

NeighborWorks®
Center for Homeownership Education
& Counseling (NCHEC)

Counselor Connection 2013
Tuesday, May 14, 2013

Tosin Durotoye, Program Manager
&
Nicholas Salerno, Certification & Standards Coordinator

Working Together for Strong Communities



NeighborWorks® Center for Homeownership Education & Counseling (NCHEC)

NCHEC promotes the sustainable homeownership by supporting the industry's educators and counselors. NCHEC achieves this through:

- Training Programs
- Professional Certifications
- Other Tools & Resources

NCHEC increases the number of qualified homeownership professionals who are prepared to help people realize the dream of lifelong homeownership.

Working Together for Strong Communities



NCHEC Training - Overview

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NCHEC Training - Overview

In-Classroom Training	eLearning	Virtual Classroom
<ul style="list-style-type: none">• NeighborWorks Training Institutes (NTIs)• Multi-Course, Place-Based Trainings (PBTs)• Stand-alone Training Events	<ul style="list-style-type: none">• 12 Module-based eLearning Courses currently available• Topics covering Foreclosure, FHA-Insured Loans, Mortgage Lending and Rental Housing• Discount codes available for HUD-Approved Agencies staff and NFMC Grantees	<ul style="list-style-type: none">• Faculty-led, interactive learning experience• Collaborate with instructors and peers while learning at your own pace

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NCHEC Training - Overview

National Foreclosure Mitigation Counseling (NFMC)	Home Equity Conversion Mortgage (HECM)
<ul style="list-style-type: none">• Offers training in mortgage foreclosure and default mitigation counseling	<ul style="list-style-type: none">• Provides training and technical assistance to active and prospective HECM counselors through NCHEC
<ul style="list-style-type: none">• Equips counselors with the information and tools needed to help consumers avoid foreclosure	<ul style="list-style-type: none">• Utilize tools such as Forums, Find a Colleague, and Ask the Expert.
<ul style="list-style-type: none">• Training offered at NTIs, PBTs, Virtual Classroom, and eLearning	<ul style="list-style-type: none">• Free webinars on HUD HECM Exam Preparation Strategies

Home Equity Counseling Mortgage (HECM)

HECM Exam Preparation Strategies

- Offered once a month starting Jan. 2013
- Review of the four content categories of the exam
- Practice questions with details discussions of right and wrong answers

HECM Counselor Coaching Program

An opportunity for the coach to listen in on actual HECM counseling session between the counselor receiving coaching and a client and then provide feedback on subject matter and techniques

For general information, go to www.hecmcounselors.org

For questions, e-mail hecminfo@nw.org

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Homeownership & Community Lending Course Catalog

Over 50 courses covering topics in:

➤ Housing Counseling Techniques	➤ Credit Counseling	➤ Client Management Systems
➤ Financial Coaching	➤ Loan Servicing and Collection	➤ Green Energy Efficiency
➤ Foreclosure Intervention	➤ Reverse Mortgages (HECM)	➤ Homeownership Education
➤ Mortgage Lending	➤ Real Estate Owned (REO) Counseling	

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NeighborWorks Training Institute

Four NeighborWorks Training Events in 2013

- Atlanta, GA – February/March 2013
- Portland, OR – May 2013
- Philadelphia, PA – August 2013
Open for Registration
- Kansas City, MO – December 2013



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Place-Based Training Events

HUD Sponsored Multi-Course Training

Phoenix, AZ : 6/17/2013 – 6/21/2013

Accepting Scholarship Applications

Courses being offered:

- **H0209rq** Delivering Effective Financial Education for Today's Consumer
- **H0229** Homebuyer Education Methods: Training the Trainer
- **H0250** Homeownership Counseling Certification: Principles, Practices and Techniques
- **H0310** Financial Coaching: Helping Clients Reach Their Goals



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Place-Based Training Events (NFMCC)

NFMCC Sponsored Multi-Course Training

Indianapolis, IN : 7/22/2013 – 7/26/2013

Accepting Scholarship Applications

Courses being offered:

- **H0345rq** Foreclosure Intervention and Default Counseling Certification, Part 1
- **H0236** Efficient Strategies and Techniques for Loss Mitigation Counseling: Analyzing and Sharing the Results
- **H0202** Making Home Affordable: A Breakdown of Program Components
- **H0220** Data Management and Tracking with Counselor Max Computer
- **H0307** Advanced Foreclosure



Coming Soon!

