

# REPACKAGING THE NHSSF HOME BUYER EDUCATION & COUNSELING PROGRAM

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**EDUCATED BUYERS ARE MORE  
SUCCESSFUL HOME OWNERS**

Educated Buyers = successful home owners

Stability to families

A proven path to prosperity

Why do I what I do? Because I care.

Economic mobility and growth

American Dream

Create Wealth & Prosperity

# CURRENT FORMAT — CASE STUDY: NHSSF HBE PROGRAM

**Prequalified or Mortgage-Ready Buyers Focused**

**Segmented:**

- **Group Orientation: 1 hour – a brief summary of the process – High numbers of registered participants**
- **Group HBE Workshop: 8 hours – Lack of awareness**
- **One on One Counseling**

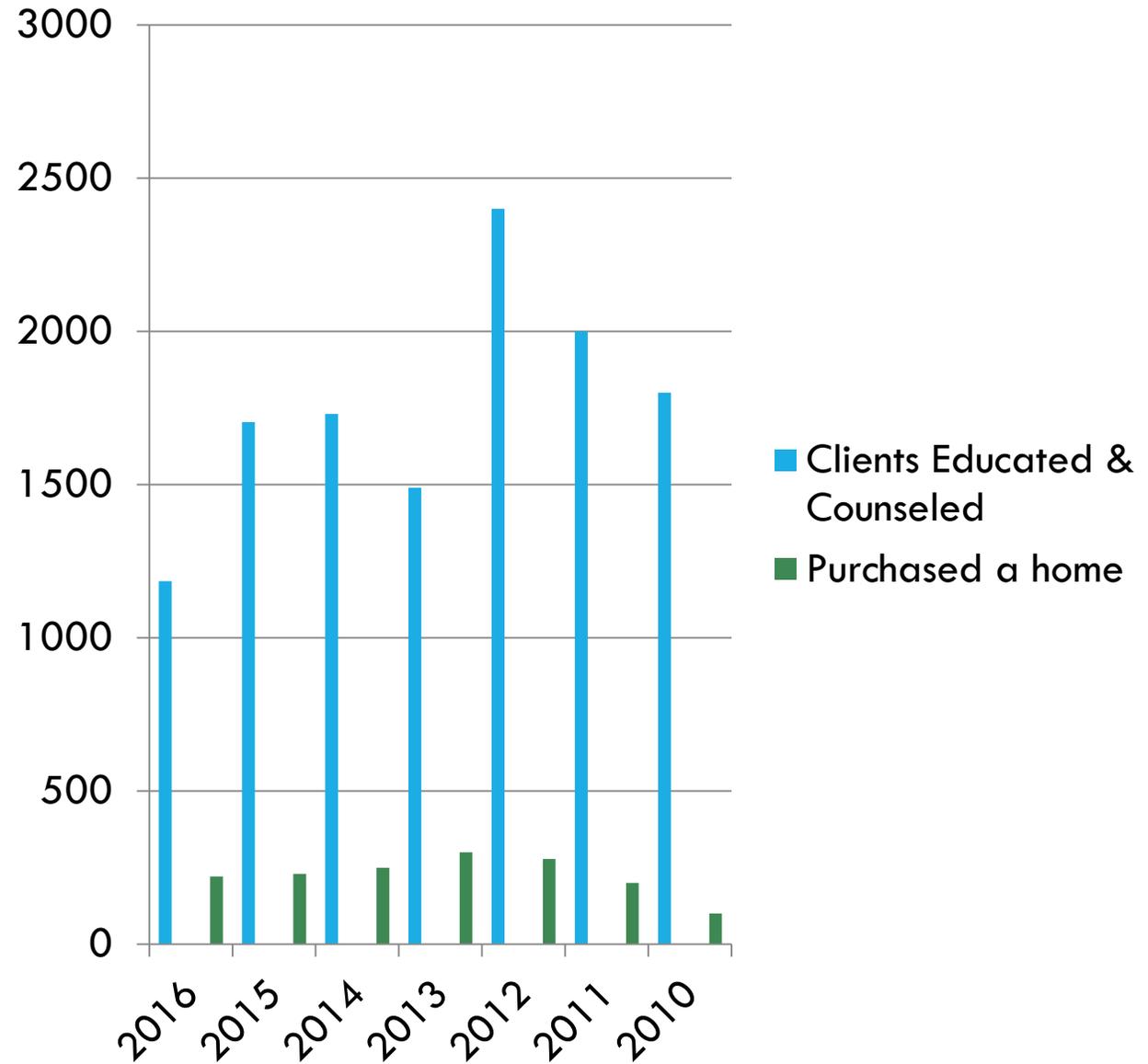
**Current Annual Reports tell half the story.**

