



HOMEOWNERSHIP: EMPOWERING NEW BUYERS

New Educational Offerings for Real Estate Agents Increase Program Awareness

Doug Garver, Executive Director

Jim Durham, Director of Homeownership

2014 Entry Form
(Complete one for each entry.)

Fill out the entry name *exactly* as you want it listed in the program.

Entry Name _____

HFA _____

Submission Contact _____

Phone _____ **Email** _____

Qualified Entries must be received by **Tuesday, July 1, 2014.**

For more information about Qualified Entries, [click here to access the 2014 Entry Rules.](#)

Use this header on the upper right corner of each page.

HFA _____

Entry Name _____

Communications	Homeownership	Rental Housing	Special Needs Housing
<input type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input type="checkbox"/> Creative Media	<input type="checkbox"/> Empowering New Buyers <input type="checkbox"/> Home Improvement and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Multifamily Management <input type="checkbox"/> Preservation and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Combating Homelessness <input type="checkbox"/> Housing for Persons with Special Needs
Legislative Advocacy	Management Innovation	Special Achievement	Are you providing visual aids?
<input type="checkbox"/> State Advocacy <input type="checkbox"/> Federal Advocacy	<input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology	<input type="checkbox"/> Special Achievement	<input type="checkbox"/> YES <input type="checkbox"/> NO

2014 NCSHA Award Nomination

HFA: Ohio Housing Finance Agency

Category: Homeownership – Empowering New Buyers

Entry Name: New Educational Offerings for Real Estate Agents Increase Program Awareness

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Real estate agents are often the first point of contact with potential homebuyers and provide guidance throughout the real estate transaction. Agents with knowledge of the Ohio Housing Finance Agency's (OHFA) programs recommend loan options to homebuyers who might otherwise believe they are unable to achieve homeownership. The Agency has offered "OHFA's First-Time Homebuyer Programs" as a two-hour elective course for more than eight years. While the curriculum has been updated, OHFA staff found the same agents often attended the classes each year. To attract new partnerships with real estate agents, OHFA developed a plan to enhance its continuing education courses.

Real estate agents in the State of Ohio are required to complete 30 hours of continuing education every three years including a three-hour core Civil Rights course. Recognizing the need for this requirement, OHFA developed a course titled, "Removing Barriers to Homeownership." The curriculum includes the history of Civil Rights and fair housing laws; statistics on discriminatory practices; in-depth analysis of protected classes; advertising and lending laws; and tools to remove barriers to homeownership. In addition to the core curriculum, the course includes an overview of OHFA's homeownership programs and teaches real estate agents how to utilize the Agency's products.

OHFA released the new course in July 2013 and partnered with realty boards, lenders, and title companies to host classes at their local offices. From July 1, 2013 to June 30, 2014, this course quickly became the most requested educational offering among real estate agents. In FY 2013 a total of 28 classes were presented to 523 real estate agents throughout the state. Nineteen classes focused on Civil Rights and nine focused on OHFA's First-Time Homebuyer Programs. In comparison, five courses were taught on OHFA's homeownership programs in the previous year to 122 real estate agents. "Removing Barriers to Homeownership" successfully captured a new audience of real estate agents who sought the mandatory Civil Rights credits.

Providing the three-hour course on Civil Rights serves as a benefit to both the agent and buyer. This course could be replicated if other states' real estate commissions permit extra content to be included in the Civil Rights class. OHFA's curriculum could be modified to fit each state's educational requirements. The Agency provides each course free of charge and works with partners to secure sponsorships. Sponsoring partners may charge a fee to cover their costs or to ensure registrants attend the course. Informing real estate agents about OHFA's homeownership programs has provided a low-cost option to reach large numbers of agents across the state.

Testimonials from Participants

"Best Civil Rights class I have ever had. Thanks for the information, enthusiasm, knowledge, and opportunity to attend. Also got to share others questions. Best ever! "

"Great job. Fastest three hour class I have taken over the past 20 years."

"Instructor made this class very informative. Found the flow of the three hours was GREAT."

"This class was engaging, educational, and very thought provoking!"

Attachments: “Removing Barriers to Homeownership” Classroom Course Application
Outline of Course Presentation-Removing Barriers to Homeownership



Real Estate

Classroom Course Application

Fee: \$50

Must be submitted at least thirty (30) days prior to initial offering or a penalty of \$2 per person, per hour will be incurred.

- A NON-REFUNDABLE APPLICATION FEE OF \$50 PER COURSE MUST BE SUBMITTED WITH EACH APPLICATION. PLEASE MAKE CHECK OR MONEY ORDER PAYABLE TO: THE OHIO DIVISION OF REAL ESTATE. IF SUBMITTING MORE THAN ONE APPLICATION, YOU MAY COMBINE THE FEE ON ONE CHECK.
- FOR EACH ADDITIONAL OFFERING OF AN APPROVED COURSE, PLEASE SUBMIT THE ADDITIONAL OFFERING APPLICATION WITH A FEE OF \$10 FOR EACH OFFERING. ADDITIONAL OFFERING APPLICATIONS MUST BE SUBMITTED AT LEAST 10 DAYS PRIOR TO THE ADDITIONAL OFFERING DATE(S).

