



Missouri Housing Trust Fund Application/Proposal Guide

Key Information:

1. Applications must be received before the Deadline: **4:30 PM, September 12, 2008!**
2. Applicants must respond to each question and supply documentation behind the corresponding tab when requested in the application and checklist. Each answer should be brief, self supporting, and not refer to any other area of the application.
3. Applicants must submit **2 copies** of the application in its entirety (two complete binders) and **1 copy** of the electronic application saved onto a CD. (Ensure the CD is working, is virus-free, and included within the inside cover for one of the submitted binders.)
4. Applications must be submitted within a **1 inch three-ring hard-covered binder** with tabs corresponding to the Application Checklist. Binders in excess of 1 inch will not be accepted.
5. Proposals must be submitted utilizing the current year's application. Previous versions of MHTF applications **will not** be accepted; this includes the binders AND the CD.
6. Submission of the application and all supporting documentation should be sent to:
Missouri Housing Development Commission
Missouri Housing Trust Fund
3435 Broadway
Kansas City, MO 64111
7. If you experience any issues with the technical aspect of the application (downloading the application, formulas are inaccurate, etc.) please contact *Daniel McKim* either by email dmckim@mhdc.com or via phone (816) 759-6622.
8. If you have any questions about the information to be completed within the application, please first read the FAQ (Form # MHTF-120). If the question has not been answered then direct questions to *Alissa Smet* either by email asmet@mhdc.com or via phone (816) 759-6696.

Timeline:

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|-----------------------------|-----------------------------|
| NOFA posted on the Website: | Late May – Early June 2008 |
| Proposal Deadline: | September 12, 2008 |
| Staff Recommendations: | December 19, 2008 |
| Awards Notification | January and February - 2009 |
| Contracts Awarded | April 01, 2009 |
| Deadline to Use Funds | April 30, 2010 |



APPLICATION GUIDANCE

Directions for Printing, navigating, and electronically copying the Application

1. To print this application, click on the **File** option on the top menu in excel with the workbook open. Then click on the **Print** option. When the box appears on the screen showing print details, select the **“Entire workbook”** option in the lower left portion of the screen showing print details. This will print each and every worksheet within the workbook. To print just a single worksheet within the workbook, follow the procedure described above but select **“Active sheet(s)”** instead of “Entire workbook.”
2. To navigate between the different tabs in this workbook, point the mouse cursor at the desired tab at the bottom of the screen. Also, the small black arrows at bottom left will assist in moving between the tabs.
3. **To write file to CD, check your computer for applicable programs, utilize a writable CD, either a CD-R or CD-RW. To utilize CD writing functions insert the CD, select the application file, and write the application file to the CD.**

Instructions for obtaining, downloading, and opening the Application.

All applicants are required to use the **2009 MHTF Application Form** provided by MHDC at its web site www.mhdc.com/housing_trust_fund/index.htm . Please note that every county library system in Missouri has at least one location with Internet access free to the public.

To download, right-click on the link at the MHDC web site, select **Save File As**, and choose a storage location on your computer.

If, upon opening the file, a message appears notifying you that the file contains **"Macros"** and gives you the option of **"Enabling" or "Disabling"** these macros, you must choose **"Enable"** macros in order for the application to function properly. Please note that you should fill in **all** applicable boxes, and there are several places requiring original signatures.

Description of the Application and sections to be completed

The Application Checklist and the Document Checklist are intended to guide applicants in organizing their application and ensuring all of the documentation requested by MHDC is included in the binder(s). Drop-down check boxes are provided for applicant use. **ALL APPLICANTS MUST COMPLETE THESE CHECKLISTS AND PLACE A PRINTED COPY OF EACH IN BOTH APPLICATION BINDERS.**

There are thirteen (13) electronic tabs in the Excel Workbook that represent separate spreadsheets. Each electronic tab should correspond to a corresponding tab in the Application Binders. Applicants are encouraged to print out a blank version of each tab in excel, listed below, for review prior to completing the application:

- Instructions
- Application and Document Checklist
- I. General Information
- II. Proposal Information
- III. County Demographics



Form #: MHTF-115

- IV. Political Demographics
- V. Agency Narrative
- VI. Program Project Narrative
- VII. Agency Collaboration Narrative
- VIII. Outcome Measure Narrative
- IX. Homeless Prevention Exhibit
- X. Construction/Rehabilitation Exhibit
- XI. Home Repair Exhibit
- XII. Operating/Match Funds Exhibit
- XIII. Rental Assistance Exhibit

The application has been designed with the ability to populate information based on entered detail. However, to take advantage of this feature, the application should be completed in sequential order.

In order to maintain the integrity of the electronic application, many cells are locked and inaccessible by the applicant. Any attempt to access or tamper with the formulas in those cells will be a cause for automatic rejection of the application.

