

HFA: Idaho Housing and Finance Association
Entry Name: IHFA “Start smart. Start here.” campaign

Communications entry category: Promotional materials

About IHFA’s “Start smart. Start here.” campaign:

Idaho Housing and Finance Association’s mission is to improve lives and strengthen Idaho communities by expanding housing opportunities, building self sufficiency, and fostering economic development.

The housing crisis has been a challenge in our industry. We realized educating homebuyers before purchasing their homes was key to help them feel more comfortable about purchasing a home. Action was needed to assist those potential homebuyers that were hesitant to enter the market now and to better position IHFA in the housing market.

With that in mind, we developed the “Start smart. Start here.” campaign and supporting promotional materials.

The campaign encourages homebuyers to purchase a home in an educated, affordable, and thought out manner with the assistance of experienced and knowledgeable professionals to help prevent any future homeownership concerns. The campaign led homebuyers to *IdaMortgage.com*, an online homeownership lending and resource center maintained by IHFA. The site is designed to explain the home buying process and the advantages of working with IHFA to potential borrowers. These advantages include:

- Start with homebuyer education first
- Make it affordable with a great interest rate
- Take advantage of down payment assistance
- Don’t miss out on homebuyer tax credits available only through *IdaMortgage*
- Work with qualified, knowledgeable professionals
- Start with IHFA, a local, long-term partner

The campaign leads homebuyers to *IdaMortgage.com*, where they can learn more about these competitive advantages and be connected to professional *IdaMortgage* partners, including lenders and REALTORS®.

The statewide campaign, which began in March 2011 and continues through August 2011, includes the following media and promotional materials:

- Billboards – Displayed statewide in five major cities in Idaho
- Radio spots – Aired on stations in five major cities in Idaho
- Website - *IdaMortgage.com*
- Brochures – 6,500 English and 1,000 Spanish version distributed to consumers, lending partners, and REALTORS statewide
- Email blasts – Distributed to 720 lending partners and 680 REALTORS®
- Fliers – 500 fliers distributed to lending partners and REALTORS® at various training meetings.
- Ads in Real Estate publications – Nine Real Estate publications statewide
- Direct mail postcard – Sent to 5,600 REALTORS® throughout Idaho
- English and Spanish Point-of-sale (POS) displays – Distributed to 150 lending partner offices.

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Each promotional piece was integrated into the campaign to support the others and reinforce the impact of the overall campaign.

A significant piece of this campaign is the “Start smart. Start here.” brochure. This brochure not only contains all the details on IdaMortgage’s competitive advantages, but also contains a useful checklist for homebuyers to use to lead them through the home buying process.

Part of our efforts to educate the public about IdaMortgage and our services included reaching out to Hispanic homebuyers. We prepared several of the materials in Spanish, including the brochure, a print ad, POS displays, and, for the first time at IHFA, a Spanish radio spot.

Target Audience:

Homebuyers, lenders, mortgage brokers, and real estate agents.

Results:

When we first introduced the brochure in March, we were flooded with requests for copies from our lending partners and quickly depleted our initial 3,000 supply, having to reorder brochures again within 60 days.

The media push resulted in spikes in the hits on our “Start smart. Start here.” webpage at *IdaMortgage.com* with 21 percent increase of views in March, when the campaign launched, and 14.5 percent more views in April.

The emails were also welcomed by our partners. While the industry average for ‘*opens*’ is 17.5 percent and ‘*click throughs*’ is 13 percent, data collected indicated that 25.5 percent of our “Start smart. Start here.” emails were opened by lenders and brokers resulting on 33.5 percent of click throughs, well above national average for similar efforts. This email campaign has also received an award of merit from Capital City Communicators, an Idaho networking group of communicators.

As a result of the increased interest and awareness, IdaMortgage’s website saw a growth in online applications submitted from March to June of 57.22 percent compared with the four previous months, and 24.81 compared with the same time period last year. As a result, IHFA was able to sustain its loan production at an average of \$400 million/year.

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Billboards

Spring and Summer



Start smart.

LOW RATES • DOWN PAYMENT ASSISTANCE • TAX CREDITS

IdaMortgage.com

Brought to you by Idaho Housing and Finance Association





Start smart.



IdaMortgage.com

Brought to you by Idaho Housing and Finance Association

LOW RATES • DOWN PAYMENT PROGRAMS • BUYER TAX CREDIT

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Radio Spots
English and Spanish
Listen to ads at this
location:

*[http://www.idamortgage.com/publications
/radio-spots.aspx](http://www.idamortgage.com/publications/radio-spots.aspx)*



1/21/2011 REVISION
IHFA IdaMortgage Radio
:60 "Smart Start"

ANNCR: Now is a great time to buy a home, prices are low and inventory is high. It's truly a buyers market. Start smart at IdaMortgage.com. We can help you make your home buying dream come true.

1st Customer: IdaMortgage's down payment assistance program let us get into a new home and still have money left for furnishings.

2nd Customer: They helped us take advantage of a home buyer tax credit, which will save us up to \$2,000 per year.

3rd Customer: We found that IdaMortgage offers many home buyer programs other lenders don't.

4th customer: Their rates were some of the lowest we found and their customer service agents are right here in Idaho. We liked that.

ANNCR: IdaMortgage, brought to you by Idaho Housing and Finance Association, has been providing low-interest mortgages to qualified homebuyers for 40 years. Start smart with Home Buyer Education and other programs that aren't available anywhere else. Think about the possibilities and the joy of owning your own home.

Start smart. Start here. Visit IdaMortgage.com today. An equal housing lender.



1/21/2011 REVISION
IHFA IdaMortgage Radio
:60 "Smart Start"

ANNCR: Ahora es un buen momento **para comprar una casa, los precios están bajos y el inventario alto**. Es realmente un mercado de compradores. Sea listo con IdaMortgage.com. Podemos ayudarle a hacer su sueño de comprar una casa realidad.

1st Cliente: El programa de asistencia con el pago inicial de **IdaMortgage** nos permitió obtener casa nueva y también nos quedó dinero para los muebles.

2nd Customer: Ellos nos ayudaron a tomar ventaja de un crédito fiscal para compradores de casa, **que nos va a ahorrar hasta \$2000 por año**.

3rd Customer: Averiguamos que IdaMortgage ofrece muchos programas para compradores de vivienda que otros prestamistas no ofrecen.

4th customer: Sus tasas fueron unas de las más bajas que encontramos y sus agentes de servicio al cliente están **aquí** en Idaho. Eso nos gustó.

ANNCR: **IdaMortgage, patrocinado por Idaho Housing and Finance Association**, ha estado proveyendo hipotecas de bajo interés por 40 años a los compradores de vivienda calificados. Sea listo y obtenga educación para el comprador de vivienda y otros programas que no están disponibles en ningún otro lugar. Piense en las posibilidades y la alegría de tener casa propia.

