



# Bitter Root RC&D



Bitter Root Resource Conservation and Development Area, Inc.

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**Press Release**  
**FOR RELEASE IMMEDIATELY**

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**WE'RE BACK!**

**BITTER ROOT RC&D ANNOUNCES 2022 HOME BUYER EDUCATION CLASS SCHEDULE**  
**REGISTER NOW FOR THE IN-PERSON HBE CLASS IN HAMILTON FOR APRIL**

March 8, 2022. Hamilton, MT. Are you mortgage ready? Do you know what the necessary benchmarks are to get a mortgage? Do you know the various loans and down payment assistance products available in today's market? Do you need information on building your financial skills?

Before you begin the home-buying process, it is highly recommended you take a home buyer education (HBE) course and complete one-on-one housing counseling, which makes you eligible for these loans and down payment assistance programs. It has been a rough 2 years dealing with Covid-19. So Bitter Root RC&D is excited to announce an in-person home buyer education class on April 16 at the Bitterroot Valley Board of REALTORS®.

The Home Buyer Education class will be held Saturday, April 16, from 8:30 a.m. to 6 p.m. at the Bitterroot Valley Board of REALTORS™ office at 224 N. 4<sup>th</sup> Street, Hamilton. Registration begins immediately. To request a registration package and reserve your place, email Angie at [bitterrootrcd@cybernet1.com](mailto:bitterrootrcd@cybernet1.com) or call her at 406-363-5450. The cost is \$75 per household (up to 2 participants). Full and partial scholarships are available. Attendees must attend the entire session on Saturday (8:30 a.m. to 6 p.m.) and participate in a **one-on-one** intake and financial counseling session via phone prior to the class to qualify for the course certificate. This fulfills the education requirement of government insured or funded loans such as VA, FHA, MT Housing, NeighborWorks-MT, USDA Rural Direct and Guarantee, etc. A full discussion of all down payment assistance programs and various loan products including conventional loans will be provided.

All registrations must be received by 3 p.m. on April 2nd; this includes the completed paperwork and payment. The one-on-one counseling sessions are scheduled as registrations are made and paperwork is received. All counseling session must be completed by April 9 at 7 p.m. They take approximately one hour and are conducted over the phone! Sessions are provided 7 days a week with the first appointment at 10 a.m. and the last beginning at 6 p.m.

Topics covered are: Assessing homeownership readiness, financing a home, shopping for a home, and maintaining a home and finances. All of our presenters are local professionals.

Class dates for the remainder of the year are May 14, June 18, July 16, August 13, September 17, October 15, and November 12.

We continue to offer on-line courses. Please contact Sara Ann Briggs at [sabriggs10@gmail.com](mailto:sabriggs10@gmail.com) for more information and to register.

BR RC&D Press Release 3/8/2022

The Bitter Root RC&D provides the only HUD-approved home buyers education pre-purchase classes in Ravalli County. Housing Counselor, Sara Ann Briggs, is a HUD and NCHCEC certified counselor. The Bitter Root RC&D is a non-profit, 501(c)(3) organization with a mission to provide leadership and support on natural and community resource issues and projects in our service area of Missoula, Mineral, and Ravalli counties and beyond, by facilitating the planning, coordination, and implementation of initiatives which promote a sustainable rural lifestyle for current and future generations.

Homebuyer education classes are brought to you by the Bitter Root RC&D and funded in part by the Montana Board of Housing, Montana Department of Commerce, and NeighborWorks® Montana. **Stockman Bank, Ravalli County Federal Credit Union, and Mann Mortgage have provided financial support for FY2022.** In-kind support is also provided by financial institutions and their employees, the Bitterroot Valley Board of REALTORS®, which donates the training space, and various individuals who contribute their time and expertise in the classroom. The Bitter Root RC&D promotes Montana Fair Housing and the Federal Fair Housing Law.

