

Question #	Question	Source	Uses	Justification
Factor 1	Benefit Information		Allows us to determine if Veteran experience differs based on informational needs and usage patterns during enrollment for a benefit	Satisfaction with the enrollment experience may be higher or lower dependent upon Veterans' informational needs and usage patterns during their application. The informational needs and usage patterns will be determined in this section. These questions will help us differentiate Veteran satisfaction based on benefit informational needs and usage, identify areas where improvements to the process can occur and prioritize them based on the impact of the Benefit Information factor to overall Veteran satisfaction.
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	Survey of Veteran Satisfaction with the VA Home Loan Guaranty Process	Identify usage of available information sources	This will be used to assess Veteran point-of-entry and most frequent source for finding information about VA benefits and to evaluate usage patterns. This information will be used in the context of overall satisfaction with benefit information, including ease of accessing, availability, usefulness, and clarity of information and identifying information sources where any of these attributes has the potential for improvement.
	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. VA medical center			
	i. VA Vet center			
	j. In person at a Regional Office			
	k. Social media websites (e.g., Facebook, Twitter, etc.)			
	l. Visit from a VA employee			
	m. Other Veterans			
	n. Internet (excluding VA and social media sites)			

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	o. Friends or family			
	p. Information came with notification/ratings letter			
	q. Lender/Real estate agent			
	r. Other publications (e.g., Army Times, local newspapers, etc.)			
	s. Other (Specify) _____			
	t. 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)	Outreach Requirement	Identify most preferred communication channel for benefits information	This question will assess the optimal channel of communications to help maintain an optimal communication strategy for outreach to Veterans about their benefits.
	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. Disabled Veterans' Outreach Program			
	g. VA website			
	h. 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			

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3	How did the VA provide you information about the application process for your most recent certificate of eligibility? (Mark all that apply)	Contact Assessment	Measure the utilization of methods for providing information about application process	Veterans experience may vary based on where they received information about the application process. This question helps to identify which methods are most effective in communicating information and helps leverage best practices in those methods for communicating via other avenues.
	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)	Survey of Veteran Satisfaction with the VA Home Loan Guaranty Process	Assess Veterans' preferred communication methods	This question will help to assess the most desired methods of communication about VA benefits or services and help guide the strategy for information outreach to Veterans.
	a. Phone			
	b. Mail			
	c. E-mail			
	d. VA website			
	e. Social media websites (e.g., Facebook, Twitter, etc.)			

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	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) _____			
	j. 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)	Benefit Awareness Requirement	Measures awareness of home loan benefits	This question helps assess the awareness of various home loan benefits that are available. The information will be used to guide the types of information that is communicated to Veterans.
	a. Purchase of a new home			
	b. Home equity refinance (cash-out)			
	c. Streamlined refinance (interest-rate reduction)			
	d. Funding fee waiver			
	e. No down payment			
	f. Loan default/foreclosure avoidance assistance			
	g. 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)	Survey of Veteran Satisfaction with the VA Home Loan Guaranty Process	Assess accuracy of the information provided to Veterans about their benefits	Veterans who receive inaccurate information about their benefits may be less satisfied than those who do not receive inaccurate information. This question may be used to identify training opportunities for VBA staff when evaluated in the context of other informational questions.
	a. Yes			
	b. No			
	c. 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.			

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7	Please rate your experience in obtaining information about your certificate of eligibility application on the following items:		These items will be used in the development of the index model, which will determine the factors that have the largest impact on the overall Veteran experience with the enrollment for their benefit.	Satisfaction with the benefit information represents one of the main elements of Veterans' experience with the enrollment for their benefit. These items represent key attributes in the enrollment process and will be compared to other factors to determine the areas of improvement with the greatest overall impact. These metrics will also allow us to compare the experience of Veterans with different information usage patterns and informational needs during the enrollment for their benefit.
	a. Ease of accessing information	VBA Performance Metric		
	b. Availability of information	VBA Performance Metric		
	c. Clarity of information	VBA Performance Metric		
	d. Usefulness of information	VBA Performance Metric		
	e. Frequency of information provided by VA	VBA Performance Metric		
	f. Overall rating of information	VBA Performance Metric		

