



Steps to become a MSHDA Approved Housing Education Program Agency

The Michigan State Housing Development Authority's (MSHDA) Housing Education Program (HEP) is a statewide network comprised of MSHDA-approved non-profit, community action or local governmental entities and MSU Extension offices located throughout Michigan. The HEP supports MSHDA's mortgage loan program which increases homeownership opportunities for low to moderate income families and provides assistance to Michigan homeowners that may be at risk of default or foreclosure.

Well-established, multi-faceted community partners with the financial capacity and experience to provide high-quality housing education services may be eligible. Out-of-state organizations are not able to participate. Review the following checklist to determine if your organization meets the initial criteria to become a MSHDA HEP partner.

STEP 1

Our organization:

- Is an established, community based, 501(c) 3 non-profit or governmental entity that has a physical presence in the geographic area it proposes to serve.
- Has developed a detailed comprehensive market study identifying underserved geographic area(s) of need as well as anticipated outcomes to be achieved.
- Has successfully administered a housing education program for at least one year in the geographic area it proposes to serve.
- Will provide housing education services to all residents within the county or counties the agency elects to serve.
- Has the financial capacity to provide housing education services beyond those funded through MSHDA's HEP.
- Can demonstrate the financial capacity, from multiple funding sources, to cover administrative costs of the housing education program and staff salaries.

Has facility space for the provision of housing education services with permanent signage identifying the office. That facility:

- Has posted normal business hours and is able to provide extended hours when necessary.
- Provides accessibility features or makes alternate accommodations for persons with disabilities.
- Employs trained and certified housing education staff, with a minimum of six months experience providing housing education. Certification could be from NeighborWorks Center for Homeownership and Counseling (NCHEC) or similar entity.
- Has adopted the National Industry Standards (NIS) for Homeownership Education and National Industry Standards.
- Has an established recordkeeping system, and can ensure confidentiality of all client information, both electronic and paper, and client files are maintained in secured storage.
- Currently utilizes an automated client management system for collection and reporting of client level information.
- Is compliant with Fair Housing and Civil Rights Laws requirements in 24CFR 5.105.

Your agency must meet or exceed **ALL** of these requirements to proceed to STEP 2.

STEP 2

If you checked off each requirement listed above and can provide documentation if requested, the next step is to contact the MSHDA Housing Education Specialist (HES) who works with agencies within your area for additional information:

Central Michigan

Sharon Evans ~ (517) 373-8016 ~ evanss@michigan.gov

Eastern Michigan

Renee Ferguson ~ (517) 373-8045 ~ fergusonr1@michigan.gov

Wayne County

Sharon Evans – (517) 373-8016 – evanss@michigan.gov

Western Michigan

Karen Lawson ~ (517) 373-2307 ~ lawsonk@michigan.gov

STEP 3

Applicant eligibility will be determined based on:

1. The need for additional service providers in your geographic area,
2. Agency meets or exceeds NIS Standards
3. Agency appears to be able to provide MSHDA HEP services based on HUD and MSHDA's HEP Policies and Guidelines.
4. A site-visit of agency's facility has determined it meets or exceeds standard requirements.

Based on MSHDA need and eligibility determination, new agencies will be required to complete and submit a Partnership Profile package in MATT 2.0. Completed packages must be submitted **December 1 through December 31**.

Partnership Profile packages are reviewed by MSHDA and will be evaluated based on:

1. Organization Type, Organization Information, Organization Members
2. Financial Information and Financial Capacity
3. Narrative Requirements
4. The number of clients the agency may be able to serve
5. Required Attachments
6. Agency and staff experience, education and certifications as it relates to housing education services
7. Potential conflicts of interest
8. Compliance issues with MSHDA's HEP
9. Compliance issues of agency's staff (with current or a former agency)
10. Agencies ability to meet the various housing education needs of their clients, i.e. Homebuyer Education, Financial Capability, Foreclosure, etc.
11. If the agency and/or its staff have been debarred by HUD or the Authority, or are currently delinquent on any loan payments, and/or fees due and repayable to the Authority.

The review of an agency's Partnership Profile package may take up to 60 days to complete. The agency will be contacted by their MSHDA HES once that process has been completed.

If the agency's Partnership Profile is accepted, the agency will become a MSHDA Approved Agency. To maintain the agency's approval a completed Partnership Profile package must be submitted annually.

If the agency's Partnership Profile package is not accepted, their MSHDA HES will review their package with them. At that time, the agency has the option of incorporating any suggested corrections into their existing housing program, and may submit another Partnership Profile package during a future opportunity.

STEP 4

If approved, the agency will be provided one copy of MSHDA's Housing Education Program Policy and Counseling Service Guidelines Manual. All approved agencies are to adhere to all MSHDA and HUD program policies and guidelines; HUD housing education program guidelines can be found at <https://www.hudexchange.info/programs/housing-counseling/>.

STEP 5

All MSHDA approved agencies must employ at least one MSHDA Certified Counselor in order for the agency to provide MSHDA-funded housing education services. Information on becoming a MSHDA Certified Housing Counselor can be found in MSHDA's Policy and Counseling Service Guidelines Manual.

STEP 6

MSHDA approved agencies will have the opportunity to apply for MSHDA HEP funds. Receipt and acceptance of an agency's Partnership Profile package does not guarantee MSHDA HEP funding. MSHDA HEP funding is based on an annual competitive application process and MSHDA budget allocation.

If an agency is awarded MSHDA HEP funds or is awarded HUD funds as a MSHDA HUD sub-grantee they will have to comply with both current and future HUD and MSHDA policies and guidelines in place and/or implemented during the contract term. This includes satisfactorily maintaining your MSHDA approved agency status.

Based on the final HUD Housing Counselor Certification Rules and criteria, it may be necessary to amend contracts and associated Scope of Work documents.