Sea listo. Comience aquí. Visite IdaMortgage.com hoy. **Un prestamista con igualdad en vivienda.**

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Website

www.IdaMortgage.com



- Looking for a Home Loan?
- Check Your Eligibility
- How Much House Can I Afford?
- Contact Participating Lenders or Mortgage Brokers
- What People are Saying About Us
- Lender Resources
- Publications
- Contact Us

About the IdaMortgage Loan Program

Start smart. Start here.

Low rates!
Tax Credits
Down payment assistance

4.25%*
30-year fixed rate, subject to change. APR 4.37%*

Achieve Your Dream of Homeownership
Welcome! IdaMortgage.com is a homeownership lending and resource center brought to you by Idaho Housing and Finance Association, and has been helping homebuyers for over 40 years. This site provides you with information about Homebuyer Education, loan products with great interest rates, down payment assistance, and homebuyer tax credits. Start with a long-term partner and make your home-buying experience a good one. To learn more about the home buying process you can: View our [Homebuyer's guide](#), [Homebuyer's Checklist](#), or [Start Smart Flier](#) and view our loans, products, and programs below.

Programs	Key Features
HOME Down Payment Closing Cost (DPCC) Assistance Program NEW!	Available for first-time homebuyers with a household income less than 80% of area median income . - Minimum of \$1,000 with a maximum of 3.5% of the purchase price not to exceed \$8,000, based on borrower's need, and the adjusted gross household area median income (AMI). - Borrower minimum investment of \$500, with no cash out at closing. - Property must have been previously vacant or owner-occupied. - <i>Finally Home!</i> Homebuyer Education program completion prior to applying for the assistance Click here to learn more
Good Credit Rewards Loan	This loan offers a second mortgage for up to 3.5% of the first mortgage that can be used for down payment and closing costs. This is offered to: - Homebuyers with less than 140% of area median income - Graduates of <i>Finally Home!</i> Homebuyer Education - Homebuyers with a credit score of at least 680 Click here to learn more
Neighborhood Stabilization Homeownership Assistance Funds Program	Click here for NSP Program details.

Loan Products	Key Features
First Loan (30 Year)	- Lowest fixed rate product for low-to-moderate income, first-time borrowers - Check sales price and income limits for qualifications - May qualify for up to \$2000 tax credit every year, (New) Homebuyer Tax Credit Program
Affordable Advantage Loan (30 Year) (Not available at this time)	- No first-time homebuyer requirement - Cannot currently own other real estate - Check the income limits chart for qualifications - No sales price limits - No private mortgage insurance required - Minimum borrower contribution is \$1,000 - May qualify for up to \$2000 tax credit every year, (New) Homebuyer Tax Credit Program - Loan Reservations must be in place no later than Monday, January 10, 2011
Advantage Loan (30 Year)	- No first-time homebuyer requirement - Check the income limits chart for qualifications - No sales price limits - May be used for purchase or refinance - May qualify for up to \$2000 tax credit every year, (New) Homebuyer Tax Credit Program
Conventional Cash-Out Refinance FHA Cash-Out Refinance FHA Streamline Refinance Loan VA Interest Rate Reduction Refinance Loan (IRRRL) USDA-RD Streamline Refinance Loan	- Current loan does not have to be an IHFA loan - Borrowers must be eligible for the Advantage Loan Product - No sales price limits - Check the income limits chart for qualifications - Closing costs and prepaid items may be included - Conventional cash-out refinance loan limited to 80% loan-to-value - FHA cash-out refinance loan limited to 85% loan-to-value

Loan Options	Key Features
RD	This home loan is for homebuyers who would like to buy a home in a rural community with no down payment. View Benefits of an RD loan
Conventional	This is a home loan where a homebuyer may qualify for up to 95% down payment assistance is available.
FHA	Unlike some inflexible mortgage programs, the FHA mortgage is more attainable for people with minimal credit.
VA	This home loan enables eligible military veterans to buy a home with no down payment.
FHA 203(k) Streamline Rehabilitation Loan	This loan is intended to facilitate uncomplicated rehabilitation and/or improvements to a home such as new paint, carpet, windows, or roof.

*Certain restrictions apply. Programs are subject to change at any time.

Easy Steps to Secure an IdaMortgage Home Loan

- Start smart, start here by following these three easy steps:**
1. Check your eligibility at www.IdaMortgage.com now by answering a few short questions, or by calling an IdaMortgage representative at 1-866-432-4066.
 2. By checking your eligibility at www.IdaMortgage.com, you will also receive a referral to a [participating lender](#) who will assist you through the loan process.
 3. Once you have found the perfect home and received your IdaMortgage loan at a low 30-year, fixed-rate, you will move into your home.

SEARCH SITE

- Make Mortgage Payment or View Account
- FOR RENT Rental Listing and Locator Service
- Homebuyer Education/ Housing Counseling
- Housing Stimulus
- Emergency Homeowners' Loan Program

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Brochure

English and Spanish



Homebuyer's Guide

**Start smart.
Start here.**

IdaMortgage.com

Brought to you by Idaho Housing and Finance Association

565 W. Myrtle
Boise, Idaho 83707-1899
208-424-7066
Toll-Free 1-866-432-4066



Achieve Your Dream of Homeownership

Homeownership is an exciting step. Whether you are purchasing your first home or a new home, you are no doubt excited about your future as a homeowner, and building a solid foundation for you and your family. Taking time to ask some important questions is a smart way to start the home-buying process:

Am I ready to buy a home?

How much home can I afford?

What steps should I take to purchase a home?

To learn the answers to these and many more questions, we recommend you start smart and start here, at www.IdaMortgage.com, a homeownership lending and resource center. IdaMortgage, brought to you by Idaho Housing and Finance Association, has been helping homeowners for over 40 years. This guide is one of the many resources offered by IdaMortgage. It walks you through the home-buying process, and provides you with helpful information about what is involved in making one of the most important decisions in your life. Here are a few of the start smart steps to homeownership:

- **Start with education**

Finally Home![®] Homebuyer Education will prepare you and your family for homeownership. Whether you take homebuyer education online or in person, you will learn everything from whether you can afford homeownership to information about mortgages, closing costs, budgets, and how to protect your greatest investment. If you are thinking about buying a home, take *Finally Home!*[®] first.

- **Make it affordable**

Get the right loan product with a great interest rate and a manageable loan payment. IdaMortgage loan products are always among the most affordable and usually offer the lowest mortgage rates in Idaho. Start smart with a great interest rate!

