

NeighborWorks® Center for Homeownership Education & Counseling (NCHEC)

Minnesota Housing Webinar

June 13, 2014
Tosin Durotoye, Training Programs Manager



NeighborWorks® Center for Homeownership Education & Counseling (NCHEC)

NCHEC promotes the sustainable homeownership by supporting the industry's educators and counselors. NCHEC achieves this through:

- Training Programs
- Professional Certifications
- Other Tools & Resources

NCHEC increases the number of qualified homeownership professionals who are prepared to help people realize the dream of lifelong homeownership.



NCHEC Training - Overview



NCHEC Training - Overview

In-Person/Classroom	eLearning	eClassroom Express	Virtual Classroom
• NeighborWorks Training Institutes (NTIs)	• 13 Module-based eLearning Courses currently available	• 90 minute interactive sessions featuring expert faculty	• Faculty-led, interactive learning experience
• Multi-Course, Place-Based Trainings (PBTs)	• Topics covering Foreclosure, FHA-Insured Loans, Mortgage Lending and Rental Housing	• Downloadable course materials	• Weekly lessons
• Stand-alone Training Events	• Discount codes available for HUD-Approved Agencies staff and NFMIC Grantees	• 1.5 hours of CE and completion certificate	• Collaborate with instructors and peers while learning at your own pace

Working Together for Strong Communities



Financial Capability, Housing Education & Counseling Course Catalog

Over 50 courses covering topics in:

> Housing Counseling Techniques	> Credit Counseling	> Client Management Systems
> Financial Capability	> Loan Servicing and Collection	> Green Energy Efficiency
> Foreclosure Intervention	> Reverse Mortgages (HECM)	> Homeownership Education
> Mortgage Lending	> Real Estate Owned (REO) Counseling	

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eLearning Classroom

These courses bring you the knowledge and tools you need to deliver top-notch service to your clients, and enable you to keep up with an ever-increasing workload.

- HO102el Mortgage Lending Fundamentals for Homeownership Professionals
- HO104el Home Equity Conversion Mortgage (HECM) Counseling Basics Overview
- HO109el Foreclosure Basics
- HO112el Insurance Basics
- HO130el Understanding Credit Reports and Credit Scoring
- HO206el Mortgage Math Made Simple for Homeownership Professionals

and **many** more...

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eClassroom Express

NeighborWorks launched eClassroom Express to help counselors refresh their knowledge and ensure competency in the six topic areas covered by the Dodd-Frank Act

- H0002WT Housing Affordability
- H0003WT Fair Housing
- H0004WT Financial Management
- H0005WT Property Maintenance: Building Competency for Housing Counselors
- H0006WT Avoiding Delinquency/Default Eviction
- H0007WT Responsibilities of Homeownership and Tenancy

Upcoming Training

07/31 – H0005WT Property Maintenance

08/07 – H0006WT Avoiding Delinquency/Default Eviction

08/14 – H0007WT Responsibilities of Homeownership & Tenancy

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Virtual Classroom

The benefits of faculty-led Virtual Classroom learning include:

- Content is delivered in weekly lessons, with deadlines that allow you to learn according to your schedule
- Feedback and instruction specific to the context of your community development challenges
- Access to course materials online following the completion of the course, including resources that can be downloaded, saved and printed

Upcoming Virtual Classroom Courses:

- H0307VC – Advanced Foreclosure Case Study Practicum
- H0365VC – Advanced Topics in HECM Counseling

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NeighborWorks Training Institute

Four NeighborWorks Training Events in 2014

City	Dates
Los Angeles, CA	February 24-28
Louisville, KY	May 19-23
Orlando, FL Now Open for Registration!	August 18-22
Washington, DC	December 8-12

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NeighborWorks Training Events Calendar

NeighborWorks Training Calendar

Scholarship Applications | Course Catalog | Training Home Page

Event Calendar Search Upcoming Events Search Courses

Upcoming Events

- NW Los Angeles FY14 3/24/14 - 3/28/14
- Tennessee Housing Development Agency Directorate Education Training 2014 3/10/14 - 3/14/14
- Virtual Classroom: HC3000e Advanced Employment Skills Study Employees 3/10/14 - 3/10/14
- Financial Capability Training for Development of Economic Home Loans 3/10/14 - 3/11/14
- Credit Counseling Training in Baltimore 3/11/14 - 3/13/14

www.nw.org/trainingcalendar

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NeighborWorks Scholarship Application

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NeighborWorks Place-Based Training Registration and Scholarship Application System

Home-Based Training | Registration Center for Educators and Community | Financial Literacy | Return to Event List

NeighborWorks America currently offers training and scholarships at a variety of venues. Please select the appropriate event below to get specific eligibility requirements, registration details and scholarship application information (if applicable).

