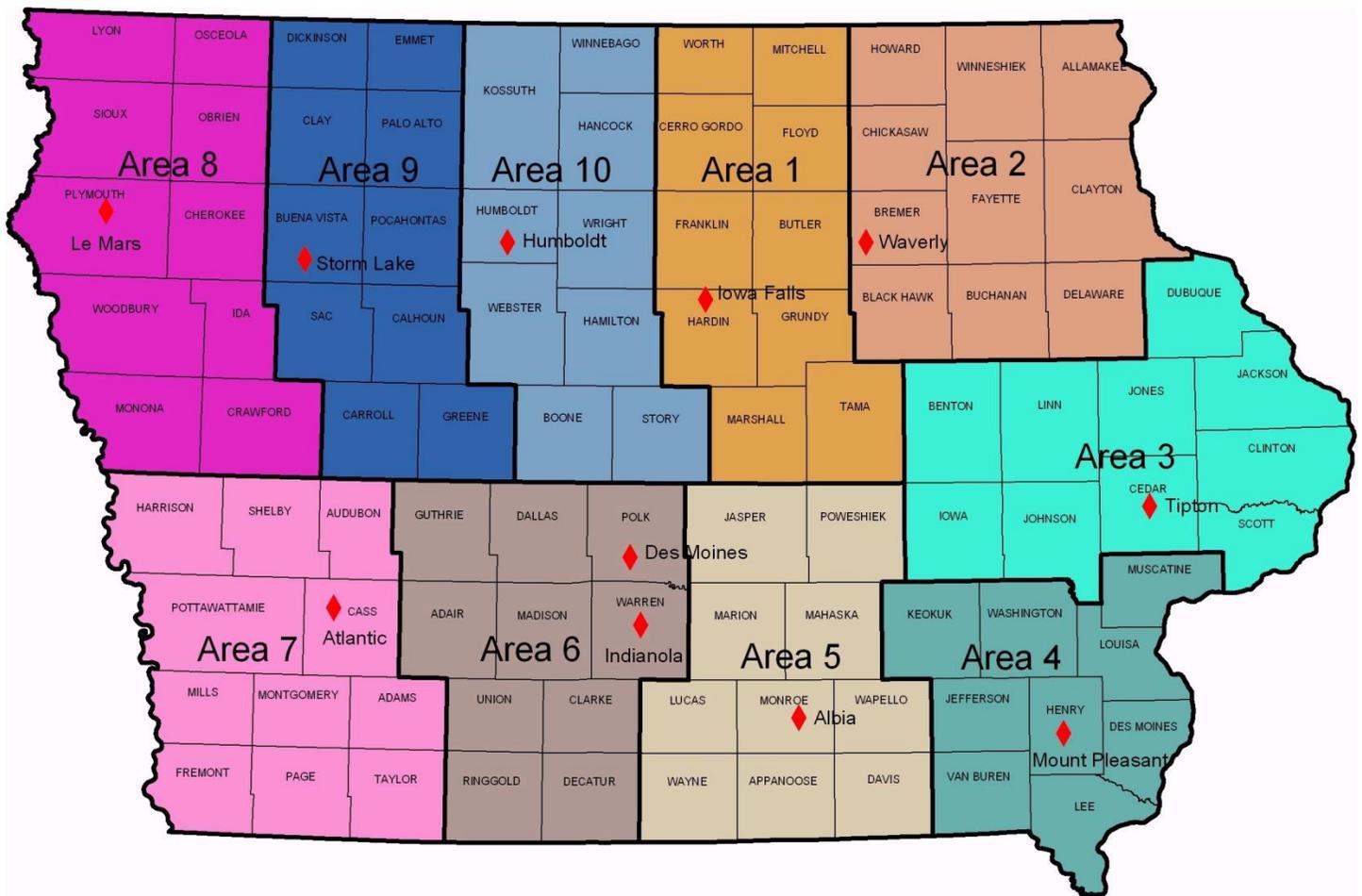


Home Buyer Education

Applicants who are first-time home buyers must complete homeowner education training. Home Buyer Education is available at numerous locations around the state. Find out who offers the service in your area by clicking the name of your county from the list below. Please contact your local USDA Rural Development office for concurrence prior to using a provider not listed in your county.

