

# Homebuyer Services Standards Guide

---

of the Minnesota Homeownership Center's  
Homeownership Advisors Network

***Effective October 1, 2013***

*Prior Revisions October 1, 2010,  
October 1, 2011 & October 1, 2012  
Original Adoption September 12, 2005*





Copyright © 2013

Minnesota Homeownership Center  
1000 Payne Avenue, Suite 200  
St. Paul, MN 55130

[www.hocmn.org](http://www.hocmn.org)

Phone: 651-659-9336  
Toll Free: 866-462-6466

The Minnesota Homeownership Center's mission is to  
*Promote and advance successful home ownership in Minnesota*

HOME STRETCH is a trademark of the Minnesota Homeownership Center used in connection with education services relating to homebuyer services.

## Table of Contents

|   |    |
|---|----|
| Introduction to Homebuyer Services Standards .....                                    | 1  |
| The Minnesota Homeownership Center’s Homeownership Advisors Network.....              | 2  |
| Operating Standards .....   | 3  |
| National Standards.....   | 3  |
| Training and Certification .....  | 3  |
| Continuing Education .....  | 4  |
| Staff Changes.....  | 4  |
| Reporting .....   | 4  |
| Record Keeping .....  | 6  |
| Data Privacy.....   | 6  |
| Fair Housing .....  | 7  |
| Preferred Language .....  | 7  |
| Participant Fees.....   | 8  |
| Conflict of Interest .....  | 8  |
| Code of Ethics and Conduct .....  | 9  |
| Programming Standards .....   | 10 |
| Homebuyer Services Program Model.....   | 10 |
| Homebuyer Education.....  | 12 |
| Homebuyer Counseling .....  | 17 |
| Performance Standards .....   | 22 |
| Customer Feedback .....   | 22 |
| Marketing .....   | 23 |
| Steering .....  | 23 |
| Program Review .....  | 23 |
| Program Expansion .....   | 23 |
| Provider Suspension/Termination .....   | 24 |
| Intellectual Property Rights .....  | 25 |
| Appendixes  |    |
| A. HECAT Combined Privacy Act Notice .....  | 26 |
| B. Homebuyer Education Fee Policy .....   | 28 |
| C. Conflict of Interest Disclosure Form.....  | 29 |
| D. National Industry Code of Ethics and Conduct for Homeownership Professionals ..... | 30 |
| E. Education Curriculum Requirements .....  | 34 |
| F. Homeownership Advisors Network Branding Standards Manual .....                     | 35 |

## ***Introduction to Homebuyer Services Standards***

---

This document describes the homebuyer services standards that Provider Agencies in the Minnesota Homeownership Center's (Center) Homeownership Advisors Network follow upon becoming a member. The primary purpose of these standards is to ensure that consumers and other stakeholders receive effective, high-quality, efficient services from Providers.

Adherence to these standards is part of periodic program reviews conducted by the Center and funding partners.

These standards do not prescribe every aspect of programming delivery. Providers may customize their services within the parameters of the standards to meet their communities' and consumers' needs.

Providers contracting with an individual or agency to deliver homebuyer services ensure the said person or entity adhere the parameters of the standards.

This guide was developed with recommendations and input from the Minnesota Homeownership Center staff, Board of Directors, Advisory Council and Providers. Standards were informed by: the policies for administering HUD Housing Counseling programs, the Housing Partnership Network, and the National Industry Standards for Homeownership Education and Counseling (see [www.homeownershipstandards.com](http://www.homeownershipstandards.com)).

### STANDARDS AND BENCHMARKS

Adherence to **Standards** is required by Providers in the Center's network. **Benchmarks** are highly recommended.

## ***The Minnesota Homeownership Center's Homeownership Advisors Network***

---

### NETWORK MEMBERS

Agencies in the Center's ***Homeownership Advisors Network*** are dedicated to providing high-quality, effective, services to consumers. These independent, non-profit and government organizations are committed to: following program standards and policies that are based in national best practices but reflect Minnesota's homebuyer education and counseling environment; reporting programming outcomes to the Center; participating in periodic program reviews; and collaborating with network partners to promote and advance the professionalism of the network and the homeownership industry.

To become a Provider member of the Homeownership Advisors Network, an agency must apply and be approved by the Center. Center staff are available to meet with interested organizations to discuss membership.

### THE CENTER'S ROLE

The Center supports Providers by offering technical assistance, capacity building support, certification and training, and coordinated networking. They are available to provide guidance on program delivery, program management, and a range of best practices. The Center conducts public education and outreach and is responsible for research and analysis of program delivery, outcomes and trends. The Center also serves as a funder to Providers (see below). The Center participates in a variety of partnerships with industry stakeholders in an effort to further the mission of the network.

### FUNDING

The Homeownership Education, Counseling and Training Fund (HECAT) provides financial support to eligible non-profit and government based organizations to deliver a variety of homebuyer/homeowner education, counseling and training services to Minnesotans. HECAT funded services include pre- and post-purchase education(including Home Stretch), pre- and post-purchase counseling, home equity conversion counseling, and foreclosure counseling and assistance.

Annually funding partners work in partnership to offer funding to Providers via HECAT. Each of the four funding partners contributes financial resources and participates in the grant-making and award process. The funding partners currently include: Greater Minnesota Housing Fund, Minnesota Housing, and the Minnesota Homeownership Center.

In addition, the Center also raises funds through other private and public entities and grants these funds to Providers. Providers also secure their own funding through grants, government contracts and donations.

## ***Operating Standards***

---

### **NATIONAL STANDARDS**

The standards in this document comply with and in some instances exceed the National Industry Standards for Homeownership Education and Counseling [www.homeownershipstandards.com](http://www.homeownershipstandards.com). The Center recognizes the importance of promoting professionalism and quality assurance in homebuyer services at the national level while supporting the standards that reflect the local counseling industry. Where these standards exceed the National Industry Standards, these standards take precedence.

#### ***Standard***

*Providers adopt the National Industry Standards for Homeownership Education and Counseling upon becoming a Provider.*

### **TRAINING AND CERTIFICATION**

Homeownership advisors must know the homeownership process and demonstrate an understanding of adult learning principles. Training and certification is designed to 1) ensure homeownership advisors have attained a level of knowledge that qualifies them to perform the services required; 2) encourage excellence in the homeownership profession and develop criteria for assessing the level of excellence; and 3) promote the professional growth of certified individuals by encouraging a system of continued professional education.

#### ***Standard***

*Homeownership advisors delivering homebuyer education are required to complete and pass the exam for one of the following within 12 months of being hired or within 12 months of the Provider becoming a member of the network.*

- *Minnesota Homeownership Center's Homeownership Educator Training & Certification.*
- *NeighborWorks® America's HO229 Homebuyer Education Methods: Training the Trainer.*

#### ***Standard***

*Homeownership advisors providing homebuyer counseling are required to complete and pass the exam for one of the following within 12 months of being hired or within 12 months of the Provider becoming a member of the network.*

- *Minnesota Homeownership Center's Homeownership Counselor Training & Certification.*
- *NeighborWorks® America's HO250 Housing Counseling Certification Principles, Practice and Techniques, Part I.*

Note: Any homeownership advisor who received certification from American Homeowner Education and Counseling Training Institute (AHECTI) or the Neighborhood Reinvestment Training Institute (NRTI) prior to January 1, 2003 has met the certification standard.

