



Registration **Required** for all workshops. Visit <http://housingetc.org> or call 202-667-7606.

<i>December</i>	
<i>HCS follows DC government closing procedures for weather, holidays and emergencies. HCS sigue las normas del gobierno del DC de cancelación de eventos por días feriados y mal clima.</i>	
Monday 2	2:30 PM: Credit Clinic held in Adams Morgan at 2410 17th St., NW
Tuesday 3	2:00 PM: Inclusionary Zoning Orientation held in Adams Morgan at 2410 17th St., NW
Wednesday 4	12:00 PM: Foreclosure Prevention Clinic held in Adams Morgan at 2410 17th St., NW 6:00 PM: Pre-Purchase Orientation held in Adams Morgan at 2410 17th St., NW
Thursday 5	11:00 AM: Pre-Purchase Orientation held in Adams Morgan at 2410 17th St., NW 2:00 PM: Foreclosure Prevention Clinic at Antioch Baptist Church of Deanwood, 1105 50th St., NE 3:00 PM: Rental Housing Search Clinic held in Adams Morgan at 2410 17th St., NW
Friday 6	No Workshops
Monday 9	No Workshops
Tuesday 10	2:00 PM: Reverse Mortgage Workshop: How to Apply? In Adams Morgan at 2410 17th St., NW 2:00 PM: Inclusionary Zoning Orientation held in Adams Morgan at 2410 17th St., NW
Wednesday 11	12:00 PM: Foreclosure Prevention Clinic held in Adams Morgan at 2410 17th St., NW 6:00 PM: Money Matters / Financial Literacy Workshop in Adams Morgan at 2410 17th St., NW
Thursday 12	11:00 AM: Pre-Purchase Orientation held in Adams Morgan at 2410 17th St., NW 2:00 PM: Foreclosure Prevention Clinic at Antioch Baptist Church of Deanwood, 1105 50th St., NE
Friday 13	No Workshops
Monday 16	No Workshops
Tuesday 17	2:00 PM: Reverse Mortgage Refresher Workshop In Adams Morgan at 2410 17th St., NW 2:00 PM: Single-Family Residential Rehabilitation Program Workshop in Adams Morgan at 2410 17th St., NW 6:00 PM: Tenant Rights and Responsibilities Workshop in Adams Morgan at 2410 17th St., NW
Wednesday 18	12:00 PM: Foreclosure Prevention Clinic held in Adams Morgan at 2410 17th St., NW 6:00 PM: Inclusionary Zoning Orientation held in Adams Morgan at 2410 17th St., NW
Thursday 19	11:00 AM: Pre-Purchase Orientation held in Adams Morgan at 2410 17th St., NW 2:00 PM: Foreclosure Prevention Clinic at Antioch Baptist Church of Deanwood, 1105 50th St., NE 3:00 PM: Rental Housing Search Clinic held in Adams Morgan at 2410 17th St., NW
Friday 20	No Workshops
Monday 23	No Workshops
Tuesday 24	No Workshops
Wednesday 25	Holiday — HCS Offices Closed
Thursday 26	No Workshops
Friday 27	No Workshops
Monday 30	No Workshops
Tuesday 31	No Workshops

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Housing Counseling Services, Inc. (HCS) is a HUD approved nonprofit 501(c)3 organization that provides comprehensive housing counseling, training and advocacy for low- and moderate-income tenants, homebuyers, and homeowners. Our goal is to build sustainable communities through informed housing consumers. HCS is funded by the DC Department of Housing and Community Development; DC Department of Health HIV/AIDS, Hepatitis, STD and TB Administration; DC Department of Insurance, Securities, and Banking; US Department of Housing and Urban Development; US Department of Veterans Affairs; DC Department of Human Services; DC Housing Finance Agency; The Morris and Gwendolyn Cafritz Foundation; The Greater Washington Community Foundation; Enterprise Community Partners; The Share Fund; JP Morgan Chase Foundation; Local Initiatives Support Corporation; Capital One Bank; BB&T; DC Mayor's Office on Latino Affairs; DC Mayor's Office on Asian and Pacific Islander Affairs; and your generous donations.

