

OMB Approval 2528-XXXX

Expiration Date: XX/XX/XXXX

Housing Counseling Study Follow-Up Survey Pre-Purchase Clients

Introduction

Hello this is _____. I'm calling from IMPAQ International on behalf of the HUD Housing Counseling study. May I please speak to (RESPONDENT NAME)?

IF NECESSARY, READ: "(RESPONDENT) has agreed to help with a study on housing counseling sponsored by the U.S. Department of Housing and Urban Development.

IF RESPONDENT IS NOT AVAILABLE COLLECT INFORMATION ON BEST TIME TO CALL BACK.

IF RESPONDENT IS AVAILABLE, CONFIRM THAT HE/SHE IS AN OUTCOME PANEL MEMBER

Recently we sent you a letter saying we would be calling to conduct a follow-up interview with you. Did you receive that letter?

- YES
- NO
- DON'T KNOW
- REFUSED

(The letter explained that/Good! As we mentioned in the letter,) we are doing a survey on behalf of the Housing Counseling Outcome study. About a year ago, you agreed to participate in a study that the U.S. Department of Housing and Urban Development is conducting on housing counseling. At that time, you received housing counseling services from (AGENCY NAME) and agreed to be interviewed once by telephone.

The interview will take about 30 minutes, and after you complete it, we will send you a \$20 money order. Participation in this study is voluntary and there are no penalties, now or in the future, should you decide not to participate. Your contribution to this study is very important, however, and we do appreciate your participation. The answers to all the questions will be confidential and will never be linked by name to you individually. We will be able to send you the \$20 after completing the interview.

- CONTINUE

REFUSED

Section A: Satisfaction with Counseling Received

[RESPONDENT GROUP: ALL RESPONDENTS]

About a year ago [or AMOUNT OF TIME SINCE STUDY ENROLLMENT], starting in [MONTH AND YEAR OF ENROLLMENT], you received housing counseling services from [AGENCY NAME] because you were interested in purchasing a home.

I'd like to start by hearing your opinions on the housing counseling services you received.



1. I am interested in finding which topics you received information or help on through the counseling. Did you receive information or help on?

	Yes	No	DK	REF
a. Budgeting or money management?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Credit scores or addressing credit issues?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. How to find a house?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. The home inspection process?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. How to find a lender or mortgage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. What house price you could afford?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Sources of down payment assistance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Home maintenance issues?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Any other topics? (SPECIFY:_____)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. Which of these topics did you find most useful? (CHECK ALL THAT APPLY. IF NECESSARY READ LIST OF ALL RESPONSES FROM Q1 WITH A 'YES' ANSWER.)

- BUDGETING/MONEY MANAGEMENT
- CREDIT SCORES/ADDRESSING CREDIT ISSUES
- HOW TO FIND A HOUSE
- HOME INSPECTION PROCESS
- HOW TO FIND A LENDER/MORTGAGE
- WHAT HOUSE PRICE YOU COULD AFFORD
- SOURCES OF DOWN PAYMENT ASSISTANCE
- HOME MAINTENTANCE
- OTHER TOPIC MENTIONED ABOVE
- ALL TOPICS WERE USEFUL
- DON'T KNOW
- REFUSED

3. Overall, how satisfied were you with the counseling you received from [AGENCY NAME] starting in [ENROLLMENT DATE]? Would you say you were...?

- Very satisfied
- Somewhat satisfied

- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied
- DON'T KNOW
- REFUSED

4. Would you recommend housing counseling to another person in your situation?

- YES
- YES, BUT NOT FROM THIS AGENCY
- NO
- DON'T KNOW
- REFUSED

5. Since receiving the pre-purchase housing counseling services from [AGENCY NAME], have you received any of the following types of help or services, either from [AGENCY NAME] or from another agency:

	Yes	No	DK	REF
a. Financial education or help with money management?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Help with improving or repairing your credit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Help with buying a home?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Help with refinancing?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6. [FOR EACH SERVICE RECEIVED] Did you receive the service from [AGENCY NAME] or from a different agency?

	[AGENCY NAME]	Different Agency	DK	REF
a. Financial education or help with money management?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Help with improving or repairing your credit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Help with buying a home?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Help with refinancing?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

7. Did you purchase a home at any time since [MONTH AND YEAR OF STUDY ENROLLMENT] or are you currently under agreement to buy a home?

YES [CODE AS PURCHASER] → SKIP TO SECTION B: CHARACTERISTICS OF OWNED HOME

NO

DON'T KNOW

REFUSED

a. Did you inherit a home at any time since [MONTH AND YEAR OF STUDY ENROLLMENT]?

YES [CODE AS INHERITOR] → SKIP TO SECTION B: CHARACTERISTICS OF OWNED HOME

NO → SKIP TO SECTION K: NON-PURCHASERS

DON'T KNOW → SKIP TO SECTION K: NON-PURCHASERS

REFUSED → SKIP TO SECTION K: NON-PURCHASERS

Section B: Characteristics of Owned Home

[RESPONDENT GROUP: PURCHASERS AND INHERITORS]

8. In what month and year did you purchase/inherit your home?

- MONTH:_____ YEAR:_____
- DON'T KNOW
- REFUSED

9. What type of residence is it? Is it:

- A single-family home
- A townhouse or row house
- A unit in a condominium or co-op building
- A mobile home
- A multi-family home with two or more apartments that you also own
- Some other type of housing (SPECIFY: _____)
- DON'T KNOW
- REFUSED

10. When was this residence originally built? Was it:

- Before 1970
- Between 1970 and 1989
- Between 1990 and 1999
- In 2000 or later
- DON'T KNOW
- REFUSED

11. What is the address of the residence?

Street 1:_____

Street 2:_____

City:_____

State:_____

Zip:_____

- DON'T KNOW
- REFUSED

12. [INHERITORS ONLY] What was the estimated value of the home at the time that you inherited it?