### **CONTINUING EDUCATION**

The Center supports continued learning and professional growth of homeownership advisors to promote high quality services for participants. The Center does not offer an approved list of continuing education opportunities, but encourages you to participate in seminars, courses, conferences, etc. through relevant and trusted entities.

#### ***Standard***

*You must complete 10 hours of continuing education hours (CEH) annually. One CEH equals one hour of instruction. Continuing education must be on topics relevant to homebuyer services. You do not have to submit proof of completion to the Center. However, Providers are responsible for maintaining a record of completed CEHs for advisors for three years. The Center may request documentation during a program review or as needed. Homeownership advisors providing multiple services, including foreclosure counseling, homebuyer education, or homebuyer counseling do not have to complete more than 10 hours of CEHs annually, but must complete training relevant to all areas of expertise.*

### **STAFF CHANGES**

To ensure continuity of services and to facilitate communication with other network members and the Center, inform the Center of attrition or new hires.

#### ***Standard***

*Contact the Center about homeownership advisors leaving the organization or new hires within 10 business days. The Center will discuss your plan for continuation of services and any changes in programming required as a result of the staff change.*

### **REPORTING**

Providers are required to collect and report client and program data to the Center on a regular basis as defined by the Center. Centralized reporting and evaluation is a professional hallmark of participating in the Center's network. The ability to comprehensively report program outcomes is critical to demonstrating program effectiveness, securing resources, and ensuring ongoing program enhancements. Annual reports published by the Center are available on the Center's website. The outcomes measured by the Center include: increased participant knowledge, preparedness for homeownership, increased confidence in the home buying process, participant expectations met, and level of participant satisfaction. You are encouraged to utilize these reports or customized reports for your stakeholder groups.

For detailed reporting instructions, see the Provider section of the Center's website or contact the Center.

**Standard**

*Providers are responsible for timely and accurate reporting. Providers are required to use Counselor Max™, a web-based case management system to report participant and program data to the Center. All participant information must be entered in CounselorMax™ before the last day of the quarter. Providers also are required to submit a quarterly narrative report to the Center using the format provided by the Center.*

Counselor Max™ is a system owned by NeighborWorks America. Providers are responsible for the cost to use the system. Each Provider signs an online terms and conditions agreement when enrolling in the system. These costs are subject to change. Contact the Center for current rates. The Center provides initial user training and ongoing customer service. For questions or training needs contact the Center.

**Standard**

*Providers must authorize Counselor Max™ to share participant data with the Center. Verbal authorization or a signature is need from at least one member of every household to share private information with the Center. See Appendix A for Homeowner Education Counseling and Training Fund (HECAT) Combined Privacy Act Notice.*

**Standard**

*Provider must capture and submit all data using the list of required data fields provided by the Center. The list can be found on the Center's website.*

**Standard**

*Advisors resolve cases in CounselorMax™ when the resolution is known. All cases must be closed and cannot be left open indefinitely.*

**RECORD KEEPING**

Participant files are maintained by Providers.

**Standard**

*A household or group file is maintained for homebuyer education and household files are maintained for homebuyer counseling. Files are maintained in a secure location and kept for a minimum of 3 years following the end of the program year in which the file was closed.*

**Benchmark**

- At the time of disposal, paper files are shredded and electronic files are permanently deleted.

### **Standard**

*At a minimum, participant files for homebuyer education include: 1) Workshop Registration; 2) Workshop Survey; 3) HECAT Combined Privacy Act Notice 4) Completion Certificate and; 5) if applicable, Conflict of Interest Disclosure.*

*At a minimum, participant files for homebuyer counseling include: 1) Intake Form; 2) Case Notes; 3) Action Plan, 4) HECAT Combined Privacy Act Notice and, if applicable 5) Credit Release form; 6) Authorization to Release Information and; 7) Conflict of Interest Disclosure.*

### **Benchmark**

- A checklist is used to ensure files are consistently maintained and meet reporting standards and quality assurance.

### **DATA PRIVACY**

Adhere to federal regulations and statutory laws pertaining to the release of private data about individuals to outside parties.

### **Standard**

*Before releasing private client data, you must secure written or verbal authorization from the client. The authorization must include the parameters of information to be shared and may not be a blanket waiver. Clients are not required to share private data with advisors or third parties. Provision of service must not be contingent on clients' providing their consent to share data.*

### **FAIR HOUSING**

Providers must affirmatively further fair housing by making special efforts to reach and accommodate populations that are typically underserved.

### **Standard**

*Providers comply with the provisions of the Americans with Disabilities Act (ADA) and observe all laws pertaining to fair housing in the administration of homebuyer services. Providers ensure the accessibility of their services for people with disabilities and offer reasonable accommodation when necessary. In cases where reasonable accommodations are requested, document all actions taken to facilitate service delivery.*

### **Benchmark**

- Registration for homebuyer education or appointment scheduling for counseling includes a question on the need for special accommodations.
- Education and counseling space is convenient, accessible to the community by public transportation whenever possible and offers private meeting space.

## **PREFERRED LANGUAGE**

Providers accommodate language needs of participants.

### ***Standard***

*Providers refer homeowners to advisors within their organization or to another Provider that offers language specific services whenever possible.*

### ***Standard***

*If language specific services are not available, interpreters are made available to homeowners requesting the service. The Center has limited funding available to reimburse Providers for the cost of interpreting services on a first-come, first-served basis. To receive reimbursement, Providers coordinate and pay for the service and then submit the paid invoice to the Center for reimbursement when funds are available.*

### **Benchmark**

Providers get at least two bids, selecting the most reasonable rate considering availability. If Providers are unable to obtain at least two bids or the cost of translation exceeds \$100 per hour, contact the Center for prior approval.

## **PARTICIPANT FEES**

Providers are encouraged to charge a reasonable fee to participants for homebuyer education. Providers may waive the fee, establish a sliding fee scale or establish a standard fee that exceeds the reasonable minimum.

### ***Standard***

*Providers who elect to charge fees have a written fee policy that is made available to participants. Third party fees that present a conflict of interest are prohibited. This includes direct payment from a lender or real estate agent on behalf of the participant. A sample fee policy can be found in Appendix B.*

### **Benchmark**

- Fees are based on the actual cost of delivering services. Providers consider what other Providers in the region charge.
- A reasonable minimum fee is \$25 per household.

### ***Standard***

*Homebuyer counseling services are provided free of charge.*

## **CONFLICT OF INTEREST**

The Center requires providers to disclose any conflicts of interest. A conflict of interest exists when the Provider has an interest that has the potential to compromise the Provider's ability to fully represent the best interests of the participant. In order for the participant to make a fully informed decision they must be made aware of any real or potential conflict of interest on the part of the Provider and homeownership advisor. The following are examples of conflicts of interest most relevant:

- Provider owns or purchases property that the client may choose to purchase.
- Provider accepts a fee for participating in any way in the sale of a property for the client.
- Provider holds or services the mortgage on a client's property.
- Provider makes available an in-house mortgage product or real estate services.

