



CONNECTICUT  
HOUSING FINANCE  
AUTHORITY

***ONLINE HOMEBUYER  
EDUCATION  
(eHOME AMERICA)  
PROGRAM TRAINING***



# Agenda



1. Why Online Homebuyer Education (eHome America) Course
2. Partnering Counseling Agencies
3. Client Choosing Online Course
4. Housing Counseling Role
5. Processing Invoices to CHFA
6. Challenges and Feedback
7. eHome America Changes Underway!
8. Questions and Comments





# WHY ONLINE HOMEBUYER EDUCATION (eHOME AMERICA) COURSE

- As of May 1, 2015 Connecticut Housing Finance Authority (CHFA) requires Homebuyer Education as part of the loan process for all CHFA loan reservations.
- In addition to our existing pre-closing classes, CHFA has partnered with eHome America to offer an online homebuyer education course.
- The online course is an additional option available to all CHFA clients going through the loan process.
- Another means of revenue from CHFA for the continual financial support of the HUD counseling agencies.



# Partnering Counseling Agencies

- As of today, CHFA has **3** partnering agencies contracted under the CHFA's eHome America counseling agreement:
  - Bridgeport Neighborhood Trust, Inc.
  - Neighborhood Housing Services of New Haven, Inc.
  - Urban League of Southern Connecticut, Inc.
- CHFA expects 100% full cooperation from each agency.
- CHFA will continue to request technical support from eHome America and provide the same support to all partnering counseling agencies.



## Client Choosing Online Course

- Client choosing to complete the eHome online course will be given a coupon code by their loan officer. The coupon code will eliminate the course fee of \$99.
- The loan officer provides client with written instructions (*See Counseling Class Online – Homebuyer Registration Instructions*)
- Client will then register at [https://chfa.ehomeamerica.org/sponsor\\_user/sponsor\\_main](https://chfa.ehomeamerica.org/sponsor_user/sponsor_main) to enter coupon code to begin the course.
- Client selects the counseling agency from the drop down list and completes registration.
- Upon completion of the registration, an email alert is automatically sent to ***both*** the client and the counseling agency.



