

The National Industry Standards for Homeownership Education and Counseling

Guidelines for Approval as a National Industry Standards for Homeownership Education and Counseling Professional Certification Provider

Overview

These guidelines describe the application process for approval as Professional Certification Providers by the National Industry Standards for Homeownership Education and Counseling.

Approval will recognize applicants as having training programs that have been confirmed, through a third-party review, as meeting the Standards.

Once approved, certification providers will have access to the Standards logo and may cite their approval status in their certification course(s) and any applicable marketing materials. In turn, agencies whose staff hold certifications from these approved providers and wish to adopt the Standards may do so by providing the approved certification information in their Adoption application. All Approved Certification Providers will be listed on the National Industry Standards website at www.homeownershipstandards.org.

Application eligibility for this round is reserved for non-profit certification providers only. See the document - *Application for Approval as a National Industry Standards Homeownership Education and Counseling Professional Certification Provider* - for additional eligibility requirements.

About the National Industry Standards for Homeownership Education and Counseling

The National Industry Standards for Homeownership Education and Counseling (“Standards”) were developed in August 2007 with input from the National Industry Standards Advisory Council (“Committee”). The Committee included a wide range of stakeholders including local, regional and national housing agencies, national intermediaries, financial institutions, GSEs, and governmental agencies such as the U.S. Department of Housing and Urban Development (HUD). The Committee drew upon existing standards used by HUD and local, regional, and national housing counseling organizations to develop the Standards.

The established, industry-wide Standards promote benchmark and enhanced quality and reliability in the delivery of homeownership education and counseling programs. They also provide a common industry roadmap for excellence that gives confidence to homebuyers and instills professionalism and credibility among and across the diverse stakeholders that are part of the homeownership experience. The guidelines can be downloaded at www.homeownershipstandards.org/Home/Standards.aspx.

The Standards focus on six core areas:

- **Competency** – including strong knowledge of the home-buying process, money management and credit.
- **Skills** – including communication and listening skills, adult education and facilitation skills.
- **Training** – with recommendations for a minimum number of hours of training and certification.
- **Operational Knowledge** – regarding programs, fundraising and marketing.
- **Code of Ethics and Conduct** – offers a set of values and principles to guide conduct and decision-making.
- **Performance Standards** – including standards for delivery, curriculum, recordkeeping and reporting.



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National Industry Standards for Homeownership Education and Counseling

www.homeownershipstandards.org

The National Industry Standards Committee

The purpose of the National Industry Standards Committee is to provide input, advice and counsel on the nature, content and requirements of the National Industry Standards on behalf of the homeownership education and counseling industry.

Current National Industry Standards Committee Members Include (as of October 2017):

- Bank of America
- Chase
- Chrysalis Consulting Group, LLC
- Citi
- Citizen's Housing and Planning Association
- Consumer Financial Protection Bureau
- Fannie Mae
- Federal Reserve Board
- Freddie Mac
- Homeownership Preservation Foundation
- The Housing Partnership Network
- Minnesota Home Ownership Center
- National Association of REALTORS®
- National Coalition for Asian Pacific American Community Development
- National Community Reinvestment Corporation
- National Council of La Raza
- NeighborWorks® America
- NeighborWorks® Montana
- Professional Realty Group
- Rural Community Assistance Corporation
- U.S Department of Housing and Urban Development
- Wells Fargo

The Standards Today

- Nearly 1,400 local housing counseling and intermediary organizations have formally adopted the Standards.
- Each state, including the District of Columbia and Puerto Rico, has at least one housing counseling organization that has formally adopted the Standards.
- Over 2,000 counselors and educators work in housing counseling organizations that have adopted the Standards.
- Key governmental agencies such as the U.S. Department of Housing and Urban Development (HUD) endorse the Standards
- Major financial institutions such as Bank of America, Chase, Citi and Wells Fargo formally endorse the Standards.

The National Industry Standards Certification Curriculum Review Application Process

Call Notice for Applications for Certification Curriculum Review

Applications will be accepted in advance of the semi-annual meetings of the National Industry Standards Committee. The call for application notifications will be posted on the Standards website at www.homeownershipstandards.org (within the “Spotlight” section) and shared broadly through key industry platforms. National Industry Standards staff may be contacted at web@homeownershipstandards.org for additional information regarding the timing of the next call for applications.

Application Materials

Applicants must submit the materials and information required in the *Application for Approval as a National Industry Standards for Homeownership Education and Counseling Professional Certification Provider*. The materials are sent directly to the independent external reviewer. Materials may be submitted by one of three methods:

- 1) **Via Dropbox for materials that exceed 10 MB**
- 2) **Via email directly to the primary reviewer**
- 3) **By direct mail (three full copies of all materials will be required if not submitted electronically).**

The certification curriculum for which approval is sought must relate specifically to the required content areas of the Standards: Pre- and/or Post-Purchase Homeownership Education, Homeownership Counseling, and/or Foreclosure Intervention Specialty. Content of the Standards can be found at www.homeownershipstandards.org/Home/Standards.aspx. The pages specific to each Standards requirements (including competencies, skills, training, operations and performance) are referenced in the table below:

| Standards Content Areas | Pages |
|---|-------|
| Pre- or Post-Purchase Homeownership Education | 7-14 |
| Homeownership Counseling | 15-19 |
| Foreclosure Intervention Specialty | 20-26 |

An applicant must be able to clearly demonstrate that its curriculum content and requirements meet the content area of Standards. The independent external reviewer will follow up with applicants, if needed, to clarify the information submitted or to obtain missing information.

