

FOR WHAT IT'S WORTH

For What It's Worth is a service for members of the Oklahoma Homebuyer Education Association. We welcome your response to the items reported or other information you would like to share with homebuyer education professionals. Send your responses to Tricia Auberle at HomebuyerEd@okacaa.org

We need your input! It's about time to recruit speakers for the homebuyer education conference and we need to hear from our members. Tell us what you need to help you do a better job. Do you want to hear what the market is doing or about changes to regulations and legislation? Would you prefer the broad picture or work on specific skills? Should we provide input sessions and round tables or do you want to hear from programs outside of Oklahoma? Send your preferences to HomebuyerEd@okacaa.org.

Program Committee forming Let me know if you are willing to serve on a program committee for the next OHEA conference. Some of you have already volunteered but a reminder to me wouldn't hurt. Others may be willing and have not spoken up yet. Now is your chance. Contact me and we'll get going as soon as we finalize our funding (see next item).

Federal Home Loan Bank Rural Subsidies have not been paid because the funding is still not available. We have been advised by our contact in Topeka that they will subsidize OHEA this year, but we have not received the finalized contract or the check. Hang in there. You will receive funds as soon as we do.

HUD has announced its intent to issue a Notice of Funding Availability (NOFA) for Mortgage Modification Scams Assistance. Post-purchase counseling probably will be HUD's major emphasis for the foreseeable future. Housing Counseling agencies must complete the Grants.gov registration process which can take from three to five business days or as long as four weeks to complete! Even applicants that have previously completed the Central Contractor Registration process must renew or update their registration. It will take 24 to 48 hours after you receive the "Registration Complete" message to process the CCR update. So plan ahead if you want to apply for HUD dollars.

The importance of insurance, including flood insurance, is highlighted by the stories coming out of Alabama and the Mississippi Delta. One issue in particular is difficult to address: inherited homeownership. Lower income families in the area are living in houses they inherited and, without a lender involved, are not aware that flood insurance is not included in homeowners insurance. Those of you in parts of Oklahoma vulnerable to flooding may wish to suggest in your homebuyer workshops that people talk to their families and neighbors about the need for a separate flood policy.

OHEA Train the Trainer has been scheduled for November 14 – 18 at the Oklahoma Weatherization Training Center in Edmond. Additional information will be provided in a later newsletter. Training and successful completion of the exam results in Certified Homebuyer Education Professional (CHEP) status. Additionally, CHEPs may attend the program to update their skills and receive 27 hours of continuing education credit.

OHEA Calendar and Continuing Education/Professional Development Opportunities

May 17 & 18, HUD National Servicing Center *Early Delinquency Servicing Activities and HUD's Los Mitigation Training* is two days of classroom training after you complete an online module for a total of 13 CEUs. Register at hud.gov.

August 16 & 17, HUD National Servicing Center *Early Delinquency Servicing Activities and HUD's Los Mitigation Training* is two days of classroom training after you complete an online module for a total of 13 CEUs. Register at HUD.gov.

August 30 – September 2, State Housing and Energy Conference at the Embassy Suites Hotel in Norman. Usually this track consists of seven 1.5-hour sessions provided by OHEA.

TBD: The Ninth Annual Homebuyer Education Conference will be held in the fall. We have not yet determined how many hours of continuing education this program will provide. Last year several OHEA members suggested we schedule the new Comprehensive Continuing Education class as a track at this conference. We welcome your thoughts on this concept.

November 14 – 18, OHEA 5-Day Train the Trainer at the Oklahoma Weatherization Training Center in Edmond. Registration information will be provided in a future issue of *For What It's Worth*.