



Neighborhood Housing Services, Inc.

Building People, Places, and Partnerships throughout Idaho

Home Buyer Education and Foreclosure Counseling

Finally Home! Home Buyer Education seminars, pre/post-purchase, and foreclosure counseling

NHS' Home Buyer Education and Counseling program's mission is to give all potential home buyers the tools and knowledge they need to *achieve and sustain* the American Dream of homeownership. For many low and moderate income families, homeownership is the only opportunity they have to build assets for their financial security. Vital neighborhoods with high homeownership rates provide families with an environment in which they can grow and prosper, while providing businesses with a stable and growing market of customers.



Since beginning the program in 1995, we have provided over 12,000 people with education and counseling.

NHS is a founding member and Regional Training Partner for *Finally Home!*, a statewide partnership that provides standardized home buyer education throughout Idaho.

Services Offered:

- **Seminars:** *Finally Home!* Home Buyer Education Seminars are designed to educate potential first-time home buyers. Curriculum includes an overview of homeownership, challenges to expect, shopping for a home with a REALTOR[®], choosing a mortgage, necessary insurance, anticipated maintenance, closing procedures, and life as a homeowner.
- **Pre-purchase Counseling:** One-on-one work sessions are provided for those who need help preparing for homeownership, including counseling on budgeting and credit management.
- **Foreclosure Counseling:** NHS offers foreclosure prevention and intervention assistance to homeowners in danger of losing their homes.
- **Reverse Mortgage Counseling:** Helps senior homeowners understand how Reverse Mortgages work and whether it is a good option for them to consider.

NHS' Home Buyer Education Center is supported by:

- **Ada County Association of REALTORS[®] Foundation**
- **Allstate Insurance**
- **Bank of America**
- **Idaho Partners For Home Buyer Education**
- **NeighborWorks[®] America**
- **Pioneer Title**
- **State Farm Insurance**
- **Sterling Savings Bank**
- **U.S. Bank**
- **U.S. Department of Housing & Urban Development**
- **Washington Mutual Bank**
- **Wells Fargo Bank**

For more information, call NHS at 343-4065



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