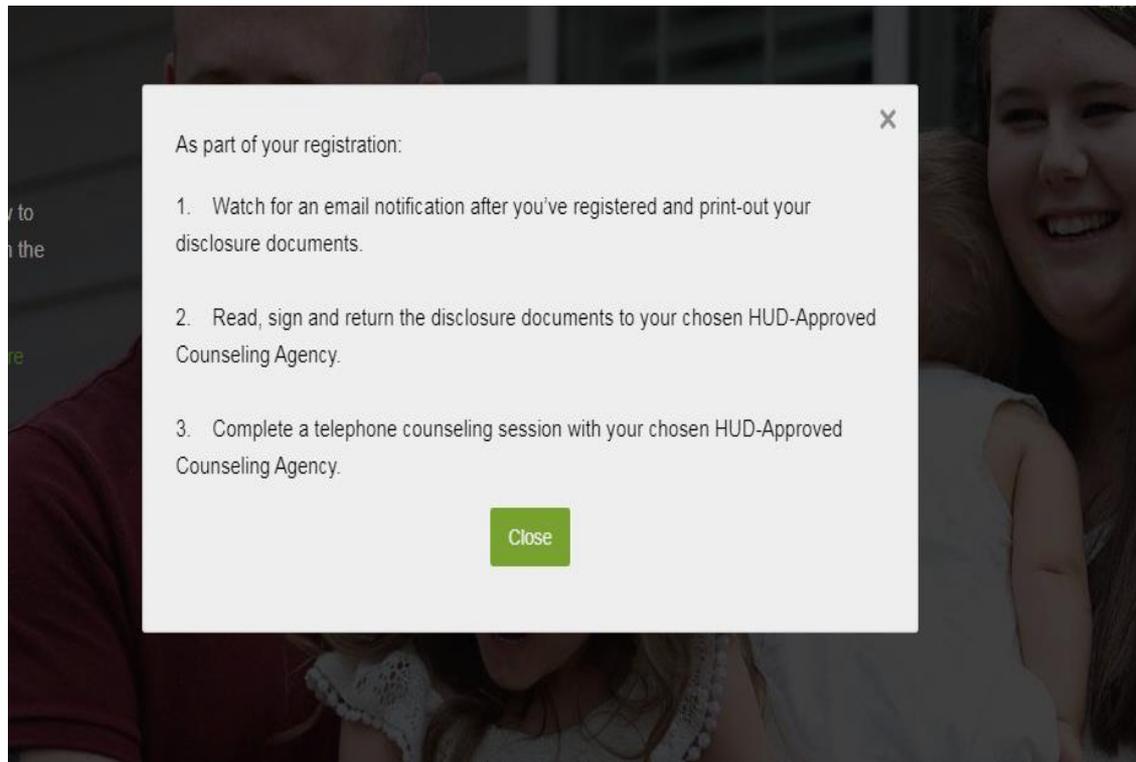
## Client Choosing Online Course

- The email notification entails specific instructions:
  - a) Agency's counseling disclosures to be read, signed and returned **before** client completes course;
  - b) Home Inspection materials are attached for client's records;
  - c) When to expect a telephone counseling session; and
  - d) The requirements before client receives a certificate of completion.
  
- Client completes course, survey, and awaits counselor call.

# CLIENT CHOOSING ONLINE COURSE

*On the CHFA eHome America website clients will see a popup screen before registering:*

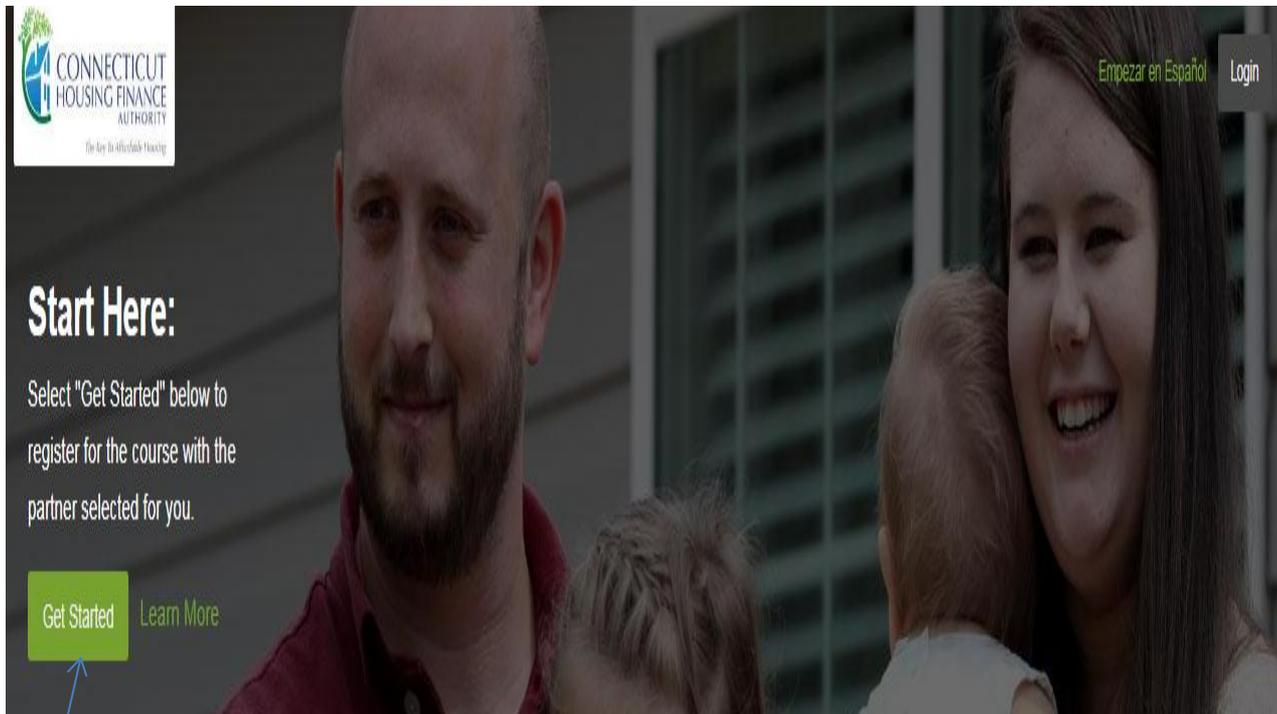
[https://chfa.ehomeamerica.org/sponsor\\_user/sponsor\\_main](https://chfa.ehomeamerica.org/sponsor_user/sponsor_main)



