NIFA is announcing changes to the online Approved Homebuyer Education Classes for all Homeownership Programs. We are making this change in an effort to reduce the number of class options and to better align the homebuyer curriculum to government sponsored enterprise (“GSE”) standards. We have established a transition period based on the issuance/completion date of the education completion certificate.

Completion Certificates Dated Prior to 4/1/20: NIFA will allow education completion certificates from one of the Approved Homebuyer Education Class online providers included on the list dated 4/3/18.

Completion Certificates Dated On and After 4/1/20: NIFA will require education completion certificates from one of the Approved Homebuyer Education Class online providers included on the list dated 3/20/20.

Face-to-Face Classes: We strongly encourage homebuyers to participate in a face-to-face education class when available. Non-Profit Organizations approved as REACH Affiliates are located across the State of Nebraska and can be located on the Nebraska Housing Developers Association website at www.housingdevelopers.org.

Attached is the existing list of Approved Homebuyer Education Classes dated 4/3/18 and revised list of Approved Homebuyer Education Classes dated 3/20/20.

Please do not hesitate to reach out to anyone on the Homeownership Team with questions. Thanks for your continued support and partnership!
NIFA requires homebuyer education for all NIFA loans. These classes provide the highest benefit when taken early in the home buying process (before searching for a home). While NIFA encourages all first-time homebuyers to take a face-to-face education class, unless otherwise stated, online classes are acceptable.

All occupying borrowers who execute the Note must complete an education class and their name must be printed on the completion certificate and submitted to NIFA with the post-closing package. NIFA approved homebuyer education classes include:

**Face-to-Face Classes:**

- Non-profit organizations (REACH Affiliates) are located across the State of Nebraska and are listed on the Nebraska Housing Developers Association website at [www.housingdevelopers.org](http://www.housingdevelopers.org).

**Online Classes:**

- eHome America [www.ehomeamerica.org](http://www.ehomeamerica.org)
- Framework [www.frameworkhomeownership.org](http://www.frameworkhomeownership.org)
- Credit Smart [www.freddiemac.com/creditsmart/tutorial.html](http://www.freddiemac.com/creditsmart/tutorial.html)
- Homebuyer Funds [www.homebuyerfunds.com](http://www.homebuyerfunds.com)
- Mortgage Guaranty Insurance Corporation [https://www.mgic.com/training/homebuyer-education-options](https://www.mgic.com/training/homebuyer-education-options)
- Genworth Financial [https://mortgageinsurance.genworth.com/LenderServices/HomebuyerEducation.aspx](https://mortgageinsurance.genworth.com/LenderServices/HomebuyerEducation.aspx)
- Arch MI [https://mi.archcapgroup.com/Training/Homebuyer-Education](https://mi.archcapgroup.com/Training/Homebuyer-Education)
- National MI [https://www.hometrek.org/nationalmi](https://www.hometrek.org/nationalmi)
- Radian Guaranty [https://www.hometrek.org/Radian-Registration](https://www.hometrek.org/Radian-Registration)

Please note there may be some situations where the provider charges a fee for the class. You can contact the NIFA office at 402-434-3900 with any questions.

*As of 4/3/18*
APPROVED HOMEBUYER EDUCATION CLASSES

Completion Certificates Dated Prior to 4/1/20: NIFA will allow education completion certificates from one of the Approved Homebuyer Education Class online providers included on the list dated 4/3/18.

Completion Certificates Dated On and After 4/1/20: NIFA will require education completion certificates from one of the Approved Homebuyer Education Class online providers included on the list dated 3/20/20.

Education Requirements: NIFA requires homebuyer education for all loans. The homebuyer class provides the greatest benefit when taken early in the home buying process (before searching for a home). While NIFA encourages all first-time homebuyers to take a face-to-face education class, unless otherwise stated, online classes are acceptable.

All occupying borrowers who execute the Promissory Note must complete an education class and their name must be printed on the completion certificate and submitted with the Pre-Closing Package. Certificates are valid for 12 months from the issuance/completion date.

Face-to-Face Classes: Non-Profit Organizations approved as REACH Affiliates are located across the State of Nebraska and can be located on the Nebraska Housing Developers Association website at www.housingdevelopers.org.

Online Classes:

- Framework
  www.frameworkhomeownership.org

- CreditSmart Homebuyer U
  www.freddiemac.com

- eHome America
  www.ehomeamerica.org

There may be some situations where the provider charges a fee for the class. You can contact the NIFA Homeownership Team by phone at 402-434-3900 or email at homeownership@nifa.org with any questions.