

**ALL BORROWERS** using Home Buy the American Dream down payment assistance program are required to complete homebuyer education and pre-purchase counseling.

**Homebuyer Education and Counseling requirements include:**

- Education must be delivered by either:
  - a HUD-approved housing counseling agency
  - a Provider approved by City of Madison
- Counseling must be delivered by a HUD-approved housing counseling agency in pre-purchase homebuyer counseling
- Counseling must be completed one-on-one, but does not have to be face-to-face.
- Upon completion of education and counseling, homebuyers will receive one or two certificates of completion (depending on the provider).

**Below are some options:**

Education	+	Counseling
Home Buyers Round Table partnered with Consumer Credit Counseling Services <ul style="list-style-type: none"> <li>• <a href="#">Classes</a> (in person and virtual)</li> </ul>	+	Home Buyers Round Table partnered with Consumer Credit Counseling Services <ul style="list-style-type: none"> <li>• Call 1-800-350-2227</li> </ul>
Movin' Out Inc. Online Homebuyer Education <ul style="list-style-type: none"> <li>• <a href="#">Online Course</a></li> <li>• The course design is based on Web Content Accessibility Guidelines (WCAG) so the content is accessible to people with disabilities including blindness and low vision, deafness and hearing loss, cognitive disabilities, photosensitivity, and combinations of these.</li> </ul>	+	Movin' Out Counseling <ul style="list-style-type: none"> <li>• After completing Movin' Out course you will be able to complete counseling with Movin' Out Counselor.</li> </ul>
Urban League of Greater Madison (ULGM) <ul style="list-style-type: none"> <li>• <a href="#">Classes</a> (in person)</li> </ul>	+	Urban League of Greater Madison (ULGM) <ul style="list-style-type: none"> <li>• After completing classes with ULGM you will be able to complete counseling with an ULGM housing counselor.</li> </ul>
GreenPath Financial Wellness (online only) <ul style="list-style-type: none"> <li>• <a href="#">eHome America</a> (Disponible en Español)</li> <li>• <a href="#">Framework</a> (Disponible en Español)</li> </ul>	+	GreenPath Financial Wellness <ul style="list-style-type: none"> <li>• Call 1-888-893-2715</li> </ul>
La Casa de Esperanza <ul style="list-style-type: none"> <li>• Classes (in person and virtual)</li> <li>• Email <a href="mailto:monsivais@lacasadeesperanza.org">monsivais@lacasadeesperanza.org</a></li> </ul>	+	La Casa de Esperanza <ul style="list-style-type: none"> <li>• Call 262-899-6784</li> </ul>
ACTS Housing <ul style="list-style-type: none"> <li>• <a href="#">eHome America</a> (Disponible en Español)</li> <li>• Complete <a href="#">orientation online</a>. (Disponible en Español)</li> </ul>	+	ACTS Housing <ul style="list-style-type: none"> <li>• Email <a href="mailto:acts@actshousing.org">acts@actshousing.org</a></li> <li>• Call 414-933-2215</li> </ul>
NeighborWorks Blackhawk Region <ul style="list-style-type: none"> <li>• <a href="#">Classes</a> (in person and virtual)</li> </ul>	+	NeighborWorks Blackhawk Region <ul style="list-style-type: none"> <li>• Email: <a href="mailto:homebuying@nwbr.org">homebuying@nwbr.org</a></li> <li>• Text: 608.313.7809</li> <li>• Call: 608.362.9051 ext. 20</li> </ul>

**Alternatives**

A homebuyer may complete online education directly through eHome America or Framework (i.e., not via the links on this webpage) or through a portal provided by an eHome or Framework partner, and complete counseling through a provider that is a HUD-approved housing counseling agency.

A homebuyer may complete online education through [Fannie Mae HomeView](#) (disponible en Español). However, a direct referral to a HUD approved counseling agency will not be made through HomeView, and homebuyer will need to arrange their own HUD approved counseling. Homebuyer can call HUD Housing Counselor System at 1-800-569-4287, press 1, press 1 again, enter zip code followed by #. **Note: Not all HUD Approved Housing Counseling Agencies will accept Homeview to complete counseling session.**