



Home Ownership Matters focuses on 5 main components through classes using instructional booklets prepared by HOM, as well as other educational materials.

Predatory Lending

Target Victims
Consumer Protection

Financial Literacy

Credit Health
Understanding Contracts

Home Buying

Where do you Start?
Mortgage Approval

Home Maintenance

Basics of General Upkeep
Refinancing for Repairs

Home Selling

Understanding Agency
Market Value Evaluations

HOM

**HOME
OWNERSHIP
MATTERS**

Consumer Advocacy in Action

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MISSION

Home Ownership Matters was created to help consumers become more knowledgeable about the entire spectrum of home ownership, initial planning steps toward buying, home maintenance, and refinancing or selling your home.

Home Ownership Matters utilizes a series of instructional programs, provides an assortment of educational materials and answers many questions in a format designed to make sense of housing issues.

educate

By providing consumers with basic knowledge concerning their rights and the current laws governing lending and refinancing.

empower

By providing resources which consumers can use to gain knowledge to avoid predatory lending practices and direction for intervention if they believe they have been victimized.

encourage

By raising awareness among consumers that it is the Consumer who ultimately has the power to change our current situation; and by imploring consumers to share knowledge, to help others avoid financial difficulties and aid those already in need.