



# Workforce Housing Certificate Program

Name: \_\_\_\_\_

Company: \_\_\_\_\_

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

Phone: \_\_\_\_\_

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

## PREVIOUS WORKSHOPS

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

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

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

*Note: If you have taken a WHCP workshop in the past six months (refer to the "education information" page for a detailed list of workshops), you can receive credit for the workshop. Your two-year enrollment period will begin from the date of the first workshop you completed.*

## ENROLLMENT

**Please fax or e-mail this form to Jessica Misenheimer  
at 704-338-9401 or [jessica.misenheimer@carolinahome.com](mailto:jessica.misenheimer@carolinahome.com).**

**You will receive your enrollment confirmation via e-mail.**



The Housing Opportunity Foundation's 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 four workshops and the Workforce Housing Fair within two years to earn the local designation of *Workforce Housing Specialist*. Each workshop is held twice a year, once in Mecklenburg County and once in Iredell County. All workshops, except the Employer Assisted Housing course, are free to association/CMLS members. Courses average three hours and are not approved for continuing-education (CE) credit.

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

**For more information about the certificate program, go to [www.CarolinaRealtors.com/HOF](http://www.CarolinaRealtors.com/HOF) or contact Jessica Misenheimer at [jessica.misenheimer@carolinahome.com](mailto:jessica.misenheimer@carolinahome.com).**

## 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. Information will cover federal, state and local financial-assistance programs, as well as local lenders' workforce-housing and first-time homebuyer products.

### **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.

### **Employer Assisted Housing**

This workshop, offered through the National Association of Realtors®, educates participants about 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 local employers.

### **Working with Housing Nonprofits**

This workshop 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.

### **Workforce Housing Fair**

The housing fair provides information on workforce-housing resources in the community, allows for education and networking among local Realtors® and continues to create an ongoing awareness of local housing issues. Exhibitors include lending institutions, housing counselors, community agencies and others whose focus is workforce housing and first-time homebuyers. This year's fair is also a neighborhood showcase, which will feature an affordable neighborhood.



# Workforce Housing Specialist

A designation of the Charlotte Regional Realtor® Association  
Housing Opportunity Foundation

## PROGRAM BENEFITS

WHCP is a program that recognizes Realtors® who have committed time, obtained experience and received education in the workforce-housing market. Once a Realtor® completes 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 clients of partnering housing nonprofits
- Name and contact information listed on [www.CarolinaHome.com](http://www.CarolinaHome.com) and [www.CarolinaHomePrograms.com](http://www.CarolinaHomePrograms.com) (the foundation's financial-assistance tool) as a *Workforce Housing Specialist* (WHS)
- Recognition at the foundation's annual Workforce Housing Forum
- Ability to use the WHS logo on business cards and other promotional materials
- One graduate is eligible to receive the foundation's Leadership Development Program Scholarship each year
- Certified as a North Carolina WHS through the Homes4NC certificate program (more information is available at [www.homes4nc.org](http://www.homes4nc.org))

## RECERTIFICATION

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

- **Refresher workshop** (at least two are offered each year, dates are TBD)
  - "Bridges Out Of Poverty" training class
  - HouseCharlotte class
  - NAR's "Expanding Housing Opportunities" class
- **Approved elective course** are identified by the foundation throughout the year. Examples include NAR's At Home With Diversity class and the Short Sales and Foreclosure Resource Core Course. Information about elective courses will be sent in the monthly e-newsletter to graduates.
- **Workforce Housing Forum**: held each June as an opportunity for Realtors®, housing partners and other members of the community to come together and discuss sustainable workforce housing in our community.
- **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, NCHFA, USDA-Rural Development and/or VA.

**Note: Realtors® who graduated in 2010 or before must be recertified by Dec. 31, 2011.**

**For more information, call 704-940-3138  
or e-mail [jessica.misenheimer@carolinahome.com](mailto:jessica.misenheimer@carolinahome.com).**



- JAN. 28**      **WORKING WITH HOUSING NONPROFITS WORKSHOP**  
CHARLOTTE REGIONAL REALTOR® ASSOCIATION, ROOM 315  
9 A.M.-NOON
- FEB. 23**      **EMPLOYER-ASSISTED HOUSING CLASS**  
CHARLES MACK CITIZEN CENTER, MOORESVILLE  
9 A.M.-1 P.M.
- MARCH 10**    **FORECLOSURE PREVENTION WORKSHOP**  
CHARLOTTE, ROOM 315  
9 A.M.-NOON
- MAY 18**      **CREATIVE LENDING WORKSHOP**  
STATESVILLE CIVIC CENTER  
9 A.M.-NOON
- JUNE 15**      **WORKING WITH HOUSING NONPROFITS WORKSHOP**  
CHARLES MACK CITIZEN CENTER, MOORESVILLE  
9 A.M.-NOON
- AUG. 4**      **EMPLOYER-ASSISTED HOUSING CLASS**  
CHARLOTTE, ROOM 315  
9 A.M.-1 P.M.
- SEPT. 14**     **FORECLOSURE PREVENTION WORKSHOP**  
STATESVILLE CIVIC CENTER  
9 A.M.-NOON
- TBD**          **WORKFORCE HOUSING FAIR**
- Nov. 16**      **CREATIVE LENDING WORKSHOP**  
CHARLOTTE, ROOM 315  
9 A.M.-NOON

**REGISTRATION IS ON [WWW.CAROLINAREALTORS.COM](http://WWW.CAROLINAREALTORS.COM)  
A MONTH PRIOR TO EACH WORKSHOP.**