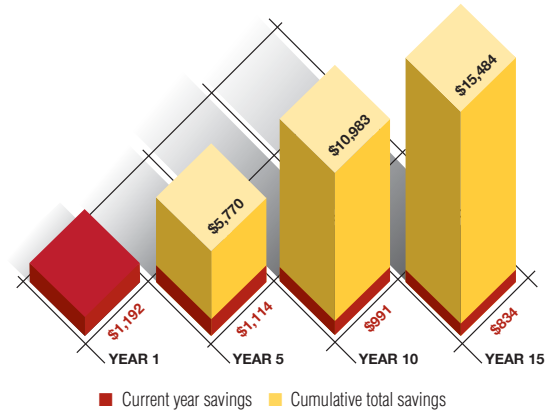
- **Take advantage of down payment assistance**

Only IdaMortgage offers down payment assistance to homebuyers with good credit. Holding on to an extra \$3,000 to \$5,000 of savings when you buy your home is a smart way to prepare for your future.

- **Don't miss out on homebuyer tax credits**

Homebuyer tax credits are still available, but only through IdaMortgage. Qualified homebuyers can save as much as \$2,000 each year on their taxes for as long as they own and live in their home! Don't miss out on thousands of dollars of tax savings.

Homebuyer Tax Credit Savings



Example of a homebuyer's savings realized through year 15 using the homebuyer tax credit for a \$120,000, 30-year mortgage at a 5% interest rate.

- **Work with qualified professionals**

Work with the best. IdaMortgage staff have years of experience helping all types of homebuyers. They understand your concerns and needs and can connect you to the most knowledgeable and experienced lenders and REALTORS[®] in Idaho. Start smart by working with a winning team.

- **Start with a long-term partner**

IdaMortgage loans are serviced right in Idaho and our staff provides you with assistance even after your loan closes. We answer any questions that might arise about your loan, assist you with housing counseling if necessary, and keep you updated with homeownership tips through our newsletters. Starting with a long-term partner is a smart way to make your home-buying experience a good one.

To stay on track with the purchase of your home, follow the handy homebuyer's checklist in the back of this guide.



Finally Home![®] Homebuyer Education

If you are thinking about buying a home, think *Finally Home!*[®] first. *Finally Home!*[®] will prepare you to choose the home that is right for you, provide tips on finding the right REALTOR[®], and help you make a more informed, sound decision. In addition, completion of homebuyer education will help you qualify for down payment and closing cost assistance. For more information about taking *Finally Home!*[®] in person or online, visit www.IdaMortgage.com. There is a minimal fee to complete *Finally Home!*[®].



Housing Counseling

IHFA offers free, statewide housing counseling for a variety of housing concerns before or after you purchase a home. If you need assistance before purchasing a home, our housing counselors can help with a variety of situations, by:

- Reviewing your credit reports and helping you with a debt-reduction plan
- Developing a budget with you with homeownership in mind
- Providing you information and education about housing resources, rights, and responsibilities.

Free housing counseling is available by calling 1-877-888-3135.



IdaMortgage Home Loan Program

As a homebuyer, it is important for you to find the right type of home loan and receive the best interest rate possible. Our loan products offer unique options to suit the needs of a variety of homebuyers. Below is an overview of all loan products:

	KEY FEATURES
LOAN PRODUCTS	
First Loan	<ul style="list-style-type: none"> • Lowest fixed-rate for low-to-moderate income borrowers • Conventional, RD, FHA, and VA loans • First-time homebuyer requirement may apply* • Sales price limits apply*
Advantage Loan	<ul style="list-style-type: none"> • Low fixed-rate for higher income borrowers* • Conventional, RD, FHA, and VA loans • No first-time homebuyer requirement • May be used for purchase or refinance • No sales price limits
FHA 203(k) Streamline Rehabilitation Loan	<ul style="list-style-type: none"> • Purchase a property and include the cost of making repairs and improvements in the loan • Up to \$35,000 or 10% of the sales price • Complete cosmetic improvements and uncomplicated repairs such as new paint, carpet, windows, and roof

* See borrower requirements for specific income and sales price limits listed by county for all loans.





Homebuyer Tax Credit Program

Save up to \$2,000 per year with the Homebuyer Tax Credit as long as you own and live in your home! Program features include:

- Up to 20% of the total mortgage interest paid in additional income tax credits each year
- Can be used with IdaMortgage loan products
- First-time homebuyer requirements apply
- Owner occupancy is required to receive tax credit

Down Payment and Closing Cost Assistance

Take advantage of down payment and closing cost assistance! Funds are available to qualified families and individuals to help them purchase a home. Borrowers may qualify for one of these down payment and closing cost assistance loan products:

LOAN PRODUCTS	KEY FEATURES
HOME Down Payment Closing Cost Assistance Loan	<ul style="list-style-type: none"> • Available for first-time homebuyers with less than 80% of area median income • 2nd mortgage for a minimum loan amount of \$1,000 with a maximum of 3.5% of the purchase price not to exceed \$8,000, based on borrower's need and household area median income • Conventional, RD, FHA, and VA loans • Homebuyers with a minimum FICO score of 660 for Conventional loans • Borrower minimum investment of \$500, with no cash out at closing • Property must have previously been vacant or owner-occupied • <i>Finally Home!</i>® Homebuyer Education program completion is required prior to applying for assistance
Good Credit Rewards Loan	<ul style="list-style-type: none"> • 2nd mortgage for up to 3.5% of sales price • Homebuyers with less than 140% of area median income • Homebuyers with a minimum FICO score of 680 • Homebuyers with a FICO score below 720 must complete <i>Finally Home!</i>® Homebuyer Education

Borrower Requirements

Prospective homebuyers must meet the following requirements for an IdaMortgage home loan product:

All Loan Products:

- The borrower must live in Idaho, and must occupy the financed property as a principal residence within 14 days after closing.
- The borrower must have acceptable credit and employment history.

First Loan Product Only:

- The borrower cannot have been a homeowner during the last three years in some counties (see chart on following page).
- Property sales price limits apply as listed by county in chart.
- Borrower must meet income limits as listed by county in chart.
- The home must be owner occupied for term of IdaMortgage loan.

Advantage Loan Product Only:

- Borrower does NOT need to be a first-time homebuyer.
- Borrower must not exceed income limits of 140% of area median income as listed by county in chart.
- There are NO sales price limits.
- Property does not have to be owner occupied for the term of the loan.



