

Becoming Certified in Tax Credit Compliance... Choosing a Designation

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Has your state agency, investor or management company told you that you need to get Housing Credit certified? Or have you just decided it is a good career move? Quite frankly... it doesn't matter if it is being mandated or by whom, what matters is you need to complete the process!

It's the new push today in the Housing Credit industry. And, well, honestly 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?

Good News... Bad News

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.

Now which ever site level exam you choose to take, use this *Study Guide* to help you prepare simply by reviewing the *Testable Areas* outlined in the *Industry Designations Summary* contained in the next section. This outline will walk you through which chapters you should study and complete for the exam of your choice. So for example, continuing with my example from above, if you choose to take the *Site Compliance Exam*, the *Industry Designations Summary* will direct you to complete Chapters 1, and then Chapters 6 – 13.

If you are new or inexperienced, you should read the indicated chapters completely and take the *Chapter Review* at the end and repeating until you feel confident with the material discussed. If you have experience, especially if it is extensive, review the first page of each applicable chapter where it discusses the *Key Terms* and *Objectives* of each chapter. If you are confident with each of these, skip directly to the *Chapter Review*. If you do well on this review, scoring at least 80%, you can move to the next chapter indicated in the *Industry Designations Summary*. Please note, however, the review questions are good examples of what you will see on your chosen certificate exam but are not exact so it never hurts to review the chapter itself even if you have extensive experience.

Now again, this example illustrated how the SCS designation is earned. If you choose one of the other 3 site level certifications, I have outlined their requirements in the *Industry Certifications Summary*. It should be noted, some

have requirements beyond passing the corresponding exam including additional education and experience requirements.

And finally, the Site Compliance Specialist Exam can be taken at our Housing Credit Online Exam Room. 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 (Advanced) 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 advanced certifications I mentioned above (the NCP, HCCP or C3P). The steps to earn one of these designations are a bit more entailed then 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 earning an experience requirement and/or a certain amount of classroom time.

All of these advanced level certification exams are different; however, they are similar in scope. For example, the *National Compliance Professional Exam* is comprised of 70 questions divided into 7 Testable Areas. To pass this Exam you must answer 80% or 56 questions correctly.

Once again, this *Study Guide* will help you prepare for any of these advanced exams by completing the chapters indicated in the *Industry Designations Summary* corresponding to the national exam of your choice. Continuing with my example using the *National Compliance Professional Exam* which must be passed to earn the *NCP* designation, you will need to complete the entire guide.

Now again, this example illustrated how the *NCP* designation is earned. If you choose one of the other national certifications, I have outlined their requirements in the *Industry Designations Summary*.

And finally, the National Compliance Professional Exam can be taken at our Housing Credit Online Exam Room. The HCCP exam can be taken through the National Association Home Builder's approved trainers and the C3P exam can be taken through Spectrum Seminars.

It should be noted that some of the 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 Professional Exam*. This designation also has an alternative method for meeting its Education Requirement those with test-taking anxieties. Specifically, if you take enough of Elizabeth Moreland Consulting,

Inc.'s courses to accrue 22 continuing education credits you will earn your Compliance Diploma and satisfy this designations Education Requirement.

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 an *NCP* you must meet an Education Requirement as already discussed, 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 review the *Industry Designations Summary* first to determine exactly which best fits 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.

Bottomline

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.

Industry Certifications Summary

The following is a list of Housing Credit compliance designations available within the industry. This list is separated into Site and Troubleshooting/Supervisor (Advanced) level designations. Please note the Troubleshooting/Supervisor level designations are considered advanced as they test site compliance, as well as development and financing aspects that affect operations.

Within the list, you will find the name of the designation administrator, the designation requirements, the testable areas and the chapters from this guide in which you should study to prepare for that exam, the cost, the steps you must take to earn the designation, the benefits once the designation is earned and the renewal requirements.

Review the facts surrounding each designation to help you determine which you would like to earn. Remember, many industry professionals hold multiple designations and most veterans have at least 1 site level designation and 1 advanced or troubleshooting/supervisor designation.

