

Application for Federal Assistance SF-424

Version 02

* 1. Type of Submission: <input type="radio"/> Preapplication <input checked="" type="radio"/> Application <input type="radio"/> Changed/Corrected Application		* 2. Type of Application: <input checked="" type="radio"/> New <input type="radio"/> Continuation <input type="radio"/> Revision		* If Revision, select appropriate letter(s): _____ * Other (Specify) _____
--	--	--	--	---

* 3. Date Received: 06/13/2007	4. Applicant Identifier: _____
--	--

5a. Federal Entity Identifier: _____	* 5b. Federal Award Identifier: _____
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State Use Only:

6. Date Received by State: _____	7. State Application Identifier: _____
---	---

8. APPLICANT INFORMATION:

*** a. Legal Name:** Neighborhood Reinvestment Corporation

* b. Employer/Taxpayer Identification Number (EIN/TIN): 52-1148078	* c. Organizational DUNS: [REDACTED]
--	--

d. Address:

*** Street1:** 1325 G Street NW
Street2: Suite 800
*** City:** Washington
County: _____
*** State:** DC: District of Columbia
Province: _____
*** Country:** USA: UNITED STATES
*** Zip / Postal Code:** 20005

e. Organizational Unit:

Department Name: NCHEC	Division Name: Training
----------------------------------	-----------------------------------

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr. *** First Name:** Paul
Middle Name: _____
*** Last Name:** Kealey
Suffix: _____

Title: Director of Training

Organizational Affiliation:
NeighborWorks America

*** Telephone Number:** [REDACTED] **Fax Number:** 202-376-2168

*** Email:** [REDACTED]

Application for Federal Assistance SF-424

Version 02

9. Type of Applicant 1: Select Applicant Type:

M: Nonprofit with 501C3 IRS Status (Other than Institution of Higher Education)

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

US Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.316

CFDA Title:

Housing Counseling Training Program

*** 12. Funding Opportunity Number:**

FR-5100-N-23

* Title:

Housing Counseling Training Program

13. Competition Identification Number:

HCTP-23

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Nationwide

*** 15. Descriptive Title of Applicant's Project:**

NeighborWorks America - Housing Counseling Training Program

Attach supporting documents as specified in agency instructions.

Application for Federal Assistance SF-424

Version 02

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal

* b. Applicant

* c. State

* d. Local

* e. Other

* f. Program Income

* g. TOTAL

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)**

Yes No

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

**** I AGREE**

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:

* First Name:

Middle Name:

* Last Name:

Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative: * Date Signed:

Authorized for Local Reproduction

Standard Form 424 (Revised 10/2005)
Prescribed by OMB Circular A-102

Application for Federal Assistance SF-424

Version 02

*** Applicant Federal Debt Delinquency Explanation**

The following field should contain an explanation if the Applicant organization is delinquent on any Federal Debt. Maximum number of characters that can be entered is 4,000. Try and avoid extra spaces and carriage returns to maximize the availability of space.

[Empty text input field]

Attachments

AdditionalCongressionalDistricts

File Name

Mime Type

AdditionalProjectTitle

File Name

Mime Type

DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352
(See reverse for public burden disclosure.)

Approved by OMB

0348-0046

<p>1. * Type of Federal Action:</p> <p><input type="checkbox"/> a. contract</p> <p><input checked="" type="checkbox"/> b. grant</p> <p><input type="checkbox"/> c. cooperative agreement</p> <p><input type="checkbox"/> d. loan</p> <p><input type="checkbox"/> e. loan guarantee</p> <p><input type="checkbox"/> f. loan insurance</p>	<p>2. * Status of Federal Action:</p> <p><input type="checkbox"/> a. bid/offer/application</p> <p><input checked="" type="checkbox"/> b. initial award</p> <p><input type="checkbox"/> c. post-award</p>	<p>3. * Report Type:</p> <p><input checked="" type="checkbox"/> a. Initial filing</p> <p><input type="checkbox"/> b. material change</p> <p>For Material Change Only:</p> <p>year quarter</p> <p>date of last report</p>
<p>4. Name and Address of Reporting Entity:</p> <p><input checked="" type="checkbox"/> Prime <input type="checkbox"/> SubAwardee Tier if known:</p> <p>* Name: Neighborhood Reinvestment Corporation</p> <p>* Address: 1325 G Street NW Suite 800 Washington DC: District of Columbia 20005</p> <p>Congressional District, if known:</p>		<p>5. If Reporting Entity in No.4 is Subawardee, Enter Name and Address of Prime:</p>
<p>6. * Federal Department/Agency:</p> <p>U.S. Department of Housing and Urban Dev</p>	<p>7. * Federal Program Name/Description: Housing Counseling Training Program</p> <p>CFDA Number, if applicable: 14.316</p>	
<p>8. Federal Action Number, if known:</p>	<p>9. Award Amount, if known:</p> <p>\$3,000,000.00</p>	
<p>10. a. Name and Address of Lobbying Registrant (if individual, complete name):</p> <p>* Name: NA NA</p> <p>* Address:</p>	<p>b. Individual Performing Services (including address if different from No. 10a):</p> <p>* Name: NA NA</p>	
<p>11. Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when the transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be reported to the Congress semi-annually and will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.</p>		
<p>* Signature: Marva Belmar</p> <p>* Name: Mr. Kenneth Wade</p>		

	Title: Chief Executive Officer Telephone No. [REDACTED] Date: 06-13-2007
Federal Use Only	Authorized for Local Reproduction Standard Form - LLL (Rev. 7-97)

Public Burden Disclosure Statement

According to the Paperwork Reduction Act, as amended, no persons are required to respond to a collection of information unless it displays a valid OMB Control Number. The valid OMB control number for this information collection is OMB No. 0348-0046. Public reporting burden for this collection of information is estimated to average 10 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0046), Washington, DC 20503.

Facsimile Transmittal

1180967524 - 3586

U. S. Department of Housing
and Urban Development
Office of Department Grants
Management and Oversight

OMB Approval No. 2525-0118
exp. Date (04/30/2005)

* Name of Document Transmitting: NeighborWorks America HUDF 2007 NOFA

1. Applicant Information:

* Legal Name: Neighborhood Reinvestment Corporation

* Address:

* Street1: 1325 G Street NW

Street2: Suite 800

* City: Washington

County:

* State: DC: District of Columbia

* Zip Code: 20005 * Country: USA: UNITED STATES

2. Catalog of Federal Domestic Assistance Number:

* Organizational DUNS: [REDACTED] CFDA No.: 14.316

Title: Housing Counseling Training Program

Program Component:

3. Facsimile Contact Information:

Department: NCHEC

Division: Training

4. Name and telephone number of person to be contacted on matters involving this facsimile.

Prefix: Mr. * First Name: Paul

Middle Name:

* Last Name: Kealey

Suffix:

* Phone Number: [REDACTED]

Fax Number:

* 5. Email: [REDACTED]

*** 6. What is your Transmittal? (Check one box per fax)**

a. Certification b. Document c. Match/Leverage Letter d. Other

* 7. How many pages (including cover) are being faxed? 100

Survey on Ensuring Equal Opportunity for Applicants

OMB NO. 1890-0014 EXP. 2/28/2009

Purpose: The Federal government is committed to ensuring that all qualified applicants, small or large, non-religious or faith-based, have an equal opportunity to compete for Federal funding. In order for us to better understand the population of applicants for Federal funds, we are asking nonprofit private organizations (not including private universities) to fill out this survey.

Upon receipt, the survey will be separated from the application. Information provided on the survey will not be considered in any way in making funding decisions and will not be included in the Federal grants database. While your help in this data collection process is greatly appreciated, completion of this survey is voluntary.

Instructions for Submitting the Survey: If you are applying using a hard copy application, please place the completed survey in an envelope labeled "Applicant Survey." Seal the envelope and include it along with your application package. If you are applying electronically, please submit this survey along with your application.

Applicant's (Organization) Name:
Neighborhood Reinvestment Corporation

Applicant's DLINS Name:
[REDACTED]

Federal Program:
Housing Counseling Training Program

CFDA Number:
14.316

- | | |
|--|--|
| 1. Has the applicant ever received a grant or contract from the Federal government?
<input checked="" type="radio"/> Yes <input type="radio"/> No | 5. Is the applicant a local affiliate of a national organization?
<input type="radio"/> Yes <input checked="" type="radio"/> No |
| 2. Is the applicant a faith-based organization?
<input type="radio"/> Yes <input checked="" type="radio"/> No | 6. How many full-time equivalent employees does the applicant have? (Check only one box).
<input type="radio"/> 3 or Fewer <input type="radio"/> 15 - 50
<input type="radio"/> 4 - 5 <input type="radio"/> 51 - 100
<input type="radio"/> 6 - 14 <input checked="" type="radio"/> Over 1000 |
| 3. Is the applicant a secular organization?
<input checked="" type="radio"/> Yes <input type="radio"/> No | 7. What is the size of the applicant's annual budget? (Check only one box.)
<input checked="" type="radio"/> Less Than \$150,000
<input type="radio"/> \$150,000 - \$299,999
<input type="radio"/> \$300,000 - \$499,999
<input type="radio"/> \$500,000 - \$999,999
<input type="radio"/> \$1,000,000 - \$4,999,999
<input type="radio"/> \$5,000,000 or more |
| 4. Does the applicant have 501(c)(3) status?
<input checked="" type="radio"/> Yes <input type="radio"/> No | |

Survey on Ensuring Equal Opportunity for Applicants

OMB NO. 1890-0014 EXP. 2/28/2009

Provide the applicant's (organization) name and number and the grant name and CFDA number.

1. Self-explanatory.

2. Self-identify.

3. Self-identify.

4. 501(c)(3) status is a legal designation provided on application to the Internal Revenue Service by eligible organizations. Some grant programs may require nonprofit applicants to have 501(c)(3) status. Other grant programs do not.

5. Self-explanatory.

6. For example, two part-time employees who each work half-time equal one full-time equivalent employee. If the applicant is a local affiliate of a national organization, the responses to survey questions 2 and 3 should reflect the staff and budget size of the local affiliate.

7. Annual budget means the amount of money your organization spends each year on all of its activities.

Paperwork Burden Statement

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is **1890-0014**. The time required to complete this information collection is estimated to average five (5) minutes per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection.

If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: The Agency Contact listed in this grant application package.

Attachments Form

Instructions: On this form, you will attach the various files that make up your grant application. Please consult with the appropriate Agency Guidelines for more information about each needed file. Please remember that any files you attach must be in the document format and named as specified in the Guidelines.

Important: Please attach your files in the proper sequence. See the appropriate Agency Guidelines for details.

- 1) Please attach Attachment 1 2804-NeighborWorksAmericaExecSum. Mime Type: application/pdf
pdf
- 2) Please attach Attachment 2 805-NeighborWorksAmericaFactor1.pdf Mime Type: application/pdf
- 3) Please attach Attachment 3 4473-NeighborWorksAmericaFactor2.pdf Mime Type: application/pdf
f
- 4) Please attach Attachment 4 2694-NeighborWorksAmericaFactor3.pdf Mime Type: application/pdf
f
- 5) Please attach Attachment 5 5161-NeighborWorksAmericaFactor4.pdf Mime Type: application/pdf
f
- 6) Please attach Attachment 6 7170-NeighborWorksAmericaFactor5.pdf Mime Type: application/pdf
f
- 7) Please attach Attachment 7 9897-NeighborWorksAmericaConclusio Mime Type: application/pdf
n.pdf
- 8) Please attach Attachment 8 1131-NeighborWorksAmericaLogicMod Mime Type: application/vnd.ms-excel
el.xls
- 9) Please attach Attachment 9 9034-NeighborWorksLettersofSupport.p Mime Type: application/pdf
df
- 10) Please attach Attachment 10 8294-NCHECNationalIndustryStandards Mime Type: application/pdf
.pdf
- 11) Please attach Attachment 11 3297-NCHECStandardsGuidelines.pdf Mime Type: application/pdf
- 12) Please attach Attachment 12 4096-NeighborWorksAmerica501c3lette Mime Type: application/pdf
r.pdf
- 13) Please attach Attachment 13
- 14) Please attach Attachment 14
- 15) Please attach Attachment 15

**Grant Applications
Detailed Budget**

U.S. Department of Housing
and Urban Development

OMB Approval No. 2501-0017
(expires 03/31/2005)

* Organization Name: Neighborhood Reinvestment Corporation

* Project/Activity Name: Housing Counseling Training

Functional Categories									
Year 1: <input checked="" type="radio"/> Year 2: <input type="radio"/> Year 3: <input type="radio"/> All Years: <input type="radio"/>									
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9
	HUD Share (\$)	Applicant Match (\$)	Other HUD Funds (\$)	Other Fed Share (\$)	State Share (\$)	Local/ Tribal Share (\$)	Other Share (\$)	Program Income (\$)	Total (\$)
a. Personnel (Direct Labor)	352,000.00	[REDACTED]							[REDACTED]
b. Fringe Benefits	126,720.00	[REDACTED]							[REDACTED]
c. Travel	58,000.00	[REDACTED]							[REDACTED]
d. Equipment (only items > \$5,000 depreciated value)									
e. Supplies (only items < \$5,000 depreciated value)	29,000.00	[REDACTED]							[REDACTED]
f. Contractual	1,033,554.00	[REDACTED]					[REDACTED]		[REDACTED]
g. Construction									
1. Administration and Legal Expenses									
2. Land, Structures, Rights-of-Way, Appraisals, etc.									
3. Relocation Expenses and Payments									
4. Architectural and Engineering Fees									
5. Other Architectural and Engineering Fees									
6. Project Inspection Fees									
7. Site Work									
8. Demolition and Removal									
9. Construction									
10. Equipment									
11. Contingencies									
12. Miscellaneous									
h. Other Direct Costs	1,191,424.00	[REDACTED]					[REDACTED]		[REDACTED]
i. Subtotal of Direct Costs	2,790,698.00	[REDACTED]					[REDACTED]		[REDACTED]
j. Indirect Costs (% Approved)									
Indirect Cost Rate: [REDACTED]									
Grand Total (Year <input 144="" 18="" 944="" 960"="" data-label="Page-Footer" type="text" value="1>):</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>[REDACTED]</td> </tr> <tr> <td>Grand Total (All Years):</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>[REDACTED]</td> </tr> </tbody> </table> </div> <div data-bbox="/> <p>Tracking Number: GRANT00288568</p>									

**Grant Applications
Detailed Budget**

U.S. Department of Housing
and Urban Development

OMB Approval No. 2501-0017
(expires 03/31/2005)

* Organization Name: Neighborhood Reinvestment Corporation

* Project/Activity Name: Housing Counseling Training

Functional Categories									
Year 1: <input type="radio"/> Year 2: <input checked="" type="radio"/> Year 3: <input type="radio"/> All Years: <input type="radio"/>									
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9
	HUD Share (\$)	Applicant Match (\$)	Other HUD Funds (\$)	Other Fed Share (\$)	State Share (\$)	Local/ Tribal Share (\$)	Other Share (\$)	Program Income (\$)	Total (\$)
a. Personnel (Direct Labor)									
b. Fringe Benefits									
c. Travel									
d. Equipment (only items > \$5,000 depreciated value)									
e. Supplies (only items < \$5,000 depreciated value)									
f. Contractual									
g. Construction									
1. Administration and Legal Expenses									
2. Land, Structures, Rights-of-Way, Appraisals, etc.									
3. Relocation Expenses and Payments									
4. Architectural and Engineering Fees									
5. Other Architectural and Engineering Fees									
6. Project Inspection Fees									
7. Site Work									
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9. Construction									
10. Equipment									
11. Contingencies									
12. Miscellaneous									
h. Other Direct Costs									
i. Subtotal of Direct Costs									
j. Indirect Costs (% Approved)									
Indirect Cost Rate: <input type="text"/> (%)									
Grand Total (Year <input 144="" 18="" 944="" 960"="" data-label="Page-Footer" type="text" value="2>):</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>Grand Total (All Years):</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </tbody> </table> </div> <div data-bbox="/> <p>Tracking Number: GRANT00288568</p>									

**Grant Applications
Detailed Budget**

**U.S. Department of Housing
and Urban Development**

OMB Approval No. 2501-0017
(expires 03/31/2005)

* Organization Name:

* Project/Activity Name:

Functional Categories									
Year 1: <input type="radio"/> Year 2: <input type="radio"/> Year 3: <input checked="" type="radio"/> All Years: <input type="radio"/>									
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9
	HUD Share (\$)	Applicant Match (\$)	Other HUD Funds (\$)	Other Fed Share (\$)	State Share (\$)	Local/Inbal Share (\$)	Other Share (\$)	Program Income (\$)	Total (\$)
a. Personnel (Direct Labor)									
b. Fringe Benefits									
c. Travel									
d. Equipment (only items > \$5,000 depreciated value)									
e. Supplies (only items < \$5,000 depreciated value)									
f. Contractual									
g. Construction									
1. Administration and Legal Expenses									
2. Land, Structures, Rights-of-Way, Appraisals, etc.									
3. Relocation Expenses and Payments									
4. Architectural and Engineering Fees									
5. Other Architectural and Engineering Fees									
6. Project Inspection Fees									
7. Site Work									
8. Demolition and Removal									
9. Construction									
10. Equipment									
11. Contingencies									
12. Miscellaneous									
h. Other Direct Costs									
i. Subtotal of Direct Costs									
j. Indirect Costs (% Approved Indirect Cost Rate: <input type="text" value="3"/> %)									
Grand Total (Year <input type="text" value="3"/>):									
Grand Total (All Years):									

**Grant Applications
Detailed Budget**

**U.S. Department of Housing
and Urban Development**

OMB Approval No. 2501-0017
(expires 03/31/2005)

* Organization Name:

* Project/Activity Name:

Functional Categories									
Year 1: <input type="radio"/> Year 2: <input type="radio"/> Year 3: <input type="radio"/> All Years: <input checked="" type="radio"/>									
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9
	HUD Share (\$)	Applicant Match (\$)	Other HUD Funds (\$)	Other Fed Share (\$)	State Share (\$)	Local/Tribal Share (\$)	Other Share (\$)	Program Income (\$)	Total (\$)
a. Personnel (Direct Labor)									
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5. Other Architectural and Engineering Fees									
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7. Site Work									
8. Demolition and Removal									
9. Construction									
10. Equipment									
11. Contingencies									
12. Miscellaneous									
h. Other Direct Costs									
i. Subtotal of Direct Costs									
j. Indirect Costs (% Approved Indirect Cost Rate: <input type="text" value=""/> %)									
Grand Total (Year <input]):<="" td="" type="text" value="All"/> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
Grand Total (All Years):									



AMERICA

**Department of Housing and Urban Development
Office of the Assistant Secretary for Housing
Federal Housing Commissioner**

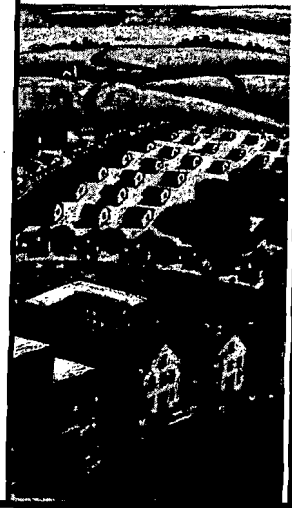
Housing Counseling Training

Funding Opportunity Number: FR-5100-N-23
CFDA Number: Housing Counseling Program 14.316

June 14, 2007

Submitted by:

Unit: NeighborWorks® Center for Homeownership
Education and Counseling (NCHEC)
Division: Training Division
Company: NeighborWorks® America



Executive Summary

In 1978, Congress established the Neighborhood Reinvestment Corporation to carry on the work of the Urban Reinvestment Task Force. The Congressional act (Public Law 95-557) charged Neighborhood Reinvestment with promoting reinvestment in older neighborhoods by local financial institutions in cooperation with the community, residents, and local governments. In April 2005, Neighborhood Reinvestment began doing business as NeighborWorks® America. Building on our founding mission, today NeighborWorks® America creates opportunities for people to improve their lives and strengthen their communities by providing access to homeownership and to safe and affordable rental housing. Neighborhood Reinvestment Corporation remains the legal, incorporated name, as provided in the 1978 statute.

NeighborWorks® America, through its Training Division, has in place the expertise and institutional capacity to plan and conduct high-quality trainings marketed to a national audience, delivered in flexible formats to meet the needs of local practitioners. Effective systems and efficient staff are in place to enable a seamless and quick launch of this project. NeighborWorks® America has been providing the highest quality community development training in the country for over 18 years through its **NeighborWorks® Training Institutes (NTIs)**, which are held four times annually in different cities around the country. Practitioners and partners throughout the industry hold NTIs in high esteem because of the high quality of the course content, outstanding faculty, and excellent peer-to-peer learning. Over the past two and half years, NeighborWorks® America began taking its NTI courses to local markets in the form of place-based trainings (PBTs) conducted in collaboration with local, regional and national partners. **From December 2004 through December 2006, 132 PBTs on homeownership education, counseling, and lending courses have been offered, with 32 more currently scheduled and confirmed to be conducted by August 2007.**

Building on the valuable experience gained in managing the first, multi-year HUD Housing Counseling Training Cooperative Agreement, NeighborWorks® America offers a comprehensive work plan that will meet or exceed the U.S. Department of Housing and Urban Development's (HUD) goals for delivering housing counseling training nationwide. The goal of this Housing Counseling Training proposal is to strengthen the capacity of HUD-approved housing counseling agencies nationwide through expanded access to high quality, standardized training.

Under this project, NeighborWorks® America proposes to achieve the following objectives:

1. To train over **2,000 HUD** housing counselors from HUD-approved housing counseling agencies at NTIs and PBTs;
2. To award over **3,000 total housing counseling certificates of completion** to HUD-approved housing counseling agency staff; and
3. To strengthen standards of delivery of high quality housing counseling education and training.

Objectives will be realized by:

- a. Awarding **1,400 tuition scholarships** funded by this HUD agreement and over 700 funded by NeighborWorks® America and its other partners to allow housing counselors from HUD-approved housing counseling agencies access training at NTIs and place-based events;
- b. Holding **20 HUD regional PBTs**;
- c. Awarding **700 full or partial stipends for lodging, travel, or both funded by the HUD agreement and 700 funded by NeighborWorks America and its other partners** to help housing counselors access training at NTIs and place-based events; and
- d. Awarding **partnership grants** to 19 HUD-approved housing counseling Intermediaries.

The NeighborWorks® America Training Division, through the **NeighborWorks® Center for Homeownership Education and Counseling (NCHEC)**, is responsible for implementing this project. The mission of NCHEC is to expand the training provided in homeownership education and counseling and to be the marquee resource for training, information, and tools to counselors and educators around the country. Further, NCHEC is leading the broad business effort to promote National Industry Standards for Homeownership Education and Counseling to guide professional conduct and decision-making in the housing counseling field, closely aligned with HUD-Approved Housing Counseling agency guidelines. NCHEC staff will ensure the work plan goals are met by working closely with NeighborWorks® America staff from the Training Division, NeighborWorks® National Homeownership Programs, Finance and other key divisions, as well as primary contacts from other HUD-approved housing counseling Intermediaries, HUD Headquarters and HUD regional staff. NCHEC staff will also be responsible for all data gathering and timely reporting to HUD, as required under the cooperative agreement.

NeighborWorks® America will use HUD's funds for the following.

1. **To expand training opportunities** for housing counselors to attend homeownership education, counseling and lending courses at the regularly scheduled NTIs, held four times annually. HUD funds will be used to cover NTI training delivery, marketing, and administrative costs associated with managing additional HUD housing counseling participants, so that tuition-free attendance at NTIs can be offered to these non-profit housing counselors. In addition, we will award a limited number of "stipend scholarships" to defray participants' travel and/or lodging costs for attending NTIs or PBTs. **Use of HUD funds will make possible tuition-free attendance for 1,400 individuals trained in all homeownership education and counseling courses.** Since participants may elect to take multiple courses, NCHEC projects **2,200 additional certificates will be awarded in the 12-month grant period.** With additional resources leveraged by the HUD agreement, a total of over **2,000 individuals** from HUD-approved agencies will earn over **3,000 training certificates.**
2. **To offer place-based training (PBT) opportunities throughout the country** enabling housing counselors to attend training at local and regional venues. These locations will be planned in conjunction with HUD Regional Homeownership Centers. Again, by using HUD funding to cover training delivery, production, and administrative costs, tuition-free

attendance at PBTs can be offered, along with a limited number of stipends to defray lodging costs. **NCHEC will add 20 regional PBTs in the 12-month grant period.**

3. **To offer HUD-approved housing counseling Intermediaries partnership grants** to supplement and defray costs and/or provide targeted training opportunities to their affiliates and subgrantees at locations of their choice.
4. **To expand relevant training content to meet market demand and need.** NCHEC will develop one stand-alone Rental Housing course in either a facilitated or e-learning format, update selected courses to ensure that they have the most current information and to develop new, more advanced level courses in homeownership such as program outreach and promotion, Home Equity Conversion Mortgages (HECM), financial planning and education, mortgage lending math calculations, and responsible lending. NCHEC also plans to develop two e-learning modules on priority counseling topics, which will provide additional training options for counselors.
5. **To identify, develop, and certify new NTI/PBT trainers** in order to meet the growing demand and in support of this proposed work plan execution. The Training Division currently has a cadre of approximately 30 homeownership and lending trainers (see Factor 1: Table 1, NTI Faculty), and will need seek additional trainers in order to meet the continued and growing demand.

All housing counseling training and travel assistance covered under this grant will be limited to staff from HUD-approved housing counseling agencies, to maximize scope.

Marketing, outreach and visibility will be multi-pronged to gain greatest impact. Using a variety of methods including print, web, direct mail, and electronic mail, NCHEC and its partners will market the availability of NTI scholarships and travel assistance (as available) to members of their respective networks and spheres of influence. This will ensure that counselors working with minority and underserved populations have an opportunity to receive training. Upcoming NTI and PBT schedules are posted on the NeighborWorks® America website, www.nw.org, and paper mailers are sent out to a mailing list of 2,600 Housing Counseling Agencies, and a full industry mailing list in excess of 35,000. As before, information about planned NTIs and PBTs will be posted on HUD's website. HUD will also receive recognition on print materials, on classroom materials and on banners at training events.

Employing the sophisticated network of each of the four HUD Homeownership Center (HOC) regions, NCHEC will coordinate communication and marketing efforts for PBTs and NTIs. For local and regional events, priority to eligible participants in the coordinating HOC will be given, followed by broader outreach. Doing so can prove to be a cost-efficient strategy.

Individuals receiving scholarships covered by funding under this agreement will be able to choose from among all available course offerings within the Homeownership and Community Lending content area at NTIs. **These course offerings currently include 13 of 14 HUD training topics identified in the NOFA.** Content for the remaining training topic is contained within a number of existing course offerings. The courses are listed, with a short course description, in Factor 1: Table 2, Course Descriptions.

NeighborWorks® America is heralded as the industry leader in homeownership education and counseling training, as evidenced by evaluations and testimonials. Before 2004, NeighborWorks® America provided approximately 2,000 certificates per year in homeownership education, counseling, and lending courses. **Since then, we have issued 17,938 homeownership education, counseling, and lending certificates.** NeighborWorks® America staff are currently delivering a high concentration of cutting-edge homeownership and community lending courses, with continued interest and growing demand from the marketplace.

We believe there is no other organization with the expertise, record of accomplishment, reputation for excellence, or institutional capacity to achieve HUD's housing counseling training goals under this NOFA than NeighborWorks® America.



AMERICA

Department of Housing and Urban Development

Housing Counseling Training

**Funding Opportunity Number: FR-5100-N-23
CFDA Number: Housing Counseling Program 14.316**

June 14, 2007

Rating Factor 1

**Capacity of the Applicant and
Relevant Organizational Staff**

Submitted by:

Unit: NeighborWorks® Center for Homeownership
Education and Counseling (NCHEC)
Company: NeighborWorks® America
Division: Training Division

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Rating Factor 1: Capacity of the Applicant and Relevant Organizational Staff

Neighborhood Reinvestment Corporation, “doing business as” NeighborWorks® America, is a national nonprofit organization chartered by Congress in 1978 to revitalize older urban neighborhoods by “mobilizing public, private, and community resources at the neighborhood level.” Thirty years later NeighborWorks® America continues to strengthen communities across America by supporting innovative local partnerships of residents, businesses, and government, collectively known as the NeighborWorks® network. The network currently includes 240 community-based organizations serving more than 4,500 urban, suburban, and rural communities nationwide. In fiscal year 2006 alone, the NeighborWorks® network assisted some 155,000 families and invested \$1.9 billion in local communities.

NeighborWorks® America’s Training Division organizes the **NeighborWorks® Training Institute (NTI)**, comprehensive trainings which are offered four times annually. The NTIs are recognized within the housing counseling industry as the nation’s premier provider of training and materials for homeownership education staff. While additional line staff positions are necessary to meet the added demands of the Housing Counseling NOFA, NeighborWorks® America’s Training Division has in place a highly skilled management staff, homeownership lending and counseling technical experts, and the delivery structure required to begin implementation immediately following grant execution. Key staff is identified in Section 1.1, Relevant NeighborWorks® America Staff.

In 2004, NeighborWorks® America launched the **NeighborWorks® Center for Homeownership Education and Counseling (NCHEC)** to provide quality training, certification, continuing education, and tools for homeownership professionals and to promote national standards for the homeownership education and housing counseling field. NCHEC is working to create cohesion, provide quality control, and build sustainable support for the homeownership education and counseling industry.

NCHEC offers an array of top-notch courses at national NTIs, as well as at regional, placed-based training (PBT) events held in various cities throughout the country. In addition to expanding training and certification, NCHEC develops and provides technical support and tools to NeighborWorks® organizations, national and state intermediaries, and direct service providers, including HUD-Approved housing counseling organizations to help them expand their homeownership education and housing counseling programs. NCHEC helps organizations develop new counselors and educators, market their programs to minority families, produce new services and tools, and serve consumers in a more efficient and effective manner. In addition, NCHEC supports other intermediary organizations that host and sponsor local trainings for certification and continuing education for their members; provides quality control for affiliate organizations, counselors and trainers; and gathers national data, research and best practices on homeownership education and counseling activities nationwide. Finally, in the last three years NCHEC convened and facilitated meetings of industry stakeholders to develop **National Industry Standards and a Code of Ethics for Homeownership Education and Counseling**. This is described in more detail in Factor 2.

Over many years, NeighborWorks® America’s Training Division has developed a network of highly experienced trainers who, on a contractual basis, teach the Homeownership and

Community Lending courses. This ethnically diverse team of over 30 trainers is drawn from current practitioners, consultants, and academics that have extensive experience in the topics they teach. Trainers, along with their relevant experience, are described under *Rating Factor 1.3 NeighborWorks® Training Institute Faculty*, below.

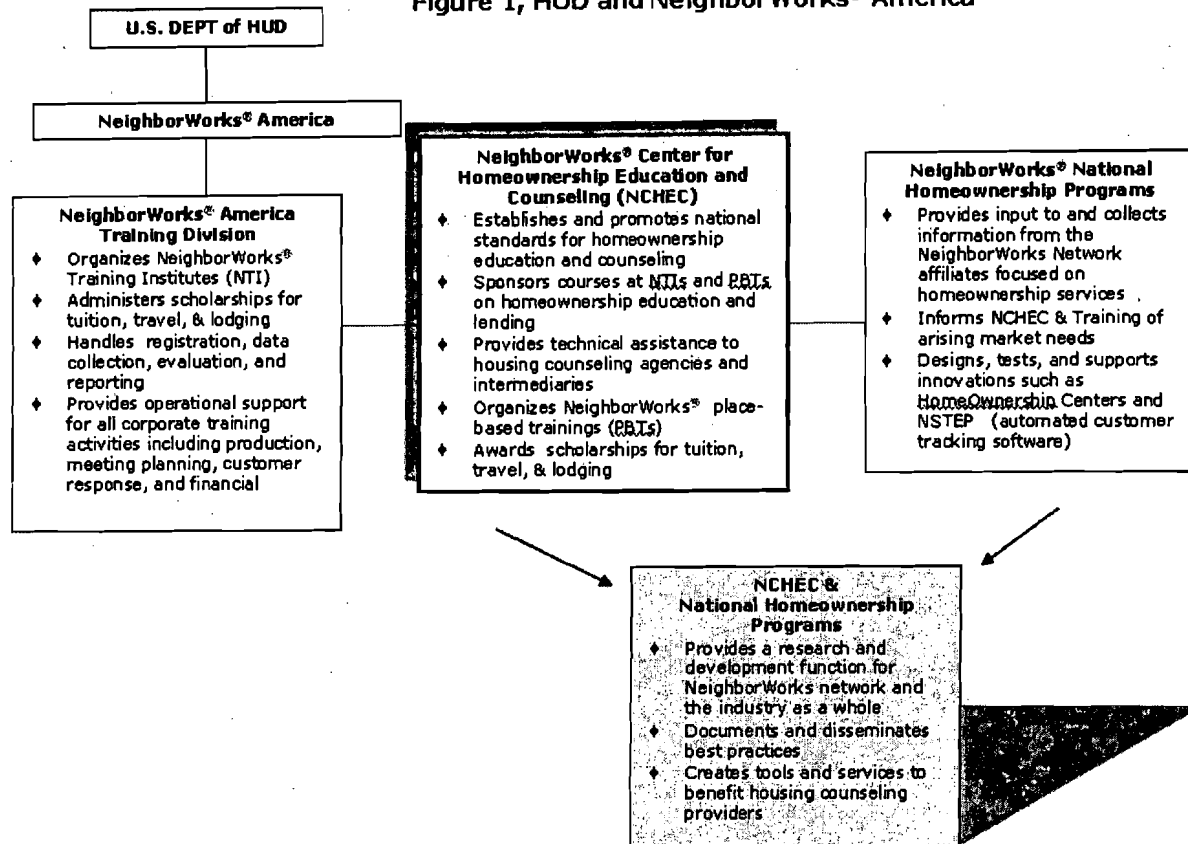
The NeighborWorks® National Homeownership Programs, focuses on a number of programmatic facets, primarily homeownership related activities associated with the NeighborWorks® network of affiliates, and most recently through the NeighborWorks® Center for Foreclosure Solutions. Some of the innovations have included:

- Full-Cycle Lending®
- Predatory Lending Studies
- Foreclosure Studies
- Post purchase Education Standards and Methods
- NeighborWorks® HomeOwnership Centers®
- NSTEP, an automated software system that provides counseling and customer tracking tools for the NeighborWorks® network
- Financial Fitness Program
- Homeownership Winning Strategies
- Manufactured Housing Consumer Training Module

The NeighborWorks® National Homeownership Programs and NCHEC work in tandem to provide research and development, identifying and disseminating best practices from the field. Working closely with the Training Division and NCHEC, relevant training topic needs are identified to meet changing market conditions. Their contributions will be discussed in more detail under *1.4, Experience*, below.

With this Housing Counseling Training grant HUD leverages enormous capacity at NeighborWorks® America. We have in place a well-trained and highly experienced team of professionals who handle our ongoing work of organizing NeighborWorks® Training Institutes and certifications. Many staff have shared the responsibilities of implementing the current cooperative agreement - some on a part-time basis, others full-time. Some are funded by HUD grant, others are not. *See Figure 1 below.*

Figure 1, HUD and NeighborWorks® America



Listed below are key positions critical to the successful implementation of the current cooperative agreement, whether or not they have been funded by the grant. However, the list does not include every person active in carrying out the work of the HUD grant.

1.1 Relevant NeighborWorks® America Staff

NeighborWorks® America Training Division – Management

[REDACTED] – Director, Training Division: [REDACTED] has served as the director of the NeighborWorks® America Training Division since May 2002. [REDACTED] directs the NeighborWorks® Training Institute and launched the NeighborWorks® Center for Homeownership Education and Counseling (NCHEC). [REDACTED] also oversees the NeighborWorks® America Community Leadership Institutes, Executive Director Symposia, and the Achieving Excellence Program with Harvard University. The Training Division [REDACTED] directs, consists of 45 front line staff, technical professionals, directors, and managers.

