



C H A P A

**Citizens' Housing and
Planning Association**

The Massachusetts Homeownership Collaborative

CODE OF ETHICS

All homebuyer counseling agencies that receive a **Collaborative Seal of Approval** must adhere to the following Code of Ethics:

1. It shall be the primary intent of the counseling agency, its staff and its guest speakers to educate and counsel prospective homebuyers to make informed, voluntary decisions regarding the homebuying process.
2. The counseling agency shall disclose to prospective homebuyers how its counseling program is funded, including any financial support it receives from lenders or other relevant institutions.
3. Agency staff must not limit the choices of any prospective homebuyer by directing the homebuyer to any one product or service, to the exclusion of other products or services for which the homebuyer may be eligible.
4. Agency staff and all consultants must not have any personal stake, financial or otherwise, in directing prospective homebuyers to any particular product or service.
5. Agency staff and guest speakers must not deny services to any prospective homebuyer because of race, color, national origin, religion, age, gender, family status, disability, sexual orientation, military history, or source of income.
6. Agency staff and any guest speakers or other representatives must treat all prospective homebuyers with professional respect and courtesy.