### ***Standard***

*When a conflict of interest exists or may exist, Providers give a written disclosure to participants revealing the conflict and stating that participants are under no obligation to receive additional services from the Provider. Both parties sign the disclosure. Providers offer information on alternative services and programs. The signed disclosure is maintained in the client file. A sample disclosure is included in Appendix C.*

Providers may use an alternative disclosure, subject to the Center's approval. Such disclosure language should clarify that:

- The participant household is seeking homebuyer education and/or counseling services and is not applying for a loan or real estate representation.
- The participant household will be offered objective advice about loan products for which the household may be eligible.
- The participant household is free to select lenders, lending products and real estate services of their own choosing.
- No information will be shared with an in-house or outside loan officer without the written consent of the participant household.

### ***Standard***

*Providers may not accept a fee from a lender, real estate agent or developer for referring participants.*

### ***Standard***

*Homeownership advisors providing homebuyer services may not be associated with the decision to approve or deny in-house mortgage loans, grant programs or the sale of property to participants they have provided these services.*

### **CODE OF ETHICS AND CONDUCT**

A Code of Ethics and Conduct for Homeownership Professionals has been developed by the Advisory Council for the National Industry Standards for Homeownership Education and Counseling. Adhering to this code of ethics is critical to demonstrating ethical conduct within the housing counseling profession. This code of ethics is not intended to replace, but rather to supplement, any codes of ethics that Providers already use in their organizations. A copy of the Code of Ethics and Conduct for Homeownership Professionals is located in Appendix D.

#### ***Standard***

*Homeownership advisors sign and adopt the written National Industry Code of Ethics and Conduct for Homeownership Professionals upon becoming a member of the Center's network.*

## ***Programming Standards***

---

### **HOMEBUYER SERVICES PROGRAM MODEL**

The program model is designed to meet the needs of participants by understanding what steps, if any, have been taken towards homeownership, determining mortgage readiness and customizing services based on the needs of the participant.

#### ***Standard***

*Both homebuyer education and homebuyer counseling are made available to participants. Providers who do not offer homebuyer counseling are required to refer participants to an alternate Provider.*

#### ***Screening***

The process of screening helps participants understand what services are available and best fits their needs.

#### ***Standard***

*Screening is completed for all participants interested in homebuyer services. It can be done by the client or facilitated by the homeownership advisor or support staff. Screening can take place in person, by telephone or email.*

#### ***Standard***

*For providers who offer online registration, the webpage must include information on homebuyer counseling and the benefit of meeting with a homeownership advisor. Those not offering homebuyer counseling must include a link to the Center's buying a home webpage.*

#### ***Benchmark***

- Providers contact participants who register online by phone or email to complete screening.

#### ***Standard***

*For the purposes of screening, participants are identified as either in the Initial stage, having not been preapproved for a mortgage loan or submitted a purchase agreement or In Process, meaning they are preapproved for a mortgage loan, have submitted a purchase agreement or have closing scheduled.*

#### ***Standard***

*Participants identified in the Initial Stage are encouraged to start by participating in homebuyer counseling to assess mortgage readiness. All participants are made aware of homebuyer education and topics covered in homebuyer counseling.*

## Intake

During intake, contact and demographic information is collected for each household. Applicable forms and authorizations are reviewed with participants.

### **Standard**

*Standardized intake forms are used for each household. Intake can be facilitated by the homeownership advisor or support staff and can be done in person, by telephone or email.*

### **Benchmark**

- Intake is completed immediately following the screening or at the first homebuyer counseling session or homebuyer education session.

### **Standard**

*Household demographic information collected via telephone requires advance authorization from the participant. A verbal authorization to release information is read aloud to participants.*

## Referrals

### **Standard**

*Homeownership advisors provide services within their skill sets. Participants are referred for additional services when necessary.*

### **Benchmark**

- Providers are aware of local resources and agencies to refer participants.
- Prior to referring participants, providers ensure competent and timely services are offered.

### **Standard**

*Following a referral, homeownership advisors contact the participant within 10 business days to determine the outcome.*

## Follow Up

### **Standard**

*Maintain communication with participants when file is active in accordance with the action plan. The frequency of contact depends on the action plan and participant situation. At a minimum follow up contact is made once every 60 days until case is resolved.*

### **Standard**

*If a case has been inactive for 3 months, advisor or support staff, attempts to contact the participant to determine the resolution. If contact is not possible use best judgment based on last interaction to determine resolution.*

## **HOMEBUYER EDUCATION**

Homebuyer education is designed for anyone considering or in the process of buying a home as a primary residence. Education is not limited to first-time homebuyers. Ideally participants complete homebuyer education before signing a purchase agreement. However, services are beneficial to participants regardless of their status in the home buying process.

### ***Standard***

*Participants are not refused service regardless of their status in the home buying process. Providers notify the Center when participants attend homebuyer education post closing.*

### **Benchmark**

- Providers market to encourage participants to complete homebuyer education prior to signing a purchase agreement.

### **Format**

Homebuyer education is delivered in-person in a group setting, using a workshop or a homebuyer club format, or online via Framework™. While the content and curriculum requirements are the same, the workshops and online course target participants who are closer to mortgage readiness. Homebuyer clubs, which include several sessions allowing in-depth instruction, may be more beneficial for participants who have greater barriers to homeownership.

### ***Standard***

*The workshop format is a minimum of 8 hours and is offered in one-day or multi-day sessions, delivered in less than a three week period. The homebuyer club format is a minimum of 12 hours, offered over a minimum of 6 sessions, delivered over several months.*

### **Delivery**

### ***Standard***

*Homebuyer education is delivered in-person in a group setting or online to individuals via Framework™. One-on-one homebuyer education is not allowed. Exceptions must be approved in advance by the Center.*

### **Benchmark**

- No maximum household limits have been set for number of attendees. However, Providers consider the capacity of the space and the impact on learning when registering participants.

## Curriculum

### **Standard**

*Providers utilize Home Stretch or other preapproved curriculum, such as Pathways, and auxiliary materials when delivering workshops or clubs. For online education, Providers utilize the Framework™ course. Homebuyer education curriculum requirements are outlined in Appendix E.*

### **Benchmark**

- Providers incorporate supplemental materials and activities into workshops and clubs and make materials available to participants.
- When appropriate, auxiliary materials such as PowerPoint are adapted to better meet the needs of participants.

## Volunteers

### **Standard**

*Providers are encouraged, but not required to utilize volunteers in the delivery of workshops and clubs. All volunteers must be identified and screened by Providers. Homeownership advisors are present throughout to monitor volunteer presentations and ensure that the core curriculum is delivered objectively.*

### **Benchmark**

- Providers give regular feedback to volunteers.
- Periodically Providers use different volunteers to ensure variety in delivery style and perspective and to engage more industry professionals in homebuyer education.

