

# MISSOURI STATE ASSISTANCE FOR HOUSING RELIEF (SAFHR) PROGRAM

## Application Packet



### For additional questions:

Visit <https://www.mohousingresources.com/safhr>

Or contact [mo.safhr@mhdc.com](mailto:mo.safhr@mhdc.com)



# Missouri State Assistance for Housing Relief (SAFHR)

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# Missouri State Assistance for Housing Relief (SAFHR)

## Overview

The State Assistance for Housing Relief (SAFHR) Program provides rent and utility assistance for households who have been impacted by COVID-19. Eligible tenants can apply for financial assistance to be paid directly to their landlord or utility provider. Financial assistance includes rent and utility arrears for the period beginning April 2020 and up to 3 months of forward rent and prepaid fuel utility assistance. The tenant must not owe rental arrears beyond any requested rental arrears through this program in order to apply for forward rent assistance. In order to receive utility assistance, tenants must have an invoice from the utility provider to support the request. Total assistance any tenant receives through SAFHR cannot exceed a period of 12 months.

The SAFHR Program is funded through the Consolidated Appropriations Act, 2021, Pub. L. No. 116-260 (December 27, 2020) (the "Act") and provided to the State of Missouri from the U.S. Department of the Treasury for Emergency Rental Assistance. Federal guidance regarding this program is still in development at the federal level and will be communicated as received on the SAFHR website. Assistance provided through the Missouri SAFHR Program will become available in phases. The first priority and phase one is to provide rental and utility assistance to eligible Missouri households beginning February 2021. Rental assistance requests will be processed first and utility assistance requests are anticipated to be processed in March 2021.

Please note: if requesting rental assistance, eligible tenants must complete the online application in collaboration with their landlord. **In order to successfully submit an online application the tenant and landlord, if applying for rental assistance, must have an active email address.**

Applications will be evaluated for eligibility and completeness. Tenants will be notified of application status or asked for additional requested items by email. Landlords will be notified of application status for rental assistance requests by email.

Applications for eligible households in which one or more household member is unemployed as of the date of the application and has been unemployed for the previous 90 days and/or households that do not exceed 50 percent of the Area Median Income (AMI) will be prioritized for assistance as required by the U.S. Department of the Treasury.

## Applicant Assistance

If at any time during the application process an applicant requires assistance, please request additional information using the following resources:

- Phone: 833-541-1599
- Email: [SAFHR Contact Form](#)
- Website: <https://www.mohousingresources.com/safhr>

## Tenant Eligibility

Eligible tenant households must:

- Currently reside in residential rental property in Missouri
- Live in a unit that is not a seasonal or vacation rental property
- Have an estimated annual household income at or below 80 percent of the Area Median

Income (AMI). Estimated household income should be based on the average income for the most recent 30 days or 2020 annual income if a tenant is not income eligible based on the most recent 30 days. Estimated income must include all household members over 18. You can view the income limit for your county and household size by downloading the [SAFHR Income Ranges](#) worksheet.

- Have at least one (1) individual within the household that receives unemployment benefits and or can demonstrate that they have had a reduction in household income, incurred significant costs, or have experienced financial hardship due, directly or indirectly, to the covid-19 pandemic
- Must not have received assistance from any other sources for the past due rent, future rent, or utility payments for which tenant is requesting assistance. If a tenant household is receiving any other rent subsidy, only the tenant-portion of the rent is eligible for assistance.
- Must provide photo ID(s) for tenant primary applicant
- Must provide a fully executed lease between the tenant and landlord for the property/unit in which the household is seeking assistance. The lease must match the tenant name, unit/property address, and monthly rental amount entered in application. See the [SAFHR Minimum Lease Requirements](#) for other supporting documentation that can be provided if a lease is not available.
- If requesting rental arrears assistance, must provide past due bill, a PDF or screenshot of an online payment portal, or a letter or email from a landlord with the total amount of outstanding rental arrears and fees or provide eviction notice
- If requesting forward rental assistance, must provide documentation or description demonstrating that forward assistance is necessary to achieve housing stability
- If requesting utility assistance, must provide invoice(s) or quote(s) from utility provider that matches tenant name, account number, and utility company information entered in application

## Landlord Eligibility

To be eligible for the Missouri State Assistance for Housing Relief (SAFHR) program, landlords:

