

Sample population definition: Individuals who closed a VA home loan in the past 90 days (includes purchase loans, interest rate reductions, and cash out/other refinancing)

Benefit Information

1. How did you FIRST learn about the VA Home Loan Program? *(Mark only one)*
If you are unsure, please indicate the first way you remember learning about the VA Home Loan Program

- a. VA website
 - b. VetSuccess.gov
 - c. eBenefits.va.gov
 - d. Mail (from VA)
 - e. VA phone number (800-827-1000)
 - f. Transition Assistance Program/Disabled Transition Assistance Program briefings
 - g. Veterans Service Organizations, e.g., Disabled American Veterans, Veterans of Foreign Wars, Paralyzed Veterans of America, etc. *(Specify)*
 - h. _____
 - i. VA medical center
 - j. VA Vet center
 - k. In person at a Regional Office
 - l. Social media websites (e.g., Facebook, Twitter, etc.)
 - m. Visit from a VA employee
 - n. Other Veterans
 - o. Internet (excluding VA and social media sites)
 - p. Friends or family
 - q. Information came with notification/ratings letter
 - r. Lender/Real estate agent
 - s. Other publications (e.g., Army Times, local newspapers, etc.)
 - t. Other *(Specify)* _____
 - u. Don't know or not sure
2. What method(s) do you MOST FREQUENTLY use to obtain general information about the VA Home Loan Program? *(Mark all that apply)*
- a. Phone
 - b. Mail
 - c. E-mail
 - d. In person at a Regional Office
 - e. Veterans Service Organizations, e.g., Disabled American Veterans, Veterans of Foreign Wars, Paralyzed Veterans of America, etc. *(Specify)*
 - f. _____
 - g. Disabled Veterans' Outreach Program
 - h. VA website
 - i. VetSuccess.gov

- i. eBenefits.va.gov
 - j. Social media websites (e.g., Facebook, Twitter, etc.)
 - k. Other websites (excluding VA or social media sites)
 - l. VA medical center
 - m. VA Vet center
 - n. Friends or family
 - o. Lender/Real estate agent
 - p. Other publications (e.g., Army Times, local newspapers, etc.)
 - q. Other (Specify) _____
 - r. Don't know or not sure
 - s. None of the above

3. How did the VA provide you information about the application process for your most recent certificate of eligibility? (Mark all that apply)
 - a. Transition Assistance Program/Disabled Transition Assistance Program briefings
 - b. Phone
 - c. Mail
 - d. E-mail
 - e. Pamphlets/brochures
 - f. VA website
 - g. VA medical center
 - h. VA Vet center
 - i. In person at a Regional Office
 - j. Veterans Service Organizations, e.g., Disabled American Veterans, Veterans of Foreign Wars, Paralyzed Veterans of America, etc. (Specify) _____
 - k. Disabled Veterans' Outreach Program
 - l. Other (Specify) _____
 - m. Don't know or not sure
 - n. Did not receive information about application process

4. How would you like to receive information from VA about applying for home loan benefits? (Mark all that apply)
 - a. Phone
 - b. Mail
 - c. E-mail
 - d. VA website
 - e. Social media websites (e.g., Facebook, Twitter, etc.)
 - f. In person at a Regional Office
 - g. Veterans Service Organizations, e.g., Disabled American Veterans, Veterans of Foreign Wars, Paralyzed Veterans of America, etc. (Specify) _____
 - h. Other (Specify) _____
 - i. Don't know or not sure

5. Prior to receiving this survey, which of the following home loan benefits were you aware of? **(Mark all that apply)**
- Purchase of a new home
 - Home equity refinance (cash-out)
 - Streamlined refinance (interest-rate reduction)
 - Funding fee waiver for eligible disabled veterans
 - No down payment
 - Loan default/foreclosure avoidance assistance
 - None of the above
6. To the best of your knowledge, was all of the information that VA provided to you about home loan benefit programs correct? **(Mark only one)**
- Yes
 - No
 - Don't know or not sure

The following question asks you to rate various aspects of your experience with VA home loans using a scale of 1 to 10, where 1 is Unacceptable, 10 is Outstanding, and 5 is Average.