**Results:**

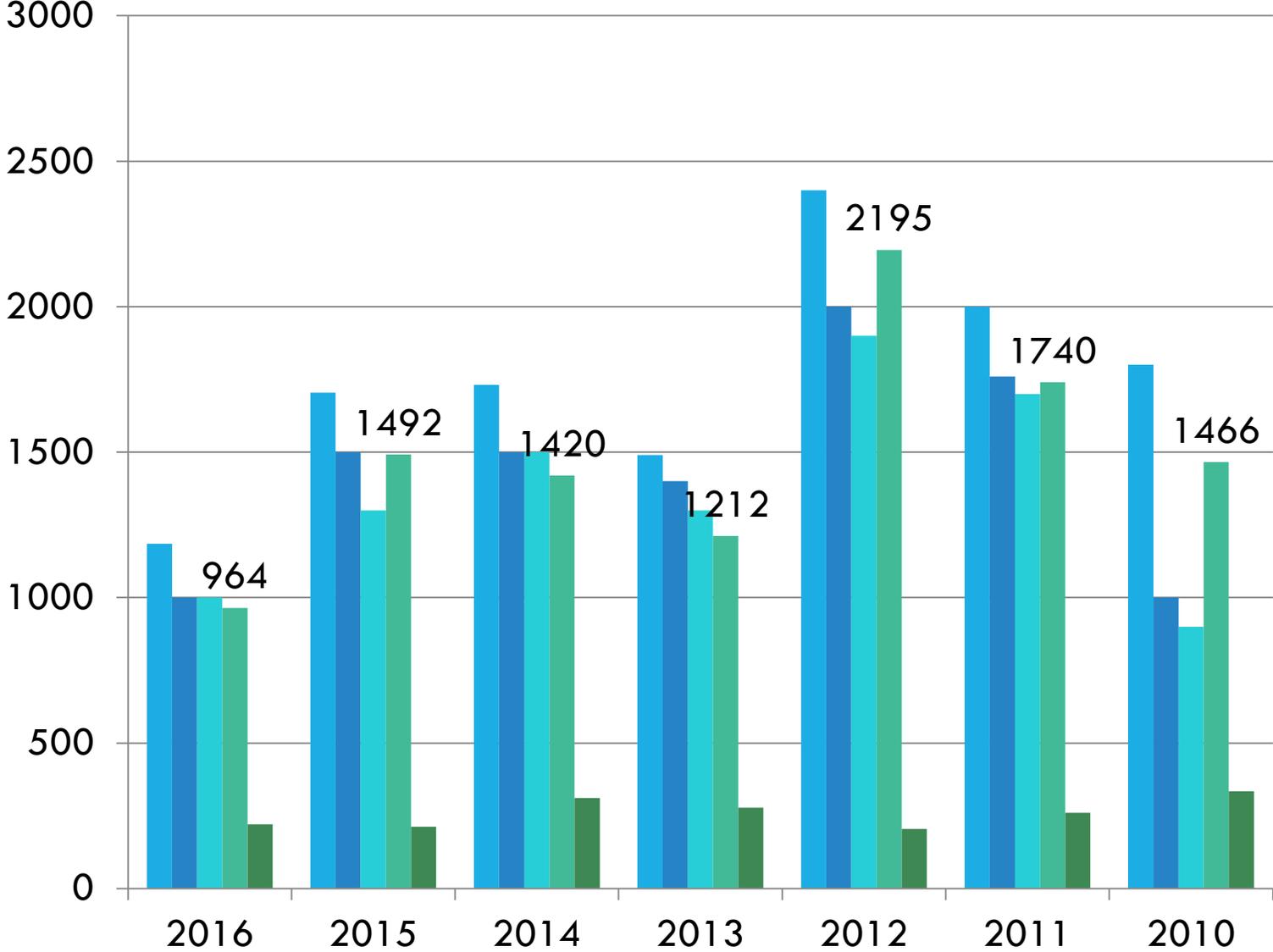
**Lack of funding from Donors**

**Lack of appreciation for the counseling work and results**

**Discouraged Buyers**



# THE REST OF THE STORY



- Clients Educated & Counseled
- Improved Savings/M.Mgmt
- Improved Credit
- Prequalified for a loan & /or DPA / CC
- Purchased a home

This Graph Shows Numbers of Prequalified Buyers

# NEW FORMAT & SOLUTIONS

Change the Format & Narrative | Home Buyer Education – More Than A Certificate – Value in full HBE Package

**ENCOURAGE CLIENTS TO GET THE FULL HOME BUYER EDUCATION & COUNSELING PACKAGE**

**Session 1: Orientation**

**Session 2: Home Buyer Workshop - Budget, Credit, Money Mgmt, Fair Housing, Lending – Inspection, Ins, Closing**

**Session 3: One on One Counseling**

**After HBE Graduation – DO NOT STOP -**

**NHSSF Annual Report Revised To Include:**

- **Improved Credit, Prequalified Buyers, in addition to:**
- **First Time Home buyers, Clients Educated & Counseled**
- **Success Storybank Created - Add a link to the clients stories**



**Results: Improved Education, Increased Community Awareness, More Donors, Increased Services**

# HOW THE COMMUNITY CAN HELP

Increase Involvement of More Real Estate Professionals and More Lenders in Homeownership Counseling and DPA/CC Programs – Spread the word – Create HBE Campaign - PSAs

Create Homebuyer Toolkits – Tips & Best Practices from the Experts in each field

Counseling Agencies Working Together to Promote the Counseling Industry (like they did before to promote NSP2 (7 agencies received 89Million \$ to build homes in Dade); Improve DPA & CC policies – Create inter-agency partnerships – Follow the leader Neighborworks

The Corporate Sector (not only the Banks) Investing in Homeownership Counselors

Increase available and eligible homes by increasing inventory – reducing time in market

Prequalified buyers need to stay engaged; mortgage ready & informed; Stay connected

# THE END

Research based on:

NHSSF Annual Reports: [www.nhssf.org](http://www.nhssf.org)

NSP2: [www.miamidadensp.org](http://www.miamidadensp.org)

Neighborworks America [www.nwa.org](http://www.nwa.org)



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***Empowering • Creating • Revitalizing***