

Catholic Charities of the Diocese of Fall River

“FROM HOUSE TO HOME”



Catholic Charities
Diocese of Fall River
Service Anchored in Faith

FREE POST-PURCHASE CLASS FOR NEW HOMEOWNERS

LEARN ABOUT...

- **PROGRAMS TO SAVE**
- **TAX BENEFITS**
- **INSURANCE**
- **LEAD PAINT**
- **A HOMEOWNERS BUDGET**
- **MAKING YOUR HOME ENERGY EFFICIENT**
- **REFINANCING AND HOME EQUITY**
- **REPAIRS, MAINTENANCE AND UPGRADES**

**MONDAY & WEDNESDAY
NOVEMBER 13TH & 15TH
FROM 5:30PM-8:00PM**

**ATTEND VIA ZOOM VIDEO CONFERENCE
FOR MORE INFORMATION AND TO REGISTER,
PLEASE CALL OR EMAIL
CHRISTIAN OR MARIA PRIOR TO
NOVEMBER 13TH, 2023**

Christian

508-997-7337 x2106

cferreira@ccfrdioc.org

Maria

508-997-7337 x2101

mpaiva@ccfrdioc.org

*THIS CLASS IS FOR INFORMATIONAL PURPOSES ONLY. IT IS NOT ACCREDITED TO FULFILL ANY PROGRAM REQUIREMENTS.

Catholic Charities of the Diocese of Fall River
 First Time Homebuyer Education Program
Post-Purchase Course Registration Form



Participant One	Participant Two
Name:	Name:
Address:	Address:
City/State/Zip:	City/State/Zip:
Phone :	Phone:
Email:	Email:
1) How did you learn about this class? <input type="checkbox"/> Agency/Organization: _____ <input type="checkbox"/> Mailer/Flyer/Brochure <input type="checkbox"/> Friend/Relative <input type="checkbox"/> Lender/ Mortgage Company <input type="checkbox"/> Newspaper <input type="checkbox"/> Internet <input type="checkbox"/> Someone who took a workshop <input type="checkbox"/> Other: _____	
2) Are you a homeowner? (Please check one) <input type="checkbox"/> Yes, I became a homeowner in 2023 <input type="checkbox"/> Yes, I became a homeowner in 2022 <input type="checkbox"/> Yes, I became a homeowner <u>prior to</u> 2022 <input type="checkbox"/> No, but I plan to purchase a home within the next 3 years <input type="checkbox"/> No, I am undecided on purchasing a home <input type="checkbox"/> No, I have a purchase pending on financing <input type="checkbox"/> No, I am delaying on purchasing a home If you have answered "Yes" please check all that apply: <input type="checkbox"/> My home has a Mortgage <input type="checkbox"/> My home has a second Mortgage <input type="checkbox"/> I received assistance from an affordable housing program	
Signature:	Signature:
Date:	Date:

Participant One	Participant Two
3) Have you taken the First-Time Homebuyer's Pre-Purchase class with Catholic Charities of the Diocese of Fall River? <input type="checkbox"/> Yes Month/Year _____ <input type="checkbox"/> No	3) Have you taken the First-Time Homebuyer's Pre-Purchase class with Catholic Charities of the Diocese of Fall River? <input type="checkbox"/> Yes Month/Year _____ <input type="checkbox"/> No
If you have previously registered for a First-Time Homebuyer's class with Catholic Charities of the Diocese of Fall River you may skip the rest of this form.	
4) Age: Date of Birth(mm/dd/yyyy): / /	4) Age: Date of Birth(mm/dd/yyyy): / /
5) Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	5) Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
8) Are you the Head of Household? <input type="checkbox"/> Yes <input type="checkbox"/> No	8) Are you the Head of Household? <input type="checkbox"/> Yes <input type="checkbox"/> No
6) Veteran? <input type="checkbox"/> Yes <input type="checkbox"/> No	6) Veteran? <input type="checkbox"/> Yes <input type="checkbox"/> No
9) Single Parent Household? <input type="checkbox"/> Yes <input type="checkbox"/> No	9) Single Parent Household? <input type="checkbox"/> Yes <input type="checkbox"/> No
7) Disabled? <input type="checkbox"/> Yes <input type="checkbox"/> No	7) Disabled? <input type="checkbox"/> Yes <input type="checkbox"/> No
10) Ethnicity: <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Non-Hispanic/Latino	10) Ethnicity: <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Non-Hispanic/Latino
11) Race: (Please select one) <u>Single Race categories</u> <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <u>Multi-Race Categories</u> <input type="checkbox"/> American Indian or Alaskan Native and White <input type="checkbox"/> Asian and White <input type="checkbox"/> Black or African American and White <input type="checkbox"/> American Indian or Alaskan Native and Black or African American <input type="checkbox"/> Other multiple race	11 Race: (Please select one) <u>Single Race categories</u> <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <u>Multi-Race Categories</u> <input type="checkbox"/> American Indian or Alaskan Native and White <input type="checkbox"/> Asian and White <input type="checkbox"/> Black or African American and White <input type="checkbox"/> American Indian or Alaskan Native and Black or African American <input type="checkbox"/> Other multiple race

12) Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	12) Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
13) Have your parents or grandparents ever owned a home in the U.S.? <input type="checkbox"/> Yes <input type="checkbox"/> No	13) Have your parents or grandparents ever owned a home in the U.S.? <input type="checkbox"/> Yes <input type="checkbox"/> No
14) Where were you born? <input type="checkbox"/> U.S. U.S. Territory (e.g., Puerto Rico, American Samoa, U.S. Marshall Islands, etc.) _____ <input type="checkbox"/> Other Country: _____	14) Where were you born? <input type="checkbox"/> U.S. <input type="checkbox"/> U.S. Territory (e.g., Puerto Rico, American Samoa, U.S. Marshall Islands, etc.) _____ <input type="checkbox"/> Other Country: _____
15) 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	15) 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
Household Information	
16) Household Size: <div style="text-align: right; margin-top: 10px;"> (a) Number of adults: _____ (b) Number of children: _____ </div>	
17) Annual household income: <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="width: 45%;"> <input type="checkbox"/> \$20,000 and below <input type="checkbox"/> \$20,000 to \$30,000 <input type="checkbox"/> \$30,000 to \$40,000 <input type="checkbox"/> \$40,000 to \$50,000 <input type="checkbox"/> \$50,000 to \$60,000 </div> <div style="width: 45%;"> <input type="checkbox"/> \$60,000 to \$70,000 <input type="checkbox"/> \$70,000 to \$80,000 <input type="checkbox"/> \$80,000 to \$90,000 <input type="checkbox"/> \$90,000 to \$100,000 <input type="checkbox"/> \$100,000+ </div> </div>	



Catholic Charities of the Diocese of Fall River
 Housing Counseling Dept.
 Phone: 508-997-7337
 Fax: 508-984-1667
www.CCFRdioc.org

238 Bonney Street, New Bedford, MA 02744
 508-997-7337

1600 Bay street, Fall River, MA 02724
 508-674-4681

Thank you for completing this form!

CATHOLIC CHARITIES *OF THE* DIOCESE *OF* FALL RIVER

Housing Counseling Department

1600 Bay Street Fall River, MA 02724 • (508) 674-4681 • www.CCFRdioc.org

AUTHORIZATION, DISCLOSURES, AND PRACTICES

We at Catholic Charities of the Diocese of Fall River of Fall River, Inc. value your trust and are committed to the delivery of high quality services and to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information and our policies regarding conflict of interest.

PROGRAM AND CONFLICT OF INTEREST DISCLOSURES

➤ **WHO WE ARE**

Catholic Charities of the Diocese of Fall River of Fall River is committed to improving the quality of life for those in need by providing comprehensive social and human services including basic and emergency needs, homelessness, immigration issues, housing and residential services, disabilities, adoption, mental health counseling, elder health services, neighborhood rehabilitation, foreclosure help, citizenship services and much more. CCFR works with persons of all faiths and cultures in the Spirit of God's universal love to advance human dignity and promote social justice, truth, and solidarity in our community.

➤ **HOUSING COUNSELING AGREEMENT**

By participating in our homebuyer education program, you are agreeing to receive counseling, education, information and application assistance, including computations, assessments and procurement of services, in connection with your pursuit of (a) a home purchase, (b) qualifying for a mortgage loan or other homebuyer assistance program (c) obtaining better loan terms with your current mortgage loan or (d) preventing a home foreclosure. While you are welcomed and encouraged to do so, you are in no obligation to participate in any of our home lotteries, grant programs, or other services. CCFR is also not obligated to enroll you in any other program as a result of your participation in any homeownership education program. Each CCFR program is administered separately and you should seek application information pertaining to your program of interest.

➤ **REAL ESTATE DEVELOPMENTS PROJECTS AND OTHER GRANT PROGRAMS**

Catholic Charities of the Diocese of Fall River owns and develops real estate property for the purpose of renting or selling to low-income families in relation to its mission of community development. Participating in CCFR's Homeownership Education and Counseling program does not obligate you to purchase or rent any property owned by CCFR and, CCFR is in no obligation to sell or rent you any of our development properties, provide you with any monetary assistance, or provide you with any additional services. Each service and program outside of the Homeownership Education and Counseling Center is offered independently and has its own application, procurement process and participation guidelines. Participants who reside in CCFR owned rental properties are advised to review their lease agreements and abide by its conditions prior to purchasing property. Violations to any CCFR rental lease agreement will be fully enforced to the extent of law.

➤ **HOUSING COUNSELING PROGRAM FEE**

- A fee is assessed for enrollment in the homebuyer education seminar: \$40 per individual, \$50 per household. This fee is only applicable to "first-time homebuyer" seminars and is not applicable for any other home education workshops.
- All personal counseling sessions are free of charge.

➤ **REFERRALS**

Whenever possible, CCFR housing program staff will always provide a minimum of 3 options for external services. It is always in your best interest to shop around for services and compare costs, fees, terms, services and reputation to find the best product or service that meets your needs.

