

Course Title: Affordable Housing: Solutions for Homes and Financing

Course Description: Please see Course Description located on the ARELLO certificate.

Learning Objectives (See attachment on Bloom’s Taxonomy and Learning Levels)

Learning Level	Learning Objective
Comprehension	Identify the issues that led to the affordable housing crisis and the impact that a lack of affordable housing has on individuals, families, and the real estate industry.
Comprehension	Identify creative affordable housing solutions.
Comprehension	Identify loan programs that offer minimal and no down payment options, down payment assistance, and flexible qualifying standards.

The following will be the means used in assessing whether the Learning Objectives have been met (Pre and post test, Q&A etc.)

Please see attached “Method of Course Delivery – Distance Education” document

Timed Outline: Describe in detail the components of the course by breaking it down into subject matter areas of no greater than 15 minutes. What will be the method of instruction or teaching technique used for each area (lecture, slides, group activities, videotape etc.)

Length in Time (15 min. increments)	Teaching Technique	Subject Matter Segment and Description
		See attached Timed Outline



Affordable Housing: Solutions for Homes and Financing - Timed Outline

Course Objectives

Identify the issues that led to the affordable housing crisis and the impact that a lack of affordable housing has on individuals, families, and the real estate industry.

Identify creative affordable housing solutions.

Identify loan programs that offer minimal and no down payment options, down payment assistance, and flexible qualifying standards.

Unit 1: Housing (Un)Affordability: How Big Is the Problem?

Minutes	Lesson Title	Unit Learning Objectives
10	The Affordable Housing Situation: How We Got Here	Identify the issues that led to the affordable housing crisis and the impact that a lack of affordable housing has on individuals, families, and the real estate industry.
5	Geography and Affordable Housing	
10	The Demographics of Affordable Housing	
15	Socioeconomic Factors Related to Affordable Housing	
0	Bringing it Home: What Real Estate Professionals Can Do	
5.0	Unit Exam	

Unit 2: Creative Affordable Housing Solutions

10	Government and Community Initiatives	Identify creative affordable housing solutions.
5	Condos and Co-Ops	
5	Accessory Dwelling Units	
5	Tiny Homes, Small Homes, and Shipping Containers	
5	Modular and Manufactured Homes	
5	Co-Living	

	Bringing it Home: Affordable Housing as a Niche	
5.0	Unit Exam	
Unit 3: Affordable Housing Financing Solutions		
5	Developing a Homeowner Mindset	Identify loan programs that offer minimal and no down payment options, down payment assistance, and flexible qualifying standards.
10	Solving Credit and Down Payment Issues	
5	VA Guaranteed Loan	
5	USDA-Guaranteed and USDA Direct Loans	
10	FHA-Insured Loans	
5	Conventional Financing Low Down Payment Options	
10	Seller Assistance and Seller Financing	
0	Bringing it Home - Pointing Clients Toward Financing Options	
5.0	Unit Exam	
10.0	FINAL EXAM	
150	TOTAL MINUTES	
3.0	TOTAL HOURS	

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Course Introduction

Affordable housing, or lack thereof, has been a discussion topic in the media, advocacy groups, and the political arena for years, and lately the chatter has become louder and more urgent. How bad is it? According to the leader of one housing coalition, “It’s not a housing crisis. It’s a housing catastrophe.”* In this course, we’ll explore the impact that a lack of affordable housing has on individuals, families, and the real estate industry.

If it’s true that inside of every problem lies an opportunity, the opportunity here is huge. We’ll explore largely untapped solutions to locate housing and secure financing, even for low-income borrowers with less-than-stellar credit and little to no down payment. And in three “Bringing it Home” lessons, we’ll show how real estate professionals can become part of the solution for their clients and their communities.

**Quote attribution: Larry Gross, executive director of the grassroots organization Coalition for Economic Survival, as quoted in [“The Deep, Uniquely American Roots of Our Affordable-Housing Crisis,” The Nation, May 24, 2018](#)*

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Course Content

Course Content

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