

## **HFA of Pinellas County**

### **Homebuyer Education**

All borrowers and anyone listed on the deed must take a homebuyer education class from a HUD Certified Housing Counseling Agency. The class may be in-person or online. The HFA of Pinellas prefers that education be taken as early in the homebuyer process as possible to maximize the benefit to the borrowers. Borrowers who have owned homes in the last three years are exempt from the homebuyer education classes. All other Borrowers who have not been homeowners in the last three years are not exempt even if purchasing in targeted areas or using the Veteran's Exception. Homebuyer Education Certification is acceptable for a period of two years from issuance.

HFA of Pinellas County approved online homebuyer education providers:

<https://fanniemae.com/education> **Free**

<https://app.ehomeamerica.org/nhsfl>

<https://www.hometrek.org/>

<https://www.homebuyercert.org/>

(Rev 10/31/23)