[REDACTED] has 22 years of experience in management and leadership, adult education, and community development. Prior to joining NeighborWorks America, [REDACTED] served as director of training programs at the Corporation for National and Community Service. From 1997 to 2000, [REDACTED] was the director of operations for the Latin and Caribbean Region at

World Wildlife Fund. From 1989 to 1997, [REDACTED] held several leadership positions overseeing international community development and training programs with Peace Corps in Paraguay, Costa Rica, and Washington, DC. [REDACTED] and [REDACTED] served as Peace Corps Volunteers from 1986 to 1988 in the highlands of Guatemala. [REDACTED] has a master's degree and education credential from the University of California at Davis and an undergraduate degree from San Francisco State University. He is fluent in Spanish.

Jayna Bower – Director, NCHEC: Provides overall leadership and manages all of NCHEC's program operations, including staffing, planning, budgeting, implementation and quality control. Jayna negotiates grants, contracts and other resource development, and is responsible for the expansion and implementation of training, certification, national standards and resource tools for the homeownership education and counseling industry on behalf of NeighborWorks® America. She directs and collaborates with industry partners, non-profit intermediaries and state housing counseling collaboratives to host and sponsor place based training events for certification and continuing education for their members, as well as monitors quality control and data collection for affiliate organizations, counselors and trainers.

Ms. Bower has over 25 years experience in the education, real estate, and appraisal industries, and has managed, developed and implemented extensive consumer education, community outreach programs, and professional training. She is an accomplished trainer in the homeownership education and community-lending field, and holds a Bachelor's degree in Secondary Education. Prior to joining NeighborWorks® America, Jayna served as the President and CEO of the Sacramento Home Loan Counseling Center, Sacramento, California. Under her leadership, the organization was recognized nationally as a 2001 Hope Award winner for assisting more than 65,000 Northern California residents, many from minority households.

Ms. Bower serves on numerous boards and committees focused on affordable housing, community reinvestment, financial literacy, predatory lending, and training issues, including the Housing Opportunity Advisory Board for the National Association of Realtors® and as the former chair of the National Affordable Housing Advisory Council for Freddie Mac. She is the recipient of Outstanding Business Career Development Award by Executive Women International, is a certified housing educator and counselor and an Affordable Housing Specialist™.

[REDACTED] – Manager, Homeownership Programs: [REDACTED] is the Manager of Homeownership Programs for NCHEC, working to ensure that NeighborWorks® consistently meets the training needs of the homeownership education and counseling industry, including special programs and projects such as Navigating the Road to Housing Recovery training of trainers for the Gulf coast region, multi-cultural, and faith-based curricula.

[REDACTED] has extensive expertise in curriculum development, course design, course material development, adult education, training design and delivery, symposium design and development, evaluation, and facilitation.

[REDACTED] has over 20 years experience in the areas of mortgage banking, loan originations, homebuyer education and housing counseling. She previously held positions as Vice President

of Community Lending at Columbia National Mortgage Corp. in Columbia, Maryland and Account Executive positions with Bank of America, and First Union Mortgage Corp.

Manager, Curriculum Development: is the Curriculum Development Manager for the NeighborWorks® America's Training Division for ten years. oversees a team of six training managers that are content experts and curriculum developers in affordable housing, construction and production management, economic development, neighborhood revitalization, asset management, rural development, Native American community development, management and leadership, and community building and organizing. is responsible for the successful curriculum development and delivery for approximately 10 major training events per year involving 200 to 1700 participants each.

has extensive expertise in curriculum development, course design, course material development, adult education, training design and delivery, symposium design and development, evaluation, and facilitation.

Before coming to NeighborWorks® America in 1998, spent 10 years with the Pan American Development Foundation and the Organization of American States supporting community development in Latin America and the Caribbean. holds a bachelor's degree in French from Dartmouth College and a master's degree in International Development with concentrations in community development and micro enterprise development from American University. is fluent in Spanish and French and conversant in Haitian Creole and German.

NCHEC Staff

[REDACTED] – Project Manager: [REDACTED] is the project manager for NCHEC where [REDACTED] manages a number of activities. [REDACTED] manages many projects including the HUD Training program, e-learning activity, National Industry Standards, and other technology projects. [REDACTED] has strong interests in the promotion of minority homeownership and homeownership services to the Latino community.

[REDACTED] has a diverse background in private and public sector development. [REDACTED] has five years of combined experience in construction, affordable housing, and urban planning. Prior to coming to NeighborWorks® America, [REDACTED] was the Director of a Façade Restoration Program for a DC non-profit organization. In that position, [REDACTED] incorporated [REDACTED] years of experience in engineering and construction to engage community members to participate in restoring two distinct Washington, DC neighborhoods. [REDACTED] holds a Bachelor of Science degree in Civil Engineering from the University of Texas at Austin. [REDACTED] was awarded a fellowship to attend Texas A&M University where she received her Master of Urban Planning degree.

[REDACTED] Grants and Contractors Administrator: [REDACTED] is the grants and contracts administrator for NCHEC. [REDACTED] is responsible for the development of NCHEC budgets, monitoring spending, and preparing performance reports for senior management and funders. [REDACTED] works closely with NCHEC program and project staff to ensure proper project-based budgeting and expense. [REDACTED] oversees obligations of grants and contracts, payments of invoices, and tracks charts of account.

[REDACTED] has over 20 years experience in the areas of customer service, project administration and management. Previously, [REDACTED] served as the marketing manager and customer response manager in NeighborWorks® America's Training Division. Prior to joining NeighborWorks® America, [REDACTED] held positions as a training specialist and retail banking manager. She holds a BS degree in business administration from Towson University.

[REDACTED] – Program Assistant: [REDACTED] is the program assistant for NCHEC. [REDACTED] provides direct assistance and administrative support to the office of the director of NCHEC and supports programmatic activities for the unit. Other duties include providing direct assistance in the planning, coordination, direction and follow-up of project-related activities, preparing and evaluating communication materials, managing external relationships, overseeing logistics, as well as organizational and administrative activities of the director of NCHEC. [REDACTED] has a background in meeting planning, communications and research.

[REDACTED] Place-Based Training Coordinator: [REDACTED] is the PBT coordinator for NCHEC where he works with host organizations and training consultants to coordinate on-site training. He has 13 years experience working with the nonprofit and public sectors in project management, marketing and public affairs. [REDACTED] previously worked for the Field Operations Division of NeighborWorks America® and the Corporation for National and Community Service. [REDACTED] holds a Bachelor of Arts degree in Communications from Temple University.

Marketing Specialist: [REDACTED] is marketing specialist for NCHEC. [REDACTED] primary responsibilities include development of all marketing materials (web, print and electronic) to promote NCHEC's mission and objectives. [REDACTED] also serves as a marketing consultant for the NeighborWorks® America Training Division. [REDACTED] has over 12 years of marketing, communications, and project management experience. [REDACTED] has held previous positions as senior manager for marketing, including the U.S. Green Building Council and as the director for marketing and communications for The Ellington Fund. [REDACTED] holds a BS degree in Management from the University of Maryland.

Registration Specialist: [REDACTED] is the registration specialist for NCHEC. [REDACTED] is responsible for the accurate and timely data processing of all incoming electronic and hard copy participant registration forms, attendance and course changes, lodging and travel needs. [REDACTED] also manages the repository of all current and historical attendance, certificate data, and test scores.

Training Coordinator: [REDACTED] serves as training coordinator for NCHEC, where [REDACTED] manages the preparation and production of thousands of course materials for the NTIs and place-based training events. [REDACTED] works closely with instructors to facilitate training needs prior to each event as well as on-site during the events. [REDACTED] also handles the Homeownership and Community Lending Program of Study, which works with hundreds of candidates. Prior to joining NeighborWorks® America, [REDACTED] worked for the Fannie Mae Foundation in Washington, D.C., where she conducted evaluation research, designed data collection systems, and managed various projects. [REDACTED] holds a Bachelor of Arts degree in Business Administration and Management.

NeighborWorks® America Training Division Operations Management Staff

Director, Training Operations: Responsible for meeting and conference management, project management, customer service, and marketing for the NeighborWorks® America Training Division. [REDACTED] supervises a staff of 18 mid-level managers and operations staff. For the past 16 years, [REDACTED] has held senior-level positions in the areas of program management, meetings and conference management, marketing, and customer service with local, state, and federal agencies, and national and regional nonprofits with an interest in community and economic development. Throughout her career, [REDACTED] has played a lead role in projects involving technical training, housing and community development initiatives, educational programs, and conference and special event planning and logistics.

Before joining NeighborWorks® America in 2003, [REDACTED] was director of meeting and conference services for the Housing and Community Development division of ICF Consulting, Fairfax, Va. There [REDACTED] developed 200 training workshops and conferences regularly held nationwide each year for HUD's Office of Native American Programs (ONAP), Office of Multifamily Housing, Office of Lead Hazard Control and Community Planning and Development.

Prior to ICF, [REDACTED] spent five years as program manager with the Community Development Group of Greater Washington Board of Trade, Washington, D.C. There [REDACTED] managed public-private partnerships, community development programs, conferences, and major fundraising

campaigns. In addition, [REDACTED] implemented strategic marketing initiatives and developed collateral materials, and served as liaison to the organization's 1,000 member companies and community groups. [REDACTED] has a MS degree in administration from Central Michigan University and a BS degree in business administration from George Mason University.

[REDACTED] - Manager, Curriculum Production: [REDACTED] has more than eleven years of experience in the housing and community development field. A successful event strategist and coordinator, [REDACTED] was recognized by the U.S. Department of Housing and Urban Development for contributions to Negotiated Rule-Making Sessions of the Native American Housing Block Grant program in 1997. Currently serves as the curriculum production manager for NeighborWorks® America and oversees four staff in the production and fulfillment of over 80 course curriculum materials for each NTI used by NeighborWorks® America and other partners plus local place-based training events nationwide. [REDACTED] coordinates with staff to assist instructors on site at NTIs and other national events.

Prior to joining NeighborWorks® America, [REDACTED] was an analyst with ICF Consulting, Fairfax, Virginia, providing training education assistance to contracts with HUD, U.S. Department of Environmental Protection Agency (EPA) and the U.S. Department of Agriculture (USDA).

[REDACTED] has been recognized for her technical and organizational abilities. [REDACTED] was appointed by HUD to assist the ONAP with the development of housing regulations for the first Native American Housing Block Grant Program, and served as a key decision maker and planner for HUD's annual ONAP conference and various trainings offered by HUD's Office of Community Planning and Development. [REDACTED] also managed ONAP's first distance learning session for Native Americans in Alaska. [REDACTED] holds a master's degree from Johns Hopkins University with a concentration in government. She also holds a bachelor's degree from Johnson & Wales University with a concentration in marketing.

[REDACTED] Marketing Manager: [REDACTED] oversees internal and external communications efforts (print, direct mail, online) for NeighborWorks® training events, as well as associated educational efforts offered through NCHCEC. The objective of these marketing efforts is to raise visibility and increase participation in training events among both NeighborWorks® network members and non-network community development professionals and volunteers.

Prior to coming to NeighborWorks® America in 2004, [REDACTED] served as a marketing manager for the PBS Sponsorship Group, a consortium of television stations that produced much of the programming seen on public television stations across the nation. [REDACTED] objective during his four-year tenure at PBS was to raise private sector funds for national productions; each year, [REDACTED] team achieved sponsorship sales totaling over \$2 million. Before joining PBS, [REDACTED] worked for Computer Sciences Corporation as an account manager, where [REDACTED] was responsible for managing marketing communications projects across all media for the federal and financial services divisions of the company. From 1986 to 1998, [REDACTED] held a number of nationally and internationally focused marketing positions at Marriott International. [REDACTED] received a BS degree in Psychology from The College of William and Mary, and earned a Masters in Marketing from Johns Hopkins University in 2000.

Manager, Registration and Payments: [REDACTED] joined NeighborWorks® America in December 2003 and currently manages a unit of seven staff. The unit handles the daily registration and payments tasks for customers, sponsors, scholarship awardees, faculty, staff, and others attending any of the more than 160 training events carried out annually. The staff processes all payments, invoices to vendors and faculty, travel reimbursements and refunds. They also manage the event bookstore and sales of Training Division publications and promotional items. The registration staff provides accurate and timely data processing of all incoming electronic and hard copy participant registration forms, attendance and course changes, lodging and travel needs. They also manage the repository of all current and historical attendance, certificate data, and test scores. Another key component of the unit's work includes onsite event set-up and servicing of customers at all major Training Division events.

[REDACTED] brings over 19 years experience in customer service and administration and a diverse skill set to meet the needs of our diverse network and customers. [REDACTED] speaks and writes Spanish fluently, and is assisting in outreach efforts to promote Spanish language NTI courses and provide services to our Spanish-speaking participants.

Manager, Customer Response: [REDACTED] is the Customer Response Manager for the Training Division and in that capacity supervises an NCHEC Customer Response Assistant. [REDACTED] a former high school mathematics teacher, has also served as research assistant for the Board of Governors of the Federal Reserve System, and as director of Registration, Records and Surveys for the Mortgage Bankers Association. [REDACTED] joined NeighborWorks® America nine years ago as a Customer Service Representative. [REDACTED] supervises and trains the Customer Response staff to answer telephone calls and emails about our NCHEC program, including scholarship availability and criteria; professional certificates of recognition in homebuyer education, housing counseling and post purchase education and requirements for securing each; requirements for obtaining a Program of Study Certificate in Homeownership and Community Lending; reviewing scholarship applications for completeness before forwarding to award committee; and generating Professional Certificates of Housing Counseling for all participants as they satisfy necessary requirements. The Customer Response staff is also responsible for providing complete transcripts of all training completed within the Training Division of NeighborWorks® America upon request by any participant.

Manager, Meeting Services: Since 1991 has spearheaded the NeighborWorks® America Training Division's meeting planning operations team. This involves the logistical planning and coordination of all educational training events ranging in size from 25 to 1,700 participants. [REDACTED] is experienced in the methods and best practices of meeting planning and is the key contract negotiator with hotels for sites and services for training events. [REDACTED] team of meeting planners identify properties, negotiate hotel contracts, and work with key hotel sales staff to finalize contracts for signing. Once contracts are negotiated and venues secured, [REDACTED] oversees all on-site management, travel arrangements, housing coordination, meeting room set-ups, food and beverage coordination, audio visual planning, transportation procurement, and invoice reconciliation. [REDACTED] has planned more than 200 training events and activities for the NeighborWorks® America Training Division. [REDACTED] career with NeighborWorks® America spans 27 years. Prior to joining, [REDACTED] held positions with

US News and World Report, the Office of Economic Opportunity and the National Institute of Education.

[REDACTED] - Financial Analyst: [REDACTED] is responsible for the development of Training Division budgets, monitoring spending, and preparing financial reports for senior management and funders. [REDACTED] is the primary liaison between the Training Division and the Finance Division of NeighborWorks® America. [REDACTED] works closely with Training curriculum staff to ensure proper project-based budgeting and expense. [REDACTED] oversees obligations of contracts, payments of invoices, and tracks charts of account. [REDACTED] has served in [REDACTED] position with NeighborWorks® America for 18 months, and has 12 years of previous experience in accounting, finance, and treasury management. She is a graduated public accountant from Colombia, South America.

NeighborWorks® National Homeownership Programs Staff

Marietta Rodriguez, Director, National Homeownership Programs: Ms. Rodriguez directs this national initiative, involving 159 nonprofit organizations, to promote homeownership for under-served markets. Over the last 10 years, the Campaign has assisted over 100,000 families to purchase homes in communities across the nation and has served as an effective “research and development lab” for new tools for promoting home ownership. In her previous capacity, Ms. Rodriguez served as NeighborWorks® America’s Manager for the Section 8 Voucher Homeownership initiative, where she provided training, policy development, and served as liaison to HUD. Prior to joining NeighborWorks® America she was the Director of Training and Community Relations for the Neighborhood Housing Services of Santa Fe where she was responsible for marketing and the design, development and delivery of their pre and post-purchase homebuyer education curriculum in four rural counties in Northern New Mexico. Marietta is a frequent instructor at NeighborWorks® America’s Training Institutes for the Homebuyer Education – Train the Trainer, Managing a Successful Housing Choice Voucher Program and Foreclosure Prevention courses. Marietta has a BA in International Relations and Spanish from Lake Forest College.

[REDACTED] - Homeownership Specialist, National Homeownership Programs: [REDACTED] has over 15 years experience in the community development field. [REDACTED] develops and implements action plans to meet the NeighborWorks® Campaign for HomeOwnership goals, and monitors quarterly benchmarks for progress of the Campaign and related corporate goals. [REDACTED] assists with the implementation of Full-Cycle Lending® standards, HomeOwnership Center standards, and other related homeownership programs. [REDACTED] facilitates communication and knowledge sharing among prospective and existing Campaign members and NeighborWorks® HomeOwnership Centers. [REDACTED] serves as the focal point for information and updates on Initiative progress for NeighborWorks® America staff and managers and for other internal and external audiences as requested. [REDACTED] also provides broker training, support, and technical assistance to NeighborWorks® district staff and NeighborWorks® organizations on homeownership projects in response to service requests. Additionally [REDACTED] oversees NeighborWorks® Financial Fitness program, Individual Development Accounts and Minority Homeownership Initiatives.

Before joining NeighborWorks®, [REDACTED] was the vice president of Financial Self-Reliance Program for Isles Inc in Trenton, NJ. [REDACTED] oversaw the Isles Home Buyer Education Program, Section 8 to Homeownership Program, Financial Fitness, YouthBuild

Individual Development Account (IDA) Program, and Dollar to Dollar IDA Program. Mr. Sharp is a certified housing counselor, credit counselor, and financial fitness seminar facilitator. He provided asset-specific training and business assistance for IDA participants interested in small business development, homeownership, and post-secondary education attainment.

██████████ - Homeownership Specialist, National Homeownership Programs: ██████████ specializes in data analysis for NeighborWorks® America's National Homeownership Programs. ██████████ monitors benchmarks for progress of the national homeownership programs and related corporate goals and provides training, technical assistance, and tools to improve individual counseling efforts to the NeighborWorks® HomeOwnership Centers. ██████████ develops innovative programs and policies in all aspects of homeownership. ██████████ also builds relationships with key industry partners and provides support for partnership building and resource development topics. Before coming to NeighborWorks® America, ██████████ was a promotion specialist for the Catholic Campaign for Human Development, the largest funder of community organizing efforts in the United States. Prior to that, she managed the Make It Your Own™ National Women's Homeownership Campaign with McAuley Institute. In this capacity, she oversaw the development and implementation of a national campaign to assist more than 12,000 low-income women to build assets through homeownership; a \$500,000 Individual Development Account program; and a housing counseling network that provided technical assistance, pass-through funding, and peer learning opportunities to agencies in 10 states. Ms. Reitz was an Applied Community and Economic Development fellow at Illinois State University and wrote her master's thesis on gender differences in attitudes about barriers to homeownership. She also served in the Jesuit Volunteer Corps in Boston, MA and Washington, DC.

1.2 Partnerships

AARP Foundation

Leveraging their extensive expertise in providing HECM counseling, NeighborWorks® America entered into a sub-grant agreement under this cooperative agreement with the AARP Foundation in April 2005 for ██████████. These funds support AARP's delivery of services for the HECM product. Through this Agreement, NCHEC supplies training to AARP HECM network counselors, and supports selected operating costs. Training has been delivered both at NTIs and regionally at PBTs.

In 2006, NCHEC and the AARP Foundation worked jointly to offer three regional advanced conferences for members of the HECM network, in Kansas City (June), Washington, DC (August), and San Diego (October).

National Community Law Center (NCLC)

NeighborWorks® worked collaboratively with NCLC to update and revise their *Preserving the American Dream I and II* foreclosure prevention training manuals. These new materials have been used as the primary course manuals in HO109 Beginning to Intermediate Foreclosure Prevention and HO307 Advanced Foreclosure Prevention at all NTIs and HUD regional and other PBTs where these courses were offered. In addition, the NCLC publications *Surviving Debt* and *Stop Predatory Lending* have been incorporated into the training materials used in NeighborWorks® foreclosure and predatory lending courses.

Over the past two years, NCLC assisted in the delivery of 23 foreclosure prevention trainings through either facilitation and/or course materials: Beginning to Intermediate Foreclosure Prevention (10 sessions); Advance Foreclosure Prevention (9 sessions); and Combating Predatory Lending (4 sessions) at NTIs and PBTs.

Homeownership Preservation Foundation

Over the last 24 months, we have been strengthening our partnership with the Homeownership Preservation Foundation (HPF), a national intermediary dedicated to providing high quality foreclosure counseling nationwide to delinquent homeowners free, 24/7, through their toll-free 888-995-HOPE hotline. We have provided scholarships to the housing counselors in HPF's network. HPF also funded and helped develop advanced foreclosure intervention courses that are offered at NTIs and through PBTs.

Housing Counseling Intermediaries

Under the current cooperative agreement, NeighborWorks® America entered into Memoranda of Understanding with HUD-designated Housing Counseling Intermediaries to receive a \$10,000 grant to either host a place-based training or provide stipends to their affiliate members. These funds supported marketing the availability of the NTI and PBT courses, as well as the tuition, travel, and lodging scholarships, to the housing counselors in their networks.

1.3 NeighborWorks® Training Institute Faculty

The Training Division has a network of over 30 of the most highly regarded trainers nationally who teach one or more courses in the Homeownership and Community Lending Program of Study, managed by NCHCEC. These individuals and their biographies are presented in *Table 1, NTI Faculty*, along with the courses they teach. Faculty members include practitioners, industry experts, and private-sector representatives who have extensive experience in their respective fields.

Table 1, NTI Faculty

Trainers	Affiliation/Years Experience	Professional Highlights
[REDACTED]	President and CEO, Vision Integration Services / 19 + years experience	Ms. Anderson is president and chief executive officer of Vision Integration Services, a mortgage-readiness preparation company, which specializes in teaching the home buying process as well as facilitating and tracking progress for mortgage loan approval through one-on-one housing counseling and homebuyer clubs. Vision Integration Services is engaged by the Virginia Housing Development Authority as its Minority Outreach Consultant for the Richmond Metropolitan area. For this engagement, Ms. Anderson has developed and is implementing The Genesis Project, a faith-based homeownership education and lending initiative in partnership with the Baptist General Convention of Virginia. Ms. Anderson teaches Introduction to Housing Counseling and Creating a Successful Voucher Homeownership Program.
[REDACTED]	Founder and CEO, VL Event Planners / 25+ years experience	Ms. Berry-Harrison is founder and CEO of VL Event Planners. Harrison has more than 25 years of comprehensive experience in homebuyer education, housing counseling and other aspects of the homeownership industry. During her 15 year tenure with [REDACTED] Harrison had the opportunity to partner with various

Trainers	Affiliation/Years Experience	Professional Highlights
		governmental, community and nonprofit leaders to create and implement, holistic approaches to consumer financial education, homebuyer preparedness and housing finance. Her passion and commitment to housing and community development has increased homeownership and financial independence for families across the globe. Ms. Berry-Harrison teaches Credit Counseling for Maximum Results, Lending Basics for Homeownership Counselors, Understanding Credit Scoring, Introduction to Housing Counseling, and Fundamentals of Homeownership.
Judy Colemon	Executive director/CEO, Better Housing League of Greater Cincinnati Inc. / 19+ years experience	Ms. Colemon is the executive director/CEO of the Better Housing League of Greater Cincinnati Inc., a homeownership counseling and education nonprofit entity that focuses equally on pre-purchase counseling as well as post-purchase. This brings her full-circle in the housing industry. Her first job as a teenager was with the NHS in Cincinnati, which set the stage for her to move to Los Angeles to work for the Inglewood NHS after college. She also consults and trains in executive leadership and business coaching. She is the co-author of <i>The Sherpa Guide: Process-Driven Executive Coaching</i> . Ms. Colemon teaches Introduction to Housing Counseling, Credit Counseling for Maximum Results, and Homebuyers Clubs.
Cora Fulmore	President, Mortgage and Credit Center/ 24+ years experience	Ms. Fulmore is the President of the Mortgage and Credit Center of Orlando, which offers home-ownership counseling services including pre- and post-purchase education, as well as delinquency and foreclosure-prevention training to consumers in the greater Orlando area. Ms. Fulmore is the former director of housing for the National Federation for Consumer Credit in Silver Spring. She is credited with developing the first state HUD housing counseling program in Florida, which was later adopted by HUD for its national housing counseling training program and has expertise in foreclosure prevention. She currently serves as the vice chair of the NCHEC National Advisory Council. Mrs. Fulmore teaches Introduction to Housing Counseling, Credit Counseling for Maximum Results, Understanding Credit Scoring, and Homeownership Certification: Principles, Practices and Techniques Part I.
(a.2) General Housing Counseling (in Spanish)		
[REDACTED]	Homeownership Training Coordinator, San Antonio NHS / [REDACTED]	[REDACTED] teaches Guías para la Compra de Vivienda, Métodos de Educación para Compradores de Casa: Entrenando a los Instructores and Postpurchase Education Methods.
[REDACTED]	Independent Consultant / [REDACTED]	[REDACTED]

Trainers	Affiliation/Years Experience	Professional Highlights
		<p>[REDACTED]</p> <p>teaches Aspectos Básicos de Préstamos Para Consejeros, Consejería para la Compra de Vivienda, Aptitud Financiera: Enseñando Destrezas de Administración Financiera, Credit Counseling for Maximum Results, Reaching Minority and Immigrant Populations Through Homeownership, Métodos de Educación para Compradores de Casa: Entrenando a los Instructores.</p>
b.1) Credit Counseling for Prospective Homeowners		
Cora Fulmore	President, Mortgage and Credit Center / 24+ years experience	See Biography earlier in this chart under General Housing Counseling.
Brenda Berry-Harrison	Founder and CEO, VL Event Planners / 25+ years experience	See Biography earlier in this chart under General Housing Counseling.
[REDACTED]	Independent Consultant / [REDACTED]	[REDACTED]
[REDACTED]	Vice President, Director of Housing, CCCS of San Francisco / [REDACTED]	[REDACTED]

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Trainers	Affiliation/Years Experience	Professional Highlights
		<p>teaches the following courses: Beginning to Intermediate Foreclosure Prevention, Introduction to Housing Counseling, Home Equity Conversion Mortgages, Credit Counseling for Maximum Results, Understanding Credit Scoring, and Advanced Foreclosure Prevention.</p>
[REDACTED]	Principal, Mombeleur & Co., LLC [REDACTED]	<p>Mr. Mombeleur provides technical assistance and training to community-based organizations to ensure compliance with HOME, CBDG and HMDA regulations. Additionally, he has experience in underwriting, training, and program management. His specialties include the areas of homebuyer education, financial literacy, investment management, mediation, and arbitration. He holds a Bachelor of Arts degree from the University of Texas at Arlington, a Health Law degree from Loyola University Chicago School of Law and a MBA from The Lake Forest Graduate School of Management. Mr. Mombeleur teaches the following courses: Lending Basics for Homeownership Counselors, Financial Fitness: Teaching Financial Management Skills, Navigating the Road to Housing Recovery: Train the Trainer, and Credit Counseling for Maximum Results.</p>
[REDACTED]	Consultant, [REDACTED]	<p>[REDACTED]</p> <p>also teaches Financial Fitness: Teaching Financial Management Skills and Credit Counseling for Maximum Results and Navigating the Road to Housing Recovery.</p>
b.2) Financial Fitness: Teaching Financial Management Skills		
[REDACTED]	President, D & E, An Edu-Company, Inc. / 20+ years experience	<p>Ms. Harris is the president/CEO of D&E, The Power Group, a nonprofit and consulting LLC, based in Georgia. As a community outreach-training professional, [REDACTED] recognized nationally by premiere banking Trade and Fortune 500 corporate entities. [REDACTED] works with a large network of partners and resources in corporate, faith-based, and nonprofit sectors. Innovative training programs developed by [REDACTED] include Welfare to Workfare, Your Credit Ability is your Credibility, Youth Empowerment, How to Become Bankable, The American Dream, and RightStart. [REDACTED] accomplishments include assisting more than 2500 first-time homebuyers achieve the American Dream of homeownership, transitioning more than 700 "unbanked" consumers to "bankable" checking account owners, counseling more than 1000 homebuyers in early intervention and foreclosure prevention, and converting 80% of "Welfare to Work" training recipients to job placement. She is the recipient of numerous awards for excellence in consumer banking through education. Ms. Harris teaches the following courses: Taking the Mystery Out of Budgets and Finances; Beginning to Intermediate Foreclosure Prevention; Financial Fitness: Teaching Financial Management Skills; Combating Predatory Lending; Homebuyer Education Methods: Training the</p>

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Trainers	Affiliation/Years Experience	Professional Highlights
		Education Methods: The Accelerated Version, Navigating the Road to Housing Recovery: Train the Trainer, and Subprime as an Alternative Lending Option.
[REDACTED]	Consultant, [REDACTED]	See Biography earlier in this chart under Credit Counseling for Prospective Homeowners.
Jason Zavala	President, MitiGate, Inc./ [REDACTED]	Mr. Zavala is the principal of MitiGate Inc. He is an instructor of housing-related issues, with a strong focus on foreclosure intervention. [REDACTED] as a member of NeighborWorks® America's national Predatory Lending Task Force. He authored an article for The NeighborWorks® Journal, and he coauthored <i>When the Lender Knocks</i> and <i>Don't Get Soaked by Your Mortgage</i> , consumer option guides for facing foreclosure and predatory lending. Prior to MitiGate Inc., [REDACTED] [REDACTED] teaches the following course(s): Beginning to Intermediate Foreclosure Prevention, Credit Counseling for Maximum Results, Financial Fitness: Teaching Financial Management Skills, Homebuyer Education Methods: Training the Trainer, Postpurchase Education Methods, Homeownership Certification: Principles, Practices and Techniques Parts I , Innovative Solutions to Combat Mortgage Defaults, Advanced Residential Lending, and Maximizing the Impact of Housing Counseling for the Gulf Rebuild, Navigating the Road to Housing Recovery: Training the Trainer, and Dynamic Sales and Marketing to Attract and Retain Customers and Partners.
b.3) Financial Fitness: Teaching Financial Management Skills (in Spanish)		
[REDACTED]	Independent Consultant / 25+ years experience	See Biography earlier in this chart under General Housing Counseling (Spanish).
[REDACTED]	Director of National Initiatives, Freddie Mac / [REDACTED]	[REDACTED] director of national initiatives at Freddie Mac, is responsible for working with a diverse group of organizations that promote, encourage and support homeownership for immigrant, low-to moderate-income, minority and under-served communities throughout the United States. [REDACTED] [REDACTED] teaches teaches Aspectos Básicos de Prestamos Para Consejeros, Consejería para la Compra de Vivienda, Aptitud Financiera: Enseñando Destrezas de Administración Financiera, and Métodos de Educación para Compradores de Casa: Entrenando a los Instructores.
[REDACTED]	Principal, Finca Management, Inc. and FMI Realty Group / [REDACTED]	[REDACTED] principal of Finca Management Inc. and FMI Realty Group, is based in the Los Angeles metropolitan area. [REDACTED] also works as a consultant to nonprofit organizations in the areas of affordable housing, development and WIA. [REDACTED] [REDACTED] teaches teaches Aspectos Básicos de Préstamos Para Consejeros, Consejería para la Compra de Vivienda, and Aptitud Financiera: Enseñando Destrezas de Administración Financiera.
Yulissa 'Julie'	President and Owner, JE	Ms. Duran-Estepan, president and owner of JE Financial

Trainers	Affiliation/Years Experience	Professional Highlights
Duran-Estepan	Financial Consultants / [REDACTED]	Consultants, offers expertise on homeownership education, real estate sales, real estate rentals, property management, government regulations and homeownership programs. Duran-Estepan, [REDACTED] Ms. Duran-Estepan teaches Introduction to Housing Counseling, Consejería para la Compra de Vivienda, Aptitud Financiera: Enseñando Destrezas de Administración Financiera, and Homeownership Counseling Certification: Principles, Practices and Techniques Part I.
b.4) Understanding Credit Scoring		
Cora Fulmore	President, Mortgage and Credit Center / [REDACTED] experience	See Biography earlier in this chart under General Housing Counseling.
Brenda Berry-Harrison	Founder and CEO, VL Event Planners / [REDACTED] experience	See Biography earlier in this chart under General Housing Counseling.
[REDACTED]	Independent Consultant / [REDACTED]	See Biography earlier in this chart under Credit Counseling for Prospective Homeowners.
[REDACTED]	Vice President, Director of Housing, CCCS of San Francisco / [REDACTED]	See Biography earlier in this chart under Credit Counseling for Prospective Homeowners.
[REDACTED]	Independent Consultant / [REDACTED]	[REDACTED] teaches Understanding Credit Scoring and Understanding the Underwriting Process.
c) Matching Clients with Loan Products		
[REDACTED]	Vice President, Community Development Manager, U. S. Bank / [REDACTED]	[REDACTED] teaches Aspectos Básicos de Préstamos Para Consejeros, Homebuyer Education Methods: Training the Trainer, and Métodos de Educación

Trainers	Affiliation/Years Experience	Professional Highlights
		para Compradores de Casa: Entrenando a los Instructores.
Brenda Berry-Harrison	Founder and CEO, VL Event Planners / [REDACTED]	See Biography earlier in this chart under General Housing Counseling .
[REDACTED]	Business Development Manager, NHS of America / [REDACTED] years experience	[REDACTED] teaches Lending Basics for Homeownership Counselors and Managing a Successful Voucher Homeownership Program .
[REDACTED]	Independent Consultant / [REDACTED]	[REDACTED] teaches Lending Basics for Homeownership Counselors, Helping Your Client Choose the Right Mortgage Product and Advanced Residential Lending .
[REDACTED]	Consultant Northern Star Consulting / [REDACTED]	[REDACTED] teaches Lending Basics for Homeownership Counselors, Homeownership Certification: Principles, Practices and Techniques Part I, Helping Your Client Choose the Right Mortgage Product and Homebuyer Education Methods: The Accelerated Version .
[REDACTED]	Independent Consultant / [REDACTED]	See Biography earlier in this chart under General Housing Counseling (Spanish) .
(d.1) Homebuyer Education Programs		
[REDACTED]	Vice President, Community Development Manager, U. S. Bank / [REDACTED]	See Biography earlier in this chart under Matching Clients with Loan Products .

