



Clients Who Are Not Under Contract

Making Home Happen

Introductions



- Amy Oliver, Housing Program Manager, HUD Certified Housing Counselor
- Eileen Drayton, HUD Certified Housing Counselor

Agenda



Our Process



Next Steps



Our Process

Overview

- Services include homebuyer education & a one-on-one counseling session
- You cannot apply for DPA funds until you are actively under contract
 - Homebuyer education & counseling is required for the DPA program

Benefits of Education & Counseling

HUD Certified Housing Counselors help you during the homebuying process so you will have the knowledge, skills, and connections to be an educated & responsible homeowner.

- Help you get “mortgage ready”
- Give you the knowledge & confidence to move through the homebuying process
- Connect you to lenders & real estate agents – lenders might have loan products & assistance you can tap into

Education Courses

Homebuyer Education Course

- Prepares homebuyers for the homebuying process
- Required for our DPA programs & the 1on1 counseling session

Money Management Course

- Takes a deeper dive into personal finances, focusing on credit, savings, and other topics
- Optional

Both courses:

- Let you stop & start as many times as needed
- Allow for 2 users
- Offered in English & Spanish
- Charge a fee as noted on our Fee Schedule

One-on-One Counseling Session

- Review income, debts, and savings to help you understand your current financial situation & plan for the future
 - What would a potential mortgage loan look like?
 - What's on your credit report? (Fee may apply)
- Develop a realistic budget
- Discuss your rights under fair housing
- Provide referrals for lenders & real estate agents, if needed
- Create an action plan
- A fee is charged as noted on our Fee Schedule

The Process



1. Complete the education course(s)



2. Send certificate(s) to our agency



3. Submit intake packet & documents

- Online intake packet
- Document list will be provided



4. Prep for one-on-one counseling session

- Monthly budget
- Pay for applicable fees



5. One-on-One Counseling Session

- Typically done through Zoom



Next Steps

Next Steps

1. Complete the education course(s)
 - Homebuyer Education Course is required
 - Money Management Course is optional
2. Sent certificate(s) to docs@thpstl.org

Be sure to check out our Fee Schedule for a full list of possible fees.



Contact Us



Physical Address:

The Housing Partnership, Inc.
729 Lemay Ferry Rd
St. Louis, MO 63125

Mailing Address:

Our physical address will also work.

The Housing Partnership, Inc.
P.O. Box 16356
St. Louis, MO 63125

Amy Oliver, MSW

Housing Program Manager

Amy@thpstl.org

Eileen Drayton

HUD Certified Housing Counselor

Eileen@thpstl.org

Phone: 314-631-9905

Fax: 314-631-4921

www.TheHousingPartnershipSTL.org