

1. Read **Application Instruction** document. Each organization may submit only one application per funding cycle; the application can contain multiple activities. Within the application is a section where the applicant will indicate prioritization of activities. All submissions must meet the formal definition of Shovel Ready: A project is shovel ready when site control is secured, site plan approval is in place, the financial capital stack is fully funded, all leveraged funding commitment letters are provided as applicable, and a MSHDA proforma for all rental projects is provided at the time of application.
2. Three **funding levels** based on the applicant's grant management oversight and housing experience within the past five years have been established:
 - Beginner:** Up to \$500,000
 - Intermediate:** \$500,001 up to \$1,000,000
 - Advanced:** \$1,000,001 up to \$1.5 Million
 - Plus, up to 5% developer fee** calculated and determined by MSHDA based on application responses.

Each organization will provide an agency's five-year grant list to assist with determining the applicable funding level. If the information is not provided, the submitting agency will automatically be categorized as a Beginner. Note: funding levels are also tied to leverage. The source(s) of all leveraged funds is subject to MSHDA approval.
3. Determine the activities the organization is applying for; any or all the choices may be selected. The application is dynamic, and additional questions will populate within the application after selection.

Activity Choices: Occupied Rehabilitation, and/or New Unit/Unoccupied Rehab (Refer to program overview for additional details.)
4. **Access the Application** within IGX to start the submission.
5. **Complete the Application** within IGX. Applicants can save and then return later to complete the application. Any items with an explanation point on the left side navigation bar need to be addressed to submit. In addition, the attention item errors identified on the right-hand side of the screen must also be addressed. Submission confirmation may be found within IGX by logging in and going to Searches on the top and select recent documents and click on the application and it will show the document status if successfully submitted it will say "Application in Specialist Review".
6. MSHDA staff may contact the applicant for **clarification** of application content either through e-mail, conference call, formal presentation of the submission, and/or site visit.
7. If the application is approved, a **reservation memorandum** will be prepared and a meeting will be held to review the offer terms and conditions, including any additional requirements that would be necessary to be completed prior to a formal award. This may include public hearings, resolution execution, the Annual Partnership Review process within MSHDA IGX, environmental review, etc. and is at the discretion of MSHDA.
8. Completion of a **signed reservation memorandum, program guidelines and policy handbook certification**.
9. Execution of a formal **grant agreement**.
10. Issuance of a **notice to proceed with defined benchmark activity requirements** to ensure that the grant activities will be fully completed and closed in their entirety within 24 months. Benchmarks will be activity specific and outlined within the grant documents. Once the grant agreement is fully executed, program guidelines are required to be submitted and approved prior to issuing of a notice to proceed. Once a notice to proceed is issued, the organization will be able to implement the project scope, draw down funds, and a formal monitoring process will be undertaken upon 50% completion. A holdback of 10% of the total MIN award amount will be retained and release will not occur until final FSR submission. Upon 100% completion of the program scope, a final outcome report will be required as part of the final draw submission. Upon submission and approval of the final documents a formal closeout will be undertaken by MSHDA.