HUMAN SERVICES

Tribal Council Monthly Report

August 2016

Marsha Lamb

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Barbara Foreman

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Director of Family Assistance Email: jerry-snell@cherokee.org Phone Number: (918) 453-5346

Tricia Peoples

Director of Child Care Development Centers

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Penny Norseworthy Director of Finance

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HUMAN SERVICES

Tribal Council Monthly Report

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HUMAN SERVICES

Number of Employees	270
Number of Vacancies	20
Number of Volunteers	23

Human Services Announcements

VETERAN'S CENTER UPCOMING EVENTS:

OCTOBER - VETERAN'S RESOURCE & ENROLLMENT FAIR (OCTOBER 4)

NOVEMBER - VETERAN'S DAY/FLAG CEREMONY (NOVEMBER 10)

Council Notes:



YOUTH SERVICES & SPECIAL PROJECTS

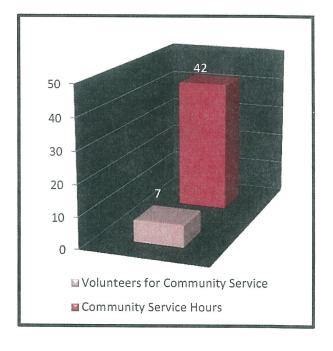
Director - Jennifer Kirby

Number of Employees	29
Number of Vacancies	2
Number of Volunteers	0

Programs	
John A. Ketcher Youth Services	
Center	
Youth Services	
Cherokee PARENTS	
Veteran's Center	

John A. Ketcher Youth Services Center:

Young people served	12
Admissions	9



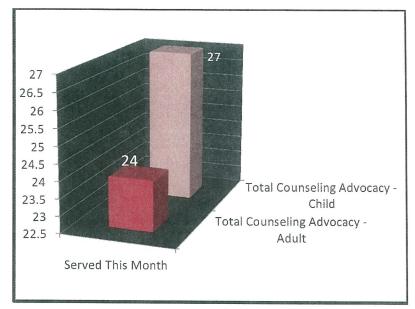


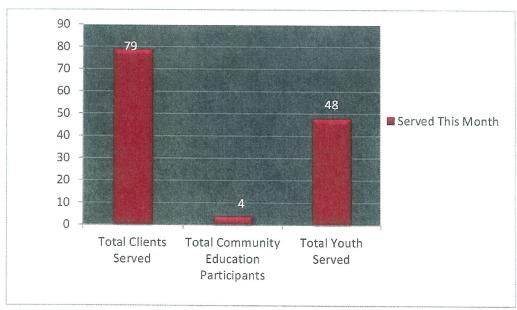
YOUTH SERVICES & SPECIAL PROJECTS

Youth Services:

Total Community Events & Presentations

4





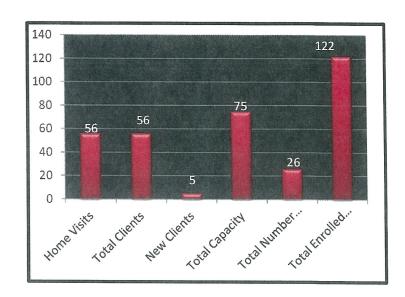


YOUTH SERVICES & SPECIAL PROJECTS

Cherokee PARENTS:

Total Clients 56

Youth Services also handles the referrals of Cherokee juveniles from the State. Since November 2015 we have received 76 referrals.



Veteran's Center:

Calls for information	23
In Person Visits	124
Transportation	9
other services- home visits	0

We are in the process of redoing out monthly reporting for the Veteran's Center, please bear with us as we make these changes. Thank you.



GWY.9 DBP

CHEROKEE NATION®

CHILD CARE & CHILD DEVELOPMENT

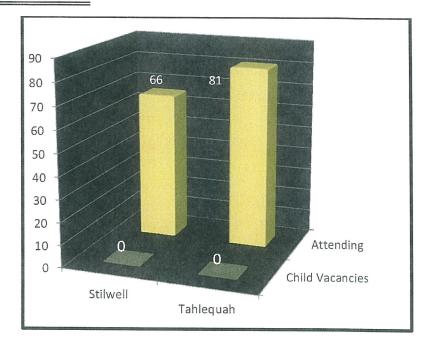
Director - Tricia Peoples

Number of Employees	103
Number of Vacancies	12
Number of Volunteers	0

Programs	
Child Care Development Centers	
Subsidy	
Resource & Referral	
Licensing & Monitoring	

Child Care Development Centers:

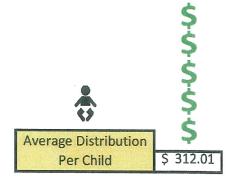
- Stilwell Zero child vacancies with current staff. We have 4 staff openings. The fire drill was conducted on August 30th. Staff is working on continuing education in Elderly Childhood. We are recieving input from staff on goals for the new fiscal year.
- Tahlequah Zero child vacancies at this time th current staff. We have 5 staff openings.
 We are working on bringing enrollment back up after children transferred to public schools.
- Licensing- Working on putting documents into the new systems folders.