- \$_____ (VALUE OF THE HOME)
- DON'T KNOW
- REFUSED

- a. When you inherited the home, did you take out a mortgage on this property?
- YES [CODE AS MORTGAGE HOLDER] → SKIP TO SECTION E: MORTGAGE FINANCING
 - NO → SKIP TO SECTION H: HOME EQUITY LOANS
 - DON'T KNOW → SKIP TO SECTION H: HOME EQUITY LOANS
 - REFUSED → SKIP TO SECTION H: HOME EQUITY LOANS

Section C: Purchase Process

[RESPONDENT GROUP: PURCHASERS ONLY]

13. During the process of searching for a home to purchase, did you use a real estate agent at all?

- YES
- NO → **SKIP TO Q15**
- DON'T KNOW → **SKIP TO Q15**
- REFUSED → **SKIP TO Q15**

14. I am going to read you a list of services that the real estate agent may or may not have provided.

Did the real estate agent help you with:

	Yes	No	DK	REF
a. Identifying properties to visit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Identifying neighborhoods to visit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Show you specific houses?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Figuring out what you could afford to purchase?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Preparing an offer to the seller?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Negotiating with the seller?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Finding a lender or mortgage broker?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

h. Did the real estate agent provide some other type of assistance? If so, what was it?

- YES (SPECIFY: _____)
- NO
- DON'T KNOW
- REFUSED

15. Approximately how long did you spend looking at homes to purchase? Was it:

- Less than 3 months
- 3 months to 6 months
- 6 months to 1 year
- More than 1 year
- DON'T KNOW
- REFUSED

16. Approximately how many homes did you see before deciding to purchase the home you now own? Would you say:

- Fewer than 5
- 5 to 9
- 10 to 19
- 20 or more
- DON'T KNOW
- REFUSED

17. Did you make any offer on other homes before the one you purchased?

- YES
- NO → **SKIP TO Q20**
- DON'T KNOW
- REFUSED

18. How many homes did you make an offer on, not counting the home you purchased?

- ONE
- TWO
- THREE
- FOUR
- FIVE OR MORE
- DON'T KNOW
- REFUSED

19. I am interested in the reason(s) why [this offer/these offers] did not go through. Let's start first with the most recent offer you made before purchasing your house. [ASK PARTS A-E]

[IF RESPONDENT MADE MORE THAN ONE OFFER] Let's now talk about the second most recent offer before that one. [ASK PARTS A-E]

	Most recent offer	2nd most recent offer
a. Was the offer rejected by the seller?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF
b. Did you withdraw the offer after the home inspection revealed problems?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF

	Most recent offer	2nd most recent offer
c. Was it because the seller would not pay for needed repairs?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF
d. Did your financing fall through or loan get rejected?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF
e. Was there some other reason the offer did not go through? (SPECIFY: _____)	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF

20. When you made an offer on the home you purchased, was your offer:

- More than the listing price
- The same as the listing price
- Less than the listing price
- DON'T KNOW
- REFUSED

21. Did you hire a home inspector to evaluate the structural condition and major systems, like the plumbing, electrical wiring, and heating systems, of the house?

- YES
- NO
- DON'T KNOW
- REFUSED

22. Did you obtain a mortgage or other loan to finance the purchase of this home?

- YES [CODE AS MORTGAGE HOLDER] → **SKIP TO Q23**
- NO
- DON'T KNOW
- REFUSED

a. Just to confirm that I understand your response, that means that you paid the full price for the home at closing and did not obtain any financing at all to purchase the home?

- YES → **SKIP TO SECTION D**
- NO
- DON'T KNOW → **SKIP TO SECTION D**

REFUSED → **SKIP TO SECTION D: PURCHASE PRICE, DEPOSIT, AND DOWN PAYMENT**

23. What type of lender did you get your mortgage or financing to purchase the home from? Was the lender:

- Your regular bank
- Your credit union
- Another bank in your area
- A mortgage broker or mortgage company
- The seller of the home I bought
- Another type of lender (SPECIFY: _____)
- DON'T KNOW
- REFUSED

24. How did you find the lender? [CHECK ONE.]

- THROUGH FAMILY OR FRIENDS
- THROUGH PLACE OF WORSHIP
- THROUGH THE INTERNET/WEB SITE
- THROUGH MY REAL ESTATE AGENT
- THE LENDER CONTACTED ME
- I HAD WORKED WITH THE LENDER BEFORE
- THE LENDER WAS THE SELLER OF THE HOUSE
- OTHER (SPECIFY: _____)
- DON'T KNOW
- REFUSED

25. How many lenders did you meet or speak with before choosing one? [CHECK ONE.]

- I MET/SPOKE ONLY WITH THE LENDER THAT GAVE ME THE MORTGAGE
- I MET/SPOKE WITH ONE OTHER LENDER
- I MET/SPOKE WITH TWO OTHER LENDERS
- I MET/SPOKE WITH MORE THAN TWO OTHER LENDERS
- DON'T KNOW
- REFUSED

Section D: Purchase Price, Deposit, and Down Payment

[RESPONDENT GROUP: PURCHASERS ONLY]

[NOTE: THE ADVANCE LETTER FOR THE SURVEY WILL ASK RESPONDENTS TO HAVE THEIR SETTLEMENT STATEMENT AND URLA AVAILABLE.]

