



## 2023-2024 Application for Certification

### Submission Guidelines:

**Due Monday, November 14, 2022 by close of business**

Please submit full application package in a tabbed binder or electronic file to the following address:

Greater New Orleans Housing Alliance  
Attn: Operations Manager  
4640 S. Carrollton Ave., Suite 160 New Orleans, LA  
70119

Please include a check or money order made out to the **Greater New Orleans Housing Alliance** (NOT Louisiana Homebuyer Education Collaborative) for the application fee and Collaborative dues in the amount of \$25.00. If your organization is rejected for certification your membership dues will be returned.

**PLEASE DO NOT submit an incomplete application or an application without the required attachments or your application will be returned without review.**

If you have any questions regarding this application, please contact Caitlin Bement at [operations@gnoha.org](mailto:operations@gnoha.org), or call our offices at (504) 224-8300.

**I. ORGANIZATIONAL INFORMATION:**

Organizational information to include for new applicants:

- Articles of Incorporation
- Bylaws
- Certificate of Incorporation
- 501 (c)(3) or government certificates if applicable
- Applicants must have been in existence and conducting homebuyer training for the previous two years and be able to provide evidence thereof.

Organizational information for all Applicants:

- Current Certificate of Good Standing from Secretary of State (All Applicants)

Company/ Organization: \_\_\_\_\_

Contact Name and Title: \_\_\_\_\_

Address: \_\_\_\_\_

(City) \_\_\_\_\_ (State) \_\_\_\_\_ (Zip) \_\_\_\_\_

Federal ID Number: \_\_\_\_\_ Years in Operation: \_\_\_\_\_

Primary E-mail: \_\_\_\_\_ Website Address: \_\_\_\_\_

Type of Organization:  For Profit  Non-Profit

Primary Activity of Organization: \_\_\_\_\_

Operating Capacity: \_\_\_\_\_

Director: \_\_\_\_\_

E-mail: \_\_\_\_\_ Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Key Contacts:

1. \_\_\_\_\_

2. \_\_\_\_\_

How long are client records maintained? \_\_\_\_\_

Where are records stored? \_\_\_\_\_

**II. STAFF AND COUNSELORS:**

Number of employees currently on staff: \_\_\_\_\_

Number of employees assigned to homebuyer training? \_\_\_\_\_

To include:

- Homebuyer Training/ Counseling Staff Job Description
- Current Organizational Chart (detailed and includes names of staff)
- Up-to-date resumes of all staff evidencing certification and or licensing **and** at least two years of experience in field of expertise.
- Complete list of counselors indicating whether they have passed the HUD certification exam
- Copies of documentation of evidencing completion of at least thirteen (13) hours of training in the following areas Completed within the last twelve months *for each counselor*:
  - Homebuyer education – 8 hours (Homebuyer Education provider/counselors, program manager, etc.)
  - Lending and industry guidelines – 2 hours (Homebuyer Education provider/counselors, program manager, etc.)
  - Fair housing – 2 hours (Homebuyer Education provider/counselors, program manager, etc.)
  - Ethics – 1 hour (Homebuyer Education provider/counselors, program manager, etc.)

All applicants should have **at least two** (2) outside presenters (not homebuyer education counselors) in the following areas who are certified or licensed with at least two years of experience in their field of expertise. Please include resumes AND licenses and certifications relevant to the topic on which they are presenting.

Lenders (Name and Company)

1. \_\_\_\_\_

Resume attached

2. \_\_\_\_\_

License/certification

Resume attached

License/certification

Insurance (Name and Company)

1. \_\_\_\_\_

Resume attached

2. \_\_\_\_\_

License/certification

Resume attached

License/certification

Title Company (Name and Company)

1. \_\_\_\_\_

2. \_\_\_\_\_

Resume attached

License/certification

Resume attached

License/certification

Real Estate Agency (Name and Company)

1. \_\_\_\_\_

2. \_\_\_\_\_

Resume attached

License/certification

Resume attached

License/certification

Home Inspector (Name and Company)

1. \_\_\_\_\_

2. \_\_\_\_\_

Resume attached

License/certification

Resume attached

License/certification

Appraiser (Name and Company)

1. \_\_\_\_\_

2. \_\_\_\_\_

Resume attached

License/certification

Resume attached

License/certification

This organization certifies that the employees **and** presenters assigned to train and counsel applicants have, AT MINIMUM, AT LEAST TWO YEARS OF EXPERIENCE IN THE HOUSING INDUSTRY.

Further, this organization certifies that its trainers/ counselors possess, at minimum, training experiences as indicated in the Louisiana Homebuyer Education Collaborative Certification Requirements.

### III. COURSE CRITERIA

Please attach copies of the following documentation:

- Training Manual (should reflect current market practices)
- Financial Fitness Training Manual (should reflect current market practices)
- 12-Hour Homebuyer Education, Course Curriculum
- 12-Hour Homebuyer Education, COVID-19 Procedures

1. What protocols do you have in place to comply with social distancing guidelines?

- Masks
- Temperature check at door
- 6 feet distance between all persons
- Limited occupancy
- Other protocols:

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2. How are you communicating with clients regarding applications, paperwork?