### **Standard**

*Volunteers may not distribute marketing or educational materials with company logos or contact information. This includes business cards and brochures. Business cards can be made available at a general resource table.*

### **Standard**

*Volunteers are not required to complete certification; however they must adhere to the National Code of Ethics and Conduct found in Appendix C.*

## Registration

### **Standard**

*Providers have a formal registration process for all participants. To reduce barriers, no advance application is required, and participants can register by phone or if available, online.*

**Standard**

*Participants receive a response by phone or email no more than two (2) business days after initial contact with the Provider.*

**Standard**

*Provider voicemail informs participants they offer homebuyer education and includes registration instructions.*

**Standard**

*Participants are scheduled for homebuyer education based on their need and the availability of services. If a Provider's schedule does not allow participants to complete education in time for a closing, the Provider refers participants to the Center's buying a home webpage.*

**Standard**

*Registration deadlines cannot be sooner than 5 days prior to the start date. Providers close registration when full or after the registration deadline, whichever comes first.*

Attendance**Standard**

*Participants are required to attend the entire workshop or homebuyer club. Participants who miss more than 10 percent are required to make up the missed portion to receive a certificate of completion. Attendance requirements cannot be shared between members of a household.*

**Benchmark**

- Providers may establish a policy to address how participants can make up missed portions of homebuyer education.
- Providers may implement a policy to address when participants arrive late or return late from breaks.

Certificates of Completion**Standard**

*Certificates are issued by the Provider to the participant upon completion of the workshop or homebuyer club. Certificates are only issued to participants who adhere to the attendance policy.*

**Standard**

*Homebuyer counseling is not a requirement of homebuyer education. Homebuyer counseling is a separate activity.*

**Standard**

*For data collecting purposes, certificates may be held by the Provider until the participant's closing. However, if a participant requests the certificate before closing, Providers must give them the certificate.*

**Standard**

*Providers use the certificate of completion template supplied by the Center and include the Center logo, Provider logo and/or name, completion date and homeownership advisor signature. When applicable, Providers make certificates available in English, Hmong and Spanish.*

**Standard**

*Certificates do not have an expiration date. Lenders determine the expiration date and may require re-certification.*

**Benchmark**

- Providers establish a policy for re-certification.

**Standard**

*Workshop and club participants are not required to pass an exam to receive the certificate of completion.*

**Standard**

*Once issued, certificates may not be invalidated by Providers for any reason.*

Scheduling**Standard**

*Providers establish an annual homebuyer education schedule that is responsive to their target population and maximizes the number of participants.*

**Standard**

*Workshops are offered a minimum of once a quarter. Clubs are offered a minimum of twice annually.*

**Standard**

*Schedules are submitted to the Center for approval and include dates, times, city location, registration contact name and number and fee. Schedules are published on the Center's website [www.hocmn.org](http://www.hocmn.org) and other materials twice annually. The first half of the calendar year is submitted to the Center on or before October 31, and the second half of the calendar on or before April 30. Additions or changes are submitted to the Center for approval and may take two (2) business days to update on the website.*

## Cancelation

### **Standard**

*A workshop or club may not be canceled once participants have signed up. The following exceptions apply: 1) Inclement weather or a natural disaster. For inclement weather, the workshop or club must be rescheduled within one week; or 2) At registration deadline, three or fewer households are registered for a workshop, and canceling does not impact their closing dates.*

## Manual Purchase

The Center produces and has the sole ownership of the Home Stretch™ curriculum made available to Providers or other approved entities in a manual and CD ROM format. The curriculum is available in both English and Spanish.

### **Standard**

*Providers purchase the Home Stretch manual, which includes a CD ROM, directly from the Center. The cost of manuals is determined by the Center and is based on the cost of production. Providers are given at least 90 days notice before a change in cost.*

### **Standard**

*Two business days are allowed for the Center to process a request for manuals. Shipped manuals require an additional 7-10 business days. Full payment must be received by the Center prior to shipping. All fees incurred by the Center for insufficient funds are passed on to the Provider and will result in cash-only payment for future orders. Online payment by credit card is available at <http://www.hocmn.org/home-stretch-manuals-order-form/>*

### **Standard**

*The cost of shipping is determined annually by the Center in January, effective for orders placed on or after March 1. The Center determines the vendor to use for shipping. Shipping costs are per box of manuals.*

## **HOMEBUYER COUNSELING**

Homebuyer counseling is designed for anyone considering or in the process of buying a home as a primary residence. Ideally participants engage in counseling before signing a purchase agreement. However, counseling is beneficial to participants regardless of their status in the home buying process. Services delivered after closing are considered post purchase counseling.

### **Participation**

#### **Standard**

*Participants are not refused service regardless of their status in the home buying process.*

#### **Benchmark**

- Providers market to encourage participants to attend homebuyer counseling before signing a purchase agreement.

### **Scheduling**

#### **Standard**

*To minimize barriers and encourage participation in homebuyer counseling, counseling does not include an application process.*

#### **Standard**

*Participants receive a response by phone or email no more than two (2) business days after their initial contact. Participants are scheduled for the assessment within five (5) business days of initial contact.*

#### **Standard**

*Provider voicemail informs participants they offer homebuyer counseling and includes instructions for scheduling.*

### **Delivery**

#### **Standard**

*Homebuyer counseling is available in person or by telephone based on the preference of the participant. When provided in person a private, confidential space must be used.*

#### **Benchmark**

- Communication methods are based on the preference of the participant and include in person, telephone, email and mail.

**Standard**

*To qualify as a counseling session the meeting time must be a minimum of 30 minutes.*

**Benchmark**

- The homeownership advisor and participant mutually agree to the duration and frequency of homebuyer counseling.

Credit**Standard**

*Providers make available to all participants a soft pull, tri-merged credit report for the three major bureaus; Equifax, Experian and TransUnion, including the credit score. If participants provide their own consumer credit reports, they are less than 90 days old.*

**Standard**

*Providers may charge for the cost of credit reports. The amount charged cannot exceed the actual cost. A written explanation of the credit report cost is provided to participants.*

Assessment

The assessment is completed to evaluate the participant readiness for homeownership and to identify potential barriers and/or the next steps to achieving homeownership.

**Standard**

*Assessment is completed for all clients who participate in homebuyer counseling regardless of their identified stage at the time of screening. Assessments are conducted by homeownership advisors.*

**Standard**

*Required forms and authorizations are reviewed with participant and when applicable signed by the participant. When services are delivered by telephone, forms and authorizations are sent in advance.*

**Standard**

*Income sources are identified. The amount of net and gross income is determined. Expenses are reviewed to determine monthly spending. A household budget is developed or reviewed.*

**Benchmark**

- Review documentation for income and expenses.