Trainers	Affiliation/Years Experience	Professional Highlights
Christi Baker	President, Chrysalis Consulting/ [REDACTED] experience	<p>Ms. Baker founded Chrysalis Consulting in 1999 and specializes in training and technical assistance for nonprofit organizations in pre- and postpurchase homebuyer education and counseling, money management, mortgage lending, marketing, event planning, curriculum development, and business planning. Clients include local community-based organizations and national nonprofit intermediaries, such as NeighborWorks America, Local Initiatives Support Corporation, Fannie Mae Foundation, Asian Americans for Equality, and One Economy Corporation.</p> <p>[REDACTED]</p> <p>[REDACTED] teaches Credit Counseling for Maximum Results, Homebuyer Education Methods: Training the Trainer, Homeownership Certification: Principles, Practices and Techniques Part I, Dynamic Sales and Marketing to Attract and Retain Customers and Partners, and Homebuyer Education Methods: The Accelerated Version.</p>
Jennifer Harris	Executive Director, Sacramento Home Loan Counseling Center/ [REDACTED]	<p>Ms. Harris is the executive director of the Home Loan Counseling Center-Sacramento, California, a nonprofit housing education and counseling organization. HLCC was honored as the 2001 HOPE Award winner in the education category, for providing services to nearly 60,000 residents in the Sacramento region since 1991.</p> <p>[REDACTED]</p> <p>[REDACTED] teaches Beginning to Intermediate Foreclosure Prevention, Combating Predatory Lending, Introduction to Housing Counseling, Homeownership Certification: Principles, Practices, and Techniques Part I; and Homebuyer Education Methods: Training the Trainer, Homebuyer Education Methods: The Accelerated Version.</p>
Ethan Pope	President, EIP Consulting, Inc. / [REDACTED]	<p>Mr. Pope is president and founder of EIP Consulting, Inc., Redwood City, California. He has taught homebuyer education classes and counseled first-time homebuyers and delinquent borrowers.</p> <p>[REDACTED]</p> <p>[REDACTED] teaches Credit Counseling for Maximum Results, Homebuyer Education Methods: Training the Trainer, and Navigating the Road to Housing Recovery: Training the Trainer.</p>
Jason Zavala	President, MitiGate, Inc./ [REDACTED]	See Biography earlier in this chart under Financial Fitness: Teaching Financial Management Skills.
[REDACTED]	Consultant, [REDACTED] Inc. / [REDACTED]	[REDACTED]

Trainers	Affiliation/Years Experience	Professional Highlights
		<p>[REDACTED]</p> <p>teaches Homebuyer Education Methods: Training the Trainer and Homeownership Certification: Principles, Practices, and Techniques Part I.</p>
[REDACTED]	Consultant/ [REDACTED]	<p>[REDACTED]</p> <p>teaches Homebuyer Education Methods: Training the Trainer and Homeownership Certification: Principles, Practices, and Techniques Part I.</p>
Id.2) Homebuyer Education Programs (Spanish)		
[REDACTED]	Vice President, Community Development Manager, U. S. Bank / [REDACTED]	See Biography earlier in this chart under Homebuyer Education Programs (English) ,
[REDACTED]	Independent Consultant / [REDACTED]	See Biography earlier in this chart under General Housing Counseling (Spanish) .
Id.3) Homebuyer Education Programs for Advanced Practitioners		
[REDACTED]	Consultant / [REDACTED]	See Biography earlier in this chart under Financial Fitness: Teaching Financial Management Skills .
[REDACTED]	Principal, J DePenning Consulting / [REDACTED]	<p>[REDACTED]</p>

Trainers	Affiliation/Years Experience	Professional Highlights
		<p>[REDACTED]</p> <p>teaches Homebuyer Education Methods: Training the Trainer, Homeownership Certification: Principles, Practices and Techniques Part I, Managing a Successful Voucher Homeownership Program, and Homebuyer Education Methods: The Accelerated Version.</p>
Carrie Harris	President, D & E, An Edu-Company, Inc. [REDACTED]	See Biography earlier in this chart under Financial Fitness: Teaching Financial Management:
d.4) Homeownership Counseling Certification: Principles, Practices and Techniques Part I		
Christi Baker	President, Chrysalis Consulting [REDACTED]	See Biography earlier in this chart under Homebuyer Education Programs.
Cora Fulmore	President, Mortgage and Credit Center/24+ years experience	See Biography earlier in this chart under General Housing Counseling.
Carrie Harris	President, D & E, An Edu-Company, Inc. / 20+ years experience	See Biography earlier in this chart under Financial Fitness: Teaching Financial Management.
[REDACTED]	Principal, [REDACTED]	See Biography earlier in this chart under Homebuyer Education Programs for Advanced Practitioners.
Jennifer Harris	Executive Director, Sacramento Home Loan Counseling Center/[REDACTED]	See Biography earlier in this chart under Homebuyer Education Programs.
[REDACTED]	Consultant/[REDACTED]	See Biography earlier in this chart under Homebuyer Education Programs.
[REDACTED]	Independent Consultant [REDACTED]	<p>[REDACTED]</p> <p>teaches Homebuyer Education Methods: Training the Trainer, Postpurchase Education Methods, and Homeownership Certification: Principles, Practices and Techniques Part I.</p>
David A. Johnson	Executive Director, The Homeownership Center at DASH / [REDACTED]	<p>[REDACTED]</p> <p>teaches Homeownership Certification: Principles, Practices and Techniques Part I and Maximizing the Impact of Housing Counseling for the Gulf Rebuild.</p>
Autumn Lubin	President, Yellow Woods Consulting / [REDACTED]	[REDACTED]

Trainers	Affiliation/Years Experience	Professional Highlights
		<p>[REDACTED]</p> <p>teaches Beginning to Intermediate Foreclosure Prevention; Introduction to Housing Counseling; Homebuyer Education Methods: Training the Trainer; Combating Predatory Lending; Homeownership Counseling Certification: Principles, Practices and Techniques Part I; Advanced Foreclosure Prevention; and Innovative Solutions to Combat Mortgage Defaults.</p>
[REDACTED]	Consultant, [REDACTED] Inc. / [REDACTED]	See Biography earlier in this chart under Homebuyer Education Programs.
[REDACTED]	Consultant Northern Star Consulting / [REDACTED]	See Biography earlier in this chart under Matching Clients with Loan Products.
[REDACTED]	Independent Consultant / [REDACTED]	<p>[REDACTED]</p> <p>teaches Homebuyer Education Methods: Training the Trainer, Postpurchase Education Methods, Navigating the Road to Housing Recovery: Training the Trainer, and Homeownership Certification: Principles, Practices and Techniques Part I.</p>
Jason Zavala	President, MitiGate, Inc. / [REDACTED]	See Biography earlier in this chart under Financial Fitness: Teaching Financial Management Skills.
Section 8 Homeownership		
Pearl Anderson	President and CEO, Vision Integration Services [REDACTED]	See Biography earlier in this chart under General Housing Counseling.
Pat Clark	Director of Rental Assistance, Metropolitan Development Housing Agency / [REDACTED]	[REDACTED]

Trainers	Affiliation/Years Experience	Professional Highlights
[REDACTED]	[REDACTED]	[REDACTED] teaches Creating A Successful Voucher Homeownership Program and Managing a Successful Voucher Homeownership Program.
[REDACTED]	Senior Associate, D L Morgan & Associates / [REDACTED]	[REDACTED] teaches Creating a Successful Voucher Homeownership Program and Managing a Successful Voucher Homeownership Program.
e.2) Managing a Successful Section 8 Homeownership Program		
[REDACTED]	Director of Rental Assistance, Metropolitan Development Housing Agency / [REDACTED]	See Biography earlier in this chart under Section 8 Homeownership .
[REDACTED]	Senior Associate, D L Morgan & Associates / [REDACTED]	See Biography earlier in this chart under Section 8 Homeownership .
[REDACTED]	Consultant / [REDACTED]	[REDACTED] teaches Managing a Successful Voucher Homeownership Program.
[REDACTED]	Principal, Consulting / [REDACTED]	See Biography earlier in this chart under Homebuyer Education Programs for Advanced Practitioners .
(f.) Helping Homeowners Avoid Delinquency and Predatory Lending		
Autumn Lubin	President, Yellow Woods Consulting / [REDACTED]	See Biography earlier in this chart under Homeownership Counseling Certification: Principles, Practices and Techniques Part I .
[REDACTED]	Homeownership Specialist, The Campaign for Homeownership, NeighborWorks America / [REDACTED]	See Biography earlier in this chart under Financial Fitness: Teaching Financial Management Skills .
Jennifer Harris	Executive Director, Sacramento Home Loan	See Biography earlier in this chart under Homebuyer Education Programs .

Trainers	Affiliation/Years Experience	Professional Highlights
	Counseling Center/ [REDACTED]	
Suzanne Merusi	Director, Housing and Community Development, Northern Kentucky Community Action Commission / [REDACTED]	[REDACTED] [REDACTED] teaches Beginning to Intermediate Foreclosure Prevention, Combating Predatory Lending, and Advanced Foreclosure Prevention.
[REDACTED]	Principal, MitiGate, Inc./ [REDACTED]	See Biography earlier in this chart under Financial Fitness: Teaching Financial Management Skills.
[REDACTED]	Homeownership Training Coordinator, San Antonio NHS/ [REDACTED]	See Biography earlier in this chart under General Housing Counseling (Spanish)
[REDACTED]	Independent Consultant/ [REDACTED]	See Biography earlier in this chart under Homeownership Counseling Certification: Principles, Practices and Techniques Part I.
James Johnson	Director, Sun Consulting and Associates [REDACTED]	[REDACTED] [REDACTED] teaches Postpurchase Education Methods.
[REDACTED]	Consultant [REDACTED] Consulting, LLC / [REDACTED]	[REDACTED] [REDACTED] teaches Postpurchase Education Methods.
[REDACTED]	Independent Consultant/ [REDACTED]	See Biography earlier in this chart under Homeownership Counseling Certification: Principles, Practices and Techniques Part I.
(g.1) Foreclosure Prevention		
[REDACTED]	President, Yellow Woods Consulting / [REDACTED]	See Biography earlier in this chart under Homeownership Counseling Certification: Principles, Practices and Techniques Part I.
Suzanne Merusi	Director, Housing and Community Development, Northern Kentucky Community Action Commission / [REDACTED]	See Biography earlier in this chart under Helping Homeowners Avoid Delinquency and Predatory Lending.
[REDACTED]	Independent Consultant / [REDACTED]	See Biography earlier in this chart under Credit Counseling for

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Trainers	Affiliation/Years Experience	Professional Highlights
[REDACTED]	[REDACTED]	Prospective Homeowners.
[REDACTED]	Independent Consultant / [REDACTED]	[REDACTED] teaches the following courses: Lending Basics for Homeownership Counselors, Compliance with State and Federal Regulations, Loan Servicing and Collections, Beginning to Intermediate Foreclosure Prevention, and Advanced Foreclosure Prevention.
[REDACTED]	Vice President, Director of Housing, CCCS of San Francisco / [REDACTED]	See Biography earlier in this chart under Credit Counseling for Perspective Homebuyers
[REDACTED]	Principal, MitiGate, Inc. / [REDACTED]	See Biography earlier in this chart under Homebuyer Education Programs.
Jennifer Harris	Executive Director, Sacramento Home Loan Counseling Center / [REDACTED]	See Biography earlier in this chart under Homebuyer Education Programs.
Carrie Harris	President, D & E, An Edu-Company, Inc. / [REDACTED]	See Biography earlier in this chart under Financial Fitness: Teaching Financial Management.
g.2.) Advanced Foreclosure Prevention		
[REDACTED]	Vice President, Director of Housing, CCCS of San Francisco / [REDACTED]	See Biography earlier in this chart under Credit Counseling for Perspective Homebuyers.
[REDACTED]	Independent Consultant / [REDACTED]	See Biography earlier in this chart under Foreclosure Prevention.
Suzanne Merusi	Director, Housing and Community Development, Northern Kentucky Community Action Commission / [REDACTED]	See Biography earlier in this chart under Helping Homeowners Avoid Delinquency and Predatory Lending.
Autumn Lubin	President, Yellow Woods Consulting / [REDACTED]	See Biography earlier in this chart under Homeownership Counseling Certification: Principles, Practices and Techniques Part I.
h.) Home Equity Conversion Mortgages		
[REDACTED]	Project Manager, AARP Foundation, AARP Home Equity Information Center / [REDACTED]	[REDACTED]

Trainers	Affiliation/Years Experience	Professional Highlights
[REDACTED]	[REDACTED]	[REDACTED] teaches Home-Equity Conversion Mortgages.
[REDACTED]	Project Director, AARP Foundation / [REDACTED]	[REDACTED] teaches Home-Equity Conversion Mortgages.
[REDACTED]	Independent Consultant / [REDACTED]	[REDACTED] teaches Home Equity Conversion Mortgages and Homebuyer Education Methods: Training the Trainer.
Christena Schafale	Director of Information Services, Resources for Seniors, Inc.	[REDACTED] teaches Home Equity Conversion Mortgages.
[REDACTED]	Vice President, Director of Housing, CCCS of San Francisco / [REDACTED]	See Biography earlier in this chart under Credit Counseling for Perspective Homebuyers
[REDACTED]	Mortgage Training Services / [REDACTED]	[REDACTED] teaches Home Equity Conversion Mortgages and Advanced Residential Lending.
Arthur Zeman	Executive Director, Housing Options Provided for the Elderly / [REDACTED]	[REDACTED] teaches

Trainers	Affiliation/Years Experience	Professional Highlights
		Home Equity Conversion Mortgages.
(j.) Home Maintenance and Financial Management for New Homeowners* currently titled Postpurchase Education Methods		
[REDACTED]	Principal, MitiGate, Inc./ 10+ Years Experience	See Biography earlier in this chart under Homebuyer Education Programs.
[REDACTED]	Homeownership Training Coordinator, San Antonio NHS/ [REDACTED]	See Biography earlier in this chart under General Housing Counseling (in Spanish).
[REDACTED]	Independent Consultant/ [REDACTED]	See Biography earlier in this chart under Homeownership Counseling Certification: Principles, Practices and Techniques Part I.
James Johnson	Director, Sun Consulting and Associates / [REDACTED]	See Biography earlier in this chart under Helping Homeowners Avoid Delinquency and Predatory Lending.
[REDACTED]	Consultant, LL Ham Consulting, LLC / [REDACTED]	See Biography earlier in this chart under Helping Homeowners Avoid Delinquency and Predatory Lending.
[REDACTED]	Independent Consultant/ [REDACTED]	See Biography earlier in this chart under Homeownership Counseling Certification: Principles, Practices and Techniques Part I.
(k.) Counseling Individuals and Families Who are Homeless or at Risk of Becoming Homeless		
[REDACTED]	Independent Consultant / [REDACTED]	[REDACTED] [REDACTED] teaches Counseling the Homeless and Those at Risk of Becoming Homeless.
(l.) Disaster Victims Counseling		
[REDACTED]	Senior Program Coordinator - Gulf Rebuilding Initiative, NeighborWorks America / [REDACTED]	[REDACTED]

Trainers	Affiliation/Years Experience	Professional Highlights
[REDACTED]	[REDACTED]	[REDACTED] teaches Maximizing the Impact of Housing Counseling for the Gulf Rebuild.
[REDACTED]	Principal, MitiGate, Inc./ [REDACTED]	See Biography earlier in this chart under Homebuyer Education Programs.
David A. Johnson	Executive Director, The Homeownership Center at DASH / [REDACTED]	See Biography earlier in this chart under Homeownership Counseling Certification: Principles, Practices and Techniques Part I.
[REDACTED]	Consultant / [REDACTED]	See Biography earlier in this chart under Credit Counseling for Prospective Homeowners.
(n) HUD's Housing Counseling Program Requirements		
Carrie Harris	President, D & E, An Education Company, Inc. / [REDACTED]	See Biography earlier in this chart under Financial Fitness: Teaching Financial Management.
(m) Rental Housing - New course will be developed in Quarter 1 of the 12-month period		
(n1) Federal Housing Administration (Several courses listed below cover this topic area)		
(n2) Lending Basics for Homeownership Counselors		
[REDACTED]	Consultant Northern Star Consulting / [REDACTED]	See Biography earlier in this chart under Matching Clients with Loan Products.
[REDACTED]	Independent Consultant / [REDACTED]	See Biography earlier in this chart under Matching Clients with Loan Products
[REDACTED]	Independent Consultant / [REDACTED]	[REDACTED] teaches Lending Basics for Homeownership Counselors, Aspectos Básicos de Préstamos Para Consejeros, and Helping Your Client Choose the Right Mortgage Product.
[REDACTED]	Vice President, Homeownership Center at NeighborWorks® Columbus (Georgia) / [REDACTED]	Ms. Faison specializes in [REDACTED] first-time homebuyer and [REDACTED] one-on-one counseling and [REDACTED]. Her passion is to simplify the mortgage process for first-generation homebuyers. [REDACTED] teaches Lending Basics for Homeownership Counselors.
[REDACTED]	Business Development Manager, NHS of America / [REDACTED]	See Biography earlier in this chart under Matching Clients with Loan Products.
[REDACTED]	Principal, Mombeleur & Co., LLC / [REDACTED]	See Biography earlier in this chart under Credit Counseling for Prospective Homeowners.
[REDACTED]	Independent Consultant / [REDACTED]	See Biography earlier in this chart under Foreclosure Prevention.
(n3) Helping Your Client Choose the Right Mortgage Product		
[REDACTED]	Consultant Northern Star Consulting / [REDACTED]	See Biography earlier in this chart under Matching Clients with Loan Products.

Trainers	Affiliation/Years Experience	Professional Highlights
[REDACTED]	Independent Consultant / [REDACTED]	See Biography earlier in this chart under Matching Clients with Loan Products.
[REDACTED]	Independent Consultant / [REDACTED]	See Biography earlier in this chart under Lending Basics for Homeownership Counselors.
n(4) Advanced Residential Lending		
[REDACTED]	Principal, MitiGate, Inc. / [REDACTED]	See Biography earlier in this chart under Homebuyer Education Programs.
[REDACTED]	Independent Consultant / [REDACTED]	See Biography earlier in this chart under Lending Basics for Homeownership Counselors.
[REDACTED]	Mortgage Training Services / [REDACTED]	See Biography earlier in this chart under Home Equity Conversion Mortgages.

1.4 Experience in Providing Eligible Activities

Through its NTIs and PBTs, NeighborWorks® America provides a wide variety of the highest quality homeownership and lending courses for counselors and educators in the industry, from the two-day introductory Housing Counseling to the three-day Homebuyer Education Methods: Methods for the Advanced Practitioner. Based primarily on proven facilitated, peer-to-peer learning methods the Institute provides both pre-purchase and post-purchase education and counseling training, as well as specialized training on topics such as the Home Equity Conversion Mortgages, Managing a Section 8 Voucher Homeownership Program, Helping Homeowners Avoid Delinquency and Predatory Lending, Credit Counseling for Potential Homebuyers, and Beginning and Advanced Foreclosure Prevention. Peer-to-peer learning emphasizes a hands-on approach, combining lecture with case studies, site visits, small-group exercises, demonstration, and other participatory methods. **The majority of training topics identified by HUD in the Housing Counseling Training NOFA is regularly available at the NeighborWorks® Training Institutes and through place-based trainings¹.**

Table 2, Course Descriptions, provides a summary for NTI courses identified as HUD priority training topics under this Housing Counseling Training NOFA that are relevant to homeownership. *Table 3, Course Training & Assessment Matrix*, details the course assessment that is conducted for the training topics identified in the Housing Counseling Training NOFA and *Table 4, NTI Attendance*, details the number of training certificates awarded to individuals who have completed courses at NTIs within the last three years. NeighborWorks® America already offers state-of-the-industry courses in 13 of the 14 subject areas HUD lists as priorities under its Housing Counseling Training NOFA. The course descriptions are below.

Table 2, Course Descriptions

Required HUD Training Topics	Description
a. General Housing	Introduction to Housing Counseling (HO110) – 2 days This course teaches participants the principles and applications of housing counseling

¹ Currently we do not have one stand-alone course on FHA. This topic is currently covered in depth in HO103, HO312 and HO326 plus offered as an afternoon workshop at NTIs and regional place-based trainings (PBTs). Plus a Rental Housing course will be developed in the first quarter of the twelve month period and available online.

Required HUD Training Topics	Description
Counseling	<p>from the industry's and the counselor's points of view to help them acquire the basic skills they need to be an effective counselor. Participants learn the principles of effective counseling, essential elements of pre- and post-purchase counseling for homeowners, and delinquency and default counseling. They are introduced to common client issues and effective intervention strategies. Participants learn practical tools to help renters, prospective homebuyers and existing homeowners develop and manage basic household budgets, enhance their savings practices and loan payment, improve credit scores, and recognize and avoid predatory lenders.</p>
	<p>Consejería para la Compra de Vivienda (HO110sp) – 2 days Aprenda los principios y aplicaciones de la consejería para la compra de vivienda del punto de vista del consejero. Examine las destrezas necesarias para ser un consejero efectivo. Los temas a dialogar incluye la vista nacional, consejería de pre- y post-compra de vivienda y la delincuencia e incumplimiento. Consejeros que pueden hablar, leer y escribir en español deben tomar este curso.</p>
	<p>Homeownership Counseling Certification: Principles, Practices and Techniques Part 1 (HO250) – 5 days This course is designed for housing counselors with a minimum of one year of counseling experience providing one-on-one pre-purchase counseling to clients. (Counselors with less than one year of experience should first take the Introduction to Housing Counseling course - HO110). Through hands-on applications, this advanced course teaches counselors the skills, procedures and content needed to create new homeowners. Find out how to provide one-on-one counseling sessions to address savings, credit and debt barriers to homeownership, and using the latest industry tools, techniques and resources. Practice mortgage readiness assessment, prequalification, credit report review, action plan development and other key counseling activities. Full Certification in homeownership counseling training is offered by completing this course, passing the exam, and completing the Beginning to Intermediate Foreclosure Prevention course (HO109).</p>
	<p>Advanced Homeownership Counseling (HO340) - 2 days This course is for counselors that have already taken course #HO250. This advanced level class is designed to help counselors manage the stress and workload that are often the by-products of the housing counseling profession. Learn how to incorporate better case management techniques in your work in order to work at maximum efficiency. Participants will also participate in activities that examine self care for counselors and learn how to help them maintain a positive balance in their professional and personal lives. <i>Debuts at NTI in Portland, OR – December 2007</i></p>
b. Credit Counseling for Prospective Homeowners	<p>Credit Counseling for Maximum Results (HO211) – 2 days A high-energy course in conducting results-oriented individual counseling sessions for prospective homebuyers. This training provides a proven system for triaging customers, developing corrective action plans and timelines for success, and facilitating progress as customers overcome obstacles and move toward mortgage-readiness. State-of-the-art software designed specifically for the professional credit counselor is provided and used during the course. These troubleshooting tools include a credit-rebuilding system, a debt-reduction system, and an automated budgeting system and down-payment savings accumulator. Sample customer cases used to identify obstacles, perform triage, develop corrective action plans, assign customer tasks, and simulate counseling sessions during this hands-on learning lab. Targets experienced counselors looking for some new tools to make counseling sessions more structured, efficient and productive.</p>
	<p>Financial Fitness: Teaching Financial Management Skills (HO209) –3 days Economic education is a critical piece of a comprehensive homebuyer education program. Given today's economic climate and the increasing complexity of financial services, long-term successful homeownership requires sound knowledge of how to navigate the maze of financial options available. This course will identify the essential components of an effective financial literacy program and provide tools to help participants design programs that meet the needs of their target communities.</p>
	<p>Aptitud Financiera: Enseñando Destrezas de Administración Financiera (HO209sp) –3 days</p>

Required HUD Training Topics	Description
	<p>La educación económica es una pieza crítica de todo programa comprensivo de educación pre- y post-compra de vivienda. Dado el clima económico actual y la creciente complejidad de los servicios financieros, se requiere un conocimiento sólido para navegar entre la madeja de opciones financieras disponibles y formar dueños de vivienda exitosos a largo plazo. Este curso identifica los componentes esenciales de un programa efectivo de educación financiera y le proveerá a los participantes las herramientas necesarias para atender las necesidades de las comunidades en que trabajan.</p> <p>Understanding Credit Scoring (HO107) – 1 day Homeownership educators and counselors must fully understand how credit scoring works if they are to help clients with credit challenges and improve clients' financial status. This one-day course provides insight and detail into the components of a credit score. Educators and counselors learn the fundamentals of how most lenders utilize credit scoring and how scores predict a borrower's creditworthiness. Many lenders also incorporate risk based pricing into their credit decisions based upon the credit score.</p>
c. Matching Clients with Loan Products	<p>Helping Your Client Choose the Right Mortgage Product (HO312) – 2 days This two-day class is an in-depth examination of mortgage loan programs including FHA, VA and several conventional loan products targeted at first-time homebuyers. Participants will learn how to qualify buyers using these programs as well as how to package these loans for approval. This course requires familiarity with mortgage terminology and at least one year of experience working one-on-one with clients, helping them prepare for homeownership.</p>
d. Homebuyer Education Programs	<p>Homebuyer Education Methods: Training the Trainer (HO229) – 5 days This pre-purchase homeownership education course is designed to teach participants how to deliver a comprehensive homebuyer education training in a group setting. Educators learn to use the best materials and methods to train homebuyers to shop for a home, get a mortgage loan, improve their budget and credit profiles and maintain their home and finances after purchase. Participants will engage in hands-on activities that will help them improve their facilitation skills and deliver interactive training sessions based upon adult education methodology. Participants should be fully familiar with mortgage industry terminology and processes prior to taking this class. Course #HO103 should be taken as a pre-requisite should they need to build their knowledge in this area. An exam is given following the course for those interested in pursuing certification in homeownership education training.</p> <p>Métodos de Educación para Compradores de Casa: Entrenando a los Instructores (HO229sp) – 5 days Aprenda como llevar a cabo un programa educacional comprensivo basado en el currículo con que las organizaciones NeighborWorks® convierten a miles de posibles compradores en dueños de casa. Aprenda a utilizar los mejores materiales y métodos para adiestrar a compradores de casa sobre como comprar un hogar, obtener un préstamo hipotecario, mejorar su presupuesto y perfil de crédito, y mantener su hogar y sus finanzas luego de la compra. Este curso es para adiestradores y consejeros con experiencia. Luego de un examen y de haber finalizado el curso con éxito, se le otorgará un certificado profesional de NeighborWorks® Training Institute. Presentación y materiales del curso en español! ¡Por esta vez, estamos ofreciendo a mitad del costo la matrícula para los cursos en español!</p> <p>Homebuyer Education Methods: The Accelerated Version (HO317) – 3 days This is a shorter version of the five-day Homebuyer Education Methods course, designed for trainers and counselors with more than five years of experience in the homeownership education and counseling field. (Participants should take either this course or the five-day version, but not both.) Review the training methodology and business practices needed to run a high-volume, high-quality homebuyer education program. Find out the latest on core homebuyer education topic areas. Receive state-of-the-art training tools and materials, and practice your presentation skills. An exam for Certification in homebuyer education training will be given following the course. Participants who do not pass the exam will be required to take the five-day version of the course.</p>
e. Section 8 Homeownership	<p>Creating a Successful Voucher Homeownership Program (HO239) - 1 day Section 8 vouchers, which have historically been used to reduce rental costs for eligible tenants, can now be used to help recipients purchase a home and pay their mortgage for</p>

Required HUD Training Topics	Description
	<p>up to 15 years. This course introduces participants to the regulations governing use of the Section 8 voucher in homeownership, and draws on the experience of a number of nonprofit organizations and public housing authorities in developing practical suggestions for successful program design.</p> <p>Managing a Successful Voucher Homeownership Program (HO315) – 2 days Managing a successful voucher Section 8 Homeownership program requires a creative and entrepreneurial approach. Learn about strategies for effective management and implementation that are now available as a result of several years of experience in creating successful programs. The course is designed for public housing authorities that administer Housing Choice Voucher tenant-based assistance, nonprofit organizations, housing finance agencies and other entities partnering with a Section 8 to Homeownership program.</p>
<p>f. Helping Homeowners Avoid Delinquency and Predatory Lending</p>	<p>Combating Predatory Lending (HO240) – 2 days This two-day course is designed to help counselors identify and understand the latest predatory lending practices to effectively help their customers avoid these unscrupulous activities. Participants will learn the difference between sub-prime and predatory loans; the primary characteristics of predatory loans and how to assist their clients who have become victims of these lending abuses. Case studies are incorporated into the course which provides participants the opportunity to analyze situations where predatory practices have occurred and will explore and discuss potential solutions.</p> <p>Post-purchase Education Methods (HO247) – 5 days This five-day course covers the recommended standards in design and methodology for post-purchase education programs. Focuses on topics that help both new and existing homeowners manage their most important asset. These topics include home maintenance and repair, financial management and budgeting skills, insurance, methods for getting homeowners more involved in their community, early intervention programs to prevent delinquencies and default, and the pros and cons of refinancing. Learn how to develop sustainable, effective programs and recruit homeowners in your area to your classes. Participants should be fully familiar with financial education concepts prior to taking this course. An exam is given following the course for those interested in obtaining a Certification in post-purchase education training.</p>
<p>g. Foreclosure Prevention</p>	<p>Beginning to Intermediate Foreclosure Prevention (HO109) – 2 days Learn the protocol for counseling homeowners in financial distress. Every aspect of default and delinquency will be addressed, including reasons for default; ways to maximize income and reduce expenses; calculating delinquencies; understanding the players in the mortgage marketplace; loss-mitigation options for FHA-insured and other loans; legal information about foreclosure laws and timelines; tips on effectively intervening with lenders and servicers; managing multiple mortgages or liens; and the pros and cons of refinancing. This course satisfies the requirements for Part II of the course, Homeownership Counseling Certification: Principles, Practices & Techniques, Part I.</p> <p>Advanced Foreclosure Prevention (HO307) – 1 day Learn about recent changes and refinements to FHA's loss-mitigation tools, workout opportunities available with other lenders, best-practice case management techniques, and ways to spot consumer scams. Learn how to navigate the lender's shop effectively. For very experienced delinquency and default prevention counselors.</p> <p>Innovative Solutions to Combat Mortgage Defaults (HO320) This session — an advanced level course for foreclosure prevention counselors with at least one year of one on one counseling experience -- will examine best practices in foreclosure prevention from around the country that are making a difference in foreclosure rates. Participants will also take a closer look at the servicer side of the foreclosure prevention process.</p> <p>Loan Servicing and Collections (HO108) – 3 days This course will review the policies, procedures and accounting systems that nonprofit lenders and servicers must use to maintain their mortgage loan portfolios and prevent losses. Examine effective documentation systems. Learn practical techniques for controlling risks and avoiding default and foreclosure. Conventional and FHA default and loss mitigation processes will be examined and discussed. Case studies are utilized</p>

Required HUD Training Topics	Description
	<p>through interactive exercises as a learning tool. Recommended for staff, management and board members concerned with improving servicing and collections operations.</p> <p>Foreclosure Prevention Certification (HO345) – 5 days This five-day course is designed for counselors with one or more years of experience providing one-on-one foreclosure prevention and default counseling. This rigorous, in-depth course covers critical elements of the default and foreclosure process as well as loss mitigation options for prime and sub prime loans. Participants will engage in exercises and utilize case studies which will sharpen their negotiating skills with servicers and improve their counseling methods with clients. An on-line pre-test is a pre-requisite for the course. Information on the pre-test is provided when you register for the course. <i>Debuts at NTI in Portland, OR – December 2007</i></p>
<p>h. Home Equity Conversion Mortgages</p>	<p>Home Equity Conversion Mortgages (HO111) – 2 days This basic training from national experts in an interactive, fun environment covers everything you always wanted to know about reverse mortgages for older homeowners. Learn to understand products and programs, analyze plans, and compare costs and benefits, and identify alternatives. Also review counseling skills and ethics. Includes provocative case studies and hands-on access to product-comparison software and valuable Web-based resources. Appropriate for housing counselors and other housing, finance, or nonprofit professionals new to the reverse mortgage field.</p> <p>Home Equity Conversion Mortgages Advanced Level Training (HO335) - 1 day This course is for counselors who already have experience providing HECM or other reverse mortgage product counseling. Participants will learn advanced level counseling techniques and work through case studies. This course will also help better prepare counselors from HUD approved agencies who want to pursue certification as a HECM counselor. <i>Debuts at NTI in Portland, OR – December 2007</i></p>
<p>i. Home Maintenance and Financial Management for New Homeowners</p>	<p>Postpurchase Education Methods (HO247) – 5 days This five-day course covers the recommended standards in design and methodology for post-purchase education programs. Focuses on topics that help both new and existing homeowners manage their most important asset. These topics include home maintenance and repair, financial management and budgeting skills, insurance, methods for getting homeowners more involved in their community, early intervention programs to prevent delinquencies and default, and the pros and cons of refinancing. Learn how to develop sustainable, effective programs and recruit homeowners in your area to your classes. Participants should be fully familiar with financial education concepts prior to taking this course. An exam is given following the course for those interested in obtaining Certification in post-purchase education training.</p>
<p>j. Counseling Individuals & Families Who are Homeless or at Risk of Becoming Homeless</p>	<p>Counseling the Homeless and Those at Risk of Becoming Homeless (HO218) – 1 day This course is designed to train homeownership counselors and others that are addressing the issue of homelessness in their communities. The focus of the course will be on financial literacy education and housing in an effort to equip the homeless population and those at risk with the skills they need to improve their housing and financial circumstances in order to eventually achieve homeownership. Interactive exercises and case studies are used to engage course participants and provide insight into causes and cures for homeless victims.</p>
<p>k. Disaster Victims Counseling</p>	<p>Maximizing the Impact of Housing Counseling for the Gulf Rebuild (HO330) – 3 days This three-day course is designed to equip housing counselors serving the unique needs of consumers in the Gulf with the information, tools and strategies that will maximize their efforts. The course will help counselors and the organizations they represent build their capacity to deliver much needed counseling services. Learn the most up to the minute information about Gulf rebuild programs; how to efficiently access the needs of your clients; and strategies to create effective action plans for your clients. Recommended for counselors with at least six months of one-on-one counseling experience. Counselors with less than six months are encouraged to first take HO110 Introduction to Housing Counseling.</p>

Required HUD Training Topics	Description
	<p>Navigating the Road to Housing Recovery: Training the Trainer (HO235) – 2 days This course is designed to train counselors how to provide step-by-step guidance and programmatic information to families struggling to re-establish permanent housing following the Gulf Coast hurricanes. In this comprehensive interactive training, practitioners will receive essential facts about the housing recovery process and how to help families "navigate" through and overcome the challenges they may face along the way. Participants will learn the best practices in facilitating the delivery of this vital information to consumers and will gain an understanding of the resources families need in achieving their housing goals. A discussion of adult learning principles and in-depth and practical training on the use of the <i>Navigating the Road to Housing Recovery</i> consumer guide and the accompanying Trainer's Toolkit which includes a variety of delivery formats will also be provided.</p>
<p>l. HUD's Housing Counseling Program Requirements</p>	<p>How to Become a HUD-Approved Housing Counseling Agency (HO245) – 1 day Designed to demystify the process non-profit housing counseling agencies need to follow if they wanted to receive the HUD agency approval designation. This is a one-day course targeted for executive directors and other management level staff that want more information on what they need to do for their agency to be considered for HUD approval. Participating in this class does not guarantee an agency will become HUD approved but rather is intended to bring clarity to the approval process.</p>
<p>m. Rental Housing</p>	<p><i>This course will be developed in Q1 of the 12-month period.</i></p> <p>Securing and Managing Owner Occupied Rental Property – 1 day Many homeowners make the choice to purchase multiple unit properties as their primary residence and secure tenants to occupy any remaining units. This is often done as a means of generating income but also as vehicle for offsetting the cost of homeownership. This on-line training module is designed to teach counselors working with clients who are purchasing or own multiple unit properties the responsibilities associated with being a landlord. Topics include securing and maintaining rental property, fair housing, and state and county laws as they relate to rental property ownership.</p>
<p>n. Federal Housing Administration</p>	<p>Lending Basics for Homeownership Counselors (HO103) – 3 days This course is designed to introduce homeownership counselors to the basic procedures involved in first mortgage lending. Areas covered in this overview are loan origination, processing, underwriting, closing, servicing. Types of loan products available in both conventional and government loans (FHA/VA) are described along with brief discussions on credit scoring, appraisal, subprime and predatory lending. Students learn how to pre-qualify potential borrowers and how to calculate loan amounts and monthly mortgage payments.</p> <p>Aspectos Básicos de Préstamos Para Consejeros (HO103sp) – 3 days Este curso introductorio enseña los procedimientos y reglas básicas para originar y procesar préstamos para primeras hipotecas. Las áreas de concentración incluyen los fundamentos de originar, asegurar, cerrar y vender préstamos al mercado secundario. Aprenda los requisitos para calificar, asegurar y empacar los préstamos para rehabilitación. Apropiado para el personal envuelto en procesar, originar o asegurar préstamos hipotecarios.</p> <p>Helping Your Client Choose the Right Mortgage Product (HO312) – 2 days This two-day class is an in-depth examination of mortgage loan programs including FHA, VA and several conventional loan products targeted at first-time homebuyers. Participants will learn how to qualify buyers using these programs as well as how to package these loans for approval. This course requires familiarity with mortgage terminology and at least one year of experience working one-on-one with clients, helping them prepare for homeownership.</p> <p>Advanced Residential Lending (HO326) – 2 days This course will go a step beyond the current Training Institute course, "Lending Basics for Homeownership Counselors", and provide participants with more concentrated time on client prequalification (for conventional, FHA and VA mortgages), mortgage insurance, appraisal review, proper loan packaging and how to avoid problems at closing.</p>

Required HUD Training Topics	Description
	<p>Understanding the Underwriting Process (HO201) – 2 days This comprehensive course, based on industry standards and practices, provides analysis of essential exhibits, risk elements, and general concepts affecting conventional and government mortgage loan decisions. Learn effective procedures and techniques that will translate into quality loans and satisfied customers. Specific discussion and case studies illustrate the functional areas of the underwriting process, from the application to the loan sale, including "red flags." Designed for loan counselors, originators, processors, and underwriters.</p>

In addition to the above training topics, which were listed by HUD as priority courses in the Housing Counseling Training NOFA, NeighborWorks® America offers these additional housing counseling training courses:

- Automation in Residential Lending (HO319) – 2 days
- Compliance with State and Federal Regulations (HO105) – 2 days
- Creating Partnerships that Help Sustain Your Homeownership Program (HO318) – 2 days
- Dynamic Sales and Marketing to Attract and Retain Customers and Partners (HO332) – 2 days
- Homeowners Insurance Counselor Training Program (HO305) – 2 days
- Marketing Your Homeownership Program for Maximum Impact (HO217) – 2 days
- Math for Residential Lending Programs (HO331) – 1 day
- The Nonprofit Mortgage Broker (HO316) – 3 days
- Purchasing and Financing a Manufactured Home (HO327) – 2 days
- Reaching Minority and Immigrant Populations Through Homeownership (HO221) – 2 days
- Sub-prime as an Alternative Lending Option (HO325) - 2 days

Table 3, Course Training and Assessment Matrix

HUD's Topic Areas NeighborWorks® America's courses	PBT	NTI	Pre-Assessment	Post-Assessment	On-line Exam	Certification Course
a.1) General Housing Counseling (in English)						
Advanced Homeownership Counseling (HO340)	•	•	▪	▪		
Homeownership Counseling Certification: Principles, Practices, and Techniques Part 1 (HO250)	•	•	▪	▪	✓	▲
Introduction to Housing Counseling (HO110)	•	•		▪	✓	
a.2) General Housing Counseling (in Spanish)						
Consejería para la Compra de Vivienda (HO110sp)	•	•	▪	▪	✓	
b) Credit Counseling for Prospective Homeowners						
Aptitud Financiera: Enseñando Destrezas de Administración Financiera (HO209sp)	•	•	▪	▪		
Credit Counseling for Maximum Results (HO211)	•	•	▪	▪		
Financial Fitness: Teaching Financial Management Skills (HO209)	•	•	▪	▪		
Understanding Credit Scoring (HO107)	•	•				
c) Matching Clients with Loan Products						

HUD's Topic Areas NeighborWorks® America's courses	PBT	NTI	Pre- Assessment	Post- Assessment	On- line Exam	Certification Course
Helping Your Client Choose the Right Mortgage Product (HO312)	•	•		▪		
d.1) Homebuyer Education Programs						
Homebuyer Education Methods: Training the Trainer (HO229)	•	•	▪	▪	✓	▲
d.2) Homebuyer Education Programs (Spanish)						
Métodos de Educación para Compradores de Casa: Entrenando a los Instructores (HO229sp)	•	•	▪	▪	✓	▲
d.3) Homebuyer Education Programs for Advanced Practitioners						
Homebuyer Education Methods: The Accelerated Version (HO317)	•	•	▪	▪	✓	▲
e.) Section 8 Homeownership						
Creating a Successful Voucher Homeownership Program (HO239)	•	•		▪		
Managing a Successful Voucher Homeownership Program (HO315)	•	•		▪		
f.) Helping Homeowners Avoid Delinquency and Predatory Lending						
Combating Predatory Lending (HO240)	•	•		▪		
Postpurchase Education Methods (HO247)	•	•	▪	▪	✓	
g.) Foreclosure Prevention						
Advanced Foreclosure Prevention (HO307)	•	•	▪	▪		
Beginning to Intermediate Foreclosure Prevention (HO109)	•	•	▪	▪		
Foreclosure Prevention Certification (HO345)			▪	▪	✓	▲
Innovative Solutions to Combat Mortgage Defaults (HO320)	•	•		▪		
Loan Servicing and Collections (HO108)			▪	▪		
h.) Home Equity Conversion Mortgages						
Home Equity Conversion Mortgages (HO111)	•	•		▪		
Home Equity Conversion Mortgages Advanced Level Training (HO335)			▪	▪		
i.) Home Maintenance and Financial Management for New Homeowners						
Postpurchase Education Methods (HO247)	•	•	▪	▪	✓	▲
j.) Counseling Individuals and Families Who are Homeless or at Risk of Becoming Homeless						
Counseling the Homeless and Those at Risk of Becoming Homeless (HO218)	•	•		▪		
k.) Disaster Victims Counseling						
Maximizing the Impact of Housing Counseling for the Gulf Rebuild (HO330)	•	•	▪	▪		
Navigating the Road to Housing Recovery: Training the Trainer (HO235)		•		▪		
l.) HUD's Housing Counseling Program Requirements						
How to Become a HUD-Approved Housing Counseling Agency (HO245)	•	•		▪		
m.) Rental Housing						
Securing and Managing Owner Occupied Rental Property (online)			▪	▪		

HUD's Topic Areas NeighborWorks® America's courses	PBT	NTI	Pre-Assessment	Post-Assessment	On-line Exam	Certification Course
n. Federal Housing Administration						
Advanced Residential Lending (HO326)	•	•	▪	▪		
Aspectos Básicos de Préstamos Para Consejeros (HO103sp)	•	•		▪	✓	
Helping Your Client Choose the Right Mortgage Product (HO312)	•	•		▪		
Lending Basics for Homeownership Counselors (HO103)	•	•	▪	▪	✓	
Understanding the Underwriting Process (HO201)	•	•	▪	▪		

The NTI Attendance (*Table 4*) below details the number of training certificates awarded to individuals who have completed courses at NTIs within the last three years (*place-based trainings event attendance is not included*). In addition, those courses with attendance numbers indicated with (insert symbol) were introduced since FY2004. These particular courses debuted in FY 2007 and are currently being offered. The course under the Rental Housing training topic will be developed in quarter one of the 12-month performance period under this NOFA.