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Factor 2	Contact with VA		Determine if Veteran experience differs based on the level of contact and issue resolution during benefit enrollment	Satisfaction with the enrollment experience may be higher or lower dependent upon Veterans' level of contact and issue resolution during and immediately after the enrollment process. The level of contact will be determined in this section. These questions will help us differentiate Veteran satisfaction based on level of contact and issue resolution, identify areas where improvements to the process can occur and prioritize them based on the impact of the Contact factor to overall Veteran satisfaction.
8	During the past 6 months, did you contact anyone from VA about the certificate of eligibility application process? <i>(Mark only one)</i>	Contact/Resolution Assessment	Assess whether or not contact occurred	This question allows us to assess whether or not someone has had a contact with VA about their benefit recently enough to evaluate their experience with the contact. Individuals who have had recent contact with VA about their benefit may exhibit different levels of satisfaction than those who have not had recent contact. This question allows us to assess the variation between these two groups.
	a. Yes			
	b. 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? <i>(Mark only one)</i>	Contact/Resolution Assessment	Evaluate the reason for the call	The reason for calling may contribute to the satisfaction related to the call experience. It is important to understand how satisfaction varies based on the type of call. This information will be used in conjunction with the VBA Call Center Satisfaction Research to analyze methods of contact/resolution.
	a. Resolve a problem			
	b. Ask a question			
	c. Request a change to your records/provide information			

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10	Can you briefly describe the nature of your most recent contact? (Mark all that apply)	Survey of Veteran Satisfaction with the VA Home Loan Guaranty Process	Assess the nature of the call	Understand the specific reason for the call to help identify potential needs of various groups of Veterans and the ability of VA to respond to those needs. This information may assist in developing actionable recommendations for training, information communication, etc. This information will be used in conjunction with the VBA Call Center Satisfaction Research to analyze methods of contact/resolution.
	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)	Survey of Veteran Satisfaction with the VA Home Loan Guaranty Process	Allows us to measure the satisfaction with various methods of communication	Veterans' experiences with contacting VA may differ based on the method they use for contact. This may highlight contact methods that are used most frequently by Veterans and help identify processes VA can use to optimize those communication channels.
	a. Phone			
	b. Fax			
	c. Website			

Question #	Question	Source	Uses	Justification
	d. E-mail			
	e. Mail			
	f. In person			
12	Was your most recent issue resolved? (Mark only one)	Contact/ Resolution Assessment	Allows us to measure issue resolution	Veterans who have their issue resolved upon contacting VA may have different levels of satisfaction than those who do not have their issue resolved. This will allow us to set benchmarks for issue resolution and identify areas where contact can be improved based on the reason or nature of the call. This information will be used in conjunction with the VBA Call Center Satisfaction Research to analyze methods of contact/resolution.
	a. Yes			
	b. No			
	(Ask Q13 if Q12 is No, otherwise go to Q14)			
13	Why wasn't your most recent issue resolved? (Mark all that apply)	Contact/ Resolution Assessment	Allows us to identify the reasons why issues were not resolved	This is important because it allows us to evaluate the reasons why there may be different levels of resolution depending on the nature and or reason for the call and assist in developing actionable courses of action based on study results.
	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			