Updated August 28, 2018



[Adair](#) | [Adams](#) | [Allamakee](#) | [Appanoose](#) | [Audubon](#) | [Benton](#) | [Black Hawk](#) | [Boone](#) | [Bremer](#) | [Buchanan](#) | [Buena Vista](#) | [Butler](#) | [Calhoun](#) | [Carroll](#) | [Cass](#) | [Cedar](#) | [Cerro Gordo](#) | [Cherokee](#) | [Chickasaw](#) | [Clarke](#) | [Clay](#) | [Clayton](#) | [Clinton](#) | [Crawford](#) | [Dallas](#) | [Davis](#) | [Decatur](#) | [Delaware](#) | [Des Moines](#) | [Dickinson](#) | [Dubuque](#) | [Emmet](#) | [Fayette](#) | [Floyd](#) | [Franklin](#) | [Freemont](#) | [Greene](#) | [Grundy](#) | [Guthrie](#) | [Hamilton](#) | [Hancock](#) | [Hardin](#) | [Harrison](#) | [Henry](#) | [Howard](#) | [Humboldt](#) | [Ida](#) | [Iowa](#) | [Jackson](#) | [Jasper](#) | [Jefferson](#) | [Johnson](#) | [Jones](#) | [Keokuk](#) | [Kossuth](#) | [Lee](#) | [Linn](#) | [Louisa](#) | [Lucas](#) | [Lyon](#) | [Madison](#) | [Mahaska](#) | [Marion](#) | [Marshall](#) | [Mills](#) | [Mitchell](#) | [Monona](#) | [Monroe](#) | [Montgomery](#) | [Muscatine](#) | [O'Brien](#) | [Osceola](#) | [Page](#) | [Palo Alto](#) | [Plymouth](#) | [Pocahontas](#) | [Polk](#) | [Pottawattamie](#) | [Poweshiek](#) | [Ringgold](#) | [Sac](#) | [Scott](#) | [Shelby](#) | [Sioux](#) | [Story](#) | [Tama](#) | [Taylor](#) | [Union](#) | [Van Buren](#) | [Wapello](#) | [Warren](#) | [Washington](#) | [Wayne](#) | [Webster](#) | [Winnebago](#) | [Winneshiek](#) | [Woodbury](#) | [Worth](#) | [Wright](#)

ADAIR COUNTY

Online courses are available:

eHome America – <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

ADAMS COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

ALAMAKEE COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Northeast Iowa Community Action Corporation
305 Montgomery Street
Decorah, IA 52101
563-382-8436, ext 151

- Classes held monthly or by appointment
 - Classes are free
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

APPANOOSE COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

AUDUBON COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

BENTON COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa – www.cccsia.org

1003 West 4th Street (corner of West 4th & Locust)

Waterloo, IA 50702

319-234-0661 or 800-714-4388

- Classes held on a monthly basis
 - Cost is \$125
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

BLACK HAWK COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa – www.cccsia.org
1003 West 4th Street (corner of West 4th & Locust)
Waterloo, IA 50702
319-234-0661 or 800-714-4388

- Classes held on a monthly basis
 - Cost is \$125
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

BOONE COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa – www.cccsia.org

Mid-Iowa Credit Counseling

Regus Building, Suite 237

6165 NW 86th St

Johnston, IA 50131

515-727-1646

dmmanager@cccsia.org

- Classes held as needed
 - Cost is \$125
 - Preference – 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

BREMER COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa – www.cccsia.org
1003 West 4th Street (corner of West 4th & Locust)
Waterloo, IA 50702
319-234-0661 or 800-714-4388

- Classes held on a monthly basis
 - Cost is \$125
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

BUCHANAN COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa – www.cccsia.org
1003 West 4th Street (corner of West 4th & Locust)
Waterloo, IA 50702
319-234-0661 or 800-714-4388

- Classes held on a monthly basis
 - Cost is \$125
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

BUENA VISTA COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

BUTLER COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeast Iowa - www.cccsia.org

404 S Monroe Avenue
Mason City, IA 50401
641-421-7619

- Clients must complete a one on one counseling session prior to taking the Homebuyer class
- Classes held as needed
- Cost is \$150
- Preference - 1

Consumer Credit Counseling Service of Northeastern Iowa - www.cccsia.org

1003 West 4th Street (corner of West 4th & Locust)
Waterloo, IA 50702
319-234-0661 or 800-714-4388

- Classes held on a monthly basis
- Cost is \$125
- Preference - 1

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

CALHOUN COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

CARROLL COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

CASS COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Family Housing Advisory Services - www.fhasinc.org

