



Salt Lake City Embassy Suites August 15th - 17th, 2023	Time	Class/Keynote	Instructor/Presenter
Tuesday, August 15 th Schedule			
Tuesday All-Day Class	8:30 AM – 5:00 PM	15 Steps to Homeownership (All-Day Class)	Angela Letzig
Tuesday Morning Class	8:30 AM - 11:45 AM	Pre-Purchase Counseling	Nathan Cieszynski
Tuesday Morning Class	8:30 AM - 11:45 AM	Disaster Preparation and Recovery	Alan Nazzaro
Tuesday Lunch & Keynote	11:45 AM - 1:15 PM	Empowered Wellbeing: A Personal Approach to Wellness at Work	Stephanie Gularte
Tuesday Afternoon Class	1:45 PM - 5:00 PM	Pre-Purchase Counseling	Nathan Cieszynski
Tuesday Afternoon Class	1:45 PM - 5:00 PM	Disaster Preparation and Recovery	Alan Nazzaro
Tuesday Evening Event	5:30 PM - 7:30 PM	Networking Reception	

Wednesday, August 16 th Schedule			
Wednesday All-Day Class	8:30 AM - 5:00 PM	HECM Default Counseling Overview (All-Day Class)	Nathan Cieszynski
Wednesday Morning Class	8:30 AM - 11:45 AM	Your Finances in the Post-Covid Era	Julie Chavez
Wednesday Morning Class	8:30 AM - 11:45 AM	Beyond Work/Life Balance	Stephanie Gularte
Wednesday Lunch & Keynote	11:45 AM - 1:15 PM	HUD Housing Counseling Updates	Rob Weber
		BOA Community Development	Chris McClain
Wednesday Afternoon Class	1:45 PM - 5:00 PM	Your Finances in the Post-Covid Era	Julie Chavez
Wednesday Afternoon Class	1:45 PM - 5:00 PM	Fair Housing and AFFH	Angela Letzig

Thursday, August 17 th Schedule			
Thursday Morning Class	8:30 AM - 11:45 AM	Foreclosure 101	Nathan Cieszynski
Thursday Morning Class	8:30 AM - 11:45 AM	HUD Compliance	Angela Letzig

Tuesday Class & Keynote Information – 8/15/23

15 Steps to Homeownership (All day class)

Times: 8:30 AM - 5:00 PM

Instructor: Angela Letzig

This course supports HUD's FY2019 *Supporting Sustainable Homeownership and Financial Viability Strategic* Objective by covering the following core competencies: homeownership, property maintenance, and housing affordability. This course will examine industry protocols and consumer best practices for the most critical 15 steps to homeownership that consumers need to be competent at, and confident in, when purchasing their new home. These steps are in a specific order to optimize the home buying experience and help the consumer make the most educated decisions when it comes to their specific financial situation and home choice. By understanding the process, it can help a consumer decide if purchasing a home is the best choice for them and their family

Pre-Purchase Counseling (Offered in the morning and again in the afternoon)

Times: 8:30 - 11:45 AM *and* 1:45 - 5:00 PM

Instructor: Nathan Cieszynski

This course will assist counselors in providing pre-purchase counseling in a post-pandemic, high-interest world. Participants will learn how to determine if homeownership is right for their clients. This course will also cover loan programs, interest rate options, and red flags.

Disaster Preparation and Recovery (Offered in the morning and again in the afternoon)

Times: 8:30 - 11:45 AM *and* 1:45 - 5:00 PM

Instructor: Alan Nazzaro

This course covers the core competencies of homeownership, property maintenance, insurance, financial management and avoidance of mortgage delinquency. Participants will gain a broad understanding of the potential effects of disasters on communities, agencies, counselors, and those living in communities affected by disasters. They will learn how to complete FEMA applications and assist clients to file insurance claims. Participants will learn the six areas in which housing counseling agencies have played a key role in disaster recovery and understand their agency's disaster preparation and recovery role including pre-disaster planning, identifying, and collaborating with key stakeholders, and recognizing opportunities to provide disaster recovery housing counseling services.

Tuesday Keynote: Empowered Wellbeing: A Personal Approach to Wellness at Work

Time: 11:45 AM - 1:15 PM

Keynote Speaker: Stephanie Gulate, CEO/Consultant at The Energy Advantage.

