

APPENDIX 19

SAMPLE OUTLINE: CURRICULUM FOR A MUTUAL HELP HOMEBUYER COUNSELING PROGRAM

This is a sample of a general outline for a Mutual Help counseling curriculum. Counseling should generally be divided into three phases: pre-occupancy, move-in and post-occupancy. However, it is important to remember that topics are interrelated and may have to be covered in more than one phase.

Pre-Occupancy Phase: The pre-occupancy phase is a natural extension of the housing authority's initial interview and program application process. The following required counseling elements should be provided for all homebuyers prior to the date of occupancy:

- o General explanation of program: The homebuyers should be given a full understanding of the Mutual Help Program, including:
 - 1. A complete description of the program's background and purpose
 - 2. The legal and financial responsibilities of both the housing authority and the homebuyer
 - 3. An analysis of the homebuyer's monthly payment accounts and reserves
 - 4. An explanation of the Mutual Help contribution, including the requirement to have the contribution made prior to occupancy
- o Property care and maintenance: The housing authority should ensure that the counseling offers each homebuyer information on the following:
 - 1. Operation of the major home systems (e.g., plumbing, heating, electrical, major appliances, yards, etc.)
 - 2. Community resources available to the homebuyer for service And repair of home equipments, as well as information on other available resources
 - 3. Techniques for identifying future maintenance problems
 - 4. Insurance on the home (carried by the housing authority) and other insurance which the homebuyer should purchase for personal belongings and/or liability
 - 5. The provisions of all applicable warranties, including the homebuyer's responsibilities in connection with the warranties
 - 6. Development and construction responsibilities of the contractor, IHA, and homebuyer, including Mutual Help

contribution and warranty obligations, etc.

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- o Safety: The session should provide information on safety precautions used both inside and outside the home. Specifically, the homebuyer should understand:
 - 1. The causes and prevention of home fires and accidents
 - 2. The procedures for filing insurance claims
- o Money management: The IHA should advise homebuyers of their obligations under the program, and ensure that they have the skills necessary to carry out these obligations. The money/financial management training should provide the homebuyer with the following:
 - 1. Household budgeting skills
 - 2. Training on uses of credit
 - 3. Consumer education for new homebuyers
 - 4. An understanding of importance of a savings account
- o The community: The homebuyers should be informed of community resources and how to effectively use them. Resources include:
 - 1. The location and purpose of community social agencies, schools, etc.
 - 2. Telephone numbers for police, fire, hospital, utility companies and housing authority office.
 - 3. Information regarding local day care centers, job centers and other local/tribal facilities.

Move-In Phase: During the move-in phase of counseling, the IHA should provide the following services and training:

- o Move-in inspection: The homebuyer and the housing authority staff should perform a move-in inspection of the unit. During the inspection, the housing authority and homebuyer will identify and record a list of items needing corrections, including a timetable for Completion. The homebuyer, IHA representative and, where applicable, the contractor must sign and date the list.
- o Equipment demonstration: All major dwelling equipment should be demonstrated for the homebuyer. The homebuyer should be informed of the location of utility services (e.g., shut-off valves, circuit breaker panels, etc.)
- o Move-in process: The homebuyer should receive instruction

on the process of moving in, including obtaining keys,
ordering utility services, etc.

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Post-Occupancy Phase: One month after move-in, the post-occupancy phase of training should begin. Programmatic requirements and obligations should be re-emphasized, and the homebuyers should receive more in-depth training on the following:

- o Home maintenance:
 - 1. Identification of the need for minor and major repairs
 - 2. Instructions on do-it-yourself repairs
 - 3. Methods of having major repairs completed
- o Money management:
 - 1. Uses of credit by the homebuyers
 - 2. Savings and investments
 - 3. Family budgeting and setting family priorities
- o Homebuyer and community: This training will consist primarily of creating an awareness on the part of the homebuyer of relationships with neighbors and community groups, and the ways in which individual and group problems are solved.
- o Special interest topics: Other needs and concerns expressed by the homebuyers will be dealt with in special classes or workshops. They may include such topics as:
 - 1. Child Care
 - 2. Decorating and selecting furnishings for the home
 - 3. Refinishing or reupholstering of furniture
 - 4. Sewing, perhaps of drapes for the unit
 - 5. Food and nutrition
 - 6. Home improvement techniques
 - 7. Cleaning techniques and materials
 - 8. Social issues (drugs, gangs, etc.)
 - 9. Parenting
 - 10. Preventative health care
 - 11. Landscaping

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