



**PHFA**

**Pennsylvania Housing Finance Agency**

**Home Counselor Online™  
Start-Up Guide**

Comprehensive Housing Counseling Initiative

**A Step-By-Step Guide**

- **Setting Up your Home Counselor Online account for The PHFA Initiative**
- **Sharing Cases with PHFA in Home Counselor Online**
- **Requesting Funding from PHFA**
- **Product Comparisons**
- **Referring Mortgage Ready Clients to Lenders**

This **Start-Up Guide** is divided into Seven Chapters and an Appendix:

- Chapter 1:** How to create a relationship with PHFA in Home Counselor Online™ (HCO)
  - Chapter 2:** How to Set Up the PHFA Housing Initiatives in HCO
  - Chapter 3:** How to share the counseled client data with PHFA for reporting purposes
  - Chapter 4:** How to request funding from PHFA using HCO
  - Chapter 5:** How to enter Mortgage Products for comparison
  - Chapter 6:** How to create a new relationship with a mortgage lender
  - Chapter 7:** How to refer mortgage ready clients to lenders
- Appendix A:** Required fields for the Intake Section

Support Resources

Please note that this guide focuses on getting your agency ready to work with PHFA. To review all the features available and for a comprehensive step-by-step walk through of the application, please refer to the Online Help link within the application or download the User Manual (available in the Online Help).

**All Technical Support**

Fannie Mae Customer Contact Center (877) 722-6757

**PHFA Contact Information**

Ed Martinez (717) 780-4018

**Fannie Mae Contact Information**

North East and Central PA Partnership Office – Anne Marie Williams (570) 830-4360  
Pittsburgh Partnership Office – Chablee Johnson (412) 288-3561

Additional Online Resources

Once you are registered with Home Counselor Online™ go to [Home Counselor Online](#) in eFanniemae.com where you can log in to review the most recent updates and general information that will help you maximize the benefits of HCO.

**Important!** Please note that only users registered as an “Agency Administrator” can perform the administrative set up functions.

# Chapter 1

## How To Create a Relationship With PHFA

Complete the following steps to create an Agency Relationship with PHFA (Fig. 1).

1. Click on **Administration**
2. Select **Set Up**
3. Select **Agency Relationships**

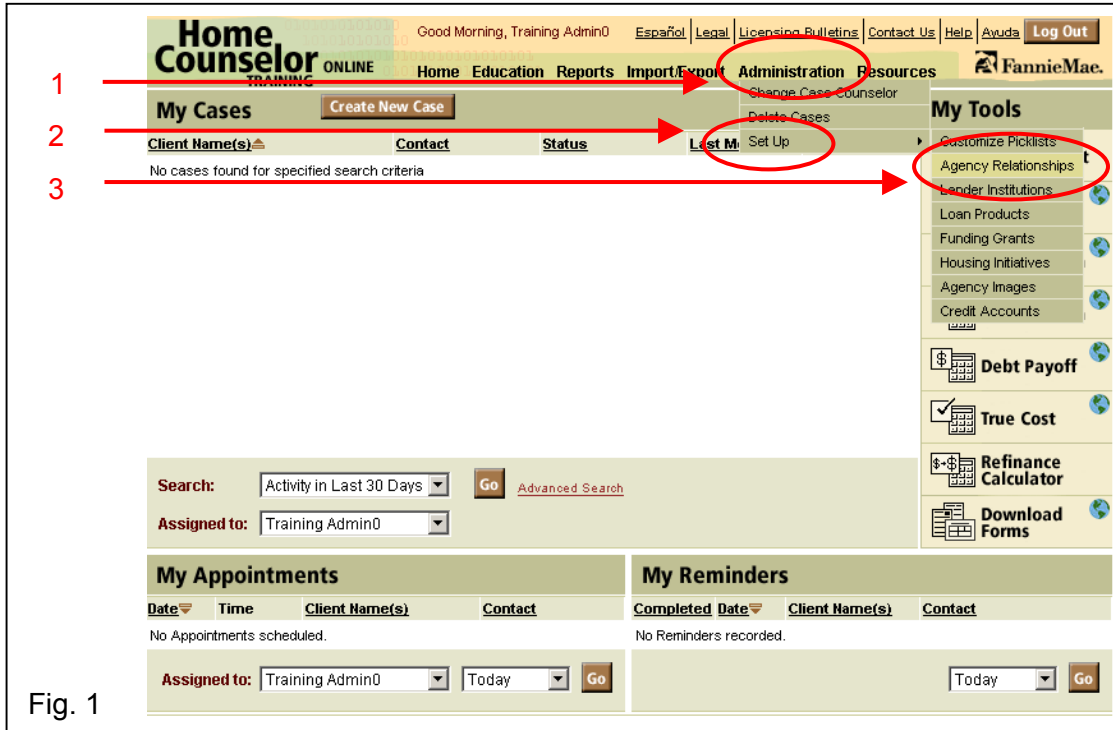


Fig. 1

On the **Relationship Setup** page, click on the **Establish a New Relationship** button and then complete the following (Fig. 2).

1. Type "Pennsylvania Housing" in the **Agency Name** box
2. Click on **Search**

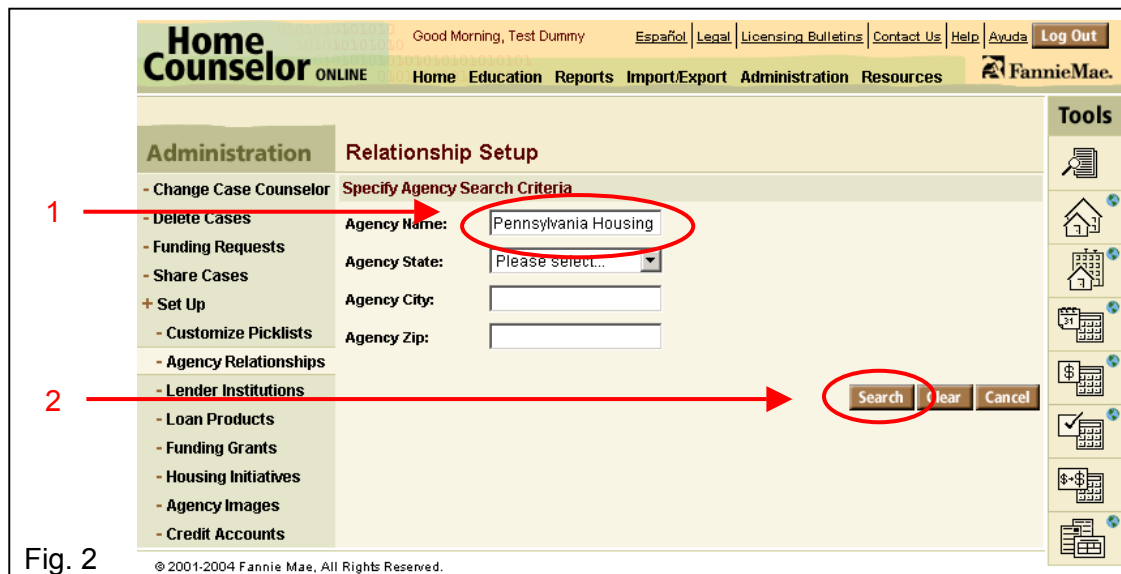


Fig. 2

© 2001-2004 Fannie Mae, All Rights Reserved.