Table 4, NTI Attendance, FY 2004 to FY 2006

HUD's Topic Areas NeighborWorks® America's courses	FY 2004	FY 2005	FY 2006	Total Trained
Totals	1,783	2,525	3,602	7,910
a. General Housing Counseling – 1, 205				
Advanced Homeownership Counseling (HO340)	*	*	*	-
Homeownership Counseling Certification: Principles, Practices, and Techniques Part 1 (HO250)	*	45	386	431
Introduction to Housing Counseling (HO110)	243	211	207	661
Consejería para la Compra de Vivienda (HO110sp)	76	12	25	113
b. Credit Counseling for Prospective Homeowners – 1, 021				
Aptitud Financiera: Enseñando Destrezas de Administración Financiera (HO209sp)	57	7	13	77
Credit Counseling for Maximum Results (HO211)	235	168	223	626
Financial Fitness: Teaching Financial Management Skills (HO209)	66	125	127	318
Understanding Credit Scoring (HO107)	*	*	*	-
c. Matching Clients with Loan Products – 98				
Helping Your Client Choose the Right Mortgage Product (HO312)	*	*	98	98
d. Homebuyer Education Programs – 1,325				
Homebuyer Education Methods: Training the Trainer (HO229) English Language Version	335	375	301	1,011
Métodos de Educación para Compradores de Casa: Entrenando a los Instructores (HO229sp)	30	20	51	101
Homebuyer Education Methods: Methods for Advanced Practitioners (HO317)	32	72	109	213
e. Section 8 Homeownership – 674				
Creating a Successful Voucher Homeownership Program (HO239)	120	153	98	371

HUD's Topic Areas NeighborWorks® America's courses	FY 2004	FY 2005	FY 2006	Total Trained
Totals	1,783	2,525	3,602	7,910
Managing a Successful Voucher Homeownership Program (HO315)	83	164	56	303
f. Helping Homeowners Avoid Delinquency and Predatory Lending - 716				
Combating Predatory Lending (HO240)	*	118	146	264
Postpurchase Education Methods (HO247)	75	188	189	452
g. Foreclosure Prevention - 1,042				
Advanced Foreclosure Prevention (HO307)	22	26	156	204
Beginning to Intermediate Foreclosure Prevention (HO109)	121	181	333	635
Foreclosure Prevention Certification (HO345)	*	*	*	-
Innovative Solutions to Combat Mortgage Defaults (HO320)	*	*	44	44
Loan Servicing and Collections (HO108)	20	63	76	159
h. Home Equity Conversion Mortgages - 391				
Home Equity Conversion Mortgages (HO111)	*	154	237	391
Home Equity Conversion Mortgages Advanced Level Training (HO335)	*	*	*	-
i. Home Maintenance and Financial Management for New Homeowners - 452				
Postpurchase Education Methods (HO247)	75	188	189	425
j. Counseling Individuals and Families Who are Homeless or at Risk of Becoming Homeless - 89				
Counseling the Homeless and Those at Risk of Becoming Homeless (HO218)	*	*	89	89
k. Disaster Victims Counseling - 0				
Navigating the Road to Housing Recovery: Training the Trainer (HO235)	*	*	*	-
Maximizing the Impact of Housing Counseling for the Gulf Rebuild (HO330)	*	*	*	-
l. HUD's Housing Counseling Program Requirements - 16				
How to Become a HUD-Approved Housing Counseling Agency (HO245)	*	*	16	16
m. Rental Housing - 0				
Securing and Managing Owner-Occupied Rental Property (Will debut in Q1 of 12 month period)	*	*	*	-
n. Federal Housing Administration - 881				
Advanced Residential Lending (HO326)	*	*	*	-
Aspectos Básicos de Préstamos Para Consejeros (HO103sp)	*	9	16	25
Helping Your Client Choose the Right Mortgage Product (HO312)	*	*	98	98
Lending Basics for Homeownership Counselors (HO103)	177	226	287	690
Understanding the Underwriting Process (HO201)	16	20	32	68

1.5 Testimonials

"Let me take this opportunity to brag a bit the [HO229] Train the Trainer course; it was terrific! I have attended numerous trainings in my professional career, and none can top this course and the certification it offers... The service you provide is priceless and it doesn't stop with those attending the workshop either.... We take the valuable information and continue to use it educating our borrowers! I thank you for your patience, professionalism, and passion for the cause. I am recommending this course to everyone remotely interested in the home buying process and look to possibly develop some type of program for the corporation...As a side note, I just took the test... passed with flying colors!" Paige McGilloway, Single Family Programs Manager, Texas State Affordable Housing Corporation, Austin, Texas

"... I passed my certification for the Home Buyers Education course to train clients here where I live. Again, thank you very much for your assistance and the work that NeighborWorks provide us in the front line." Edmund Pedro, Program Specialist, Alu LIKE, Inc., Kaunakakai, Hawaii

"...The complexity of today's mortgage products combined with down payment assistance and deed restrictions placed on affordable housing opportunities especially in California, necessitate careful evaluation about one's personal finances. Furthermore, as housing programs coordinator for the City of Greenfield, CA. I have witnessed greater awareness in the community about the benefits provided by the Spanish language homeownership courses from NeighborWorks® America, providing the fundamentals of homebuyer education in a forthright and easy to understand manner." F. Casas, Housing Programs Coordinator, City of Greenfield, Greenfield, CA

"Our Organization has expanded services to outreach more senior citizens that participate in workshops that will help them to have a better understanding about Home Equity Conversion Mortgage. We are also better equipped to assist potential home buyers to prepare for homeownership through one-on-one counseling, working with them to resolve credit issues, establish budgets, set goals and open savings accounts to help accomplish their goals. We also schedule "post-purchase" workshops that are well attended to provide information for homeowners that will help them to protect their investments through foreclosure prevention, maintenance, and community involvement."

"I am Hispanic and the Hispanic community is growing... I have taken most of the training in Spanish and this helped me to explain to the Hispanic community the terms and process, and how to prepare themselves, in Spanish. We all know the terms in English but very few know them in Spanish. I have been able to get more resources and knowledge to educate and assist my clients on their dreams to achieve homeownership and became debt-free..."

"Thanks BIG TIME! to the instructors at the institute! Your work is not only critical to the success of our counselors - but helps in the success of our clients!" Patti Johnson, HomeOwnership Manager, Neighborhood Housing Services of Phoenix, Phoenix, AZ

"Your training provided access to homeownership information through outreach activities; better information provided in marketing materials -- easier for customers to make decisions."

"We have been able to expand our homeownership program to clients that we could not help before and we have been able to expand our housing counseling into new counties, and to better attract our clients."

1.6 Effectiveness of NTI Homeownership and Community Lending Training 3 to 18 months after Training

The training delivered at the NTI and place-based trainings is highly valued by our trainees well after the training was conducted. Eureka Facts, LLC completed an independent survey in 2006

of 1,789 training participants 3 to 18 months after the training was received. Key findings included:²

- **99 percent** report that the knowledge they gained at the NTIs can be applied to their job or volunteer work.
- **96 percent** report that the knowledge gained at the Institutes enhanced their work skills.
- **95 percent** report that their Institute training had a positive effect on their work performance.
- **85 percent** report having revised or improved existing work practices based on what they learned at the Institutes, and **87%** indicate that they intend to revise or improve existing work practices.
- **82 percent** report an increase in the number of resources they can use.
- **81 percent** report that they are more confident in their ability to perform their job because of their NTI training.
- **100 percent** report that their Institute training is useful.

While it is important to measure the benefits of training to the individuals, it is also critical to measure the impact the training has on organizations' ability to serve their communities. The Eureka Facts evaluation also reported **80 percent** of participants said their training improved how their organization operates.

Finally, **73 percent** of respondents indicated that their organizations became more effective in the community or with the clients they served as a result of the Institute training received. Overall, **93 percent** of respondents indicated that they would attend additional NTIs in the future.

Benefits to Homeowners

The training provided with assistance from the HUD Housing Counseling Training funds is open to housing counseling agencies within and outside of the NeighborWorks[®] network.

NeighborWorks America does not have the capacity to track the homeowners counseled and produced by non-network agencies. However, we do know that since 1993 NeighborWorks[®] organizations have counseled and educated 637,639 people about the home buying process and assisted 111,447 new homeowners. The demographics of the assisted homebuyers follow:

- **93 percent** are first-time buyers;
- **89 percent** are low- or moderate-income households;
- **67 percent** earn less than 80 percent of area median income;
- **54 percent** are ethnic/minority households; and
- **41 percent** are female-headed households and **19 percent** are male-headed.

Trainees from other HUD-Approved counseling agencies, indicate strong benefit to the clients they serve, as evidenced in the independent survey conducted by Eureka Facts (above), and contained in testimonials received.

² Eureka Facts, LLC, "NeighborWorks[®] Training Institute Evaluation," December 2006.

1.7 Minority Outreach and Involvement

- One strategy the NeighborWorks® America Training Division has pursued to meet the needs of minority housing counselors is to translate courses into Spanish. Currently, four core courses for homeownership education and counseling have been translated into Spanish: the five-day Métodos de Educación para Compradores de Casa: Entrenando a los Instructores (Homebuyer Education Methods: Training the Trainer); the two-day Consejería para la Compra de Vivienda (Housing Counseling); the three-day Aptitud Financiera: Enseñando Destrezas de Administración Financiera (Financial Fitness: Teaching Financial Management Skills); and Aspectos Básicos de Préstamos Para Consejeros (Lending Basics for Housing Counselors) are now regular offerings at NTIs. Generally one Spanish-language course is offered at each NTI. At the Dallas 2006 and Phoenix 2007 NTIs, all four Spanish homeownership and community lending courses were offered.
- NCHEC is committed to working with counselors and educators to promote homeownership in the Spanish-speaking community, which is complemented with additional tools, publications and resources in Spanish. These resources include *Realizing the American Dream* and *Keeping the American Dream* consumer manuals, NCHEC Home Buying Consumer Guides, and Keys to my Home website (www.keystomyhome.org). Translation of the *Realizing the American Dream* publications into Asian languages is scheduled for completion by March 2008.
- In 2004, we began offering the five-day Native American Homebuyer Education: Train the Trainer course that is geared to trainers working with people purchasing homes on tribal-owned land. Building on Native values, this material introduces critical homeownership skills through “real world” situations in Native communities. Trainers learn how to deliver an eight-module curriculum that they can use as a stand-alone course or to supplement other curricula. The course includes a focus on both homeownership content and on effective adult education strategies.
- The Eureka Facts LLC evaluation cited above also found that approximately 60 percent of families counseled by Homeownership Education and Counseling training participants are ethnic/racial minorities.
- In addition to training housing counselors who work with minority populations, the NeighborWorks Training Division affirmatively reaches out to and recruits minority instructors. Approximately 50 percent of NTI instructors are minority (mostly African-American, Hispanic, and Native American). In addition, virtually all of the private sector instructors operate small consulting business of from one to three staff, so small businesses are well-represented.
- With support from the MetLife Foundation, NeighborWorks® America developed a tool for practitioners to use to promote homeownership to women called the Multicultural Women’s Toolkit. The toolkit aids NeighborWorks® network members, and the broader community development field through NCHEC certified practitioners, in conducting targeted marketing campaigns at the community level. The campaigns are designed to draw multiethnic women into homeownership and financial education programs, and provide housing counseling

services that will help them to become first time homeowners and teach them how to maintain their assets.

- NeighborWorks® America is working on a joint project with the Congressional Hispanic Caucus Institute that focuses on foreclosure solutions for the Latino community. Focus groups and research for states with high Hispanic populations will assist in developing solutions for the foreclosure problem affecting the Latino community.

1.8 NCHCEC Training and Certification

Practitioners can obtain certification through NCHCEC to demonstrate advanced level knowledge and professional competency. NCHCEC offers four types of certifications to individuals in specific areas of homeownership and community lending. Certification requirements include a level of training and examination, adoption of the National Industry Standards for Homeownership Education and Counseling, adoption of the National Code of Ethics and Conduct, and continuing education. Training towards NCHCEC certification can be obtained through NTIs and PBTs. All certifications are valid for **three years** from the date of issuance.

NCHCEC offers four certifications for homeownership practitioners:

- NCHCEC Certification in Pre-purchase Homeownership Education
- NCHCEC Certification in Homeownership Counseling
- NCHCEC Certification in Post-purchase Homeownership Education
- NCHCEC Certification in Foreclosure Prevention (*debuts December 2007*)

1. NCHCEC Certification in Pre-purchase Homeownership Education

This certification is available to individuals that complete the five-day course called **Homebuyer Education Methods: Training the Trainer (HO229)** and pass the associated course exam. This course teaches participants how to deliver a comprehensive homebuyer education program. Participants learn the best materials and methods to train homebuyers to shop for a home, get a mortgage loan, improve their budget and credit profiles, and maintain their home and finances after purchase. NCHCEC administers an exam at the end of the course; participants must achieve a score of 80 percent or higher on the course exam to receive the certification, but have three opportunities to take the exam if they do not achieve that score on the first try. An additional requirement for NCHCEC certification in Pre-purchase Homeownership Education is the adoption of the National Industry Standards for Homeownership Education and Counseling and National Code of Ethics and Conduct. NCHCEC Certified Pre-purchase Educators are required to obtain 10 hours of continuing education credits per year.

*Participants with five or more years of industry experience may opt to take **Homebuyer Education Methods: The Accelerated Version (HO317)**. This is a three-day version of HO229; however, the exam for certification is the same for both courses. Participants should not take both classes. All other requirements for certification must be fulfilled to receive NCHCEC certification.*

2. NCHCEC Certification in Homeownership Counseling

This certification is for one-on-one, personalized homeownership counseling, and includes two training course requirements, adoption of the National Industry Standards for Homeownership

Education and Counseling, and adoption of the National Code of Ethics and Conduct. Part I is completion of the five-day course **Homeownership Counseling Principles, Practices and Techniques (HO250)** and passing the accompanying exam with a minimum score of 80 percent. Part II is completion of the two-day course **Beginning to Intermediate Foreclosure Prevention (HO109)** or evidence that other similar foreclosure prevention or loss mitigation training has been taken (as evidenced by a certificate of completion) through some other acceptable training entity.

In order to attend HO250, one year of one-on-one housing counseling experience is required. Participants receive a completion certificate on the last day of course HO250, which confirms their attendance in the class. Exam scores are retained by NeighborWorks® America until the second training requirement has been achieved. The NCHCEC certificate is issued upon verification of all training requirements. A certificate is **not** issued when the participant passes the exam for HO250. NCHCEC Certified Homeownership Counselors are required to obtain 10 hours of continuing education credits per year.

3. NCHCEC Certification in Post-purchase Homeownership Education

The third certification focuses on post-purchase homeownership education. This certification is recommended for counselors who facilitate post-purchase seminars and workshops. The certification is achieved by completing the five-day course **Post-purchase Education Methods (HO247)** and successfully passing the exam with a minimum score of 80 percent. Practitioners must adopt the National Industry Standards for Homeownership Education and Counseling, adopt the National Code of Ethics and Conduct, and obtain 10 hours of continuing education credits per year.

4. NCHCEC Certification in Foreclosure Prevention (*debut December 2007*)

In response to the epidemic of foreclosures, NCHCEC is introducing a national foreclosure prevention certification. Once completed, this certification will be one of the most rigorous training curricula NCHCEC has introduced to date. This training is designed for counselors who have at least one year foreclosure counseling experience. A pre-test is being created as part of the registration process to ensure those registered for the course have a sufficient knowledge base to be successful in the class. NCHCEC will continue to offer the two-day Beginning to Intermediate Foreclosure course for those counselors with less than one year of experience in this area and therefore not yet ready to pursue certification. This phased approach to training is intended to ensure that those who are successful in obtaining the foreclosure certification are able to demonstrate through their work that they have the knowledge the program is being designed to create. Practitioners will also be required to and successfully passing the exam with a minimum score of 80 percent, adopt the National Industry Standards for Homeownership Education and Counseling, National Code of Ethics and Conduct, and fulfill continuing education requirements. Additional course requirements are currently in development.

Homeownership and Community Lending Professional Certificate Program

Those wishing to take more courses and obtain comprehensive knowledge of homeownership and community lending can complete a **Professional Certificate** in one of eight different **Programs of Study** available at the NTI. The **Homeownership and Community Lending Professional Certificate** includes a series of courses that together provide the specialized tools

and technical skills necessary to design and implement successful homeownership initiatives. This Professional Certificate teaches participants to:

- Determine the components that make for successful long-term homeownership;
- Raise homeownership rates among modest-income families by removing barriers through appropriate education and financing;
- Stabilize families and communities by increasing homeownership locally; and
- Improve the quality of homeownership services provided by their agencies.

Course curricula focus on fundamental homeownership development strategies for low- and moderate-income communities through homebuyer education, housing counseling, and community lending. The Professional Certificate emphasizes a hands-on approach, combining lecture with case studies, site visits, small-group exercises, and other participatory methods.

To obtain a Professional Certificate, participants must complete required courses and two electives within a four-year period. In Homeownership and Community Lending, the **required courses** are:

- Lending Basics for Homeownership Counselors* (three days)
- Compliance with State and Federal Regulations (two days)
- Homebuyer Education Methods: Training the Trainer* (five days) OR
- Native American Homebuyer Education: Train the Trainer (five days) OR
- Homebuyer Education Methods: The Accelerated Version (three days)
- Introduction to Housing Counseling* (two days) plus one one-day and one two-day elective from the Homeownership and Community Lending content area OR
- Housing Counseling Certification: Principles, Practices and Techniques Part I (five days)
- Post-purchase Education Methods (five days)

** These may be taken in English or Spanish.*

Elective courses include:

- Advanced Foreclosure Prevention
- Advanced Residential Lending
- Beginning to Intermediate Foreclosure Prevention
- Combating Predatory Lending
- Counseling the Homeless and Those at Risk of Becoming Homeless
- Creating Partnerships that Help Sustain Your Homeownership Program
- Creating a Successful Voucher Homeownership Program
- Credit Counseling for Maximum Results
- Developing a NeighborWorks® HomeOwnership Center
- Dynamic Sales and Marketing to Attract and Retain Customers and Partners
- Financial Fitness: Teaching Financial Management Skills*
- From Public Housing to Homeownership
- Fundamentals of Homeownership
- Helping Your Client Choose the Right Mortgage Product

- Homebuyers Clubs
- Home Equity Conversion Mortgages
- Homeowners Insurance Counselor Training Program
- How to Become a HUD-Approved Housing Counseling Agency
- Innovative Solutions to Combat Mortgage Defaults
- Introducing NSTEP NeighborWorks®: Solutions to Enhance Performance
- Loan Servicing and Collections
- Managing a Successful Voucher Homeownership program
- Marketing Your Homeownership Program for Maximum Impact
- Math for Residential Lending Programs
- Maximizing the Impact of Housing Counseling for the Gulf Rebuild
- Measuring and Analyzing the Impacts of Homeownership Programs
- NeighborWorks HomeOwnership Center Training
- Originating First Mortgage Loans: Strategies for Successful Loan Counselors
- Purchasing and Financing a Manufactured Home
- Reaching Minority and Immigrant Populations Through Homeownership
- Sub-prime as an Alternative Lending Option
- The Nonprofit Mortgage Broker
- Understanding Credit Scoring
- Understanding the CRA Rules and Making them Work for Your Organization
- Understanding the Underwriting Process

** These may be taken in both English and Spanish.*

Mastery of material learned is demonstrated by passing an exam administered at the end of each course, along with a comprehensive final program of study exam. While some exams are administered in-class on-site, NeighborWorks® America also offers exams to be completed on-line, within 30 days of the end of the training. Participants have three opportunities to pass the exam. Practitioners must also adopt the National Industry Standards for Homeownership Education and Counseling and National Code of Ethics and Conduct. Currently, there are over 570 individuals enrolled in the Homeownership and Lending Program of Study, and 152 graduates.

Through NTIs and PBTs, NeighborWorks® America's Training Division is the premier trainer and provider of professional development for the community development industry. In an effort to expand training and maintain the vanguard status in the industry, the Training Division is expanding opportunities to the web. E-learning will formally launch in 2007 with the development of training courses online in a web-based format. One course is developed and additional research is being conducted to determine the further development of other web-based online courses. Decisions regarding the following are under consideration:

- What content is best suited to being converted to e-learning
- What content would have the greatest demand through e-learning
- What e-learning delivery methods are most appropriate for what we want to accomplish
- Conversion of classroom training content into e-learning content, video production, editing, software development, and a delivery system.

Web-Based Financial Education Curriculum

NeighborWorks® America has been a leader in promoting financial education since 2000 through its Financial Fitness program. To further expand the program NCHEC, with support from State Farm®, developed a Web-based training course to complement the Financial Fitness program content. The course will debut in 2007 and is a pre-requisite course to the three-day financial literacy training. This on-line pre-requisite course is a requirement for all participants that register for the three-day HO209 **Financial Fitness: Teaching Financial Management Skills** course. It will aid in ensuring that once all registered participants begin the three-day class, their knowledge level of basic financial topics is on a more equal level.

1.9 Performance/Grant Requirements

NeighborWorks® America has previously received HUD grants under the Housing Counseling Intermediaries program. Table 5 lists HUD agreements with NeighborWorks® America since fiscal year 2002.

Table 5, Grant Awards from HUD - FY 2002 through FY 2006

Table 5: NeighborWorks® America

Grant Awards from HUD: FY 2002 through FY 2006

Purpose	Period	Amount of Award (\$)	FY 2006		Grants Awarded/ Fully Expended (\$)			
			Award (\$)	Expended (\$)	FY 2005	FY 2004	FY 2003	FY 2002
HomeOwnership Program (1) (cooperative agreement)	2/6/2004 to 2/6/2005	1,000,000				1,000,000		
Section 8 HO Voucher								
	10/01/2006 to 9/30/2007	225,000	225,000	1,689				
Project period extended 6 months Housing Counseling Services	12/08/03 to 12/31/2006	1,000,000		960,457		1,000,000		
	10/01/2005 to 9/30/2006	1,970,440	1,970,440	1,970,440				
Project period extended to 12/31/07	4/1/2005 to 03/31/2007	7,750,000		5,499,611	7,750,000			
	10/12/2004 to 09/30/2005	1,854,239			1,854,239			
	10/12/2004 to 09/30/2005	56,901			56,901			
	10/01/2003 to 9/30/2004	2,421,254				2,421,254		
	10/01/2002 to 9/30/2003	1,399,453					1,399,453	
	10/01/2001 to 9/30/2002	1,155,072						1,155,072
Housing Counseling Services (Mark-to-Market)	9/20/2002 to 9/19/2004	500,000					500,000	
9-month Housing Counseling Training Program	9/13/2002 to 6/13/2003	242,067					183,927	
National Homebuyer Education Training for Indian Country	3/01/2002 to 2/28/2003	25,000					5,000	20,000
Housing Counseling Services Training Grant	01/01/1999 to 3/31/2002	484,019						23,371
Total		20,083,445	2,195,440	8,432,197	9,661,140	4,421,254	2,088,380	1,198,443

NeighborWorks® America received \$1,000,000 in FY04 for the Housing Choice Voucher Homeownership Program and the final drawdown will take place between June 2007 and July 2007. The Corporation received a six-month no cost extension on December 22, 2006.

Reporting: Grant Awards 2003-2006

With the exception of the first quarterly report ever due from NeighborWorks® America to HUD, we have submitted quarterly and final HUD reports as required, on or before the deadline. This is shown in Table 6, below.

Table 6: HUD Grants Quarterly Report Performance

HUD Contract	Date Report Due	Date Submitted
Housing Choice Voucher: KPIH 03020		
Annual Report	7/30/03	12/15/04
Quarter	4/30/05	4/29/05
Quarter	8/31/05	8/31/05
Quarter	12/31/05	12/22/05
Semi-Annual	7/31/06	7/31/06
Semi-Annual	1/31/07	1/31/07
Housing Counseling - HUD HC:		
HC-05-0000-018		
HC-05-0095-006		
HC-05-0095-011		
Q1	1/30/06	1/29/06
Q2	4/30/06	4/26/06
Q3	7/30/06	7/28/06
Q4-Final	12/30/06	1/3/07
Housing Counseling Training: HC-04-0000-002		
Q1	9/15/05	9/15/05
Q2	11/30/05	11/22/05
Q3	1/31/06	1/26/06
Q4	4/30/06	4/28/06
Q5	7/31/06	7/31/06
Q6	10/31/06	10/27/06
Q7	1/30/07	1/29/07
Q8	4/30/07	4/30/07

Performance under Current HUD Housing Counseling Training Cooperative Agreement

Since 2004, NeighborWorks® America has worked closely with HUD to implement the Housing Counseling Training Cooperative Agreement. Implementing this agreement required building new relationships with HUD staff, enhancing data systems, marketing and administering the program. In the first six months, NeighborWorks®:

- Hired six new staff members to help implement the grant.
- Built out office space to house the staff.
- Enhanced information management systems to facilitate registration, reporting, faculty and course management.
- Created new internal data base systems to facilitate verification of and communication with HUD-approved housing counseling agencies, national intermediaries and state housing finance agencies.
- Executed agreements with Subgrantees - National Community Law Center and AARP Foundation.
- Recruited and oriented new faculty for expanded training and new course offerings.
- Coordinated with Registration and Payments Unit to assess procedures for expanded scholarship processing.
- Coordinated with our Marketing unit to implement recognition and visibility strategy for HUD.
- Developed relationships with the 17 national intermediaries whose counselors we would support through scholarships and place-based trainings.
- Held bi-weekly telephone and face-to-face meetings with HUD staff to coordinate Agreement implementation.

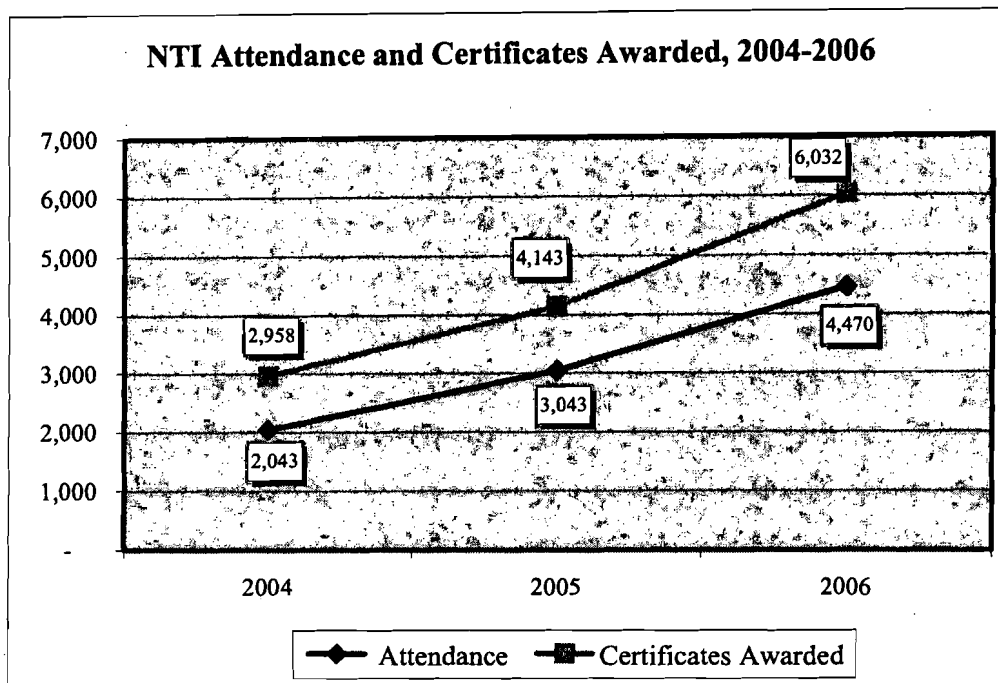
This represents a significant investment of activity and resources, on the part of both NeighborWorks® America and HUD. Confident in the efficient systems in place to continue to support the successful delivery of the Training Grant program components along with the strong partnership built with HUD, we are fully prepared to complete the requirements of the existing Cooperative Agreement and seamlessly enter into this new one.

We are pleased with our performance to date under the existing Agreement. By the end of the 8th quarter we had met, and in most cases exceeded our goals, as the table below indicates. We have 16 HUD regional and Intermediary place-based trainings planned by the end of the no-cost extension period (December 31, 2007), by which time we will have exceeded our goals in these areas as well.

Outcomes of First Cooperative Agreement through Quarter 8

Category	Goals	Actual	Variance
Additional courses at NTIs and RTIs	97	153	158%
Additional Counselors trained at NTIs and RTIs	1,903	3,288	173%
Additional Certificates issued at NTIs and RTIs	2,882	4,293	149%
PBT Courses provided	44	40	91%
Total individuals trained at PBTs	1,320	1,239	94%
Certificates issued at PBTs	1,320	1,347	102%
Scholarships awarded	3,285	2,649	81%
Stipends awarded	1,200	1,268	106%

The numbers of individuals who received training and certificates of completion increased over 100% between 2004 and 2006. This is illustrated in the figure below.



In addition, the number of NCHEC Certifications awarded in all categories from August 2004 through May 2007:

- NCHEC Certifications in Pre-Purchase Homeownership Education - 1,141
- NCHEC Certifications in Homeownership Counseling - 369
- NCHEC Certifications in Post-purchase Homeownership Education - 422

NCHEC developed two web-based technology tools, which were launched during this performance period. Full deployment of these tools will occur in the summer 2007.

- Project 1 creates efficiency to participants applying for NCHEC/HUD scholarships. Over the contract period, paper scholarship application forms were downloaded from the internet and faxed to NeighborWorks® for award approval, requiring significant man-hours for review, eligibility, accuracy, data entry and follow-up. The new **online** scholarship application system eliminates the paper scholarship application form and allows participants to apply for scholarships online, thus streamlining the process, ensuring greater accuracy, and leveraging resources for efficiency.
- Project 2 is an e-learning course developed as an online training tool for participants. This is designed as a pre-requisite to NCHEC's HO209 Financial Fitness course. Prior to attending NCHEC's HO209, participants will take the online course to learn the fundamentals of financial education. The course was developed through exclusive sponsorship from State Farm.

