

Appendix D. Study Participant Interim Survey

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

Introduction:

Hello, this is _____. I'm calling from Abt SRBI on behalf of the HUD *First-Time Homebuyer Study*. May I please speak to (RESPONDENT NAME)?

INTERVIEWER: IF NECESSARY, READ: "(RESPONDENT) has agreed to help with a study on first-time homebuyers.

- 1 RESPONDENT AVAILABLE – CONTINUE
- 2 RESPONDENT NOT AVAILABLE – ARRANGE CALLBACK

Hello, my name is [NAME] and I'm calling from Abt SRBI. I'm calling you about the *HUD First-Time Homebuyer Study* you joined about a year ago. You may have already received a letter letting you know that we would be calling. Did you receive that letter?

- 1 YES
- 2 NO
- 3 REFUSED
- 4 DON'T KNOW

IF YES: Good! As we mentioned in the letter...

IF NO, DON'T KNOW OR REFUSED: The letter explained that ...

When you joined the study, you completed a survey and we told you that we would be contacting you again in a year to learn how you are doing and ask you about the status of your home search process. The interview will take about 35 minutes and you will receive \$35 to thank you for your time.

Participation in this study is voluntary. All information you provide will be kept secure and confidential. You may refuse to answer any individual questions.

Is now a good time to do the interview?

- OK to continue
- Not a good time.....
- REFUSED INTERVIEW.....
- DON'T KNOW.....

IF NOT A GOOD TIME:

When would be a good time to reach you? When would be a good time to do the interview?

Call back date: _____

CONTINUE TO VERIFICATION:

First I just need to verify that I am speaking with the correct person.

What is your date of birth? We only need the month and day.

Respondent's Birthday: _____ / _____ / _____
MM DD

REFUSED..... -1

DON'T KNOW..... -2

COMPARE RESPONSE GIVEN TO THE BIRTH DATE ON SAMPLE FILE.

1. IF INFORMATION IS CORRECT CONTINUE WITH INTERVIEW

2. IF THERE IS A MISMATCH IN DOB:

I'm sorry. I was unable to pull up the correct questionnaire. I will need to check with my supervisor to look into the problem. I will re-contact you when the problem is resolved. Thank you for your time.

CONTINUE WITH INTERVIEW:

Before we begin, I am required to tell you that the questions in this survey have been reviewed by the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995 OMB control # 2528-0293, expiration date of 03/31/2016. 12 U.S.C. 1701z-2(g). That means that the federal government has reviewed and approved these survey questions.

We'd like to ask you some questions about yourself and if applicable, the people you might be buying or have bought a house with. All information you provide is confidential and will be protected to the fullest extent possible by the law, including the Privacy Act of 1974. This means for example, that we may need to notify someone if it means that keeping that information confidential could harm you or others (IF NECESSARY: 5 U.S.C. 552a). Your name will not be linked with your answers.

The survey will take about 35 minutes. Please stop me at any time if you have any questions.

Section A: Home Purchase Status

[This section applies to all study participants.]

A1. We would like to start by talking about your current housing situation. Do you...

- 1. Rent your house or apartment [GO TO A1b]
- 2. Own your home [GO TO A1c]
- 3. Live in someone else's house or apartment without paying rent [GO TO A1b]
- 4. Live in some other housing arrangement (SPECIFY: _____) [GO TO A1b]

5. A MILITARY SETTING (BASE, CAMP, DEPLOYMENT OR COMBAT ZONE) [GO TO A1b]
6. EDUCATIONAL INSTITUTION (RESIDENTIAL COLLEGE, DORM) [GO TO A1b]
7. HOTEL/MOTEL [GO TO A1b]
8. SUBSIDIZED HOUSING [GO TO A1b]
9. HOMELESS LIVING SITUATION (SHELTER) [GO TO A1b]
10. INSTITUTIONAL FACILITY (MENTAL HEALTH, SUBSTANCE ABUSE) [GO TO A1a]
11. CORRECTIONAL FACILITY/JAIL OR DETENTION CENTER [GO TO A1a]
12. OTHER [GO TO A1b]
13. DON'T KNOW [GO TO A1b]
14. REFUSED [GO TO A1b]

[NOTE: IF RESPONDENTS REPORT STATUS 10 OR 11, THE INTERVIEWER SHOULD CLARIFY THE RESPONDENT'S LIVING SITUATION. RESPONDENTS LIVING IN INSTITUTIONAL FACILITIES SHOULD BE EXCLUDED FROM THE STUDY. IRB RULES REGARDING SPECIAL PROTECTIONS FOR VULNERABLE POPULATIONS APPLY.]

[ASK IF A1a = 10 or 11]

A1a. To confirm, you currently live in a(n) [INSERT ANSWER FROM A1]. Did I get that right?

1. Yes [TERMINATE CALL. DISPO AS SCREENOUT A1]
2. No [GO BACK TO A1]

A1b. In the past twelve months, did you purchase or acquire any homes or properties?

1. Yes
2. No [SKIP TO A8]
3. DON'T KNOW [SKIP TO A8]
4. REFUSED [SKIP TO A8]

A1c. What month and year did you purchase your home? [PROMPT: If you inherited or otherwise did not purchase your home, please tell us the month and year that you became the owner of the property.]

Month _____ Year _____

A2. Do you currently live in the home you own?

1. Yes [Skip to A3]
2. No
3. DON'T KNOW
4. REFUSED

A2a. Did you ever live in this home?

1. Yes -> From when to when? MM ___/YYYY _____ - MM ___/YYYY _____

2. No
3. DON'T KNOW
4. REFUSED

A2b. What is the current use of the property? Is it a:

1. Rental property
2. Unoccupied investment property
3. Home for a relative or friend
4. Something else: Specify _____
5. DON'T KNOW
6. REFUSED

A3. In the past twelve months, did you purchase any homes other than the one you are currently living in?

1. Yes
2. No [SKIP TO A4]
3. DON'T KNOW [SKIP TO A4]
4. REFUSED [SKIP TO A4]

A3a. Do you still own that home?

1. Yes
2. No
3. DON'T KNOW
4. REFUSED

A3b. What month and year did you purchase that home?

Month _____ Year _____

[IF DK, ASK FOR BEST GUESS. "Was it this year or last year?"]

A3c. What happened to the home you purchased or acquired on that date?

1. I sold the home
2. I lost the home through foreclosure
3. The home was damaged in a fire, flood, or some other disaster
4. Other (specify): _____
5. DON'T KNOW
6. REFUSED

A3d. What month and year did that happen?

Month _____ Year _____

[IF DK, ASK FOR BEST GUESS.]

A4. Did you inherit the home you own?

1. Yes
2. No [Skip to A5]
3. DON'T KNOW [Skip to A5]

4. REFUSED [Skip to A5]

A4a. What was the estimated value of the home at the time that you inherited it? Your best guess is fine.

1. \$_____ (VALUE OF THE HOME)
2. DON'T KNOW
3. REFUSED

A4b. When you inherited the home, did you take out a mortgage on this property?

1. YES
2. NO
3. DON'T KNOW
4. REFUSED

A5. Throughout the rest of the survey I will be asking you about the home you purchased in the last 12 months. Does the home you own include more than one housing unit? For example, some homes include a separate rental unit. [Prompt: Answer yes only if you purchased more than one unit. Answer no if you purchased one unit of a multi-unit property.]

1. Yes
2. No [SKIP TO A5b]
3. DON'T KNOW [SKIP TO A5b]
4. REFUSED [SKIP TO A5b]

A5a. Now think about the overall structure. Is it [READ LIST]:

1. A single-family home (SKIP TO A6)
2. A townhouse or row house
3. A mobile home
4. A multi-unit condominium or co-op building
5. Some other type of housing (SPECIFY: _____)
6. DON'T KNOW
7. REFUSED

A5a. How many housing units does it include? [Prompt: Include only those housing units that you purchased. Do not include any housing units that may be located in the same structure but that you did not purchase.]

1. _____ # housing units owned
2. DON'T KNOW
3. REFUSED

A6. When was this home originally built? Was it [READ LIST] :

1. Before 1970
2. Between 1970 and 1989

3. Between 1990 and 1999
4. Between 2000 and 2009
5. In 2010 or later
6. DON'T KNOW
7. REFUSED

A6a. How many separate rooms are in the house? Include bedrooms and all rooms that are separated from adjoining rooms by walls, archways, or half walls. Do not include bathrooms, foyers, half-rooms, or unfinished basements.

1. _____ #
2. DON'T KNOW
3. REFUSED

A6b. How many of these rooms would count as bedrooms if this home were for sale or rent.

1. _____ #
2. DON'T KNOW
3. REFUSED

A7. What is the address of the home you own/purchased in the past 12 months?

Street 1: _____

Street 2: _____

City: _____

State: _____

Zip: _____

DON'T KNOW

REFUSED

GENERAL SKIP LOGIC:

G1- Study participants who bought their home prior to or on date of study enrollment

G2- Study participants who bought their home after date of enrollment

G3- Study participants who have not purchased a home

G3, G2, G1

A8. G3: Now think about your plans for the future. If you purchase a home, how many years do you think you will own it? [READ LIST]

G1, G2: Now think about your plans for the future. How many years do you think you will own the home? [READ LIST]

(Prompt: If you don't know, please give us your best guess.)

1. Less than 1 year
2. 1 to 5 years
3. 6 to 10 years
4. 11-20 years
5. More than 20 years
6. DON'T KNOW
7. REFUSED

[G1 AND G2 STUDY PARTICIPANT SKIP TO SECTION B.]

G3 Only:

A.9 The last time we talked with you, you were searching for a home to purchase. Are you still actively searching for a home to purchase?

1. Yes [SKIP TO SECTION B]
2. No
3. DON'T KNOW
4. REFUSED

A9a. I am going to read you a list of common reasons individuals postpone their search for a home, please let me know if any of them describe the reason you postponed your search for a home? CHECK ALL THAT APPLY.