On the **Agency Search Results** page click on the button next to PHFA

Click on **Next**

On the **Establish Agency Relationship** page, place a check mark in the box beside the following two types of relationship (Fig. 3).

1. Shared Access
2. Funding

Click on **Save**

Home Counselor ONLINE Good Morning, Test Dummy Español Legal Licensing Bulletins Contact Us Help Ayuda Log Out FannieMae.

Home Education Reports Import/Export Administration Resources

**Administration** Relationship Setup

- Change Case Counselor  
- Delete Cases  
- Funding Requests  
- Share Cases  
1 - Set Up  
2 - Customize Picklists  
- Agency Relationships  
- Lender Institutions  
- Loan Products  
- Funding Grants  
- Housing Initiatives  
- Agency Images  
- Credit Accounts

**Establish Agency Relationship**

Agency Name: Pennsylvania Housing Finance Agency

Reporting:

Shared Access:

Funding:

Transfer:

Save Cancel

Tools

© 2001-2004 Fannie Mae, All Rights Reserved.

Fig. 3

You will then return to the **Relationship Setup** page. Look for the Section on this page with a banner heading of **Relationships Initiated By** (Your Agency). You will see two lines for the Pennsylvania Housing Finance Agency (a line for each relationship) with a “Requested” status. This means that you have successfully requested to share relationship(s) with PHFA.

The next step is for PHFA to approve your request in HCO.

Once PHFA has approved your request, the Status will change from “Requested” to “Confirmed”.

**Relationship Setup**

**Relationships Initiated By** Agency Establish New Relationship

Action	Initiating Agency	Phone	Relationship Type	Status	Date
<a href="#">Inactivate</a>	Pennsylvania Housing Finance Agency	717-780-3907	Funding	Requested	07/23/04
<a href="#">Inactivate</a>	Pennsylvania Housing Finance Agency	717-780-3907	Shared Access	Requested	07/23/04

**Relationships Requested By Other Agencies**

Action	Initiating Agency	Phone	Relationship Type	Status	Date
<a href="#">Inactivate</a>	HCO Test Agency Ten	703-833-1757	Funding	Confirmed	02/18/04
<a href="#">Inactivate</a>	HCO Test Agency Ten	703-833-1757	Shared Access	Confirmed	02/18/04
<a href="#">Inactivate</a>	HCO Test Agency Ten	703-833-1757	Reporting	Confirmed	02/18/04
<a href="#">Inactivate</a>	HCO Test Agency Ten	703-833-1757	Case Transfer	Confirmed	02/18/04

© 2001-2004 Fannie Mae, All Rights Reserved.

Fig. 4

## Chapter 2

### How To Setup the PHFA Housing Initiatives

Setup the Housing initiatives using the following steps (Fig. 5).

1. Click on **Administration**
2. Select **Set Up**
3. Select **Housing Initiatives**

On the **Housing Initiatives** page

4. Click on the “**Add Housing Initiative**” button
5. Type “**Comprehensive Housing Counseling Initiative**” in the **Initiative Name** box
6. Click on **Save**



You will need to create four initiatives in all as follows.

- Comprehensive Housing Counseling Initiative
- Anti Predatory Lending Initiative
- Rural Development Homebuyers Initiative
- HUD SuperNOFA Initiative

Repeat steps 4 - 6 to create each Initiative, each time entering the new Initiative in the **Initiative Name** box until you have completed all four.

## Chapter 3

### How To Share The Client Data With PHFA

Once you have decided that you will be sharing and requesting funding from PHFA for a client, you will need to share that case with PHFA in HCO as follows;

Click on the case you wish to share and then complete the following (Fig. 6).

1. Select **Agency Relationships** and click on **Grant Access** In The Left Hand Navigation Bar
2. Click on the **Grant Access** Button

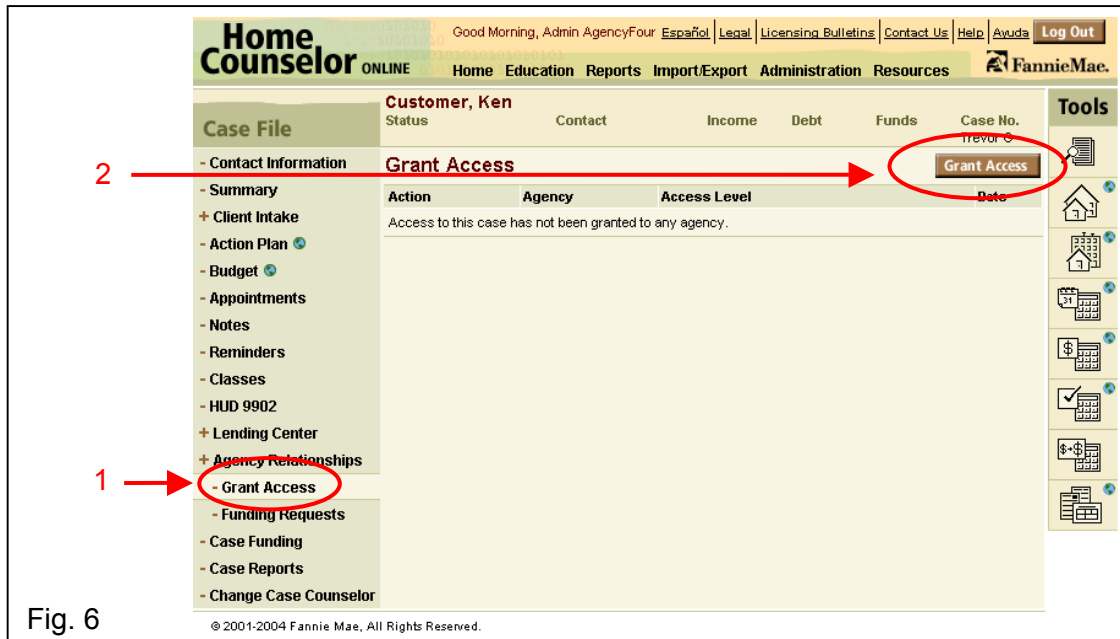


Fig. 6

Next select PHFA from the **Select Agency** drop down menu and click on the **Grant Access** button (Fig. 7).

