

*Relax.
You're Finally Home!*



finallyhome ®

Finally Home! offers the essential education and expert support to ensure that everyone has the opportunity for a safe, stable home where they can flourish. For more than 25 years, our education and HUD-approved counselors have helped hundreds of thousands of first-time homebuyers, move-up homebuyers, homeowners, and renters.



Homebuyer Education



Invaluable Knowledge

Homebuyer education will take you step-by-step through the home-buying process—from deciding whether homeownership is right for you to selecting the right professional partners that can help you find the home and the loan that best meet your needs. The course will help you understand that you do not need 20% down to purchase a home. You will learn about options for down payment and closing costs and become comfortable knowing what you can afford for successful and sustainable homeownership. Additionally, it will help you understand the inspection, appraisal, and closing processes, which are all important steps to buying a home.

The course is taught by a network of experts in all segments of real estate, and is available nationwide online and in-person in some states. It is available at a minimal cost in English and Spanish.



Money Saving

Taking Finally Home! may help you qualify for down payment assistance, a lower interest rate, reduced mortgage insurance rates, and ultimately the ability for a lower monthly mortgage.

TOP FIVE BENEFITS

OF HOMEBUYER EDUCATION

1. Identify a comfortable home price range.
2. Understand your credit score and budgeting needs.
3. Increase your eligibility for down payment assistance.
4. Understand the home loan process.
5. Prepare yourself for wise homeownership decisions.



150,000+

Finally Home! Graduates



Financial Basics

In addition to homebuyer education, we offer an online course that empowers individuals with the knowledge and confidence they need to take control of their finances and move one step closer to their housing goals. The interactive, engaging course covers topics such as budgeting, banking, mastering credit, insurance, tax essentials, handling financial emergencies, and so much more.



Homeowner Education

Graduates of homebuyer education have free access to our Homeowner's Toolkit, which is frequently updated with real-world tips for home maintenance, refinance, insurance, budgeting, and more.

Enjoy access to this valuable toolkit for as long as you own a home.

To learn more or register, visit

[finallyhome.org](https://www.finallyhome.org)



Housing Counseling

We are a HUD-approved housing counseling agency. Our advisors conduct confidential interviews to discuss clients' housing needs and help them find the right resources. Advisors do not provide financial assistance or legal advice, however they may be able to help determine the best way to address your housing concerns and assist you with a variety of situations.



Pre-Purchase Counseling

Our advisors can walk you through the home-buying process and help you determine the right time to buy, based on your personal financial position. We'll meet with you one-on-one to learn your situation and continue to offer guidance whenever you need it. We will help you with everything from understanding and improving your credit score to being equipped with the right financial tools.

Counseled clients are 42% more likely to buy a home that is affordable for the long term.



Post-Purchase Counseling

Whether you're experiencing a sudden loss of income, have taken on more debt than you can handle, or just need help preparing for the costs of homeownership, our experienced advisors will help you form a plan so you can still pay your bills, avoid late payments, and still have enough money for emergency savings.

Counseled clients are almost three times more likely to receive a loan modification, with average savings of \$732 per year.



Foreclosure Mitigation

At some point during the term of your mortgage, it may be difficult to afford. If this happens, it's important to reach out to your mortgage lender as soon as possible—don't let the payment deadline pass. Our expert advisors can work as an intermediary between you and your mortgage servicer to help prevent foreclosure on your home. Our goal is to help you determine the right option for your specific situation and keep you in your home.

More than two-thirds of those who seek counseling are able to obtain a mortgage remedy.





Reverse Mortgage

Reverse mortgages are available to homeowners over the age of 62 who wish to borrow against the equity in their home, allowing them to stay in their home and potentially providing additional income. While attractive, reverse mortgages are complicated. The Federal housing Administration (FHA) mandates prior counseling with a HUD-approved housing counseling agency to qualify for a reverse mortgage. Our reverse mortgage-certified counselors will discuss how reverse mortgages work, the financial and tax implications, your payment options, and additional risks associated with a reverse mortgage. Our goal is to help you determine if a reverse mortgage is right for you based on an unbiased assessment of your situation.



Rent Advice

Affordable rental housing is tough to secure in today's competitive marketplace, but that doesn't mean you can't find a great rental. We can help you broaden your rental options by taking steps to have a more appealing application for landlords and property managers.

Our expert advisors can also help you maintain your rental housing, inform you of your rental rights, understand the terms of your rental agreement, network with legal assistance for tenant issues, and identify solutions for maintaining utilities.

In one year, more than 27,000 counseled clients nationwide obtained permanent or temporary housing and avoided eviction.

BEWARE OF FORECLOSURE RESCUE SCAMS—HELP IS FREE!



Housing counseling is available statewide by calling 877.695.2655.

You may also contact a counselor nearest you for rental, pre-purchase, or post-purchase counseling.

For more information and office locations, please visit finallyhome.org.

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is available by calling**

877.695.2655



Idaho Housing and Finance Association, the administrator of Finally Home!, is a HUD-approved housing counseling agency that offers homebuyer education and counseling to homebuyers, homeowners, and renters throughout the United States.



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