



Not An NCP Yet!?

Why Not???

It's Time To Join Your Over 500 Industry Peers And
Receive The Same Fantastic Benefits... Same Industry Respect...
Same Networking Opportunities... And Same Career Opportunities!!

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The Housing Credit Program is tough on its professionals!

Probably don't need to tell you that. Even if you just started in the industry today, you have probably picked that one up on your own. What you may not understand, though, is why. *Why is it so tough?*

Partly because it is still such a new housing program and partly because there are so many gray areas that result in numerous interpretations. But truthfully, the main reason it is so tough is the Program can get downright complicated!! The pressure on Housing Credit professionals, especially property managers, on-site personnel and compliance specialists, is enormous. Most properties today are combined with multiple other affordable housing programs that make managing and monitoring compliance very difficult. Plus, everyone is scrutinizing your work! The chances for noncompliance lurk at every corner!! And the ramifications for noncompliance are expensive ... really, really expensive.

I don't mean to frighten you ... especially if this is your first exposure to the Housing Credit Program. The Program is great ... REALLY! But it can have a dark side too! Especially for those who enter it for the first time blind or without resources. If you have just attended your first Housing Credit College workshop, you know the enormous amount of work that lies ahead of you as a Housing Credit Professional. **If you are going to survive in this dog-eat-dog world of Housing Credit compliance, you need to have the best possible resources for information and a continuing funnel of information and ideas coming to you.** You will also need to have a group of peers and industry experts you can rely on to be a voice of reason when difficult situations arise, and that truly understand the constraints and difficulties of managing a Housing Credit property!

That is the very reason the
National Compliance Professional™
designation and its
NCP Membership Group™
were started!

One of the biggest complaints I hear from Housing Credit managers and compliance specialists is that they just don't have the information. If someone would just tell them that new rules are out or that there is an easier way of doing things ... THEY WOULD DO IT!! But that is one of the biggest problems with the Housing Credit Program. There is no regular funnel of information from the IRS and the State Agencies to the people in the trenches!

So how are you supposed to operate in the dark and yet, maintain compliance??

The really frustrating thing is you can't plead ignorance. Compliance tends to have a "*guilty before innocent*" attitude or an "*Oh well, you should have known*" feeling. Fortunately, I believe that attitude and feeling will eventually change, but you can't wait. You need protection today! You need information now! Information that you can count on that is given on a continual basis and that is given in a way that is useable!! **The last thing you need is someone to send you raw Tax Code or the latest regulations written in infamous bureaucratic legalese! You need information that is concise, in plain English and then tells you how to implement in a realistic, management-based manner! And that is where the National Compliance Professional designation and its NCP Membership Group come in!!**

Find out what hundreds of Housing Credit Professionals already know... "It Pays To Be NCP™"! It's true! It really does pay to be NCP! And currently, over 500 Housing Credit professionals have already discovered this for themselves and joined the beneficial *NCP Membership Group*. From a continuous stream of information, news and insights to substantial discounts on trainings and products to incredible networking opportunities, one has to ask...

Why isn't everyone NCP??

In less than 8 years, we have created the strongest industry membership group out there! Our membership has stayed strong throughout this period and currently we have over 500 NCPs, NCP-

Executives and NCP-Candidates!! Our members are reaping the benefits daily and many can directly attest to the fact that their affiliation with the *NCP Membership Group* and their *National Compliance Professional* **designation has resulted in promotions and incredible job opportunities!!**

"First I would like to thank Elizabeth for sharing her extensive knowledge of the LIHC Program with all of us. It was hard work, but having the designation of NCP-E has opened many doors for me. Not only do I have those letters after my name, I have the knowledge that goes with them. I guarantee, any class you can attend with Elizabeth or Sharon is time well spent. I now have a position with a company, doing exactly what I want to be doing at this point in my career. I owe a great portion of credit to Elizabeth. Many Thanks!" Denise M. Smith, NCP-E, National Equity Fund, Los Angeles, CA

"Since I attended the week-long Housing Credit College, achieved my Diploma and the designation of NCP-Executive, I now have a new position. Effective June 22, 2001, I will be the Director of Compliance for Real Property Services based in Las Vegas. Thanks to all of your great training! ..." Roberta Barragan, NCP, Real Property Services, Las Vegas, NV

"I wanted to share with you that I was promoted to Vice President a few months ago. I consider the training I have received with you to be invaluable to my career and I wanted to thank you...The good news is that with this new position I am able to have more of an impact on our Housing Credit Program and the direction it is taking...Thanks again for your efforts in the world of Housing Credit - you're the best!" Cindy Latu, NCP, California Real Estate Management, San Jose, CA

The best news is that the word on the streets is so overwhelmingly positive!

"I think this designation is very important to all people involved in the Housing Credit Program. I will recommend the program to all managers with the designation; it shows that someone is certified to administer the program." Richard Kropa, NCP-E, NDC Real Estate Management, Inc. Scranton, PA

"I am very glad that you have chosen to do this. I and my managers need the "hands-on" practical day-to-day training and experience that you provide. Our obligation is to keep the projects in compliance. I look forward to future training." Theresa Feely, NCP, Coburn & Feely Property Management, Inc., Burlington, VT

"Thank you!" Kris Vodraska, NCP-E, Community Housing Initiatives, Inc., Spencer, IA

The NCP Membership Group
is the fastest growing Housing Credit
compliance group for several reasons:

1) It Delivers!