Subsidy:

Children Receiving	1,542
Amount Distributed	\$ 481,126.02

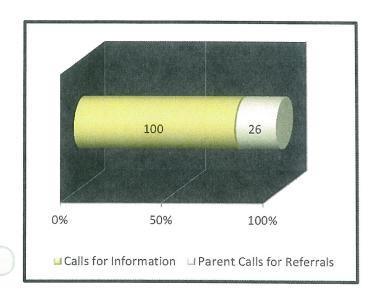


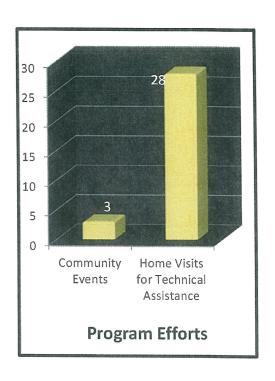


CHILD CARE & CHILD DEVELOPMENT

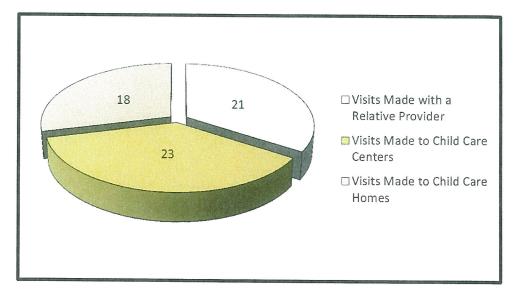
Resource & Referral:

Trainings for the Month 7





Licensing & Monitoring:





GWY.9 DBP

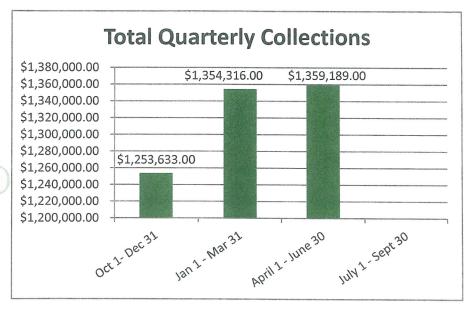
CHEROKEE NATION®

OFFICE OF CHILD SUPPORT

Director - Kara Whitworth

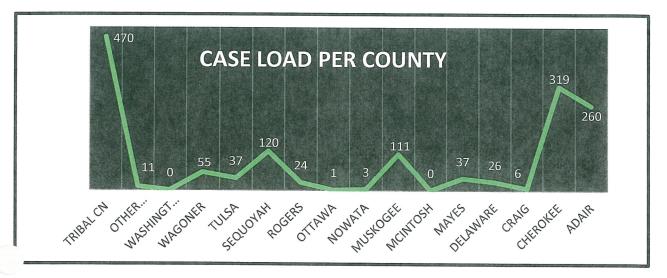
Number of Employees	34
Number of Vacancies	1
Number of Volunteers	0

August Collections-CN	\$	257 571 00
Payment Center only:		257,571.00



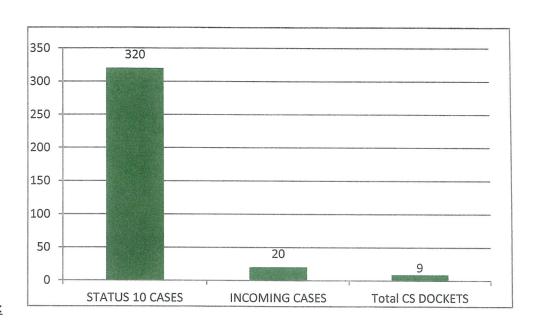


^{*}Includes payment center collections, tax intercepts, and other special collections





OFFICE OF CHILD SUPPORT



Child Support:

The program has been gearing up to start the installation of the Model Tribal System that is a database built by the federal Office of Child Support Enforcement Division that was created for tribal child support programs. The program is excited about getting our own database outside of the states databases. It will be designed with Cherokee Nation Policies in mind. The program has one Child Support Specialist Position open we are hoping to fill with a candidate who is open to learning the financial components of Child Support.



GWY9 DBF

CHEROKEE NATION®

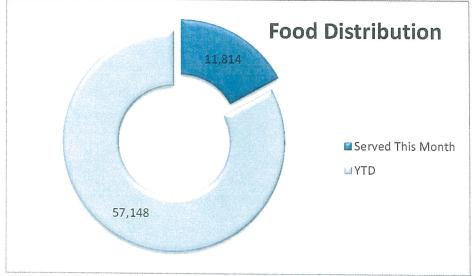
FAMILY ASSISTANCE DEPARTMENT

Director - Jerry Snell

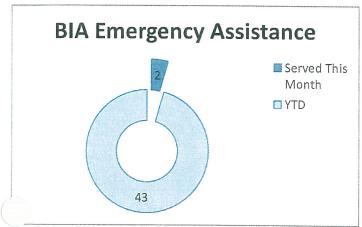
Number of Employees	104
Number of Vacancies	5
Number of Volunteers	23

Programs
Food Distribution
Social Services
Burial Assistance
Elder Care
Family Assistance
LIHEAP
NAHASDA
CITGO

Food Distribution:



BIA Social Services:

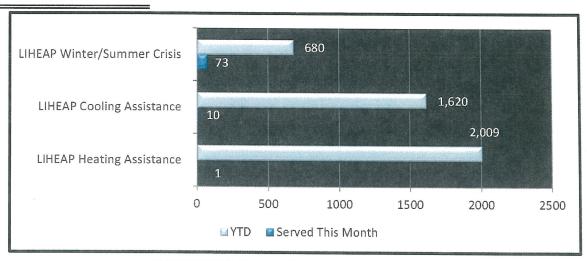






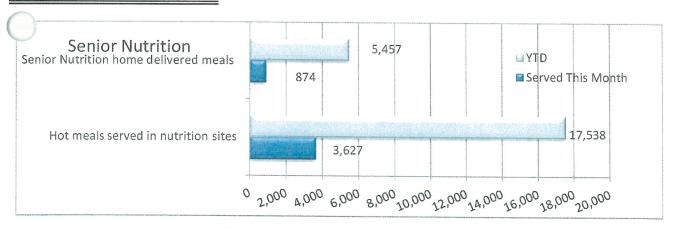
FAMILY ASSISTANCE DEPARTMENT

LIHEAP:

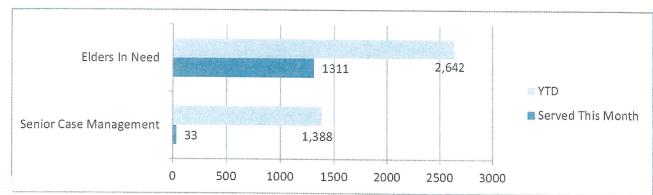


*(LIHEAP COOLING ASSISTANCE) Program starts in December and ends in February

Elder Services:



*Program starts in April

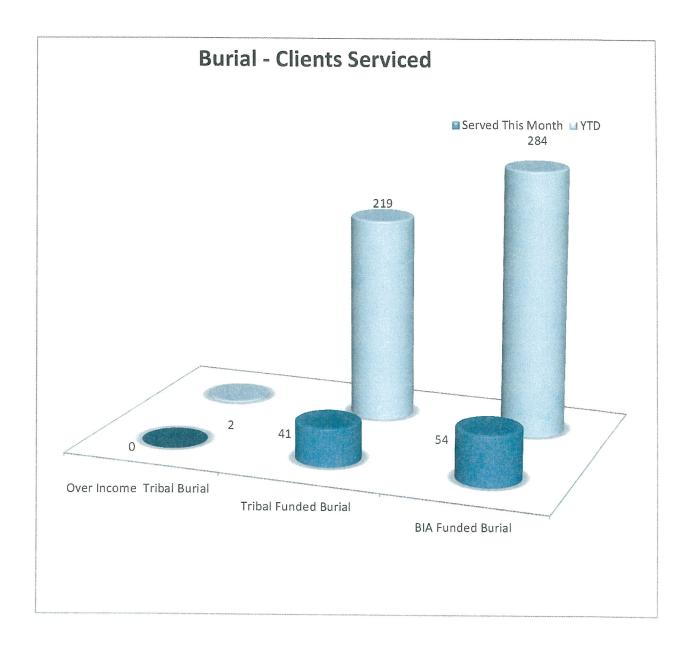


tracers In Need Monies are dispersed in February and August.



FAMILY ASSISTANCE DEPARTMENT

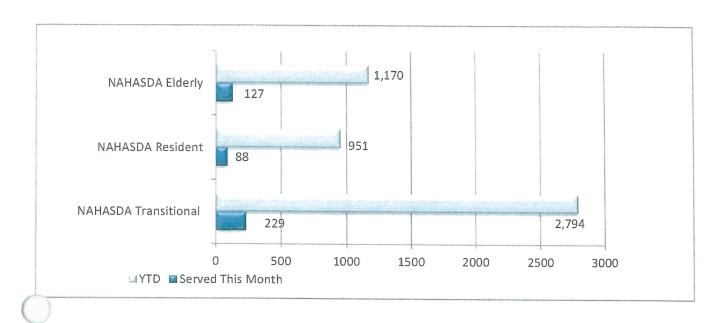
Burial Assistance:



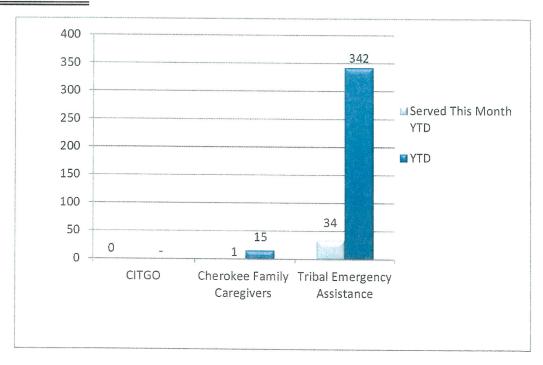


FAMILY ASSISTANCE DEPARTMENT

NAHASDA:



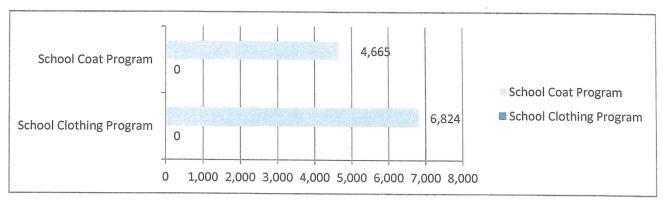
Family Assistance:





FAMILY ASSISTANCE DEPARTMENT

School Clothing Assistance Programs:



^{*}School Clothing Program starts in July, before the school year begins.







CHEROKEE FIRST

Deputy Executive Director - Barbara Foreman

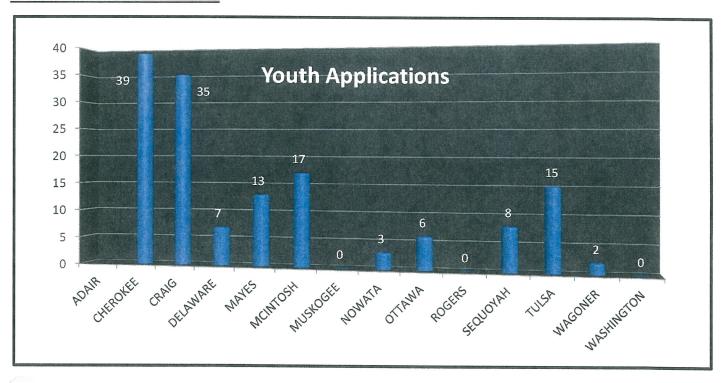
Number of Employees	3
Number of Vacancies	0
Number of Volunteers	0

Programs
Reception
Community Youth

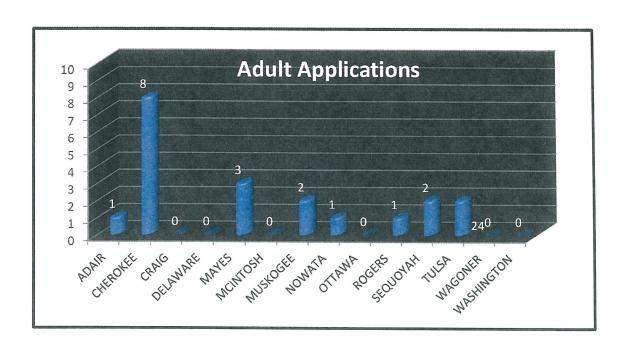
Reception:

Total Walk Ins/Phone Calls Taken	2,370
Total Applications Taken	165

Community Youth:







Overview of Community Leadership Program Applications

Total Youth	145
Total Adult	20

Monthly Total Amount Distributed

August	\$	33,000.00
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CHEROKEE NATION TRIBAL COUNCIL

COMMUNITY SERVICES COMMITTEE REPORT

Group: Community Services Month/Year of Report: September 2016

Executive

Ron Qualls

Phone:

E-mail:

Director:

I. Budget Highlights

- 1. 1010431 Tribal Individual Water & Sewer is 83% expended.
- 2. 1010432 Tribal Community Water & Sewer is 95% expended.
- 3. 3332000 FY16 Scattered Housing Project (New-Like New Homes) have placed 77 homes on this project and received funding for estimated 74 homes, This project will be closed to further homes.