Now I'd like to ask some questions about your home purchase. In answering these questions, it will be very helpful to have at hand two documents that were very likely part of the documents you signed when you became the owner of the home. These are the Settlement Statement (also referred to as the HUD-1 form) and the Uniform Residential Loan Application. You should have been given copies of these forms at the time of your closing or settlement. If you have refinanced your home since you first bought it, please be sure to use the documents from your home *purchase* transaction (not the refinancing) to answer these questions. It will make this part of the interview go much more quickly.

26. Do you have copies of these documents available?

- Yes → **SKIP TO Q28**
- No
- Don't know
- Refused

NOTE TO INTERVIEWER: ENCOURAGE THE RESPONDENT TO GET THE PAPERS FOR REFERENCE. IF RESPONDENT HAS THE PAPERS BUT NEEDS MORE TIME TO GET THE PAPERS: We really would like you to have these papers on hand when we go through these questions - it will ensure the information we collect is accurate and make the interview go much faster. Why don't we finish the other questions in the survey and then I can schedule a call back later, giving you some time to find the papers. Once you have the papers, it will only take a few minutes to finish the interview and send you your incentive.

27. Are you willing to find the papers and schedule a call back later?

- YES → **START AT Q28 WHEN CALL BACK**
- NO
- DON'T KNOW
- REFUSED

NOTE TO INTERVIEWER: READ PARENTHETICAL ELEMENTS OF QUESTIONS ONLY IF RESPONDENT HAS DOCUMENTS.

28. What was the purchase price of this home? That is, what was the final amount you paid for this home? (This is listed on the Settlement Statement as the “Contract sales price” on line 101.)

- \$ _____ → SKIP TO Q29
- DON'T KNOW
- REFUSED

a. Was it:

- Less than \$50,000
- At least \$50,000 but less than \$100,000
- At least \$100,000 but less than \$125,000
- At least \$125,000 but less than \$150,000
- At least \$150,000 but less than \$175,000
- At least \$175,000 but less than \$200,000
- At least \$200,000 but less than \$250,000
- At least \$250,000 but less than \$300,000
- At least \$300,000 but less than \$400,000
- At least \$400,000 but less than \$750,000
- At least \$750,000 but less than \$1,000,000
- \$1,000,000 or more
- DON'T KNOW
- REFUSED

After you made an offer to purchase your home, you probably went through a number of steps to purchase it, such as signing a purchase and sale agreement, making an initial deposit, and arranging payment for the purchase of your home/obtaining a mortgage to finance the purchase of your home. The next few questions ask about the sources and amount of funds you had to obtain in order to make your down payment and purchase your home.

I'd first like to know about the money you *put down* on your home, as part of the purchase price. Typically, this money is put down on the home in two separate payments. The first payment is an initial deposit, usually a small portion of the purchase price – anywhere from \$100 to several thousand dollars – which binds you to the terms of your purchase agreement. The second payment is a larger amount usually ranging between 5% and 20% of the purchase price of the home. The second payment is typically made on the day of the closing or settlement. Together these payments are generally referred to as a down payment on the home.

29. How much was your **initial deposit** on the purchase? This was the amount that bound you and the seller to the terms of the Purchase and Sale agreement. (This is listed on the Settlement Statement as “Deposit or earnest money” on Line 201.)

- \$ _____ → SKIP TO Q30
- DON'T KNOW
- REFUSED

a. What is your best estimate of the initial deposit amount?

- \$ _____
- DON'T KNOW
- REFUSED

30. How much was the additional amount you paid from your own funds at the closing? (This is listed on the Settlement Statement as "Cash From the Borrower" on Line 303.) If you are not sure, please provide your best estimate.

- \$ _____ → **SKIP TO Q31**
- DON'T KNOW
- REFUSED

a. What is your best estimate of the amount you paid at closing?

- \$ _____
- DON'T KNOW
- REFUSED

People may use several sources to obtain the money for the down payment on their home. In addition to using their own money, people are sometimes able to get money from other sources such as relatives or friends.

31. Thinking about the total down payment you just told me you put down on your home, did you receive any money from friends or relatives for the initial deposit or cash paid at closing. Please don't include any loans or grants from government agencies, non-profit organizations, or banks – we'll ask about those later. (Information may be available from the Uniform Residential Loan Application, Section Two, under "Source of Down Payment, Settlement Charges and/or Subordinate Financing," on page 1.)

- YES
- NO → **SKIP TO Q32**
- DON'T KNOW
- REFUSED

a. What was the total amount of the money for the initial deposit and money paid at closing provided by friends or relatives?

- \$ _____ → **SKIP TO Q32**
- DON'T KNOW
- REFUSED

b. What is your best estimate of the amount provided by friends or relatives?

- \$ _____
- DON'T KNOW
- REFUSED

32. Did you receive any down payment assistance, or grants for your down payment that you may not be obligated to pay back, such as loans or grants from a city or county government agency, a community organization, or a local housing agency? [INTERVIEW: IF R MENTIONS FUNDS RECEIVED FROM HUD PROGRAMS, “HOME” PROGRAM, OR FAMILY SELF SUFFICIENCY PROGRAM, CODE RESPONSE AS YES.]

- YES
- NO → **SKIP TO SECTION E: MORTGAGE FINANCING**
- DON'T KNOW
- REFUSED

a. Did you receive more than one grant or assistance of this type?

- YES
- NO
- DON'T KNOW
- REFUSED

33. [IF Q32A=YES, READ: “Let’s talk about each type of assistance one at a time. Let’s start with the first grant or assistance you received.]

