Index of JHAP Policy Manual Amendments

February 16, 2016 (Updated)

1. **Amendment #1**-Special Circumstances regarding Flood Hazard Areas (Amendment)-Signed 2/11/15
2. **Amendment #2**-Amendment regarding increasing the down payment assistance up to 30% of the purchase price, not to exceed $35,000 for LMI families. Signed 2/20/15
3. **Amendment #3**-Noise level standards- (amendment) Signed 3/31/15
4. **Amendment #4**-Eligible Closing Costs (amendment) Signed 3/31/15
5. **Amendment #5**-Loan Terms and Adjustable Interest Rate Mortgages (amend) Signed 3/31/15
6. **Amendment #6**-Lead Based Paint Requirements (new language) Signed 3/31/15
7. **Amendment #7**-Second Homes Issues (amendment) Affidavit Required- Signed 4/1/15
8. **Amendment #8**-Second Homes Issues (amendment) to allow the Second Home Affidavit, prior to loan closing-Signed 6/05/15
9. **Amendment #9**-Energy Star Program (new language) Signed 8/31/15
10. **Amendment #10**-Adjacent Lots (new language) Signed 8/31/15
11. **Amendment #11**-Clarification of Situations Where Families Desire to Use JHAP funds to Refinance Existing Homes-Signed 9/9/15
12. **Amendment # 12**-Clairification that Homebuyer Education Seminars will be conducted by the City of Joplin, not lenders. Signed 9/9/15
13. **Amendment #13**-Clarification on Clearance Exams regarding lead based paint. The City will pay for a maximum of two (2) professional clearance inspections. Signed 9/9/15
14. **Amendment #14**-Radon Test Requirements for New Homes-Signed 10/02/15
15. **Amendment # 15**-Rewrite of Chapter 8 to decrease the times to present lender prequalification letters to 90 calendar days and to allow applicants 9 months to close on properties after lender prequalification letters have been approved.
16. **Amendment # 16**-Establishing 50-person waiting list for assistance. Signed 2/16/16

Joplin - Housing Assistance Program

Policy Amendment Authorization

I Troy Bolander, have reviewed and authorize for use the amended changes in J-HAP Policy noted below. The full JHAP policy manual dated below, all prior authorized amendments and the amendment noted below should be used by J-HAP program staff for current and new applications effective immediately upon my signature dated below. Any amendments or alternative procedures outside the version dated below should be authorized before adoption.

Amendment to the full manual version dated: 02/11/2015 #2

Change in existing policy; Reference: Program Overview Chapter: 1 Page: 4

Originally noted policy: Eligible homebuyers can quality for a forgivable loan of up to $30,000 to either purchase an existing property or contract to build a new home on a vacant parcel. The J-HAP loan may be used to provide down payment assistance up to 20% of the purchase price plus reasonable closing costs, not to exceed $30,000.

Changed to: (At conclusion of above paragraph)

An exception to this rule shall be made for Low-Moderate Income Families (families whose income is less than 80% AMI) who seek to contract to build a new home on a vacant parcel or purchase an existing property that meet one of the following two criteria:

1. Construction of the home began after May 22, 2011 OR 2. The home has never been occupied

In either case, the family may qualify for down payment assistance up to 30% of the purchase price plus reasonable closing costs, not to exceed $35,000.

New policy not previously included; Reference: _____ Chapter: _____

Addition: _____

On behalf of the City of Joplin, I authorize the amendment to the J-HAP Policy Manual referenced above.

Troy Bolander, Planning & Community Development Manager — Date 2-20-15

City of Joplin

Joplin - Housing Assistance Program

Policy Amendment Authorization

I Troy Bolander, have reviewed and authorize for use the amended changes in J-HAP Policy noted below. The full JHAP policy manual dated below, all prior authorized amendments and the amendment noted below should be used by J-HAP program staff for current and new applications effective immediately upon my signature dated below. Any amendments or alternative procedures outside the version dated below should be authorized before adoption.

