

Appendix C2. Focus Group SAQ: In-Person Non-Completers

HUD’s First-Time Homebuyer Study Homebuyer Education and Counseling Questionnaire For Focus Group Participants: In-Person – Non-Completers

Instructions:

Please complete Parts I and II.

Complete Part III only if you have decided against buying a house at this time.

Return the completed questionnaire to the study team member before the group begins.

Part I: Homebuyer Education

Homebuyer education consisted of the group workshop that you had the opportunity to attend as part of the study. Below is a list of topics that may have been covered in that workshop. We would like to know how helpful each topic was to you. If you did not have a chance to complete the workshop please tell us how helpful you think each topic *might* have been to you. For each topic, please check one box – your choices are: very helpful, somewhat helpful, or not very helpful. If the topic was not covered, then check the box in the column marked not covered.

| Please check one: I completed the homebuyer education workshop <input type="checkbox"/> | | | | |
|---|--------------------------|--------------------------|--------------------------|--------------------------|
| I did not complete the homebuyer education workshop <input type="checkbox"/> | | | | |
| Topics: | Very Helpful | Somewhat Helpful | Not Very Helpful | Not Covered |
| a. Initial home search | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Steps in the home purchase process | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Mortgage options | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Mortgage pre-qualification process | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Shopping for a mortgage with lenders | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Predatory lending | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| g. Downpayment assistance | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| h. Budgeting | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| i. Affordability of a home purchase | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| j. Understanding credit | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| k. Creating a savings plan | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| l. Preventing mortgage delinquency | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| m. Responsibilities of ongoing home maintenance | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| n. Major home repairs and home improvements | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| o. Energy efficiency | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| p. Role of real estate professionals in the home purchase transaction | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| q. Other: Please list other topics and check the appropriate box. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Part II: Individual Homebuyer Counseling

Homebuyer counseling was the one-on-one personalized session with a HUD-approved counselor that you were offered as part of this study. Below is a list of topics that may have been covered in that session. We would like to know how helpful each topic was to you. If you did not have a chance to complete the counseling session please tell us how helpful you think each topic *might* have been to you. For each topic, please check one box – your choices are: very helpful, somewhat helpful, or not very helpful. If the topic was not covered, then check the box in the column marked not covered.

| Please check one: I completed the homebuyer counseling session <input type="checkbox"/> | | | | |
|---|--------------------------|--------------------------|--------------------------|--------------------------|
| I did not complete the homebuyer counseling session <input type="checkbox"/> | | | | |
| Topics: | Very Helpful | Somewhat Helpful | Not Very Helpful | Was Not Covered |
| a. Pros and cons of homeownership | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Steps in the home purchase process | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Assessing homeownership readiness | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Understanding mortgage options | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Mortgage pre-qualification process | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Shopping for a mortgage with lenders | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| g. Understanding and finding down payment assistance | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| h. Budgeting and tracking expenses | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| i. Affordability of a home purchase | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| j. Reviewing and correcting credit reports | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| k. Common credit problems and solutions | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| l. Creating and using a household spending and savings plan | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| m. Preventing mortgage delinquency | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| n. Finding the right neighborhood | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| o. Finding the right house | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| p. Ongoing home maintenance, repairs, and improvements | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| q. Home energy efficiency | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| r. Role of real estate professionals in the home purchase transaction | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| s. Reviewing loan documents and the purchase contract | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| t. Other: Please list other topics and check the appropriate box. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Part III: Decision Not to Purchase a Home at this Time

Some study participants may have decided they are no longer interested in purchasing a home at this time. Which statement best describes your current situation?

I'm no longer interested in purchasing a home at this time →CONTINUE

I have purchased a home or still in the process of purchasing a home →SKIP QUESTIONS

Below is a list of reasons why you might have decided against purchasing a home at this time. For each reason, please check whether it was a big reason, a small reason, or not a reason for you.

| Please check one box for each reason. | | | |
|--|--------------------------|--------------------------|--------------------------|
| Reasons: | Big Reason | Small Reason | Not A Reason |
| a. 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"/> |
| b. I learned I needed to repair my credit first. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c. I want to save more money before I purchase a home. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d. I did not like the houses I could afford. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Renting is a better option for me at this time. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| f. I did not like the neighborhoods I could afford. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| g. I learned I could not afford to buy a home. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| h. There was a change in my (or my co purchaser's) financial situation. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| i. I was concerned about the economy. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| j. Not the right choice for me for the long term. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| k. More expensive than I thought. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| l. Too much responsibility. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| m. Other: Please list other reasons and check the appropriate box _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

THANK YOU FOR COMPLETING THIS QUESTIONNAIRE

Please return completed questionnaire to the study team before the group begins.