

The National Industry Standards for Homeownership Education & Counseling

How to Adopt and Maintain Your Organization's Adoption Status

Texas State Affordable Housing Corporation
February 2nd, 2017



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**National Industry Standards for
Homeownership Education and Counseling**

www.homeownershipstandards.org

Agenda

- History of the National Industry Standards
- Benefits of Adoption
- How to Adopt the National Industry Standards
- How to Maintain Your Organization's Adoption
- Common Issues and Solutions
- Frequently Asked Questions
- Quick Recertification Tips
- Marketing Tools



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History of the National Industry Standards



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History of the Standards

- The National Industry Standards Committee led a collaborative effort of over 30 housing industry partners to develop the National Industry Standards
- The Standards Committee drew upon a variety of sources including the Department of Housing & Urban Development and local, regional, and national housing counseling organizations
- The National Industry Standards for Homeownership Education and Counseling were formally launched on May 9, 2007



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**National Industry Standards for
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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 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 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
- 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



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The National Industry Standards

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 Foreclosure Intervention
- Standards for Financial Capability (in draft)
- Standards for Rental Housing Counseling (in draft)



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The National Industry Standards Today

- Nearly 1,400 housing counseling agencies have adopted the Standards
- Each state, plus DC and Puerto Rico, has at least one Adopter
- Over 2,000 counselors and educators work in housing counseling agencies that have adopted the Standards
- More than 60 national intermediaries, housing finance agencies, government entities, banks, and non-profits endorse the Standards
- Key nationwide programs such as NFMC continue to require their grantees adhere to the Standards



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Benefits of Adopting the Standards



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Benefits of Adoption – Organization Capacity

By adopting the Standards, organizations will:

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



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Benefits of Adoption – Funding & Recognition

By adopting the Standards, organizations may gain access to additional resources, including:

- Grants that require agencies are Adopters of the Standards in order to qualify, such as NFMC funds
- Grants that award additional points on their applications to Adopters, such as HUD or Federal Home Loan Bank of Chicago funds
- Referrals from entities that only send clients to Adopters



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Benefits of Adoption – Consumer Benefits

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



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How to Adopt the National Industry Standards



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True or False?

Any qualified organization or counselor may adopt the National Industry Standards.

False: Adoption is reserved for organizations. An organization must have staff certified in the content area it wishes to adopt and counselors are required to sign the Code of Ethics as part of their organization's adoption process.



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How to Adopt in 3 Easy Steps

1. Visit www.homeownershipstandards.org
2. Download and read through the National Industry Standards Guidelines and Code of Ethics and Conduct (all staff members must understand the guidelines and read and sign and Code of Ethics)
3. Click on “Sign Up” (Remember, the Executive Director or another staff member with the authority to adopt standards of practice must apply on behalf of your organization.)



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Sign Up at the Standards Website



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National Industry Standards for Homeownership Education and Counseling

[Sign Up](#)

[Login](#)



[Home](#)

[About](#)

The National Industry Standards for Homeownership Education and Counseling are a set of guidelines for quality homeownership and counseling services. Industry professionals who adopt these standards can be trusted to provide consistent, high

Auto-Population of Organization Information

Search Organization

Search for your organization below. If your organization is not on the list in search results, click on **Add New Organization**.

If your organization is listed, Click on the Organization name hyperlink to view your organization's information.

This information is **read-only** and cannot be edited upon sign-up.

*City

*State

Phone

Search

Reset

Select your organization here to have information auto-populate

Organization Name	City	State
A and N Mortgage	Chicago	IL
Absolute Resource Consulting	Chicago	IL
Access Living Of Metropolitan Chicago	Chicago	IL
Accion Chicago	Chicago	IL
Action Coalition of Englewood	Chicago	IL
Action Now	Chicago	IL
Adam and Eve Real Estate Management	Chicago	IL
Adonai Realty	Chicago	IL
Affordable Housing Centers of America - IL	Chicago	IL
Agora Community Services Corporation	Chicago	IL

Page size: 10 382 items in 39 pages

Information will not auto-populate with this option

Add New Organization

Tips for Quick Adoption

1. Ensure that your counselors/educators proof of certification is valid and accepted prior to beginning the application
2. Decide which of the three sets of Standards your organization should adopt (Homeownership Counseling, Homeownership Education and/or Foreclosure Intervention)
3. Read and understand the Standards guidelines and complete the assessment for the Standards you wish to adopt



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True or False?