Site Level Designations

1. *Site Compliance Specialist (SCS)*

- **Administrator:** *Elizabeth Moreland Consulting, Inc.*
- **Contact Information:**
 - 6907 University Ave, Suite 196, Middleton, WI 53562
 - Phone: (800) 644-0390 and Fax: (800) 466-5689
 - Website: www.taxcredits.com and Email: customersupport@housingcredits.com
- **Requirements:** *Pass SCS Exam*
- **Testable Areas:**

| | | |
|--|---|--|
| Household Members <ul style="list-style-type: none">• Full-time Students• Live-in Attendants• Unborn Children• Foster Children/Adults• Absent Household Members | Special Compliance Rules <ul style="list-style-type: none">• Applicable Fraction• Unit Eligibility Rules• Unit Transfers• Annual Recertifications• Available Unit Rule• Unit Vacancy Rule | To prepare for this exam using this Study Guide, review the following: <ul style="list-style-type: none">• <i>Chapters 1</i>• <i>Chapters 6-13</i> |
| Verification Procedures <ul style="list-style-type: none">• Verification Types & Procedures• Lifespan | Fair Housing & Legal Documents <ul style="list-style-type: none">• Federally Protected Classes• TICs• Lease & Lease Terms | |
| Income Eligibility <ul style="list-style-type: none">• Income & Asset Types• Calculations | | |

- **Cost:** *\$199*

- **Method:**
 - Take Exam Online 24/7 at Online Exam Room (www.housingcreditexam.com)
 - Must score 80% or higher (40 questions out of 50 total)
 - No education required if feel can take without
 - No application to complete
 - Once you pass the exam, may print out your SCS certificate immediately online.
 - If you want your formal SCS certificate and pin, call Elizabeth Moreland Consulting to order
 - There is no charge for original certificates and pins
- **Benefits:**
 - Pin
 - Certificate
 - Name listed in SCS Directory
- **Renewal:** None

2. Specialist in Housing Credit Management (SHCM)

- **Administrator:** National Affordable Housing Management Association (NAHMA)
- **Contact Information:**
 - 400 N. Columbus St., Suite 203, Alexandria, VA 22314
 - Phone: (703) 683-8630 and Fax: (703) 683-8634
 - Website: www.nahma.org
- **Requirements:**
 - 12 hours of instruction
 - Pass the SHCM Exam
 - Demonstrate 2 years of Tax Credit experience
 - Commit to Code of Conduct & Complete an Application
- **Testable Areas:**

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|--|--|--|
| <p>Program Requirements</p> <ul style="list-style-type: none"> • Program Timeframes • Fractions & Credits • Origins of the Program • Roles of Players • Acquisition/Rehab credits • QAP <p>Unit Eligibility</p> <ul style="list-style-type: none"> • Other Programs Relationship • Unit Vacancy Rule • Next Available Unit Rule • Maximum Allowable Rent • Utility Allowances • Rent Floors • Set-Asides • Qualified Basis • Physical Inspections • Transiency • BINS • Chargeable Amenities | <p>Applicant Eligibility & Certification</p> <ul style="list-style-type: none"> • Income & Assets • Calculations • Student Rules • Initial Certifications • Household Compensation Changes • Unit Transfers • Recertifications <p>Documentation, Recordkeeping, Compliance Reporting and Monitoring</p> <ul style="list-style-type: none"> • Reporting • Fair Housing • Inspection Process • IRS Forms 8609 & 8823 • Noncompliance • Record Retention | <p><i>To prepare for this exam using this Study Guide, review the ENTIRE GUIDE with strong emphasis on Chapters 1 and Chapters 6-13</i></p> <p><i>This is a summary of SHCM's testable areas. To view the actual information provided by NAHMA, go to www.nahma.org/shcm.html and then click on SHCM Exam Content Outline located on the left hand side of web page</i></p> |
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- **Cost:**
 - \$150 plus cost for required course
 - Course ranges from \$465-\$565.
- **Method:**
 - Course work must be through approved training provider
 - Approved providers are any of the local AHMAs, the National Apartment Association and the American Association of Homes & Services for the Aging or their affiliates.
 - Coursework must be taken within 2 years of taking exam
 - Exam can be taken through local AHMAs, private trainers and organizations partnering with NAHMA.
 - After you take the exam, NAHMA will contact you with your results and the next steps.
- **Benefits:**
 - Pin
 - Certificate
 - Annual ID card
 - Draft press release for internal company newsletter or local media
 - Name listed in NAHMA's Online Directory of Credentialed Professionals
 - Free subscription to UNITS magazine, NAA's Industry Insider e-newsletter, and NAHMA's NAHP Update
 - Free access to NAHMA's LIHTC website
- **Renewal:**
 - Renew every September 1st
 - Need 6 CEUs by approved training provider**
 - \$155 renewal fee

(Elizabeth Moreland Consulting, Inc.'s online courses located at the Housing Credit Online Training Center are approved for continuing education.)

