

ONLINE - HOMEOWNERSHIP COUNSELING

(This is a FREE course offered to CHFA borrowers thru eHome America)

LENDER - REGISTRATION INSTRUCTIONS

The Connecticut Housing Finance Authority (CHFA) in partnership with eHome America, provides online Homebuyer education to CHFA borrowers FREE of charge. “Free Coupon Codes” are provided electronically to the Lender when a loan is registered on the CHFA LOS system. The Lender must provide the Homebuyer with the “FREE Coupon Code” so they may register on the “ehome America” online counseling site, FREE of charge. (CHFA pays the course fee of \$99)

1. Obtaining a “FREE Coupon Code” for Homebuyer:

The online counseling course “**Free Coupon Code**” is generated electronically at the time a CHFA loan Reservation is completed by the Lender in the CHFA LOS system.

The Lender should check “YES” in the “Counseling Information” screen on the Reservation page.

Detail of “Counseling Information” section on LOS. (For use on all loans requesting online counseling.)



2. Online “Counseling Information” screen:

Online counseling should ONLY be marked as “YES” for borrowers that will be completing their CHFA required First Time Homebuyer Counseling online. Online counseling should be marked “NO” for all other borrowers.

(All applicants that are not taking the counseling class online are required to attend a traditional homebuyer education class with a CHFA/HUD approved counseling agency – see chfa.org/counseling class schedules for complete list of classes offered.)

AFTER the Reservation screen has been SAVED and SUBMITTED, a box with a “Coupon Code” will appear in the UPPER LEFT corner of the Reservation screen, below the loan number, as shown below.



3. Provide applicant with “Free Coupon Code” from <https://chfa.ehomeamerica.org> registration process.

Homebuyers Registration Instructions Overview:

- To register for the class, Homebuyers must go to **www.chfa.ehomeamerica.org**.
- Select one of the approved housing counseling agencies listed in the dropdown.
 - Any Homebuyer follow-up with the counseling agency may be conducted via phone, e-mail, Skype or in-person so the location of the counseling agency should not impact borrowers.
- The Homebuyer will then be directed to a screen to start the registration process.
- The Homebuyer must follow the instructions to create their account.
 - **On the course fee screen, there will be a coupon code box. The Homebuyer will input the Coupon Code Lender provided them.** This process will bypass the payment screen and then they can complete the registration. Once registration completed, a blue button will display titled “Begin Your Course Now.”

For a complete list of Homebuyer Instructions and action steps, please review the CHFA document, Counseling Class Online – Homebuyer Registration Instructions located on our website at CHFA.org under the Lender Document Library.

Helpful Hints:

Below is a listing of helpful information about the online course that you may want to provide to borrowers:

- The eHome America course is designed to be completed in 4 to 6 hours. However, some borrowers complete the course quicker and others take longer. Please have our borrowers give themselves enough time to complete.
- Any borrower follow-up with the counseling agency may be conducted via phone, e-mail, Skype or in-person so the location of the counseling agency should not impact the borrowers.
- Once registered, borrowers can log in and out as many times as needed. The course will automatically save all coursework completed upon log out. There is no time limit on how quickly borrowers need to complete the course, and their account is available for one year from date of registration.
- The course is made up of videos, graphics, text and attachments to assist in the learning process. There are quizzes and tests throughout the course to ensure understanding. Borrowers are not penalized if they do not pass a test, but will need to earn an 80% or better to move forward in the course.
- Flash player is needed to view the videos.

Once the online course is completed your borrower will be contacted by the selected counseling agency either by phone or e-mail. **The counselor will assist with any additional questions concerning the course and will issue the borrowers counseling certificate which must be provided to their Lender for the CHFA file.**

If your borrower has any technical issues, please direct them to contact eHome Network support at support@ehomenetwork.org