**RCAC's Upcoming Trainings**

**Class Name:** Solutions to Derogatory Credit

**Class Date**: October 17, 2024, 9 AM – 12 PM PST

**Description**: Overwhelmed when you review a credit report that has many derogatory accounts on it? Where do you start? How do you choose which accounts to work on? This course will provide information on:

* Reviewing the credit report with the client
* Dissecting the information to determine accuracy/amounts owed, dates, etc.
* Determining what the client is willing to do to correct/pay off necessary accounts
* Setting realistic timelines/creating a budget
* Providing options/set-up follow-up calendar to track results
* Whatever their goal is, taking care of these issues can raise credit scores and relieve the burden of negative credit.

**Register**: [https://us02web.zoom.us/meeting/register/tZEldOmqrzovGde4fiOfQjiM2AeEv1XUUWoD](about:blank)

**Class Name:** Government Backed Loans (2-Part Class)

**Class Date:** October 29 & 31, 9 AM – 12 PM PST

**Class Description:** Class Description: Get the highlights of FHA, VA and USDA loans. This webinar series will enable you to give accurate information on all three programs.

* Help your clients determine program qualifications.
* Assist clients to make an informed decision on the best financing for their situation.
* Provide participants with a list of required forms and documentation.
* Provide steps to assist clients with missing items.
* Provide clients with steps in the loan approval process.

These programs are vital to our clients’ success when purchasing a home. This course will provide you with the tools and knowledge needed to be an effective counselor in government backed mortgages.

**Register**: [https://us02web.zoom.us/meeting/register/tZEqdeiurTsuG9NlgKo0TEhMPpH5cwZVhi1s](about:blank)

**Class Name:** Engage Your Audience

**Class Dates:** November 4, 2024, 9 AM PST – 12 PM PST

**Class Description:** This course will help housing counselors learn how to have more engaging in-person and online group education trainings. Participants will learn how to develop an engaging mindset, understand engaging practices, and incorporate engaging resources. During this workshop-style training, participants will have an opportunity to apply what they are learning to their next group education training.

**Register**: [https://us02web.zoom.us/meeting/register/tZEkduyhrDouE9UfmucCEiQTKIh5KBRWsGjc](about:blank)

**Class Name:** HUD Compliance

**Class Date**: November 14, 2024, 9 AM PST – 12 PM PST

**Description**: This course will cover all six areas of core competency, financial management, homeownership, and tenancy. The course provides a base knowledge of the CFR24 Part 214 and the 7610.1 Rev. 6 Handbook requirements for housing counselors. The course will review the components of the regulations and handbook that counselors must follow including certification, agency work plan, required counseling steps and files (both hard copy and online), conflict of interest, 9902, and performance review. A review of best practices will provide tools to deliver services more effectively and remain in compliance.

**Register:** [https://us02web.zoom.us/meeting/register/tZwof-igrDwpG9b8NZp-9vHSpjhShTqaSqyl](about:blank)

**Class Name:** Marketing and Promoting Your Housing Counseling Agency

**Class Date**: November 20, 2024, 9 AM PST – 12 PM PST

**Description**: This course will provide Housing Counseling agencies with tools and techniques to market their services. Counselors will learn best practices and gain valuable insights on ways to address common challenges to increase awareness of their housing counseling agency. Resources such as the Office of Housing Counseling’s (OHC) multi-language “Let’s Make Home the Goal” postcards and flyers, toolkits, and other materials will be reviewed.

**Register:** [https://us02web.zoom.us/meeting/register/tZUrd-Ghpj0jGdD9Y6C\_A5NdHNVsYL7tHi1w](about:blank)