

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

Annual Homebuyer Education Conference. It's time to start planning the 13th Annual Homebuyer Education Conference. We need your input to make this event a success. Please go to <https://www.surveymonkey.com/r/oheaconf2016> and give us your thoughts on what you would like the conference to include.

The Counselors Corner webinar scheduled for July 19 is titled *Building Sustainability through First Touch*. An OHEA member has asked whether this webinar can count for continuing education credits toward CHEP certification. Based on the title alone the answer is no, but the brief description makes it sound possible this webinar may provide information that can improve your skills as a homebuyer educator. OHEA will monitor the webinar to determine if it provides knowledge or skills related to functioning as a homebuyer educator. You can register at www.thecounselorscorner.net

HUD-sponsored research study on the benefits of housing education. Early findings from a rigorous study of the benefits of education and counseling for first-time homebuyers indicate families are more likely to participate when offered online services than when offered in-person workshops. Sixty-five percent of those offered remote homebuyer education initiated those services, while only 25% of those offered in-person education and counseling chose to participate. The study will follow 5,800 enrollees over four years and includes three study groups: remote, in-person, and a control group that was not offered education and counseling services. Preliminary impacts of education and counseling include improved performance on a four-question mortgage literacy quiz, higher likelihood group members will contact lenders in times of crisis, but no difference in the likelihood that they will compare budget and actual spending. The fourth impact cited in the study indicated those receiving education were more likely than the control group to have a credit score of 620 or higher. The report did not indicate how researchers determined a causal relationship between participation and higher scores.

OHEA Events. Here is our current schedule of OHEA trainings, continuing education, and the OHEA Conference. Activities may change and are subject to funding and minimum participation.

October 24 - 27 OHEA Train the Trainer classroom session

November 9 13th Annual Homebuyer Education Conference

November 10 Comprehensive Continuing Education sessions

All events will be held at the Oklahoma Weatherization Training Center, 605 Centennial Blvd., Edmond, Oklahoma 73013. Watch for details and registration forms in future issues.

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