Amendment to the full manual version dated: 02/20/2015 #3

Change in existing policy; Reference: Noise Analysis Chapter: App. E Page: 74

Originally noted policy: All substantial noise sources will be evaluated according to each specific site proposed for this project. HUD's DNL calculator will be used to ensure that the noise levels are below 65 DNL. Sites that are above 65 DNL will not be assisted by this program.

Changed to: All substantial noise sources will be evaluated according to each specific site proposed for this project. HUD's DNL calculator will be used to ensure that the noise levels are in compliance with 24 CFR Part 58. The following summarizes the City's criteria and procedures for noise compliance: (see attached)

New policy not previously included; Reference: _____ Chapter: _____

Addition: _____

On behalf of the City of Joplin, I authorize the amendment to the J-HAP Policy Manual referenced above.

Troy Bolander, Planning & Community Development Manager — Date 3-31-15

City of Joplin

J-HAP Final Amendment Language

- **Lead Based Paint**
  - Add Section 1.2 in Chapter 9
  - In Compliance with 24 CFR Part 35, prior to closing on any home built before 1978, the following measures must be taken in regards to Lead Based Paint:

    The City will perform an initial visual inspection prior to occupancy to determine whether the home is at risk

    If the certified visual inspector determines lead based paint risk, then the buyer or seller will need to perform stabilization measures of deteriorated paint prior to occupancy (Stabilization Measures are outlined in CFR 35.1330)

    Any stabilization or mitigation measures taken must be performed by a certified contractor and the work completed must comply with Lead-Safe Work Practices (24 CFR Part 1330)

    The City will contract a qualified clearance examiner to examine the mitigation measures taken. Clearance will need to be provided by the qualified clearance examiner when paint stabilization is complete before proceeding with funding

    The buyer or seller will need to provide a Notice of Lead Hazard Reduction activity within 15 calendar days of completed lead stabilization
- **ARM Amendment**
  - Reference: Chapter 1, Section 5
  - Currently Reads: "Acceptable loan terms are 15 – 30 years, with the loan fully amortized at the end of the loan period."
  - Changed to: "Encouraged loan terms are 15 – 30 years, with the loan fully amortized at the end of the loan period. **For adjustable rate mortgages, the initial fixed interest term must meet or exceed the affordability period, based upon the subsidy provided, with 2/6 CAPS.** In addition, mortgage products that include balloon payments are not permitted in the JHAP program. Additional information on affordability periods and assistance amounts is in Chapter 1, Section 4 of the JHAP Policy Manual."
- **Closing Costs Amendment**
  - Reference: Chapter 1, Section 5
  - Add additional paragraph that reads: "The City will review whether closing costs are reasonable and necessary. Determination is based upon whether closing costs fall within customary ranges; however, eligibility will be decided on a case-by-case basis. Buyer's agent fees are ineligible and will not be considered."
- **Noise Compliance Amendment**
  - Reference: Appendix E
  - The policy currently reads: "All substantial noise sources will be evaluated according to each specific site proposed for this project. HUD's DNL calculator will be used to ensure that the noise levels are below 65 DNL. Sites that are above 65 DNL will not be assisted by this program.

- Shall be amended to: "All substantial noise sources will be evaluated according to each specific site proposed for this project. HUD's DNL calculator will be used to ensure that the noise levels are in compliance with 24 CFR Part 58. The following summarizes the City's criteria and procedures for noise compliance:

  Projects in areas where the noise level is below 65 DNL are acceptable.
  Projects between 65-75 DNL can only be constructed if noise levels can be reduced 5 and 10 decibels, and any outdoor spaces connected to the project are mitigated.
  For projects greater than 75 Day-Night Average Sound Level (DNL) or greater, the Applicant cannot be assisted with HUD funds.

Joplin - Housing Assistance Program

Policy Amendment Authorization

I Troy Bolander, have reviewed and authorize for use the amended changes in J-HAP Policy noted below. The full JHAP policy manual dated below, all prior authorized amendments and the amendment noted below should be used by J-HAP program staff for current and new applications effective immediately upon my signature dated below. Any amendments or alternative procedures outside the version dated below should be authorized before adoption.

