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
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

National Industry Standards for Homeownership Education and Counseling

www.homeownershipstandards.org
History of the National Industry Standards
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
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

National Industry Standards for Homeownership Education and Counseling

www.homeownershipstandards.org
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
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)
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
Benefits of Adopting the Standards
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
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
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
How to Adopt the National Industry Standards
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.
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.)
Sign Up at the Standards Website

National Industry Standards for Homeownership Education and Counseling

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: Chicago
*State: Illinois
Phone: ______-_____

Search Reset

Select your organization here to have information auto-populate

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
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.
# Current Approved Certification Providers

<table>
<thead>
<tr>
<th>Homeownership Counseling</th>
<th>Homeownership Education</th>
<th>Foreclosure Intervention</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Minnesota Homeownership Center</td>
<td>• Michigan State Housing Development Authority (MSHDA) <em>network only</em></td>
<td>• Minnesota Homeownership Center</td>
</tr>
<tr>
<td>• National Council of La Raza (NCLR)</td>
<td>• Minnesota Homeownership Center</td>
<td>• Minnesota Mortgage Foreclosure Prevention Association</td>
</tr>
<tr>
<td>• National Foundation for Credit Counseling (NFCC)</td>
<td>• National Council of La Raza (NCLR)</td>
<td>• National Council of La Raza (NCLR)</td>
</tr>
<tr>
<td>• NeighborWorks Center for Homeownership Education &amp; Counseling (NCHEC)</td>
<td>• NeighborWorks Center for Homeownership Education &amp; Counseling (NCHEC)</td>
<td>• National Real Estate Training Institute (NREI)</td>
</tr>
<tr>
<td>• North Carolina Housing Coalition – Association of Housing Counselors (TAHC)</td>
<td>• Pathways Home: Native American Homeownership</td>
<td>• NeighborWorks Center for Homeownership Education &amp; Counseling (NCHEC)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• North Carolina Housing Coalition – Association of Housing Counselors (TAHC)</td>
</tr>
</tbody>
</table>
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
Adoption Requirements

Key Requirements for Adoption of the Standards include:

• Current Approved Professional Certification
• Online Assessment
• Signed Code of Ethics
Maintaining Your Organization’s Adoption Status
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.
The National Industry Standards Provisional Cycle

1. Congrats! Your Organization is an Adopter!
2. Staff Certification Expires or Certified Staff Leaves Organization
3. Upload Updated Counselor Certification or Hire New Certified Staff
4. Provisional Status
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.
Managing Counselor Certifications

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 you through the adoption process!

Manage Points of Contact
Cormac Molloy, Tester

Standards Adoption Status
Foreclosure Intervention Specially: 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 Specially: Completed

Manage Counselors/Educators
Molloy, Cormac - Homeownership Counseling
Molloy, Cormac - Homeownership Education

Services & Other Info
Homeless Services
Rental Housing Counseling
## Managing Counselor Certifications

Select the check box for the counselor(s) with qualified professional certification for your organization. You can only select one 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@homeowneisstandard. Do not add those certifications under 'Other Certifications'.

Total # of counselors/educators certified: 1

<table>
<thead>
<tr>
<th>Counselor Name</th>
<th>Certification Name</th>
<th>Certification Date</th>
<th>Expiration Date</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>LaAndra DeShields</td>
<td>(NCHEC) Post Purchase Homeownership Education certification</td>
<td>12/16/2014</td>
<td>12/16/2017</td>
<td>Accepted</td>
</tr>
<tr>
<td>LaAndra DeShields</td>
<td>(NCHEC) Pre-Purchase Homeownership Education certification</td>
<td>03/02/2016</td>
<td>03/02/2018</td>
<td>Eligible</td>
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<tr>
<td>LaAndra DeShields</td>
<td>(NCHEC) Homeownership Counseling certification</td>
<td>10/30/2014</td>
<td>10/30/2017</td>
<td>Eligible</td>
</tr>
<tr>
<td>Phillip Hood</td>
<td>(NCHEC) Pre-Purchase Homeownership Education certification</td>
<td>02/28/2015</td>
<td>02/28/2018</td>
<td>Eligible</td>
</tr>
<tr>
<td>Cormac Molloy</td>
<td>(NCHEC) Homeownership Counseling certification</td>
<td>12/13/2014</td>
<td>12/13/2017</td>
<td>Eligible</td>
</tr>
<tr>
<td>Sita Tangirala</td>
<td>(NCHEC) Financial Capability</td>
<td>01/01/2014</td>
<td>01/01/2017</td>
<td>Eligible</td>
</tr>
<tr>
<td>Sita Tangirala</td>
<td>(NCHEC) Homeownership Counseling certification</td>
<td>03/05/2014</td>
<td>08/05/2017</td>
<td>Eligible</td>
</tr>
<tr>
<td>Sita Tangirala</td>
<td>(NCHEC) Post Purchase Homeownership Education certification</td>
<td>08/05/2014</td>
<td>08/05/2017</td>
<td>Eligible</td>
</tr>
<tr>
<td>Sita Tangirala</td>
<td>(NCHEC) Pre-Purchase Homeownership Education certification</td>
<td>08/05/2014</td>
<td>08/05/2017</td>
<td>Eligible</td>
</tr>
<tr>
<td>Vijaya Venu</td>
<td>(NCHEC) Financial Capability</td>
<td>01/02/2014</td>
<td>01/03/2017</td>
<td>Eligible</td>
</tr>
</tbody>
</table>
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!
Managing Counselor 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.

