



National Professional Housing Provider Mission

Enable members to expand their education and knowledge via courses as valuable tools to attain successful goals and present a professional image to the public and government.

The National Real Estate Investors Association is dedicated to the success of the NaPHP program.

The Professional Housing Provider's Program

What is the NaPHP designation?

The NaPHP designation is a nationwide education-based certification program designed to recognize the high level of knowledge and professionalism among the designation holders. It is sponsored and overseen by the National Real Estate Investor's Association.

Why obtain the NaPHP designation?

Only persons completing the educational requirements will be permitted to hold themselves out to the public as a Professional Housing Provider. The designee will be recognized in the form of an award certificate and pin and the right to use the designation. He or she should recognize that having a basic education in the topics outlined below will increase his or her ability to reach his goals in real estate investment. Further, as National REIA works to make the NaPHP designation more recognizable, it is hoped that the NaPHP holders will have an advantage in dealing with legal and governmental bodies when a "my word against his" situation occurs. It will also aid in encouraging legislators to think of educated investors as a larger group for political action. Other tangible benefits, including discounts on courses and educational materials, may be added as the program develops.

Course of study

The course of study will be divided into 42 clock hours of core courses and 18 hours of elective topics for a total of 60 hours of formal education. The core topics are as follows:

Appraisal 2 hours

Including formal appraisal methods (cost, income, and replacement method), PACE instruction, how to compare properties, etc.

Rehab 4 hours

Including estimation, which projects will pay for themselves, etc.

Hands-on 2 hours

Including actual hands-on opportunities and demonstrations

Fair housing law 2 hours

Including federal, state, and local fair housing regulations

Ethics 1 hour

Including enacting and actual use of, national, state, local, and personal business ethics statements, policies and practices

Negotiation 3 hours

Including negotiating with sellers, buyers, renters, contractors and vendors, banks, etc.

Finance 6 hours

Including conventional financing, FHA/VA financing, Owner financing of all types; comparing, financing, offering financing.

Tenant-Landlord law 2 hours

Including landlord's and tenants responsibilities, evictions, etc.

Contract Law 3 hours

Including basic contract law; using contracts and clauses to protect yourself, developing contracts such as leases, options, purchase contracts etc. that for the real estate investment business

Local regulations 2 hours

Including regulations affecting real estate investment OTHER THAN tax laws, fair housing laws, and EPA regulations.

Federal regulations 1 hour

Including regulations affecting real estate investment such as; lead paint regulations, wetlands regulations, underground storage tank regulations, Environmental Quality Zone regulations, etc.

Management 4 hours

Including record keeping; dealing with tenants; maximizing cash flow; and others

Purchasing 2 hours

Including finding deals and calculating profitability

Inspections 2 hours

Including pre- and post- purchase inspections and pre and post move-out inspections of properties held.

Tax law (income) 1 hour

Including calculating and minimizing taxes, and tax laws as they affect the real estate investor

Tax law (other) 1 hour

Including property taxes, 1031 tax deferred trades, etc.

Insurance-property 1 hour

Including what type of property insurance is appropriate for investment property; negotiating for the best rates and renter's insurance

Insurance-worker's compensation 1 hour

Including when, how and for whom to carry worker's compensation insurance

Insurance-liability 1 hour

Including why and how much

Marketing 2 hours

Including how to market properties for sale and for rent; how to market buying services

The remaining 18 hours may include further education in any or all of the above topics, as selected by the NaPHP candidate

How will I obtain these hours?

These hours may be obtained through local association meetings and seminars. Or through courses taught outside of the local groups. All outside courses and seminars must meet the following requirements they must be taught live; they must be pre-approved by the NaPHP committee; and they must provide a certificate of attendance acceptable to the NaPHP committee.

Continuing education to maintain NaPHP designation

Once the NaPHP designation has been obtained, designees must complete 20 hours of continuing education every two years in order to maintain the designation. These hours are elective and may be used by the designee to continue his or her education as he sees fit.

Goals for National REIA

The National Real Estate Investor's Association is dedicated to making this program a success. It is understood by the committee that the program will evolve as time goes on, and that time will pass before the local groups, their members, and the public at large recognize the value of this education. National REIA believes that the concept of creating well-educated

investors is important in the fight to make our industry a respected one. We also believe that the ability to present our members as dedicated, educated professionals will aid in the political action to which we are dedicated. While this education is already the mission of the local associations, we hope that a nationwide designation will further this goal by making legislators, regulators, and the public at large recognize that we are not simply “landlords”, but informed business persons who make an ongoing contribution to our communities.

