

## HFA of Miami-Dade MCC Program

### HOMEBUYER EDUCATION

All owners, 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 the this Program Guide, must attend a 6-8 hour homebuyer education course. Acceptable forms of education are:

- HFA of Miami-Dade County online education provided by eHomeAmerica. [Click on this link.](#)
- Face-to-face homebuyer education if provided by a HUD approved counseling agency. [Click on this link](#) for a list of HUD approved education providers in Florida.
- 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).
- Online HBE is permitted if provided by a HUD approved agency, a unit of local government that provides pre-purchase homebuyer education in FL or an Agency or GSE sponsored course.
- **NOT ACCEPTABLE:** Education provided by: a Mortgage Insurance Provider, a lender and education over the phone.
- Certificates of completion are acceptable for 2 years from the date of completion.