- Must be a landlord of a residential property in Missouri
- Must have a Social Security or Tax Identification Number that appears on a W-9
- Must not have received assistance from any other sources for the past due rent or future rent for which tenant is requesting assistance
- If a tenant is receiving any other rent subsidy, only the tenant-portion of the rent is eligible for assistance
- If receiving forward rent assistance, landlord must agree not to evict the tenant for the months the landlord is receiving forward rent assistance on behalf of the tenant
- If rental arrears owed beyond requested SAFHR assistance, landlord must agree to non-eviction for remaining rental arrears and enter into payment plan with tenant
- Must have a checking account that can receive Electronic Fund Transfer (EFT) payment and provide deposit information

## What can Missouri SAFHR Cover?

There are no minimum or maximum award amounts or maximum rents for this program. Tenants are eligible to receive a one-time payment of up to 12 months of past due rent and fees or “rental arrears” to be paid directly to their landlord, up to 3 months of forward rent assistance to be paid

directly to their landlord, up to 12 months of utility arrears to be paid directly to the utility provider, and up to 3 months of forward fuel utility assistance to be paid directly to the utility provider. Award amounts can be provided period beginning April 1, 2020. Total assistance cannot exceed 12 months. A month may include rent and multiple utility services.

In order to receive utility assistance, tenants must have a past due bill or quote from the utility provider to support the request. In order to receive rental assistance, tenants must have documentation of the rent owed or an eviction notice. Rental arrears must be clear or cleared before any forward rental assistance will be awarded.

## **Determining Tenant Household Income**

To be eligible for the program tenant households must have an estimated household income at or below 80 percent of the Area Median Income (AMI) established by the Department of Housing and Urban Development (HUD). AMI is based on the County where the property/unit is located and the number of people in the household. All members of the household should be included and do not need to be related. In the SAFHR application, tenants will select whether their household income falls in the 0-30 percent, 30-50 percent, or 50-80 percent AMI range. Income limits and income ranges can be determined by downloading the [SAFHR Income Ranges](#) worksheet.

Tenants will enter their estimated total household annual income in the SAFHR application. Income estimates should be based on the average gross income for the most recent 30 days or the household's 2020 total annual income if a tenant is not income eligible based on estimated income for the most recent 30 days. Income estimates must include income for all household members over 18 years of age.

### **Income self-certification**

All applicants will certify under penalty of perjury that the household income information provided in association with the Application for federal emergency rental and/or utility assistance benefits is true and correct in all respects. The applicant will also expressly acknowledge and understand that penalties may be imposed for providing false or misleading income information, including but not limited to, the denial of benefits, permanent disqualification, or referral to appropriate governmental and legal authorities.

Applicants may provide documentation supporting the income-amount reported in the application, but supporting documentation is not required if it unavailable or difficult to produce.

# SAFHR Application Overview

There are three (3) tasks to complete in the SAFHR application in the application portal:

1. Tenant Eligibility Checklist
2. Tenant Portion of Application
3. Landlord Portion of Application (for rental assistance requests)

## 1. Tenant Eligibility Checklist

- Tenant applicants first complete an online eligibility checklist to certify that they meet and agree to program criteria. The eligibility checklist is a series of checkboxes certifying eligibility statements. All boxes must be checked “yes” to qualify and move forward in the application.
- The eligibility checklist also includes an authorization to release application information to the landlord and utility companies in order to access information to make a payment on their behalf. Tenants will enter their address and electronically sign the release form.
- After completing the online eligibility checklist, tenants will move to the next task to complete their portion of the online application.

## 2. Tenant Portion of Application

- The online application asks for information on the tenant household make-up, the property/unit for which they are requesting assistance, and financial request information.
- If requesting rental arrears or forward rent assistance, tenants will enter their landlord contact information in the online application portal so the landlord can be contacted via email to complete a portion of the application. The landlord portion of the application will not be visible to the tenant and the tenant portion of the application will not be visible to the landlord.

## 3. Landlord Portion of Application (for rental assistance requests)

- After the tenant enters contact information for their landlord in the application portal, landlords will receive a link via email to complete their portion of the application in the online portal. Tenants do not have access to information provided by the landlord.
- Landlords will provide their contact and payment information and verify the requested rental assistance. This includes banking information for the account receiving funds and the upload of a voided check or letter from the bank verifying the account information provided is accurate. In addition, landlords will also provide proof of ownership of the property (required) and a management company contract (if applicable).
- Tenants will receive an automated email notification after the landlord completes their portion of the application. Tenants will then log back into the online portal to submit the completed SAFHR application.