Down Payment Grants/Assistance			
	1st grant	2nd grant	3rd grant
a. What was the amount of the grant or form of assistance you received? If you are not sure, give your best estimate.	<input type="checkbox"/> \$ _____ <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> \$ _____ <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> \$ _____ <input type="checkbox"/> DK <input type="checkbox"/> REF
b. What is the name of the organization that provided this grant or assistance?	<input type="checkbox"/> _____ <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> _____ <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> _____ <input type="checkbox"/> DK <input type="checkbox"/> REF
c. Are the funds forgiven (or no longer need to be repaid) after a certain period of time passes?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF
d. After how many years?	<input type="checkbox"/> _____ <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> _____ <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> _____ <input type="checkbox"/> DK <input type="checkbox"/> REF

Section E: Mortgage Financing

[RESPONDENT GROUP = MORTGAGE HOLDERS]

Next, I'd like to find out more about the mortgage you obtained to finance the purchase of your home. There are many different types of programs, financing options, and payment terms available to meet individual financial goals and situations when purchasing a home. The next questions are about your first, or primary, mortgage, and how you financed the purchase of your home.

34. How much is the loan amount for your first mortgage on this home? (The Uniform Residential Loan Application lists this amount in Section 1. Type of Mortgage and Terms of Loan as "Amount.")

- \$ _____ FIRST MORTGAGE LOAN AMOUNT
- DON'T KNOW
- REFUSED

a. What is your best estimate of the first mortgage amount?

- \$ _____
- DON'T KNOW
- REFUSED

35. What is the total number of months or years over which mortgage payments are to be made? That is, if you paid what the mortgage requires every month and kept the house until it was paid off, how long would that be? (This is shown in Section 1. Type of Mortgage and Terms of Loan as the "No. of Months.")

- 360 MONTHS OR 30 YEARS
- 300 MONTHS OR 25 YEARS
- 240 MONTHS OR 20 YEARS
- 180 MONTHS OR 15 YEARS
- 120 MONTHS OR 10 YEARS
- OTHER (SPECIFY):
- DON'T KNOW
- REFUSED

36. What was the initial annual interest rate on this mortgage? (This is shown in the Section I to Section 1. Type of Mortgage and Terms of Mortgage as the "Interest Rate.")

- _____% ANNUAL INTEREST RATE
- DON'T KNOW
- REFUSED

37. What type of mortgage did you obtain to finance the purchase of your home? (The Uniform Residential Loan Application or URLA shows this information in Section 1, as “Amortization Type.”) Was it a:

- Fixed mortgage → **SKIP TO Q38**
- Adjustable rate mortgage
- Graduated payment mortgage → **SKIP TO Q38**
- Other (Specify with any notes listed on the URLA): → **SKIP TO Q38**
- DON'T KNOW
- REFUSED → **SKIP TO Q38**

a. When will the interest rate change, or adjust, on this mortgage? (This information may be shown on the URLA next to the ARM box in Section 1.)

- _____ YEARS
- DON'T KNOW
- REFUSED

38. Are you required to pay the bank a penalty amount if you decide to pay off your entire mortgage, or refinance your mortgage before the due date?

- YES
- NO → **SKIP TO Q39**
- DON'T KNOW → **SKIP TO Q39**
- REFUSED → **SKIP TO Q39**

a. How much is the penalty amount if you pay off your mortgage early, or refinance your mortgage before the due date? (If necessary, probe: Prepayment penalties often run in the range of \$600 or 3 months interest, which ever is greater.)

- \$_____ OR _____ MONTH'S INTEREST
- DON'T KNOW
- REFUSED

39. Do you have mortgage insurance? This is insurance that may have been required by the bank or lender, to protect them against possible nonpayment. (This is different from insurance on the home itself.) This may be referred to as an FHA loan or a payment for “PMI.”

- YES
- NO → **SKIP TO Q40**
- DON'T KNOW → **SKIP TO Q40**
- REFUSED → **SKIP TO Q40**

a. What type of mortgage insurance do you have? (This is shown on the Settlement Statement in Box B, "Type of Loan.") Is it:

- A private insurance company, such as Mortgage Guarantee Insurance (MGIC) (Conventional Insured)
- Federal Housing Administration (FHA)
- Farmers Home Administration (FmHA), or USDA/Rural Housing (RHS)
- Veterans Administration (VA)
- Mortgage insurance from a State agency for first-time homebuyers
- Other (Specify: _____)
- DON'T KNOW
- REFUSED

In addition to a percentage of the purchase price of the home, there are usually some fees or charges you need to pay at the closing.

40. How much did you pay for the loan origination fee? (This is listed on line 801 of the Settlement Statement.)

\$ _____

- DID NOT PAY THAT FEE
- DON'T KNOW
- REFUSED

41. How much did you pay for the loan discount also called loan discount points? (This is listed on line 802 of the Settlement Statement.)

\$ _____

- DID NOT PAY THAT FEE
- DON'T KNOW
- REFUSED

Section F: Other Sources of Financing

[RESPONDENT GROUP = PURCHASERS]

42. Now I'd like to ask you about the other sources of financing you obtained to purchase your home.
Did you take out other loans to pay for your home purchase?