10 South 4th Street
Council Bluffs, IA 51503
402-934-6743

- Classes are held every month, schedule can be found at the website above
 - Cost is \$27 if you register and pre-pay the book fee online
 - Cost is \$30 if you pay for the book fee the day of class
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

CEDAR COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Eastern Iowa Regional Housing Authority – <http://eirha.org/>
7600 Commerce Park
Dubuque, IA 52002
563-556-4166

- In person class, held one-on-one as needed
 - Available and free to anyone who is a current tenant through one of these programs: USDA, Public Housing, Section 8, or Tenant Based Rental Assistance
 - Preference - 1
-

Muscatine Municipal Housing Agency – www.muscatineiowa.gov
215 Sycamore St
Muscatine, IA 52761
563-264-1554

- Classes are free
 - Classes are held over the course of two Saturdays from 8 am – 12 pm
 - Preference – 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

CERRO GORDO COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa - www.cccsia.org

404 S Monroe Avenue
Mason City, IA 50401
641-421-7619

- Clients must complete a one on one counseling session prior to taking the Homebuyer class
 - Classes are held as needed
 - Cost is \$150
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

CHEROKEE COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Center for Siouxland - <http://www.centerforsiouland.org>

715 Douglas

Sioux City, IA 51101

712-252-1861, ext 29 or toll free 1-877-580-5526

- Classes held on a regular basis
 - One-on-one counseling available
 - Fee is based on a sliding scale – minimum of \$5 maximum of \$50
 - Minimum class size is 5
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

CHICKASAW COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Northeast Iowa Community Action Corporation
305 Montgomery Street
Decorah, IA 52101
563-382-8436, ext 151

- Classes held monthly or by appointment
- Classes are free
- Preference - 1

Consumer Credit Counseling Service of Northeast Iowa - www.cccsia.org
419 N Grandview Avenue, Suite 500B
Dubuque, IA 52001
563-582-3885

- Classes held as needed
 - Cost is \$150
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

CLARKE COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

CLAY COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

CLAYTON COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Northeast Iowa Community Action Corporation
305 Montgomery Street
Decorah, IA 52101
563-382-8436, ext 151

- Classes held monthly or by appointment
 - Classes are free
 - Preference - 1
-

Consumer Credit Counseling Service of Northeast Iowa - www.cccsia.org
419 N Grandview Avenue, Suite 500B
Dubuque, IA 52001
563-582-3885

- Classes held as needed
 - Cost is \$150
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

CLINTON COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Eastern Iowa Regional Housing Authority – <http://eirha.org/>

7600 Commerce Park

Dubuque, IA 52002

563-556-4166

- In person class, held one-on-one as needed
 - Available and free to anyone who is a current tenant through one of these programs: USDA, Public Housing, Section 8, or Tenant Based Rental Assistance
 - Preference - 1
-

Muscatine Municipal Housing Agency – www.muscatineiowa.gov

215 Sycamore St

Muscatine, IA 52761

563-264-1554

- Classes are free
 - Classes are held over the course of two Saturdays from 8 am – 12 pm
 - Preference – 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

CRAWFORD COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Center for Siouxland - <http://www.centerforsiouxland.org>

715 Douglas

Sioux City, IA 51101

712-252-1861, ext 29 or toll free 1-877-580-5526

- Classes are held on a regular basis
 - One-on-one counseling available
 - Fee is based on a sliding scale – minimum of \$5 maximum of \$50
 - Minimum class size is 5
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

DALLAS COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa – www.cccsia.org

Mid-Iowa Credit Counseling

Regus Building, Suite 237

6165 NW 86th St

Johnston, IA 50131

515-727-1646

dmmanager@cccsia.org

- Classes held as needed
 - Cost is \$125
 - Preference – 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

DAVIS COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

DECATUR COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

DELAWARE COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeast Iowa - www.cccsia.org

419 N Grandview Avenue, Suite 500B

Dubuque, IA 52001

563-582-3885

- Classes held as needed
 - Cost is \$150
 - Preference - 1
-

Eastern Iowa Regional Housing Authority - <http://eirha.org/>

7600 Commerce Park

Dubuque, IA 52002

563-556-4166

- In person class, held one-on-one as needed
 - Available and free to anyone who is a current tenant through one of these programs: USDA, Public Housing, Section 8, or Tenant Based Rental Assistance
 - Preference – 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