Our work environment represents a significant dimension of our overall wellbeing. When it comes to promoting wellness, the workplace offers a unique set of both challenges and opportunities in this keynote, presented by Stephanie Gulate, leadership and workplace wellness coach and consultant, you'll learn practical tools to advance a culture of wellbeing at work and to promote your own personal wellbeing in the process. Stephanie will share simple strategies to empower you to influence workplace wellbeing, and to guide transformations that enhance your level of satisfaction and fulfillment in work and in life.

Wednesday Class & Keynote Information – 8/16/23

HECM Default Counseling Overview - Certified Course (All Day Class)

Time: 8:30 AM - 5:00 PM

Instructor: Nathan Cieszynski

This course supports HUD's FY2019 *Supporting Sustainable Homeownership and Financial Viability and Organize and Deliver Services More Effectively* Strategic Objectives by covering the following core competencies: financial management, homeownership, fair housing and housing affordability and avoiding foreclosure and eviction. The course teaches participants how to work with a reverse mortgage client who is in default. The course begins with general HECM knowledge and history. The Pros and Cons are covered and will provide a basis for how to approach defaults. The dangers of refinancing and how reverse mortgages can be included in estate planning will be reviewed. A review of homeowner obligations will lead to a discussion of options to avoid foreclosure and the identification of potential funding sources. The judicial versus non-judicial process will be reviewed as it varies from state to state. Options for avoiding a foreclosure before the process starts will be a critical course component. The course will also include the role of the housing counselor and how to do outreach as well as plan for disasters.

Your Finances in the Post-Covid Era (Offered in the morning and again in the afternoon)

Times: 8:30 - 11:45 AM and 1:45 - 5:00 PM

Instructor: Julie Chavez

This course will assist counselors to understand the credit issues clients are dealing with as a result of the pandemic. Participants will learn how to help their clients undertake the steps needed to repair their credit by providing accurate credit and budgeting information and guidance on making financial decisions. Topics will include assisting clients to understand the long-term effects of making short-term decisions; how to deal with credit reports; and how to re-establish credit after the pandemic.

Beyond Work/Life Balance: Tools to Create Work/Life Fulfillment (Morning class only)

Time: 8:30 - 11:45 AM

Instructor: Stephanie Gularte

The line between our personal and professional lives has become increasingly blurred. This reality is calling attention to the vital need to prioritize wellbeing at work and in life. As we strive to establish boundaries to create a sense of balance, we have the opportunity to develop new practices that cultivate wellbeing and fulfillment in each area of our life. In this session, you will learn techniques to optimize your wellbeing and elevate your personal fulfillment in both life and at work. The strategies will address navigating competing demands, reframing your mindset, and prioritizing the care of your personal wellbeing resources.

Fair Housing and AFFH (Afternoon class only)**Time:** 1:45 - 5:00 PM**Instructor:** Angela Letzig

This course will help you be able to better assist clients to know their Fair Housing Rights in any type of transaction and recognize when there is discrimination. In this course will cover history, protected classes, prohibited, classes, FHA exceptions, filing complaint process, and affirmatively affirming fair housing (AFFH). In addition to this, you will also learn to summarize the current changes and requirements for AFFH, incorporate AFFH changes to your workplan, understand compliance obligations, and understand fair housing planning best practices.

Wednesday Keynote: HUD Housing Counseling Updates**Time:** 11:45 AM - 1:15 PM**Keynote Speakers:** Rob Weber, Housing Program Specialist at HUD and Chris McClain, SVP-Realtor/Builder Relationship Manager at Bank of America.**Thursday Class Information – 8/17/23****Foreclosure 101 (Morning class only)****Time:** 8:30 - 11:45 AM**Instructor:** Nathan Cieszynski

This course is for counselors who need to brush up on their foreclosure counseling skills. This course will review the federal guidelines that will be essential to prepare for the impending wave of pandemic-related foreclosures. Even experienced counselors will benefit from this refresher course on procedures and the latest available foreclosure assistance programs.

HUD Compliance (Morning class only)**Time:** 8:30 - 11:45 AM**Instructor:** Angela Letzig

This course supports HUD's FY2019 *Supporting Sustainable Homeownership and Financial Viability*, Enhance Rental Assistance, and Organize and Deliver Services More Effectively Strategic Objectives by covering 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. 5 Handbook requirements for housing counselors. The course will review the components of the regulation and handbook that counselors must follow including certification; agency work plan; required counseling steps and files (both hard copy and online); conflict of interest, National Industry Standards (NIS), 9902, and performance review. Review of best practices will provide tools to deliver services more effectively and remain in compliance.