It delivers what is needed to be successful on-site as well at the corporate or regional level! It delivers readily-available and easily-accessible information!! And it delivers it to you where and when you need it!

See for yourself...

- **NCP LAPEL PIN & CERTIFICATE** (*NCPs and NCP-Executives Only*)
- **AUTOMATIC** addition into the *NCP Membership Group*
- **FREE** inclusion into our *Industry Information Network* which delivers regular email blasts updating you on the latest industry news, opinions and events at the Housing Credit College. (*This is FREE to you, however, you must sign up for it at our website – www.taxcredit.com – as due to the FCC laws we are not allowed to sign you up even if you give us permission.*)

- **SPECIAL and DISCOUNTED** invitation to our *Annual National Compliance Professional Conference!* This is an event you won't want to miss it as it is a Housing Conference with a difference! Not hours and hours of panel sessions, but rather dedicated short track trainings that give ample time to learn about an issue, discuss the issue and hear from others in the industry on how they are handling the issue! Plus loads of networking opportunities.
- **10% DISCOUNT** off all Housing Credit College workshops and most products.
- **SUBSTANTIAL DISCOUNTS** on great compliance & management tools offered only to NCP Members.

2) It is Easy to Join!

The application is a simple 1-page document! And membership is open to **ANYONE!** It is open to those who have just begun in the industry or those that are veterans! All you have to do is complete a **simple NCP Membership Application** ... I promise it is simple ... **just 1 page long**... indicating how you meet the two membership requirements - a Knowledge requirement and an Experience requirement.

There are 3 ways to meet the Knowledge Requirement: (you only have to meet 1)

- Pass the *National Compliance Exam*;
- Pass either Spectrum Seminar's C3P or the National Association of Home Builder's HCCP test; or
- Successfully complete enough Housing Credit College courses to earn 22 credits which also earns you the industry's ONLY Compliance Diploma. (*Credits are earned by completing Housing Credit Online Training Center courses and/or Housing Credit College public or private workshops.*)

To meet the Experience Requirement you must demonstrate you have 6 months or more experience working directly with the Housing Credit Program. To accomplish this task, all you have to do is summarize your experience on our easy-to-complete Membership Application!

But wait... Even if you just started in the industry, you too can receive the benefits of the NCP Membership Group!!

First, let me explain WHY anyone can become a *National Compliance Professional* or *NCP*. When the *NCP* designation and its corresponding *NCP Membership Group* was created, we indeed wanted it to be comprised of a group of individuals DEDICATED to learning and understanding the Housing Credit compliance regulations and who had real, hands-on experience working with the Program. HOWEVER, it was also understood that 'newbies' to the industry would benefit from this group and shouldn't be excluded. We all... novices and veterans... need a strong support group in this tough, responsibility-laden field. So, after much careful thought, we decided to let ANYONE join the group, even those that do not meet the Educational and/or Experience Requirement that are pre-requisites for becoming a *National Compliance Professional* and joining the *NCP Membership Group*.

So, how do we resolve the difference? We let you join at different levels!

NCP-Candidate is the level for the *newbies*... those of you that have not yet met the Educational and/or the Experience Requirement to become a full-blown *National Compliance Professional*. As an *NCP-Candidate* you receive a full membership to the *NCP Membership Group*, however, your actual *National Compliance Professional* designation is on hold as a candidate until you complete the Educational and Experience Requirements. This way you benefit from the support of the group and receive the numerous benefits that come along with the membership! And then once you fulfill your requirements, you receive your full-blown designation, pin and designation certificate!

NCP-Regular is the level for those of you who have met the Education and Experience Requirement. Most of us call this just “*NCP*”. To become an *NCP* you must meet 1 out of 3 Educational Requirements and the Experience Requirement. **The 3 ways you have to meet your Educational Requirement are:**

1. Pass the National Compliance Exam;
2. Pass the HCCP or C3P Test; or
3. Earn your Compliance Diploma through the Housing Credit College. (*This is done by earning 22 credits through the Housing Credit College. Courses can be taken at the Online Training Center, public workshops or privately contracted venues. They can be taken in any order and over any period of time. To find out more information about the Diploma or how close you are to earning yours, call our office TOLL FREE at 800-644-0390.*)

You only have to meet 1 of the 3 requirements and YOU choose which one. If you have already taken the HCCP or the C3P test and passed, we are not going to make you take another! If you hate taking tests or just aren't good at it... we understand and give you an alternative to it by requiring you to earn 22 credits and thereby earning your Compliance Diploma. Or, if you haven't done any of this yet, you can take the *National Compliance Exam*! Everyone likes choices... everyone likes options... SO THAT IS WHAT WE GIVE YOU!

The Experience Requirement is met simply by having 6 months or more work-related experience in the Housing Credit Program. Whether in management, compliance, development, law, finance, accounting or whatever, as long as the work relates to the Housing Credit Program and you have 6 months or more of it, you have met this requirement.