- YES
- NO → **SKIP TO SECTION G: REFINANCING**
- DON'T KNOW → **SKIP TO SECTION G: REFINANCING**
- REFUSED → **SKIP TO SECTION G: REFINANCING**

	2 nd loan	3 rd loan	4 th loan
a. How much is the principal loan amount for this mortgage/loan (see the Settlement Statement, lines 204-209)?	\$ _____ <input type="checkbox"/> DK <input type="checkbox"/> REF	\$ _____ <input type="checkbox"/> DK <input type="checkbox"/> REF	\$ _____ <input type="checkbox"/> DK <input type="checkbox"/> REF
b. What is the name of the organization that provided this mortgage/loan? [NOTE: IF HOME SELLER PROVIDED THE FINANCING ENTER "SELLER"]	_____ <input type="checkbox"/> DK <input type="checkbox"/> REF	_____ <input type="checkbox"/> DK <input type="checkbox"/> REF	_____ <input type="checkbox"/> DK <input type="checkbox"/> REF
c. What is the annual interest rate on this mortgage/loan?	____._____% <input type="checkbox"/> DK <input type="checkbox"/> REF	____._____% <input type="checkbox"/> DK <input type="checkbox"/> REF	____._____% <input type="checkbox"/> DK <input type="checkbox"/> REF

Section G: Refinancing

[RESPONDENT GROUP = MORTGAGE HOLDERS]

The next questions are about whether you have refinanced your mortgage since acquiring your home.

43. Since initially acquiring your home, have you refinanced an existing mortgage?

- YES
- NO → **SKIP TO SECTION H: HOME EQUITY LOANS**
- DON'T KNOW → **SKIP TO SECTION H: HOME EQUITY LOANS**
- REFUSED → **SKIP TO SECTION H: HOME EQUITY LOANS**

a. How many times have you refinanced the mortgage on your home?

_____ NUMBER OF REFINANCINGS

- DON'T KNOW
- REFUSED

44. People refinance for many reasons. I'm going to read a list of possible reasons. For each reason, please tell me whether it was a big reason, small reason, or not a reason for you.

	Big Reason	Small Reason	Not a Reason	DK	REF
a. To reduce your interest rate.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. To get cash or receive a cash out.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. To consolidate your debt.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. To change the term (or length) of your mortgage.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. To make home improvements.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. To avoid paying mortgage insurance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. To get out of a subprime mortgage.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. To keep your payments from getting too high.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. To avoid foreclosure or defaulting on your loan/mortgage.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. To pay off your 2 nd or 3 rd mortgage (such as a home equity line).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

k. Was there some other reason you refinanced? If so, what was it?

- YES (SPECIFY: _____)
- NO
- DON'T KNOW
- REFUSED

45. Please tell me about your refinance loan(s). For information on refinance loans, the Settlement Statement and the Uniform Residential Loan Application (URLA) for the refinance transaction will be very helpful. If you don't have copies of these documents available, please give me your best estimate.

	Refinance Loans		
	1 st loan	2 nd loan	3 rd loan
a. How much is the principal loan amount?	\$ _____ <input type="checkbox"/> Don't know <input type="checkbox"/> Refused	\$ _____ <input type="checkbox"/> Don't know <input type="checkbox"/> Refused	\$ _____ <input type="checkbox"/> Don't know <input type="checkbox"/> Refused
b. In what month and year did you obtain this loan?	_____/_____ Mo Year <input type="checkbox"/> Don't know <input type="checkbox"/> Refused	_____/_____ Mo Year <input type="checkbox"/> Don't know <input type="checkbox"/> Refused	_____/_____ Mo Year <input type="checkbox"/> Don't know <input type="checkbox"/> Refused
c. What type of loan is this refinance: a fixed term, a line of credit, a balloon, an adjustable, or some other type of loan?	<input type="checkbox"/> Fixed (FRM) <input type="checkbox"/> Line of credit <input type="checkbox"/> Balloon <input type="checkbox"/> Adjustable <input type="checkbox"/> Other _____ <input type="checkbox"/> Refused <input type="checkbox"/> Don't know	<input type="checkbox"/> Fixed (FRM) <input type="checkbox"/> Line of credit <input type="checkbox"/> Balloon <input type="checkbox"/> Adjustable <input type="checkbox"/> Other _____ <input type="checkbox"/> Refused <input type="checkbox"/> Don't know	
d. What is the term of this loan, that is, what is the total number of months over which loan payments are to be made?	_____ Months <input type="checkbox"/> Refused <input type="checkbox"/> Don't know	_____ Months <input type="checkbox"/> Refused <input type="checkbox"/> Don't know	
e. What is the initial annual interest rate on this loan?	_____._____% <input type="checkbox"/> Don't know <input type="checkbox"/> Refused	_____._____% <input type="checkbox"/> Don't know <input type="checkbox"/> Refused	

INSTRUCTIONS FOR INTERVIEWER: USE FOLLOWING TABLE TO CONVERT FRACTIONS INTO DECIMALS FOR INTEREST RATES

- 1/8TH = 0.125
- 1/4TH = 0.25
- 3/8TH = 0.375
- 1/2 = 0.50
- 5/8TH = 0.625
- 3/4 = 0.75
- 7/8TH = 0.875

Section H: Home Equity Loans

[RESPONDENT GROUP = PURCHASERS AND INHERITORS]

46. Since purchasing/inheriting the house, have you taken out a home equity loan? (IF NECESSARY READ: A home equity loan is a mortgage that you take out in addition to the existing mortgage on your home to be able tap any accumulated home equity you have.)

- YES
- NO → **SKIP TO SECTION I: HOUSING PAYMENTS**
- DON'T KNOW → **SKIP TO SECTION I: HOUSING PAYMENTS**
- REFUSED → **SKIP TO SECTION I: HOUSING PAYMENTS**

a. How many home equity loans have you taken out?

- _____ NUMBER OF HOME EQUITY LOANS
- DON'T KNOW
- REFUSED

47. People take out home equity loans for many reasons. I'm going to read a list of possible reasons. For each reason, please tell me whether it was a big reason, small reason, or not a reason for you.

