U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

THE BRIDGE

THE OFFICE OF HOUSING COUNSELING NEWSLETTER

VOLUME 5, ISSUE 10 APRIL 2017

Housing Counseling Supports Cultural Sensitivity

Walking with a Foot in Both Worlds: The Growth of Culturally-Relevant Financial Education

Honolulu, HI - As our nation has grown richer with cultural diversity, a HUD-approved housing counseling agency, Hawaiian Community Assets (HCA), has developed a financial education curriculum that celebrates this diversity as a community building strategy and is now working to share its skills with nonprofit organizations from California to Maine.

"For many [Native Hawaiian] people, the idea of mortgages and financing are foreign and intimidating," shared HCA co-founder and Board President, Kehaulani Filimoeatu. "To allow our communities the opportunity to build asset wealth and return to their ancestral lands, we created a curriculum that uses traditional Native Hawaiian decision making practices to train our families on how to navigate the complex home buying process."

Translated in English as "foundation of wealth," *kahua waiwai* is a philosophy that sees the home as the stable foundation (*kahua*) that every family needs before they can share their spiritual, financial, and cultural wealth (*waiwai*).

While this philosophy roots all the services and products delivered by HCA, it also serves as the title of the organization's culturally-relevant curricula series – Kahua Waiwai: Building a Foundation of Wealth©.

After recognition by the Ford Foundation in 2003 as a national best practice and being highlighted in the Federal Reserve Bank of San Francisco's Community Investments magazine for its expansion to youth under age 18, the Kahua Waiwai© curriculum is now traveling across the Pacific Ocean to find roots in other nonprofit financial education providers working in a variety of communities from Samoan and Tongan to Korean and Cambodian to Indian and Pakistani.

At the forefront of this movement for culturally-relevant financial education is HCA and its national partner – the National Coalition for Asian Pacific American Community Development. In 2013, the two organizations established a training and technical assistance program to build the capacity of nonprofit organizations to develop their own financial education curriculum that is responsive to the cultures of the families they serve.

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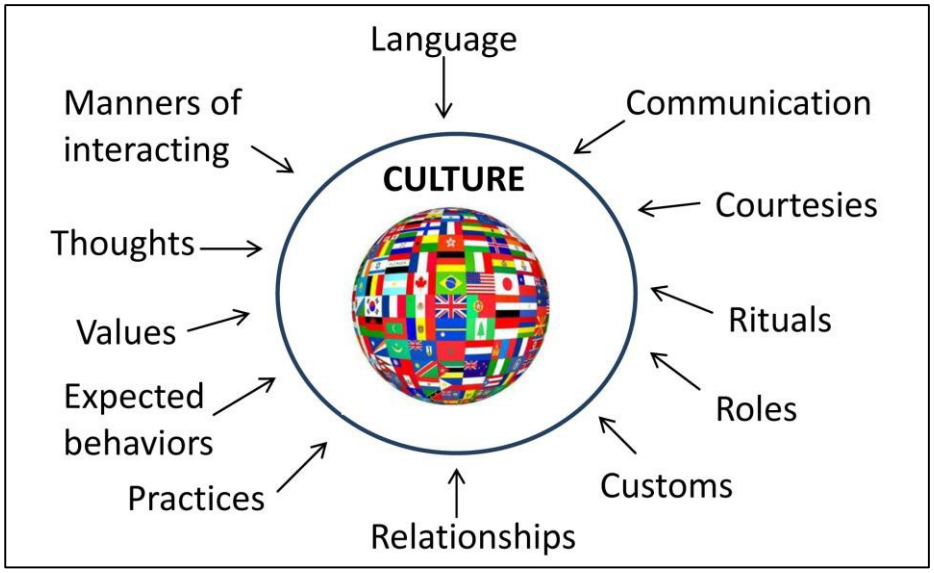
FROM THE DEPUTY ASSISTANT SECRETARY

Sarah Gerecke
Deputy Assistant Secretary, Office of Housing Counseling

Greetings,

Spring is in the air and the Office of Housing Counseling is springing forward with the important work of helping families to obtain, sustain, and retain their homes through our network of HUD-approved housing counseling agencies. We also are in the process of reviewing the grant applications for the FY 2017 Supplemental Comprehensive Housing Counseling Grant Program and intend to make awards to new and existing grantees if Congress provides a full-year Fiscal 2017 appropriation.

