



Subject: Homebuyer Education Programs

The homebuyer education course enhances the success of homebuyers in purchasing and maintaining a home. It provides a comprehensive look at the home buying process and outlines the advantages and responsibilities associated with homeownership.

Homebuyer education is required for all Direct Single Family Housing Section 502 Program mortgage loans. It is recommended that homebuyers take the education course prior to shopping for a home or applying for a mortgage loan. Research has shown that those homebuyers completing a homebuyer education course, especially those courses provided face-to-face, have a higher likelihood of staying current on their mortgage payments.

Many courses have a minimal cost. Topics usually include analyzing and managing finances, budget and credit, evaluating homes and affordability, working with Realtors, understanding financial paperwork, closing costs, and money needed to purchase a home. In addition, most courses generally cover the rights and responsibilities of homeownership. Classes vary in length and size and are presented in a variety of languages.

Class room face-to-face Homebuyer Education Courses:

REACH Homebuyer Education: The preferred method of providing home buyer education is through face-to-face classroom training. Readiness, Education, Awareness, Collaborative for Homebuyers and Homeowners (REACH) provide face-to-face homebuyer education program delivered through REACH Affiliates.

A list of REACH Affiliates and contacts are listed below on Attachment A. The cost for these courses vary across the state, from being offered at no charge to a charge of up to \$125. The current cost of the classroom training has been added by each affiliate on the attachment, however, these may be subject to change.

On-Line Homebuyer Education Courses:

eHomeAmerica: An optional online homebuyer education course may be used through eHome America. The website is <http://ehomeamerica.org/>. The courses are available in both English and Spanish and the cost of the course for Rural Development applicants should be no more than \$75. To obtain the discounted fee of \$75, Rural Development applicants should enter the Coupon Code USDA75 on the "Fee Screen" when registering. One of the features of this online training is that it is closely associated with a number of non-profit organizations that provide counseling support to the user. All of the REACH Affiliates listed on the Attachment A are also



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approved to provide homebuyer education through eHome America, with the exception of Credit Advisors Foundation. After the completion, the applicants should generate a certificate of completion. For technical assistance to customers regarding course instructions or procedures, applicant may contact the eHome America technical support line at 844-243-4663 or email at support@ehomenetwork.org . Since eHome America provides one-on-one counseling it is also considered a first preference format for completing home buyer education.

Framework: An additional on-line home buyer education course that is available in both English and Spanish is through Framework. The cost is \$75 and can be accessed at the following website: <http://www.frameworkhomeownership.org> . Framework is the second preference and should only be used if all other formats are not reasonably available.

USDA Rural Development • Nebraska State Office

Room 308 Federal Building • 100 Centennial Mall N • Lincoln, NE 68508
Voice (402) 437-5551 • Fax (855) 207-0384

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REACH Affiliate Organizations for class room training – First Preference

Blue Valley Community Action

P.O. Box 273

Fairbury, NE 68352

(402) 729-2278 -- Fax: (402) 729-2801

Website: <http://www.bvca.net>

E-Mail: jmcpherson@bvca.net

Contact: Jennifer McPherson

Service Area: Butler, Fillmore, Gage, Jefferson, Polk, Saline, Seward, Thayer and York counties.

Cost of classroom homebuyer education: \$35/family

Central Nebraska Housing Developers

P.O. Box 201

Chambers, NE 68725

(402) 340-6464 – Fax (402) 482-5632

E-mail: Melissa.krysl@cnedd.org

Contact: Melissa Krysl

Service Area: Blaine, Boyd, Brown, Cherry, Custer, Garfield, Greeley, Hamilton, Holt, Howard, Keya Paha, Loup, Merrick, Rock, Sherman, Valley, Wheeler counties.

Cost of classroom homebuyer education: \$50/person

Community Action Partnership of Mid-Nebraska

PO Box 2288

Kearney, NE 68847

(308) 865-5675 -- Fax (308) 865-5681

Website: www.communityactionmidne.com

E-mail: <mailto:jharpst@mnca.net>

Contact: Jackie Harpst

Service Area: Adams, Arthur, Buffalo, Chase, Clay, Dawson, Dundy, Franklin, Frontier, Furnas, Gosper, Grant, Harlan, Hayes, Hitchcock, Hooker, Kearney, Keith, Lincoln, Logan, McPherson, Nuckolls, Perkins, Phelps, Red Willow, Thomas, and Webster counties.

Cost of classroom homebuyer education: \$50/household

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Credit Advisors Foundation

1818 S. 72nd St.

Omaha, NE 68124

(402) 393-3100 or (402) 514-3340 – Fax (402) 393-7660

Website: www.creditadvisors.org

Contact: Lisa Cameron

E-Mail: lisa@creditadvisors.org

Cost of homebuyer education: \$125/person or household (one-on-one, face to face) for Pre-Purchase Certification (1st Time Homebuyer) or \$200/person or household for classroom homebuyer education

Dawson Area Development

1501 Plum Creek Parkway, Suite 2B

Lexington, NE 68850

(308) 217-0008

Website: <http://www.dawsonareadevelopment.com/housing.asp>

E-Mail: sue@dawsonareadevelopment.com

Contact: Suzanne Brodine

Service Area: Dawson County.

Cost of classroom homebuyer education: \$125/person

Family Housing Advisory Services, Inc.