When putting the application binders together, it is only necessary to include the Exhibit form that corresponds with the requested grant type.



PROPOSAL GUIDANCE

Proposals must be for programs/projects which assist persons or families at or below 50% of the area median income, adjusted for family size. (MHDC will award at least 50% of funds to programs/projects that benefit persons or families at or below 25% of the area median income, adjusted for family size.)

Proposals must be for one of the five grant types listed below. **If proposals indicate an incorrect grant type or the grant application does not meet the qualifications of the grant type, the proposal will be rejected.** Note: Each proposal should be for only one grant type. If an Agency is applying for more than one grant type, a proposal should be created for each grant type request. If there are any questions for which grant type to apply, please contact Alissa Smet, either by email asmet@mhdc.com or via phone (816) 759-6696.

1. Homeless Prevention:

- Utility deposits and payments
- Rental deposits and payments
- Mortgage payments
- Emergency home repairs not exceeding \$1,000.

2. Construction / Rehabilitation: The Trust Fund may be used to leverage other resources to build, rehabilitate, or acquire:

- Single room occupancy (SRO) rental units for very low income single persons (25% of average median income)
- Permanent housing for the homeless
- Shelters and transitional housing for the homeless
- Related space and / or improvements to provide services

3. Home Repair:

- Weatherization
- Accessibility
- Repair or replacement of major systems
- Repairs for “life safety” issues
- Environmental abatement

4. Operating Match Funds:

- Programs would be able to apply for the 25% program operations match required by Housing and Urban Development (HUD).
- Staff salary
- Program operations

5. Rental Assistance: Grant amount set aside for use at a particular property or program. The fund may be used for:

- Project-based rental assistance for qualified tenants in newly constructed or rehabilitated affordable multifamily developments.
- Rental assistance for tenants of existing rural developments funded by USDA/Rural Development, HUD and/or MHDC.
- Project Based assistance that is on a recurring or regular basis



Form #: MHTF-115

In general, agencies should be able to demonstrate a strong leverage of funds (an ability to sustain activity if funding is not granted). Therefore, funding requests should not exceed 40% of the total funding for the project/program. Also, funding requests should not exceed 20% of the total funding budget for the agency. Construction and Rehabilitation grants for any type of facility must show leveraged funds.

Proposals requesting funds for direct assistance programs, such as homeless prevention payments and home repair/rehab, etc., should request no more than 10% of grant amount for administration.



SELECTION CRITERIA

THE FOLLOWING AGENCY OR SPONSOR RELATED INFORMATION WILL BE CONSIDERED BY MHDC WHEN MAKING A TRUST FUND AWARD, BUT IS NOT ALL ENCOMPASSING:

- mission
- experience in accomplishing mission
- operating capacity
- submission of four budgets
- diversity of the agency's Board of Directors
- use of minority and women-owned businesses
- financial leverage
- administrative expense
- use of outcomes and logic models
- reflection of community need
- realistic plan for implementation/days and hours of availability/hours of operation
- method for reaching target population
- experience with this, or similar, program/project
- partnership with other agencies
- fair geographic distribution
- completeness of application
- competing applications within the Agency region and grant type
- prior experience with the Missouri Housing Trust Fund program

In addition to a general listing of considerations, is a listing of **mandatory documentation** that will be reviewed. Any required documentation applicable to the grant type request that is missing will **disqualify** the application from further review. (See listing in electronic application.)



GENERAL KNOWLEDGE/GUIDANCE

Eligibility:

Sponsors or Providers

Any housing/service provider proposing housing/service activities, or related social services in the state of Missouri, is eligible to apply for an allocation of MHTF funds. A housing/service provider can be a municipal or county government entity or an organization and may be a for-profit or not-for-profit private entity. During each two-year period, at least 30% of the funds disbursed must be allocated to housing/service provider organizations that qualify as not-for-profit organizations, as defined in chapter 355, RSMo, or section 42(h)(5)(C) of the Internal Revenue Code of 1986.

MHDC strongly encourages all housing service providers to meet with representatives of the local jurisdiction in which the housing will be located, including elected officials, neighborhood organizations and social service providers, to make them aware of the program and to seek their suggestions and support.

If funding is also sought from other sources pursuant to a NOFA issued by MHDC, those requirements must be met, as well.

Application Process:

Sponsors/Providers are advised that applications for MHTF funding are selected through a competitive process. MHTF core team will review and rank all applications and required exhibits. Recommendations established by the MHTF core team will be presented to the Commission for approval.

