

Ralph M. Perrey, Executive Director



**MEMORANDUM**

DATE: March 6, 2018  
TO: All Originating Agents  
FROM: Rhonda Ronnow, Director of Loan Operations  
SUBJECT: **Homebuyer Education Requirement**

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THDA recognizes the importance of promoting quality in homebuyer education and counseling; and in 1996 the Homebuyer Education Initiative (HBEI) was established. Through HBEI, THDA works closely with participating agencies (HBEI providers) to insure they are dedicated to providing professional, affordable, high-quality, effective homeownership education and counseling services to Tennessee consumers.

While these Agencies may or may not be HUD-approved counselors, they are committed to THDA's HBEI Program Agreement established to promote standards and policies that are based on national best practices. Additionally these agencies participate in periodic program reviews. The agencies also report programming outcome data to THDA that is utilized by our Research Division.

Recently it was brought to our attention that there may be a misunderstanding on THDA's education requirement. THDA accepts Pre-Purchase certificates from our HBEI Providers **and** any HUD-approved housing counseling agency (<https://www.hud.gov/findacounselor>).

THDA Approved HBEI Providers list, look up by county can be found on our website here: <https://resources.thda.org/OAandHBEweblis/HBEIlist1.aspx>

Thank you for your continued participation in THDA's mortgage programs.



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