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**HOMEBUYER EDUCATION AND COUNSELING PROGRAM  
AND STANDARDS GUIDE**

**REVISION 2**

August 1, 2015

**Remove and discard:**

**Replace with enclosed:**

Page ii (August 2014) .....	Page ii (Revised 08/01/15)
Page iii (August 2014) .....	Page iii (Revised 08/01/15)
Page 3 (Revised 03/04/15) .....	Page 3 (Revised 08/01/15)
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Page 39 (Revised 03/04/15) .....	Page 39 (Revised 08/01/15)
Page 41 (August 2014).....	Page 41 (Revised 08/01/15)

**EFFECT OF CHANGE**

The above page(s) should be removed/replaced in your guide. Complete guide is located on THDA's website, [www.thda.org](http://www.thda.org) at <http://thda.org/DocumentCenter/View/5406>.

Changes are as described below:

- **Online Education**  
Effective August 1, 2015, online homebuyer education is an option for all borrowers. The Program Guide contains several revisions that include specifications regarding online education requirements.

- Conflict of Interest  
Section 2.3.B contains additional specifications regarding Provider and Provider's staff holding active license in the lending and real estate profession.
  
- Fees  
Section 2.3.F contains additional specifications regarding the maximum amount a customer and household may be charged.
  
- Intake  
Section 3.3 contains the following additional sentence: Customer files must contain intake application, authorizations, copy of identification with name and photo, and other applicable forms.
  
- Customer Reporting  
Section 7 contains additional specifications regarding customer data obtained and entered in the agency's reporting system for each borrower. There is also additional specifications regarding reporting.
  
- Certificates of Completion  
Section 4.11 contains revisions and the following additional sentence: For THDA's financial accounting purposes, Provider must give customer the certificate specific to the type of course completed.
  
- Forms  
Section 13 shows the removal of forms pertaining to online education. Online HBE Borrower Information Form 100 and Online HBE Request Form 200 will no longer be used.
  
- Other  
Other pages contain minor corrections of text not affecting actual guidelines.



# **Homebuyer Education and Counseling Program and Standards Guide**

AUGUST 2014

Latest Revision: 8/01/2015

**THDA'S Mission:**

*Leading Tennessee Home by creating safe, sound, affordable housing opportunities.*

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### **C. Training for Pre-purchase Education**

HBEI Providers delivering homebuyer education are required to complete and pass the exam for the NeighborWorks® America's HO229 Homebuyer Education Methods: Training the Trainer course before the Provider applies to become a member of the HBEI Network.

### **D. Continuing Education**

THDA supports continued learning and professional growth of HBEI Providers to promote high quality services for participants. THDA offers continuing education opportunities through annual meetings, NeighborWorks® place-based trainings, and NeighborWorks® online courses. In addition, THDA encourages HBEI Providers to participate in seminars, courses, conferences, etc. through relevant and trusted entities. If Providers are certified by entities other than NeighborWorks® America, they may choose to meet the continuing education requirements for those certifications, although THDA does not require it. Providers must meet the following requirements in order to maintain their Neighborworks® certification.

1. HBEI Providers meet certification and continuing education requirements established by NeighborWorks® Center for Homeownership Education and Counseling (NCHCEC). HBEI Providers complete a minimum of 10 hours of continuing education annually, or 30 hours within a 3 year period, in subjects relative to the core content and delivery of homeownership education.
2. HBEI Providers have to submit proof of completion to THDA. Providers are responsible for maintaining a record of completed Continuing Education Hours (CEHs) for educators and counselors for three years. THDA will request documentation during the renewal process or as needed. HBEI Providers providing multiple services, including foreclosure counseling, homebuyer education, or homebuyer counseling do not have to complete more than 10 hours of CEHs annually, but must complete training relevant to all areas of expertise.
3. In order to maintain NCHCEC certification, counselors/educators are required to complete 30 hours of continuing education over the period the certification is valid (three years from the date of issuance). At least 15 of these hours must be completed through NCHCEC. In the event that this requirement is not met, the certification expires and becomes invalid. In this instance, the counselor/educator must re-take the certifying course and accompanying exam should they wish to re-apply for certification.
4. Additional information about NCHCEC Certifications can be found here: [http://nw.org/network/training/homeownership/NCHCEC\\_Certification.asp](http://nw.org/network/training/homeownership/NCHCEC_Certification.asp) and certification renewal here: <http://nw.org/network/training/homeownership/continuingeducationunits.asp>.