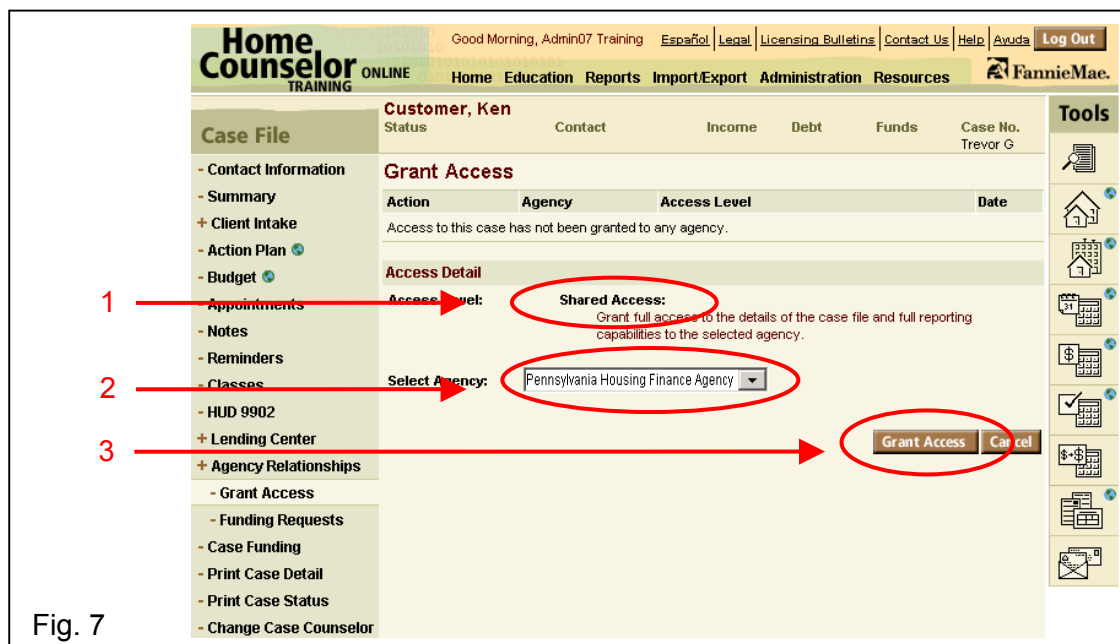


Fig. 7

You will be returned to a window that confirms the access level with PHFA.

## Chapter 4

### How to Request Funding From PHFA

#### Important Note:

PHFA requires that specific information be completed in the Intake Section and Action Plan of HCO for the case to be eligible for funding. Please see [Appendix A](#) for a complete listing of the required fields

After you have set up the two types of relationships (Funding and Shared Access) with PHFA and created the Initiatives (Comprehensive Housing Counseling Initiative, Anti Predatory Lending Initiative, etc.) and you have elected to share the case with PHFA, you will have to complete the following steps for each client that you are eligible to receive funding for.

1. **Create a Client Case and proceed with counseling and/or education**  
*(This Guide does not cover the client case creation. This topic was covered during your statewide training class. If you have additional questions, please refer to your Online Help or User's Manual)*
2. **Tie the Client Case to the relevant Housing Initiative**
3. **Indicate the Counseling Type in the Client Summary Page**
4. **Create a Billable Appointment in the client case**
5. **Print a Funding Report to send to PHFA**

#### 2. To tie the Client Case to the relevant Housing Initiative (Fig. 8).

- Click on **Case Funding** on the left menu
- Select the Initiative you want to tie the client case to, by selecting the appropriate checkbox
- Click on **Save**

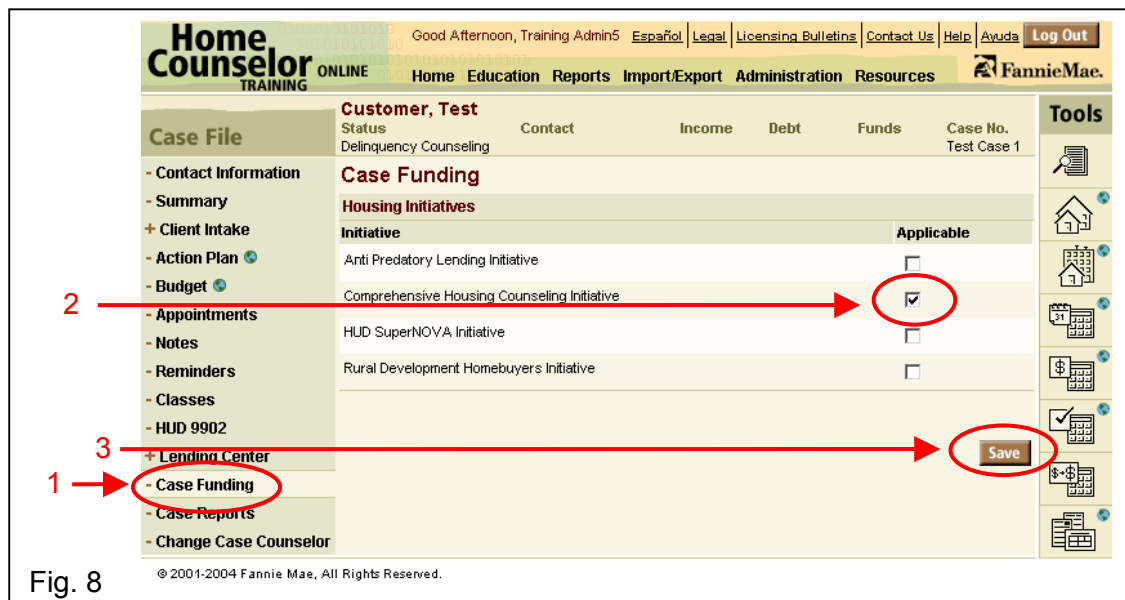
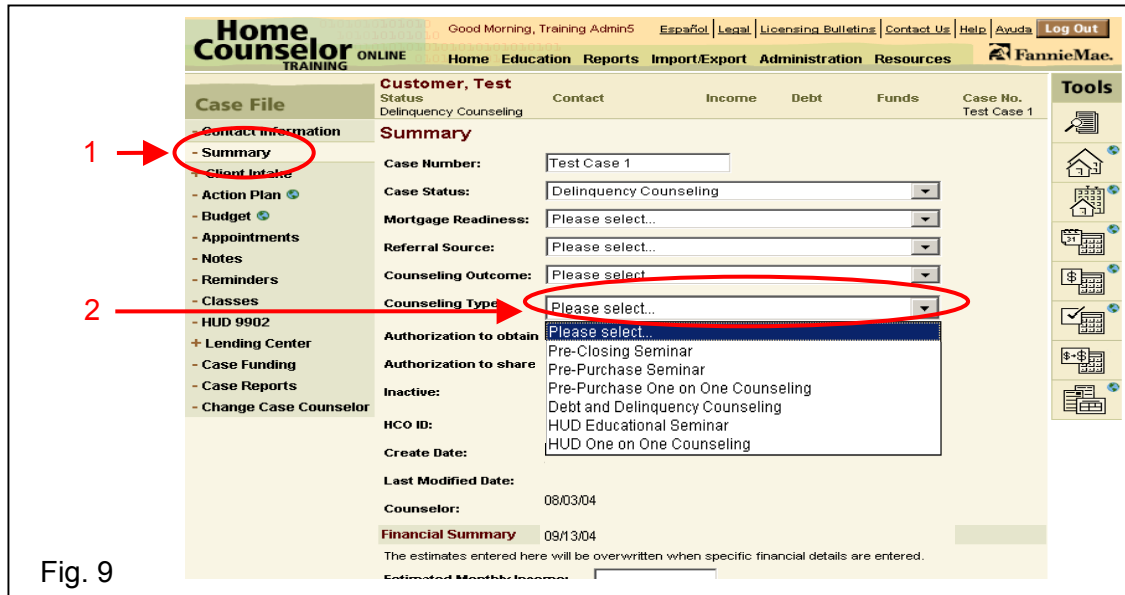


