

## 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

### Class Three: Home Inspections, Maintenance and Repair

- Finding the “right home”
- Developing a maintenance plan
- Working with a realtor
- Performing basic preventative maintenance
- What is a Home Inspection

### Class Four: Home Buying Process

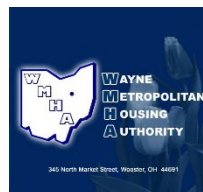
- Making an offer/signing a contract
- Arranging for insurance
- Loan closing process



## 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*



THE OHIO STATE UNIVERSITY

COLLEGE OF FOOD, AGRICULTURAL,  
AND ENVIRONMENTAL SCIENCES

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OHIO STATE UNIVERSITY EXTENSION

# Steps to Home Ownership



Are you ready to own your own home?



THE OHIO STATE UNIVERSITY

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*

Ohio State University Extension

## 2023 CLASS SCHEDULE

**February 7, 14, 21, 28**

**July 5, 12, 19, 26**

**October 3, 10, 17, 24**

**5:30 p.m. – 8:00 p.m.**

**Classes are dependent upon  
sufficient enrollment**

**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 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.