7. When thinking about your most frequently used methods of communication, please rate your experience in obtaining information about your certificate of eligibility application on the following items: **(Mark only one per row)**
- Ease of accessing information
 - Availability of information
 - Clarity of information
 - Usefulness of information
 - Frequency of information provided by VA
 - Overall rating of information

Contact with VA

8. During the past 6 months, did you contact anyone from VA about the home loan process? **(Mark only one)**
- Yes
 - No

(Ask Q9-14 if Q8 is Yes, otherwise go to Q15)

9. Which of the following best describes the reason for your most recent contact? **(Mark only one)**
- Resolve a problem
 - Ask a question
 - Request a change to your records/provide information

10. Can you briefly describe the nature of your most recent contact? (Mark all that apply)

- a. Report a problem with your realtor/broker
- b. Report a problem with your lender
- c. Report a problem with your contractor
- d. Report a problem with your appraiser
- e. Report a problem with the appraisal process
- f. Report a problem with a VA customer service representative
- g. Ask a general question
- h. Obtain information about submitting/re-opening a claim
- i. Submit a new application for certificate of eligibility
- j. Check on the status of a certificate of eligibility application
- k. Appeal an eligibility decision
- l. Question or problem about a pending certificate of eligibility application
- m. Question or problem about an eligibility decision
- n. Other (Specify) _____

11. Thinking about your most recent contact, how did you contact VA?

(Mark only one)

- a. Phone
- b. Fax
- c. Website
- d. E-mail
- e. Mail
- f. In person

12. Was your most recent issue resolved? (Mark only one)

- a. Yes
- b. No

(Ask Q13 if Q12 is No, otherwise go to Q14)

13. Why wasn't your most recent issue resolved?

- a. Did not receive all of the information required
- b. Received incorrect information
- c. Was referred to the incorrect office/person
- d. Waiting for follow-up from VA
- e. Other (Specify) _____
- f. Don't know or not sure

14. Thinking of your most recent contact with the VA, how would you rate your overall customer service experience with the VA or VA representatives using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average.

Benefit Eligibility and Application Process

Please answer the following questions based on your most recent home-buying experience.

15. At the time your loan closed, were you a(n): **(Mark only one)**
- Discharged Veteran of the U.S. Armed Forces
 - Active duty service member in the U.S. Armed Forces
 - Surviving spouse
 - Other **(Specify)** _____
16. Did you check if you were eligible prior to applying for the VA home loan program (i.e. through a VA counselor, Veterans Service Organization, etc.)? **(Mark only one)**
- Yes
 - No
 - Don't know or not sure
17. What method did you use to apply for your certificate of eligibility (i.e., a form that indicated you were eligible for a VA home loan, e.g., VA Form 26-1880, VA Form 26-1870, etc.) ? **(Mark only one)**
- Obtained through my lender
 - Through the mail from VA
 - In person at a Regional Loan Center
 - VA website
 - Other **(Specify)** _____
 - Don't know or not sure
18. After you submitted your application for a certificate of eligibility (i.e., a form that indicated you were eligible for a VA home loan, e.g., VA Form 26-1880, VA Form 26-1870, etc.) , did VA contact you to request additional information for your application (e.g., character of service, length of service documents, etc.)? **(Mark only one)**
- Yes
 - No
 - Don't know or not sure

(Ask Q19 if Q18 is yes, otherwise go to Q20)

19. From the time you submitted your application, how long did it take to receive your certificate of eligibility? **(Open Capture) Please respond using any or all of the following categories**
- < 5 business days
 - 1-2 weeks
 - < 2 weeks
 - Don't know or not sure

The following question asks you to rate various aspects of your experience with VA home loans using a scale of 1 to 10, where 1 is Unacceptable, 10 is Outstanding, and 5 is Average.

20. Please rate your experience with the VA certificate of eligibility (COE) application process on the following items: **(Mark only one per row)**
- Ease of completing the application
 - Timeliness of receiving COE
 - Flexibility of application methods
 - Overall rating of application process

Previous Applications

21. Thinking about the times you have applied for a certificate of eligibility, were any of your applications denied? **(Mark only one)**
- Yes
 - No
 - Don't know or not sure

(Ask Q22-23 if Q21 is Yes, otherwise go to Q24)

22. Thinking about the last denial, why was your eligibility denied? **(Mark all that apply)**
- Insufficient length of service
 - Unacceptable character of service
 - Other **(Specify)** _____
 - Don't know or not sure

23. What was the outcome of your appeal? **(Mark only one)**
- My COE was approved
 - My COE was denied
 - Don't know or not sure

Benefit Entitlement

As a reminder, your responses will be kept completely confidential and will not affect any current or future benefits you may receive.