Denver, CO

September TBD

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eLearning Classroom

These courses bring you the knowledge and tools you need to deliver top-notch service to your clients, and enable you to keep up with an ever-increasing workload.

- H0102eI Mortgage Lending Fundamentals for Homeownership Professionals
- H0104eI Home Equity Conversion Mortgage (HECM) Counseling Basics Overview
- H0109eI Foreclosure Basics
- H0130eI Understanding Credit Reports and Credit Scoring



H0206eI Mortgage Math Made Simple for Homeownership Professionals

and **many** more...

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Virtual Classroom

The benefits of faculty-led Virtual Classroom learning include:

- Content is delivered in weekly lessons, with deadlines that allow you to learn according to your schedule
- Feedback and instruction specific to the context of your community development challenges
- Access to course materials online following the completion of the course, including resources that can be downloaded, saved and printed

NCHEC Currently Offers 3 Virtual Classroom Courses:

H0105VC – Compliance with State and Federal Regulations

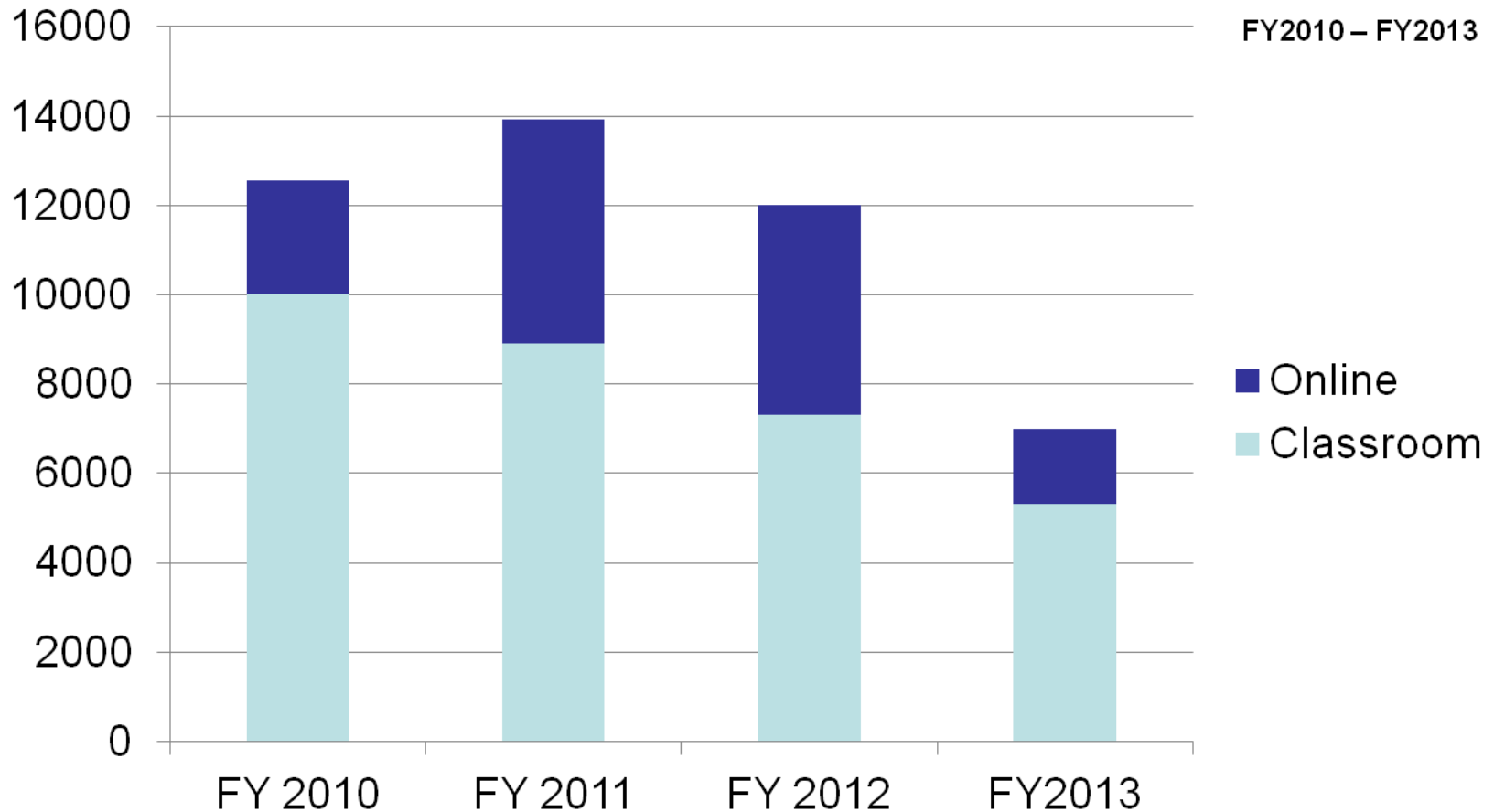
H0307VC – Advanced Foreclosure Case Study Practicum