Application Fees (See the *Call for Application* and/or *Application* for current fees)

All applicants will be assessed a fee to cover the cost of the application review. Review of the application will take place once the fee is received. There is a fixed base price per review; however, applications that have multiple courses and course manuals bundled under a singular certification are subject to an additional fee for extended course review. Please note that application fees will not be returned in the case of disqualification, applicant withdrawal or inability to meet threshold requirements.

About the payment collecting entity and reviewer reimbursement

Application fee payments are made to and collected by NeighborWorks America c/o The National Industry Standards. The fees cover costs related to hiring the contracted reviewer, including oversight, debriefing, and communications.

Timeline for Application Reviews

The independent external reviewer of your application will verify that the application and all required documentation is complete. Upon completion of the review, the external reviewer will recommend to the Standards Committee whether to approve or deny the application. The Committee will review the findings and make the final decision regarding the application. Those who are approved as certification providers will then be added to the Standards website at www.homeownershipstandards.org. All decisions made by the Committee in collaboration with the independent external reviewer will be final. All decision-related actions of the Standards Committee are expected to occur within 90 days of the application submission deadline.

Resubmission

If the curriculum does not meet the Standards, and the Committee denies the application, applicants may revise and resubmit.

Certification providers whose curriculum are not approved during the review period will receive a one-time briefing on areas that do not meet the qualifications, a corresponding written explanation, and an invitation to re-submit a revised and implemented curriculum within 60 days of notification, without an additional expense. Only the areas needing reassessment will be re-reviewed. Providers that miss the resubmission deadline will have their application moved to the next available round of review and will be subject to the timelines for that round.

If an application is disqualified, upon review, which may occur in the event an application substantively misrepresents its submission and/or attestations, fees will not be reimbursed.

Role of the NeighborWorks Center for Homeownership Education and Counseling (NCHEC)

The NeighborWorks Center for Homeownership Education and Counseling (NCHEC) promotes long-term homeownership for low-income families and strengthens communities by promoting training standards and quality service delivery. Among its other activities, NCHEC convenes the committee that created and oversees the National Industry Standards and staffs the administrative activities related to the Standards.

Neither NCHEC nor NeighborWorks America will have any role in reviewing applications from training providers. Instead, this will be conducted entirely by an independent external reviewer selected by the Committee as described elsewhere in this guide.

As a continuation of its administrative duties related to the National Industry Standards, NeighborWorks will serve as the fiscal agent for the curriculum review process and will make payment for the review services directly to the independent external reviewer.

NCHEC offers professional certifications in Homeownership Counseling, Pre-purchase Homeownership Education, Post-purchase Homeownership Education, and Foreclosure Intervention and Default Counseling that are currently approved under the National Industry Standards. NCHEC, along with other existing training providers, will be required to re-apply for approval of its professional certification training curricula in a subsequent round.

All members of the Committee who represent professional certification training providers, including NeighborWorks America and NCHEC, will recuse themselves from voting on recommendations made by the independent external reviewer regarding their own applications, but will be able to vote on all other applications.

Role of the Independent External Reviewer

The National Industry Standards Committee has retained, through a competitive process, an external reviewer to conduct the curriculum reviews as an independent third party. The independent external reviewer and subcontracted reviewers are required to disclose any alignments and potential conflicts of interest to the Committee. No Standards Committee representatives may serve as reviewers. All reviewers were assessed based on technical capacities as generalists, specialists, curriculum writers, subject matter experts, trainers, and/or practitioners in the fields that support the content areas. The independent external reviewer and all subcontracted reviewers will be required to sign professional ethics and confidentiality agreements.

The independent external reviewer developed criteria for evaluating all submitted curricula based on the Standards. The evaluation protocol includes assessing widely recognized teaching methods for adult education.

The independent external reviewer identifies, selects, manages, and trains the reviewers on how to apply the criteria prior to reviews, assists in the interpretation of the Standards as they relate to specific curriculum during the reviews, and reconciles serious differences in reviewer scores once the review is complete. The independent external reviewer communicates the results to the Standards Committee so that it can make the decision on whether or not to approve the organization as a Certification Provider. When applications are recommended for approval, the independent external reviewer also seeks to identify best practices and notifies the Standards Committee (and applicants) of these observations should core area curriculum be deemed exemplary in nature.

For inquiries and/or comments related to the curriculum review process, email tasks@mitigate.us with the subject line: National Industry Standards Review Inquiry.

For general inquiries regarding the National Industry Standards for Homeownership Education and Counseling, email web@homeownershipstandards.org
