

Canopy Real Estate Institute

# WORKFORCE HOUSING CERTIFICATE PROGRAM

## Enrollment Form



### TO ENROLL:

Please email this form to [ckmclaughlin@canopyrealtors.com](mailto:ckmclaughlin@canopyrealtors.com).  
You will receive your enrollment confirmation via e-mail.

### CONTACT INFORMATION

Name

Company

E-mail

Phone

Login ID (Canopy Member Number)

### PREVIOUS WORKSHOPS

Have you attended any Workforce Housing Certificate Program workshops in the past?

YES  NO

If yes, please list the workshop and date you attended:

Date

Workshop

Date	Workshop
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

*Note: If you have taken a WHCP workshop in the past six months you can receive credit for the workshop. Your two-year enrollment period will begin from the date of the first workshop you complete.*



Workforce Housing  
Certificate Program



Canopy Real Estate Institute's

# WORKFORCE HOUSING CERTIFICATE PROGRAM



## PURPOSE

The **Canopy Real Estate Institute's Workforce Housing Certificate Program** (WHCP) was originally developed by the Canopy Housing Foundation to provide educational resources to Realtors® who assist first-time home buyers, especially those considered essential to the local workforce. These potential first-time home buyers serve as the backbone of our communities and include police officers, firefighters, teacher, retail staff and food service industry workers.

- The Workforce Housing Certificate Program is designed to position Realtors® as experts in the first-time home buying experience and to promote affordable housing initiatives
- Home buyers in the workforce (in this case) are defined as those whose housing costs do not exceed 30% of their income and who are gainfully employed yet are still renting due to housing costs
- Realtors® who complete this program earn the local designation of Workforce Housing Specialist
- This local designation allows the public to identify Realtors® who have acquired the education and skills to handle transactions among first-time home buyers
- In addition, the Canopy Real Estate Institute shares its list of current Workforce Housing Specialists with its local and state housing non-profits and recognizes them as leaders in their field

## BENEFITS

The WHCP is a program that identifies Realtors® who have committed time, obtained experience and received education in the workforce-housing market. Once a Realtor® completes the WHCP, he or she receives the local designation of Workforce Housing Specialist (WHS), along with the following benefits:

- Certificate of completion and WHS lapel pin
- Name and contact information given to partnering housing nonprofits who in turn share with their qualified clients
- Name and contact information listed on [www.CanopyHousingFoundation.org](http://www.CanopyHousingFoundation.org) as a Workforce Housing Specialist (WHS)
- Recognition at appropriate Canopy events
- Opportunity to use the WHS logo on business cards and other promotional materials
- Certification as a North Carolina WHS through the NC Realtors® Housing Foundation certificate program (more information is available at [www.ncrealtorshf.org](http://www.ncrealtorshf.org))

## COURSE DESCRIPTIONS

**NAR's Military Relocation Professional (MRP) Certification** | NAR's Military Relocation Professional certification focuses on educating real estate professionals about working with current and former military service members to find housing solutions that best suit their needs and take full advantage of military benefits and support. This course also provides 4.0 hours of continuing education credit in N.C.

**Creative Lending: Financing Dreams** | This workshop provides information on lending options and down-payment assistance resources to help Realtors® assist clients facing financial obstacles in purchasing a home. Information will cover federal, state and local financial-assistance programs, as well as local lenders' workforce housing and first-time homebuyer products. This course also provides 4.0 hours of continuing education credit in N.C.

**Building Business by Saving Homes: Foreclosure Prevention** | This workshop educates participants about foreclosure issues in the area, the role of Realtors® in foreclosure prevention and the resources for foreclosure prevention services in the region. Information includes programs on the federal, state and local levels, as well as other foreclosure information and statistics within the Canopy MLS.

**Where is the Money? Partnering with Housing Nonprofits** | This workshop/forum is an introduction to local housing nonprofits' services and programs that prepare clients to become mortgage ready. Topics include financial counseling, homeownership education, affordable mortgage products and down-payment assistance, and affordable housing developments.

**Annual Workforce Housing Event: Project REACH** | The Foundation created Project REACH (Realtors® Engaging And Creating Hope) in 2016 as a vehicle to celebrate June as "National Homeownership Month." This project created community-wide opportunities to engage 125 Realtor® volunteers in hands-on community service experiences at five local non-profits to impact the housing needs of the Charlotte region. While the event began in June, the event may be scheduled throughout the calendar year.

## RECERTIFICATION

For graduates to remain current on affordable workforce-housing resources and issues, each graduate must attend or complete a minimum of two of the following each year:

- **Refresher workshop** Recertification opportunities and workshops will be offered periodically throughout the year and graduates will be notified of the information accordingly.
- **Approved elective courses** (identified throughout the year)
- **Workforce-housing transaction** Completing a sales transaction as a buyer's agent for an affordable-housing client as defined by HUD (80 percent of area-median income). Transactions must be completed using at least one of the following: FHA, HouseCharlotte, HUD-approved counseling agency, a down payment assistance program, NCHFA, USDA-Rural Development and/or VA. Appropriate documentation must be sent to [canopyinstitute@canopyrealtors.com](mailto:canopyinstitute@canopyrealtors.com).
- *If you graduated in 2022 you must be recertified twice by Dec. 31, 2023, and every year thereafter.*

### Want more information?

Karyn Lindsey | 704-940-3116 | [klindsey@canopyrealtors.com](mailto:klindsey@canopyrealtors.com)

Courtney McLaughlin | 704-940-3128 | [ckmclaughlin@canopyrealtors.com](mailto:ckmclaughlin@canopyrealtors.com)



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## 2023 Core Workshop + Event Calendar

MAY 17

**NAR's Military Relocation Professional (MRP) Certification**

Via ZOOM | 4 p.m.

JUNE 21

**Project R.E.A.C.H. (Realtors® Engaging and Creating Hope)**

Nonprofit Assignment TBD

9 a.m.-1:30 p.m.

JULY 19

**Creative Lending: Financing Dreams**

*conducted by the North Carolina Finance Agency*

Via ZOOM | 9 a.m.-1 p.m.

AUGUST 16

**Building Business by Saving Homes: Foreclosure Prevention**

Via ZOOM | 9 a.m.-Noon

SEPTEMBER 20

**Where is the Money? Partnering with Housing Nonprofits**

Via ZOOM | 9 a.m.-Noon

**To register for program workshops and events, visit**

[www.CanopyREInstitute.com](http://www.CanopyREInstitute.com)

**Registration opens a month prior  
to each workshop.**



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