Applications will be reviewed for eligibility and completeness. If an application is not complete or has information that deems it ineligible, tenants will receive a notification email and will have 10 days to log back into their application, update or “cure” the information, and resubmit their application. For details on application corrections please review the detailed “cure” guidance provided on the SAFHR website [www.mohousingresources.com/safhr](http://www.mohousingresources.com/safhr).

If the application is reviewed and determined to be complete and eligible, the tenant and landlord (if rental assistance awarded) will receive confirmation emails notifying them of the funding award.

Rental assistance awards will be paid first. Utility requests will be reviewed and utility providers will be contacted to receive payment in March 2021. If MHDC is able to collect the information to pay the utility provider, the payment will be made. If the utility provider will not accept payment, the tenant will be notified of an alternate process. Tenants will be required to provide consent in their application allowing MHDC to discuss their account with the landlord or utility company to make payment arrangements.

## Application Task Details

### 1. Tenant Eligibility Checklist

The first task in the SAFHR application is to complete an eligibility checklist. Tenant applicants complete the online eligibility checklist to certify they meet and agree to program criteria. **All boxes must be checked “yes” to qualify and move forward.**

Tenants will complete the online checklist and certify:

- They are a tenant of a residential property located in the State of Missouri
- The unit for which they are seeking emergency financial assistance is not a seasonal or vacation rental property
- They have at least one (1) individual within the household that receives unemployment benefits or can demonstrate that they have experienced a reduction in household income, incurred significant costs, or a financial hardship due, directly or indirectly, to the covid-19 pandemic
- They have at least one (1) individual within the household that household is at risk of experiencing homelessness or housing instability, which may include (i) a past due utility or rent notice or eviction notice, (ii) unsafe or unhealthy living conditions, or (iii) other similar conditions
- They have reviewed the SAFHR Program website and determined they are eligible to participate in the SAFHR Program
- They are aware of and have reviewed the SAFHR Appeals Policy
- They authorize MHDC to discuss their account with any named utility service company, landlord, or other company providing housing related services through a signed release of information

The tenant will certify items by checking a box “yes” on the online form, entering their address and name, and providing an electronic signature. No supporting documentation is required.

The second portion of the eligibility checklist is a consent form in which the tenant authorizes account information to be shared with the landlord or utility company receiving payment. The tenant will enter their address and an electronic signature. No supporting documentation is required.

### 2. Tenant Portion of Application

The second task in the SAFHR application is for the tenant applicant to provide information for their household members and the requested financial assistance. This task also asks the applicant to upload supporting documents.

#### Section 1: Tenant Household Information

The first section requests information about the tenant’s household. The application fields in this

section include:

- **Primary Applicant Name** Tenant listed here must be named in the lease uploaded with the application
- **Primary Applicant Email and Phone Number** The email and phone number provided will be used for all required communication with the tenant regarding their SAFHR application
- **Primary Applicant Last Four Digits of Social Security Number** In order to prevent a duplication of benefits, the last four digits of the social security number will provide a unique identification number
- **Gender, Race, and Ethnicity of the Primary Applicant**
- **Tenant Household Size** includes all members, related or not, in the household
- **Name, Age, and Last Four Digits of Social Security Number for Each Household Member** In order to prevent a duplication of benefits, the last four digits of the social security number will provide a unique identification number
- **Tenant Aliases (optional)** If household members listed in the application are referred to by another name on any documentation uploaded in the application, tenants can list the household member(s) and their alias(es)
- **Whether a member of the tenant household is currently unemployed and has been unemployed for the most recent 90 days** This determines a federal priority and will not affect application eligibility
- **Selection of financial impact due to CV-19** Tenants must select the situation that applies to at least one or more members of the household
  - Receives unemployment benefits
  - Has experienced a reduction in household income due to the pandemic
  - Has incurred significant costs or other experienced a financial hardship due to the pandemic (directly or indirectly)
- **Estimated Tenant Household Annual Income** Annual income estimates should be calculated using the average household gross income for all members 18+ for the last 30 days or households may use their total 2020 annual income for the household if their income based on the most recent 30 days make the household ineligible. All applicants will self-certify their income reported in the application.

