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## COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA ANNOUNCES IN-PERSON HOME BUYER EDUCATION CLASS FOR APRIL 2023

Kalispell, MT, March 6, 2023. Community Action Partnership of Northwest Montana (CAPNM) is presenting its March in-person HUD approved Home Buyer Education Classes at the Kalispell location on Main Street. The class is scheduled for Saturday, April 8, from 8:30 a.m. to 6 p.m. The cost is \$75 per household; however, scholarships are available. All registration material with payment must be received no later than March 31, 2023, before closing at 5 p.m.

Registration packets are available by contacting [sbriggs@capnwm.org](mailto:sbriggs@capnwm.org) or visiting the website at [www.capnm.net](http://www.capnm.net) and clicking on "Workshops" and then "Homebuyer Education." All intake packages must be completed and returned by March 31, via email to [sbriggs@capnwm.org](mailto:sbriggs@capnwm.org) (PDF attachments please) or via Fax to 406-565-4834, or dropped off at CAPNM at 214 Main Street in Kalispell. Fees can be paid in person (prior to or day of service) or by mail, cash or check only.

**After the intake package is received, a HUD-required one-on-one counseling session must be scheduled and completed before you may receive your certificate. Normally, this session takes place prior to the class being held.** The counseling session schedule is very flexible. Registrants may elect to have it over the phone, on Zoom, or in-person; it takes approximately one hour. Clients are encouraged to complete the one on one by 7 p.m. on April 3rd.

During class, registrants will meet and be able to interact with several area lenders and other professionals such as realtors, insurance agents, home inspectors, and more.

Completion of this class and the one-on-one counseling session is one of the key elements to qualifying for various loan products and down payment assistance programs. USDA, VA, MBOH, FHA, NWMT and other loans and down payment assistance require this class for all first-time home buyers. The sooner you take it in the home buying process, the more of a benefit it will be to you.

CAPNM is a private, non-profit organization with the unique ability to pursue federal, state, private, and local funding sources with the overall mission: **"to provide services and advocacy to improve lives and strengthen our communities."**