

**Loan Guaranty Service
2007 Lender Survey**

Experience (M&L Industry & VA)

1	Did your company close at least twenty-five VA Home Loans in the past 12 months? (MARK only one) Yes No
2	Do you work for: (MARK only one) A headquarters/corporate Office A branch Office
3	Approximately, how many VA loans did your company close in the past 12 months? (MARK only one) 25 to 50 51 to 150 151 to 500 501 to 1000 More than 1000
4	What is your primary job responsibility? (MARK only one) Loan originator Processor Office manager Quality control personnel Upper/middle management Broker/agent Insurance or guaranty personnel Other
5	How long has your company been in the mortgage industry? (MARK only one) Less than 1 year 1 to 3 years 3 to 5 years 5 to 10 years 10 to 15 years

Contact & Customer Satisfaction with VA

6	Which Regional Loan Center has your company dealt with most frequently over the past 12 months (your primary Regional Loan Center)? (MARK only one) <Use pull down list> Atlanta, GA Cleveland, OH Denver, CO Honolulu, HI Houston, TX Manchester, NH Phoenix, AZ Roanoke, VA St. Paul, MN St. Petersburg, FL
7	Has your company contacted VA personnel at this Regional Loan Center in the past 12 months? (MARK only one) Yes No

8		<i>Why did you contact them? (Mark all that apply)</i>
		To order an appraisal I had a problem with an appraisal I had problems related to the loan number I had underwriting questions I had general loan processing questions I had questions on the funding fee I had a question with a Loan Guaranty computer application (e.g., TAS, WebLGY, the Funding Fee System) I needed help with the Loan Guaranty Certificate Other
9		What was the primary method you used to contact VA during the last 12 months? (MARK only one) Phone Fax Email Letter
10		How responsive was VA to your contact through this method? (MARK only one)
		Very responsive Somewhat responsive Neither responsive nor unresponsive Somewhat unresponsive Very unresponsive
11		How satisfied are you with the professionalism of VA personnel? (MARK only one)
		Very satisfied Somewhat satisfied Neither satisfied nor dissatisfied Somewhat dissatisfied Very dissatisfied
12		How knowledgeable do you feel VA staff is with respect to the laws and regulations governing the VA Loan Guaranty Program? (MARK only one)
		Very knowledgeable Somewhat knowledgeable Neither knowledgeable nor unknowledgeable Somewhat unknowledgeable Very unknowledgeable
13		What is the best way for this Regional Loan Center to communicate to you changes in its policies or procedures? (MARK only one)
		Phone Fax Email Letter Website
14		Overall, how satisfied are you with your experiences contacting VA personnel at this Regional Loan Center? (MARK only one)

		Very satisfied Somewhat satisfied Neither satisfied nor dissatisfied Somewhat dissatisfied Very dissatisfied
Awareness		
15a 15b 15c		How do you usually get information on VA policies and procedures? (List top 3 in order of frequency of use) _____ _____ _____ Telephone VA E-mail VA Fax VA Walk-in to VA Access VA Web site Access to another Web site Access Lender Handbook AllRegs Attend VA-sponsored training session
16		Looking back, how much of what you needed to know did you get from this source? (MARK <i>only one</i>) All Most Some Little None
17		In general, how satisfied are you with the amount of time required to obtain information from VA? (MARK <i>only one</i>) Very satisfied Somewhat satisfied Neither satisfied nor dissatisfied Somewhat dissatisfied Very dissatisfied
18		How satisfied are you with the clarity of the information provided by VA? (MARK <i>only one</i>) Very satisfied Somewhat satisfied Neither satisfied nor dissatisfied Somewhat dissatisfied Very dissatisfied
19		Have you used the VA Home Loan Program web site in the last 12 months? (MARK <i>only one</i>) Yes No, I did not need to use it No, I did not know there was one
20		How helpful has the web site been in performing your job? (MARK <i>only one</i>)

	<p>Very helpful Somewhat helpful Neither helpful nor unhelpful Somewhat unhelpful Very unhelpful</p>
21	Have you used the Lender Handbook within the last 12 months? (MARK only one)
	<p>Yes No, I did not need to use it No, I did not know there was one</p>
22	How helpful has the Lender Handbook been in performing your job? (MARK only one)
	<p>Very helpful Somewhat helpful Neither helpful nor unhelpful Somewhat unhelpful Very unhelpful</p>
23	How could VA improve the Lender Handbook? (Mark all that apply)
	<p>Timely updates Provide an easy-to-follow format Provide a sufficient amount of content Clarity of information provided Improve ease of navigation Include FAQs on the site</p>
Training	
24	Have you been to a VA-sponsored training session in the last 12 months? (MARK only one)
	<p>Yes No</p>
25	How many VA training sessions have you attended in the last 12 months? (MARK only one)
	<p>None One Two to Three Three to Four Five or more</p>
26	How effective was this training in preparing you to perform your job? (MARK only one)
	<p>Very effective Somewhat effective Neither effective nor ineffective Somewhat ineffective Very ineffective</p>
27	What type of VA training have you had? (Mark all that apply)
	<p>LAPP/SAR New Underwriter General Program information and updates</p>
28	How satisfied have you been with the quality of these training sessions? (MARK only one)

	Very satisfied Somewhat satisfied Neither satisfied nor dissatisfied Somewhat dissatisfied Very dissatisfied
29	How satisfied are you with how often VA offers training sessions? (MARK only one) Very satisfied Somewhat satisfied Neither satisfied nor dissatisfied Somewhat dissatisfied Very dissatisfied
30	Overall, how satisfied are you with the information and the informational resources (e.g., web site Lender Handbook) provided by VA? (MARK only one) Very satisfied Somewhat satisfied Neither satisfied nor dissatisfied Somewhat dissatisfied Very dissatisfied
31	What would be the best way to provide you with training on the program? (MARK only one) VA-classroom training Company-sponsored training Print-media (pamphlets, fliers, booklets) On-line training (Internet, Web-based) Training videos Informational materials (e.g., handbook)
Outreach	
32	Do you encourage your eligible veteran customers to use the VA home loan program? <If answer choice is 1 or 2, go to 33 and 34; if answer choice is 3 or 4 go to 37a>: Yes, I encourage <i>all</i> veterans looking for a home loan to use the VA home loan program (Go to Q33) Yes, encourage <i>some</i> veterans looking for a home to use the VA home loan program (Go to Q33) No, I generally try to encourage use of another loan program (e.g., FHA, conventional, subprime) (SKIP to Q37a) No, I never or mostly never encourage veterans to use the VA home loan program (SKIP to Q37a)
33	Currently, which VA materials do you use to market the VA home loan program? _____ _____ _____
34	In addition to these materials, what other resources could VA provide you? _____ _____ _____
35	Which program aspects are most attractive for drawing in eligible veterans to obtain a VA home loan? (MARK only one) VA Loan Program is offered only to U.S. veterans No down payment Program offers flexible credit underwriting standards No PMI Other: _____

