HOME BUYER EDUCATION PROVIDERS

Bond Program Home Buyer Education Requirement: *"One borrower (primary borrower) must complete a Program- approved, in-person or online, PRE-PURCHASE, homebuyer education course. Veterans, Active-Duty members of the Reserves or National Guard are exempt UNLESS they are participating in the HFA Preferred or HFA Advantage. The Homebuyer Education course must satisfy standards defined by Housing and Urban Development (HUD) or the National Industry Standards for Homeownership Education and Counseling.* ***Post-closing education is unacceptable.*** *Education provided by a mortgage insurance (MI) company is acceptable. PLEASE NOTE: Lender is responsible for ensuring that the MI provider's course being offered through the MI provider (directly or through a partnered course provider) meets the standards as directed above as not all MI courses satisfy HUD or National Industry Standards for Homeownership Education and Counseling. Certificates of completion are acceptable for 2 years from the date of completion.*

TBA Program Home Buyer Education Requirement: "One borrower (primary borrower) must complete a Program- approved, in-person or online, PRE-PURCHASE, homebuyer education course. Veterans, Active-Military or members of the Reserves or National Guard do not have to attend HBE UNLESS they are participating in the HFA Advantage. The Homebuyer Education course must satisfy standards defined by Housing and Urban Development (HUD) or the National Industry Standards for Homeownership Education and Counseling. **Post-closing education is absolutely unacceptable.** Education provided by a mortgage insurance (MI) company is acceptable. PLEASE NOTE: Lender is responsible for ensuring that the MI provider's course being offered through the MI provider (directly or through a partnered course provider) meets the standards as directed above as not all MI courses satisfy HUD or National Industry Standards for Homeownership Education and Counseling. Certificates of completion are acceptable for 2 years from the date of completion.

Partial List of Online Providers:

This is a partial list of "HUD approved" Online Providers who will issue a certificate upon completion. This training should be completed before the loan is reserved with Florida Housing.

Provider	Link (all online providers off the class in Spanish)
Arch MI (Balance)	**https://www.housingeducation.org/pathways**
eHomeAmerica	**https://www.ehomeamerica.org/**
Essent MI*	**https://www.finallyhome.org/en/partners/essent/**
Fannie Mae	**https://homeready.frameworkhomeownership.org/**
Freddie Mac	**https://creditsmart.freddiemac.com/paths/homebuyer-u**
HUD*	**https://www.hometrek.org/homebuyer-education/**
MGIC*	**https://www.finallyhome.org/en/partners/mgic/**

or Any HUD Approved Counseling Course

or National Industry Standards for Homeownership Education and Counseling

Florida Housing does not endorse any of the providers but only gives this as a tool for loan officers to quickly find providers. Links may not be current due to consistent changes with web pages. *Some of these Online Providers charge fees to obtain access to these courses. Florida Housing doesn't pay these fees or reimburse these fees.