HUD Recognition

As HUD was a primary funder of the housing counseling training undertaken over the last few years, NCHCEC believed it was vital to integrate this information into all training-related materials. Over the last 30 months, we have:

- Included the U.S. Department of Housing and Urban Development (HUD) as a NeighborWorks®/NCHCEC partner on web site at www.nw.org, www.nw.org/training and www.nw.org/nchcec;
 - Recognized HUD on the NeighborWorks® Training Institute course catalog back cover as a NeighborWorks®/NCHCEC partner distributed to 35,000 individuals in advance of each training institute;
 - Recognized HUD in the Scholarship Award Notification to all HUD scholarship recipients;
 - Included the HUD logo and recognition in NCHCEC course materials;
 - Created a webpage dedicated specifically for HUD activities including Program Award information on website at www.nw.org/nchcec;
 - Recognized HUD as an NCHCEC partner on banners and signage prominently displayed at all NeighborWorks® Training Institutes;
 - Included HUD's logo and recognition on scholarship application forms for NeighborWorks® Training Institutes and PBTs.
-



AMERICA

Department of Housing and Urban Development

Housing Counseling Training

Funding Opportunity Number: FR-5100-N-23
CFDA Number: Housing Counseling Program 14.316

June 14, 2007

Rating Factor 2

Need/Extent of the Problem

Submitted by:

Unit: NeighborWorks® Center for Homeownership
Education and Counseling (NCHEC)

Company: NeighborWorks® America

Division: Training Division

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Rating Factor 2: Need/Extent of the Problem

2.1 Evolution of the Homeownership Education and Counseling Industry

The evolution of the homeownership education and counseling industry is due in large part to government legislative and financial support for homeownership education programs as a means to increase low-income homeownership. Throughout the industry's history, HUD has played a key role in supporting homeownership education and counseling programs. Most of the original homeownership education and counseling programs received funding from HUD to get established. HUD also began requiring counseling for some of its programs, including FHA insurance in targeted areas, and later offered incentives in the form of reduced up-front mortgage insurance premiums to first-time homebuyers who receive housing counseling. HUD also requires counseling on all HECM loans, and requires delinquent borrowers to be advised of all HUD-certified housing counseling options available to them.

Over the past 30 years, the homeownership education and counseling industry has evolved considerably. However, the industry remains fragmented, with a range of nonprofit organizations, private-sector companies, and government agencies providing programs of disparate quality and quantity. Today, there are about 3,000 providers tied loosely together through numerous and complicated bonds on local, state, and national levels. This estimate is based on the total number of HUD-approved counseling agencies plus additional providers that are not HUD-approved. As there is no one trade group representing housing counseling providers, it is difficult to assemble data on provider characteristics. They range from small nonprofits with a counseling staff of one or two people, to much larger groups serving broad geographical areas with staffs of 50 or more, as well as a handful of municipal agencies.

The HUD requirements described above, accompanied by continued strong political support for homeownership at the local, state, and national levels, have helped drive demand for counseling. The rapid growth and diversity of counseling agencies mean that counseling may be more available to homebuyers but it is of very uneven quality. Housing counseling and education is provided by many practitioners with limited training, using materials and methods of varied quality, and following inconsistent standards. This in turn creates an urgent need for standards governing housing counseling and education content, length, and quality.

HUD certifies organizations providing homeownership counseling, setting homeownership counseling standards through its certification process. Many NeighborWorks® network organizations are also HUD-approved counseling agencies, and NeighborWorks® America has successfully sought HUD Housing Counseling Intermediary funding to offer pass through grants to HUD-approved network members. Under the Cooperative Agreement in place during the last two and a half years, NCHC has worked closely with HUD to expand training opportunities available to HUD-approved counseling agencies. The activities described in this grant application will also be targeted to HUD-approved agencies.

2.2 Need for Quality Standards for Housing Counseling Training

In 2004, responding to industry demands for homeownership education and counseling standards, and the training and certification of those trainers providing education and counseling, NeighborWorks® America launched the NeighborWorks® Center for Homeownership Education and Counseling (NCHEC).

NCHEC's mission is to work with industry partners to promote quality standards; provide expanded training and certification opportunities for counselors; and support counselors with tools, information, and continuing education.

In 2006-2007 NCHEC led a process involving leaders from lending institutions, community development organizations, real estate and mortgage insurance companies, and the secondary mortgage market to develop national standards for consumer homeownership education and counseling. When broadly adopted these standards will dramatically improve the quality of education and counseling provided throughout the industry and prevent, in the future, the wave of foreclosures that the housing market is experiencing today.

The standards represent a remarkable achievement; the first time that representatives from all corners of the housing industry have reached agreement on a set of benchmarks for the delivery of quality education and counseling to consumers across the nation. Industry standardization strengthens the professional credentials of more than 10,000 homeownership professionals currently working in the industry and helps ensure that millions of potential and existing homeowners receive high quality and comprehensive housing information and services.

A goal of the National Industry Standards for Homeownership Education and Counseling is to provide consumers in every neighborhood across the country with an easy way to identify qualified homeownership educators and counselors. These professionals will be capable of assisting them in making sound financial decisions, leading to long-term, successful homeownership.

The Advisory Council convened by NCHEC to develop these standards included the following industry leaders (listed in alphabetic order).

- Bank of America
- Chase
- Chrysalis Consulting Group, LLC
- Citi
- Community Development Corporation of Long Island, Inc.
- Consumer Credit Counseling Services of San Francisco
- Countrywide
- Financial Corporation
- Fannie Mae
- Freddie Mac
- Minnesota Housing
- Mortgage & Credit Center
- Mortgage Guaranty Insurance Corporation (MGIC)
- National Association of Real Estate Brokers - National Investment Division
- National Association of Realtors®
- National Council of La Raza (NCLR)
- National Council of State Housing Finance Agencies
- NeighborWorks® America
- NHS of Great Falls
- The Housing Partnership Network
- University of North Carolina - Chapel Hill
- U.S. Department of Housing and Urban Development (HUD)
- Wells Fargo

The National Industry Standards for Homeownership Education and Counseling includes benchmark recommendations and guidelines in the following areas:

1. Competency
2. Skills
3. Training
4. Certification
5. Continuing Education
6. Curriculum
7. Homeownership Program Knowledge
8. Expected Outcomes
9. Recordkeeping
10. Reporting
11. Service Thresholds

The National Industry Standards improve the quality and availability of **homeownership counseling and education** by:

- 1) **Establishing how much training housing counselors need (both at entry and as continuing education, for both pre-purchase and post-purchase).** Consumers will be better served when they can verify that housing counseling agencies meet national standards for trained staff, and for the quality and content of the education and counseling provided.
- 2) **Creating high quality counseling and education by setting standards for the content, tools, and materials used nationwide.** The housing counseling industry became extremely fragmented in terms of the quality and content of programs provided by those attempting to help prospective homeowners. Essential content was often not covered or covered inadequately, and counselors frequently used tools and materials that were out-of-date or of very poor quality.
- 3) **Reducing high turnover among housing counselors.** The turnover among housing counselors is high: an estimated 33% of housing counselors leave their positions annually, with the average tenure about three years. This is due in part to the absence of clear standards for training and an established career path. National standards for entry level and continuing education for counselors will improve job satisfaction and reduce turnover. They will also expedite the replacement of counselors when turnover does occur, minimizing disruption to the housing counseling agency.
- 4) **Commitment to High Quality Training.** The National Industry Standards provide a recommended benchmark of content knowledge for all homeownership educators and counselors. The National Standards outline critical content knowledge practitioners should obtain to serve clients best.
- 5) **Ensuring nationwide coverage.** By promoting National standards throughout the country, consumers nationwide are guaranteed to learn the fundamentals of homeownership as outlined in the National Industry Standards.

On May 9, 2007, the National Industry Standards for Homeownership Education and Counseling were launched in Phoenix, Arizona, with overwhelming support by industry partners. Leaders from lending institutions, community development organizations, real estate, mortgage insurance companies and the secondary mortgage market demonstrated the importance of consumer education and the value of consistent, quality homeownership services by endorsing the standards. Those organizations that currently endorse the National Industry Standards include:

Bank of America	Mission of Peace
Catholic Charities USA	Mississippi Housing Initiative
CCCS of San Francisco	Minnesota Homeownership Center
Community Development Corporation of Long Island	Mortgage & Credit Center
Chase	NAREB-National Investment Division
Chrysalis Consulting Group, LLC	National Credit Union Foundation (NCUF)
Citi	National Urban League
Congressional Hispanic Caucus Institute (CHCI)	National Council of La Raza (NCLR)
Countrywide	New York State Coalition for Excellence in Homeownership Education
Fannie Mae	National Foundation for Credit Counseling (NFCC)
The Federal Reserve Board	NHS of Great Falls
Freddie Mac	NeighborWorks® America
HomeFree USA	Rural Community Assistance Corporation (RCAC)
Homeownership Preservation Foundation	Seedco
The Housing Partnership Network	Tennessee Housing Development Agency
The U.S. Department of Housing and Urban Development (HUD)	Montana HomeOwnership Network
Kentucky Housing Corporation	MonValley Initiative
Mortgage Guaranty Insurance Corporation (MGIC)	Texas Commercial & Industrial Real Estate Services
Minnesota Housing	West Tennessee Legal Services

2.3 Continued Demand for Housing Counseling Training

We believe a conservative estimate of the number of housing counseling agencies is at least 3,000 (of these, about 2,300 are HUD-certified). Housing counseling agencies range in size from one counselor to 50 or more, although the ones with smaller staffs predominate. If we assume an average of three counseling staff per agency, the total counselors needing training is at least 9,000. If they average about three years on the job before moving on, then every year almost 2,970 new housing counselors enter the industry and require training. In addition, remaining staff will require continuing education to expand and strengthen their skills.

Housing Counseling Agencies	3,000
Average housing counseling staff/program	3
Total housing counseling staff	9,000
Annual turnover	33%
New housing counseling staff annually	2,970

Over the last three years, NCHC has seen a dramatic increase in demand for training and certificates, as the figure below indicates. The HUD Housing Counseling Grant has helped NCHC accommodate that demand. In 2005, 49 percent more individuals were trained than in 2004; in 2006, the figures were more than double 2004 levels. Demand for NCHC certification also rose dramatically in that period.

Housing education and counseling agencies need:

1. **Subsidized Access to High Quality Training.** Nonprofits often have limited budgets for training and travel and many smaller ones have no budget at all. In times of fiscal constraints staff training and development are often the first things to be removed from the budget. Training must be made more affordable and accessible through tuition and travel scholarships and through provision of training at national, regional, and place-based venues.

Offering tuition scholarships and lodging or travel stipends to housing counseling agencies from low and moderate communities across the country will help ensure the availability of high quality housing counseling and education nationwide.

2. **Access to research and best practices.** Ongoing research helps to hone the practice of housing education and counseling and improve outcomes for homeowners. Courses offered at NTI and at place-based trainings offer an efficient pathway for getting up-to-date research and best practices into the hands of the people who will use it.

Meeting the Needs of Minority Families

In its 2003 report, *Blueprint for the American Dream*, the Bush administration stated its commitment to increasing minority homeownership by at least 5.5 million by the end of the decade. Homebuyer education and counseling were featured in the report as critical elements in preparing minority homeowners to purchase a home.

This focus on minority homeownership appears to be working to some extent. Between 1995 and 2005, minority families accounted for 49 percent of the 12.5 million increase in homeowners nationwide, the fastest growing segment of the housing market. Despite these gains, however, minority homeownership still lags that of whites by about 25 percent (*The State of the Nation's Housing 2006*, Joint Center for Housing Studies). Ongoing challenges to increasing and sustaining minority homeownership include the rising affordability gap caused by rapid real estate appreciation in markets across the country. This is exacerbated by the fact that the incomes of minority families remain lower, on average, than those of whites. In 2003, the homeownership rate for minority working families with children was 44.6 percent, compared to the rate for white working families of 70.5 percent (*Locked Out: Keys to Homeownership Elude Many Working Families with Children*, The Center for Housing Policy, March 2006).

Low and Moderate Income Families

Added burdens for all low-income families are the rapid increases in other costs vital for survival. In its October 2006 report, *A Heavy Load: The Combined Housing and Transportation Burdens of Working Families*, the Center for Housing Policy details its findings of families

living in 28 metropolitan areas of the United States. The study found that on average working families spent 57 percent of their incomes on the combined costs of housing (28 percent and transportation (29 percent Health care takes an additional 7 percent of income, leaving little left over for food, clothing, and other expenses. Lower income families, those earning between \$20,000 and \$35,000 annually, are even more cash-strapped, with the combined costs of housing and transportation consuming up to 70 percent of their incomes.

Efforts to move away from urban centers to save on housing costs lead almost inevitably to higher transportation costs: for every dollar saved on housing, the Center estimates that families spend an additional 77 cents on transportation (from its April 2005 report *Somethin's Gotta Give: Working Families and the Cost of Housing*).

While housing counseling by itself will not solve the nation's housing crisis, teaching low- and moderate-income families to budget and spend wisely can make the difference between remaining successful homeowners and renters, and housing disaster.

The Rise of Subprime Lending, Delinquencies, and Foreclosures

Subprime mortgages started out as a tiny niche product in the mid-1990s, but by 2006 the subprime market had mushroomed to include 23 percent of all mortgages issued (*Losing Ground: Foreclosures in the Subprime Market and their Cost to Homeowners*, Center for Responsible Lending, December 2006).

While it is undoubtedly true that subprime mortgages helped lower income homeowners gain access to homeownership, these mortgages, and in some cases shaky underwriting, created serious challenges in the years following their purchase. The Center for Responsible Lending estimates that by the end of 2006 2.2 million homeowners in the subprime market had either lost their home to foreclosure already or held a loan that will fail in the next several years.

In a report issued by Congress' Joint Economic Committee in April 2007 (*Sheltering Neighborhoods from the Subprime Foreclosure Storm*), hybrid adjustable rate mortgages were identified as one of the biggest contributors to the dramatic rise in foreclosures. Often referred to as "exploding ARMS," they are issued at a teaser rate that is well below market, but written to reset in Year 2 or 3 sometimes as often as every six months thereafter. While affordable at the outset, when they reset the mortgage payments may jump 29 to 50 percent depending on interest rate trends. Faced with this payment shock, homeowners quickly fall behind in payments.

The Center for Responsible Lending estimates that in 2007 and 2008 approximately 1.8 million hybrid ARMS will reset. Homeowners who decide to refinance or sell their homes will face a soft real estate market and decreased home values that will make it difficult to borrow sufficient funds to pay off their ARMs. This is already generating a wave of foreclosures.

HUD-approved housing counseling agencies across the country are already reporting sharp increases in demand for assistance from homeowners desperate to prevent foreclosure. As housing counseling agencies struggle to meet the demand, they are seeking to add staff, which in turn creating additional demand for delinquency and foreclosure prevention courses both at

NTI and at place-based trainings. NCHEC is responding to this additional demand by hiring new instructors so more course sections can be added.

2.4 Homeownership Education and Counseling is Effective

Effective pre-purchase homeownership counseling can significantly reduce the 90-day delinquency rates of mortgages, in some cases by as much as 34 percent, according to a groundbreaking empirical study done on the impact of pre-purchase home counseling.¹ The paper examined almost 40,000 mortgages originated under Freddie Mac's Affordable Gold program, and compared the relative effectiveness of different types of counseling programs, including individual counseling, classroom counseling and home study. The study posed three questions:

1. Does pre-purchase counseling demonstrably reduce 90 day delinquency rates?
2. Do the different types of pre-purchase homeownership counseling programs vary in their effectiveness at reducing delinquency rates? and
3. Are any counseling providers more or less effective in administering their programs?

Results showed that borrowers participating in individual counseling saw a 34 percent drop in delinquency rates. Borrowers participating in group-counseling saw a 26 percent drop in delinquency rates, while home study participants experienced a 21 percent reduction.

More recently, in response to skyrocketing mortgage delinquency and foreclosures, attention has focused on the efficacy of delinquency and foreclosure intervention counseling. A pilot project undertaken in the city of Chicago proved successful in reducing foreclosures and minimizing the devastating effect of abandoned properties on neighborhoods.² The three-year pilot, known as the *Homeownership Preservation Initiative (HOPI)*, was a partnership that included Neighborhood Housing Services of Chicago, the City of Chicago, and key lending, investment, and servicing institutions. The pilot results included the following:

1. More than 4,000 homeowners were educated about foreclosure and alternatives to it;
2. Over 1,300 homeowners avoided foreclosure as a result of HOPI activities;
3. Over 330 buildings that had been vacant or neglected were reclaimed for use;
4. The City, residents, and HOPI lender partners saved an estimated \$267 million due to foreclosure intervention activities and the re-use of vacant buildings.

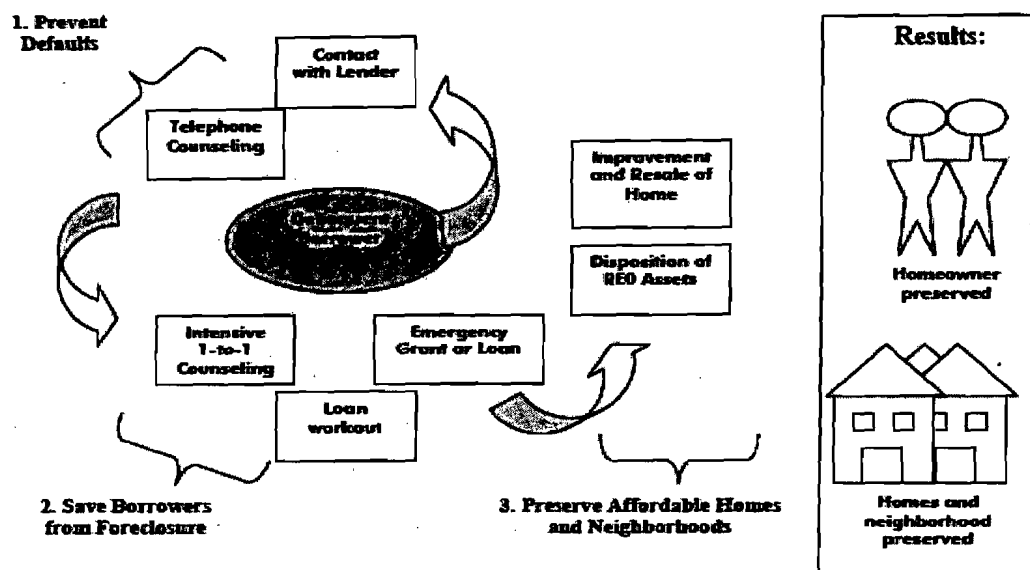
While counseling alone did not achieve these results, the report found that counseling is an effective and essential component of the effort to preserve homeownership and neighborhoods. In particular, pre-purchase counseling to help homebuyers make sound financial decisions when borrowing, and intensive one-to-one counseling for those homeowners whose loans become past due, was found to be a powerful combination. This is illustrated in the graphic, above.

¹ Hiram, A., Zorn, P. "A Little Knowledge is a Good Thing: Empirical Evidence of the Effectiveness of Pre-Purchase Homeownership Counseling", Freddie Mac, May 2001.

² Neighborhood Housing Services of Chicago, "HOPI Partnership Lessons and Results: Three Year Final Report", July 2006.

2.5 Training Improves the Housing Counseling Industry

NeighborWorks® America has demonstrated that the housing counseling training offered at NTIs and regional and place-based trainings helps them make changes to their education and counseling programs, increase the effectiveness and efficiency of their education and counseling programs. In an evaluation of the NTI completed in December 2006, Eureka Facts found the following results from almost 1,800 participants responding 3 to 18 months after they had attended NCHCEC training:³



- 96 percent reported that the knowledge gained at the Institutes enhanced their work skills.
- 95 percent said that their Institute training had a positive effect on their work performance.
- 85 percent revised or improved existing work practices based on what they learned at the Institutes;
- 82 percent reported an increase in the number of resources they can use.
- 81 percent were more confident in their ability to perform their job as a result of their NTI training.

Training resulted in organizational improvements as well. The same evaluation found that 80 percent said their training improved how their organization operates.

Finally, the knowledge gained from training meant positive benefits for the community as well. Seventy-three percent indicated that their organizations became more effective in the community or with clients they serve as a result of the NTI training received.

Eureka Facts provided opportunities for survey respondents to write comments about the value of the training they received. The comments below illustrate respondents' experience:

³ Eureka Facts, LLC, "NeighborWorks Training Institute Evaluation," December 2006.

Training Participants' Comments

We lacked a consistent and on-going means of dealing with default and foreclosures clients. The training helped to develop a precise way of dealing with clients in the loss mitigation process. We also were able to develop the means to ensure that clients became more vested in the process by making them personally responsible for certain action steps in the... process.

The best thing I did when I returned from my first training was adapting a game I learned during the training, which was used in a completely different way. I changed and adapted it to work to show clients their spending habits, necessary versus unnecessary expenditures, what cut backs can be made in case of job loss or medical issues, how to reach their goals, and to teach them the importance of keeping track of their spending. All of that comes out of a silly fun game using candy, whose conception came out of another silly fun game that came from class.

One example: Using what I learned in financial re-structuring, I was able to save \$7,500 on an appraisal because the County accepted (and complimented me on) a valuation I did on a property to show their subordinated loan was fully secured. The new loan was subsequently approved by the community review Board and County Board of Supervisors to rehab a property.

Financial literacy and certified homebuyer education to 614 participants; 290 people and families moved into their new homes to become part of a community; \$10 million reinvested in our communities.

FINANCIAL FITNESS: TEACHING FINANCIAL MANAGEMENT SKILLS was excellent. Have used REALIZING THE AMERICAN DREAM and it is excellent. Even with a degree in education, found the workshop helpful for new ideas/methods, etc.



Department of Housing and Urban Development

Housing Counseling Training

Funding Opportunity Number: FR-5100-N-23
CFDA Number: Housing Counseling Program 14.316

June 14, 2007

Rating Factor 3

Soundness of Approach/Scope of Services

Submitted by:

Unit: NeighborWorks® Center for Homeownership
Education and Counseling (NCHEC)

Company: NeighborWorks® America

Division: Training Division

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Rating Factor 3: Soundness of Approach/Scope of Housing Counseling Services

3.1 Work Plan

Building on the valuable experience gained in managing the first, multi-year HUD Housing Counseling Training Cooperative Agreement, NeighborWorks® America offers a comprehensive work plan that will meet or exceed HUD's goals for delivering housing counseling training nationwide. The goal of this Housing Counseling Training proposal is to strengthen the capacity of HUD-approved housing counseling agencies nationwide through expanded access to high quality, standardized training.

As mentioned in the Executive Summary, NeighborWorks® America, through its Training Division, has in place the expertise and institutional capacity to plan and conduct high-quality trainings marketed to a national audience, delivered in flexible formats to meet the needs of local practitioners. Effective systems and efficient staff are in place to enable a rapid and seamless launch of this project. NeighborWorks® America has been providing the highest quality community development training in the country for 20 years through its NTIs, which are held four times annually in different cities around the country. Practitioners and partners throughout the industry hold NTIs in high esteem because of the high quality of the course content, outstanding faculty, and excellent peer-to-peer learning. Over the past two and half years, NeighborWorks® America began taking its NTI courses to local markets in the form of PBTs conducted in collaboration with local, regional and national partners. **From December 2004 through December 2006, 132 PBTs on homeownership education, counseling, and lending courses have been offered, with 32 more currently scheduled and confirmed to be conducted by August 2007.**

Under this project, NeighborWorks® America proposes to achieve the following objectives.

1. To train over **2,000 HUD** housing counselors from HUD-approved housing counseling agencies at NTIs and PBTs;
2. To award over **3,000 total housing counseling certificates of completion** to HUD-approved housing counseling agency staff; and
3. To strengthen standards of delivery of high quality housing counseling education and training.

Objectives will be realized by:

- a. Awarding **1,400 tuition scholarships** funded by this HUD agreement, and over 700 funded by NeighborWorks® America and its other partners, to allow housing counselors from HUD-approved housing counseling agencies to access training at NTIs and place-based events;
- b. Holding **20 HUD regional PBTs**;
- c. Awarding **700 full or partial stipends for lodging, travel, or both funded by the HUD agreement, and 700 funded by NeighborWorks America and its other partners**, to help housing counselors access training at NTIs and place-based events; and
- d. Awarding **partnership grants** to 19 HUD-approved housing counseling Intermediaries (*excluding NeighborWorks America*).

The NeighborWorks® America Training Division, through NCHEC, is responsible for implementing this project. The mission of NCHEC is to expand the training provided in homeownership education and counseling and to be the marquee resource for training, information, and tools to counselors and educators around the country. Further, NCHEC is leading the broad business effort to promote National Industry Standards for Homeownership Education and Counseling, closely aligned with HUD-Approved Housing Counseling agency guidelines, to guide professional conduct and decision-making in the housing counseling field. NCHEC staff will ensure the work plan goals are met by coordinating closely with NeighborWorks® America staff from the Training Division, NeighborWorks® National Homeownership Programs, Finance and other key divisions, as well as primary contacts from other HUD-approved housing counseling Intermediaries, HUD Headquarters and HUD regional staff. NCHEC staff will also be responsible for all data gathering and timely reporting to HUD as required under the cooperative agreement.

NeighborWorks® America will use HUD's funds for the following.

1. **To expand opportunities for housing counselors to attend homeownership education, counseling and lending courses at the regularly scheduled NTIs, held four times annually.** HUD funds will be used to cover NTI training delivery, marketing, and administrative costs associated with managing additional HUD housing counseling participants, so that tuition-free attendance at NTIs can be offered to these non-profit housing counselors. In addition, we will award a limited number of "stipend scholarships" to defray participants' travel and/or lodging costs for attending NTIs or PBTs. **Use of HUD funds will make possible tuition-free attendance for 1,400 individuals participating in all homeownership education and counseling courses.** Since participants may elect to take multiple courses, NCHEC projects **2,200 additional certificates will be awarded in the 12-month grant period.** With additional resources leveraged by the HUD agreement, a total of over 2,000 individuals from HUD-approved agencies will earn over 3,000 training certificates.
2. **To offer place-based training (PBT) opportunities throughout the country enabling housing counselors to attend training at local and regional venues.** These locations will be planned in conjunction with HUD Headquarters and Regional Homeownership Centers. Again, by using HUD funding to cover training delivery, production, and administrative costs, we can offer tuition-free attendance at PBTs, along with a limited number of stipends to defray lodging costs. **NCHEC will add 20 regional PBTs in the 12-month grant period.**
3. **To offer partnership grants to HUD-approved Housing Counseling Intermediaries to supplement and defray costs and/or provide targeted training opportunities to their affiliates and subgrantees at locations of their choice.**
4. **To expand relevant training content to meet market demand and need.** NCHEC will develop one stand-alone Rental Housing course in either a facilitated or e-learning format, update selected courses to ensure that they have the most current information and develop new, more advanced level courses in homeownership such as program outreach and promotion, HECM, financial planning and education, mortgage lending math calculations,

and responsible lending. NCHEC also plans to develop two e-learning modules on priority counseling topics, which will provide additional training options for counselors.

5. **To identify, develop, and certify new NTI/PBT trainers** in order to meet the growing demand, and to support implementation of this proposed work plan. The Training Division currently has a cadre of approximately 30 homeownership and lending trainers (*see Factor 1: Table 1, NTI Faculty*), and will recruit trainers in order to meet the continued and growing demand.

All housing counseling training and travel assistance covered under this grant will be limited to staff from HUD-approved housing counseling agencies, to maximize scope.

Marketing, outreach, and visibility will be multi-pronged to gain greatest impact. Using a variety of methods including print, web, direct mail, and electronic mail, NCHEC and its partners will market the availability of NTI scholarships and travel assistance (as available) to members of their respective networks and spheres of influence. This will ensure that counselors working with minority and underserved populations have an opportunity to receive training. Upcoming NTI and PBT schedules are posted on the NeighborWorks® America website, www.nw.org, and paper mailers are sent out to a mailing list of 3,000 Housing Counseling Agencies and to a full industry mailing list in excess of 35,000 as well. As before, information about planned NTIs and PBTs will be posted on HUD's website. HUD will also receive recognition on print materials, in classroom materials and on banners at training events.

Employing the sophisticated network of each of the four HUD Homeownership Center (HOC) regions, NCHEC will coordinate communication and marketing efforts for place-based trainings and training institutes. For local and regional events, priority will be given to eligible participants within the coordinating HOC, followed by broader outreach outside the HOC. This is a cost-efficient strategy that gives preferred access to participants within a HOC region but also ensures that all available training slots are used.

Individuals receiving scholarships covered by funding under this agreement will be able to choose from among all available course offerings within the Homeownership and Community Lending content area at NTIs. **These course offerings currently include 13 of 14 HUD training topics identified in HUD's NOFA.** Content for the remaining training topic is contained within a number of existing course offerings. The courses are listed, with a short course description, in *Factor 1: Table 2, Course Descriptions*.

NeighborWorks® America is heralded as the industry leader in homeownership education and counseling training, as evidenced by evaluations and testimonials. Before 2004, we provided approximately 2,000 certificates per year in homeownership education, counseling, and lending courses. **To date we have issued 17,938 homeownership education, counseling, and lending certificates.** NeighborWorks® America staff are currently delivering a high concentration of cutting-edge homeownership and community lending courses, with continued interest and growing demand from the marketplace.

We believe there is no other organization with the expertise, record of accomplishment, reputation for excellence, or institutional capacity to achieve HUD's housing counseling training goals under this NOFA than NeighborWorks® America.

Table 7 breaks down the key administrative and project tasks critical to implementing this work plan.

Table 7, Administrative and Project Tasks

Administrative and Project Tasks	Q1	Q2	Q3	Q4	Total
Execute Grant with HUD	•				-
Execute agreements with National Intermediaries	19				19
Recruit new faculty	•				-
Develop a Rental Housing course curriculum	•				-
Deliver a Rental Housing course		•	•	•	-
Update course materials	•	•	•	•	-
Market NTI and PBTs and other formats as available	•	•	•	•	-
Schedule PBT with HUD HOCs	5	5	5	5	20
Hold place-based trainings	5	5	5	5	20
Hold NTIs	1	1	1	1	4
Award tuition scholarship for NTIs and PBTs	400	400	400	200	1,400
Award lodging and/or travel stipends for NTIs and PBTs	200	200	200	100	700
Award additional full scholarships (tuition, travel, and lodging) for NTIs that will be paid for NeighborWorks® America and other partners	175	175	175	175	700
Counselors completing training courses	550	550	550	350	2,000
Certificates awarded	850	850	850	450	3,000
Conduct training evaluations at PBTs and NTIs	•	•	•	•	-
Submit quarterly performance reports to HUD	•	•	•	•	-

NeighborWorks® America/NCHEC has extensive experience in measuring the success of training delivered at NTIs and PBTs. The strategies we plan to use to measure the success of the training delivered under the proposed work plan are described in detail in *Factor 5*.

3.2 Courses

NeighborWorks® America will offer all training topics that HUD lists in the 2007 Housing Counseling Training NOFA. These courses are described in more detail in *Factor 1: Table 2*, but the titles are listed below:

a. General Housing Counseling

- ◆ Principles and practices of individual, personalized housing counseling
- ◆ Skills and tools needed to be an efficient, effective counselor
- ◆ Housing counseling industry overviews
- ◆ Overview of pre- and post- purchase, delinquency, and default, counseling

b. Credit Counseling for Prospective Homeowners

- ◆ Results-oriented individual counseling, including triage strategies, corrective action plans, timelines, and facilitating progress
- ◆ Training on use of counseling software (client management systems)
- ◆ Use case studies of clients for hands-on, experiential learning

c. Matching Clients with Loan Products

- ◆ Industry practices, analysis of financials, risk elements, and general concepts of conventional and government-sponsored mortgage origination and underwriting
- ◆ Procedures and techniques to ensure appropriate lending decisions
- ◆ Use case studies of clients for hands-on, experiential learning

d. Homebuyer Education Programs

- ◆ Comprehensive homeownership education, content and training methods
- ◆ Homebuyer preparation, looking for a house, budget and credit profiles, and how to be a successful homeowner

e. Section 8 Voucher Homeownership

- ◆ Effectively partnering with Public Housing Authorities
- ◆ Unique characteristics of program and voucher holders
- ◆ Effective and proven implementation strategies

f. Helping Homeowners Avoid Delinquency and Predatory Lending

- ◆ Understanding how to avoid predatory lenders and common lending pitfalls
- ◆ Teaching customers to spot inflated appraisals, unreasonably high interest rates, unaffordable repayment terms, and similar issues
- ◆ Managing debt, avoiding mortgage delinquency and default
- ◆ State and federal regulations, including RESPA

g. Foreclosure Prevention

- ◆ Protocols for counseling homeowners in financial distress, addressing all aspects of delinquency and default
- ◆ Strategies for reducing expenses and calculating delinquencies
- ◆ Understanding players in the marketplace
- ◆ Loss-mitigation options for FHA-insured and other loans
- ◆ Foreclosure laws and timelines
- ◆ Tips for effectively intervening with lenders and/or servicers
- ◆ Managing multiple mortgages or liens
- ◆ Pros and cons of refinancing
- ◆ Current resources to meet demand and client needs

h. Home Equity Conversion Mortgages

- ◆ Understanding reverse mortgage products and programs
- ◆ How to analyze plans, compare costs and benefits, and identify alternatives
- ◆ Review counseling skills and ethics

- i. Home Maintenance and Financial Management for New Homeowners (aka Postpurchase Education)**
 - ◆ Helping new homeowners be successful through counseling and education covering home maintenance and repair, financial management, insurance, and record keeping
- j. Counseling Individuals and Families who are Homeless or at Risk of Becoming Homeless**
 - ◆ Social services available
 - ◆ Federal, state, or local homeless programs
 - ◆ Partnering with local service providers to enhance success or referrals
 - ◆ Characteristics and needs of the homeless population
- k. Disaster Victims Counseling**
 - ◆ Unique needs of disaster victims', including financial distress; mortgage-related counseling; default and delinquency, loss-mitigation options for FHA-insured and other loans; foreclosure laws and timelines; alternative housing; FEMA services; emergency housing (HUD homes)
- l. HUD's Housing Counseling Program**
 - ◆ Basic requirements of HUD's Housing Counseling Program, including homeownership education and counseling available at local, state, national, and regional levels
 - ◆ Completing a form HUD-9902
 - ◆ Housing counseling reviews
 - ◆ Biennial reviews
 - ◆ Record keeping
- m. Rental Housing**
 - ◆ Securing and maintaining residence in rental housing
 - ◆ Tenant/landlord rights and responsibilities
 - ◆ State/county laws
 - ◆ Budgeting
- n. Federal Housing Administration**
 - ◆ Overview of FHA-insured financing
 - ◆ Minimum requirements of FHA loans, loan limits
 - ◆ Advantages of FHA insurance
 - ◆ HUD foreclosed properties
 - ◆ FHA appraisal requirements for 203k, 203b, 203h, and HECM

3.3 Staffing

Figure 2, Organizational Chart, illustrates how NCHC and homeownership education and counseling training fit within the overall Training Division. Also depicted are the essential personnel dedicated to these efforts, and the percent of time each devotes to the homeownership training initiative. Since NCHC is housed within the Training Division, this will facilitate the close working relationship required to expand participation in the NTIs and PBTs.

