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Rhode Island Housing Launches Online Homebuyer Education Program eHome America

Online course makes important homebuying information more accessible to Rhode Island homebuyers
Providence, R.I. (November 15, 2013) – In an ongoing commitment to serving homebuyers throughout the state, Rhode Island Housing today announced the launch of their online Homebuyer Education program. This program, specifically designed to meet the needs of first-time homebuyers, makes online homebuyer education classes available to Rhode Island homebuyers through the eHome America platform.

In order to provide first-time homebuyers with the information necessary for them to become successful homeowners, Rhode Island Housing requires that they complete a homebuyer education class before purchasing a home with financing from Rhode Island Housing. Rhode Island Housing's homebuyer education classes have traditionally been structured as in-person classes, held at convenient locations throughout the state. This new, online option is a direct response to the needs of these customers, offering a more convenient alternative to the traditional class that still allows homebuyers to learn helpful information about purchasing a home.

“One of the core principles that we always communicate to Rhode Island homebuyers is to buy smart,” said Richard Godfrey, Executive Director of Rhode Island Housing. “We want homebuyers to make smart, informed investments for their futures and the Homebuyer Education program plays a critical role in helping to achieve this goal. It is our pleasure to further expand our Homebuyer Education program to include a convenient, online option, and we wish all Rhode Island homebuyers the best of luck as they begin on their path to homeownership.”

The online class is offered through eHome America, a nationally recognized partner utilized by more than 250 housing counseling agencies throughout the United States to provide education, counseling and certification. The program, based on NeighborWorks America's “Realizing the American Dream” curriculum, meets national industry standards for homebuyer education and closely mirrors the in-person classes taught directly by Rhode Island Housing employees. According to a NeighborWorks study, homebuyers that have completed homebuyer education are ten times less likely to go into foreclosure.

“Rhode Island Housing understands that for some homebuyers it may be difficult to attend one of our in-person classes,” said Peter Walsh, Director of Homeownership and Customer Service for Rhode Island Housing. “We strive to make the homebuying process as simple as possible for our customers, and we believe that offering these classes online will make homebuyer education more accessible to buyers.”

Many features of the eHome America platform make the course the right choice for today's busy customers. The class follows an animated video structure and walks participants through each step on the path to homeownership, covering topics ranging from buyer preparedness to understanding credit to managing finances and keeping a home. At the end of each section, participants are quizzed on the subject matter covered.

The platform allows participants to complete the course at their own pace, and is offered both in English and Spanish to respond to the needs of diverse homebuyers. Upon successful completion of the course, participants receive a certificate of completion from eHome America.

Online classes (also available in Spanish)

If you are beginning to think about homeownership, or are interested in learning more about what it takes to become a homeowner, Rhode Island Housing encourages you to sign up for a class. To learn more, or to register to take Rhode Island Housing's eHome America online class, visit www.ehomeamerica.org/rhodeislandhousing. This class is available for a one-time fee of \$45 and can take anywhere from five to eight hours to complete, depending on the individual.

In-person classes

To learn more about Rhode Island Housing's free, in-person homebuyer education classes, please visit the Rhode Island Housing [website](#). In-person classes are typically held weekly, from 6 p.m. – 9:30 p.m., at convenient locations throughout Rhode Island. Additionally, local community development corporations (CDCs) also offer in-person classes for first-time homebuyers. Information on these classes can be found by visiting the Housing Network of Rhode Island at housingnetworkri.org/homeownership-connection/ or calling 401-521-1461.

About Rhode Island Housing

Together with its partners, Rhode Island Housing works to ensure that all people who live and work in Rhode Island can afford a healthy, attractive home that meets their needs. Rhode Island Housing uses all of its resources to provide low-interest loans, grants, education and assistance to help Rhode Islanders find, rent, buy, build and keep a good home. Created by the General Assembly in 1973, Rhode Island Housing is a privately funded public purpose corporation.

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