Amendment to the full manual version dated: 02/20/2015 #4

Change in existing policy; Reference: Sec. 5 Chapter: 1 Page: 5

Originally noted policy: Additional information on affordability periods and assistance amounts is in Chapter 1, Section 4 of the JHAP Policy Manual. (At the conclusion of the preceding sentence a paragraph shall be added that reads:)

Changed to: The City will review whether closing costs are reasonable and necessary. Determination is based upon whether closing costs fall within customary ranges; however, eligibility will be decided on a case-by-case basis. Buyer's agent fees are ineligible and will not be considered."

New policy not previously included; Reference: _____ Chapter: _____

Addition: _____

On behalf of the City of Joplin, I authorize the amendment to the J-HAP Policy Manual referenced above.

Troy Bolander, Planning & Community Development Manager — Date 3-31-15

City of Joplin

Joplin - Housing Assistance Program

Policy Amendment Authorization

I Troy Bolander, have reviewed and authorize for use the amended changes in J-HAP Policy noted below. The full JHAP policy manual dated below, all prior authorized amendments and the amendment noted below should be used by J-HAP program staff for current and new applications effective immediately upon my signature dated below. Any amendments or alternative procedures outside the version dated below should be authorized before adoption.

Amendment to the full manual version dated: 02/20/2015 #5

Change in existing policy; Reference: Sec. 5 Chapter: 1 Page: 5

Originally noted policy: Acceptable loan terms are 15-30 years, with the loan fully amortized at the end of the loan period.

Changed to: Encouraged loan terms are 15 – 30 years, with the loan fully amortized at the end of the loan period. For adjustable rate mortgages, the initial fixed interest term must meet or exceed the affordability period, based upon the subsidy provided, with 2/6 CAPS. In addition, mortgage products that include balloon payments are not permitted... (see attached)

New policy not previously included; Reference: _____ Chapter: _____

Addition: _____

On behalf of the City of Joplin, I authorize the amendment to the J-HAP Policy Manual referenced above.

Troy Bolander, Planning & Community Development Manager — Date: 3-31-15

City of Joplin

J-HAP Final Amendment Language

- **Lead Based Paint**
  - Add Section 1.2 in Chapter 9
  - In Compliance with 24 CFR Part 35, prior to closing on any home built before 1978, the following measures must be taken in regards to Lead Based Paint:

    The City will perform an initial visual inspection prior to occupancy to determine whether the home is at risk

    If the certified visual inspector determines lead based paint risk, then the buyer or seller will need to perform stabilization measures of deteriorated paint prior to occupancy (Stabilization Measures are outlined in CFR 35.1330)

    Any stabilization or mitigation measures taken must be performed by a certified contractor and the work completed must comply with Lead-Safe Work Practices (24 CFR Part 1330)

    The City will contract a qualified clearance examiner to examine the mitigation measures taken. Clearance will need to be provided by the qualified clearance examiner when paint stabilization is complete before proceeding with funding

    The buyer or seller will need to provide a Notice of Lead Hazard Reduction activity within 15 calendar days of completed lead stabilization
- **ARM Amendment**
  - Reference: Chapter 1, Section 5
  - Currently Reads: "Acceptable loan terms are 15 – 30 years, with the loan fully amortized at the end of the loan period."
  - Changed to: "Encouraged loan terms are 15 – 30 years, with the loan fully amortized at the end of the loan period. **For adjustable rate mortgages, the initial fixed interest term must meet or exceed the affordability period, based upon the subsidy provided, with 2/6 CAPS.** In addition, mortgage products that include balloon payments are not permitted in the JHAP program. Additional information on affordability periods and assistance amounts is in Chapter 1, Section 4 of the JHAP Policy Manual."
- **Closing Costs Amendment**
  - Reference: Chapter 1, Section 5
  - Add additional paragraph that reads: "The City will review whether closing costs are reasonable and necessary. Determination is based upon whether closing costs fall within customary ranges; however, eligibility will be decided on a case-by-case basis. Buyer's agent fees are ineligible and will not be considered."
- **Noise Compliance Amendment**
  - Reference: Appendix E
  - The policy currently reads: "All substantial noise sources will be evaluated according to each specific site proposed for this project. HUD's DNL calculator will be used to ensure that the noise levels are below 65 DNL. Sites that are above 65 DNL will not be assisted by this program.