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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 <u>Unacceptable</u> , 10 is <u>Outstanding</u> , and 5 is <u>Average</u> . (Mark only one)	VBA Performance Metric	These items will be used in the development of the index model, which will determine the factors that have the largest impact on the overall Veteran experience with the enrollment for their benefit.	Satisfaction with Contacting VA represents one of the main elements of Veterans' experience with the enrollment for their benefit. These items represent key attributes in the enrollment process and will be compared to other factors to determine the areas of improvement with the greatest overall impact. These metrics will also allow us to compare the experience of Veterans with different levels of contact during and immediation following the enrollment their benefit.
Factor 3	Benefit Eligibility and Application Process		Determine if Veteran experience differs based on the level of engagement with VBA during the application process	Satisfaction with the enrollment experience may be higher or lower dependent upon the level of interaction a Veteran has with VBA during the application process. The level of interaction will be determined based on the various experiences a Veteran might have during the application for benefits. These various experiences are represented in this section. These questions will help us differentiate Veteran satisfaction based on the various touch points related to their benefit eligibility and application, identify areas where improvements to the process can occur and prioritize them based on the impact of the Benefit Eligibility and Application Process factor to overall Veteran satisfaction.
	Please answer the following questions based on your most recent home-buying experience.	Survey of Veteran Satisfaction with the VA Home Loan Guaranty Process	Assess Veteran service status	Veterans who are currently on active duty may have different levels of satisfaction than those who are not currently on active duty in the context of enrolling for their benefit.
15	At the time your loan closed, were you a(n): (Mark only one)			
	a. Discharged Veteran of the U.S. Armed Forces			
	b. Active duty service member in the U.S. Armed Forces			

Question #	Question	Source	Uses	Justification
	c. Surviving spouse			
	d. 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)	Benefit Eligibility Requirement	Measure Veterans' pre-application awareness of eligibility	Veterans who are aware of their eligibility prior to the application may have different levels of satisfaction with the enrollment process, particularly in cases where an application is denied
	a. Yes			
	b. No			
	c. 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)	Survey of Veteran Satisfaction with the VA Home Loan Guaranty Process	Measure the effectiveness of various methods of applying for a certificate of eligibility	Veteran satisfaction may differ based on the method they used to apply for their certificate of eligibility. This will help to identify areas where Veterans are experiencing difficulty with the process and potential opportunities for improvement.
	a. Obtained through my lender			
	b. Through the mail from VA			
	c. In person at a Regional Loan Center			
	d. VA website			
	e. Other (Specify) _____			
	f. 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)	Application Experience Requirement	Allow us to determine if the Veteran had an additional level of engagement with VBA related to having to provide duplicate information	Veteran satisfaction may differ based on whether or not they have to provide duplicate information after submitting their original application. This will help us identify an area of potential improvement based on a comparison of levels of satisfaction between those who did have to submit duplicate information versus those who did not.
	a. Yes			
	b. No			
	c. Don't know or not sure			
	(Ask Q19 if Q18 is yes, otherwise go to Q20)			

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19	From the time you submitted your application, how long did it take to receive your certificate of eligibility? <i>(Open Capture) Please respond using any or all of the following categories</i>	Survey of Veteran Satisfaction with the VA Home Loan Guaranty Process	Measure the duration of time between the application submittal and the certificate of eligibility and identify an opportunity to engage with the veteran and improve process/communications	Veteran satisfaction may differ based on the amount of time between the application submittal and the certificate of eligibility. This question allows us to determine benchmarks for application processing by determining the breakpoints at which satisfaction begins to decline.
	a. < 5 business days			
	b. 1-2 weeks			
	c. < 2 weeks			
	d. 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 <u>Unacceptable</u> , 10 is <u>Outstanding</u> , and 5 is <u>Average</u> .			
20	Please rate your experience with the VA certificate of eligibility (COE) application process on the following items:		These items will be used in the development of the index model, which will determine the factors that have the largest impact on the overall Veteran experience with the benefit enrollment process.	Satisfaction with benefit eligibility and application process represents one of the main elements of Veterans' experience with the benefit enrollment process. These items represent key attributes in the enrollment process and will be compared to other factors to determine the areas of improvement with the greatest overall impact. These metrics will also allow us to compare the experience of Veterans with different levels of engagement with VBA during enrollment for their benefit.
	a. Ease of completing the application	VBA Performance Metric		
	b. Timeliness of receiving COE	VBA Performance Metric		