NCP-Executive is the level for those of you career professionals that have achieved multiple Educational Requirements. This is the hallmark industry designation and the one serious, career-minded, dedicated industry professionals strive to become. **Your NCP-Executive designation is achieved when you have:**

1. Earned your Compliance Diploma **AND**
2. Passed the *National Compliance Exam*, HCCP test **OR** the C3P test.

3) Best of All ... It's Affordable! Only \$99 per year!

The *National Compliance Professional* and its *NCP Membership Group* are the most affordable designation & membership group in the industry! Only \$99 per year!! Sure, there are others. But they often come with a hefty price tag or do not provide you with anything besides a pin and some initials to place behind your name. Not so with the *NCP* and the *NCP Membership Group*! In fact, if you add up all the time it would take you to reproduce the incredible amounts of

information, networking opportunities and discounts you get as an *NCP*, you will have paid for the Membership a 100 times over!!

So you see, ANYONE can become a member of the
National Compliance Professional (NCP) Membership Group!

The real question you may be asking is

WHY SHOULD I?

Quite simply... because it is in your best interest! And I mean that wholeheartedly! You see, when the *NCP Membership Group* and the 3 *National Compliance Professional* designation levels were created, it was started by people who worked in the industry and understood what is really important to those in the trenches... **INFORMATION & COMMUNICATION!**

Sure, it is nice to earn a designation. It is great to get a shiny, bright pin and a nice plaque or certificate to hang on your wall. Those things are important... but only to a certain extent.

What is really, truly important to those of us in the trenches is INFORMATION and CONSTANT COMMUNICATION! What is also important is the ability to talk to other individuals who understand what it is we do and to network with these individuals. And finally, what is important is the ability to use our hard-earned designations to get discounts on the things we need for ourselves and our staff like training and tools that will help us get the job done! So when the *National Compliance Professional* designation was designed, the *NCP Membership Group* was also born. Born to be sure those individuals who had gone through the hard-work or were in the process of going through the steps to become a *National Compliance Professional* would receive more than just a shiny pin and a certificate to hang on their wall. (*Of course you get those things as it is understood those items are important.*) And it is through this *Group*, the Members receive the most important thing to all Housing Credit professionals... **INFORMATION and CONSTANT COMMUNICATION!**

As a member of the *NCP Membership Group* you will be kept abreast of all the changes happening whether on the Hill, at the IRS, in your State or with the *NCP Membership Group* itself. We will keep you in the know of the latest opinions, rule-changes and important industry events. We do this through our **Industry Information Network** which includes regular emails sent directly to you anytime any industry news occurs, special industry events are announced, *NCP Membership Group* news and the latest job openings throughout the industry.

Without a constant influx of information, you can't successfully run your properties and ensure compliance. However, we won't bog you down with useless information... we will weed through the piles of information and pare it down to the items of real importance to you! And when we communicate to you, it will be in short, concise writing as we know you don't have time to read pages and pages. You need to get right to the heart of the matter! Also, if the news item we are reporting is about a new regulation, we will read it for you and translate it so you don't have to read through miles of gobbly-gook! (*Now of course, if that is what you like to do, we do also give you the actual regulations so you have them for yourself.*)

As a member you will have numerous networking opportunities and abilities to connect with your peers. We understand that it is important not to operate like an island in this industry especially when there is a wealth of information and experience contained right within our burgeoning *NCP Membership Group*. **So we help you connect through...**

- Our annual **National Compliance Professional Conference**: An incredible industry event that not only gathers NCPs from across the country for fantastic networking opportunities but is an incredible education booster as well!
- Our **Information Database**: This database allows you to verify the designations and workshops attended by any employment candidate you are thinking of hiring.

Also great if you are looking to hire a fee management company. We will share the information we have about that person's or company's designation and workshop attendance in order to assist you in assessing their qualifications.

And as a member you receive money saving discounts on our products and workshops that you can use yourself or for your staff. Discounts range from 10% to 15% and can be used ON TOP of any other discounts or special offers that may be currently available. We want to help you save money!! So why not join a group of peers that will . . .

**Help you accomplish your goals &
provide you with the information crucial to your success
and give you the respect you so greatly deserve...**

all at a price that won't break the bank!

Oh, and by the way, in case you were thinking that "You already have a designation, so why do I need another one?"

I strongly urge you to reconsider. First, let me commend you for earning a Housing Credit designation in the first place! It is truly important as you are showing the industry you are dedicated to the Program, its rules and maintaining compliance!! But, please, understand that not all designations are the same.

I dare you to compare!

NCP	HCCP	C3P
<p>Steps to Join:</p> <ol style="list-style-type: none"> 1. Complete 1 page application. 2. Pay \$99. <p><i>(No other requirements to join because you may join as an NCP-Candidate and enjoy most of the following benefits.)</i></p>	<p>Steps to Join:</p> <ol style="list-style-type: none"> 1. Meet Knowledge requirement by passing the HCCP test. 2. Meet Experience requirement by demonstrating 2 years of experience working in Housing Credits or related field. 3. Complete 6 page application & include business references. 4. Pay \$175. 	<p>Steps to Join:</p> <ol style="list-style-type: none"> 1. Pass C3P test. 2. Membership fee included in \$425 price to take course & test.
<p>Benefits of Joining:</p> <p>Pin (Only given to NCPs & NCP-Es).</p> <p>Certificate (Only given to NCPs & NCP-Es).</p> <p>Automatic membership in the NCP Membership Group.</p> <p>Automatic notification to States & IRS of qualification.</p> <p>Free inclusion in the Industry Information Network which includes regular email blasts informing you of the latest news, events and industry related information.</p> <p>Special Discounts to the NCP Annual Conferences.</p> <p>10% Discount off all Housing Credit College public workshops.</p>	<p>Benefits of Joining:</p> <p>Pin</p> <p>Certificate</p>	<p>Benefits of Joining:</p> <p>Pin</p> <p>Certificate</p> <p>Automatic notification to States & IRS of qualification.</p>

So, what's stopping you? Why aren't you NCP?