24. When you obtained your current mortgage, was it to...? **(Mark only one)**
- Purchase a new or existing home
 - Refinance an existing loan

(Ask Q25 if Q24 is refinance, otherwise go to Q26)

25. What type of loan refinancing did you obtain? **(Mark only one)**
- Streamlined (interest-rate reduction)
 - Home equity (cash-out)

c. Don't know or not sure

26. Did you make a down payment on your VA home loan? (Mark only one)

- a. Yes
- b. No

(Ask Q27 if Q26 is yes, otherwise go to Q28)

27. Why did you make a down payment on your VA home loan? (Mark all that apply)

- a. Home price was too high (exceeded VA loan limits)
- b. Low credit score
- c. Lender requirement
- d. Other (Specify) _____
- e. Don't know or not sure

The following question asks you to rate various aspects of your experience with VA home loans using a scale of 1 to 10, where 1 is Unacceptable, 10 is Outstanding, and 5 is Average.

28. Please rate your home loan benefit on the following items: (Mark only one per row)

- a. Amount of guaranty
- b. Timeliness of receiving benefits
- c. Overall rating of benefit

Overall Application Experience

29. Thinking about ALL aspects of your experience in obtaining a VA home loan, please rate the VA Home Loan Program overall, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. (Mark only one)

30. Based on your experiences with the VA Home Loan Program overall, how likely are you to recommend to other Veterans? (Mark only one)

- a. Definitely will not
- b. Probably will not
- c. Probably will
- d. Definitely will

Overall Experience with VA

31. Taking into consideration all of the non-medical benefits (e.g., education, compensation and pension, home loan guaranty, vocational rehabilitation and employment, insurance, etc.) you have applied for or currently receive, please

rate your experience with VA overall, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. (Mark only one)

32. How likely are you to inform other Veterans about your experiences with VA benefits or services? (Mark only one)
- Definitely will not
 - Probably will not
 - Probably will
 - Definitely will

Loan Process

33. Did any of the following people discourage you from using your VA home loan benefit? (Mark all that apply)
- Realtor
 - Lender/broker
 - Other (Specify) _____
 - Don't know or not sure
 - I was not discouraged
 - Not applicable

(ASK Q34-36 if Q33 is realtor or lender/broker or Other, otherwise go to Q37)

34. Why did they discourage you from using your VA home loan benefit? (Mark all that apply)
- Would be easier or cheaper to obtain a conventional FHA loan
 - Process for obtaining a VA home loan would take too long
 - Seller would not sell home to VA-finance borrower
 - The VA eligibility process would take too long or is too complex
 - Other (Specify) _____
 - Don't know or not sure
35. Did they discourage you from using your VA home loan benefit on your...? (Mark only one)
- Most recent home loan
 - Previous home loan
 - Don't know or not sure
36. When you were discouraged from using your VA home loan benefit, was the loan you were applying to...? (Mark only one)
- Purchase a new or existing home
 - Refinance an existing loan
 - Don't know or not sure

37. Did you receive any of the following during the home loan guaranty application process? **(Mark all that apply)**
- Copy of the appraisal
 - Notice of value document from lender
 - Neither
 - Don't know or not sure

(Ask Q38 if received a copy of the appraisal in Q37, otherwise go to Q39)

38. Relative to your closing date, when did you receive a copy of your appraisal? **(Mark only one)**
- Prior to the closing date
 - Same day as the closing date
 - After the closing date
 - Don't know or not sure

39. Relative to your closing date, when did you receive a Notice of Value document (e.g., an estimate of the home's reasonable value) from your lender? **(Mark only one)**
- Prior to the closing date
 - Same day as the closing date
 - After the closing date
 - Don't know or not sure

(Ask Q40 if received a notice of value document in Q39, otherwise go to Q41)

40. Thinking about your Notice of Value document, did you appeal the estimated value of the home? **(Mark only one)**
- Yes
 - No
 - Don't know or not sure

