

Missouri Housing Development Commission

FY2022

Missouri Housing Trust Fund Application Training

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Housekeeping

- This is a pre-recorded webinar, so there will be no question and answer portion.
- If you have questions, please call or email using the contact information at the end of the presentation.

Agenda

- I. Program Overview
- II. Application Guidance
- III. Applicant Requirements
- IV. Grant Administration
- V. Application Submission
- VI. Timeline

Program Overview

Program Overview

Missouri Housing Trust Fund

Missouri Housing Trust Fund

Established in 1994

Help meet the housing needs
of low-income households

\$3.00 recording fee on real
estate documents

Households must be at or
below 50 percent of area
median income

Program Overview

MHTF Grant Types

**Housing
Assistance**

**Emergency
Assistance**

**Operating
Funds**

**Home
Repair**

**Construction
/Rehab**

Administration

Program Overview

MHTF Grant Types

Housing Assistance

- Purpose
 - Provide short- to medium-term assistance for *literally homeless* households and those fleeing or attempting to flee domestic violence in order to obtain and maintain permanent housing
- Eligible uses
 - Rental Assistance, Arrears (up to six months), Deposits
 - If rental assistance is provided to clients living in a property owned by the grantee, a LURA binding the use and transfer of the property is required to be executed.
 - Last Month's Rent
 - Utility Assistance, Arrears (up to six months), Deposits
 - Hotel/Motel
 - Essential Items

Program Overview

MHTF Grant Types

Emergency Assistance

- Purpose
 - Provide short- to medium-term assistance for households at risk of homelessness, eviction or foreclosure and/or those fleeing or attempting to flee domestic violence.
- Eligible uses
 - Rental arrears (up to six months), deposits, assistance
 - If rental assistance is provided to clients living in a property owned by the grantee, a LURA binding the use and transfer of the property is required to be executed.
 - Last Month's Rent
 - Utility arrears (up to six months), deposits, assistance
 - Hotel/Motel
 - Mortgage assistance (up to six months)
 - Emergency home repair (up to \$1,000)
 - Essential Items

Program Overview

MHTF Grant Types

Operating Funds

- Purpose
 - Support employee costs associated with housing-related activities/programs
- Eligible uses
 - Staff salaries and benefits
 - Salaries/benefits paid by MHTF must cover staff time only for households served at or below 50 percent AMI

Program Overview

MHTF Grant Types

Home Repair

- Payment of repairs/modifications for homeowner occupied, single family homes up to \$10,000
- Eligible uses
 - Energy Improvements
 - Accessibility
 - Costs to meet local codes
 - Remediation of environmental hazards
 - Repair/Replacement of septic system
 - Repair/Replacement/Upgrade of existing wells

Program Overview

MHTF Grant Types

Construction/Rehabilitation

- Available to organizations that provide housing for the payment costs of new construction, modifications, or rehabilitation of existing facilities
- Eligible uses
 - Rehabilitation
 - New Construction
- 18 Year Land Use Restriction Agreement (LURA)
 - Must serve households at or below 50 percent AMI for 18 years

Program Overview

Administrative Expenses

HA, EA, and HR applicants may apply for up to ten percent of the total grant request for administrative costs necessary for grant administration. **Administrative funds will only be available for those that apply.**

Administrative Eligible Expenses

- Salaries/benefits
- Services contracted third parties
 - Maintenance, general legal, accounting, auditing services
- Office supplies, equipment
- Mileage costs associated w/ assisting MHTF clients

Program Overview

Notice of Funding Availability (NoFA)

- FY2022 estimated amount available: \$4 million
- Application deadline: **December 17, 2021, 5:00 p.m. CDT**
- Applications will be submitted via the MHDC Online Grant Interface
<https://www.grantinterface.com/Home/Logon?urlkey=mhdc>
- Application period will close and will be unavailable for submission after the deadline has passed

Program Overview

Allocation Plan

Specifies priorities and distribution of MHTF

- Grant Types
 - Housing Assistance
 - Emergency Assistance
 - Operating Funds
 - Home Repair or Modifications
 - Construction/Rehabilitation
 - Administration

Program Overview

Allocation Plan

Geographic Allocation

Allocation Area	Distribution Percentage
St. Louis Metro	21%
KC Metro	16%
North Region	18%
Central Region	19%
South Region	26%

Cap on Funds Requested

- Applicants can request up to \$150,000 per grant type with a maximum of \$300,000 per region.



Application Guidance

Application Guidance

Application Materials

Located on MHDC's website:

http://www.mhdc.com/housing_trust_fund/index.htm

- Notice of Funding Availability
- Allocation Plan
- Application Guidance
- MHDC Online Grant Interface Log On Instructions
- Link to the MHDC Online Grant Interface

Application located on the MHDC Online Grant Interface:

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

Application Guidance

Basic Agency Information

- Agency Information

- Provide the full legal name for the agency.
 - Provide the complete address.

- Agency Contacts

- List contact information for a grant contact.
 - List the agency's Executive directors information.

