



HOME+PLUS Pre-Purchase / Home Buyer Education Information

The **HOME+PLUS** borrower (does not apply to non-occupant co-signors) must complete a pre-purchase home buyer education course before closing.

The **HOME+PLUS** home buyer education requirement may be met by taking a pre-purchase course through a **HOME+PLUS** approved online provider or in person through a HUD-approved home buyer education provider. The course completion certificate is good for one year and must be completed prior to closing.

HOME+PLUS APPROVED ONLINE PROVIDERS:

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

NOTE: When a home buyer selects the eHomeAmerica online option, they are required (via their 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 **HOME+PLUS** regardless of the sponsoring counseling agency. It should be noted however, 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.

HOME+PLUS APPROVED IN-PERSON PROVIDERS:

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

- <https://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=AZ>

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