



Start Smart with Homebuyer Education
 Want to buy a home? Not sure where to start?
 Get on the path to successful homeownership with
 education and counseling.

Homebuyer education or counseling is a great place to start your homeownership journey. Worried about your credit? Curious about closing costs? Wondering how mortgage insurance works? Your advisor will teach you about the process, answer your questions and help you decide if homeownership is right for you. Homebuyer education is required for most of our homebuyers. It's easy and convenient with both in-person and online options available. Choose from the following approved providers and courses:

Minnesota Homeownership Center | 651.659.9336 or www.hocmn.org

- **Framework®:** Online homebuyer education on your own time and at your own pace
- **Home Stretch™:** In-person workshops around the state taught by experienced housing professionals
- **Realizing the American Dream:** An interactive, in-person course covering the aspects of purchasing a home

Minnesota Housing Homeownership Capacity Program

Check out our Homeownership Capacity Program if you need additional assistance with improving your credit, developing a spending plan, developing a savings plan, or reducing debt. One of our partner organizations can provide in-depth financial coaching to set you up for success when you're ready to purchase a home.

- **African Development Center:** 612.877.8261, www.adcminnesota.org
- **African Economic Development Solutions:** 651.646.9411, www.aeds-mn.org
- **Bii Gii Wiin:** 612.354.2249, www.biigiwiin.org
- **Build Wealth:** 612.877.4182, www.buildwealthmn.org
- **CLUES:** 651.379.4200, www.clues.org
- **Community Action Duluth:** 218.726.1665, www.communityactionduluth.org
- **Hmong American Partnership:** 651.495.9160, www.hmong.org
- **LSS:** 888.577.2227, www.lssmn.org
- **Minneapolis Urban League:** 612.302.3100, www.mul.org
- **NeDA:** 651.292.0131, www.nedahome.org
- **NeighborWorks Home Partners:** 651.292.8710, www.nwhomepartners.org
- **PRG, Inc.:** 612.721.7556, www.prginc.org
- **PPL:** 612.455.5300, www.ppl-inc.org
- **SWMHP:** 888.468.8010 ext. 1604, www.swmhp.org
- **Three Rivers Community Action:** 800.277.8418, www.threeriverscap.org
- **West Central Minnesota Communities Action, Inc.:** 218.685.4486, www.wcmca.org



651.296.8215
www.mnhousing.gov

In connection with Single Family Division loan programs, Minnesota Housing does not make or arrange loans. It is neither an originator nor creditor and is not affiliated with any Lender. The terms of any mortgage finance transactions conducted in connection with these programs, including important information such as loan fees, the annual percentage rate (APR), repayment conditions, disclosures, and any other materials which are required to be provided to the consumer are the responsibility of the Lender. To find out if you are eligible, or to apply for a loan, please contact a participating Lender.

