

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

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 in 2013



THE OHIO STATE UNIVERSITY

COLLEGE OF FOOD, AGRICULTURAL,
AND ENVIRONMENTAL SCIENCES

OSU Extension - Wayne County

428 W. Liberty St. – Ste 12
Wooster, OH 44691
Phone: 330-264-8722
Fax: 330-263-7696

email: hill.14@osu.edu

Visit us online at: <http://wayne.osu.edu>

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Steps to Home Ownership



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2016 CLASS SCHEDULE

March 3, 10, 17 and 24
1:30 p.m. – 4:00 p.m.

June 9, 16, 23 and 30
5:30-8:00 p.m.

August 17,24 ,31 and Sept 7
5:30 – 8:00 p.m.

October 20, 27, November 3, 10
1:30 – 4:00 p.m.

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

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.”

2013 class participant

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 Science Educator and County Extension Director 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.