

**Own a Home Opportunity Program  
(Charlotte, Collier, DeSoto, Lee, Palm Beach, and Sarasota Counties)**

**Homebuyer Education**

Any party appearing on the Note must complete a Program-approved pre-purchase homebuyer education course even if the borrower(s) is a Veteran or purchasing in a Targeted Area. The HFA 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 HUD link below 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. (Rev 02/24/23)

Homebuyer education provided over the phone or by the lender is NOT acceptable.

Certificates of completion are acceptable for 2 years from the date of completion.

Helpful links to provide to homebuyers:

**Approved Face-to-Face education providers:**

- Face to face from a [HUD approved education provider](#)

**Approved Online education providers:**

- Online education from eHomeAmerica [www.eHomeAmerica.org](http://www.eHomeAmerica.org)
- Freddie Mac Credit Smart <http://www.freddiemac.com/creditsmart/tutorial.html>
- HomeTREK online education: <https://www.hometrek.org>
- Framework Online Homebuyer Education: <https://hpn.frameworkhomeownership.org>
- Online education from MGIC
- English <https://homebuyers.mgic.com>  
Spanish: <https://compradoresdecasa.mgic.com>