II. Program Highlights

a.) Balanced Scorecard Measures

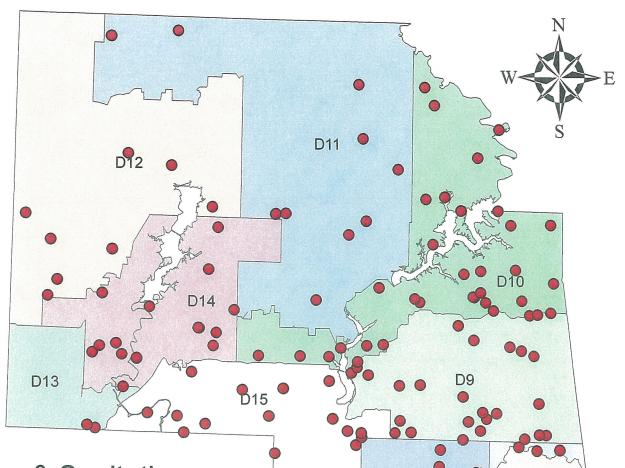
- 1. Trained 188 food handlers
- 2. Repaired 14 sewer and/or water facilities
- 3. Installed 34 sewer and/or water facilities

b.) Accomplishments

- 1. Met with IHS staff in OKC to discuss HQ initial SDS review
- 2. Met with DEQ, HACN, IHS and SoNR in Miami to discuss HACN Lagoon issue in Quapaw
- 3. Conducted Mosquito surveillance with Pat Gwin at Pow-Wow Grounds
- 4. Signed MOA with Kenwood Water District to assume maintenance and operation of Kenwood Lagoons.
- 5. Attended meeting of Southern Delaware Co Regional Water Authority and signed MOA for construction.
- 6. Attended USDA/Tribal Meeting in Sulphur, OK
- 7. Met with Delaware Co RWD # 11 concerning EDA grant for water service to Cobb-Vantress in Cherokee Co.

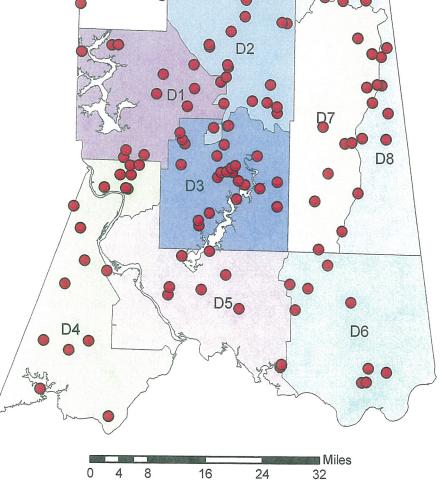
c.) Future Plans

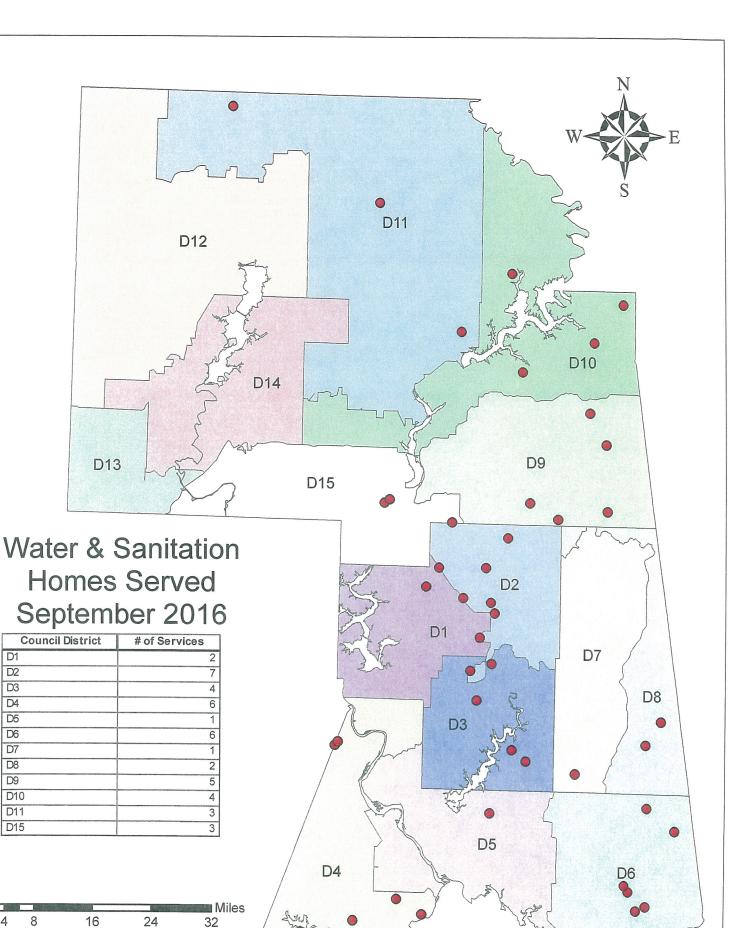
- 1. Prepare MOA's for FY16 projects.
- 2. Equipment replacement for CN Force Account crews.
- 3. Lowrey Phase II Waterline Construction.
- 4. Kenwood Water Loss Project.
- 5. FY17 Septic and Well contracts.