This month's edition of 'The Bridge' features HUD-approved housing counseling agencies that incorporate cultural sensitivity as a fundamental way of doing business. These agencies recognize that we are all different and shaped by our cultural values defined by our families, teachers, communities and spiritual practices. Cultural sensitivity is an awareness and understanding of the key roles that a person's culture, life experience, identity, ethnicity, race, gender, and other aspects of diversity play in the housing counseling process. These roles in turn inform individual values and decision making around housing, money, and even the concept of "home."



The Office of Housing Counseling itself is a wonderfully diverse group and I appreciate the opportunities we use to share family and cultural traditions. I am committed to expanding our staff knowledge of other cultures to enhance the effectiveness of our work individually and collectively.

Housing counselors have an opportunity to enrich themselves and their client relationships by learning about the beliefs, needs, and values of other cultures. Our HUD training partners offer various classes that can inform your work, and I hope the stories in this issue of 'The Bridge' will inspire you as well.

Sarah

CULTIVATING CULTURAL SENSITIVITY IN HOUSING COUNSELING

Tampa Bay, FL - Housing and Education Alliance (HEA) is a HUD-approved housing counseling agency and a member of the NCLR Homeownership Network, where it serves a large Hispanic community in the Tampa Bay area. All of its programs are culturally sensitive. Hispanic, White, African-American, Asian, married, single, gay, straight, veteran, all religions, old and young are all welcome there.

As the daughter of Cuban immigrants, Sylvia Alvarez, HEA's Founder and Executive Director said, "the greatest gift my parents gave me was, by their example, teaching me to be 'Culturally Sensitive.' Although it didn't have a name back then, they instilled in her the value of seeing all human beings as equal. That everyone has trials and tribulations and that everyone hurts, and everyone bleeds the same. They taught her to be kind and compassionate and care about her fellow man and woman.

Growing up, she watched them travel the country to demonstrate for racial justice, human rights, women's rights, gay rights and every worthy cause they believed in. Although she didn't know it at the time, she believes that this was the greatest gift they could have ever given her. She believes that Cultural Sensitivity in the workplace starts with management and by example. She has had many roles in her lifetime and brought this value with her to every workplace and every situation.

Cultural Sensitivity may mean different things to different people. At HEA it means having the skill set that enables one to learn about people who may look different, worship differently or have different customs and treat them all with respect and dignity. Having a culturally sensitive housing program starts with employing staff of varied demographics who are themselves mindful of others feelings.

At HEA, the board, staff and volunteers are Hispanic, African-American, Asian and White. In addition to its mission statement, HEA adheres to a list of core values which staff is required to employ in their daily work. These were adopted from Raza Development Fund and although they are all very important, the two core values that are most relevant here are Respect and Dignity.

- Respect – Respect and have compassion for every individual and family regardless of their circumstance or stage of life.
- Dignity – Value the intrinsic worth of every individual one interacts with and commit to treating clients, partners, and colleagues with dignity.
- Integrity – Affirm the necessity for high ethical and moral standards in fulfilling the mission. Understand that success is directly related to maintaining these standards in interactions with all clients and partner organizations.
- Honesty – Take responsibility for engaging in and inviting open and honest communication with clients and partners in order to provide the level and intensity of services that are most needed.
- Trust – Strive to develop mutual trust with clients and partners. Accept that trust must also be earned and understand that without trust relationships, the vision and mission of their organization are vulnerable.
- Transparency – Require transparency in relationships with clients and partner organizations, while fulfilling the obligation to maintain confidentiality.
- Accountability – Believe in making commitments to clients and fulfilling those commitments to the best of one's ability.
- Professionalism – Insist upon giving one's best effort and strive to be respectful and forthright as well as fair and compassionate.

People will forget what you said, people will forget what you did, but people will never forget how you made them feel.

