EQUITY HOME BUYERS CLUB INFORMATION SHEET

EQUITY HOME BUYERS CLUB (EHC) is an initiative of the U.S. Probation and Pretrial Services Office for the Middle District of Tennessee. The purpose of EHC is to identify Persons Under Supervision (P/S) and their families who are interested in first-time homeownership within the 32 counties that comprise our judicial district. Our agency will collaborate with the Tennessee Housing Development Agency, local lenders, and Realtors to provide mentorship, credit counseling, homebuyers education, competitive home loans, and down payment assistance (as available) to first-time homebuyers. EHC participants will sign a Participant Agreement, in which the P/S and their family members agree to remain actively engaged in the process towards homeownership. Our target dates from program participant to homeowner spans 12 to 24 months.

The U.S. Probation and Pretrial Services EHC Team consists of Sr. U.S. Probation Clerk Francia Anderson, Sr. U.S. Probation Officer Dariel Blackledge, Sr. U.S. Probation Officer Charles Ingram, and U.S. Probation Officer Montranese Vinson.

To participate in the program, the USPO must complete a referral for the P/S. Once vetted through the referral process, the P/S is referred for one of the mandatory orientation workshops, which are held twice per year. The orientation workshops will take place on Saturday mornings from 10:30am to 2:00pm at the Bordeaux Library, located at 4000 Clarksville Pike, Nashville, TN 37218. Tentative dates to be determined for the November 2019 and April 2020 workshops.

Each workshop will provide an overview of the process, a presentation from the Tennessee Housing Development Agency, a welcome from a local realtor, a brief presentation from a mortgage lender, and guest speakers addressing other relevant topics related to homeownership and/or reentry into society. After completion of the orientation workshop, the P/S and family members have the option to enroll in the program via the Participant Agreement. Our target goal is 3 participants per cohort.

Once enrolled, the P/S is assigned a mentor (U.S. Probation Officer or Clerk) and scheduled for a credit counseling session. Next, the P/S is provided with information on completing an accredited home buyers education course. EHC homebuyers will receive discounted registration rates for the homebuyers education course. Based on the results of the credit counseling session, the P/S will be assigned to one of two phases as outlined below:

Phase I – Begin loan application process with lender, obtain prequalification for mortgage loan, select a realtor, and begin the home search process.

Phase II – Complete credit counseling session/review with credit counselor and formulate action plan for addressing current creditworthiness, employment, financial, or other barriers to homeownership. This option should include target dates for action items and will involve more in-depth mentorship from the U.S. Probation Office.

Upon completion of Phase II, the P/S enters Phase I, and will begin the home search process.

For more information, please contact U.S. Probation Officer Dariel Blackledge at (615) 514-7175.