Water & Sanitation Open Applications September 2016

Council District	# of Applications
D1	13
D2	16
D3	24
D4	17
D5	10
D6	9
D7	13
D8	9
D9	26
D10	32
D11	11
D12	8
D13	2
D14	16
D15	15





D2 D3

D4 D5 D6 D7 D8 D9

CHEROKEE NATION TRIBAL COUNCIL COMMUNITY SERVICES COMMITTEE REPORT

	Housing	Month/Year		
Group:	Authority	of Report:	October, 2016	
Executive Direct	or: Gary J. Cooper			
Deputy Direct	or: Erna Reeves	Phone:	918-456-5482	

Public Disclosures:

As required by 24 CFR Part 1000.30, services provided to Cherokee Nation Housing Services Employees and Employee relatives from funds received pursuant to the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA), shall be publicly disclosed.

The following applicants have been determined eligible for participation.

LOW RENT APARTMENT:

The following employee and/or relatives were approved to receive services for Low Rent Apartment pursuant to guidelines set forth in the Housing Policy as approved by the Principal Chief of the Cherokee Nation and HACN Policy as approved by the Board of Commissioners.

Jerry Hawk, cousin of Dora Watie of HACN Kathy Inlow, aunt is Mary Drake of HACN

HOMEOWNERSHIP:

The following employee and/or relatives were approved to receive services for Homeownership program pursuant to guidelines set forth in the Housing Policy as approved by the Principal Chief of the Cherokee Nation and HACN Policy as approved by the Board of Commissioners.

None to report

RENTAL ASSISTANCE/TEMPORARY RENTAL ASSISTANCE/COLLEGE HOUSING:

The following employee and/or relatives were approved to receive services for Rental Assistance program pursuant to guidelines set forth in the Housing Policy as approved by the Principal Chief of the Cherokee Nation and HACN Policy as approved by the Board of Commissioners.

Angela Sexton, grandfather of a minor child is Charlie Shell of HACN Brenda Coleman, brother is Daryl Legg of CN Career Services Angela Hendrix, an employee of HACN Brooke Nickell, grandmother of a minor child is Tracey Patrick of HA

NEW CONSTRUCTION HOMEOWNERSHIP PROGRAM: (Non-NAHASDA Program)

The following employee and/or relatives were approved to receive services for the New Construction Homeownership program pursuant to guidelines set forth in the HACN Policy as approved by the Board of Commissioners.

None to report

HOUSING REHABILITATION PROGRAM

The following employee and/or relatives were approved to receive services from the Housing Rehabilitation program pursuant to guidelines set forth in the HACN Policy as approved by the Board of Commissioners.

Edna Raper, aunt to George Littledave of HACN Edna Raper, aunt to Anthony Littledave of HACN



Keys to a brighter future

Announcements

Board of Commissioners Meeting:

Oct 18 October BOC Meeting at 5:30 PM at HACN

Office Closures:

None

Other Info:

None

All offices and staff of the HACN may be reached through the main office number, regardless of their office location. The local and toll free numbers are:

918-456-5482 800-837-2869

Employee Email is:

firstname.lastname@hacn.org

Housing Authority of we Cherokee Nation Month Ending: August, 2016

Current Program Participants:

)	•			A Parameter						T	
		_	RE	kental Assistance	ນ	nomeor	потеочтегир	07	roans	lotais	ars
	Community		Rental	Temporary	College	Home-	New	Title VI	Assumable/	Total	
	Shield	Low Rent	Assistance	Assistance	Housing	ownership	Construction	Mortgage	Other Mtg.	Housing	% of
County	Insurance	Apartments	(RAP)	(TAP)	Programs	Programs	Homes	Program	Program	Participants	Participants
Adair	495	149	160	2	15	118	40	18	3	1,000	14%
Cherokee	592	178	427	30	23	262	115	63	2	1,692	24%
Craig	40	57	47	0	5	12	11	2	0	174	2%
Delaware	337	115	116	0	15	73	45	22	5	728	10%
McIntosh	15	N/A	0	0	0	9	က	0	0	24	%0
Mayes	237	121	88	0	8	61	31	16	1	563	8%
Muskogee	122	49	85	3	3	55	38	18	0	373	5%
Nowata	34	43	29	0	0	7	19	7	0	134	2%
Ottawa	26	N/A	8	0	3	9	5	5	1	49	1%
Rogers	145	99	231	6	10	83	29	43	3	619	%6
Sequoyah	552	N/A	262	19	11	175	83	58	4	1,164	17%
Tulsa	62	N/A	143	9	0	25	5	က	1	245	3%
Wagoner	14	N/A	4	0	0	09	3	T	1	83	1%
Washington	30	38	49	0	0	28	8	3	0	156	2%
Total:	2,701	816	1,644	69	93	971	435	254	21	7,004	100%
				1.806		1,4	1,406	7.	275		

Current Applications:

Community
Shield Low Rent
Insurance Apartments
23 180
24 319
0 18
7 148
2 N/A
8 49
4 52
1 43
1 N/A
2 46
12 N/A
5 N/A
1 N/A
0 65
90 920

Total: | 921 | 237 | 90 | 920 | 1,746 | 2,078 | Aousing Rehab programs applications transferred to HACN on March 7, 2016.