Borrower Requirements continued

First Loan Product Requirements

COUNTY	BORROWER INCOME LIMITS*		HOME SALES PRICE LIMITS	PREVIOUS HOMEOWNERSHIP
	1- OR 2-PERSON HOUSEHOLD	3+ PERSON HOUSEHOLD	(EXISTING OR NEW)	IN THE LAST 3 YEARS?
Ada	\$61,900	\$71,875	\$276,800	NOT Allowed
Adams	\$67,800	\$79,100	\$304,000	Allowed
Bannock	\$56,500	\$64,975	\$247,000	NOT Allowed
Bear Lake	\$67,800	\$79,100	\$300,000	Allowed
Benewah	\$67,800	\$79,100	\$300,000	Allowed
Bingham	\$67,800	\$79,100	\$300,000	Allowed
Blaine	\$78,000	\$89,700	\$425,000	NOT Allowed
Boise	\$74,280	\$86,660	\$338,000	Allowed
Bonner	\$67,800	\$79,100	\$300,000	Allowed
Bonneville	\$59,800	\$68,770	\$247,000	NOT Allowed
Boundary	\$67,800	\$79,100	\$300,000	Allowed
Butte	\$56,500	\$64,975	\$247,000	NOT Allowed
Camas	\$56,500	\$64,975	\$247,000	NOT Allowed
Canyon	\$74,280	\$86,660	\$338,000	Allowed
Caribou	\$56,500	\$64,975	\$247,000	NOT Allowed
Cassia	\$67,800	\$79,100	\$300,000	Allowed
Clark	\$67,800	\$79,100	\$300,000	Allowed
Clearwater	\$67,800	\$79,100	\$300,000	Allowed
Custer	\$67,800	\$79,100	\$300,000	Allowed
Elmore	\$56,500	\$64,975	\$247,000	NOT Allowed
Franklin	\$57,000	\$65,550	\$247,000	NOT Allowed
Fremont	\$56,500	\$64,975	\$247,000	NOT Allowed
Gem	\$67,800	\$79,100	\$338,000	Allowed
Gooding	\$67,800	\$79,100	\$300,000	Allowed
Idaho	\$67,800	\$79,100	\$300,000	Allowed
Jefferson	\$71,760	\$83,720	\$300,000	Allowed
Jerome	\$67,800	\$79,100	\$300,000	Allowed
Kootenai	\$68,400	\$79,800	\$318,000	Allowed
Latah	\$58,200	\$66,930	\$247,000	NOT Allowed
Lemhi	\$67,800	\$79,100	\$300,000	Allowed
Lewis	\$67,800	\$79,100	\$300,000	Allowed
Lincoln	\$67,800	\$79,100	\$300,000	Allowed
Madison	\$56,500	\$64,975	\$247,000	NOT Allowed
Minidoka	\$56,500	\$64,975	\$247,000	NOT Allowed
Nez Perce	\$56,500	\$64,975	\$247,000	NOT Allowed
Oneida	\$67,800	\$79,100	\$300,000	Allowed
Owyhee	\$74,280	\$86,660	\$338,000	Allowed
Payette	\$67,800	\$79,100	\$300,000	Allowed
Power	\$56,500	\$64,975	\$247,000	NOT Allowed
Shoshone	\$67,800	\$79,100	\$300,000	Allowed
Teton	\$71,520	\$83,440	\$425,000	Allowed
Twin Falls	\$56,500	\$64,975	\$247,000	NOT Allowed
Valley	\$56,500	\$64,975	\$425,000	NOT Allowed
Washington	\$67,800	\$79,100	\$300,000	Allowed

* Non-targeted Counties

Please Note: Some products may require Finally Home!® Homebuyer Education, please ask your IdaMortgage lender to learn more. Loan program income limits vary by program. Please check www.IdaMortgage.com for the most current sales price and income limits.

Advantage Loan Product Requirements

BORROWER INCOME LIMITS* UP TO 140% MEDIAN INCOME	
COUNTY	
Ada	\$86,660
Adams	\$79,100
Bannock	\$79,100
Bear Lake	\$79,100
Benewah	\$79,100
Bingham	\$79,100
Blaine	\$109,200
Boise	\$86,660
Bonner	\$79,100
Bonneville	\$83,720
Boundary	\$79,100
Butte	\$79,100
Camas	\$79,100
Canyon	\$86,660
Caribou	\$77,700
Cassia	\$79,100
Clark	\$79,100
Clearwater	\$79,100
Custer	\$79,100
Elmore	\$79,100
Franklin	\$79,800
Fremont	\$79,100
Gem	\$79,100
Gooding	\$79,100
Idaho	\$79,100
Jefferson	\$83,720
Jerome	\$79,100
Kootenai	\$79,800
Latah	\$81,480
Lemhi	\$79,100
Lewis	\$79,100
Lincoln	\$79,100
Madison	\$79,100
Minidoka	\$79,100
Nez Perce	\$79,100
Oneida	\$79,100
Owyhee	\$86,660
Payette	\$79,100
Power	\$79,100
Shoshone	\$79,100
Teton	\$83,440
Twin Falls	\$79,100
Valley	\$79,100
Washington	\$79,100

Please Note: Some products may require Finally Home!® Homebuyer Education, please ask your IdaMortgage lender to learn more. Loan program income limits vary by program. Please check www.IdaMortgage.com for the most current sales price and income limits.



Easy Steps to Secure an IdaMortgage Home Loan

Start smart, start here by following these three easy steps:

1. Check your eligibility at www.IdaMortgage.com by answering a few short questions, or call an IdaMortgage representative at 1-866-432-4066.
2. By checking your eligibility at www.IdaMortgage.com, you will also receive a referral to a participating lender who will assist you through the loan process.
3. Once you have found the perfect home and received your IdaMortgage loan at a low 30-year, fixed-rate, you will move into your home.

IdaMortgage Homebuyer's Checklist

Start smart by using our homebuyer's checklist:

- Complete *Finally Home!*® Homebuyer Education
- Select an IdaMortgage participating lender by visiting www.IdaMortgage.com
- Pre-qualify with your lender to find out how much home you can afford
- Make a list of what you are looking for in a home
- Select a REALTOR®
- Search for homes in your price range with your REALTOR®
- Choose a home and make an offer with your REALTOR®
- When you make an offer, be sure to ask for a home inspection and include a repair allowance that may be needed
- Upon offer acceptance, find the right homeowner's insurance company
- Complete the loan process by obtaining an IdaMortgage loan

**Congratulations, you are now a homeowner.
Enjoy your new home!**

Idaho Housing and Finance Association, a financial services and housing business organization, provides funding for affordable housing in communities where it is most needed and when economically feasible. IHFA is a self-supporting corporation that must generate all revenue necessary to cover the cost of its operations. It does this by earning fees for work performed and does not use any state-appropriated funds for its operations.



For complete program descriptions and more eligibility information on these, or any of IHFA's homeownership lending and down payment assistance programs, visit: IdaMortgage.com, or call our toll free number at 1-866-432-4066.

IdaMortgage.com

Brought to you by Idaho Housing and Finance Association

Homeownership Lending Department

P.O. Box 7899

(565 W. Myrtle)

Boise, Idaho 83707-1899

208-424-7066

1-866-432-4066

Hearing Impaired

1-800-545-1833, Ext. 400

* Programs are subject to change at any time.
Funds are limited, and certain restrictions apply.