## **2.3 ADMINISTERING AN HBEI PROGRAM**

### **A. Code of Ethics and Conduct**

1. A Code of Ethics and Conduct for Homeownership Professionals has been developed by the Advisory Council for the National Industry Standards for Homeownership Education

and Counseling. Adhering to this code of ethics is critical to demonstrating ethical conduct within the housing counseling profession. A copy of the Code of Ethics and Conduct for Homeownership Professionals is located in Section 13.

2. HBEI Provider homeownership educators and counselors sign and adopt the written National Industry Code of Ethics and Conduct for Homeownership Professionals upon the HBEI Provider Agency becoming a member of the HBEI Network.

## **B. Conflict of Interest**

1. THDA requires HBEI Providers to serve participants without conflict of interest. A conflict of interest exists when the Provider has an interest that has the potential to compromise the Provider's ability to fully represent the best interests of the participant. In order for the participant to make a fully informed decision they must be made aware of any real or potential conflict of interest that could be created on the part of the Provider or Provider's staff. The following are examples of relevant conflicts of interest:
  - Provider or Provider's staff owns or purchases property that the client may choose to purchase
  - Provider or Provider's staff accepts a fee for participating in any way in the sale of a property for the client.
  - Provider or Provider's staff holds or services the mortgage on a client's property.
  - Provider or Provider's staff makes available an in-house mortgage product or real estate services.
  - Provider or Provider's staff holding an active license in the real estate or lending profession.
2. When a conflict of interest exists or may exist, HBEI Providers give a written disclosure to participants revealing the conflict and stating that participants are under no obligation to receive additional services from the Provider. Both parties sign the disclosure. Providers offer information on alternative services and programs. The signed disclosure is maintained in the client file. A sample Conflict of Interest and Disclosure Agreement is included in **Section 13**.
3. Providers may use an alternative disclosure, subject to THDA's approval. Such disclosure language should clarify that:
  - The participant household is seeking homebuyer education and/or counseling services and is not applying for a loan or real estate representation.
  - The participant household will be offered objective advice about loan products for which the household may be eligible.
  - The participant household is free to select lenders, lending products and real estate services of their own choosing.
  - No information will be shared with an in-house or outside loan officer without the written consent of the participant household.
4. HBEI Providers may not accept a fee from a lender, real estate agent, developer, home inspector, appraiser, or insurance company, or any other homeownership industry representative for referring participants.



5. HBEI Providers of homebuyer education and counseling may not be associated with the decision to approve or deny in-house mortgage loans, grant programs or the sale of property to participants that receive their homeownership education and counseling services.

### **C. Customer Feedback**

Before receiving their certificates, participants completing homebuyer education classes, workshops, clubs, and counseling sessions complete a satisfaction survey (See **Section 13**).

1. Clients are to be given customer satisfaction surveys to complete at the conclusion of their training.
2. A copy of the Customer Survey should be placed in the customer's file or class file.

### **D. Data Privacy**

HBEI Providers adhere to federal regulations and statutory laws pertaining to the release of private data about individuals to outside parties. Before releasing private client data, HBEI Providers must secure written authorization from the client. The authorization must include the parameters of information to be shared and may not be a blanket waiver. Clients are not required to share private data with counselors or third parties. Provision of service must not be contingent on clients' providing their consent to share data. See Privacy Policy and Housing Counseling Agreement in **Section 13**.

### **E. Fair Housing**

HBEI Providers must affirmatively further fair housing by making special efforts to reach and accommodate populations that are typically underserved. HBEI Providers comply with the provisions of the Americans with Disabilities Act (ADA) and observe all laws pertaining to fair housing in the administration of homebuyer services. Providers ensure the accessibility of their services for people with disabilities and offer reasonable accommodation when necessary. In cases where reasonable accommodations are requested, all actions taken to facilitate service delivery should be documented.

### **F. Fees**

HBEI Providers may charge up to \$25 to customers already in the process of obtaining a THDA loan and a reasonable fee to other participants for face-to-face homebuyer education. Providers also may waive the fee or establish a sliding fee scale, based on income. Any customer paying more than \$25 for a loan that is not initially THDA and then changes to a THDA loan must be refunded the amount over \$25 by the Provider.

