

# Has Your State Agency, Investor or Management Company Told You That You Need to Get Housing Credit Certified?

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Quite frankly... it doesn't matter who is mandating it, it matters that you now need to get yourself or your staff certified. It's the new push today in the Housing Credit industry. It makes sense. You are running an important aspect of this affordable housing program and the industry is stating... no demanding... you be certified in what you do. So what does that mean? And more importantly, how do you meet this mandate?

I have good news and bad news, so let's start with the good... I am happy to tell you that today you have multiple ways to meet this mandate, multiple certifications to choose from and none of them are difficult to obtain!!

That is the good news.

The bad news is... you have multiple ways to meet this mandate and multiple certifications to choose from.

Yep! The good news is the bad news and the bad news is the good! Let me explain.

Today you really do have multiple choices for obtaining Housing Credit compliance certifications – from our *National Compliance Professional (NCP)* and *National Compliance Professional-Executive (NCP-E)* to the long standing *Housing Credit Certified Professional (HCCP)* and the *Certified Credit Compliance Professional (C3P)* designations administered by the National Association of Home Builders and Spectrum Seminars respectively.

Plus, for the first time you have site level certifications available to you including our *Site Compliance Specialist (SCS)*, *Quadel's Tax Credit Compliance Systems (TaCCs)*, the National Center for Housing Management's *Tax Credit Specialist (TCS)* designation and the National Affordable Housing Management Association's (NAHMA's) *Specialist in Housing Credit Management™ (SHCM)*.

So with all these choices, you need to do a bit of research to determine which certification or certifications are right for you. This can be done simply by looking at your level of responsibility with in the Housing Credit Program.

Some of you are site professionals. Professionals that work day in and day out with applicants and residents... making decisions at the property level... working with the residents that live at these properties... dealing with their eligibility at move in as well as at recertification.

Some of you are managers or supervisors. Your role is to be the trouble shooter... the problem solver... which means you have to know a lot about the Program. Not just the site compliance rules but also the rules regarding allocation, development and other financing.

### **Site Level Responsibilities**

If your main responsibilities are at the site level, you should be focusing on 1 of the 4 site certifications I mentioned above (the *SCS*, *TaCC*, *TCS* or *SHCM*). Using the *Site Compliance Specialist* or *SCS* certification as an example, the steps to earn one of these designations is simple.

First, you must pass an exam, specifically in this example, the *Site Compliance Exam*. This *Exam* is comprised of 50 questions divided into 5 Testable Areas. To pass this *Exam* you must answer 40 of the 50 questions correctly. The Exam is graded as a Pass or Fail, so if you pass you immediately earn your *SCS* designation and all of the respect and accolades that come with it.

To prepare for the *Exam* you can take the courses available at the *Housing Credit Online Training Center* which currently include 5 courses ranging from a basic introductory course to a comprehensive course entitled *Housing Credits 245: Site Compliance Specialists* which focuses on the 5 testable areas of the *Exam*.

If you are new or inexperienced, you should take all of the courses at the *Online Training Center* including *Housing Credits 245*. When you are done, you are fully prepared to take the *Exam*.

If you have some experience and not sure if you need all of the courses, start with the *Compliance Assessment* so you can ascertain exactly what courses you need to concentrate on in order to pass the *Exam*. The *Compliance Assessment* is a series of questions that are scored to tell you where your CURRENT site compliance knowledge is at. When done, you will be directed to compare your scores to an **Industry Proficiency Chart** so you can determine where your current knowledge matches up with the industry acceptable knowledge standards. If you score below any of the standards in a particular section, you will be directed to which course at the *Online Training Center* that will teach you the information you need to know to become proficient in that particular standard. After you take the courses you are indicated to take through the *Compliance Assessment*,

you will be **READY** for the *Site Compliance Exam* and when you pass it, you will become a *Site Compliance Specialist*! If you pass all proficiency levels of the *Compliance Assessment* it means you are immediately ready to take the *Exam*!

The *Site Compliance Exam* is conveniently available to take at the *Housing Credit Online Training Center's Exam Room* which is located at [www.housingcreditexam.com](http://www.housingcreditexam.com).

