

FINALLY HOME!

HOMEBUYER EDUCATION



Homebuyer Education:
A Chance to Learn...
A Chance to Own.

Idaho Partners for Homebuyer Education, Inc.
PO Box 7585 • (565 W. Myrtle, 83702)
Boise, Idaho 83707-1585 • 1.877.888.3135



CLASS INFORMATION

Idaho Partners for Homebuyer Education, Inc. offers the Finally Home! program to help address many issues that potential homeowners face. You'll learn all the steps involved in making what will probably be the biggest investment in your lifetime.

THE CLASS

Finally Home! will take you through the home-buying process step-by-step — from deciding whether homeownership is right for you to finding the home that meets your needs.

After completing the program, you will be more knowledgeable about buying a home and better able to negotiate the purchase price and financing of your future home.

THE TEACHERS

Regional training partners throughout Idaho conduct Finally Home! classes on a regular basis. These eight-hour classes taught by local housing professionals may take place in a one-day setting or a two- to three-day setting.

Call toll-free for more information at 1.877.888.3135.

There is also an online program at www.finallyhomecourse.com for those unable to take advantage of the classroom program.



INCENTIVES

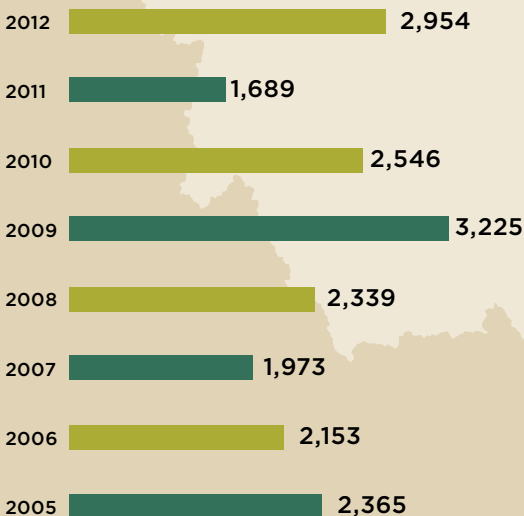
You may be eligible for incentives when you successfully complete Finally Home!. Discuss these options with your mortgage lender:

- Down payment and closing cost assistance
- Programs that accept higher debt ratios
- Lower mortgage insurance premiums
- Using “gifted funds” at closing

Idaho Partners for Homebuyer Education, Inc., and its regional training partners are HUD-approved housing counseling agencies.

FINALLY HOME!

GRADUATES STATEWIDE



Cumulative Grad Total Since 1999: **31,134**



THE CURRICULUM

Finally Home! will cover everything from whether you can afford homeownership to information about mortgages, closing costs, budgets, and home maintenance. It will address financial issues such as:

- Can I qualify for a mortgage with bad credit or no credit?
- How much cash do I need to have on hand for closing?
- If I can't buy a house now, how can I prepare myself for a future purchase?

The class will also explain how to shop for a home that is both affordable and appropriate for your lifestyle:

- How do I choose a REALTOR®?
- What should I look for in a house?
- How do I make an offer?

Other important issues that will be addressed are:

- Accessing affordable mortgage programs.
- Filling out a loan application.
- Ongoing responsibilities of homeownership.
- Credit and budgeting issues.
- Predatory lending.

Finally Home! Homebuyer Education classes are specifically designed for first-time homebuyers and are taught throughout the state by regional training partners. Contact the location nearest you for class schedules or go to idahohousing.com and follow the homebuyer education links.

Regional Training Partner Locations:

Benewah, Kootenai, and Shoshone Counties

Coeur d'Alene Association of REALTORS®
208.667.0664

Bonner and Boundary Counties

Bonner Community Housing Agency
208.263.5720

Boise

Neighborhood Housing Services, Inc.
208.258.6225 or visit www.nhsid.org

Idaho Falls

Greater Idaho Falls Association of REALTORS®
208.523.1477

Nampa

Nampa Association of REALTORS®
208.467.9534
English and Spanish classes available.

Pocatello

Pocatello Neighborhood Housing Services
208.232.9468 or visit www.pnhs.org

Twin Falls

College of Southern Idaho
208.732.6442 or visit www.csi.edu

(There is a \$10 to \$20 per person charge at all locations.)

Finally Home! Online

The Finally Home! Homebuyer Education course is offered online and is available in English and Spanish. Cost is \$50 at www.finallyhomecourse.com.

For more information, call toll-free 1.877.888.3135.



Idaho Partners for Homebuyer Education, Inc. is a nonprofit organization that has teamed up with partners in Idaho to offer homebuyer education. Local housing professionals take you through the complete home-buying process to help you make important decisions.



Finally Home! Financial Sponsors

as of December 31, 2012

\$20,000 & Up

Idaho Housing and Finance Association
NeighborWorks® America
U.S. Department of Housing and Urban
Development (HUD)

\$5,000 – \$9,999

HOME Funds (U.S. Dept of HUD)
U.S. Bank
Wells Fargo Housing Foundation

\$1,000 – \$4,999

KeyBank Foundation

\$500 – \$999

Alliance Title and Escrow
Idaho Independent Bank
Intermountain Community Bank
InterWest Mortgage

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Hearing Impaired
1.800.545.1833 ext. 400



www.idahohousing.com