Fig. 8

© 2001-2004 Fannie Mae, All Rights Reserved.

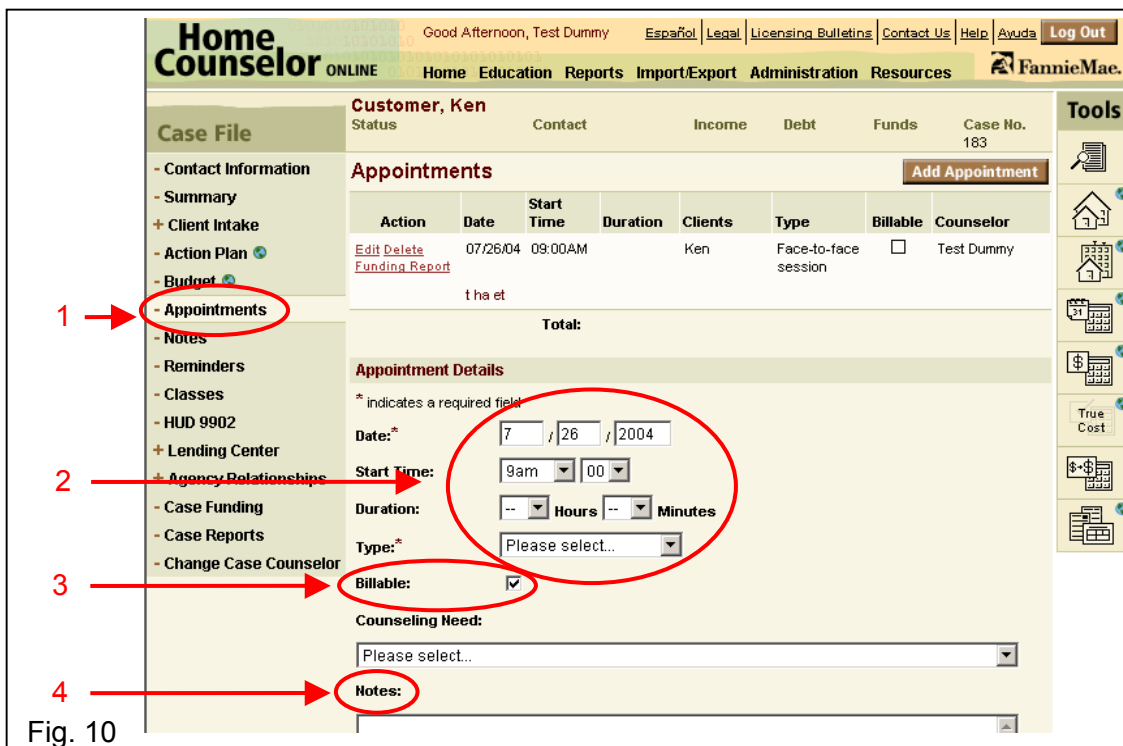
### 3. To Indicate the Counseling Type in the Client Summary Page (Fig. 9).

- Click on the case on the Home Page and then click on **Summary** in the left menu
- Select the **Counseling Type** from the Drop down Menu then scroll down and click on **Save**



### 4. To create a Billable Appointment in the client case from within the case (Fig. 10).

- Click on **Appointment** on the left menu and then click on the **Add Appointment** Button
- Fill out the Details of the Appointment
- Make sure to check the **Billable** box
- You can create a new product that will include the information PHFA needs (see Chapter 5), or in the **Notes** section, be sure to include the relevant information. (See next page for details).



If you choose not to build a Product (Chapter 5) that includes all of the information PHFA needs, then be sure to include the following detailed information in the notes section to ensure that your funding request can be completed (Fig. 11).