Question #	Question	Source	Uses	Justification
	c. Flexibility of application methods	VBA Performance Metric		
	d. Overall rating of application process	VBA Performance Metric		
Previous Applications				
21	Thinking about the times you have applied for a certificate of eligibility, were any of your applications denied? <i>(Mark only one)</i>	Benefit Eligibility Requirement	Assess history of application denials	Satisfaction with the process may vary based on Veterans' history of past applications and denials
	a. Yes			
	b. No			
	c. 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? <i>(Mark all that apply)</i>	Benefit Eligibility Requirement	Assess the reasons and level of understanding related to ineligibility for benefits	Veterans who are aware of the reasons why they were previously found ineligible may exhibit different levels of satisfaction than those who don't know the reasons for prior ineligibility. Those who were found ineligible as a result of not meeting the requirements may also have a different level of satisfaction than those who were found ineligible because of missing documentation. This allows us to measure whether or not Veterans' understand the information they are given and potentially identifies an area where the Veteran experience can be improved.
	a. Did not meet eligibility requirements			
	b. Unacceptable character of service			
	c. Other <i>(Specify)</i> _____			
	d. Don't know or not sure			
23	What was the outcome of your appeal? <i>(Mark only one)</i>	Benefit Eligibility Requirement	Assess outcome of the appeal	Veterans incoming satisfaction with the enrollment process may vary based on their history of appeal decisions. Veterans' whose claims have been approved during the appeal process may have a higher level of satisfaction with the process coming in than those whose appeals have resulted in another outcome.

Question #	Question	Source	Uses	Justification
	a. My claim was approved			
	b. My claim was denied			
	c. 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)	Respondent Classification	Assess mortgage type	Veterans' experience and subsequent satisfaction with the enrollment process may differ as a result of the type of mortgage they hold.
	a. Purchase a new or existing home			
	b. 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)	Respondent Classification	Assess type of refinancing	For Veterans whose current mortgage is a refinance, the enrollment process and their level of satisfaction may differ based on the type of refinancing
	a. Streamlined (interest-rate reduction)			
	b. 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)	Respondent Classification	Measure requirement for a down payment	Veterans who are required to make a down payment on their VA home loan may have different levels of satisfaction than those who are not required to make a down payment.
	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)	Respondent Classification	Determine the reasons a down payment was required	It is important to understand the reasons why a down payment was necessary. This may help guide the types of information that is communicated to Veterans.
	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			

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28	<p>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 <u>Unacceptable</u>, 10 is <u>Outstanding</u>, and 5 is <u>Average</u>.</p> <p>Please rate your home loan benefit on the following items:</p>		<p>These items will be used in the development of the index model, which will determine the factors that have the largest impact on the overall Veteran experience with benefit enrollment.</p>	<p>Satisfaction with the benefit entitlement represents one of the main elements of Veterans' experience with the enrollment for their benefit. These items represent key attributes in the enrollment process and will be compared to other factors to determine the areas of improvement with the greatest overall impact. These metrics will also allow us to compare the experience of Veterans with different levels of engagement with VBA during the enrollment for their benefit.</p>
	a. Amount of guaranty	VBA Performance Metric		
	b. Timeliness of receiving benefits	VBA Performance Metric		
	c. Overall rating of benefit entitlement	VBA Performance Metric		
	Overall Application Experience			
29	<p>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 <u>Unacceptable</u>, 10 is <u>Outstanding</u>, and 5 is <u>Average</u>. (Mark only one)</p>	VBA Performance Metric	<p>This item will be used in the development of the index model and will assist in creating an overall satisfaction score at the benefit enrollment level.</p>	<p>All factors will be assessed in the context of the overall satisfaction score to understand the relative importance of each factor on Veterans' overall satisfaction.</p>

Question #	Question	Source	Uses	Justification
30	Based on your experiences with the VA Home Loan Program overall, how likely are you to recommend to other Veterans? (Mark only one)	Survey of Veteran Satisfaction with the VA Home Loan Guaranty Process	Assess Veteran advocacy of VA benefits or services	Veterans with a more positive experience with the benefit line and VA overall may be more likely to positively advocate VA to their peers. This question will help identify changes in advocacy based on changes in the level of satisfaction over time.
	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 <u>Unacceptable</u> , 10 is <u>Outstanding</u> , and 5 is <u>Average</u> . (Mark only one)	VBA Performance Metric	This item will be used in the development of an index model for VBA overall across benefit lines and benefit status types (enrollment and servicing).	Overall satisfaction with each benefit line at the enrollment and servicing level will be evaluated in the context of the overall experience with VA to understand the relative impact of different experiences across benefit lines.
32	How likely are you to inform other Veterans about your experience with VA benefits or services? (Mark only one)	VBA Performance Metric	Assess Veteran advocacy of VA benefits or services	Veterans with a more positive experience with the benefit line and VA overall may be more likely to positively advocate VA to their peers. This question will help identify changes in advocacy based on changes in the level of satisfaction over time.
	a. Definitely will not			
	b. Probably will not			
	c. Probably will			
	d. Definitely will			
	Loan Process			