Guía del Comprador de Vivienda

Sea listo. Empiece aquí.

IdaMortgage.com

Brought to you by Idaho Housing and Finance Association

565 W. Myrtle

Boise, Idaho 83707-1899

208-424-7066

Toll-Free 1-866-432-4066



Logre Su Sueño de Ser Propietario de Casa

El ser propietario de una vivienda es un paso emocionante. Ya sea si usted está comprando su primera vivienda o una casa nueva, sin duda está entusiasmado con su futuro como propietario de una casa y de formar una base sólida para usted y su familia. Tomarse el tiempo para hacer algunas preguntas importantes es una manera inteligente de iniciar el proceso de compra:

- ¿Estoy listo para comprar una casa?
- ¿Cuánto puedo gastar?
- ¿Qué pasos debo seguir para comprar una casa?

Para saber las respuestas a estas preguntas y a muchas más, sea listo y comience aquí, en www.IdaMortgage.com, un centro de préstamos hipotecarios y de recursos. IdaMortgage, patrocinado por Idaho Housing and Finance Association (Asociación de Vivienda y Finanzas de Idaho), ha estado ayudando a propietarios de viviendas por más de 40 años. Esta guía es uno de los muchos recursos que ofrece IdaMortgage. Le guía en todo el proceso de compra de una casa y le proporciona información útil sobre lo que necesita para tomar una de las decisiones más importantes en su vida. Estos son algunos de los pasos inteligentes para comprar casa:

- **Comience con la educación**

El curso para el comprador de casa *Finally Home!*® lo preparará a usted y a su familia para ser propietarios de una vivienda. Ya sea que tome el curso en línea o en persona, aprenderá todo desde si puede comprar casa hasta información sobre hipotecas, costos de cierre, presupuestos y cómo proteger su mayor inversión. Si usted está pensando en comprar una casa, primero tome el curso *Finally Home!*®.

- **Que sea asequible**

Obtenga un buen préstamo con una gran tasa interés y un pago de préstamo manejable. Los productos de IdaMortgage siempre están entre los más asequibles y ofrecen generalmente las tasas hipotecarias más bajas en Idaho. ¡Sea listo y comience con una gran tasa de interés!

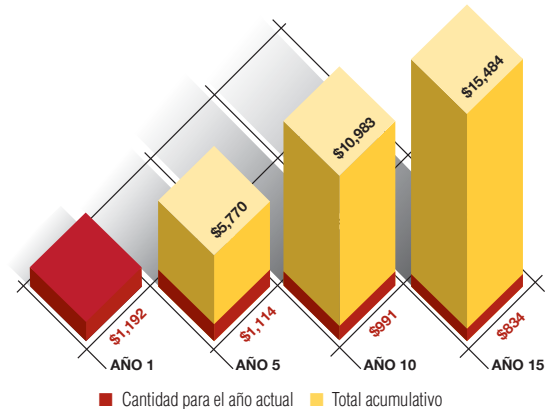
- **Tome ventaja de la asistencia con el pago inicial**

Sólo IdaMortgage ofrece asistencia con el pago inicial a los compradores con buen crédito. Ahorrando entre \$ 3,000 y \$ 5,000 al comprar una casa es una forma inteligente de prepararse para su futuro.

- **No se pierda del crédito fiscal para el comprador de vivienda**

Aún está disponible el crédito fiscal para el comprador de vivienda, pero sólo a través de IdaMortgage. El comprador de vivienda que llena los requisitos ¡puede ahorrar hasta \$2,000 cada año en sus impuestos durante el tiempo que sean dueños de la propiedad y que vivan en ella! No se pierda los miles de dólares en ahorros en sus impuestos.

Ahorros con el Crédito Fiscal para el Comprador de Casa



Ejemplo de los ahorros de un prestatario realizados usando el crédito fiscal para el comprador de vivienda. \$ 120,000, con una hipoteca de 30 años, con el interés al 5%.

- **Trabaje con profesionales capacitados**

Trabaje con lo mejor. El personal de IdaMortgage tiene años de experiencia ayudando a todo tipo de comprador de vivienda. Ellos entienden sus preocupaciones y necesidades y lo pueden conectar con los prestamistas más informados y experimentados y con agentes de bienes raíces en Idaho. Sea listo y trabaje con un equipo ganador.

- **Comience con un socio a largo plazo**

Los préstamos de IdaMortgage se llevan a cabo aquí mismo en Idaho y nuestro personal le proporciona asistencia aún después de que su préstamo cierra. Respondemos a las preguntas que puedan surgir acerca de su préstamo, le ayudamos con consejería sobre la vivienda si es necesario y lo mantenemos actualizado con consejos a través de nuestros boletines de noticias. Comenzar con un socio a largo plazo es una manera inteligente de hacer que su experiencia de comprar una casa sea buena.

Para mantenerse al tanto con la compra de su casa, siga la útil lista de verificación para el comprador de vivienda al reverso de esta guía.



El Curso de Educación para el Comprador de Vivienda *Finally Home!*[®]

Si usted está pensando en comprar casa, piense primero en *Finally Home!*[®]. Este curso lo prepara para elegir la mejor casa para usted, le provee consejos sobre cómo encontrar un buen agente de bienes raíces y le ayuda a tomar una decisión informada y bien fundada. Además, al terminar el curso lo cualificará para recibir asistencia con el pago inicial y los costos de cierre. Para más información, visite www.IdaMortgage.com. Hay un cobro mínimo para completar el curso *Finally Home!*[®].



Consejería Sobre la Vivienda

La IHFA ofrece consejería sobre la vivienda, gratis, en todo Idaho, en una variedad de tópicos antes o después de comprar una casa. Si necesita ayuda antes de comprar una casa, nuestros asesores de vivienda le pueden ayudar con una variedad de situaciones, por ejemplo:

- Revisando los informes de crédito y ayudándole con un plan de reducción de la deuda
- Desarrollando un presupuesto con usted, con la compra de una casa en mente
- Proveyéndole información y educación sobre los recursos de vivienda, derechos y responsabilidades.

Hay consejería de vivienda gratis en todo el estado llamando al 1-877-888-3135.



