

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 February 1st & 2nd, 2025

9:00 a.m. – 2:00 p.m.

\$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 

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) <u>Ethnicity</u> : (Please check one) Hispanic/Latino Non-Hispanic/Latino 9) <u>Race</u> : (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 _____		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) <u>Ethnicity</u> : (Please check one) Hispanic/Latino Non-Hispanic/Latino 9) <u>Race</u> : (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 _____	

<p>11) Where were you born? U.S. U.S. Territory (e.g., Puerto Rico) Other country: _____</p> <p>12) Occupation: _____</p> <p>13) Highest level of education completed: <input type="checkbox"/> Less than high school graduate <input type="checkbox"/> High School diploma/GED <input type="checkbox"/> 2-year college <input type="checkbox"/> Bachelor's degree <input type="checkbox"/> Graduate school/post-secondary degree</p> <p>14) Preferred language if not English: _____</p> <p>15) Have you seen a copy of your FICO credit report? Yes No</p> <p>16) Do you know your credit score? If so, you may write it here: _____</p>	<p>11) Where were you born? U.S. U.S. Territory (e.g., Puerto Rico) Other country: _____</p> <p>12) Occupation: _____</p> <p>13) Highest level of education completed: <input type="checkbox"/> Less than high school graduate <input type="checkbox"/> High School diploma/GED <input type="checkbox"/> 2-year college <input type="checkbox"/> Bachelor's degree <input type="checkbox"/> Graduate school/post-secondary degree</p> <p>14) Preferred language if not English: _____</p> <p>15) Have you seen a copy of your FICO credit report? Yes No</p> <p>16) Do you know your credit score? If so, you may write it here: _____</p>
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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

- | | |
|--|---|
| <input type="checkbox"/> Looking at homes with a Realtor | <input type="checkbox"/> My closing date is: |
| <input type="checkbox"/> Have accepted offer on a property | <input type="checkbox"/> Plan to purchase in 1 to 2 years |
| <input type="checkbox"/> My financing/mortgage is set up | <input type="checkbox"/> Plan to purchase in 2 to 5 years |
| <input type="checkbox"/> Have a signed Purchase & Sales | <input type="checkbox"/> 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 | Newspaper |
| GHA Website | Flyer at _____ |
| Realtor | Other |
| Lender | |
| CHAPA website | |

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

February 1st & 2nd, 2025

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 you 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