

Expanding Housing Opportunities Timed Agenda with Learning Objectives: **With 3 – 10 Minute Breaks**

Time	Time minutes	Subject	Learning Objectives <i>After completion of module, participant will be able to:</i>
8:30am		Registration	Registration and start Icebreaker exercise as participants walk in.
9:00am	10 minutes	Welcome and Icebreaker/Introductions	<ul style="list-style-type: none"> • Introduce instructor • State classroom rules • Identify facilities locations • Identify course objectives • Icebreaker/introductions
9:10am	5 minutes	Module 1 – Your Role in Affordable Housing <ul style="list-style-type: none"> • Affordable Housing and Housing Opportunities 	Define affordable housing and housing opportunities
	5 minutes	<ul style="list-style-type: none"> • Issues affecting affordable housing 	Identify current issues affecting affordable housing
	3 minutes	<ul style="list-style-type: none"> • Benefits of expanding housing opportunities 	Describe benefits of housing opportunities
	2 minutes	<ul style="list-style-type: none"> • Partnerships 	List team of partners
9:25am	9 minutes (includes activity)	Module 2 – You and the Client <ul style="list-style-type: none"> • Changing Picture of Client Needs 	Describe demographic changes <ul style="list-style-type: none"> • Complete activity regarding population shifts by age groups
	4 minutes	<ul style="list-style-type: none"> • Housing and Transportation 	Describe how transportation costs impact affordability.
	4 minutes	<ul style="list-style-type: none"> • First-time homebuyer Special Considerations 	Point out special considerations for first-time homebuyers
	4 minutes	<ul style="list-style-type: none"> • The Rental Market 	Discuss affordability/availability in rental market
	4 minutes	<ul style="list-style-type: none"> • Alternatives to Homeownership 	Describe alternatives to traditional homeownership
9:50am	10 minutes	BREAK	
10:00am	12 minutes	Module 3 – You and the Housing Counselor <ul style="list-style-type: none"> • Importance of Housing Counseling 	Explain importance of housing counseling
	13 minutes	<ul style="list-style-type: none"> • Role of Real Estate Professional and Role of Housing Counselor 	Describe working relationships between real estate professional and housing counselor
	15 minutes	<ul style="list-style-type: none"> • Finding Housing Counselors and Nonprofit Housing Agencies 	Locate a housing counselor and nonprofit housing organization to form a partnership
	10 minutes	<ul style="list-style-type: none"> • Finding Down Payment & Closing Cost Assistance 	Describe where to locate down payment and closing cost assistance
10:50am	10 minutes	BREAK	
11:00am	10 minutes	Module 4 – You and the Lender <ul style="list-style-type: none"> • Credit and Affect on Affordability 	Explain the basics of credit scoring
	15 minutes (includes activity)	<ul style="list-style-type: none"> • Prequalifying and Preapproval (activity with flip chart and PQ worksheet) 	Prequalify buyer clients to determine loan amount and appropriate price range <ul style="list-style-type: none"> • Complete Prequalification Worksheet activity
	5 minutes	<ul style="list-style-type: none"> • Finding an Affordable Loan 	Determine where to find affordable loans
	8 minutes	<ul style="list-style-type: none"> • Describe qualifying guidelines for various loan products – includes Conventional and FHA 	Compare qualifying guidelines for various loan products – includes Conventional and FHA
	8 minutes	<ul style="list-style-type: none"> • Describe qualifying guidelines for various loan products – includes VA, and USDA 	Compare qualifying guidelines for various loan products – includes VA and USDA
	4 minutes	<ul style="list-style-type: none"> • Review grid/overview 	Compare Conventional, FHA, VA, and USDA summary.
11:50am	10 minutes	BREAK	
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12:00pm	8 minutes	Module 5 – You and the Community <ul style="list-style-type: none"> • Workforce Housing and EAH 	Describe how workforce housing impacts local communities
	7 minutes	<ul style="list-style-type: none"> • Building Affordable Communities 	List ways communities can develop affordable housing
	7 minutes	<ul style="list-style-type: none"> • Land Usage 	Explain how land-use policies affect housing
	4 minutes	<ul style="list-style-type: none"> • Going Green 	Discuss impact of “green” in planning
	4 minutes	<ul style="list-style-type: none"> • Housing and Transportation 	Describe how transportation affects the community
12:30pm	5 minutes	Final Exercise, Review and Wrap Up <ul style="list-style-type: none"> • Sources and resources 	Review/remind participants of documentation in Sources and Resources section of the training materials.
	7 minutes	<ul style="list-style-type: none"> • Complete the Individual Action Plan with One Action for Each of the 5 Modules 	Complete the Individual Action Plan
	8 minutes	<ul style="list-style-type: none"> • Review/questions 	Summarize materials learned in class, answer questions
12:50pm	10 minutes	Conclusion	Share next step and complete evaluations