Our goal is simple. We want to provide you with the:

- ✓ the most information,
- ✓ the largest pool of opportunities and
 - ✓ **most of all the best SUIT OF ARMOR AGAINST NONCOMPLIANCE POSSIBLE!!**

So get out your pen ... right now ... don't put this aside and think that you will do this later ... this is too important to your success and your sanity!! Fill out the *NCP Membership Application* contained on the last page. **Begin receiving the benefits of being a member of the *NCP Membership Group* IMMEDIATELY!!**

IN FACT, TO GET YOU ROLLING IN THE RIGHT DIRECTION, I HAVE PUT TOGETHER SEVERAL OPTIONS FOR YOU TO JOIN AND TO PICK UP SOME VALUABLE TOOLS TO HELP YOU WITH YOUR JOB IMMEDIATELY AND AT GREATLY REDUCED PRICES.

You don't have to take advantage of them, but I am certain you will see their value. Please, know, you are only given these opportunities if you become an *NCP* – whether an *NCP-Candidate*, *NCP*, or *NCP-Executive* – only individuals who join the *NCP Membership Group* are eligible for these opportunities and incredible prices. I want to encourage you to join this incredible *Group* and if I have to sweeten the pot a bit, I will.

I Am Giving You 3 Different Methods For Joining... Gold... Silver... Regular

And as you can imagine, each level contains a unique opportunity for you to pick up additional tools besides your designation and membership. You decide how you want to join. You decide if you want to take advantage of my offers. You decide just how much money you want to save!

Option #1: ***A Seriously Insane Offer Saving You Over \$900...*** **GOLD MEMBERSHIP**

- Receive your *National Compliance Professional* designation and the substantial benefits that automatically come with the being a member of the *NCP Membership Group* until December 31, 2008;
- Receive *The Compliance Monitor*, the industry's best AND longest running compliance/management newsletter and automatically meet your Continuing Education Requirement FOR NEXT YEAR...

ONCE AGAIN THIS YEAR...

Receive not only the regular subscription to this newsletter but obtain access to the ***Online Newsletter Article Archive*** until December 31, 2008!!

The Compliance Monitor is the longest running and most subscribed to compliance/property management newsletter in the Tax Credit industry. It is fantastic newsletter that reports the latest news & opinions in the industry, contains useful articles on specific compliance and property management related subjects, and contains lots and lots of tips and techniques for working within the confines of the rules and regulations of this and other affordable housing programs so you can run your properties successfully!!

Earn up to 6 hours of credits

if you subscribe to our newsletter – *The Compliance Monitor*!

The Compliance Monitor is also an avenue for meeting your *NCP* continuing education requirement next year. We understand it is not always easy to get to a Tax Credit workshop – ours or anyone else's for that matter. Travel is expensive and your time is limited. Since we know how valuable the information is in each issue of *The Compliance Monitor* – virtually a mini-training in each issue –if you subscribe to our newsletter (subscription must be in your name) and receive at least 6 issues in 2007, you can use that as fulfillment of your continuing education requirement for 2008. Therefore, next year, when you renew your *NCP Membership*, if you have subscribed to *The Compliance Monitor* and received at least 6 issues in 2007, you can use that as the method for fulfilling your continuing education requirement.

Note: It is important to understand that to use *The Compliance Monitor* as fulfillment of your continuing education requirement; the subscription must be in your name and must run long enough for you to receive at least 6 different issues in 2007. *The Compliance Monitor* subscription is a year subscription, which includes 8 issues. If you are a current subscriber, you will want to be sure your subscription runs long enough for you to receive 6 issues in 2007. If not, you will need to renew your subscription. You can renew anytime to take advantage of the special offer contained later in this letter. We will just extend your current subscription expiration date accordingly.

Plus

we will include the Online Version of *The Compliance Monitor*

ABSOLUTELY FREE!!

You are going to LOVE this! In 2005 we started making *The Compliance Monitor* available online AND have begun to build an archive a past newsletters that will be accessible to you ABSOLUTELY FREE if you take advantage of this Membership Level.

This online archive is absolutely perfect for when you have to learn about an issue fast or have a scenario that has cropped up at one of your properties and you are sure you just read something about it in one of the issues of *The Compliance Monitor*... now, instead of digging through piles of past issues you have tucked away in the deep, dark crevices of your desk or are stacked up in the corner of your workspace waiting to be organized (*yeah... like that is ever going to happen!*), you can quickly and easily find exactly what you want by going to the *Online Version* of this newsletter! Once there, you will find that each archived issue has an easily accessible table of contents which links directly to the specific articles, so you can find the specific article fast, fast, fast!