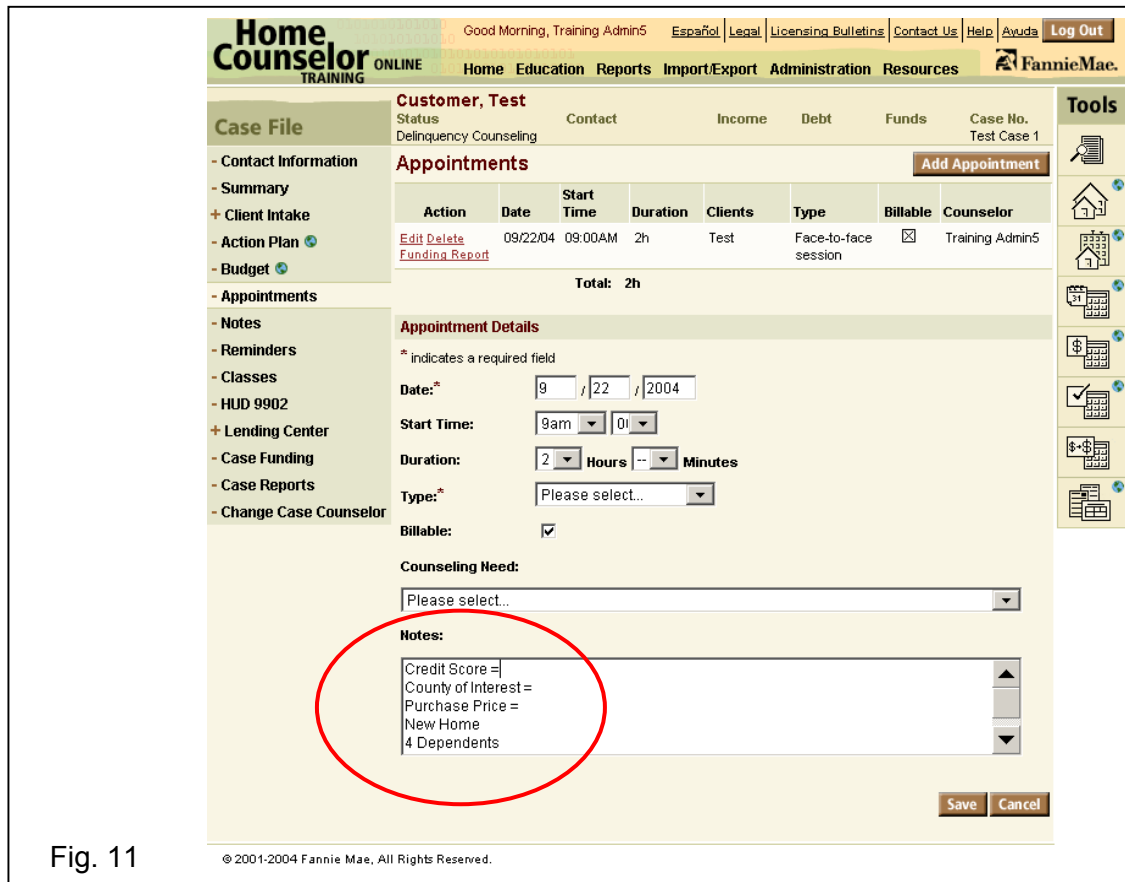


Fig. 11

© 2001-2004 Fannie Mae, All Rights Reserved.

- Credit Report Score
- County of Interest
- Purchase Price
- New or Existing Home
- Disabled or Living with a Disabled Person
- Number of Dependents
- Yearly Income
- Income ratios
- Reserves on Hand
- Purchase Price Limit
- Income limit
- Certificate Provided (Y/N)
- Name of the lender you referred the client to

Click on **Save**.

## 5. To print a funding report for PHFA

Now you will need to access the Funding Report in HCO. To do this, complete the following steps (Fig. 12).

1. Click on **Appointments** in the Left Hand Navigation Bar. Under “Action”, you will see three links: “Edit”, “Delete” and “Funding Report”
2. Click on the **Funding Report** link and then click **Open**

The screenshot shows the Home Counselor ONLINE interface. The top navigation bar includes links for Español, Legal, Licensing Bulletins, Contact Us, Help, Ayuda, and Log Out. The main content area is titled 'Customer, Ken' and includes a 'Tools' sidebar on the right. The 'Appointments' section is active, displaying a table with columns for Action, Date, Start Time, Duration, Clients, Type, Billable, and Counselor. The 'Funding Report' link is highlighted in red, and the 'Appointments' link in the left navigation bar is also highlighted in red. Red arrows and numbers '1' and '2' indicate the steps to click on these links.

Fig. 12

HCO will then generate the funding report as a PDF document (Fig. 13). Print the Funding Report, ensure it has been signed by both counselor and client, then send the Report to PHFA.

The screenshot shows a PDF document titled 'Funding Report'. It contains the following information:

- Counselor Information:** Counselor Name: Training Admin5, Date: 09/22/2004, Name of Agency: Training Agency 26, Phone: 202-752-2026, Agency Address: 26 Training Street, TrainCity26, DC 20026
- Client Information:** Client Name(s): Customer, Test, Phone: , Address: , Case Number: Test Case 1
- Housing Initiatives:** Comprehensive Housing Counseling Initiative
- Session Details:** Start Time: 9:00 AM, Duration Hours: 2, Duration Minutes: 0, Session Number: , Amount Being Billed For This Session:
- Counseling Session Summary:** Credit Score = , County of Interest = , Purchase Price = , New Home, 4 Dependents, Ratios 28 / 36
- Statement:** The undersigned counselor and client(s) do hereby certify that the information contained in this billing summary is correct and that the counseling sessions detailed above occurred as noted.
- Signatures:** Client Signature (Complete at end of session) and Counselor Signature

Fig. 13

## Chapter 5

### How to Enter Product Information into HCO

Home Counselor Online enables administrators to enter mortgage product information that will populate the Mortgage Product Comparison tool. This tool helps a counselor or lender to provide a client with a high-level list of products that they may qualify for.