Maya Angelou

THE HEART, HOME & HANDS OF THE LGBT COMMUNITY

San Francisco, CA - "*The Center inspires me. It's the place I belong, you belong, and we all belong. How could I not be part of that?*"

The mission of the San Francisco Lesbian, Gay, Bisexual & Transgender Center is to connect its diverse community to opportunities, resources and each other to achieve the vision of a stronger, healthier, and more equitable world for LGBT people and their allies. The Center's strategies inspire and strengthen its community by:

- Fostering greater opportunities for people to thrive.
- Organizing for their future.
- Celebrating their history and culture.
- Building resources to create a legacy for future generations.

The Center is a HUD-approved agency that offers a Homebuyer Education Certificate, which allows graduates to participate in affordable housing programs such as the down payment assistance and below market rate (BMR) ownership opportunities through the San Francisco Mayor's Office of Housing and Community Development (MOHCD).

To obtain this certificate, participants must attend either the Basics of Budgeting and Saving or Managing Credit and Debt. If the individual or family is able, the agency recommends that they take both classes as they have complementary information. In addition, participants must take the Nuts and Bolts of Buying a Home and receive two hours of one-on-one individual counseling.

The Center affirms despite gains in social understanding and approval for the LGBT community over the past 40 years, LGBT people still face both individual and systemic discrimination. Since its opening in 2002, the Center has established itself as a cornerstone of the LGBT community with an impact that goes beyond its direct services.

As one of the only non-profits in San Francisco serving all members of the lesbian, gay, bisexual and transgender communities, the Center plays an important role as the physical and spiritual home for LGBT culture and is vital to the ultimate survival of their identity as a community.

The Center's critical safety net programs serve the most vulnerable members of the community – people of color, transgender, lesbian, and bisexual women, differently-abled people, youth, elders, immigrants, and low-income individuals – who often experience additional, intersecting forms of discrimination.

Today, when visitors arrive at the Center, they find free services like career and housing counseling, job fairs, computer lab, social activities, mentorships, youth meals, daycare, various workshops and much more. At the center, clients can connect with other LGBT people and organize to secure their equal rights. The Center is truly the heart, home and hands of the San Francisco LGBT community.

The Center is a nexus for the LGBT community and allies to gather, organize and celebrate. It hosts over 200 programs and welcome more than 9,000 individuals each month, in addition to providing affordable office space. The Center is sought out as a collaborative leader and partner, leveraging the work of community-based organizations through active engagement with over 70 local groups.

EMPOWERING CLIENTS TO ADVOCATE FOR THEIR RIGHTS

Manchester, NH - The Way Home, a HUD-approved housing counseling agency, is dedicated to helping low-income households obtain and sustain safe affordable housing. On the edge of homelessness, low-income families and individuals need to be resourceful in managing their household budgets to secure and remain in decent housing. They need the knowledge and skills to advocate for their right to safe housing conditions.

Cultural and language barriers may add to risks faced by low-income refugees and immigrants. Manchester, NH, the largest city in the three northern New England states, was built by immigrants working the mills. The population served by The Way Home reflects the diversity of Manchester's inner city neighborhoods, which continue to welcome immigrants and refugees. While New Hampshire remains more than 90 percent white, non-Hispanic, the demographics of The Way Home clients reflect its neighborhood: 18 percent non-white and 21 percent of Hispanic ethnicity.

Since 1988, The Way Home has assisted more than 20,000 homeless and at-risk families, individuals, veterans and special needs clients take steps to meet their housing needs. Its Vision Statement speaks of creatively helping those with the fewest resources.

The Way Home has developed and/or taken over the management of supportive housing for several special needs populations including chronically homeless individuals and homeless veterans, and has redeveloped several deteriorating and foreclosed multifamily properties, expanding its supportive housing to 51 units of rental housing.

When designing programs, The Way Home looks first to empower clients in need. Over the past 28 years, this has meant helping clients increase their resourcefulness by providing more financial literacy classes, housing counseling, coaching on action steps to meet housing goals, as well as educating on life skills, healthy home concerns, tenant rights and responsibilities, and fair housing.

