

**UNITED STATES DEPARTMENT OF AGRICULTURE
RURAL DEVELOPMENT**

Rural Business Cooperative Service	601 Business Loop 70 West	(573)876-0976
Rural Housing Service	Parkade Center, Suite 235	FAX (573)876-0977
Rural Utilities Service	Columbia, MO 65203	TDD (573)876-9480

For Administrative Use Only	Missouri RD AN No. (1441)HB-1- 3550
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April 25, 2007

TO: All Local and Area Offices
Missouri

FROM: Gregory C. Branum
State Director, Rural Development

SUBJECT: Homeowner Education Providers

PURPOSE/INTENDED OUTCOME:

To provide guidance on available resources for homeowner education courses in the state

COMPARISON WITH PREVIOUS AN:

No previous AN has been issued on this subject.

IMPLEMENTATION RESPONSIBILITIES:

HB-1-3550 was recently revised and now requires applicants who are first time homebuyers to complete homebuyer education training prior to loan closing. The handbook further states that each state is to issue an annual supplement which provides a list of approved homeowner education providers.

In order to implement this new requirement, we will identify all known providers and their fees. At this time it is the borrower's responsibility to pay any fees necessary to complete the course they choose. You will provide them the attached list, for their information, of the providers in your area. The fees may be included in loan costs and reimbursed to the applicant at loan closing. It is the responsibility of the applicant to pay such costs, even if a loan never closes.

First time homebuyers must provide evidence of completion of a course before a loan can be closed.

Attachment – Homeowner Education Providers

EXPIRATION DATE: 5/31/2008	FILING INSTRUCTIONS: Preceding Rural Development Inst. HB-1-3550
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HOMEOWNER EDUCATION PROVIDERS

Statewide providers:

University of Missouri Extension
142 B Stanley Hall
Columbia MO 65211
Contact: Michael E. Goldschmidt
573-884-0905

Email: www.missourifamilies.org

Website: <http://extension.missouri.edu/hes/architectural.htm>

Cost: \$75 per family and they want at least a group of four families per session. It is recommended that each family purchase a workbook at \$25.

Jamie Thompson at Jefferson City 573-634-2824

David Davis at Trenton, Missouri 660-359-5643

Cynthia Crawford at Marshall, MO 660-886-6908

Debby Whiston at Kahoka 660-727-3339

Rebecca Blocker at Farmington 573-756-4539

North:

North East Community Action Corporation

16 N. Court St., P.O. Box 470

Bowling Green, MO 63334

Contact: LaDonna Otto

573-324-6622

Email: lbryant@necac.org

Cost: \$75 If there is a group it will be less.

Area: Pike, Lincoln, Marion, Monroe, Macon, Shelby, Montgomery, Warren, Randolph, Lewis, St. Charles, and Ralls Co.

Daniel Boone Regional Library

101 W. Broadway

Columbia MO 65201

Contact: Joan Smith

Times: Class is given once per month.

573-442-1315

Cost: \$10

Boone County

Southwest:

Stone County Housing Development Corporation
P.O. Box 254, first floor Courthouse
Galena, MO 65656
Contact: Barbara A. Booth
417-357-0031
Cost: \$75 - \$100
Area: Stone and Taney County

Meramec Regional Planning Commission
#4 Industrial Drive
St. James, MO 65559
Contact: Chuck Cantrell
573-265-2993
Cost: \$100 per family for a three family class. Will need three families per class to meet this price.
Area: Jefferson, Franklin, Phelps, Dent, Maries, Crawford, Osage, Gasconade, Pulaski, and Washington Counties

Central Missouri Community Action
2010 William St.
Jefferson City, MO 65109
Contact: Pat Lockwood
573-635-4480
Cost: Free
Area: Cole, Moniteau, and Osage Counties

West Central Community Action Agency
106 W. 4th St.
P.O. Box 125
Appleton City, MO 64724
Contact: Betty Stephan, Linda Wiessenburger, or Kay Miller
660-476-2185
Email: kmiller@wcmcaa.org
Cost: Free
Area: Benton, Hickory, Cass, Cedar, Bates, Vernon, Henry, Morgan, and St. Clair Counties

Missouri Valley Community Action Agency
1415 S. Odell Ave.
Marshall MO 65340
Contact: Ronda Wickham

660-886-7476

Cost: \$15 for the book

Area: Saline, Pettis, Carroll, Johnson, Chariton, Ray and Lafayette Counties

Southwest (cont):

Missouri Ozark Community Action Agency

106 West Pine

Richland, MO 64724

Contact: Pat Thieman

573-765-3263

Cost: Free

Area: Miller and Camden Co.

Consumer Credit Counseling Service

1515 S. Glenstone

Springfield, MO 65804

Contact: Tonya Collister

417-889-7474

Email: cccsftheozarks.org/locations.php

Cost: \$75 per family / needs 6 families to be able to do it for this price. Will do one in Joplin when have a full class.

Area: Greene, Polk, Dallas, Laclede, Wright, Webster, Douglas, Ozark, Taney, Christian, and Stone

Southeast:

Ozark Foothills Regional Planning Commission

3019 Fair St.

Poplar Bluff, MO 63901

Contact: Kelli Ibrahim

573-785-6402

Email: Ofrpc@mycitycable.com

Cost: Free

Area: Butler, Carter, Reynolds, Ripley, and Wayne Cos.

Williamson and Associates, LLC

334 N. Frederick

Cape Girardeau, MO 63701

Contact: J.J. Williamson

Type of program: Moneysmart

Cost: \$15 per module/4 modules per course/student–on computer \$60

\$25 per module/4 modules per course/student-classroom \$100

Area: Cape Girardeau Co.