1. Learned I could not afford to buy a home
2. Learned I needed to repair my credit first
3. Did not like the houses I could afford
4. Did not like the neighborhoods I could afford
5. The person I was planning to purchase a home with is no longer interested in purchasing a home
6. There was a change in my (or my co purchaser's) employment situation
7. The current economic climate has made it more difficult to get a mortgage
8. The information I got from a counseling agency workshop made me better aware of my personal situation in the home buying process
9. Refused
10. Don't Know

A9b. Were there any other reasons you have postponed your search for a home?

1. NO
2. OTHER SPECIFY (_____)
3. DON'T KNOW
4. REFUSED

Section B: Income and Financial Management

[This section on Financial Capability applies to all study participants.]

INTRO: Next, I would like to ask you a few questions about your financial experiences.

B1. For each of the following statements, please tell me whether you strongly disagree, disagree, agree, or strongly agree with the statement.

[CATI: RANDOMIZE]

Statements	1. Strongly Disagree	2. Disagree	3. Agree	4. Strongly Agree	5. DON'T KNOW	6. REFUSE D
B1a. I occasionally overdraw my checking account.						
B1b. I occasionally don't have enough money to cover all of my bills at the end of the month.						
B1c. I usually have enough savings set aside to cover three months of expenses.						
B1d. I've tried to figure out how much I need to save for retirement.						
B1e. I never use payday lenders.						
B1f. I usually pay my credit card balance in full to avoid interest charges.						
B1g. I usually shop around when choosing a new credit card.						
B1h. I know how to correct inaccurate information in my credit report.						
B1i. I trust banks with my money.						
B1j. I expect home prices in my area to decrease this year.						

[This section on Mortgage Literacy applies to all study participants.]

INTRO: Now, I would like to ask you a few questions about different mortgage options. For each statement I read, tell me whether it is a true statement or a false statement.

B2. The interest rate on a mortgage loan is the same thing as the annual percentage rate (APR).

1. True
2. False
3. DON'T KNOW
4. REFUSED

B3. A home equity loan is secured by your house.

1. True
2. False

- 3. DON'T KNOW
- 4. REFUSED

B4. When you first get a mortgage loan, only a small portion of your monthly payment, if any, reduces the amount you owe. Most of your monthly payment is applied to interest.

- 1. True
- 2. False
- 3. DON'T KNOW
- 4. REFUSED

B5 The loan officer is legally obligated to tell you if you qualify for a different loan product that has a lower cost.

- 1. True
- 2. False
- 3. DON'T KNOW
- 4. REFUSED

[NOTE: The study team will add three or four questions to measure mortgage knowledge upon consultation with HUD and the study's expert panel.]

[This section on Budgeting, Income, Assets and Debt applies to all study participants.]

INTRO: Next, I would like to ask you a few questions about different sources of income you may receive.

B6. G3: Please think about the total income you have available to pay your monthly mortgage payment each month. If you expect to have co-borrowers on your loan, think about the total for yourself and the co-borrowers.

G1, G2: Please think about the total income you have available to pay your monthly mortgage payment each month. If you have co-borrowers on your loan, think about the total for yourself and the co-borrowers.

Thinking about the last year, does this income include:

	1. Yes	2.No	3. DK	4. Ref
a. Income from self-employment where you work for yourself and not through an employer.				
b. Wages or salary from a job				
c. Rent or other income from an investment property				
d. Interest, dividend, or other investment income				
e. Child support payments, alimony, or maintenance payments				
f. Social Security retirement or disability				

benefits				
g. Other pensions or retirement income				
h. Public assistance or Earned Income Tax Credit benefits				
i. Unemployment benefits				
j. Veterans' benefits				
k. Other income				

B7. What is the total amount of income that you and any co-borrowers received in the last 12 months? Include income from all sources and tell me the total amount before any taxes or deductions are removed. [IF R IS UNSURE PROMPT: Your best estimate is fine.]

1. GAVE RESPONSE \$ _____ [RANGE: 0-999,999+]
2. DON'T KNOW [SKIP TO B7b]
3. REFUSED [SKIP TO B8]

B7a. To confirm, you said _____. Did I get that right?

1. YES [SKIP TO B7c]
2. NO[GO BACK TO B7]

B7b. If you are unsure of this total income that you and any co-borrowers received in the last 12 months, was it.....

1. Less than \$10,000
2. \$10,000 to less than \$25,000
3. \$25,000 to less than \$40,000
4. \$40,000 to less than \$55,000
5. \$55,000 to less than \$70,000
6. \$70,000 to less than \$85,000
7. \$85,000 to less than \$100,000
8. \$100,000 or greater
9. DON'T KNOW [SKIP TO B8]
10. REFUSED [SKIP TO B8]

B7c. Does this amount include income from anyone other than yourself?

1. Yes
2. No [Skip to B9]
3. DON'T KNOW [Skip to B9]
4. REFUSED [Skip to B9]

B8. Thinking only about your own income, what is the total amount of income you received in the last 12 months? Tell me the total amount before any taxes or deductions are removed. . [IF R IS

UNSURE PROMPT: Your best estimate is fine.] [CATI: B7a CANNOT BE GREATER THAN B8 or B8b]

1. GAVE RESPONSE \$ _____ [RANGE: 0-999,999+]
2. DON'T KNOW [Skip to B8b]
3. REFUSED [Skip to B9]

B8a. To confirm, you said _____. Did I get that right?

1. YES [Skip to B9]
2. NO [GO BACK TO B8]

B8b. If you are unsure of your total amount of income received in the last 12 months, was it.....

1. Less than \$10,000
2. \$10,000 to less than \$25,000
3. \$25,000 to less than \$40,000
4. \$40,000 to less than \$55,000
5. \$55,000 to less than \$70,000
6. \$70,000 to less than \$85,000
7. \$85,000 to less than \$100,000
8. \$100,000 or greater
9. DON'T KNOW
10. REFUSED

B9. A budget is a spending plan for your monthly household expenses. Do you have a written budget?

1. Yes
2. No [SKIP TO B12]
3. DON'T KNOW [SKIP TO B12]
4. REFUSED [SKIP TO B12]

B10. About how often do you compare your written budget to your actual spending? [READ LIST]

1. Often
2. Sometimes
3. Rarely
4. Never
5. DON'T KNOW
6. REFUSED

B11. Thinking back on the past year, about how often were you able to stick to your written budget? [READ LIST]

1. Often
2. Sometimes
3. Rarely
4. Never
5. DON'T KNOW

6. REFUSED

B12. Being short of money means that you brought in less money than you spent and had to do something to get through the month, like using credit cards, taking money out of savings, or borrowing money. Over the past year, how often were you short of money? [READ LIST]

1. Often
2. Sometimes
3. Rarely
4. Never
5. DON'T KNOW
6. REFUSED

B13. Saving money means spending less than you earn, and putting the extra money aside for retirement, education, or to build a financial cushion. About how often do you save money? [READ LIST]

1. Often
2. Sometimes
3. Rarely
4. Never
5. DON'T KNOW
6. REFUSED

B14. Do you currently have a checking account?

1. YES
2. NO (SKIP TO B15)
3. DON'T KNOW (SKIP TO B15)
4. REFUSED (SKIP TO B15)

B14a. How much money do you currently have in checking accounts? Please round to the nearest 100. [Prompt: If you have more than one checking account, please tell us the total amount in these accounts. ANSWER MUST END IN 00] [CATI – ANSWER MUST BE ROUNDED TO THE NEAREST 100. LAST TWO DIGITS SHOULD BE 00]

1. GAVE RESPONSE _____ [RANGE: 0-999,999+]
2. DON'T KNOW (SKIP TO B15)
3. REFUSED (SKIP TO B15)

B14b. To confirm, you said _____. Did I get that right?

1. YES
2. NO [GO BACK TO B14a]

B15. Do you currently have a savings account?

1. YES
2. NO (SKIP TO B16)
3. DON'T KNOW (SKIP TO B16)
4. REFUSED (SKIP TO B16)

B15a. How much money do you currently have in savings accounts? Please round to the nearest 100. [Prompt: If you have more than one savings account, please tell us the total amount in these accounts. ANSWER MUST END IN 00] [CATI – ANSWER MUST BE ROUNDED TO THE NEAREST 100. LAST TWO DIGITS SHOULD BE 00]

1. GAVE RESPONSE_____ [RANGE: 0-999,999+]
2. DON'T KNOW (SKIP TO B16)
3. REFUSED (SKIP TO B16)

B15b. To confirm, you said _____. Did I get that right?

1. YES
2. NO [GO BACK TO B15a]

B16. Do you currently have any retirement accounts, like 401(k) or 403(b) accounts, IRAs, or other pension accounts?

1. YES
2. NO (SKIP TO B17)
3. DON'T KNOW (SKIP TO B17)
4. REFUSED (SKIP TO B17)

B16a. How much money do you currently have in such accounts?

1. GAVE RESPONSE_____ [RANGE: 0-999,999+]
2. DON'T KNOW (Skip to B17)
3. REFUSED (Skip to B17)

B16b. To confirm, you said _____. Did I get that right?

1. YES
2. NO [GO BACK TO B16a]

B17. Aside from your savings accounts and retirement accounts, do you currently have any other money market accounts, certificates of deposit, mutual funds, stocks, or brokerage accounts?

1. YES
2. NO (SKIP TO B18)
3. DON'T KNOW (SKIP TO B18)
4. REFUSED (SKIP TO B18)

B17a. How much money do you currently have in such accounts?

1. GAVE RESPONSE_____ [RANGE: 0-999,999+]
3. DON'T KNOW (SKIP TO B18)
4. REFUSED (SKIP TO B18)

B17b. To confirm, you said _____. Did I get that right?

1. YES
2. NO [GO BACK TO B17a]

B18. Do you have any other source of savings that would be available if you lost your job or had a financial emergency? For example, this might include savings at home or savings with others who are keeping it safe.

1. YES
2. NO (SKIP TO B19)
3. DON'T KNOW (SKIP TO B19)
4. REFUSED (SKIP TO B19)

B18a. About how much would be available?

1. GAVE RESPONSE _____ [RANGE 0-999,999+]
2. DON'T KNOW (SKIP TO B19)
3. REFUSED (SKIP TO B19)

B18b. To confirm, you said _____. Did I get that right?