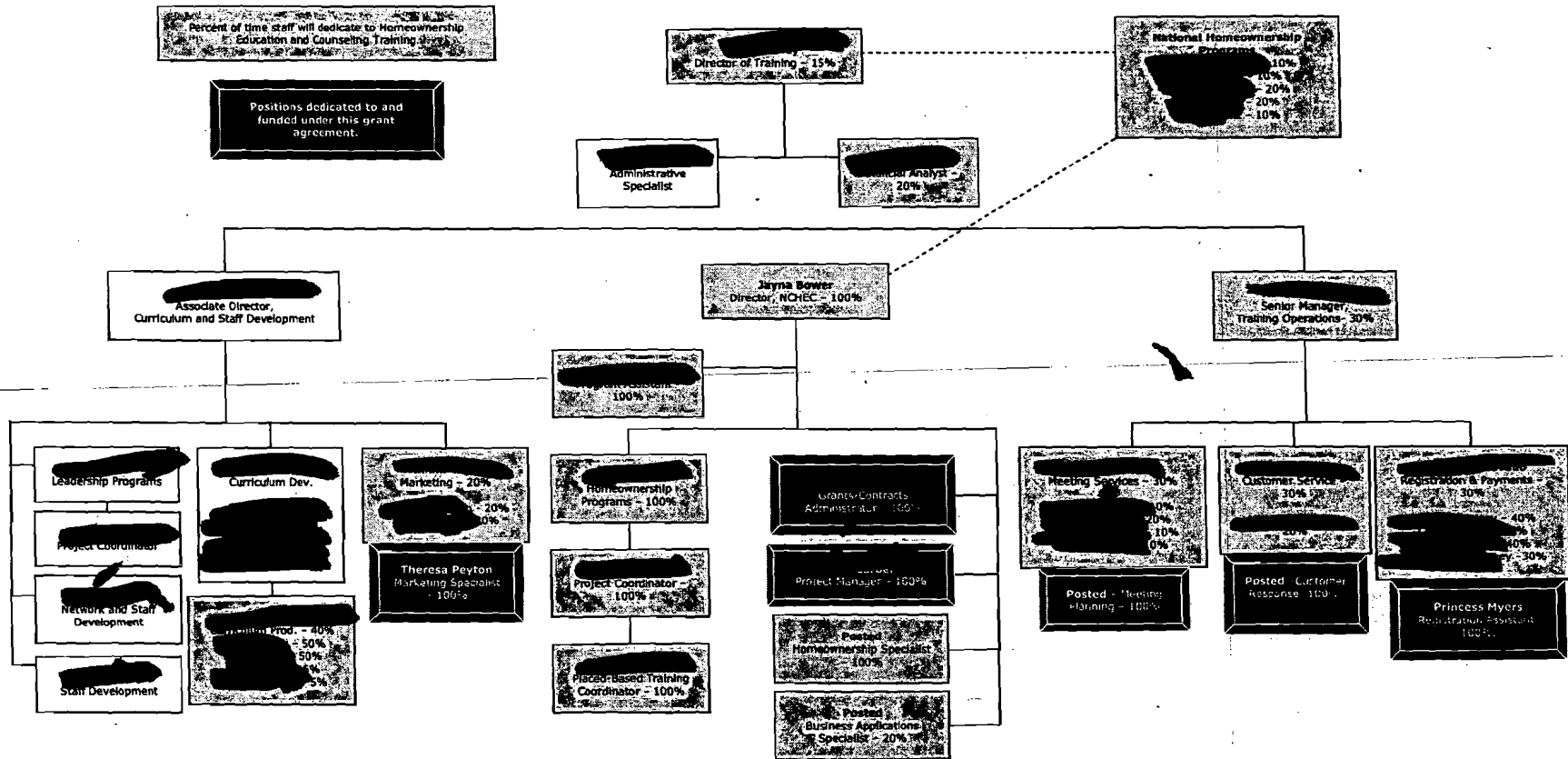
A major portion of the staffing costs to carry out homeownership education and counseling training is already in place and will be covered by NeighborWorks® America. The additional positions for which HUD funds are needed to expand our efforts in this area are indicated below and on the organizational chart (shaded boxes). Key positions for this project – those dedicating all or the majority of their time to this project (and whether funded by NeighborWorks® America or under this HUD proposal) - are identified in Table 8 below.

Table 8, Key Positions for Project

Position/Title	Percent FTE	% Funded by NeighborWorks®	% Funded by HUD
Director, NCHEC, Jayna Bower	100	100	
Homeownership Programs Manager, NCHEC, [REDACTED]	100	100	
[REDACTED]			
Homeownership Specialist, NCHEC (posted)	100	100	
Place-based Training Coordinator, NCHEC, [REDACTED]	100	100	
[REDACTED]			
Business Application Specialist, NCHEC (posted)	100	100	
Program Assistant, NCHEC, [REDACTED]	100	100	
Training Coordinator, NCHEC, [REDACTED]	100	100	
Director, NeighborWorks® National Homeownership Programs, [REDACTED]	30	100	
Homeownership Specialist: Section 8 to Homeownership	30	100	
Homeownership Campaign Special Projects Coordinator	10	100	
Homeownership Campaign Specialist	20	100	
Training Division Senior Operations Manager	30	100	
Meeting Service Manager and Staff	60	100	
Curriculum Production Manager and Staff	70	100	
Marketing Manager and Staff	40	100	
Customer Response Manager and Staff	50	100	
Registration & Payments Manager and Staff	30	100	
Training Division Financial Analyst	20	100	
Project Manager, NCHEC, [REDACTED]	100		100
Grant & Contracts Administrator, NCHEC, [REDACTED]	100		100
[REDACTED]			
Marketing Specialist, NCHEC, [REDACTED]	100		100
Registration Assistant, NCHEC, [REDACTED]	100		100
Meeting Planner, NCHEC (posted)	100		100
Customer Response Assistant, NCHEC (posted)	100		100

Figure 2, Organizational Chart

Figure 2 - Organizational Chart
NeighborWorks® America Training Division



3.4 Proposed Budget

NeighborWorks® America Training Division
HUD Housing Counseling Training Proposal Budget
CFDA No.: 14.169
MOB Approval No.: 2502-0261

Covers Program Activities for 12 months

HUD-424- CB BUDGET CATEGORY	Total Budget (12-mos)	Description	Relevance to Grant
REVENUE			
HUD Housing Counseling Training	3,000,000	Contract Total	
EXPENSES			
Employee Salary	352,000	Project Staff: Project Manager, contract/grant administrator, meeting planner, customer response assistant, registration assistant, and marketing specialist. Average salary per year for 12 months: \$58,667.	Staff to support course offerings at NTIs and PBTs (see narrative). Note: NeighborWorks America will pay for significant additional staffing including the leadership of the program (Director, Jayna Bower) a Homeownership Programs Manager (Karen Hoskins), the national director of the NeighborWorks Campaign for Home Ownership® (Marietta Rodriguez) as well as a several operations managers and staff.) Leveraged NeighborWorks America and other funds support 7 positions.
Employee Benefits	126,720	At 36% of salaries	Health and other fringe benefits
Staff Travel	58,000	20 NTI trips @ \$2,400/trip; 8 PBT trainings @ \$500/trip; 4 planning & partnership meetings @ \$1,500/trip; and other.	Staff travel to 4 NTIs, 20 PBTs, planning and partnership meetings
Equipment/AV/ Computer Rentals/Computer Stations at Institutes	131,359	Audio-Visual and Computer Rentals for Classrooms, average \$1,095 per NTI course.	Audio-visual, computer rental, and other equipment needs in classrooms. Computers are used in classes, for on-site registration, certificate generation, on-line test taking, etc.
Supplies	29,000	Course-Related and Office Supplies at \$13.18 per course participant/certificate earner	Course materials, binders, misc. office supplies

HUD-424- CB BUDGET CATEGORY	Total Budget (12-mos)	Description	Relevance to Grant
Trainer/Consultant Fees	737,900	Average \$500/day X 1476 consultant days; fees to conduct NTI courses, place-based trainings; develop new courses, develop e-learning courses, and update existing courses.	Instructor preparation and instruction of NTI courses and place-based/local courses (20 new PBT classes); development of course on rental housing; develop new courses; develop e-learning courses revised and update existing courses, trainer development and Training of Trainers.
Trainer/Consultant Expenses	295,654	Average 40% of fees	Trainer's airfare, lodging, meals, etc.
Other Expenses			
Meeting Room Rental Fees, Internet Lines and Ground Transportation	48,650	Classroom space and classroom internet connections - at \$375 rooms and \$673 per day computer lines for selected classes.	Classroom rentals, internet computer lines, and limited ground transportation at NTIs and PBTs.
Occupancy	32,743	Workspace @\$49.61/square foot (average for 12 months)	Office Space for Project Staff
Telephone	24,384	\$4,876.80 per NTI and PBT average for registration, customer service, and meeting services.	Phone Lines at NTI Facilities for NTI-NCHEC registration functions, customer service, and meeting services.
Postage	15,000	Mail House marketing \$1.63/mailing	Mailing of 9,200 additional marketing pieces to organizations and individuals.
Delivery	73,000	\$456.25/course average	Additional Course Materials for NTIs and PBTs.
Printing	162,320	\$1,015/course	Additional course materials and informational and marketing brochures, plus Realizing the American Dream in English and Spanish (now includes CD Rom of tools) for applicable courses.
Agency Fee-Temp Help	24,528	\$6,132 per NTI average	Temporary services for course material collation and distribution, registration packet assembly; on-site computer and audio-visual support.
Publications	20,440	Averages \$14.60 per training class participant	Providing copies of counseling resource publications to training participants.

HUD-424- CB BUDGET CATEGORY	Total Budget (12-mos)	Description	Relevance to Grant
Scholarships and Stipends			
Travel and Lodging Stipend "Scholarships"	507,000	Partial and full stipends offered to 700 individuals.	Provides travel and lodging stipends to training participants from HUD-approved agencies under this agreement. Helps defray costs of travel and lodging to NTIs and PBTs.
Partnership grants to HUD-approved housing counseling Intermediaries.	152,000	\$8,000 to 19 Intermediaries	Supports all HUD-approved housing counseling Intermediaries to help defray costs associated with affiliates attending training at NTIs and regional place-based trainings or to leverage funds to host their own local placed-based training.
Indirect Costs	209,302	NeighborWorks America has an Audited Indirect Rate of 13%. An indirect rate of 7.5% will be applied to this project.	An indirect rate of 7.5% will be applied to this project. The remaining Indirect costs of will be covered by NeighborWorks America. This represents a savings of \$153,488 to HUD.
Expense Budget Subtotal	3,000,000.00		
Revenue Budget Subtotal	2,790,698.00		
Indirect	209,302.00		

3.5 Cost-Effectiveness of Proposed Budget

The proposed activities and methods represent a cost-effective strategy to provide training to the new and existing housing counselors nationwide. The reasons are as follows:

- NeighborWorks® America is **already the industry leader** in offering training for housing counselors on a national basis. The HUD Housing Counseling Training Cooperative Agreement will allow NeighborWorks America to build on its existing platforms of NTIs and PBTs to reach more direct service providers.
- Because of our extensive experience providing this type of training we can accurately project all costs such as hiring faculty, travel, materials production, and all the ancillary costs that make events of this scope and caliber run smoothly.
- NeighborWorks® America created NCHEC in 2004 to administer all of its homeownership and community lending training. NCHEC will directly manage this project. The NCHEC Director will be responsible for direct oversight of the HUD Housing Counseling grant implementation. All other staff required to implement this grant are also in place, or positions are posted (their roles and experience are described in Factor 1).

- NeighborWorks® America, through its Training Division and NCHEC, has in place the staff and capacity to plan and hold high-quality trainings marketed to a national audience. It has been doing this for nearly 20 years through its NTIs, which are held four times a year in different regions of the United States. The NTIs are held in high esteem by practitioners and partners throughout the industry, because of the high quality of both the course content and of the instructors. No other national intermediary has the capacity to implement a national training program of this scale and scope.
- NCHEC will provide [REDACTED] grants to Housing Counseling Intermediary partners to offset the retail cost of NeighborWorks® America's place-based training fee to host their own Intermediary place-based training or offset their staff's travel-related expenses to NTIs or HUD HOC Regional place-based trainings. Engaging these partners in organizing and marketing place-based trainings will leverage additional resources, and meet individual, identified training needs.
- The marginal administrative cost of expanding the NTI to accommodate more participants is relatively low; thus, a high percentage of the grant will be spent on scholarship and direct project costs rather than administration.
- Thirteen of the 14 courses HUD identified in its NOFA are already offered at NTIs. Thus, within the first quarter following grant execution, the project will be over 90 percent implemented, simply by offering tuition-free registration and travel and/or lodging assistance "scholarships" to housing counselors.
- Start-up delays will be virtually eliminated because both NeighborWorks® America and HUD have developed strong staff relationships, as well as integrated databases and other systems, over the course of the current cooperative agreement.
- For many smaller nonprofits training is expensive, and the cost of tuition and travel to NTI or other high quality national training is prohibitive. NeighborWorks America has found that, even when training scholarships are provided, the cost of airfare, hotel, and per diem exceeds many organizations' budgets. When travel/lodging scholarships are combined with free tuition attendance improves dramatically. Organizations serving minority and other underserved populations are most likely to need financial help to attend training.
- NCHEC will affirmatively reach out to housing counselors serving minority, elderly, or other underserved populations by working with national partners such as, National Credit Union Foundation, Housing Partnership Network, Catholic Charities USA, National Urban League, and others.



AMERICA

Department of Housing and Urban Development

Housing Counseling Training

**Funding Opportunity Number: FR-5100-N-23
CFDA Number: Housing Counseling Program 14.316**

June 14, 2007

Rating Factor 4

Leveraging Resources

Submitted by:

Unit: NeighborWorks® Center for Homeownership
Education and Counseling (NCHEC)

Company: NeighborWorks® America

Division: Training Division

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	Table 9, Summary of Leverage.....	1

Rating Factor 4: Leveraging Resources

NeighborWorks America will leverage [redacted] towards the total project cost of [redacted]. NeighborWorks America contribution to the housing counseling training activities of its participating affiliates – through direct grants, training and certification – will total an estimated [redacted] during the course of the program year. The sources of funding for the [redacted] sponsored HUD Housing Counseling Training Program break down as follows:

Source	Amount
HUD Housing Counseling Training	\$3,000,000
[redacted]	[redacted]
Private Sector Funds/In-Kind Contributions	[redacted]
Total:	[redacted]

Based on the "Total Program Costs" of [redacted] the request from HUD for \$3,000,000 represents [redacted] percent of the Total Program Costs. This constitutes a leveraging ratio of [redacted] for each dollar contributed by the HUD Housing Counseling Training program grant. Leveraged resources, both cash and in-kind, are listed in the table below. One hundred percent of these resources are committed.

Table 9, Summary of Leverage

Contributor	Amount	Purpose	Cash/ In-Kind
[redacted]	[redacted]	Salaries and benefits of other NeighborWorks® America staff that will support this program activity	In-Kind
[redacted]	[redacted]	Direct program cost provided at NTIs	In-Kind
[redacted]	[redacted]	Travel, lodging and partial NTI scholarships provided to NeighborWorks Organizations that are HUD-approved agencies	In-Kind
[redacted]	[redacted]	NeighborWorks® America Audited Indirect rate of 13%	In-Kind
[redacted]	[redacted]	National Industry Standards in Homeownership Education and Counseling, and homeownership education and counseling training.	Cash
[redacted]	[redacted]	Homeownership education and counseling technology tools.	Cash
[redacted]	[redacted]	Homeownership education and counseling training.	Cash
[redacted]	[redacted]	Homeownership education and counseling training.	Cash
[redacted]	[redacted]	Asian Language Translation of NCHEC Pre- and Post-purchase Education Materials and homeownership education and counseling training.	Cash

Contributor	Amount	Purpose	Cash/ In-Kind
[REDACTED]	[REDACTED]	Native American Homebuyer Education; other homeownership education and counseling training.	Cash

Other anticipated funding from [REDACTED] and [REDACTED] based on current 2007 funding received and is also expected in 2008. [REDACTED] is currently requesting renewed funding commitments from these and other sources and anticipates continued cash in place in 2008, further leveraging the above in-kind and cash contributions.



AMERICA

Department of Housing and Urban Development

Housing Counseling Training

Funding Opportunity Number: FR-5100-N-23
CFDA Number: Housing Counseling Program 14.316

June 14, 2007

Rating Factor 5

Soundness of Approach/Scope of Services

Submitted by:

Unit: NeighborWorks® Center for Homeownership
Education and Counseling (NCHEC)

Company: NeighborWorks® America

Division: Training Division

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Rating Factor 5: Achieving Results and Program Evaluation

5.1 Outputs

Table 10 below breaks down the projected outputs per quarter for the twelve-month grant period. These will be tracked by the Director of NCHEC and her staff, and ultimately by NeighborWorks® America's director of Training. Deliveries of trainings, course attendance, successful completion by counselors, certificates awarded will all be tracked with the existing Training Events and Activities Management (TEAM) database system within the Training Division. The NCHEC director and Training director will monitor and assess on a monthly basis the progress of the project against output and outcome goals, and make course corrections as necessary.

Table 10, Service or Activities/Output

Service or Activities/Output	Q1	Q2	Q3	Q4	Total
COURSES					
Enrolled in the "General Housing Counseling" course	80	80	90	50	300
Enrolled in the "Credit Counseling for Prospective Homeowners" course	80	80	90	50	300
Enrolled in the "Matching Clients with Loan Products" course	25	0	25	0	50
Enrolled in the "Homebuyer Education Programs" course	35	35	30	30	130
Enrolled in the "Section 8 Homeownership" course	0	0	0	30	30
Enrolled in the "Helping Homeowners Avoid Delinquency and Predatory Lending" course	60	45	60	15	180
Enrolled in the "Foreclosure Prevention" course	145	115	145	175	580
Enrolled in the "Home Equity Conversion Mortgage" course	35	60	60	60	215
Enrolled in the "Home Maintenance and Financial Management for New Homeowners" course	0	20	0	60	80
Enrolled in the "Counseling Individuals and Families who are Homeless or at Risk of Homelessness" course	15	0	15	15	45
Enrolled in the "Counseling Disaster Victims" course	25	0	0	0	25
Enrolled in the "HUD's Housing Counseling Program Requirements" course	10	10	10	10	40
Enrolled in the "Rental Housing" course	0	15	15	15	45

Service or Activities/Output	Q1	Q2	Q3	Q4	Total
Enrolled in the "FHA" course	30	70	30	40	170
Total number of HUD housing counselors course enrollments	540	530	570	550	2190
REGIONAL PLACED-BASED TRAININGS					
Offer place-based training in areas specified by HUD HOCs	5	5	5	5	20
SCHOLARSHIPS					
Tuition only (NTI and PBT)	205	205	205	85	700
Tuition and lodging (NTI and PBT)	135	135	135	95	500
Full (tuition, lodging, and travel) - NTI only	60	60	60	20	200
Additional full scholarships (tuition, lodging, and travel) for NTIs that will be paid for by NeighborWorks® America and other partners	175	175	175	175	700
Other Services or Activities					
Counselors taking exams for Certification.	75	75	75	75	300
To improve the quality of housing counseling.	•	•	•	•	•
To standardize housing counseling nationwide – counselors endorse or adopt national industry standards in homeownership education and counseling.	75	75	75	75	300

5.2 Work Plan Adjustments

The NCHEC director, project manager, homeownership programs manager, and contracts and grants administrator will meet periodically with HUD staff based on the Grant Technical Representative's (GTR) input to review progress towards the goals and benchmarks of the new cooperative agreement.

The NCHEC director and Training Division director will adjust strategies if work plan activities and outputs are not being met or are being met at a slower than anticipated pace. If it appears annual outputs and outcomes will not be met, conversations will be held at the earliest opportunity with HUD's GTR or other assigned HUD staff to discuss any changes that might be required to ensure outputs projected in the work plan are met or adjusted as needed.

5.3 Outcomes/Performance Indicators

NCHEC will track the outcomes described below.

1) **95 percent** of housing counselors trained will earn over 3,000 certificates in HUD priority subjects by successfully completing post-course tests and other course requirements. *The certificates of completions awarded will be tracked through the NTIs and PBTs. All tracking will be consolidated into the TEAM database.*

2) **90 percent** of course participants will rate the courses taken as “good” to “excellent” in improving their counseling skills in the subject area. Training participants will complete course evaluations at the conclusion of each course.

3) **75 percent** of a statistical check of counselors surveyed will report 3 to 18 months after course completion that the training had a positive impact on their counseling work and was of benefit to customers. *NCHEC will conduct this follow-up using online surveys developed with the help of an outside, independent research and evaluation firm. This is described in considerably more detail under Information Collection, below.*

In accordance with HUD’s Management Questions, NCHEC will also be tracking the following average costs:

HUD Management Questions	Projected
1. What is the estimated dollar cost, average and total, that participating agencies incur for these trainings?	Tuition only scholarships, participating agency would pay an average of \$1,400 per person (\$450 airfare, \$750 in lodging, and \$175-\$250 meals) for a week of training. Full scholarships, participating agency would pay and average of \$175 - \$250 per person for meals for a week of training.
2. What is the average cost to HUD per counselor trained?	NTI: \$1,540 PBT: \$550
3. What is the average stipend value (lodging, travel) amount per counselor trained?	NTI: Lodging - \$750 Lodging and Travel - \$1,200 PBT: Lodging - \$390

5.4 Information Collection

NCHEC dedicates significant attention to the soundness of the training it provides to community development practitioners at NTI and regional and place-based trainings, and will apply a multi-tiered evaluation protocol to this program to ensure that desired results are achieved. *Figure 2, Evaluation Flowchart*, below, outlines the steps NCHEC will use to assess the effectiveness of its training. The model involves five stages moving from left to right. Each one builds on the accomplishments of the previous steps. NCHEC will measure the success of the first three stages (Training Development, Provide Quality Training Experience, and Initial Knowledge Transmission) through:

1. In all required Program of Study courses, participants are required to pass an on-line exam (scoring of 80 percent or better) to measure the degree to which they learned the knowledge imparted. These tests are rigorous to ensure participants capture the key elements required within each curriculum – students have homework to complete and lessons to study before taking the exams at the end of the course. With effective interactive instruction, and often additional tutoring by instructors, **95 percent of attendees** will pass the tests.

2. Evaluations will be administered to all NTI and PBT participants at the end of the final day of training. These evaluations ask participants to assess the effectiveness of the training in achieving the objectives of the course and in building their skills and knowledge. Specifically, trainees are asked at the end of their course work, (a) the effectiveness of the training in building the trainee's knowledge and skills and (b) the degree to which the knowledge they acquired from the course will have an impact on their work.

Currently, over 95 percent of NTI trainees rate the training they receive as "good to excellent" in building their knowledge and skills, and over 85 percent state that what they learned will have a "significant impact" or "very significant impact" on their community development work.

5.5 Online Testing for NCHC Courses

Since 2004, NCHC has offered an online testing option for NTI participants. All tests from Program of Study-required courses are available in this format. Participants can take these exams on a computer at the NTI, or anywhere else at their convenience, but they must complete the online tests within 30 days of completing the course. This allows participants to see their test scores immediately instead of waiting for scores to be mailed, and to review questions that they did not answer correctly. The feedback from online test-takers has been very positive. This option will continue to be made available under this HUD Housing Counseling Training grant. We project that 100% of participants will take course exams on-line rather than in a hardcopy. On-line testing has proved to be an efficient, cost-effective approach to examination, and has been well received.

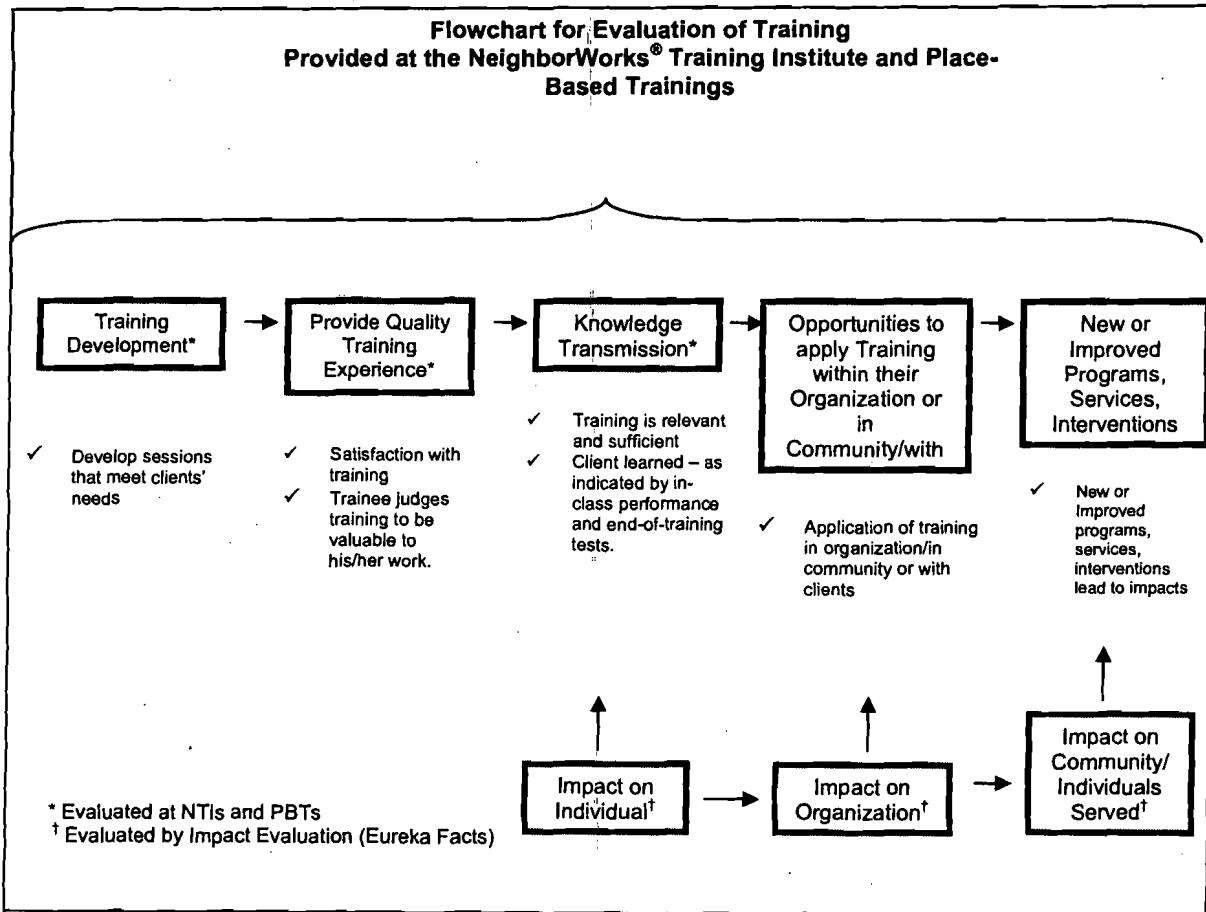
5.6 Web-Based Training Impact Evaluation

In addition to end-of-course evaluations and student exams, the NeighborWorks® Training Division annually conducts on-line "Impact Evaluations" with the help of an outside, independent research and evaluation firm. The evaluation instrument is a Web-based system that is linked to www.nw.org. A large, randomly selected sample of NTI/place-based trainee respondents will participate in the annual survey – approximately 1,700 NTI participants per year, roughly 800 of who will have taken homeownership counseling and education-related courses. Trainees will be contacted **3 to 18 months after they have completed a training course** and given a password and directions to go www.nw.org and complete the survey online. The evaluation firm will conduct follow-up and prompting using email, regular mail, and telephone calls as necessary after two weeks to ensure a high rated of completion. The goal is to achieve at least 60 percent response in the 10 to 12 weeks the survey will be open.

The "Flowchart for Evaluation of Training Provided at NTIs and PBT" is provided below. The Training Impact Evaluation measure **the impact the training sessions had on the trainee, his/her organization, and the community/individuals served** 3 to 18 months following the completion of the training. The evaluation will assess a longer-term measure of knowledge transmission as perceived by the training participant after the training experience, and the application of that knowledge by participants within their own organizations and/or in the community. The final stage in the process evaluates the degree to which the participant reports

that the training has led to new and improved services to homebuyers – indeed, to more successful homeowners.

We have developed impact measures as they relate to three “outcome” stages of the training delivered. (1) Direct impacts on individuals trained; (2) Impacts on organizations; and (3) Impacts on communities/individuals served. The following are the impact indicators at each level:



5.7 NeighborWorks® Training Outcome/Impact Indicators

Impact Indicator	Impact on Participant	Impact on Organization	Impact on Community/ Individuals Served
1. Respondents report that they learned valuable skills, knowledge, or strategies/Found training valuable.	X		
2. Respondents report implementing new or revised practices because of attending Institute classes.	X		
3. Respondents plan to implement new or revised practices/ideas in the future.	X		
4. Respondents want to attend additional Institute courses.	X		
5. Respondents report "teaching" colleagues ideas/skills learned at Institute through formal training sessions or other less formal methods.		X	
6. Specific procedures are changed or new/improved programs, services, or interventions have been implemented on a trial or regular basis because of what was learned by Institute participant(s).		X	
7. The organization is reported to be able to do more of a given activity because of what was learned at Institute training.		X	
8. Respondents report the new or improved services, programs, or interventions that Institute training helped them implement have benefited the communities or individuals they serve in concrete ways.			X
9. The number of successful homeowners supported by the organization has increased due at least in part to knowledge, skills, or strategies gained at Institute training			X

Some of the Homeownership and Community Lending survey questions from the instrument are presented as *Exhibit 2, Sample Survey/Evaluation Questions* on the following pages.

Exhibit 2
Sample Survey/Evaluation Questions

Question 1)

Which one of the following statements best summarizes how the homeownership and community lending training you received from the Institutes affected your organization's work in your community? (GOAL AC AO)

- The training I received from the Institute **has not contributed** at all to my organization's ability to increase homeownership opportunities in our community. (GO TO END)
- The training I received from the Institute **has contributed somewhat** to my organization's ability to increase homeownership opportunities in our community.
- The training I received from the Institute **has contributed significantly** to my organization's ability to increase homeownership opportunities in our community.
- The training I received from the Institute **has been essential** to my organization's ability to increase homeownership opportunities in our community.

2) Did you find the Homeownership and Community Lending training useful to your work or the work you have planned for the future within your organization? (GOAL KI SI)

- 1-Yes
- 2-No
- 3-Don't know

3) Do you believe that the training you received from the Institutes has better prepared you for homeownership and community lending work opportunities in the future? (GOAL KI SI)

- 1-Yes
- 2-No
- 3-Don't know

4) Do you believe that the training you received from the Institutes has helped you more effectively perform your work? (GOAL KI SI)

- 1-Yes
- 2-No
- 3-Don't know

5) Do you believe that your enhanced skills in home ownership and community lending obtained through Institute courses led to positive changes in your organization's results? (GOAL AO)

- 1-Yes
- 2-No
- 3-Don't know

6) Do you believe that there have been increases in homeownership rates among low- and moderate-income families in your community due to improvements made in your organization's programs or activities resulting from your participation in NTI Homeownership and Community Lending courses? (GOAL AC AO)

1-Yes

2-No

3-Don't know

7) Do you believe that there will eventually be increases in homeownership rates among low- and moderate-income families in your community due to improvements made in your organization's programs or activities resulting from your participation in NTI Homeownership and Community Lending courses? (GOAL AC AO)

1-Yes

2-No

3-Don't know

8) Did you counsel more people in the 6 to 12 months after you completed training than you had in the same period of time prior to the training?

1-Yes

2-No

3-Don't know

9) Approximately what percent of the people you counsel are:

The sum of these values must total 100.

Caucasian: _____

African American: _____

Latino/Hispanic: _____

Asian/Pacific Islander: _____

Native American: _____

Other: _____

5.8 Industry Input

NCHEC Advisory Council

NCHEC has established an **Advisory Council** to provide input and advice to help ensure the quality of homeownership education and counseling training nationwide.

The purpose of NCHEC Advisory Council is to provide input, advice and counsel to NeighborWorks® America and the NCHEC leadership on the nature and content of its programs and services and to promote the NCHEC mission.

More specifically, its charge is to provide input on and promote:

- Industry-wide standards for homeownership education and counseling;
- Curricula content, tools, continuing education and informational support to counselors and educators nationwide;
- National, state and local collaborations between government, national intermediaries, state housing finance agencies, and local nonprofit counseling organizations;
- Quality control and reporting by beneficiary organizations; and
- Financial sponsorships.

The Advisory Council has 15 to 25 individuals. The director of NCHEC and the director of the NeighborWorks® National Homeownership Programs also serve as members. The director for NCHEC appoints Advisory Council members from the following groups:

- Housing counseling intermediaries and/or statewide collaboratives;
- Non-profit homeownership education and counseling practitioners;
- Key public and private sector partners who provide significant unrestricted financial support - including HUD, Fannie Mae, Freddie Mac, and other national industry partners;
- Key industry associations, including NAR, MICA, and NCSHA; and
- Ad hoc members, including academics, foundations, etc.

Current members include the following:

Chair: [REDACTED], Minnesota Housing

Vice Chair: [REDACTED], Mortgage and Credit Center

NCHEC Director: Jayna Bower, NeighborWorks® America

Other Members:

- [REDACTED], Chrysalis Consulting Group, LLC
- [REDACTED], Fannie Mae
- Ruth Román, U.S. Department of Housing and Urban Development
- [REDACTED], The National Association of Real Estate Brokers– National Investment Division, Inc., Housing Counseling Agency
- [REDACTED], Mortgage Guaranty Insurance Corporation
- [REDACTED], National Council of La Raza

- [REDACTED], Countrywide Home Loans
- [REDACTED] Bank of America
- [REDACTED]s, Chase
- [REDACTED], Community Development Corporation of Long Island, Inc.
- Hala Farid, Citi
- [REDACTED], CCIM, Texas Commercial and Industrial Real Estate Services, Inc.
- [REDACTED] Consumer Credit Counseling Services of San Francisco
- [REDACTED]n, Freddie Mac
- [REDACTED] University of North Carolina at Chapel Hill
- [REDACTED] NHS of Great Falls
- [REDACTED], Wells Fargo
- [REDACTED] Federal Reserve Board
- [REDACTED] National Council of State Housing Finance Agencies
- [REDACTED] The Housing Partnership Network
- [REDACTED] NeighborWorks® America
- [REDACTED] NeighborWorks® America

In addition to the NCHCEC Advisory Council, other organizations that have publicly endorsed the mission, standards, services, and tools of NCHCEC will be invited to other venues in which to provide input into the goals and strategies of the NCHCEC. These include:

- **Policy Forums:** Organizations that have endorsed the mission, standards, services, and tools of NCHCEC will be invited to participate in "Policy Forums." These forums will discuss key policy and applied research issues related to homeownership education and counseling and help create a more unified voice of the industry.
- **Annual Membership Meeting and Symposium:** All Advisory Council members and other supporters are invited to an annual membership meeting and symposium to roll out new tools to aid practitioners, discuss key policy issues, or highlight applied research topics.
- **Planning Retreat:** Advisory Council members along with other key partners are invited to planning retreats to review industry trends, discuss progress toward goals, and plot new strategies to meet these goals.
- **Working Committees:** The NCHCEC Advisory Council will set up working committees as needed. Membership on working committees can include other NCHCEC members, including people who are not serving on the Advisory Council.



AMERICA

Department of Housing and Urban Development

Housing Counseling Training

**Funding Opportunity Number: FR-5100-N-23
CFDA Number: Housing Counseling Program 14.316**

June 14, 2007

Conclusion

Submitted by:

Unit: NeighborWorks® Center for Homeownership
Education and Counseling (NCHEC)

Company: NeighborWorks® America

Division: Training Division

Conclusion

As was presented throughout this proposal, NeighborWorks® America has the expertise and capacity to exceed the requirements of this NOFA. NeighborWorks® America has been providing the highest quality community development and homeownership education counseling and community lending training in the country for nearly 20 years through its NeighborWorks® Training Institutes and over the past three years through the placed-based trainings, which are held in different cities around the country. Practitioners and partners throughout the industry hold NTIs in high esteem because of the high quality of the course content, outstanding faculty, and excellent peer-to-peer learning.

NeighborWorks® America is confident that with the efficient systems and processes put in place that allowed us to exceed the goals of the 2005 to 2007 agreement; we can again excel in our performance under this 2007 NOFA.

Outcomes of First Cooperative Agreement through Quarter 8

Category	Goals	Actual	Variance
Additional courses at NTIs and RTIs	97	153	158%
Additional Counselors trained at NTIs and RTIs	1,903	3,288	173%
Additional Certificates issued at NTIs and RTIs	2,882	4,293	149%
PBT Courses provided	44	40	91%
Total individuals trained at PBTs	1,320	1,239	94%
Certificates issued at PBTs	1,320	1,347	102%
Scholarships awarded	3,285	2,649	81%
Stipends awarded	1,200	1,268	106%

The numbers of individuals who received training and certificates of completion increased over 100% between 2004 and 2006. In addition, the NCHCEC Certifications awarded in all categories from August 2004 through May 2007 are as follows:

- Certifications in Pre-Purchase Homeownership Education - 1,141
- Certifications in Homeownership Counseling - 369
- Certifications in Post-purchase Homeownership Education - 422

We believe there is no other organization with the expertise, record of accomplishment, reputation for excellence, or institutional capacity to achieve HUD's housing counseling training goals under this NOFA than NeighborWorks® America.



June 7, 2007

Ms. Jayna Bower
Director, NCHEC
NeighborWorks America
1325 G Street, NW, Suite 800
Washington, DC 20005

Re: Letter of Support and Continuing Collaboration

Dear Ms. Bower:

The AARP Foundation's Reverse Mortgage Education Project (RMEP) has enjoyed a fruitful and productive working relationship with NeighborWorks America (NWA) over the past several years, especially under our current training subgrant for FY 2006-2007 that has been extended until December 31, 2007.

The AARP Foundation is applying for HECM training funds separately under HUD's 2007 SuperNOFA so that the project can fully describe its proposed workplan, budget and goals. If this funding request is approved, RMEP staff will work with NWA staff to plan and implement all the basic and advanced HECM counselor training courses and conferences as detailed in the proposal.

