



Ruth Brock  
Regional Extension Agent  
News Release

## **Extension Offers Understanding Home Ownership Workshop**

The Alabama Cooperative Extension System, St. Clair County office, is offering a workshop, "Understanding Home Ownership," on Saturday, October 9<sup>th</sup> at the Pell City Civic Center from 10:30 a.m. — 3:00 p.m.

The program is for anyone who is thinking of purchasing a home, as well as current homeowners. Topics to be covered include:

- Shopping wisely for home
- Qualifying for an IDA (Individual Development Account)
- Budgeting for unexpected household expenses
- The importance of a good credit score, and how to raise one's score
- Available lenders and interest rates
- Calculating how much home one can afford
- Saving on homeowner's insurance
- Down payments and PMI
- Importance of home inspections
- The healthy home environment including:
  - Looking at energy efficiency in home purchases
  - Assessing potential problems in the home while considering the purchase
  - Basic home maintenance, such as what the homeowner can do and what a professional should do
  - Minimizing asthma triggers in the home
  - Evaluating home hazards and ways to minimize them

To pre-register, please call the St. Clair County Extension office at 338-9416, or visit their website at <http://www.aces.edu/StClair> to download a registration form. The deadline to register is Monday, October 4<sup>th</sup>. Cost is \$5.00 which will cover lunch and class materials. Please make checks payable to the St. Clair County Extension Office and mail to 1815 Cogswell Avenue, Suite #103, Pell City, AL 35125. For more information, contact regional agents Ruth Brock or Donna Shanklin at (205) 338-9416.