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

Libby, MT, March 20, 2023. Community Action Partnership of Northwest Montana (CAPNM) is presenting its March in-person HUD approved Home Buyer Education classes at the Libby location on Farm to Market Road. The class is scheduled for Saturday, July 29, 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 July 21, 2023, before closing at 5 p.m.

Registration packets are available to pick up in person at the CAPNM Libby Office at 933 Farm to Market Road, Suite B, or by contacting [sbriggs@capnwm.org](mailto:sbriggs@capnwm.org) or visiting the website at [www.capnm.net](http://www.capnm.net) and hovering over "Workshops" and then clicking on "Homebuyer Education." All intake packages must be completed and returned by July 21, 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 933 Farm to Market Road, Suite B, in Libby. Fees can be paid in person (prior to or day of service) or by mail, cash or check only. Contact [sbriggs@capnwm.org](mailto:sbriggs@capnwm.org) to request a scholarship.

**After the registration/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 or Zoom. It takes approximately one hour. Clients are encouraged to complete the one on one by 7 p.m. on July 24th.

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."**