

## FOR WHAT IT'S WORTH

For What It's Worth (FWIW) is a service for members of the Oklahoma Homebuyer Education Association. We welcome your responses or other information you would like to share with us. Send items to Tricia Auberle at [HomebuyerEd@okacaa.org](mailto:HomebuyerEd@okacaa.org)

**Dues Mailing Update.** OHEA still anticipates accepting dues payments for 2019 through the internet. Our parent organization, Oklahoma Association of Community Action Agencies (OKACAA), is currently working on acquiring a membership module. You will be sent a notice with instructions for using the online system as soon as it is available.

**Tracking Your Continuing Education Status – Update.** We are also working on putting your continuing education record in the cloud. We have developed spreadsheets for members who paid their 2018 dues, but we have not yet posted and shared them to Google Drive. It's a lengthy process, but when it is completed you will have access to your records through a unique-to-you URL. The record will list the name and date of all classes accepted for credit and the number of hours awarded for them. It will also show your initial certification date, the date your current certificate was issued and when it will expire, and the date of your most recent dues payment.

Google Drive generates an invitation for you to see the document. Some email systems may identify the invitation as a promotion because it is not coming from an individual. So I will send you a notice when we actually begin sharing the documents and you can check your spam folder or junk mail if it doesn't appear in your inbox.

The spreadsheet will be a read-only document so you will not submit classes for credit through the spreadsheet. You should continue to scan documentation of the classes you attend and email it to [homebuyered@okacaa.org](mailto:homebuyered@okacaa.org).

**In-person Prep for HUD certification.** Some OHEA members have asked if OHEA would do in-person preparation classes for the HUD Housing Counselor certification exams. While we can consider doing a workshop it would require a widening of OHEA's original purpose. The OHEA Executive Committee will be meeting later in March and we'll let you know if this becomes a possibility.

**Term of the Month: Qualifying Ratios:** ratios used by lenders to determine a borrower's ability to repay a loan and the amount of money the borrower can afford to repay. They include the Front-End Ratio - a ratio comparing a borrower's total monthly expenses for housing (principal, interest, taxes and insurance) with the gross monthly income, and Back-End Ratio – which compares the total monthly debt to gross monthly income.

**2018 OHEA Events Schedule.** There are no OHEA events scheduled at this time as we investigate opportunities for providing training online. Watch this space for future announcements.