Question #	Question	Source	Uses	Justification
33	Did any of the following people discourage you from using your VA home loan benefit? (Mark all that apply)	Survey of Veteran Satisfaction with the VA Home Loan Guaranty Process	Assess advocacy of VA home loans by key external parties	Lenders and brokers may play a role in influencing Veterans' choice of whether or not to use their home loan benefit. This information will help identify potential areas for improving positive advocacy.
	a. Realtor			
	b. Lender/broker			
	c. Other (Specify) _____			
	d. Don't know or not sure			
	e. I was not discouraged			
	f. Not applicable			
	ASK Q34-36 if Q33 is realtor or lender/broker or Other, otherwise go to Q37)			
34	Why did the realtor/lender/broker discourage you from using your VA home loan benefit? (Mark all that apply)	Benefit Experience Requirement	Measure the reasons for negative advocacy of VA home loans by lenders/brokers	The reasons why a lender or broker may discourage Veterans' from using a VA home loan are important to understand in order to identify the types of information that may need to be communicated to improve advocacy.
	a. Would be easier or cheaper to obtain a conventional FHA loan			
	b. Process for obtaining a VA home loan would take too long			
	c. Seller would not sell home to VA-finance borrower			
	d. The VA eligibility process would take too long or is too complex			
	e. Other (Specify) _____			
	f. Don't know or not sure			
35	Did they discourage you from using your VA home loan benefit on your...? (Mark only one)	Benefit Experience Requirement	Assess the relationship between the current loan and negative advocacy by external parties	Discouragement from realtor/brokers/lenders may be a barrier to Veterans' usage of their home loan benefit. This question will help determine the degree of influence of realtors/brokers/lenders in the decision-making process based on whether or not the Veteran decided to proceed with the home loan despite being discouraged.
	a. Most recent home loan			
	b. Previous home loan			

Question #	Question	Source	Uses	Justification
	c. Don't know or not sure			
	(ASK Q45 if Q44 is realtor or lender/broker, otherwise go to Q46)			
36	When you were discouraged from using your VA home loan benefit, was the loan you were applying to...? (Mark only one)	Benefit Experience Requirement	Measure what types of loans are discouraged	Lenders/brokers/realtors may advocate differently based on the type of loan that is being applied for. This question will help determine any variation in advocacy based on the type of loan.
	a. Purchase a new or existing home			
	b. Refinance an existing loan			
	c. 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)	Benefit Experience Requirement	Assess the information provided about the appraisal process	Veterans who received more information about the appraisal process may have a different experience with their loan application than those who did not receive the same level of information.
	a. Copy of the appraisal			
	b. Notice of value document from lender			
	c. Neither			
	d. 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)	Benefit Experience Requirement	Assess the timeliness of receiving the appraisal	Veterans who receive information about their home's value prior to the closing date may have a more positive experience than those who receive the documentation after the closing date.
	a. Prior to the closing date (specify number of days)			
	b. Same day as the closing date			
	c. After the closing date (specify number of days)			
	d. Don't know or not sure			
	(Ask Q50 if received a notice of value document in Q48, otherwise go to Q54)			
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)	Benefit Experience Requirement	Assess the timeliness of receiving the Notice of Value document	Veterans who receive information about their home's value prior to the closing date may have a more positive experience than those who receive the documentation after the closing date.
	a. Prior to the closing date			