Description of Workshops

Title of Class:	Learn about:	Aprenda sobre:
Pre-Purchase Orientation For First-Time Home-buyers / Seminario Para Interesados en Comprar Casa	The home purchase process; how to prepare for a loan application; DC loan programs (HPAP/EAHP/First Responders) and avoiding housing discrimination.	El proceso de la compra de casa; información de cómo prepararse para la solicitud del préstamo; programas del Distrito (HPAP/EAHP/First Responders).
Inclusionary Zoning (IZ) Orientation For those seeking to buy or rent homes set aside for low- and moderate-income persons / Seminario Para Interesados en Inclusionary Zoning Compra Casa.	Required for those seeking to buy or rent a home through the DC Inclusionary Zoning (IZ) program. Subjects covered include IZ eligibility guidelines and requirements; the lottery process; and IZ buyer/ renter certification process.	Requerido para aquellos que buscan comprar o alquilar un hogar por el programa Inclusionary Zoning (IZ) de Washington, DC. Los temas cubiertos incluyen las reglas generales y requisitos de elegibilidad de IZ; el proceso de lotería; y proceso de certificación para comprador / arrendatario IZ.
Tenant Rights and Responsibilities Workshop / Taller de arrendatario	Your rights as a tenant; identifying housing discrimination; how to get repairs made; what to do if you receive an eviction notice; finding a rental home; what landlords look for in a tenant and much more.	Cuáles son mis derechos cómo inquilino; cómo logro que me hagan reparaciones en mi vivienda; qué hago si recibo una orden de desalojo; como buscar una nueva vivienda para alquilar; que busca un propietario en un inquilino y mucho mas.
Money Matters / Dinero y Crédito	What you need to know about credit reports; how to improve your credit; how to design budgets and much more.	Como leer su reporte de crédito, como mejorar su crédito, como hacer un presupuesto y mucho más.
Single Family Rehab Program Workshop / Consejos prácticos de Rehabilitación de vivienda	The SFRRP program from application start to loan closing and details about all documentation required to complete an SFRRP application.	El programa de SFRRP desde la aplicación hasta el cierre del préstamo y detalles sobre todos los documentos necesarios para completar la aplicación.
Foreclosure Prevention Clinic / Clínica de prevención de embargo hipotecario	The steps to take when facing mortgage delinquency, how to avoid foreclosure and learn what counseling can do to help save your home.	Los pasos a tomar cuando se a atrasado en sus pagos hipotecarios, como evitar una ejecución hipotecaria y aprenda sobre como la consejería le puede ayudar a salvar su propiedad.
Housing Search Clinic/Clínica de búsqueda de vivienda	Learn about resources to assist you in your housing search. Sorry, HCS does not have any rental apartments to match you with, but we will provide you with resources to assist in your search.	Aprenda sobre los recursos disponibles para ayudarle con su búsqueda de apartamento. Lo sentimos pero HCS no tiene ningún apartamento de alquiler, pero podemos darle recursos para ayudarle con su búsqueda de vivienda.
Reverse Mortgage Refresher Workshop / Un Repaso de Hipoteca Inversa	Presented by a HECM certified counselor for those who obtained a reverse mortgage in the past, this refresher provides information about the details and responsibilities of having a reverse mortgage.	Para los que obtuvieron una hipoteca inversa en el pasado, esta charla provee información sobre los detalles y las responsabilidades de tener una hipoteca inversa.
Understanding Credit / Entendiendo Crédito	What you need to know about your credit reports and how to read it. Includes a review of your credit report with a housing counselor.	Lo que usted necesita de saber acerca de los reportes de crédito. Incluye una revisión de su reporte de crédito con una consejera de vivienda.