- Shall be amended to: "All substantial noise sources will be evaluated according to each specific site proposed for this project. HUD's DNL calculator will be used to ensure that the noise levels are in compliance with 24 CFR Part 58. The following summarizes the City's criteria and procedures for noise compliance:

  Projects in areas where the noise level is below 65 DNL are acceptable. Projects between 65-75 DNL can only be constructed if noise levels can be reduced 5 and 10 decibels, and any outdoor spaces connected to the project are mitigated.

  For projects greater than 75 Day-Night Average Sound Level (DNL) or greater, the Applicant cannot be assisted with HUD funds.

Joplin - Housing Assistance Program

Policy Amendment Authorization

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Amendment to the full manual version dated: 02/20/2015 #6

Change in existing policy; Reference: _____ Chapter: _____ Page: _____

Originally noted policy: _____

Changed to: _____

New policy not previously included; Reference: Sec 1.2 Chapter: 9

Addition: In Compliance with 24 CFR Part 35, prior to closing on any home built before 1978, the following measures must be taken in regards to Lead Based Paint: The City will perform an initial visual inspection prior to occupancy to determine whether the home is at risk; If the certified visual inspector determines... (see attached)

On behalf of the City of Joplin, I authorize the amendment to the J-HAP Policy Manual referenced above.

_____ 3-31-15

Troy Bolander, Planning & Community Development Manager Date

City of Joplin

J-HAP Final Amendment Language

- **Lead Based Paint**
  - Add Section 1.2 in Chapter 9
  - In Compliance with 24 CFR Part 35, prior to closing on any home built before 1978, the following measures must be taken in regards to Lead Based Paint:

    The City will perform an initial visual inspection prior to occupancy to determine whether the home is at risk

    If the certified visual inspector determines lead based paint risk, then the buyer or seller will need to perform stabilization measures of deteriorated paint prior to occupancy (Stabilization Measures are outlined in CFR 35.1330)

    Any stabilization or mitigation measures taken must be performed by a certified contractor and the work completed must comply with Lead-Safe Work Practices (24 CFR Part 1330)

    The City will contract a qualified clearance examiner to examine the mitigation measures taken. Clearance will need to be provided by the qualified clearance examiner when paint stabilization is complete before proceeding with funding

    The buyer or seller will need to provide a Notice of Lead Hazard Reduction activity within 15 calendar days of completed lead stabilization
- **ARM Amendment**
  - Reference: Chapter 1, Section 5
  - Currently Reads: "Acceptable loan terms are 15 – 30 years, with the loan fully amortized at the end of the loan period."
  - Changed to: "Encouraged loan terms are 15 – 30 years, with the loan fully amortized at the end of the loan period. **For adjustable rate mortgages, the initial fixed interest term must meet or exceed the affordability period, based upon the subsidy provided, with 2/6 CAPS.** In addition, mortgage products that include balloon payments are not permitted in the JHAP program. Additional information on affordability periods and assistance amounts is in Chapter 1, Section 4 of the JHAP Policy Manual."
- **Closing Costs Amendment**
  - Reference: Chapter 1, Section 5
  - Add additional paragraph that reads: "The City will review whether closing costs are reasonable and necessary. Determination is based upon whether closing costs fall within customary ranges; however, eligibility will be decided on a case-by-case basis. Buyer's agent fees are ineligible and will not be considered."
- **Noise Compliance Amendment**
  - Reference: Appendix E
  - The policy currently reads: "All substantial noise sources will be evaluated according to each specific site proposed for this project. HUD's DNL calculator will be used to ensure that the noise levels are below 65 DNL. Sites that are above 65 DNL will not be assisted by this program.