1. YES
2. NO [GO BACK TO B18a]

[SKIP TO B20 IF SUM OF B14a + B15a + B16a + B17a + B18a = 0 OR COMBINATION OF ALL = 0 AND DK/REF]

B19. To confirm, your responses include a total of _____ in savings and investments. Does that sound about right? [CATI: INSERT SUM OF B14a + B15a + B16a + B17a + B18a IF = 1 GAVE RESPONSE]

1. YES (SKIP TO B20)
2. NO
3. DON'T KNOW (SKIP TO B20)
4. REFUSED (SKIP TO B20)

B19a. What is the total amount across all of these accounts?

[GO BACK TO B19 AND CORRECT THE RESPONSES TO THE PREVIOUS QUESTIONS]

B20. G3: Now pretend that you have already purchased a home. If you started having financial problems and could not pay all of your bills, which bill would you pay first? [READ LIST]
G1, G2: As a recent homeowner, if you started having financial problems and could not pay all of your bills, which bill would you pay first?
[CATI: RANDOMIZE LIST]

1. Credit card
2. Utilities (gas, electricity, water, etc.)
3. Car payment

4. Mortgage
5. Student loan
6. Health insurance
7. Other [SPECIFY _____]
8. DON'T KNOW
9. REFUSED

B23. How frequently do you review your credit report information?

1. I have never looked at my credit report
2. It has been 5 years or more since I have looked at my report
3. It has been a few years since I have looked at my report
4. Once a year
5. A few times during the year
6. Monthly
7. Prefer not to say
8. DON'T KNOW
9. REFUSED

NOTE: Most of this information is included in the data from the credit bureau (except 24f and 24g).

Section C: Home and Mortgage Search

Intro: The next section asks questions about your home purchase process, whether you recently purchased a home or have not purchased a home.

C1. G3: Since you started your home search how many homes have you visited?

G1,G2: During your home search process, how many homes did you visit?

1. _____ HOMES [RANGE = 0-97]
2. DON'T KNOW
3. REFUSED

C2. G3: How many offers did you make on any homes you visited?

G1,G2: During your home search process, how many offers did you make on any homes you visited?

How many offers? _____ (IF 0, Skip to C4)

3. DON'T KNOW [SKIP TO C4]
4. REFUSED [SKIP TO C4]

C3. G3: Only - Was the last offer you made accepted, rejected, or is it still outstanding?

1. Accepted
2. Rejected
3. Outstanding
4. DON'T KNOW
5. REFUSED

- C4. G3: In total, how many lenders have you contacted since starting the home search process?
 G1, G2: In total during your home search process, how many lenders did you contact?
1. _____ # [IF ZERO, SKIP TO C7]
 2. DON'T KNOW
 3. REFUSED
- C5. G1, G2: Did you ask any of these lenders for a price quote of the interest rate and other costs associated with loans that you might apply for??
 G3: Have you asked any lender for a price quote of the interest rate and other costs associated with loans that you might apply for?
1. YES
 2. NO [SKIP TO C7 IF G3; SKIP TO C8 IF G1 OR G2]
 3. DON'T KNOW [SKIP TO C7 IF G3; SKIP TO C8 IF G1 OR G2]
 4. REFUSED [SKIP TO C7 IF G3; SKIP TO C8 IF G1 OR G2]
- C6a. Did you get price quotes from more than one lender?
1. YES; How many # _____
 2. NO
 3. DON'T KNOW
 4. REFUSED
- C6. G3: Have you had a loan application denied by any of the lenders you contacted?
 G2: Did you have a loan application denied by any of the lenders you contacted?
1. YES (AT LEAST ONE APPLICATION HAS BEEN DENIED)
 2. NO (NONE OF THE APPLICATIONS HAVE BEEN DENIED)
 3. DON'T KNOW
 4. REFUSED
- C7. G3: Have you signed a purchase agreement for a home?
1. YES
 2. NO
 3. DON'T KNOW
 4. REFUSED
- C8. G3-A home inspection is an examination of the physical structures and systems of a house, to identify any problems or needed repairs. Have you had the home inspected?
 G1, G2- A home inspection is an examination of the physical structures and systems of a house, to identify any problems or needed repairs. Before you purchased your home, did you have the home inspected?
1. YES
 2. NO
 7. DON'T KNOW
 8. REFUSED
- C9. G1, G2: In general during the home purchase process, how confident were you that you could find the information you needed about the home purchase process?

G3: In general during the home purchase process, how confident are you that you can find the information you need about the home purchase process?

1. Very Confident
2. Confident
3. Somewhat Confident
4. Not Confident at All
5. DON'T KNOW
6. REFUSED

C10. G1, G2: In general, how satisfied were you with the home purchase process?

G3: In general, how satisfied are you with the home purchase process?

1. Very Satisfied
2. Somewhat Satisfied
3. Somewhat Dissatisfied
4. Very Dissatisfied
5. DON'T KNOW
6. REFUSED

[STUDY PARTICIPANTS WHO DO NOT OWN THEIR HOME, SKIP TO C12]

C11. G1, G2: Now think about when you made your initial offer for the home you purchased. When you made your offer, was your offer above, below, or about the same as the property's listing price? Choose 'about the same' if your offer was within \$1,000 of the property's listing price. [Prompt: A listing price is the price that is shown in advertisements for potential buyers before any offers are made.]

1. Above
2. Below
3. About the same
4. DON'T KNOW
5. REFUSED

C11a. Did you negotiate with the seller for any seller-provided home repairs, closing costs, or other costs associated with finalizing the home purchase?

1. Yes
2. No
3. DON'T KNOW
4. REFUSED

G1/G2: Intro: Now think about the factors you considered in purchasing your home.

G3: Intro- Now think about the factors you might consider when purchasing a home.

C12. G3= For each of the following home features, please tell me whether the feature is very important, important, somewhat important, or not at all important to you in selecting a home.

G1/G2= For each of the following home features, please tell me whether the feature was very important, important, somewhat important, or not at all important to you in selecting a home
 [CATI: RANDOMIZE]

Features	1. Very Important	2. Important	3.Somewhat Important	4.Not At All Important	5. (VOL) DON'T KNOW	6. (VOL) REFUSED
The number of bedrooms and bathrooms						
The attractiveness of a home's interior						
The attractiveness of a home's exterior						
The yard or landscaping						
A home's maintenance and repair needs						
The age of a home						

C13. G3- For each of the following neighborhood features, please tell me whether the feature is very important, important, somewhat important, or not at all important to you in selecting a home.
 G2- For each of the following neighborhood features, please tell me whether the feature was very important, important, somewhat important, or not at all important to you in selecting a home.
 [CATI: RANDOMIZE]

Features	1. Very Important	2. Important	3.Somewhat Important	4.Not At All Important	8. (VOL) DON'T KNOW	9. (VOL) REFUSED
School quality						
Safety						
The length of your commute to work						
Neighborhood amenities like parks or nearby restaurants						
Access to public transportation						
The appearance of other homes in the neighborhood						

Section D: Home and Mortgage Features

This section is for study participants who have purchased a home or inherited a home with a mortgage (G1 or G2). G3 should skip to Section E.

Now I'd like to ask some questions about your home purchase. In answering these questions, it will be very helpful to have your Settlement Statement (also referred to as the HUD-1 form) on hand. This document was very likely part of the documents you signed when you became the owner of the home. If you have this document available, it will likely be helpful for answering some questions throughout the survey. [Prompt: This document is usually about 3 pages long and should say 'Settlement Statement' and 'HUD-1' near the top of the page.]

[Alternate Wording after August 1, 2014: If you own a home, it will be very helpful to have your Settlement Statement or Closing Disclosure on hand. You probably received one of these documents a few days before closing or when you signed the settlement documents. The Settlement Statement is also called a HUD-1. It is okay if you don't have both documents—most people only get one or the other. Each document is about 3 to 5 pages long and should say either 'Settlement Statement' or 'Closing Disclosure' at the top of the first page.]

Do you have your [INSERT: Settlement Statement (or HUD-1 form)/Closing Disclosure] on hand?

1. Settlement Statement [PROCEED WITH SURVEY]
2. Closing Disclosure [PROCEED WITH SURVEY]
3. No [INTERVIEWER ASK: Do you want to go and get the form? IF YES, INTERVIEWER WAIT UNTIL RESPONENT COMES BACK. IF NO, PROCEED WITH SURVEY]

D1. What was the purchase price of the home you purchased? That is, what was the final amount you paid for this home? This can be found on Line 101, labeled Contract Sales Price on your Settlement Statement] [Probe: This price does not include closing costs or any subsidy you received from the seller.]

1. \$ _____
2. REFUSED
3. DON'T KNOW

D2. How much was your initial deposit on the purchase? This is also known as earnest money. It is the amount that bound you and the seller to the terms of the Purchase and Sale agreement. [This can be found on Line 201, labeled Deposit or earnest money on your Settlement Statement]

1. \$ _____
2. DON'T KNOW
3. REFUSED

D3. How much was the additional amount you paid at closing? This amount covered any remaining amount of the down payment and the closing costs and fees. If you are not sure, please provide your best estimate. [This can be found on Line 303, labeled Cash from borrower on your Settlement Statement]

1. \$ _____
2. DON'T KNOW [GO TO D16a]
3. REFUSED

D3a. What is your best estimate of the amount you paid at closing?

1. \$ _____
2. DON'T KNOW
3. REFUSED

D4. For the next question, please think only about the amount of your down payment. How much was the down payment amount?

1. \$ _____
2. DON'T KNOW
3. REFUSED

D5. Together that would be a total of [INSERT \$\$] for the down payment, closing costs, and other fees covered by these payments. Does that sound about right?

1. Yes
2. No [RETURN TO D2 – D4 TO UPDATE AMOUNTS]
3. DON'T KNOW
4. REFUSED

D7. Did you receive any down payment assistance, grants, or forgivable loans that you may not be obligated to pay back, such as loans or grants from a city or county government agency, a community organization, or a local housing agency? [INTERVIEW: IF R MENTIONS FUNDS RECEIVED FROM HUD PROGRAMS, "HOME" PROGRAM, OR FAMILY SELF SUFFICIENCY PROGRAM, CODE RESPONSE AS YES.]