36		<p>In your opinion, how frequently do lenders misperceive the VA Loan Program? (MARK only one)</p> <p>Very frequently Frequently Sometimes Rarely [Skip to #39] Never [Skip to #39]</p>
37a 37b 37c		<p>In your opinion, what aspect(s) of the VA loan program discourages lenders and real estate professionals from recommending the program to their veteran customers? (List top 3 in order of significance)</p>
		<p>_____</p> <p>_____</p> <p>_____</p> <p>Length of time it takes to obtain a loan Amount of paperwork (process is not streamlined) The VA Funding Fee VA residual income requirement (underwriting process) Availability of other market products VA's rotational appraiser assignment system (inability to self-select an appraiser) Ability to process loans electronically</p>
38		<p>In your opinion, what can VA do to alter these perceptions?</p> <p>_____</p> <p>_____</p> <p>_____</p>
39		<p>In your experience, what is the most frequent reason that a VA application does not reach closing?</p> <p>_____</p> <p>_____</p> <p>_____</p>
Eligibility Determination and LGYS Systems/IT Applications		
40		<p>Which of the VA Home Loan Program's systems does your firm use to process VA loans? (MARK ALL THAT APPLY)</p> <p>The Appraisal System (TAS) (SKIP to Q42a) WebLGY (SKIP to Q42b) E-Appraisals (SKIP to Q42c) Funding Fee System (SKIP to Q42d) None (GO to Q41)</p>
41		<p>IF NONE: Why don't you use the VA Home Loan Program's systems? (MARK only one)</p> <p>I was unaware they existed Other</p>
42a 42b 42c 42d		<p>(a) The Appraisal System (TAS) (b) WebLGY (c) E-Appraisals (d) Funding Fee System</p> <p>For each response marked: To what extent do you find this system (a,b,c,d) easy to use? (MARK only one)</p>

	<p>Very easy Easy Neither easy nor hard Hard Very hard</p>
43a 43b 43c 43d	<p>(a) <i>The Appraisal System (TAS)</i> (b) <i>WebLGY</i> (c) <i>E-Appraisals</i> (d) <i>Funding Fee System</i></p> <p>For each response marked: How helpful has this system (a, b, c, d) been to you in performing your job? (MARK only one)</p>
	<p>Very helpful Somewhat helpful Neither helpful nor unhelpful Somewhat unhelpful Very unhelpful</p>
44	<p>How could this system be improved or enhanced? (MARK only one)</p>
	<p>System reports should be provided to lenders System downtime needs to be minimized Screen functionality needs to be improved</p>
45	<p>Compared to other, similar online government systems, (e.g. FHA, USDA), how EASY are the VA Home Loan Program's systems to use? (MARK only one)</p>
	<p>LGY Systems are superior to similar government systems LGY systems are much better than similar government systems LGY Systems are the same as other similar government systems LGY Systems are somewhat worse than other similar government systems LGY systems are far worse than other similar government systems</p>
46	<p>Compared to other similar online government systems (e.g. FHA, USDA), how FUNCTIONAL are the VA Home Loan Program's systems? (MARK only one)</p>
	<p>LGY Systems are superior to similar government systems LGY systems are much better than similar government systems LGY Systems are the same as other similar government systems LGY Systems are somewhat worse than other similar government systems LGY systems are far worse than other similar government systems</p>
47	<p>Overall, how satisfied are you with the VA Home Loan Program's online systems? (MARK only one)</p>
	<p>Very satisfied Somewhat satisfied Neither satisfied nor dissatisfied Somewhat dissatisfied Very dissatisfied</p>
48	<p>Do you use WebLGY to obtain Certificates of Eligibility (COEs)? (MARK only one)</p>
	<p>Yes (SKIP to Q50) No (GO to Q49)</p>
49	<p>IF 'NO' on Q48 THEN: Why do you not use WebLGY to obtain COEs? (MARK only one)</p>
	<p>I wasn't aware of the system I tried to use the system but it was not user-friendly I tried to use the system but it was 'down' I knew the system existed, but I never tried to use it</p>

50	In obtaining a COE, have you ever interacted with the Eligibility Center (located in Winston-Salem, NC)? (MARK only one)
	Yes (GO to Q51) No (SKIP to Q52) Don't know (SKIP to Q52)
51	IF 'YES' on Q50 THEN: Please rate your overall satisfaction with that interaction. (MARK only one)
	Very satisfied Somewhat satisfied Neither satisfied nor dissatisfied Somewhat dissatisfied Very dissatisfied
52	How long does it typically take for you to receive a Certificate of Eligibility? (MARK only one)
	Immediately upon request, or the same business day 1-6 Business Days 7-10 Business Days More than 10 Business Days
53	How reasonable is the length of time it typically takes for you to receive a Certificate of Eligibility? (MARK only one)
	Very reasonable Reasonable Neither reasonable Nor unreasonable Not reasonable Very unreasonable
54	In your opinion, how long should it typically take to receive a Certificate of Eligibility? (MARK only one)
	Immediately upon request, or the same business day 1-6 Business days 7-10 Business days More than 10 Business days
Appraisal Process	
55	How satisfied have you been with the timeliness of VA appraisers? (MARK only one)
	Very satisfied Somewhat satisfied Neither satisfied nor dissatisfied Somewhat dissatisfied Very dissatisfied
56	How satisfied have you been with the courtesy and professionalism of VA appraisers? (MARK only one)
	Very satisfied Somewhat satisfied Neither satisfied nor dissatisfied Somewhat dissatisfied Very dissatisfied
57	How satisfied have you been with the quality of work of VA appraisers? (MARK only one)
	Very satisfied Somewhat satisfied Neither satisfied nor dissatisfied Somewhat dissatisfied Very dissatisfied

