

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



THE OHIO STATE UNIVERSITY

COLLEGE OF FOOD, AGRICULTURAL,
AND ENVIRONMENTAL SCIENCES

Wayne County OSU Extension

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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

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, 26,

December 3

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.