

TORNADO REBUILDING TOOLS/RESOURCES

Prepared by City of Joplin

Program	Renter, plan to stay a renter	Renter, plan to purchase/build a home	Home owner, need assistance with home repairs	Home owner w/income \$38,000 or less, rebuild on own	Home owner w/income \$83,860 or less, rebuild on own
FHA 203(h) Mortgage* Arvest Bank-417-627-8000 Bank of Am-417-625-2581 Leader One-816-285-6677		X		X	X
Habitat for Humanity 417-782-6533				X	
HOME* 417-781-0352; or 417-649-6400			X	X	
Mennonite Disaster Services 800-497-0822			X	X	
MHDC-MoAID Homeowner Program* 816-759-6814		X		X	X
Rebuild Joplin 417-553-4268 or 800-497-0822			X	X	X
Residential Tree Replanting Program 417-624-6937		X	X	X	X
Salvation Army 417-624-4528	X		X		
Samaritan's Purse sbergen@samaritan.org				X	
USDA Rural Dev. Section 502 Direct Housing Loan				X	X

(Homeowners or renters at any income level are eligible for one year if their home was damaged or destroyed)

(Note, Habitat for Humanity has different income guidelines based on the number of people in the household)

For programs marked with a "*", please visit the Missouri Resource, Recovery and Rebuilding Center located at 705 Illinois, Suite 12, or call 417-625-9100.

Program	Contact	Eligible Participants	Program Description/Potential Use of Funds
FHA 203(h) Mortgage	Arvest Bank (4 locations) 417-627-8000 rebuildjoplin@arvest.com Bank of America 417-625-2581 tami.fulp@bankofamerica.com Leader One Financial Corporation 816-285-6677 davidpearson@leader1.com	<ul style="list-style-type: none"> • Homeowner or renter allowed • Must provide documentation to evidence permanent residence in the affected area before the disaster • Must provide documentation regarding the destruction of residence 	<ul style="list-style-type: none"> • Purchase of a new single-family residence or condominium • 100% financing of the loan • Up to 6% seller concession for closing costs
Habitat for Humanity	Scott Clayton 417-782-6533	<ul style="list-style-type: none"> • Resident of Joplin for at least one year • Meet eligible income guidelines • Can demonstrate actual housing need and ability to pay the monthly mortgage payment 	<ul style="list-style-type: none"> • New construction
HOME – Home Repair Opportunity Program	Economic Security Council 417-781-0352 Harry S. Truman Coordinating Council 417-649-6400	<ul style="list-style-type: none"> • Residents with household income of \$38,000 or less for 4-person family 	<ul style="list-style-type: none"> • Repair or rehabilitation of single-family owner-occupied home • Limited to \$20,000 per participating household
Mennonite Disaster Services	Joplin Long Term Recovery Committee 800-497-0822	<ul style="list-style-type: none"> • Any affected resident with an unmet need (uninsured, under-insured, etc.) 	<ul style="list-style-type: none"> • Repair or renovation of existing home • New construction
MHDC-MoAID Homeowner Program Apply for this program through any MHDC Certified Lender as listed at www.mhdc.com	Missouri Housing Development Commission Don Brinker 816-759-6814	<ul style="list-style-type: none"> • Repeat or first-time homebuyer • Resident of Missouri displaced by disaster • Household income of \$83,860 or less 	<ul style="list-style-type: none"> • First mortgage provided through MHDC at 4.5% with cash assistance or at 4.0% without cash assistance • Cash assistance equal to 5% of first mortgage, for use as down payment or closing costs secured by a second mortgage •
Rebuild Joplin	Kate Massey, Director 417-553-4268 or 800-497-0822	<ul style="list-style-type: none"> • Any affected resident with an unmet need (uninsured, under-insured, etc.) 	<ul style="list-style-type: none"> • Repair or renovation of existing home • New construction
Residential Tree Replanting Program	City of Joplin Parks Department 1301 W. 1 st Street 417-624-6937	<ul style="list-style-type: none"> • Any homeowner (current or new) who lives in the tornado-affected area 	<ul style="list-style-type: none"> • Up to two trees available • Volunteer assistance to help with planting is available

Program	Contact	Eligible Participants	Program Description/Potential Use of Funds
Salvation Army	Lieutenant James Curry 417-624-4528	<ul style="list-style-type: none"> Must have registered with FEMA disaster assistance 	<ul style="list-style-type: none"> Rent assistance Furnishings Financial help for minor home repairs
Samaritan's Purse (c/o Forest Park Baptist Church)	Stephen Bergen sbergen@samaritan.org	<ul style="list-style-type: none"> Uninsured or underinsured property owner 	<ul style="list-style-type: none"> New construction of single-family homes
USDA Rural Development Section 502 Direct Housing Loan www.rurdev.usda.gov/MO-home.html	Any USDA-approved local lender – check with your bank or real estate agent	<ul style="list-style-type: none"> Household income below \$74,050 (1-4 ppl in household) or below \$97,750 (5-8 ppl in household) U.S. citizen, permanent resident or qualified alien 	<ul style="list-style-type: none"> New construction or purchase of an existing home No down-payment required PMI not required