Programa de Préstamos para Comprar Casa *IdaMortgage*

Como comprador de casa, le es importante encontrar el tipo de préstamo perfecto y recibir la mejor tasa de interés posible. Nuestros préstamos ofrecen opciones únicas para satisfacer las necesidades de una variedad de compradores de vivienda. A continuación se muestra una visión general de todos los préstamos:

	CARACTERÍSTICAS PRINCIPALES
PRÉSTAMOS	
Préstamo First	<ul style="list-style-type: none"> • Con tasa de interés fija más baja para los prestatarios con ingresos bajos a moderados • Préstamos convencionales, RD, FHA y VA • Pueda que tenga que ser comprador de casa por primera vez * • Hay límites en los precios de venta*
Préstamo Advantage	<ul style="list-style-type: none"> • Tasa fija baja para los prestatarios con ingresos más altos* • Préstamos convencionales, RD, FHA y VA • No se requiere que sea comprador de casa por primera vez • Se puede usar para comprar o refinanciar • No hay límites de precio de venta
Préstamo FHA 203 (k) Streamline Rehabilitation	<ul style="list-style-type: none"> • Compre una propiedad e incluya el costo de las reparaciones y mejoras en el préstamo • Préstamos de hasta \$ 35,000 ó el 10% del precio de venta • Complete mejoras y reparaciones cosméticas sin complicaciones, tales como pintura nueva, alfombra nueva y un nuevo techo

* Vea los requisitos del prestatario para ver los límites específicos anotados por condado para todos los préstamos.



Programa de Crédito Fiscal para el Comprador de Vivienda

El programa de crédito fiscal para el comprador de vivienda le puede ahorrar hasta \$ 2,000 por año, siempre y cuando usted sea el dueño de la casa y vive en ella! Algunas características del programa incluyen:

- Hasta un 20% del total de los intereses hipotecarios pagados en créditos fiscales adicionales cada año
- Se puede utilizar con préstamos de IdaMortgage
- Se requiere que sea comprador de casa por primera vez
- Tiene que residir en la casa para recibir el crédito fiscal

Asistencia con el Pago Inicial y los Costos de Cierre

Tome ventaja de la asistencia con el pago inicial y los costos de cierre. Hay fondos disponibles a familias y personas que llenan los requisitos para ayudarles con la compra de casa. Los prestatarios pueden calificar para uno de estos programas de asistencia con el pago inicial y los costos de cierre:

	CARACTERÍSTICAS PRINCIPALES
PRÉSTAMOS	
Préstamo de Asistencia con el Pago Inicial y los Costos de Cierre HOME	<ul style="list-style-type: none"> • Disponible para los que compran casa por primera vez que tienen menos del 80% del ingreso medio del área • 2a hipoteca con un mínimo de \$ 1,000, con un máximo del 3.5% del precio de compra que no exceda \$ 8,000, según las necesidades del prestatario y el ingreso familiar medio del área • Préstamos convencionales, RD, FHA y VA • Comprador de casa con una calificación de FICO mínima de 660 en préstamos convencionales • La inversión mínima del prestatario es de \$ 500, sin dinero en efectivo en el cierre • La propiedad debe haber estado previamente vacante o habitada por su propietario • Se requiere el curso de Educación para el Comprador de Vivienda <i>Finally Home!</i>® antes de solicitar asistencia
Préstamo de Recompensa por Buen Crédito	<ul style="list-style-type: none"> • 2a hipoteca de hasta el 3.5% del precio de venta • Comprador de vivienda con menos de 140% del ingreso medio del área • Comprador de vivienda con una calificación de FICO mínima de por lo menos 680 • Comprador de vivienda con una calificación de FICO entre 680 y 720 debe completar el curso <i>Finally Home!</i>®



Requisitos del Prestatario

El futuro comprador debe cumplir los siguientes requisitos para un préstamo hipotecario de IdaMortgage:

Para Todos los Préstamos:

- El prestatario debe vivir en Idaho y debe vivir en la propiedad financiada como su residencia principal dentro de 14 días después del cierre.
- El prestatario debe tener crédito y un historial de empleo aceptables.

Para los Préstamos First:

- El prestatario no puede haber sido propietario de una casa durante los últimos tres años en algunos condados (ver el diagrama).
- Existen límites en el precio de venta de la propiedad, como se indica por condado en el diagrama.
- El prestatario debe cumplir con los límites de ingresos que se enumeran según el condado en el cuadro.
- La casa debe ser habitada por el propietario por el plazo del préstamo de IdaMortgage.

Para los Préstamos Advantage:

- El prestatario NO tiene que ser un comprador de vivienda por primera vez.
- El prestatario no debe exceder los límites de ingresos del 140% del ingreso medio del área que se enumera según el condado en el diagrama.
- NO hay límites de precio de venta.
- El propietario no tiene que vivir en la propiedad por el plazo del préstamo.



Requisitos del Prestatario

Requisitos para los Préstamos First

CONDADO	LÍMITES DE INGRESO DEL PROPIETARIO*		LÍMITES DE VENTA DE CASAS (EXISTENTE O NUEVA)	¿HA SIDO EL PROPIETARIO DE UNA VIVIENDA EN LOS ÚLTIMOS 3 AÑOS?
	HOGAR DE 1 ó 2 PERSONAS	HOGAR DE 3+ PERSONAS		
Ada	\$61,900	\$71,875	\$276,800	NO Permissible
Adams	\$67,800	\$79,100	\$304,000	Permissible
Bannock	\$56,500	\$64,975	\$247,000	NO Permissible
Bear Lake	\$67,800	\$79,100	\$300,000	Permissible
Benewah	\$67,800	\$79,100	\$300,000	Permissible
Bingham	\$67,800	\$79,100	\$300,000	Permissible
Blaine	\$78,000	\$89,700	\$425,000	NO Permissible
Boise	\$74,280	\$86,660	\$338,000	Permissible
Bonner	\$67,800	\$79,100	\$300,000	Permissible
Bonneville	\$59,800	\$68,770	\$247,000	NO Permissible
Boundary	\$67,800	\$79,100	\$300,000	Permissible
Butte	\$56,500	\$64,975	\$247,000	NO Permissible
Camas	\$56,500	\$64,975	\$247,000	NO Permissible
Canyon	\$74,280	\$86,660	\$338,000	Permissible
Caribou	\$56,500	\$64,975	\$247,000	NO Permissible
Cassia	\$67,800	\$79,100	\$300,000	Permissible
Clark	\$67,800	\$79,100	\$300,000	Permissible
Clearwater	\$67,800	\$79,100	\$300,000	Permissible
Custer	\$67,800	\$79,100	\$300,000	Permissible
Elmore	\$56,500	\$64,975	\$247,000	NO Permissible
Franklin	\$57,000	\$65,550	\$247,000	NO Permissible
Fremont	\$56,500	\$64,975	\$247,000	NO Permissible
Gem	\$67,800	\$79,100	\$338,000	Permissible
Gooding	\$67,800	\$79,100	\$300,000	Permissible
Idaho	\$67,800	\$79,100	\$300,000	Permissible
Jefferson	\$71,760	\$83,720	\$300,000	Permissible
Jerome	\$67,800	\$79,100	\$300,000	Permissible
Kootenai	\$68,400	\$79,800	\$318,000	Permissible
Latah	\$58,200	\$66,930	\$247,000	NO Permissible
Lemhi	\$67,800	\$79,100	\$300,000	Permissible
Lewis	\$67,800	\$79,100	\$300,000	Permissible
Lincoln	\$67,800	\$79,100	\$300,000	Permissible
Madison	\$56,500	\$64,975	\$247,000	NO Permissible
Minidoka	\$56,500	\$64,975	\$247,000	NO Permissible
Nez Perce	\$56,500	\$64,975	\$247,000	NO Permissible
Oneida	\$67,800	\$79,100	\$300,000	Permissible
Owyhee	\$74,280	\$86,660	\$338,000	Permissible
Payette	\$67,800	\$79,100	\$300,000	Permissible
Power	\$56,500	\$64,975	\$247,000	NO Permissible
Shoshone	\$67,800	\$79,100	\$300,000	Permissible
Teton	\$71,520	\$83,440	\$425,000	Permissible
Twin Falls	\$56,500	\$64,975	\$247,000	NO Permissible
Valley	\$56,500	\$64,975	\$425,000	NO Permissible
Washington	\$67,800	\$79,100	\$300,000	Permissible

