
Infrastructure Loan Disaster Recovery Program (MIDOC)



Guidelines and Application

Revised April 2024

MDFB Infrastructure Loan – Disaster Recovery Program

Program Guidelines and Summary

Purpose: Provide low interest financing for public infrastructure projects that will improve or repair local facilities as well as address health and safety concerns. MIDOC loans are generally used to supplement other sources of financing for an infrastructure project, and an applicant must illustrate why the Board’s financing is necessary to the project.

Eligible Uses of Funds: Eligible activities pertain the reparation of public infrastructure facilities (including engineering, design and construction inspection) during recovery efforts in state or federally declared natural disasters. Loan funds may not be used to replace funds previously obligated for a project or fund an applicant’s administration or operating costs for the project.

In the case of federal or state declared disasters where the damaged infrastructure is eligible for FEMA or SEMA Public Assistance funds, but the repairs necessitate immediate action to get the infrastructure back into working order and the local government lacks the cash on hand to make those repairs, this loan fund may also be used for an interim loan until the FEMA or SEMA Public Assistance funds are made available. Since the FEMA funds are typically a cost share (75% federal, 10% state, 15% local) the federal and/or state payment(s), in the event of multiple eligible projects, may be applied to the loan balance or used by the applicant to pay for other FEMA- or SEMA-approved disaster repair and remediation project costs provided that the final FEMA and/or SEMA payments are used to pay off that portion of the MIDOC loan provided to fund these federal or state cost share expenses. The local share may either be paid or carried as a debt payable to MDFB.

Funding Limits: The minimum loan amount is \$25,000. The maximum loan amount is \$500,000 or such other amount as the Board may approve in its sole discretion. The entire amount of debt involved in the project may affect the maximum loan amount.

Loan Requirements: The interest rate for disaster recovery loans will be 0% for the first three (3) years and 3% per annum for any term thereafter to maturity. A \$750.00 application fee will be charged to each borrower. Borrowers should expect pay the Board’s attorney fees for drafting documentation of the transaction. The amount of such attorney’s fees will be determined at the sole discretion of the Board. These fees are payable from the loan proceeds. The loan shall be secured by the receipt of FEMA or SEMA public assistance, the purchase of a promissory note, lease agreement, or annual appropriation pledge obligation. Level debt service payments should be anticipated beginning within a year of loan closing except for priorities at the sole discretion of the Board. Payments are due on the anniversary date of loan closing. Principal repayments may be deferred for disaster recovery loans, based on the need demonstrated by the applicant.

Application Criteria: *A pre-application meeting with MDFB staff is strongly encouraged prior to submitting an application for consideration but is not required.* Submit the following information for review. The Board reserves the right to waive certain reporting requirements.

- Form A – Project Identification
- Form B – Project Summary
- Form C – Project Narratives
- Form D – Certification of Applicant
- Preliminary engineering report and cost estimates.
- Applicant’s current financial statement, not less than 90 days old.

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- Applicant’s latest annual audited financial statements.
- Project map indicating the specific location of the proposed public facility improvements. The map should show as much detail as possible.
- Sources and Uses as well as documentation of all other funding commitments.

Timing: MIDOC applications are reviewed by MDFB staff and input is gained from a member(s) of the any partnering state and federal agencies to ensure the application complies with their recommendations when applicable.

Upon completion of a satisfactory review, MDFB staff may then recommend the application for final approval by the Board. The MDFB will schedule the application for consideration at one of its regularly scheduled monthly meetings. A special meeting may be considered based on the need demonstrated by the applicant.

Additional Information: For additional information or questions, contact:

Missouri Development Finance Board
P.O. Box 567
221 Bolivar Street, Suite 300
Jefferson City, MO 65102
Phone: (573) 751-8479/ Fax: (573) 526-4418
Email: mdfb@ded.mo.gov

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Form A — Project Identification

1. Applicant Identification:

- a) Name: _____
- b) Mailing Address: _____
- c) City, State, and Zip: _____
- d) Chief Official: _____ Title: _____
- e) Contact Person: _____ Title: _____
- f) Telephone Number of (e): _____
- g) Email address of (e): _____
- h) Fiscal Year End of (a): _____

2. Application Preparer (if different than contact person stated above):

- a) Name: _____ Title: _____
- b) Mailing Address: _____
- c) City, State, and Zip: _____
- d) Name of Agency / Entity: _____
- e) Telephone Number of (a): _____
- f) Email address of (a): _____

3. Other Information (for reporting purposes):

- a) Population of the Applicant (1a): _____
- b) County of Applicant: _____
- c) State Representative: _____ District Number: _____
- d) State Senator: _____ District Number: _____
- e) U.S. House Representative: _____ District Number: _____

