

Idaho Housing and Finance Association

<http://www.idahohousing.com>

| | |
|---|---|
| First-Lien Mortgage Loans: | Idaho Housing Loan |
| Special Mortgage Purpose Programs Eligible Uses: | Purchase, refinance, rehabilitation |
| Down Payment/Closing Cost Assistance: | <ul style="list-style-type: none"> • Good Credit Rewards Loan (loan) • HOME Down Payment and Closing Cost Assistance (loan) |
| Targeted Populations/Special Programs: | Homebuyers with a credit score of 700+ |
| Mortgage Tax Credit Certificate: | Offered |
| Homeownership Education/Counseling: | Required; Idaho Housing and Finance Association <i>Finally Home!</i> program provides in-person and online classes across the state. |
| Individual Development Accounts: | Not offered |

HELPFUL WEB LINKS

Idaho Affordable Home Loan Brochure (information on loan program, down payment and closing cost assistance, MCCs)
<http://www.idahohousing.com/Portals/0/Media/pdfs/brochures/5-Step%20English-04-15.pdf>

Idaho First Mortgage Program
<http://www.idahohousing.com/home-loans/mortgage-financing/loans.aspx>

Idaho Participating Lenders List
<http://www.idahohousing.com/home-loans/mortgage-financing/participating-lenders-brokers.aspx>

Idaho Resources for Lenders
<http://www.idahohousing.com/home-loans/lenders-brokers/resources.aspx>

Idaho Interest Rates
<http://www.idahohousing.com/home-loans/lenders-brokers/loans/rate-sheet.aspx>

Idaho Approved Homebuyer Education
<http://www.idahohousing.com/home-loans/mortgage-financing/homebuyer-education/finally-home-homebuyer-education.aspx>

Idaho Lender Training
<http://www.idahohousing.com/home-loans/lenders-brokers/training.aspx>