H0365VC – Advanced Topics in HECM Counseling

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NCHEC Training Certificates Awarded



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NeighborWorks Training Events Calendar

[Scholarship Applications](#) | [Course Catalog](#) | [Training Home Page](#)

[Event Calendar](#)

[Search Upcoming Events](#)

[Search Courses](#)

Jun, 2013							Day	Week	Month
Sun	Mon	Tue	Wed	Thu	Fri	Sat			
26	27	28	29	30	31	01 Jun			
2	3	4	5 Virtual Classroom	6	7	8			
9	10	11	12 Virtual Classroom	13	14	15			
16	17	18	19	20	21	22	Homeownership Counseling Training for ACHANGE		
23	24	25	26	27	28	29	Foreclosure Prevention Training in Long Island		
							HUD Sponsored Training - Phoenix		
							NJ HMFA Training		

Upcoming Events

[NeighborWorks Training Institute Portland](#) 5/6/13 - 5/10/13

[Virtual Classroom: CB275vc Training Community Leaders: A Complete Curriculum](#) 6/5/13 - 6/5/13

[Virtual Classroom: ML173vc Grant Proposal Writing](#) 6/5/13 - 6/5/13

[Homeownership Counseling Training for ACHANGE](#) 6/11/13 - 6/14/13

[HUD Sponsored Training - Phoenix](#) 6/17/13 - 6/21/13

1 2 3

<http://trainingcalendar.nw.org/TrainingCalendar.aspx>

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NeighborWorks Scholarship Application

NeighborWorks Place-Based Training Registration and Scholarship Application System



NeighborWorks
Training

[Event List](#)

[Create Account](#)

[Sign In](#)



NeighborWorks
Center for
Homeownership
Education and
Counseling

NeighborWorks America currently offers training and scholarships at a variety of venues. Please select the appropriate event below to get specific eligibility requirements, registration details and scholarship application information (if applicable).

Events are listed as Scholarship events or Registration events.



Foreclosure
Mitigation

A scholarship event has limited enrollment and has certain eligibility parameters. Click the "Apply" button to find out more about a scholarship event and apply for a scholarship.



Return to
Event List

A registration event is open for general registration. Click the "Register" button to find out more about a registration event and register for a course.

Schedule of Training Events

Display: Sort by: Direction:

Type ▼	Event	Location	Start Date	Status	
HUD PBT	HUD Sponsored Multi-Course Training - Phoenix	Phoenix, AZ	6/17/2013	Accepting Scholarship Applications	Apply
NTI	Portland, OR NeighborWorks Training Institute - 2013	Portland, OR	5/6/2013	Closed	Learn More
NTI	Philadelphia, PA NeighborWorks Training Institute - 2013	Philadelphia, PA	8/19/2013	Accepting Scholarship Applications	Apply

<http://training.nw5.org/>

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NCHEC Certification

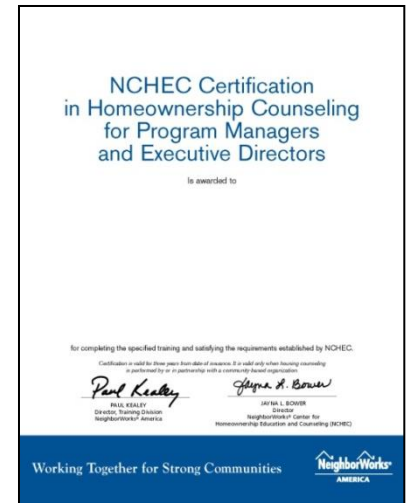
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NCHEC Certification

Five individual professional certifications are available:

- Pre-Purchase Homeownership Education (H0229)
 - Post-Purchase Homeownership Education (H0247)
 - Homeownership Counseling (H0250 & H0109/H0109eI)
 - Foreclosure Intervention & Default Counseling
(H0345 & either H0307/H0307VC OR H0320)
 - Homeownership Counseling for Program Managers and Executive Directors (H0360)
-  **Financial Capability** – a new certification coming August 2013



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Applying for NCHEC Certification

Upon completion of required training and successfully passing the accompanying exams with a minimum of 80%, download the Application for NCHEC Certification



- Part of the application requires a signed Code of Ethics and Conduct
- Upon review and verification that you have met all training requirements, a NCHEC Certification will be issued.
- Allow up to 6-8 weeks for verification and processing

Renewing Your NCHEC Certification

NCHEC Certification is valid for three years from the date of issuance. To maintain your NCHEC Certification, you must:

- Complete within three years from date of issuance a minimum of 30 hours (i.e. an average of 10 hours per year) of continuing education on topics such as homeownership education, counseling, foreclosure prevention, real estate and mortgage lending.
- At least 15 of the 30 hours of continuing education must be obtained through a NeighborWorks Training Institute, Place-Based Training, eLearning and/or a Virtual Classroom course. Any course within the Homeownership and Community Lending Course Catalog can be taken for continuing education credits.
- The other 15 hours of continuing education can be completed through external training sources. (i.e. HUD, HFA). You will need to complete the NCHEC Continuing Education Verification Form.

Renewing Your NCHEC Certification

The Application to Renew NCHEC Certification must:

- Be completely filled out
- Have a copy of the Course of Completion Certificate
- Have a copy of the detailed agenda that clearly indicates the topics covered in the training including the duration or number of training hours

Webinars are not approved as part of the continuing education requirement.

NCHEC Tools

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NCHEC Tools

Realizing the American Dream (4th edition)

- English, Spanish, Chinese, Vietnamese

Keeping the American Dream (2nd edition)

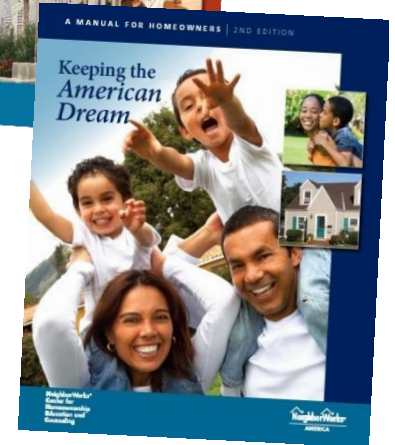
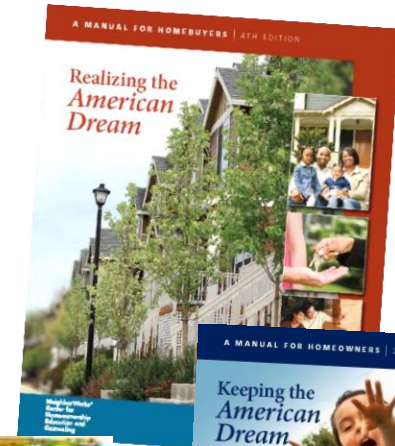
- English, Spanish, Chinese, Vietnamese

NCHEC Consumer Guides

- Multiple Languages

Women's Multicultural Toolkit (2nd edition)

- English, Spanish, Chinese, Russian



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NCHEC Tools (Cont.)

Keys to My Home Website

- www.keystomyhome.org
- English, Spanish



CounselorMax®

- Client Management System
- Web-Based and Computer Lab courses:
 - H0220 – Client Management and Tracking with CounselorMax
 - H0222 – CounselorMax for Decision Makers & Administrators
- HUD Reporting (ARMS) Compliant, NFMC Reporting, Transmit to Hope LoanPort®, Scan and Store Documents www.CounselorMax.com

The National Industry Standards for Homeownership Education and Counseling



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The National Industry Standards



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- The Advisory Council for the National Industry Standards led a collaborative effort of over 30 housing industry partners to develop the National Industry Standards
- The Standards were developed to provide a common industry roadmap for excellence
- The Standards ensure appropriate focus on professionalism, consistency and quality and help strengthen sustainable homeownership

The National Industry Standards Development Process



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- The Advisory Council drew upon a variety of sources including;
 - Existing standards used by the U.S. Department of Housing and Urban Development (HUD)
 - Local, regional, and national housing counseling organizations

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The National Industry Standards for Homeownership Education and Counseling were formally launched on May 9, 2007.