# CLIENT CHOOSING ONLINE COURSE

*After the client read the popup screen, they will click get started to begin registration.*

[https://chfa.ehomeamerica.org/sponsor\\_user/sponsor\\_main](https://chfa.ehomeamerica.org/sponsor_user/sponsor_main)





# CLIENT CHOOSING ONLINE COURSE

## *THE COMMENTARY CLIENT WILL VIEW AFTER REGISTRATION OF COURSE*

*Thank you for registering with the eHome America Online Homeownership Education Counseling.*

**Very Important:** *An email notification with further instructions to follow will be sent to the email address you originally used during registration. The CHFA-approved counseling agency you have selected will also receive an email notification confirming your registration .*

**Before you complete the online course,** *you are required to print, read , sign and date all of the disclosures attached from the initial email sent to you from the selected counseling agency.*

*You may send the disclosures via email with the subject titled “ehome documents” or fax the signed disclosures directly to the counseling agency. You will receive an immediate follow-up call or email from the counseling agency requesting the signed disclosure documents.*

# CLIENT CHOOSING ONLINE COURSE

THE COMMENTARY CLIENT WILL VIEW AFTER COMPLETION OF COURSE,

*CONGRATULATIONS! You have completed the eHome America Homeownership Education Counseling. We hope that you found the topics included in this course to be valuable.*

**Important Question:** *Were you able to print all of the disclosure documentation sent to your email address that you used when you first registered with eHOME?*

*The counseling agency must have the signed disclosures returned by fax or email to discuss any questions and feedback you may have regarding the course and to provide you the certificate of completion.*

*Thank you for choosing CHFA.*



# The Housing Counseling Role

- The assigned Program Administrator receives the email alert *\*(the email alert indicating a coupon code has been given to a CHFA client)* and this begins the communication process between the counseling agency and the client.
- The Program Administrator assigns a housing counselor to call the client within ***24 to 48 hours business day*** from receipt of the email alert.
- CHFA does not require the counseling agencies to obtain a copy of the loan application or TRID disclosures from the client as this information will be provided from CHFA's closing report.

*\*For those agencies that already have a direct eHome contract, this will assist you in differentiating the CHFA and non-CHFA client.*



# The Housing Counseling Role

- During the counseling session, the HCO/CMAX client's case should be opened and readily available to enter notes.
  
- All client files must consist of the following:
  1. Client ID #
  2. Copy of all email notifications from registration to survey completion,
  3. Go to <https://www.ehomeamerica.org/> to access the Admin Panel and print out client's profile page screen. Use page screen in place of intake form. (*See Access to Admin Panel at eHome America Website – Rev. 2-18*)
  4. A copy of the client's eHome online survey
  5. All signed disclosures
  6. Copy of the certificate of completion
  7. HCO or CMAX case notes including funding source.



# The Housing Counseling Role

- After client completes the course and survey, the counseling agency will receive the following notification emails: (1) completion of course and (2) the survey.
  
- Ensure all clients are reported for education only in the HUD9902 under *all activity column* as this service is only funded through CHFA.
  
- The *15 to 20 minutes* telephone counseling with client must consist of asking questions and obtaining feedback regarding the course. (*See Online Homebuyer Education – Sample Telephone Counseling Call Script – Rev. 2-18*)
  
- In addition; the following topics to discuss with client not covered in ehome course:
  - A. Escrow, Escrow Analysis, Yearend Statement
  - B. CHFA DAP (*if client is receiving DAP inform them this is a loan not a grant*)
  - C. Foreclosure Prevention and other relevant resources



# The Housing Counseling Role

- There will be times when a client may need additional time to respond to your email and provide you with the required documentation. However, at the completion of the course, a client must receive a call from the counseling agency within *24 to 48 hours.*
- CHFA will be tracking the online homebuyer education (*eHome America*) and the Pre-Closing Education classes. CHFA recommends each agency to do the same.
- It is important that your agency accurately complete the required CHFA's Registrants Information and the Request for Payment form (*See Online Homebuyer Education – Request for Payment – Rev. 1-16-18 and Online Homebuyer Education – Registrants Information – Rev. 1-16-18*).

