Class Outline

Class One: Home Buyer Decisions
- Advantages/Challenges
- Affordability
- Lender Expectations
- Fair Housing practices
- Shopping for financing

Class Two: Budgeting and Credit Management
- Establishing a savings plan
- Setting financial goals
- Understanding Credit
- Building and maintaining a credit record
- Consequences of default

Class Three: Home Inspections, Maintenance and Repair
- Finding the “right home”
- Developing a maintenance plan
- Identifying problems
- Performing basic preventative maintenance
- Hiring and dealing with a contractor

Class Four: Home Buying Process
- Making an offer/signing a contract
- Arranging for insurance
- Loan closing process

Ohio State University Extension

History of the program
Ohio State University Extension in Wayne County and Wayne Metropolitan Housing Authority have been sponsoring Home Ownership classes for more than 20 years. During that time more than 500 families have participated in the program and approximately 200 have successfully become home owners.

“I wish I had been through a class like this before I bought and sold my first house”

- Class participant

Are you ready to own your own home?

CFAES provides research and related educational programs to clientele on a nondiscriminatory basis. For more information, visit cfaesdiversity.osu.edu. For an accessible format of this publication, visit cfaes.osu.edu/accessibility.
Ohio State University Extension
2019 CLASS SCHEDULE

March 7, 14, 21, 28
5:30 p.m. – 8:00 p.m.

Post-purchase
April 9, 16, 23, 30
6:00 p.m. – 8:00 p.m.

June 6, 13, 20, 27
5:30 p.m. – 8:00 p.m.

August 15, 22, 29,
September 5
5:30 p.m. – 8:00 p.m.

November 5, 12, 19, 26
3:00 p.m. – 5:30 p.m.

Classes are held at the
County Administration Building
428 West Liberty Street
Wooster, Ohio

The Steps to Home Ownership program
is offered to prospective home buyers
who are Wayne County residents and are
low or moderate income-qualified. The
program meets the requirements for the
CHIP, Housing Choice Voucher Home
Ownership, Habitat for Humanity and
USDA Rural Development programs.

Classes are open to the general public
for a fee of $50 per person or $75 per couple

For more information call:
Wayne Metro Housing at 330-264-2727
or
OSU Extension at 330-264-8722

Classes are planned and taught by
Melinda Hill, Family and Consumer
Sciences Educator with Ohio State
University Extension here in
Wayne County.

Melinda has been teaching life skill
education for more than 25 years
and is certified through
Neighborworks for both pre and
post-purchase home buyer education.

Happy are those who can dream dreams and are ready to pay the price to make sure those dreams come true.

“Our questions were answered in detail and they were very interested in helping us better understand the process.”

- Class participant