

Appendix C6-1. Moderator Guide. Remote Completers

HUD's Pre-Purchase Homeownership Counseling Demonstration Evaluation

Focus Group Information:

Name of Focus Group Moderator: _____

Date: _____

Focus Group Location (Organization, Address, City): _____

Note on Group Composition:

All participants:

1. Completed the on-line homebuyer education modules; AND
2. Completed at least one telephone counseling session

When focus group participants arrive:

Please give each participant a copy of the following handouts:

1. The consent form for them to read and sign;
2. The contact information for the study team; and
3. The homebuyer education and counseling questionnaire

Tell the participants they can go ahead and complete the consent form and the questionnaire while they are waiting for the focus group to get underway. When they finish they should hand the consent form and questionnaire to a study team member before the group begins.

Introduction

Hello. My name is _____ and I'm part of the research team for an ongoing study of first-time homebuyers being conducted by the U.S. Department of Housing and Urban Development (HUD), in which you are a participant.

HUD is interested in learning more about what types of financial education and counseling best prepare Americans for homeownership. The study hopes to learn what kinds of information first-time homebuyers find most helpful during the home buying process and then after they become homeowners.

Thank you for taking part in today's focus group, which will be a two hour group discussion. In appreciation of your time, here are your gift cards for \$60 which can be used wherever you'd like. Simply swipe the card at the checkout and it will subtract the total amount of the sale. If there is money left over, you can use it as many times as you like until the \$60 is used up. There are no fees for using the card.

Before we begin the discussion, I want to go through the three handouts you were given when you arrived. The first handout tells you how to contact us about the study. Take this form with you so you can contact us at any time.

The second handout, which we told you to go ahead and fill out when you arrived, is a questionnaire about homebuyer education and counseling topics. All of your responses will be anonymous and will only be used by the study team.

The last handout is a consent form for today's focus group. You may remember that, when you originally signed up to participate in the HUD study, you consented to the study activities, which were detailed in a consent statement. That consent covered the study as a whole, including any follow-up surveys. Your consent was provided over the phone.

This additional consent statement applies only to today's focus group and ensures that you understand how the focus group information will be used and that your participation is voluntary. It clarifies that you do not have to answer any questions you do not want to answer and you can end your participation in the focus group discussion at any time. Your participation is also completely confidential and will be used for research purposes only.

We will go around the room and introduce ourselves, but your comments will not be associated with you by name, no names will be used in any report on the findings, and no information that identifies you will be shared with your mortgage lender or housing counseling agency. We are recording the session only so that we can capture all of the important comments that people make during the conversation.

Participants

You were all selected for this focus group because you were offered on-line homebuyer education and individual housing counseling and you completed these activities.

Other than that, your experiences may differ. Some of you may have bought a house at this point and some of you may not have, for example, and that's fine.

Goal and Ground Rules

A Focus Group is a guided discussion – I want to hear what you have to say, but we have certain topics we need to cover. I need to hear from everyone because every opinion is important so don't feel cut off if I move from one person to another. Please speak one at a time so that, when we listen to the recording, we will be able to understand what each person has said. Also, please try to remember to say "yes" out loud rather than nodding your head, since that won't be picked up on the recording. We want you to speak openly and honestly. Criticism can be very helpful so please tell us how you feel, whether it is positive or negative.

Warm-up

Let's begin by going around the room and please tell us your first name, and then quickly share something you enjoy doing in your free time, such as a favorite hobby. After that, we'll formally begin and I'll turn on the tape recorder.

[TURN ON TAPE RECORDER & LET PARTICIPANTS KNOW THAT THE TAPING HAS BEGUN]

- (1) First, when you were called by the study team and invited to participate in the first-time homebuyer study, what are the reasons that you decided to participate? For this question, I'd like to go around the room quickly and if there were multiple reasons, please go ahead and mention them.

Possible responses and/or topics to explore:

- I thought the pre-purchase education and counseling would better prepare me for homeownership and this seemed like an easy way to do it
- I wanted to do homebuyer education and this way I could do it for free
- I thought it would be interesting to participate in a research study
- The financial incentives were worth my time

- (2) What challenges did you experience in enrolling in the study?

Possible areas to probe further:

- Was the information they received over the phone or in the follow-up letter clear?
- Were they clear about the next steps to take?
- Did they have any difficulties in accessing the website to enroll in homebuyer education?

- (3) What concerns did you have about participating in the study?

Take-up and Value of Homebuyer Education and Counseling Services:

Now I'd like to hear about the services you were offered as part of this study. These included on-line homebuyer education and also individual discussions with a housing counselor.

