National Industry Standards for Homeownership Education and Counseling
Committee Guidelines

About the National Industry Standards for Homeownership Education and Counseling

In August, 2007, the National Industry Standards for Homeownership Education and Counseling were developed with the input of a national committee which consisted of 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). In developing the Standards, the National Industry Standards Committee drew upon existing standards used by HUD and local, regional, and national housing counseling organizations.

The established industry-wide standards promote increased quality and reliability in the delivery of homeownership education and counseling programs and in practice, provide a common industry roadmap for excellence that delivers confidence to homebuyers and instills professionalism and credibility among and across diverse stakeholders who are part of the homeownership experience.

The Standards Focus on a Set of 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.

Purpose of the National Industry Standards Committee

The purpose of the Committee is to provide input, advice and counsel on the nature, content and requirements of the Standards on behalf of the homeownership education and counseling industry.
More specifically, the Committee’s charge is to provide input on and promote:

- The National Industry Standards for Homeownership Education and Counseling including adoption by direct service providers and endorsement by industry-related non-direct service providers;
- Curricula content, training, continuing education, tools and informational support to counselors and educators nationwide;
- National, state and local collaborations between government, private entities, national intermediaries, state housing finance agencies, and local and regional nonprofit counseling organizations;
- Quality control and reporting on the Standards; and
- Financial sponsorships

**National Industry Standards Committee Membership**

The number of members on the Committee shall be no more than 25. Committee members will be chosen from the following groups:

- Community Development Organizations (Local and/or Regional Non-Profits)
- Community Development Financial Institutions
- Governmental Agencies
- Government Sponsored Enterprises
- Housing Finance Agencies
- Insurance or Title Companies
- HUD-Approved National Housing Education and Counseling Intermediaries
- Private Sector Financial Institutions
- Real Estate Companies
- State-Wide Collaboratives
- Trade Associations

The current Committee members Include (as of November 2013):

- Bank of America
- Chase
- Chrysalis Consulting Group, LLC
- Citi
- Community Development Corporation of Long Island, Inc.
- Consumer Credit Counseling Service of San Francisco
- Consumer Financial Protection Bureau
- Fannie Mae
- Federal Reserve Board
- Freddie Mac
- The Housing Partnership Network
• Minnesota Housing
• Mortgage and Credit Center
• National Association of REALTORS®
• National Council of La Raza
• NeighborWorks® America
• NeighborWorks® Montana
• Professional Realty Group
• U.S Department of Housing and Urban Development
• Wells Fargo

National Industry Standards Committee Membership Selection Process

Membership on the Committee will be based on a review of completed membership applications by the Nominating Sub-Committee which is comprised of members who are representative of the Committee as a whole. Committee members will then vote on membership based on recommendations provided by the Nominating Sub-Committee.

Criteria that will be taken into consideration for admission on the Committee include, among others:

- Full completion of the membership application
- Current composition of the existing Committee and seat availability for a specific stakeholder category based on expiring terms
- Demonstrated strong community partnership and collaboration within the homeownership counseling and education and/or financial capability industry
- Types of services provided, target audience and geographic area(s) served

Dodd-Frank Wall Street Reform and Consumer Protection Act

The Committee encourages applications from entities above that in some course of their business activities are implementing aspects of the Dodd-Frank Wall Street Reform and Consumer Protection Act, particularly in the required key content areas related to the HUD Office of Housing Counseling:

A. Financial management /capability
B. Property maintenance
C. Responsibilities of homeownership and tenancy
D. Fair housing laws and requirements
E. Housing affordability
F. Avoidance of, and responses to, rental and mortgage delinquency and avoidance of eviction and mortgage default

In addition, the Committee encourages applications from entities serving under-represented areas and populations (e.g. rural and/or minority populations).
Standing members on the Committee shall include at least one representative from each of the following groups:

- Governmental Agencies (i.e. CFPB, Federal Reserve Board, HUD)
- Government Sponsored Entities (i.e. Fannie Mae, Freddie Mac)
- Private Financial Institutions (i.e. Bank of America, Chase, Citi, Wells Fargo)

**Special Note:** Based on current resource allocations, established technology and staffing needs, NeighborWorks America will continue to administer the Standards including the processing of adoption applications, customer response and maintenance of the Standards website. In addition, NeighborWorks America will continue to support the activities of the Committee as a standing member until stated otherwise.