Yet another way we are trying to help make life easier in the field!

But, I am not stopping there...

- Receive an Annual Subscription to the **NCP Professional Development Center**... our advanced *Online Training Center* section built specifically for hard-working, dedicated industry professionals wanting to stay at the top of their game!!

The NCP Professional Development Center is a separate training center for hard working, hungry-for-information, Housing Credit certified professionals who want to discuss hot issues or advanced Housing Credit topics in an interactive and incredibly convenient way!

The NCP Professional Development Center is comprised of regularly posted “lessons” that discuss a hot topic, new releases of information from the IRS or State Agencies, or a difficult compliance topic such as Acquisition/Rehabs, mixed income developments, and properties combined with other programs such as HOME or Bonds. These lessons will be open to all subscribers of this *Development Center* and will remain posted for the entire subscription period so you can review the information when you have time and when you need it the most! Sometimes the lessons will be comprised of articles I think are important for you to read... other times it may be a short course on an important topic. And of course, if the lesson is focused on a newly published Revenue Ruling, Procedure or Regulation, it will include the actual published document and a discussion of its impact on your business!

Plus the NCP Professional Development Center contains a Bulletin Board so you may comment and post questions/problems/concerns to me as well as your fellow *NCPs* who are members! A great opportunity to get feedback from the industry and to share your own thoughts.

Finally, an EASY way to stay on top of your game!!!

But... I'm not done! HOW DOES FREE EDUCATION FOR YOUR STAFF SOUND??

- Yeah... that got your attention. If you join at the Gold level, I will give you... **ABSOLUTELY FREE...** a coupon to register 1 of your staff members (or even yourself) for the ***Online Training Center's Course Package Plan!***

The Course Package Plan includes the following courses at the *Housing Credit Online Training Center* which is available 24 hours a day... 7 days a week!!

- ♦ **The Compliance Assessment** – Finally, the ability to determine what you know when it comes to Housing Credit Compliance as compared to the accepted industry standards! The Compliance Assessment was designed to help you quickly and accurately assess your current Housing Credit Compliance knowledge so you may determine where you need to bolster your education and which, if any, of the Online Training Center courses you should enroll in. The Assessment is made up of a series of questions divided into 5 Sections with each Section assessing your understanding and knowledge in a specific area of compliance. Each of

the 5 Sections represents the concepts taught in a specific Online Training Center course so by completing the Section, you will know if you need to take the specific course in which the Section is matched. As you progress through the Sections, they will steadily increase in difficulty, but all reflect important concepts that must be mastered to truly be confident with your Housing Credit responsibilities. There is no instruction with this course as it is an assessment of your current knowledge with the goal of helping you determine if you need further training and if so, in what areas. When you complete all 5 Sections,

you will be directed to take your Results and compare them to the Proficiency Chart available at the end of this course. As each Section addresses the core concepts taught in a specific Online Training Center course, you will use your Section Results to determine if you should take the course in which the Section is matched. No skewing of results. **Just a pure comparison of the answers you gave to the Proficiency Chart that represents acceptable industry knowledge levels!!**