DES MOINES COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

DICKINSON COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

DUBUQUE COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeast Iowa - www.cccsia.org

419 N Grandview Avenue, Suite 500B

Dubuque, IA 52001

563-582-3885

- Classes held as needed
- Fee is \$150
- Preference - 1

Eastern Iowa Regional Housing Authority - <http://eirha.org/>

7600 Commerce Park

Dubuque, IA 52002

(563) 556-4166

- In person class, held one-on-one as needed
 - Available and free to anyone who is a current tenant through one of these programs: USDA, Public Housing, Section 8, or Tenant Based Rental Assistance
 - Preference – 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

EMMET COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

FAYETTE COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa - www.cccsia.org

1003 West 4th Street (corner of West 4th & Locust)

Waterloo, IA 50702

319-234-0661 or 800-714-4388

- Classes held on a monthly basis
 - Cost is \$125
 - Preference - 1
-

Northeast Iowa Community Action Corporation

305 Montgomery Street

Decorah, IA 52101

563-382-8436, ext 151

- Classes held monthly or by appointment
 - Classes are free
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

FLOYD COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeast Iowa - www.cccsia.org

404 S Monroe Avenue
Mason City, IA 50401
641-421-7619

- Clients must complete a one on one counseling session prior to taking the Homebuyer class
 - Classes held as needed
 - Cost is \$150
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

FRANKLIN COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeast Iowa - www.cccsia.org
404 S Monroe Avenue
Mason City, IA 50401
641-421-7619

- Clients must complete a one on one counseling session prior to taking the Homebuyer class
 - Classes held as needed
 - Cost is \$150
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

FREMONT COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

GREENE COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

GRUNDY COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa - www.cccsia.org
1003 West 4th Street (corner of West 4th & Locust)
Waterloo, IA 50702
319-234-0661 or 800-714-4388

- Classes held on a monthly basis
 - Cost is \$125
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

GUTHRIE COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

HAMILTON COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeast Iowa - www.cccsia.org

419 N Grandview Avenue, Suite 500B

Dubuque, IA 52001

563-582-3885

- Classes held as needed
 - Cost is \$150
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

HANCOCK COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa - www.cccsia.org

404 S Monroe Avenue

Mason City, IA 50401

641-421-7619

- Clients must complete a one on one counseling session prior to taking the Homebuyer class
 - Classes are held as needed
 - Cost is \$150
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

HARDIN COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

HARRISON COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Family Housing Advisory Services - www.fhasinc.org

10 South 4th Street

Council Bluffs, IA 51503

402-934-6743

- Classes are held every month, schedule can be found at the website above
 - Cost is \$27 if you register and pre-pay the book fee online
 - Cost is \$30 if you pay for the book fee the day of class
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
 - Cost is \$75
 - Classes available in English and Spanish
 - Preference - 1
-

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
 - Classes available in English and Spanish
 - Cost is \$75
 - Preference – 3
-

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

HENRY COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

HOWARD COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Northeast Iowa Community Action Corporation
305 Montgomery Street
Decorah, IA 52101
563-382-8436, ext 151

- Classes held monthly or by appointment
 - Classes are free
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

HUMBOLDT COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

IDA COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Center for Siouxland - <http://www.centerforsiouxland.org>

715 Douglas

Sioux City, IA 51101

712-252-1861, ext 29 or toll free 1-877-580-5526

- Classes are held on a regular basis
 - One-on-one counseling available
 - Fee is based on a sliding scale – minimum of \$5 maximum of \$50
 - Minimum class size is 5
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

IOWA COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

JACKSON COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeast Iowa - www.cccsia.org

419 N Grandview Avenue, Suite 500B

Dubuque, IA 52001

563-582-3885

- Classes held as needed
- Cost is \$150
- Preference - 1

Eastern Iowa Regional Housing Authority - <http://eirha.org/>

7600 Commerce Park

Dubuque, IA 52002

(563) 556-4166

- In person class, held one-on-one as needed
- Available and free to anyone who is a current tenant through one of these programs: USDA, Public Housing, Section 8, or Tenant Based Rental Assistance
- Preference – 1