	Big Reason	Small Reason	Not a Reason	DK	REF
a. To get cash or receive a cash out.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. To consolidate debts.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. To make home improvements.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. To pay for education.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

e. Was there some other reason you took out a home equity loan? If so, what was it?

- YES (SPECIFY: _____)
- NO
- DON'T KNOW
- REFUSED

48. Please tell me about your home equity loan(s). For information on refinance loans, the Settlement Statement and the Uniform Residential Loan Application (URLA) *for the refinance transaction* will be very helpful. If you don't have copies of these documents available, please give me your best estimate.

	Home Equity Loans		
	1st loan	2nd loan	3rd loan
a. How much is the principal loan amount?	\$ _____ <input type="checkbox"/> Don't know <input type="checkbox"/> Refused	\$ _____ <input type="checkbox"/> Don't know <input type="checkbox"/> Refused	\$ _____ <input type="checkbox"/> Don't know <input type="checkbox"/> Refused
b. In what month and year did you obtain this loan?	_____/_____ Mo Year <input type="checkbox"/> Don't know <input type="checkbox"/> Refused	_____/_____ Mo Year <input type="checkbox"/> Don't know <input type="checkbox"/> Refused	_____/_____ Mo Year <input type="checkbox"/> Don't know <input type="checkbox"/> Refused
c. What type of loan is this: a fixed term, a line of credit, a balloon, an adjustable, or some other type of loan?	<input type="checkbox"/> Fixed (FRM) <input type="checkbox"/> Line of credit <input type="checkbox"/> Balloon <input type="checkbox"/> Adjustable <input type="checkbox"/> Other _____ <input type="checkbox"/> Refused <input type="checkbox"/> Don't know	<input type="checkbox"/> Fixed (FRM) <input type="checkbox"/> Line of credit <input type="checkbox"/> Balloon <input type="checkbox"/> Adjustable <input type="checkbox"/> Other _____ <input type="checkbox"/> Refused <input type="checkbox"/> Don't know	
d. What is the term of this loan, that is, what is the total number of months over which loan payments are to be made?	_____ Months <input type="checkbox"/> Refused <input type="checkbox"/> Don't know	_____ Months <input type="checkbox"/> Refused <input type="checkbox"/> Don't know	
e. What is the initial annual interest rate on this loan?	_____._____% <input type="checkbox"/> Don't know <input type="checkbox"/> Refused	_____._____% <input type="checkbox"/> Don't know <input type="checkbox"/> Refused	

Section I: Housing Payments

[RESPONDENT GROUP = PURCHASERS AND INHERITORS]

I'd now like to ask you some questions about your housing payments. Monthly or periodic housing payments can include several different parts, such as the amount you pay the bank for **principal and interest** on a loan, **real estate taxes** paid to your city or state, as well as **homeowners insurance**, sometimes called hazard insurance. In addition, some mortgages that allow you to make a smaller down payment require that you purchase **mortgage insurance**, sometimes called PMI (Private Mortgage Insurance). Thinking about all these types of payments, next I'd like to find out what your total monthly payments are for this home.

If you have your mortgage statement from last month handy, it will be helpful to get it out to review for these next questions. A property tax and homeowner insurance bill will also be helpful. It will really make this part of the interview go more quickly.

49. How much do you currently pay each month to your lender or mortgage servicer? Include payments for all outstanding mortgages and home equity loans.

- \$ _____
- DON'T KNOW
- REFUSED

50. Does the payment to your lender or servicer include an escrow for homeowners or property insurance?

- YES
- NO → **SKIP TO Q51**
- DON'T KNOW → **SKIP TO Q51**
- REFUSED → **SKIP TO Q51**

a. How much do you pay each year for homeowners or property insurance? If you make payments on a monthly, quarterly, or bi-annual basis we can help convert that to an annual amount.

- \$ _____
- DON'T KNOW
- REFUSED

51. Does the payment to your lender include an escrow for property taxes?

- YES
- NO → **SKIP TO Q52**
- DON'T KNOW → **SKIP TO Q52**
- REFUSED → **SKIP TO Q52**

a. How much do you pay each year for property taxes? If you make payments on a monthly, quarterly, or bi-annual basis we can help convert that to an annual amount.

- \$ _____
- DON'T KNOW
- REFUSED

52. Do you pay condominium or cooperative fees or homeowner association dues?

- YES
- NO → **SKIP TO Q53**
- DON'T KNOW → **SKIP TO Q53**
- REFUSED → **SKIP TO Q53**

a. How much do you pay in condominium or cooperative fees or homeowner association dues each month? ? If you make payments on a quarterly, bi-annual, or annual basis we can help convert that to a monthly amount.

- PER MONTH: \$ _____
- DON'T KNOW
- REFUSED

53. On average across the year, approximately how much do you pay each month for utilities, such as electricity, heat, gas, and water? If you make payments on a monthly, quarterly, or bi-annual basis we can help convert that to an annual amount.

- \$ _____
- DON'T KNOW
- REFUSED

Section J: Delinquency, Default, or Foreclosure Experience

[RESPONDENT GROUP = PURCHASERS AND INHERITORS]

Sometimes special circumstances arise that make it difficult to pay back your mortgage or loans.

54. Since acquiring your home, have you missed any monthly mortgage or loan payment(s)? You miss a payment when your payment is overdue for an entire month.

- YES
- NO → **SKIP TO SECTION L: EMPLOYMENT AND INCOME**
- DON'T KNOW → **SKIP TO SECTION L: EMPLOYMENT AND INCOME**
- REFUSED → **SKIP TO SECTION L: EMPLOYMENT AND INCOME**

55. How many payments have you missed?

- ONE PAYMENT
- TWO PAYMENTS
- THREE OR MORE PAYMENTS
- DON'T KNOW
- REFUSED

56. What caused you to get behind on your mortgage? I am going to read you a list of possible reasons and I'd like you to tell me which reasons apply to your situation.

