



Rural Development

Oregon AN No. 1432 (HB 3550-1)

Oregon State Office

March 28, 2017

1220 SW 3rd Avenue
Suite 1801
Portland, OR 97204

Voice: (503) 414-3300
Fax: (855) 824-6180

TO: Single Family Housing (SFH) Staff
USDA Rural Development
Oregon

SUBJECT: Homebuyer Education Resources, Section 502 Direct Loan Program

PURPOSE / INTENDED OUTCOME:

First-time homebuyers who are financed under the Section 502 Direct Loan Program are required to attend homebuyer education training prior to loan closing. The purpose of this Administrative Notice (AN) is to provide Rural Development Single Family Housing first-time homebuyer loan applicants with a list of acceptable homebuyer education classes that are offered. Borrowers participating in the Section 502 Direct Self-Help Program are included in this requirement and will be assisted by the community development corporation or other organization responsible for the self-help project. Homebuyer education courses give first-time homebuyers the information they need to find, make an offer for, and maintain a home for successful homeownership.

COMPARISON WITH PREVIOUS AN:

This AN replaces Oregon AN No. 1383, dated March 18, 2014. This AN has updated points of contact as well as updated homebuyer education resources.

IMPLEMENTATION RESPONSIBILITIES:

During the interview process or when applicants accept the Certificate of Eligibility (COE), the borrower will be advised that by accepting the COE the borrower agrees to submit documentation of homeowner education completion before loan closing. When advising the applicant of this requirement, SFH staff will provide the attached list of Homebuyer Education Resources and discuss where and when the applicant will complete the homeowner education class. When there is more than one borrower, at least one co-borrower must attend the homebuyer education class.

In most cases, a nominal fee is charged to participants of homebuyer education classes. If necessary, the borrower is allowed to have the fee financed with loan funds and to be reimbursed at loan closing. Unless a 502 loan is actually closed, the borrower cannot be reimbursed for the cost. It is acceptable to exceed the appraised value of the house and the area loan limits by the amount of the class fee.

The State Director may grant exceptions to the homebuyer education requirement on a case-by-case basis if the director determines that homeownership counseling is not "reasonably available," and an exception will be considered when distance, travel time, cost, internet accessibility, and geographic obstacles exist. This exception is

March 28, 2017

intended for rare instances where it is demonstrated that a borrower would not be able to access any form of homeowner education without undue hardship. Any such exception request must be documented and forwarded to the State Office for review.

If additional information is needed, please contact Drew Davis at (503) 414-3353, or Don Shephard, (503) 414-3337.

JILL A. REES
Acting Oregon State Director

Exhibit A – Homebuyer Education Resources

Homebuyer Education Resources

Agency Name	Phone, Toll-Free, Fax Number, Email, Website, Agency ID	Address	Counseling Services	Languages
MONEY MANAGEMENT INTERNATIONAL EUGENE	Phone: 866-232-9080 Toll- free: 866-232-9080 Fax: 866-921-5129 E- mail: counselinginfo@moneymanagement.org Website: www.moneymanagement.org Agency ID: 82647	Education Region: Oregon Albany, Oregon 97321	Pre-purchase Homebuyer Education Workshops	– English – Spanish
COMMUNITY ACTION TEAM, INC.	Phone: 503-325-8098 Fax: 503-325-9216 E- mail: cindkp@cat-team.org Website: www.cat-team.org/nworhc Agency ID: 82581	1154 Commercial Street ASTORIA, Oregon 97103-4147	Pre-purchase Homebuyer Education Workshops	– English – Spanish
PORTLAND HOUSING CENTER	Phone: 503-282-7744 E- mail: AdminBeav@portlandhousingcenter.org Agency ID: 90138	4900 SW Griffith Dr., Suite 123 BEAVERTON, Oregon 97005-5607	Pre-purchase Homebuyer Education Workshops	– English
WILLAMETTE NEIGHBORHOOD HOUSING SERVICES, INC (FORMERLY CORVALLIS NHS)	Phone: 541-752-7220 E- mail: N/A Website: www.w-nhs.org Agency ID: 81122	257 SW Madison Ave, Ste 113 Corvallis, Oregon 97333-4757	Pre-purchase Homebuyer Education Workshops	– English
OPEN DOOR COUNSELING CENTER	Phone: 503-640-6689 Toll- free: 800-640-6689 Fax: 503-640-9374 E- mail: info@odhw.org Website: www.odhw.org Agency ID: 80013	34420 SW Tualatin Valley Hwy Hillsboro, Oregon 97123-5470	Pre-purchase Homebuyer Education Workshops	– English – Polish – Russian – Spanish – Ukrainian

