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.

The order of preference for homeownership education formats is as follows:

• Classroom, one-on-one counseling, or interactive video conference.
• Interactive home-study or interactive telephone counseling of at least four hours duration.
• Online counseling.

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 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/usda. The cost of the course for Rural Development applicants is $75. 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. 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 through Framework. Framework is a nationally approved online homeownership education provider with a third preference format. The cost is $75 and can be accessed at the following website: [http://www.frameworkhomeownership.org](http://www.frameworkhomeownership.org).

**Utah State University Extension:** Another online homebuyer education course is available through Utah State University Extension. Utah State University Extension is a nationally approved online homeownership education provider with a third preference format. The 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](https://extension.usu.edu/hbe/homebuyer-course-certificate/index).
**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](http://www.bvca.net)  
E-Mail: snissly@bvca.net  
Contact: Shelly Nissly  
Service Area: Butler, Fillmore, Gage, Jefferson, Polk, Saline, Seward, Thayer and York counties. Classroom course are currently not available. This organization is an approved affiliate of eHomeAmerica to provide on-line homebuyer education counseling. The online course can be accessed at [www.eHomeAmerica.org](http://www.eHomeAmerica.org) and the cost to Rural Development applicants should be no more than $75. You may request a discount coupon code from the affiliate organization listed above.

**Central Nebraska Housing Developers:**  
P.O. Box 201  
Chambers, NE 68725  
(402) 340-0106  
Website: [www.cnhdhome.org](http://www.cnhdhome.org)  
E-mail: Judy.petersen@cnedd.org  
Contact: Judy Petersen  
Cost of classroom homebuyer education: $50/person  
This organization is an approved affiliate of eHomeAmerica to provide on-line homebuyer education counseling. The online course can be accessed at [www.eHomeAmerica.org](http://www.eHomeAmerica.org) and the cost to Rural Development applicants should be no more than $75. You may request a discount coupon code from the affiliate organization listed above.

**Community Action Partnership of Mid-Nebraska:**  
PO Box 2288  
Kearney, NE 68847  
(308) 865-5675 -- Fax (308) 865-5681  
Website: [www.communityactionmidne.com](http://www.communityactionmidne.com)  
E-mail: mailto: jharpst@mnca.net  
Contact: Jackie Harpst  
Cost of classroom homebuyer education: $50/household  
This organization is an approved affiliate of eHomeAmerica to provide on-line homebuyer education counseling. The online course can be accessed at [www.eHomeAmerica.org](http://www.eHomeAmerica.org) and the cost to Rural Development applicants should be no more than $75. You may request a discount coupon code from the affiliate organization listed above.
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) 217-0005
E-Mail: dawsonareadirector@gmail.com
Website: www.dawsonareadevelopment.com
Service Area: Dawson County
Classroom course are currently not available.
This organization is an approved affiliate of eHomeAmerica to provide on-line homebuyer education counseling. The online course can be accessed at www.eHomeAmerica.org and the cost to Rural Development applicants should be no more than $75. You may request a discount coupon code from the affiliate organization listed above.

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)

This organization is an approved affiliate of eHomeAmerica to provide on-line homebuyer education counseling. The online course can be accessed at www.eHomeAmerica.org and the cost to Rural Development applicants should be no more than $75. You may request a discount coupon code from the affiliate organization listed above.
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: rita@hotmailemail.com or stacyhlavacek@yahoo.com
Contact: Rita Horse or Stacy Hlavacek
Service Area: Sioux, Dawes, Morrill, Sheridan and Box Butte counties (may provide education in additional areas upon request)
Cost of classroom homebuyer education: $99
This organization is an approved affiliate of eHomeAmerica to provide on-line homebuyer education counseling. The online course can be accessed at www.eHomeAmerica.org and the cost to Rural Development applicants should be no more than $75. You may request a discount coupon code from the affiliate organization listed above.

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
This organization is an approved affiliate of eHomeAmerica to provide on-line homebuyer education counseling. The online course can be accessed at www.eHomeAmerica.org and the cost to Rural Development applicants should be no more than $75. You may request a discount coupon code from the affiliate organization listed above.

Lincoln County CDC:
220 North Dewey Street
P.O. Box 1413
North Platte, NE 69103
(308) 534-5095 -- Fax: (308) 696-0085
Website: www.lincolncountyhousing.org
E-Mail: nancy.striebel@lincolncountyhousing.org or carol.bodeen@lincolncountyhousing.org
Contact: Nancy Striebel / Carol Bodeen
Service Area: Lincoln County.
Cost of classroom homebuyer education: $0 for Lincoln County residents - $25 for all others. Classes schedule 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
This organization is an approved affiliate of eHomeAmerica to provide on-line homebuyer education counseling. The online course can be accessed at www.eHomeAmerica.org and the cost to Rural Development applicants should be no more than $75. You may request a discount coupon code from the affiliate organization listed above.
**McCook Economic Development Corporation:**
402 Norris, Suite 301
McCook, NE 69001
(308) 345-1200 -- Fax: (308) 345-2152
Website: [http://www.mccookne.org](http://www.mccookne.org)
E-Mail: angela@mccookne.org
Contact: Angela Allen
Service Area: Red Willow County
This organization is an approved affiliate of eHomeAmerica to provide on-line homebuyer education counseling. The online course can be accessed at [www.eHomeAmerica.org](http://www.eHomeAmerica.org) and the cost to Rural Development applicants should be no more than $75. You may request a discount coupon code from the affiliate organization listed above.

