



March 10, 2023

Director Thompson:

The Joplin Area Habitat for Humanity wouldn't be able to offer nearly as much assistance to our community and surrounding counties if it wasn't for FHLB Des Moines' partnership and opportunities granted through their AHP Program.

We are part of a global, nonprofit housing organization operating on faith-based principles by building homes and communities. We are dedicated to eliminating substandard housing by constructing, rehabilitating and preserving homes, advocating for fair and just housing policies, and providing training and access to resources to help families improve their living conditions.

FHLB Des Moines – specifically its Affordable Housing Program – is a crucial driver towards our abilities in meeting those goals.

One area benefiting from our partnership with FHLB Des Moines is our critical home repair program. Through this program, Joplin Habitat helps economically challenged homeowners complete their much needed large scale repair/replacement projects. It's a service that not only makes their homes more livable but eases the minds of homeowners struggling with anxiety over the status of their houses. From roof replacement, heating/cooling replacement, and accessibility modifications, Joplin Habitat raises the quality of life for the people we serve with FHLB Des Moines' assistance.

Joplin Habitat's primary focus of the Critical Home Repair Program is assisting elderly and disabled homeowners who are in need of these types of critical repairs and are not in a financial position to be able to provide and afford these types of needs on their own.

Then there is the sentimental value of being able to keep and improve a house they've lived in for decades, giving families across the Joplin area a safe and stable house to call home. We take a lot of pride in that.

The Joplin Area Habitat for Humanity is very grateful for the support we receive from FHLB Des Moines AHP Program and this partnership and opportunity has been game changing and elevated our ability to serve the homeowners in our communities to a greater and even more impactful capacity.

Sincerely,

A handwritten signature in blue ink, appearing to read "B. White".

Joplin Area Habitat for Humanity