Events are listed as Scholarship events or Registration events.

A scholarship event has limited enrollment and has certain eligibility parameters. Click the "Apply" button to find out more about a scholarship event and apply for a scholarship.

A registration event is open for general registration. Click the "Register" button to find out more about a registration event and register for a course.

Schedule of Training Events

Details: Click Registration and Scholarship Events | Filter: Type | Week: (Monday -)

Type	Event	Location	Start Date	Status
NT	Los Angeles, CA NeighborWorks Training Institute - 2014	Los Angeles, CA	3/24/2014	Closed
NT	Los Angeles, CA NeighborWorks Training Institute - 2014	Los Angeles, CA	3/19/2014	Accepting Scholarship Applications

NW Home-Based Training | NeighborWorks Training Institute

www.nw.org/scholarships

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NCHEC Certification

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NCHEC Certification

Six individual professional certifications are available:

- **Pre-Purchase Homeownership Education** (HO229)
- **Post-Purchase Homeownership Education** (HO247)
- **Homeownership Counseling** (HO250 & HO109/HO109el)
- **Foreclosure Intervention & Default Counseling** (HO345 & either HO307/HO307VC OR HO320)
- **Homeownership Counseling for Program Managers and Executive Directors** (HO360)
- **Financial Capability** (HO208, HO209rq & HO310)



Applying for NCHEC Certification

Upon completion of required training and successfully passing the accompanying exams with a minimum of 80%, download the Application for NCHEC Certification

- Part of the application requires a signed Code of Ethics and Conduct
- Upon review and verification that you have met all training requirements, a NCHEC Certification will be issued.
- Allow up to 6-8 weeks for verification and processing



Renewing Your NCHEC Certification

NCHEC Certification is valid for three years from the date of issuance. To maintain your NCHEC Certification, you must:

- Complete a minimum of 30 hours of continuing education within three years from date of issuance in financial capability, housing counseling and education
- At least 15 of the 30 hours of continuing education must be obtained through a NeighborWorks Training Institute, Place-Based Training, eLearning and/or a Virtual Classroom course.
- The other 15 hours of continuing education can be completed through external training sources. (i.e. HUD, HFA). You will need to complete the NCHEC Continuing Education Verification Form.



Renewing Your NCHEC Certification

The Application to Renew NCHEC Certification must:

- Be completely filled out
- Have a copy of the Course of Completion Certificate
- Have a copy of the detailed agenda that clearly indicates the topics covered in the training including the duration or number of training hours



NCHEC Tools



NCHEC Tools

Realizing the American Dream (4th edition)

- English, Spanish, Chinese, Vietnamese

Keeping the American Dream (2nd edition)

- English, Spanish, Chinese, Vietnamese

NCHEC Consumer Guides

- Multiple Languages

Women's Multicultural Toolkit (2nd edition)

- English, Spanish, Chinese, Russian





NCHEC Tools (Cont.)

Keys to My Home Website

- www.keystomyhome.org
- English, Spanish



CounselorMax®

- Client Management System
- Web-Based and Computer Lab courses:
 - HO220 – Client Management and Tracking with CounselorMax
 - HO222 – CounselorMax for Decision Makers & Administrators
- HUD Reporting (ARMS) Compliant, NFMC Reporting, Transmit to Hope LoanPort®, Scan and Store Documents www.CounselorMax.com



The National Industry Standards for Homeownership Education and Counseling

The National Industry Standards

- The National Industry Standards Committee led a collaborative effort of over 30 housing industry partners to develop the National Industry Standards
- The Standards were developed to provide a common industry roadmap for excellence
- The Standards ensure appropriate focus on professionalism, consistency and quality and help strengthen sustainable homeownership

The National Industry Standards Development Process





- The Committee drew upon a variety of sources including;
 - Existing standards used by the U.S. Department of Housing and Urban Development (HUD)
 - Local, regional, and national housing counseling organizations

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The National Industry Standards for Homeownership Education and Counseling were formally launched on May 9, 2007.