#### Required Uploads

- **Primary Applicant Photo ID** Required for tenant completing application. Acceptable forms of photo ID:
  - U.S. Government Issued ID, may be federal, state, or tribal-issued
    - State Driver's License / State ID
    - Tribal Identification Card
    - Military ID
    - Passport Book or Card
    - U.S. Certificate of Citizenship or Naturalization
    - U.S. Permanent Resident Identification
    - U.S. University Identification
    - Corporate Identification
- **Supporting Income Documentation (Optional)**
  - The applicant may upload documentation to support the Estimated Annual Income reported in the application. Application documentation is not required.



## Section 2: Financial Request Information

The second section asks for information about the property/unit associated with the request and information on requested financial assistance. The application fields in this section include:

- **Type of Requested Assistance** Past due rent, forward rent, past due utility assistance and/or fuel assistance
- **Physical Address of Unit**; no P.O. box allowed to be entered into application
- **Unit Type** multi-family apartment, duplex, single-family home, townhouse, other
- **Monthly Unit Rent** must match the rent amount stated in the lease uploaded with the application, if utilities are paid for by the landlord and included in rent, this should be outlined in the lease and the total amount of rent and utilities may be reported as the monthly rent amount

If the tenant is requesting rental arrears:

- **Total Amount of Rental Arrears and Fees** current amount of all outstanding past due tenant rent, late fees, and penalties (including amounts any amounts owed before April 2020, if applicable). This must match the supporting documentation uploaded as part of application.
- **Number of Months of Requested Rental Arrears Assistance** number of months included in the Requested Amount of Rental Arrears Assistance not to exceed 12 months total
- **Requested Amount of Rental Arrears Assistance** total amount of past-due rent and fees requested
  - Cannot exceed 12 months of rental arrears and fees
  - Combined months of rental arrears, forward rent assistance, and utility assistance requests cannot exceed 12 months
  - Requested amounts must be for period beginning April 2020

If the tenant is requesting forward rent assistance:

- **Number of Months of Requested Forward Rental Assistance** number of months included in the Requested Amount of Forward Rental Assistance not to exceed 3 months
- **Requested Amount of Forward Rental Assistance** total amount of forward rental assistance requested. The SAFHR program does not allow for the payment of forward rent unless the tenant's rental arrears are current or made current through this or another program
  - Cannot exceed 3 months of forward rent requested
  - Combined months of rental arrears, forward rent assistance, and utility assistance requests cannot exceed 12 months

- Tenant must not owe any rental arrears beyond the requested amount in the application for the period beginning April 2020 before applying for forward rent assistance

If the tenant is requesting utility assistance:

- **Type of utility assistance request** gas, electric, water, sewer/ waste water, and/or trash
- **Utility Company Name and Phone Number** for each type of utility assistance requested. Must match supporting documentation uploaded as part of the application
- **Utility Account Number** for each type of utility assistance requested. Must match supporting documentation uploaded as part of the application
- **Number of Months of Requested Utility Assistance** for each type of utility assistance requested. Number of months included in the Requested Amount of Utility Assistance must not to exceed 12 months
- **Requested Amount of Utility Assistance** for each type of utility assistance requested.
  - Total amount of requested utility assistance
    - Cannot exceed 12 months of utility assistance per service type
    - Combined months of rental arrears, forward rent assistance, and utility assistance requests cannot exceed 12 months
    - Requested amounts must be for period beginning April 2020

If the tenant is requesting fuel utility assistance:

- **Type of fuel assistance requested** propane, wood, or other fuel type
- **Fuel vendor name and phone number**
- **Request Information** price per unit, current quantity, unpaid balance if applicable, estimated cost for one month for each type of fuel assistance requested
- **Number of Months of Requested Fuel Assistance** number of months included in the Requested Amount of Fuel Assistance not to exceed 3 months
- **Requested Amount of Fuel Assistance** total amount of requested fuel assistance
  - Cannot exceed 3 months of fuel assistance
  - Combined months of rental arrears, forward rent assistance, and utility assistance requests cannot exceed 12 months

Additional information on requested financial assistance:

- **Application Number for previously submitted SAFHR applications** if a tenant is requesting assistance for more than one address (ex: rental arrears at prior address and forward rent assistance at current address) separate SAFHR applications must be uploaded for each address. Tenant must provide the application number(s) for other SAFHR applications
- **Selection of Months of All Assistance Requested** select the specific months of assistance included in the past due rent request, forward rent request, and/or utility or fuel request. Number of months selected must match the number of months of requested assistance entered in the application

## Required Uploads

- **Lease Agreement** Copy of lease signed by both the landlord and tenant named in application, and must include:
  - Name of the landlord/business, must match information provided in application
  - Tenant name must match information provided in the application
  - Tenant address must match the information provided in the application
  - Monthly rent amount must match information provided in the application
  - Lease must include landlord's name and address; address of rental property; amount of monthly rent; rent due date and grace period (if any); term of lease; landlord and tenant/applicant signature' date of lease execution
  - If a written lease cannot be provided see the [Minimum Lease Requirements](#) for alternative documentation that can be provided
- **Past due rent and fees statement OR eviction notice upload**
  - To support the rental arrears request, applicant may upload a past due bill, a PDF or screenshot of an online payment portal, or a letter or email from a landlord to a tenant OR an eviction notice
  - Past due bill, a PDF or screenshot of an online payment portal, or a letter or email from a landlord to a tenant must include and match tenant name, tenant address, and total amount of outstanding rental arrears and fees (including amounts owed before April 2020) entered in the application
  - Eviction notice must include tenant name and address entered in application
- **Utility Invoice or Supporting Billing Statement**
  - Utility statement(s) must match tenant name, tenant address, tenant account number and utility provider name entered in application.

### Section 3: Tenant Agreement of Program Requirements and Application Certifications

The third section requires the tenant to agree to the following:

- They have not applied for or received financial assistance from other sources for the past due rent, future rent, or utility payments for which they are requesting assistance and will return the funds if they receive assistance from another source.
- A duplication of benefits (“DOB” or “Duplication of Benefits”) occurs when a person, household, or other entity receives financial assistance from a source or multiple sources for the same purpose, and the total assistance received for that purpose exceeds the total need for assistance that is authorized. They will not seek DOB and if at any time they become aware that they have applied for and/or received a DOB they will promptly notify the Missouri Housing Development Commission (MHDC) and take all actions as MHDC and/or any other source may reasonably require to eliminate the DOB.
- The SAFHR assistance requested in the application has not and will not be received from any other sources for the same period of assistance as is requested under the application.
- They agree to cooperate with MHDC to satisfy any requests and compliance inquiries.
- They understand and agree that any funds received under the SAFHR administered by the Missouri Housing Development Commission (MHDC) shall require repayment upon request by MHDC if any part of the application is later found to be ineligible. Failure to return funds deemed to have been ineligible may disqualify tenant from receiving future assistance and MHDC reserves all rights it may possess to obtain ineligible funds.
- They understand and acknowledge that Missouri Housing Development Commission (MHDC) is required to share certain information about tenant with applicable agencies of the United States government in order to ensure the MHDC’s compliance with all rules and requirements associated with the SAFHR funds authorized by the United States Secretary of the Treasury.
- They authorize Missouri Housing Development Commission (MHDC) to share all of their personal information provided in the application for SAFHR for the limited purposes of proving that they qualify to receive SAFHR assistance administered by MHDC and ensuring that such information complies with the rules and requirements associated with the SAFHR funds. They further authorize MHDC to contact them or those parties associated with the application directly to discuss any matters related to receipt of SAFHR funds administered by MHDC and to cooperate fully in satisfying any requests for additional information.
- They understand that the SAFHR funding received may be received from or administered by other state and federal agencies and they authorize the Missouri Housing Development Commission (MHDC) to share their information with any other such funding sources for the limited purposes of proving that they qualify to receive such assistance and ensuring that all SAFHR program rules and requirements are met.
- They authorize any other funding sources to contact them directly to discuss any matters related to my receipt of the funds administered by the Missouri Housing Development Commission (MHDC) and agree to cooperate and provide any additional information that such funding sources require in order to determine eligibility and/or satisfaction or program requirements.