58		<p>Does your company participate in the Lender Appraisal Processing Program (LAPP)? (MARK <i>only one</i>)</p> <p>Yes No</p>
59		<p>Overall, how satisfied are you with the process of completing a VA home loan? (MARK <i>only one</i>)</p> <p>Very satisfied Somewhat satisfied Neither satisfied nor dissatisfied Somewhat dissatisfied Very dissatisfied</p>
60		<p>Overall, how satisfied are you with the VA Loan Guaranty Program? (Please evaluate the Regional Loan Center that you deal with most frequently.) (MARK <i>only one</i>)</p> <p>Very satisfied Somewhat satisfied Neither satisfied nor dissatisfied Somewhat dissatisfied Very dissatisfied</p>
61		<p>Would you recommend this program to veterans in the market for a home? (MARK <i>only one</i>)</p> <p>Yes No</p>
62		<p>Other than the City, State Office you contact most often (your selection in question #6), have you contacted other Regional Loan Centers in the past 12 months? (MARK <i>only one</i>)</p> <p>Yes No</p>
63		<p>In your interaction with different VA offices, do you feel that the offices consistently interpret VA policy and procedures? (MARK <i>only one</i>)</p> <p>Yes, they are always consistent Yes, they are usually consistent Sometimes they are consistent No, they are rarely consistent No, they are never consistent</p>
64a 64b 64c 64d 64e 64f 64g 64h 64i 64j		<p>Please rate your overall satisfaction with the quality of service you received when contacting each non-primary Regional Loan Center?</p>
		<p><Rate each Regional Loan Center office></p> <p>Atlanta, GA Cleveland, OH Denver, CO Honolulu, HI Houston, TX Manchester, NH Phoenix, AZ Roanoke, VA</p>

	<p>St. Paul, MN St. Petersburg, FL</p> <p>Very satisfied Somewhat satisfied Neither satisfied nor dissatisfied Somewhat dissatisfied Very dissatisfied</p>
65	<p>Do you have any additional comments concerning how VA could improve its Loan Guaranty Program? If your comments apply to individual Regional Loan Centers, please be sure to identify the offices. (To maintain confidentiality, please do not include your name, address, affiliation, or any other identifying information)</p>
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SURVEY OF VETERAN SATISFACTION WITH THE VA HOME LOAN GUARANTY PROCESS

DATE LOAN CLOSED:

MARKING INSTRUCTIONS

- Use pencil or pen. Make heavy dark marks that fill the circles completely. If you wish to change an answer, erase cleanly (pencil), or put an "X" over the incorrect response (pen).
- Fill in one answer circle for each question unless it tells you to "mark all that apply".
- When you are finished, please place the questionnaire in the enclosed postage-paid envelope and put it in the mail.

Correct Mark



Incorrect Marks



INSTRUCTIONS TO RESPONDENTS: If you have had more than one VA home loan in the past, please respond to this survey based on your most recent VA loan experience.

Background

1. When you closed on your VA home loan, were you:

- A veteran of the US Armed Forces?
- On Active Duty in the US Armed Forces?

2. How did you first learn about the VA home loan guaranty program? (Mark only ONE.)

- Pre-discharge briefings (TAP/DTAP)
- VA pamphlet/brochure
- Lender
- Real Estate agent
- VA employee
- VA website
- Other website (non-VA)
- Friends or family
- Previous VA loan experience

3. Looking back, how much of what you needed to know did you get from this source?

- All
- Most
- Some
- Little
- None

4. How accurate was the information you received?

- Very accurate
- Somewhat accurate
- Neither accurate nor inaccurate
- Somewhat inaccurate
- Very inaccurate

5. What is the best way for VA to communicate to you information about the Home Loan program? (Mark only ONE.)

- Phone
- Fax
- E-mail
- Website
- Letter

6. At the beginning of the home buying process, how completely did you understand the maximum loan you could obtain through the VA program?

- Completely
- Mostly
- Somewhat
- Only a little
- Not at all

Contacting the VA

- 7. During the home buying/refinancing process, what methods did you use to contact the VA? (Mark ALL that apply.)**

Phone
Fax
E-mail
Walk-in visit
Letter
None

Phone Contact

- 8. Did you contact the VA using the toll-free number?**

Yes
No (SKIP to Q17)

- 9. Why did you call VA? (Mark ALL that apply.)**

Get information about VA's home loan guaranty program before applying
Apply for Certificate of Eligibility (COE)
Check on the status of your loan
Check eligibility requirements
Check on the status of your appraisal
To verify information given by realtor or lender

- 10. How easy was it to get through to VA on the phone?**

Very easy
Somewhat easy
Neither easy nor difficult
Somewhat difficult
Very difficult

- 11. When you called the toll-free number, were you connected directly to a VA Regional Loan Center?**

Yes
No
Don't know

- 12. Which, if any, of the following VA Regional Loan Centers were you connected with?**

Atlanta, GA
Cleveland, OH
Denver, CO
Honolulu, HI
Houston, TX
Manchester, NH
Phoenix, AZ
Roanoke, VA
St. Paul, MN
St. Petersburg, FL
None, connected to VA Regional Office elsewhere
Don't know

- 13. How responsive were the VA employees you spoke to on the phone?**

Very responsive
Somewhat responsive
Neither responsive nor unresponsive
Somewhat unresponsive
Very unresponsive

- 14. Did VA employees fully address all your questions, concerns, or complaints?**

Yes
No
Did not have any

- 15. In general, how much of what you NEEDED TO KNOW did you get from your telephone contact with the VA toll-free number?**

All
Most
Some
Little
None

- 16. Were you able to get information about your particular loan?**

Yes
No

E-Mail Contact

17. Did you use e-mail to contact VA?

- Yes
- No (*SKIP to Q25*)

18. Why did you e-mail VA? (*Mark ALL that apply.*)

- Get information about VA's home loan guaranty program before applying
- Apply for Certificate of Eligibility (COE)
- Check on the status of your loan
- Check eligibility requirements
- Check on the status of your appraisal
- To verify information given by realtor or lender

19. How convenient was it to correspond with VA using e-mail?

- Very convenient
- Somewhat convenient
- Neither convenient nor inconvenient
- Somewhat inconvenient
- Very inconvenient