In recent times, The Way Home has fostered a strong focus on building skills in budgeting and credit management classes. Its goal is to help clients feel financially empowered

and become familiar with the laws that protect them and their rights as consumers.

Housing Counselor Mari DeBlois, recently led the interactive money management workshops with parents in The Way Home's transitional housing for homeless families. Participants included: a white Hispanic mom of two, a Bosnian Muslim refugee mom of two, an African American mom of one, an African immigrant mom of five, a multi-racial Hispanic mom of one, a Cambodian mom of two, and a white non-Hispanic mom of one. While each woman has her own story, strengths and challenges, they found common ground by going beyond the traumas that led to homelessness and their choices to create a better life for their children.

This year, The Way Home is increasing awareness among low-income tenants of their Fair Housing rights. In addition to the information from HUD's Office of Fair Housing and Equal Opportunity, The Way Home will be expanding the budget class to include an interactive discussion of Fair Housing rights in rental housing. The project will help the poorest families in Manchester learn to recognize and protect themselves from acts of discrimination.

The Way Home also hopes to break down barriers to housing integration that are rooted in the history of discrimination and are still having negative effects today in many communities. The focus on Fair Housing also shifts attitudes while teaching rights. This key opens doors to a strong and healthy community which promotes working and living together, embracing cultural diversity and providing adaptations for persons of differing abilities.

SERVING THE UNIQUE NEEDS OF REFUGEES

Buffalo, NY - Each day, Pho walks from home to attend English class at the Belle Center, (a community center) as a participant of the United Way Works Workforce Training Program. A Burmese refugee, Pho safely escaped the upheaval of the 1962 military takeover in Burma (officially known as the Republic of Myanmar). After many years of applications, reviews and interviews, Pho was selected to be a candidate for a Resettlement program in Buffalo, New York, which has become one of the top locations for refugee resettlement in the nation. Erie County has resettled approximately 10,000 refugees since 2003 and Pho is one of many Burmese refugees who call Buffalo home. In 2016, 1300 Burmese refugees were resettled there.

Belmont Housing Resources for WNY, Inc., known in the community as "Belmont," is a full-service housing agency providing Housing Choice Vouchers, Property Management, Housing Development and Rehab. It's a HUD-approved Housing Counseling agency since 1999.

Erie County and the United Way of Buffalo identified that participants of the work program were in dire need of Housing Counseling and Basic Financial Education. Belmont was selected by the County to provide Financial Coaching and Education, as well as Housing Stability Counseling, at five neighborhood hubs including the Belle Center. Families in the centers have survived war-torn countries including Nepal, Sudan, Somali, Yemen, Burma, Iraq and Burundi. There is a need to adapt programming and Housing Counseling to meet the essentials of these refugees.

Belmont has found great success in utilizing visual props, role plays and cooperative group learning experiences when teaching concepts such as budgeting, banking and goal planning to refugee students. Volunteers and Center Staff provide translation when possible. Established students within the English as a Second Language courses serve as mentors to newer participants and help with translation.

Melody Marchese

Another important lesson taught is how to identify the predatory financial services that plagued the community - including check cashing services and expensive tax preparation. Some of these issues are solved through partner referral services, others are addressed by Belmont staff providing enhanced services. For instance, Housing Counselors have taken students to local banks and on trips to grocery stores to apply what they have learned into the community.

"After a classroom unit on grocery shopping and saving money on food costs, we took the students to a local market. The students helped one another read the unit price of items and took part in a scavenger hunt at the store. Until the trip, many of the students didn't understand the concept of a 'buy-one-get-one' (BOGO) free item sale at the grocery store. After the trip they began creating their own shopping list and budget," said Marchese.

Many refugees have little or no experience with banking. A local bank volunteered to teach Banking Basics and afterwards the class went on a field trip to apply what they had learned. During a tour of the bank, students opened bank accounts and obtained valuable information about banking in America while building a rapport with local banking staff.