3. Tax Credit Compliance Systems (TaCCs)

- **Administrator:** *Quadel Consulting*
- **Contact Information:**
 - 1200 G Street, N.W., Suite 700, Washington, DC 20005
 - Phone: (202) 789-2500
 - Fax: (202) 898-0632
 - Website: www.quadel.com
 - Email: training@quadel.com
- **Requirements:**
 - Complete TaCCs course
 - Pass TaCCs Exam

○ **Testable Areas:**

| | | |
|--|---|--|
| <p>LIHC Introduction</p> <ul style="list-style-type: none"> • Minimum Set Aside • Applicable Fraction • First Year Leasing Objectives • Applicant Eligibility • Income Eligibility • Household Characteristics <p>Annual Income</p> <ul style="list-style-type: none"> • Income & Assets • Verification Requirements | <p>Unit Eligibility</p> <ul style="list-style-type: none"> • Initial Certification • Suitable for Occupancy • General Public Use • Transient Occupancy • Maximum Allowable Rent • Utility Allowances • Recertification • Available Unit Rule • Unit Vacancy Rule • Transfers | <p><i>To prepare for this exam using this Study Guide, review the following:</i></p> <ul style="list-style-type: none"> • <i>Chapters 1</i> • <i>Chapters 6-13</i> <p><i>This is a summary of TaCCs' testable areas. To view the actual information provided by Quadel, go to www.quadel.com/training_course.aspx and click on Low-Income Housing Tax Credit Compliance (TaCCs) located in the middle of the page under the Low Income Housing Credit (LIHC) heading</i></p> |
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○ **Cost:** \$615

○ **Method:**

- *Attend 2 day TaCCs workshop hosted by Quadel*
- *Workshops hosted throughout country with schedule located at www.quadel.com or as private training*
- *Exam offered on 2nd day*
- *After you take the exam, Quadel will contact you with your results and the next steps.*

○ **Benefits**

- *Pin*
- *Certificate*

○ **Renewal:** *None*

4. **Tax Credit Specialist (TCS)**

○ **Administrator:** *National Center for Housing Management (NCHM)*

○ **Contact Information:**

- *1801 Old Reston Ave, Suite 203, Reston, VA 20190*
- *Phone: (800) 368-5625*
- *Website: www.nchm.org*
- *Email: service@nchm.org*

○ **Requirements:**

- *Complete TCS course*
- *Pass TCS Exam*

○ **Testable Areas:**

| | | |
|---|--|---|
| <p>Introduction</p> <ul style="list-style-type: none"> • History and Mission • Overview of Program • Differences Between LIHC and HUD Programs • Minimum Set Aside • Applicable Fraction • Eligibility <p>Assets & Income</p> <ul style="list-style-type: none"> • Income & Assets Types • Calculations <p>Staying in Compliance</p> <ul style="list-style-type: none"> • Initial Eligibility • Recertifications | <ul style="list-style-type: none"> • Fair Housing • Student Rule • Section 8 Voucher Holders • Unit Vacancy Rule • Available Unit Rule • Unit Transfers <p>Monitoring</p> <ul style="list-style-type: none"> • State Specific Requirements • Monitoring • Recordkeeping • Noncompliance | <p><i>To prepare for this exam using this Study Guide, review the following:</i></p> <ul style="list-style-type: none"> • <i>Chapters 1</i> • <i>Chapters 6-13</i> <p><i>This is a summary of TCS's testable areas. To view the actual information provided by NHCM, go to www.nchm.org/indexnew.html.</i></p> |
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○ **Cost:** \$775

○ **Method:**

- *Attend 3 day TCS course hosted by NCHM*
- *Workshops hosted throughout country with schedule located at www.nchm.org*
- *Exam offered on 3rd day*
- *After you take the exam, Quadel will contact you with your results and the next steps.*

○ **Benefits**

- *Pin*
- *Certificate*

○ **Renewal:** *None*

Supervisor/Troubleshooter Level Designations (Advanced)

5. *Certified Credit Compliance Specialist (C3P)*

○ **Administrator:** *Spectrum Seminars*

○ **Contact Information:**

- *545 Shore Road, Cape Elizabeth, ME 04107*
- *Phone: (207) 767-8000*
- *Fax: (207) 767-2200*
- *Website: www.spectrumseminars.com*
- *Email: info@spectrumseminars.com*

