



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



United States Department of Agriculture

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> .

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>.

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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: 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 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

E-mail: Judy.petersen@cnedd.org

Contact: Judy Petersen

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

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.

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

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.



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: ritahorse@hotmail.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>

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 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>

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 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

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 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.



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

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@waynetworks.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