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FOSTERING DIVERSITY AND INCLUSION

Houston, TX – The Houston Area Urban League (HAUL) was founded in 1968 as an affiliate of the National Urban League (NUL). HAUL's mission is to enable African Americans and other minorities to secure economic self-reliance, parity, power and civil rights. The organization also advocates for and provides social services to disadvantaged people of all races, gender, age groups and disabilities.

HAUL operates the following five programs targeting residents in economically disadvantaged geographic communities in the Greater Houston area:

1. Housing Services
2. Education and Youth Development
3. Workforce and Economic Development
4. Workforce Training and
5. Health and Wellness Initiatives.

HAUL Housing Services was created in 1973 and is a HUD-approved housing counseling agency whose goal is to provide safe, decent and affordable housing to low-income families in the Greater Houston area. HAUL serves the Greater Houston Metropolitan Statistical Area (MSA), which includes Houston, Harris, Waller, Montgomery, Fort Bend, Galveston, Brazoria, Liberty, Austin and Chambers Counties.

Located in one of the most diverse cities in America, HAUL recognizes the value of fostering a diverse and inclusive workplace. Its work culture represents a deep respect for differences in ethnicity, gender, age, national origin, disability, sexual orientation, education and religion. Its programs are designed and implemented through an appreciation for these groups.

Houston is a predominantly renter-occupied city - with a homeownership rate of under 46 percent. The majority of low- to moderate- income (68.2 percent) households are renter households with the exception being elderly households, where over half (59 percent) of low- to moderate- income seniors live in owner-occupied housing.

Houston residents speak numerous languages and just under half are multilingual, speaking English and another language. According to the American Community Survey, Table S16001, the most frequently spoken non-English languages are Spanish, Vietnamese, and Chinese. Houstonians, whose first language is not English, may have a limited ability to read, write, speak, or understand English and are considered limited English proficient or "LEP."

To reduce barriers to accessing and maintaining quality, affordable housing, HAUL's Housing Services provides programs in both English and Spanish including: Financial Management/ Budget Counseling, Rental Counseling, Services for Homeless Counseling, Post Homeownership, Fair Housing Education Workshops, Pre-purchase Homebuyer Education Workshops, Pre-purchase Counseling, Financial Coaching and Mortgage Delinquency and Default Resolution Counseling.

To meet the needs of its diverse clients, HAUL's Housing Services is staffed by five housing counselors including two bilingual counselors and a bilingual Case Manager with over 35 years of housing counseling experience, 27 years of outreach and housing education expertise and 15 years of mortgage loan experience.

Diversity and inclusion is essential for housing counseling agencies. It has helped HAUL to improve performance and is an asset to staying abreast of housing issues that face the communities it serves. HAUL will continue its strategy of fostering diversity in employment and programs to meet the needs of the community and its mission of parity and economic self-reliance.

(continued from pg. 1 - Walking with a Foot in Both Worlds)

Since the program's start, HCA has trained six nonprofit organizations that have developed financial education lesson plans and curriculum using cultural concepts and traditional decision making processes to educate individuals on how to establish household budgets, build and maintain credit, and make asset purchases.

For instance, Empowering Pacific Islander Communities in Los Angeles, California completed the program and now uses the example of the *fa'alavelave*, a traditional Samoan event (i.e. funerals, birthdays, celebrations) that calls for special activity and involves numerous planning steps and processes to learn how to develop a household budget.

Likewise, the Korean Resource Center in Chicago, Illinois, now uses the traditional food preservation practice of *kim chee* to explain the intricacies of how to open and maintain bank accounts as modern day tools to set aside financial resources over time for future use.

According to Filimoeatu, culturally-relevant financial education starts with understanding who is sitting in front of you, what experiences have they had, and educating in a way that sees these experiences as directly applicable to homeownership, starting a business, or graduating from college.

"[HCA is] encouraged by the growth in understanding among nonprofits on the continent about the importance of teaching financial skills in a way that is responsive to families' culture," continued Filimoeatu. "We look forward to growing our children so they can walk with a foot in both the traditional and modern worlds, understanding the magnificent practices of the past and how they can help us make decisions that will build our economic self-sufficiency."