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PRIVACY POLICY AND AUTHORIZATION

Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information such as credit history from credit reporting agencies, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information that you have provided to us orally or on any applications or forms that you have completed.

Confidentiality and Security

Catholic Charities of the Diocese of Fall River realizes 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. We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, including making loan decisions, aiding you in obtaining loans from others, and financial counseling. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. We use locked files, user authentication and detection software and password-protected protocols to protect your information. Our safeguards comply with federal and state regulations to guard your personal information.

Information We Collect:

We collect personal information to

- support our financial fitness counseling,
- assist in qualification for our affordable home development projects
- perform a mortgage affordability assessment
- assist you in shopping for and obtaining a home mortgage from a lender
- assist you in obtaining better mortgage loan terms

We collect personal information about you from the following sources:

- Information we receive from you orally, on applications or other forms,
- Information we receive from a consumer reporting agency,
- Information we receive from independent third parties authorized by you to provide us with your information.

We keep personal information about you for a period of three years from the time a file is closed.

- The information will be destroyed through procedures that ensure protection of private information.
- Information related to participation of certain subsidized programs of which Catholic Charities of the Diocese of Fall River of Fall River, Inc. has a direct service agreement may be kept for longer periods as stipulated by said programs.
- Additional disclosures highlighting exceptions will be provided to you when applicable.

Information We Disclose

We may disclose the following kinds of personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts, and income;
- Information we receive from consumer reporting agency, such as your credit bureau reports, your credit history, and your creditworthiness.

To Whom Do We Disclose

■ **Non-Profit and Government Organizations Providing Program Monitoring and Review:** We disclose your personal information to the following nonprofit and/or governmental organizations involved in community development when applicable, but only for program review, auditing, research and monitoring purposes:

- | | |
|---|---|
| • U.S. Dept. of Housing and Urban Development (HUD) | • NFMCRD 7 |
| • State of MA Division of Banks | • National Council of La Raza (NCLR) |
| • MassHousing Finance Agency | • Massachusetts Housing Partnership (MHP) |
| | • City Community Development Department |

■ **Third-Party Services:** We may disclose your personal information to the following types of unaffiliated third parties:

- Financial service providers, such as companies engaged in providing home mortgage or home equity loans,
- Other non-profit housing and community development organizations offering housing related grants and subsidy programs
- MA State Attorney General's Office and providers of legal services if filing a complaint related to a violation of fair housing, fair lending and other consumer protection laws

■ **Permitted by Law:** we may also disclose any nonpublic personal information about you to anyone as permitted by law. **Prior to sharing personal information with unaffiliated third parties, except as described in this policy, we will give you an opportunity to direct that such information not be disclosed. (Proceed to next page)**

CATHOLIC CHARITIES OF THE DIOCESE OF FALL RIVER

Housing Counseling Department

1600 Bay Street Fall River, MA 02724 • (508) 674-4681 • www.CCFRdioc.org

Receipt Confirmation of Authorization, Disclosures and Practices Form And Directing Us Not to Make Disclosures to Unaffiliated Third Parties

With the exception of non-profit and governmental organizations needing access for program review, auditing, research and monitoring purposes as described in page 2 or information disclosed about you as permitted by law, you may opt out, that is direct us not to make disclosures about your personal information to unaffiliated third parties. 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) 674-4681 and do so.

Please indicate in the box below your privacy choice:

➤ Authorization to Share Information with Unaffiliated Third Parties:

In connection with determining my ability to obtain a mortgage loan or obtain better loan terms, I (we)

☐ Authorize ☐ Do not authorize

...Catholic Charities of the Diocese of Fall River of Fall River, Inc. to share with potential financial service providers or other third parties any information that I have provided, including any computations and assessments that have been produced based upon such information. If authorized, these third-party service providers may contact me to discuss loans, grants or other services for which I may be eligible for. I understand I may revoke my consent to these disclosures by notifying Catholic Charities of the Diocese of Fall River of Fall River, Inc. Homeownership Program *in writing*.

➤ Credit Reporting Authorization:

In connection with my request to receive housing counseling and my pursuit to (a) purchase real property and/or obtain a mortgage loan, and/or (b) receive mortgage delinquency counseling and/or post-purchase and refinance counseling, and (c) for review purposes lasting up to 3 years from the date of my last counseling session, I (we)...

☐ Authorize ☐ Do not authorize

...Catholic Charities of the Diocese of Fall River of Fall River, Inc. to obtain a copy of my/our credit report.

By signing below, I acknowledge that I have read and received a copy of Catholic Charities of the Diocese of Fall River of Fall River, Inc. *Authorization, Disclosures and Practices* Form. By signing below, I also understand that I am providing authorization for Catholic Charities of the Diocese of Fall River of Fall River, Inc. to make disclosures about my personal information to the organizations listed in the *Non-Profit and Government Organizations Providing Program Monitoring and Review* section on page 2.

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 on page 2, 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 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 information.

Applicant's Signature

Co-applicant's Signature

Print Applicant Name

Print Co-Applicant Name

Social Security #

Social Security #

Date

Date