# Appendix C4. Focus Group SAQ: Remote Non-Completers

**HUD’s First-Time Homebuyer Study**

**Homebuyer Education and Counseling Questionnaire**

**For Focus Group Participants: Remote – Non-Completers**

**Instructions:**

Please complete Parts I and II.

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

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

**Part I: Homebuyer Education**

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

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

**Part II: Individual Homebuyer Counseling**

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

| **Please check one: I completed the homebuyer counseling telephone session** ❑  **I did not complete the homebuyer counseling telephone session** ❑ | | | | |
| --- | --- | --- | --- | --- |
| **Topics:** | **Very Helpful** | **Somewhat Helpful** | **Not Very Helpful** | **Was Not Covered** |
| 1. Pros and cons of homeownership | ❑ | ❑ | ❑ | ❑ |
| 1. Steps in the home purchase process | ❑ | ❑ | ❑ | ❑ |
| 1. Assessing homeownership readiness | ❑ | ❑ | ❑ | ❑ |
| 1. Understanding mortgage options | ❑ | ❑ | ❑ | ❑ |
| 1. Mortgage pre-qualification process | ❑ | ❑ | ❑ | ❑ |
| 1. Shopping for a mortgage with lenders | ❑ | ❑ | ❑ | ❑ |
| 1. Understanding and finding down payment assistance | ❑ | ❑ | ❑ | ❑ |
| 1. Budgeting and tracking expenses | ❑ | ❑ | ❑ | ❑ |
| 1. Affordability of a home purchase | ❑ | ❑ | ❑ | ❑ |
| 1. Reviewing and correcting credit reports | ❑ | ❑ | ❑ | ❑ |
| 1. Common credit problems and solutions | ❑ | ❑ | ❑ | ❑ |
| 1. Creating and using a household spending and savings plan | ❑ | ❑ | ❑ | ❑ |
| 1. Preventing mortgage delinquency | ❑ | ❑ | ❑ | ❑ |
| 1. Finding the right neighborhood | ❑ | ❑ | ❑ | ❑ |
| 1. Finding the right house | ❑ | ❑ | ❑ | ❑ |
| 1. Ongoing home maintenance, repairs, and improvements | ❑ | ❑ | ❑ | ❑ |
| 1. Home energy efficiency | ❑ | ❑ | ❑ | ❑ |
| 1. Role of real estate professionals in the home purchase transaction | ❑ | ❑ | ❑ | ❑ |
| 1. Reviewing loan documents and the purchase contract | ❑ | ❑ | ❑ | ❑ |
| 1. Other: Please list other topics and check the appropriate box. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | ❑ | ❑ | ❑ | ❑ |

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

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

I’m no longer interested in purchasing a home at this time ❑ 🡪CONTINUE

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

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Please check one box for each reason.** | | | |
| **Reasons:** | **Big Reason** | **Small Reason** | **Not A Reason** |
| 1. The person I was planning to purchase a home with is no longer interested in purchasing a home. | ❑ | ❑ | ❑ |
| 1. I learned I needed to repair my credit first. | ❑ | ❑ | ❑ |
| 1. I want to save more money before I purchase a home. | ❑ | ❑ | ❑ |
| 1. I did not like the houses I could afford. | ❑ | ❑ | ❑ |
| 1. Renting is a better option for me at this time. | ❑ | ❑ | ❑ |
| 1. I did not like the neighborhoods I could afford. | ❑ | ❑ | ❑ |
| 1. I learned I could not afford to buy a home. | ❑ | ❑ | ❑ |
| 1. There was a change in my (or my co purchaser’s) financial situation. | ❑ | ❑ | ❑ |
| 1. I was concerned about the economy. | ❑ | ❑ | ❑ |
| 1. Not the right choice for me for the long term. | ❑ | ❑ | ❑ |
| 1. More expensive than I thought. | ❑ | ❑ | ❑ |
| 1. Too much responsibility. | ❑ | ❑ | ❑ |
| 1. Other: Please list other reasons and check the appropriate box \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | ❑ | ❑ | ❑ |

**THANK YOU FOR COMPLETING THIS QUESTIONNAIRE**

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