Approval Process:

The Commission reserves the right to approve or disapprove any or all applications. All decisions of the Commission regarding proposals selected for funding will be final. NOTIFICATION OF ACCEPTANCE OR REJECTION THROUGH GRANT AGREEMENTS OR REJECTION LETTERS WILL BE SENT TO EACH AGENCY IN JANUARY AND FEBRUARY. The MHTF Commitment between MHDC and Applicant will contain all covenants, terms and conditions required to fund the proposal selected. Before such issuance of a written agreement, no conversation(s) with any commissioner, employee, agent or attorney of MHDC concerning the issuance or the provisions of same may be relied upon by the applicant, nor will any such conversation(s) or information submitted to MHDC in response to this notice be binding upon MHDC, except as may be contained in such written commitment. All applications are subject to a public hearing process.

Agencies are able to inspect all approved funding on the internet at the following website: (http://www.mhdc.com/housing_trust_fund/index.htm).

Funding Process:

Approved applications will generally be funded on a quarterly basis. The first draw will be based on anticipated funding needs and will be limited to no more than 25% of the approved funding. The subsequent quarterly funding requests will be based on past performance, compliance with program guidelines, and anticipated funding needs.



Compliance Requirements:

Throughout the funding period, the recipient must certify to MHDC that all participants are income-eligible and that the program is in compliance with the requirements of MHTF. MHDC will periodically review pertinent records and accounts of the recipient or service provider through scheduled and unannounced site visits. MHDC's review of programs and services assisted with MHTF funds may include, but is not limited to, the following:

- Recertification of applicant income;
- Compliance with Rider "A" agreements;
- Review of rent and utility allowances;
- Review of Section 8 Housing Quality Standards;
- Owner's compliance with the MHTF Commitment and LURA, where applicable, the Affirmative Fair Housing Marketing Plan, Management Plan and Agreement;
- Service delivery systems;
- Review of service provider's and sub-recipient's records, programs and accounts;
- Review of annual audit; and
- Compliance with program production objectives.

Maximum Allowable MHTF Incomes and Rents:

Funding of all loans and/or grants are subject to certain income and rent restrictions. These limits are attached in a schedule labeled "Statewide Income/Rent Schedule." This schedule is posted and updated on the MHDC website (www.mhdc.com), under the "Rental Production" tab. Please take note of the median income for the particular metropolitan area or county you are serving and adjust for family size and bedroom size for rent. Please also note if your proposal is to serve families at 50% and/or 25% of median income. Your application must clearly indicate what income group you are proposing to serve.

Affordability Period of MHTF Assisted Rental Units

MHTF assisted rental units must have an affordability period of eighteen years, pursuant to the Land Use Restriction Agreement filed with the appropriate County Recorder.

Fair Housing Compliance

The Fair Housing Act has established requirements for the design, construction, and rehabilitation of rental housing to ensure a minimum level of accessibility for persons with disabilities.

Affirmative Fair Housing Marketing Plan

All rental developments of five (5) units or more and assisted or financed with MHTF funds are required to submit an Affirmative Fair Housing Marketing Plan. It must outline the methods for informing the public about the available housing and the monitoring procedures and methods of compliance with applicable fair housing laws and regulations and record keeping procedures.

Outreach to Minority-Owned and Women-Owned Businesses

All recipients of MHDC funds will be required to try to obtain participation by minority-owned and women-owned businesses. Demonstrations of these efforts include the following:

- Qualified minority-owned and women-owned businesses will be on bid solicitation



lists and will be solicited whenever they are potential sources of material or services.

- If any subcontracts are let, the prime contractor will be required to take affirmative steps to solicit bids from minority-owned and women-owned businesses.

RSMo 215, State Housing:

If any owner, sponsor or general partner is involved with a property which is in a state of uncured non-compliance due to site audits or the failure to comply with reporting requirements, the proposal will be immediately rejected. In addition, an owner not in compliance or good standing with other MHDC programs will be subject to rejection of the proposal at this stage. The proposal must meet all requirements set forth in RSMo 215 of the revised statutes of Missouri.

Rental Housing Property Standards

All developments funded with MHTF monies must, at a minimum, comply with the HUD Section 8 Existing Housing Quality Standards (HQS). The primary objective of these standards is to protect the tenant(s) by guaranteeing a basic level of acceptable housing. The goal is to provide “decent, safe and sanitary” housing at an affordable cost to lower income families. Beyond these minimum standards, MHDC encourages housing of the same quality and amenities as market rate housing within the same market area. Developments/Shelters must also meet local codes, ordinances, zoning laws and federal regulations.

Management and Maintenance Service Standards

All developments financed in whole or in part with MHTF funds must provide management and maintenance services customarily provided in the area in which the proposed development is located and that are typical for the type of housing provided.

Other Applicable Standards, Requirements and Regulations

MHDC requires all aspects of a development for which it provides funding to meet all federal, state and local regulations, laws and required practices regarding hazardous materials, relocation and unit accessibility for the disabled.

The information presented should not be construed as a complete list of the regulations and requirements governing the Missouri Housing Trust Fund. Upon filing an application, all housing providers acknowledge that they will comply with Chapter 215, as it may be amended from time to time.