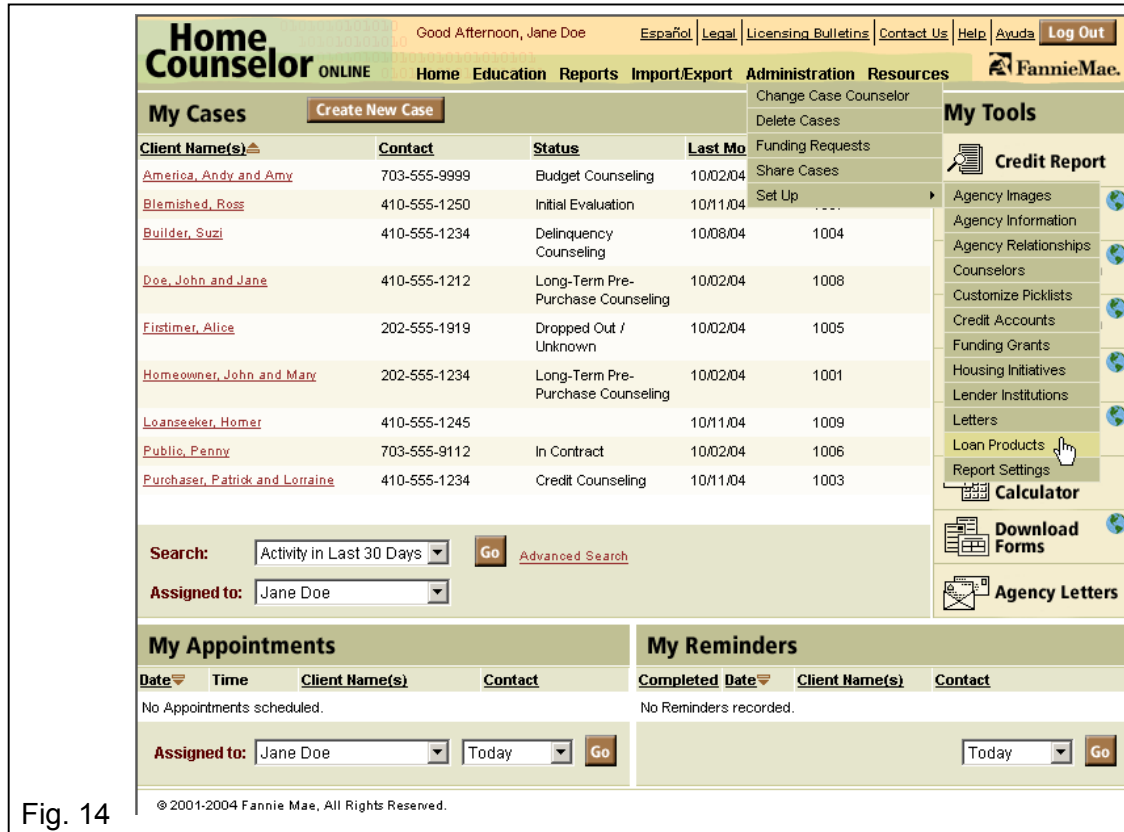


Fig. 14

From the **Main Navigation** bar, on the **Home** page, go to **Administration, Set Up**, and click on **Loan Products** (Fig. 14).

Home Counselor ONLINE Good Afternoon, Jane Doe Español Legal Licensing Bulletins Contact Us Help Ayuda Log Out

Home Education Reports Import/Export Administration Resources FannieMae.

**Administration** **Loan Products** [Add Loan Product](#)

Action	Product	Interest Rate	Type	LTV Ratio	Required Reserves (Months)	Term (Months)	Housing Expense Ratio	Total Expense Ratio
<a href="#">View</a>	Community Renovation: 1-Unit	5.93	Fixed-Rate	97.00		360		41.00
<a href="#">View</a>	Community Renovation: 2-Unit	5.93	Fixed-Rate	97.00	2	360		43.00
<a href="#">View</a>	Community Renovation: 3-4 Unit	5.93	Fixed-Rate	97.00	2	360		43.00
<a href="#">View</a>	Community Rural 100 Plus	5.93	Fixed-Rate	100.00		360	41.00	41.00
<a href="#">View</a>	Community Rural 97	5.93	Fixed-Rate	97.00		360	41.00	41.00
<a href="#">View</a>	Enhanced Community: 2-Unit	5.93	Fixed-Rate	97.00	2	360		43.00
<a href="#">View</a>	Enhanced Community: 3-4 Unit	5.93	Fixed-Rate	97.00	2	360		43.00
<a href="#">View</a>	Fannie 97	5.93	Fixed-Rate	97.00	1	360	33.00	38.00
<a href="#">View</a>	FHA	5.93	Fixed-Rate	99.25		360	29.00	41.00
<a href="#">View</a>	HomeChoice	5.93	Fixed-Rate	97.00	2	360	50.00	50.00

**Tools**

- Home
- Calendar
- Calculator
- Checklist
- Accounting
- Reports
- Mail

Fig. 15

Click **Add Loan Product** to add a new loan product (Fig. 15).  
 Click **View**, under the **Action** column, to view an existing loan product.

<a href="#">View</a>	My Community Mortgage (97% LTV)	5,930	Fixed-Rate	97.00	360	43.00
----------------------	---------------------------------	-------	------------	-------	-----	-------

---

**Loan Product Detail**

\* indicates a required field

**Loan Product Name:\***

**Amortization Term (months):\***

**Loan Type:**

**Loan Purpose:**

**Interest Rate:**

**Closing Cost Percent:**

**Minimum Reserves (months):**

**Eligibility Criteria**

**Maximum Loan Amount:**

**Maximum Sales Price:**

**Maximum Loan-to-Value(LTV) Ratio (percent):**

**Maximum Combined Loan-to-Value(LTV) Ratio (percent):**

**Maximum Housing Expense Ratio (percent):**

**Maximum Debt to Income Ratio (percent):**

**Minimum Down Payment Percent:**

**And/Or**

**Minimum Down Payment Amount:**

**First Time Home Buyer:**

**% HUD Median Income From:**

**% HUD Median Income To:**

**Income Amount From:**

**Income Amount To:**

**Both HUD AMI and Income ranges must be met to qualify for product:**

**Other Loan Characteristics**

Fig. 16

Enter **Loan Product Details** including **Eligibility Criteria** (Fig. 16).

(See Page 10 for detailed information that PHFA requires).

must be met to qualify for product:

**Other Loan Characteristics**

Geographical Location:

Eligible Properties:

Minimum Borrower Contribution:

Eligible Sources of Contribution for Down Payment:

Minimum FICO Score:

Seller Contribution:

Owner occupancy is required:

Non-occupant co-borrowers are allowed:

Mortgage Insurance:

Pre-Purchase Home Buyer Education Is Required:

Pre-Purchase Home Buyer Education Description:

Early Delinquency Intervention Counseling:

© 2001-2004 Fannie Mae, All Rights Reserved.

Fig. 17

Enter remaining **Loan Product Details** under **Other Loan Characteristics**. Click **Save** to continue and have the product saved in the list (Fig. 17).

Home Counselor ONLINE Good Afternoon, Jane Doe Español Legal Licensing Bulletins Contact Us Help Ayuda Log Out

Home Education Reports Import/Export Administration Resources FannieMae.

**Administration** **Loan Products**

- Change Case Counselor
- Delete Cases
- Funding Requests
- Share Cases
- + Set Up

Action	Product	Interest Rate	Type	LTV Ratio	Required Reserves (Months)	Term (Months)	Housing Expense Ratio	Total Expense Ratio
<a href="#">View</a>	Community Renovation: 1-Unit	5.93	Fixed-Rate	97.00		360		41.00
<a href="#">View</a>	HomeChoice	5.93	Fixed-Rate	97.00	2	360	50.00	50.00
<a href="#">View</a>	My Community Mortgage (100% LTV)	5.93	Fixed-Rate	100.00		360		43.00
<a href="#">View</a>	My Community Mortgage (97% LTV)	5.93	Fixed-Rate	97.00		360		43.00
<a href="#">Edit</a> <a href="#">Delete</a>	Generic Loan Product	<input type="text" value="6.25"/>				30		

© 2001-2004 Fannie Mae, All Rights Reserved.

