

WORKSHOP SCHEDULE FALL 2019

First Time Homebuyer Education

PLACE: Housing Assistance Corporation
460 West Main Street
Hyannis, MA 02601

COST: \$50 for individual and \$75 per household

Participants must attend all of the series workshops to receive certificate of completion valid for 2 years.

PURPOSE: This 2 part workshop gives an overview of the home buying process. We have expert speakers volunteering from our community covering a variety of topics including money management, mortgage loan programs, home inspections, homeowner's insurance, plus the role of the realtor and attorney.

PLEASE RETURN YOUR COMPLETED REGISTRATION FORM AND PAYMENT TO:

Housing Assistance Corporation
460 West Main Street
Hyannis, MA 02601

Questions? Please contact Cheryl Codair at 508-771-5400 x267 or email: ccodair@haconcapecod.org

CONFIRMATION EMAILS WILL BE SENT TWO WEEKS PRIOR TO THE CLASS.

Please keep this sheet of paper as a reminder for yourself and select which class you submitted.

_____ September 5 (Thursday, 5:45 p.m.) & September 7 (Saturday, 9 – 3 p.m.)

_____ November 12 (Tuesday, 5:45 p.m.) & November 16 (Saturday, 9 – 3 p.m.)



live

learn

work

grow





live



learn



work



grow

460 West Main St. Hyannis, MA 02601 hac@haconcapecod.org 508-771-5400 fax: 508-775-7434



FIRST TIME HOMEBUYER EDUCATION

DATES: (please check the class you wish to attend)

_____ September 5 (Thursday, 5:45 p.m.) & September 7 (Saturday, 9 – 3 p.m.)

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**RETURN TO: Housing Assistance Corporation
460 West Main Street, Hyannis, MA 02601**

Registration and payment reserves your seat. \$50 for individual and \$75 per household.

ALL INFORMATION ON THESE FORMS MUST BE COMPLETED

Participant 1:

Name: _____

Address: _____

Mailing: _____

Phone: _____

Email: _____ @ _____

Place of Employment: _____

Participant 2:

Name: _____

Address: _____

Mailing: _____

Phone: _____

Email: _____ @ _____

Place of Employment: _____

How much do you currently pay for rent? _____

Do you have money available for a down payment (savings or gift)? Yes ___ No ___

SIGNATURE PARTICIPANT #1: _____ PARTICIPANT #2: _____

For office use only: payment received: cash _____ check# _____ mo# _____



live



learn



work



grow



Participant Information Form

HUD will follow strict rules to protect your confidentiality. The personal data collected, such as name and address, are protected by the Privacy Act. You will never be named in any reports. Although your responses may be looked at individually by HUD, or contractors hired by HUD to collect and analyze the data, your name will not be associated with any analysis of the data. Only results from groups of people will be reported. Contractors to HUD are covered by the same requirements to protect your privacy as HUD staff and must demonstrate that they have systems in place to protect against data disclosure.

HAC receives funds from HUD and various sources for counseling services, so we are required to collect certain data. We also use the information we collect to evaluate our workshops and learn more about the people we are serving. The information collected from this form is completely confidential.

Participant 1:

1. Name: _____

2. Date of Birth: _____

3. Gender: Male Female

4. Veteran?: Yes No

5. Disabled?: Yes No

6. Head of household?: Yes No

Total Number in household: _____

7. Marital Status:

Married Single

Widowed Unknown

Choose not to respond

8. Highest Level of Education

Less than High school graduate

High School Diploma/GED

2-year college

Bachelor's Degree

Graduate School/Post Secondary Degree

9. Where were you born?

United States

U.S Territory (e.g., Puerto Rico)

Participant 2:

1. Name: _____

2. Date of Birth: _____

3. Gender: Male Female

4. Veteran?: Yes No

5. Disabled?: Yes No

6. Head of household?: Yes No

7. Marital Status:

Married Single

Widowed Unknown

Choose not to respond

8. Highest Level of Education

Less than High school graduate

High School Diploma/GED

2-year college

Bachelor's Degree

Graduate School/Post Secondary Degree

9. Where were you born?

United States

U.S. Territory (e.g., Pureto Rico)



live



learn



work



grow



Other Country: _____

10. Ethnicity:

- Hispanic/Latino
 Non Hispanic/Latino

*For Census 2000, there are two categories for ethnicity: Hispanic or Latino and not Hispanic or Latino. The federal government considers race and Hispanic origins to be two separate and distinct concepts. Hispanics and Latinos may be of any race. (Source: <http://factfinder.census.gov/>)

11. Race:

Single Race Categories:

- American Indian/Alaskan Native
 Asian
 Black or African American
 Native Hawaiian or Other Pacific
 White

Multi-Race Categories:

- American Indian/Alaskan Native *and* White
 Asian *and* White
 Black/African American/White
 American Indian/Alaskan Native *and* Black/African American
 Other Multiple Races

12. Annual income: _____

13. Have you seen a copy of your credit report in the last year?

- Yes No

14. Do you know your credit score?

- Yes No

15. How did you hear about us?

10. Ethnicity:

- Hispanic/Latino
 Non Hispanic/Latino

*For Census 2000, there are two categories for ethnicity: Hispanic or Latino and not Hispanic or Latino. The federal government considers race and Hispanic origins to be two separate and distinct concepts. Hispanics and Latinos may be of any race. (Source: <http://factfinder.census.gov/>)

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 Other Multiple Races

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- Yes No

14. Do you know your credit score?

- Yes No

15. How did you hear about us?





Privacy

HAC is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your “nonpublic personal information” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on the Agreement and Disclosure. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Types of information that we gather about you

Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income; Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and Information we receive from a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures

You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures. If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you may call us at 508-771-5400 and do so. HAC is a US Housing and Urban Development (HUD) certified agency and subject to audit by HUD or our intermediary, Housing Partnership Network. By engaging in services, you understand that disclosure to these entities may be required and you cannot opt out of this disclosure. We also receive funding from the Massachusetts Division of Banks and Massachusetts Housing Partnership. If the services you are receiving are paid for through these funds, you cannot opt out of a possible file review by the funder.

Release of your information to third parties

So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible. We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process.). Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Client Signature (s) _____

Date _____

Date _____

Witness Signature _____

Date: _____

CAUTION—Your Action is Required Soon

U.S. Department of Housing
and Urban Development
Federal Housing Administration (FHA)



OMB Approval No: 2502-0538
(exp. 06/30/2021)

For Your Protection: Get a Home Inspection

You must make a choice on getting a Home Inspection. It is not done automatically.

You have the right to examine carefully your potential new home with a professional home inspector. But a home inspection is not required by law, and will occur only if you ask for one and make the arrangements. You may schedule the inspection for before or after signing your contract. You may be able to negotiate with the seller to make the contract contingent on the results of the inspection. For this reason, it is usually in your best interest to conduct your home inspection as soon as possible if you want one. In a home inspection, a professional home inspector takes an in-depth, unbiased look at your potential new home to:

- ✓ Evaluate the physical condition: structure, construction, and mechanical systems;
- ✓ Identify items that need to be repaired and
- ✓ Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

The Appraisal is NOT a Home Inspection and does not replace an inspection.

An appraisal estimates the market value of the home to protect the lender. An appraisal does not examine or evaluate the condition of the home to protect the homebuyer. An appraisal only makes sure that that the home meets FHA and/or your lender's minimum property standards. A home inspection provides much more detail.

FHA and Lenders may not Guarantee the Condition of your Potential New Home

If you find problems with your new home after closing, neither FHA nor your lender may give or lend you money for repairs. Additionally, neither FHA nor your lender may buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Your Home Inspector may test for Radon, Health/Safety, and Energy Efficiency

EPA, HUD and DOE recommend that houses be tested and inspected for radon, health and safety, and energy efficiency, respectively. Specific tests are available to you. You may ask about tests with your home inspector, in addition to the structural and mechanical systems inspection. For more information: Radon -- call 1-800-SOS-Radon; Health and Safety -- see the HUD Healthy Homes Program at www.HUD.gov; Energy Efficiency -- see the DOE EnergyStar Program at www.energystar.gov.

Selecting a Trained Professional Home Inspector

Seek referrals from friends, neighbors, other buyers, realtors, as well as local listings from licensing authorities and local advertisements. In addition, consult the American Society of Home Inspectors (ASHI) on the web at: www.ashi.org or by telephone at: 1-800-743-2744.

I / We (circle one) have read this document and understand that if I/we wish to get a home inspection, it is best do so as soon as possible. The appraisal is not a home inspection. I/we will make a voluntary choice whether to get a home inspection. A home inspection will be done only if I/we ask for one and schedule it. Your lender may not perform a home inspection and neither FHA nor your lender may guarantee the condition of the home. Health and safety tests can be included in the home inspection if I/we choose.

(Signed) Homebuyer

Date

(Signed) Homebuyer

Date

Public reporting burden for this collection is estimated at an average of 30 minutes to review the instructions, find the information, and complete this form. This agency cannot conduct or sponsor a collection of information unless a valid OMB number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB numbers can be located on the OMB Internet page at <http://www.whitehouse.gov/library/omb/OMBINVC.html> - HUD If desired you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

HUD-92564-CN (expiration)



Ten Important Questions to Ask Your Home Inspector

1. What does your inspection cover?

The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

2. How long have you been practicing in the home inspection profession and how many inspections have you completed?

The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

3. Are you specifically experienced in residential inspection?

Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

4. Do you offer to do repairs or improvements based on the inspection?

Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

5. How long will the inspection take?

The average on-site inspection time for a single inspector is two to three hours for a typical single-family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

6. How much will it cost?

Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

7. What type of inspection report do you provide and how long will it take to receive the report?

Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

8. Will I be able to attend the inspection?

This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

9. Do you maintain membership in a professional home inspector association?

There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.

