This is a virtually held class.

GHA office use only: Check to Fiscal _____Copy of check and complete form to Amy B. _____Inquiry HCO Enroll_____

REGISTRATION FORM

"Your First Home"

Home Buyers' Workshop

Sat & Sun January 6th & 7th, 2024

$75.00 per household

Saturday and Sunday for 2 days, 9am to 2pm

Class held virtually by computer, tablet, phone (login information will be emailed to you)

Class size is limited and expected to fill quickly. You must pre-register. First preference given to Low/Moderate-income residents of Gloucester, Rockport, Essex, Manchester-by-the-Sea, and Ipswich, but anyone may take the class.

Please complete all pages of this confidential form and return it with your check to: Gloucester Housing Authority, P. O. Box 1599 (259 Washington Street), Gloucester, MA 01931-1599. There will be no refunds unless prior arrangements are approved 5 business days before first class. Questions? Call Amy Beaton at 978-281-4770, Ext. 110.

Cost is $75.00* per household MassHousing

Make check payable to the Gloucester Housing Authority

Today's date:_____ Amount of Your check $_____ Your Check Number:_____

All adult members of the household are encouraged to attend. Please indicate # of seats in the classroom you need at one time?

*IMPORTANT: PLEASE CHECK ONE: ( ) ONLY ONE seat NEEDED or we will alternate ( ) TWO seats at the same time

CONFIDENTIAL DEMOGRAPHICS

Please fill in information for each person

Participant One	Second Person to attend

Name:		Name:	
Street Address:		Street Address:	
City/State/Zip:		City/State/Zip:	
Phone:	Work:	Phone:	Work:
Cell:		Cell:	
Email: _____		Email: _____	

1) Date of Birth: _____ Age: _____
2) Gender: ( ) Male ( )Female
3) veteran? Yes No
4) Disabled? Yes No
5) Are you the Head of Household? Yes NO
6) Married? Yes No
7) Have you owned a home in the last 3 years?
( )Yes ( ) No
8) Ethnicity: (Please check one)
Hispanic/Latino
Non-Hispanic/Latino
9) Race: (Please also check one)
American Indian or Alaskan Native
Asian
Black or African American
Native Hawaiian or Other Pacific Islander
White
American Indian or Alaskan Native and White
Asian and White
Black or African American and White
American Indian or Alaskan Native and Black or African American
Asian and Pacific Islander
Other multiple race
10) Country of Citizenship _____

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2) Gender: ( ) Male ( )Female
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American Indian or Alaskan Native
Asian
Black or African American
Native Hawaiian or Other Pacific Islander
White
American Indian or Alaskan Native and White
Asian and White
Black or African American and White
American Indian or Alaskan Native and Black or African American
Asian and Pacific Islander
Other multiple race
10) Country of Citizenship _____

11) Where were you born?
U.S.
U.S. Territory (e.g., Puerto Rico)
Other country: _____

12) Occupation: _____

13) Highest level of education completed:
__ Less than high school graduate
__ High School diploma/GED
__ 2-year college
__ Bachelor's degree
__ Graduate school/post-secondary degree

14) Preferred language if not English:
_____

15) Have you seen a copy of your FICO credit report?
Yes No

16) Do you know your credit score? If so, you may write it here: _____

11)Where were you born?
U.S.
U.S. Territory (e.g., Puerto Rico)
Other country: _____

12)Occupation: _____

13)Highest level of education completed:
__ Less than high school graduate
__ High School diploma/GED
__ 2-year college
__ Bachelor's degree
__ Graduate school/post-secondary degree

14) Preferred language if not English:
_____

15)Have you seen a copy of your FICO credit report?
Yes No

16)Do you know your credit score? If so, you may write it here: _____

17) Household composition:
Total in household: ___ Number of adults:_____ Number of dependents: _____

18) Write Annual household gross income here: $ _____

19) Where are you in the homebuying process? Select all that apply

__ Looking at homes with a Realtor
__ Have accepted offer on a property
__ My financing/mortgage is set up
__ Have a signed Purchase & Sales
__ My closing date is:
__ Plan to purchase in 1 to 2 years
__ Plan to purchase in 2 to 5 years
__ No idea where to begin

20) What bank/lender do you plan to use? _____

21) Have you heard of MassHousing loans? _____ MHP Soft Second Loans (The ONE mortgage)? _____

Are you currently a participant in any of the GHA Programs (FSS, HFI, or Sec. 8)? Yes____No____

How did you hear about us?

Friend or relative
GHA Website
Realtor
Lender
CHAPA website
Newspaper
Flyer at _____
Other

Class Participation Certificates are printed prior to the last day of class. Please CLEARLY PRINT your name or names exactly as you wish them to appear on the certificate below. You may have both household names on the certificate:

_____

CO-SPONSORSHIP by the Gloucester Community Development's Grants Division, Massachusetts Division of Banks, CHAPA, Mass Housing and Mass Housing Partnership.

Please Submit the first four pages of this form and retain the following page for your information: (KEEP THIS INFORMATION PAGE)

PLEASE RETURN PREVIOUS PAGES WITH YOUR REGISTRATION CHECK

"Your First Home" Homebuyers' Workshop

Saturday and Sunday

January 6th & 7th, 2024

Sessions start promptly at 9am and continue to 2pm. Attendance at both sessions by at least one household member is required to earn the certificate. The fee covers two adult household members, and it is recommended that both attend. If you signed up for two, but only one can attend, please let us know. We do not call you to confirm that vou are enrolled. Assume you are enrolled in the class even though we may not have deposited your check. A calculator may be helpful for some sessions.

Amy Beaton, Homeownership Coordinator
Gloucester Housing Authority, Tel. 978-281-4770, Ext. 110,
FAX 978-282-5640
abeaton@ghama.com www.ghama.com
This program does not discriminate on the basis of race, color, national origin, sex, age, religion, sexual identity, familial status or disability.

LOAN MODIFICATION & FORECLOSURE PREVENTION SUPPORT IS AVAILABLE

If you are late on a mortgage payment, if you see a severe reduction of income in the future, if you are feeling financial pressure after buying your home, if you are concerned with a future increase in your interest rate, you may arrange a private meeting with the Gloucester Housing Authority by calling 978-281-4770, Ext. 110 Amy Beaton