HBEI Providers who elect to charge fees must have a written fee policy that is made available to participants. Third party fees that present a conflict of interest are prohibited. This includes direct payment from a lender or real estate agent on behalf of the participant.

Fees are based on the actual cost of delivering services. HBEI Providers should consider what other Providers in their area charge.

1. THDA homebuyer education class fees: A reasonable maximum fee for a THDA loan customer for an 8 hour homebuyer education class or a minimum four hour one-on-one service is \$25 per person, not to exceed \$50 per household.
2. Fees must be reasonable and customary.

## **PART II: HBEI PROGRAM DELIVERY STANDARDS**

### **SECTION 3: BASIC HBEI HOMEBUYER SERVICES**

The HBEI program model is designed to meet the needs of participants by understanding what steps, if any, have been taken towards homeownership, determining mortgage readiness and customizing services based on the needs of the participant. HBEI educators and counselors should have a working knowledge of and be able to share information with their customers about THDA mortgage loans, HUD Programs, and Rural Development mortgage loans, as well as other special affordable loan products available in their area. Trainers can access [www.thda.org](http://www.thda.org), [www.HUD.gov](http://www.HUD.gov), and [www.rurdev.usda.gov/TN](http://www.rurdev.usda.gov/TN) for more information.

#### **3.1 FORMAT AND TIME REQUIREMENTS**

Homebuyer education is provided to two or more participant households in a class or workshop format while homebuyer counseling is provided to one customer household at a time. Each person on the loan is required to attend a homebuyer education class. THDA HBEI approved providers serve THDA loan customers through a variety of formats, including the following:

- An eight hour class or workshop
- A seven hour class or workshop, paired with a minimum of one hour of individual counseling
- A minimum of four hours of face-to-face, one-on-one homebuyer counseling
- A minimum of one hour of individual counseling coupled with THDA's approved eHomeAmerica an approved online homeownership education course

#### **3.2 SCREENING**

The process of screening helps participants understand what services are available and best fits their needs. HBEI agencies should use customer intake forms to collect required client information and to track the services provided for the client. THDA gathers this information to meet federal requirements. Information from the forms will help counseling agencies prepare pay requests and activity reports, and also will be useful if the client needs additional services. The staff person performing screening and/or intake must be trained in requirement of the Privacy Act. This staff may obtain basic information to determine if the agency can assist a potential client, schedule an appointment with a housing counselor or refer the potential client to other resources.

1. Screening should be completed for all participants interested in homebuyer services and can be done by the client or facilitated by the homeownership advisor or support staff. Screening may take place in person, by telephone or email, or through website applications.
2. For Providers who offer online registration, the webpage must include information on homebuyer counseling and the benefit of those in the initial stage first meeting with a homeownership advisor.
3. Providers must contact participants who register online by phone or email to complete screening.

4. For the purposes of screening, participants are identified as one of the following:
- Initial Stage: The client has not been preapproved for a mortgage loan or submitted a purchase agreement.
  - In Process: The client has been preapproved for a mortgage loan, submitted a purchase agreement, or has a closing scheduled.

### **3.3 INTAKE**

During intake, contact and demographic information should be collected for each household. Applicable forms and authorizations are reviewed with participants. Intake should be completed immediately following the screening or at the first homebuyer counseling session or homebuyer education session. Each person on the loan is required to attend a homebuyer education class. Customer files must include the intake application, authorizations, copy of identification with name and photo, and other applicable forms.

#### **A. Client Numbers and Forms**

Standardized intake forms should be used for each household. Intake can be facilitated by the homeownership advisor or support staff and may be done in person, by telephone or email, or through a website application. See samples of Client Intake Forms in **Section 13**.

All clients must be assigned a six digit client number. At a minimum, customers should be asked to sign an agreement to participate, a Conflict of Disclosure form and a Combined Privacy Act Notice form. A copy of the form(s) should be given to the customer and the original(s) should be placed in the customer's file.

#### **B. One-on-One and Online Client File**

A client file must be maintained on each client household that is receiving housing counseling. The intake form should be kept in the client's file as well as copies of budget sheets and any client communication or other pertinent information.

#### **C. Group Education File**

Providers must maintain a separate confidential file for each course provided. The file may be electronic or a combination of electronic and paper. The file must include the items identified below. An individual file does not need to be established for each education attendee. However, if a client has an existing individual file and attends a group workshop the client's participation in the workshop session must be documented in his/her individual file.