KLAMATH & LAKE COMMUNITY ACTION SERVICES	Phone: 541-882-3500 E- mail: N/A Website: KLCAS.ORG Agency ID: 84323	2300 Clairmont Dr Klamath Falls, Oregon 97601-1136	Pre-purchase Homebuyer Education Workshops – English – Spanish
COMMUNITY CONNECTION OF NORTHEAST OREGON, INC.	Phone: 541-963-3186 E- mail: N/A Website: site.notavailable.org Agency ID: 83237	2802 Adams Ave La Grande, Oregon 97850-5267	Pre-purchase Homebuyer Education Workshops – English
NEIGHBORIMPACT – MADRAS HOUSING CENTER	Phone: 541-323-6567 Fax: 541-749-4948 E- mail: homesource@neighborimpact.org Website: www.neighborimpact.org/homesource Agency ID: 84789	374 SW 5th St Suite B MADRAS, Oregon 97741-1344	Pre-purchase Homebuyer Education Workshops – English – Spanish
HOUSING AUTHORITY OF YAMHILL COUNTY	Phone: 503-883-4300 E- mail: N/A Website: site.notavailable.org Agency ID: 81970	135 NE Dunn Pl McMinnville, Oregon 97128-9081	Pre-purchase Homebuyer Education Workshops – English – Spanish
ACCESS	Phone: 541-779-6691 E- mail: N/A Website: www.accesshelps.org Agency ID: 80015	3630 Aviation Way Medford, Oregon 97504-9758	Pre-purchase Homebuyer Education Workshops – English – Spanish
CCCS OF SOUTHERN OREGON	Phone: 541-779-2273 Fax: 541-779-6412 E- mail: thurena@ccsso.org Website: www.ccsso.org Agency ID: 81735	820 Crater Lake Ave Suite 202 Medford, Oregon 97504-6581	Pre-purchase Homebuyer Education Workshops – English
COMMUNITY IN ACTION	Phone: 541-889-1060 E- mail: N/A Website: www.communityinaction.info Agency ID: 90027	915 SW 3rd Avenue ONTARIO, Oregon 97914-2124	Pre-purchase Homebuyer Education Workshops – English – Spanish