1. YES
2. NO [Skip to D8]
3. DON'T KNOW [Skip to D8]
4. REFUSED [Skip to D8]

D7a. What was the total amount of the grant or other form of assistance you received? If you are not sure, give your best estimate? ?

- \$ _____
1. DON'T KNOW
 2. REFUSED

The next set of questions asks about how you financed the purchase your home. This could include a mortgage loan which is a loan that you must repay. Please do not include any down payment assistance, grants, or forgivable loans that you have previously described.

D9. How did you finance the acquisition of this home?

1. Took on one new mortgage
2. Took on two or more new mortgages -> How many? _____
3. Assumed one or more mortgages already on the property
4. Borrowed using assets other than this property as collateral
5. Paid all cash – no borrowing SKIP TO SECTION E
6. Gift or loan from relatives or friends
6. Other (specify)

[If D9= 2] : The next set of questions focus on your first mortgage. Please exclude any subordinate mortgages. We will talk about them later.

D10. How much is the loan amount for your first mortgage on this home?

1. \$ _____
2. DON'T KNOW
3. REFUSED

(IF R SAYS DK, NOT SURE, PROBE: Think about the purchase price of the home and the amount of your total down payment. *If you have one mortgage*, the remaining amount after the down payment would be the mortgage, or loan amount you needed, to purchase this home)

D11. What is the name of the bank, mortgage company, or other lender where you have your first mortgage? Many times a bank, lender or mortgage company will sell your loan to another company for servicing. For this question we are interested in the name of the bank, mortgage company, or other lender that you used at the time of your home purchase. [Note: Do NOT read the response options.] [This can be found in Box F, labeled Name & Address of Seller at the top of page 1 on your Settlement Statement]

1. BANK OF AMERICA_
2. CITIBANK
3. WELLS FARGO
4. CHASE
5. NAME OF MORTGAGE LENDER _____
6. DON'T KNOW
7. REFUSED

D12. What is the initial annual interest rate on this mortgage? [This can be found on your Settlement Statement in The Loan Terms box on about page 3 that has a line that says 'Your initial interest rate is ...']

- _____ % Annual Interest Rate
1. DON'T KNOW
 2. REFUSED

1. D13. Is your mortgage a standard, fixed-rate mortgage or adjustable-rate mortgage? Or is it some other type of mortgage? Fixed rate mortgage [GO TO D14]
2. Adjustable rate mortgage (ARM) [GO TO D13a.]
3. Or some other type of mortgage
(Specify with any notes listed on the SETTLEMENT
STATEMENT: _____) [GO TO D14]
4. DON'T KNOW [GO TO D14]
5. REFUSED [GO TO D14]

D13a. Has your interest rate changed since you purchased this home?

1. Yes
2. No [SKIP TO D13c]
3. DON'T KNOW [SKIP TO D13c]
4. REFUSED [SKIP TO D13c]

D13b. What is your current interest rate on your mortgage?

1. _____
2. DON'T KNOW
3. REFUSED

D13c. When will the interest rate change, or adjust, on this mortgage?

1. 3 years after the loan was made
2. 5 years after the loan was made
3. 7 years after the loan was made
4. Or after some other number of years (Specify: _____ YEARS)
5. DON'T KNOW
6. REFUSED

D14. What is the term of the mortgage? That is, what is the total number of months or years over which mortgage payments are to be made? [This can be found on your Settlement Statement in The Loan Terms box on about page 3 that has a line that says 'Your loan term is ...']

1. 30 years or 360 months
2. 25 years or 300 months
3. 20 years or 240 months
4. 15 years or 180 months
5. 10 years or 120 months
6. Or some other number of months (Specify: _____ MONTHS)
7. DON'T KNOW
8. REFUSED

D15. Do you have mortgage insurance? This insurance is sometimes called PMI, or MIP for FHA loans, and may have been required by the bank or lender, to protect them against possible nonpayment. Answer yes if you have a loan from FHA, VA, FmHA, or RHS. [This is different from insurance on the home itself.] [This can be found on your Settlement Statement in The Loan Terms box on about

page 3 that has a line 'Your initial monthly amount owed for principal, interest, and any mortgage insurance is']

1. Yes [GO TO D15a]
2. No [GO TO D17]
3. DON'T KNOW [GO TO D17]
4. REFUSED [GO TO D17]

D15a. What type of mortgage insurance do you have? Do you have mortgage insurance from?

1. A private insurance company, such as Mortgage Guarantee Insurance (MGIC) (Conventional Insured)
2. Federal Housing Administration (FHA)
3. Farmers Home Administration (FmHA), or USDA/Rural Housing (RHS)
4. Veterans Administration (VA)
5. Mortgage insurance from a State agency for first-time homebuyers
6. Or some other type of mortgage insurance (Specify: _____)
7. DON'T KNOW
8. REFUSED

If D9a = 2 Ask Questions D16a, D16b,

D16a. If D9a =2, ASK: Next, I'd like to focus on your second mortgage loan. How much is the total loan amount on your second mortgage? What was the initial interest rate on the second mortgage? Can this interest rate change over time? What is the current interest rate on this loan?

D16b. If D9a =3, ALSO ASK: Now let's focus on your third mortgage loan. How much is the total loan amount of the third mortgage loan and any additional mortgage loans that you used to purchase the home? What was the initial interest rate on this loan? Can this interest rate change over time? What is the current interest rate on this loan?

ADDITIONAL MORTGAGES or LOANS	D16a. SECOND LOAN	D16b. OTHER SUBORDINATE LOANS
Total loan amount /	Total: \$ _____ <input type="checkbox"/> REFUSED <input type="checkbox"/> DON'T KNOW	Total: \$ _____ <input type="checkbox"/> REFUSED <input type="checkbox"/> DON'T KNOW
Interest Rate	Initial Rate: % _____ Can the rate change: Y/N Current Rate: % _____	Initial Rate: % _____ Can the rate change: Y/N Current Rate: % _____

Section E: Mortgage Performance

Note: This section is asked only of homeowners. All others should skip to Section F.

Intro: The next set of questions asks about your experiences during the period since you purchased the home.

E1. Since you purchased the home, have you taken out a home equity line of credit (HELOC) or a home equity loan such as a second or third mortgage? Do not include any second or third mortgages that you used to purchase the home and have already told us about.

1. Home equity line of credit
2. Home equity loan [SKIP TO E3]
3. Both: home equity line of credit and second or third mortgage
4. No [Skip to E8]
5. DON'T KNOW [Skip to E8]
6. REFUSED [Skip to E8]

E2b. Have you ever used the home equity line of credit to borrow money?

1. Yes
2. No [SKIP TO E6]
3. DON'T KNOW [SKIP TO E6]
4. REFUSED [SKIP TO E6]

E3. How did you use the money you borrowed using the home equity loan or line of credit? [Check all that apply]

1. Pay down credit cards or other debt
2. Make a home improvement or repair
3. Pay for appliances, furniture, or other home furnishings
4. Purchase or lease a vehicle
5. Pay for education for yourself or a child
6. Pay off medical costs
7. Other. Specify _____
8. DON'T KNOW
9. REFUSED

E4. What is the current balance of the home equity line of credit?

1. \$ _____
2. REFUSED
3. DON'T KNOW

E5. What is the current interest rate of the home equity line of credit?

1. _____% [If E1=1, Skip to E8]

2. DON'T KNOW [If E1=1, Skip to E8]
3. REFUSED [If E1=1, Skip to E8]

E6. When did you get your home equity loan? Please tell me the month and year.

_____Month _____Year

2. Don't Know
3. Refused

E6a. What was the loan amount for your home equity loan(s)? [Prompt: If you have taken out more than one additional mortgage loan since you purchased the home, tell us the total amount of the new loans.]

1. \$ _____
2. DON'T KNOW
3. REFUSED

E7. What is the current interest rate of the home equity loan? [Prompt: If you have taken out more than one additional mortgage since you purchased the home, tell us the highest interest rate among the new loans.]

1. _____%
2. DON'T KNOW
3. REFUSED

Intro: The next set of questions asks about your experiences with all of the mortgage loans that we have talked about to this point, including loans you used to purchase the home and any home equity loans or lines of credit that you may have taken out since.

E8. [If D9=1& E1=4] Since you purchased the home, have you refinanced or made any modifications to your mortgage loan?

[If D9a=2, 3 or E1=1, 2, 3] Since you purchased the home, have you refinanced or made any modifications to any of the mortgages on your home?

1. Yes
2. No
3. DON'T KNOW
4. REFUSED

E8a. How many mortgages or loans have you refinanced on your home since purchase?

1. _____ TOTAL NUMBER OF REFINANCED LOANS
2. DON'T KNOW
3. REFUSED

E8b. Did you refinance your primary mortgage loan? [Prompt: A primary mortgage loan is sometimes called a first mortgage. It is the loan with the largest principal balance.]

1. Yes
2. No
3. DON'T KNOW
4. REFUSED

E8c. I'm going to read you several reasons why people refinance. For each, please tell me if it was a reason that you refinanced. Did you [READ LIST]?
[CHECK ALL THAT APPLY]

1. Lower the interest rate
2. Reduce your monthly payment
3. Borrow additional money from your home equity [Prompt: Answer yes if you received any money from your home equity during the refinance.]
4. DON'T KNOW
5. REFUSED

E8d. How much additional money, besides the balance of the original loan, did you borrow during the refinance?

- \$ _____
2. Don't Know
 3. Refused

E8e. Can you tell me how the money was used? [Check all that apply]

1. Pay down credit cards or other debt
2. Make a home improvement or repair
3. Pay for appliances, furniture, or other home furnishings
4. Purchase or lease a vehicle
5. Pay for education for yourself or a child
6. Pay off medical costs
7. Other. Specify _____
8. DON'T KNOW
9. REFUSED

E8f. Please tell me about the refinanced loan.

[If E8a>1]: Please tell me about your refinanced loans. Let's start with your primary mortgage loan [then by date].