- ♦ **Housing Credits 101: Compliance Basics** – A perfect way for a new hire to get started learning the complex compliance requirements of the Program! Even better than our popular Educational DVD... *Surviving the First 3 Months on a Tax Credit Property* – as the course is interactive and requires you to learn the information before proceeding to the next section and completing the course! In 3 hours, Elizabeth will teach even the greenest of green staff the eligibility requirements of the Housing Credit Program. Starting with the first section, you will receive a thorough explanation of what the Housing Credit Program is and how it differs than other affordable housing programs. You will then get a complete review of the eligibility rules of the Program including income eligibility, full-time students, foster children, and how to handle absent household members in Section 2. In Section 3, you will learn the first 3 steps of the 5 step process in determining an applicant's eligibility including how to interview, how to get a completed application and how to verify the information given. And in the remaining 2 Sections you will understand the remaining steps of this process including how to calculate income eligibility and how to complete the move-in paperwork. And last but not least this easy-to-understand course discusses file documentation and the requirements for continuing compliance such as annual recertifications. **A must for any new hire or staff supervisor but also invaluable to any veteran in the business to keep them fresh and on top of their game!**
- ♦ **Fair Housing 101: A Fair Housing Primer** – We all know how important fair housing education is and now you can get it at the *Housing Credit Online Training Center!* This 4 hour course teaches you the fundamentals of fair housing including what the 7 federally protected classes are and how the people in these groups are protected. This course also discusses the common mistakes made that cause noncompliance with these laws and gives you techniques to avoid these pitfalls including how to set occupancy standards to ensure you are not violating familial status, how to handle accommodation and modification requests, and much, much more! **Great for new hires. Perfect as your fair housing refresher course!**
- ♦ **Housing Credits 103: Income & Assets** – One of the most frustrating and overlooked areas in compliance training is income and assets. For some reason, many of us assume our staff has experience with this as it is very similar to the Section 8 Program. But the reality is most of our staff have limited or no Section 8 experience today and if they do, the differences between Section 8 and Housing Credits are enough to cause even a Section 8 veteran to be in noncompliance. In this 2-hour course, we will dedicate an entire class to this very subject detailing what income and asset sources we must include, how to verify these sources, and then how to annualize these sources for income eligibility purposes. The most detailed course on income and assets and their calculations offered anywhere in the industry chock full with real life examples including how to handle difficult income sources such as temporary or self-employment; wages from tips, overtime and raises; and child support plus asset sources such as stocks, bonds, mutual funds, and real estate even when it is being rented out! **This course is a must for anyone – new or old – experienced or novice – who is responsible for calculating income eligibility, approving the files of new moves or supervising those that do!**
- ♦ **Housing Credits 204: Unique Program Rules** – Oh, the rules of the Housing Credit Program... from students to unit transfers to the Available Unit Rule... this housing program is laden with unique rules! In this 2 hour course, you will be introduced to each of the unique Program rules and given a thorough explanation of each including illustrations of how to apply the rule in the real world. Whether your property is 100% Housing Credit or mixed income, these rules affect your property and must be understood to remain in compliance. The rules examined include full-time students, non-transient occupancy, suitable for occupancy, resident manager's units, annual and interim recertifications, the Available Unit Rule, the Unit Vacancy Rule and unit transfers. **This course is a must for any Housing Credit professional working on a property, supervising those that do or is responsible for compliance!**
- ♦ **Housing Credits 205: Income Limits, Rents and Utility Allowances** – We all know that our residents have to be income eligible for a Housing Credit unit and must then pay a rent amount within the Program parameters. But what are these limits and how do we determine what they are for our properties? In this 2 hour course, we will take a detailed look at the income limit, rent and utility allowance rules, how to determine your property's limits and how to calculate these all-important numbers. Also, learn the rules surrounding income limit changes, rent increases and utility allowance changes. **These rules are the cornerstone of compliance making this course a must for supervisors, compliance coordinators and asset managers.**
- ♦ **Housing Credits 245: Site Compliance Specialist** – This course is designed to teach you everything you need to know to master the responsibilities of site compliance! The course will teach you all of the requirements that come with these compliance responsibilities and, at the same time, prepare you to earn your Site Compliance Specialist (SCS) designation which is earned by passing the Site Compliance Exam. Comprised of 5 sections, this course walks you through the 5 key areas all site staff must understand about Housing Credit site

compliance which are also the 5 Testable Areas of the Site Compliance Exam. These key areas are (1) Eligibility; (2) Verifications & Documentation; (3) Income Eligibility & Calculations; (4) Special Program Rules; and (5) Fair Housing. After each section, you will take a section quiz to ascertain if you have grasped the requirements discussed in this key area. When you complete the course and its section quizzes, you will be ready to tackle even the toughest site compliance scenarios and will be fully prepared to earn your Site Compliance Specialist (SCS) designation!! The SCS designation is the industry's only Housing Credit Program site designation designed for those who work closely with applicants and residents, approve new move-ins and recertifications and makes crucial

decisions regarding unit transfers, increases to income, and vacancies. Truly a designation for those on the front-lines! Whether you are focusing on learning the requirements to do your job or concentrating on earning your Site Compliance Specialist (SCS) designation so you may show the industry that you have mastered the site compliance rules... this course is for you! **A must for site managers, leasing agents, compliance specialists and their supervisors plus anyone responsible for approving or auditing compliance paperwork.**

IMPORTANT COURSE NOTE:

All courses have been fully updated to include the newest information from the Final 8823 Guide & HUD's Change 2!!

These courses are a supervisor's dream... due to their immediate availability, their incredible in-depth and interactive nature, and most importantly because they are designed to ensure the student learns the information before continuing through the course. Plus, the courses are so easy to navigate even your 90 year old great grandmother could operate them!

Normally this Course Package Plan is \$599/person, but if you join at the Gold Level, you pay nothing!

And last but not least... for you!

Discounted registration for the Annual NCP Conference!!

- Every year we conduct our annual conference and networking extravaganza where industry professionals from all over the country come to discuss and learn more about managing and monitoring compliance on these difficult properties.

The conference is well attended by individuals that really want to discuss how to better manage and handle compliance on these properties!! All members of the NCP Membership Group receive special discounts on their Conference Registration but quite frankly if you join at the Gold level you receive the biggest discount!! And why shouldn't you!!

Last year, the regular price to attend the Annual Conference was \$1095 but Gold Members where able to register for as little as \$495!!

Saving them over \$600...

more than enough to pay for their Gold Level Membership all by itself!!

So how much is this going to cost you, you ask?

You will receive everything...

• Your 2008 <i>NCP Membership</i> good through December 31, 2008!	Normally \$99
• A full year of <i>The Compliance Monitor & The Online Compliance Monitor Newsletter</i> and its incredible <i>Article Archive</i> thereby allowing you to automatically meet your continuing education requirement for 2008!	Normally \$239
• A full year to the advanced learning center the <i>NCP Professional Development Center</i> giving you full access to the lessons, <i>Bulletin Board</i> and discussions previously only available to <i>Gold</i> members!!!	Normally \$398
• The <i>Online Training Center's Course Package Plan</i> for 1 person to obtain incredible training!!!!	Normally \$599

Normally all of this would total \$1,335...
but if you join at the Gold level you get it all for

ONLY \$498!

