



CRITICAL HOME REPAIR PROGRAM APPLICATION

The Joplin Area Habitat for Humanity (JAHFH) Critical Home Repair Program helps low-income homeowners alleviate health and safety issues in and around their home. Homeowners pay for these repair services through an affordable repayment plan. Repayment funds are recycled and used to assist future low-income homeowners in need of home repairs.

ELIGIBILITY CRITERIA

- Applicant(s) must own a property within Newton County, Missouri. Properties in floodplain are not eligible.
- The property must be owner-occupied and the primary residence of all owners on title. Properties owned under a "Contract for Deed" type of agreement are not eligible for assistance.
- Homeowner(s) must either be a U.S. Citizen or a Permanent Legal Resident.
- Homeowner(s) must be able to pass a criminal background check.
- The property must be an eligible property. Eligible properties are owner-occupied Single Family Residences.
 - Multi-family dwellings larger than one unit (apartment buildings, duplex, etc.), homes used as rental units, mobile homes, boats and recreational vehicles (RV's) are not eligible.
- The property must be without any unpermitted or illegal additions.
- Homeowner(s) must be current with the following:
 - Mortgage loan payment (if homeowner is still making payments)
 - Homeowner's insurance policy
 - Property taxes
- Applicants who own multiple real estate properties are not eligible.
- The property must demonstrate a need for repair.
- Household income must be below 80% of the area median income (AMI) for Newton County as indicated by the Department of Housing and Urban Development (HUD) within the given year applied. See table below.
- The homeowner will be required to repay the JAHFH 7% to 9% of total project cost, depending on income level. A small down payment, no more than \$350, will be required. The down payment amount will go towards the overall cost required by homeowner.
- The JAHFH will set the repayment schedule on 36 month terms, and if very-low income, could consider extending for affordability considerations.
- The JAHFH may also implement an **'Early Pay' incentive**, where a discount of up to 30% of project costs will be applied upon prompt payment of full balance due to the JAHFH.
- Homeowners are eligible to receive assistance from JAHFH's Critical Home Repair Program once every five years.
- Property must meet a minimum \$15,000 in repair/rehabilitation costs to be considered eligible for assistance.

HOUSEHOLD MEMBERS	1	2	3	4	5	6
2025 GROSS ANNUAL INCOME LIMIT	\$43,200	\$49,400	\$55,550	\$61,700	\$66,650	\$71,600

FOR QUESTIONS OR ADDITIONAL INFORMATION, PLEASE CONTACT US AT:

5201 N. MAIN ST • JOPLIN, MO 64801 • (417) 782.6533 • WWW.JOPLINHABITAT.ORG



Joplin Area Habitat for Humanity provides equal housing opportunities for all, and ensures fair and equal access to its programs and services regardless of race, color, religion, gender, national origin, familial status, disability, marital status, age, ancestry, sexual orientation, source of income, or other characteristics protected by law.