

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

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

Instructions:

Please complete Parts I and II.

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

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

Part I: Homebuyer Education

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

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

Part II: Individual Homebuyer Counseling

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

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

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

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

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

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

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

Please check one box for each reason.			
Reasons:	Big Reason	Small Reason	Not A Reason
a. The person I was planning to purchase a home with is no longer interested in purchasing a home.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. I learned I needed to repair my credit first.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. I want to save more money before I purchase a home.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. I did not like the houses I could afford.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Renting is a better option for me at this time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. I did not like the neighborhoods I could afford.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. I learned I could not afford to buy a home.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. There was a change in my (or my co purchaser's) financial situation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. I was concerned about the economy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Not the right choice for me for the long term.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. More expensive than I thought.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Too much responsibility.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Other: Please list other reasons and check the appropriate box _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THANK YOU FOR COMPLETING THIS QUESTIONNAIRE

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