



Idaho AN 1910 (HB-1-3550)

August 23, 2019

SUBJECT: Idaho Approved Homeownership Education Providers
Section 502 Direct Loan Program

TO: Area Directors
Single Family Housing Specialists
USDA, Rural Development, Idaho

PURPOSE/INTENDED OUTCOME: The purpose of this Administrative Notice is to advise Rural Development Field Offices of the approved Homeownership Education providers for Idaho.

COMPARISONS WITH PREVIOUS ANs:

This Administrative Notice (AN) replaces ID AN No. 1904 dated March 21, 2018.

BACKGROUND AND IMPLEMENTATION RESPONSIBILITIES: First-time homebuyers financed under the Section 502 Direct Loan Program must successfully complete an approved homeownership education course. The Loan Originator must ensure that early in the application process the applicant understands that a certificate of completion of a homeownership education course must be submitted before the loan can close. A certificate of completion of homeownership education by an approved provider that is less than 2 years old at date of loan closing will be considered acceptable.

Attached is a list of approved Homeownership Education Providers in Idaho. Classroom or one-on-one counseling is the preferred course. If the applicant lives in an area where classroom or one-on-one counseling is not available, they may use on-line counseling.

Please contact the Housing Program staff, if you have any questions.



LAYNE BANGERTER
State Director

EXPIRATION DATE: August 31, 2020

FILING INSTRUCTIONS:
Preceding HB-1- 3550 (Chapter 3)

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APPROVED HOMEOWNERSHIP EDUCATION PROVIDERS

The order of preference for homeowner education formats is as follows: (7 CFR 3550.11)

- Idaho Housing & Finance Association's "Finally Home!" Homebuyer Education "in person" classroom, one-on-one counseling. Cost is \$20 per student. Classes given by regional training partners throughout the state. Statewide training schedule can be accessed at the following website: <http://www.ihfa.org>.
- eHome America. Cost is \$75 (fee for participants identified as USDA applicants). In addition to taking the online course, which is available in both English and Spanish, eHome America requires one-on-one counseling via the telephone or in person in order for the Agency applicant to receive a certificate of completion. eHome America can be accessed at the following website: <http://www.eHomeAmerica.org/usda>.
- Idaho Housing & Finance Association's "Finally Home!" online course. Cost is \$50. Available in English and Spanish. This course can be accessed at the following website: <http://www.ihfa.org>
- Framework online course. Cost is \$75. Framework can be accessed at the following website: <http://www.frameworkhomeownership.org>.
- Utah State University Extension online course. Cost is \$60 for the applicant and \$5 for a co-applicant. Applicants can register at the following web address: <https://extension.usu.edu/hbe/homebuyer-course-certificate/index> Please note that the free course offered by the university is not approved for nationwide use.

A lower preference homeownership education format may be used when a higher preference format is not reasonably available in the local area, which is determined by factors such as distance, travel time, geographic obstacles, and cost.