EXHIBIT "A"

ARPA COMMUNITY REVITALIZATION GRANT PROGRAM OUTLINE

Program 1: Down Payment and Closing Cost Assistance ($3,000,000.00):

- Assistance is limited to no more than 20% of the purchase price, not to exceed $40,000 per applicant
- Income Based eligibility: Applicant's household income at or below 300% of Federal Poverty Guidelines based on size of household
- Application for primary residence located within city limits of Joplin only
- 5-Year clawback period if sell property within the first 5 years
- Require pre-authorization from lender
- Required to close on property within 6 months of approval; a 6-month extension may be granted not to exceed program deadlines

Program 2: Home Rehabilitation and Repairs ($2,000,000.00):

- Maximum award of $25,000 per household
- Minor ***exterior*** home repairs to be covered include: Roof Replacement, Siding Replacement, Window Replacement, HVAC Upgrades, Sidewalk Repairs, etc.
- Income Based eligibility: Applicant's household income at or below 300% of Federal Poverty Guidelines based on size of household
- Must be Primary Residence of Applicant located within the four eligible Qualified Census Tracts (QCT's)
- City will be required to bid each repair, but can be bid in groups
- Contractors will have a list of acceptable materials for repairs per city zoning codes
- Lien Waivers for Contractors will be required

Program 3: Demolition for Residential Home Construction ($2,000,000.00):

- Follow the current Dangerous Structure Demolition Program utilizing Building Board of Appeals process
- Must be located within the four eligible Qualified Census Tracts (QCT's)
- City will be required to bid each demolition, but can be bid in groups
- Must comply with no Duplication of Benefits Grant Clause