10. Do you participate in continuing education programs to keep your expertise up to date?

One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.



Program Disclosure Form

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or assessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

About Us and Program Purpose: The mission of Housing Assistance Corp is to deliver housing and services that meet the needs of the community and minimize our impact on natural resources. Housing Assistance Corp is a nonprofit, HUD-approved housing counseling agency. We provide free housing counseling and education services, including Mortgage Delinquency & Default Resolution Counseling, Reverse Mortgage Counseling, Homeless Services Counseling, Home Improvement and Rehabilitation Counseling, Pre-purchase Counseling, Rental Housing Counseling, as well as Financial Management/Budget Counseling, Financial, Budgeting, and Credit workshops, Rental Housing Workshops, and Pre-purchase Homebuyer Education Workshops. We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.). **As a housing counseling program participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign, and date the form on the following page.**

Client and Counselor Roles and Responsibilities:

Counselor's Roles & Responsibilities	Client's Roles & Responsibilities
<ul style="list-style-type: none"> • Reviewing your housing goal and your finances • Preparing a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your housing goal. • Preparing a household budget. • Your counselor is not responsible for achieving your housing goal, but will provide guidance and education in support of your goal. • Neither your counselor nor agency employees, agents, or directors may provide legal advice. 	<ul style="list-style-type: none"> • Completing the steps assigned to you in your Client Action Plan. • Providing accurate information about your income, debts, expenses, credit, and employment. • Attending meetings, returning calls, providing requested paperwork in a timely manner. • Notifying your counselor when changing a housing goal. • Attending educational workshops as recommended. • Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.
<p>Termination of Services: Failure to work cooperatively with housing counselor and/or Housing Assistance Corp will result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments.</p> <p>INITIALS: _____ / _____</p>	

Agency Conduct: No Housing Assistance Corp employee, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or organization, or engage in conduct that will compromise our agency's compliance with federal regulations and our commitment to serving the best interests of our clients.

Agency Relationship: Housing Assistance Corp has financial affiliation with HUD and Massachusetts' Division of Banks. As a housing counseling program participant, you are not obligated to use the products and services of Housing Assistance Corporation or our industry partners.

Alternative Services, Programs, and Products & Client Freedom of Choice: In the interest of full disclosure, Housing Assistance Corp also provides real estate services. As a housing counseling client, you are not obligated to participate in any of these services. You are entitled to choose whatever services and/or products best meet your needs.

Referrals and Community Resources: You will be provided a community resource list which outlines regional services available to meet a variety of needs, including utility assistance, food banks, and legal aid assistance, among others. This list also identifies alternative agencies that provide services, programs, or products identical to those offered by Housing Assistance Corp.

Privacy Policy: I/we acknowledge that I/we received a copy of Housing Assistance Corp's Privacy Policy. **INITIALS _____ / _____**



Program Disclosure Form

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or assessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

Home Inspection: I/we acknowledge that I/we received a copy of 'For Your Protection: Get a Home Inspection' and '10 Important Questions to Ask Your Home Inspector'. **INITIALS** ____ / ____

Errors and Omissions and Disclaimer of Liability: I/we agree that Housing Assistance Corp, its employees, agents, and directors are not liable for any claims and causes of actions arising from errors or omissions by such parties, or related to my participation in Housing Assistance Corp counseling; and I hereby release and waive all claims of action against Housing Assistance Corp and its affiliates. I have read this document, understand that I have given up substantial rights by signing it, and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowed by law. Please note that representatives of Housing Assistance Corp do not provide tax or legal advice and that you should consult your tax advisor or attorney for such guidance.

Quality Assurance: In order to assess client satisfaction and in compliance with grant funding requirements, Housing Assistance Corp or one of its partners, may contact you during or after the completion of your housing counseling service. You may be requested to complete a survey asking you to evaluate your client experience. Your survey data may be confidentially shared with Housing Assistance Corp grantors such as HUD. By signing this Disclosure Statement I give Housing Assistance Corp authorization to share my information with HUD and other third parties, as applicable.

I/we acknowledge that I/we received, reviewed, and agree to Housing Assistance Corp's Program Disclosures.

Name 1 Signature

Date

Name 2 Signature

Date

Counselor Signature

Date

If acceptance of Program Disclosure Form is taken by phone:

Counselor's signature above acknowledges that this Program Disclosure Form was read to client and client has verbally agreed to Housing Assistance Corp's Program Disclosures. A hard copy of the disclosure was sent to the client on _____.