- Shall be amended to: "All substantial noise sources will be evaluated according to each specific site proposed for this project. HUD's DNL calculator will be used to ensure that the noise levels are in compliance with 24 CFR Part 58. The following summarizes the City's criteria and procedures for noise compliance:

  Projects in areas where the noise level is below 65 DNL are acceptable.
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  For projects greater than 75 Day-Night Average Sound Level (DNL) or greater, the Applicant cannot be assisted with HUD funds.

Joplin - Housing Assistance Program

Policy Amendment Authorization

I Troy Bolander, have reviewed and authorize for use the amended changes in J-HAP Policy noted below. The full JHAP policy manual dated below, all prior authorized amendments and the amendment noted below should be used by J-HAP program staff for current and new applications effective immediately upon my signature dated below. Any amendments or alternative procedures outside the version dated below should be authorized before adoption.

Amendment to the full manual version dated: 03/31/15 #7

Change in existing policy; Reference: _____ Chapter: _____ Page: _____

Originally noted policy: Appendix A, Page 8, Frequently Asked Questions, Paragraph 18. "18. Are second homes eligible for a JHAP No. to qualify for a JHAP forgivable loan the home must be your primary residence. This language shall be stricken. The following language shall be added:

Changed to: 18. Can a JHAP applicant retain an ownership interest in the home in which the family/individual lived in prior to submitting an application to the JHAP program? No. Before closing on a JHAP assisted home, the applicant must sell their their current home. The applicant must also sign a real estate ownership affidavit at closing which lists their ownerhship in real property. To evidence the selling of their original home, the applicant will provide a closing statement.

New policy not previously included; Reference: _____ Chapter: 1

Addition: "New Paragraph 9." JHAP Policy on Second Homes and Other Real Estate Property Owned by the Applicant.

The primary purpose of the JHAP Program is to encourage families to purchase homes in the JHAP redevelopment area. Before closing on a home purchased with JHAP assistance can be completed, the applicant will be required to sell the current residence they are occupying (Next Page)

On behalf of the City of Joplin, I authorize the amendment to the J-HAP Policy Manual referenced above.

_____ 4/1/15.

Troy Bolander, Planning & Community Development Manager Date

City of Joplin

JHAP Policy Amendment-Second Homes-Continued....

If they have an ownership interest. To evidence the selling of their home, the applicant will provide the JHAP Program with a closing statement by a title company/bank showing the original home has been sold.

Prior to closing on a JHAP assisted home, the applicant will be required to sign an affidavit which discloses their interest in all real property.

To qualify for a JHAP forgivable loan, the home to be purchased must be your primary residence.

City of Joplin, Missouri
Property Ownership Affidavit
(To be executed immediately prior to JHAP Loan Closings)

1. Head of Household Name/Co-Head or Spouse Name
   (Print)_____
2. I/WE have listed below all real property in which we have an ownership Interest as of the date signed below:
   (Use extra pages, if necessary)
   (Legal Description) (Address) (State/County)

3. I/We certify that the information provide to the City of Joplin, JHAP Program is accurate and complete to the best of my/ our knowledge and belief. I/We understand that false statements of information are punishable under Federal Law. I/We understand that false statements or information are grounds for denial/repayment of Community Development Block Grant Funds (CDBG).

_____ _____
Head of Household Signature Date

_____ _____
Co-Head or Spouse Signature Date

Joplin - Housing Assistance Program

Policy Amendment Authorization

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Amendment to the full manual version dated: 4/1/15 #8 ✓

Change in existing policy; Reference: Appendix A Chapter: _____ Page: 8-FAX

Originally noted policy: 18. Can a JHAP applicant retain an ownership interest in the home in which the family/individual lived in prior to submitting an application to the JHAP Program? No. Before closing on a JHAP assisted home, the applicant must sell their current home. The applicant must also sign a real estate affidavit at closing which lists their ownership in real property. To evidence the selling of their original home, the applicant will provide ...

