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.
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 2, 9, 16, 23
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 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

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 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.