Insane... I know!!! A savings of \$837!!!

Bottom line: If you act fast, you will save big and get a lot!!

Option #2:

Membership PLUS automatic 2008 continuing education!

SILVER MEMBERSHIP

Now, if I didn't convince you to take advantage of the *Gold Membership*, you may want to consider *Silver* which allows you to automatically meet your 2008 continuing education requirement, contains a wealth of information throughout 2008 and includes incredible savings off the *2008 National Compliance Professional Conference & Networking Extravaganza*.

The *Silver Membership* includes...

- | | |
|--|----------------|
| • Your 2008 <i>NCP Membership</i> good through December 31, 2008! | Normally \$99 |
| • A full year of <i>The Compliance Monitor & The Online Compliance Monitor Newsletter</i> and its incredible <i>Article Archive</i> thereby allowing you to automatically meet your continuing education requirement for 2008! | Normally \$239 |
| • A full year to the advanced learning center the <i>NCP Professional Development Center</i> giving you full access to the lessons, <i>Bulletin Board</i> and discussions previously only available to <i>Gold</i> members!!! | Normally \$398 |

Your Price: Only \$298

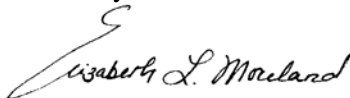
Option #3: Most economical...

REGULAR NCP LEVEL:

If you join as a regular NCP, your membership is only \$99 for the year!! This gives you both your *National Compliance Professional* designation and your membership into the *NCP Membership Group* until December 31, 2008. Simple and economical!

So, pick up that pen and complete the Membership Application right now and begin receiving all the benefits of the NCP Membership Group immediately!

Sincerely,



Elizabeth L. Moreland, NCP-E, SCS, HCCP, SHCM, FHC
Founder and Director of the *National Compliance Professional Membership Group*



National Compliance Professional Membership Application

STEP #1: Personal Information – Address You Want Membership Information Mailed

Name: _____ Title: _____
 Company: _____
 Address: _____
 City/State/Zip: _____ Email: _____
 Phone: () _____ Fax: () _____

STEP #2: Knowledge Requirement – Check ALL THAT APPLY

- I have passed the *National Compliance Exam*™.
- I have taken the *National Compliance Exam*™ BUT HAVE NOT GOTTEN MY RESULTS YET. Exam Date: _____
- I have earned 22 Credits through the Housing Credit College public workshops and/or Online Training Center courses earning the industry's **ONLY** Compliance Diploma! (See instructions on next page)
- I have passed the Home Builder's HCCP test. (Please provide proof of passing this exam and submit with this Application.)
- I have passed Spectrum's C3P test. (Please provide proof of passing this exam and submit with this Application.)
- I cannot meet ANY of the Knowledge Requirements YET. I am applying as an NCP-Candidate.

STEP #3: Experience Component – Check ONLY One Box

- I have 6 MONTHS OR MORE of Housing Credit Program experience. (Please complete the Work Experience Summary below.)
- I have LESS than 6 months of Housing Credit Program experience. Indicate the date you expect to achieve 6 months of Housing Credit experience: _____

Work Experience Summary

Current Job: _____ to _____ Position Held: _____
(Dates of Employment)
 Supervisor's Name: _____
 Supervisor's Phone: () _____ Supervisor's Fax: () _____ Supervisor's Email: _____

Housing Credit Responsibilities: (Please summarize your Housing Credit responsibilities.) _____

If this job does not represent 6 months of Housing Credit experience, please list your previous Housing Credit job(s) on an additional sheet of paper & submit with your application.
THIS ONLY NEEDS TO BE DONE UNTIL 6 MONTHS OF EXPERIENCE IS DEMONSTRATED.

STEP #4: Membership Fee – Check ONLY One Box

- NCP Gold Membership:** I want to take advantage of your **INSANE OFFER** by paying only **\$498** saving over **\$837** for...
 1. My 2008 NCP designation and membership into the NCP Membership Group until December 31, 2008
 2. A full year of *The Compliance Monitor* and access to *The Online Compliance Monitor* and its *Article Archive* until December 31, 2008
 3. Access to the advanced learning center known as the *NCP Professional Development Center* until December 31, 2008
 4. The *Online Training Center's Course Package Plan* for 1 person; and
 5. A significant discount for the *Annual NCP Conference*!!
- NCP Silver Membership:** I want to take advantage of this membership level by paying only **\$298** saving over **\$438** for...
 1. My 2008 NCP designation and membership into the NCP Membership Group until December 31, 2008
 2. A full year of *The Compliance Monitor* and access to *The Online Compliance Monitor* and its *Article Archive* until December 31, 2008
 3. Access to the advanced learning center known as the *NCP Professional Development Center* until December 31, 2008; and
 4. A discount for the *Annual NCP Conference*!
- NCP Regular Membership:** I want to receive my NCP designation and join the NCP Membership Group for 2008. My 2008 membership fee is only \$99, which entitles me membership through December 31, 2008.

NCPA08 If paying with check, please make payable to Elizabeth Moreland Consulting, Inc. ♦ If paying with credit card, please complete the information below.