Furthermore, we have described our workplan and budget with NWA staff who share our future vision for HECM training, testing and technical assistance. Based on this agreement in principle, the AARP Foundation would also be willing, at HUD's request, to merge our efforts into one consolidated training award with the Foundation acting as a Subgrantee under NWA, as HUD had previously arranged during FY 2006-2007.

Thank you for the opportunity to share our concurrent views on our future training endeavors related to the HECM program. Please feel free to attach this letter as part of your proposal to HUD. We will also include your reciprocal letter of support to our project as part of our SuperNOFA proposal when due.

We are eager to continue our successful and collaborative relationship during the coming fiscal year.

Regards,

A handwritten signature in black ink, appearing to read "Susan A. Miler".

Susan A. Miler
Director, Foundation Programs



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1731 King Street
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Fax 703.549.1656
www.catholiccharitiesinfo.org

June 6, 2007

Jayna Bower
Director-NCHEC
NeighborWorks® Center for Homeownership Education & Counseling
NeighborWorks® America
1325 G Street NW, Suite 800
Washington, DC 20005

Episcopal Liaison
The Most Reverend
Michael P. Driscoll
MSW, DD
Bishop of Boise

Chair
Janet Valente Pape

Vice Chair
Ronald P. Laurent

Secretary
Sr. Shalini D'Souza,
SCN

Treasurer
John L. Young

President
Rev. Larry J. Snyder

Dear Ms. Bower,

I am writing on behalf of Catholic Charities USA to support the ongoing work of NeighborWorks America in managing the HUD Housing Counseling Training Program. In recent years, Catholic Charities USA has partnered with NeighborWorks America to provide training and support for our Housing Counseling Network (HCN). Counselors have greatly benefited from the breadth of knowledge provided by those conducting the trainings. As a result, the quality of counseling has been improved and is a direct benefit to clients who seek the assistance of the HCN. Due to the vast geographic area covered by the CCUSA HCN, the various place based and regional training options minimizes the cost burden on our agencies, many who operate under shoestring budgets.

NCHEC has managed the HUD Training Program well and continues to make changes to their curriculum and increase the locations where trainings are conducted, another benefit to our network and ultimately to our clients.

The HUD Housing Counseling Training Program is a much needed benefit which provides guidance and credibility to our network. Catholic Charities USA strongly support NCHEC's ability to deliver and manage the program.

Best Regards,

Suja Vadakkekara
Manager, Housing Counseling Program



**Social Mission.
Private Enterprise.**

June 8, 2007

Jayna Bower
NeighborWorks Center for Homeownership Education & Counseling
NeighborWorks America
1325 G Street NW, Suite 800
Washington, DC 20005

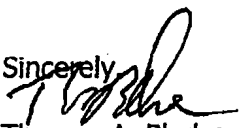
Dear Ms. Bower,

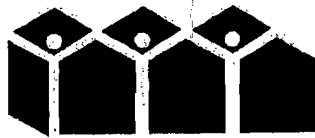
The Housing Partnership Network (HPN) is pleased to support NeighborWorks America's application under the HUD Housing Counseling Training Program. As a HUD-approved intermediary, HPN funds 33 affiliate organizations in 23 states who serve close to 40,000 households annually. High quality training is a priority for our network, and we are confident in the ability of the NeighborWorks Center for Homeownership Education & Counseling (NCHEC) to ensure its delivery.

Over the three years that NeighborWorks America has managed the HUD Housing Counseling Training Program through NCHEC, our affiliate organizations have had access to valuable training and certification opportunities that have greatly strengthened their organizational capacity and housing counseling operations. Last year alone, HPN affiliates received 100 scholarships covering tuition or travel to NeighborWorks place-based trainings and Training Institutes. Increased training opportunities for housing counselors have a direct positive impact on the thousands of households our sub grantees serve.

HPN looks forward to continuing this partnership. If we can provide any further assistance to this effort, please contact [REDACTED] at [REDACTED]

Sincerely,


Thomas A. Bledsoe
President



C H A P A

**Citizens' Housing and
Planning Association**

President
Ann Houston

Vice Presidents
Jack Cooper
Vincent O'Donnell
Jéanne Pinado

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Rick Muraida

Clerk
Susan Schlésinger

Executive Director
Aaron Gornstein

June 12, 2007

Ms. Jayna Bower
NeighborWorks America
1325 G Street NW, Suite 800
Washington, DC 20005

Dear Jayna:

HUD's Housing Counseling Training Program, currently managed by NeighborWorks America, has served as an extremely valuable resource for Citizens' Housing and Planning Association's HUD Housing Counseling Network. Over the last several years, NCHEC has worked with CHAPA to successfully match our affiliate staff with training opportunities that fit their needs including participation in a Training Institute, a Regional Training or a CHAPA Place Based Training.

Through the Training Program, more than thirty of CHAPA affiliate staff members have received continuing education from NCHEC, many of whom would not have been able to afford this training otherwise. In addition to tuition scholarships, lodging stipends and travel funds have been a critical component in making these training accessible to our regional network. CHAPA's affiliates include large agencies with regular access to trainings and smaller agencies for which funding a staff person to travel to and attend such trainings would be a cost burden. With the opportunity to both access these comprehensive trainings locally and receive financial support to attend Training Institutes, CHAPA's affiliates have been able to access more of the comprehensive opportunities offered by NCHEC than otherwise would have been possible.

NCHEC staff have been proactive in both arranging place based trainings and assisting in managing CHAPA's allocation of scholarships and have been a pleasure to work with on this initiative. CHAPA supports the continuation of the Housing Counseling Training Program and NCHEC's role in managing this initiative.

Sincerely,

Melissa Quirk
HUD Housing Counseling Program Manager

Marc H. Morial
President and CEO



120 Wall Street
New York NY 10005

P 212 558 5300
F 212 344 5188

www.nul.org
presidentoffice@nul.org

June 6, 2007

Jayna Bower
Director-NCHEC
NeighborWorks® Center for Homeownership
Education & Counseling
NeighborWorks® America
1325 G Street NW, Suite 800
Washington, DC 20005

*Empowering Communities.
Changing Lives.*

Dear Jayna,

The National Urban League would like to take this opportunity to express its support for NeighborWorks America, particularly NCHEC (NeighborWorks Center for Homeownership Education and Counseling) which promotes long-term homeownership for low-income families by promoting industry training standards and high-quality service delivery.

Our collaboration with NeighborWorks centers on providing continuing education and certification for Urban League Affiliate homeownership practitioners, along with delivering professional tools and resources to our Movement more broadly. Indeed, over the last year NeighborWorks America through NCHEC has been a key partner in helping us manage our housing counseling training needs. Through NCHEC's Training Institutes and regional place-based trainings more than 60 scholarships were provided to the Urban League from 2005 to 2007, providing premium training to more than 50 staff from our affiliates operating as housing counseling agencies across the country.

Additionally, NCHEC has created symposiums and networking opportunities facilitating the sharing of information, experience, and best practices that have deepened our collective knowledge and advanced the field of housing counseling and financial education in important ways. The National Urban League was pleased to participate in the process for the development of Housing Counseling Industry Standards spearheaded by NCHEC, and proud to formally support the final product this past month in Phoenix.

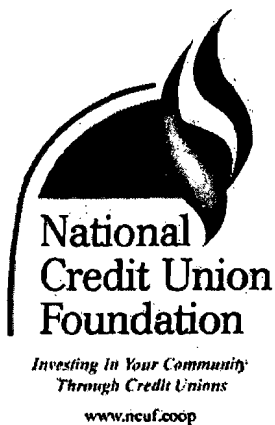
We hope to deepen our relationship with NeighborWorks in 2008 and beyond through involvement in the HUD Housing Counseling Training Program, which will continue to facilitate capacity building and content knowledge to our affiliate network of counselors. For that reason we believe it is valuable for the HUD Housing Counseling Training Program to continue supporting service delivery and program management offered by NCHEC.

Thank you for your attention to this correspondence and for your favorable consideration of NeighborWorks America's application submission to the HUD Housing Counseling Training Program in the FY2008 Super NOFA.

Sincerely,

A handwritten signature in black ink that reads "Marc H. Morial".

Marc H. Morial
President/CEO
National Urban League



June 5, 2007

Jayna Bower
Director, NeighborWorks Center for Homeownership Education & Counseling
NeighborWorks America
1325 G Street, NW, Suite 800
Washington, DC 20005

Dear Ms. Bower:

The National Credit Union Foundation is pleased to support your application to the U.S. Department of Housing and Urban Development (HUD) for funding through the Housing Counseling Training Program. Under your leadership over the last three years, the Foundation's sub-grantee credit unions through its own HUD-funded housing counseling program have benefitted from your NeighborWorks training institutes and regional place-based trainings, both as attendees at these events and as scholarship recipients.

Your organization has provided valuable training for our network of credit unions participating in housing counseling and education activities. Over the years the staff of these credit unions have used the training to earn credentials that prepare them to provide a high level of service to their members seeking to buy a home for the first time. In addition, your array of coursework has enabled our sub-grantee credit unions to adapt to the changing affordable housing market. The National Credit Union Foundation considers the scholarship program to be an essential resource available to housing counselors and educators working at credit unions to help first-time homebuyers.

Thank you for your continued good work with your Housing Counseling Training Program. Best wishes with your grant proposal to HUD.

Sincerely,

Martha I. Dodson
Institutional Relations Grants Manager

601 Pennsylvania Ave. NW
South Building, Suite 600
Washington, DC 20004

Phone: (800) 356-9655 ext. 6772
Fax: (202) 638-3912

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6/11/2007

Ms. Jayna Bower
Director-NCHEC
NeighborWorks® Center for Homeownership
Education and Counseling
1325 G St. NW, Suite 800
Washington, DC 20005

Dear Ms. Bower:

Over the past year, the National Foundation for Credit Counseling ("NFCC") has relied heavily on the HUD/NCHEC Housing Counseling Training Program to enhance the professional qualifications of our nationwide housing counseling network. The NFCC has over 2,000 certified counselors, over 1,000 of which are certified housing counselors. A significant number of them have attended one or more NCHEC courses and received various types of NCHEC certifications.

The NFCC has a rigorous internal housing counselor certification program, however the NCHEC syllabus provides very valuable specialized training in areas of particular importance to NFCC housing counselors. The programs provided by NCHEC since 2005 have had a direct, positive impact on the 904 nationwide communities served by NFCC agencies, and NCHEC has managed the program extremely well. The high-quality training provided by NCHEC translates directly into improved service for clients in need of the broad range of housing counseling and education services NFCC agencies provide.

We fully endorse continuation of this important HUD program through NCHEC. The Housing Counseling Training Program is only one example of the highly successful cooperation between NeighborWorks America™, NCHEC, and the NFCC.

Respectfully,

A handwritten signature in black ink, appearing to read 'Michael R. Turner', with a long horizontal line extending to the right.

Michael R. Turner
Sr. Vice President
Director, Grants, Housing & Stewardship

801 ROEDER ROAD, SUITE 900
SILVER SPRING, MARYLAND 20910
(301) 589-5600
www.nfcc.org



June 11, 2007

Ms. Jayna Bower
Director-NCHEC
NeighborWorks Center for Homeownership Education & Counseling
NeighborWorks America
1325 G Street Northwest, Suite 800
Washington, DC 20005

RE: NID-HCA Letter for Support for NeighborWorks Center for Homeownership Education and Counseling (NCHEC)/HUD Training Grant

Dear Jayna Bower:

NID-HCA, as a HUD National Intermediary would like to submit its support to NCHEC's application for the HUD Training Grant.

NCHEC training has effectively served as an accessible, affordable supplemental resource to our existing training program for the past two years. Our network has benefited from the HUD/NCHEC relationship through enhanced and reinforced counselor training. The training directly benefited our clients and the HUD Housing Counseling program in general.

If you would like to discuss this matter further, please do not hesitate to call me anytime at 510-268-9792.

Sincerely,

A handwritten signature in black ink, appearing to read 'J. Carlisle', is written over a horizontal line.

Jacqueline Carlisle
Executive Director

JC:lmt

Promoting Community Development

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www.nidonline.org • National Office (510) 268-9792



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877 East Fifth Avenue
Flint, MI 48503

Ph: (810) 232-0104
Fax: (810) 235-6878
E-mail: mopc@aol.com

"A HUD Approved National Housing Counseling Intermediary"

June 11, 2007

NeighborWorks® America
1325 G Street NW, Suite 800
Washington, DC 20005

Dear Ms. Bower:

Mission of Peace Community Development Corp. is proud to offer our support to NeighborWorks® America for the HUD Housing Counseling Training Program. Mission of Peace Community Development Corporation believes it is valuable for the HUD Housing Counseling Training Program to continue and support the delivery and management by NCHEC.

Mission of Peace Community Development Corporation network members have benefited from the training offered by NeighborWorks® America.

Keep up the good work.

Sincerely,

Reverend Elmira Smith-Vincent
President & CEO



June 5, 2007

RE: Recognition of Support for NeighborWorks America

To Whom It May Concern:

The Homeowner Preservation Foundation (HPF) is an organization that provides a national toll-free hotline to assist homeowners who are faced with foreclosure. The hotline is managed by five HUD certified counseling agencies, that consist of approx 85 certified counselors.

In 2005, HPF and NeighborWorks America entered into an exciting new partnership designed to help communities efficiently assist homeowners who may be delinquent on their mortgage or otherwise in financial distress. This partnership enables NeighborWorks Organizations to make direct referrals to the hotline.

To date, this partnership has been very successful and has assisted thousands of homeowners to determine strategies designed to avoid foreclosure.

In addition to the partnership, HPF has recognized the high level of training that NeighborWorks and through its Center for Homeownership and Counseling (NCHEC) provides, have sent counselors to their training institutes for further training and development. In addition, NeighborWorks America has granted scholarships to their training institutes to each of our five counseling agencies for their annual counselors of the year award recipients.

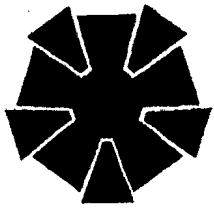
The feedback we have received from our counselors is that the NeighborWorks training institutes have been invaluable, have improved their overall counseling skills, and have deepened their overall housing knowledge. These counselors have taken that knowledge, have brought it back to their own organizations, and have relayed what they have learned to fellow counselors.

In conclusion, we deeply respect the work and efforts that NeighborWorks America provides our communities and our partnerships and fully support their mission.

Sincerely,

A handwritten signature in black ink that reads 'Colleen A. Hernandez'.

Colleen Hernandez
President



**Rural Community
Assistance Corporation**

June 7, 2007

Jayna Bower, Director-NCHEC
NeighborWorks Center for Homeownership Education & Counseling
NeighborWorks America
1325 G Street NW, Suite 800
Washington, DC 20005

RE: Letter of Support

Rural Community Assistance Corporation (RCAC), as a national housing counseling intermediary, fully supports NeighborWorks Center for Homeownership Education & Counseling as a HUD housing counseling training program vendor.

The HUD Housing Counseling Training Program has been managed well and with great flexibility. Our sub-grantees have benefited greatly from the training program and it directly impacts their ability to provide quality housing counseling services to their clients.

Sincerely,

William French
Executive Director

cc: RCAC Staff

F:\HOUSING\CONTRACTS\Housing Counseling\Neighborworks\Support Letter. June 7. 2007.jh.doc



June 11, 2007

Jayna Bower
Director – NCHEC
NeighborWorks Center for Homeownership Education & Counseling
NeighborWorks America
1325 G Street NW, Suite 800
Washington, DC 20005

Dear Ms. Bower,


The Structured Employment Economic Development Corporation (Seedco) is writing in support of NeighborWorks America's grant application to the U.S. Department of Housing and Urban Development under the "Housing Counseling Training Program" Super NOFA.

Seedco, a national community development intermediary, has been a HUD-approved Housing Counseling Intermediary since 2003. Currently we manage a network of 36 affiliates across 10 states.

Since NCHEC started managing the housing counseling training program in 2005, our affiliates have taken advantage of the quality training opportunities on numerous occasions. The NeighborWorks Training Institutes and regional place-based trainings have allowed organizations in our network to build capacity and counselors to gain knowledge and skills. We strongly believe that customers served by our network affiliates have greatly benefited from counselors who have participated in NeighborWorks trainings.

We look forward to the opportunity to continue our partnership with NeighborWorks America as a beneficiary of its housing counseling training program. It is important to our affiliates and the clients they counsel that the program continues, and we strongly support its delivery and management by NCHEC. Please feel free to contact me if you need any additional information.

Sincerely,



Chauncy Lennon
Vice President, Asset Building



West Tennessee Legal Services

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Education

Victim Assistance
& Advocacy

June 7, 2007

Jayna Bower
Director/NCHEC
Neighborworks America
1325 G. Street NW Suite 800
Washington, DC 20005
Via Email: jbower@nw.org

Dear Ms. Bower:

West Tennessee Legal Services, Inc. is a HUD certified Housing Counseling intermediary providing comprehensive services in the Southeast United States. Our network, MidSouth, has taken advantage of the many training opportunities offered by Neighborworks America and our affiliates have consistently given those trainings high satisfaction ratings. Consequently, our clients have benefited from this training.

I believe that it is extremely important that the HUD Housing Counseling Training program continue and we have been satisfied and pleased by the delivery and management of the system by NCHEC.

Sincerely,

J. Steven Xanthopoulos
Executive Director

JSX/ds

Dedication ■ Professionalism ■ Standards

National Industry Standards for Homeownership Education and Counseling



Setting the Standard for Success

www.homeownershipstandards.com

National Industry Standards for Homeownership Education and Counseling

Helping individuals and families to achieve the dream of homeownership is no small challenge. Homeownership education and counseling is a critical step in producing an informed consumer who is better equipped to

"Together with our partners we have developed national standards for homeownership education and counseling that will create a level of quality and consistency across the industry, advancing sustainable homeownership and the achievement of the American Dream for low- and moderate-income families. NeighborWorks® America's commitment to quality, objective homeownership education and counseling extends beyond our network and the homeownership educators and counselors we train and certify through the NeighborWorks® Center for Homeownership Education and Counseling. We hope these standards will enable families to make informed, responsible choices on the path to homeownership."

Ken Wade
CEO
NeighborWorks® America



sustain homeownership. Making the commitment to provide quality counseling and education services that strengthen long-term homeownership success takes a focused effort on the part of every stakeholder in the process. This is why a collaborative effort of housing industry partners developed the National Industry Standards—to

help practitioners and organizations serve families and communities with consistent service and professional excellence.

The National Industry Standards for Homeownership Education and Counseling are a set of guidelines for quality education and counseling services in the homeownership field. Organizations are encouraged to adopt these guidelines and incorporate them in everyday practice.

"Bank of America has long supported quality home buyer education for all consumers. Improved standards in this area are critical to helping more deserving families achieve the dream of owning a home and, as importantly, helping them keep their homes. We are proud to be able to work with these leaders in the industry to support responsible home purchases and ensure the consumer's best interests are at the forefront of every home finance transaction."

Floyd Robinson
President
Bank of America Consumer Real Estate and Insurance
Services Group



National Industry Standards for Homeownership Education and Counseling

Setting the Standard for Success

Homeownership counselors and educators play a vital role in building strong communities. Unifying the industry on the issue of education and counseling standards is the first step to achieving that goal on a national level.

The National Industry Standards for Homeownership Education and Counseling have drawn upon a variety of sources including existing standards used by the U.S. Department of Housing and Urban Development (HUD) and local, regional, and national housing counseling organizations. Input on the standards was gathered by the Advisory Council for the National Industry Standards from many industry partners, including national lenders, GSEs, HUD, mortgage insurers, executive directors and counselors of local, regional, and national organizations.



"MGIC has long been a believer in the power of an educated and well-prepared borrower to sustain homeownership over the long term and build wealth through equity build-up. This effort to create and promote national standards for homeownership educators and counselors is critical to assuring more borrowers are prepared to be successful homeowners. Now more than ever, the mortgage and real estate industries need to embrace the role of homebuyer education and counseling to help American households buy homes and obtain financing terms that are appropriate for them."

Curt Culver
Chairman and Chief Executive Officer
MGIC Investment Corporation and Mortgage Guaranty
Insurance Corporation (MGIC)

"As we strive to strengthen communities through home ownership, we understand the importance of providing reliable, consistent information to potential homeowners. That is why Chase supports National Industry Standards for Homeownership Education and Counseling."

Michael DuBois
Senior Vice President
Chase



Encouraging Nationwide Quality

The National Industry Standards for Homeownership Education and Counseling focus on a set of six core areas.

Competency, including strong knowledge of the homebuying process, money management, etc.

Skills, including communication and listening skills, adult education and facilitation skills.

Training, with recommendations for a minimum number of hours of training.

Operational Knowledge, regarding programs, fundraising, marketing, etc.

Code of Ethics and Conduct, which practitioners should sign and abide by.

In addition, there are **Performance Standards** for practitioners, which include standards for delivery, curriculum, recordkeeping, and reporting.

Benefiting Organizations, Practitioners, and Communities

Full adoption of standards throughout the industry will create a high level of quality and professionalism that current and future clients will come to recognize and expect.

High standards encourage excellence and help guide professional conduct and decision-making in the field. Organizations, practitioners, and aspiring and existing homeowners benefit from the standards in a number of ways.

"Over the past 10 to 15 years, Network member organizations have helped tens of thousands of families to become first-time homebuyers or to avoid the loss of their homes. These standards will help our members promote sustainable homeownership in their communities."

Thomas Bledsoe, President
Housing Partnership Network

"Founded on the belief that all Americans should have the opportunity to own a home, Countrywide Financial Corporation applauds the collective effort in the launch of Homeownership Education and Counseling. Countrywide is committed to helping people achieve and maintain home ownership and firmly supports efforts that improve the quality and reach of financial education, particularly to lower- and moderate-income individuals and families."

Mary Duron
Executive Vice President
Countrywide Financial Corporation

"Freddie Mac believes comprehensive, consistently applied counseling and education will help countless families to find affordable and sustainable housing choices. We congratulate this industry commitment to national standards for quality homeownership education and counseling as a vital step in ensuring successful long-term homeownership opportunities."

Craig Nickerson
Vice President Expanding Markets
Freddie Mac





National Industry Standards help organizations to:

- Promote sustainability for homeownership in the community
- Create consistencies in content delivered to clients across the nation
- Raise awareness for the organization and homeownership counseling/education field
- Gain the public's trust
- Encourage practitioners to perform to the highest level of professionalism
- Promote sustainability for organizations that adopt the standards by reassuring funders and fee-paying clients of the quality and consistency of their services
- Allow consumers to identify organizations that adopt the standards to ensure they are receiving high quality, ethical service
- Elevate the industry reputation for quality service delivery

Join In:

For complete information about the National Industry Standards for Homeownership Education and Counseling, and how your organization can sign up to adopt the standards, we recommend that you review the National Industry Standards Guidelines and Benchmarks at the link below. This publication provides homeownership educators and counselors with a full description of the standards and the National Industry Code of Ethics and Conduct.

National Industry Standards help practitioners to:

- Increase knowledge and skill-set to best serve clients
- Earn the trust of their clients
- Distinguish themselves professionally
- Advance their career
- Enhance their credibility and image

Standards support homeowners—those in homes and those in the homebuying process by:

- Providing them with correct and consistent information
- Providing a solid source of information to draw on before and after the home purchase
- Ensuring counselors and educators have the tools and knowledge to support them
- Encouraging counselors and educators to serve them with competence, fairness, and respect

"Homeownership counseling is an increasingly important service in the Latino community. The national standards being introduced today will raise the bar for counseling providers—this means higher quality service for our families."

Lot Diaz
Vice President of Housing and Community Development
National Council of La Raza

Download copies and obtain more information at
www.homeownershipstandards.com.

Advisory Council for the National Industry Standards for Homeownership Education and Counseling

Bank of America
Chase
Chrysalis Consulting Group, LLC
Citi
Community Development Corporation of Long Island, Inc.
Consumer Credit Counseling Services of San Francisco
Countrywide Financial Corporation
Fannie Mae
The Housing Partnership Network
Federal Reserve Board
Freddie Mac
Minnesota Housing
Mortgage and Credit Center
Mortgage Guaranty Insurance Corporation (MGIC)
NAREB-NID
National Association of Realtors®
National Council of State Housing Finance Agencies
National Council of La Raza (NCLR)
NeighborWorks® America
NHS of Great Falls
University of North Carolina Chapel Hill
U.S. Department of Housing and Urban Development
Wells Fargo

*The Advisory Council for the National Industry Standards for
Homeownership Education and Counseling was convened and staffed by the
NeighborWorks® Center for Homeownership Education and Counseling (NCHEC).*

Mike Haley, Minnesota Housing
Chairman

Cora Fulmore, Mortgage & Credit Center
Vice-Chair

Jayna Bower, NeighborWorks® America
Director, NCHEC



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

1325 G Street, Suite 800

Washington, DC 20005

www.homeownershipstandards.com

866-472-9477

Dedication ▣ Professionalism ▣ Standards

National Industry Standards for Homeownership Education and Counseling



Guidelines and Code of Ethics

www.homeownershipstandards.com

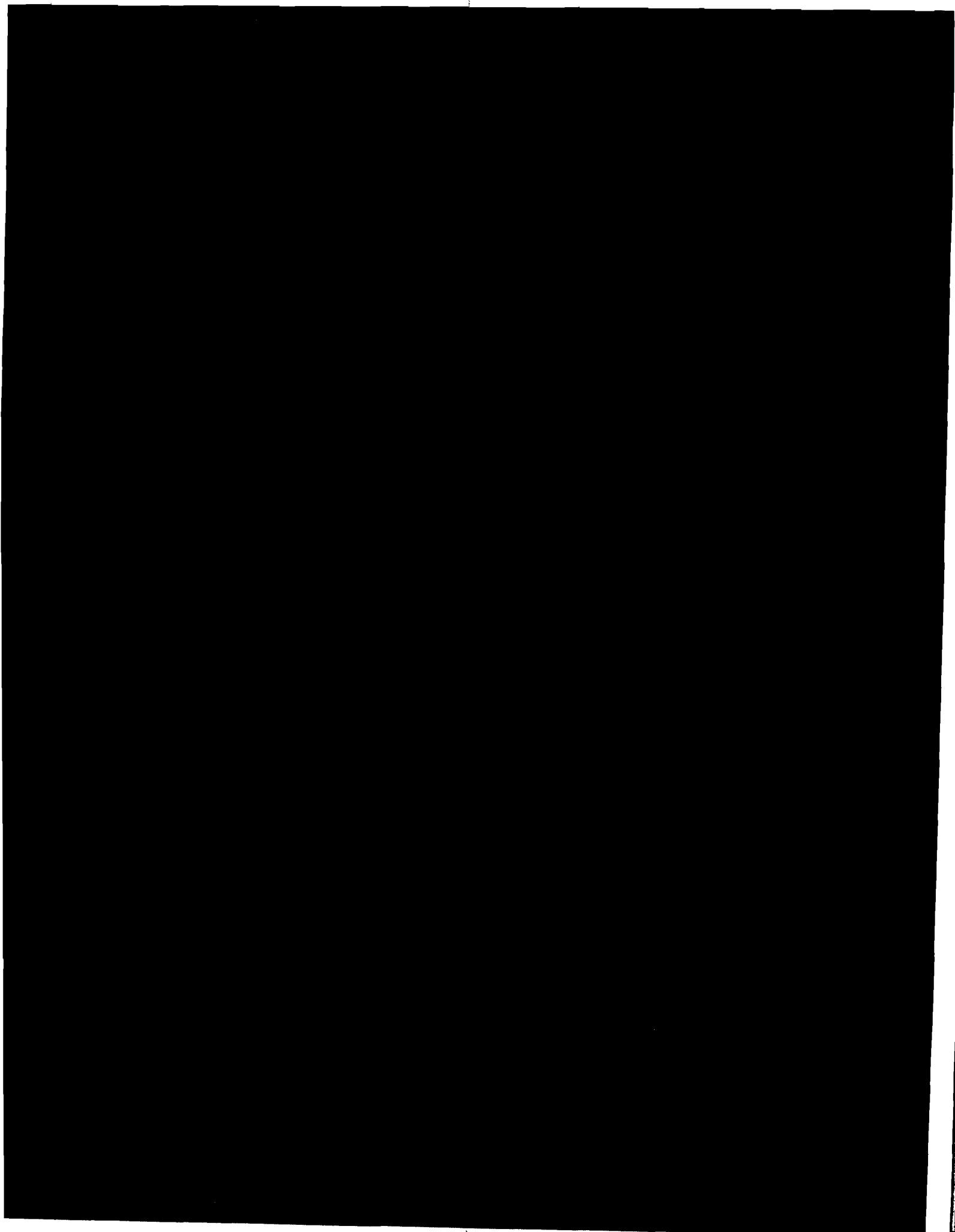
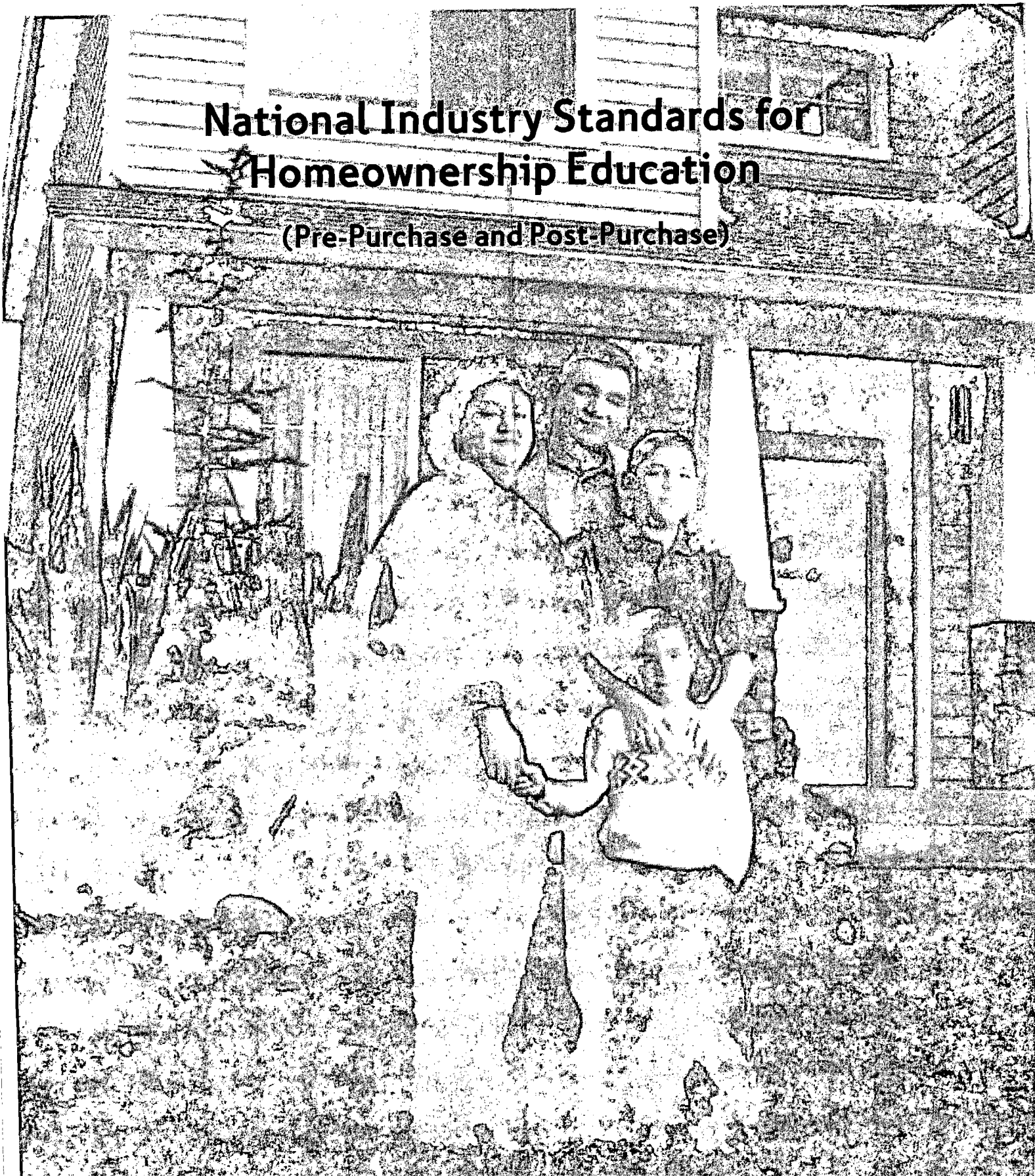


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National Industry Standards for Homeownership Education

(Pre-Purchase and Post-Purchase)



National Industry Standards¹



The National Industry Standards for Homeownership Education and Counseling allow organizations and homeownership professionals to demonstrate that all clients receive consistent, quality service in homeownership education and counseling. The standards create a level of consistency in the industry and add to the professionalism of homeownership educators and counselors.

As the link between sustainable homeownership and counseling/education becomes increasingly clear, now more than ever the housing industry recognizes the need to ensure high quality education and counseling for

households throughout the country. Seizing on these market conditions, in 2005 a National Advisory Council (see Exhibit C for a list of member organizations) collaborated with other industry partners such as homeownership professionals; non-profit executive directors; local, state and national housing counseling organizations; financial institutions, mortgage insurance institutions, GSEs² and government entities to develop National Homeownership Industry Standards (including benchmark recommendations) and National Code of Ethics and Conduct for Homeownership Professionals.

Organizations, counselors and educators are encouraged to endorse and adopt the voluntary National Industry Standards and National Industry Code of Ethics and Conduct. These standards are a first step in evolving efforts to professionalize and elevate the visibility of the homeownership education and counseling industry.

How to Utilize National Industry Standards

Organizations Providing Homeownership Education: Organizations providing homeownership education are encouraged to endorse and adopt the National Industry Standards for Homeownership Education and sign the National Industry Code of Ethics and Conduct. At a minimum, organizations should integrate the recommended benchmarks from the National Industry Standards for Homeownership Education into their everyday business operations. Organizations and individual educators are encouraged to strive to exceed the benchmarks.

Most organizations that currently provide homeownership education and counseling will find their programs meet or exceed the recommended benchmarks for industry standards and can readily adopt the National Industry Standards and National Industry Code of Ethics and Conduct.

For more information on how to demonstrate adoption of the National Industry Standards for Homeownership Education and the National Industry Code of Ethics and Conduct, visit www.homeownershipstandards.com.

¹National Industry Standards for Homeownership Education and Counseling are adopted on a voluntary basis by organizations and practitioners, incrementally over a period of time.

²GSE is an acronym for government-sponsored enterprise.

Purpose of Standards: To ensure consistency in the quality of homeownership education efforts nationwide, and adopt industry best practices.

In order to best serve clients, organizations providing homeownership education and individual homeownership educators agree to adopt the following:

Core Operating Standards

1. **Competency:** Possess a strong knowledge in the area of homeownership- specifically the homebuying process, budgeting, money management, credit, banking, mortgage financing, down payment assistance, insurance, community involvement, home maintenance, loss mitigation, foreclosure prevention, fair housing, delinquency intervention, refinancing, anti-fraud or anti-predatory lending and relevant local, state and federal laws.
 - **Recommended Benchmark:** Individuals new to the field of Homeownership Education should obtain appropriate orientation and introductory level training during the initial 6 months of employment.
2. **Skills:** Demonstrate an understanding of adult education techniques and training, cultural competency, facilitation skills and training methods, presentation skills, audio/visual techniques, planning and designing trainings, and participatory training techniques.
3. **Training:** As soon as possible, but within 18 months of being hired, homeownership educators will obtain minimum training as a homeownership educator equivalent to no less than 30 hours of facilitated instruction covering topics included in Standards 1 and 2 above, utilizing a variety of methods which could include lecture, interactive, demonstration, on-line and case study.
4. **Certification:** A certification standard is critical to establishing professionalism and value to homeownership education. After completing minimum training, certification will require a homeownership educator to take and pass a comprehensive exam demonstrating at least 80% proficiency. The exam will test the skills and core competency areas identified in Standards 1 and 2 above, as well as the related content and activities identified in Exhibit A and B herein.
 - **Recommended Benchmark:** Certification must be completed as soon as reasonably possible, but no later than 18 months from the start of employment.
5. **Continuing Education:** Complete a minimum of 10 hours of continuing education annually in subjects relative to the core content and delivery of homeownership education.
 - **Recommended Benchmark:** Continuing education requirements for most certification programs will meet or exceed this standard.
6. **Homeownership Program Operations:** Implement effective program operations, including outreach and marketing, partnership building, fundraising, customer service, customer tracking, reporting, program evaluation, and program design.

