

# 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 entities seeking to become approved 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](http://www.homeownershipstandards.org).

**Application eligibility** for this round of review 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 the input of 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 delivers 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](http://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, and recordkeeping and reporting.



Homeownership  
Done Right™

## National Industry Standards for Homeownership Education and Counseling

[www.homeownershipstandards.org](http://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 2015):**

- Bank of America
- Chase
- Chrysalis Consulting Group, LLC
- Citi
- Citizen's Housing and Planning Association
- Community Development Corporation of Long Island, Inc.
- 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 1,000 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.
- Nearly 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.
- Key nationwide programs, such as National Foreclosure Mitigation Counseling (NFMC), continue to require that grantees adhere to the Standards

# The National Industry Standards Certification Curriculum Review Application Process

---

## Call Notice for Applications for Certification Curriculum Review

Applications will be accepted twice annually and 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](http://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](mailto: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: Homeownership Education (Pre and/or Post), Homeownership Counseling, and/or Foreclosure Intervention. Content of the Standards can be found at [www.homeownershipstandards.org/Home/Standards.aspx](http://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
Homeownership Education (Pre and/or Post)	7-14
Homeownership Counseling	15-19
Foreclosure Intervention Specialty	20-26

A professional certification provider 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 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.

## 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 the direct costs of the contracted reviewer, including oversight, debriefing, and communications. Application fees are remitted to the external reviewer upon the satisfactory completion of deliverables.

### **Timeline for Application Reviews**

The independent external reviewer will verify that applications and required documentation are 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. Approved certification providers will then be added to the Standards website at [www.homeownershipstandards.org](http://www.homeownershipstandards.org). All decisions made by the Committee in collaboration with the independent external reviewer will be final. All decision actions of the Standards Committee are anticipated to occur within 90 days of the application round submission deadline.

### **Resubmission**

In the event that the curriculum does not meet the Standards requirements 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 additional expense. Only the areas needing reassessment will be re-reviewed. Decisioning by the Committee will be provided prior to the review period of the subsequent round. 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.

## **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 strong communities by promoting training standards and quality service delivery. Among its other activities, NCHEC convenes the National Industry Standards Committee that created and oversees the Standards and staffs the administrative activities related to the Standards.

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

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

NCHEC offers professional certifications in Homeownership Counseling, Pre-purchase Homeownership Education, Post-purchase Homeownership Education, and Foreclosure Intervention that are currently approved under the 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 provided by the independent external reviewer related to their own applications for curriculum approval, 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 the criteria for evaluating curriculum based on the Standards. The evaluation protocol also 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 the 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 of the reviews to the Standards Committee so that it can make the decision on whether or not to approve the organization as a Certification Provider. In applications that 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](mailto: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](mailto:web@homeownershipstandards.org)*

---