Information Required to be Attached to Application:

- Timed Outline/Timed Syllabus of Course (Note: time of non-instruction does not count toward requested hours.)
- Sample of Attendance Certificate
- Sample of Proposed Advertisement (if any)
- Course Materials or Presentation (this may be submitted on a CD or USB flash drive)
- Real Estate Instructor Certification Form completed by each instructor

Provider Information:

File Number: RECE. Organization Name:

Address:

City: State: Zip Code:

Person(s) authorized to act for provider:

Email Address: Phone Number: Fax Number:

Course Information:

Course Title: Hours:

Initial Date: Start Time: am/ pm End Time am/ pm

Course Location Address:

City: State: Zip Code:

Type of credit to be received: Elective Core Law Canons of Ethics Civil Rights

Type of Training: Seminar Conference Course Other (describe):

Max Number of Participants: Fee to attend or participate: \$ Member Fee to attend or participate: \$

Course Description:

In the space below please provide a brief description of the course content and objectives:

[Empty box for course description]

Course Materials Required:

Required Textbook (if any): Title: Author:

Required Materials (if any):

Instructor Information: (All instructors must complete the Real Estate Instructor Certification Form)

First Name: _____ Middle Initial: _____ Last Name: _____

Instructor must meet at least one of the following criteria:

- Possession of a bachelor's degree in a related field to that in which the person is to teach, from a school listed as an institution of higher learning by the United States department of education, or from a comparable school of a foreign country, or
- Possession of a valid teaching credential or certificate from Ohio or another state authorizing the holder to teach in the field of instruction in which the person is to teach, or
- Five years full-time experience in a profession, trade, or technical occupation in the applicable field, or
- Any combination of at least five years of full-time experience relevant to the applicable field and college level education.

Attendance and Record Keeping Policies:

Attendance Verification Method: Sign in/out sheet Monitor Registration Other:

Name of Verifier of Attendance: _____

Are records located at the Provider address listed above?: Yes No: Where? _____

Name of Record Keeper: _____

Affirmation:

The applicant hereby acknowledges that the following requirements will be complied with:

- The course title, instructor(s), date(s), and location(s) stated on the application and its attachments will be the only ones approved.
- The Division of Real Estate must be notified, in writing, at least three days in advance of all course changes including location(s), time(s), instructor(s), course content, and offering dates.
- Dates for additional offerings of this course will be submitted to the Ohio Division of Real Estate on the prescribed form, with the appropriate application fee at least ten days in advance of the date of offering.
- Each participant who meets the 90 percent attendance requirement will be issued a proof of completion attendance certificate within 30 days, which includes the correct certification number for that course on a form approved by the Ohio Division of Real Estate.
- Each provider is required to maintain complete and accurate records of the course and attendees for SIX years, including the following:
 - Name of course, instructor(s), and a description of the course
 - Certification number assigned by the Superintendent of the Ohio Division of Real Estate
 - Clock hours approved for continuing education credit
 - Date(s) and location(s) course was offered
 - Name, address, and signature of person who will verify the attendance of each person enrolled
 - Name and address of each person enrolled in each course
 - Clock hours when each certificate holder was in attendance
 - Verification that each certificate holder receiving continuing education credit for the course was physically present 90 percent of the class time
 - Any other data the Real Estate Commission or Division deems necessary
 - A list of attendees must be submitted to the Division using the Online Roster Entry within 10 days of completion of each course.

In signing this application, applicant hereby consents to the inspection or monitoring of this course(s) by authorized representatives of the Ohio Division of Real Estate and to adhere to all rules and regulations that are described in the Ohio Administrative Code 1301:5-7-03. For a full set of rules and regulations regarding continuing education approval, please visit <http://codes.ohio.gov/oac/1301%3A5-7>.

I certify under penalty of law that all statements contained herein are true and that nothing has been withheld which would influence a complete evaluation of this offering. I understand that any false statement on this form or in any attached materials may subject me to criminal prosecution and the loss of course approval, if granted.

Name of Applicant Acting for Provider (Printed)

Applicant's Title

Date

Applicant's Signature

Outline of Course Presentation-Removing Barriers to Homeownership

<u>Time</u>	<u>Subject Content</u>
5 Minutes	<ul style="list-style-type: none">• Overview of OHFA.
55 Minutes	<ul style="list-style-type: none">• Fair Housing and Civil Rights from a historical perspective.<ul style="list-style-type: none">○ Introduction videos.○ Court Cases and Major Events from 1790 to present.○ Major Ohio Civil Rights Laws.○ Video on Fair Housing.○ Housing Complaints and statistics.
10 Minute Break	
70 Minutes	<ul style="list-style-type: none">• Diving into the Details of the Fair Housing Laws.<ul style="list-style-type: none">○ Prohibited items under Fair Housing.○ Examples of prohibited items.○ Additional protections for people with disabilities and opportunities for families.○ Case Studies.○ Video on Fair Housing discrimination.○ Advertising Guidelines.○ Discriminatory Advertising examples.○ Exemptions from Fair Housing Laws.○ Complaint/Testing.
10 Minute Break	
40 Minutes	<ul style="list-style-type: none">• Lending<ul style="list-style-type: none">○ Prohibited items under Fair Lending.○ Case Studies.○ Discuss barriers to homeownership.○ OHFA Homebuyer Programs and Eligibility.
10 Minutes	<ul style="list-style-type: none">• Class discussion Fair Housing and Lending Programs.