An organization may submit any proof of certification as part of its application for adoption?

False: An organization must submit approved professional certification related to the specific set of Standards it wishes to adopt



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Current Approved Certification Providers

Homeownership Counseling	Homeownership Education	Foreclosure Intervention
<ul style="list-style-type: none"> ● Minnesota Homeownership Center ● National Council of La Raza (NCLR) ● National Foundation for Credit Counseling (NFCC) ● NeighborWorks Center for Homeownership Education & Counseling (NCHEC) ● North Carolina Housing Coalition – Association of Housing Counselors (TAHC) 	<ul style="list-style-type: none"> ● Michigan State Housing Development Authority (MSHDA)- <i>network only</i> ● Minnesota Homeownership Center ● National Council of La Raza (NCLR) ● NeighborWorks Center for Homeownership Education & Counseling (NCHEC) ● Pathways Home: Native American Homeownership 	<ul style="list-style-type: none"> ● Minnesota Homeownership Center ● Minnesota Mortgage Foreclosure Prevention Association ● National Council of La Raza (NCLR) ● National Real Estate Training Institute (NREI) ● NeighborWorks Center for Homeownership Education & Counseling (NCHEC) ● North Carolina Housing Coalition – Association of Housing Counselors (TAHC)

Adoption Certification Requirements

At all times, at least one counselor/educator currently employed with your organization must have an approved **professional certification**, which includes:

- Issuance date within the last 3 years
- 30 hours or more of in-classroom training
- Online Assessment
- Expiration Date
- Continuing Education



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Adoption Requirements

Key Requirements for Adoption of the Standards include:

- Current Approved Professional Certification
- Online Assessment
- Signed Code of Ethics



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Maintaining Your Organization's Adoption Status



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True or False?

Once an organization becomes an Adopter of the Standards, it remains an Adopter forever.

False: An organization's Adoption status is dependent on the certification of its counselors/educators. If a counselor/educator leaves the organization or his/her certification expires, the organization may lose its Adoption status.



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The National Industry Standards Provisional Cycle



Maintain Your Organization's Adoption Status in 3 Easy Steps

1. Regularly log into your organization's profile at www.homeownershipstandards.org
2. Update the points of contact information as needed. Be sure to have at least three points of contact listed.
3. Check your listed counselors/educators often. Ensure that certifications have not expired and/or upload new certifications prior to expiration. Always add more than one counselor/educator to ensure continued Adoption.



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Managing Counselor Certifications



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[Administration](#)
[User Management](#)

[Search Organization](#)

[Inbox: Pending Approval](#)

[Inbox: Orgs with Provisional Status](#)

[System Admin](#)

[Change Password](#)

[Marketing Tools](#)

[Reports](#)

[My Organization: Cormac's Test Org](#)

Test
Testville, IL 11111-
Phone: , Website:
Cormac Molloy, Tester

The www.homeownershipstandards.org website is most compatible with Google Chrome, or with your compatible different browser.

You have 60 days to complete and submit your National Industry Standards application.

[NIS Application Checklist](#)

Quick tip – Download the NIS Application Checklist to help guide you through the adoption process!