○ **Requirements:**

- *Attend 2 day course*
- *Pass the C3P exam*

○ **Testable Areas:**

| | | |
|--|--|---|
| <p>Introduction</p> <ul style="list-style-type: none"> • History and Mission • Overview of Program • Minimum Set Aside • Applicable Fraction <p>Allocation & Development</p> <ul style="list-style-type: none"> • Players • QAP • Allocation Process • Allocation Awards <p>Eligibility Rules</p> <ul style="list-style-type: none"> • Income Eligibility • Student Rules • Section 8 • Income Limits • Rents & Utility Allowances | <p>Income & Assets</p> <ul style="list-style-type: none"> • Types • Calculations <p>Continuing Eligibility</p> <ul style="list-style-type: none"> • Recertifications • Unit Vacancy Rule • Available Unit Rule • Unit Transfers <p>Monitoring</p> <ul style="list-style-type: none"> • Monitoring • Recordkeeping • Reporting • Noncompliance | <p><i>To prepare for this exam using this Study Guide, review the ENTIRE GUIDE.</i></p> <p><i>This is a summary of C3P's testable areas. To view the actual information provided by Spectrum Seminars, go to www.spectrumseminars.com courses/ and click on C3P Tax Credit Certification Seminar located in the middle of the web page</i></p> |
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○ **Cost:** \$525

○ **Method:**

- *Schedule of local courses available at www.spectrumseminars.com*
- *Exam given at the end of course*
- *If retaking exam do not need to take course again unless feel you need to... online retesting available*
- *Must answer 80 out of 100 questions correctly to pass*
- *After you take the exam, Spectrum will contact you with your results and the next steps.*

○ **Benefits:**

- *Pin*
- *Certificate*
- *Annual C3P Directory*
- *Notification sent to State Agencies and IRS*

○ **Renewal**

- *Renew every year following your initial graduation*
- *Need 3 CEUs*
- *\$50 renewal fee unless continuing education taken through Spectrum then it is waived*

(Elizabeth Moreland Consulting, Inc.'s online courses located at the Housing Credit Online Training Center are approved for continuing education.)

6. **Housing Credit Certified Professional (HCCP)**

○ **Administrator:** National Association of Home Builders (NAHB)

○ **Contact Information:**

- *1201 15th Street, N.W., Washington, DC 20005*
- *Phone: (800)-368-5242*
- *Fax: (202) 266-8400*
- *Website: www.nahb.org*

- **Requirements:**
 - *Minimum of 2 years experience in Tax Credits... at least 50% with Tax Credit issues*
 - *10 hours of Tax Credit training*
 - *Pass the HCCP Exam*
 - *Adherence to the HCCP Code of Ethics*
 - *Complete Professional Profile*

- **Testable Areas:**

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| <p>Tenant Eligibility</p> <ul style="list-style-type: none"> • Selection Criteria • Application, Verifications, TIC, Lease and Other Documents • Household Size • Income & Assets • Calculating Annual Income • Student Rules • Income Limits • Rents & Utility Allowances • Unit Transfers <p>Accounting and Compliance</p> <ul style="list-style-type: none"> • Basic Program Terms & Timeframes • Calculating & Claiming Credits • Special Set-Asides and Extended Use Agreement • 100% vs. Mixed Income Projects • Acquisition/Rehabilitation Properties | <ul style="list-style-type: none"> • Federally Subsidized Projects • Changes to Qualified Basis • Available Unit Rule • Unit Vacancy Rule • Record Retention • Ownership Changes • Record Retention & Reporting <p>Federal and State Laws, Regulations and Programs</p> <ul style="list-style-type: none"> • Program Purpose & Mission • Section 42 and Its Related Documents • HUD Handbook 4350.3 • Subsidy Layered Projects • IRS Forms 8609 & 8609 A • IRS Form 8823 • Compliance Monitoring & Noncompliance • File Reviews & Unit Inspections | <p><i>To prepare for this exam using this Study Guide, review the ENTIRE GUIDE.</i></p> <p><i>This is a summary of HCCP's testable areas. To view the actual information provided by NAHB, go to www.nahb.org and then click on Education & Events on the top of the web page and select Designation Overviews & Resources from the drop down menu and then Housing Credit Certified Professional (HCCP) from the next drop down menu</i></p> |
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- **Cost:** *\$350 (\$175 to take Exam; \$175 to submit Profile)*
- **Method:**
 - *Coursework can be taken through any vendor*
 - *Exam must be through approved exam provider... visit www.nahb.org for list*
 - *Must answer 51 of 75 questions correctly to pass*
 - *After you take the exam, the Home Builders will contact you with your results*
 - *A Professional Profile must be submitted within 3 years of passing the HCCP exam*
- **Benefits**
 - *Welcome kit with pin, certificate, card, press release, code of ethics, and gold seals*
 - *Searchable CD-Rom featuring Tax Credit resources*
 - *Free subscription to The Credential updating on latest industry news*
 - *Networking membership directory*
 - *Continuing education opportunities*
 - *Discounts on publications and other related industry products*
 - *Opportunity to apply for HCCP of the Year award & attend the networking reception*
 - *Access to technical assistance through NAHB staff and HCCP Board of Governors*
- **Renewal**
 - *Renew every year following your initial graduation*
 - *4 CEUS*

- \$175 renewal fee

7. National Compliance Professional (NCP) National Compliance Professional-Executive (NCP-E)

- **Administrator:** Elizabeth Moreland Consulting, Inc. (EMC)
- **Contact Information:**
 - 6907 University Ave, Suite 196, Middleton, WI 53562
 - Phone: (800) 644-0390 and Fax: (800) 466-5689
 - Website: www.taxcredits.com and Email: customersupport@housingcredits.com
- **Requirements:**
 - Meet Education Requirement by either
 - Passing ONE of the following exams: National Compliance, HCCP OR C3P -- OR --
 - Earn Compliance Diploma by earning 22 CEUs through EMC courses
 - Meet 6 month Tax Credit Experience Requirement
 - Complete application
 - To earn NCP-E, must pass ONE exam AND earn Compliance Diploma.
- **Testable Areas:**

| | | |
|---|---|---|
| <p>Overview & Program Terms</p> <ul style="list-style-type: none"> • History & Mission • The Players • Code/Regulatory Provisions • Minimum Set-Aside • Target Fraction • Timeframes <p>Allocation, Development & Financing</p> <ul style="list-style-type: none"> • State Allocation Process • Federal & State Elections • Credit Reservations • 10% Test & Allocations • Regulatory Agreements <p>Credit Calculations</p> <ul style="list-style-type: none"> • Applicable Fraction • Eligible Basis • Credit Percentage • Qualified Basis • Credit Calculation • Other Program Affects <p>Rent Up & First Year</p> <ul style="list-style-type: none"> • Placed In Service Dates • IRS Form 8609 • Labeling Units • Vacant Units • Starting the Credit Period • First Year Applicable Fraction • Claiming Credits the 1st Year | <p>Income & Rent Eligibility</p> <ul style="list-style-type: none"> • Income Limits • Maximum Rents • Utility Allowances • Gross Rent Floors • Income Calculations • Verification Process • Total Household Income • Record Retention <p>Special Eligibility Rules</p> <ul style="list-style-type: none"> • Full-time Students • Section 8 Voucher Holders • Resident Manager's Units • Unit Eligibility • Unit Transfers • Unit Vacancy Rule • Recertifications • Available Unit Rule <p>Monitoring, Reporting & Noncompliance</p> <ul style="list-style-type: none"> • Reporting Requirements • Audits • IRS Form 8823 • Final 8823 Guide • Ownership Changes • Noncompliance • Recapture • Noncompliance Correction | <p><i>To prepare for this exam using this Study Guide, review the ENTIRE GUIDE.</i></p> |
|---|---|---|

- **Cost:** \$99
- **Method:**
 - *Decide method of meeting Education Requirement*
 - *If you choose to take an Exam, your choices are:*
 - *The National Compliance Exam which can be taken 24/7 online at the Housing Credit Online Exam Room OR*
 - *the HCCP or C3P exams... details below.*
 - *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 www.taxcredits.com.*
 - *Complete the 1 page NCP Membership Application indicating which of the Education Requirements you met and demonstrate you have 6 months of Tax Credit experience by completing the simple Experience portion of the NCP Application.*
 - *Submit the completed application to Elizabeth Moreland Consulting for review along with any necessary supporting documentation as indicated on the application.*
 - *Elizabeth Moreland Consulting will contact you when the application review is complete and, if approved, will send you your NCP Membership Kit including your pin and certificate.*
 - *REMEMBER: If you pass one of the national compliance exams AND earn your Compliance Diploma, you are eligible for the NCP-Executive designation.*
- **Benefits**
 - *Pin*
 - *Certificate*
 - *Free 1 year membership into NCP Membership Group*
 - *Free Industry Update e-newsletter*
 - *Option to purchase additional compliance tools at substantially discounted prices.*
 - *Free access to NCP Members Only website*
 - *Name in NCP Directory*
 - *Special invitation to Annual NCP Conference with discounted registration*
- **Renewal:**
 - *Renew every January 1st.*
 - *Continuing Education Units (CEUs):*
 - *NCPs= 4*
 - *NCP-Es = 6*
 - *\$99 renewal fee.*