

## Appendix H. Housing Counseling Agency Interview Guide

### HUD's Pre-Purchase Homeownership Counseling Demonstration and Impact Evaluation

#### Site Visit Housing Counseling Agency Interview

*Note for Interviewers: The instrument includes questions intended for housing counselors and managers—and agencies are likely to vary in whether the same or different staff fulfill each role. Prior to the site visit, review the instrument to identify the sections relevant to each interviewee at each agency.*

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

Date: \_\_\_\_\_

Jurisdiction: \_\_\_\_\_

Housing Counseling Agency: \_\_\_\_\_

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

#### **Introduction**

- (1) What is your role at (insert housing counseling agency) in the Pre-Purchase Homeownership Counseling Demonstration and Impact Evaluation?
- (2) How long have you worked at (insert housing counseling agency)?
- (3) Prior to this position, did you work at another housing counseling agency?
  - a. If yes, where did you work and in what position? How long did you work there?
  - b. If no, where did you work and in what position?

#### **Pre-Purchase Education and Housing Counseling Agency**

- (4) What is the mission statement of (insert housing counseling agency)?
- (5) Does your agency fall under the umbrella of another (or lead) agency?
- (6) Does your agency seek to serve a specific target population(s)?
- (7) What is your overall operating budget for the year?
- (8) What are your funding sources? Government? Foundations? Donations?
- (9) What services do you provide?
  - a. Besides pre-purchase counseling and education, do you provide any other counseling or education services?

- (10) Does your agency have any relationships with lenders (banks) in the community? (*Probe for Bank of America, Citibank, and Wells Fargo*)
- a. Do lenders leave materials at your agency for clients to pick-up or review?
  - b. Do lenders sit in on any workshops or classes
  - c. Do lenders refer clients to your agency for education or counseling?
  - d. Do lenders work with your agency in any other way?

**For Agency Managers:**

- (11) What are the qualifications/ background requirements for housing counselors and/or educators in your agency?
- (12) How many staff are involved in the study and in what capacities? (*Probe for educators, counselors, data collection or data entry staff*)
- (13) Have housing counselors or educators expressed any concerns about integrating the study's protocols into their normal business day or interactions with clients?
- 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?
- (14) Have housing counselors or educators expressed any general concerns about participating in this study?
- a. If yes, what were they?
  - b. How did these concerns get addressed?
  - c. Did the study team address these concerns in training or other follow-up conversations?
- (15) Did you as a manager have any concerns about participating in this study?
- a. If yes, what were they?
  - b. How did these concerns get addressed?
  - c. Do you still have concerns?
- (16) What do you understand the goals of the study to be?
- (17) How valuable do you think the results of this study will be? (*Probe for what ways the study will be valuable and to whom.*)
- a. What are the most valuable aspects of the study?
  - b. Are there other studies of housing counseling that you think would be equally important or also important? If so, describe.

(18) Which aspects of the study have staff found most challenging? (*Probe for entering service tracking data, answering study participants' questions, contacting study participants to follow up on counseling/education take-up?*)

(19) What is your agency's process for resolving questions or concerns about the study?

### **Training (counseling and education staff)**

(20) How did you hear about the study?

(21) How were you trained on the different components of this study? (*Probe for making follow-up contact with study participants, providing counseling or education services, entering or uploading service tracking data*)

a. Was this method of training typical for all staff at this branch?

(22) How well did the training offered by the research team

a. Prepare you to follow-up with study participants?

b. Deliver pre-purchase counseling and education services within a specific intervention?

c. Enter or upload service tracking data in the data collection system?

(23) Do you feel that any part of the training could have been better explained? (*Probe for making follow-up contact with study participants, providing counseling or education services, entering or uploading service tracking data*)

(24) Could the study team have done anything else to better prepare you to implement contact with study participants assigned to a specific housing counseling intervention or enter data into the service tracking system?

a. If yes, what?

### **Contacting Study Participants**

(25) When you receive the list of study participants referred to your agency by the study team, do you contact them to follow-up about housing counseling services?

a. How do you contact them?

b. How many times do you contact them?

