

Missouri Housing Trust Fund Application Training

Lisa Moler
Housing Program Administrator



MHDC.com

Agenda

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



Program Overview



MHDC.com

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



MHTF Grant Types

**Housing
Assistance**

**Emergency
Assistance**

Operating Funds

Home Repair

Construction/Rehab

Administration



Program Overview - 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
 - Last Month's Rent
 - Utility Assistance, Arrears (up to six months), Deposits
 - Hotel/Motel
 - Essential Items (must be paired with housing stability service)



Program Overview - 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
 - 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 (must be paired with housing stability service)



Program Overview - 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 - 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 - 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 - Grant Types

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 with assisting MHTF clients



Program Overview – NOFA

- FY2026 estimated amount available: \$2.4 million
- Application deadline: **August 30, 2025, 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
 - Home Repair or Modifications
 - Operating Funds
 - Construction/Rehabilitation
 - Administration

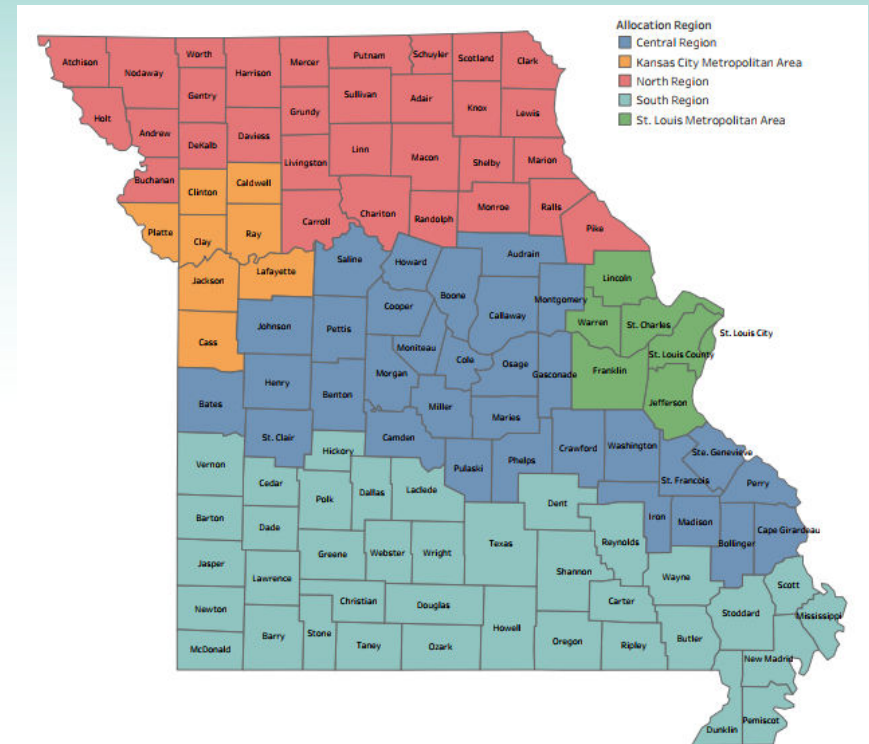
Program Overview – Allocation Plan

Geographic Allocation

Allocation Area	Distribution Percentage
St. Louis Metro	23%
KC Metro	19%
North Region	15%
Central Region	20%
South Region	23%

Cap on Funds Requested

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





Application Guidance

MHDC.com

Application Materials

Located on MHDC's website:

<https://mhdc.com/programs/community-programs/missouri-housing-trust-fund-mhtf/mhtf-forms-and-resources/>

- 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>



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 Director information

Proposal Information

- MHTF Region
 - Select the MHTF Region your organization is applying for
 - Complete separate applications for each region
- CoC Service Area
 - Select all CoCs that your services will be offered in
 - You may need to select multiple CoCs
- 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



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 the database your organization is utilizing
 - If comparable database or no database is selected, explain what comparable database or 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



Attachments

- 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
 - Highlight the specific sections that are requested in Appendix A



Attachments Continued

- 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**



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
- Copy of a Deed



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



Applicant Requirements



MHDC.com

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

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



MHDC.com

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

- Area Median Income (AMI) can be located at <https://mhdc.com/programs/community-programs/missouri-housing-trust-fund-mhtf/mhtf-forms-and-resources/>
- Calculating Income and Assets
 - Must calculate income/assets for an individual or family to determine eligibility for MHTF



Grant Administration

■ Financial Processes

- Funding Period: April 1, 2026 - March 31, 2027
- 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, August 30, 2025, 5:00 p.m. CDT**

Timeline



Timeline

Event	Date
Application Deadline	August 30, 2025, 5:00 p.m.
Staff Recommendations	February 2026*
Award Notifications	February 2026*
Funded Training	February 2026*
Funding Period Begins	April 1, 2026
Funding Period Ends	March 31, 2027
Grant Close Out Deadline	April 30, 2027

Lisa Moler

Housing Program Administrator

Phone: 816.759.7228

Email: CP.Programs@MHDC.com

Kansas City:

1201 Walnut, Suite 1800
Kansas City, MO 64105
(816) 759-6600

St. Louis:

505 N. 7th Street, Suite 2000
St. Louis, MO 63103
(314) 877-1350