20. Which, if any, of the following VA Regional Loan Centers were you connected with?

- Atlanta, GA
- Cleveland, OH
- Denver, CO
- Honolulu, HI
- Houston, TX
- Manchester, NH
- Phoenix, AZ
- Roanoke, VA
- St. Paul, MN
- St. Petersburg, FL
- None, connected to VA Regional Office elsewhere
- Don't know

21. How responsive were the VA employees to your e-mail correspondence?

- Very responsive
- Somewhat responsive
- Neither responsive nor unresponsive
- Somewhat unresponsive
- Very unresponsive

22. Did VA employees fully address all your questions, concerns, or complaints?

- Yes
- No
- Did not have any

23. In general, how much of what you NEEDED TO KNOW did you get from your e-mail contact with the VA?

- All
- Most
- Some
- Little
- None

24. Were you able to get information about your particular loan?

- Yes
- No

Visiting a VA Regional Loan Center

25. Did you ever visit a VA Regional Loan Center during the home buying/refinancing process?

- Yes
- No (*SKIP to Q32*)

26. Which, if any, of the following VA Regional Loan Centers did you visit?

- Atlanta, GA
- Cleveland, OH
- Denver, CO
- Honolulu, HI
- Houston, TX
- Manchester, NH
- Phoenix, AZ
- Roanoke, VA
- St. Paul, MN
- St. Petersburg, FL
- None, connected to VA Regional Office elsewhere
- Don't know

27. Why did you visit a VA Regional Loan Center? (*Mark ALL that apply.*)

- Get information about VA's home loan guaranty program before applying
- Apply for Certificate of Eligibility (COE)
- Check on the status of your loan
- Check eligibility requirements
- Check on the status of your appraisal
- To verify information given by realtor or lender

28. How convenient was the location of the VA Regional Loan Center?

- Very convenient
- Somewhat convenient
- Neither convenient nor inconvenient
- Somewhat inconvenient
- Very inconvenient

29. How responsive were the VA employees when you visited the VA Regional Loan Center?

- Very responsive
- Somewhat responsive
- Neither responsive nor unresponsive
- Somewhat unresponsive
- Very unresponsive

30. Did VA employees fully address all your questions, concerns, or complaints?

- Yes
- No
- Did not have any

31. In general, how much of what you NEEDED TO KNOW did you get from your visit to the VA Regional Loan Center?

- All
- Most
- Some
- Little
- None

Certificate of Eligibility

32. How did you obtain your Certificate of Eligibility (COE) for Loan Guaranty Benefits? (Mark only ONE.)

- Obtained by lender
- Through the mail from VA
- Visit to a VA Regional Loan Center
- Did not need a Certificate of Eligibility
- Don't know

33. From the time you applied, how long did it take to get your Certificate of Eligibility (COE)?

- 1-6 business days
- 7-10 business days
- More than 10 business days
- Don't know

34. How REASONABLE was the amount of time it took to get your Certificate of Eligibility (COE)?

- Very reasonable
- Somewhat reasonable
- Neither reasonable nor unreasonable
- Somewhat unreasonable
- Very unreasonable

35. Did VA keep you informed of any delays or problems in obtaining your Certificate of Eligibility (COE)?

- Yes
- No
- Did not have any

Realtor

36. Did you use the services of a realtor when obtaining your home loan?

- Yes
- No (SKIP to Q42)

37. How would you rate your realtor's KNOWLEDGE about the VA home loan guaranty program?

- Excellent
- Very good
- Good
- Fair
- Poor

38. How responsive was your realtor regarding any INQUIRIES you had about your VA home loan?

- Very responsive
- Somewhat responsive
- Neither responsive nor unresponsive
- Somewhat unresponsive
- Very unresponsive
- Did not have any inquiries

39. Overall, how satisfied were you with your realtor regarding your use of the VA home loan guaranty program?

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

40. Did your realtor discourage the use of your VA home loan benefit?

- Yes
- No (SKIP to Q42)

41. How rigorously did your realtor discourage your use of the VA home loan benefit?

- Mild discouragement
- Moderate discouragement
- Strong discouragement
- Very strong discouragement

Lender

42. How would you rate your lender's **KNOWLEDGE** about the VA home loan guaranty program?

- Excellent
- Very good
- Good
- Fair
- Poor

43. How responsive was your lender regarding any **INQUIRIES** you had about your VA home loan?

- Very responsive
- Somewhat responsive
- Neither responsive nor unresponsive
- Somewhat unresponsive
- Very unresponsive
- Did not have any inquiries

44. How easy was it to get information about the VA home loan guaranty program from your lender?

- Very easy
- Somewhat easy
- Neither easy nor difficult
- Somewhat difficult
- Very difficult

45. Did your lender keep you informed of any delays or problems with your VA home loan?

- Yes
- No
- Did not have any

46. How long did it take for your VA home loan to get approved?

- Less than 2 weeks
- 2 weeks
- 3 weeks
- 4 weeks (1 month)
- 5 weeks
- 6 weeks
- 7 weeks
- 8 weeks (2 months)
- 9 weeks
- 10 weeks
- 11 weeks
- 12 weeks (3 months)
- More than 12 weeks
- Don't recall

47. How long do you think is **REASONABLE** for your VA home loan to get approved?

- Less than 2 weeks
- 2 weeks
- 3 weeks
- 4 weeks (1 month)
- 5 weeks
- 6 weeks
- 7 weeks
- 8 weeks (2 months)
- 9 weeks
- 10 weeks
- 11 weeks
- 12 weeks (3 months)
- More than 12 weeks
- No opinion

48. Overall, how satisfied were you with your lender?

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

Please continue on the next page.

Appraisal

49. Did you have an appraisal done to either buy or refinance your home?

- Yes
- No (SKIP to Q64)

50. What type of contact did you, or a member of your family, have with the appraiser?
(Mark ALL that apply.)

- Met in person
- Telephone
- E-mail
- Never dealt directly with the appraiser
(SKIP to Q54)

51. Did you have any problems with the appraiser?

- Yes
- No (SKIP to Q53)

52. What specific problems did you have with the appraiser? (Mark ALL that apply.)

- Appraiser was not punctual
- Appraiser was discourteous
- Appraiser was unresponsive
(didn't return calls or e-mail)
- Appraiser's appearance was unprofessional
- Appraiser lacked proper identification
- Appraiser lacked overall professionalism

53. Overall, how satisfied were you with the appraiser?

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

54. Did you have any problems during the appraisal process?

- Yes
- No (SKIP to Q56)

55. What specific problems did you have with the appraisal process? (Mark ALL that apply.)

- Difficult to set up appraisal
- Review of property was not thorough
- Final document or report contained errors
- Appraisal report was not completed in a timely manner

56. Overall, how satisfied are you with the appraisal process?

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

57. Did you receive a Notice of Value document from your lender, showing the value estimate and other information about the property?

