

The City of Watsonville hosts a  
**Homebuyer Workshop**

For low- & moderate-income homebuyers and others



**June 25, 2008 from 5:30 -7:00 pm**  
**Watsonville Civic Plaza Community Room**  
**275 Main St., 4<sup>th</sup> Floor, Watsonville**

- **I want to buy a home. How do I start?**
- **What programs are available for low & moderate income home buyers?**
- **How do I find the best mortgage?**
- **How do I find the house I want?**
- **So many scams – what should I avoid?**



**Are you looking for answers to any of these questions? Do you have other questions related to the home-buying process?** Come to this informative workshop for prospective homebuyers and others interested in finding out about current homeownership opportunities in Watsonville. The workshop will be moderated by Sue Hoge of the Housing Authority of the County of Santa Cruz.

**PRESENTATIONS**

<i>Topic</i>	<i>Speakers</i>
<b>Preparing for Homeownership:</b> <i>Financial tips to get you ready to buy a home</i>	Community Credit Counseling Services of the Central Coast
<b>What's a mortgage?</b> <i>The basics of financing a home purchase</i>	Bay Federal Credit Union
<b>Programs for low &amp; moderate-income homebuyers:</b> <i>Downpayment assistance ("silent seconds"), and other available affordable housing programs</i>	Housing Staff of the City of Watsonville and the County of Santa Cruz
<b>What to do and what NOT to do when buying a home:</b> <i>Foreclosure sale scams, co-signing, and more</i>	Watsonville Law Center

The workshop is open to the general public. Prospective homebuyers are kindly requested to pre-register for the workshop using the attached form, in order to fulfill HUD housing counseling program requirements. Registration forms are available online at [www.ci.watsonville.ca.us](http://www.ci.watsonville.ca.us) and additional copies will be provided at the door. Real estate agents and lenders are encouraged to attend with their interested clients. **Spanish interpretation will be provided.**

For more information regarding this event, please call the City of Watsonville Redevelopment & Housing Department at 768-3080. *Se habla español.*

## City of Watsonville Homebuyer Seminar Registration Form

June 25, 2008, 5:30 -7:00 pm

Civic Center Plaza Community Room, 275 Main St., 4<sup>th</sup> Floor, Watsonville

We kindly request that homebuyers attending this seminar complete this form, so that housing counseling funds may cover some of the costs to provide this event. Information received will be kept in confidential files at the Housing Authority and will not be shared with other parties. Please complete as many of the questions as possible, and **return the form via fax to: 469-3172, Attn Sue; or hand-deliver to RAHD, 250 Main St., Watsonville, Attn: Lola**, or bring it with you to the workshop.

### 1. Name/Contact Information:

_____	_____	_____
Last Name (please print)	First Name (please print)	Middle Initial
_____	_____	_____
Street Address	City	Zip Code
_____	_____	_____
Phone Number	Number of people that live in your home	

**2. Household Income:** Please circle the number that most closely matches your total household income for your household size:

Household Size	50% of Median	80% of Median	100% of Median	120% of Median
1	\$30,450	\$48,700	56,900	\$68,300
2	\$34,800	\$55,700	\$65,000	\$78,100
3	\$39,500	\$62,650	\$73,200	\$87,800
4	\$43,500	\$69,600	\$81,300	\$97,600
5	\$47,000	\$75,150	\$87,800	\$105,400
6	\$50,450	\$80,750	\$94,300	\$113,200
7	\$53,950	\$86,300	\$100,800	\$121,000
8	\$57,400	\$91,850	\$107,300	\$128,800
(any household size): more than			\$128,800	

**3. Farm worker Status:** I am a farm worker: Yes  No  (check one)

**4. Homeowner Status:** I Own  Rent  my current home (check one)

**5. My race is:** (please check one)

**6. My ethnicity is:** (please check one)

- American Indian/Alaskan Native
- Asian
- Black /African American
- Native Hawaiian or other Pacific Islander
- White
- I choose not to respond

- Hispanic or Latino
- Not Hispanic or Latino
- I choose not to respond

**7. Gender:** I am: Female  Male  (please check one)

**8. Marital Status:** I am: (please check one)

- Married  Widowed  Separated  Divorced  Unmarried  I choose not to respond

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**This confidential information will be kept in the counseling database at the Housing Authority**