New Construction Homeownership Program Development Files Processing

Month of: Aug, 2016

						Processing	ssing								
		Applic	Applications	Stg I	Stg II	""	Stg III	.111	Stg IV	Cons	Construction	8u!	tuəi	uoi	
										Under/		cess	wdc	uncti	ructi lete
	Waiting	Арр	Арр	Prelim	Site	Problem	Survey	Survey	Process	Ready	Construction	orq	pu	igpu jsud	
County	LIST	Problem	Processing	Review	Inspect	Files	Pending	Rec'd	Closing	Const	Complete	uĮ			- 1
Adair	119	0	0	12	9	9	2	0	5	21	40	0	31	21	40
Cherokee	317	0	0	4	1	1	5	1	18	51	115	0	30	51	115
Craig	28	0	0	1	0	0	2	2	1	7	11	0	9	7	11
Defaware	141	0	7	6	5	5	1	0	4	47	45	7	24	47	45
McIntosh	3	0	3	0	0	0	0	0	2	0	3	3	2	0	3
Mayes	114	0	0	4	2	2	0	0	7	15	31	0	15	15	31
Muskogee	89	0	6	0	0	0	1	1	3	18	38	6	2	18	38
Nowata	29	0	0	0	0	0	0	1	1	6	19	٥	2	6	19
Ottawa	15	0	0	0	0	0	0	0	0	3	5	0	٥	3	5
Rogers	158	0	0	0	0	0	1	2	3	18	29	0	9	18	29
Sequoyah	189	0	3	1	1	1	2	1	9	09	83	ж	12	9	83
Tulsa	178	0	0	0	0	0	0	0	2	5	5	0	2	5	5
Wagoner	26	0	0	Ħ	1	1	0	0	1	2	3	0	4	2	3
Washington	43	0	0	0	0	0	0	0	0	4	8	0	0	4	8
Total:	1,428	0	22	32	16	16	14	8	53	260	435	22	139	260	435
		2	22			139	6				695				

Check Floodmaps/Floodplain Identify Utility Companies Contact for Site Inspection

Copies of Deed(s), etc.

STAGE 1:

Visit Site Identify/Propose Site Plan Identify/Propose Utilities Identify/Propose Lateral Field

Request Abstract from participant Identify/Propose Easement(s) Deliver Utility Assurance Letters

STAGE IV:

Survey Review / Identify Barriers / Process for Closing

Receive Utility Assurance Receive Abstract from participant

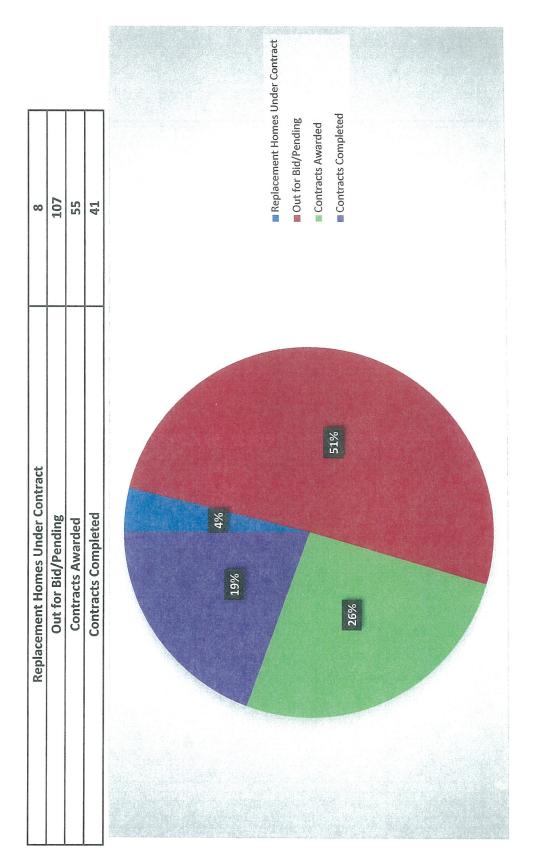
Order/Receive Survey Order/Receive Perc Test

STAGE III:

43

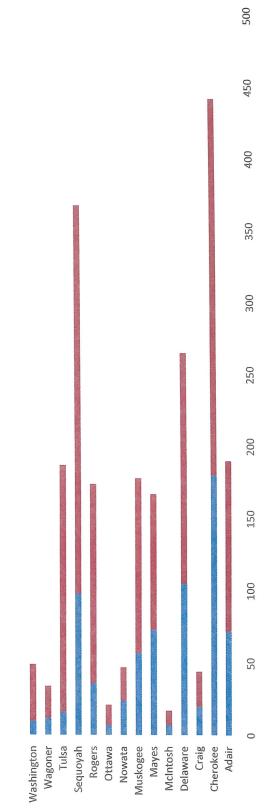
Housing Rehabilitation Programs - Job Statistics

Month Ending: August, 2016

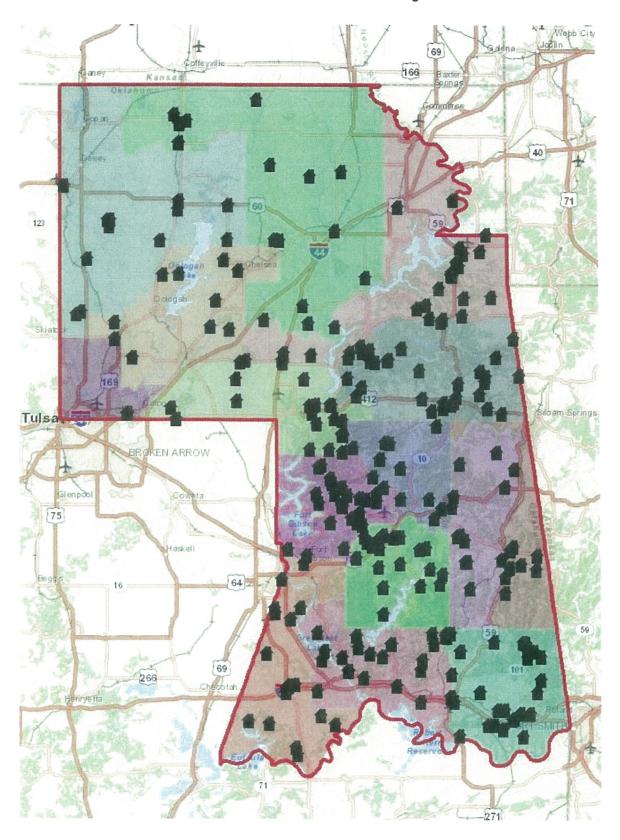


New Construction Homeownership Program Application Data

					474				1,465							Trought Without	
	Total	Apps	190	442	44	265	17	167	178	47	21	174	368	187	34	49	2,183
	0/M %	Land	62%	29%	25%	%09	29%	%95	%89	49%	%29	79%	73%	91%	%59	%08	%29
	% With	Land	38%	41%	45%	40%	41%	44%	32%	51%	33%	21%	27%	%6	35%	70%	33%
	Without	Land	118	297	24	160	10	94	121	23	14	138	270	171	22	39	1,466
t have land:	Has	Land	72	180	20	105	7	73	57	24	7	36	86	16	12	10	717
By Has Land/Does not have land:		County	Adair	Cherokee	Craig	Delaware	McIntosh	Mayes	Muskogee	Nowata	Ottawa	Rogers	Sequoyah	Tulsa	Wagoner	Washington	Total:



HACN New Construction Program



The above map is a representation of locations that the HACN has inspected sites for and/or built new homes on the New Home Construction Program.

CHEROKEE NATION TRIBAL COUNCIL

COMMUNITY SERVICES COMMITTEE REPORT

Group: Community Services/Transportation Dept. Month/Year of Report: Oct. 2016

Group Leader: Ron Qualls Phone: 918-453-5248 E-mail: ron-qualls@cherokee.org

ADAIR COUNTY PROJECTS:

- 1. Chewey Road Right of Way and Mr. Lynn is meeting with Commissioner Davis, 9/26/16 to discuss acquisition possibly being secured by the county commissioners office.
- 2. Dahlonegah South Right of Way and Mr. Lynn is meeting with Commissioner Dandridge, 9/26/16 to discuss acquisition possibly being secured by the county commissioners office.
- 3. Bell North Right of Way is currently reviewing the exhibits and easements.
- 4. Dahlonegah West-Right of Way has scheduled a 30% design meeting for the community 11/1/16 for 6:00 PM at the Dahlonegah school cafeteria.
- 5. Malloy Hollow- Design is working with environmental services to supply information needed for the 404 application. Received preliminary relocation plans from Ozark Electric and attended Cherry Tree RWD board meeting to discuss the need to relocate the existing waterline.
- 6. North Salem (Bethel Road) Red Plains is revising the exhibits and easements.
- 7. Smith Hollow Red Plains is revising the utility exhibits and easements.
- 8. Bell School South Identified utility companies along the project as Windstream, Ozark Electric, and Cherry Tree RWD
- 9. Rocky Mountain School Loop- A final inspection was conducted on 9/07/16.
- 10. Rocky Mountain School Loop Bridge Sent exception for guardrail height on the bridge to FHWA for approval.
- 11. Bunch Road Received 30% plans on Bunch Road on 9/2/16 for check.
- 12. Sally Bull Hollow Preliminary utility relocation meeting held by GUY Engineering on site August 24th.
- 13. Lyon South Road Received aerials to begin design. Set out counters to update traffic counts.

CHEROKEE COUNTY PROJECTS:

- 1. Hulbert-Lost City (Grace Huddlen) Right of Way has requested four appraisals 9/12/16. CE approval was approved on 9/14/16. Finalizing utility easements with LREC, AT&T, HPWA, and Cherokee County RWD #11
- 2. Northeast Fort Gibson- We are looking into buying credits for the ABB's.

CHEROKEE NATION TRIBAL COUNCIL

COMMUNITY SERVICES COMMITTEE REPORT

- 3. Tenkiller School Construction is 25% complete. Project contract currently in liquidated damages.
- 4. Ross Street- Met with ODOT to discuss the intersection design of Ross Street and 51 Bypass. Identified utility companies along the project as LREC, AT&T, TPWA, and NOPFA.

CRAIG COUNTY PROJECTS:

1. NS-4340 Road – Right of Way has completed the tribal packages for the utilities and have sent the appropriate documents for signature by the utility companies.

DELAWARE COUNTY PROJECTS:

- 1. Kenwood Jay Road Rehab Construction is 80% complete
- 2. Leach/Kenwood Road Clearing is completed Construction .05% complete
- 3. Whitewater Bridge (Br. 27) Tribal Transportation Program Bridge funding request was approved for \$761,257.44. Delaware County/ODOT will be letting this project contract.

MUSKOGEE COUNTY PROJECTS:

- 1. Northeast Fort Gibson- Working on purchasing mitigation credits from conservation bank for ABB's.
- 2. Texanna Road Set out traffic counters. Began preliminary design.

SEQUOYAH COUNTY PROJECTS:

- 1. Moonshine Road Utility locations along the project are being located to identify the need for possible relocations.
- 2. Dwight Mission/Sequoyah Landing Road Received preliminary alignment for approval. Met with Guy Engineering on 9/14/16 to confirm roadways to be overlayed inside park.

WASHINGTON COUNTY PROJECTS:

1. Matoka Bridge (Br. #84) – Tribal Transportation Program Bridge funding request was approved for \$700,370.24. Construction is anticipated to be complete by October 2017.

III. CHEROKEE TRANSIT SYSTEM:

Two transit vans have been ordered and are expected to be delivered in October 2016. Ridership on all five current routes for the month of August 2016 are:

CHEROKEE NATION TRIBAL COUNCIL COMMUNITY SERVICES COMMITTEE REPORT

- 1. Sallisaw to Tahlequah 147 rides
- 2. Pryor to Catoosa 964 rides
- 3. Salina to Tahlequah 104 rides
- 4. Stilwell to Tahlequah 24 rides
- 5. Muskogee to Tahlequah 93 rides
- 6. Tahlequah to Claremore 113 rides
- 7. Tahlequah to Catoosa 368 rides
- 8. Stilwell to West Siloam Springs 237 rides
- 9. Tahlequah to Muskogee 23 rides
- 10. Individual Demand Response Trips: 6,024

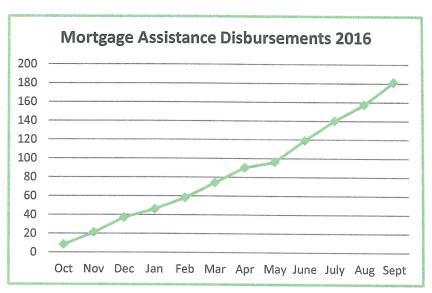
Note: Ridership reports run 2 month behind.

