Completing a Homebuyer Education class is a necessary part of becoming eligible for a Maryland Mortgage home loan and Down Payment Assistance. Lenders are required to include a copy of your Homebuyer Education Completion Certificate in your loan application. This education class can be any class approved and provided by HUD, Private Mortgage Insurers, Fannie Mae or Freddie Mac, including an online class. mmp.maryland.gov/classes

Note that there are special requirements for Homebuyer Education for borrowers seeking to purchase a home using the Maryland Mortgage program in some jurisdictions, as described in the table below.

ANNE ARUNDEL COUNTY	Homebuyer Education must be provided by a HUD-Approved housing counseling agency The borrower must complete a Homebuyer Education course that includes at least eight hours of education on credit, budget, savings, the settlement process, and mortgage products. For the City of Annapolis, homebuyer education must be provided by the Arundel County Development Services, Inc. For further information: **https://acdsinc.org/housing-resources/homebuyers/homeownership-counseling/**
BALTIMORE CITY	First-Time Homebuyers (see "Definitions" below) must complete Homebuyer Education with an organization approved by Baltimore City, and obtain a certificate of completion BEFORE ENTERING INTO A CONTRACT OF SALE to purchase a home. Move-Up Homebuyers (see "Definitions" below) must complete Homebuyer Education with an organization approved by Baltimore City, and obtain a certificate of completion BEFORE CLOSING.
BALTIMORE COUNTY	Homebuyer Education must be received from one of the following agencies: - Diversified Housing Development - Eastside Community Development Corp., Inc. - Harbel Housing Partnership Program - Neighborhood Housing Services of Baltimore Inc. - Southeast CDC Workshop and individual counseling must be completed and a certificate of completion received BEFORE THE BORROWER ENTERS INTO A CONTRACT OF SALE to purchase a home.
HARFORD COUNTY	**Homebuyer Education must include a minimum of two hours of one-on-one, face-to-face counseling and three hours of workshop counseling.** The counseling must be provided by Home Partnership, Inc. or the Harford County Housing Agency.

Definitions - A "First-Time Homebuyer" is defined as someone who has not owned a principal residence anywhere in the last three years. A "Move-Up Homebuyer" is someone who has owned a principal residence in the last three years, and is purchasing a home. To qualify for Maryland Mortgage program loan products, Move-Up Homebuyers must sell their currently-owned residential property before purchasing their new home.

Many Homebuyer Education class providers are listed on the following page, but other options (online classes) may be available for counties that don't have special requirements as listed above.

ONLINE HOMEBUYER EDUCATION CLASSES

Framework- (FNMA Approved, available in Spanish) - frameworkhomeownership.org/get-started/homebuyer-education
Genworth- (FNMA Approved, available in Spanish) - mortgageinsurance.genworth.com/LenderServices/HomebuyerEducation.aspx
Housing Options & Planning Enterprises, Inc. (HOPE)- (HUD Approved)- ehomeamerica.org/hope
Mortgage Guaranty Insurance Corporation (MGIC)- (FNMA Approved, available in Spanish)- mgic.com/lender-services/homebuyer-education.html

WESTERN MARYLAND
(Allegany, Frederick, Garrett and Washington counties)

★**Cumberland Neighborhood Housing Services, Inc.**
400 N. Mechanic Street
Cumberland MD 21502
301-722-6958

★**Frederick Community Action Agency**
100 S. Market Street
Frederick, MD 21701
301-600-1506

★**Garrett County Community Action Committee, Inc.**
104 E. Center Street
Oakland, MD 21550
301-334-9431

★**Hagerstown Home Store**
21 East Franklin Street
Hagerstown, MD 21740
301-797-0900

Interfaith Housing Alliance, Inc.
731 N. Market Street
Frederick MD 21701
800-836-6088

★**Washington County Community Action Council, Inc.**
101 Summit Avenue
Hagerstown, MD 21740
301-797-4161

SOUTHERN MARYLAND
(Calvert, Charles and St. Mary's counties)

★**Southern Maryland Tri-County Community Action Committee, Inc.**
8383 Leonardtown Road
Hughesville, MD 20637
301-274-4474 ext. 262

GREATER WASHINGTON
(Montgomery and Prince George's counties)

★**Asian-American Homeownership Counseling, Inc. (AAHC)**
12320 Parklawn Dr., #239
Rockville, MD 20852
301-760-7636
Bi-lingual (Korean, Chinese, Vietnamese & Spanish)

★**Greater Washington Urban League**
6200 Baltimore Avenue, Suite 303
Riverdale, MD 20737
301-985-3519

★**HomeFree-USA**
3401A E. West Hwy.
Hyattsville, MD 20782
301-891-8400

Housing & Community Initiatives, Inc.
444 N. Frederick Avenue, Suite 305
Gaithersburg, MD 20877
301-590-2765

★**Housing Initiative Partnership, Inc.**
6525 Belcrest Road, Suite 555
Hyattsville, MD 20782
301-699-3835
(Spanish)

★**Housing Options and Planning Enterprises, Inc. (HOPE)**
6188 Oxon Hill Road, Suite 700
Oxon Hill MD 20745
301-567-3330

★**Kairos Development Corp.**
5601 Old Branch Avenue
Camp Springs, MD 20746
301-899-1180

★**Latino Economic Development Center**
11002 Veirs Mill Rd. Suite 503
Wheaton, MD 20902 (Spanish)
202-540-7431

