



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
- 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 four 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	

Reference #4

Name	
Company	
Phone	

4. **Staff:** Please list all staff who will be providing homebuyer education or housing counseling. Also, include a resume and certificate of completion for each counselor/educator 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.

C. **Service:** Check the groups below that your agency serves.

- General Public
 Low Income Only
 Hispanic Only
 People with Disabilities
 Clients of our Agency's programs only
 Other: _____

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

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

Yes

No

If yes, how often do you hold classes? _____

F. 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) *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. After approval, the agency will be assigned an HBEI Trainer ID Number which should be noted on every certificate given to customers when they complete their homebuyer education class.*
- C. Reporting: Trainer agencies must have an established method of customer intake and recordkeeping so that accurate data can be reported to THDA through Fannie Mae’s Home Counselor Online (HCO) data collection system. HBEI applicant agencies must register on HCO and share access with THDA before final approval for the HBEI program.
- 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
- Resume for each trainer
- Copy of each trainer's NeighborWorks® training certificate of completion
- Copy of Program Agreement(s) signed by each trainer
- 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 submitted to THDA and the applicant agency has registered on Fannie Mae's HomeCounselorOnline (HCO) and shared access with THDA.

Return completed application and forms to:

Homebuyer Education
Tennessee Housing Development Agency
502 Deaderick Street, Third Floor
Nashville, TN 37243

Contact Information:

Jayna Johnson, *Homebuyer Education Manager*
P: 615-815-2019 | jjohnson@thda.org

Donna Neal, *Homebuyer Education Specialist*
P: 615-815-2085 | dneal@thda.org