

**This quick guide helps agencies and individuals select the NeighborWorks® homeownership courses that most effectively build the skills and knowledge of foreclosure intervention counselors.**

The tide of foreclosures has many housing counseling agencies struggling to build their capacity to deliver homeownership services. Foreclosure counseling requires specific competencies and skills. Further, it should not be assumed that those with pre-purchase counseling experience automatically possess the necessary skill sets to counsel clients facing foreclosure.

In order for a homeownership counselor to effectively help clients through the foreclosure process, the counselor must be able to demonstrate a mastery of certain core competencies. The following is a partial list of some of those competencies:

- A working knowledge of residential mortgage lending including (but not limited to), determining which mortgage products are best suited for the borrower and how to qualify clients for those products. (*reference course HO103*)
- Ability to evaluate and recognize abusive lending practices. (*reference course HO240*)
- An understanding and utilization of effective one-on-one counseling skills including (but not limited to), the ability to assist in the creation of a client budget and credit improvement plan. (*reference courses HO110 and HO211*)
- An understanding of loan servicing and loss mitigation practices. (*reference courses HO108, HO109, HO307, HO345rq\**)

To assist in building the capacity of organizations and/or practitioners to deliver results-driven foreclosure intervention and default counseling services, NeighborWorks® recommends the following training paths:

### Beginning to Intermediate Level

*0-12 months of homeownership industry experience with limited foreclosure counseling experience*

- HO103** – Lending Basics for Homeownership Counselors (3 days)
- HO110** – Introduction to Homeownership Counseling (3 days)
- HO211** – Credit Counseling for Maximum Results (2 days)
- HO240** – Recognizing Predatory Practices – A Guide for Counselors (2 days)
- HO109** or **HO109el** – Foreclosure Basics (2 days or e-learning)
- HO252** – Effective Group and Telephone Foreclosure Strategies (2 days)
- HO253** or **HO253el** – FHA-Insured Loans: An Affordable Mortgage Option (2 days or e-learning)

### Advanced Level

*12 months or more of foreclosure intervention counseling*

- HO345rq\*** – Foreclosure Intervention and Default Counseling Certification, Part I (5 days)
- HO307** – Advanced Foreclosure: Case Study Practicum (2 days)
- HO321** – Developing Effective Loss Mitigation Negotiation and Sales Skills (2 days)
- HO346el** – Understanding and Applying Foreclosure Intervention and Loss Mitigation Tools (e-learning)
- HO320** – Developing and Implementing an Effective Foreclosure Program (2 days)

**NCHEC also offers additional training options that will help build and strengthen capacity:**

- HO108** – Loan Servicing and Collections (3 days)
- HO247** – Post-Purchase Education Methods (5 days)
- HO250** – Homeownership Counseling Certification: Principles, Practices and Techniques, Part I (5 days)
- HO254** – Introduction to BestFIT<sup>SM</sup> Software (1 day)
- HO326** – Advanced Residential Lending (2 days)

For complete course descriptions, visit our online course catalog at [www.nw.org/coursecatalog](http://www.nw.org/coursecatalog).

Courses are offered at the NeighborWorks® Training Institute (NTI) or through place-based training events. A schedule of upcoming NTI dates is available online at [www.nw.org/training](http://www.nw.org/training). To request a place-based training in your area, visit [www.nw.org/placebasedtraining](http://www.nw.org/placebasedtraining) for details.

\*An online prerequisite exam is required for enrollment in this advanced level course.

# Foreclosure Intervention and Default Counseling Certification

The changing mortgage landscape has made foreclosure intervention counseling a top priority for homeownership counseling agencies. Building capacity to serve the growing number of clients needing foreclosure intervention assistance will mean obtaining new or expanding current knowledge and expertise.

NCHEC now offers **Foreclosure Intervention and Default Counseling Certification** to ensure that counselors are prepared to deliver these services and are recognized for their skill and expertise.

Prior to pursuing this certification, we recommend that homeownership counselors have a solid understanding of key topical areas covering residential mortgage lending, one-on-one counseling, loan servicing and loss mitigation practices.



## 1 Training

The curriculum is focused for professionals with at least one year of specific foreclosure intervention counseling experience. Upon completion of the required coursework, candidates must pass a final comprehensive exam, with a passing grade of 80 percent. Training can be obtained through the NeighborWorks® Training Institute and/or a NeighborWorks® place-based training. See [www.nw.org/training](http://www.nw.org/training).

### Required Courses:

**HO345rq - Foreclosure Intervention and Default Counseling Certification, Part I** (5 days)

An online prerequisite exam is required for enrollment in this advanced level course.

AND

**HO307 - Advanced Foreclosure: Case Study Practicum** (2 days) Or,

**HO320 – Developing and Implementing an Effective Foreclosure Program** (2 days)

## 2 Standards

NCHEC Certification meets the outlined criterion within the **National Industry Standards for Homeownership Education and Counseling**. As part of the certification application process, you must sign and return the **Code of Ethics and Conduct** contained within the National Industry Standards document. For more information go to [www.homeownershipstandards.com](http://www.homeownershipstandards.com).

## 3 Certification

The final step for Foreclosure Intervention and Default Counseling certification is to download and complete the certification application, sign it and return it to NCHEC. For details go to [www.nw.org/nchec](http://www.nw.org/nchec) and click on the “Certification” tab. Upon review and verification of requirements, an NCHEC Certification in Foreclosure Intervention and Default Counseling will be issued along with a certificate and official seal. Certification is valid for three years from date of issuance.