[Manage Points of Contact](#)

Cormac Molloy, Tester

[Standards Adoption Status](#)

Foreclosure Intervention Specialty: **Incomplete**
Homeownership Counseling: **Approved** [Certificate of Adoption](#)
Homeownership Education: **Approved** [Certificate of Adoption](#)

[Standards Assessment Status](#)

General Assessment: Completed
Homeownership Education: Completed
Homeownership Counseling: Completed
Foreclosure Intervention Specialty: Completed

[Manage Counselors/Educators](#)

Molloy, Cormac - Homeownership Counseling
Molloy, Cormac - Homeownership Education

[Services & Other Info](#)

Homeless Services
Rental Housing Counseling

Click here to update
counselor certifications
and maintain your
agency's adoption



Managing Counselor Certifications

Approved Counselors

NCHEC Certifications

Other Certifications

Select the check box for the counselor(s) with qualified professional certification for your organization. You can only select the counselor(s). All information is read-only. If a counselor is not listed, click on the "Other Certifications" tab to add new counselors.

If you believe one or more counselor/educator NCHEC certifications is not listed below, please contact web@homeownershipstandard.org. Do not add those certifications under 'Other Certifications'

Total # of counselors/educators certified: 1

Check "Eligible" Certificates & select "Save" to become Approved!

	Counselor Name	Certification Name	Certification Date	Expiration Date	Status
<input checked="" type="checkbox"/>	LaAndra DeShields	(NCHEC) Post Purchase Homeownership Education certification	12/16/2014	12/16/2017	Accepted
<input type="checkbox"/>	LaAndra DeShields	(NCHEC) Pre-Purchase Homeownership Education certification	03/02/2015	03/02/2018	Eligible
<input type="checkbox"/>	LaAndra DeShields	(NCHEC) Homeownership Counseling certification	10/30/2014	10/30/2017	Eligible
<input type="checkbox"/>	Phillip Hood	(NCHEC) Pre-Purchase Homeownership Education certification	02/28/2015	02/28/2018	Eligible
<input type="checkbox"/>	Cormac Molloy	(NCHEC) Homeownership Counseling certification	12/13/2014	12/13/2017	Eligible
<input type="checkbox"/>	Sita Tangirala	(NCHEC) Financial Capability	01/01/2014	01/01/2017	Eligible
<input type="checkbox"/>	Sita Tangirala	(NCHEC) Homeownership Counseling certification	08/05/2014	08/05/2017	Eligible
<input type="checkbox"/>	Sita Tangirala	(NCHEC) Post Purchase Homeownership Education certification	08/05/2014	08/05/2017	Eligible
<input type="checkbox"/>	Sita Tangirala	(NCHEC) Pre-Purchase Homeownership Education certification	08/05/2014	08/05/2017	Eligible
<input type="checkbox"/>	Vijaya Vemu	(NCHEC) Financial Capability	01/02/2014	01/02/2017	Eligible

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Save Cancel

If you believe a counselor/educator's professional certification is missing from the "NCHEC Certifications" list, do not upload it under "Other Certifications."

**Email web@homeownershipstandards.org
and let us know!**



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Managing Counselor Certifications

Approved Counselors

NCHEC Certifications



Other Certifications

Click on **Add New Counselor**, enter the data and click Save. All counselors will be approved/not approved by National Industry Standards Admin upon submission. Counselors will not be approved if their professional certification information cannot be verified.

Add counselor and certification information for each Standard you are applying to adopt. You may enter a counselor more than once if he or she has qualified professional certification in more than one of the Standards.

Collect & scan
certifications for
upload

+ Add New Counselor

	Counselor Name	Certification Name	Certification Date	Expiration Date	Status
 <input type="button" value="Approved"/> <input type="button" value="Not Approved"/>	Cornac Molloy	HO109 Foreclosure Basics	8/23/2014	8/23/2017	Pending Approval 


*First Name:


*Last Name:

*Adopting Standard:

*Certification Name:

*Provider:

*Certification Date: 

*Expiration Date: 

*Attach Proof of Certification:

*Code of Ethics on File?

Page size: 10 | 1 items in 1 pages

Managing Counselor Certifications

NeighborWorks® Center for Homeownership Education and Counseling

CERTIFICATE OF COMPLETION

Not a professional
certification!

