ALL BORROWERS using Home Buy the American Dream down payment assistance program are required to complete homebuyer education and pre-purchase counseling.

## Homebuyer Education and Counseling requirements include:

- Education must be delivered by either:
  - $\circ$  ~ a HUD-approved housing counseling agency
  - $\circ \quad$  a Provider approved by City of Madison
- Counseling must be delivered by a HUD-approved housing counseling agency in pre-purchase homebuyer counseling
- Counseling must be completed one-on-one, but does not have to be face-to-face.
- Upon completion of education and counseling, homebuyers will receive one or two certificates of completion (depending on the provider).

## Below are some options:

Education	+ Counseling
Home Buyers Round Table partnered with Consumer Credit Counseling Services	Home Buyers Round Table partnered with Consumer Credit Counseling Services
<u>Classes</u> (in person and virtual)	• Call 1-800-350-2227
GreenPath Financial Wellness (online only)	GreenPath Financial Wellness
<ul> <li><u>eHome America</u> (Disponible en Español)</li> <li><u>Framework</u> (Disponible en Español)</li> </ul>	• Call 1-888-893-2715
La Casa de Esperanza	La Casa de Esperanza
<ul> <li>Classes (in person and virtual)</li> <li>Email <u>cmonsivais@lacasadeesperanza.org</u></li> </ul>	• Call 262-899-6784
ACTS Housing	ACTS Housing
<ul> <li><u>eHome America</u> (Disponible en Español)</li> <li>Complete <u>orientation online</u>. (Disponible en Español)</li> </ul>	<ul> <li>Email <u>acts@actshousing.org</u></li> <li>Call 414-933-2215</li> </ul>
NeighborWorks Blackhawk Region	NeighborWorks Blackhawk Region
• <u>Classes</u> (in person and virtual)	<ul> <li>Email: homebuying@nwbr.org</li> <li>Text: 608.313.7809</li> <li>Call: 608.362.9051 ext. 20</li> </ul>

## Alternatives

A homebuyer may complete online education directly through eHome America or Framework (i.e., not via the links on this webpage) or through a portal provided by an eHome or Framework partner, and complete counseling through a provider that is a HUD-approved housing counseling agency.

A homebuyer may complete online education through <u>Fannie Mae HomeView</u> (disponible en Español). However, a direct referral to a HUD approved counseling agency will not be made through HomeView, and homebuyer will need to arrange their own HUD approved counseling. Homebuyer can call HUD Housing Counselor System at 1-800-569-4287, press 1, press 1 again, enter zip code followed by #. <u>Note: Not all HUD Approved Housing Counseling Agencies will accept Homeview to complete</u> <u>counseling session.</u>