

Missouri Housing Development Commission

FY2018

Missouri Housing Trust Fund Application Training

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Strength, Dignity, Quality of Life
MISSOURI HOUSING
DEVELOPMENT COMMISSION



Agenda

- I. General Information
- II. Program Overview
- III. Application Guidance
- IV. Applicant Requirements
- V. Grant Administration
- VI. Application Submission
- VII. Timeline
- VIII. Questions

General Overview

Community Initiatives Department

“To connect Missourians to stable housing through collaborative partnerships, meaningful strategies and lasting solutions.”



Program Overview



Program Overview

Missouri Housing Trust Fund

- Funded through three-dollar recording fees of all real estate documents filed
- Provide housing and housing services to persons at or below 50 percent of area median income (AMI)
- Fifty percent of funds must be used for persons at or below 25 percent AMI

Program Overview

MHTF Grant Types

Housing Assistance

- Purpose
 - Provide housing assistance for *literally homeless* households in order to obtain and maintain permanent housing
- Eligible uses
 - Rental/utility assistance, arrears, 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.
 - Ten percent administrative fee

Program Overview

MHTF Grant Types

Housing Assistance

- Eligible Recipients
 - HEARTH Definition of Homeless
 - Category One
 - Literally homeless
 - Category Four
 - Fleeing/Attempting to flee domestic violence

Program Overview

MHTF Grant Types

Emergency Assistance

- Purpose
 - Provide assistance for households at imminent risk of homelessness, eviction or foreclosure
- Eligible uses
 - Rental/utility 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.
 - Hotel/Motel
 - Mortgage assistance (up to six months)
 - Emergency home repair (up to \$1,000)
 - Ten percent Administrative Fee

Program Overview

MHTF Grant Types

Emergency Assistance

- HEARTH Definition of Homeless
 - Eligible Recipients
 - Category Two
 - Imminent Risk of Homelessness
 - Category Four
 - Fleeing/Attempting to Flee Domestic Violence

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
- Eligible uses
 - Weatherization
 - Accessibility
 - Repair/replacement of major systems
 - “Life safety” repairs
 - Ten percent administrative fee

Program Overview

MHTF Grant Types

Home Repair

- \$10,000 maximum per property
- Regulatory agreements required for repair costs exceeding \$1,999.99
 - Two-year: \$1,999.99-\$4,999.99
 - Five-year: \$5,000-\$10,000
- Pairing MHTF with other funding sources

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

Program Overview

MHTF Grant Types

Construction/Rehabilitation

- 18 Year Land Use Restriction Agreement (LURA)
 - Must serve households at or below 50 percent AMI for 18 years

Program Overview

Notice of Funding Availability (NoFA)

- FY2018 estimated amount available: \$4 million
- Application deadline: January 12, 2018, 5:00 p.m. CDT
- Both a hard copy **and** electronic copy of application are required to be submitted

Program Overview

Allocation Plan

Specifies priorities and distribution of MHTF

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

Program Overview

Allocation Plan

Geographic Allocation

Allocation Area	Distribution Percentage
St. Louis Metro	22%
KC Metro	15%
North Region	16%
Central Region	20%
South Region	27%

Cap on Funds Requested

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



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
- Excel Application
- Application Guidance

Application Guidance

Application Documents

Core Application

- Cover sheet
- Checklist
- Agency Information
- Proposal Information
- Geographic Information
- Grant Type sections
 - Only complete for grant types being requested

Application Guidance

Application Documents

Supplemental Documentation (all applicants)

- Included in Excel application
 - Sources and Uses
 - Agency Budget
 - Board of Directors
- External from application (provided by applicant)
 - Two letters of support
 - Program guidelines
 - Certificate of Good Standing
 - Audit/Financials

Application Guidance

Application Documents

C/R Supplemental Documentation

- External from application (provided by C/R applicants only)
 - Work Write-Up and/or Architectural Drawings
 - Cost Breakdown
 - Financial Commitments
 - Timeframe/Construction Schedule
 - Photographs
 - Site Plan
 - Proof of Site Control

Applicant Requirements




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
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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?

Applicant Requirements

Prioritization

Prioritization

- Demand will always be greater than supply
- Serve the most vulnerable first
 - Most imminent and intense housing crises
 - Highest acuity
 - Not first come, first serve

Applicant Requirements

Continuum of Care Participation

Applicants assessed for involvement in CoC

- Support from CoC
- Representation at full meetings and sub-committees
- Point-In-Time Count

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
 - Participate in the development/implementation
 - Coordinating available resources
 - Receiving referrals

Grant Administration



Grant Administration

Requirements of MHTF Grantees

- Quarterly Draws
- HMIS Data Collection
 - Housing Assistance & Emergency Assistance
 - Billing Reports
 - CAPER
 - Performance Measures
- Recordkeeping Requirements
- 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

Grant Administration

Financial Processes

- Funding Period: April 1, 2018 - March 31, 2019
- Up to 25% of grant can be advanced
- Any advance of funds must be backed up before additional funds will be advanced to grantee

Grant Administration

Administrative Expenses

- Up to ten percent of grant for administrative costs necessary to grant administration
 - HA, EA, and H/R grantees
 - Salaries/benefits
 - Services contracted third parties
 - Maintenance, general legal, accounting, auditing services
 - Office supplies, equipment
 - Mileage costs associated w/ assisted MHTF clients

Application Submission



Application Submission

MHTF Application

- Located at: http://www.mhdc.com/housing_trust_fund/index.htm

Deadline: Friday, January 12, 2018, 5:00 p.m. CDT

One hard copy **and** one electronic copy of the application of must be submitted by the deadline

Application Submission

Hard-Copy Application

- One original, hard-copy of the application and all required supplemental documentation in a 3-ring, hard-covered binder

Hard copies must be submitted to:

Missouri Housing Development Commission

Attn: Community Initiatives Department

920 Main, Suite 1400

Kansas City, MO 64105



Application Submission

Electronic Application

- Complete Excel application in .xlsx format
 - Do not submit a PDF
 - External supplemental documentation is not required to be submitted with electronic copy
- Electronic application must be submitted to:
 - ci.applications@mhdc.com

Timeline



Timeline

Event	Date
Application Deadline	January 12, 2018, 5:00 p.m.
Staff Recommendations	Early 2018
Award Notifications	Early 2018
Funded Training	March 2018
Funding Period Begins	April 1, 2018
Funding Period Ends	March 31, 2019
Grant Close Out Deadline	April 30, 2019

Questions?



Contact Information

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