



Townhomes completed in 2005

**Homeownership** In cooperation with local developers and contractors, the Whitefish Housing Authority aided eight households to purchase homes this year. Due to the soaring cost of housing in Whitefish, the Whitefish Housing Authority established a goal to increase the supply of affordable housing by 10 homes annually. The homes are purchased by first time homebuyers and they must meet certain income guidelines, have good credit and take a homebuyer education class (see schedule below). The Whitefish Housing Authority provides down payment assistance which is later repaid by the homeowners and the proceeds utilized for other new first time homebuyers.

**Homebuyers “Certified” Education Course** Cal Scott, Instructor

A great class for either new or experienced buyers. This is the right place to dispel myths, get insider facts, and be empowered to take charge. Find out the advantages and disadvantages of home ownership and how to overcome the hurdles to achieve your dream. Discuss budgeting, credit records, type of loans and applying for a mortgage. Fully understand terms like pre-qualify vs. pre-approval, REALTOR®, and Accredited Buyer Representatives (ABR), to name a few. Learn more about which of over 200 lending programs may best suit your individual needs and how to interview lenders and REALTORS®, then choose the one that’s best for you. Understand the difference between home inspections and appraisals. Sponsored by ETHIC, Glacier Affordable Housing Foundation, and Northwest Montana Human Resources. Awarded national and certified consumer awareness program. Cost \$25.00 per household; scholarships may be available to affordable housing buyers.

Course Schedule Fall 2007 at Flathead Valley Community College:

- \*October 15, 16 & 18 Monday, Tuesday and Thursday – 6:00pm to 9:00pm
- \*November 20, 27 & 29 Tues, Tuesday & Thursday – 6:00pm to 9:00pm

\* Must attend all three nights

To enroll call:

Cal Scott at 756-7522, or

Continuing Education, Flathead Valley Community College (FVCC) at 756-3832