Now again, this example illustrated how the *Site Compliance Specialist* designation is earned. If you choose one of the other 3 certifications, I have outlined their requirements in the **Certification Exam Summary Chart**. The SHCM exam can be taken through one of the local Affordable Housing Management Associations (AHMAs), the TaCC exam can be taken through the Quadel Consulting and the TCS exam can be taken through the National Center for Housing Management (NCHM). Note all four site designations have very similar requirements so it is a matter of choosing which one best fits into your schedule and budget.

### **Supervisor or Troubleshooter Responsibilities**

If you are a supervisor, regional manager, compliance director/manager, asset manager or anyone who desires to take on one of these positions sometime in the future, you should be focusing on 1 of the 3 national certifications I mentioned above (the *NCP*, *HCCP* or *C3P*). The steps to earn one of these designations are a bit more entailed than earning a site compliance designation... but then again, so is your level of responsibilities. Most of these designations require the passing of both an Exam and an experience requirement or a certain amount of classroom time.

All of the national level certification exams are different; however, they are similar in scope. For example, the *National Compliance Exam* is comprised of 70 questions divided into 7 Testable Areas. It is highly recommended that you prepare for the *Exam* by taking classes that cover the testable areas of this *Exam* before taking it. Such classes can be obtained through the Housing Credit College's *Pathway to Success #2: Vital Survival Techniques*, however, you are not required to take these courses to take the *Exam*. You can also purchase our *Housing Credit Certification Exam Study Guide* and prepare at your own pace. When you are ready to take the *Exam*, you can proceed to the *Housing Credit Online Training Center's Exam Room* ([www.housingcreditexam.com](http://www.housingcreditexam.com)).

Now again, this example illustrated how the *National Compliance Professional* designation is earned. If you choose one of the other 2 certifications, you will need to determine their exact requirements but they will be very similar in scope. The HCCP exam can be taken through the Home Builders and the C3P exam can be taken through Spectrum Seminars.

It should be noted that some of these national certifications offer an alternative to taking an exam or will allow you to substitute the passing of another national exam. For example, the *NCP* designation allows you to provide proof of passing one of the other major national certification exams (the *HCCP* or *C3P*) in lieu of taking the *National Compliance Exam*. This designation also has alternative methods for those with test-taking anxieties.

The other requirements to earn these national designations are specific to the designation and may include a certain amount of classroom hours, a certain number of years of experience, and/or the completion of a Membership Application. Most of these national certifications also have an annual membership fee ranging from \$99 to \$179 and continuing education requirements that must be met to keep the designation current. For example to become a *National Compliance Professional* you must have 6 months or more experience in the Housing Credit industry, complete a simple 1-page Membership Application, pay an annual membership fee of \$99 and earn at least 4 hours of continuing education credits each year.

When seeking a national designation or certification, it will pay for you to do a bit of research first to determine exactly which process best fit your schedule, education & experience level, and budget. Also be sure to look into the benefits you will receive from the administrating organization once you have earned the designation and become a member.

All the designations discussed here are fantastic and will give you the respect and accolades you so greatly deserve. Quite honestly, more is better when it comes to becoming certified as it shows the entire industry you are a forced to be reckoned with when it comes to knowing Housing Credit compliance!! Just take a look at the alphabet soup behind my name and the name of many of the other industry's compliance/management leaders and you can see that we truly believe in the "more is better" philosophy when it comes to our Housing Credit education.

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# Certification Exam Summary Chart