Commerce Group

Securing and enhancing the financial well-being of the Cherokee people, businesses and communities

Anna Knight, Executive Director 918-453-5532 anna-knight@cherokee.org

Mortgage Assistance Program



183 Families became Homeowners through financial counseling and down payment assistance.

118 families used the HUD 184 Loan Program.

MAP Household Averages

Household income

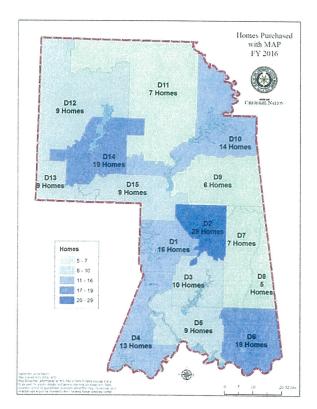
\$37,437.60

Home Price

\$97,766.70

"Everything I learned from my counselor and the Homebuyers Education classes prepared me for the mortgage loan process."

Danica D., Delaware County Mortgage Assistance Program recipient



A Home Buyers' Fair will be held November 3rd in Tahlequah in the Tsa La Gi Community Room with workshops in the O Si Yo Room from 2 to 8 pm.

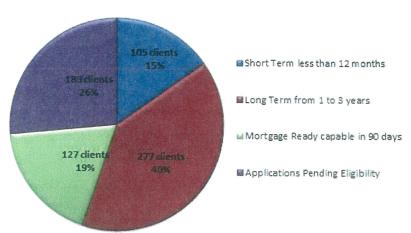
The fair will include vendors involved in the home buying process, such as lenders, inspectors, realtors, insurers, etc.

Financial coaches will be on hand to help families pull copies of their free credit reports from www.annualcreditreport.com. The coaches will be able to go over credit reports with families.

This spring a home buyers' fair will be held in the northern area, date to be determined.

Home Buying and Financial Counseling

MAP Applications and Financial Counseling



692 families are in the home buyers' pipeline, either having completed or active in financial counseling.

Since FY07, **721 families unable to obtain a non-predatory mortgage on their own** have
completed self-sufficiency counseling
and obtained a non-predatory
mortgage.

89 families this year have finished counseling to obtain a non-predatory mortgage.

We use a **Financial Prosperity Spectrum** to measure financial coaching and asset building for MAP families.

Family in Crisis	Financial Instability	Financial Stability	Financial Success	Financial Prosperity
The family is in need of services beyond our scope of expertise (shelter, employment, medical or behavioral health). We continue working on financial coaching while referring to other CN Programs.	The family has income levels less than 7596 of the area's self- sufficiency level*; has less than 2 weeks savings; debt to income ratio over 50%; and credit score less than 620.	The family has income levels 75% to 85% of self-sufficiency level*; has at least 2 weeks savings; has credit score of at least 620; has debt to income ratio of less than 50%; has credit score of at least 620; and has no late payments or collections in the last 12	The family has income levels at or above 85% of the self- sufficiency level*; has at least I month in savings; has credit score at least 650; has debt to income ratio less than 40%; is ready to purchase a home.	The family has income levels at or above 100% of the self-sufficiency level*; has at least 3 months in savings; has a credit score of at least 700; has debt to income ratio of less than 35%; and is a current homeowner.

"I realized I can save money if I'm dedicated and spend wisely."

Joann B., Cherokee County Mortgage Assistance Program recipient

600 families have participated in financial and credit coaching this year.

511 families still actively pursuing goals		Financial Counseling Impact		
2%	financial prosperity			
23%	financial success	Increase to Credit Score	24 points	
20%	financially stable	Debt to Income with Mortgage	28.70%	
54%	financially instable	2 555 55 11001110 (11111 110115015)		
		Debt to Income Reduction after Counseling	3.3%	

1,356 consumer loans totaling \$1,591,536.19 have been made through the Small Business Assistance Center as of September 15th. Six of these were Foreclosure Prevention loans totaling \$70,204.72.

459 families are actively saving in iSave for home improvement, home rehabilitation or home purchase. iSave is *a matched savings program* wherein income eligible families save a certain amount of money over a period of time and the iSave program matches the families' savings to build financial assets.

Families purchasing a home must attend an intensive **homeownership training** class. Year to date **511 families have attended these classes**, which are held throughout the Cherokee Nation.

Citizens, Cherokee Nation employees and CNB employees have the opportunity to attend financial education classes on topics ranging from spending plans, balancing checkbooks and couponing. Year to **date 1,021 people have attended community and work based financial education classes.** We have a new fulltime trainer on staff, Susan Sharp, who will begin conducting community based classes this fall.

Training Schedule

Workshops and Classes					
Date	Location	Time	Workshop		
October 10-12	Sallisaw	5:30 pm – 9:30 pm	Homebuyers Training		
October 18-20	Tahlequah	5:30 pm – 9:30 pm	Homebuyers Training		
October 26-27	Claremore	10:00 am – 5:00 pm	Homebuyers Training		
November 1-3	Sallisaw	5:30 pm – 9:30 pm	Homebuyers Training		
November 8 -10	Tahlequah	5:30 pm – 9:30 pm	Homebuyers Training		
November 15-16	Jay	10:00 am – 5:00 pm	Homebuyers Training		
November 28-30	Claremore	5:30 pm – 9:30 pm	Homebuyers Training		
December 6-8	Tahlequah	5:30 pm – 9:30 pm	Homebuyers Training		
December 12-14	Sallisaw	5:30 pm – 9:30 pm	Homebuyers Training		
December 19-20	Claremore	10:00 am – 5:00 pm	Homebuyers Training		