

Homebuyer Education & Counseling

The Housing Partnership, Inc. (THP) is a HUD-approved housing counseling agency that can provide homebuyer education and counseling to meet the requirements of FHLB Chicago, FHLB Dallas, or other programs that lenders may offer.

We also have down payment and closing cost assistance for various jurisdictions in Missouri that can be stacked with lender's assistance. To learn more, reach out to us!

Overview

If a homebuyer only needs education and counseling, **we must be notified at least 3 weeks before closing** to have enough time to process the file. Any delay in communication or sending documents may mean a delay in closing. If they are also trying to qualify for one of our down payment and closing cost assistance programs, that is a separate timeline and process.

Before we can schedule the counseling session, there are certain items needed from the homebuyer and the lender. We will email an update **once a week** to keep everyone on track with the timeline.

Once we have received all documents and the homebuyer has completed the education and one-on-one counseling session, we will send everyone these items:

- Counseling Certificate
- Homebuyer Education Course Certificate
- Receipt of payment for the education and counseling

Homebuyer Requirements

1. Homebuyer Education Course (fee \$115)
 - a. Link: <https://www.ehomeamerica.org/housingpartnershipstl>
2. Intake packet with all disclosures
 - a. We will send out our most updated version.
3. Supporting documents
 - a. See the Document Checklist on the following page.
4. Budget
 - a. We will send out our version along with instructions.
5. Fee for counseling session (\$75 if not under contract, \$115 if actively under contract)
 - a. An invoice will be emailed to the homebuyer.
6. Complete required one-on-one counseling session with THP counselor
 - a. Two forms will need to be signed after the counseling session before we can send the applicable certificates and receipt.

Document Checklist

These items are required for everyone who is on the mortgage loan. If you have any questions, please ask!

Income	<ul style="list-style-type: none"> Includes all sources of income, such as multiple jobs or income an adult might receive on behalf of a dependent
<input type="checkbox"/> Pay stubs: Most recent, consecutive 1 month (30 days) from all jobs held Weekly pay: 4 pay stubs Bi-weekly pay: 3 pay stubs Semi-monthly pay: 2 pay stubs Monthly pay: 1 pay stub	
<input type="checkbox"/> Most recent award letter: Social Security, Disability, SSI, Retirement, Pension, etc.	
<input type="checkbox"/> Child support: 1 month of history. If court-ordered in MO, we can look up the history with the case number.	
<input type="checkbox"/> Alimony/Divorce Stipend	
<input type="checkbox"/> If you are self-employed , please contact us for further instructions.	
<input type="checkbox"/> Any other income that may be received by future household members	
Assets	<ul style="list-style-type: none"> Must be from all accounts held, such as multiple checking accounts, savings accounts, etc. This applies to bank accounts, retirement accounts, and prepaid debit cards.
<input type="checkbox"/> All accounts: Most recent 1 month	
Taxes	<ul style="list-style-type: none"> We do not need state-level tax returns, W2s, or 1099s.
<input type="checkbox"/> Federal Tax Return: Most recent 1 year	
Photo ID	<ul style="list-style-type: none"> For everyone on the mortgage loan
<input type="checkbox"/> Current photo ID	

Lender Requirements

1. Any supporting documents you can send on the homebuyer's behalf based on the Document Checklist
2. Loan Application (1003)
3. Credit report
4. Loan Estimate
5. Sales contract – all counteroffers, amendments, disclosures, etc

How to Send Documents

We do not accept pictures or screenshots of multi-page documents. You can get documents to us through any of these methods:

1. Email to docs@thpstl.org
2. Drop off through the mail slot in the front door of our office - Open any time day or night.
3. Mail
4. Fax to 314-631-4921 - Let us know after you've sent it so we can confirm receipt. We recommend waiting at least 15 minutes to give the system time to accept it.
5. Appointment - If none of the options above work for you, we can schedule an appointment at our office.

Contact Information

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