Credit Card: Visa MasterCard AmEx Credit Card #: _____
 Card Holder's Name: _____ Card Holder's Email: _____
 Exp. Date: _____ Amount: \$ _____ Signature: _____

STEP #5: Designation Comments – Please note your comments may be used in our marketing materials.

STEP #6: Code of Professional Conduct Agreement – Please sign below indicating your willingness to adhere.

I hereby agree to abide by the *National Compliance Professional Code of Conduct* which states that I will: exercise the highest level of professional conduct & integrity; exercise reasonable compliance with all Housing Credit Program requirements and all federal, state & local laws & regulations; maintain professional standards; provide equal employment & housing opportunity to any person in accordance with all federal, state and local laws; professionally manage properties, and use professional means if seeking to influence legislation, regulations, or public opinions.

Signature _____ Date _____

Fax to: (800) 466-5689 Mail to: Housing Credit College, 6907 University Avenue, Suite 196, Middleton, WI 53562

National Compliance Professional

Application Instructions

Step #1: Personal Information: Complete the personal information section in full.

Step #2: Knowledge Component: You have 3 different ways to meet this requirement: (1) Pass the National Compliance Exam; (2) pass NAHB's HCCP test or Spectrum's C3P test; or (3) earn the Compliance Diploma. If you meet ANY ONE of these, you will meet the Knowledge Component. If you do not meet any of these requirements, you will be registering as an NCP-Candidate.

- Check all boxes that apply to you. **You may check multiple boxes.**
 - If you have passed the National Compliance Exam, IT IS NOT NECESSARY to provide proof of this as these records are maintained.
 - If you have taken the National Compliance Exam AND HAVE NOT GOTTEN YOUR RESULTS, just indicate the date you took the Exam and we will process your Membership Application as we grade your Exam.
 - If you have passed the HCCP or C3P test, **you must attach the pertinent verification**. Appropriate verification includes **A COPY** of the letter announcing your passing the test or your actual certification.
 - If you have earned the Compliance Diploma it means you have completed enough Housing Credit College public workshops and/or Online Training Center courses to accrue 22 credits. **If you have already received your Compliance Diploma is not necessary to submit proof of meeting this requirement unless specifically requested by the Housing Credit College. If you have not already received your Diploma** but know you are eligible, please attach the Housing Credit College *Online Training Center Certificates of Completion* or Housing Credit College public workshop *Certificates of Attendance* for the courses you have completed. If you MISPLACED your Diploma and/or Certificates, contact our office and we will review our records to determine if you are eligible. (If you want replacement Certificates or Diplomas, they are \$35 each.)
 - If you have not yet met any of the requirements, you are signing up as an NCP-Candidate. Once you are able to meet one of the Knowledge Requirements, you should contact the Housing Credit College to determine if your NCP status may be upgraded to either NCP or NCP-Executive.
- If you have passed the National Compliance Exam OR the NAHB's HCCP test AND earned the Compliance Diploma, you may be eligible for the NCP-Executive status. You must also meet the Experience Component. We will review your membership application and if determined you have met the requirements for the NCP-Executive, your designation, pin and certificate will reflect this honor.
- If you are signing up as an NCP-Candidate, you will be included in the NCP Membership Group and will receive notification as such. No pin or certificate accompanies this designation level.

Step #3: Experience Component: The National Compliance Professional designation requires at least 6 months of Housing Credit working experience. Each application will be read and the information contained in this section evaluated for approval.

- Check only **ONE** box. **No matter which box is checked, you must complete the Job Information Table in full.**
- If you check the box indicating you have 6 months or more Housing Credit work experience you will need to complete the Job Information Table indicating the employer under which this requirement was met. **IF YOU HAVE MORE THAN 6 MONTHS EXPERIENCE, you only need to indicate enough experience to MEET this requirement. You DO NOT need to put your entire Housing Credit work history down.**
- If you check the box indicating you do NOT yet have 6 months of Housing Credit work experience, you will be considered an NCP-Candidate until you meet this requirement.
 - Indicate the date you expect to meet the Housing Credit work experience requirement on the line provided.
 - Complete the Job Information Table indicating your current employment information.
- If your work experience is indirectly related to the Housing Credit Program, be sure to describe your job responsibilities thoroughly so an evaluation can be made to determine if your responsibilities meet the requirements of this Step.

Step #4: Membership Fee: Choose the membership option that best fits your needs. All memberships are based on a calendar year with memberships expiring on December 31. If applying mid-year, your membership will expire on December 31 of that same year. If paying via check, make your check payable to Elizabeth Moreland Consulting, Inc. You may also pay via credit card (MasterCard, VISA, and American Express). Please complete the credit card information in full if using this payment method.

Step #5: Membership Comments: We want to hear from you! This is YOUR designation and we want to be sure to get your comments on how it should be run, tools that you need to assist you in earning and maintaining the designation and benefits this designation should offer to assist you in your job and your career.

Step #6: Code of Professional Conduct Agreement: To complete your application for the National Compliance Professional designation, please read our Code of Professional Conduct. All National Compliance Professionals must adhere to this conduct agreement. Please sign indicating your willingness to conduct yourself and your business as to this professional conduct agreement.