



First Time Homebuyer (FTHB) Program
Homebuyer Assistance
Soft Second Mortgage – Forgivable After 10 Years
HOME Investment Partnerships Program

Pre-purchase Homebuyer Counseling and Homebuyer Education must be provided by HUD approved counselors working for HUD approved housing counseling agencies before receiving FTHB down payment assistance. Please **complete as soon as possible** but no later than 10-14 days prior to your home closing to **prevent delays**. For your convenience, below are some HUD approved housing counseling agencies.

1. Choose service provider(s) from the below list. Contact them directly to schedule or for technical assistance.
 *Choose one provider for counseling and one provider for education **or the same** for both services. Services can be completed in any order.
 2. Complete One-on-One Pre-Purchase Counseling - Minimum 60 to 90 Minutes
 3. Complete Homebuyer Education - Minimum 4 Hours
 4. Obtain receipts and Certificates of Completion for each (both) service(s) and give a copy to your lender.
- * Any fees paid can be counted towards buyer's required 1% down.

	Balance Financial Wellness	Credit & Homeownership Empowerment Services, Inc.	Greenpath, Inc.	Money Management International, Inc.
dba	Balance	CHES, Inc.	Greenpath	MMI
HUD Agency ID #	80646	80676	80574	82423
Website	https://www.balancepro.org	https://chesinc.org	https://www.greenpath.org	https://www.moneymanagement.org
Email	infohousingeducation@balancepro.org	info@chesinc.org		
Phone	888-456-2227	816-533-7417	855-799-3593	866-232-9080
Pre-Purchase One-on-One Counseling				
Video Conference	N/A	Free - After Education is Completed	N/A	\$179 (single or joint)
Phone	Free - After Education is Completed (called Advising Session)	Free - After Education is Completed	\$150 (single or joint)	\$179 (single or joint)
Pre-Purchase Group or Internet Homebuyer Education Course				
On Demand Internet	\$75 self-paced workshop via Framework	\$100 self-paced workshop via eHomeAmerica	\$75 self-paced workshop via Framework OR \$75 via eHomeAmerica	\$45 Essentials for Home Buying Online Course
Group Video Conference	Free option: Two three-hour workshops or webinars. These classes take place on two consecutive Saturdays and must be completed in order. https://www.bebalanced.org/housing-workshops#workshops	N/A	N/A	N/A
Group Face to Face Group Session	N/A	N/A	N/A	N/A