



DC Housing Finance Agency  
Program Notification  
December 23, 2020

**2020-09**  
**Home Buyer Education Requirements**  
**DC Open Doors/DC4ME**

The purpose of this Notification is to clarify the Home Buyer Education Requirements for DC Open Doors and DC4ME Loans.

**Homebuyer Education Requirements Effective Immediately:**

**Conventional** – required when all home buyers are first time homebuyers:

- The Homebuyer Education course must:
  - 1) Meet **Freddie Mac** Guidelines when using **HFA Advantage/LPA** as follows:
    - Be Credit Smart, or a program provided by a HUD approved counseling agency **or a program provided by a mortgage insurance company**
  - 2) Meet **Fannie Mae** Guidelines when using HFA Preferred/DU as follows:
    - Be Framework, or a program meeting the standards defined by the National Industry Standards for Homeownership Education and Counseling or be a HUD approved course

**FHA** – as/when required per FHA guidelines

Education Certificate to be submitted with loan package.

Should you have any questions about any DCHFA's products, processes, or procedures, please contact Bill Milko at 202-321-2156 or [hfaloans@dchfa.org](mailto:hfaloans@dchfa.org).