(continued from pg. 6 Serving the Unique Needs of Refugees)

Student field trip to a local bank branch

Besides workshops, clients meet with Housing Counselors and Financial Coaches. Belmont assists the families with identifying their housing needs, barriers and creating an action plan for their financial and housing goals. Staff guide them through calling a landlord and connecting them with any additional resources that will help them achieve housing stability.

Belmont plans to continue what has proved to be a successful approach in tailoring programs when working with the unique requirements of populations with the highest need in its community, including the growing refugee and immigrant population. Belmont will look for innovative partnerships for service integration and believe that stable, affordable housing and strong financial capabilities is the foundation upon which all can build their lives and be active members of the community.

INQUIRING MINDS WANT TO KNOW

The Office of Housing Counseling conducted numerous outreach sessions with stakeholders since the Housing Counselor Certification standards were published last December 2016. We also posted extensive Frequently Asked Questions (FAQs) on the HUD Exchange. Thanks to your feedback, we have identified additional FAQs we want to share with you in this month's segment.

Q: After the Final Compliance Date, all group education provided by an agency approved to participate in HUD's Housing Counseling Program must be overseen by a HUD-certified housing counselor. What responsibilities are associated with overseeing a group education session?

A: A HUD-Certified Counselor overseeing a group education class must approve the curriculum and the materials provided to the clients, and must monitor the delivery of the education. For in-person classes, a HUD-certified housing counselor need not be physically present at all times, provided the counselor exercises control over the content of the session. For online classes, a HUD-certified counselor must approve the curriculum and the materials provided to the clients.

Q: Will HUD offer a practice examination prior to the availability of the HUD-certified housing counselor exam?

A: It is anticipated that a practice test, to help housing counselors prepare for and pass the examination, will be made available prior to the date that the certification examination becomes available.

Q: Will HUD offer the examination in both English and Spanish?

A: Yes. HUD will announce when the Spanish version of the examination is available.

Q: The training content on www.hudhousingcounselors.com is periodically updated. Is the examination updated to reflect the latest version of the training that is available?

A: Yes. The certification examination is periodically updated at the same time the training content is updated. The certification examination will be based on the most recent version of the training content posted on the site. HUD publishes a list of all of the training changes and the date so that counselors can target the updates they need to study.

Q: If an individual passes the certification examination, what type of notification will the individual receive?

A: If a candidate passes the certification examination, the candidate will receive an email notification indicating that he/she has passed the examination.

Q: What if an individual doesn't pass the exam – what type of notification will the individual receive? Will it provide information as to which questions were answered incorrectly?

A: If a candidate does not pass the certification examination, the candidate will receive an email notification indicating that he/she has not passed the examination. The email will also provide the following information:

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CULTURAL SENSITIVITY TRAINING

OHC's training partners recognize the importance of training housing counselors about Cultural Sensitivity. Currently two of them are offering training on the topic and others will be adding it in the near future. It is important that housing counselors take advantage of training on this important topic. Visit the Training List on HUD Exchange and watch the OHC LISTSERV for announcements of this training.

National Council of LaRaza/NHNLA

- Cultural Sensitivity has become an increasingly hot topic in the world of Housing Counseling. It is important that a Housing Counselor properly deal with cultural sensitivity issues to gain the client's trust and confidence. But how is that accomplished if a Housing Counselor is unaware of avoidable mistakes in communicating with those of other backgrounds?

  If a Housing Counseling Agency gets the reputation in an ethnic community of alienating a particular type of person, the agency will surely suffer from the loss of that potential client base.

Rural Community Assistance Corporation (RCAC)

- Cultural Sensitivity: Building Cultural Bridges to Housing Counseling - Examine the ingredients necessary to build cultural bridges to reach diverse families and communities for the purpose of offering culturally compatible housing counseling services. Discuss definitions of culture, values, and personal belief systems and explore major diversity variables. Cultural sensitivity and self-awareness are critical skills when providing housing counseling services to individuals whose cultures are different from ours.

  Housing counselors must remain objective, engage good listening skills, ask powerful questions, and utilize promising approaches to provide holistic housing counseling services.