**Standard**

*For all participants credit use is discussed and reviewed based on expenses, payments and debt balances.*

**Standard**

*For interested participants, a tri-merged credit report is pulled and reviewed. If preferred by the participant, consumer credit reports are reviewed in place of the merged report. Participants approved for a mortgage loan are encouraged to delay any changes to their credit until after loan closing.*

**Benchmark**

- Credit reports are reviewed for accuracy and to identify negative credit items. If applicable, additional information is gathered for bankruptcy, judgments or liens.

**Standard**

*Prequalification is completed for participants identified in the initial stage. Conservative and current market ratios are used for prequalification.*

**Standard**

*For all clients, including those preapproved for a mortgage loan, their anticipated PITI payment is compared to their current housing cost to assess affordability.*

**Standard**

*Mortgage readiness is determined and categorized as short term (mortgage ready), midterm (less than 2 years) or long term (more than 2 years). Long term participants are referred to alternative services to address barriers beyond the scope of homebuyer counseling.*

**Standard**

*An Action Plan is developed in conjunction with the participant, including goals and action steps.*

**Certificates of Completion****Standard**

*Certificates are issued by the Provider to the participant upon completion of the assessment.*

**Standard**

*Homebuyer education is not a requirement of homebuyer counseling. Homebuyer education is a separate activity*

**Standard**

*For data collecting purposes, certificates may be held by the Provider until the participant's closing. However, if a participant requests the certificate before closing, Providers must give them the certificate.*

**Standard**

*Providers use the certificate of completion template supplied by the Center and include the Center logo, Provider logo and/or name, completion date and homeownership advisor signature. When applicable, Providers make certificates available in English, Hmong and Spanish.*

**Standard**

*Certificates do not have an expiration date. Lenders determine the expiration date and may require re-certification.*

**Benchmark**

- Providers establish a policy for re-certification.

**Standard**

*Participants are not required to pass an exam to receive the certificate of completion.*

**Standard**

*Once issued, certificates may not be invalidated by Providers for any reason.*

Counseling Activities**Standard**

*Ongoing homebuyer counseling is made available to participants. The action plan and their progress are reviewed at each appointment. Based on the client's progress the action plan is updated.*

**Benchmark**

- Providers set clear expectations about program services and participant involvement.

**Standard**

*Participants are provided basic information on delinquency or foreclosure services and contact information.*

**Standard**

*Homebuyer counseling activities are tailored to meet the needs of participants based on mortgage readiness.*

**Standard**

*Options for counseling activities include but are not limited to: developing a budget, building savings, money management, correcting credit errors, credit repair, establishing credit, debt reduction determining affordability, assessing needs and wants for a home, selecting and applying for a mortgage loan, reviewing down payment and closing costs programs, selecting an agent, understanding a purchase agreement, comparing Good Faith Estimates, understanding loan terms, reviewing closing documents, understanding homeowners insurance, preparing for closing, preparing for moving, and preparing for homeownership.*

**Standard**

*When providing mortgage counseling a minimum of three loan products are reviewed with participants.*

## ***Performance Standards***

---

### **CUSTOMER FEEDBACK**

#### ***Standards***

*Participants completing homebuyer education complete a satisfaction survey.*

#### **Benchmark**

- Providers survey participants upon completion of workshops or clubs, before distributing certificates of completion.
- Providers review the participant survey results to inform and improve their homebuyer services.

### **MARKETING**

Reaching participants early is key to providing effective services. Early participation increases the likelihood of success in homeownership. Raising awareness about the availability of homebuyer services is a critical component of programming. In support of marketing efforts the Center has outreach materials available for Providers use.

#### ***Standard***

*Providers are responsible for marketing their homebuyer services. Providers develop, maintain, and utilize a marketing plan that employs a variety of outreach methods for reaching participants early.*

#### ***Standard***

*Marketing materials developed by Providers include the Home Stretch™ and the Center's logo or language indicated Home Stretch™ is owned by the Center. Approval of marketing materials is not required. However, the Center reserves the right to terminate the use of materials viewed by the Center as damaging to the Home Stretch brand.*

#### **Benchmark**

- Providers use outreach materials created by the Center.

#### ***Standard***

*Providers adhere to the Homeownership Advisors Network Branding Standards Manual. A copy of the manual can be found in Appendix F.*

#### ***Standard***

*Providers have an affirmative marketing process to communicate that homebuyer services are administered in a non-discriminatory manner. This may include equal housing opportunity messages, logos or slogans on written materials, and tailoring marketing messages to populations less likely to participate in services.*

**STEERING**  
**Standard**

*Providers or volunteers do not limit the choices of any participant by directing them to products or any one person or entity to the exclusion of other products the participant may be eligible for or interested in.*

**PROGRAM REVIEW**

The Program Review process is designed to examine Providers' strengths and areas that may need improvement and ensure compliance with the program standards guide. The program review includes observation of homebuyer education, interview with advisor, file review and feedback to the Provider.

**Standard**

*The Center conducts the program review at least once every 5 years for each provider. New providers are reviewed within the first 12 months of offering services. Providers are notified no later than 30 business days before a program review.*

**Standard**

*For Provider's who have completed the program review, an abbreviated review is conducted within 12months of hiring new staff or if deemed necessary by the Center to ensure compliance.*

**PROGRAM EXPANSION**

To ensure the best use of limited resources and to maximize coverage across the State while avoiding duplication of services, the Center requires prior approval before Providers expands their service area and/or offers services in an alternate language.

The following are considered minimal approval criteria and requirements for expansion: 1) successful administration of homebuyer services for a minimum of one year; 2) demonstrated need and the ability of the Provider to deliver expanded services to the geographic area and/or population; 3) a plan for offering expanded services that demonstrates staff and financial capacity; 4) proposed timeline; 5) collaboration with current Providers serving the proposed geographic area and/or target population (if applicable).

**Standard**

*Before program expansion Providers seek approval from the Center by completing the Expansion Application. The application is reviewed by Center staff and Program Committee, a subcommittee of the Board of Directors, which determines whether to approve the request. Providers are notified in writing.*

## **PROVIDER SUSPENSION/TERMINATION**

To ensure quality services and the professionalism of the network, failure to comply with standards may result in Provider suspension and/or termination.

