

# MSHDA Homebuyer Education (HBE) Requirements

## MSHDA Loan Programs that require completion of a Homebuyer Education Class

- MI Home Loan that includes a MSHDA Down Payment Assistance loan
- MI Home Loan Flex that includes a MSHDA Down Payment Assistance loan

### Homebuyer Education Class

- All Homebuyer Education classes must be taken from a [MSHDA HEP Housing Education Agency](#) or a [HUD approved Housing Counseling Agency](#)
- To find an agency in your area, please visit:
  - [MSHDA HEP Housing Education Agency](#)
  - [HUD approved Housing Counseling Agency](#)

### HBE Certificate of Completion

- A Homebuyer Education certificate of completion is required for each borrower purchasing a home with a MI Home Loan or a MI Home Loan Flex mortgage that includes a MSHDA Down Payment Assistance loan
- The Homebuyer Education certificate of completion must be submitted to MSHDA along with the loan package for underwriting
- The Homebuyer Education certificate of completion is valid for 12 months

## Homebuyer Education Class Options

### Homebuyer Education Group Workshop (In-person or virtual)

- Must be provided by a [MSHDA HEP Housing Education Agency](#) or a [HUD approved Housing Counseling Agency](#)
- A fee may be charged to attend a group workshop

### Pre-Purchase Individual Counseling (In-person or virtual)

- Must be provided by a [MSHDA HEP Housing Education Agency](#) or a [HUD approved Housing Counseling Agency](#)
- A fee may be charged to attend an individual counseling session

### Online Homebuyer Education

- Must be provided by a [MSHDA HEP Housing Education Agency](#) or a [HUD approved Housing Counseling Agency](#)
- eHome America and Framework are approved to provide online homebuyer education classes.
- Homebuyer education classes must be compliant with HUD homebuyer education standards.
- A fee may be charged by the provider of the online homebuyer education course.