



HOMEBUYER EDUCATION PROVIDERS

All buyers and any non-borrowing spouse are required to take a **Homebuyer Education class** **AND** complete a one-on-one **Housing Counseling session**, with one of the providers below. NOTE: These are TWO separate requirements.

The two classes must be completed no more than 12 months prior to the date of purchase. The cost for the two required classes vary between the providers.

The provider will issue a certificate of completion to the buyer(s) for each class.

Step 1: Select a provider from the three options below

Step 2: Register for and complete the Homebuyer Education class

Step 3: Register for and complete the Housing Counseling session

Step 4: Send your certificates of completion for Homebuyer Education and Housing Counseling to your loan officer.

Money Management International

- 1) **Homebuyer Education** Registration: <https://firsthome.mmiuniversity.org/login/index.php> OR <https://learn.frameworkhomeownership.org/mmi/>
- 2) **Housing Counseling** Registration: Call (866) 934-9436 and request to complete the "One on One Pre-Purchase Counseling"

Phone No.: (866) 934-9436 | Website: <https://www.moneymanagement.org/homebuyer-counseling>

Credit.org

- 1) **Homebuyer Education and Pre-Purchase Counseling (online)** Registration: <https://www.ehomeamerica.org/creditorg>.
Offered in English and Spanish
- 2) **Homebuyer Education (Virtual via Zoom or In-Person at National City Location)**: Registration - Call (619) 387-4154 or email education@credit.org
- 3) **Housing Counseling: Schedule your one-on-one Counseling** – Call (619) 387-4154 or via the Credit.org website <http://www.credit.org/client-resources/counseling-appointment>

Phone No.: (619) 387-4154 | Website: <https://www.credit.org/>

Difference between Homebuyer Education and Housing Counseling:

Homebuyer Education is a 4-8 hour course, held in-person or online, that covers topics defined by the Department of Housing and Urban Development (HUD) and is provided by a HUD certified housing counselor at a HUD Approved Agency. This is a general education course on home buying.

Housing Counseling, also known as pre-purchase counseling, is a 30 to 120 minutes one-on-one individual financial assessment with a HUD certified housing counselor held in-person or over the phone, where a budget and action plan is created and discussed. Topics and activities covered: analysis of the client's financial situation, decision to purchase a home or rent, issues arising during or affecting the period of homeownership. This is a very specific analysis of the client/family's finances and addresses their specific steps to reach housing stability through homeownership.

