



Code of Ethics and Conduct¹

Housing Counseling Professionals

As a long time provider of homeownership education and counseling, Margert Community Corporation's programs meet or exceed the recommended benchmarks recognized by the National Industry Standards for Homeownership Counseling.

In light of the above, we have endorsed those standards and adopted the National Industry Code of Ethics and Conduct for Homeownership Professionals.

1. Commitment to Clients

- a) The primary responsibility of homeownership educators and counselors is to provide high quality education and counseling services to prospective and existing homeowners.
- b) Homeownership educators and counselors will act on behalf of a client and observe his/her best interest.

2. Client Decision-Making

- a) Homeownership educators/counselors will provide necessary tools, resources and information to assist their clients in making decisions about finances, home buying or homeownership based on the client's needs and preferences.
- b) In instances when clients experience literacy or language challenges, homeownership educators/counselors will take steps to ensure clients' comprehension. This shall include arranging for a qualified interpreter or translator or referring the client to a qualified language educator/counselor.

3. Competence

- a) Homeownership educators/counselors will provide services only within the boundaries of their education, training, certification or other relevant professional experience. Referrals will be provided to clients when essential services are beyond the scope of the individual or agency to provide.
- b) Homeownership educators/ counselors shall be culturally competent in their service area and sensitive to cultural differences and needs.

4. Conflicts of Interest

- a) Homeownership educators/ counselors will avoid actual and the appearance of conflicts of interest. They will inform clients when a real or potential conflict of interest arises and take all necessary steps to resolve the issue in a manner that makes the clients' interests primary and protects clients' interests. In some cases, protecting clients' interests may require termination of the professional relationship with proper referral of the client.

¹ Margert Community Corporation has adopted the National Industry Standards for Homeownership Education and Counseling

- b) Homeownership educators/counselors will not take unfair advantage of any professional relationship or exploit others to further their personal, religious, political, or business interests.
- c) Any potential conflicts of interest (such as a counseling agency providing low-cost loans), will be disclosed to clients in a written disclosure document will be disclosed to clients in a written disclosure document.

5. Privacy and Confidentiality

- a) Homeownership educators/counselors will respect clients' right to privacy. Private information will not be requested from clients unless it is critical to providing services. Once private information is shared, privacy laws apply as well as client confidentiality.
- b) Homeownership educators/counselors will disclose confidential information only as specified by a valid written consent of client.
- c) Homeownership educators/counselors will not discuss confidential information in any setting unless privacy can be ensured. Counselors and educators will abide by privacy laws and keep information confidential and protected.
- d) Homeownership educators/counselors will not disclose clients' information, including their identity when responding to requests from members of the media without the client's express consent.
- e) Homeownership educators/counselors will protect the confidentiality of clients' written and electronic records and other sensitive information. Clients' records shall be stored in a secure location and not made available to others who are not authorized to have access.
- f) Homeownership educators/counselors will take precautions to ensure and maintain the confidentiality of information transmitted to other parties through the use of computers, electronic mail, facsimile machines, telephones and telephone answering machines, and other electronic or computer technology. Disclosure of identifying information will be avoided unless specifically permitted by client.
- g) Homeownership educators/counselors will dispose of clients' records in a manner that protects clients' confidentiality and is consistent with state statutes governing records and social work licensure.
- h) Homeownership educators and counselors will be familiar with relevant laws and regulations with regard to local, regional, national privacy and confidentiality.

6. Professional Behaviors

- a) Homeownership educators/counselors will not practice, condone, facilitate, or collaborate with any form of discrimination on the basis of race, ethnicity, national origin, sex, sexual orientation, age, marital status, political belief, religion, or mental or physical disability.
- b) Homeownership educators/counselors will not use derogatory language in their written or verbal communications to or about clients. Accurate and respectful language will be used in all communications to and about clients.
- c) Homeownership educators/ counselors will not participate in, condone, or be associated with dishonesty, fraud, or deception.
- d) Homeownership educators/ counselors will not permit their private conduct to interfere with their ability to fulfill their professional responsibilities.

7. Payment for Services

- a) When setting fees, homeownership educators/ counselors will ensure that the fees are fair, reasonable, and commensurate with the services performed. Clients will be informed of any applicable fees prior to the delivery of any services.

- b) Homeownership educators/ counselors will not solicit a private fee or other personal remuneration for providing services to clients.

8. Discontinuation of Services

- a) Homeownership educators/ counselors will close files and discontinue services to clients when such services are no longer required or no longer serve the clients' needs or interests.

9. Consultation

- a) Homeownership educators/ counselors will seek the advice and counsel of more experienced colleagues whenever such consultation is in the best interests of clients. Consultation will only be sought from colleagues who have demonstrated knowledge, expertise, and competence related to the subject of the consultation.
- b) When consulting with colleagues about clients, homeownership educators/ counselors will disclose the least amount of information necessary to achieve the purposes of the consultation.
- c) Client information will only be shared with other colleagues with the written consent of the client.

10. Referrals

- a) Homeownership educators/ counselors will limit services to those within their training and expertise and refrain from giving legal, tax, accounting advice unless licensed to do so. Non-homeownership issues should be referred to other appropriate agencies to serve clients fully.
- b) Homeownership educators/ counselors shall not give payment or receive payment from an outside source for a referral unless professional services of comparable value have been provided.

11. Integrity of the Homeownership Education and Counseling Profession

- a) Homeownership educators/ counselors will work toward the maintenance and promotion of high standards of practice for the industry.
- b) Homeownership educators/ counselors will uphold and advance the values, ethics, knowledge, and mission of the profession. They will protect, enhance, and improve the integrity of the profession through service development, partnerships and active participation in the industry.
- c) Homeownership educators/ counselors will contribute time and professional expertise to activities that promote respect for the value, integrity, and competence of their profession.

