



**United States Department of Agriculture  
Rural Development**

TO: State Directors  
Rural Development

ATTN: Program Directors  
Single Family Housing

FROM: Richard A. Davis  
Acting Deputy Administrator  
Single Family Housing

A handwritten signature in black ink that reads "Richard A. Davis". The signature is written in a cursive style and is positioned over the printed name and title of the sender.

SUBJECT: On-Line Homeownership Education

On May 7, 2007, the homeownership education requirement went into effect. Based on each state's assessment and feedback received, there was a general consensus that on-line homeownership counseling should be made available, especially for applicants who cannot reasonably access what we had determined at the time to be the preferred formats of homeownership education.

As such, we have recently evaluated an on-line counseling course, with the participation of the U.S. Department of Housing and Urban Development (HUD).

It was determined that the online course offered by eHome America meets the Agency's needs as a provider for on-line homeowner education. The website for eHome is as follows: [www.eHomeAmerica.org](http://www.eHomeAmerica.org).

***One of the features of this on-line training is that it is closely associated with a number of local non-profit organizations that provide counseling support to the user.***

***Please note:*** There is a nominal fee associated with this on-line course which varies slightly depending on which non-profit organization the borrower chooses to work with.

For more information regarding on-line homeowner education, please contact Shantelle Gordon at 202-205-9567 or [Shantelle.gordon@wdc.usda.gov](mailto:Shantelle.gordon@wdc.usda.gov)

EXPIRATION DATE:  
February 28, 2011

FILING INSTRUCTIONS:  
Housing Programs

1400 Independence Ave, S.W. · Washington DC 20250-0700  
Web: <http://www.rurdev.usda.gov>

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