	YES	NO	DK	REF
a. My mortgage payments were always too high.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. My mortgage payments increased.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. I had trouble paying homeowners insurance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. I had trouble paying property taxes.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. I had trouble paying for home repairs or maintenance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. I had too much credit card debt or other debts.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. My car expenses were too high.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. I had a business venture that failed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. I lost my job.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. I did not lose my job but my pay went down.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. I or someone in my family got injured or had a medical emergency.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. I have a chronic medical condition or disability.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

m. I had a divorce or separation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. I had a death in family.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Any other reason? (SPECIFY: _____)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

57. Did you seek help from your lender or any housing or consumer credit counseling agencies or organizations to help you explore options for services, or ways to avoid foreclosure on your home?

- Your lender
- A housing counseling agency
- A consumer credit counseling agency
- A law firm or legal aid organization
- Other Organization (Specify): _____
- NONE OF THE ABOVE → **SKIP TO Q58**
- DON'T KNOW → **SKIP TO Q58**
- REFUSED → **SKIP TO Q58**

a. What kind of help or services did you receive from these organizations? Did you receive help with:

	Yes	No	DK	REF
Budgeting or financial management?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Arranging a payment plan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Renegotiating the terms of your loan or the payment schedule?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Getting part of the debt forgiven?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

b. Did you receive any other kind of help from these organizations?

- YES (SPECIFY: _____)
- NO
- DON'T KNOW
- REFUSED

58. Have you received a notice of intent to foreclose from your bank or lender?

- YES
- NO → **SKIP TO SECTION L: EMPLOYMENT AND INCOME**
- DON'T KNOW → **SKIP TO SECTION L: EMPLOYMENT AND INCOME**
- REFUSED → **SKIP TO SECTION L: EMPLOYMENT AND INCOME**

a. Did you lose your home to foreclosure?

- YES → **SKIP TO Q59**
- NO
- DON'T KNOW

REFUSED

b. Are you still in the foreclosure process or about to lose your home?

YES

NO

DON'T KNOW

REFUSED

59. What is your current living situation? Do you:

Live in a home that you own

Live in a home that you rent

Live with friends or relatives

Other (SPECIFY: _____)

60. What type of residence do you currently live in? Is it:

A single-family home

A townhouse or row house

A unit in a a condominium or co-op building

A mobile home

A multi-family home with two or more apartments that you also own

Some other type of housing (SPECIFY: _____)

DON'T KNOW

REFUSED

Section K: Experiences of Non-Purchasers

[RESPONDENT GROUP = NON-PURCHASERS]

61. Let's talk about your current housing situation. Do you...

- Rent your house or apartment
- Live in someone else's house or apartment without paying rent
- Live in some other housing arrangement (SPECIFY: _____)
- DON'T KNOW
- REFUSED

62. What type of residence is it? Is it:

- A single-family home
- A townhouse or row house
- A unit in a condominium or co-op building
- A mobile home
- A multi-family home with two or more apartments that you also own
- Some other type of housing (SPECIFY: _____)
- DON'T KNOW
- REFUSED

63. How much do you currently pay each month for your rent? [ENTER 0 IF RESPONDENT PAYS NO RENT.]

\$_____ .00

- DON'T KNOW
- REFUSED

64. On average over the year, how much do you pay each month for utilities, such as electricity, heat, gas, and water? (Do not include utilities that are included in your rent.) [ENTER 0 IF RESPONDENT PAYS NO UTILITIES.]

\$_____

- DON'T KNOW
- REFUSED

65. Since [ENROLLMENT DATE], when you received housing counseling services from [AGENCY NAME], have you made any offers to purchase a home?

- YES
- NO → **SKIP TO Q67**
- DON'T KNOW → **SKIP TO Q67**
- REFUSED → **SKIP TO Q67**

a. How many homes have you made an offer on?

- ONE
- TWO
- THREE
- FOUR
- FIVE OR MORE
- DON'T KNOW
- REFUSED

66. I am interested in the reason(s) why [this offer/these offers] did not go through. Let's start first with the most recent offer you made. [ASK PARTS A-E]

[IF RESPONDENT MADE MORE THAN ONE OFFER] Let's now talk about the second most recent offer. [ASK PARTS A-E]

	Most recent offer	2nd most recent offer
a. Was the offer rejected by the seller?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF <input type="checkbox"/> N/A
b. Did you withdraw the offer after the home inspection revealed problems?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF <input type="checkbox"/> N/A
c. Was it because the seller would not pay for needed repairs?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF <input type="checkbox"/> N/A
d. Did your financing fall through or loan get rejected?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF <input type="checkbox"/> N/A
e. Was there some other reason the offer did not go through? (SPECIFY: _____)	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF <input type="checkbox"/> N/A

67. Are you still interested in purchasing a home?

- YES → SKIP TO Q69
- NO
- DON'T KNOW → SKIP TO Q69
- REFUSED → SKIP TO Q69

68. I am going to read you a list of common reasons individuals lose interest in purchasing a home. Please let me know if any of them describe the reason you lost interest in purchasing a home.

	YES	NO	DK	REF
a. I learned I could not afford to buy a home.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. I learned I needed to repair my credit first.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. I did not like the houses I could afford.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. I did not like the neighborhoods I could afford.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. The person I was planning to purchase a home with is no longer interested in purchasing a home.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. There was a change in my (or my co purchaser's) financial situation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. I was concerned about the economy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

h. Was there another reason you lost interest in purchasing a home? If so, what was it?

