



Homebuyer Education Initiative Program Application

Organization: _____

Complete Address: _____

_____ County: _____

Phone: _____ Fax: _____

Contact Name: _____

Title: _____

Email Address: _____

Head of Organization: _____

Title: _____

Email Address: _____

1. **Status:** Please check the appropriate box(es) to indicate your agency's status.

- Government
- Non-profit organization
- UT Extension Service
- NeighborWorks® America Affiliate
- HUD Approved
- Other: _____

2. **HUD Certification:** Is your agency a HUD certified counseling agency?

- Yes
- No

3. **Experience:** How long has your agency administered a homebuyer education or housing counseling program in your community?

References: Please list three business references in your community that are familiar with your services. At least one reference should be a lender.

Reference #1

Name	
Company	
Phone	

Reference #2

Name	
Company	
Phone	

Reference #3

Name	
Company	
Phone	

4. **Staff:** Please list all staff who will be providing homebuyer education or housing counseling. Also, include the certificate of completion for each counselor/educator and current transcript; and list below the length of their experience in homeownership education in your community. Please specify whether the trainer has been certified by NeighborWorks® or another training entity.

Trainer	Experience	Certified

5. **Service Area:** List the counties whose residents you can readily serve. Travel time to your office should be no more than one hour. Please list the county you are located in as well as connecting counties that you serve.

6. **Service Times and Format:** Please indicate below the times and format for your training.

Days	Hours	Format (Group/Individual)

7. **Fees:**

A. Does your agency charge fees?

- Yes Amount: _____
 No

B. In the space below, describe the fee structure you intend to use in providing homebuyer education training. Break the cost down to show what you propose to charge for basic homebuyer education training and what you would charge if applicant needed additional assistance with credit problems, etc.

8. **Language:** Do you offer classes in languages other than English? _____
 If yes, what languages? _____

9. **Homebuyers Club:** Does your agency have a homebuyers club for long term counseling?

- Yes
- No

If yes, how often do you hold classes? _____

10. **Program Proposal:** Please submit your homebuyer education proposal with this application. In the proposal, provide a detailed explanation to include the following:

- Explain why your organization offers homebuyer education and counseling – and why you are applying to become a THDA HBEI agency.
- Explain which training materials and methods you will use.
- Tell the number of hours you will take to provide basic homebuyer education.
- Will you hold classes for customers who are not involved in other programs at your agency?
- How often do you plan to hold classes?
- Will you list those classes on THDA’s HBEI website class calendar?
- Where will you hold your classes? (ie: location and type of room, city and county)
- Do you have a marketing plan for your homebuyer education program?
- How will you publicize your classes and services?
- Will you use industry professionals as volunteers to help present information in your classes?
- Do you currently have professional relationships with any THDA lenders or THDA-trained realtors in your area? If so, please provide their names in your proposal or as references on your application.

Basic Criteria for HBEI Approval

- A. To be an approved THDA homebuyer education agency, an agency must employ at least one trainer who has earned the NeighborWorks® America homebuyer education pre-purchase trainer certification (Course HO229) or HUD Office of Housing Counseling Certification. A copy of each trainer’s certificate must be submitted with application.
- B. To be approved under THDA homebuyer education programs, an agency must submit the following: *a signed memorandum of understanding (Program Agreement) with THDA, a completed trainer agency application with all required attachments, an Automated Clearing House (ACH) form, and a completed W-9. Certified counselor must also observe at least one pre-purchase class facilitated by an existing THDA HBEI Network agency and completed an onsite visit with THDA HBEI staff.*
- C. Reporting: Trainer agencies must have either have an established method of customer intake and recordkeeping so that accurate data can be reported to THDA through a HUD approved Client Management System and/or utilize the THDA HBEI Reporting Process (additional information can be found in the THDA HBEI Program Guide)
- D. Standards: THDA requires that HBEI-approved agencies adopt and follow the National Industry Standards for Homeownership Education and Counseling. When submitting the HBEI application, the applicant agency must include a signed Code of Ethics and Conduct

form for each homebuyer education trainer/counselor on their staff. HBEI-approved agencies are expected to formally adopt the National Industry Standards for Homeownership Education and Counseling within twelve months after their THDA approval.

- E. Knowledge of THDA's Program and Local Housing Market: The applicant's staff must possess a working knowledge of THDA's Mortgage Programs, other affordable mortgage loans available in the community, and the local housing market. (Info on THDA mortgages can be found at www.thda.org.)
- F. Follow Up Credit Counseling or Homebuyers Club: Trainers should be prepared to provide additional assistance if credit or budget problems prevent a client from qualifying for mortgage financing. The trainer should help the client complete the course and develop a plan for preparation to purchase a home. The certificate for the homebuyer education course is valid for 12 months and can be submitted to the lender when the client is ready to apply for a loan.
- G. Community Resources: The trainer should have established working relationships with private and public community resources to which it can refer clients who need help the trainer cannot offer.

Items to Include with Application

- Completed Application
- Copy of 501c3
- Copy of current Certificate of Existence from Tennessee Secretary of State's Office
- Copy of Agency's charter and by-laws
- Copy of most recent Financial Audit Review, if applicable
- Copy of Homebuyer Education Proposal
- Completed Automated Clearing House (ACH) form
- Completed W-9
- Copy of each trainer's NeighborWorks® training certificate of completion
- Copy of Program Agreement(s) signed by each trainer and Executive Director
- Copy of National Industry Code of Ethics and Conduct for Homeownership Professionals signed by each trainer.

NOTE: Final approval for HBEI application will not be considered until all items above have been completed and submitted to THDA.

Return completed application to:

Mandy Garman, *HBEI Intake & Training Coordinator*

P: 615-815-2161 | mgarman@thda.org

*Additional program contacts:

Jayna Johnson, *Homebuyer Education Manager*

P: 615-815-2019 | jjohnson@thda.org

Yvonne Hall, *HBEI Payments & Reporting*

Coordinator P: 615-815-2229 | yhall@thda.org