



HELPING CITIZENS REALIZE THE AMERICAN DREAM

It is the goal of WCCS Balanced Housing to assist each potential homebuyer achieve their own unique dream of homeownership!

Only through the coordination and cooperation of our partner agencies are these homeownership goals made possible.

Funding is provided in part by: Warren County United Way; FDS Bank/Macy's Foundation; Various Federal, State, and Local Funds.



CONTACT BALANCED HOUSING

570 N. State Route 741
Lebanon, OH 45036

Program Eligibility Requirements, Guidelines, Applications and more Balanced Housing information may be obtained by contacting:

Lebanon & Surrounding Areas:

513-695-2266

Cincinnati/Butler/Dayton/Maineville:

513-925-2266

Franklin/Dayton:

937-425-2266

Middletown:

513-261-2266

Visit us on the internet at
www.wccsi.org



Strengthening the Fabric of our Community



BALANCED HOUSING

Opening Doors to Homeownership



OPENING DOORS TO HOMEOWNERSHIP

BALANCED HOUSING

Balanced Housing's primary purpose is to provide homeownership opportunities to low- and moderate-income individuals and families within Warren County, Ohio.

In these current times, achieving the "American Dream" of homeownership is becoming ever more daunting and confusing. By providing individualized guidance through the home-buying process, Balanced Housing will help you gain the knowledge and confidence you need to buy your own home!

*Times may have changed,
but the Dream is
still the same...*



HOME BUYER ASSISTANCE

- Homebuyer Education & Counseling
- Developing a Budget/Spending Plan
- Shopping for the "Right" Loan
- Down Payment Assistance
- Costs of Homeownership
- Home Maintenance/Repair
- USDA/Direct 502 Loan Packaging (payment assistance loans)

"Owning a house seemed impossible. But now, we are thrilled to be living in our own home."

THE HOMEBUYER PROCESS

Homebuyers are assisted through all phases of the home purchase by Balanced Housing staff.

- An application is submitted to Balanced Housing from an applicant along with all pertinent information regarding income and debt.
- Applications are reviewed by staff to determine eligibility and need.
- Staff works with the applicant to determine appropriate financing.
- Applicant completes a Homebuyer Education Course prior to purchasing a home.
- Applicant enters into contract to purchase a home.
- Financing approvals are obtained.
- Construction begins or closing is held.
- Post purchase follow-up.

**Realizing the
"American Dream"
of Homeownership!**