



***Enrollment Form***

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Name

\_\_\_\_\_  
Company

\_\_\_\_\_  
E-mail

\_\_\_\_\_  
Phone Number

\_\_\_\_\_  
5-Digit Member Number

***Please fax this form to Jessica Misenheimer at 704-338-9401.  
You will receive your confirmation via e-mail.***



## Workforce Housing Certificate Program EDUCATION REQUIREMENTS

The Housing Opportunity Foundation's (HOF) Workforce Housing Certificate Program (WHCP) educates Realtors® to work with first-time buyers and clients purchasing in the affordable price range (80 percent of the median income). Through this program, the public is able to more readily identify Realtors® who have acquired the education and skills to handle real estate transactions in the workforce-housing market.

Participants must attend all five workshops within two years to earn the local designation of *Workforce Housing Specialist*. Each workshop is held twice a year, in Mecklenburg County and in the northern region. All workshops, except the Home From Work™ course, are free to CRRA/CMLS members. Courses average two hours and are not approved for continuing-education credit.

WHCP participants receive monthly e-newsletters informing them of upcoming workshops and events, as well as industry news as it relates to affordable workforce housing.

### Course Descriptions:

- ***Creative Lending Programs for Workforce Housing***  
This workshop provides information on lending options and down-payment assistance resources to help Realtors® assist clients facing financial obstacles in purchasing a home.
- ***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.
- ***Home from Work™***  
This workshop educates participants on the importance of employer-assisted housing and its positive impact on housing affordability, revitalizing communities, and increasing the quality of life for our workforce, all while helping Realtors® expand their market with major employers.
- ***Workforce Housing Fair***  
This community event will provide information on workforce-housing resources in the community, educate potential housing consumers, provide an opportunity for education and networking for local Realtors® and continue to create on-going awareness of local housing issues.
- ***Working with Housing Nonprofits***  
This workshop is an introduction to local housing nonprofits' services and programs that prepare clients to become mortgage-ready, including financial counseling, homeownership education, affordable mortgage products and down-payment assistance.

### Program Benefits for Graduates

WHCP is a way to recognize Realtors® who have committed time, obtained experience and received education in the workforce-housing market. So, once a Realtor® completes WHCP, he/she receives a certificate of completion and the local designation of *Workforce Housing Specialist*, along with the following:

- Member of the WHCP Alumni Program
- Name and contact information given to clients of partnering housing nonprofits
- Name and contact information listed on [www.CarolinaHome.com](http://www.CarolinaHome.com) as a *Workforce Housing Specialist*
- Opportunity to share a booth at the Workforce Housing Fair
- One graduate is eligible for a Leadership Development Program Scholarship each year

### Enrollment:

To enroll in the program, fax an enrollment form to the Housing Opportunity Foundation at 704-338-9401. Or for more information, contact Jessica Misenheimer at 704-940-3138 or [jessica.misenheimer@carolinahome.com](mailto:jessica.misenheimer@carolinahome.com).



## Workforce Housing Certificate Program YEARLY RECERTIFICATION REQUIREMENTS

For graduates to remain updated on workforce-housing resources and issues, each graduate must complete a "Mandatory Refresher Workshop" and an additional WHCP Alumni Program requirement (either an elective, housing forum or transaction) every year. The requirements are outlined below. **Realtors® who graduated in 2008 (or before) must be recertified by December 31, 2009.**

### Mandatory Refresher Workshop

These update courses will be held twice a year (once in the spring and once in the fall) and will only be open to graduates of WHCP. They will provide in-depth instruction of homeownership education and financial counseling programs, lending options, and foreclosure prevention resources. One refresher workshop is required each year for graduates to maintain their certification.

**In addition, graduates must complete one of the following each year:**

### Elective Course

At least one elective course will be held throughout the year. Registration is required and courses will be announced in *Realtor® Reflections*, *e-headlines* and e-newsletters to graduates.

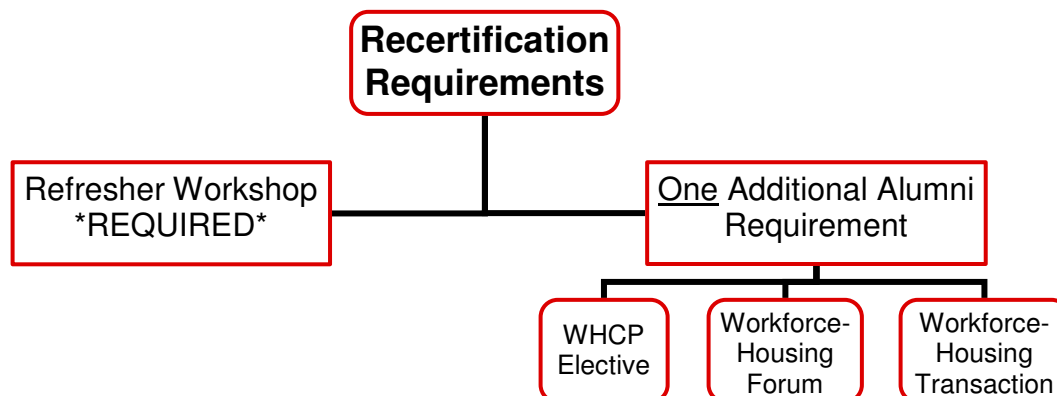
### Workforce-Housing Forum

The housing forum will take place in June, 2009 (National Homeownership Month) and will be open to all CRRA/CMLS members. The forum will feature industry experts speaking on a variety of workforce-housing topics that will keep Realtors® informed of changes or new resources in the current market. Registration is required and will be announced in *Realtor® Reflections*, *e-headlines* and e-newsletters to graduates.

### Workforce-Housing Transaction

Realtors® can complete a sales transaction as a buyers' agent for an affordable-housing client as defined by HUD (80% Area Median Income). Transactions must be completed using at least one of the following agencies: FHA, HouseCharlotte, Hope VI, NC Housing Finance Agency, The Housing Partnership (or another housing counseling agency), USDA-Rural Development, and/or VA. Appropriate documentation must be submitted for the transaction (HUD Settlement Statement plus the Buyer Agent Agreement or Offer to Purchase and Contract).

**Graduates must be recertified EVERY YEAR to retain the designation of Workforce Housing Specialist.**



**Workforce Housing Specialist is a local Realtor® designation provided by CRRA.**



## **2009 Workshop Calendar**

### **January 28**

*Working with Housing Nonprofits* Workshop (Charlotte)

### **February 20**

*Home From Work* Program (northern region)

### **April 8**

*Foreclosure Prevention* Workshop (Charlotte)

### **May 20**

*Creative Lending* Workshop (northern region)

### **June 17**

*Working with Housing Nonprofits* Workshop (northern region)

### **August 6**

*Home From Work* Program (Charlotte)

### **September 16**

*Foreclosure Prevention* Workshop (northern region)

### **October**

Workforce Housing Fair (date TBD)

### **November 18**

*Creative Lending* Workshop (Charlotte)

**Registration is on [www.CarolinaRealtors.com](http://www.CarolinaRealtors.com) a month prior to each workshop.**