The National Industry Standards Committee





- Bank of America
- CDC of Long Island
- Chase
- Chrysalis Consulting Group
- Citi
- Citizens' Housing and Planning Association (CHAPA)
- Consumer Credit Counseling Service of San Francisco
- Consumer Financial Protection Bureau
- Fannie Mae
- Federal Reserve Board
- Freddie Mac
- The Housing Partnership Network
- Homeownership Preservation Foundation (HPF)
- Minnesota Homeownership Center
- Mortgage and Credit Center
- National Association of REALTORS®
- National Coalition for Asian Pacific American Community Development (National CAPACD)
- National Community Reinvestment Coalition (NCRC)
- National Council of La Raza (NCLR)
- NeighborWorks® America
- NeighborWorks® Montana
- Rural Community Assistance Corporation
- U.S. Department of HUD
- Wells Fargo

The National Industry Standards Today



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- Nearly 1,000 local housing counseling agencies have adopted the National Industry Standards
- Each state, including the District of Columbia and Puerto Rico, has at least one Adopter
- Over 2,000 counselors and educators work in housing counseling agencies that have adopted the Standards
- Nearly 40 national intermediaries and housing finance agencies endorse the Standards
- Key nationwide programs such as NFMC continue to require the grantees adhere to the Standards

Benefits of Adoption



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By adopting the Standards, organizations will:

- Promote sustainable homeownership
- Create consistency in content delivery
- Encourage a high level of professionalism
- Gain the public's trust
- Build recognition
- Elevate the industry's reputation for quality and service delivery
- Promote organizational sustainability

Benefits of Adoption



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By adopting the Standards, practitioners will:

- Increase knowledge and skill set
- Ensure clients receive a consistent level of quality and ethical service
- Distinguish themselves professionally
- Enhance their credibility and image

Benefits of Adoption



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Future and existing homeowners will have the confidence that counselors/educators who adhere to the Standards will:

- Provide correct and consistent information
- Have the appropriate tools and knowledge
- Have pledged to serve clients with competence, fairness and respect

The National Industry Standards



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The National Industry Standards for Homeownership Education and Counseling focus on a set of six core areas:

- Competency
- Skills
- Training
- Operational Knowledge
- Code of Ethics and Conduct
- Performance Standards

The National Industry Standards



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There are three Standards that can be adopted by an organization:

- Standards for Homeownership Education (Pre-Purchase and/or Post-Purchase)
- Standards for Homeownership Counseling
- Standards for Homeownership Education and Counseling – Foreclosure Intervention

Adoption Requirements



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Key Requirements for Adoption of the Standards include:

- Professional Certification
- Online Assessment
- Signed Code of Ethics

Adoption Requirements



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PROFESSIONAL CERTIFICATION

- At least one Counselor/Educator
- Most recent certification (within last 3 years)
- 30 hours or more of in-classroom training
- Continuing Education
- Expiration Date

ONLINE ASSESSMENT

- Evaluates current business practices
- Must be completed in one sitting (about 30 minutes)

Code of Ethics and Conduct



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The 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.

All educators/counselors must have read and signed the National Industry Standards Code of Ethics and Conduct in order to adopt the Standards.

Applying To Become an Adopter of the Standards



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How to Adopt the Standards



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1) Go online to www.HomeownershipStandards.org.

- Click on the "Standards" tab on the left hand menu.
- Download and read through the **National Industry Standards Guidelines and Code of Ethics and Conduct** for homeownership professionals.
- Download the **Code of Ethics and Conduct form**. All staff members in your organization must read and sign the form and keep copies on file in your office.

2) Click on **"Sign Up"** to begin the application process for your organization. Remember, the Executive Director or another staff member with the authority to adopt standards of practice must apply on behalf of your organization.

How to Adopt the Standards



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3) **"Search" for your organization** by city and state. Be sure to look for your organization in the generated organization list. If you do not find your organization, click on "Add New Organization."

4) Once your organization has been added, **enter information about your organization** and give a point of contact. A temporary password will be emailed to the Executive Director and first point of contact.

5) Click on **"Login"** to log in to your organization's account using your temporary password. You will be prompted to change your password and select a security question at first login.

How to Adopt the Standards






6) Click on **"Standards"** to select the set of Standards your organization wishes to adopt. Remember, your agency must have at least one counselor/educator with valid qualified professional certification in the content area of each set of Standards your organization wishes to adopt.


7) Select the **"Counselors/Educators"** tab in the left hand menu.

- Please note that review of counselors/educators added under **"Other Certifications"** may take up to 30 days.

8) Click on the **"Assessment"** tab on the left hand menu. The assessment includes questions regarding each set of Standards your organization has chosen to adopt. If your organization is adopting more than one set of Standards, you will be prompted to complete a separate assessment for each.

How to Adopt the Standards





9) Click on **"My Organization"** to view the status of the set of Standards your organization applied to adopt.

10) Lastly, be sure to click on the **"Services and Other Info"** and the **"Points of Contact"** tab to enter other information.

