

PRE PURCHASE / HOMEBUYER EDUCATION COUNSELING

For the **HOME Plus** down payment assistance program there are a number of pre purchase / homebuyer education counseling options, including online and in-person courses.

At least ONE borrowers on the new underlying first mortgage must take pre purchase / homebuyer education counseling. Your course completion certificate is good for one year.

The pre purchase / homebuyer education counseling options can have a nominal charge. You'll need to determine which option best suits your schedule and budget.

ONLINE Providers:

- eHomeAmerica <https://www.ehomeamerica.org/>
- FrameWork Homeownership <http://www.frameworkhomeownership.org/>
- Take Charge America <http://housinghelp.takechargeamerica.org/buy-a-home/>
- Hometrek <https://www.incharge.org/housing/homebuyer-education/hometrek/>
- CreditSmart (with certificate) <http://www.freddiemac.com/creditsmart/>

IN-PERSON Providers:

Simply click on the following link and call the Counseling Agency to reserve your space at their next in-person pre purchase / homebuyer counseling class.

[https://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=AZ](https://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate>AZ)

These HUD-approved pre purchase / homebuyer education providers meet the standards prescribed by the National Industry for Homeownership Education and Counseling (NIHEC)

<http://www.homeownershipstandards.com/Home/Home.aspx> These standards were developed by HUD, Fannie Mae, Freddie Mac and various mortgage lenders and interest groups.