Advisory Council for the National Industry Standards



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- Bank of America
- CDC of Long Island
- Chase
- Chrysalis Consulting Group
- Citi
- Consumer Credit Counseling Service of San Francisco
- Consumer Financial Protection Bureau
- Fannie Mae
- Federal Reserve Board
- Freddie Mac
- The Housing Partnership Network
- Minnesota Housing
- Mortgage and Credit Center
- National Association of REALTORS®
- National Council of La Raza (NCLR)
- NeighborWorks® America
- NeighborWorks® Montana
- U.S. Department of HUD
- Wells Fargo

The National Industry Standards Today



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- Nearly 1,000 local housing counseling agencies have adopted the National Industry Standards
- Each state, including the District of Columbia and Puerto Rico, has at least one Adopter
- Over 2,000 counselors and educators work in housing counseling agencies that have adopted the Standards
- Nearly 40 national intermediaries and housing finance agencies endorse the Standards
- Key nationwide programs such as NFMC continue to require the grantees adhere to the Standards

Benefits of Adoption



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By adopting the Standards, organizations will:

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

Benefits of Adoption



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By adopting the Standards, practitioners will:

- Increase knowledge and skill set
- Ensure clients receive a consistent level of quality and ethical service
- Distinguish themselves professionally
- Enhance their credibility and image

Benefits of Adoption



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Future and existing homeowners will have the confidence that counselors/educators who adhere to the Standards will:

- Provide correct and consistent information
- Have the appropriate tools and knowledge
- Have pledged to serve clients with competence, fairness and respect

The National Industry Standards



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

- Competency
- Skills
- Training
- Operational Knowledge
- Code of Ethics and Conduct
- Performance Standards

The National Industry Standards



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There are three Standards that can be adopted by an organization:

- Standards for Homeownership Education (Pre-Purchase and/or Post-Purchase)
- Standards for Homeownership Counseling
- Standards for Homeownership Education and Counseling – Foreclosure Intervention

Adoption Requirements



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Key Requirements for Adoption of the Standards include:

- Professional Certification
- Online Assessment
- Signed Code of Ethics



Adoption Requirements



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PROFESSIONAL CERTIFICATION

- At least one Counselor/Educator
- Most recent certification (within last 3 years)
- 30 hours or more of in-classroom training
- Continuing Education
- Expiration Date

ONLINE ASSESSMENT

- Evaluates current business practices
- Must be completed in one sitting (about 30 minutes)

Code of Ethics and Conduct



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The 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.

All educators/counselors must have read and signed the National Industry Standards Code of Ethics and Conduct in order to adopt the Standards.

Applying To Become an Adopter of the Standards



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How to Adopt the Standards



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1) Go online to www.HomeownershipStandards.org.

- Click on the “Standards” tab on the left hand menu.
- Download and read through the **National Industry Standards Guidelines and Code of Ethics and Conduct** for homeownership professionals.
- Download the **Code of Ethics and Conduct form**. All staff members in your organization must read and sign the form and keep copies on file in your office.

2) Click on “**Sign Up**” to begin the application process for your organization. Remember, the Executive Director or another staff member with the authority to adopt standards of practice must apply on behalf of your organization.

How to Adopt the Standards



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3) **“Search” for your organization** by city and state. Be sure to look for your organization in the generated organization list. If you do not find your organization, click on **“Add New Organization.”**



4) Once your organization has been added, **enter information about your organization** and give a point of contact. A temporary password will be emailed to the Executive Director and first point of contact.



5) Click on **“Login”** to log in to your organization’s account using your temporary password. You will be prompted to change your password and select a security question at first login.

How to Adopt the Standards



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6) Click on **“Standards”** to select the set of Standards your organization wishes to adopt. Remember, your agency must have at least one counselor/educator with valid qualified professional certification in the content area of each set of Standards your organization wishes to adopt.



7) Select the **“Counselors/Educators”** tab in the left hand menu.

- Please note that review of counselors/educators added under **“Other Certifications”** may take up to 30 days.



8) Click on the **“Assessment”** tab on the left hand menu. The assessment includes questions regarding each set of Standards your organization has chosen to adopt. If your organization is adopting more than one set of Standards, you will be prompted to complete a separate assessment for each.