4. Floodplain Management: (circle answer)

- a) Does the proposed project, or any portion thereof, lie within the boundaries of a 100-year floodplain? Y / N
- b) Does the Applicant participate in the National Flood Insurance Program? Y / N / NA
- c) Is the Applicant in good standing with the National Flood Insurance Program? Y / N / NA

5. Amount of Loan Application Request: \$ _____

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Form B — Project Summary

1. **Project Budget:** In as much detail as possible, specify the proposed project costs. Sources of funds may be infrastructure loan, private, city, county, FEMA or SEMA Public Assistance funds, or other state or federal programs. The costs must correspond to the preliminary engineering design or cost estimate.

Activity	MDFB Loan Funds	Cash Match	In-Kind (Non- Cash) Match	Private Funds	Other State/ Federal Funds	TOTAL PROJECT COSTS
Public Facility Activity (Specify)						
Other (Specify)						
Engineering Design						
Construction Inspection						
TOTAL						

Note: The total MDFB loan funds must equal the amount stated in item number 5 on Form A, and should not exceed \$500,000 except in those cases discussed and advised by MDFB staff in a pre-application meeting

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Form C — Project Narratives

Narratives: Please answer the following questions in a detailed and concise manner. Additional questions requiring further detail may be identified during the pre-application meeting and should be addressed in this section. You may attach additional sheets of paper as necessary.

1. The Disaster Recovery Program is a resource to address community needs during a federal or state declared disaster. Describe the need for the proposed project. Include any environmental concerns or threats to the health and safety of area residents.
2. Describe the proposed project in detail and explain how it will adequately address the need. Please list any future concerns or additional improvements that may be anticipated relating to this project.
3. Describe all other funding sources that have been secured for the project. Describe any rate structure, user fees, or anticipated repayment sources for the MDFB loan associated with this project.
4. Describe how the repairs will be maintained, both financially and physically, and anticipated ownership structure.
5. Please provide a detailed timeline for the completion of this project.

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Form D — Certification of Applicant

The undersigned hereby represents and certifies that, to the best knowledge and belief of the undersigned, this Application contains no information or data, contained herein or in the attachments, that is false or incorrect. Additionally, the undersigned hereby represents and certifies that no outstanding obligations; financial, legal, or otherwise currently exist between the applicant and the Board. The Board reserves the right to require any other certifications of the Applicant as may be necessary and prudent.

Dated this _____ day of _____, 20 ____

SIGNATURE: _____
NAME: _____
TITLE: _____

- I certify that I am an authorized representative of the applicant and as such am authorized to make the statement of affirmation contained herein.
- I certify that the Applicant does NOT knowingly employ any person who is an unauthorized alien and that the Applicant has complied with federal law (8 U.S.C. 132a) requiring the examination of an appropriate document or documents to verify that each individual is not an unauthorized alien.
- I certify that the Applicant is enrolled and will participate in a federal work authorization program as defined in Section 285.525(6), RSMo, with respect to employees working in connection with the activities that qualify Applicant for this program. I certify that the Applicant will maintain and, upon request, provide the Board documentation demonstrating Applicant's participation in a federal work authorization program with respect to employees working in connection with the activities that qualify Applicant for this program.
- I certify that the Applicant shall include in any contract it enters with a subcontractor in connection with the activities that qualify Applicant for this program, an affirmative statement from the subcontractor that such subcontractor is not knowingly in violation of Section 285.530.1, RSMo, and shall not be in violation during the length of the contract. In addition, the Applicant will receive a sworn affidavit from the subcontractor under the penalty of perjury, attesting that the subcontractor's employees are lawfully present in the United States. I certify that the Applicant will maintain and provide the Board access to documentation demonstrating compliance with this requirement.
- I certify that none of the Applicant's contractors, nor its parent company, wholly or majority-owned subsidiaries, and other affiliates, if any, are currently engaged in, or for the duration of the construction contract will not engage in, a boycott of goods or services from the State of Israel; companies doing business in or with the State of Israel or authorized by, licensed by, or organized

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under the laws of the State of Israel; or persons or entities doing business in the State of Israel. The contractor understands that “boycott” means refusing to deal with, terminating business activities with, or otherwise taking any action that is intended to penalize, inflict economic harm on, or limit commercial relations, but does not include an action made for ordinary business purposes.

- I hereby agree to comply with all applicable state and local purchasing and procurement rules and regulations.
- I hereby agree to allow representatives of the Board access to the property and applicable records as may be necessary for the administration of this program.