# Processing Invoices

- Monthly invoices must be accompanied with eHome online survey report (*in an excel format or individual word document*) submitted to [counseling@chfa.org](mailto:counseling@chfa.org) no later than the 1<sup>st</sup> of the following month.
- CHFA's reservation list will be sent to all partnering agencies on a weekly bases from [counseling@chfa.org](mailto:counseling@chfa.org). You may use this to verify CHFA loan numbers.
- The survey report can be retrieved from the eHome America website under Admin Panel. (*See Access to Admin Panel at eHome America Website – Rev. 2-18*)

# Processing Invoices

Ensure all invoices are completed and processed correctly *before* submitting to [counseling@chfa.org](mailto:counseling@chfa.org).

Ensure all clients have a CHFA Loan # on attendance sheet and include a survey for each of them.

If you are unable to meet the invoicing deadline of the 1<sup>st</sup>, submit a request for an extension with explanation to [counseling@chfa.org](mailto:counseling@chfa.org)  
**48 hours** prior to the 1<sup>st</sup>.

Invoices will be returned if incomplete or done incorrectly, i.e. unable to verify coupon code, no surveys attached, incomplete surveys, no CHFA loan #'s on the registrant sheet, unsigned Request for Payment form, etc.

# Challenges

**Consumers not getting their certificates**

**“It’s my certificate and I want it NOW!”**

**Consumers may be uncooperative with providing required documents**

**Invoices submitted incorrectly or incomplete**



# CHANGES ARE UNDERWAY !

- Expanding the registration section to include more demographic features and to include entering the CHFA Reservation Loan #.
- Modify the agency's disclosure to a PDF format and implement eDoc or eSign feature for clients to sign and for agency's to print from ehome's website.
- Exporting ehome cases to an existing client management system such as CounselorMax.

# Best Practices

- Daily monitor incoming email notifications from eHome.
- Immediately upon receiving an email notification of client completing registration, make an *initial* telephone call to client to ensure they received the agency's email with the disclosures and home inspection materials attached.
- Prepare in advance individual file *before* client completes online course.
- Create a case file in your client management system (CMS). Follow the sample case notes to enter under the appointment section of the CMS. (*See Online Homebuyer Education – Sample Case Notes - Rev. 1-18*)
- Ensure you receive the CHFA Loan # from borrower at initial call or during the actual telephone counseling session.

# Important Tip Reminders

1. Monitor all ehome emails everyday and every hour.
2. Telephone counseling must not exceed more the 20 minutes. An additional 10 to 15 minutes allowed for case management including data entry notes.
3. CHFA will perform random desktop or onsite visits to request the review of your eHome client's files.
4. Accurately completed invoices must be submitted on time to [counseling@chfa.org](mailto:counseling@chfa.org).
5. If the coupon code provided to a client is not utilized within 30 days, CHFA may request that eHome America deactivate the coupon code.

# Next Steps

- CHFA will communicate with eHome America to prepare setup of your agency's website
- Michael Berryman is the point of contact for eHome America. Michael's email address is [mberryman@ehomeamerica.org](mailto:mberryman@ehomeamerica.org).
- Michael will reach out to the assigned administrator via email with the eHome registration form to be completed, signed and returned to Michael.
- Once the website is setup to include your agency, both CHFA and the agency will be informed of the setup completion via email.
- Immediately after setup, if and when client selects your agency, you will begin receiving email notifications and calls from clients.

# Questions and Comments

# THANK YOU

***FOR YOUR PARTICIPATION***

***PLEASE COMPLETE PROGRAM  
TRAINING SURVEY AND  
CERTIFICATE OF COMPLETION  
WILL FOLLOW***