Cormac Molloy

HO109 Foreclosure Basics

August 23, 2014

No date of
expiration!



Paul Kealey

PAUL KEALEY
Director, Training Division
NeighborWorks® America

Jayna L. Bower

JAYNA L. BOWER
Director
NeighborWorks® Center for
Homeownership Education and Counseling
NCHCEC



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Managing Counselor Certifications

This is an approved professional certification!



Includes dates of issuance and expiration!



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Common Issues and Solutions



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Locked Out of Account/No Security Question

My Organization

Organization Info

Standards

Points Of Contact

Assessment

Services & Other Info

Counselors/Educators

My Account

Change Password

Marketing Tools

My Account

Organization Cormac's Test Org

*First Name

MI

*Last Name

*Job Title

*Email/Login ID

*Confirm Email/Login ID

*Security Question:

*Security Answer: **Required.**

Phone

Extension

Submit

Cancel

If you are locked out of your account, it might be because you don't have a security question

To guarantee access to your account, make sure you have an up to date Security Question

NCHEC Counselor Certifications Not Populating

Search Organization

Search for your organization below. If your organization is not on the list in search results, click on **Add New Organization**.

If your organization is listed, Click on the Organization name hyperlink to view your organization's information.

This information is **read-only** and cannot be edited upon sign-up.

*City

*State ▼

Phone

Select your organization here to have information auto-populate

Organization Name	City	State
A and N Mortgage	Chicago	IL
Absolute Resource Consulting	Chicago	IL
Access Living Of Metropolitan Chicago	Chicago	IL
Accion Chicago	Chicago	IL
Action Coalition of Englewood	Chicago	IL
Action Now	Chicago	IL
Adam and Eve Real Estate Management	Chicago	IL
Adonai Realty	Chicago	IL
Affordable Housing Centers of America - IL	Chicago	IL
Agora Community Services Corporation	Chicago	IL

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Information will not auto-populate with this option

Frequently Asked Questions



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Role of NCHCEC

What is the role of the NeighborWorks Center for Homeownership Education and Counseling (NCHCEC) within the National Industry Standards? Does NCHCEC own the Standards?

NCHCEC is one of over 25 organizations on the Standards Committee, where it has one vote. The Committee makes all major decisions regarding the structure of the Standards. NCHCEC serves as the administrator and fiscal agent of the Standards.



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The Standards and HUD

What is the difference between adopting the Standards and being HUD-approved by the Office of Housing Counseling (OHC)? How are the two different?

The OHC was mandated by Congress, while the Standards was a grassroots effort by many entities across the affordable housing industry, including HUD. The two efforts work in concert and HUD retains a permanent seat on the Standards Committee.



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The Standards and HUD, pt 2

How will the HUD certification differ from Standards-approved curricula? Will the HUD certification be accepted by the Standards?

HUD's certification measures a baseline knowledge of housing counseling competencies. Standards-approved curricula provide further specialization. HUD's certification will not require continuing education or recertification, making it unlikely it will be approved.



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Quick Recertification Tips



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Renewing NCHCEC Certifications

While nine agencies' professional certifications are currently accepted, many agencies utilize NCHCEC certifications. Here are some quick tips to FAQs regarding NCHCEC (re)certifications:

1. NCHCEC certifications are valid for three years from issuance
2. 30 hours of continuing education are needed to recertify
3. A minimum of 15 hours must come from NCHCEC "HO" courses
4. External courses may be accepted, with approval
5. External courses require a certificate of completion, a course description, and a detailed schedule with a breakdown by time



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Renewing NCHEC Certifications (cont...)

