

**Mid-Ohio Regional Planning Commission
Homebuyer Education Classes 2013**

Homebuyer education classes consist of three **free** sessions. Completion of all three main sessions is required to earn a certificate. Each session is between two and three hours long; the optional budget and credit counseling session lasts for one hour.

January 9	5:30 p.m. – 8:30 p.m.
January 16	5:30 p.m. – 8:00 p.m.
January 23	5:30 p.m. – 8:00 p.m.
February 6	5:30 p.m. – 8:30 p.m.
February 13	5:30 p.m. – 8:00 p.m.
February 20	5:30 p.m. – 8:00 p.m.
March 6	5:30 p.m. – 8:30 p.m.
March 13	5:30 p.m. – 8:00 p.m.
March 20	5:30 p.m. 0 8:00 p.m.
April 3	5:30 p.m. – 8:30 p.m.
April 10	5:30 p.m. – 8:00 p.m.
April 17	5:30 p.m. – 8:00 p.m.
May 1	5:30 p.m. – 8:30 p.m.
May 8	5:30 p.m. – 8:00 p.m.
May 15	5:30 p.m. – 8:00 p.m.
June 5	5:30 p.m. – 8:30 p.m.
June 12	5:30 p.m. – 8:00 p.m.
June 19	5:30 p.m. – 8:00 p.m.
July 10	5:30 p.m. – 8:30 p.m.
July 17	5:30 p.m. – 8:00 p.m.
July 24	5:30 p.m. – 8:00 p.m.
Sept. 4	5:30 p.m. – 8:30 p.m.
Sept. 11	5:30 p.m. – 8:00 p.m.
Sept. 18	5:30 p.m. – 8:00 p.m.
October 2	5:30 p.m. – 8:30 p.m.
October 9	5:30 p.m. – 8:00 p.m.
October 16	5:30 p.m. – 8:00 p.m.

**Call (614) 233-4176 or
email homeownership@morpc.org
to register .**

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Mid-Ohio Regional Planning Commission Mortgage Assistance Program

Mid-Ohio Regional Planning Commission has partnered with Ohio Housing Finance Agency to administrator the Save the Dream Ohio Program.

Save the Dream Ohio program aims to assist homeowners who have experienced a financial hardship and are currently at-risk of mortgage loan default or foreclosure.

Effective Feb. 1, the enhancements to the program and eligibility requirements are intended to aid OHFA in assisting more homeowners struggling to make their mortgage payments.

The program helps homeowners who have experienced a financial hardship and are at risk of mortgage loan default or foreclosure. Among the program changes, the maximum benefit amount per household has increased from **\$25,000 to \$35,000** for homeowners utilizing more than one program. Under the new terms, the maximum annual household income for eligible homeowners has increased to \$112,375. Also, a household's liquid assets excluding retirement funds will no longer be a factor in determining program eligibility.

The amount and type of assistance is specific to each homeowner's needs. Programs under Save the Dream Ohio include the following:

- **Mortgage Payment Assistance (MPA)**
- **Rescue Payment Assistance (RPA)**
- **Modification with Contribution Assistance (MCA)**
- **Homeownership Retention Assistance (HRA)**
- **Lien Elimination Assistance (LEA)**
- **Transition Assistance**

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