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

JASPER COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa – www.cccsia.org

Mid-Iowa Credit Counseling
Regus Building, Suite 237
6165 NW 86th St
Johnston, IA 50131
515-727-1646

dmmanager@cccsia.org

- Classes held as needed
 - Cost is \$125
 - Preference – 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

JEFFERSON COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

JOHNSON COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Muscatine Municipal Housing Agency – www.muscatineiowa.gov
215 Sycamore St
Muscatine, IA 52761
563-264-1554

- Classes are free
- Classes are held over the course of two Saturdays from 8 am – 12 pm
- Preference – 1

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

JONES COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeast Iowa - www.cccsia.org

419 N Grandview Avenue, Suite 500B

Dubuque, IA 52001

563-582-3885

- Classes held as needed
- Cost is \$150
- Preference - 1

Eastern Iowa Regional Housing Authority - <http://eirha.org/>

7600 Commerce Park

Dubuque, IA 52002

(563) 556-4166

- In person class, held one-on-one as needed
- Available and free to anyone who is a current tenant through one of these programs: USDA, Public Housing, Section 8, or Tenant Based Rental Assistance
- Preference – 1

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

KEOKUK COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

KOSSUTH COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

LEE COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

LINN COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

LOUISA COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Muscatine Municipal Housing Agency – www.muscatineiowa.gov
215 Sycamore St
Muscatine, IA 52761
563-264-1554

- Classes are free
 - Classes are held over the course of two Saturdays from 8 am – 12 pm
 - Preference – 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

LUCAS COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

LYON COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

MADISON COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa – www.cccsia.org

Mid-Iowa Credit Counseling

Regus Building, Suite 237

6165 NW 86th St

Johnston, IA 50131

515-727-1646

dmmanager@cccsia.org

- Classes held as needed
 - Cost is \$125
 - Preference – 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

MAHASKA COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

MARION COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa – www.cccsia.org

Mid-Iowa Credit Counseling

Regus Building, Suite 237

6165 NW 86th St

Johnston, IA 50131

515-727-1646

dmmanager@cccsia.org

- Classes held as needed
 - Cost is \$125
 - Preference – 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

MARSHALL COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

MILLS COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Family Housing Advisory Services - www.fhasinc.org

10 South 4th Street

Council Bluffs, IA 51503

402-934-6743

- Classes are held every month, schedule can be found at the website above
 - Cost is \$27 if you register and pre-pay the book fee online
 - Cost is \$30 if you pay for the book fee the day of class
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
 - Cost is \$75
 - Classes available in English and Spanish
 - Preference - 1
-

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
 - Classes available in English and Spanish
 - Cost is \$75
 - Preference – 3
-

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

MITCHELL COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa - www.cccsia.org

404 S Monroe Avenue

Mason City, IA 50401

641-421-7619

- Clients must complete a one on one counseling session prior to taking the Homebuyer class
 - Classes held as needed
 - Cost is \$150
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

MONONA COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Center for Siouxland - <http://www.centerforsiouxland.org>

715 Douglas

Sioux City, IA 51101

712-252-1861, ext 29 or toll free 1-877-580-5526

- Classes are held on a regular basis
 - One-on-one counseling available
 - Fee is based on a sliding scale – minimum of \$5 maximum of \$50
 - Minimum class size is 5
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

MONROE COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

MONTGOMERY COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Family Housing Advisory Services - www.fhasinc.org

10 South 4th Street

Council Bluffs, IA 51503

402-934-6743

- Classes are held every month, schedule can be found at the website above
 - Cost is \$27 if you register and pre-pay for the book fee online
 - Cost is \$30 if you pay for the book fee the day of class
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

MUSCATINE COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Muscatine Municipal Housing Agency – www.muscatineiowa.gov
215 Sycamore St
Muscatine, IA 52761
563-264-1554

- Classes are free
 - Classes are held over the course of two Saturdays from 8 am – 12 pm
 - Preference – 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

O'BRIEN COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

OSCEOLA COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

PAGE COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

PALO ALTO COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

PLYMOUTH COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Center for Siouxland - <http://www.centerforsiouxland.org>

715 Douglas

Sioux City, IA 51101

712-252-1861, ext 29 or toll free 1-877-580-5526

- Classes are held on a regular schedule in Sioux City
 - One-on-one counseling available
 - Fee is based on a sliding scale – minimum of \$5 maximum of \$50
 - Minimum class size is 5
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