41. Have you ever submitted a home loan application to VA that was denied?
- Yes
 - No
 - Don't know or not sure

(Ask Q42 if Q41 is Yes, otherwise go to Q43)

42. Why was your appeal denied? **(Mark all that apply)**
- Insufficient documentation
 - Incorrect documentation
 - VA determined original home value on Notice of Value document was accurate
 - Other **(Specify)** _____
 - Don't know or not sure

43. How many times have you obtained a loan using the VA Home Loan Program?

(Open Capture)

- a. Number of times (0-99) _____
- b. Don't know or not sure

44. Please rate your experience with your lender regarding the home loan application and approval process, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. (Mark only one per row)

- a. Variety of loan options to choose from
- b. Competitiveness of interest rates offered
- c. Ease of completing loan application
- d. Length of time from loan application to final approval
- e. Reasonableness of the amount of supporting documentation required
- f. Reasonableness of all fees paid at application
- g. Overall rating of application/approval process

45. Please rate your experience with your loan officer/representative regarding the home **loan/refinance process** on the following items, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. (Mark only one per row)

- a. Knowledge of loan officer/representative
- b. Courtesy of loan officer/representative
- c. Representative's responsiveness to questions
- d. Representative's concern for your needs
- e. Clarity of explanation of loan options
- f. Overall rating of loan officer/representative

46. Did you use the services of a realtor/broker when buying/refinancing your home loan? (Mark only one)

- a. Yes
- b. No

(Ask Q47 if used services if Yes in Q46, otherwise go to Q48)

47. Please rate your experience with your realtor/broker regarding the home loan application process on the following items, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. (Mark only one per row)

- a. Knowledge of realtor/broker
- b. Courtesy of realtor/broker
- c. Realtor/broker's responsiveness to questions
- d. Realtor/broker's concern for your needs
- f. Overall rating of realtor/broker

48. Please rate your experience with your home loan closing on the following items, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. (Mark only one per row)

- a. Ease of understanding closing documents

- b. Convenience of closing
- c. Length of time from final loan approval to closing
- d. Reasonableness of closing costs
- e. Overall rating of home loan closing

About You

49. After completing the VA home loan application process, how much do you understand the VA Home Loan Program? (Mark only one)

- a. Completely
- b. Mostly
- c. Somewhat
- d. Only a little
- e. Not at all

50. Was this your first home loan of any type? (Mark only one)

- a. Yes
- b. No

51. For this most recent loan, did you consider another type of home loan? (Mark only one)

- a. Yes
- b. No
- c. Don't know

(Ask Q52 if considered another type of home loan in Q51, otherwise go to Q53)

52. What other type(s) of home loans did you consider? (Mark all that apply)

- a. Conventional
- b. Federal Housing Administration
- c. Other

53. What is the primary reason you applied for a VA home loan, as opposed to a Federal Housing Administration loan or other type of loan? (Mark only one)

- a. The VA loan program is offered only to US Veterans
- b. No down payment required
- c. Convenience
- d. No mortgage insurance required
- e. Loan more likely to be approved
- f. VA's assistance to avoid foreclosure
- g. Previous experience with the VA loan program
- h. Other

54. Have you ever obtained either a conventional or a Federal Housing Administration home loan?

(Mark only one)

- a. Yes

- b. No
- c. Don't know

(Ask Q55 if Yes in Q654, otherwise go to Q56)

55. Thinking about ALL aspects of your experience in obtaining your last conventional or Federal Housing Administration loan (including the application process, eligibility requirements and loan amount, loan information, contacting your lender, etc.), please rate your loan experience overall, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average.

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

- a. Yes
- b. No
- c. Don't know or not sure

57. Do you have any other comments or concerns about your experience? (Open Capture)

As a reminder, your responses will be kept completely confidential and your email address will not be sent to VA with any responses on this survey.

58. Would you like to provide an e-mail address so VA can contact you with general information about VA benefits and services? (Mark only one)

- a. Yes
- b. No
- c. I do not have an e-mail address
- d. Prefer not to answer

(Ask Q72 if Yes in Q71)

59. Please enter your preferred e-mail address where you would like to be contacted: (Open Capture)

- a. E-mail: