



Housing Counselor

- I. Introduction
- II. Counseling Skills
 - a. Establishing the Client/Counselor Relationship
 - b. Where the Client Wants to Go
 - c. How the Client Will Get There
 - d. Rapport Building
 - e. Active Listening
 - f. Asking the Right Questions
- III. Competency
 - a. The Homebuying Process
 - b. Credit Basics
 - c. Financing
 - d. Avoiding Delinquency and Foreclosure
- IV. Training and Operations
 - a. Counselor Training Requirements
 - b. Operational Knowledge
- V. Ethics and Performance Standards
 - a. Performance Standards
 - b. Ethics
- VI. Appendices
 - a. Appendix A: Legislation
 - b. Appendix B: Useful Links
 - c. Appendix C: Sample Budget Worksheet
 - d. Appendix D: Sample Net Worth Worksheet