



ADDENDUM 4

Historically Black Colleges and University Communities Homeownership Experience - Research Survey

Introduction

The Department of Housing and Urban Development through its Synergy Innovation Lab (iLab) is conducting research to design and improve HBCU Student Pathway to Homeownership in furtherance of Executive Order 14041, [White House Initiative on Advancing Educational Equity, Excellence, and Economic Opportunity Through Historically Black Colleges and Universities](#), Executive Order 14050, [White House Initiative on Advancing Educational Equity, Excellence, and Economic Opportunity for Black Americans](#) and Executive Order 14058, [Transforming Federal Customer Experience and Service Delivery To Rebuild Trust in Government](#). The information you share with us will be used to identify important aspects of the HBCU community's homebuying journey and identify innovative ways HUD can improve those experiences.

Purpose of the Survey

The purpose of this study is two-fold: (1) to learn about the HBCU Communities lived experiences in their journey to homeownership and, (2) to explore how we might reimagine the HBCU student pathway to homeownership. The data collected will be used to design prototypes and develop recommendations to HUD leadership intended to improve the homebuying experience.

Your Privacy Is Important to Us

Your responses will be confidential. Your identity will be kept anonymous. We won't link your name to anything that we discuss today. You were assigned a unique identifier to protect your identity. You may skip a question or change your mind about completing the survey with no questions asked.

A Federal agency may not conduct or sponsor an information collection subject to the requirements of the Paperwork Reduction Act of 1995 unless the information collection has a currently valid OMB Control Number. The approved OMB Control Number for this information collection is 2511-0001, which expires 9/30/2024. Without this approval, we could not conduct this interview. Public reporting for this information collection is estimated to be approximately 60 minutes per response, including the time for listening to instructions and answering the questions. All responses to this information collection are voluntary. Send comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing this burden to ilab@hud.gov.

1. Getting to Know You

1a. Which HBCU Community are you most closely affiliated with? (Select all that apply.)

- Bowie State University
- Delaware State University

- Florida A&M University
- Fort Valley State University
- Dillard University
- Norfolk State University
- North Carolina A&T University
- Other HBCU College or University, please indicate which one

1b. Could you share your affiliation with this HBCU? (Select all that apply)

- First Generation College Student
- Student with Employment
- Graduate Student
- Veteran Student
- Faculty
- Alumni
- I live in the surrounding HBCU Community
- National Pan-Hellenic Council organization member (fraternity or sorority)
- Other

1c. What category best describes your age group?

- 16 to 25 years
- 26 to 35 years
- 36 to 45 years
- 46 years and older

1d. Which scenario best describes your housing arrangement? (Select all that apply.)

- Lived/living at home
- Lived/living in on-campus residency
- Lived/living in off-campus residency
- Homeless student (couch surfing)
- International Student
- Not a college student

1e. Describe your past housing experience (Select all that apply.)

- Lived in a fair market rent apartment.
- Lived in a HUD-assisted property (Section 8, affordable housing unit, projects)
- Lived in a single-family home (one family household)
- Lived in single-family home (multi-generational household)
- Experienced homelessness, eviction, or foreclosure
- N/A

1f. What is your current housing arrangement? (Select all that apply)

- Renter
- Homeowner
- Campus housing during school year
- Homeless

2. Housing Preparation

2a. I see myself as a homeowner.

- Strongly disagree
- Disagree

- Neither agree nor disagree
- Agree
- Strongly agree

2b. When do you expect to become a homeowner?

- Currently a homeowner
- Now - 3 years
- 4 - 7 years
- 7+ years
- Not interested in buying a home.