Marketing Tools and Outreach





Marketing Tools



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Adopters will have the opportunity to utilize different types of complimentary marketing tools:

- Welcome Kit
- Certificate of Adoption
- Adopter Logos (for websites, e-mail signatures, etc.)
- Standards PowerPoint Presentation with notes
- Customizable Press Releases
- Customizable Article
- National Industry Standards Website Spotlight Page



CCCS of Savannah



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The screenshot shows the CCCS of Savannah website with a navigation menu including Home, Get Out of Debt, Borrowing Services, Housing Help, Credit Reports, and Education. The main content area features sections for 'Get Out of Debt', 'Financial Education', and 'Frequently Asked Questions'. There is also a 'Your Local, Non-Profit Counseling Service!' section and a 'Contact Us' button.


Belair-Edison Neighborhoods



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The screenshot shows the Belair-Edison Neighborhoods website. It features a 'BEEN SPOTLIGHT' section with a 'CASH' logo, a 'FREE TAX PREPARATION' section, and a 'National Industry Standards' logo. The website also includes a navigation menu and a footer with contact information.

Standards Article Template – Lexington Homeownership Center



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Homeownership center adopts national standards

Published: Thursday, May 15, 2014 at 6:00 p.m.

With Davidson County homes more affordable now than in the last decade and historically low 30-year mortgage interest rates, many Davidson County consumers are thinking about taking the plunge into homeownership. While this is a great time to buy a house, Davidson County residents interested in preparing for long-term homeownership should visit Lexington Homeownership Center, a local nonprofit housing counseling organization that has recently adopted the National Industry Standards for Homeownership Education and Counseling, before browsing the local real estate listings.

"At the Lexington Homeownership Center, we have highly trained nonprofit housing counselors who work one-on-one with aspiring Davidson County homeowners to help them determine if they are ready for homeownership, how much home they can afford, and which mortgage programs are right for them," said Olivia Gladly,

Email Signature – NeighborWorks Blackstone River Valley



Felicia A. Diaz
 Director of HomeOwnership Programs
 NeighborWorks Blackstone River Valley
 HomeOwnership Center
 778 Ford Street, Suite 101
 Winooski, VT 05695
 Main office: 802-249-1232
 P: (802) 763-3074 ext. 300
 F: (802) 768-9010

Protect Yourself from Foreclosure & Loan Modification Scams:
www.LoanScamAlert.org
 Follow these simple rules:
 • Don't pay a fee in advance • Never believe a "guarantee" that a foreclosure can be stopped! • Never listen if you are told to "stop paying your mortgage" • Never hand over money or personal information unless you know the company is reputable. • Always call a non-profit listed on the US Department of Housing and Urban Development website: www.hud.gov



Spotlight Page– Affordable Housing Alliance



- Adopters
- Spotlight & News
- Partners
- FAQ
- Quick Links
- Practitioners
- Consumers
- Organizations

ADOPTER SPOTLIGHT
AFFORDABLE HOUSING ALLIANCE



"The Affordable Housing Alliance (AHA) adopted the National Industry Standards because we believe in delivering high quality housing counseling and education services that increase opportunity and access for residents in relation to their housing needs. Our aim is to increase housing sustainability, thereby creating stronger communities. AHA knows that the adoption of the National Industry Standards conveys this message to residents and indicates that we are a credible organization they can trust."

Stephanie Wynne
 Assistant Director of Housing Outreach Services
 Affordable Housing Alliance
 To learn more about Affordable Housing Alliance, visit them at www.ahavt.org

Adopter Testimonials



CCCS of the Savannah Area Inc.




"Adopting the National Industry Standards of Homeownership Education and Counseling has helped our current and potential clients know and understand that CCCS of the Savannah Area Inc. is dedicated to housing counseling and education service to the community. Clients feel secure in knowing that we adhere to the structure and guidelines of the standards that will give them the best service possible." - *Jennifer Sikes, Director of Counseling*

Tennessee Housing Development Agency



"The Tennessee Housing Development Agency is extremely proud of its homeownership education and counseling agency partners that have adopted the National Industry Standards. These agencies' commitment to excellence in performance, service and ethics will greatly benefit Tennessee's families and communities." - *Vicki George, Coordinator of Homebuyer Education*

Albany County Rural Housing Alliance



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Albany County Rural Housing Alliance

"The Albany County Rural Housing Alliance, Inc. (ACRHA) proudly adopted the National Industry Standards in 2009 in an effort to increase the credibility of our services and promote professionalism in the housing counseling industry. The National Industry Standards provide a great tool that promotes continuity of services throughout the nation which only elevates the perception of housing counselors and the value of our services." -*Stephanie Riley, Housing Counseling Program Manager*

Questions?



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Contact Us at :
-web@homeownershipstandards.org
-tdurotoye@nw.org