



Home+Plus & Arizona Is Home Pre-Purchase Homebuyer Education Course Information

The borrower (does not apply to non-occupant co-signors) must complete a pre-purchase homebuyer education course before closing.

The homebuyer education requirement may be met by taking a pre-purchase course through a Home+Plus /Arizona Is Home approved online provider or in person through a HUD-approved homebuyer education provider. The course completion certificate does not expire and must be completed before closing.

APPROVED PROGRAM ONLINE PROVIDERS:

- **Finally Home** (with life-of-loan counseling support) | www.finallyhomecourse.com
- **eHomeAmerica*** | <https://www.ehomeamerica.org>
- **Fannie Mae – HomeView** | <https://www.fanniemae.com/education>
- **FrameWork Homeownership** | <http://www.frameworkhomeownership.org>
- **CreditSmart** (with certificate) | <https://creditsmart.freddiemac.com/paths/homebuyer-u/>
- **Hometrek** | <https://www.incharge.org/housing/homebuyer-education/hometrek/>

***NOTE:** When a homebuyer selects the eHomeAmerica online option, they are required (via the eHomeAmerica process) to select a sponsoring counseling agency, which, in our market, is Trellis, Greater Phoenix Urban League, Greenpath, Money Management, Newtown, and Chicanos por la Causa. The eHomeAmerica course is approved by both the Home+Plus and Arizona Is Home programs, regardless of the sponsoring counseling agency. It should be noted, however, that each of these counseling agencies (Trellis, Greenpath, Greater Phoenix Urban League, Money Management, Newtown, and Chicanos por la Causa) are also approved in-person providers.

APPROVED PROGRAM IN-PERSON PROVIDERS:

Click on the following link, search for counseling agencies in your area, and contact the desired agency to reserve 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>

The pre-purchase homebuyer education counseling options can have a nominal charge, the homebuyer will need to determine the option that best suits their schedule and budget.