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# Program Updates

[Lender's Quick Reference Sheet](#)

[Emergency Homeowners' Loan Program \(EHLA\)](#)

[Homebuyer Tax Credit \(MCC\) program](#)

Please help us ensure your borrowers receive the best service possible! For assistance or questions regarding their new mortgage, including payment inquiries, they should contact IdaMortgage customer service at 208-331-4888 or 800-526-7145.

## Emergency Homeowners' Loan Program (EHLA) funds are still available in Idaho!

While some states had a July 27 deadline for their EHLA Loan Program, IDAHO's program is not under the same guidelines and **IHFA continues to accept applications!**

Funding is available to help Idaho families at risk of foreclosure make their mortgage payments for up to 24 months.

[See complete program details...](#)

## Sage advice from the lockdesk...

If your client has paid the fee to take advantage of the tax credit certificate (MCC) program; when locking the loan, the answer to the tax credit question must be YES!

**New IHFA Tax Credit: YES**

If this is not answered YES, the system will not process the fees correctly.

[Download Homebuyer Tax Credit program information document.](#)

**Please remember:** When locking any type of **refinance** loan, the system requires entering an **actual, estimated value** in the sales price field.