

Housing Resources

[Common Questions and Answers About Buying a New Home](#) A home is a financial asset and more: it's a place to live and raise children; it's a plan for the future; it's an investment in your community. That's why we at the U.S. Department of Housing and Urban Development want all Americans to have an opportunity to enjoy the benefits of owning a home. To become a first-time homebuyer, you need to know where and how to begin the homebuying process. The following questions and answers have been carefully selected to give you a foundation of basic knowledge. In addition to helping you begin, this brochure will give you the tools necessary to navigate the entire process - from deciding whether you're ready to buy, all the way to that final proud step, getting the keys to your new home.

[Abusive Lending Website of the Federal Trade Commission](#) This web site contains documents relating to: (1) home equity loans, home equity credit lines and common home equity scams, (2) high rate, high fee mortgages, (3) reverse mortgages, (4) payday loans, and (5) mortgage discrimination.

[Affordability Calculator](#) This web site allows you to calculate how much you can afford to spend on a home.

[Buying vs. Renting](#) There are many advantages to buying a home versus renting one. View these advantages in the Buy vs. Rent Comparison Chart, or view a financial comparison of buying versus renting in the Buy vs. Rent Calculator.

[Community Connections](#) is the Information Center of the U.S. Department of Housing and Urban Development's (HUD's) Office of Community Planning and Development (CPD). The Center serves State and local agencies, nonprofit organizations, public interest groups, and others interested in housing and community development.

[Court Assistance Office](#) The Court Assistance Office (CAO) is a one-stop clearinghouse to access legal services and other resources for those involved in family law cases and other civil (non-criminal) court matters. There are currently court assistance offices in twenty-three courthouses around Idaho.

[Court Assistance Office Pamphlets, Brochures, Videos](#) The Court Assistance Office (CAO) offers pamphlets, brochures, and instructional videos about the laws in Idaho. These will give you more information about how to help yourself through the legal system.

[Court Assistance Office--Court forms and instructions](#) The Court Assistance Office (CAO) offers legal court forms and instructions for filling out the forms. These can help you to help yourself in the legal system.

[Department of Housing and Urban Development](#) HUD oversees federally subsidized rental programs as well as homebuyer programs.

[Energy & Environment - FTC Web Site](#) This web site contains information about (1) recycling, (2) energy-efficient appliances, practices, and products (such as insulation and weather stripping), (3) ways to save electricity, (4) consumer information about gasoline and cars that use alternative fuels.

[Foreclosure-Response.org](#) The information and tools available on the site can be applied to help communities develop more effective strategies for preventing foreclosures and stabilizing neighborhoods.

[HUD](#)

[HUD Client Information and Policy Page](#) HUD's official repository of policies, procedures, announcements, and other materials.

[National Center on Youth Law](#) The National Center for Youth Law uses the law to protect children from the harms caused by poverty, and to improve the lives of children living in poverty. Good articles and analyses from newsletters posted online.

[National Fair Housing Advocate Online](#) Has links to legal research, articles, action alerts, etc. on fair housing

[National Housing Law Program](#) National housing law support and advocacy center. Provides legal assistance, advocacy advice and housing expertise to legal services and other attorneys and other attorneys, low income housing advocacy groups and others who serve the poor. Housing Law Bulletin online is searchable.

[National Law Center on Homelessness and Poverty](#) The mission of the Law Center is to alleviate, ameliorate and end homelessness by serving as the legal arm of the

nationwide movement to end homelessness. To achieve its mission, the Law Center pursues three main strategies: impact litigation, policy advocacy, and public education.

[The John Marshall Law School Fair Housing Resources](#) Resources for Fair Housing law.

[USDA Rural Housing Service](#)

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