- (4) Thinking about the on-line homebuyer education modules, what challenges did you encounter trying to access them and what could have made it easier?

Possible responses to explore further:

- I had trouble enrolling on-line
- I found the website hard to navigate
- The modules were very time-consuming
- It was hard to find the time
- Didn't think it would be useful

- (5) Thinking back to what you learned in the on-line homebuyer education, what information did you find to be the most valuable?

- (6) How satisfied were you with the on-line module materials and the way the information was presented? Why?

- (7) Beyond the information you learned, were there other aspects of using the on-line homebuyer education that you felt were valuable?
- (8) Would you recommend on-line homebuyer education to others buying a home and would that recommendation change if they had to pay for it? How strongly?
- (9) In what ways do you think that homebuyer education could be improved?
- (10) As part of the study, some participants completed their homebuyer education through an 8 hour group workshop at a local housing counseling agency. Would you have preferred this option if it had been offered to you and why?
- (11) Thinking about the individual counseling, were there any challenges to your being able to use these services and what could have made it easier?
- (12) Thinking back to what you learned during individual counseling, what information did you find to be the most valuable?
- (13) Beyond the information you learned, were there other aspects of participating in the individual counseling that you felt were valuable?
- (14) Would you recommend one-on-one homebuyer counseling to others buying a home and would that recommendation change if they had to pay for it? How strongly?
- (15) In what ways do you think one-on-one counseling could be improved?
- (16) As part of the study, some participants completed their homebuyer counseling at a local housing agency and worked with the counselor in person. Would you have preferred this option if it had been offered to you and why?
- (17) How has the homebuyer education or individual counseling influenced your approach to budgeting, saving, or your financial decisions more broadly? Can you give a quick example?

Home Purchase Decision

Now we're going to explore your decisions about buying a home.

The next three questions are for those of you who purchased your home *after* completing at least some of the education or counseling.

- (18) Now that you've completed the home buying process, are there topics you wish the on-line homebuyer education or telephone counseling had covered or covered in more depth?

- (19) Thinking about the home you purchased, are there choices you made about the features of the home or the neighborhood you bought in that are different because of the education and counseling you received and what are they?
- (20) And thinking about the mortgage loan you have, are there choices you made about the financing of the home that are different because of the education and counseling you received and what are they?

The next question is for those of you who purchased your home *before* completing any of the education or counseling.

- (21) Is there information you've learned that you think will be valuable in the future now that you've bought your home? And is there information you've learned that you wish you had known when you were buying your home?
- (22) For everyone who has purchased a home, how well did the homebuyer education and counseling prepare you for home ownership now that you're in your own home?
- (23) And for those of you who completed the on-line homebuyer education and are still looking for a home to purchase, has it been helpful to you in the home search process? Has it affected your thinking about what to look for in a home or in a neighborhood or your thinking about your mortgage options?

Decision Not to Purchase

Again, we know that some of you may have decided not to purchase a home at this time. Does anyone fall into this category?

➤ [If not, skip to Decisions about Choice]

- (24) What influence, if any, do you think that the education or counseling you received played a part in your decision about whether homeownership was right for you at this time?
- (25) In what ways, if any, has the education or counseling you received has better prepared you for when you do want to buy a home?
- (26) And for those of you who think you will eventually buy a home, is there anything you plan to do differently during or after the home buying process as a result of what you learned?

Decisions about Choice

During the study's enrollment period, the study team made some changes to the study's design. Some of you may have been directly assigned to the remote group, whereas, some of you were assigned to the choice group and choose to take up services remotely – through the Internet and over the telephone. Now, I would like to ask you a few questions about your decisions and the choices you made.

- (27) For those you who had the choice of whether to complete homebuyer education and counseling in-person at a local agency or remotely through the Internet and telephone, why did you choose to complete services remotely? Would you make that same choice again?
- (28) For those of you who were directly assigned to complete homebuyer education and counseling services remotely, would your actions be any different if you were given the choice to complete services in-person at a local housing counseling agency or remotely through the Internet and telephone?

Wrap-up

- (29) Lastly, for everybody, is there anything we haven't covered related to your experience with this study or with homebuyer education and counseling that you feel it's important to mention today?

That's all the questions we have and thank you very much for your time to talk with us today and for your participation in the overall study. Before you leave, please make sure that you have handed in your consent form and your questionnaire. Thanks again and be sure you take your gift card and the sheet that has our contact information should you wish to contact us.