### ***Standard***

*Providers are contacted by telephone or email regarding concerns that may lead to suspension and/or termination. If the matter is not resolved within a timely manner, as determined by the Center, the Provider will receive written notification with an effective suspension date. Once suspended, the Provider may not offer homebuyer services under the auspices of the network, utilize Home Stretch materials, or market themselves as a Home Stretch Provider. The suspension will remain in effect until the matter is resolved. Failure to resolve the matter in a timely manner, as determined by the Center, may result in termination.*

*Termination of a Provider must be approved by the Program Committee, a subcommittee of the Board of Directors. Notice of termination is sent via written notification with an effective date. Providers are entitled to appeal the termination to the Program Committee, in writing, within 30 days of the effective termination date. The Center reserves the right to recommend immediate termination to the Program Committee for egregious acts committed by Providers. All written notification is sent by mail to the most current mailing address on record.*

## ***Intellectual Property Rights***

---

The Home Stretch name, logo and program materials are proprietary materials owned exclusively by the Minnesota Homeownership Center (Center). As a result each Home Stretch Provider must agree:

- a) Not to remove, alter or destroy any intellectual property rights notice or marking placed upon or contained with any Home Stretch program materials or public internet or private website screens, software, equipment or materials provided for use in connection with the program;
- b) To use the Home Stretch trademark in accordance with the following terms set forth:
  - i. The Provider will at all time use in connection with HOME STRETCH™, the appropriate trademark symbol. Following expiration or termination of the Provider, the Provider will make no further use of HOME STRETCH™;
  - ii. Provider is granted a non-exclusive, royalty-free, right and license to use the trade and service mark HOME STRETCH™ in connection with providing Home Stretch instruction and written materials in the State of Minnesota. Provider may not grant any sublicense or assign rights to any third party;
  - iii. The Provider acknowledges the Center is the owner of all registration rights and common law rights in and to HOME STRETCH™. The Provider will not at any time apply for or obtain in its own name, any trademark registrations of or for HOME STRETCH™ or for any other Mark that would be deemed to be confusingly similar to HOME STRETCH™;
  - iv. The Provider acknowledges the value of the reputation and goodwill associated with HOME STRETCH™ and that such goodwill belongs exclusively to the Center, and that all of Provider's use of HOME STRETCH™ will inure to the benefit of the Center;
  - v. If the Provider receives knowledge of any unauthorized use of HOME STRETCH™, or of any use of names, symbols, emblems, designs or colors that may be deemed to be confusingly similar to HOME STRETCH™, the Provider shall call such fact to the attention of the Center. The Center may but is not required to, as its sole and exclusive right, in its sole discretion and at its sole expense, prosecute any third party for infringement of HOME STRETCH™.
  - vi. The Center expressly disclaims all warranties relating to the HOME STRETCH™, including any warranties that the Mark is valid or that it does not infringe on the rights of any third party.
- c) Not to copy, revise, create derivative works from, re-market, resell, redistribute or reverse engineer any Home Stretch program materials, computer programs, software, systems, designs, processes, business methods, screen displays, video, audio, animation, graphics, text or other materials that the Center provides to the Provider, without the express consent of the Center through a license or written permission.
- d) May incorporate additional local materials and supplemental materials into the Home Stretch workshop. The Center is not liable for any infringement of patent, trademark, copyright or trade secret that may result from the use additional and/or supplemental materials during the Home Stretch workshop or from making additional materials available to workshop participants.

HOMEOWNER EDUCATION COUNSELING AND TRAINING FUND (HECAT)  
COMBINED PRIVACY ACT NOTICE

We at (insert agency name) value your trust and are committed to the responsible management, use and protection of personal information. This notice describes our policy regarding collection and disclosure of personal information. The following programs are funded in part by the Homeownership Education Counseling and Training (HECAT) Fund: Homebuyer Education (Home Stretch & Pathways Home), Homebuyer Counseling, and Home Equity Conversion Mortgage Counseling or Reverse Mortgage Counseling. The HECAT funders include: Minnesota Housing, Minnesota Homeownership Center, Greater Minnesota Housing Fund, and the Family Housing Fund.

**Social Security Numbers**

The Privacy Act of 1974 makes it unlawful for any Federal, State, or local government agency to deny your participation in a HECAT program if you refuse to provide your social security number. If you do not provide your social security number services to you may be more limited, but you will continue to be eligible to receive services we can provide without a social security number.

**Other Private Data**

Under Minnesota Statutes, your name and address are public data. All other data we may ask about you is private data on individuals. Agreeing to share your public data is mandatory for participation in the HECAT funded programs listed above. Sharing your private data is not mandatory for participation in the program. However, if you do not provide private information (such as income, debts, and assets) services to you may be more limited.

We collect private information for the purposes of program management, compliance monitoring, research, and program evaluation to (check all that apply):

- Support homebuyer education
- Support homebuyer counseling
- Support reverse mortgage counseling

We collect your private information from the following sources: information that we receive from you on applications or other forms, information about your transactions with us, and information we receive from a consumer reporting agency.

We may disclose the following types of private information about you;

- Information we receive from you on applications or other forms, such as your name, address, social security number, employer, assets, debts, and income;
- Information about your transactions with us, and
- Information we receive from a consumer credit reporting agency, such as credit bureau reports, your credit history and your creditworthiness.

We may disclose your private information to the following entities or their representatives identified above and to other entities properly authorized under law to review it.

- Staff at this organization who need it to work on your case;

- HECAT funders: Minnesota Housing Finance Agency, Family Housing Fund, Greater Minnesota Housing Fund, and the Homeownership Center.

I acknowledge that I have received this notice and understand and agree to its content. Please indicate your acknowledgement with your signature, below.

\_\_\_\_\_  
Participant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Participant Signature

\_\_\_\_\_  
Date

**Verbal acknowledgement is acceptable if information was provided to client in non face-to-face counseling session.** The undersigned verifies that verbal acknowledgement has been given. The client was fully informed of the information contained herein and understood its nature.

\_\_\_\_\_  
Client's Name

\_\_\_\_\_  
Counselor's Signature

\_\_\_\_\_  
Date

**NOTE TO COUNSELOR:** we recommend sending a copy of the Combined Privacy Act Notice to clients who have given verbal acknowledgement of this notice. At a minimum, clients must provide public data (i.e. name and address) to receive HECAT services. If a client refuses to provide public data the Educator/Counselor may not provide HECAT services.

**Homebuyer Education Fee Policy  
(Sample 1)**

To offset the cost of providing homebuyer education, **Organization Name** will charge participants a standard fee of \$\_\_\_\_\_ for attending.

Third party payments are accepted unless there is a potential conflict of interest.

Fees are non-refundable. Fees must be paid in advance or at the time of the workshop. This policy is effective **DATE, YEAR**.

-----

**Homebuyer Education Fee Policy  
(Sample 2)**

To offset the cost of providing homebuyer education, **Organization Name** will charge participants a maximum fee of \$\_\_\_\_\_ for attending.

**Organization Name** will use the following fee structure when charging fees for homebuyer education:

| Households earning 50% or below HUD median income | Households earning above the 50% of HUD median income |
|---|---|
| Free  | \$_____ per household                                 |

Third party payments are accepted unless there is a potential conflict of interest.

Fees are non-refundable. Fees must be paid in advance or at the time of workshop. This policy goes into effect **DATE, YEAR**.

## Conflict of Interest Disclosure Form

The Minnesota Homeownership Center and Name of Agency require full disclosure of potential and actual conflicts of interest so that you are in a position to make fully informed decisions. It is up to you to choose whom you would like to work within the mortgage and real estate arena; you are not obligated to receive any mortgage or real estate services.

### Agency/Individual Disclosure

In working with you to provide homebuyer education and/or counseling, I and/or my agency may realize the following benefits through referral or in fact:

#### Type of Fee and Source:

*If no fee is assessed, \$0 must be typed in this space.*

#### Amount and Purpose of Fee:

#### Type of Commission and Source:

*If no fee is assessed, \$0 must be typed in this space.*

#### Amount and Purpose of Commission:

You understand that the above described fee and/or commission may be paid by you and may be included in your loan amount or real estate purchase agreement. However, you are not obligated to receive any other services offered by our agency or exclusive partners.