Fig. 18

Enter the **Interest Rate**, if it was not entered previously, in the box provided under the **Interest Rate** Column (Fig. 18).

Click **Save Interest Rates** to update interest rates. This window will appear even if the interest rate was previously entered.

Under the **Action** column select **Edit** to change loan product details, or click **Delete** to remove the loan product from the list.

Click **Home** on the **Main Navigation** bar to go to the **Home** page.

## Chapter 6

### How to Create a New Relationship With a Mortgage Lender

This chapter details setting up a relationship with a lender if you have not already done so (Fig. 19).

1. Click on **Administration**
2. Select **Set Up**
3. Select **Agency Relationships**

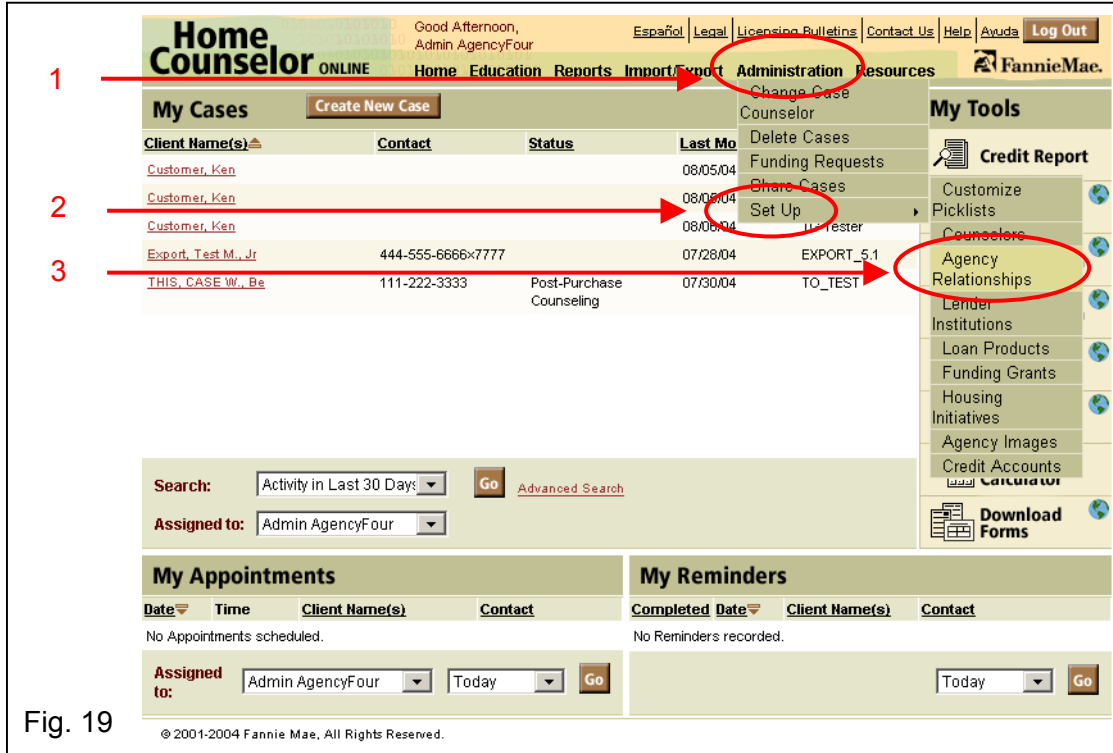


Fig. 19

Click on **Establish a New Relationship** and then follow these steps (Fig. 20).

1. Type the **lender's name** in the **Agency Name** field (or leave blank if you want a list of all the participating lenders)
2. Select the **State** in the Drop Down list of available States
3. Click on **Search**

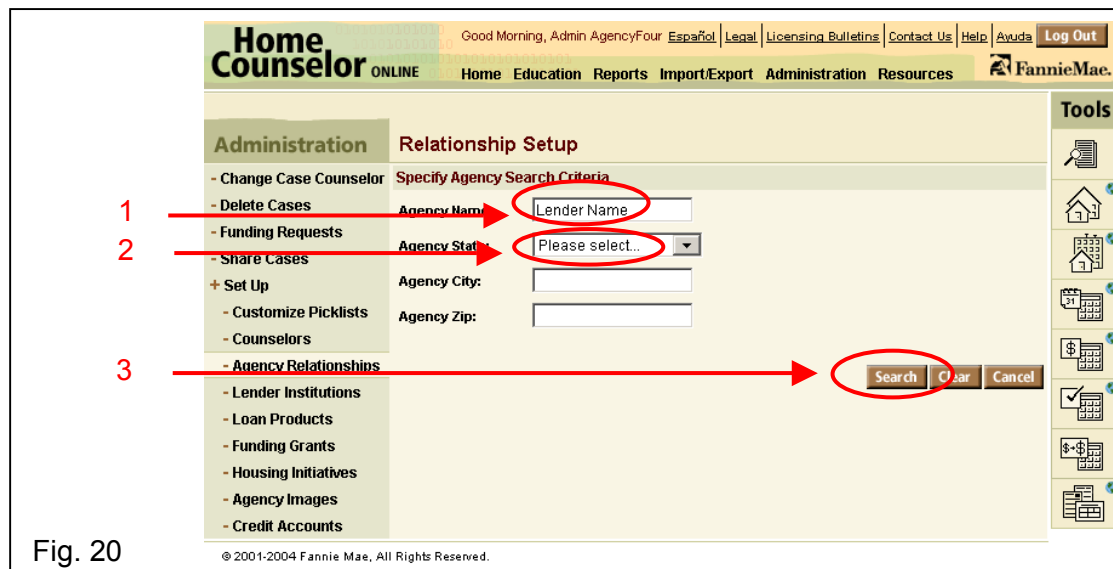


Fig. 20

In the next window, select the Lender's Office that you wish to establish a relationship with and then click on **Next**.

Now you must complete the Relationship Setup in the Agency Relationships window as follows (Fig. 21).

1. Place a Check Mark beside **Shared Access**
2. Click on **Save**



Fig. 21

You will be returned to the Relationship Setup page where you will see the Request Status as Requested and the date of your request.

You have now completed the setup process.

### **Please Note.**

**Relationship Approval.** It is very important that you call your lender at this time to notify them of your request so that they can process and approve your request in HCO.

