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For REALTOR® Associations

## DEVELOPING AN AFFORDABLE HOUSING CERTIFICATION PROGRAM FOR REALTORS®

### BACKGROUND

Many associations have found that affordable housing is a specialty unto itself. With myriad federal, state, and local assistance programs, regulations that specifically affect affordable housing stock, and the special educational needs of first time homebuyers, REALTORS® who seek to serve this market need advanced training. Some associations are opting to provide that training in the form of certification programs. Often these are called Affordable Housing or Workforce Housing Certificate programs.

Prospective buyers are increasingly looking for REALTORS® with this certification as assurance that they will be working with someone who understands their particular needs.

To support associations' education efforts, NAR has developed the Expanding Housing Opportunities course that provides a comprehensive overview on affordable housing and the role of the REALTOR® in that market. This 6-hour course can be offered as a standalone class, or can be incorporated into a state or local association's certification program. See the Learn More area of this section for details.

### UP CLOSE

#### WORKFORCE HOUSING SPECIALIST

To address an underserved segment of its community and help boost sales by its member REALTORS®, The Kansas City Regional Association of REALTORS® (KCRAR) created its Workforce Housing Specialist certification program—now replicated in four other states. In addition to providing training classes, KCRAR supported the program by developing a web site for first-time buyers, a tri-fold brochure, and even a unique logo for graduates to use on business cards and other promotional materials.

Learn more at:

[kcrar.com/whs-workforce-housing-specialist](http://kcrar.com/whs-workforce-housing-specialist)

### SUGGESTIONS

- Assess the education offerings your association currently has available and courses already available through NAR or other associations to help determine if it is best to develop your own curriculum or build on existing courses.
- If you create your own curriculum, look for resources available from partners, like Fannie Mae, who can offer materials and expertise to aid your development process as you create the certification courses and examination.

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- If you do not want to begin from scratch, some associations who have already developed these courses will license them to other NAR associations. Some may even share them without a formal licensing arrangement. In addition, a few associations have developed companion web sites, providing background information on the courses. In some instances, these web sites (which you will need to customize to your own circumstances) are also available for license to other REALTOR® associations.
- With the real estate market in constant flux and regulations frequently refined, you will also need to establish a continuing education requirement as well as a process for renewal of the certification.
- Create incentives for obtaining certification. For example, host a web site on affordable housing, explaining the basics to prospective buyers. Give those REALTORS® who become certified a presence on the web site so prospects who are ready to buy can find those best able to serve them. For examples of such web sites see: [www.kchomeprograms.com](http://www.kchomeprograms.com) and [www.hownw.com](http://www.hownw.com) and [www.miamihomeprograms.org](http://www.miamihomeprograms.org)

### LEARN MORE



#### **Expanding Housing Opportunities**

NAR developed a comprehensive, 6-hour Housing Opportunity course to be used as a component of state and local housing opportunity/affordable housing certification programs.

*National Association of REALTORS®*

[www.realtor.org/government\\_affairs/housing\\_opportunity/programs/expandinghousingopportunities](http://www.realtor.org/government_affairs/housing_opportunity/programs/expandinghousingopportunities)

#### **Welcome Home Memphis—Affordable Housing Certificate Program**

The Memphis Association of REALTORS® developed its Affordable Housing Certification Program in conjunction with the city of Memphis. In addition to completing the required coursework, REALTORS® are required to sell five affordable homes and volunteer with a non-profit affordable housing provider.

*Memphis Association of REALTORS®*

[www.maar.org/whm/find\\_WHM.asp](http://www.maar.org/whm/find_WHM.asp)

#### **Workforce Housing Certification**

The Maryland Association of REALTORS® provides a description of Maryland's Workforce Housing Certification Program, including the four required courses (12 hours) and a schedule of classes.

*Maryland Association of REALTORS®*

[www.mdrealtor.org/Education/WorkforceHousingCertification/tabid/158/Default.aspx](http://www.mdrealtor.org/Education/WorkforceHousingCertification/tabid/158/Default.aspx)