Application Guidance

Proposal Information

○ MHTF Region

- Select the MHTF Region your organization is applying for
- Complete separate applications for each region

○ Requests by Grant Type

- Enter total amounts being requested by grant type
- If not requesting funds in a grant type, please enter '0'

○ Administration

- Applicants are able to apply for up to 10 percent of the total request
- Administration funds will only be available for applicants that apply
- Please address how your organization will spend the administration funds

Application Guidance

Proposal Information

○ Coordinated Entry

- Explain how your organization participates with your CoC's Coordinated Entry System
- If not currently participating, explain how your organization will meet this requirement

○ HMIS or Comparable Database

- Select yes or no depending on your use of an HMIS or Comparable Database
- If not currently entering into either, explain how your organization will meet this requirement

○ Need and Data Explanation

- Demonstrate the need for MHTF funding using data
- Explain what that data means in effectively utilizing MHTF funding

Application Guidance

Attachments (All Grantees)

- Board of Directors

- A complete list of organization's current board or governing members

- Sources and Uses

- MHTF budget- revenue uses and sources of that funding

- Program Guidelines

- Not the organization's internal policies and procedures
 - Detailed out in Application Guidance Appendix A

- Letters of Support

- Two letters that demonstrate the support of the MHTF program

Application Guidance

Attachments (All Grantees)

- Certificate of Good Standing
 - Current within 60 days of application due date
- 501 (c) (3) Verification
- Audit/Financials
 - Only include the independent auditor's report, not the entire audit

Application Guidance

Attachments (Construction/Rehab)

- Work Write-Up/Architectural Drawings
- Construction Cost Breakdown
 - Details the costs of the project, specifically the MHTF portion
- Financial Commitments
 - Letters from all committed sources of funding
 - Must list amount, time period and eligible expenses on official letterhead
- Time Frame/Construction Schedule
 - Includes anticipated start and end date and the phases of the project
- Photographs
 - Existing building and areas intended to be renovated or of the new site
- Site Plan
- Proof of Site Control
 - Vesting deed or purchase agreement

Application Guidance

Grant Components

- Budget and Detail

- Should match the amounts reflected in the Proposal Information section

- Clients Served

- Should reflect as accurately as possible your anticipation of populations of clients served with MHTF funding

- Narrative

- Fully address each item specified in the question in a clear and concise manner

Application Guidance

Help Line

- Help Line
 - Agency phone number
 - Agency website

Applicant Requirements

Applicant Requirements

Continuum of Care Participation

Applicants assessed for involvement in CoC

- Support from CoC; considered a member in good standing
- Representation at full meetings
- Point-In-Time Count
- Participation within CES

Grantees required to attend at least 75% of CoC meetings

Applicant Requirements

Housing First Model

Philosophy

- Those experiencing homelessness need housing before other assistance/services
- Homelessness is a housing problem

Approach

- Prioritize those with greatest needs
- Provide immediate access to permanent housing
- Services are diverse, voluntary, client-centered
- Separation of services and housing
- Main focus is housing stability

Applicant Requirements

Housing First Model

Agency Components

- Strengths-based
- Client-centered
- Harm reduction
- Housing assistance
- Housing-focused case management

System Components

- Collaboration
- Coordination
- Low-barrier

Applicant Requirements

Housing First Model

Low Barrier

- Does your program screen people out if they:
 - Do not have income or have too low of income?
 - Do not seem motivated or willing to change?
 - Do not engage in what you are offering immediately?
 - Use substances or have mental health disorders that may be left untreated?
 - Have a criminal history?
 - Do not seem like they will remain housed?

Resources

- United States Interagency Council on Homelessness (USICH)
[Housing First Checklist: Assessing Projects and Systems for a Housing First Orientation](#)
- HUD
[Housing First Assessment Tool](#)

Applicant Requirements

Coordinated Entry System Participation

Consistent, uniform assessment and referral process for diversion, prevention, shelter, RRH, PSH, and/or other housing-related services

- Processes/documents are same for all homeless service providers in the community
- Reduces duplication of services
- Clients referred to programs for which they are eligible
- Maximizes efficiency and effectiveness

Housing Assistance and Emergency Assistance Grantee Requirement

- Coordinating available resources
- Receiving referrals

Grant Administration

Grant Administration

Requirements of MHTF Grantees

- Quarterly Back Up deadlines (excluding Construction/Rehab)
- 25% Back Up deadline
- 75% Back Up deadline
- HMIS Data Collection
 - Housing Assistance & Emergency Assistance
 - Billing Reports
 - Performance Measures
- Recordkeeping Requirements
 - Client File Documentation
 - Financial Documentation
- Monitoring
- Close Out

Grant Administration

Calculating Income and Assets

- Must calculate income/assets for an individual or family to determine eligibility for MHTF
- HUD Handbook 4350.3, Rev. 1, Chapter 5: Determining Income and Calculating Rent

Income Calculation Resources

- <http://www.mhdc.com/ci/compliance/index.htm>

Grant Administration

Financial Processes

- Funding Period: April 1, 2022 - March 31, 2023
- 25% of the total grant award amount will be advanced at the start of the grant year (excluding Construction/Rehabilitation)
- Any advance of funds must be backed up before additional funds will be disbursed to a grantee

Application Submission

Application Submission

MHTF Application

○ Located at:

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

Deadline: **Friday, December 17, 2021, 5:00 p.m. CDT**

Timeline

Timeline

Event	Date
Application Deadline	December 17, 2021, 5:00 p.m.
Staff Recommendations	February 2022*
Award Notifications	February 2022*
Funded Training	March 2022
Funding Period Begins	April 1, 2022
Funding Period Ends	March 31, 2023
Grant Close Out Deadline	April 30, 2023

Contact Information

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