- Yes
- No (SKIP to Q64)

58. Relative to the closing date, when did you receive a Notice of Value document?
(Mark only ONE.)

- Same day as loan closing
- 1-4 days prior to closing
- 5-10 days prior to closing
- More than 10 days prior to closing
- Received after closing
- Never received
- Don't remember

59. Relative to the closing date, when would you HAVE LIKED to have received a Notice of Value document? (Mark only ONE.)

- Same day as loan closing
- 1-4 days prior to closing
- 5-10 days prior to closing
- More than 10 days prior to closing

60. Did you receive a copy of the actual appraisal?

- Yes
- No

61. Relative to the closing date, when did you receive a copy of the appraisal?

(Mark only ONE.)

- Same day as loan closing
- 1-4 days prior to closing
- 5-10 days prior to closing
- More than 10 days prior to closing
- Received after closing
- Never received
- Don't remember

62. Relative to the closing date, when would you HAVE LIKED to have received a copy of the appraisal? (Mark only ONE.)

- Same day as loan closing
- 1-4 days prior to closing
- 5-10 days prior to closing
- More than 10 days prior to closing

63. How satisfied were you with the quality of your appraisal?

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

Overall Impressions

64. Overall, how would you rate your current knowledge of the VA home loan guaranty program?

- Excellent
- Very good
- Good
- Fair
- Poor

65. What is the MOST IMPORTANT REASON you chose to get a VA home loan?

(Mark only ONE.)

- The VA Loan Program is offered only to U.S. veterans
- No down payment required
- Convenience
- No mortgage insurance
- Loan more likely to be approved
- VA's assistance to avoid foreclosure
- Previous experience with the VA loan program

66. Did you consider another type of home loan?

- Yes
- No (SKIP to Q68)

67. What other types of home loans did you consider?

- Conventional
- FHA
- None

68. Overall, how satisfied are you with the process of obtaining a VA home loan?

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

69. How many times have you used the VA home loan program?

- This was my first time (SKIP to Q71)
- Twice
- Three times
- More than three times

70. How does your most recent experience with the program compare to your previous experience(s)?

- Much improved
- Improved
- The same
- Worse
- Much worse

71. Was this your first home loan?

- Yes (SKIP to Q74)
- No

72. Have you ever obtained either a conventional or an FHA home loan?

- Yes
- No (SKIP to Q74)

Please continue on the next page.

73. How would you rate your most recent experience with VA, in comparison to your conventional or FHA loan?

- Much better
- Better
- About the same
- Worse
- Much worse

74. If you have not received a VA guaranteed home loan, would you have been able to purchase your home at this time?

- No, I would not have been able to purchase this home now
- Yes, I would have been able to purchase this home now
- Don't know whether I would have been able to purchase this home without a VA guaranteed loan

75. Would you recommend the VA Home Loan Program to other veterans?

- Yes
- No (*please explain why*)

76. Do you have additional comments concerning how VA could improve service related to the Home Loan Guaranty Program?

Thank you for taking the time to complete this survey. Your answers are very important to us. Please return your questionnaire in the postage-paid envelope.



VA SPECIALLY ADAPTED HOUSING PROGRAM SURVEY

MARKING INSTRUCTIONS

- Use pencil or pen. Make heavy dark marks that fill the circles completely. If you wish to change an answer, erase cleanly (pencil), or put an "X" over the incorrect response (pen).
- Fill in one answer circle for each question unless it tells you to "mark all that apply".
- When you are finished, please place the questionnaire in the enclosed postage-paid envelope and put it in the mail.

Correct Mark



Incorrect Marks



Please read each question carefully and respond by filling in the circle of the response that most closely represents your opinion.

Learning about the SAH Program

1. How did you first learn about the VA's Specially Adapted Housing (SAH) Program?
(Mark only ONE.)

Pre-discharge briefings
VA medical facility
VA pamphlets or brochures
VA Office
Other veterans
Lender
Veteran Service Organization
(Select only ONE.)
Disabled American Veterans (DAV)
Paralyzed Veterans of America (PVA)
Veterans of Foreign Wars (VFW)
American Legion
Blinded Veterans of America (BVA)
Vietnam Veterans of America (VVA)
Other (please specify below)
Letter from VA awarding service-connected disability
Internet
Friends or family
Other (please specify below):

2. Looking back, how much of what you NEEDED TO KNOW did you get from this source?

All
Most
Some
Little
None

3. How accurate was the information that you received from this source?

Entirely accurate
Mostly accurate
Mostly inaccurate
Entirely inaccurate
Don't know or not sure

4. How long was it between the time that you received notice of your 100% disability rating and the time you learned about the SAH program?

Less than 1 month
1-2 months
3-4 months
5-6 months
7 months to 1 year
More than 1 year
Don't remember

Initial Letter of Notification

5. How long after you received your disability rating did it take for you to receive your initial letter of notification (26-39 letter) for the SAH program?

Less than 7 business days
7 business days to one month
One month to three months
More than three months
I did not receive the 26-39 letter (SKIP to Q7)
Don't remember

6. How reasonable was the amount of time it took to receive your initial letter of notification (26-39 letter) for the SAH program?

- Very reasonable
- Reasonable
- Neither reasonable nor unreasonable
- Unreasonable
- Very unreasonable
- Don't know or not sure

7. In your opinion, what is a reasonable amount of time to receive your initial letter of notification?

- Less than 7 business days
- 7 business days to one month
- One month to three months
- More than three months

8. Was your SAH application ever denied in the past?

- Yes
- No (*SKIP to Q11*)
- Not applicable, never applied before

9. If so, for what reason was your SAH application denied?

10. Did you appeal your initial C&P eligibility rating?

- Yes
- No
- Not applicable

Program Eligibility and Application

11. From where did you receive correspondence for the rating decision and your eligibility for the SAH program? (*Mark only ONE.*)

- The SAH agent
- The VA Rating Board (who processed your disability claim)
- Veteran Service Organization (*Select only one*)
 - Disabled American Veterans (DAV)
 - Paralyzed Veterans of America (PVA)
 - Veterans of Foreign Wars (VFW)
 - American Legion
 - Blinded Veterans of America (BVA)
 - Vietnam Veterans of America (VVA)
 - Other (*please specify below*)
- Other (*please specify below*):

12. Did you submit an application (VA Form 26-4555) for the SAH grant BEFORE receiving an eligibility rating decision?

- Yes
- No (*SKIP to Q14*)
- Don't know or not sure

13. Prior to receiving your rating decision, when you submitted your application (VA Form 26-4555), how completely did you understand the eligibility requirements for the grant program?