Appendix C6-2. Moderator Guide. Remote Non-Completers

HUD's Pre-Purchase Homeownership Counseling Demonstration Evaluation

Focus Group Information:

Name of Focus Group Moderator: _____

Date: _____

Focus Group Location (Organization, Address, City): _____

Note on Group Composition:

1. Some participants may have completed all of the homebuyer education;
2. Some participants may have completed only some of the homebuyer education;
3. Some participants may have completed NONE of the homebuyer education;
4. NO participants completed the individual homebuyer counseling.

When focus group participants arrive:

Please give each participant a copy of the following handouts:

1. The consent form for them to read and sign;
2. The contact information for the study team ; and
3. The homebuyer education and counseling questionnaire.

Tell the participants they can go ahead and complete the consent form and the questionnaire while they are waiting for the focus group to get underway. When they finish they should hand the consent form and questionnaire to a study team member before the group begins.

Introduction

Hello. My name is _____ and I'm part of the research team for an ongoing study of first-time homebuyers being conducted by the U.S. Department of Housing and Urban Development (HUD), in which you are a participant.

HUD is interested in learning more about what types of financial education and counseling best prepare Americans for homeownership. The study hopes to learn what kinds of information first-time homebuyers find most helpful during the home buying process and then after they become homeowners.

Thank you for taking part in today's focus group, which will be a two hour group discussion. In appreciation of your time, here are your gift cards for \$60 which can be used wherever you'd like. Simply swipe the card at the checkout and it will subtract the total amount of the sale. If there is money left over, you can use it as many times as you like until the \$60 is used up. There are no fees for using the card.

Before we begin the discussion, I want to go through the three handouts you were given when you arrived. The first handout tells you how to contact us about the study. Take this form with you so you can contact us at any time.

The second handout, which we told you to go ahead and fill out when you arrived, is a questionnaire about homebuyer education and counseling topics. All of your responses will be anonymous and will only be used by the study team.

The last handout is a consent form for today's focus group. You may remember that, when you originally signed up to participate in the HUD study, you consented to the study activities, which were detailed in a consent statement. That consent statement covered the study as a whole, including any follow-up surveys. Your consent was provided over the phone.

This additional consent statement applies only to today's focus group and ensures that you understand how the focus group information will be used and that your participation is voluntary. It clarifies that you do not have to answer any questions you do not want to answer and you can end your participation in the focus group discussion at any time. Your participation is also completely confidential and will be used for research purposes only.

We will go around the room and introduce ourselves, but your comments will not be associated with you by name, no names will be used in any report on the findings, and no information that identifies you will be shared with your mortgage lender or housing counseling agency. We are recording the session only so that we can capture all of the important comments that people make during the conversation.

Participants

You were all selected for this focus group because you were offered on-line homebuyer education and housing counseling over the telephone and, while you may have started some of the activities, you didn't complete them.

Other than that, your experiences may differ. Some of you may have bought a house at this point and some of you may not have, for example, and that's fine.

Goal and Ground Rules

A focus group is a guided discussion – I want to hear what you have to say, but we have certain topics we need to cover. I need to hear from everyone because every opinion is important so don't feel cut off if I move from one person to another. Please speak one at a time so that, when we listen to the recording, we will be able to understand what each person has said. Also, please try to remember to say "yes" out loud rather than nodding your head, since that won't be picked up on the recording. We want you to speak openly and honestly. Criticism can be very helpful so please tell us how you feel, whether it is positive or negative.

Warm-up

Let's begin by going around the room and please tell us your first name, and then share quickly something you enjoy doing in your free time, such as a favorite hobby. After that, we'll formally begin and I'll turn on the tape recorder.

[TURN ON TAPE RECORDER & LET PARTICIPANTS KNOW THAT THE TAPING HAS BEGUN]

- (1) First, when you were called by the study team and invited to participate in the first-time homebuyer study, what are the reasons that you decided to participate? For this question, I'd like to go around the room quickly and if there were multiple reasons, please go ahead and mention them.

Possible responses and/or topics to explore:

- I thought the pre-purchase education and counseling would better prepare me for homeownership and this seemed like an easy way to do it
- I wanted to do homebuyer education and this way I could do it free
- I thought it would be interesting to participate in a research study
- The financial incentives were worth my time

- (2) What challenges did you experience in enrolling in the study?

Possible areas to probe further:

- Was the information they received over the phone clear?
- Was the information they received in the follow-up letter clear?
- Once they received the letter, were they clear about the next steps?
- Did they have any difficulties in accessing the website to enroll in homebuyer education?

