

The banner features a light wood-grain background. On the left, there is a glass of water with a lime wedge. In the center, three blue house-shaped cutouts are arranged in a row. On the right, a white calculator is visible. The text 'FLORIDA HOUSING FINANCE CORPORATION HOME BUYER EDUCATION' is written in a bold, purple, serif font across the top.

FLORIDA HOUSING FINANCE CORPORATION HOME BUYER EDUCATION

“First-Time Homebuyers, unless qualifying under a Veteran's Exception or those who are exempt by purchasing a home in a Federally Designated Targeted Area as specified in this Program Guide, must complete a Program-approved pre-purchase homebuyer education course. We will accept face-to-face homebuyer education if provided by a HUD approved counseling agency, a unit of local government that provides pre-purchase homebuyer education in FL, or a counseling agency designated by a unit of local government to provide homebuyer education on their behalf. Refer to www.hud.gov for a list of approved education providers by county.

Online HBE is permitted if provided by a HUD approved agency, a unit of local government that provides pre-purchase homebuyer education in FL, a mortgage insurance provider, or an Agency or GSE sponsored course AND issues a Certificate of Completion. Certificates of Completion are acceptable for 2 years from date of completion.”

Bond Program HBE Requirement: “One borrower (primary borrower) must complete a Program approved, in-person or online, PRE-PURCHASE, homebuyer education course. Veterans do not have to attend HBE if qualifying under the Veterans Exemption UNLESS they are participating in the HFA Preferred. Please note that active military buyers are not exempt from HBE.”

TBA Program HBE Requirement: “First-Time Homebuyers must complete a Program-approved, in-person or online, PRE-PURCHASE, homebuyer education course.”

Partial List of Online Providers:

This is a partial list of Online Providers who will issue a certificate upon completion. This training should be completed before the loan is reserved with Florida Housing.

Fannie Mae	https://www.fanniemae.com/education
Freddie Mac	https://creditsmarttutorial.freddiemaclearning.com/
HUD	https://www.hometrek.org/
ArchMI	https://www.housingeducation.org/pathways/
eHomeAmerica	https://www.ehomeamerica.org/
Essent MI	https://www.essent.us/tools-resources/homebuyer-education
MGIC	https://www.mgic.com/tools/homebuyer-education-options#finally-home

or Any HUD Approved Counseling Course

Florida Housing does not endorse any of the providers but only gives this as a tool for loan officers to quickly find providers. Links may not be current due to consistent changes with web pages. Some of these Online Providers charge fees to obtain access to these courses. Florida Housing doesn't pay these fees or reimburse these fees.