1. Online courses completed outside NCHEC may not exceed 7.5 hours of total continuing education
2. Repeating core courses completed for initial certification will not count as continuing education (i.e., repeating HO229 will not provide CE hours for the Pre-Purchase Education certification)
3. Retaking the same CE course within the three year certification period will only provide CE hours once
4. If a course requires a test, it must be completed in order to obtain CE hours



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Marketing Tools



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Marketing Tools

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



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NHS of Kansas City



NEIGHBORHOOD HOUSING SERVICES
OF KANSAS CITY

To revitalize and maintain designated urban neighborhoods as vibrant areas that attract people who value diversity, historic architecture, security and community.

HOME

ABOUT US

CONTACT US

COMMUNITY

HOME OWNERSHIP

Home Ownership

NHSKC can help you with Home Ownership

NHSKC has earned designations as a NeighborWorks® HomeOwnership Center and a HUD Approved Housing Counseling Agency.



HomeOwnership Centers are "one-stop shops" for prospective homebuyers and existing homeowners. Our innovative homeownership programs provide, in one physical location, all the services and training that you need to shop for, purchase, rehabilitate, insure, maintain and manage a home. Our services are available to you regardless of your income.

HUD sponsors housing counseling agencies like NHSKC throughout the country that have special competence and knowledge in counseling low and moderate income families.



Neighborhood Housing Services of Kansas City has adopted the National Industry Standards for Homeownership Education and Counseling. This affiliation holds our organization to a high standard of excellence, ensuring you are provided the most consistent and critical information, advice and guidance.



We have highly trained nonprofit housing counselors who work one-to-one with aspiring homeowners to help them determine if they are ready for homeownership, how much home they can afford, and which appropriate mortgage loans are right for them. Each counselor signed a Code of Conduct and Ethics and must maintain certification through continuing education.

Be sure to read more about NHSKC's Educational Classes, mortgage loan help and Neighborhood Stabilization Program opportunities. You can feel secure knowing that you will receive the best possible information from well trained and certified homeownership counselors who are there to help you make sound financial decisions, leading to long-term, successful homeownership.



LOOKING TO BUY

- [Looking to Buy](#)
- [Education Classes](#)
- [Loan Information](#)
- [Loan Qualifying](#)
- [NHSKC Houses for Sale](#)
- [Homes For Sale Gallery](#)

EXISTING OWNERS

- [Existing Owners](#)
- [Rehab Loans](#)
- [Foreclosures](#)
- [Home Repair Grants](#)
- [Home Owner Tips](#)