- (3) What concerns did you have about participating in the study?

Take-up and Value of Homebuyer Education and Counseling Services:

Now I'd like to hear about the services you were offered as part of this study. These included a group homebuyer workshop and also individual sessions with a housing counselor.

- (4) For those of you who didn't complete the on-line homebuyer education, what factors contributed to your decision not to use these services and what could have made it easier?

Possible responses to explore further:

- They had already bought their home
- They had trouble enrolling on-line
- They found the website hard to navigate
- The modules were very time-consuming
- It was hard to find the time
- Didn't think it would be useful

- (5) This question is for those who used the on-line homebuyer education. Thinking back to what you learned through the on-line homebuyer education modules, what information did you find to be the most valuable?
- (6) How satisfied were you with the website materials and the way the information was presented? Why?
- (7) Beyond the information you learned, what other aspects of using the on-line homebuyer education you felt were valuable?
- (8) Would you recommend on-line homebuyer education to others buying a home and would that recommendation change if they had to pay for it? How strongly?
- (9) In what ways do you think that homebuyer education could be improved?
- (10) And this question is for everybody. What were the reasons that you decided not to use the one-on-one homebuyer telephone counseling?

Possible themes to explore:

- Did they learn so much in the homebuyer education that they felt they didn't need counseling?
 - Did a negative experience with the on-line education influence the decision not to take up counseling?
 - Did their already having purchased a home lead them to think that counseling wouldn't be useful?
- (11) What could have made the one-on-one counseling more attractive for you?
 - (12) As part of the study, some participants completed their homebuyer education through an 8 hour group workshop at a local housing agency. Would you have preferred this option if it had been offered to you and why?
 - (13) As part of the study, some participants completed their homebuyer counseling in person through a local housing agency. Would you have preferred this option if it had been offered to you and why?
 - (14) For those who completed the homebuyer education modules, how has the homebuyer education has influenced your approach to budgeting, saving, or your financial decisions more broadly? Can you give a quick example?

Home Search and Purchase Decision

Now we're going to explore your decisions about buying a home.

The next three questions are for those of you who purchased your home *after* completing at least some of the homebuyer education.

- (14) Now that you've completed the home buying process, what topics do you wish the on-line education modules had covered or covered in more depth?
- (15) Thinking about the home you purchased, are there choices you made about the features of the home or the neighborhood you bought in that are different because of the homebuyer education you received? What are they?
- (16) And thinking about the mortgage loan you have, are there choices you made about how you financed your home that are different because of the homebuyer education you received? If yes, what are they?

The next question is for those of you who purchased your home *before* completing any of the homebuyer education.

- (17) Is there information you've learned through the homebuyer education that you think will be valuable now that you're a homeowner? And is there information you've learned that you wish you had known when you were buying your home?
- (18) And for those of you who completed the on-line homebuyer education and are still looking for a home to purchase, has it been helpful to you in the home search process? Has it affected your thinking about what to look for in a home or in a neighborhood or your thinking about your mortgage options?

Decision Not to Purchase

Again, we know that some of you may have decided not to purchase a home at this time and want to hear about your experience. Does anyone fall into this category?

➤ [If not, skip to Decisions about Choice]

- (19) What influence, if any, do you think that the homebuyer education you received played a part in your decision about whether or not homeownership was right for you at this time?
- (20) In what ways do you think that the homebuyer education you received has better prepared you for when you might want to buy a home?

Decisions about Choice

During the study's enrollment period, the study team made some changes to the study's design. Some of you may have been directly assigned to the remote group, whereas, some of you were assigned to the choice group and choose to take up services remotely – through the Internet and over the telephone. Now, I would like to ask you a few questions about your decisions and the choices you made.

- (21) For those you who had the choice of whether to complete homebuyer education and counseling in-person at a local agency or remotely through the Internet and telephone,

why did you choose to complete services remotely? Would you make that same choice again?

- (22) For those of you who were directly assigned to complete homebuyer education and counseling services remotely, would your actions be any different if you were given the choice to complete services in-person at a local housing counseling agency or remotely through the Internet and telephone?

Wrap-up

- (23) Lastly, for everybody, is there anything we haven't covered related to your experience with this study or with homebuyer education and counseling that you feel it's important to mention today?

That's all the questions we have and thank you very much for your time to talk with us today and for your participation in the overall study. Before you leave, please make sure that you have handed in your consent form and your questionnaire. Thanks again and be sure you take your gift card and the sheet that has our contact information should you wish to contact us.