(continued from pg. 9 – Inquiring Minds Want to Know)

1. The "Scaled Score" indicating how the total score compares to the score required to pass the test.
2. A recommendation as to what topics the candidate should focus on when studying to retake the examination. This recommendation will be based on the candidate's performance in each of the examination subject areas.

Q: If an individual takes and passes the certification exam and is verified as a HUD-certified counselor working for an agency, and then leaves that agency to work for another HUD-approved agency, does the certification follow that individual?

A: An individual's HUD-housing counselor certification is connected to the HUD-participating entity that has verified the individual's employment. If the individual leaves that agency, the counselor's certification with that agency will end. When the counselor subsequently works for another HUD-participating agency, and that agency verifies that the counselor works for them, the counselor will then be certified with that HUD-participating agency.

Q: Can an individual be certified with more than one agency at the same time?

A: Yes. The fact that an individual has been certified based on working for one HUD-participating entity does not preclude the individual from working for another HUD-participating entity and being certified with that entity at the same time.

TOOLS AND RESOURCES

HUD's Office of Fair Housing and Equal Opportunity

April is Fair Housing Month! The theme for this year's commemoration is "Fair Housing Equals Opportunity."

HUD Guidance on Fair Housing Protections for People with Limited English Proficiency

How the Fair Housing Act applies to a housing provider's consideration of a person's limited ability to read, write, speak or understand English.

Fair Housing Information Clearinghouse

Established in 2015 to educate the public about their right to housing and lending free from discrimination and what to do if their rights are violated

HUD and Census Bureau Release American Housing Survey Results for 25 Metro Areas

AHS covers a variety of "core" housing topics, including the composition and quality of the nation's housing inventory, mortgages and other housing costs, and neighborhood conditions

National Council of LaRaza/ NHNLA Cultural Sensitivity Training

Prepare housing counselors to become more culturally sensitive to the needs of the community they are serving.

HHS Culturally and Linguistically Appropriate Services

Promotes a more inclusive definition of culture encompassing not only race, ethnicity, and language, but also elements such as sexual orientation and gender identity.

U.S. Department of State Communicating Across Cultures

Workshop provides a hands-on experience in adjusting to variations in cultural values and communication styles.

Rural Community Assistance Corporation (RCAC) Cultural Sensitivity Training

Examine the ingredients necessary to build cultural bridges to reach diverse families and communities for the purpose of offering culturally compatible housing counseling services.

***THE BRIDGE* is pleased to recognize Champions of Service who have provided exemplary service in the Housing Counseling arena and Success Stories highlighting client's achievements. Nominations of persons both inside and outside of HUD are welcomed. Please send your nominations by the 20th of each month to:** thebridge@hud.gov.

May 1-4, 2017	2017 Basically CDBG for Entitlement & State Grantees - Atlanta, GA
May 2-4, 2017	RCAC Training: Core Competencies for HUD Certification
May 05, 2017	RCAC Training: Tips and Tools to Optimize Counseling for Your Clients
May 10, 2017	RCAC Training: Cultural Sensitivity: Building Cultural Bridges to Housing Counseling
May 11, 2017	RCAC Training: Expanding Services to Rural and/or Underserved Communities
May 11, 2017	NHNLA Webinar: Basic Client Management Using CMAX
May 17, 2017	NHNLA Webinar: Advanced Client Management Using CMAX
May 22-26, 2017	NeighborWorks Training Institute: Minneapolis
May 22-26, 2017	NCRC Training: Housing Counseling Training
May 22-26, 2017	NCRC Training: Preparing Housing Counselors for the HUD Certification Exam
May 22-26, 2017	NCRC Training: Homebuyer Education
May 22-26, 2017	NCRC Training: Affirmatively Furthering Fair Housing
May 31, 2017	RCAC Training: HUD Requirements for Housing Counselors

Visit the Office of Housing Counseling Training webpage to keep up-to-date on the latest training, events, and webinars. If you missed a webinar, visit the Webinar Archives webpage to access previously recorded sessions.

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