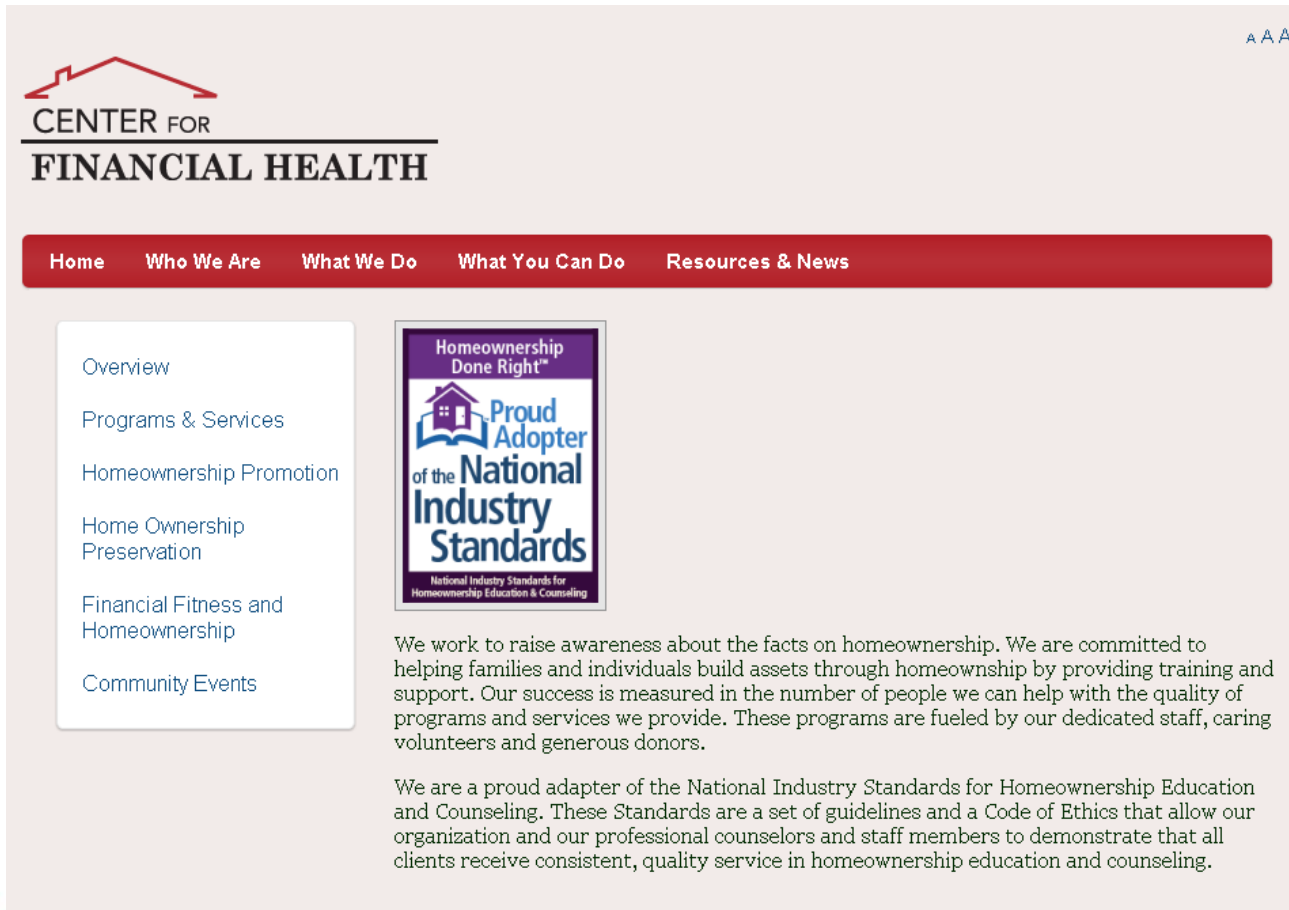


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Center for Financial Health



AAA

CENTER FOR
FINANCIAL HEALTH

Home Who We Are What We Do What You Can Do Resources & News

Overview
Programs & Services
Homeownership Promotion
Home Ownership Preservation
Financial Fitness and Homeownership
Community Events

Homeownership Done Right™

Proud Adopter
of the National
Industry
Standards

National Industry Standards for
Homeownership Education & Counseling

We work to raise awareness about the facts on homeownership. We are committed to helping families and individuals build assets through homeownership by providing training and support. Our success is measured in the number of people we can help with the quality of programs and services we provide. These programs are fueled by our dedicated staff, caring volunteers and generous donors.

We are a proud adapter of the National Industry Standards for Homeownership Education and Counseling. These Standards are a set of guidelines and a Code of Ethics that allow our organization and our professional counselors and staff members to demonstrate that all clients receive consistent, quality service in homeownership education and counseling.



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CCCS of Savannah

The screenshot shows the website for Consumer Credit Counseling Service (CCCS) of Savannah. At the top left is the logo with the text "CONSUMER CREDIT COUNSELING SERVICE". To its right is the tagline "Serving Savannah Consumers Since 1965". Further right are links for "Online Forms", "Search", "Contact Us", and "About Us". Below this is a navigation menu with tabs for "Home", "Get Out of Debt", "Bankruptcy Services", "Housing Help", "Credit Reports", and "Education". The main content area features a large "Get Out of Debt" banner with a photo of a family and the text "CONTACT A DEBT SOLUTION EXPERT TODAY". Below this are three service boxes: "Housing Help" (with a house icon), "Bankruptcy Services" (with a scale icon), and "Financial Education" (with a book icon). To the right is a "Latest Events" section listing several workshops with dates and times. Below that is a "Frequently Asked Questions" link and a "CLIENT LOGIN" button. At the bottom left of the main content is a "Your Local, Non-Profit Counseling Service!" section with a mission statement and a piggy bank image. To its right is a "Contact Us" section with a map and a link to find an office. A footer at the very bottom contains links for "Home", "Search", and "Privacy Policy".



