

**Bulletin #85
April 23, 2015**

To: CHFA Lenders
From: CHFA Single Family Underwriting
Subject: **CHFA Adds Online Counseling**

Effective May 1, 2015, Connecticut Housing Finance Authority (CHFA) will offer online counseling education classes through eHome America. If your borrower chooses the online class, you must check the “**Yes**” box on the “**Submit Reservation**” screen on CHFA’s LOS system. When the loan is submitted in LOS, the system will provide you a free coupon code to access eHome America to take the class. Below is a chart detailing counseling classes requirements. Also attached to this Bulletin are client and lender process sheets.

CHFA Loan Programs	Counseling Class Required Now	Counseling Class Required as of May 1, 2015	Counseling Method
CHFA Homebuyer	None	3-Hour Pre-closing	Classroom or Online
CHFA Special Programs: Military, Police, Teachers, 203(k) and Mobile Manufactured Homes	None	3-Hour Pre-closing	Classroom or Online
All CHFA Downpayment Assistance	3-Hour Pre-closing	3-Hour Pre-closing	Classroom or Online
HFA Preferred	3-Hour Pre-closing	3-Hour Pre-closing	Classroom or Online
Home of Your Own	3-Hour Pre-closing	3-Hour Pre-closing	Classroom or Online
Homeownership Program	3-Hour Pre-closing	3-Hour Pre-closing	Classroom or Online
Section 8 Housing Choice Voucher Homeownership	8-Hour Pre-purchase	8-Hour Pre-purchase	Classroom ONLY
Potential clients entering into the homebuying process (<i>not under contract</i>)	8-Hour Pre-purchase	8-Hour Pre-purchase	Classroom ONLY

Client(s) must have a CHFA Loan Number in order to take the online class.

All questions regarding this Bulletin should be directed to Mary Jane Kononchik at (860) 571-4302 or Nanci Johnson at (860) 571-4353 or counseling@chfa.org.