POCAHONTAS COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

POLK COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa – www.cccsia.org

Mid-Iowa Credit Counseling

Regus Building, Suite 237

6165 NW 86th St

Johnston, IA 50131

515-727-1646

dmmanager@cccsia.org

- Classes held as needed
 - Cost is \$125
 - Preference – 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

POTTAWATTAMIE COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Family Housing Advisory Services - www.fhasinc.org
10 South 4th Street
Council Bluffs, IA 51503
402-934-6743

- Classes are held every month, schedule can be found at the website above
 - Cost is \$27 if you register and pre-pay the book fee online
 - Cost is \$30 if you pay for the book fee the day of class
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

POWESHIEK COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

RINGGOLD COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

SAC COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

SCOTT COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Muscatine Municipal Housing Agency – www.muscatineiowa.gov
215 Sycamore St
Muscatine, IA 52761
563-264-1554

- Classes are free
 - Classes are held over the course of two Saturdays from 8 am – 12 pm
 - Preference – 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

SHELBY COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Family Housing Advisory Services - www.fhasinc.org

10 South 4th Street
Council Bluffs, IA 51503
402-934-6743

- Classes are held every month, schedule can be found at the website above
 - Cost is \$27 if you register and pre-pay the book fee online
 - Cost is \$30 if you pay for the book fee the day of class
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

SIoux COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

STORY COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa – www.cccsia.org

Mid-Iowa Credit Counseling

Regus Building, Suite 237

6165 NW 86th St

Johnston, IA 50131

515-727-1646

dmmanager@cccsia.org

- Classes held as needed
 - Cost is \$125
 - Preference – 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

TAMA COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa - www.cccsia.org
1003 West 4th Street (corner of West 4th & Locust)
Waterloo, IA 50702
319-234-0661 or 800-714-4388

- Classes held on a monthly basis
 - Cost is \$125
 - Preference – 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

TAYLOR COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

UNION COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

VAN BUREN COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

WAPELLO COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

WARREN COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa – www.cccsia.org

Mid-Iowa Credit Counseling

Regus Building, Suite 237

6165 NW 86th St

Johnston, IA 50131

515-727-1646

dmmanager@cccsia.org

- Classes held as needed
 - Cost is \$125
 - Preference – 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

WASHINGTON COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

WAYNE COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

WEBSTER COUNTY

Online courses are available:

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

WINNEBAGO COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa - www.cccsia.org

404 S Monroe Avenue

Mason City, IA 50401

641-421-7619

- Clients must complete a one on one counseling session prior to taking the Homebuyer class
 - Classes are held as needed
 - Cost is \$150
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

WINNESHIEK COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Northeast Iowa Community Action Corporation
305 Montgomery St.
Decorah, IA 52101
563-382-8436, ext 151

- Classes held monthly or by appointment
 - Classes are free
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

WOODBURY COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Center for Siouxland - <http://www.centerforsiouxland.org>

715 Douglas

Sioux City, IA 51101

712-252-1861, ext 29 or toll free 1-877-580-5526

- Classes are held on a regular schedule in Sioux City
 - One-on-one counseling available
 - Fee is based on a sliding scale – minimum of \$5 maximum of \$50
 - Minimum class size is 5
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

WORTH COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeast Iowa - www.cccsia.org

404 S Monroe Avenue

Mason City, IA 50401

641-421-7619

- Clients must complete a one on one counseling session prior to taking the Homebuyer class
 - Classes are held as needed
 - Cost is \$150
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-

WRIGHT COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeast Iowa - www.cccsia.org

404 S Monroe Avenue
Mason City, IA 50401
641-421-7619

- Clients must complete a one on one counseling session prior to taking the Homebuyer class
 - Classes are held as needed
 - Cost is \$150
 - Preference - 1
-

eHome America - <https://www.ehomeamerica.org/usda>

- Online course – available 24/7
- Cost is \$75
- Classes available in English and Spanish
- Preference - 1

Framework - <http://www.frameworkhomeownership.org/>

- Online course – available 24/7
- Classes available in English and Spanish
- Cost is \$75
- Preference – 3

Utah State University Extension - <https://extension.usu.edu/hbe/homebuyer-course-certificate/index>

- Online course – available 24/7
 - Cost is \$60 for the applicant and \$5 for the co-applicant (if applicable)
 - Preference – 3
-