- Completely
- Mostly
- Somewhat
- Not at all
- Don't know or not sure

14. Were you aware that eligibility for the SAH program is determined by VA Compensation & Pension (C&P) Service as a part of your service-connected disability benefits?

- Yes
- No
- Don't know or not sure

15. Did you have any problems with the SAH application (VA Form 26-4555)?

- Yes
- No (*SKIP to Q17*)
- Don't know or not sure

16. What specific problems did you have with the application? (Mark ALL that apply.)

- It asked for information I felt VA should already have
- It asked for information that was difficult to supply
- Print was hard to read
- Some questions were not clear or were confusing
- Some instructions were confusing
- Other (please specify below):

17. How completely did VA keep you informed about the status of your SAH application or grant process?

- Completely - I always knew my status
- Mostly - I had a few questions
- Somewhat - I had a lot of questions
- Not at all - I knew nothing about my status
- Don't know or not sure

SAH Contact(s)/Communication

18. Did initial contact with your SAH agent occur within 30 working days after you received your initial letter of notification (26-39 letter) for the SAH program?

- Yes
- No
- Don't know or not sure

19. Did the SAH agent inform you of other VA resources or programs for which you might be eligible?

- Yes
- No (SKIP to Q22)
- Don't know or not sure

20. Which resources did your SAH agent identify? (Mark ALL that apply.)

- VA Vocational Rehabilitation and Employment Independent Living Program
- Home Improvement and Structural Alteration (H.I.S.A.) Grant
- Other

21. How would you rate the information provided by the SAH agent (e.g., brochures, pamphlets, video, and handbook)?

- Excellent
- Good
- Fair
- Poor
- Don't know or not sure

22. Overall, how would you rate the SAH agent's communication with you?

- Excellent
- Good
- Fair
- Poor
- Don't know or not sure

23. Were there times the SAH agent, or other VA employee gave you answers to questions that appeared to be inconsistent with the answer from another VA staff person?

- Yes
- No
- Don't know or not sure

24. Was your SAH agent the same person throughout the entire process (i.e., initial interview, planning and processing of grant)?

- Yes (SKIP to Q26)
- No
- Don't know or not sure

25. Did the change in SAH agents create a problem for you?

- Yes
- No
- Don't know or not sure

26. Were you involved in decisions about the planned adaptations as much as you wanted to be?

- Yes
- No
- Don't know or not sure

27. Were you able to spend as much time with the SAH agent as you wanted?

- Yes
- No
- Don't know or not sure

28. Did you have confidence and trust in the SAH agent you worked with?

- Yes
- No
- Don't know or not sure

29. Did the SAH agent treat you with respect and dignity?

- Yes
- No
- Don't know or not sure

30. Did the SAH agent show consideration for your family and friends?

- Yes
- No
- Don't know or not applicable

31. If authorized, did the SAH agent talk to your family and/or friends about your health care or an adaptive item?

- Yes (SKIP to Q33)
- No
- Don't know or not applicable

32. If the SAH agent did NOT talk with your family and/or friends about your health care or adaptive features, was it because . . . ?

(Mark ALL that apply.)

- The SAH agent did not appear to have the time to listen to my concerns
- The SAH agent did not ask about my concerns
- The SAH agent was not readily accessible
- Too many interruptions/ no privacy
- Other (please specify below):

33. Aside from scheduled visits, what was the method you most often used to contact the SAH agent? (Mark only ONE.)

- Phone (Toll Free call)
- Phone (local call)
- Fax
- E-mail (computer)
- Letter
- No contact beyond scheduled visits

34. What method do you prefer VA use to contact you regarding your SAH benefits? (Mark only ONE.)

- Telephone
- E-mail
- Personal visit
- Letter

35. If you called the SAH agent, what happened when you called to discuss your grant with the SAH agent? (Mark ALL that apply.)

- My call was answered promptly
- The phone rang many times before it was answered
- I talked to several people before talking to the right person
- I left a message and was called back
- I left a message and no one called me back
- I was disconnected
- Other (please specify below):

36. How responsive was the SAH agent to your questions and inquiries?

- Very responsive
- Somewhat responsive
- Somewhat unresponsive
- Very unresponsive
- Don't know or not sure

37. Were you generally able to get all of the information you needed on the first call or contact?

- Yes
- No
- Don't know or not sure

38. If the SAH agent was unavailable, were other VA staff members responsive to the questions you had about your grant?
(Mark only ONE.)

- Yes
- No
- I didn't have any questions
- The SAH agent was always available
- Don't know or not sure

39. When you met or telephoned the SAH agent, did he/she give you a chance to discuss the modifications you wanted?

- Yes
- No
- Don't know or not sure

40. How would you rate the courtesy of your SAH agent?

- Very courteous
- Courteous
- Neither courteous nor discourteous
- Discourteous
- Very discourteous
- Don't know or not sure

41. How courteous were the other VA employees you dealt with?

- Very courteous
- Courteous
- Neither courteous nor discourteous
- Discourteous
- Very discourteous
- Don't know or not sure
- Not applicable

Grant Type and Plans

42. Which SAH grant did you receive?
(Mark only ONE.)

- Type A (Paraplegic Housing). (GO to Q43)
- Type B (Adaptive Housing). (SKIP to Q47)
- Don't know or not sure (SKIP to Q51)

43. For your Type A grant, which of the available plans did you choose? (Mark only ONE.)

- Housing to be built on land to be acquired
- Housing to be built on land previously acquired
- Remodel an existing home
- Acquired an existing home already adapted
- Other (please specify below):

44. For your Type A grant, was the plan that you ultimately chose your first choice?

- Yes (SKIP to Q51)
- No (GO to Q45)
- Don't know or not sure (SKIP to Q51)

45. Which Plan Type was your first choice?
(Mark only ONE.)

- Housing to be built on land to be acquired
- Housing to be built on land previously acquired
- Remodel an existing home
- Acquired an existing home already adapted
- Other (please specify below):

46. Why did you choose an alternate plan?
(Mark ALL that apply.)

- The house wasn't feasible for SAH adaptation (SKIP to Q51)
- The house didn't meet SAH requirements (SKIP to Q51)
- The original plan was too expensive (SKIP to Q51)
- Didn't have time (SKIP to Q51)
- SAH agent advised me (SKIP to Q51)
- Other (please specify below):

Please continue on the next page.