(26) What steps do study participants have to complete before coming in for pre-purchase education and/or counseling?

a. Can you describe the process?

b. What does your agency use to collect intake data on study participants/clients?  
(*Probe for intake forms or instruments used to collect data*)

(27) How long do study participants wait before they can access a pre-purchase education session? (*Hours? Days? Weeks?*)

- (28) How long do study participants wait before they can access a pre-purchase counseling session? (*Hours? Days? Weeks?*)
- (29) Before study participants start pre-purchase counseling and/or education do they usually have any questions?
  - a. If yes, what are they?
- (30) Does your agency prefer if study participants complete the housing counseling or education component first?
  - a. Why?

### **Pre-Purchase Education**

- (31) Describe the pre-purchase education classes/workshops that your agency provides?
  - a. What is the length of time for each class/workshop?
  - b. What topics are covered?
  - c. Does your agency have a particular set of topics that you emphasize over others or a particular teaching philosophy that guides your education curriculum?
  - d. Do study participants/clients have to complete them in a certain order?
- (32) What is the minimum and maximum number of people that can participate in each class/workshop?
- (33) Does your agency require a certain number of completed classes/workshops for clients to complete the pre-purchase curriculum?
  - a. If yes, how many?
- (34) What actions does your agency take if a study participant does not complete all components of the pre-purchase education curriculum?

### **Pre-Purchase Counseling**

- (35) Describe the pre-purchase counseling that your agency provides.
  - a. What is the length of time for each housing counseling session? (*Ask for average as well as range.*)
  - b. What topics are covered?
  - c. Does your agency have a particular set of topics that you emphasize over others or a particular teaching philosophy that guides how you do individual counseling?
- (36) When study participants want to register/sign-up for their individual pre-purchase counseling, are they directed to a specific counselor?
  - a. If yes, who is that person?
  - b. In general, how are clients assigned to housing counselors for individual housing counseling? Do particular housing counselors have special areas of interest and expertise and are therefore paired with particular types of clients? If so, explain.

- c. If study participants are assigned to a particular housing counselor, ask: does he/she have any special areas of interest or expertise? Is that why study participants were assigned to him/her?

### **Collecting Service Tracking Data**

- (37) How does your agency collect and submit the service tracking data needed on study participants? (*Probe for data entry into the study's data system or data upload*)
- (38) (*If agency is entering data directly into data collection system*) How long does it take you to enter all service tracking information on a client into the study's data system? How long does it take you to upload all service tracking information on a client into the study's data system?
- (39) (*If agency is entering data directly into data collection system*) Are there any questions in the service tracking module in the study's data system that you cannot answer about a client?
  - a. If yes, what are they?
  - b. Why can't you answer those questions? (*Probe for agency does not collect that data, clients do not want to supply that information*)
- (40) (*If agency is entering data directly into the data collection system*) When do you complete the service tracking module for each study participant in the study's data system? (*Probe for after the counseling/education session is complete; at the end of the day; at the end of the week; someone else in the office completes the service tracking module for study participants*)
- (41) Have you experienced any challenges with providing the study team with the necessary service tracking data on study participants?
  - a. If yes, what have been the challenges?
  - b. Have these challenges been addressed? By who?
- (42) Do you have any suggestions on how to improve the process of providing service tracking data on study participants to the study team?

### **Overall Experience**

- (43) Based on your experience, what has been challenging about implementing the study?
  - a. Which components were challenging (*contacting study participants, offering counseling/education to study participants, recording and entering data*)?
  - b. What were the challenges?
  - c. How did you address those challenges?
  - d. Which challenges remain?
- (44) Have there been any successes or accomplishments you encountered with study participants in regards to study implementation?
  - a. If yes, what were they?

- (45) Do you have any suggestions on the study processes could be improved or strengthened?
  - a. Contacting study participants for counseling/education completion?
  - b. Recording, entering or uploading data into the study's website?
  
- (46) Do clients ever come back to the counseling agency with questions about the study?
  - a. If yes, what are they?
  - b. How do those questions get answered?

**Opinion Questions**

- (47) Do you think it is a good idea to offer pre-purchase counseling to first-time homeowners before loan origination?
  - a. Why or why not?
  
- (48) Do you think before loan origination is an appropriate time to talk with first-time homeowners about pre-purchase counseling?
  - a. Why or why not?
  
- (49) In your experience, is housing counseling more beneficial for some participants than others? If so, can you describe the types of participants that benefit most from counseling? (*Probe for factors like: stage at which counseling occurs, level of income, level of education, motivation for purchasing, long-term life plan, etc.*)