**Client Referrals from lenders.** If a lender wishes to refer a client to you in HCO, they will need to complete the same relationship set up that you have done in this chapter. Once they have informed you that they wish to have a relationship with you in HCO, your administrator will need to approve the lender in the Agency Relationships Setup section before the lender can share client data with you

**Product Parameters** . Lenders that have established a relationship with you in HCO can provide specific program or product guidelines for you to enter in HCO. This enables you to work with your clients to compare mortgage programs and help them decide on the best options for them. Please check with your lenders for more details on this capability.

## Chapter 7

### How to Share Mortgage Ready Clients with Lenders

When you have completed the necessary client counseling and are ready to share the case with the lender for completion of the mortgage application, you should perform the following tasks (Fig. 22).

From the Home Page, Click on the case you wish to share

1. Select **Agency Relationships** and click on **Grant Access** In The Left Hand Navigation Bar
2. Click on the **Grant Access** button

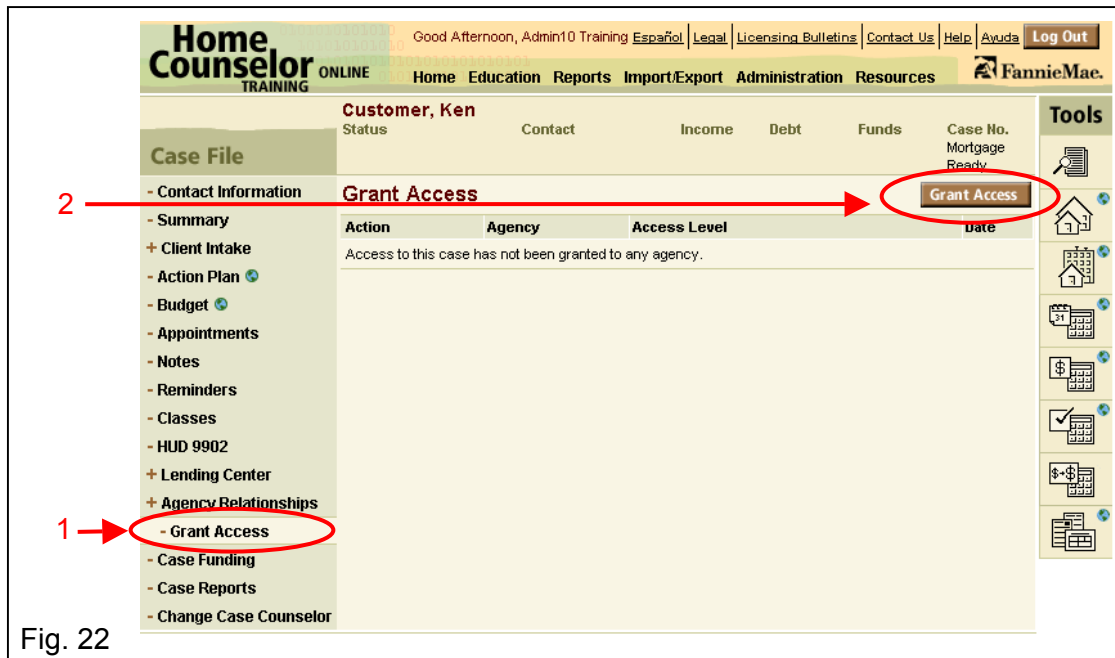


Fig. 22

You will then need to select from the drop down, the lender with whom you wish to share the case and click on **Grant Access** (Fig. 23).

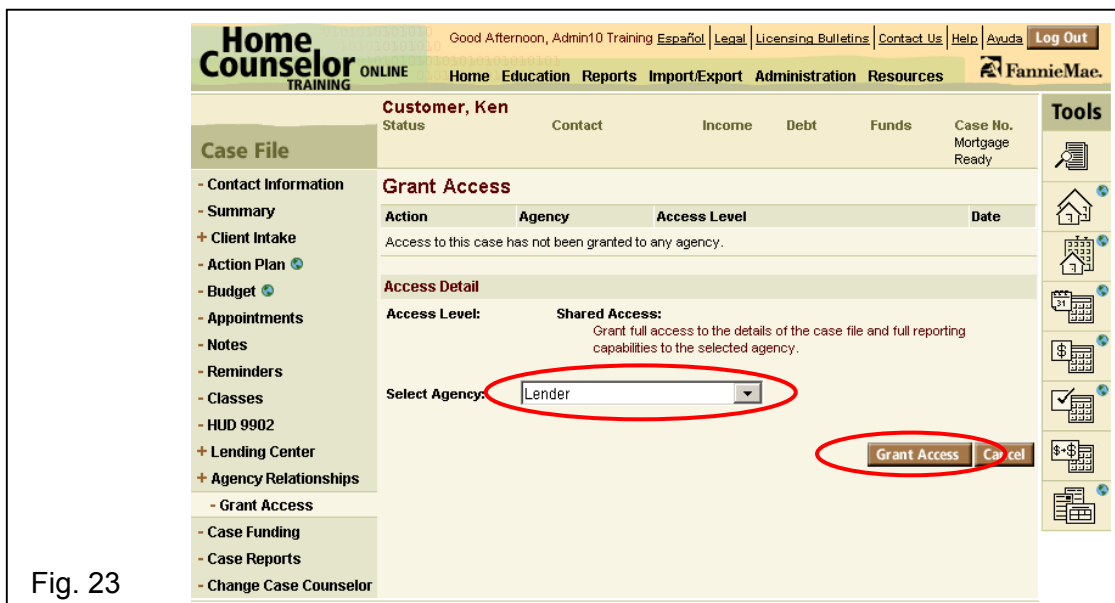


Fig. 23

Please be sure to call your designated lender contact to remind them that you have shared the mortgage ready client to them to complete the mortgage application.

## Appendix A

### Required fields for the Intake Section

- Last Name
- First Name
- Social Security Number
- Home Phone Number
- E-Mail Address
- Birth Date
- Number Of Dependents
- Gender
- Marital status
- Head of Household Status
- First Time Home Buyer
- US Veteran
- Owned Home in Last 3 Years
- Race
- Citizenship
- Client Type
- Current Mailing Address
- County
- Residency Status
- Years and Months Occupied
- Previous Mailing information if in current address less than 2 years
- Estimated Monthly Income
- Estimated Monthly Liabilities
- Estimated Available Funds
- HUD AMI Bracket
- List all Types of Income, Amount and Pay Cycle
- List all Assets, Asset value and Available Funds
- List all Creditors, Outstanding Balances, Monthly Payments and Delinquencies

### Required fields for the Action Plan Section

- List all Action Types, Date of Occurrence and Resolution Dates
- List All Non-traditional Credit Types, Average Monthly Payments
- Check if Proof Non-traditional Credit Documentation is available
- List all proposed and completed Counseling Types, Needs, Dates and Duration