**Term of Office**

National Industry Standards Committee members (and their affiliated organizations) shall serve three-year terms. To enable new members to join, term limits will be staggered. A member’s term limit may be waived at the discretion of the Committee.

**National Industry Standards Committee Membership Responsibilities**

1. Each organization represented on the Committee must publicly and formally adopt (direct service providers) or endorse (non-direct service providers) the Standards; its purpose, its mission; services and tools.

2. Each organization’s representative (individual) must attend a minimum of two meetings per year (additional special meetings may be necessary per year).

3. Each organization’s representative (individual) must actively participate in the functioning of the Committee. Proxies should be kept to a minimum.

   Individual representatives may change if a representative leaves his/her organization or changes roles within the organization. In either of these cases, the transitioning representative will be responsible for recommending a replacement representative from the represented organization. The new representative will be expected to serve out the remaining term of the organization and meet all membership responsibilities.

4. Each organization’s representative (individual) must be available for consultation to the Committee.

5. Each organization represented on the Committee may need to provide financial support and sponsorship as needed to meet the administrative and operational costs associated with this Committee and the National Industry Standards for Homeownership Education and Counseling.

6. Each organization and/or representative will seek out and provide visibility and endorsement opportunities for the Standards through its own and allied organizations’ web sites, publications, newsletters, and conferences and meetings.
National Industry Standards Committee Leadership Roles

Two Committee co-chairs will be elected for two-year terms or the remainder of their terms, whichever is less. Co-chairs will help facilitate the Committee meetings and facilitate meeting agendas. Each co-chair may self-nominate or be nominated by a member of the Committee. The Nominating Sub-Committee will then evaluate and make recommendations to the Committee for a vote.

Sub-Committees, Task Forces and Focus Groups

The National Industry Standards Committee will set up sub-committees, task forces and focus groups as needed. Members on sub-committees may be self-nominated or nominated by another member of the Committee. Existing and standing sub-committees include the Nominating Sub-Committee, Curriculum Review Sub-Committee and Online Homeownership Consumer Education Sub-Committee.

Nominating Sub-Committee: The primary purpose of the Nominating Sub-Committee is to review membership applications and make recommendations to the Committee regarding the membership structure of the Committee. In addition, the Nominating Sub-Committee provides input and recommendations on procedures related to the membership activities within the Committee.

Neither NeighborWorks America nor the NeighborWorks Center for Homeownership Education and Counseling (NCHEC) is a member of the Nominating Sub-Committee and as such will not participate in the initial reviews of membership applications or provide recommendations to the Committee as a whole. However, as a member of the existing Committee, a representative for NeighborWorks America and/or NCHEC will vote on recommendations provided by the Nominating Sub-Committee during the general voting session.

Curriculum Review Sub-Committee: The primary purpose of the Curriculum Review Sub-Committee is to oversee the application and independent external review process for organizations wishing to become approved as professional certification providers under the National Industry Standards for Homeownership Education and Counseling. In addition, the Curriculum Review Sub-Committee provides input and recommendations on matters related to curriculum review requests, process and outcomes.

Neither NeighborWorks America nor the NeighborWorks Center for Homeownership Education and Counseling (NCHEC) will participate in the review of applications or recommend to the Curriculum Review Sub-Committee whether to approve or deny professional certification provider applications. However, as a member of the existing Committee, a representative for NeighborWorks America and/or NCHEC will vote on recommendations provided by the third-party reviewer during the general voting session.

Online Homeownership Consumer Education Sub-Committee: The primary purpose of the Online Homeownership Consumer Education Sub-Committee is to oversee and make recommendations on the process for approving Online Homeownership Consumer Education content as meeting the guidelines within the National Industry Standards for Homeownership Education and Counseling.
Inquiries about the National Industry Standards, the National Industry Standards Committee and its governing guidelines and membership process may be sent to web@homeownershipstandards.org.