

**HFA of Manatee County  
Mortgage Credit Certificate Program  
2024-2026**

**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.

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 <https://creditsmart.freddiemac.com/paths/homebuyer-u/>
- HomeTREK online education: <https://www.hometrek.org>
- Framework Online Homebuyer Education: <https://hpn.frameworkhomeownership.org>
- MGIC - Finally Home! Homebuyer Education: <https://www.finallyhome.org/en/partners/mgic/>