47. For your Type B grant, which of the following plans did you choose? (Mark only ONE.)

Adapted a house that was purchased
Adapted a house which a family member purchased
Adapted a house that was already owned
Adapted a house already owned by a family member
Purchased a house which has already been adapted
Other (please specify below):

48. For your Type B grant, was the plan that you chose your first choice?

Yes (SKIP to Q51)
No
Don't know or not sure (SKIP to Q51)

49. Which Plan Type was your first choice? (Mark only ONE.)

Adapted a house that was purchased
Adapted a house which a family member purchased
Adapted a house that was already owned
Adapted a house already owned by a family member
Purchased a house which has already been adapted
Other (please specify below):

50. Why did you choose an alternate plan? (Mark ALL that apply.)

The house wasn't feasible for SAH adaptation
The house didn't meet SAH requirements
The original plan was too expensive
Didn't have time
SAH agent advised me
Other (please specify below):

Receiving the Grant Funds

51. Did you receive the maximum grant amount?

Yes (SKIP to Q53)
No
Don't know or not sure

52. At the beginning of the grant process, how completely did you understand the amount that the grant would provide?

Completely
Mostly
Somewhat
A little
Not at all
Don't know or not sure

53. How would you rate the adequacy of the grant amount provided by the Specially Adapted Housing program?

Very adequate (SKIP to Q58)
Somewhat adequate (SKIP to Q58)
Somewhat inadequate
Very inadequate
Don't know or not sure (SKIP to Q58)

54. What was the PRIMARY reason the grant amount provided by the Specially Adapted Housing Program was inadequate? (Mark only ONE.)

Maximum Loan Amount was not sufficient to cover the costs and requirements for adaptation of the house.
I incurred significant out-of-pocket expenses.
Housing in the area is very expensive, which limited adaptations.
It was hard to find a contractor willing to do work for the amount of money the grant provided.
Other (please specify below):

55. **Would your adaptation plans have changed if you had been permitted to use the available grant funds on more than one occasion?**

- Yes
- No (SKIP to Q57)
- Not sure

56. **Would you have used a portion of the available grant funds to adapt a family member's home to meet your needs?**

- Yes
- No
- Not sure

57. **Would you have utilized the SAH grant if it was available to you while you were still on Active Duty?**

- Yes
- No
- Not sure

58. **In conjunction with your SAH grant, did you obtain a VA home loan from a private lender?**

- Yes
- No (SKIP to Q61)
- Don't know or not sure

59. **How would you rate your lender's attitude toward helping you with your financial needs?**

- Excellent
- Good
- Fair
- Poor

60. **How reasonable was the amount of time it took your lender to process your loan?**

- Very reasonable
- Reasonable
- Neither reasonable nor unreasonable
- Unreasonable
- Very unreasonable
- Don't know or not sure

Using the SAH Grant: Adaptive Items

61. **How long did it take for your new specially adapted house to be built or existing home to be modified? (Mark only ONE.)**

- 15-30 days
- 30-60 days
- 60-90 days
- 90-120 days
- More than 120 days

62. **For which adaptive items (i.e., ramps, grab bars, wide doorways and hallways) did you have to use your SAH grant?**

(Mark ALL that apply.)

- Ramp(s) (exterior or interior)
- Grab bars
- Wider door opening
- Wider hallways
- Accessible bathroom(s)
- Accessible kitchen
- Accessible bedroom(s)
- Elevators, ramps or entrances on ground floor
- Level thresholds
- Lighting
- Garage construction or modification
- Other (please specify below):

63. **Were there any items or features that you believe are necessary for you to successfully live independently, but that the SAH grant amount did not cover?**

Please continue on the next page.

64. Overall, how would you rate the adequacy of the adaptive items (e.g., ramps, grab bars) that were installed in your house using your SAH grant? (Mark only ONE.)

- Very adequate (SKIP to Q66)
- Adequate (SKIP to Q66)
- Inadequate
- Very inadequate
- Don't know or not sure (SKIP to Q66)

65. Please explain why the adaptive items that were installed in your house were inadequate.

66. Please select the adaptive items that you believe are the most important to living independently. (Rank TOP 3 adaptive items in order of importance.)

- (Mark only one.) #3 in Importance
- (Mark only one.) #2 in Importance
- (Mark only one.) #1 in Importance

- Ramp(s) (exterior or interior)
- Grab bars
- Wider door opening
- Wider hallways
- Accessible bathroom(s)
- Accessible kitchen
- Accessible bedroom(s)
- Elevators, ramps or entrances on ground floor
- Level thresholds
- Lighting
- Garage construction or modification ..
- Other (please specify below):

Satisfaction with Contractor

67. How many bids were requested from licensed contractors?

- 1
- 2
- 3 or more

68. How difficult was it to identify contractors in your area?

- Extremely easy
- Easy
- Neither easy nor difficult
- Difficult
- Very difficult

69. With regard to adapted housing designs, how knowledgeable was the contractor?

- Very knowledgeable
- Somewhat knowledgeable
- Somewhat unknowledgeable
- Very unknowledgeable

70. How responsive was the contractor after the contract was accepted?

- Very responsive
- Somewhat responsive
- Somewhat unresponsive
- Very unresponsive

71. Did the contractor complete the work as planned?

- Yes (SKIP to Q75)
- No
- Don't know or not sure

72. Was the work completed correctly?

- Yes
- No
- Don't know or not sure

73. Was the work completed on time?

- Yes
- No
- Don't know or not sure

74. Please explain why the contractor did not complete the work:

Satisfaction with Inspector

75. The inspector answered all my questions regarding the construction inspection process.

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree
- Don't know or not sure

76. The inspector treated me with respect and dignity.

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree
- Don't know or not sure

77. How satisfied are you with the inspector's performance?

- Very satisfied
- Satisfied
- Neither satisfied nor dissatisfied
- Dissatisfied
- Very dissatisfied
- Don't know or not sure

Overall Impressions of the Specially Adapted Housing Program

78. Overall, how satisfied are you with the SAH Program (e.g., application process, maximum loan amount, services, etc.)?