1. File Number - A file number for the education/ workshop session
2. Data - All required fields are listed in **Section 7**.

HBEI Providers must submit auxiliary materials to THDA for approval before distributing said materials in classes attended by THDA loan customers, unless approved or required by HUD or the agency's intermediary.

Under no circumstances should HBEI Providers allow sales or multi-level marketing presentations to be included within the class or workshop time-frame or in connection or conjunction with a THDA approved homebuyer education class or workshop, to include but not limited to share class participants contact information for any sales solicitation. Agencies or individual educators or counselors participating in such activities will be immediately and permanently terminated from THDA's homeownership education and counseling programs.

#### **4.6 APPROVED FORMATS**

THDA approved homebuyer education is delivered in one of the following formats:

##### **A. Homebuyer Class or Workshop**

While the content and curriculum requirements are the same, "fast track" classes or workshops are offered in a shorter time frame, targeting participants who are closer to mortgage readiness.

##### **B. Homebuyer Club**

Homebuyer clubs, which include several sessions allowing in-depth instruction, may be more beneficial for participants who have greater barriers to homeownership.

##### **C. Online Homebuyer Education**

Online homebuyer education through eHomeAmerica will be allowed by THDA to all customers in conjunction with a minimum of one hour of telephone or face-to-face homeownership counseling by an approved HBEI online Provider agency.

A customer may access the Homebuyer Education Course via THDA's website or by contacting the approved Provider agency directly.

#### **4.7 APPROVED DELIVERY TIME**

Pre-purchase classes and counseling provided by HBEI-approved agencies must be led by educators and/or counselors that have received pre-purchase certification from NeighborWorks® America. Upon completion of homeownership education, clients should be able to demonstrate an understanding of the following: preparing for homeownership; budgeting and credit management; financing a home; selecting a home; maintaining a home and finances; and avoiding delinquency and foreclosure.

The time allocated for comprehensive, effective delivery of pre-purchase curriculum to achieve a desired expected outcome and cover content adequately should be 8 - 10 hours of education. In some circumstances (e.g., when a customer is provided homeownership education and counseling in a one-on-one setting) hours may vary, **but in no case would less than 4 hours be sufficient.**

### **A. Homebuyer class or workshop**

The homebuyer education class or workshop format is a minimum of 8 hours and is offered in one-day or multi- days. If at least one hour of counseling is provided to each participant in conjunction with the workshop, the class session may be seven hours.

### **B. Homebuyer Club**

The homebuyer club format is a minimum of 12 hours, offered over a minimum of 6 sessions, delivered over several months.

### **C. One-on-one Homebuyer Education/Counseling**

Individual or one-on-one homebuyer education/counseling must be a minimum of four hours with the required NeighborWorks® America RTAD curriculum being completely covered and individual budget counseling incorporated. (See Section 6 for topics to be included in a one-on-one counseling session.)

### **D. Online Education**

Individual or one-on-one education/counseling sessions must be a minimum of one hour. The following required topics must be covered:

- Review of modular quizzes to ensure customer's understanding of topic covered.
- Assist customer with creating personal budget.
- Loan disclosure forms.
- Customer questions.

**NOTE: Agencies that breach the 8 or 4 hour rule will be removed from THDA's approved HBEI provider list.**

## **4.8 VOLUNTEERS**

Providers are allowed, but not required to utilize volunteers in the delivery of homebuyer education. All volunteers must be identified, screened, and trained by Providers. HBEI Providers must be present throughout the class to monitor volunteer presentations and ensure that the core curriculum is delivered thoroughly and objectively. Providers should give regular feedback to volunteers.

Periodically Providers use different volunteers to ensure variety in delivery style and perspective and to engage more industry professionals in homebuyer education.

Volunteers may not distribute marketing or educational materials with company logos or contact information, including business cards and brochures. Business cards may be made available at a general resource table.

Volunteers are not required to complete certification; however they must adhere to and sign the Code of Ethics and Conduct found in Section 13. Providers are encouraged to create a Volunteer Agreement to incorporate agency procedures, proprietary policies, and client confidentiality, and require all volunteers to adhere to and sign such agreements. See sample Volunteer Agreement in **Section 13**.

