

THE AFFORDABLE HOUSING GROUP
TRAINING CENTER

AND

THE ASSOCIATION OF HOUSING COUNSELORS

Basic Housing Counseling-Track A

Advanced Housing Counseling- Track B

Ashford Suites Hotel
High Point, North Carolina
March 24 - 27, 2008

TRACK A-HOUSING COUNSELING TRAINING FOR HOUSING PROFESSIONALS

This course focuses primarily on basic counseling skills, pre-purchase counseling, and homebuyer education.

 Monday, March 24, 2008	1:00-5:00 p.m.
 Tuesday & Wednesday, March 25 & 26, 2008	8:30 a.m.-5:00 p.m.
 Thursday, March 27, 2008	Certification Test 9:00 am - Noon

Curriculum Topics

Basic Counseling & Communication Skills - Focuses on verbal and nonverbal modes of communication, building rapport, and interacting with a diverse client base.

Budgeting - Learn how to help clients develop realistic spending and savings plan.

Consumer Credit Industry - Learn how to interpret credit reports and to help your clients resolve credit problems. Topics include the types and uses of credit, consumer credit legislation, the credit reporting industry, and credit scoring.

Mortgage Lending Industry - Learn how to pre-qualify clients for mortgage loans and determine how much they can afford. Information on how mortgages work, basic underwriting guidelines, and the loan application process will be presented.

Homebuyer Education - Tips on organizing workshops, presentation skills, and resource materials.

TRACK B-ADVANCED TRAINING FOR HOUSING COUNSELING PROFESSIONALS

This course offers more advanced coverage of counseling issues, with a special focus on post home-ownership and default/delinquency counseling.

 Monday, March 24, 2008	1:00-5:00 p.m.
 Tuesday & Wednesday, March 25 & 26, 2008	8:30 a.m.-5:00 p.m.
 Thursday, March 27, 2008	Certification Test 9:00 am - Noon

Curriculum Topics

Advanced Counseling Skills - Information on legal and ethical issues in counseling, fair housing, and how to deal with different client situations.

Financial Management - Advanced financial management tools and strategies for protecting yourself from various types of consumer fraud. Other topics include home equity loans, savings/investments, insurance, taxes, and estate planning.

Affordable Mortgage Products - Obtain the newest information about a wide variety of housing assistance programs, including NC Housing Finance Agency, FHA, and USDA. Tips for determining which loan products best suit your clients are included.

Special Topics in Lending - Information on non-conforming loans, reverse mortgages, refinancing, predatory lending, and payday lending.

Post-Homeownership Counseling - Information on how to develop and maintain contact with clients after the home purchase. Early intervention strategies for helping clients avoid delinquency situations are also included.

Loss Mitigation - Understanding the foreclosure process; developing counseling plans for foreclosure preventions; alternatives to foreclosure; and loan workout options.

Housing Counseling Program Design and Management - Tips on how to coordinate counseling activities to maximize effectiveness, including strategic planning, community outreach, case management, and administrative issues.

Manufactured Housing – Discusses the pros and cons of manufactured housing as a housing option, and it offers sound advice and important warnings about this segment of the housing market

Certification Program

The goal of the TAHC Certification Program is to give housing counseling professionals the opportunity to demonstrate a basic level of knowledge and skills in the housing counseling field. Successful completion of the certification program will then enhance the professional standing of the counselor, increase the likelihood of community support, and strengthen the capacity of the counselor/counseling agency to provide quality housing counseling for those they serve.

TRAINING COURSES

Track A-Basic Housing Counseling

This course covers various topics that are fundamental to housing counseling programs and counseling procedures. The training incorporates skill-building techniques for establishing rapport with clients, understanding the mortgage lending industry, pre-qualifying families for homeownership, analyzing credit, resolving credit problems, budgeting, and conducting homebuyer education workshops.

Track B-Advanced Housing Counseling

This course provides information on financial management, legal and ethical issues in housing counseling, fair housing, affordable mortgage products, post-purchase counseling, as well as default and delinquency counseling. This course also provides information on helping clients avoid foreclosure by introducing loss mitigation options.

CERTIFICATION CRITERIA

1. Attend and complete TAHC's Track A Basic Housing Training workshop.
2. Successfully complete TAHC's Track A Certification Test.
3. Attend and complete the Track B Advanced Housing Counseling Training workshop.
4. Successfully complete TAHC's Track B Certification Test. Participants who successfully complete BOTH certification programs will be recognized as TAHC Certified Housing Counselors.
5. Submit payment of TAHC Membership/Certification Fee of \$100.