**Neighbor Works® Lincoln:**
2530 “Q” St.
Lincoln, NE 68503
(402) 477-7181 Ext 104 -- Fax: (402) 477-7406
Website: [http://www.nwlincoln.org](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
This organization is an approved affiliate of eHomeAmerica to provide on-line homebuyer education counseling. The online course can be accessed at [www.eHomeAmerica.org](http://www.eHomeAmerica.org) and the cost to Rural Development applicants should be no more than $75. You may request a discount coupon code from the affiliate organization listed above.

**NeighborWorks® Northeast Nebraska:**
213 South 1st Street, Suite D
Norfolk, NE 68701
(402) 379-3311 -- Fax: (402) 379-3377
and
NeighborWorks® Northeast Nebraska
2554 40th Ave
Columbus, NE 68601
(402) 563-4300 – Fax: (402) 379-3377
Website: [www.nwnen.org](http://www.nwnen.org)
E-Mail: nwnen@nwnen.org
Contact: Jessica Boschen or Quelbin Izaquirre
Service Area: Colfax, Cuming, Madison, Pierce, Platte, Stanton and Wayne counties.
Cost of classroom homebuyer education: $40/household
This organization is an approved affiliate of eHomeAmerica to provide on-line homebuyer education counseling. The online course can be accessed at [www.eHomeAmerica.org](http://www.eHomeAmerica.org) and the cost to Rural Development applicants should be no more than $75. You may request a discount coupon code from the affiliate organization listed above.
Northwest 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@ntc.net or nehidonna@ntc.net
Contact: Megan Weaver or Donna Roland
Service Area: Antelope, Cedar, Dakota, Dixon, Knox and Pierce counties.
Cost of classroom homebuyer education: $100/household
This organization is an approved affiliate of eHomeAmerica to provide on-line homebuyer education counseling. The online course can be accessed at www.eHomeAmerica.org and the cost to Rural Development applicants should be no more than $75. You may request a discount coupon code from the affiliate organization listed above.

Southeast Nebraska Community Action Partnership, Inc.:
802 4th Street, PO Box 646
Humboldt, NE 68376
(402) 862-2411x 108 -- Fax: (402) 862-2428
Website: http://www.senca.org
E-Mail: akimpston@senca.org
Contact: Anita Kimpston
Service Area: Cass, Douglas, Otoe, Johnson, Nemaha, Pawnee, Richardson and Sarpy counties.
Cost of classroom homebuyer education: $35/household (training book included)
This organization is an approved affiliate of eHomeAmerica to provide on-line homebuyer education counseling. The online course can be accessed at www.eHomeAmerica.org and the cost to Rural Development applicants should be no more than $75. You may request a discount coupon code from the affiliate organization listed above.

Southwest Nebraska Community Betterment Corp.:
PO Box 720
Grant, NE 69140
(308) 352-4338 -- Fax: (308) 352-2683
Website: www.southwestne.com
E-Mail: swncbc@gpcom.net
Contact: Deb Marshall or Amy Thelander
Service Area: Chase, Hayes, Dundy, Hitchcock, and Perkins counties.
Cost of classroom homebuyer education: $40/household
This organization is an approved affiliate of eHomeAmerica to provide on-line homebuyer education counseling. The online course can be accessed at www.eHomeAmerica.org and the cost to Rural Development applicants should be no more than $75. You may request a discount coupon code from the affiliate organization listed above.
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
This organization is an approved affiliate of eHomeAmerica to provide on-line homebuyer education counseling. The online course can be accessed at www.eHomeAmerica.org and the cost to Rural Development applicants should be no more than $75. You may request a discount coupon code from the affiliate organization listed above.

Wayne Community HDC:
108 West 3rd Street
Wayne, NE 68787
(402) 375-5266 -- Fax: (402) 375-2246
E-Mail: wchdc@wayneworks.org
Contact: Megan Weaver
Service Area: Burt, Cuming, Dodge, Thurston, Washington and Wayne counties.
Cost of classroom homebuyer education: in class $25/household
This organization is an approved affiliate of eHomeAmerica to provide on-line homebuyer education counseling. The online course can be accessed at www.eHomeAmerica.org and the cost to Rural Development applicants should be no more than $75. You may request a discount coupon code from the affiliate organization listed above.

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