

Appendix C1. Focus Group SAQ: In-Person Completers

HUD’s First-Time Homebuyer Study Homebuyer Education and Counseling Questionnaire For Focus Group Participants: In-Person – 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 attended 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. 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 box for each topic.				
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"/>

Please check one box for each topic.				
Topics:	Very Helpful	Somewhat Helpful	Not Very Helpful	Not Covered

Part II: Individual Homebuyer Counseling

Homebuyer counseling was the one-on-one personalized session with a HUD-approved counselor that you completed 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. 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 box for each topic.				
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"/>

Please check one box for each topic.				
Topics:	Very Helpful	Somewhat Helpful	Not Very Helpful	Was Not Covered

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.