## **4.9 REGISTRATION**

Providers should have a formal registration process for all participants. To reduce barriers, participants can register by phone or if available, online.

Participants should receive a response by phone or email no more than two (2) business days after initial contact with the Provider. Providers should close registration when full or no sooner than five (5) business days before the start of homebuyer education.

Provider voicemail should inform participants they offer homebuyer education and may include registration instructions.

Participants should be scheduled for homebuyer education based on their need and the availability of services. If a Provider's schedule does not allow participants to complete education in time for a closing, the Provider should refer participants to another Provider.

## **4.10 ATTENDANCE**

Participants are required to attend the entire workshop or homebuyer club. Participants who miss more than 10 percent are required to make up the missed portion to receive a certificate of completion. Attendance requirements cannot be shared between members of a household.

Providers may establish a policy to address how participants can make up missed portions of homebuyer education. Providers may implement a policy to address when participants arrive late or return late from breaks.

## **4.11 CERTIFICATES OF COMPLETION**

Certificates are issued by the HBEI Provider to the participant upon completion of the course. Certificates should only be issued to participants who adhere to the attendance policy, and after the customer has completed the customer evaluation survey (See Section 13).

For THDA's financial accounting purposes, Provider must give customer the certificate specific to the type of course completed.

HBEI Providers must use the certificate of completion template supplied by THDA and include THDA's logo, Customer name, Provider Agency name, HBEI Trainer ID Number, completion date and Counselor/Educator signature. When applicable, Providers shall make certificates available in English and Spanish.

- THDA HBEI Certificates of Completion are effective for 12 months.
- Participants are not required to pass an exam to receive the certificate of completion.
- Once issued, certificates may not be invalidated by Providers for nonpayment.

### Out of date Certificates:

If a non-online customer with an HBEI Certificate of Completion applies for a THDA mortgage between 12 and 24 months following their education/counseling session, they should contact their Provider agency for a budget and counseling update session that lasts at least one hour (See Section 6). After the counseling session is over, the Provider Agency should provide the customer with an updated certificate showing date of original education and date of update session. If the Certificate is more than two years old, the customer should re-take the class and participate in another budget counseling session.

If an online customer with an HBEI Certificate of Completion applies for a THDA mortgage more than 12 months following their education/counseling session, they must retake the course.

## **4.12 CLASS SCHEDULING**

Providers should establish an annual homebuyer education schedule that is responsive to their target population and maximizes the number of participants. Homebuyer education workshops or classes should be offered a minimum of once a quarter.

Schedules must be submitted to THDA for approval and include dates, times, city location, registration contact name, email address, phone number and fee. Classes and workshops are published on THDA's HBEI website calendar. The first half of the calendar year is submitted to THDA on or before October 31, and the second half of the calendar on or before April 30. Additions or changes also are submitted to THDA for approval for posting on the website calendar.

## **4.13 CLASS CANCELLATION**

A workshop or class may not be cancelled once participants have signed up. The following exceptions apply:

- a. Inclement weather or a natural disaster. For inclement weather, the workshop or class must be rescheduled within one week, if possible.
- b. At registration deadline (no sooner than 5 days prior to the start date) only one household is registered for a workshop, and canceling does not impact their closing date.
- c. HBEI Provider staff is ill. In case of staff illness on the scheduled class date, Provider Agency should contact all registrants and refer to other area Providers or re-schedule class at earliest opportunity.

### **6.3 ONE-ON-ONE PRE-PURCHASE EDUCATION & COUNSELING REQUIREMENTS**

In the case of one-on-one in person pre-purchase homeownership education and counseling for THDA loan customers, HBEI educators/counselors should take the customer through the entire curriculum of the RTAD manual and also cover all the budgetary activities and other topics required for the individual counseling for customers receiving group education. The time allocated for comprehensive, effective delivery of pre-purchase curriculum to achieve a desired expected outcome and cover content adequately is 8 hours of education. In some circumstances (e.g., when a customer is provided homeownership education and counseling in a one-on-one setting) hours may vary, but in no case would less than 4 hours be sufficient.

### **6.4 ONLINE HBE SERVICE DELIVERY**

THDA allows the use of the eHomeAmerica online product for borrowers who prefer an online course.

Only approved HBEI Providers can serve THDA's loan customers' online education needs.