You further understand that our agency is required to provide you with information on other affordable mortgage products and/or real estate services available to you in the marketplace and that it is your responsibility to ensure that you are receiving the best mortgage product and/or real estate services for your individual or family needs.

\_\_\_\_\_  
Signature                      Date

\_\_\_\_\_  
Signature                      Date

## National Industry Code of Ethics and Conduct for Homeownership Professionals

The National Industry Code of Ethics and Conduct for Homeownership Professionals is a voluntary, self-governing standard for professional performance/conduct for homeownership advisors and educators that provide homeownership education and counseling services to consumers. The National Industry Code of Ethics and Conduct was developed by a collaborative group of industry partners. Homeownership Professionals include both homeownership educators and counselors.

A National Industry Code of Ethics and Conduct for Homeownership Professionals offers a set of values and principles to guide conduct and decision-making in the homeownership education and counseling field. Homeownership professionals who adhere to the National Industry Code of Ethics and Conduct agree to provide quality education and counseling to clients.

National Industry Standards help organizations:

- Promote sustainability for homeownership in the community
- Create consistencies in content delivered to clients across the nation
- Raise awareness for the organization and homeownership counseling/education field
- Gain the public's trust
- Encourage practitioners to perform to the highest level of professionalism
- Promote sustainability for organizations that adopt the standards by reassuring funders and fee-paying clients of the quality and consistency of their services
- Allow consumers to identify organizations that adopt the standards to ensure they are receiving high quality, ethical service
- Elevate the industry reputation for quality service delivery

### 1. Commitment to Clients

- a. The primary responsibility of homeownership educators and counselors is to provide high quality education and counseling services to prospective and existing homeowners.
- b. Homeownership educators and counselors will act on behalf of a client and observe his/her best interest.

### 2. Client Decision-Making

- a. Homeownership educators/counselors will provide necessary tools, resources and information to assist their clients in making decisions about finances, home buying or homeownership based on the client's needs and preferences.
- b. In instances when clients experience literacy or language challenges, homeownership educators/counselors will take steps to ensure clients' comprehension. This shall include

arranging for a qualified interpreter or translator or referring the client to a qualified language educator/counselor.

### **3. Competence**

- a. Homeownership educators/counselors will provide services only within the boundaries of their education, training, certification or other relevant professional experience. Referrals will be provided to clients when essential services are beyond the scope of the individual or agency to provide.
- b. Homeownership educators/ counselors shall be culturally competent in their service area and sensitive to cultural differences and needs.

### **4. Conflicts of Interest**

- a. Homeownership educators/ counselors will avoid actual and the appearance of conflicts of interest. They will inform clients when a real or potential conflict of interest arises and take all necessary steps to resolve the issue in a manner that makes the clients' interests primary and protects clients' interests. In some cases, protecting clients' interests may require termination of the professional relationship with proper referral of the client.
- b. Homeownership educators/counselors will not take unfair advantage of any professional relationship or exploit others to further their personal, religious, political, or business interests.
- c. Any potential conflicts of interest (such as a counseling agency providing low-cost loans) will be disclosed to clients in a written disclosure document.

### **5. Privacy and Confidentiality**

- a. Homeownership educators/counselors will respect clients' right to privacy. Private information will not be requested from clients unless it is critical to providing services. Once private information is shared, privacy laws apply as well as client confidentiality.
- b. Homeownership educators/counselors will disclose confidential information only as specified by a valid written consent of client.
- c. Homeownership educators/counselors will not discuss confidential information in any setting unless privacy can be ensured. Counselors and educators will abide by privacy laws and keep information confidential and protected.
- d. Homeownership educators/counselors will not disclose clients' information, including their identity when responding to requests from members of the media without the client's express consent.
- e. Homeownership educators/counselors will protect the confidentiality of clients' written and electronic records and other sensitive information. Clients' records shall be stored in a secure location and not made available to others who are not authorized to have access.
- f. Homeownership educators/counselors will take precautions to ensure and maintain the confidentiality of information transmitted to other parties through the use of computers, electronic mail, facsimile machines, telephones and telephone answering machines, and other

electronic or computer technology. Disclosure of identifying information will be avoided unless specifically permitted by client.

- g. Homeownership educators/counselors will dispose of clients' records in a manner that protects clients' confidentiality and is consistent with state statutes governing records and social work licensure.
- h. Homeownership educators and counselors will be familiar with relevant laws and regulations with regard to local, regional, national privacy and confidentiality.

## **6. Professional Behaviors**

- a. Homeownership educators/counselors will not practice, condone, facilitate, or collaborate with any form of discrimination on the basis of race, ethnicity, national origin, sex, sexual orientation, age, marital status, political belief, religion, or mental or physical disability.
- b. Homeownership educators/counselors will not use derogatory language in their written or verbal communications to or about clients. Accurate and respectful language will be used in all communications to and about clients.
- c. Homeownership educators/ counselors will not participate in, condone, or be associated with dishonesty, fraud, or deception.
- d. Homeownership educators/ counselors will not permit their private conduct to interfere with their ability to fulfill their professional responsibilities.

## **7. Payment for Services**

- a. When setting fees, homeownership educators/ counselors will ensure that the fees are fair, reasonable, and commensurate with the services performed. Clients will be informed of any applicable fees prior to the delivery of any services.
- b. Homeownership educators/ counselors will not solicit a private fee or other personal remuneration for providing services to clients.

## **8. Discontinuation of Services**

- a. Homeownership educators/ counselors will close files and discontinue services to clients when such services are no longer required or no longer serve the clients' needs or interests.

## **9. Consultation**

- a. Homeownership educators/ counselors will seek the advice and counsel of more experienced colleagues whenever such consultation is in the best interests of clients. Consultation will only be sought from colleagues who have demonstrated knowledge, expertise, and competence related to the subject of the consultation.
- b. When consulting with colleagues about clients, homeownership educators/ counselors will disclose the least amount of information necessary to achieve the purposes of the consultation.
- c. Client information will only be shared with other colleagues with the written consent of the client.

## **10. Referrals**

- a. Homeownership educators/ counselors will limit services to those within their training and expertise and refrain from giving legal, tax, accounting advice unless licensed to do so. Non-homeownership issues should be referred to other appropriate agencies to serve clients fully.
- b. Homeownership educators/ counselors shall not give payment or receive payment from an outside source for a referral unless professional services of comparable value have been provided.

## **11. Integrity of the Homeownership Education and Counseling Profession**

- a. Homeownership educators/ counselors will work toward the maintenance and promotion of high standards of practice for the industry.
- b. Homeownership educators/ counselors will uphold and advance the values, ethics, knowledge, and mission of the profession. They will protect, enhance, and improve the integrity of the profession through service development, partnerships and active participation in the industry.
- c. Homeownership educators/ counselors will contribute time and professional expertise to activities that promote respect for the value, integrity, and competence of their profession.

