

# FINALLY HOME!

## HOMEBUYER EDUCATION



**Finally Home!**<sup>®</sup>

Homebuyer Education

Idaho Housing and Finance Association



# CLASS INFORMATION

Idaho Housing and Finance Association 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

Industry experts conduct the Finally Home! classes on a regular basis throughout Idaho. These six-hour classes may take place in a one- or two-day setting.

Call toll-free for more information at 1.877.888.3135.

There is also an online program at [www.finallyhomecourse.com](http://www.finallyhomecourse.com) for those unable to take advantage of the classroom program.



## INCENTIVES

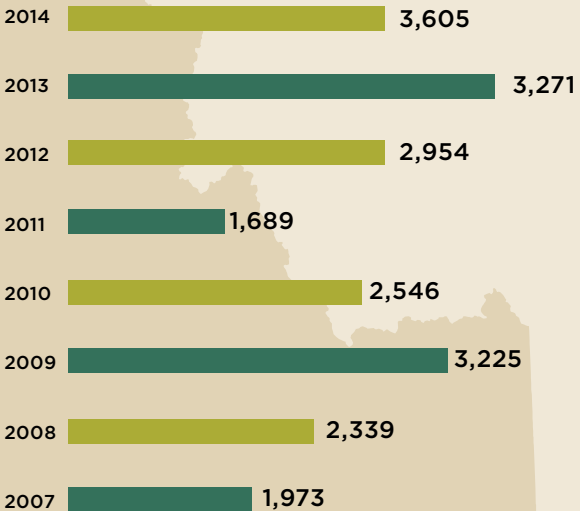
You may be eligible for incentives when you successfully complete Finally Home!. Discuss these options with your mortgage lender:

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

Idaho Housing and Finance Association is a HUD-approved housing counseling agency.

## FINALLY HOME!

### GRADUATES STATEWIDE



Cumulative Grad Total Since 1999: **38,084**



# 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. Contact the location nearest you for class schedules or go to [idahohousing.com](http://idahohousing.com) and follow the homebuyer education links.

## Regional Training 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](http://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**

NeighborWorks Pocatello  
208.232.9468 or visit [www.nwpocatello.org](http://www.nwpocatello.org)

### **Twin Falls**

College of Southern Idaho  
208.732.6442 or visit [www.csi.edu](http://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](http://www.finallyhomecourse.com).

**For more information, call toll-free 1.877.888.3135.**



Idaho Housing and Finance Association 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.

---

### **Idaho Housing and Finance Association**

PO Box 7585  
(565 W. Myrtle, 83702)  
Boise, Idaho 83707-1585  
208.331.4876  
Toll-free 1.877.888.3135

Hearing Impaired  
1.800.545.1833 ext. 400



[www.idahohousing.com](http://www.idahohousing.com)