#### **A. Criteria for Online Education**

Although the preferred form of homeownership education is in person, THDA will allow the use of the online product to accommodate customers who prefer an online course.

THDA does not have any criteria that would limit a borrower from receiving education online.

#### **B. Customer Process for Online Education**

The online customer will complete the following process:

1. The customer must register for the eHomeAmerica course and pay the required fee for using the online product.
2. The customer is required to complete an intake application and provide requested documentation including copy of identification with name and photo.
3. The eHomeAmerica online course will take several hours to complete. The course has test questions at the end of each section. The customer will be able to go in and out of the course and, if needed, take the course over several days.
4. Upon completion of the course, the online customer will be required to participate in a one hour counseling session with the HBEI agency selected during the online registration process. The one hour counseling session provides follow-up counseling on the test questions and additional counseling regarding the customer's budget and their responsibilities as a THDA homeowner



### C. HBEI Agency Process for THDA Online Customers:

1. Initial Screening Interview should be conducted by agency. During the initial contact with the online customer, the HBEI agency should perform the following:
  - a. Provide the customer with a brief overview about their agency and explain that they will be available to assist the customer in the future.
  - b. Collect any necessary information not gathered through the eHomeAmerica intake system in order to complete all required data fields in HCO and Counselor Max. (Refer to **Section 7.1.D**).
  - c. Ask the customer to sign an agreement to participate, disclosure and permission to release information forms. A copy of the form(s) should be emailed to the customer and the returned signed copies should be placed in the customer's file.
  - d. Will explain to the customer all the steps involved in using the online course, including the following:
    - How to access the eHomeAmerica course, if applicable
    - Intake steps
    - Required course fee
    - Inform the customer that they can communicate with the counselor if they have questions as they go through the course.
    - Within 1 business day following completion of the course, customer will be contacted by a counselor to schedule the required counseling session. This session is not required to be conducted in the same day as completion of the online course; however, must take place within 7 business days.
    - Make sure the customer understands that they must complete the follow-up telephone counseling session with the counselor *before* receiving the Certificate of Completion.
  - e. During their follow-up counseling session, the counselor should cover topics as detailed in **Section 4.7.D**.
2. Follow-up counseling session should include the session outline topics discussed in **Section 6.2**.

## SECTION 7: CUSTOMER REPORTING

### **7.1 REPORTING & SHARING CUSTOMER DATA WITH THDA**

THDA requires all HBEI agencies to share homeownership education and counseling customer data for each borrower in the household with THDA by using Fannie Mae's Home Counselor Online (HCO) system or Counselor Max.

Agencies must complete four basic steps in order to provide THDA with required customer data:

1. Register, as an administrator, on Fannie Mae's Home Counselor Online System.
2. Set up shared access with THDA.
3. Set up shared cases with THDA.\*
4. Enter required customer data. (Minimum information fields listed under Section D below.)

#### **A. HCO Registration Process**

The revised Home Counselor Online registration process includes interactive documents, which are now available on efanniemae.com. Electronic documents may be accessed at: <https://www.efanniemae.com/sf/technology/accountmanage/counselingreg.jsp>

HCO users upload documents from efanniemae.com, type in the required information, print, sign, and submit for processing. When registering as HCO users, HBEI UT trainers should enter their "organization" or "agency" name as follows: UT Extension – Montgomery County (or Bradley or Knox etc.).

After agency gets HCO User ID and password, agency should set up shared access and case sharing with THDA.

#### **B. Sharing Access**

- After logging into Home Counselor Online at: [https://hco.efanniemae.com/hco/index.jsp?da\\_forward=login](https://hco.efanniemae.com/hco/index.jsp?da_forward=login)
- Place your mouse cursor over the word Administration, it's located in the top menu, and then move your mouse cursor to Set Up after the drop down menu appears.
- When the next menu appears place your mouse cursor over Agency Relationships and then left click once.
- Left Click the Establish New Relationship button.
- In the Agency Name textbox type "Tennessee Housing Development Agency". (everything inside the double quotes)
- In the Agency State select "Tennessee".
- In the Agency City textbox type "Nashville". Left Click the Search button.
- In the Agency Search Results, place a dot in the radio button to the left of Tennessee Housing Development Agency and left click the Next button

- In the Establish Agency Relationship, place a check in the checkbox to the right of Shared Access.
- Left Click the Save Relationship button.

