



## Missouri Housing Trust Fund Application/Proposal Guide

### Key Information:

1. Applications must be received before the Deadline:  
**4:30 PM, September 11, 2009**
2. Applicants must respond to each question and supply documentation behind each 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). In addition, **1 copy** of the electronic application and the Sources and Uses Statement must be saved onto a **CD** and submitted with the application. Applicants must ensure that the CD is working, is virus-free and included within the inside cover of one of the submitted binders.
4. Applications must be submitted within a **three-ring 1 inch 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 Missouri Housing Trust Fund (MHTF) applications **will not** be accepted; this applies to what is included in the binders AND the CD, as well.
6. Submission of the application and all supporting documentation must be sent to:  
Missouri Housing Development Commission  
ATTN: 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 *Sarah Parsons* either by email [sparsons@mhdc.com](mailto:sparsons@mhdc.com) or via phone (816) 759-7265.
8. If you have any questions about the information to be completed within the application, please, refer to the FAQ (Form # MHTF-120), found at [www.mhdc.com](http://www.mhdc.com). If the question has not been answered then direct questions to *Alissa Smet* either by email [asmet@mhdc.com](mailto:asmet@mhdc.com) or via phone (816) 759-6696.



**Timeline:**

NOFA Posted on the Website:	Late May – Early June 2009
APPLICATION WORKSHOP	JULY 2009
Proposal Deadline:	September 11, 2009
Staff Recommendations:	December 18, 2009
Awards Notification:	January 2010
“Funded, Now What?” Training	January 2010
Contracts begin:	April 01, 2010
Deadline for MHDC to Disburse Funds:	April 30, 2011

**APPLICATION GUIDANCE**

**Directions for printing, navigating and electronically copying the Application**

1. To print the 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 the 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 into computer tower, select the application file and write the application file and Sources and Uses to the CD.**

**Instructions for obtaining, downloading and opening the Application**

All applicants are required to use the **2010 MHTF Application Form** provided by the Missouri Housing Development Commission (MHDC) at its web site [www.mhdc.com/housing\\_trust\\_fund/index.htm](http://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 that is free to the public.

To download the application, 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** the 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 that all of the documentation requested by MHDC is included in both binders. Drop-down check boxes are provided for applicant use.

There are ten (10) electronic tabs in the Excel workbook that represent separate spreadsheets. Each electronic tab should correspond to a 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
- IV. Representative and Senator Demographics
- V. Agency Narrative
- VI. Program Project Narrative
- VII. Agency Collaboration Narrative
- VIII. Outcome Measures Narrative
- IX. Homeless Prevention Data Form
- X. Construction/Rehabilitation Data Form
- XI. Home Repair Data Form
- XII. Operating/Match Funds Data Form
- XIII. Rental Assistance Data Form

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 Data 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 on the next page. Note: Each proposal should be for only one grant type.

If an agency is applying for more than one grant type, a proposal must be created for each grant type request. If there are any questions regarding which grant type to apply for, please contact Alissa Smet, either by email [asmet@mhdc.com](mailto:asmet@mhdc.com) or via phone (816) 759-6696.

## Grant Types (by Priority)

### 1. Homeless Prevention:

- Utility deposits and payments
- Rental deposits and payments
- Mortgage payments
- Emergency home repairs not exceeding \$1,000
- Hotel/ motel vouchers

### 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 people who are homeless
- Shelters and transitional housing for people who are homeless
- Related space and / or improvements to provide services for people who are homeless

### 3. Operating Match Funds:

- 25% program operations match required by Housing and Urban Development (HUD)
- Staff salary
- Program operations

### 4. Home Repair:

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

### 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



In general, agencies should demonstrate a strong ability to leverage 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/rehabilitation etc., will not be awarded more than 10% of the grant amount for administration.

## OUTCOMES

**Outcomes**-results or changes for individuals, groups, communities, organizations or systems

- Examples of Short Term- pre-post test results, program attendance, client surveys
- Examples of Medium Term- program completion rates, employment rates, percent staying in their home for a certain amount of time
- Examples of Long Term- return rate or clients, percent staying in home for long period of time, comparisons to “best-practices” model

**Outputs**- activities, services, events, and products that reach people who participate or are targeted

- Examples of “What we do”- different programs, volunteer hours, hours programs are available, or advocacy efforts
- Example of “Who we reach”- number of men, women, veterans served, education level or clients, ages of clients, or family size

**Collection Methods**-observable, measurable items that will be used to track the program’s success

- Examples- surveys, pre/post tests, follow up calls, HMIS reports, use agreement completion, program completion rates, job acquisition rates, income increases through paycheck stubs, etc.

## SCORING PROCESS

Each application received for Missouri Housing Trust Fund will be scored by Missouri Housing Development Commission staff. The following information is a guide for each applicant on available points.

**EACH APPLICATION QUESTION IS WEIGHTED; POINTS CAN VARY FROM NEGATIVE TO POSITIVE. THE FOLLOWING IS A RANGE OF THE POINTS POSSIBLE FOR EACH TAB OF THE APPLICATION:**

- Prior History (-6) to 15
- General Information (-8) to 10
- Proposal Information (-9) to 16
- Demographics (-8) to 2



- Agency Information Narrative (-6) to 3
- Program Project Narrative (-10) to 2
- Agency Collaboration Narrative (-8) to 2
- Outcome Measures Narrative (-12) to 11
- Data Forms:
  - Sources and Uses (-15) to 5
  - Homeless prevention (-16) to 16
  - Construction (-8) to 7
  - Home Repair (-13) to 15
  - Operating Match (-11) to 11
  - Rental Assistance (-8) to 6
- Any required documentation (attachment) applicable to the grant type request that is not included in your application will result in a deduction of 10 points in the application's final score. (Refer to required documentation 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. 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 or housing service will be located. We suggest that providers visit with 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.

#### **HMIS Requirement:**

All Homeless Prevention applicants are required to be registered with the HUD-approved Homeless Management Information System (HMIS) of their local Continuum. Verification must be included in application to be considered for funding.



**Application Process:** Sponsors/Providers are advised that applications for MHTF funding are selected through a competitive process. MHDC's core Trust Fund team will review and rank all applications and required exhibits. Recommendations established by the MHDC 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 OR FEBRUARY 2010. 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.

Once determined, agencies will be able to inspect all approved funding on the internet at the following website: ([http://www.mhdc.com/housing\\_trust\\_fund/index.htm](http://www.mhdc.com/housing_trust_fund/index.htm)).

MHDC staff will respond to questions regarding non-funded applicants through March 1, 2010.

**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 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
- Review of service provider's and sub-recipient's records, programs and accounts
- Review of annual audit
- Compliance with program production objectives



**Maximum Allowable MHTF Incomes and Rents:**

Funding of all loans and/or grants is 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](http://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 Construction of 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.

**Outreach to Minority-Owned and Women-Owned Businesses**

All recipients of MHTF funds will be encouraged 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 there are potential sources of material or services.

If any subcontracts are let, the prime contractor will be encouraged 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 given an automatic reduction of points in the application scoring. 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.



**Form #: MHTF-115**

**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.

As determined by state law, MHDC requires all agencies to enroll in E-Verify. If any agency fails to enroll in E-Verify, MHDC will not release any grant monies.