### Add New Counselor

<table>
<thead>
<tr>
<th>Approved</th>
<th>Not Approved</th>
<th>Counselor Name</th>
<th>Certification Name</th>
<th>Certification Date</th>
<th>Expiration Date</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Approved</td>
<td>Not Approved</td>
<td>Cormac Molloy</td>
<td>HO109 Foreclosure Basics</td>
<td>8/23/2014</td>
<td>8/23/2017</td>
<td>Pending Approval</td>
</tr>
</tbody>
</table>

- **First Name**: Cormac
- **Last Name**: Molloy
- **Adopting Standard**: Homeownership Education and Counseling – Foreclosure Intervention $\text{\textcopyright}$
- **Certification Name**: HO109 Foreclosure Basic
- **Provider**: Other
- **Certification Date**: 8/23/2014
- **Expiration Date**: 8/23/2017
- **Attach Proof of Certification**: Certification
- **Code of Ethics on File?**: Yes

Save | Cancel
Managing Counselor Certifications

Not a professional certification!

NeighborWorks® Center for Homeownership Education and Counseling

Certificate of Completion

Cormac Molloy

HO109 Foreclosure Basics

August 23, 2014

Paul Kealey
Director, Training Division
NeighborWorks® America

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

No date of expiration!

National Industry Standards for Homeownership Education and Counseling

www.homeownershipstandards.org
Managing Counselor Certifications

This is an approved professional certification!

Includes dates of issuance and expiration!

National Industry Standards for Homeownership Education and Counseling

www.homeownershipstandards.org
Common Issues and Solutions
Locked Out of Account/No Security Question

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

If you are locked out of your account, it might because you don’t have a 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: Chicago
*State: Illinois
Phone: ___-___

Search Reset

Select your organization here to have information auto-populate

Information will not auto-populate with this option

Add New Organization
Frequently Asked Questions
Role of NCHEC

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

NCHEC 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. NCHEC serves as the administrator and fiscal agent of the Standards.
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.
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.
Quick Recertification Tips
Renewing NCHEC Certifications

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

1. NCHEC 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 NCHEC “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
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
Marketing Tools
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
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.

NHSKC 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-on-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.

National Industry Standards for Homeownership Education and Counseling

www.homeownershipstandards.org
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 adopter 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.
Belair-Edison Neighborhoods

BELAIR-EDISON NEIGHBORHOODS, INC.

FREE TAX PREPARATION
Baltimore CASH Campaign
3231 Brian Road
Call 410-243-8060 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. Get tax advice and buy a U.S. Savings Bond at all sites. Free services are provided to taxpayers with incomes under $50,000 and single taxpayers with incomes under $25,000.

To learn more of how to make an appointment at one of the CASH Campaign locations (like the one on Belair Road), visit www.bmorefreetaxes.org or call 410-243-8060.

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

Belair-Edison Neighborhoods, Inc. is a certified adapter of the National Industry Standards for Homeownership Counseling, Homeownership Education, 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 the 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 Jason Bowers, director of the NeighborWorks® Center for Homeownership Education and Counseling (NCHEC).

To date 201 people have used.

National Industry Standards for Homeownership Education and Counseling

www.homeownershipstandards.org
NeighborWorks Blackstone River Valley

Felicia A. Diaz
Director of HomeOwnership Programs
NeighborWorks® Blackstone River Valley
HomeOwnership Center
719 Front Street, Suite 101
Woonsocket, RI 02895
fdiaz@wndc.org
p (401) 762-0074 ext. 206
f (401) 769-1010

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
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.
Midland College Business & Economic Development

Midland College Business and Economic Development Center adopts National Industry Standards for Homeownership Education and Counseling

July 26, 2018

New standards best help Midland consumers prepare for long-term homeownership

With Midland’s new home, many mortgage lenders note, many Midland consumers are thinking about taking the plunge into homeownership. While this is a great time to buy a home, Midland residents interested in preparing for long-term homeownership should visit the Midland College Business and Economic Development Center (BDEC), a local nonprofit housing counseling organization that has adopted the National Industry Standards for Homeownership Education and Counseling, before breaking through the local real estate barrier.

“Homeownership education and counseling is crucial to successful long-term homeownership. This Midland College BDEC has several highly trained nonprofit housing counselors who work one-on-one with adopting Midland homeowners to help them determine if they are ready for homeownership, how much home they can afford, and which appropriate mortgage options are right for them,” said Daleyán Brindamour, Midland College BDEC Associate Director.

The National Industry Standards for Homeownership Education and Counseling hold local nonprofit counseling agencies like the BDEC to a high standard of excellence, ensuring consumers are provided the most consistent and critical information, advice and services from nonprofit counseling agencies that adhere to the Standards.

“Consumers who turn to agencies who are ready for homeownership should visit any of the more than 160 local nonprofit housing counseling organizations like the Midland College BDEC, that have adopted the Standards for consistent advice and guidance. Because the BDEC has adopted the National Industry Standards, Midland consumers can feel secure knowing that they are receiving the best possible information from highly trained and certified homeownership counselors who are there to help them make sound financial decisions, building to long-term, successful homeownership,” said James Thomas, director of the Neighborhood Services Center for Homeownership Education and Counseling (NCBEC).

In adopting the National Industry Standards, Midland College BDEC charted ambitious training and certification, following guidelines that earned as a requirement for baseline content and counseling activities. Each BDEC counselor signed a Code of Conduct, and all certify and maintain certification through ongoing education.

www.homeownershipstandards.org
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
Questions?

web@homeownershipstandards.org

NCHEC Questions?:
certification@nw.org