- **Recommended Benchmark:** These skills can be obtained through training and experience.
7. **National Industry Code of Ethics and Conduct Statement:** Sign and adopt the written National Industry Code of Ethics and Conduct policy that specifically addresses any real and apparent conflicts of interest, guidelines for professional behavior, privacy and confidentiality, payment for services, consultation, referrals, quality assurance and integrity.

Performance Standards

1. **Delivery:** Perform face-to-face group homeownership education to clients, utilizing a variety of interactive techniques.
- **Recommended Benchmark:** Homeownership education occurs before a purchase contract is signed in pre-purchase education.
 - **Recommended Benchmark:** Content, delivery and format of the training is tailored to meet the needs of the participants.
 - **Recommended Benchmark:** Participants should be provided service in a timely manner, requisite with the service need. At a minimum, upon request participants should receive acknowledgement of inquiry within two business days of initial contact, and delivery of education within a two-week timeframe.
 - **Recommended Benchmark:** Homeownership Educators should use a training manual, and make materials available to attendees.
 - **Recommended Benchmark:** A certificate of completion is provided to customers who successfully complete the training.
 - **Recommended Benchmark:** Customer satisfaction surveys are used to evaluate the effectiveness of the homeownership education.
 - **Recommended Benchmark:** Offer and encourage individual counseling in conjunction with the provision of all group education.
 - **Recommended Benchmark:** A code of ethics is utilized for all volunteer trainers, coupled with an orientation regarding the mission, philosophy and delivery of the training.
2. **Curriculum:** Utilize a comprehensive curriculum containing the following minimum core content:³

Pre-Purchase Education

- Assessing Readiness to Buy a Home
- Budgeting and Credit

³See Detailed list of acceptable content and topics

- Financing a Home
- Selecting a Home
- Maintaining a Home and Finances

Post-Purchase Education (when offered)

- Community Involvement
- Budgeting for Homeownership
- Maintaining a Home and Home Improvement
- Financing and Sustaining Homeownership
- Avoiding Delinquency and Foreclosure

- **Recommended Benchmark:** There are a number of excellent consumer curricula that have been developed by various organizations, service providers, state collaboratives, etc, which may meet or exceed the standard for curriculum content. These curricula must contain the above mentioned components.

- **Recommended Benchmark:** Specialty Topics such as financial literacy, reverse mortgage lending, individual development accounts (IDAs), foreclosure prevention may also at times be delivered as group education. Use of nationally developed and utilized curriculum, and/or an equivalent is recommended. Homeownership Educators should secure appropriate training in the appropriate specialty topic.

3. **Expected Education Outcome:** Upon completion of homeownership education, clients will be able to demonstrate an understanding of the following: preparing for homeownership; budgeting and credit management; financing a home; selecting a home; maintaining a home and finances⁴; avoiding delinquency and foreclosure.

- **Recommended Benchmark:** Optimally, the time allocated for comprehensive, effective delivery of pre-purchase curriculum to achieve a desired expected outcome and cover content adequately is 8 hours of education. In some circumstances (e.g., based



⁴See detailed criteria for core understanding

on pre-assessment of learners' needs) hours may vary, but in no case would less than 4 hours be sufficient.

4. **Recordkeeping:** Collect and maintain specific information from education clients in accordance with all laws and governing organizations (i.e., HUD, Intermediary, etc.).
 - **Recommended Benchmark:** An intake form should be completed and collected with client profile information to include contact information, services sought/provided, household size, ethnicity (optional), household income, date and type of workshop attended, workshop format and length.
 - **Recommended Benchmark:** Aggregate information for group education should be maintained including total number of persons served and other demographic information.
 - **Recommended Benchmark:** Utilize a checklist to ensure files maintained are consistent and meet reporting standards and quality assurance.
 - **Recommended Benchmark:** Files should be maintained in secured file cabinets in order to protect client privacy. Scanned documents or electronic files should maintain the highest level of client security.
 - **Recommended Benchmark:** Files should be maintained for a minimum of three (3) years. Longer file retention requirements may be required if the household has received grant or loan assistance through state or federal subsidy programs. At the time of disposal, files should be shredded.
5. **Reporting:** Utilize an electronic Client Management System (CMS) for collecting and reporting data.
 - **Recommended Benchmark:** An electronic method in place for collecting reporting data may be as basic as an Excel spreadsheet or Access database application that captures needed data fields from each client, but *preferably* should be a software application compliant with HUD's CMS vendor list or equivalent. Visit www.hud.gov HUD's CMS vendor list.
6. **Service Thresholds:** Establish referral networks for individuals and families seeking services that Homeownership Educator does not provide or possess sufficient competency to adequately and effectively deliver.
 - **Recommended Benchmark:** Examples of such services may include: individual/personal counseling services, housing search assistance, legal aid, relocation assistance, etc.

Exhibit A

Pre-Purchase Standard Homeownership Education Content

Key Topics	Client Outcome
Assessing Homeownership Readiness	
Pros and cons of homeownership	Understand the benefits and responsibilities of homeownership
Overview of the home purchase process	Conduct self-assessment of homeownership readiness
Housing affordability	Calculate housing affordability
4 C's of credit	Understand how lenders determine mortgage readiness
Budgeting and Credit	
Importance of goal setting	Set financial goals
Tracking expenses	Develop system to track expenses
Setting up a spending plan	Create a realistic spending plan
Budgeting and saving tips	Identify ways to reduce expenses and increase savings
Importance of good credit	Understand the importance of good credit
Understanding credit and how to protect credit ratings	
Credit bureaus, reports and scores	Order credit reports and credit scores
How to fix credit problems	Improve credit rating
Debt management tips	Reduce debt
Financing a Home	
How a lender decides whether or not to lend	Understand how lenders make loan decisions
Housing affordability and qualification	Calculate housing affordability
Sources for mortgage loans	Understand where to obtain a mortgage loan
Predatory loans and how to avoid them	Avoid high-risk loans
Types of mortgage loans	Choose appropriate loan product and source
Special financing products	Understand resources available to assist with home purchase
Steps in the mortgage loan process	Understand the loan process
Loan application and approval process	
Common lending documents	Assemble documents needed for loan application

Key Topics	Client Outcome
What to do if the loan is denied	Address issue listed as the reason for loan denial
Closing process	Understand the loan closing process
Shopping for a Home	
The homebuying team	Understand the professionals involved in the homebuying process
Real estate professionals	Understand the different types of real estate professionals
Types of homes and ownership	Understand housing and titling options
How to select a home and neighborhood	Determine housing wants versus needs
How to make an offer	Understand the home purchase process
Negotiating tips	
The purchase contract	
Inspections	Understand the importance of a professional home inspection
Escrow and closing process	Understand the escrow and closing process
Maintaining a Home and Finances	
How to maintain and protect a home after moving in	Understand costs associated with homeownership, including taxes, insurance, maintenance, etc.
Home safety and security	Create emergency plan
Energy efficiency	Reduce energy usage
Preventive maintenance	Create plan for routine maintenance
Home repairs and improvements	Understand the difference between repairs and improvements
Working with a contractor	Understand how to work with a contractor
Community involvement	Get involved in the community
Record keeping	Set up a record-keeping systems
Taxes	Understand tax issues associated with homeownership
Insurance	Understand different insurance policies associated with homeownership
What to do if you can't make a payment	Contact lender immediately if there are financial issues
Predatory lending and other financial pitfalls	Avoid high-risk loans

Exhibit B

Post-Purchase Standard Homeownership Education Content

Key Topics	Client Outcome
Budgeting for Homeownership	
Staying financially fit as a new homeowner	Review spending plan and revise with new expenses of mortgage payments, maintenance, reserves, utilities, homeowners association fees and investments
Budgeting	
Maintaining good credit	Understand the importance of maintaining good credit
Home equity: your home as an asset	Calculate home equity, and understand how to manage it effectively
Retirement savings	Understand options and techniques for saving for retirement
Taxes: property and income	Understand tax liabilities and ways to maximize deductions
Insurance: mortgage, homeowners, auto, health and life	Understand different types of insurance and the importance of risk management
Maintaining and Improving Your Home	
Home maintenance and improvements	Develop plans for preventive maintenance, home repairs and replacements and/or home improvements as needed
Home safety	Create emergency plan
Energy conservation	Reduce energy usage to save money
Community Involvement	
Building community	Get involved in the community
Financing and Sustaining Homeownership	
Foreclosure prevention	Contact lender immediately if there are financial issues
Mortgage options: refinancing, home equity loans and home improvement loans	Know your options: refinance, home-equity loans, home improvement loans
Record keeping	Create record-keeping system
Lending abuses	Avoid high-risk loans
Landlord issues	Attend landlord training classes

Exhibit C

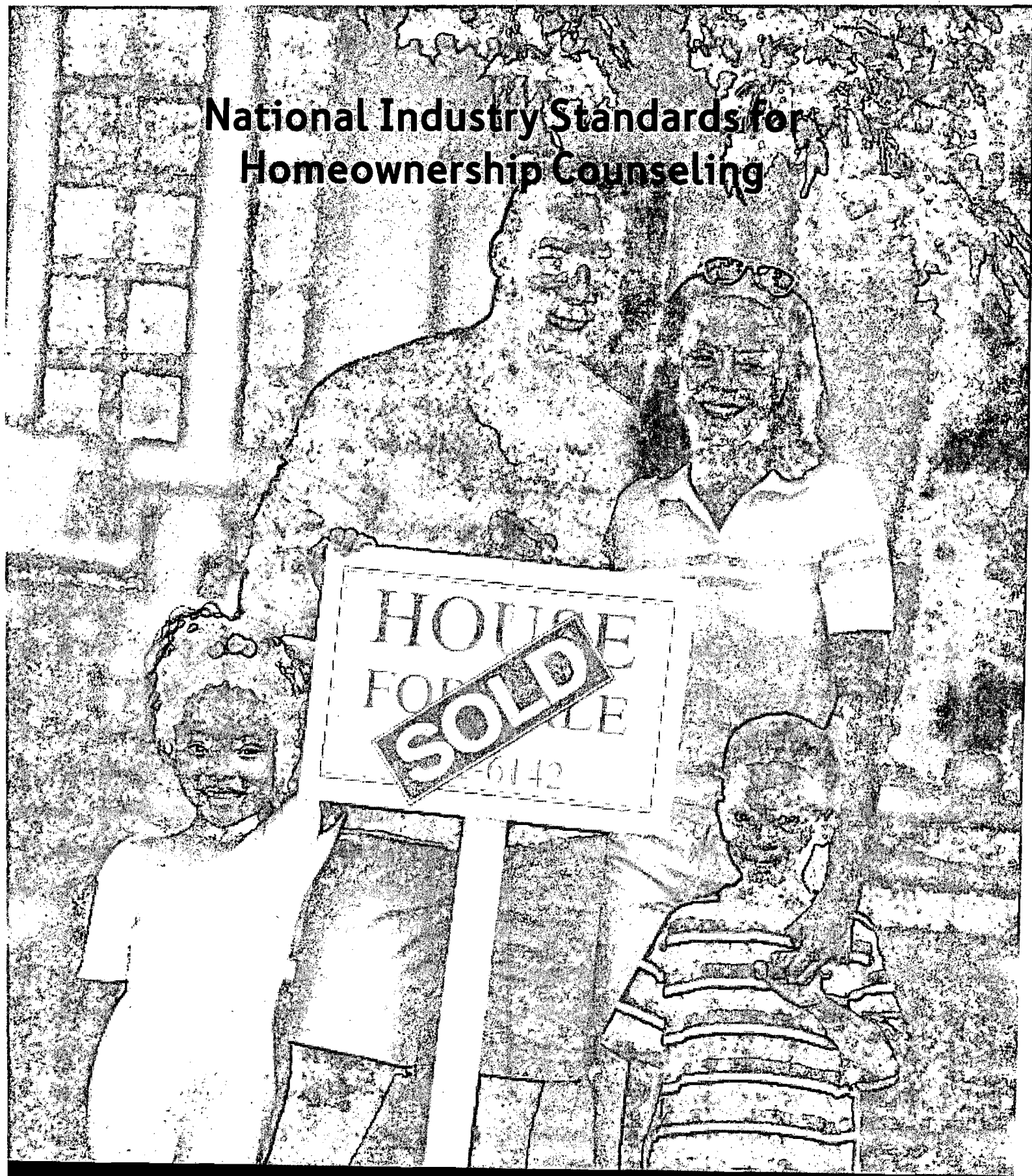
National Advisory Council convened by NCHEC⁵

The National Industry Standards were developed by a broad representation of industry stakeholders comprising the National Advisory Council (facilitated by NCHEC). Companies and organizations include:

Bank of America
Chase
Chrysalis Consulting Group, LLC
Citi
Community Development Corporation of Long Island, Inc.
Consumer Credit Counseling Services of San Francisco
Countrywide Financial Corporation
Fannie Mae
The Housing Partnership Network
Federal Reserve Board
Freddie Mac
Minnesota Housing
Mortgage and Credit Center
Mortgage Guaranty Insurance Corporation (MGIC)
NAREB-National Investment Division (NID)
National Association of Realtors®
National Council of State Housing Finance Agencies
National Council of La Raza (NCLR)
NeighborWorks® America
NHS of Great Falls
University of North Carolina Chapel Hill
U.S. Department of Housing and Urban Development
Wells Fargo

⁵NCHEC is an acronym for the NeighborWorks® Center for Homeownership Education and Counseling

National Industry Standards for Homeownership Counseling



National Industry Standards¹



The National Industry Standards for Homeownership Education and Counseling allow organizations and homeownership professionals to demonstrate that all clients receive consistent, quality service in homeownership education and counseling. The standards create a level of consistency in the industry and add to the professionalism of homeownership educators and counselors.

As the link between sustainable homeownership and counseling/education becomes increasingly clear, now more than ever the housing industry recognizes the need to ensure high quality education and counseling for households throughout the country. Seizing on these market conditions, in 2005 a National Advisory Council (see Exhibit B for a list of member organizations) collaborated with other industry partners such as homeownership professionals; non-profit executive directors; local, state and national housing counseling organizations; financial institutions, mortgage insurance institutions, GSEs² and government entities to develop National Homeownership Industry Standards (including benchmark recommendations) and National Code of Ethics and Conduct for Homeownership Professionals.

Organizations, counselors and educators are encouraged to endorse and adopt the voluntary National Industry Standards and National Industry Code of Ethics and Conduct. These standards are a first step in evolving efforts to professionalize and elevate the visibility of the homeownership education and counseling industry.

How to Utilize National Industry Standards

Organizations Providing Homeownership Counseling: Organizations providing homeownership counseling are encouraged to endorse and adopt the National Standards for Homeownership Counseling and sign the National Industry Code of Ethics and Conduct. At a minimum, organizations should integrate the recommended benchmarks from the National Industry Standards for Homeownership Counseling into their everyday business operations. Organizations and individual counselors are encouraged to strive to exceed the benchmarks.

Most organizations that currently provide homeownership education and counseling will find their programs meet or exceed the recommended benchmarks for industry standards and can readily adopt the National Industry Standards and National Industry Code of Ethics and Conduct.

For more information on how to demonstrate adoption of the National Industry Standards for Homeownership Counseling and the National Industry Code of Ethics and Conduct, visit www.homeownershipstandards.com.

¹National Industry Standards for Homeownership Education and Counseling are adopted on a voluntary basis by organizations and practitioners, incrementally over a period of time.

²GSE is an acronym for government-sponsored enterprise.

Purpose of Standards: To ensure consistency in the quality of homeownership counseling efforts nationwide and adopt industry best practices.

In order to best serve clients, organizations providing homeownership counseling and individual homeownership counselors agree to adopt the following:

Core Operating Standards

1. **Competency:** Possess a strong knowledge in the area of homeownership- specifically the homebuying process, budgeting, money management, credit, banking, mortgage financing, down payment assistance, insurance, community involvement, home maintenance, loss mitigation, foreclosure prevention, fair housing, delinquency intervention, refinancing, anti-fraud, anti-predatory lending and relevant local, state and federal laws.
 - **Recommended Benchmark:** Individuals new to the field of Homeownership Counseling should obtain appropriate orientation and introductory level training during the initial 6 months of employment.
2. **Skills:** Exhibit professional communication and organization skill set, including listening skills, customer service, cultural competency and time management. Homeownership Counselors must demonstrate the skills necessary to obtain, review and analyze a tri-merged credit report, calculate income and debt and perform an affordability analysis. A full command of calculations for mortgage financing, down payment assistance and subsidy programs is required.
 - **Recommended Benchmark:** Homeownership counselors providing specialty counseling such as reverse mortgage counseling, foreclosure prevention, and delinquency counseling should seek the appropriate training to provide these services.
3. **Training:** As soon as possible but within 18 months of being hired, homeownership counselors will obtain minimum training as a homeownership counselor equivalent to and no less than 30 hours of facilitated instruction covering topics included in Standards 1 and 2 above, utilizing a variety of methods which could include lecture, interactive, demonstration, on-line and case study.
 - **Recommended Benchmark:** Homeownership counselors providing specialty counseling such as reverse mortgage counseling, foreclosure prevention, and delinquency counseling should seek the appropriate training to provide these services.
4. **Certification:** A certification standard is critical to establishing the professionalism and value of homeownership counseling. After completing minimum training, certification will require a homeownership counselor to take and pass a comprehensive exam demonstrating at least 80% proficiency. The exam will test skills and core competency areas included in Standards 1 and 2 above, as well as the related content and activities identified in Exhibit A herein.
 - **Recommended Benchmark:** Certification must be completed as soon as reasonably possible, but no later than 18 months from the start of employment.
5. **Continuing Education:** Complete a minimum of 10 hours of continuing education annually in subjects relative to the core content and delivery of homeownership counseling.



- **Recommended Benchmark:** Continuing education requirements for most certification programs will meet or exceed this standard.
6. **Homeownership Counseling Operations:** Implement effective program operations of homeownership counseling techniques, including outreach and marketing, partnership building, fundraising, customer service, customer tracking, reporting, program evaluation, and program design. Counselors should have a working knowledge of each of these subject areas.
- **Recommended Benchmark:** These skills can be obtained through training and experience.
7. **National Industry Code of Ethics and Conduct:** Sign and adopt the written National Industry Code of Ethics and Conduct policy that specifically addresses any real and apparent conflicts of interest, guidelines for professional behavior, privacy and confidentiality, payment for services, consultation, referrals, quality assurance and integrity.

Performance Standards

1. **Delivery:** Perform individual, personalized homeownership counseling to clients.
- **Recommended Benchmark:** Pre-purchase counseling occurs before a purchase contract is signed.
 - **Recommended Benchmark:** Content, delivery and format of the counseling is tailored to meet the needs of the client.
 - **Recommended Benchmark:** Clients should be consulted in a timely manner, requisite with the service need. At a minimum, upon request clients should receive acknowledgement of inquiry within 2 business days of initial contact, with the intake appointment within a one-week timeframe.
 - **Recommended Benchmark:** Homeownership Counselors must complete a formal intake, needs assessment and develop a written Action Plan.
 - **Recommended Benchmark:** Active, open client files should be closely monitored, with timely follow-up in accordance with the stated Action Plan. When no contact from the client has taken place for 6 consecutive months, the file may be classified as inactive.
 - **Recommended Benchmark:** Where appropriate, Homeownership Counselors should review and analyze client's credit report.
 - **Recommended Benchmark:** Customer satisfaction surveys are used to evaluate the effectiveness of the counseling.
 - **Recommended Benchmark:** Offer and encourage homeownership education in conjunction with the homeownership counseling services.

2. **Expected Counseling Outcome:** Upon completion of homeownership counseling, clients will be able to demonstrate an understanding of the following: preparing for homeownership; budgeting and credit management; financing a home; selecting a home; maintaining a home and finances; sustaining homeownership; and avoid delinquency and foreclosure.
 - **Recommended Benchmark:** Comprehensive, effective delivery should be determined based upon the individual need of the client to reach the desired outcome. The minimum standard for delivery of individual counseling should be at least one session of at least 30-60 minutes.
3. **Recordkeeping:** Collect and maintain specific information from clients in accordance with all laws and governing organizations (i.e., HUD, Intermediary, etc.).
 - **Recommended Benchmark:** An intake form should be completed and collected with client profile information to include contact information, services sought/provided, household size, ethnicity (optional), household income, date and type of workshop attended, workshop format and length.
 - **Recommended Benchmark:** Aggregate information for clients should be maintained including total number of persons served and other demographic information.
 - **Recommended Benchmark:** Utilize a checklist to ensure files maintained are consistent and meet reporting standards and quality assurance.
 - **Recommended Benchmark:** Files should be maintained in secured file cabinets in order to protect client privacy. Scanned documents or electronic files should maintain the highest level of client security.
 - **Recommended Benchmark:** Files should be maintained for a minimum of three (3) years. Longer file retention requirements may be required if the household has received grant or loan assistance through state or federal subsidy programs. At the time of disposal, files should be shredded.
4. **Reporting:** Utilize an electronic Client Management System (CMS) for collecting and reporting data.
 - **Recommended Benchmark:** An electronic method in place for collecting reporting data may be as basic as an Excel spreadsheet or Access database application that captures needed data fields from each client, but *preferably* should be a software application compliant with HUD's CMS vendor list or equivalent. Visit www.hud.gov HUD's CMS vendor list.
5. **Service Thresholds:** Establish referral networks for individuals and families seeking services that Homeownership Counselor does not provide or possess sufficient competency to adequately and effectively deliver.
 - **Recommended Benchmark:** Examples of such services may include: rental housing assistance, housing search assistance, legal aid, relocation assistance, etc.

Exhibit A

Minimum Standard Activities for Homeownership Counseling

1. Intake – gather baseline information from client
2. Conduct accurate needs assessment
3. Document the household income and expenses
4. Determine household debt level
5. Review client's credit report(s)
6. Identify credit challenges
7. Determine and document household savings
8. Develop a household budget
9. Analyze budget and recommend modification
10. Conduct various calculations including affordability based on income and debt
11. Develop a written action plan
12. Provide client follow up
13. Make referrals for additional services needed by client
14. Provide client information on delinquency/foreclosure services or information on a referral for these services

Note: *Specialty counseling services such as reverse mortgage counseling, foreclosure prevention, delinquency counseling should only be provided by counselors with the proper training and certification.*

Exhibit B
National Advisory Council
convened by NCHEC³

The National Industry Standards were developed by a broad representation of industry stakeholders comprising the National Advisory Council (facilitated by NCHEC). Companies and organizations include:

Bank of America
Chase
Chrysalis Consulting Group, LLC
Citi
Community Development Corporation of Long Island, Inc.
Consumer Credit Counseling Services of San Francisco
Countrywide Financial Corporation
Fannie Mae
The Housing Partnership Network
Federal Reserve Board
Freddie Mac
Minnesota Housing
Mortgage and Credit Center
Mortgage Guaranty Insurance Corporation (MGIC)
NAREB-National Investment Division (NID)
National Association of Realtors®
National Council of State Housing Finance Agencies
National Council of La Raza (NCLR)
NeighborWorks® America
NHS of Great Falls
University of North Carolina Chapel Hill
U.S. Department of Housing and Urban Development
Wells Fargo

³ NCHEC is an acronym for the NeighborWorks® Center for Homeownership Education and Counseling

**National Industry
Code of Ethics and Conduct
for Homeownership Professionals**



National Industry Code of Ethics and Conduct for Homeownership Professionals¹

The National Industry Code of Ethics and Conduct for Homeownership Professionals² is a voluntary, self-governing standard for professional performance/conduct for homeownership counselors and educators that provide homeownership education and counseling services to consumers.

A National Industry Code of Ethics and Conduct for Homeownership Professionals offers a set of values and principles to guide conduct and decision-making in the homeownership education and counseling field. Homeownership professionals who adhere to the National Industry Code of Ethics and Conduct agree to provide quality education and counseling to clients.

How to Utilize the National Industry Code of Ethics and Conduct:

Counselors and Educators: The National Industry Code of Ethics and Conduct should be adopted by counselors and educators and adhered to in their everyday business operations. For more information on how to demonstrate adoption of these documents, visit www.homeownershipstandards.com.

Organizations: Organizations providing homeownership education and/or counseling services are encouraged to adopt these National Industry Code of Ethics and Conduct and ensure compliance with these ethics by their counselors and educators.

1. Commitment to Clients

- a. The primary responsibility of homeownership educators and counselors is to provide high quality education and counseling services to prospective and existing homeowners.
- b. Homeownership educators and counselors will act on behalf of a client and observe his/her best interest.

2. Client Decision-Making

- a. Homeownership educators/counselors will provide necessary tools, resources and information to assist their clients in making decisions about finances, home buying or homeownership based on the client's needs and preferences.
- b. In instances when clients experience literacy or language challenges, homeownership educators/counselors will take steps to ensure clients' comprehension. This shall include arranging for a qualified interpreter or translator or referring the client to a qualified language educator/counselor.

¹The National Industry Code of Ethics and Conduct were developed by a collaborative group of industry partners.

²Homeownership Professionals includes both homeownership educators and counselors.

3. Competence

- a. Homeownership educators/counselors will provide services only within the boundaries of their education, training, certification or other relevant professional experience. Referrals will be provided to clients when essential services are beyond the scope of the individual or agency to provide.
- b. Homeownership educators/ counselors shall be culturally competent in their service area and sensitive to cultural differences and needs.

4. Conflicts of Interest

- a. Homeownership educators/ counselors will avoid actual and the appearance of conflicts of interest. They will inform clients when a real or potential conflict of interest arises and take all necessary steps to resolve the issue in a manner that makes the clients' interests primary and protects clients' interests. In some cases, protecting clients' interests may require termination of the professional relationship with proper referral of the client.
- b. Homeownership educators/counselors will not take unfair advantage of any professional relationship or exploit others to further their personal, religious, political, or business interests.
- c. Any potential conflicts of interest (such as a counseling agency providing low-cost loans), will be disclosed to clients in a written disclosure document.

5. Privacy and Confidentiality

- a. Homeownership educators/counselors will respect clients' right to privacy. Private information will not be requested from clients unless it is critical to providing services. Once private information is shared, privacy laws apply as well as client confidentiality.
- b. Homeownership educators/counselors will disclose confidential information only as specified by a valid written consent of client.
- c. Homeownership educators/counselors will not discuss confidential information in any setting unless privacy can be ensured. Counselors and educators will abide by privacy laws and keep information confidential and protected.
- d. Homeownership educators/counselors will not disclose clients' information, including their identity when responding to requests from members of the media without the client's express consent.
- e. Homeownership educators/counselors will protect the confidentiality of clients' written and electronic records and other sensitive information. Clients' records shall be stored in a secure location and not made available to others who are not authorized to have access.

- f. Homeownership educators/counselors will take precautions to ensure and maintain the confidentiality of information transmitted to other parties through the use of computers, electronic mail, facsimile machines, telephones and telephone answering machines, and other electronic or computer technology. Disclosure of identifying information will be avoided unless specifically permitted by client.
- g. Homeownership educators/counselors will dispose of clients' records in a manner that protects clients' confidentiality and is consistent with state statutes governing records and social work licensure.
- h. Homeownership educators and counselors will be familiar with relevant laws and regulations with regard to local, regional, national privacy and confidentiality.

6. Professional Behaviors

- a. Homeownership educators/counselors will not practice, condone, facilitate, or collaborate with any form of discrimination on the basis of race, ethnicity, national origin, sex, sexual orientation, age, marital status, political belief, religion, or mental or physical disability.
- b. Homeownership educators/counselors will not use derogatory language in their written or verbal communications to or about clients. Accurate and respectful language will be used in all communications to and about clients.
- c. Homeownership educators/ counselors will not participate in, condone, or be associated with dishonesty, fraud, or deception.
- d. Homeownership educators/ counselors will not permit their private conduct to interfere with their ability to fulfill their professional responsibilities.

7. Payment for Services

- a. When setting fees, homeownership educators/ counselors will ensure that the fees are fair, reasonable, and commensurate with the services performed. Clients will be informed of any applicable fees prior to the delivery of any services.
- b. Homeownership educators/ counselors will not solicit a private fee or other personal remuneration for providing services to clients.

8. Discontinuation of Services

- a. Homeownership educators/ counselors will close files and discontinue services to clients when such services are no longer required or no longer serve the clients' needs or interests.

9. Consultation

- a. Homeownership educators/ counselors will seek the advice and counsel of more experienced colleagues whenever such consultation is in the best interests of clients. Consultation will only be sought from colleagues who have demonstrated knowledge, expertise, and competence related to the subject of the consultation.
- b. When consulting with colleagues about clients, homeownership educators/ counselors will disclose the least amount of information necessary to achieve the purposes of the consultation.
- c. Client information will only be shared with other colleagues with the written consent of the client.

10. Referrals

- a. Homeownership educators/ counselors will limit services to those within their training and expertise and refrain from giving legal, tax, accounting advice unless licensed to do so. Non-homeownership issues should be referred to other appropriate agencies to serve clients fully.
- b. Homeownership educators/ counselors shall not give payment or receive payment from an outside source for a referral unless professional services of comparable value have been provided.

11. Integrity of the Homeownership Education and Counseling Profession

- a. Homeownership educators/ counselors will work toward the maintenance and promotion of high standards of practice for the industry.
- b. Homeownership educators/ counselors will uphold and advance the values, ethics, knowledge, and mission of the profession. They will protect, enhance, and improve the integrity of the profession through service development, partnerships and active participation in the industry.
- c. Homeownership educators/ counselors will contribute time and professional expertise to activities that promote respect for the value, integrity, and competence of their profession.

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

Code of Ethics and Conduct

By signing below, I acknowledge receipt of the National Industry Code of Ethics and Conduct for Homeownership Professionals and agree to adopt them.

Signature: _____

Print Name: _____

Company: _____

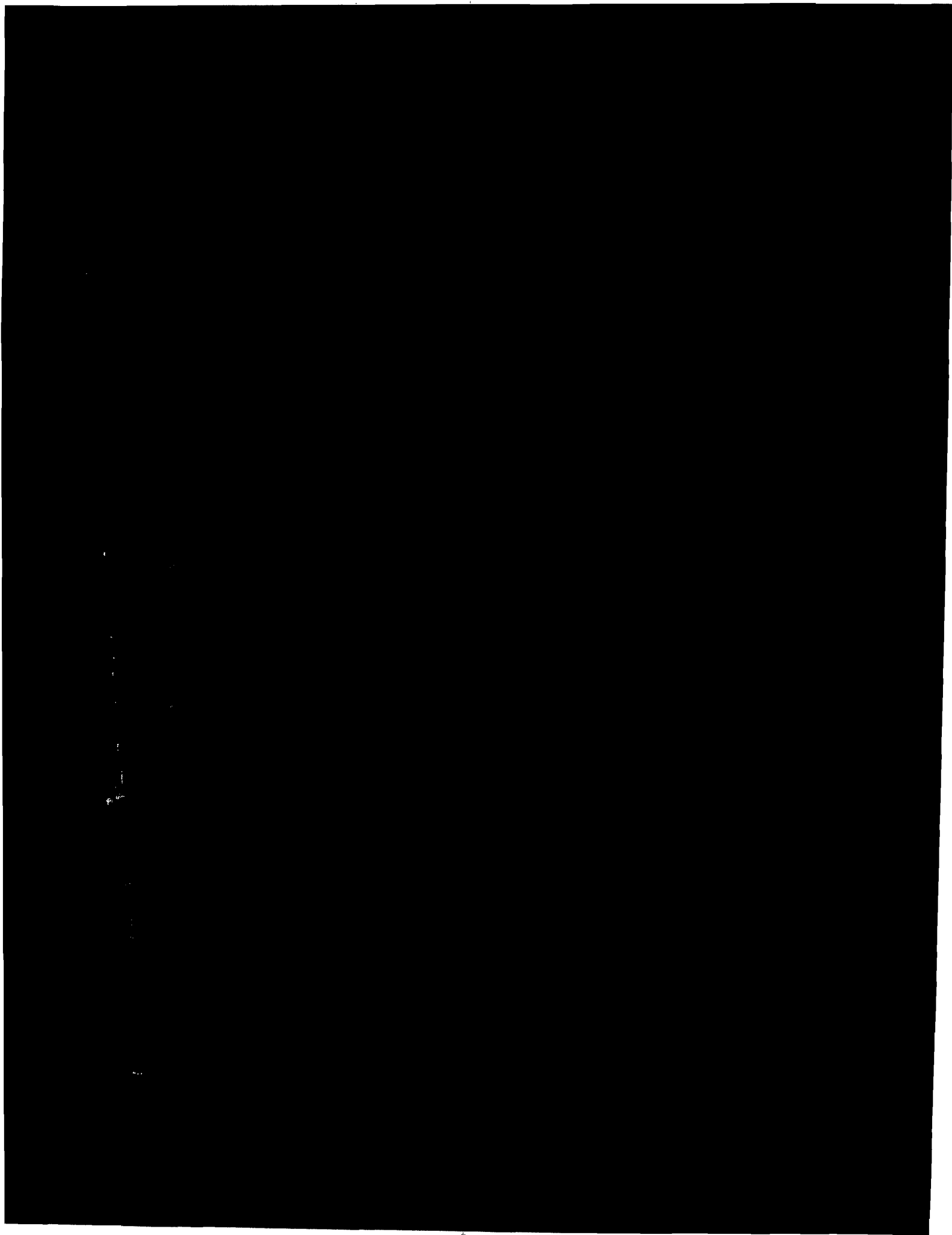
Address: _____

Telephone: _____

Email: _____

Web Address: _____

Date: _____



**Advisory Council for the National Homeownership Industry Standards
for Homeownership Education and Counseling**

Bank of America
Chase
Chrysalis Consulting Group, LLC
Citi
Community Development Corporation of Long Island, Inc.
Consumer Credit Counseling Services of San Francisco
Countrywide Financial Corporation
Fannie Mae
The Housing Partnership Network
Federal Reserve Board
Freddie Mac
Minnesota Housing
Mortgage and Credit Center
Mortgage Guaranty Insurance Corporation (MGIC)
NAREB National Investment Division (NID)
National Association of Realtors®
National Council of State Housing Finance Agencies
National Council of La Raza (NCLR)
NeighborWorks® America
NHS of Great Falls
University of North Carolina Chapel Hill
U.S. Department of Housing and Urban Development
Wells Fargo

List of all the Intermediaries and Organizations who provided input, focus groups etc.

*The Advisory Council for the National Industry Standards for
Homeownership Education and Counseling was convened and staffed by the
NeighborWorks® Center for Homeownership Education and Counseling (NCHEC).*

Mike Haley, Minnesota Housing
Chairman

Cora Fulmore, Mortgage & Credit Center
Vice-Chair

Jayna Bower, NeighborWorks® America
Director, NCHEC



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

1325 G Street, Suite 800
Washington, DC 20005

www.homeownershipstandards.com

866-472-9477

Internal Revenue Service

**Department of the Treasury
P. O. Box 2508
Cincinnati, OH 45201**

Date: November 2, 2006

2006 NOV -6 A 10:00

NEIGHBORHOOD REINVESTMENT CORP
% CORNELIA KENT
1325 G ST NW STE 800
WASHINGTON DC 20005-3104

Person to Contact:

**Customer Service Representative
Toll Free Telephone Number:
877-828-5500
Federal Identification Number:
52-1148078**

Dear Sir or Madam:

This is in response to your request of November 2, 2006, regarding your organization's tax-exempt status.

In March 1980 we issued a determination letter that recognized your organization as exempt from federal income tax. Our records indicate that your organization is currently exempt under section 501(c)(3) of the Internal Revenue Code.

Our records indicate that your organization is also classified as a public charity under sections 509(a)(1) and 170(b)(1)(A)(vi) of the Internal Revenue Code.

Our records indicate that contributions to your organization are deductible under section 170 of the Code, and that you are qualified to receive tax deductible bequests, devises, transfers or gifts under section 2055, 2108 or 2522 of the Internal Revenue Code.

If you have any questions, please call us at the telephone number shown in the heading of this letter.

Sincerely,

Janna K. Skufca

Janna K. Skufca, Director, TE/GE
Customer Account Services