



**Housing Finance
Agency**

Request for Qualification Homebuyer Education – Residential Lending

Issuance Date | April 14, 2025

**Qualifications must be submitted no later than 5:00PM (EST)
May 30, 2025**

Submit to:
Ohio Housing Finance Agency
RFQhomebuyer@ohiohome.org

Request for Qualification

Ohio Housing Finance Agency (OHFA) is seeking qualified HUD-Approved Counseling Agencies, with HUD certified housing counselors in Ohio to provide counseling services to individuals participating in OHFA's Homeownership Programs. OHFA expects approximately 5,000 borrowers to participate in this program during each calendar year with the peak months being May through September.

This services to be provided under this request for qualifications will be from July 1, 2025 through June 30, 2027.

This is a request issued to all HUD-Approved Counseling Agencies in Ohio. Agencies who have the capacity to serve multiple counties should note it on the attached form. Each agency meeting the requirements will be compensated as outlined below.

Homebuyer education is a critical piece of the homeownership process designed to help borrowers learn their obligations as homeowners. The goal of requiring homebuyer education for borrowers participating in OHFA's Homeownership Programs is to provide them with the necessary information to learn about homeownership prior to buying a home. OHFA requires homebuyer education for all borrowers that use OHFA's Homeownership Programs.

Potential borrowers will begin the process online and will be given the option to choose one counseling agency that will perform a one-hour phone counseling session. The process must work as follows:

- 1) The borrower will login to our website and complete a test and budget.
- 2) Once the test and budget are completed the borrower will have an option to choose a counseling agency in their geographic area that will conduct a one-hour phone counseling session.
- 3) Upon borrower selection of a counseling agency, the counseling agency will receive an email from OHFA's system. The counseling agency will also receive the test and budget completed by the borrower. The counseling agency has 48 business hours from receipt of the email to contact the borrower to schedule a telephone appointment, which will last approximately 1 hour. Counseling must be scheduled and completed within 5 business days of notification of the counseling request. The counselor or counseling agency are prohibited from requesting or requiring the borrower to provide any personal information beyond the test and budget completed for OHFA.
- 4) Once the borrower has completed a one-hour telephone counseling session with the counseling agency in all areas of knowledge contained in the Ohio Housing Agency Telephone Counseling Guide ("The Guide"), a copy of which is attached,

the counseling agency shall issue a Completion Certificate and upload it to OHFA's Lender Online System within 24 hours of completion of the counseling.

Payment to counseling agencies will be as follows:

- 1) Counseling agencies will be paid a fee of \$75 upon the closing of the borrower's loan and OHFA's receipt of an administration fee from the lender. If the loan does not close using an OHFA program and counseling has been conducted, OHFA will pay the counseling agency a fee of \$25 per loan.
- 2) Fees for closed loan files will be calculated at the beginning of each month based on the administrative fees OHFA received from the borrower's lender the previous month for a closed loan. Fees will be sent via ACH for closed loans to the counseling agency on a monthly basis along with a breakdown of the loans paid. Fees for borrowers who were provided counseling but did not close the loan using an OHFA program will be paid at least twice a year also via ACH. Please complete the attached ACH authorization form and return with your application.

Qualifications. In order to qualify to be included as a counseling agency to participate in this program, a counseling agency must:

- Be a HUD approved counseling agency, with a HUD certificate for each counselor who will be counseling prospective homeowners (must provide up-to-date certification);
- Have an actual office location in the state of Ohio (provide address);
- Use secure email address use (Yahoo, Gmail, Hotmail, etc. addresses not acceptable);
- Follow all laws, requirements, and regulations for confidentiality of Personally Identifiable Information (PII) and use information systems and internal procedures to protect and keep such information confidential.
- Have required office equipment such as internet access, fax, scanner or printer that will produce a Completion Certificate; and,
- Have a minimum of 2 employees per agency.

All applications are due by 5:00 pm May 30, 2025 and shall be submitted to RFQhomebuyer@ohiohome.org.

Request for Qualifications Form

OHFA Homeownership Program

Agency Name	Agency Address
Contact Number	

[illegible][illegible]

3 HUD Certification Attached ☐ Yes

[illegible]

--	--	--

[illegible]

Agency Address _____

Agency Phone _____

Agency email Address _____



Housing Finance Agency

2600 Corporate Exchange Dr. Suite 300
Columbus, OH 43231
www.ohiohome.org

Authorization Agreement For Direct Deposit - Automated Clearing House

1. Type or Print the information requested, sign, date and return to the Ohio Housing Finance Agency (OHFA).
2. Include a Voided Check for the account.
3. Any address or account changes must be reported to OHFA 30 days prior to the actual change.

SECTION I

A. Type of Transaction: ☐ ADD ☐ CHANGE ☐ DELETE

B. Name of Company _____ County _____ (Area Code) Telephone Number _____

Address _____ City _____ State _____ Zip Code _____

--	--	--	--	--	--	--	--	--	--

C. Federal Tax ID number

SECTION II

A. Financial Institution Name _____ County _____ (Area Code) Telephone Number _____

B. Type of Account: ☐ Savings ☐ Checking

--	--	--	--	--	--	--	--	--	--

Transit routing/ABA Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Account Number at Above Institution

Whereby authorize the Ohio Housing Finance Agency to initiate credit entries to our account in the financial institution identified above and also debit entries, if necessary, for any credit entries that are determined to be in error. We additionally authorize the financial institution to credit or debit the same to our account.

This authority is to remain in effect until revoked by us in writing to the Ohio Housing Finance Agency or until terminated by the Ohio Housing Finance Agency.

Applicant Signature

Typed Name

Date

Instructions for Completing the Authorization Agreement: Direct Deposit - Automated Clearing House form

Section I:

- A. Place a check-mark to indicate the type of transaction.
"Add" indicates a **new** authorization.
"Change" indicates a **change** to an existing authorization
"Delete" indicates a request for **termination** of direct deposit.
- B. Enter the complete name and address of the company participating in the direct deposit.
- C. Enter the company's Federal Tax Identification number as it appeared on the Funding Agreement, W-9 Form or other document submitted during the approval process.

Section II:

- A. Enter the name and address of the financial institution authorized to conduct the transaction.
- B. Place a check-mark to indicate the type of account to which the funds are to be deposited.
Enter the financial institution's Transit Routing/ABA number in the spaces provided. This is typically a nine digit number shown on the check. It may also be obtained by contacting the financial institutions and requesting the Transit Routing/ABA number.
- C. Enter the account number to which the direct deposit is to be accredited. If less than 15 characters are needed, begin at the box furthest to the left and leave any unused spaces blank.

Forward the signed authorization form **and a copy of a voided check from that account** to:

Accounts Payable
Office of Finance
Ohio Housing Finance Agency
2600 Corporate Exchange Dr. Suite 300
Columbus, OH 43231