Changed to: 18. Can a JHAP applicant retain an ownership interest in the home in which the family/individual lived in prior to the submitting an application to the JHAP Program? No, Before closing on a JHAP assisted home, the applicant must sell their current home. The applicant must also sign a real estate affidavit prior to closing which lists their ownership in real property. To evidence the selling of their home, the applicant will provide....

New policy not previously included; Reference: _____ Chapter: _____

Addition: _____

On behalf of the City of Joplin, I authorize the amendment to the J-HAP Policy Manual referenced above.

_____ 4-05-15

Troy Bolander, Planning & Community Development Manager Date

City of Joplin

Joplin - Housing Assistance Program

Policy Amendment Authorization

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Amendment to the full manual version dated: 6/05/15-Amend #9 9

Change in existing policy; Reference: _____ Chapter: _____ Page: _____

Originally noted policy: _____

Changed to: _____

New policy not previously included; Reference: Paragraph 10 Chapter: 1

Addition: Energy Star Certified New Homes Incentive for JHAP Home Buyers. JHAP applicants who purchase new, never occupied homes, will experience reduced homeownership costs as a results of: more efficient appliances, properly installed and inspected insulation, higher efficiency windows, tight construction, correctly installed duct system, quieter and more efficient HVAC system, and improved air quality. (Continued, Next Page)

On behalf of the City of Joplin, I authorize the amendment to the J-HAP Policy Manual referenced above.

Troy Bolander, Planning & Community Development Manager — Date 8-31-15

City of Joplin

JHAP Policy Amendment-Energy Star Certified Homes (New Policy)

Energy Star certified new homes are designed to standards well above most other homes on the market today, delivering energy efficiency savings of up to 30 percent when compared to typical new homes. To encourage the construction of these homes, the City of Joplin JHAP program will provide an additional homebuyer subsidy of $5,000 to families who purchase energy star certified new homes. This subsidy is provided to the home buyer, not the home builder.

In order to qualify, the following conditions must be satisfied:

1. The home will be newly constructed and never occupied home.
2. The homebuyer will provide the JHAP program with the home's Energy Star certificate.
3. The homebuyer will provide the JHAP program with the Final Home Energy Rating System (HERS) report.
4. The homebuyer will provide the JHAP program with the Energy Rater's RESNET certification.
5. JHAP funds are available until the City's JHAP funds are exhausted and expended.

Joplin - Housing Assistance Program

Policy Amendment Authorization

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Amendment to the full manual version dated: 6/05/15-Amend #10 (10)

Change in existing policy; Reference: _____ Chapter: _____ Page: _____

Originally noted policy: _____

Changed to: _____

New policy not previously included; Reference: Paragraph 9 Chapter: 1

Addition: A major objective of the JHAP Program is to foster quality neighborhood redevelopment in the Joplin tornado zone. The City recognizes that there may be instances where platted lots or seperate land parcels with tax identification numbers may be located adjacent to existing primary residency homes or potential new homes in the tornado impacted area. While the City desires to discourage (next page)

On behalf of the City of Joplin, I authorize the amendment to the J-HAP Policy Manual referenced above.

Troy Bolander, Planning & Community Development Manager — Date 8-31-15

City of Joplin

future land speculation on these vacant parcels, we recognize that there may be instances where the ownership of these adjacent lots/properties by JHAP program participants may be in the best interest of quality neighborhood redevelopment.

On a case by case basis, JHAP staff members will review these properties and make a determination that ownership of an adjacent platted lot or land parcel with a tax identification number by a JHAP applicant is in the best interest of the City and quality neighborhood redevelopment. For example, existing homes located in older established neighborhoods on small 50' platted lots may benefit for having an adjacent lot that can be used for additional open spaces or other residential purposes. Applicants aggrieved by the staff decision regarding this matter may appeal to the Director of Planning, Community Development and Neighborhood Services for a final decision.

