment

Grant Administration

Records to Maintain- Case Management

- Release of Information
- Head of Household Identification
- Program Eligibility
- Proof of Income
- Service Engagement Records

Grant Administration

Records to Maintain- Financials

- Bills Paid
- Supplies Purchased
- Employee Compensation

Grant Administration

Close Out

Close Out is completed at the end of the grant funding period. All complete and final close out information needs to be submitted electronically no later than 5:00 p.m. May 31, 2026.

- Cumulative report of all assistance provided during grant period.
 - A complete list of forms will be provided at a later date
- All funds should be backed up or unexpended funds returned to MHDC
- Close out forms should be submitted to cp.programs@mhdc.com



Resources



- Funded Agency Documents

- <https://mhdc.com/programs/community-programs/missouri-housing-trust-fund-disaster-relief-mhtf-dr/>

- Compliance

- <https://mhdc.com/programs/community-programs/community-programs-compliance-resources/>

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