### C. Sharing Cases

- In order to share a case, go to the Administration tab at the top right of the home page and scroll down to Share Cases.
- On the next page, search for any number of cases within the agency and share them with another agency.
- Through this function, one or more cases may be shared.\*

**\*Must be an Administrator on HCO set-up to be able to complete this step.**

### D. Minimum Required HBEI Customer Data Collection Fields for each borrower in the Household

1. Case Information
  - Agency
  - Case Number
2. Primary Address
  - Street
  - City
  - State
  - Zip Code
  - County
  - Residency Status
3. Financials
  - Monthly Income (Gross Amount)
4. Client Information
  - First Name
  - Last Name
  - Social Security Number (Worker ID #, or enter 9's in place of SS#)
5. Demographics
  - Ethnicity
  - Client Race - Single Column
  - Client Race - Multiple Column
  - Birth Date (In rare case where not available, make an educated guess)
  - Number of Dependents
  - Household Size
  - Marital Status
  - Gender
  - Female Head of Household
  - Single Head of Household
  - Owned Home In Last 3 Years

## **E. Counselor Max**

THDA requires all HUD agencies who utilize Counselor Max as their customer reporting system to submit monthly year-to-date reports. The reports must be submitted on or before the fifth (5<sup>th</sup>) day of the month. (Refer to **Section 7.1.D** for required customer data fields.)

## **SECTION 11: PAYMENT FOR HBEI SERVICES FOR THDA CUSTOMERS**

### **A. In Person Education**

A payment of \$250 will be made to approved HBEI agencies from THDA after they have provided face-to-face homebuyer education for customers that obtain THDA loans.

The payment is made on a monthly basis **after** the loan has been closed by the lender *and then purchased* by THDA. Lenders should send purchase requests to THDA 3 to 5 days after closing. If a HBEI serviced loan is purchased (funded) during one month, then the HBEI payment will be made to the agency during the following month. However, if a loan is closed at the end of one month and the lender sends the purchase request early the next month the HBEI payment will not arrive until two months after the closing.

No later than the 15<sup>th</sup> of each month, HBEI staff will generate a report that shows the names of the funded loan customers for the previous month. That report also shows the name of the agency that provided the service for the customers. THDA staff sends a notice to each agency that had funded loan customers the month before. THDA requires each agency to review their report, check their files, and confirm that each customer on the report actually was served by their agency. Each agency must mark a confirmation space on the report and return to THDA via fax or email. THDA will not issue payment unless the homeownership education agency has confirmed their HBE service, has reported the funded loan customer in HCO, and is in good standing with the HBEI Program.

The payment will be wired to the agency's account on the last business day of the month by THDA. See Section 13 for a copy of the wire transfer form HBEI agencies use to provide their banking information to THDA.

NOTE: THDA recommends its approved HBEI agencies not charge more than \$25 to THDA loan customers (single or couple) for the required 8 hour pre-purchase class. HBEI agencies also should be willing to serve pre-purchase customers at no cost if the customer can't afford to pay for a class.

### **B. Online Education**

HBEI approved Providers who provide online homebuyer education and counseling for customers that obtain THDA loans will receive a payment from THDA for \$150.

In addition, eHomeAmerica will pay the Provider \$74 for every online customer. This payment is submitted monthly. (Note: \$74 payment is based on the customer's fee of \$99. If a Provider chooses to offer a discounted coupon to the customer, the Provider will receive the difference of the customer's fee and eHomeAmerica's administrative fee.)

## **PART IV: OTHER INFORMATION**

### **SECTION 13: HBEI FORMS AND INSTRUCTIONS**

THDA forms referenced in this Guide are listed below. THDA forms may not be altered and may not be distributed to any entity who is not an HBEI Provider or to any other unauthorized individual or entity. These forms are to be considered part of this Guide. Sample forms may be altered to include Provider Agency Name.

HBEI Program Agreement

HBEI Program Application

Code of Ethics and Conduct

Conflict of Interest and Disclosure Agreement

Privacy Policy and Housing Counseling Agreement

Wire Routing Form

Homebuyer Education Materials Order form

THDA HBEI Contact Form

Sample: Customer Survey (2 Samples)

Sample: Counseling Documentation Checklist

Sample: Client Intake Forms (3 Samples)

Sample: Volunteer Agreement