REFINANCE LOANS	FIRST REFINANCE LOAN	SECOND REFINANCE LOAN	THIRD REFINANCE LOAN
E8e1. How much is the principal loan amount for this refinance loan/the (second, third refinance loan)?	\$ _____ (CONFIRM) REFUSED DON'T KNOW	\$ _____ (CONFIRM) REFUSED DON'T KNOW	\$ _____ (CONFIRM) REFUSED DON'T KNOW

REFINANCE LOANS	FIRST REFINANCE LOAN	SECOND REFINANCE LOAN	THIRD REFINANCE LOAN
E8e2. What is the name of the bank or lender where you have this refinance loan/the (second, third refinance loan)?	_____ REFUSED DON'T KNOW	_____ REFUSED DON'T KNOW	_____ REFUSED DON'T KNOW
E8e3. In what month and year did you obtain this refinance loan/the (second, third refinance loan)?	_____/_____ Mo Year REFUSED DON'T KNOW	_____/_____ Mo Year REFUSED DON'T KNOW	_____/_____ Mo Year REFUSED DON'T KNOW
E8e4. What type of loan (second, third refinance loan) is this refinance: a fixed-rate, adjustable-rate, graduated payment, or some other type of loan?	1 Fixed (FRM) 2 Line of Credit 3 Balloon 4 Adjustable 5 Other _____ 7 REFUSED 8 DON'T KNOW	1 Fixed (FRM) 2 Line of Credit 3 Balloon 4 Adjustable 5 Other _____ 7 REFUSED 8 DON'T KNOW	1 Fixed (FRM) 2 Line of Credit 3 Balloon 4 Adjustable 5 Other _____ 7 REFUSED 8 DON'T KNOW
E8e5. What is the term of this loan/the (second, third loan), that is, what is the total number of months over which loan payments are to be made?	_____ Months _____ Years REFUSED DON'T KNOW	_____ Months _____ Years REFUSED DON'T KNOW	_____ Months _____ Years REFUSED DON'T KNOW
E8e6. What is the initial interest rate on this refinance loan (second, third refinance loan)?	____. ____ % REFUSED DON'T KNOW	____. ____ % REFUSED DON'T KNOW	____. ____ % REFUSED DON'T KNOW
E8e7: [If E8e4=4] Has your interest rate changed for this refinance loan? If so, what is the current interest rate for the mortgage loan (second, third refinance loan)?	Rate Changed: YES/NO Current Rate: ____ . ____ % REFUSED DON'T KNOW	Rate Changed: YES/NO Current Rate: ____ . ____ % REFUSED DON'T KNOW	Rate Changed: YES/NO Current Rate: ____ . ____ % REFUSED DON'T KNOW
E8e8. [IfE8e4=3] How many years before the final large payment of the principal for balloon loan (second, third refinance loan) is made?	_____ Years REFUSED DON'T KNOW	_____ Years REFUSED DON'T KNOW	_____ Years REFUSED DON'T KNOW

The next set of questions asks about the payments that you have made on the loans that are secured by your house. Please think about the payments you have made on all of the mortgage loans and home equity lines of credit that we have discussed for this home.

E9. Some people have had difficulty recently making their mortgage payments. Since purchasing the home, have you ever missed a monthly payment on a mortgage loan [or home equity line of credit]?

1. YES
2. NO [SKIP TO Section E14]
3. DON'T KNOW [SKIP TO E10]
4. REFUSED [SKIP TO E10]

E9a. What is the longest amount of time that you have been behind?

1. 0-30 days
2. 31-60 days
3. 61-90 days
4. 91 days or more
5. DON'T KNOW
6. REFUSED

E9b. Are you currently behind in your mortgage or loan payments?

1. YES
2. NO [SKIP TO E14]
3. DON'T KNOW [SKIP TO E10]
4. REFUSED [SKIP TO E10]

E9c. Currently, how behind are you on mortgage or loan payments?

5. 0-30 days
6. 31-60 days
7. 61-90 days
8. 91 days or more
9. DON'T KNOW
10. REFUSED

E10. On your current home, have you received a notice of intent to foreclose from your bank or lender?

1. YES
2. NO [IF E9=3OR 4; SKIP TO E14, OTHERWISE PROCEED TO E11]
3. DON'T KNOW [IF E9=3OR 4; SKIP TO E14]
4. REFUSED [IF E9=3OR 4; SKIP TO E14]

E10a. Did you lose your home to foreclosure?

1. YES, when _____
2. NO
3. DON'T KNOW
4. REFUSED

E11.What caused you to get behind on your mortgage? DO NOT READ LIST

1. I forgot to mail the check.
2. The check got lost in the mail.
3. My mortgage payments were always too high
4. My mortgage payments increased.
5. I had trouble paying homeowners insurance.
6. I had trouble paying property taxes.
7. I had trouble paying for home repairs or maintenance.
8. I had too much credit card debt or other debts.
9. My car expenses were too high.
10. I had a business venture that failed.
11. I lost my job.
12. I took a pay cut.
13. I or someone in my family got injured or had a medical emergency.
14. I have a chronic medical condition or disability.
15. I had a divorce or separation.
16. I had a death in my family.

E12. Did you contact your lender for assistance regarding your missed payment(s)?

1. YES
2. NO [SKIP TO E13]
3. DON'T KNOW [SKIP TO E13]
4. REFUSED [SKIP TO E13]

E12a. [IF RESPONDENT CONTACTED LENDER; E12=1] When did you first contact your lender?

1. After you received the foreclosure notice
2. 91 days or more after the missed payment
3. 61-90 days after the missed payment
4. 31-60 days after the missed payment
5. 0-30 days after the missed payment
6. Before you missed a payment
7. At another time
8. DON'T KNOW
9. REFUSED

E13. Did you contact a housing counseling agency, consumer credit counseling agency, or other non-profit organization for assistance regarding your missed payment(s)?

1. YES
2. NO
3. DON'T KNOW
4. REFUSED

E13a. [IF RESPONDENT CONTACT COUNSELING AGENCY; E13=1], When did you first contact the counseling agency?

1. After you received the foreclosure notice [SKIP TO E16]
2. 91 days or more after the missed payment [SKIP TO E16]
3. 61-90 days after the missed payment [SKIP TO E16]
4. 31-60 days after the missed payment [SKIP TO E16]
5. 0-30 days after the missed payment [SKIP TO E16]
6. Before you missed a payment [SKIP TO E16]
7. At another time [SKIP TO E16]
8. DON'T KNOW [SKIP TO E16]
9. REFUSED [SKIP TO E16]

E14. [If E9=2] Now imagine that you have encountered financial difficulty and are about to miss a loan payment. Would you contact your lender for assistance with your missed payment(s)?

1. YES
2. NO [SKIP TO E15]
3. DON'T KNOW [SKIP TO E15]
4. REFUSED [SKIP TO E15]

E14a. [If E9=2] When would you first contact your lender?

1. After you received the foreclosure notice
2. 91 days or more after the missed payment
3. 61-90 days after the missed payment
4. 31-60 days after the missed payment
5. 0-30 days after the missed payment
6. Before you missed a payment
7. At another time
8. DON'T KNOW
9. REFUSED

E15. Would you contact a housing counseling agency, consumer credit counseling agency, or other non-profit organization for assistance with your missed payment(s)?

1. YES
2. NO [SKIP TO E16]
3. DON'T KNOW [SKIP TO E16]

4. REFUSED [SKIP TO E16]

E15a. [IF RESPONDENT CONTACT COUNSELING AGENCY; E15=1], When would you first contact the counseling agency?

10. After you received the foreclosure notice
11. 91 days or more after the missed payment
12. 61-90 days after the missed payment
13. 31-60 days after the missed payment
14. 0-30 days after the missed payment
15. Before you missed a payment
16. At another time
17. DON'T KNOW
18. REFUSED

E16. Imagine that you were faced with an unexpected home repair that costs \$2,000. Would you be able to pay for the expense using your savings or money from family or friends? [Prompt: Answer no if you would pay for the expense using credit or debt that is not a loan from a family member or friend.]

1. YES
2. NO
3. DON'T KNOW
4. REFUSED

Section F: Monthly Housing Costs

INTRO: Now, I would like to ask you a few questions about your monthly housing costs.

[ASK F0 QUESTIONS IF RESPONDENT RENTS; A1=1. ALL OTHERS SHOULD SKIP TO F1]

F0. How much do you spend each month on rent? (Interviewer Note: If R is in a housing situation where R is paying rent with someone, this question asks for the amount of money that only the respondent pays each month for rent.)

1. GAVE RESPONSE _____ [RANGE: 1-9,999+]
2. DON'T KNOW (Skip to F0b)
3. REFUSED (Skip to F0b)

F0a. To confirm, you said _____. Did I get that right?

2. YES
3. NO [GO BACK TO F0]

F0b. Is your monthly rental payment automatically deducted from a bank account?

1. Yes

2. No
3. DON'T KNOW
4. REFUSED

F0c. Utilities include things like gas, electricity, water, and trash removal. They don't include things like cable TV, internet, or telephone. How much do you spend each month on utilities? Do not include any utilities that are included in your rent.

1. GAVE RESPONSE _____ [RANGE: 0-9,999+]
2. DON'T KNOW
3. REFUSED

F0c. To confirm, you said _____. Did I get that right?

1. YES
2. NO [GO BACK TO F0c]

F0d. Other than the costs for rent and utilities, do you pay any other monthly costs related to housing?

1. Yes. Specify expense_____.
2. No [Skip to F1, if in G1 or G2; if in G3, skip to F17]
3. REFUSED [Skip to F1, if in G1 or G2; if in G3, skip to F17]
4. DON'T KNOW [Skip to F1, if in G1 or G2; if in G3, skip to F17]

F0e. How much do you pay each month for that expense?

- \$ _____
3. Don't know
 4. Refused

F1. When you were searching for homes, did you use a written budget to determine how much you could afford to pay each month for your mortgage and other housing expenses?

1. Yes
2. No [SKIP TO F5]
3. DON'T KNOW [SKIP TO F5]
4. REFUSED [SKIP TO F5]

F1a. Did this written budget include?

1. Utilities: Yes/No/DON'T KNOW/REFUSED
2. Transportation or Commuting Costs: Yes/No/DON'T KNOW/REFUSED
3. Savings for home maintenance and unexpected repairs: Yes/No/DON'T KNOW/REFUSED

F3. Did you use your written budget to determine the price of homes that you could afford?