- YES (SPECIFY: _____)
- NO
- DON'T KNOW
- REFUSED

→ SKIP TO SECTION L: EMPLOYMENT AND INCOME

69. I am going to read you a list of common reasons why individuals who are interested in purchasing a home do not do so. Please let me know if any of them describe the reason you have not yet purchased a home.

	YES	NO	DK	REF
a. I have not yet found a home that I like and can afford.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. I am trying to increase my savings.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. I am trying to increase my income.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. I am trying to improve my credit.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. I am waiting for the housing market to improve.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. I am waiting for the economy to improve.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

g. Was there another reason you have not yet purchased a home? If so, what was it?

- YES (SPECIFY: _____)
- NO
- DON'T KNOW

REFUSED

Section L: Employment and Income

[RESPONDENT GROUP = ALL RESPONDENTS]

The next questions are about your employment situation and household income. Please report in whole dollars only.

70. What is your current work status? Are you: (CHECK ONE.)

- Employed full-time
- Employed part-time
- A homemaker or student
- Unemployed, looking for work
- Unemployed, not looking for work
- Temporarily laid off or on leave
- Retired or disabled
- DON'T KNOW
- REFUSED

71. What is the current work status of your co-borrower(s)? (By co-borrower, I mean anyone you took out a home mortgage loan with or who you intend to take out a home mortgage loan with.)

	Co-borrower 1	Co-borrower 2	Co-borrower 3
<input type="checkbox"/> N/A, no co-borrowers	<input type="checkbox"/> Employed full-time <input type="checkbox"/> Employed part-time <input type="checkbox"/> Homemaker or student <input type="checkbox"/> Unemployed, looking for work <input type="checkbox"/> Unemployed, not looking for work <input type="checkbox"/> Temporarily laid off or on leave <input type="checkbox"/> Retired or disabled <input type="checkbox"/> DON'T KNOW <input type="checkbox"/> REFUSED	<input type="checkbox"/> Employed full-time <input type="checkbox"/> Employed part-time <input type="checkbox"/> Homemaker or student <input type="checkbox"/> Unemployed, looking for work <input type="checkbox"/> Unemployed, not looking for work <input type="checkbox"/> Temporarily laid off or on leave <input type="checkbox"/> Retired or disabled <input type="checkbox"/> DON'T KNOW <input type="checkbox"/> REFUSED	<input type="checkbox"/> Employed full-time <input type="checkbox"/> Employed part-time <input type="checkbox"/> Homemaker or student <input type="checkbox"/> Unemployed, looking for work <input type="checkbox"/> Unemployed, not looking for work <input type="checkbox"/> Temporarily laid off or on leave <input type="checkbox"/> Retired or disabled <input type="checkbox"/> DON'T KNOW <input type="checkbox"/> REFUSED

72. Thinking about the gross monthly income of you and your other household members, does it include:

	YES	NO	DK	REF
a. Income from employment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Interest, dividend, or other investment income?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Child support payments, alimony, or maintenance payments?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

d. Social Security retirement or disability benefits?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Other pensions or retirement income?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Unemployment benefits?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Other income? SPECIFY: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

73. Considering all of these sources of income, what is your household's total gross monthly income? (Include all sources of income and the income of any co-borrowers as well as your own income.)

\$ _____ → **SKIP TO Q73**

- DON'T KNOW
- REFUSED

a. How much do you and other members of your household make in a year, before taxes?

- \$ _____
- DON'T KNOW → **SKIP TO Q73**
- REFUSED → **SKIP TO Q73**

b. So that's about [ANNUAL AMOUNT DIVIDED BY 12] per month. Does that sound about right?

- YES
- NO
- DON'T KNOW
- REFUSED

74. How much money do you have in savings? ("Savings" includes money in checking accounts, savings accounts, money market accounts, certificates of deposit, savings at home, savings with others who are keeping it safe, and any other kinds of savings. Include your savings as well as the savings of any co-borrowers. Do not include savings in retirement accounts.) If you are not sure, please give your best estimate.

\$ _____

- DON'T KNOW
- REFUSED

75. How much money do you have in retirement accounts, such as 401(k) accounts, 403(b) accounts, or IRAs? (Include your retirement accounts as well as those of any co-borrowers.) If you are not sure, please give your best estimate.

\$ _____

- DON'T KNOW
- REFUSED

Section M: Closing and Contact Information

Thank you very much for your time. We are almost done. We will be sending you a money order for \$20 within the next four to six weeks. To make sure we send your check to the correct address, we would like to confirm your correct address, as well as a mailing address if it differs from your home address. This information will be kept strictly confidential.

76. Is [HOME ADDRESS] still your home address?

- YES → **SKIP TO Q77**
- NO
- REFUSED
- DON'T KNOW

a. May I please have your home address?

RECORD HOME ADDRESS:

STREET ADDRESS (INCLUDING UNIT #): _____

CITY, STATE, ZIP: _____

77. Is [HOME ADDRESS] also your mailing address?

- YES → **SKIP TO CLOSING**
- NO
- REFUSED
- DON'T KNOW

a. May I please have your mailing address?

RECORD MAILING ADDRESS:

STREET (INCLUDE P.O. BOX): _____

CITY, STATE, ZIP: _____

INTERVIEWER NOTE: PROBE TO GET FULL MAILING ADDRESS AND READ IT BACK TO CONFIRM SPELLING.

CLOSING: Thanks again for taking the time to speak with me today. If you have any questions about this study, please call the Project Director, Chris Herbert, at Abt Associates at 1-617-349-2383, or you may leave a message on our toll-free number: 888-XXX-XXXX.

Thank you.