- In-person
- Phone
- Online/Video Chat
- Contactless drop off
- Other methods:

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3. How are you conducting one-on-one counseling sessions?

- In-person
- Online/Video Chat
- Other methods:

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4. Is your agency currently providing fully adapted 12-hour courses on a virtual platform?

- YES
- NO

5. If your agency is not equipped to provide fully adapted 12-hour courses on a virtual platform, will your agency be shutting down for the foreseeable future, or referring clients to other counselors?

- YES
- NO

Please explain further: \_\_\_\_\_

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6. Does your agency need any technical assistance in converting classes to a virtual platform?

- YES
- NO

Please explain further: \_\_\_\_\_

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Any organization offering Financial Fitness must demonstrate the following:

- Financial Fitness/Credit – 8 hours (Fitness provider/counselor) has secured that training as well)

Standard Activities for Financial Counseling (please check all that apply to your organization)

- Perform intake – gather baseline information and all required forms and dis-closures from client
- Conduct accurate needs and financial assessment
- Document the household income and expenses
- Determine and document household savings and debt
- Review client’s credit report(s)
- Discuss client’s financial goal(s)
- Develop a household budget
- Develop a written action plan
- Establish client accountability (Action plan sign-off document required)
- Provide client follow up and document outcomes
- Make referrals for additional resources that might be beneficial to the client
- Maintain files and close them according to the National Industry Standards, government contract requirements and/or organizational policies
- Calculate/Analyze Net Worth (up to counselor discretion)
- Explain expense reduction (debt-to-income)
- Provide a minimum understanding of tax preparation (filing status, schedules, anticipated refund loans, tax prep if self-employed, P&L Statements)
- Fair Credit Reporting Act (FCRA)
- Fair Housing Act—Topic in class, discussed at the counselor’s discretion

#### IV. HOME PURCHASE ASSISTANCE

Year-To-Date Status Report:

Please answer each of the following questions for 2021 and 2022.

1. How many families/ individuals were trained?

2021: \_\_\_\_\_ 2022: \_\_\_\_\_

2. What percent of trained families/individuals completed the program?

2021: \_\_\_\_\_ 2022: \_\_\_\_\_

3. What percentage trained have become homeowners?

2021: \_\_\_\_\_ 2022: \_\_\_\_\_

4. What are the fees charged to trainees? (list all possible fees or charges)

2021: \_\_\_\_\_

2022: \_\_\_\_\_

5. How often were your classes held?

2021: \_\_\_\_\_

2022: \_\_\_\_\_

Please answer the following questions for your other offered courses (financial fitness, land- lord training, etc.):

1. How many families/individuals were trained? What percent completed the program?

2021: \_\_\_\_\_

2022: \_\_\_\_\_

2. What are the fees charged to trainees?

2021: \_\_\_\_\_

2022: \_\_\_\_\_

3. How often were your classes held?

2021: \_\_\_\_\_

2022: \_\_\_\_\_



**V. POST PURCHASE COUNSELING**

Describe below how this organization provides assistance and guidance to graduates of the training program in funding, securing funding, and realizing their dreams of owning a home:

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Describe how this organization provides assistance and guidance to graduates of the training program who are in default of their mortgage obligation:

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Additional Requirements:

- Certification that the organization only issues Verification of Training (VOT) except when loan product (RD) requires certificate and that VOTs are with the certificates to those lenders.
- A sample copy of the client's exit letter.  
*The letter must include date client attended training, and expiration date (two years) and must clarify to the client that only the homebuyer education itself, not action plans or other recommendations are valid for only two years. Exit letters should clearly state that it is NOT a Verification of Training (VoT) to be used as evidence of homebuyer education by a lender.*
- Conflict of interest forms that will be used when agency staff perform dual roles within agency that could represent a conflict of interest for the clients.
- Application will require copy of joint venture/ Memorandum of Understanding (MOU) contracts for mentorship arrangements.
- It is understood that upon approval from the certification board as a certified training entity, this organization will be subject to annual evaluations. Further this organization must maintain satisfactory performance in order to retain its status as a Louisiana Certified Home-buyer Training Organization. This will include in-class evaluations, a self- assessment, and a survey of all lenders you worked with this year.

**VI. AGENCY SELF-ASSESSMENTS**

- Copy of Most Recent Self-Assessment - The assessment should include an evaluation of your organization's strengths and weaknesses.
- List the top issues noted in your in-class evaluations that will be addressed in your 2023 strategic plan.

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**VII. CERTIFICATION AGREEMENT**

By submitting this application this organization agrees to adhere to the minimum standards, requirements and guidelines described in the Louisiana Homebuyer Education Collaborative certification requirements. Said requirements include, but are not limited to, maintaining standards of financial accountability, maintaining client records for at least five (5) year, teaching at least the core curriculum, utilizing a written training manual for classroom instruction, providing accessibility to credit counseling, utilizing only experienced employees having a minimum of two years (2) experience in the housing industry, utilizing qualified housing industry professionals as lecturers for classroom instructions.

Please include the following:

- Board resolution indicating the adoption of the certification agreement
- Signature of Executive Director or President

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Signature

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Name

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Title

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Date