How to Adopt the Standards



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9) Click on **“My Organization”** to view the status of the set of Standards your organization applied to adopt.



10) Lastly, be sure to click on the **“Services and Other Info”** and the **“Points of Contact”** tab to enter other information.



Marketing Tools and Outreach



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Marketing Tools



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Adopters will have the opportunity to utilize different types of complimentary marketing tools:

- Welcome Kit
- Certificate of Adoption
- Adopter Logos (for websites, e-mail signatures, etc.)
- Standards PowerPoint Presentation with notes
- Customizable Press Releases
- Customizable Article
- National Industry Standards Website Spotlight Page



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5M Munroe & Munroe



Adopters of the National Industry Standards for Homeownership Education and Counseling

Home | Services | Contact Us | Florida Hardest-Hit Approved Advisor Agency

CAN A HOMEOWNER ADVOCATE HELP ME?

- Presentation to your lender or servicer is the most important element of the Loss Mitigation process. Knowledge of Lender and Servicer Leader guidelines and requirements is imperative when getting approved for work-outs or forbearance.
- Loss Mitigation is a time consuming process, which needs constant strategic management in order to achieve real results.
- Lenders/Servicers receive thousands of applications a day, and deny them early, even when it comes to minor details. Our trained leaders/servicers often make processing errors. The 5M Advocacy team has over 18 years of experience and the necessary knowledge, skills, credentials and certifications that enable us to isolate and address all errors and gives you the confidence to ensure homeowner protection during work-out development.

To get started [Call or Email Us Today!](#)

A representative is available Monday through Friday from 9:00 am to 5:00 pm EST at:

P: 1-866-922-4237
E: 5Madmin@comcast.net



The federal government has allocated funding to help pay the mortgages of qualified homeowners who are unemployed or underemployed through a part of the loan. The Florida Hardest-Hit Fund (HHF) program aims to assist qualified Florida homeowners by providing mortgage assistance for up to six (6) months (capped at \$12,000), or until the homeowner finds adequate employment to resume paying the mortgage (whichever comes first).

HHF assistance is paid directly to the loan servicer/lender for those homeowners deemed eligible to participate in the program.

To find out if you qualify for assistance, please visit the HHF official website at www.FLHardestHitInfo.com to review eligibility criteria and to apply. For further questions, contact the Hardest-Hit Toll-Free Information line at 1-877-363-6244, Monday-Friday, 9:00 am - 5:00 pm.

5M is an approved HHF Advisor Agency. After reviewing HHF program benefits guidelines and eligibility criteria on the official HHF website, you may contact us for a pre-screening at 1-866-922-4237.

BEWARE OF FORECLOSURE RESCUE SCAMS!

- There is never a fee to get assistance or information about the Making Home Affordable Program from your lender or a HUD-approved counselor.
- For a HUD-approved counselor, visit <http://www.hud.gov>
- Beware of anyone who says they can "free" your home from liens or transfer over the deed to your lender. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive the debt.
- Never make your mortgage payments to anyone other than your mortgage company without their approval.

5M has NeighborhoodWorks America certified counselors, with over 18 years combined experience in Loss Mitigation. 5M is listed as adopter of the NATIONAL INDUSTRY STANDARDS FOR HOMEOWNERSHIP EDUCATION AND COUNSELING. To view this information please visit the site at www.homeownershipeducation.com and click on the "Adopters" tab to locate approved organizations.

MOST POPULAR WORK-OUTS TODAY:

- Forbearance of payments
- Interest Modification on your loan
- Lender Specific Government backed loan modification (HAMP)
- Repayment Plan



5M, founded by Advantage Foreclosure Services, LLC, has an A+ rating with the BBB



NHS of Kansas City



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

HOME

ABOUT US

CONTACT US

COMMUNITY

HOME OWNERSHIP

Home Ownership

NHSCC can help you with Home Ownership

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



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

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



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

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

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



LOOKING TO BUY

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

EXISTING OWNERS

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



Center for Financial Health



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AAA

[Home](#) [Who We Are](#) [What We Do](#) [What You Can Do](#) [Resources & News](#)

[Overview](#)

[Programs & Services](#)

[Homeownership Promotion](#)

[Home Ownership
Preservation](#)

[Financial Fitness and
Homeownership](#)

[Community Events](#)




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

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

CCCS of Savannah




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Serving Savannah Consumers
Since 1965

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- Home
- Get Out of Debt
- Bankruptcy Services
- Housing Help
- Credit Reports
- Education



Get Out of Debt

CONTACT A DEBT SOLUTION EXPERT TODAY

[Learn to manage your money and credit](#)
[Debt Warning Signs: Are you at risk?](#)
[Schedule a counseling session](#)

Latest Events

Tue, Apr 10th, @6:00pm - 08:00PM
[Bankruptcy - Pre-Discharge](#)

Sat, Apr 14th, @10:00am - 12:00PM
[Bankruptcy - Pre-Discharge](#)

Tue, Apr 17th, @2:00pm - 03:30PM
[Spring Clean Your Credit](#)

Sat, Apr 21st, @8:30am - 05:30PM
[First Time Homebuyer Workshop](#)

Frequently Asked Questions

[CLIENT LOGIN](#)

Housing Help

Let us help you to be a successful Home Owner.

[Learn More](#)

Bankruptcy Services

We provide Bankruptcy counseling and education.

[Learn More](#)


Financial Education

We offer financial workshops and classes in the community.


[Learn More](#)

Your Local, Non-Profit Counseling Service!

Our Mission is to provide the best non-profit community service, dedicated to delivering professional and confidential counseling, debt management, housing counseling and consumer education to all segments of the community regardless of ability to pay.









Contact Us



[Find out how we can help by contacting one of our offices today!](#)

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Homeownership Done Right.™

Belair-Edison Neighborhoods



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BELAIR-EDISON NEIGHBORHOODS, INC.

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



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

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

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

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

BENI Spotlight



FREE TAX PREPARATION

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

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

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



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

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

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

guidance.

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

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

Like 298 people like this.

Albany County Rural Housing Alliance



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Albany County Rural Housing Alliance

Main Office
PO Box 407, 24 Martin Road
Voorheesville, New York 12186
518/765.2425 (tel)
518/765.9014 (fax)

Cohoes Office
PO Box 83
10 Cayuga Plaza
Cohoes, New York 12047
518/235.3920/3002 (tel)
518.595.0052(fax)

Ravens Office
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- Home
- About Us
- Donations
- Mission Statement
- Programs
- Service Area
- Foreclosure Intervention
- Foreclosure Documents
- Housing Counseling
- Homebuyer Education
- Senior Housing
- Historic Preservation
- Mainstreet Program
- Contact Us
- Calendar
- CXHE Statewide Conference Materials
- Fee Policy

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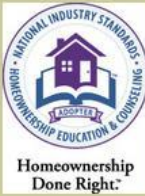
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Satellite office in Ravenna
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Press Release Template- Midland College Business & Economic Development



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

July 26, 2011

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

With historically low 30-year mortgage interest rates, many Midland consumers are thinking about taking the plunge into homeownership. While this is a great time to buy a home, Midland residents interested in preparing for long-term homeownership should visit the Midland College Business and Economic Development Center (BEDC), a local nonprofit housing counseling organization that has adopted the National Industry Standards for Homeownership Education and Counseling, before browsing the local real estate listings.

"Homeownership education and counseling is crucial to successful long-term homeownership. The Midland College BEDC has several highly trained nonprofit housing counselors who work one-on-one with aspiring Midland homeowners to help them determine if they are ready for homeownership, how much home they can afford, and which appropriate mortgage loans are right for them," said Betsy Fredericks, Midland College BEDC Associate Director.

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

"Consumers who think they are ready for homeownership should visit any of the more than 380 local nonprofit housing counseling organizations, like the Midland College BEDC, that have adopted the Standards for consistent advice and guidance. Because the BEDC has adopted the National Industry Standards, Midland consumers can feel secure knowing that they are receiving the best possible information from highly trained and certified homeownership counselors who are there to help them make sound financial decisions, leading to long-term, successful homeownership," said Jayna Bower, director of the NeighborWorks® Center for Homeownership Education and Counseling (NCHCEC).

In adopting the National Industry Standards, Midland College BEDC staff completed rigorous training and certification, following guidelines that served as a benchmark for baseline content and counseling activities. Each BEDC counselor signed a Code of Conduct and Ethics and must maintain certification through continuing education.

Standards Article Template – Lexington Homeownership Center



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The-Dispatch.com

Davidson County's News Source

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Homeownership center adopts national standards

Published: Thursday, May 12, 2011 at 6:00 p.m.