* Non-targeted Counties

Notas: Algunos productos pueden requerir el curso Finally Home!®, por favor pregúntele a su prestamista de IdaMortgage para más información. Los límites de ingresos para los préstamos varían de acuerdo al programa. Consulte en www.IdaMortgage.com para el precio de venta actual y los límites de ingresos.

Requisitos del Prestatario

Requisitos para los Préstamos Advantage

LÍMITES DE INGRESO DEL PROPIETARIO*
HASTA EL 140% INGRESO MEDIANO

CONDADO	
Ada	\$86,660
Adams	\$79,100
Bannock	\$79,100
Bear Lake	\$79,100
Benewah	\$79,100
Bingham	\$79,100
Blaine	\$109,200
Boise	\$86,660
Bonner	\$79,100
Bonneville	\$83,720
Boundary	\$79,100
Butte	\$79,100
Camas	\$79,100
Canyon	\$86,660
Caribou	\$77,700
Cassia	\$79,100
Clark	\$79,100
Clearwater	\$79,100
Custer	\$79,100
Elmore	\$79,100
Franklin	\$79,800
Fremont	\$79,100
Gem	\$79,100
Gooding	\$79,100
Idaho	\$79,100
Jefferson	\$83,720
Jerome	\$79,100
Kootenai	\$79,800
Latah	\$81,480
Lemhi	\$79,100
Lewis	\$79,100
Lincoln	\$79,100
Madison	\$79,100
Minidoka	\$79,100
Nez Perce	\$79,100
Oneida	\$79,100
Owyhee	\$86,660
Payette	\$79,100
Power	\$79,100
Shoshone	\$79,100
Teton	\$83,440
Twin Falls	\$79,100
Valley	\$79,100
Washington	\$79,100

Notas: Algunos productos pueden requerir el curso Finally Home!®, por favor pregúntele a su prestamista de IdaMortgage para más información. Los límites de ingresos para los préstamos varían de acuerdo al programa. Consulte en www.IdaMortgage.com para el precio de venta actual y los límites de ingresos.



Pasos Fáciles para Obtener un Préstamo Hipotecario con IdaMortgage

Sea listo. Comience aquí siguiendo estos tres sencillos pasos:

1. Verifique su elegibilidad en www.IdaMortgage.com respondiendo a algunas preguntas cortas, o llame a un representante de IdaMortgage al 1-866-432-4066.
2. Revise su elegibilidad en www.IdaMortgage.com, también recibirá una referencia a un prestamista que participa en el programa para que le ayude con el proceso de compra de casa.
3. Después de encontrar la casa perfecta y de haber recibido su préstamo de 30 años de IdaMortgage con una tasa fija baja, usted se muda a su casa.

Lista de Verificación para el Comprador de Vivienda de IdaMortgage:

- Completar el curso *Finally Home!*®
- Seleccionar un prestamista de IdaMortgage que participa en el programa, visite www.IdaMortgage.com
- Pre-calificar con el prestamista para averiguar cuánto dinero usted puede pagar
- Hacer una lista de lo que quiere en una casa
- Elegir a un agente de bienes raíces
- Buscar casa dentro de su límite de precios, con su agente de bienes raíces
- Elegir una casa y hacer una oferta con su agente de bienes raíces
- Cuando usted hace una oferta, asegurarse de solicitar una inspección de la casa e incluir dinero extra para reparos que tal vez sean necesarios
- Al aceptar la oferta, encontrar una buena compañía de seguros para la casa
- Completar el proceso del préstamo obteniendo un préstamo con IdaMortgage

Felicitaciones, usted ahora es propietario de una casa. ¡Disfrute su nuevo hogar!

La Asociación de Vivienda y Finanzas de Idaho (Idaho Housing and Finance Association - IHFA), una organización comercial de servicios financieros y de vivienda, provee fondos para obtener vivienda económica en comunidades en donde hay más necesidad y en donde es económicamente razonable. La IHFA es una corporación autosuficiente que debe generar todos los ingresos necesarios para cubrir el costo de sus operaciones. Esto es posible ganando recargos por trabajo hecho y no usa empleados del estado ni fondos designados para el estado para sus operaciones.



Para obtener descripciones completas de los programas y más información sobre la elegibilidad en estos programas, o cualquiera de los programas de la IHFA para comprar casa o para recibir asistencia con el pago inicial, visite: IdaMortgage.com, o llame a nuestro número telefónico gratis al 1-866-432-4066.

IdaMortgage.com

Brought to you by Idaho Housing and Finance Association

Departamento de Préstamos para Comprar Casa

PO Box 7899

(565 W. Myrtle)

Boise, Idaho 83707-1899

208-424-7066

1-866-432-4066

Con problemas auditivos

1-800-545-1833, Ext. 400

* Los programas están sujetos a cambios en cualquier momento. Los fondos son limitados y ciertas restricciones aplican.



HFA: Idaho Housing and Finance Association
Entry Name: IHFA “Start smart. Start here.” campaign

Email Blast

Program Updates

IdaMortgage.com

[Lender's Quick Reference Sheet](#)

[Homebuyer's Guide](#)

[Homebuyer's Checklist](#)

[Start smart flier](#)

[Upcoming trainings](#)



Encourage your clients to enroll in a

Finally Home!
Homebuyer Education Class today! Some IdaMortgage Loan Products require first-time homebuyers to complete the homebuyer education course. Be sure to check if your client needs the course before you get close to closing their loan. [Click here](#) to learn more about the benefits of *Finally Home!* Homebuyer Education. [View class schedules](#) at locations throughout Idaho.

What's New:

Start smart. Start here.

