

1. During a one-on-one session, the hoMEworks/eHome America organization will provide the following information to the eHomeAmerica Online course participant before issuing a completion certificate:

**A. Ask the person what type of financing are they seeking?**

- For very low and low income buyers explain Rural Development Program - **502 Direct**
- Explain MaineHousing Programs **Gift of Green**, Purchase Plus Improvement, and MaineHOPE
- Explain **Live Where You Work Program** - <http://www.marfoundation.org/> - a down payment and closing cost assistance program for commuters who buy a home closer to their employment.
- Ask if the person is buying in the City of Lewiston, Auburn, or Portland. If yes, suggest they contact the housing department and seek information any down payment and closing cost assistance programs.
- Ask if the person is working with a community lender. If yes, suggest they ask the lender if they receive Equity Builder Program funds from the Federal Home Loan Bank. The EBP may provide help with down payment, home improvements, or gap financing.

**B. Energy Efficiency - The more energy efficient your home, the less \$\$ you'll spend:**

- Utilize an energy audit to discover where your home is losing energy
  - Encourage Gift of Green borrowers to use the energy audit coupon. Ask the seller about the previous year's oil consumption to estimate annual heating costs.
- Create a plan to increase energy efficiency and assign priority levels to projects:
  - Where are the greatest energy losses?
  - How long will it take for the upgrade to pay for itself?
  - Can we do the work ourselves or need to hire a contractor?
  - How long do we expect to live in the property?
  - Visit [www.energysavers.gov](http://www.energysavers.gov)
- Explain availability of **Efficiency Maine Energy Programs** - <http://www.energymaine.com/>

**C. Buyer's Agent**

- Ask if they have a Buyer's Agent? Explain the difference between
  - Buyer's agent
  - Seller's agent
  - Disclosed dual agent
- For the benefits of a Buyer's Agent – see <http://www.mainelegislature.org/legis/statutes/32/title32sec13274.html>

#### **D. Home Inspections**

- American Society of Home Inspectors (ASHI) [www.ashi.org](http://www.ashi.org)
- National Association of Home Inspectors (NAHI) [www.nahi.org](http://www.nahi.org)
- National Institute of Building Inspectors (NIBI) [www.nibi.com](http://www.nibi.com)

#### **E. Real Estate Taxes**

Tell buyer to check the **mil rate of towns** where they are thinking of buying a home. Check the town's website. Real estate taxes are factors when determining affordability.

#### **F. Life as a Homeowner**

- **Homestead Exemption** – Tax Relief for Maine Homeowners - <http://www.maine.gov/revenue/taxrelief/homepage.html>
- Residents who have owned a home for 12 months can apply to their town and request \$10,000 of their home's value be exempt from property taxes.
- Check eligibility for **Property Tax & Rent Refund** program

#### **G. Repairs & maintenance**

- Smoke and carbon monoxide detector batteries
- Pump septic tank
- Clean chimney
- Clean furnace
- Set aside money for home maintenance
  - Expected and unexpected
- Become handy
  - Check local adult education programs and area resources for classes
- Building Materials Exchange & Restore can provide savings on construction materials

#### **H. Working with a Contractor**

- Should have 3 bids
- Contract must be written for estimates over \$3000
- Payments made in 1/3rds
- When lead is involved utilize a Lead Certified Contractor

#### **I. Check escrow account annually**

Provide loan servicer copies of tax bills and any changes to homeowner's insurance premium

#### **J. Preventing Foreclosure**

- Avoid taking on unnecessary debt
- Update budget on a regular basis and strive to live within means
- Struggling to make payments? Contact your lender

- Contact a housing counselor
  - Free & confidential
2. Following the telephone session, the hoMEworks/eHome America agency partner will print and sign certificate or letter of completion and mail/fax it to the on-line course participant and/or lender. hoMEworks educators should set their certificate notification, so that all online participants must contact them to print the certificate. hoMEworks educators should not give on-line course participants the codes to access eHomeAmerica and allow participants to print their completion certificate. This will ensure all hoMEworks educators are consistent. Requiring each hoMEworks/eHome America agency to sign the certificate protects against counterfeiting or piracy acts.
  3. hoMEworks/eHome America agency partner organizations who enroll as an eHome America Agency Partner will complete the registration process with eHomeAmerica, pay upfront fee, ongoing fees, and set up administration rules to control issuance of the class completion certificate (or letter).
  4. hoMEworks/eHome America agency partners may serve any and all areas of Maine. These means hoMEworks educators enrolled in eHome America may serve their counties in their service area(s) and counties outside their service area. This ensures adequate coverage statewide.

If a hoMEworks educator enrolled in eHome America elects to cover areas outside their service area, the educator must be knowledgeable about the regional mortgage assistance programs for that area.