

## Appendix I. Lender Interview Guide

### Pre-Purchase Homeownership Counseling Demonstration and Impact Evaluation

#### Site Visit Lender Interview

Name of Interviewer: \_\_\_\_\_ Date: \_\_\_\_\_

Lending Institution: \_\_\_\_\_ Branch location: \_\_\_\_\_

Name of Interviewee: \_\_\_\_\_

#### **Introduction**

- (1) What is your role at the (insert lender's name) in the Pre-Purchase Homeownership Counseling Demonstration and Impact Evaluation?
- (2) How long have you worked at (insert lender's name and branch)?

#### **Training**

- (3) How did you first hear about this study?
- (4) How were you trained on the different components of this study? (*Probe for participant recruitment, delivering the script, data collection*)
  - a. Was this method of training typical for all study participating staff?
- (5) How well did the training offered by the research team prepare you:
  - a. To identify eligible clients for the study?
  - b. Recruit eligible clients into the study?
  - c. Transfer data to the study team?
- (6) Do you feel that any part of the training could have been better explained? (*Probe for participant recruitment, delivering the script, data collection*)
- (7) What could the study team have done to better prepare you to implement study recruitment at your site?

#### **Study Participant Eligibility and Recruitment**

- (8) How do you (or your staff) determine if a client is eligible to participate in the study?
- (9) Have you experienced any difficulties identifying eligible clients for participation in the study?
  - a. If yes, what are the difficulties?

- (10) Do many of your clients meet the study's eligibility criteria? (first-time homebuyer, low-to-moderate income, interest level in participating in study)
  - a. If no, where are clients falling out?
- (11) Have you experienced any challenges in delivering the script or describing the study to potential borrowers?
  - a. If yes, what challenges have you experienced?
  - b. What have you done because of these challenges?
- (12) Have you experienced any challenges with the eligibility or recruitment process outlined by the research team? If yes, why?
  - a. If yes, what challenges have you experienced?
  - b. What have you done because of these challenges?
- (13) After you read the recruitment script to eligible clients, do you receive any questions or comments?
  - a. If yes, what kind of questions?
- (14) If clients that are interested in the study have questions, how do they get answered? (*Probe for branch representative, regional supervisor, study's site liaison, study hotline, answer the question on your own, other*)
- (15) Do you think there might have been a more effective way to explain the study to clients?
  - a. If yes, what do you think would be more effective?
- (16) Should additional materials be provided about the study?
  - a. If yes, what should be covered in those materials? What do you think would be helpful for clients? For lenders?
- (17) If you or someone on your staff have a question about the study, how does it get answered? (*Probe for branch representative, regional supervisor, study's site liaison, study hotline, answer the question on your own, other*)
- (18) What happens if you do not identify a client as eligible for the study, but the client is eligible? How are these clients identified?
  - a. If they are identified, how are they contacted? Who contacts them?

#### **Transferring Data to the Study Team**

- (19) How does your branch transfer contact information on clients who are interested in learning more about the study to the study team? How often?
- (20) Have you experienced any challenges with this process?
- (21) Do you have any suggestions on how to improve this process?

### **Overall Experience**

- (22) Based on your experience, what have been the greatest challenges recruiting clients into the study? Have you been successful in overcoming those challenges? How?
- (23) Have there been any particular successes or accomplishments encountered during study participant recruitment?
- (24) Do you have any suggestions on how the recruitment process could be improved or strengthened?
- (25) Do clients ever come back to the lender with questions about the study?
  - a. If yes, what kinds of questions?
  - b. How do those questions get answered?

### **For Lender Management Staff:**

- (26) Have loan officers or sales representatives expressed any concerns about integrating the study's protocols into their normal business day or interactions with potential borrowers?
  - a. If yes, what are they?
  - b. Have you addressed these concerns? How?
  - c. Has the study team been able to address these concerns in trainings or follow-up conversations?
- (27) Have there been any concerns from loan officers or sales representatives about approaching clients about the study?
  - a. If yes, what are they?
  - b. Have you addressed these concerns? How?
  - c. Has the study team been able to address these concerns in trainings or follow-up conversations?
- (28) Have loan officers or sales representatives expressed any concerns in recruiting clients in the study?
  - a. If yes, what are they?
  - b. Have you addressed these concerns? How?
  - c. Has the study team been able to address these concerns in trainings or follow-up conversations?
- (29) What is your branch's process for resolving questions or concerns about the study?

### **Opinion Questions**

- (30) Do you think it is a good idea to offer pre-purchase counseling to first-time homebuyers before loan origination?
  - a. If yes, why?

- b. If no, why not?
- (31) Do you think before loan origination is an appropriate time to talk with first-time homebuyers about pre-purchase counseling?
- a. If yes, why?
  - b. If no, why not? When would be a good fit?
- (32) Do you think a lender/bank setting is an appropriate venue to introduce pre-purchase counseling to first-time homeowners?
- a. If yes, why?
  - b. If no, why not?
- (33) In your experience, what types of people are most likely to benefit from pre-purchase education or counseling? Explain. (*Probe for factors like: stage at which counseling occurs, level of income, level of education, motivation for purchasing, long-term life plan, etc.*)
- (34) What do you understand to be the goals of the study?
- (35) Do you think the study is valuable? If so, why? If not, why not?