1. Yes
2. No [Skip to F6]
3. DON'T KNOW
4. REFUSED

F4. Was your budgeted amount more, less, or the about the same as the actual purchase price of the home? Choose "about the same" if the budgeted amount was within \$5,000 of the purchase price.

1. More
2. Less
3. The same
4. DON'T KNOW
5. REFUSED

G3 – SKIP TO SECTION G).

Now, I'd like to start by asking about the monthly payments on your mortgage.

F5. What are the regular required payments to the lender on your current/first mortgage?

\$ _____

F5a. How often do you make these payments?

1. Monthly
2. Biweekly (every 2 weeks)
3. Quarterly
4. Other

F5b. What does this regular payment include? (READ LIST AND CHECK ALL THAT APPLY)

1. Principal
2. Interest
3. Real estate taxes
4. Property or homeowners insurance
5. Mortgage Insurance
6. Other (specify)
7. Don't know
8. Refused

F5c. Is the monthly amount that you pay your lender automatically deducted from a bank account?

1. Yes
2. No

3. DON'T KNOW
4. REFUSED

*Sometimes lenders require an **escrow account** be set up to pay for taxes, home insurance, mortgage insurance, or other payments. An escrow account is sometimes also referred to as a 'reserve' or 'impound' account.*

- F6. In addition to the regular payment you make to the lender, do you also make payments to an escrow or reserve account? (This is listed on your HUD 1 Settlement Statement under the Loan Terms box on the third page on the row labeled "Total amount owed including escrow account payments.")
1. Yes
 2. No [SKIP TO F7]
 3. REFUSED [SKIP TO F7]
 4. DON'T KNOW [SKIP TO F7]

F6a. How much is your monthly escrow payment—that is, what is the amount you pay the lender monthly toward real estate taxes, insurance, and any other expenses covered by the escrow account? [This can be found on your Settlement Statement in the Loan Terms box on about page 3 that has a line 'Total monthly amount owed including escrow account payments'.]

1. \$_____ MONTHLY ESCROW PAYMENT
2. REFUSED
3. DON'T KNOW

F6b. What does this payment to the escrow account include? (READ LIST AND CHECK ALL THAT APPLY)

1. Real estate taxes
2. Property or homeowners insurance
3. Mortgage Insurance
4. Other (specify)
5. Don't know
6. Refused

FOR EACH ITEM NOT MENTIONED IN F5b and F6b ask:

F7. Aside from housing costs you just told me about, there can be other costs included in homeownership that we'd like to know more about. I'm going to read you a list of some of these costs. For each, please tell me whether this is an expense you are responsible for paying, whether you pay this cost separately or as part of an escrow or impound account?

A.Mortgage insurance?	IF 1,2,3 in F7a: How often do you	IF 1,2,3 in F7a: What
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<ol style="list-style-type: none"> 1. Pay separately 2. Pay as part of an escrow or impound account 3. Other 4. Don't have this expense [SKIP TO F7b] 8. DK [SKIP TO F7b] 9. REF [SKIP TO F7b] 	<p>typically make payments on your [insert expense]?</p> <ol style="list-style-type: none"> 1. Monthly 2. Biweekly (every 2 weeks) 3. Quarterly 4. Other 	<p>is the amount of your monthly payment?</p> <p>\$ _____</p>
<p>B. Real estate taxes?</p> <ol style="list-style-type: none"> 1. Pay separately 2. Pay as part of an escrow or impound account 3. Other 4. Don't have this expense [SKIP TO F7c] 8. DK [SKIP TO F7c] 9. REF [SKIP TO F7c] 	<p>IF 1,2,3 in F7b: How often do you typically make payments on your [insert expense]?</p> <ol style="list-style-type: none"> 5. Monthly 6. Biweekly (every 2 weeks) 7. Quarterly 8. Other 	<p>IF 1,2,3 in F7b: What is the amount of your monthly payment?</p> <p>\$ _____</p>
<p>c. Homeowners' insurance?</p> <ol style="list-style-type: none"> 1. Pay separately 2. Pay as part of an escrow or impound account 3. Other 4. Don't have this expense [SKIP TO F7d] 8. DK [SKIP TO F7d] 9. REF [SKIP TO F7d] 	<p>IF 1,2,3 in F7c: How often do you typically make payments on your [insert expense]?</p> <ol style="list-style-type: none"> 9. Monthly 10. Biweekly (every 2 weeks) 11. Quarterly 12. Other 	<p>IF 1,2,3 in F7c: What is the amount of your monthly payment?</p> <p>\$ _____</p>
<p>d. Homeowners association or condo/coop fees?</p> <ol style="list-style-type: none"> 1. Pay separately 2. Pay as part of an escrow or impound account 3. Other 4. Don't have this expense [SKIP TO F7e] 8. DK [SKIP TO F7e] 9. REF [SKIP TO -F7e] 	<p>IF 1,2,3 in F7d: How often do you typically make payments on your [insert expense]?</p> <ol style="list-style-type: none"> 13. Monthly 14. Biweekly (every 2 weeks) 15. Quarterly 16. Other 	<p>IF 1,2,3 in F7d: What is the amount of your monthly payment?</p> <p>\$ _____</p>
<p>e. Home warranty costs?</p> <ol style="list-style-type: none"> 1. Pay separately 2. Pay as part of an escrow or impound account 3. Other 4. Don't have this expense [SKIP TO F7b] 8. DK 9. REF 	<p>IF 1,2,3 in F7e: How often do you typically make payments on your [insert expense]?</p> <ol style="list-style-type: none"> 17. Monthly 18. Biweekly (every 2 weeks) 19. Quarterly 20. Other 	<p>IF 1,2,3 in F7e: What is the amount of your monthly payment?</p> <p>\$ _____</p>

F8. To confirm, the total amount that you pay monthly for the costs we've just discussed is [ADD COSTS FROM QUESTIONS ABOVE]. Does that sound about right?

1. Yes
2. No
3. REFUSED
4. DON'T KNOW

F11. Utilities include things like gas, electricity, water, and trash removal. They don't include things like cable TV, internet, or telephone. How much do you spend each month on utilities? Do not include any utilities that are included in the monthly amount you pay your lender or for your escrow account. [If you make payments on a quarterly, bi-annual, or annual basis we can help convert that to a monthly amount.]

1. PER MONTH: \$ _____
2. PER QUARTER: \$ _____
3. BI-ANNUAL/TWICE A YEAR: \$ _____
4. ANNUAL/ONCE PER YEAR: \$ _____
5. DON'T KNOW
6. REFUSED

F12. Other than the costs we covered in this section, do you pay any other monthly costs related to housing?

5. Yes. Specify _____
6. No
7. REFUSED
8. DON'T KNOW

F12a. How much do you pay each month for that expense?

1. \$ _____
2. Don't know
3. Refused

F13. [If F1=1] Think back to the budget you created when you were searching for homes. Now think about the total housing costs you pay each month, including your loan payments, utilities, and any other housing costs. Are your current monthly housing costs higher, lower, or about what you expected to pay each month based on your budget?

1. Higher
2. Lower
3. About what you expected
4. DON'T KNOW
5. REFUSED

F14. Do you receive a homeownership voucher each month or other monthly subsidy to cover a portion of your monthly mortgage payments, such as HUD's Section 8 Homeownership Voucher Program?

1. Yes
2. No [SKIP TO F15]
3. REFUSED [SKIP TO F15]
4. DON'T KNOW [SKIP TO F15]

F14a. How much do you receive each month?

1. \$ _____ AMOUNT

2. REFUSED
3. DON'T KNOW

F15. Since moving into your new home, has any part of the home stopped working or otherwise needed unexpected repairs? Do not include any upgrades or home improvements that you expected to make when you moved into the home.

1. Yes
2. No [SKIP TO F16]
3. DON'T KNOW [SKIP TO F16]
4. REFUSED [SKIP TO F16]

F15a. What part of the home needed repair? DO NOT READ LIST [CHECK ALL THAT APPLY]

1. PLUMBING
2. ROOF, WINDOWS, OR WALLS
3. APPLIANCES SUCH AS STOVE, REFRIGERATOR OR WASHING MACHINE
4. HEATING OR AIR CONDITIONING SYSTEMS
5. ELECTRICAL SYSTEMS SUCH AS FUSES, CIRCUIT BREAKERS AND WIRING
6. OTHER (SPECIFY) _____
7. DON'T KNOW
8. REFUSED

F15b. Did any unexpected repair cost more than \$500 to fix?

1. Yes
2. No [SKIP TO F16]
3. DON'T KNOW [SKIP TO F16]
4. REFUSED [SKIP TO F16]

F15c. IF YES, In total, how much did the unexpected expenses cost? If you have made more than one unexpected repair, include the total cost for all repairs.

1. \$ _____
2. DON'T KNOW
3. REFUSED

F15d. How did you pay for the expense(s)? Did you use... [READ LIST AND CHECK ALL THAT APPLY]

1. Savings
2. Credit Cards
3. Loan from a lender
4. Money from Friends or Family
5. Did not pay – decided not to fix or could not afford to fix
6. Other; Please Specify: _____
8. DON'T KNOW
9. REFUSED

F16. Since moving into your new home, have you experienced any other unexpected expenses of more than \$500 that were not related to the house? For example, unexpected expenses might include medical bills, car repairs, and other bills that you did not expect.

1. Yes
2. No [SKIP TO SECTION F17]
3. DON'T KNOW [SKIP TO SECTION F17]
4. REFUSED [SKIP TO SECTION F17]

F16b. What types of expenses were they? [CHECK ALL THAT APPLY]

1. Medical bills
2. Car repairs
3. Other: Specify _____
4. DON'T KNOW
5. REFUSED

F16c. In total, how much did the unexpected expenses cost? If you have had more than one unexpected expense, include the total cost for all expenses.

1. \$ _____ Amount
2. DON'T KNOW
3. REFUSED

F16d. How did you pay for the expense(s)? Did you use [READ LIST]: [CHECK ALL THAT APPLY]

1. Savings
2. Credit cards
3. Loan from a lender
4. Money from friends or family
5. Other; SPECIFY: _____
6. DON'T KNOW

7. REFUSED

Section G: Homebuyer Education and Counseling

[This section begins with asking questions to all study participants.]

