

HomeStart Programs

Homebuyer Education Requirements

Program	Who Must Attend	Course Requirement
HomeStart Assist	At least one occupying borrower must complete homebuyer education.	Required for at least 1 occupying borrower; course must be completed through a HUD-approved counseling agency or an approved online provider.
HomeStart Advantage	<u>All</u> occupying borrowers must complete homebuyer education.	Required for all occupying borrowers; course must be completed through a HUD-approved counseling agency or an approved online provider.
HomeStart Plus	At least one occupying borrower must complete homebuyer education.	Required for at least 1 occupying borrower; course must be completed through a HUD-approved counseling agency or an approved online provider.
HomeStart Ready	At least one occupying <u>first-time homebuyer</u> must complete homebuyer education. Repeat homebuyers are not required to complete education.	Required for first-time homebuyers; course must be completed through a HUD-approved counseling agency or an approved online provider.

General Requirements

- Education may be completed through [any HUD-approved counseling agency](#).
- Online education providers include: [eHome America](#) [Framework](#) [Home Trek](#) [Finally! Home](#)
- Fannie Mae HomeView, Freddie Mac CreditSmart, and mortgage insurance companies' courses **are not acceptable**.
- The lender should confirm completion of an approved homebuyer education course pre-closing. Post-closing education is not acceptable.

Non-Occupant Co-Signers

An eligible non-occupant co-signer is not required to attend homebuyer education.