



APPROVED HOMEBUYER EDUCATION CLASSES

NIFA requires homebuyer education for all loans. Homebuyer education provides the greatest benefit when taken early in the home buying process (before searching for a home). All occupying borrowers who execute the Promissory Note must complete an approved education class. The borrower's name and the name of the education provider must be included on the completion certificate. Certificates are valid for 12 months from the issuance/completion date.

All classes must meet one of the following criteria:

- 1) The provider of the homebuyer education class or housing counseling must be a HUD-approved counseling agency. The approved list is available on HUD's [website](#).
- 2) The provider of the homebuyer education class or housing counseling must meet the National Industry Standards. The approved list is available on the National Industry Standards for Homeownership Education and Counseling [website](#).

The following non-profit organizations meet one of the above criteria:

Provider Name	Website
Blue Valley Community Action – Fairbury	http://www.bvca.net/
Credit Advisors Foundation – Omaha	https://creditadvisors.org/
Family Housing Advisory Services - Omaha	https://www.fhasinc.org/
Greenpath Financial Wellness – Omaha	https://www.greenpath.com/locations/omaha/
High Plains Community Development – Chadron	https://www.highplainscdc.com/
Lincoln County Community Development Corporation	http://www.lincolncountyhousing.org/
NeighborWorks Lincoln	https://nwlincoln.org/
NeighborWorks Northeast Nebraska	http://nwnen.org/

The following online providers meet the National Industry Standards:

Provider Name	Website
Framework	https://homeready.frameworkhomeownership.org/
CreditSmart Homebuyer U	https://sf.freddiemac.com/working-with-us/creditsmart/courses
eHome America	https://www.ehomeamerica.org/

There may be some situations where the provider charges a fee for the class. Contact NIFA's Homeownership Team by phone at 402-434-3900 or by email at homeownership@nifa.org with any questions.

Effective date: 2/15/21