INTRO: *When buying a home, some people complete homebuyer education programs, also referred to as homebuyer counseling, or homebuyer training. These programs may include homebuyer classes, in-person or telephone counseling and/or completing homebuyer education on the internet.*

[PROMPT: If the respondent asks about whether to include the services offered through the study, say: “Please include any homebuyer education or counseling that you completed as part of the study.”]

The first set of questions asks about any one-on-one counseling that you received through a homebuyer program. Then I will ask you some questions on any homebuyer education programs you may have participated in.

G1. Since enrolling in the study, have you completed any one-on-one homebuyer counseling? Homebuyer counseling usually involves a one-on-one session with a certified housing counselor to discuss your specific circumstances either in-person at a local agency or over the telephone.

1. YES
2. NO (SKIP TO G2)
3. DON'T KNOW
4. REFUSED

G1a. Did you complete the homebuyer counseling over the telephone, in-person at an agency, or through some other means?

1. Over the telephone
2. In-person
3. Other [Please specify: _____]
4. DON'T KNOW
5. REFUSED

G1b. Thinking about the entire counseling session, how many total hours of one-on-one homebuyer counseling did you receive? Do not include any time spent in homebuyer education classes, workshops or online courses.

1. _____ hours
2. DON'T KNOW
3. REFUSED

G2. Now I'd like to ask you about any homebuyer education programs you may have participated in. This includes educational instruction provided in a group workshop or through an online course and can take from one to ten hours. Since enrolling in the study about a year ago have you participated in any homebuyer education?

1. YES
2. NO [SKIP TO G4]
3. DON'T KNOW
4. REFUSED

G2a. Did you complete the homebuyer education online, in-person at a housing agency, or through some other means?

1. Online (using the internet)
2. In-person
3. Other [Please specify: _____]
4. DON'T KNOW
5. REFUSED

G2b. Thinking about the entire education course, how many total hours of instruction did you receive? Do not include any time spent in one-on-one homebuyer counseling or information gathering you did on your own. [Prompt: If you started but did not complete a course, tell us how many hours you spent on homebuyer education (and not the total number of hours required to complete the course).]

1. _____ hours
2. DON'T KNOW
3. REFUSED

G4. [IF YES TO G1 OR G2, OTHERWISE SKIP TO G7] Was homebuyer education or counseling required by your lender?

1. YES
2. NO
3. DON'T KNOW
4. REFUSED

G6. [IF YES TO G1 OR G2, OTHERWISE SKIP TO G7] Did you have to pay for the homebuyer education program or counseling?

1. YES [GO TO G7]
2. NO
3. DON'T KNOW
4. REFUSED

G6a. How much did it cost?

1. \$ _____
2. DON'T KNOW
3. REFUSED

[Control Group Members Only]

G7. At any point, did your lender ever give you a list of organizations that offer homeownership education and counseling services?

1. YES [SKIP TO SECTION H]
2. NO
3. DON'T KNOW
4. REFUSED

[TREATMENT GROUPS ONLY]

Intro: As part of the HUD First-Time Homebuyer Study, you were referred to complete homebuyer education and counseling either in-person at a local agency or over the Internet and telephone. Now, I want to ask you a few questions specifically about the homebuyer education and counseling services that you were referred to by the study.

G8. Now let's talk just about the education component. This is where you have the opportunity to learn about different topics related to the home purchase process and homeownership [*insert phrase below for remote group, in-person group, or choice selection*]

Remote Group: through an online curriculum called eHome America.

In-Person Group: through an in-person group workshop at a local housing counseling agency.

Did you complete the homebuyer education component offered to you? Would you say you (READ LIST)?

1. Completed all of the education component (GO TO G8b)
2. Completed some of the education component (GO TO G8a)
3. Have not completed any of the education component (GO TO G8a)
4. Other (Please explain) _____
5. DON'T KNOW
6. REFUSED

G8a. Which of the following reasons best explains why you didn't complete the homebuyer education? [DO NOT READ LIST.]

1. The course was too long.
2. I was not interested in participating in the course.
3. The agency was too far away.
4. The homebuyer education did not work for my schedule.
5. The information covered in the homebuyer education did not appeal to me.

6. I did not have transportation to the agency.
7. My internet connection was too slow.
8. I already bought a house and did not think homebuyer education applied to me.
9. Other: Please specify [_____]
10. DON'T KNOW
11. REFUSED

G8b. [IF G8=1 OR 2, OTHERWISE SKIP TO G9] Overall, how satisfied were you with the homebuyer education you received? Would you say you were...?

1. Very satisfied
2. Somewhat satisfied
3. Neither satisfied nor dissatisfied
4. Somewhat dissatisfied
5. Very dissatisfied
6. DON'T KNOW
7. REFUSED

G9. Now let's talk just about the counseling component. This is where you have the opportunity to speak to a housing counselor one-on-one [*insert phrase below for remote group, in-person group, or choice preference*] regarding your specific situation in purchasing a home

Remote Group: over the telephone.

In-Person Group: at a local housing counseling agency

Did you complete the homebuyer counseling component offered to you? Would you say you ... (READ LIST)?

1. Completed all of the counseling (GO TO G9b)
2. Completed some of the counseling component (GO TO G9a)
3. Have not completed any of the counseling (GO TO G9a)
4. Other (Please explain) _____
5. DON'T KNOW
6. REFUSED

G9a. Which of the following best describes why you didn't complete the homebuyer counseling session? [DO NOT READ LIST.]

1. I did not have the time.
2. I was not interested in this service.
3. The information that was covered in counseling did not appeal to me.
4. The agency was too far away.
5. Housing counseling was not offered on days or times that worked for my schedule.
6. I already bought a house and did not think the homebuyer counseling applied to me.
7. I did not have transportation to the agency.

- 8. Other [Specify: _____]
- 9. DON'T KNOW
- 10. REFUSED

G9b. [IF G9= 1 OR 2, OTHERWISE SKIP TO SECTION H] Overall, how satisfied were you with the homebuyer counseling you received? Would you say you were...?

- 1. Very satisfied
- 2. Somewhat satisfied
- 3. Neither satisfied nor dissatisfied
- 4. Somewhat dissatisfied
- 5. Very dissatisfied
- 6. DON'T KNOW
- 7. REFUSED

G10. [If G8=1 OR 2, OTHERWISE SKIP TO SECTION H]

Homebuyer **education** covers many topics. On a scale of 1 through 5, please tell us how useful the homebuyer education was in each of the following areas: 1 meaning not useful at all and 5 meaning very useful.

Topic	How Useful was Education? 1-5	Don't Know	Refused
a. Initial home search		<input type="checkbox"/>	<input type="checkbox"/>
b. Steps in the home purchase process		<input type="checkbox"/>	<input type="checkbox"/>
c. Mortgage options		<input type="checkbox"/>	<input type="checkbox"/>
d. Mortgage pre-qualification process		<input type="checkbox"/>	<input type="checkbox"/>
e. Shopping for a mortgage with lenders		<input type="checkbox"/>	<input type="checkbox"/>
f. Predatory lending		<input type="checkbox"/>	<input type="checkbox"/>
g. Financial assistance		<input type="checkbox"/>	<input type="checkbox"/>
h. Budgeting		<input type="checkbox"/>	<input type="checkbox"/>
i. Affordability of a home purchase		<input type="checkbox"/>	<input type="checkbox"/>
j. Understanding credit		<input type="checkbox"/>	<input type="checkbox"/>
k. Creating a savings plan		<input type="checkbox"/>	<input type="checkbox"/>
l. Preventing mortgage delinquency		<input type="checkbox"/>	<input type="checkbox"/>
m. Responsibilities of ongoing home maintenance		<input type="checkbox"/>	<input type="checkbox"/>
n. Major home repairs and home improvements		<input type="checkbox"/>	<input type="checkbox"/>
o. Energy efficiency		<input type="checkbox"/>	<input type="checkbox"/>
p. Role of real estate professionals in the home purchase transaction		<input type="checkbox"/>	<input type="checkbox"/>

G11. [IF G9= 1 OR 2]Homebuyer counseling is often tailored to the specific needs of the client. During your counseling session, did your housing counselor help or assist you to.....

Topic	Yes	No	Don't Know	Refused
a. Put a plan together to reach your home ownership goals			<input type="checkbox"/>	<input type="checkbox"/>
b. Choose a neighborhood and home to purchase			<input type="checkbox"/>	<input type="checkbox"/>
c. Apply for a mortgage loan			<input type="checkbox"/>	<input type="checkbox"/>
d. Find a real estate broker or lawyer			<input type="checkbox"/>	<input type="checkbox"/>
e. Find a fair priced mortgage interest rate			<input type="checkbox"/>	<input type="checkbox"/>
f. Develop a financial plan and budget			<input type="checkbox"/>	<input type="checkbox"/>
g. Understand your credit			<input type="checkbox"/>	<input type="checkbox"/>
h. Repair your credit			<input type="checkbox"/>	<input type="checkbox"/>
i. Finding a home and make an offer			<input type="checkbox"/>	<input type="checkbox"/>
j. Find a home inspector			<input type="checkbox"/>	<input type="checkbox"/>
k. Navigate the closing process			<input type="checkbox"/>	<input type="checkbox"/>
l. Develop a payment plan to repay your mortgage or other housing expenses			<input type="checkbox"/>	<input type="checkbox"/>
m. Avoiding foreclosure			<input type="checkbox"/>	<input type="checkbox"/>

G12. Did you participate in any homeownership education or counseling sessions, other than those provided through the study?

1. YES
2. NO
3. DON'T KNOW
4. REFUSED

G14. Would you recommend housing counseling or education to another person in your situation?

1. Yes
2. Yes, but not from the agency in which I received services.
3. No
4. DON'T KNOW
5. REFUSED

Section H: Demographics

[This section applies to all study participants.]

INTRO: Finally, I would like to ask a few questions about your personal characteristics.

