

AHAP Tax Credits for Qualified Donors



Life Unlimited has been approved for Affordable Housing Assistance Program (AHAP) Tax Credits for 2025-2026.

Up to \$4 million in eligible gifts supporting Life Unlimited's new housing campaign, The Trails, can receive AHAP tax credits (\$2.2 million in tax credits).

Eligible donors will receive 55% of their donation back as a Missouri state tax credit.

- apply dollar-for-dollar against liability from Missouri taxes
- use immediately or roll forward up to 10 years without penalty
- fully transferrable

Combined with Federal and State deductions, donors receiving AHAP tax credits can get up to 78% of their donation back in tax savings.



Life Unlimited is the premier service provider for adults with disabilities in the Kansas City area.

Currently, there is a critical need for affordable and accessible housing in the region, particularly for adults with disabilities.

The Trails is a unique and innovative initiative to create a vibrant, inclusive, and affordable community for individuals of all abilities.

- high-quality, accessible, affordable homes
- advanced technology, energy efficient
- wrap-around supportive services



Interested in learning more?

Contact Joe Berrigan, Development Director at Life Unlimited, to inquire about availability and to learn more: jberrigan@luinc.org or 816-441-7443.

Credits are limited, so please let us know if you might be interested.

Tax credits are limited and available on a first come, first served basis. Life Unlimited does not provide tax advice. Please contact your financial professional to determine how AHAP tax credits may benefit you.

Life Unlimited, Inc. is a registered 501(c)(3) nonprofit organization. EIN: 43-1237483.



Eligibility

Eligible Donors must be subject to Missouri tax from business activities performed in the state of MO: a corporation; sole proprietorship; farm; individual reporting income from rental property or royalties; small business corporation; partnership; bank, credit institution, savings and loan association, credit union, etc.; insurance company; individual partner in a partnership or shareholder in an S-Corp; or a foundation.

Eligible Donations include cash, stock, real estate, professional services or in-kind goods and must be eligible for the federal income tax charitable deduction. *Gifts must be received by April 30, 2026.*

Maximize Impact and Savings with AHAP Tax Credits

Sample of Estimated Tax Effect - 37% Tax Bracket			
With AHAP Tax Credit			Without AHAP
Donation Amount (cost to build one house):	\$ 580,000		\$ 580,000
AHAP Tax Credit (55%):	\$ (319,000)		
Fed Inc Tax Charitable Donation Deduction (37% of reduced amount)	\$ (96,570)		\$ (214,600)
MO Inc Tax Charitable Donation Deduction (6% donation amount)	\$ (34,800)		\$ (34,800)
★ Net Cost to Donor (to build one house):	\$ 129,630		\$ 330,600 ★
Net Savings to Donor:	\$ 450,370		\$ 249,400

With AHAP, for every \$1 donated, donors can receive 78 cents back after credits and deductions.

Without AHAP, for every \$1 donated, donors can receive 43 cents back with deductions alone.

**Estimates assume itemization and 37% federal income tax bracket. Beginning 2026, the maximum Federal charitable deduction will be capped at 35% even for households in the 37% tax bracket.*

Help Build Unlimited Opportunities

Contact Joe Berrigan to learn more about AHAP tax credits and how your support for The Trails can provide vital housing for adults with disabilities in our community.

Joe Berrigan, Development Director: jberrigan@luinc.org | 816-441-7443

More information on eligibility and AHAP can be found on the MHDC website:
<https://mhdc.com/programs/communityprograms/missouri-affordable-housing-assistance-program-ahap/>

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