- Very satisfied
- Satisfied
- Neither satisfied nor dissatisfied
- Dissatisfied
- Very dissatisfied

79. Would you recommend the VA Specially Adapted Housing Grant Program to other veterans with service-connected disabilities?

- Yes
- No
- Don't know or not sure

80. Now that you have been in your specially adapted home for awhile, how well have the adaptations met your expectations?

(Mark only ONE.)

- The adaptations **exceeded** my expectations
- The adaptations **met** my expectations
- The adaptations **were below** my expectations
- The adaptations **were far below** my expectations

81. Do the housing adaptations help you live more independently?

- Yes
- No
- Don't know or not sure

Please continue on the next page.

82. If you were not able to use the SAH grant program, what would be your most likely housing situation? (Mark only ONE.)

- Live in a nursing home
- Live in the same house or apartment, without adaptations
- Live with a family member or a friend
- Other living situation (*specify below*):

Don't know or not sure

83. Does getting a SAH grant help you feel that the Nation recognizes your service to our country?

- Yes
- No

84. If you could change one thing about the Specially Adapted Housing Grant program or service you received from the VA, what would it be? *(Please specify below.)*

85. Do you have any other comments? *(Please specify below.)*

Thank you for taking the time to complete this survey. Your answers are very important to us. Please return your questionnaire in the postage-paid envelope.

Specially Adapted Housing: Eligible Non-Grantee Survey

1	<p>Prior to receiving this survey, were you aware of VA's Specially Adapted Housing grant program?</p> <p>Yes [Go to Q3] No [Go to Q2]</p>
2	<p>IF NO to Q1: Which of the following would have been the BEST way for VA to inform you about the Specially Adapted Housing grant program?</p> <p>Letter from VA which awarded benefits for my service-connected disability Pre-Discharge Briefings (TAP/DTAP) VA Benefits Counselor VA Medical Center or clinic VA pamphlet or brochure Internet site Other, Please Specify_____</p> <p>THIS ENDS THE SURVEY FOR THESE RESPONDENTS. RESPONDENTS INSTRUCTED TO GO TO SEPARATE PAGE WHERE THEY ARE THANKED FOR PARTICIPATING IN THE SURVEY.</p>
3	<p>IF YES to Q1: From which source did you first learn about the program? [Mark only one]</p> <p>Letter from VA which awarded benefits for my service-connected disability Pre-Discharge Briefings (TAP/DTAP) VA Benefits Counselor Lender or Real Estate Agent VA Medical Center or clinic Another Veteran Internet site VA pamphlet or brochure Veteran Service Organization Other, Please Specify_____</p>
4	<p>Did you ever submit an application for the Specially Adapted Housing grant program (VA Form 26-4555)?</p> <p>Yes [Go to Q6] No [Go to Q5] Don't Remember/Don't Know [Go to Q6]</p>

5	<p>IF NO to Q4: What is the major reason you never submitted an application?</p> <ul style="list-style-type: none"> • I want to apply, but am unsure about how to apply for the grant • My current home meets my needs • I do not want to use the grant • I plan on moving in the future, and want to wait to use my grant at that time • The application and/or grant process seemed too time consuming • The application and/or grant process seemed to complex or complicated • The available SAH grant amount was not large enough to accommodate my needs • I elected to use an alternative source of funding <p>THIS ENDS THE SURVEY FOR THESE RESPONDENTS RESPONDENTS INSTRUCTED TO GO TO SEPARATE PAGE WHERE THEY ARE THANKED FOR PARTICIPATING IN THE SURVEY.</p>
5.5	<p>IF YES TO Q4: Did you have an initial in-person interview with the VA Specially Adapted Housing Agent, to discuss the grant program and process?</p> <p>Yes [Go to Q5.6] No [Go to Q6] Don't Know/ Not Sure [Go to Q6]</p>
5.6	<p>IF YES TO Q5.5: After this interview, did you understand the Specially Adapted Housing grant process enough to proceed with obtaining the grant?</p> <p>Yes No</p>
6	<p>IF YES to Q5.6: Did you also submit the Supplemental Application (VA Form 26-4555c) to obtain the Specially Adapted Housing grant?</p> <p>Yes [Go to Q7] No [Go to Q6.5] Don't know/ Don't remember [Go to Q9]</p>
6.5	<p>IF NO to Q6: What is the major reason you did not submit the Supplemental Application?</p> <ul style="list-style-type: none"> • I had difficulty completing the Supplemental Application forms • I felt the Supplemental Application asked for information that I should not have to provide

	<ul style="list-style-type: none"> • The application and/or grant process seemed too time consuming • The application and/or grant process seemed to complex or complicated • I realized the SAH Grant amount was not large enough to accommodate my needs • I elected to use an alternative source of funding • Other, Please Specify _____ <p>THIS ENDS THE SURVEY FOR THESE RESPONDENTS RESPONDENTS INSTRUCTED TO GO TO SEPARATE PAGE WHERE THEY ARE THANKED FOR PARTICIPATING IN THE SURVEY.</p>

7	<p>Did you encounter any difficulties or problems during the Specially Adapted Housing grant approval process?</p> <p>Yes [Go To Q8] No [Go to Q9]</p>
8	<p>IF YES to Q7: What part or parts of the Specially Adapted Housing grant approval process presented the most difficulty for you? [Mark all that apply]</p> <p>Securing the services of a contractor Obtaining a performance bond Developing the building/ remodeling plans Obtaining medical and/or contractor bid waivers Providing all the necessary financial information Obtaining other documentation (Please Specify) _____ Other Problems (Please Specify) _____</p>
9	<p>What was the major factor that ultimately prevented you from obtaining or using Specially Adapted Housing grant funds? [Mark only one]</p> <ul style="list-style-type: none"> • My Supplemental Application (VA Form 4555c) was denied • I decided to defer using my grant to a later time • I decided that I no longer needed the grant • I did not have enough help from VA in during the grant application process • The application and/or grant process seemed to complex or complicated • I realized that the Specially Adapted Housing grant was not large enough to accommodate my needs • I found an alternative source of funding • Other, Please Specify _____