## Site Level Designations

Designation Name	Administrator	Requirements	Cost	Method	Benefits	Annual Requirements
<b>Site Compliance Specialist (SCS)</b>	Housing Credit College	Pass SCS Exam	\$149	<ol style="list-style-type: none"> <li>1. Take Exam Online 24/7 at Housing Credit Online Exam Room located at <a href="http://www.housingcreditem.com">www.housingcreditem.com</a></li> <li>2. Pass/Fail</li> <li>3. Must score 80% or higher (40 questions out of 50 total)</li> <li>4. If feel education is needed prior to taking the Exam, full array of courses available at the Housing Credit Online Training Center which is located at <a href="http://www.housingcredits.com">www.housingcredits.com</a>, however may take courses from any provider</li> <li>5. No application to complete</li> </ol>	<ol style="list-style-type: none"> <li>1. Pin</li> <li>2. Certificate</li> <li>3. Name listed in SCS Directory</li> </ol>	None
<b>Specialist in Housing Credit Management (SHCM)</b>	National Affordable Housing Management Association (NAHMA)	<ol style="list-style-type: none"> <li>1. 12 hours of instruction</li> <li>2. Pass the SHCM Exam</li> <li>3. Demonstrate 2 years of Tax Credit experience</li> <li>4. Commit to Code of Conduct</li> <li>5. Complete application</li> </ol>	\$150	<ol style="list-style-type: none"> <li>1. Course work must be through approved training provider</li> <li>2. Approved providers are any of the local AHMAs, the National Apartment Association and the American Association of Homes &amp; Services for the Aging or their affiliates</li> <li>3. Coursework must be taken within 2 years of taking exam</li> <li>4. Exam can be taken through local AHMAs, private trainers and organizations partnering with NAHMA</li> </ol>	<ol style="list-style-type: none"> <li>1. Pin</li> <li>2. Certificate</li> <li>3. Annual ID card</li> <li>4. Draft press release for internal company newsletter or local media</li> <li>5. Name listed in NAHMA's Online Directory of Credentialed Professionals</li> <li>6. Free subscription to UNITS magazine, NAA's Industry Insider e-newsletter, and NAHMA's NAHP Update</li> <li>7. Free access to NAHMA's LIHTC website</li> </ol>	<ol style="list-style-type: none"> <li>1. Renew every September 1st</li> <li>2. Need 6 CEUs</li> <li>3. \$150 renewal fee</li> </ol>
<b>Tax Credit Compliance Systems (TaCCs)</b>	Quadel Consulting	<ol style="list-style-type: none"> <li>1. Complete TaCCs course</li> <li>2. Pass TaCCs Exam</li> </ol>	\$595	<ol style="list-style-type: none"> <li>1. Attend 2 day TaCCs workshop hosted by Quadel</li> <li>2. Workshops hosted throughout country with schedule located at <a href="http://www.quadel.com">www.quadel.com</a> or as private training</li> <li>3. Exam offered on 2<sup>nd</sup> day</li> </ol>	<ol style="list-style-type: none"> <li>1. Pin</li> <li>2. Certificate</li> </ol>	None
<b>Tax Credit Specialist (TCS)</b>	National Center for Housing Management (NCHM)	<ol style="list-style-type: none"> <li>1. Complete TCS course</li> <li>2. Pass TCS Exam</li> </ol>	\$725	<ol style="list-style-type: none"> <li>1. Attend 3 day TCS course hosted by NCHM</li> <li>2. Workshops hosted throughout country with schedule located at <a href="http://www.nchm.org">www.nchm.org</a></li> <li>3. Exam offered on 3<sup>rd</sup> day</li> </ol>	<ol style="list-style-type: none"> <li>1. Pin</li> <li>2. Certificate</li> </ol>	None