H1. Which of the following best describes your current marital status? [READ LIST]

1. Married
2. Living with an unmarried partner
3. Divorced
4. Separated
5. Widowed
6. Single never married

- 7. DON'T KNOW
- 8. REFUSED

H2. How many people, not counting yourself, live with you?

- 1. _____ (people) RANGE = 0-10 [If zero, skip to H5]
- 2. DON'T KNOW [SKIP TO H5]
- 3. REFUSED [SKIP TO H5]

H3. How many of these people are under the age of 18? [CATI: ANSWER CAN NOT BE GREATER THAN H2:1]

- 1. _____ (people) = 0-10
- 2. DON'T KNOW
- 3. REFUSED

H5. Are you currently employed full time or part time? [IF NO, READ CODES 3-6. IF SELF-EMPLOYED OR HOURS VARY, ASK WHETHER HE/SHE WOULD TYPICALLY WORK MORE THAN 30 HOURS PER WEEK]

- 1. Full-time employment (30+ hours per week)
- 2. Part-time employment (1-29 hours per week)
- 3. Unemployed and looking for work
- 4. Not working/Homemaker/Retired
- 5. Student
- 6. Other [Specify_____]
- 7. DON'T KNOW
- 8. REFUSED

H6. [SKIP IF LIVE ALONE/NO OTHER ADULTS]: Of the other adults in your household that live with you, how many are employed full time or part time?

- 1. _____ # other adults in the household who are employed
- 2. DON'T KNOW
- 3. REFUSED

H6a. Since you purchased a home, have you or any of the other employed adults in your household been laid off or lost at least one week of wages due to unemployment? [Prompt: Answer no if the break in unemployment was planned, such as a month break before starting a new job. This question is asking only about unemployment spells that are due to a layoff or some other factor outside of your control.]

- 1. Yes
- 2. No [SKIP TO H7]
- 3. DON'T KNOW [SKIP TO H7]
- 4. REFUSED [SKIP TO H7]

H6b. [If yes] How many weeks of wages have been lost to unemployment since your home purchase?

1. _____ #
2. DON'T KNOW
3. REFUSED

H7. Are you or any adult household members veterans of the U.S. Armed Services?

1. YES
2. NO
3. DON'T KNOW
4. REFUSED

H8. What is the highest level of education that you have completed?

1. Less than a high school diploma
2. High school diploma
3. Some college but no degree
4. 2 year degree
5. 4 year degree
6. Graduate/professional degree
7. DON'T KNOW

Section I: Contact Information

CI1. Thank you very much for your time. We are almost done. We will be sending you a check for \$35 within the next four weeks. To make sure we send your check to the correct address, we would like to confirm your home address, as well as a mailing address if it differs from your home one. This information will be kept confidential. May I please have/verify your full name and home address? [CATI – PRE-FILL WITH ADDRESS FROM SAMPLE]

1. GAVE RESPONSE
2. DON'T KNOW
3. REFUSED

[CATI - IF CI1 = DK/REF ask CI1a]

CI1a. We would like to contact you for follow-up study activities in about a year as mentioned in the consent process. May I please have/verify your full name and home address so we can mail you a letter before we begin the next survey in about a year?

1. GAVE RESPONSE
2. DO NOT CONTACT ME FOR FOLLOW-UP SURVEYS [SKIP TO CB1]
3. DON'T KNOW [SKIP TO C13]
4. REFUSED [SKIP TO C13]

INTERVIEWER: PROBE TO GET FULL ADDRESS AND READ IT BACK TO CONFIRM SPELLING.

First Name _____ Middle Initial _____

Last Name _____

Suffix _____

Address _____

City _____ State _____ Zip Code _____

[ASK CI1b IF CI1 = 1 or CI1a = 1]

CI1b. Is this address the same as your mailing address?

1. YES [SKIP TO CI3]
2. No [ASK CI2]

CI2. May I please have your mailing address? **INTERVIEWER:** PROBE TO GET FULL ADDRESS AND READ IT BACK TO CONFIRM SPELLING.

Address _____

City _____

State _____

Zip Code _____

CI3. May I please have a preferred phone number for contacting you in the future?

[Interviewer instruction: If no, enter code 9]

- _____
1. GAVE RESPONSE
 2. DO NOT CONTACT ME FOR FOLLOW-UP SURVEYS [SKIP TO CB1]
 3. DON'T KNOW [SKIP TO C15]
 4. REFUSED [SKIP TO C15]

IF DK/REF skip to CI5

CI3a. Is this a home, cell, or work number?

1. Home [SKIP TO CI4]
2. Cell [SKIP TO CI4]
3. Work

CI3b. Is there an extension associated with that phone number?

1. GAVE RESPONSE
2. NO
3. DON'T KNOW
4. REFUSED

CI4 May I please have an additional phone number for contacting you in the future?

[Interviewer instruction: If no, enter code 9]

1. GAVE RESPONSE
2. DO NOT CONTACT ME FOR FOLLOW-UP SURVEYS [SKIP TO CB1]
3. DON'T KNOW [SKIP TO C15]
4. NO/REF [SKIP TO C15]

IF DK/REF skip to CI5

CI4a. Is this a home, cell, or work number?

1. Home [SKIP TO CI5]
2. Cell [SKIP TO CI5]
3. Work

CI4b. Is there an extension associated with that phone number?

1. GAVE RESPONSE
2. NO
3. DON'T KNOW
4. REFUSED

CI5. May I please have an Email address _____
[CATI: CHECK FOR PROPER FOMATTING (must include @ .com, .org, .net, etc)]

CI6. As part of this study, we will be contacting you for follow-up study activities as mentioned in the consent process. Which of the following ways do you preferred to be contacted?

1. Preferred phone number provided
2. Email
3. Text message [IF STUDY PARTICIPANTS SELECT TEXT MESSAGE, PLEASE INFORM THEM THAT STANDARD TEXT MESSAGING RATES APPLY.]
4. Other (Please specify)
5. DO NOT CONTACT ME FOR FOLLOW-UP STUDY [SKIP TO CB1]
6. DON'T KNOW
7. REFUSED

CI7. As part of this study, in approximately two years we expect to be conducting a follow-up telephone survey. To ensure we will be able to get in touch with you, we would like to collect information for some friends or relatives who do not live with you and will know how to contact you in the future.

Contact #1 [IF DK/REF SKIP TO CB1]

CI7a. First and Last Name of additional contact _____

CI7b. Additional contact's relationship to you _____

CI7c. Email of additional contact [CATI: CHECK FOR PROPER FOMATTING
(must include @ .com, .org, .net, etc)] _____

CI7d. Address of additional contact _____

CI7e. Preferred phone number of additional contact _____

CI7f. Phone number type: [home/cell/work] _____

CI7g. Additional phone number of additional contact _____

CI7h. Phone number type: [home/cell/work] _____

Contact #2 [IF DK/REF SKIP TO CB1]

CI8a. Name of additional contact _____

CI8b. Additional contact's relationship to you _____

CI8c. Email of additional contact [CATI: CHECK FOR PROPER FOMATTING
(must include @ .com, .org, .net, etc)] _____

CI8d. Address of additional contact _____

CI8e. Preferred phone number of additional contact _____

CI8f. Phone number type: [home/cell/work] _____

CI8g. Additional phone number of additional contact _____

CI8h. Phone number type: [home/cell/work] _____

Contact #3 [IF DK/REF SKIP TO CB1]

CI9a. Name of additional contact _____

CI9b. Additional contact's relationship to you _____

CI9c. Email of additional contact [CATI: CHECK FOR PROPER FOMATTING
(must include @ .com, .org, .net, etc)] _____

CI9d. Address of additional contact _____

CI9e. Preferred phone number of additional contact _____

CI9f. Phone number type: [home/cell/work] _____

CI9g. Additional phone number of additional contact _____

CI9h. Phone number type: [home/cell/work] _____

Now I just have a few more questions and we are finished.

G3. How many other people do you plan to buy your home with? Here we are talking about people who will share ownership and financial responsibility for the home you may buy. In other words, these are individuals who will also be named on the home loan. They may or may not currently live with you. We will refer to these individuals as “co-borrowers.”

G1, G2: How many other people did you buy your home with? Here we are talking about people who will share ownership and financial responsibility for the home you may buy. In other words, these are individuals who will also be named on the home loan. They may or may not currently live with you. We will refer to these individuals as “co-borrowers.”

1. GAVE RESPONSE Number of co-borrowers _____ RANGE: 0-3 [IF zero skip to final statement, else CONTINUE]
2. DON'T KNOW
3. REFUSED

CB2. G3: What is the first and last name of each co-borrower you plan to purchase a home with and what is his/her relationship to you? [CATI – COLLECT CO-BORROWER INFORMATION FOR AS MANY LISTED IN CB1.]

G1, G2: What is the first and last name of each co-borrower you purchased a home with and what is his/her relationship to you? [CATI – COLLECT CO-BORROWER INFORMATION FOR AS MANY LISTED IN CB1.]

1. Co-borrower #1: First Name: _____ Last Name: _____
Suffix _____

Relationship: Spouse/Domestic Partner/Other Relative/Other Non-Relative/Birth Child/Other

2. Co-borrower #2: First Name: _____ Last Name: _____
Suffix _____

Relationship: Spouse/Domestic Partner/Other Relative/Other Non-Relative/Birth Child/Other

3. Co-borrower #3: First Name: _____ Last Name: _____
Suffix _____

Relationship: Spouse/Domestic Partner/Other Relative/Other Non-Relative/Birth Child/Other

Thank you for this information. In order to receive loan information from your lender for this study we need to obtain the consent of any co-borrowers listed on the loan. The co-borrowers do not need to participate in any study activities. Do we have your permission to talk with your co-borrower to ask them for their consent? It will take less than 5 minutes.

1. Yes
2. No → SKIP TO CLOSING STATEMENT.

Is ([INSERT CO-BORROWER NAME]) available now? It will only take a few minutes.

1. Yes → Ask to speak to them and administer co-borrower consent
2. No → What is the best time and phone number to reach them?

Time:

Phone Number: _____

CLOSING STATEMENT: Thank you for your time today. You should receive your incentive payment in the next few weeks. Have a nice day/evening.