Question #	Question	Source	Uses	Justification
	b. Same day as the closing date			
	c. After the closing date			
	d. 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)	Benefit Experience Requirement	Assess involvement with appeals related to the home's value	Veterans who have appealed their home's value may have a different level of satisfaction with the process. This question allows us to assess differences based on Veterans' history with appeals.
	a. Yes			
	b. No			
	c. Don't know or not sure			
	(Ask Q52 if Q51 is yes, otherwise go to Q54)			
41	Have you ever submitted a home loan application to VA that was denied? (Open Capture)	Benefit Eligibility Requirement	Assess degree of appeals on home's value	Veterans who have a history of denials on their appeals related to their homes' value may have different levels of overall satisfaction with the process.
	a. Yes			
	b. No			
	c. 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)	Benefit Eligibility Requirement	Determine the reasons for the denial of appeals	The reasons why the appeal was denied may impact Veterans' satisfaction with the loan application process. Veterans may have different levels of satisfaction based on the specific reason for the denial.
	a. Insufficient documentation			
	b. Incorrect documentation			
	c. VA determined original home value on Notice of Value document was accurate			
	d. Other (Specify) _____			
	e. Don't know or not sure			
43	How many times have you obtained a loan using the VA Home Loan Program? (Open Capture)	Benefit Experience Requirement	Assess historical usage of VA home loan program	Satisfaction may vary based on Veterans' historical usage of the home loan program. Veterans who have used the program in the past may have more experience with the program and may have different expectations and needs than those with less experience.

Question #	Question	Source	Uses	Justification
	a. Number of times _____			
	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 <u>Unacceptable</u> , 10 is <u>Outstanding</u> , and 5 is <u>Average</u> .		Measure satisfaction with the lender's home loan and approval process	Veterans satisfaction may differ based on their experience with their Lender's home loan and approval process. This question will be used to understand how satisfaction with the Lender is impacted by different experiences within the process and help provided guidelines for lenders to improve their services to Veterans.
	a. Variety of loan options to choose from	VBA Performance Metric		
	b. Competitiveness of interest rates offered	VBA Performance Metric		
	c. Ease of completing loan application	VBA Performance Metric		
	d. Length of time from loan application to final approval	VBA Performance Metric		
	e. Reasonableness of the amount of supporting documentation required	VBA Performance Metric		
	f. Reasonableness of all fees paid at application	VBA Performance Metric		
	g. Overall rating of application/approval process	VBA Performance Metric		

Question #	Question	Source	Uses	Justification
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 <u>Unacceptable</u> , 10 is <u>Outstanding</u> , and 5 is <u>Average</u> .		Measure satisfaction with the loan officer/representative	The loan officer/representative is a key touch point in the loan application process. Veterans satisfaction may differ based on their experience with their loan officer/representative. This question will be used to understand how satisfaction with the loan officer/representative is impacted by different experiences within the process and help provided guidelines for lenders to improve their services to Veterans.
	a. Knowledge of loan officer/representative	VBA Performance Metric		
	b. Courtesy of loan officer/representative	VBA Performance Metric		
	c. Representative's responsiveness to questions	VBA Performance Metric		
	d. Representative's concern for your needs	VBA Performance Metric		
	e. Clarity of explanation of loan options	VBA Performance Metric		
	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)	Survey of Veteran Satisfaction with the VA Home Loan Guaranty Process	Measure usage of realtor/broker during loan application	Veterans who used the services of a realtor or broker during the loan application process may have a different level of engagement that could potentially impact their overall satisfaction with the process.
	a. Yes			
	b. No			
	(Ask Q47 if used services if Yes in Q46, otherwise go to Q48)			

