



Homebuyer Education

Finally Home!®



Idaho Partners for
Homebuyer Education, Inc.
P.O. Box 7585
(565 W. Myrtle, 83702)
Boise, Idaho 83707-7585
1-877-888-3135



The 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 your biggest investment.

The Class

Finally Home!® will take you through the homebuying 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 homebuying and better able to negotiate the purchase price and financing of your future home.

The Teachers

Nine 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 one day or over the course of several days.

Call toll-free for more information 1-877-888-3135.

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



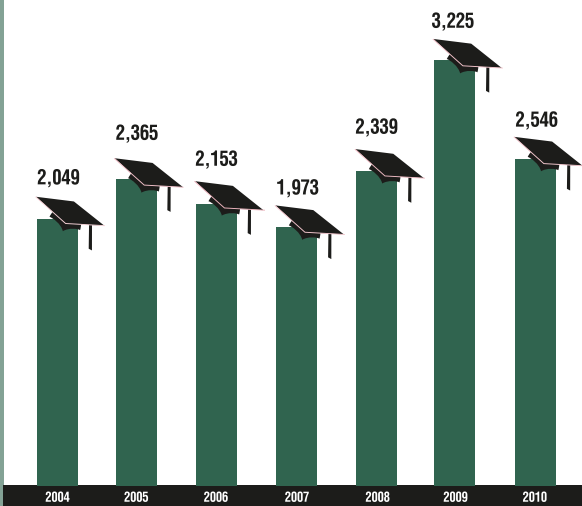
Incentives

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



Finally Home!® Graduates Statewide Cumulative Grad Total 26,524 since 1999



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

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 www.ihfa.org 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) 255-1443. Registration is handled by the Selkirk Association of REALTORS[®] at (208) 265-2227.

Boise/Meridian/McCall: Neighborhood Housing Services, Inc., (208) 343-4065, or visit www.nhsid.org

Caldwell: Caldwell Board of REALTORS[®], (208) 459-3301

Idaho Falls: Greater Idaho Falls Association of REALTORS[®], (208) 523-1477, (English and Spanish classes available)

Lewiston: Community Action Partnership, (208) 746-3351

Nampa: Nampa Association of REALTORS[®], (208) 467-9534

Pocatello: Pocatello Neighborhood Housing Services, (208) 232-9468

Twin Falls: College of Southern Idaho, (208) 732-6442, or visit www.csi.edu. (English and Spanish classes available)

***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.

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

For more information, call toll-free 1-877-888-3135.



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

***Finally Home!*[®]
Financial Sponsors**

as of December 31, 2010

\$20,000 & Up

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

\$5,000-\$9,999

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

\$1,000-\$4,999

Alliance Title and Escrow
Home Federal Foundation
Wells Fargo Foundation

\$500 - \$999

Bank of Commerce
Home Federal Savings
Idaho Independent Bank
Interwest Mortgage
Mountain West Bank

Idaho Partners for Homebuyer Education, Inc.

P.O. Box 7585 (565 W. Myrtle, 83702)
Boise, Idaho 83707-7585
208-331-4847
Toll-free 1-877-888-3135
Hearing Impaired
1-800-545-1833 ext. 400
www.ihfa.org

