

Canopy Real Estate Institute's



WORKFORCE HOUSING CERTIFICATE PROGRAM



PURPOSE

The **Canopy Real Estate Institute's Workforce Housing Certificate Program (WHCP)** 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, member of the military, 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

BENEFITS

Once completed, the Realtor® 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 as a Workforce Housing Specialist
- Recognition at appropriate Canopy events
- Opportunity to use the WHS logo on business cards and other promotional materials
- Recognition on social media

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 R.E.A.C.H (Realtors® Engaging And Creating Hope) | This Canopy Housing Foundation project creates 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. Attending the lunch and networking session following Project R.E.A.C.H. is required for credit.

RECERTIFICATION

For graduates to remain current on affordable workforce-housing resources and issues, each graduate must attend or complete a minimum of two (2) 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.
- **Canopy Real Estate Institute courses**
- **Approved elective courses** (identified throughout the year)
- **Realtor® Hot Topics**
- **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.
- **National Association of Realtors® training opportunities**
- **If you graduated in 2023 you must be recertified twice by Dec. 31, 2024, and every year thereafter.**

Want more information?

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Workforce Housing
Certificate Program

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WORKFORCE HOUSING CERTIFICATE PROGRAM

2024 Core Workshop + Event Calendar

NCHFA Financing Dreams (CE Credit)

conducted by the North Carolina Finance Agency

February 7 (virtual via Zoom) and July 17 (in person)

Military Relocation Professional (CE Credit)

May 15 (virtual via Zoom)

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

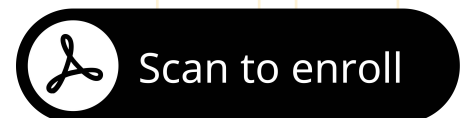
June 12 (in-person)

Building Business by Saving Homes: Foreclosure Prevention

August 21 (virtual via Zoom)

Where is the Money?: Partnering with Housing Nonprofits

September 18 (virtual via Zoom)



To register for program workshops and events, visit

www.CanopyREInstitute.com

Registration opens a month prior
to each workshop.



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