With Davidson County homes more affordable now than in the last decade and historically low 30-year mortgage interest rates, many Davidson County consumers are thinking about taking the plunge into homeownership. While this is a great time to buy a home, Davidson County residents interested in preparing for long-term homeownership should visit Lexington Homeownership Center, a local nonprofit housing counseling organization that has recently adopted the National Industry Standards for Homeownership Education and Counseling, before browsing the local real estate listings.

"At the Lexington Homeownership Center, we have highly trained nonprofit housing counselors who work one-on-one with aspiring Davidson County homeowners to help them determine if they are ready for homeownership, how much home they can afford, and which appropriate mortgage loans are right for them," said Olivia Gaddy.

Email Signature – NeighborWorks Blackstone River Valley



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Protect Yourself from Foreclosure & Loan Modification Scams:

[www. LoanScamAlert.org](http://www.LoanScamAlert.org)

Follow these simple rules:

- Don't pay a 'Fee' in advance!
- Never believe a 'guarantee' that a foreclosure can be stopped!
- Never listen if you are told to 'stop paying your mortgage'!
- Never hand over money or personal information unless you know the company is reputable.
- Always call a non-profit listed on the US Department of Housing and Urban Development website: www.hud.gov



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Spotlight Page— Affordable Housing Alliance



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"The Affordable Housing Alliance (AHA) adopted the National Industry Standards because we believe in delivering high quality housing counseling and education services that increase opportunity and access for residents in relation to their housing needs. Our aim is to increase housing sustainability, thereby creating stronger communities. AHA knows that the adoption of the National Industry Standards conveys this message to residents and indicates that we are a credible organization they can trust."

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

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

Adopter Testimonials



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NeighborWorks®
AMERICA

CCCS of the Savannah Area Inc.



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“Adopting the National Industry Standards of Homeownership Education and Counseling has helped our current and potential clients know and understand that CCCS of the Savannah Area Inc. is dedicated to housing counseling and education service to the community. Clients feel secure in knowing that we adhere to the structure and guidelines of the standards that will give them the best service possible.” - **Jennifer Sikes, Director of Counseling**

Tennessee Housing Development Agency



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“The Tennessee Housing Development Agency is extremely proud of its homeownership education and counseling agency partners that have adopted the National Industry Standards. These agencies’ commitment to excellence in performance, service and ethics will greatly benefit Tennessee’s families and communities.” - **Vicki George, Coordinator of Homebuyer Education**

Project Sentinel



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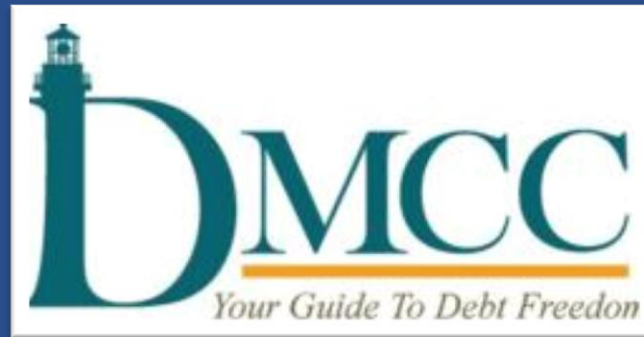


“Adopting The National Industry Standards provides a consistency for Housing Counseling Agencies that is so important in the work we do. At a time when we find ourselves competing against the unethical practices of the rescue scam explosion, it is very important that we hold ourselves to these standards. This is why our Housing Counselor's recommit to The National Industry Standards Code of Ethics by reading and resigning every year - ***Sharleen Kilgore, Deputy Director, Housing Counseling Programs***”

Debt Management Credit Counseling



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"Debt Management Credit Counseling Corp. endorses the Standards for any organization doing housing counseling services. Adoption of the Standards will result in a more uniform process and procedures for our counseling and education services." - ***Jeremy Montanti, Director of Housing***

Albany County Rural Housing Alliance



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“The Albany County Rural Housing Alliance, Inc. (ACRHA) proudly adopted the National Industry Standards in 2008 in an effort to increase the credibility of our services and promote professionalism in the housing counseling industry. The National Industry Standards provide a great tool that promotes continuity of services throughout the nation which only elevates the perception of housing counselors and the value of our services.” -***Stephanie Riley, Housing Counseling Program Manager***

Questions?



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Contact Us at
web@homeownershipstandards.org