<p>NEIGHBORHOOD ECONOMIC DEVELOPMENT CORPORATION (NEDCO)</p>	<p>Phone: 503-655-8974 E- mail: clackamas.counseling@nedcocdc.org Website: www.nedcocdc.org Agency ID: 80347</p>	<p>421 High Street, Suite 110 OREGON CITY, Oregon 97045-2202</p>	<p>Pre-purchase Homebuyer Education Workshops – English – Spanish</p>
<p>AFRICAN AMERICAN ALLIANCE FOR HOMEOWNERSHIP, INC.</p>	<p>Phone: 503-595-3517 Fax: 503-595-3519 E- mail: cheryl@aaah.org Website: www.aaah.org Agency ID: 81074</p>	<p>825 NE 20th Ave, Suite 225 PORTLAND, Oregon 97232-2299</p>	<p>Pre-purchase Homebuyer Education Workshops – English – Spanish</p>
<p>HACIENDA COMMUNITY DEVELOPMENT CORPORATION</p>	<p>Phone: 503-961-6432 Fax: 503-595-2116 E- mail: home@haciendacdc.org Website: www.haciendacdc.org Agency ID: 84331</p>	<p>6700 N.E. Killingsworth PORTLAND, Oregon 97218-3318</p>	<p>Pre-purchase Homebuyer Education Workshops – English – Spanish</p>
<p>NATIVE AMERICAN YOUTH AND FAMILY CENTER</p>	<p>Phone: 503-288-8177-223 Fax: 503-288-1260 E- mail: lorettak@nayapdx.org Website: www.nayapdx.org Agency ID: 81528</p>	<p>5135 NE Columbia Blvd Portland, Oregon 97218-1201</p>	<p>Pre-purchase Homebuyer Education Workshops – English</p>
<p>PORTLAND COMMUNITY REINVESTMENT INITIATIVES, INC</p>	<p>Phone: 503-288-2923-123 Fax: 503-288-2891 E- mail: adebnam@pcrihome.org Website: www.pcrihome.org Agency ID: 90161</p>	<p>6329 NE MLK, JR BLVD PORTLAND, Oregon 97211-3029</p>	<p>Pre-purchase Homebuyer Education Workshops – English – French – Other – Spanish – Swahili</p>
<p>PORTLAND HOUSING CENTER</p>	<p>Phone: 503-797-4010 Toll- free: 000-000-0000 Fax: 503-736-0101 E- mail: adminpdx@portlandhousingcenter.org Website: www.portlandhousingcenter.org Agency ID: 80016</p>	<p>3233 NE Sandy Blvd Portland, Oregon 97232-2557</p>	<p>Pre-purchase Homebuyer Education Workshops – English – Spanish</p>

PROUD GROUND	Phone: 503-493-0293 Fax: 503-493-7333 E- mail: katie@proudground.org Website: www.proudground.org Agency ID: 90293	5288 N. Interstate Ave PORTLAND, Oregon 97217-3767	Pre-purchase Homebuyer Education Workshops – English
NEIGHBORIMPACT – PRINEVILLE HOUSING CENTER	Phone: 541-548-2380 Fax: 541-447-9403 E- mail: homesource@neighborimpact.org Website: www.neighborimpact.org/homesource Agency ID: 84788	422 NW Beaver Street PRINEVILLE, Oregon 97754-1838	Pre-purchase Homebuyer Education Workshops – English – Spanish
NEIGHBORIMPACT	Phone: 541-318-7506 E- mail: N/A Website: www.neighborimpact.org Agency ID: 81156	2303 SW 1st St Bldg C Redmond, Oregon 97756-7133	– Pre-purchase Homebuyer Education Workshops – English – Spanish
NEIGHBORIMPACT – REDMOND HOUSING CENTER	Phone: 541-323-6567 Fax: 541-749-4948 E- mail: homesource@neighborimpact.org Website: www.neighborimpact.org/homesource Agency ID: 84787	2303 SW First Street REDMOND, Oregon 97756-7133	– Pre-purchase Homebuyer Education Workshops – English – Spanish
NEIGHBORWORKS UMPQUA	Phone: 541-673-4909 Fax: 541-673-5023 E- mail: N/A Website: www.nwumpqua.org/ Agency ID: 83906	605 SE Kane St Roseburg, Oregon 97470-4906	– Pre-purchase Homebuyer Education Workshops – English – Spanish
NEIGHBORHOOD ECONOMIC DEVELOPMENT CORPORATION (NEDCO)	Phone: 503-779-2680 Fax: 503-779-2682 E- mail: marion.counseling@nedcocdc.org Website: www.nedcocdc.org Agency ID: 84821	437 Union St. NE SALEM, Oregon 97301-2458	– Pre-purchase Homebuyer Education Workshops – English – Spanish

NEIGHBORHOOD
ECONOMIC
DEVELOPMENT
CORPORATION
(NEDCO)

Phone: 541-345-7106
E- mail: N/A
Website: www.nedcocdc.org
Agency ID: 84292

212 Main St
Springfield, Oregon 97477-5370

- Homebuyer Education
Workshops

Nationally approved
online homeownership
education provider

First preference format:
Website: <http://ehomeamerica.org/usda>
Registration for this course costs \$75

Nationally approved
online homeownership
education provider

Third preference format:
Website: <http://frameworkhomeownership.org/>