2c. Where would you go to obtain information on the buying process? (Select all that apply)

- A friend or family member
- A real estate agent/broker
- A mortgage lender/ broker
- A real estate attorney
- A lender/ mortgage broker/ bank
- A certified housing counselor (agency), if so which one _____
- Internet search
- A social media influencer, if so who _____
- Other _____

2d. What do you consider when deciding to rent vs. buying a home? (Select all that apply)

- Cost/ Price
- Budget
- Location/Amenities
- Proximity to family
- Schools
- Tax deduction/ benefits
- Other _____

2e. What does the term "home" mean to you? (Select all that apply)

- Place of peace of mind/ Love
- Where family is...
- Safety/Security/Privacy
- Wealth building opportunity
- All the above
- None of the above
- Other _____

3. Renting/Buying

3a. What are some of the challenges you think of when buying a home? (Select all that apply)

- Finding a professional who will look out for my best interest.
- Getting trustworthy and accurate information
- Saving money for down payment and closing costs
- Understanding my credit/ improving my score
- Knowing how much I can afford or get approved for
- Getting a better job/ more income
- There are no challenges...
- I am not interested in buying a home
- Other _____

3b. How do you view homeownership financially? (Select all that apply)

- Wealth Builder
- Stability to raise a family

- Build equity rather than paying rent (money in the bank)
- To have a piece of the American Dream
- Financial Burden/Liability/ Costly
- Money pit
- Too young to think about this
- Other _____

4. Move In & Maintain

4a. What does home equity mean to you? (Select all that apply)

- I do not know.
- Borrowing Money
- American Dream
- Building Wealth/ Savings
- Financial Leverage
- Other

4b. Are you aware of any available Federal Housing Administration (FHA) home buying options and protections?

- Not at all aware
- Slightly aware
- Somewhat aware
- Moderately aware
- Extremely aware

4c. If you knew where to go, what home buyer/ homeowner options, protections, or education would you be most interested in? (Select all that apply)

- Never be broke/ Wealth Building through homeownership
- First-time homebuyer education
- Personal Assessment on renting vs buying
- Down Payment Assistance
- Property Appraisal and Valuation Equity (PAVE)- Equity in home valuation
- Affordable mortgage programs designed to reach low to moderate buyers (Federal Housing Administration (FHA) Assumable Mortgages/ Refinancing/ Mortgage options)
- Home Equity Conversion Mortgage (HECM) – Reverse Mortgage (62 and older)
- Financial Literacy/ / Savings/ Budgeting
- Do it yourself (DIY) home repairs
- Mortgage options for business owners
- Mortgage options for person with credit challenges
- Mortgage options designed to reach the underserved community (Special Purpose Credit Program)
- Mortgage options for persons with student debt
- Housing Choice Voucher to Homeownership Programs
- Estate Planning – Keeping the house in the family
- Helping my family with and wealth building
- Report housing discrimination

5. Move or Sell (only applies for persons who indicated that they already own)

5a. What factors go into your decision making when thinking about selling your home? (Select all that apply)

- Retirement
- Upgrade/ Downsize

- Marriage/Divorce
- Job changes or loss
- Wealth building
- Health challenges
- Disaster
- Other _____

5b. If you were to repeat the homebuying process, how would you feel? (Select all that apply)

- Fearful/ Apprehensive/ Anxious
- Excited
- Empowered/ Confident
- Other _____

6. HUD Secretary’s [House Party](#) YouTube video on the HUD Channel

6a. Did you watch it?

- Yes
- No (if no, skip to Question 7)

6b. Optional: After seeing the video, can you share any suggestions or improvements to make the event more impactful?

Open text field, short paragraph (50 words or less)

7. Optional – One Homeownership Question (your question may be asked during the “Ask the Experts” portion of the Innovation Lab Roundtable Event, tentatively on March 8th. Be short and concise. 30 words or fewer.

8. Optional - Comment Section

- o Is there any additional information you would like to share regarding your homebuying experience? (Short paragraph). 50 characters or fewer.

Those are all the questions we have for you. Thank you so much for your time and insights! We really appreciate it. You can view the HBCU Pathway to Homeownership live event on March 8, 2023, online by registering here (registration link forthcoming). If you have any questions, please email us at ilab@hud.gov. Please visit https://hudgov-answers.force.com/housingcounseling/s/?language=en_US to find a housing counselor near you.