- They certify that all information included in this SAFHR application is correct and complete. They understand the SAFHR application is a legally binding document and tenant may be subject to civil and criminal penalties if they knowingly provide false or misleading information related to this application.
- They understand that the Missouri Housing Development Commission (MHDC) has established a data privacy and security policy (“Data Privacy and Security Policy”) that includes special protections for data collected about individuals who are survivors of intimate partner violence, sexual assault, or stalking.
  - Option for tenant to request that information is subject to additional protections provided in the data privacy policies in application

### ***Landlord Portion of the Application***

The third task in the SAFHR application is for the landlord to provide contact and payment information. This is required for applications requesting rental arrears or forward rent assistance. The online application also asks for the upload of supporting documents.

The application fields in this section include:

- **Landlord Information** landlord name, company name if applicable, and landlord address that matches the W-9 uploaded as part of the application
- **Social Security Number (SSN) or Tax Identification Number (TIN)** that matches Part 1 of the W-9 uploaded as part of the application
- **Payment Information** bank name, bank account type (business or personal), bank account number and bank routing number that match the payment information uploaded as part of the application

### **Required Uploads**

- **Landlord W-9** the landlord name, company name, landlord address, and social security or tax identification number must match the application
- **Voided check or letter** the bank name, bank account number, and bank routing number must match the application
- **Landlord or Property Manager Photo ID**
- **Proof of Ownership (required) and Property Management Agreement (if applicable)**

The landlord agrees to the following:

- The requested rental assistance amount entered by tenant in online application is true and correct
- Landlord understands and acknowledges that by accepting forward rent payments on behalf tenant(s) household/units that landlord shall not be permitted to file eviction for the period of time landlord received forward rent payment for any reason related to the non-payment of rent
- Landlord understands and acknowledges that if tenant(s) vacate the household/unit during the period of time that forward rent payments were provided, landlord shall be required to repay the pro rata portion of forward rent remaining upon the tenant(s) vacation of the household/unit
- Landlord shall not file or continue with any eviction action against the tenant(s) in the

household for non-payment of rent of any arrears rental payments not within the time period covered by the SAFHR award and will enter into a separate plan with the tenant(s) to forgive or collect any remaining arrears. Any court action for eviction resulting from rental arrears currently pending must be dismissed or otherwise resolved satisfactorily.

- They have not applied for or received rental assistance from other sources for the past-due rent for which the applicant is requesting SAFHR assistance. If landlord receives assistance from other sources for the same period, landlord will return funds to Missouri Housing Development Commission (MHDC).
- To fully cooperate with MHDC on any reasonable requests and compliance inquiries.
- That these SAFHR funds must be repaid by landlord if the landlord, tenant, or any part of the application are later found to be ineligible.
- Landlord understands and acknowledges that MHDC is required to share certain information about landlord in order to ensure the Agency's compliance with all rules and requirements associated with the funds from MHDC.
- Authorize MHDC to share all of landlord's personal information collected on behalf of this application for the limited purposes of proving that the tenant qualifies to receive assistance administered by MHDC and ensuring that the information provided is in compliance with the rules and requirements associated with the funds from MHDC. Landlord further authorizes MHDC to contact them directly to discuss any matters related to my receipt of MHDC funds
- Landlord understands that the funding received may be from other state and federal agencies, such as the Missouri Department Economic Development (DED), and The U.S. Department of the Treasury (Treasury) and they hereby authorize MHDC to share information with such funding sources for the limited purposes of proving that the applicant qualifies to receive such assistance and ensuring that all program rules and requirements are met.
- If this Application is completed by an Authorized Agent on behalf of Landlord, Authorized Agent hereby certifies that it is duly authorized to act on behalf of Landlord as its agent with respect to this Application.
- Landlord understands this is a legally binding document and landlord may be subject to civil and criminal penalties if they knowingly provide false or misleading information related to this application.

## Preparing for the Application

Please utilize the following resources to prepare for and gather information that will be required for a successful application submission.

- [Pre-Application Worksheet](#)
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## Additional Attachments

The following documents are referenced in the online application and should be reviewed prior to submitting an application.

- [W-9 Document](#) (to be completed by landlord)
- [SAFHR Income Ranges](#) (posted on SAFHR website)
- [Appeals Policy](#) (posted on SAFHR website)
- [HUD Determining Income Instructions](#) (posted on SAFHR website)
- [Minimum Lease Requirements](#) (posted on SAFHR website)