Joplin - Housing Assistance Program

Policy Amendment Authorization

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Amendment to the full manual version dated: 8/31/15-Amend #11

Change in existing policy; Reference: Appendix A Chapter: ~~FAQs-Exhibit A.3~~ Page: 5

Originally noted policy: 20. I just closed on my contract to purchase a home in the JHAP Zone, can I still be eligible for the JHAP Forgivable Loan? Unfortunately, you will not be eligible to participate in the J-HAP Program.

Changed to: 20. I just closed on a home in the JHAP zone. Am I eligible to pay-off my existing loan and refinance with a new loan under the JHAP Program? Unfortunately, you will not be eligible to participate in the JHAP program.

New policy not previously included; Reference: _____ Chapter: _____

Addition: _____

On behalf of the City of Joplin, I authorize the amendment to the J-HAP Policy Manual referenced above.

Troy Bolander, Planning & Community Development Manager — Date: 9-9-15

City of Joplin

Joplin - Housing Assistance Program

Policy Amendment Authorization

I Troy Bolander, have reviewed and authorize for use the amended changes in J-HAP Policy noted below. The full JHAP policy manual dated below, all prior authorized amendments and the amendment noted below should be used by J-HAP program staff for current and new applications effective immediately upon my signature dated below. Any amendments or alternative procedures outside the version dated below should be authorized before adoption.

Amendment to the full manual version dated: Amendment #12 8/31/15 (2)

Change in existing policy; Reference: 1.1 Chapter: 11 Page: 54

Originally noted policy: "Each lender shall conduct homebuyer education seminars for eligible J-HAP program applicants. A lender may subcontract these seminars to a qualified housing counseling organization if they do not have this capability within their organization."

Changed to: "Periodically, the City of Joplin will provide homebuyer education seminars opportunities for eligible J-HAP program applicants. These seminars will be provided at no charge to J-HAP program participants."

New policy not previously included; Reference: _____ Chapter: _____

Addition: _____

On behalf of the City of Joplin, I authorize the amendment to the J-HAP Policy Manual referenced above.

Troy Bolander, Planning & Community Development Manager — Date: 9-9-15

City of Joplin

Joplin - Housing Assistance Program

Policy Amendment Authorization

I Troy Bolander, have reviewed and authorize for use the amended changes in J-HAP Policy noted below. The full JHAP policy manual dated below, all prior authorized amendments and the amendment noted below should be used by J-HAP program staff for current and new applications effective immediately upon my signature dated below. Any amendments or alternative procedures outside the version dated below should be authorized before adoption.

Amendment to the full manual version dated: Amendment #13 8/31/15

Change in existing policy; Reference: Amendment #3 Chapter: Signed 3/31/15 Page: 2

Originally noted policy: "The City will contract with a qualified examiner to examine the mitigation measures taken. Clearance will need to be provided by the qualified clearance examiner when paint stabilization is complete before proceeding with funding."

Changed to: "The City will contract with a qualified examiner to examine the mitigation measures taken. Clearance will need to be provided by the qualified clearance examiner when paint stabilization is complete before proceeding with funding. The City will pay for a maximum of two professional (2) clearance inspections."

New policy not previously included; Reference: _____ Chapter: _____

Addition: _____

On behalf of the City of Joplin, I authorize the amendment to the J-HAP Policy Manual referenced above.

_____ 9-9-15

Troy Bolander, Planning & Community Development Manager Date

City of Joplin

Joplin - Housing Assistance Program

Policy Amendment Authorization

I Troy Bolander, have reviewed and authorize for use the amended changes in J-HAP Policy noted below. The full JHAP policy manual dated below, all prior authorized amendments and the amendment noted below should be used by J-HAP program staff for current and new applications effective immediately upon my signature dated below. Any amendments or alternative procedures outside the version dated below should be authorized before adoption.

Amendment to the full manual version dated: Amendment #14

Change in existing policy; Reference: Appendix A Chapter: Exhibit A.3 FAQ Page: 8 Paragraph 16

Originally noted policy: Paragraph 16 shall be deleted.

Changed to: "16. Are there specific construction requirements for applicants that apply for assistance for a home that will be newly constructed after the time of application? Yes. A radon test, in a manner prescribed by the JHAP Office, is required which shall consist of at least two canister samplings to be analyzed by a certified laboratory. Laboratory results must be submitted to the JHAP office prior to loan closing.

