



National Association of Certified Credit Counselors

Certified Housing Counselor Outline

1. Introduction
2. 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
3. Competency
 - a. The homebuying process
 - b. Credit basics
 - c. Financing
 - d. Avoiding delinquency and foreclosure
4. Training and operations
 - a. Counselor training requirements
 - b. Operational knowledge
5. Ethics and performance standards
 - a. Performance standards
 - b. Ethics
6. Appendices
 - a. Legislation
 - b. Useful links
 - c. Sample budget worksheet
 - d. Sample net worth worksheet

The Certified Housing Counselor program also uses the book *Nolo's Essential Guide to Buying Your First Home* by Ilona Bray, Alayna Schroeder, and Marcia Stewart. This timely title will help you find the right place to live and invest in—and even enjoy doing it. Filled with interesting facts, real-life stories and insights, and common pitfalls to avoid, this book provides everything you need to select the right type of home for your family, the right mortgage, the right agent, the right inspections, and much more. Get the inside scoop on:

- Deciding between a house, condo, co-op or townhouse
- Exploring your local market for the best value
- Creating and managing a realistic homebuying budget
- Qualifying for and securing financing
- Getting the right inspections and insurance
- Negotiating with sellers or new home builders
- Successfully closing the deal

Real through the real-world experiences of over 20 first-time homebuyers, as well as valuable insights from a team of 13 real estate professionals, including:

- Brokers
- Attorneys who specialize in real estate
- Home inspector
- Neighborhood researcher
- Mortgage specialist
- Many more

Along with this step-by-step handbook, you'll get The Homebuyer's Toolkit, including dozens of forms and MP3s to help you find the right place, crunch the numbers, interview real estate professionals, and even borrow down payment money from your parents. The brand-new edition of *Nolo's Essential Guide to Buying Your First Home* is fully updated to reflect the dramatically changed housing market discussion of what to expect when you're looking, with emphasis on how to do the right kind of research before deciding on a price and the terms of your offer. It also includes a new chapter for financing.

The program also includes *Nolo's Foreclosure Survival Guide*. The guide includes information on:

- the foreclosure process
- the 120-day foreclosure waiting period (your most important tool), and
- new tax consequences associated with short sales and deeds in lieu of foreclosure
- and much more foreclosure information

Exam requirements

The certification exam is a standardized 100-item, multiple-choice test. A grade of 80% is required to pass. All examinations must be administered by qualified proctors with no affiliation with the counselor or the counselor's employer.

Submission requirements

In order to submit the Housing Counselor Certification application, applicants will need the following documents:

- A letter signed by both the applicant and their manager or executive director certifying that the practical experience requirements have been met
- The National Industry Code of Ethics and Conduct for Homeownership Professionals form, signed by the applicant
- Copy of their NACCC Counselor Certification or certificate number, date of issue or renewal, and designation type
- Completed housing counselor examination

Continuing education requirements

In order to effectively counsel and serve clients it is necessary to consistently increase, update, and maintain professional skills and knowledge through continuing education. Continuing education has become a standard requirement for certification renewal. Professionalism and effectiveness in housing counseling depend on keeping current with the latest news and developments about consumer

protection legislation, trends, and innovative approaches in counseling. Continuing education helps you to better serves your clients.

To renew your certification, you must complete a total of 20 continuing education units (CEUs) within the two-year period of your current certification. It is your professional responsibility to fulfill this requirement, and to maintain records to substantiate completed CEUs.