Question #	Question	Source	Uses	Justification
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 <u>Unacceptable</u> , 10 is <u>Outstanding</u> , and 5 is <u>Average</u> .		Measure satisfaction with the realtor/broker	The realtor/broker is a key touch-point in the loan application process. Veterans satisfaction with their realtor/broker may impact their overall experience with the process. This question will be used to understand how satisfaction with the realtor/broker is impacted by different experiences with the process and help provide guidelines for realtor/brokers to improve their services to Veterans.
	a. Knowledge of realtor/broker	VBA Performance Metric		
	b. Courtesy of realtor/broker	VBA Performance Metric		
	c. Realtor/broker's responsiveness to questions	VBA Performance Metric		
	d. Realtor/broker's concern for your needs	VBA Performance Metric		
	f. Overall rating of realtor/broker	VBA Performance Metric		
48	Please rate your experience with your home loan closing on the following items, using a scale of 1 to 10 where 1 is <u>Unacceptable</u> , 10 is <u>Outstanding</u> , and 5 is <u>Average</u> .		Measure satisfaction with the home loan closing	The home loan closing is a key experience for Veterans in their loan process. Veteran satisfaction with the home loan closing may be impacted by various elements of the experience. This question will be used to understand the elements of the process that may impact the satisfaction with the home loan closing.
	a. Ease of understanding closing documents	VBA Performance Metric		
	b. Convenience of closing	VBA Performance Metric		

Question #	Question	Source	Uses	Justification
	c. Length of time from final loan approval to closing	VBA Performance Metric		
	d. Reasonableness of closing costs	VBA Performance Metric		
	e. Overall rating of home loan closing	VBA Performance Metric		
About You				
49	After completing the VA home loan application process, how much do you understand the VA Home Loan Program? (Mark only one)	Respondent Classification	Assess Veteran understanding of the process post-application	Veterans' satisfaction with the loan application process may vary based on their level of understanding of the process and subsequent expectations. This question will be used to understand the variation based on Veterans' understanding of the process.
	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)	Survey of Veteran Satisfaction with the VA Home Loan Guaranty Process	Measure historical experience with home loans	Satisfaction may vary dependent upon whether or not this is the Veterans' first home loan. This question will determine if there are differences based on Veterans historical experience with home loans, in general.
	a. Yes			
	b. No			

Question #	Question	Source	Uses	Justification
51	For this most recent loan, did you consider another type of home loan?	Survey of Veteran Satisfaction with the VA Home Loan Guaranty Process	Measure consideration of other types of home loans	This question will help assess whether or not Veterans include consideration of other home loans in their decision-making process when applying for a 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)	Survey of Veteran Satisfaction with the VA Home Loan Guaranty Process	Assess other types of loans considered	This question will help measure the types of other loans being considered by Veterans in their decision-making process when applying for a home loan.
	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)	Respondent Classification	Measure the reasons for applying for a VA home loan	This question will provide information about the most important variables in Veterans' decisions to apply for a VA home loan. This may provide information to help guide the types of information that is communicated to Veterans.
	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			

Question #	Question	Source	Uses	Justification
	h. Other			
54	Have you ever obtained either a conventional or a Federal Housing Administration home loan?	Survey of Veteran Satisfaction with the VA Home Loan Guaranty Process	Measure Veterans experience with other types of loans	Veterans who have historical experience with other types of loans may have different needs or variables that impact their decision to use a VA home loan. This will help identify Veterans' needs.
	(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 <u>Unacceptable</u> , 10 is <u>Outstanding</u> , and 5 is <u>Average</u> .	VBA Performance Metric	Measure satisfaction with other loan types	This question will provide a point of comparison between Veteran satisfaction with VA home loans and other types of home loans
56	If you had not received a VA guaranteed home loan, would you have been able to purchase your home at this time?	Survey of Veteran Satisfaction with the VA Home Loan Guaranty Process	Assess degree of need for VA home loan	Veterans who would not have been able to purchase their home without the assistance of a VA home loan may have a different level of satisfaction than those who did not need the VA home loan for their purchase.
	a. Yes			
	b. No			
	c. Don't know or not sure			

Question #	Question	Source	Uses	Justification
57	Do you have any other comments or concerns about your experience? (Open Capture)	Benefit Experience Requirement	Allow Veterans' the opportunity to provide additional information related to their experience	Veterans' may have additional information related to their experience that will help understand and interpret their overall experience. This may include elements of the experience that are not easily captured in quantitative form.
Additional Questions				
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)	Contact Assessment	Opt-in for future contact by VA	Consent to contact respondent with more information on benefits and programs
	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)	Contact Assessment	Email contact information	Send additional information from VA to veterans - i.e. eBenefits information
	a. E-mail:			