**Those with a Real Estate license and/or experience in the Mortgage Lending industry, call to see if you qualify for the Fast Track to Certification*

CONTINUING EDUCATION REQUIREMENTS

In today's housing market, it is important for housing counselors to stay abreast of changes in the industry and to continually strengthen their skills. To that end, TAHC has implemented a continuing education program that enables counselors to renew their certification every two years. Requirements for maintaining certification include:

1. Participate in on-going educational activities equivalent to at least four days (32 hours) of training in a two year period. These 32 hours of training must be comprised as follows:
 - a) 8 Hours: TAHC-sponsored continuing education workshop(s)
 - b) 16 Hours: Other housing-related workshop(s) provided by local, state or federal government agencies, non-profit organizations, training institutes, real estate continuing education courses (depending on topic), or other housing-related entity.
 - c) Remaining 8 hours: Additional housing-related workshops or professional development workshops. This may include topics such as supervisory or management skills, diversity training, etc. Applicants may also include professional workshops in which they serve as presenter/trainer/panelist, and or course work from a degree-granting institution. *Please note, however, that serving as trainer/facilitator for homebuyer education workshops, serving as speaker/presenter at any event whereas you are providing information to the general public, **does not** apply toward continuing education.*
2. Provide evidence as follows of on-going education as described in Section 2 by the end of your certification period (see notes below).
 - a) A cover letter from you on your agency's letterhead, with your Executive Director/Manager's signature attesting to the workshops attended and number of hours. This letter must list the title, sponsoring agency, date, location, topics, and number of hours for each workshop/training attended.
 - b) Supporting documentation for each workshop/training listed in cover letter. Supporting documentation must come from the sponsoring entity. This may be a letter from the sponsoring agency with authorized signature, a copy of the certificate (if one is issued) or copy of the workshop/training participant list.
 - c) If applicant is a presenter/trainer at a professional workshop, the agenda and copies of handouts used as presentation materials must be submitted.
 - d) If applicant is enrolled in a degree granting institution, a certified transcript and course description must be submitted.
3. Renew individual membership dues for TAHC on a bi-annual basis*

** For example, certifications obtained in 2008 will remain in effect until 2010. In order to obtain re-certification beyond 2010, counselors must participate in on-going training activities as described above and also submit payment of \$100- re-certification fee by December 31, 2010. The re-certification fee increases to \$150 if your re-certification materials are submitted after December 31, 2010. Failure to re-certify by December 31, 2011 requires participants to re-take the Track A test, attend the Track B workshop and re-take the Track B test.*

Certification Fast Track

Individuals with extensive experience in the housing field may be eligible to become TAHC-Certified Housing Counselors by utilizing our Fast-Track Program. The Fast-Track Program allows counselors to skip attending (sitting in) Track A and go directly to attending Track B. If you would like to be considered for the Fast-Track Program, you must submit:

- a letter of request
- a copy of your resume
- a copy of any certificates/licenses that you have earned
- All documents must be in our office by Friday, March 14, 2008.

These documents can be submitted by email to Felicia Jordan, fjordan@affordablehousinggroup.org or by faxing to Felicia's attention to 704-376-8709. Your documents and experience will be reviewed and eligibility determined by the Director of Training. If you are approved to go directly to Track B, you are still required to score a passing grade on the Track A test before becoming TAHC-Certified. The Track A exam will be administered on Monday, March 24th at 9:00 am to Fast-Track participants and those who need to retest. The cost of the Track A exam is \$25. The cost of the Track A Manual (optional) is \$45.

HOTEL INFORMATION AND REGISTRATION
High Point, North Carolina
March 24 – 27, 2008

The trainings will take place at The Ashford Suites Hotel located at 3901 Sedgebrook Drive in High Point, NC 27265. For your convenience, we have reserved a block of rooms at Ashford Suites Hotel. All rooms are reserved under the Affordable Housing Group block at a special rate of \$99/night (plus tax) for Executive Queen/Queen Suites and \$109/night (plus tax) for Executive King Suites. Tax is currently 13%. The phone number for reservations is 877-502-9522. **The deadline for making discounted room reservations is Monday, March 10, 2008.**



NOTE: *If you have a physical or medical condition requiring special attention, please advise us so proper arrangements can be made.*

Name _____

Organization _____

Address _____

Shipping Address and Zip Code _____

City _____ State _____ Zip _____

Telephone Number _____ Fax _____ Email _____

The Registration deadline is Friday, March 14, 2008.

- ___ **Basic Housing Counseling Track A**\$385.00
Monday, March 24, 2008 / 1:00 - 5:00 pm
Tuesday & Wednesday, March 25 & 26, 2008 / 8:30 am-5:00 pm
- ___ **Track A Certification Test** \$25.00
Thursday, March 27, 2008 / 9:00 am-12:00 pm
- ___ **Advanced Housing Counseling - Track B**.....\$385.00
Monday, March 24, 2008 / 1:00 - 5:00 pm
Tuesday & Wednesday, March 25 & 26, 2008 / 8:30 am-5:00 pm
- ___ **Track B Certification Test**.....\$125.00
(Includes Certification Fee)
Thursday, March 27, 2008 / 9:00 am-12:00 pm

Enclosed.....\$ _____

PLEASE NOTE:

- *Registrations will not be confirmed until payment is received*
- *Manuals will not be shipped until payment is received. No Manuals will be shipped after March 17th.*
- *All meals are on your own. Breaks will be provided.*

- Refunds will not be granted. However, substitutions will be permitted
- **Cancellations on or before 5:00 pm, Friday, March 14, 2008 will result in a credit for our next Housing Counseling training. Cancellations after the deadline of 5:00 pm, Friday, March 14, 2008 will result in a credit of the training fee minus a \$20 cancellation fee.**
- Make checks payable to The Affordable Housing Group (or TAHG) and mail with registration form to 1300 Baxter Street, Suite 215, Charlotte, NC 28204
- For further information, contact Felicia Jordan at 704-258-2302 / fax – 704-376-8709 / email: fjordan@affordablehousinggroup.org