J-HAP Applicant Flowchart – Vacant Parcel New Construction

J-HAP Program Office
(417) 850-2249
JHAP@NANMCKAY.com
519 South Main Street Joplin, MO 64801
www.joplinmo.org/cdbg-dr

Start

Income Approval

- Meet with J-HAP Counselor at the Program Office
- Complete Application and provide Support Documentation
- Review of Applicant - **Avg. 4 weeks**

Receive Applicant Approval Letter

Property Approval

- Provide lender pre-approval letter
- Provide written request to review a specific address
- City Review of Property-New Construction (**Avg. 45 days**)

*Receive Property Approval Letter

Closing

- Meet with J-HAP Program Office to sign J-HAP Agreement
- Sign Contract for Property (Vacant lot only)
- Schedule Radon Inspection with City's Planning & Community Development Department
- Schedule Closing (on a Friday)
- Lender submits required closing documents
- Lender selects Deed Restriction / 2nd Deed of Trust

Receive Final Award Letter

City Provides Funds at Closing

* From the time of application, the applicant may not enter into an agreement or contract for purchasing land and/or for construction/reconstruction until such time as the city has completed and approved the property's environmental review. If the applicant wishes to purchase a vacant property, a specific HUD Option Contract will be available from either your realtor or the City of Joplin. This is the only means to secure a vacant property for new construction prior to the City completing its environmental review.