New policy not previously included; Reference: _____ Chapter: _____

Addition: _____

On behalf of the City of Joplin, I authorize the amendment to the J-HAP Policy Manual referenced above.

Troy Bolander, Planning & Community Development Manager — Date: 10-02-15

City of Joplin

Joplin - Housing Assistance Program

Policy Amendment Authorization

I Troy Bolander, have reviewed and authorize for use the amended changes in J-HAP Policy noted below. The full JHAP policy manual dated below, all prior authorized amendments and the amendment noted below should be used by J-HAP program staff for current and new applications effective immediately upon my signature dated below. Any amendments or alternative procedures outside the version dated below should be authorized before adoption.

Amendment to the full manual version dated: Amendment #15

Change in existing policy; Reference: _____ Chapter: 8 Page: 48-50

Originally noted policy: All of Chapter 8. "Recertifications" is deleted.

Changed to: See the attachment for the new Chapter 8: Certifications

New policy not previously included; Reference: _____ Chapter: _____

Addition: _____

On behalf of the City of Joplin, I authorize the amendment to the J-HAP Policy Manual referenced above.

Troy Bolander, Planning & Community Development Manager — Date: 1/21/14

City of Joplin

CHAPTER 8: CERTIFICATIONS

The City has determined that the initial determination of an applicant's eligibility, as determined by receipt of an Income Approval Letter, will be valid for a period of time as outlined below:

- Upon receipt of the initial determination of the applicant's eligibility, the applicant shall provide the JHAP office, within 90 calendar days, an acceptable lender prequalification letter, demonstrating that the applicant has financial resources to close on a JHAP eligible property. This letter does not have to be address specific. If the prequalification letter is not presented within the 90 days, approval of the applicant's eligibility will be withdrawn.
- Upon receipt of the lender prequalification letter, as described above, the applicant must close on a JHAP qualified property within 9 months. If the applicant fails to close on a JHAP property within this time period, the applicant's eligibility for assistance expires.

1.1 INDIVIDUAL CIRCUMSTANCES

The City recognizes that some circumstances may significantly delay an applicant from closing on a home and using the J-HAP loan. Examples of circumstances that will be considered on a case by case basis include, but not limited to:

- If an applicant has contracted for new construction of a home and there have been delays in completing construction, that are NOT the responsibility of the applicant buyer, the City will consider a request for an extension to the current eligibility period.

1.2.1 Notification of and Participation in the Certification Process

If an applicant fails to contact the JHAP Office and provide the information documented in the first paragraph above, the applicant's file will be closed. Receipt of future JHAP funds is dependent upon the availability of program funds, if an applicant decides to reapply for program assistance in the future.

Joplin - Housing Assistance Program

Policy Amendment Authorization

I Troy Bolander, have reviewed and authorize for use the amended changes in J-HAP Policy noted below. The full JHAP policy manual dated below, all prior authorized amendments and the amendment noted below should be used by J-HAP program staff for current and new applications effective immediately upon my signature dated below. Any amendments or alternative procedures outside the version dated below should be authorized before adoption.

Amendment to the full manual version dated: Amendment #16

Change in existing policy; Reference: _____ Chapter: 3 Page: 10-11

Originally noted policy: Paragraphs 1.3, 1.3.1, 1.3.2, and 1.3.3 shall be deleted.

Changed to: Paragraph 1.3-JHAP Waiting List. Effective February 16, 2016, JHAP applications will be numbered and no new applications will be accepted, after Fifty (50) applications are received. The City will only take the names and phone numbers of persons who come in after the initial 50 applications are received to establish a waiting list for assistance.

New policy not previously included; Reference: _____ Chapter: _____

Addition: _____

On behalf of the City of Joplin, I authorize the amendment to the J-HAP Policy Manual referenced above.

_____. _____.

Troy Bolander, Planning & Community Development Manager Date

City of Joplin