



HOME OWNERSHIP PROMOTION & PRESERVATION

COUNSELING AND SERVICES

Homebuyer Education (HBE)

- HUD-Certified Homebuyer Course
- In-Person & Virtual Courses
- English & Spanish Options
- Self-Paced Version w/ eHome America

Pre-Purchase Counseling

- One-on-One Counseling After HBE
- 1-hour Counseling
- Discuss Managing Home Costs
- English & Spanish Options

Financial Capabilities

- 6-month Cohort (1 session per month)
- 2-hour Financial Coaching Sessions
- Credit Building Counseling
- Establish/Increase Credit + Build Savings

Post-Purchase Counseling

- For Current Homeowners
- Promotes Home Preservation
- Disaster Recovery Counseling Options
- Foreclosure Counseling Options

Post-Purchase Counseling Non-Delinquency

- Focus on Budgeting
- Assistance w/Filing Homestead Exemption
- Assistance w/Home Maintenance Planning
- Client Services via Customer Portal

Rental Counseling

- First Time & Long-Term Renters
- Rental Insurance Counseling
- Long-Term Rental Counseling
- Counseling for Clients Facing Eviction

Link to Get Started: <https://fifthward.force.com/Fifthwardcrcf/>

Contact our HUD-Certified Housing Counselors:

Mary Guerra (Spanish Speaking)
mguerra@fifthwardcrc.org
(346) 519-0056

Monika Galikova
mgalikova@fifthwardcrc.org
(346) 519-0055





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2025 COURSE & WORKSHOP SCHEDULE

HUD Certified 8-Hour Homebuyer Education Course

In- Person Course Dates

- Jan. 11, 2025 8AM - 4PM
- Feb. 1, 2025 8AM - 4PM
- Mar. 1, 2025 8AM - 4PM
- Apr. 5, 2025 8AM - 4PM
- May 3, 2025 8AM - 4PM
- Jun. 7, 2025 8AM - 4PM
- Jul. 12, 2025 8AM - 4PM
- Aug. 2, 2025 8AM - 4PM
- Sep. 6, 2025 8AM - 4PM
- Oct. 4, 2025 8AM - 4PM
- Nov. 8, 2025 8AM - 4PM
- Dec. 6, 2025 8AM - 4PM

Virtual Series Dates

May 2025

Week One: Mon. May 12th - Thrs. May 15th
Week Two: Mon. May 19th - Tues. May 20th and Thrs. May 22nd
Time: 12PM - 1PM

September 2025

Week One: Mon. Sep.15th - Thrs. Sep. 18th
Week Two: Mon. Sep 22nd - Tues. Sep 23rd and Thrs. Sep 25th
Time: 12PM - 1PM

you must attend all sessions in a virtual series in order to receive a certificate

Monthly Lunch N' Learn

Dates & Topics

- Jan. 22, 2025 Financial Recovery After the Holidays
- Feb. 26, 2025 The Advantages of Good Credit
- Mar. 26, 2025 Homestead Exemption
- Apr. 23, 2025 Different Types of Bankruptcy
- May 21, 2025 Down Payment Assistance Programs
- Jun. 25, 2025 What is a Homebuyer Education Class

- Jul. 23, 2025
- Aug. 27, 2025
- Sep. 24, 2025
- Oct. 22, 2025
- Nov. 19, 2025
- Dec. 10, 2025

- Guide to Understanding Homeownership
- Difference Between Trust and Will
- Debt Consolidation/Saving
- Rental Assistance/Fair Housing
- Holiday Budgeting
- Home Purchase vs. Renting

All Lunch' N Learn sessions are hosted on Zoom. Wednesdays from 12 PM to 1 PM. Just log in and listen to the conversation!

Post-Purchase Workshops

April 2025

- Apr. 28, 2025 Homestead Exemptions
- Apr. 29, 2025 Property Taxes
- Apr. 30, 2025 Refinancing & Importance of Savings
- May 1, 2025 Inspections & Warranty
- May 2, 2025 Repairs and How to Maintain Your Home

September 2025

- Homestead Exemptions
- Property Taxes
- Refinancing & Importance of Savings
- Inspections & Warranty
- Repairs and How to Maintain Your Home

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