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Belair-Edison Neighborhoods

BELAIR-EDISON NEIGHBORHOODS, INC.

[Home](#) [Live Here](#) [Buy Here](#) [Shop Here](#) [Play Here](#) [About Us](#) [Contact Us](#) [Donate Here](#)



BENI Spotlight




FREE TAX PREPARATION

Baltimore CASH Campaign
3231 Belair Road
Call 410-243-8008 to schedule an appointment

The Baltimore CASH Campaign wants working families to get all the credit they deserve. Families and individuals can have their taxes prepared for free at one of **20 locations** in Baltimore. And if they qualify, families and individuals can claim the Earned Income Tax Credit (EITC) and other valuable tax credits. Start saving and buy a U.S. Savings Bond at all tax sites. Free services are provided to taxpayers with incomes under \$50,000 and single taxpayers with incomes under \$25,000.

To learn more of to make an appointment at one of the CASH Campaign locations (like the one on Belair Road), visit www.bmorefreetaxes.org or call **410-234-8008**.




To support Belair-Edison Neighborhoods, Inc. by making a tax-deductible donation online, [click here](#).

To see what BENI is up to on Facebook, [click here!](#)

Belair-Edison Neighborhoods, Inc.'s mission is to foster an environment where residents, business owners, and stakeholders feel confident to invest their time energy and money. We offer:

- Pre-purchase education and one-on-one counseling
- Foreclosure intervention services
- Small business development and promotion
- Community Organizing and outreach
- Neighborhood marketing
- Resources available through Baltimore Main Streets



Homeownership Done Right™

Proud Adopter of the National Industry Standards

Belair-Edison Neighborhoods, Inc. is an Adopter of the National Industry Standards for Homeownership Education and Counseling!

BENI is now a certified adopter of the National Industry Standards for Homeownership Counseling, Homeownership Education, and Foreclosure Intervention Counseling.

The National Industry Standards for Homebuyer Education and Counseling Standards created this program to hold local nonprofit counseling agencies to a high standard of excellence, ensuring that consumers are provided the most consistent and critical information, advice and guidance.

The Standards were developed in collaboration with U.S. Department of Housing and Urban Development (HUD) and other leading housing industry representatives, working together to protect the best interests of the consumer and provide a way for counseling organizations to demonstrate accountability and commitment.

"Consumers who are having trouble making their mortgage payments or considering buying a home should contact one of nearly 1,000 local nonprofit housing counseling organizations, like **Belair-Edison Neighborhoods, Inc.**, that have adopted the Standards," said Jayna Bower, director of the NeighborWorks® Center for Homeownership Education and Counseling (NCHEC).

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National Industry Standards for Homeownership Education and Counseling

www.homeownershipstandards.org

NeighborWorks Blackstone River Valley

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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



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Lexington Homeownership Center

The-Dispatch.com

Davidson County's News Source

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Homeownership center adopts national standards

Published: Thursday, May 12, 2011 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 home, 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 appropriate mortgage loans are right for them," said Olivia Gaddy.

