

**THDA'S HOUSING EDUCATION PROGRAM AGREEMENT BETWEEN**

**APPROVED HOUSING COUNSELING AGENCY & TENNESSEE HOUSING DEVELOPMENT AGENCY**

We, the undersigned representative of the nonprofit organization named below, agree to carry out the following as part of our Housing Education & Counseling Program working agreement with the Tennessee Housing Development Agency (THDA) to deliver housing education and counseling services in the state of Tennessee.

- As non-profit providers of homeownership education and counseling, we understand that our commitment to work in partnership with THDA means that we have read and will meet the requirements of the THDA Housing Education & Counseling Program Guide and HUD's most recent Housing Counseling Program Handbook.
- We must have at least one HUD Certified Housing Counselor on staff and the agency must be a HUD Approved Housing Counseling Agency.
- We intend to adopt and adhere to the National Industry Standards for Homeownership and Counseling to ensure the delivery of consistent services and information to consumers.
- We understand that a condition of our agency remaining in good standing under the Housing Education & Counseling Network is annual attendance at THDA's Housing Education Symposium and by attending at least two network webinar conversations per year.
- We understand that each approved Housing Counselor must obtain at least 10 hours of continuing education per year and they must track it according to THDA's Housing Education & Counseling Program Guide.
- We must ensure that an updated work plan, succession plan, W-9, fiscal documentation, staff changes, and any other agency updates are communicated to THDA staff within seven business days.
- In order to receive payment for homebuyer education provided to customers with purchased THDA loans, reporting requirements must be adhered to each month.
- We understand that our records and files are to be available for possible monitoring by THDA and that our clients may be contacted by THDA for customer follow-up. We will inform our customers of this possibility.

All program requirements listed in THDA's Housing Education & Counseling Network Program Guide must be adhered to in order to continue reaping the benefits of being part of THDA's Housing Education & Counseling Network.

Executive Director/Main Contact	Organization
Signature	Date