

Confused about credit? Curious about closing costs? Wondering how mortgage insurance works? Homebuyer education or counseling is a great place to start your homeownership journey. An advisor will talk about the process, answer questions and discuss a possible path to homeownership. Homebuyer education is required for most of our homebuyers, with in-person and online options available from the following approved providers and courses:

Start Smart with Homebuyer Education

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

Minnesota Housing Homeownership Capacity Program

If you need additional assistance with improving your credit, developing a spending or savings plan, or reducing debt, one of our Minnesota Housing Homeownership Capacity Program Administrators listed below can provide in-depth financial coaching to help set you up for success when you're ready to purchase a home.

Minnesota Homeownership Center

To find a homebuyer educator in your area, visit www.hocmn.org or call 651.659.9336

- **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

Organization	Phone Number	Website
African Development Center	612.877.8261	adcminnesota.org
Bloomington Housing Redevelopment Agency	952.563.8937	bloomingtonmn.gov/hr/housing-and-redevelopment-authority-hra
CAPI USA	612.721.0122	capiusa.org
CLUES	651.379.4200	clues.org
Community Action Duluth	218.726.1665	communityactionduluth.org
International Institute of MN	651.647.0191	iimn.org
Isuroon	888.577.2227	lssmn.org
Lakes and Prairies Community Action Partnership	218.512.1500	lakesandprairies.net
Leech Lake Financial Services	218.339.3940	llfinancial.org
LSS	888.577.2227	lssmn.org
NeDA	651.292.0131	nedahome.org
NeighborWorks Home Partners	651.292.8710	nwhomepartners.org
One Roof Community Housing	218.727.5372	1roofhousing.org
PRG, Inc	612.721.7556	prginc.org
PPL	612.455.5300	ppl-inc.org
Somali Community Settlement Services	612.353.6380	somalcrs.org
SWMHP	888.468.8010 ext. 1604	swmhp.org
Three Rivers Community Action	800.277.8418	threeriverscap.org
Twin Cities Habitat for Humanity	651.207.1700	tchabitat.org

MINNESOTA HOUSING

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.

EQUAL HOUSING OPPORTUNITY

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