IdaMortgage's new "Start smart" campaign encourages homebuyers to **Start smart. Start here.** at IdaMortgage.com. This is a great starting point for homebuyers to gain valuable information about how to make the important decision to become a homeowner. In addition, IdaMortgage is offering a new [Homebuyer's Guide](#) that focuses on the importance of being prepared for the home purchase process. The guide includes a useful [Homebuyer's Checklist](#) and provides helpful information about the steps involved in making this very important decision.

Billboards are now up in Boise, Burley, Coeur d'Alene, Idaho Falls, Lewiston, Mountain Home, Nampa, Pocatello, Preston, and Twin Falls, and radio ads are playing across the state encouraging your clients to **Start smart. Start here.** at IdaMortgage.com. Be sure to review our [Start Smart Flier](#), provide your clients with the [Homebuyer's Guide](#) and [Homebuyer's Checklist](#), and invite them to visit IdaMortgage.com.

Reminders:

203(k) Streamline Rehabilitation Loan: Your clients can purchase a property and include the cost of making cosmetic changes and uncomplicated repairs in their loan.

Attention Lenders: Please note, when assigning notes to IHFA, the endorsement or allonge cannot be dated.

NMLS numbers: it is now mandatory that we have all participating lender's NMLS numbers in our system. Please contact IHFA Homeownership Lending Department to make sure we are in receipt of your NMLS number.

Homebuyer Tax Credit: Your clients may be eligible for Income Tax credits of up to 20% of total interest paid each year, saving them thousands.

HFA: Idaho Housing and Finance Association
Entry Name: IHFA "Start smart. Start here." campaign

Flier

Help your clients 'start smart'

Enclosed is a small supply of our new homebuyer's guide for you to share with your clients. The guide provides homebuyers with helpful information they can use to make an educated purchase at a price they can afford. As well as detailing the homebuyer benefits of starting smart at *IdaMortgage.com*, the guide also includes a handy homebuyer's checklist encouraging them to work closely with a REALTOR® and other qualified industry professional throughout the home-buying process. Please share these helpful guides with your clients.

Homebuyer Benefits	
IdaMortgage Advantages	
Start with education	If you are thinking about buying a home, take <i>Finally Home!</i> ® first. <i>Finally Home!</i> ® Homebuyer Education will prepare you and your family for homeownership. Whether you take homebuyer education online or in person, you will learn everything from whether you can afford homeownership to information about mortgages, closing costs, budgets, and how to protect your greatest investment.
Make it affordable	Start smart with a great interest rate! Get the right loan product with a great interest rate and a manageable loan payment. IdaMortgage loan products are always among the most affordable and usually offer the lowest mortgage rates in Idaho.
Take advantage of down payment assistance	Get help with closing costs and down payment assistance. Only IdaMortgage offers down payment assistance to homebuyers with good credit. Holding on to an extra \$3,000 to \$5,000 of savings when you buy your home is a smart way to prepare for your future.
Don't miss out on homebuyer tax credits	Don't miss out on thousands of dollars of tax savings. Homebuyer tax credits are still available, but only through IdaMortgage. Qualified homebuyers can save as much as \$2,000 each year on their taxes for as long as they own and live in their home!
Work with qualified professionals	Start smart by working with a winning team. IdaMortgage staff have years of experience helping all types of homebuyers. They understand your concerns and needs and can connect you to the most knowledgeable and experienced lenders and REALTORS® in Idaho.
Start with a long-term partner	Starting with a long-term partner is a smart way to make your homebuying experience a good one. IdaMortgage loans are serviced right in Idaho and our staff provides you with assistance even after your loan closes. We answer any questions that might arise about your loan, assist you with housing counseling if necessary, and keep you updated with homeownership tips through our newsletters.



To obtain additional copies of the homebuyer's guide, please email lesliep@ihfa.org.

IdaMortgage.com

Brought to you by Idaho Housing and Finance Association

1-866-432-4066



**HFA: Idaho Housing and Finance Association
Entry Name: IHFA "Start smart. Start here." campaign**

Real Estate Publication Ads

English and Spanish

Start smart. Start here.



Purchase your new home using these smart steps to homeownership:

- Start with *Finally Home!*® Homebuyer Education, which prepares you for homeownership
- Make it affordable and get the right loan product with a great interest rate
- Take advantage of down payment assistance
- Don't miss out on homebuyer tax credits, which are still available only through IdaMortgage.

Check your eligibility today!

**IdaMortgage.com**

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1-866-432-4066

Certain restrictions apply. Programs are subject to change at any time.



Sea listo. Empiece aquí.



Compre su nueva casa siguiendo estos pasos inteligentes para comprar vivienda propia:

- Comience con el curso *Finally Home!*[®] que lo preparará para ser el propietario de vivienda
- Hágalo económicamente y obtenga el préstamo perfecto con una buena tasa de interés
- Tome ventaja de la asistencia con el pago inicial
- Aproveche el crédito fiscal para el comprador de vivienda, que todavía está disponible sólo a través de IdaMortgage

¡Verifique su elegibilidad hoy!

IdaMortgage[®].com

Patrocinado por la Asociación de Vivienda y Finanzas de Idaho

1-866-432-4066

Ciertas restricciones aplican.
Los programas están sujetos a cambios en cualquier momento.



EQUAL
OPPORTUNITY
EMPLOYER

HFA: Idaho Housing and Finance Association
Entry Name: IHFA "Start smart. Start here." campaign

Direct Mailer

Start smart. Start here.



Your clients can purchase their new home by using these smart steps to homeownership:

- Start with *Finally Home!*[®] Homebuyer Education, which prepares buyers for homeownership
- Make it affordable and get the right loan product with a great interest rate
- Take advantage of down payment assistance
- Don't miss out on homebuyer tax credits, which are still available only through IdaMortgage.

Help your clients start smart today!

IdaMortgage.com

Brought to you by Idaho Housing and Finance Association

1-866-432-4066

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IdaMortgage.com

Brought to you by Idaho Housing and Finance Association

P.O. Box 7899
Boise, ID 83707-1899

Invite clients to check their eligibility online!

Applicants who complete our quick online initial application at IdaMortgage.com will find out if they meet IdaMortgage requirements and receive a referral to a local participating lending partner for an IdaMortgage loan.

Join our e-mail list



To receive future IdaMortgage program updates, e-mail lesliep@ihfa.org.

* IdaMortgage will use your e-mail address for internal purposes only. We never sell or rent out lists for any purpose.

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Point-of-Sale Display

English and Spanish

Start smart.



- **Low rates**
- **Down payment assistance**
- **Tax credits**

IdaMortgage.com[®]

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1-866-432-4066

Certain restrictions apply. Programs are subject to change at any time.



Sea listo.



- **Bajas tasas de interés**
- **Asistencia con el pago inicial**
- **Créditos fiscales**

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