How do I administer the National PHP program at the local level?

General

Each group will need to appoint one or more members to be a “liaison” to the National PHP committee. This person’s duties will include assigning credit to particular meetings, seminars, or courses taught by the local association, keeping track of attendance of the PHP candidates, making available the necessary forms to candidates, handling any local publicity about the program, and making any problems, comments or concerns about the program known to the National PHP committee. National events will have pre-assigned PHP hours.

Assigning credit

Generally, each of your monthly meetings will be credited for one hour of education in a single category. If the education or lecture portion of your meeting generally runs more than one hour by ½ hour increments (1 ½ hours, 2 hours, etc.) and the speaker runs the full length, you may credit the meeting for 1 ½ or 2 hours. Please do not credit the meetings in increments shorter than ½ hour! In other words, if the meeting usually runs 1 hour, and the speaker runs over by 12 minutes, do not use a 1.2 hour credit. Also, don’t credit the business portion of your meetings – the idea is that the candidates are being educated in a formal manner during credited hours.

Certain meetings may not be credited at all. For example if you have a “vendor night” that is essentially a trade show, this meeting would not receive education credit.

Please credit each meeting as a single topic unless there is more than one speaker on more than one topic in a single meeting. Meetings should be assigned credit as core classes whenever possible; you will need to use your own judgment as to how to assign credit for the meetings that might fit into two separate categories.

It would be most convenient for the candidates if the credit available for each meeting was printed along with the meeting notice. The simplest way to determine ahead of time will be to discuss the outline of the presentation with the speaker.

If your group has special interest “subgroup meetings”, these may also be considered for credit when the meeting includes a formal topic in a set time period. In addition, any special seminars or courses put on by your group – not an outside speaker – may be assigned credit.

Credit for courses and seminars held outside the local association

You candidates can receive credit for educational opportunities held outside of your local association, if the course or seminar outline has been pre-approved by National REIA. Attending meetings of other local associations participating in the National PHP programs

will be credited automatically; however, the candidate will need to obtain the ENTIRE attendance for and return the back copy to his local association. Attendance to the annual National REIA conference will automatically count for credit for the seminars offered.

Certain college courses and professional education (for realtors, appraisers, home inspectors, and so on) may also carry National PHP credit; however, these must be pre-approved by the National REIA OPHP committee. The pre-approval process will be as follows:

The candidate must submit a copy of an outline of the course, including the topic(s), the qualifications of the speaker, the total time of the class, and the approximate time allotted for each topic.

This outline should be submitted to any member of the National REIA PHP committee or the home office at least 2 weeks in advance of the course date.

In addition, the speaker(s) must be willing to certify the candidate's attendance at 90% of the course on National REIA's standard attendance form.

National REIA is already working with several national speakers to obtain outlines of their courses for approval. Lists of these approved courses will be updated and mailed as soon as they become available.

Attendance

In order to receive credit for any meeting, the candidate should be in attendance for at least 90% of the meeting. No partial credit should be given for partial attendance. Have all candidates sign in upon arrival and give them the PHP attendance form to fill out at the end of the meeting. Try to keep an eye on the candidates during the course of the meeting to make sure that they do attend. Remember, this certification is supposed to reflect a high level of education among the certification holders. Be firm. It is meaningless to be a National Professional Housing Provider if you do not know the material.

Paperwork

It is the responsibility of the individual candidate to keep track of his or her own attendance certificates. The liaison's responsibilities are as follows:

Handing out attendance forms for the candidates to fill out at the end of the meeting.

Initialing the attendance forms to certify that the information on credits is correct and that the candidate attended 90% of the classes.

Publicity

In addition to keeping the National PHP program in front of your members through occasional reminders in the newsletter and notations of credit available at each meeting, the liaison will also receive occasional press releases from National REIA for placement in your local media outlets. We hope that these releases will increase interest in, and attendance at, your meetings.

Remember that a major goal of National REIA in implementing this program was to create a recruitment tool for the local associations. If members of your group that are National PHP candidates/designees are successful presented as more knowledgeable, more professional, and ultimately more successful than the run-of-the-mill “landlord”, it will quickly become desirable to investors to become members of your group! However, this will require an ongoing effort on your part to publicize the program.

The National PHP program will evolve as time goes by. Please keep the National PHP committee abreast of the success of the program in your own group. Any suggestions or problems can be reported to any member of the National PHP program or to home office at 888-762-7342.