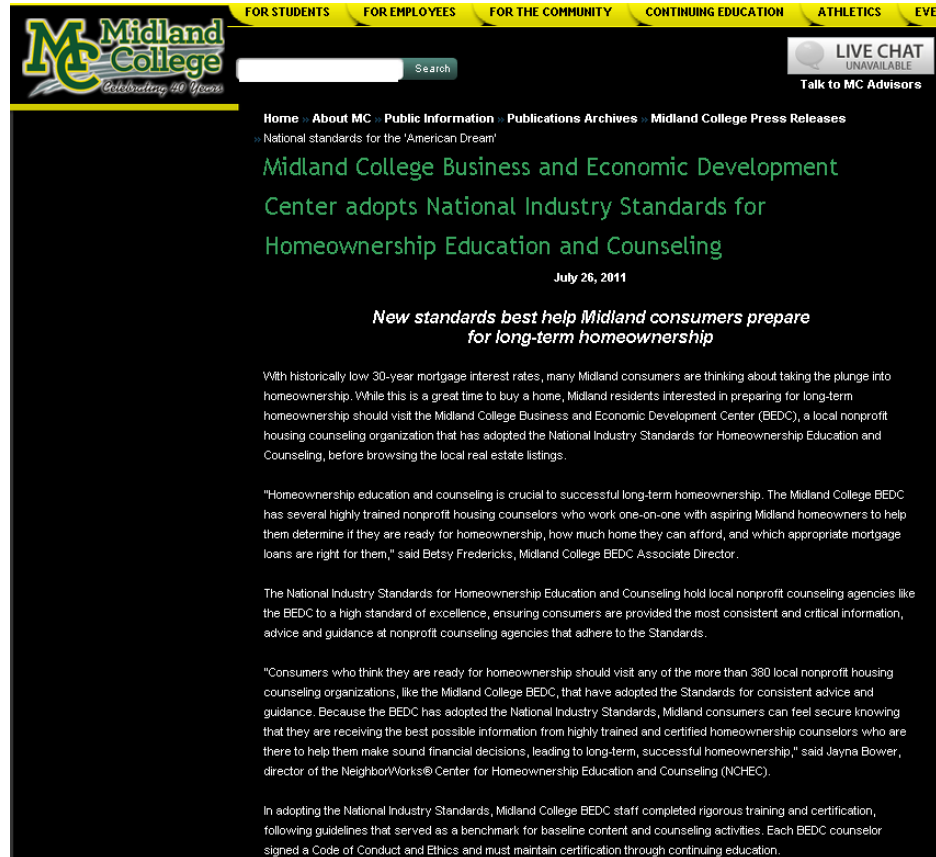


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Midland College Business & Economic Development



The screenshot shows a website header with navigation links: FOR STUDENTS, FOR EMPLOYEES, FOR THE COMMUNITY, CONTINUING EDUCATION, ATHLETICS, and EVENT. The Midland College logo is on the left, and a LIVE CHAT UNAVAILABLE button is on the right. The main content area features a search bar and a navigation menu with links to Home, About MC, Public Information, Publications Archives, and Midland College Press Releases. The article title is 'Midland College Business and Economic Development Center adopts National Industry Standards for Homeownership Education and Counseling', dated July 26, 2011. The sub-headline is 'New standards best help Midland consumers prepare for long-term homeownership'. The article text discusses the adoption of national standards for homeownership education and counseling, highlighting the role of the Midland College Business and Economic Development Center (BEDC) and the National Industry Standards for Homeownership Education and Counseling (NCHES). It mentions that the standards hold local nonprofit counseling agencies like the BEDC to a high standard of excellence, ensuring consumers are provided the most consistent and critical information, advice and guidance at nonprofit counseling agencies that adhere to the Standards. It also notes that consumers who think they are ready for homeownership should visit any of the more than 380 local nonprofit housing counseling organizations, like the Midland College BEDC, that have adopted the Standards for consistent advice and guidance. Finally, it states that in adopting the National Industry Standards, Midland College BEDC staff completed rigorous training and certification, following guidelines that served as a benchmark for baseline content and counseling activities. Each BEDC counselor signed a Code of Conduct and Ethics and must maintain certification through continuing education.



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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."

*Stefanie Wynne
Assistant Director of Housing Outreach Services
Affordable Housing Alliance*

To learn more about Affordable Housing Alliance, visit them at www.housingall.com



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Questions?

web@homeownershipstandards.org

NCHEC Questions?:

certification@nw.org



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