REPACKAGING THE NHSSF HOME BUYER EDUCATION & COUNSELING PROGRAM

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June 2017
Educated Buyers are more successful home owners.

- Stability to families
- A proven path to prosperity


- Economic mobility and growth
- American Dream
- Create Wealth & Prosperity

Educated Buyers = successful home owners
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

Clients Educated & Counseled
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
Research based on:

NHSSF Annual Reports:  www.nhssf.org

NSP2:  www.miamidadensp.org

Neighborworks America www.nwa.org