## Homebuyer Education Curriculum Requirements

- I. Becoming a Homeowner
- Understand the advantages and disadvantages of homeownership
  - Identify additional expenses for homeownership
  - Become familiar with the 4 C's of Credit
  - Know the recommended steps to homeownership
  - Understand who is involved in the home buying process and their role
- II. Money Management
- Understand the purpose of a spending plan
  - Learn how to create a spending plan
  - Decide what is affordable to pay for a mortgage
  - Develop goals for homeownership
  - Explore ways to manage a spending plan
  - Learn ways to save money
- III. Credit
- Understand the basics of credit
  - Become familiar with credit reports
  - Learn ways to improve credit
  - Understand debt management
  - Introduce credit regulations and legislation
- IV. Mortgage Loan
- Understand the mortgage basics
  - Know the 4 C's of Credit
  - Estimate mortgage payment and loan amount
  - Learn about the types of mortgage loans
  - Identify predatory lending practices
- Learn how to shop for a mortgage loan
  - Understand the mortgage approval process
  - Introduce federal consumer protection laws
- V. Real Estate 101
- Understand the basics of real estate
  - Learn the role of a real estate agent and how to select an agent
  - Become familiar with the types of homes available to purchase
  - Identify needs and wants in a home
  - Learn about ways to shop for a home
  - Know what steps to take when making an offer
  - Understand the importance of a professional inspection
- VI. Loan Closing
- Understand the closing process
  - Become familiar with the settlement statement
  - Learn how to prepare for closing
  - Understand homeowners insurance and ways to shop for a policy
- VII. Life As A Homeowner
- Understand mortgage payments
  - Become familiar with recordkeeping
  - Identify home equity as an asset
  - Understand the foreclosure process and ways to prevent foreclosure
  - Learn the basics of home maintenance
  - Become familiar with home safety and building neighborhood relations



Homeownership  
**Advisors  
Network**

Homeownership Advisors Network

# **BRANDING STANDARDS MANUAL**

APRIL, 2011

# Table of Contents

- TABLE OF CONTENTS ..... 1
  
- INTRODUCTION ..... 2
  - INTRODUCTION TO BRANDING ..... 2
  - BRAND CONCEPTS ..... 3
  - POSITIONING STATEMENT ..... 4
  - ADVISORS ..... 4
  
- THE LOGO ..... 5
  - GRAPHIC SYMBOLISM ..... 5
  - TERMS OF USE, GENERAL ..... 6
  - TERMS OF USE, NETWORK MEMBERS ..... 7

# Introduction

## INTRODUCTION TO THE HOMEOWNERSHIP ADVISORS NETWORK BRAND

The Homeownership Advisors Network is a statewide association of agencies providing homebuyer services, foreclosure prevention counseling, reverse mortgages, and other homeownership support. Led by the Minnesota Homeownership Center, the Network's certified advisors offer non-biased, trusted education and advising on topics related to preparing to buy a home and sustaining homeownership.

The agencies and individuals working in the Center's network are dedicated to providing high-quality, professional services to homebuyers and homeowners with a primary goal of successful homeownership.

The member organizations of the Homeownership Advisors Network want Minnesotans to be successful at every stage of homeownership. Through the use of the network brand, we want to send a consistent message and promise about the importance of working with trusted advisors at every point in the homeownership process.

Branding is more than a name, logo or slogan. In its purest sense the brand of an organization is really its *reputation*. By branding the network we are able to combine the successful reputations of the network members as well as that of the Minnesota Homeownership Center.

## BRAND CONCEPTS AND ATTRIBUTES

The name “Homeownership Advisors Network” reflects the essence of the work and mission of the statewide network of more than 50 community-based non-profit, government, tribal and for-profit organizations that deliver homebuyer education and counseling, post purchase education and counseling, reverse mortgage counseling and foreclosure counseling.

Agencies in the network are dedicated to providing high-quality, effective services to consumers with the ultimate goal of empowering Minnesotans to be successful homeowners.

The Homeownership Advisors Network Brand Attributes are:

- Quality
- Trusted & Trustworthy
- Unbiased / Objective
- Knowledgeable / Experts
- Dedicated
- Connected / “Inside Scoop”
- Personalized / Customized
- Confidential
- Local

## POSITIONING STATEMENT

The Homeownership Advisors network brand is based on the concepts and attributes that we've outlined, and allows us to create a point of difference from competing service providers and other industry professionals that offer similar services.

*The Homeownership Advisors Network is the definitive source of non-biased homeownership education and counseling services in Minnesota.*

Use of the brand is critical to advancing this concept and increasing recognition among consumers and partners including industry, government, funders and others. The brand will be used to further marketing and outreach activities that raise awareness about the availability of the high quality, trustworthy services provided by network members.

## ADVISORS

The Minnesota Homeownership Center understands that network members have several different job titles depending on their organization's structure, time within the network and other reasons.

Historically, these terms include, but are not limited to:

- Homeownership Counselor;
- Mortgage Advisor
- Financial Counselor

As we continue to advance the concept of a singular brand and to increase recognition, the preferred term for the individuals that offer these services is: **Homeownership Advisor**.

# The Logo

## GRAPHIC SYMBOLISM

Below is a breakdown of how the Homeownership Advisors Network logo graphically demonstrates the message of our goal:

### Information Sharing

The “i” as Universal symbol for Information

Knowledge / Experts

Unbiased Information



Homeownership  
**Advisors  
Network**

### Call Out Boxes

Denote conversational method.

Closeness denotes confidentiality and personalized information.

### Network

Large Font denotes

Quality / Stability (Anchor)

## TERMS OF USE

Working together to promote successful homeownership in Minnesota – as a unified network under one brand – we want a consistent image reinforced.

The “Homeownership Advisors Network” logo is available for use in .eps, .jpeg and .pdf formats. The colors should not be changed and every attempt should be made to match the following colors as closely as possible:

### LIGHT GREEN

PMS 369C or

PMS 368U or

CMYK:

C-60, M-0, Y-100, K-5



Homeownership  
Advisors  
Network

### TEAL

PMS 3292C or

PMS 328U or

CMYK:

C-100, M-0, Y-50, K-45

*The logo may also be used in black and white where necessary.*

The logo is freely available to Network members by contacting the Minnesota Homeownership Center.

## TERMS OF USE

Organizations that are members of the Homeownership Advisors Network may elect to identify themselves as a member on their own promotional materials by including the text “Member of” above the logo.

Even when adding “Member of”, the colors should not be changed.

Example:



Stone Sans ITC is our primary and preferred typeface, but Calibri may be used in the absence of the Stone Sans font. The “A Member of” text should never extend past the callout boxes or be larger than the word “Homeownership” in the network name. The “Member of” text should be at least 7pt to be legible.

Annually, the Center will produce an “Annual Member” version of the logo in electronic format that lets consumers know that a given agency is a current member of the network:



Any additional changes to the text or layout of the logo require written permission from the Minnesota Homeownership Center.