★**Money Management International**
15847 Crabbs Branch Way
Rockville, MD 20855
866-515-2227

★**Roots, of Mankind Corp.**
4273 Branch Avenue, Suite 205
Temple Hills, MD 20748
301-899-6800

★**Sowing Empowerment and Economic Development, Inc. (SEED)**
6201 Riverdale Road, #200
Riverdale, MD 20737
301-458-9808

★**Unity Economic Development Corp.**
5801 Allentown Road, Suite 309
Suitland, MD 20746
301-505-0331

EASTERN SHORE
(Caroline, Cecil, Dorchester, Kent, Queen Anne's, Somerset, Talbot, Wicomico and Worcester counties)

★**Cecil County Housing Agency**
200 Chesapeake Blvd.
Suite 1800
Elkton, MD 21921
410-996-8216

Delmarva Community Services, Inc.
435 High Street
Cambridge, MD 21613
410-901-2991 ext. 14

★**The Maryland Rural Development Corp.**
101 Cedar Lane, PO Box 739
Greensboro, MD 21639
410-479-3566 ext. 12
(French)

★**Salisbury Neighborhood Housing Service, Inc.**
400 Snow Hill Road
Salisbury, MD 21804
410-543-4626

★**Shore Up! Inc.**
520 Snow Hill Road
Salisbury, MD 21804
410-749-1142 ext. 307

Talbot County Dept. of Housing
11 N. Washington Street
Easton, MD 21601
410-770-6821

Visions America Community Development Corporation
401 Washington Street
Cambridge, MD 21613
410-901-9131

CENTRAL MARYLAND
(Anne Arundel, Carroll, Harford and Howard counties)

★**Anne Arundel County Economic Opportunity Committee**
251 West Street
Annapolis, MD 21401-1951
410-626-1900 ext. 1018
(Spanish)

★**Arundel Community Development Services, Inc.**
2666 Riva Road, Suite 210
Annapolis, MD 21401
410-222-7608
(Spanish)

City of Westminster Office of Housing and Community Development
56 West Main Street
Westminster, MD 21157
410-848-2261
(Westminster residents only)

★ ■ **Harford County Housing Agency**
15 S. Main Street, Suite 106
Bel Air, MD 21014
410-638-3045
(Spanish)

★ ■ **Home Partnership, Inc.**
Rumsey Towers Bldg.
626 Towne Center Drive, Suite 301
Joppatowne, MD 21085
410-679-3200

Howard County Office of Housing and Community Development
6751 Columbia Gateway Drive
Columbia, MD 21046
410-313-6318

GREATER BALTIMORE
(Baltimore County and Baltimore City)

★●♦**Belair-Edison Neighborhoods, Inc.**
3412 Belair Road
Baltimore, MD 21213
410-485-8422

★●**Comprehensive Housing Assistance, Inc.**
5721 Park Heights Avenue
Baltimore, MD 21215
410-466-1990 ext. 0

★●**The Development Corp. of Northwest Baltimore**
3521 W. Belvedere Avenue
Baltimore, MD 21215
410-578- 7190 ext. 0

★**CCCS of MD & DE**
757 Frederick Rd.
Baltimore, Md. 21228
Phone 800-640-2227 ext. 3050

★♦**Diversified Housing Development**
8025 Liberty Road
Windsor Mill, MD 21244
410-496-1214

★●**Druid Heights CDC**
2140 McCulloh Street
Baltimore, MD 21217
410-523-1350

★♦**Eastside Community Development Corp., Inc.**
Atrium Offices at Eastpoint Mall
7835 Eastern Avenue, Suite 302
Baltimore, MD 21224
410-284-9861

★●**Garwyn Oaks Housing Resource Center**
2300 Garrison Blvd. , Suite 270
Baltimore, MD 21216
410-947-0084

★●**Greater Baltimore Urban League**
512 Orchard Street
Baltimore, MD 21201
410-523-8150 ext. 221

★●♦**Harbel Housing Partnership**
5807 Harford Road
Baltimore, MD 21214
410-444-9152

●**Making Choices for Independent Living, Inc.**
3011 Montebello Terrace
Baltimore, MD 21214
410-444-1400
(For disabled borrowers only)

★●**Neighborhood Housing Services of Baltimore, Inc.**
819 Park Avenue
Baltimore, MD 21201
410-327-1200

★●**Neighborhood Housing Services of Baltimore, Inc.**
4115 Frederick Avenue
Baltimore, MD 21229
410-464-0461

★●**Park Heights Renaissance, Inc.**
3939 Park Heights Avenue
Suite 268
Baltimore, MD 21215
410-664-4890

Reservoir Hill Improvement Council, Inc.
2001 Park Avenue
Baltimore, MD 21217
410-225-7547

★●**Southeast CDC**
3323 Eastern Avenue,
Suite 200
Baltimore, MD 21224
410-342-3234 x21

★●♦**St. Ambrose Housing Aid Center**
321 East 25th Street
Baltimore, MD 21218
410-366-8550 ext. 221

★ *HUD approved housing counseling Homebuyer Education agency as of 4/1/15*
♦ *Only Homebuyer Education identified with this mark is approved for borrower requesting DPA and/or a Partner Match Program loan on property located in Baltimore County.*
● *Only Homebuyer Education identified with this mark is approved for borrower receiving funds from a Baltimore City program.*
■ *Harford County only allows two agencies, Home Partnership, Inc. or the Harford County Housing Agency.*