2401 Lake Street

Omaha, NE 68111

(402) 934-1777 or toll free (888) 573-0495 -- Fax: (402) 934-7928

E-Mail: donna@fhasinc.org or neil@fhasinc.org

Website: www.fhasinc.org

Contact: Donna McFadden or Neil Vacek

Service Area: Cass, Douglas, Sarpy, Washington counties. (may provide education in additional areas upon request).

Cost of classroom homebuyer education: \$0 (however, they require participants to purchase the training book for \$25)

High Plains CDC

803 E. 3rd Street, Suite 4

Chadron, NE 69337

(308) 432-4346 -- Fax: (308) 432-4655

Website: www.highplainscdc.com

E-Mail: ritahorse@hotmail.com or stacyhlavacek@yahoo.com

Contact: Rita Horse or Stacy Hlavacek

Service Area: Sioux, Dawes, Morrill, Sheridan and Box Butte counties.

Cost of classroom homebuyer education: \$99

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Housing Development Corporation
301S. Burlington Ave.
P.O. Box 1005
Hastings, NE 68902-1005
(402) 461-8407 -- Fax: (402) 461-4400
E-Mail: mchdc@hastingschamber.com
Contact: Michelle Callahan
Service Area: Adams, Clay, Hall, Nuckolls and Webster counties.
Cost of classroom homebuyer education: \$50/household

Lincoln County CDC
220 North Dewey Street
P.O. Box 1413
North Platte, NE 69103
(308) 534-5095 -- Fax: (308) 696-0085
E-Mail: lccdo5095@windstream.net
Contact: Nancy Striebel
Service Area: Lincoln County.
Cost of classroom homebuyer education: \$0 for Lincoln County residents - \$25 for all others. Classes schedule for the second Saturday of January, March, May, July, September and November at North Platte Community College, 601 West State Farm Road, Room 124, North Platte, NE

McCook Economic Development Corporation
402 Norris, Suite 301
McCook, NE 69001
(308) 345-1200 -- Fax: (308) 345-2152
Website: <http://www.mccookne.org>
E-Mail: mary@mccookne.org
Contact: Mary Kircher
Service Area: Red Willow County
Cost of classroom homebuyer education: \$45/household

Neighbor Works® Lincoln
2530 "Q" St.
Lincoln, NE 68503
(402) 477-7181 ext 104 -- Fax: (402) 477-7406
Website: <http://www.nwlincoln.org>
E-Mail: billp@nwlincoln.org
Contact: Bill Porn
Service Area: City of Lincoln.
Cost of classroom homebuyer education: \$0 to NWL Program participants - \$100 for non-clients

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NeighborWorks® Northeast Nebraska
213 South 1st Street, Suite D
Norfolk, NE 68701
(402) 379-3311 -- Fax: (402) 379-3377
Website: www.nwnen.org
E-Mail: amym@nwnen.org or rogern@nwnen.org
Contact: Amy Munderloh or Roger Nadrchal
Service Area: Colfax, Cuming, Madison, Pierce, Platte, Stanton and Wayne counties.
Cost of classroom homebuyer education: \$40/family unit

Northeast Housing Initiative (NEHI, Inc.)
P.O. Box 226
Allen, NE 68710
(402) 635-2078 -- Fax: (402) 635-2079
Website: <http://northeasthousinginitiative.org>
E-Mail: nehi@nntc.net or nehidonna@nntc.net
Contact: Megan Weaver or Donna Roland
Service Area: Antelope, Cedar, Dakota, Dixon, Knox and Pierce counties.
Cost of classroom homebuyer education: \$100/household

Southeast Nebraska Community Action Partnership, Inc.
802 4th Street, PO Box 646
Humboldt, NE 68376
(402) 862-2411x 109 -- Fax: (402) 862-2428
Website: <http://www.senca.org>
E-Mail: Lvickers@senca.org
Contact: Lisa Vickers
Service Area: Cass, Douglas, Otoe, Johnson, Nemaha, Pawnee, Richardson and Sarpy counties.
Cost of classroom homebuyer education: \$35/household (training book included)

Southwest Nebraska Community Betterment Corp.
PO Box 720
Grant, NE 69140
(308) 352-4338 -- Fax: (308) 352-2683
E-Mail: swncbc@gpcom.net
Contact: Deb Marshall
Service Area: Chase, Hayes, Dundy, Hitchcock, and Perkins counties.
Cost of classroom homebuyer education: \$40/household

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Three Rivers HDC
410 South 13th St
Tekamah, NE 68061
(402) 374-2056
E-Mail: threerivershdc@qwestoffice.net
Contact: Pamela Thomsen
Service Area: Burt, Cuming, Dodge and Washington counties.
Cost of classroom homebuyer education: \$25

Wayne Community HDC
108 West 3rd Street
Wayne, NE 68787
(402) 375-5266 -- Fax: (402) 375-2246
Website:
http://city.waynene.org/Building_Planning_Housing/Wayne_Community_Housing_Development
E-Mail: wchdc@wayneworks.com
Contact: Megan Weaver
Service Area: Burt, Cuming, Dodge, Thurston, Washington and Wayne counties.
Cost of classroom homebuyer education: \$25/household

Western Nebraska Housing Opportunities
1620 Broadway
Scottsbluff, NE
(308) 632-2833 -- FAX (308) 633-2854
E-Mail: twincitiesdev@tcdne.org or twincitiesinfo@tcdne.org
Contact: Rawnda Pierce or Melissa Coats
Service Area: Scotts Bluff County
Cost of classroom homebuyer education: \$30/household

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