The Client Experience Workflow

Client-Origination	HATC-Origination	Housing Counseling-Origination	Lender-Origination
A client hears about the DPA program, and they contact Travis County, HATC, a housing counseling agency, or a Lender, the client should be given the DPA flyer and must be directed to complete the DPA Interest Form. Then, the client will be redirected to HUD-approved housing counseling agency. The client will be required to accomplish the following before they can apply for the DPA funds: **1. Take the homebuyer education course.** **2. Complete housing counseling.** **3. Complete mortgage readiness checklist.** **4. The HUD-approved housing counseling agency will provide a lender referral list or advise the client seek out a lender.** **5. The Lender will submit the County DPA application with buyer consent.**	A client in the HATC Family Self-Sufficiency program asks about the County's DPA program. HATC staff will: 1. Provide the DPA program flyer. 2. Inform client they must complete the DPA Interest Form. 3. Advise the client they must start with a HUD-approved housing counseling agency. 4. Once they become a client, they must do the following before applying for the DPA funds: 5. Take the homebuyer education course. 6. Complete housing counseling. 7. Complete mortgage readiness checklist. 8. The HUD-approved housing counseling agency will provide a lender referral list or advise the client seek out a lender. 9. The Lender will submit the County DPA application with buyer consent.	An existing client of a housing counseling agency, seeking homeownership, hears of the County's DPA program. The housing counseling agency will do the following: 1. Provide the DPA program flyer. 2. Inform client they must complete the DPA Interest Form. 3. Ensure their client's homebuyer education certificate is less than 12 months old. 4. Provide evidence that the client has gone through 1:1 counseling. 5. Complete mortgage readiness checklist. 6. The HUD-approved housing counseling agency will provide a lender referral list or advise the client seek out a lender. 7. The Lender will submit the County DPA application with buyer consent.	A client seeking to buy a home hears about the DPA program from a lender. The lender advises they may be eligible for the County's DPA program. The lender will: • Provide the DPA program flyer. • Inform client they must complete the DPA Interest Form. • Advise the client they must start with a HUD-approved housing counseling agency. • Once they become a client, they must do the following before applying for the DPA funds: 10. Take the homebuyer education course. 11. Complete housing counseling. 12. Complete mortgage readiness checklist. 13. If a client originates with a lender, they may return to the originating lender once the County's education and housing counseling prerequisites are met. 14. The Lender will submit the County DPA application with buyer consent.

**Note: Travis County has created the following: 1) The DPA program flyer (in English & Spanish) for distribution; 2) A list of lending referral partners; 3) DPA Interest Form; 4) The DPA application.*