## Supervisor/Troubleshooter Level Designations

Designation Name	Administrator	Requirements	Cost	Method	Benefits	Annual Requirements
<b>Certified Credit Compliance Specialist (C<sup>3</sup>P)</b>	Spectrum Seminars	<ol style="list-style-type: none"> <li>Attend 2 day course</li> <li>Pass the C<sup>3</sup>P exam</li> </ol>	\$525	<ol style="list-style-type: none"> <li>Schedule of local courses available at <a href="http://www.spectrumseminars.com">www.spectrumseminars.com</a></li> <li>Exam given at the end of course</li> <li>If retaking exam do not need to take course again unless feel you need to... online retesting available</li> <li>Must answer 80 out of 100 questions correctly to pass</li> </ol>	<ol style="list-style-type: none"> <li>Pin</li> <li>Certificate</li> <li>Annual C<sup>3</sup>P Directory</li> <li>Notification sent to State Agencies and IRS</li> </ol>	<ol style="list-style-type: none"> <li>Renew every year following your initial graduation</li> <li>3 CEUs</li> <li>\$.50 renewal fee unless continuing education taken through Spectrum then it is waived</li> </ol>
<b>Housing Credit Certified Professional (HCCP)</b>	National Association of Home Builders (NAHB)	<ol style="list-style-type: none"> <li>Minimum of 2 years experience in Tax Credits, with at least 50% of time specifically working on Tax Credit issues</li> <li>10 hours of Tax Credit training</li> <li>Pass the HCCP Exam</li> <li>Adherence to the HCCP Code of Ethics</li> <li>Complete Professional Profile</li> </ol>	\$350 (\$175 to take Exam; \$175 to submit Profile)	<ol style="list-style-type: none"> <li>Coursework can be taken through any vendor</li> <li>Exam must be through approved training provider... visit <a href="http://www.nahb.org">www.nahb.org</a> for schedule</li> <li>Must answer 49 of 75 questions correctly to pass</li> <li>Professional Profile must be submitted within 3 years of passing the HCCP exam</li> <li>Exam can be taken through local AHMAs, private trainers and organizations partnering with NAHMA</li> </ol>	<ol style="list-style-type: none"> <li>Welcome kit including pin, certificate, membership card, sample press release, code of ethics, and HCCP gold foil seals</li> <li>Searchable CD-Rom featuring Tax Credit resources</li> <li>Free subscription to The Credential, an e-newsletter, updating recipients on latest affordable housing industry news</li> <li>Networking membership directory</li> <li>Continuing education opportunities</li> <li>Discounts on publications and other related industry products</li> <li>Opportunity to apply for HCCP of the Year award and attend the networking reception</li> <li>Access to technical assistance through NAHB staff and HCCP Board of Governors</li> </ol>	<ol style="list-style-type: none"> <li>Renew every year following your initial graduation</li> <li>4 CEUS</li> <li>\$.175 renewal fee</li> </ol>
<b>National Compliance Professional (NCP) – and – National Compliance Professional-Executive</b>	Housing Credit College	<ol style="list-style-type: none"> <li>Meet Education Requirement:               <ol style="list-style-type: none"> <li>Pass ONE of the following exams: National Compliance, HCCP OR C3P -- OR --</li> <li>Earn Compliance Diploma by completing enough Housing Credit College courses to receive 22 credits</li> </ol> </li> <li>Meet 6 month Tax Credit Experience Requirement</li> <li>Complete application</li> </ol> <p><b>NOTE:</b> To earn NCP-E, must pass ONE exam AND earn Compliance Diploma.</p>	\$99	<ol style="list-style-type: none"> <li>Decide method of meeting Education Requirement               <ol style="list-style-type: none"> <li>If you choose to take an Exam, your choices are:                   <ol style="list-style-type: none"> <li>The National Compliance Exam which can be taken 24/7 online at the Housing Credit Online Exam Room <b>OR</b></li> <li>the HCCP or C3P exams... details below.</li> </ol> </li> <li>If you choose to earn the Compliance Diploma, a full array of courses are available 24/7 at the Housing Credit Online Training Center which is located at <a href="http://www.housingcredits.com">www.housingcredits.com</a>.</li> </ol> </li> <li>Demonstrate have 6 months of Tax Credit experience by completing the Experience portion of the NCP Application.</li> </ol>	<ol style="list-style-type: none"> <li>Pin</li> <li>Certificate</li> <li>Free 1 year membership into NCP Membership Group</li> <li>Free Industry Update e-newsletter</li> <li>Option to purchase additional compliance tools at substantially discounted prices.</li> <li>Free access to NCP Members Only website</li> <li>Name in NCP Directory</li> <li>Special invitation to Annual NCP Conference with discounted registration</li> <li>Free 1 year subscription to the NCP Insider newsletter</li> </ol>	<ol style="list-style-type: none"> <li>Renew every January 1st.</li> <li>Continuing Education Units (CEUs):               <ol style="list-style-type: none"> <li>NCPs= 4</li> <li>NCP-Es = 6</li> </ol> </li> <li>\$.99 renewal fee.</li> </ol>