



## ADDENDUM 3



# Interview Question and Conversation Guide

## How might we reimagine the HBCU student pathway to homeownership?

### → For All Conversations

#### Introduction

Thank you for your time today. By way of introduction, we are human centered design researchers from HUD's Synergy Innovation Lab (iLab). We are exploring how we might reimagine the HBCU student pathway to homeownership. I am \_\_\_\_\_. I will be leading our discussion. Also, with me today is \_\_\_\_\_ who will be capturing insights and observations from our discussion, and we will be using a software to transcribe the notes.

#### About the project

- We are working with the Historically Black Colleges and University's (HBCUs) and non-profit research partners to explore: How HUD might reimagine pathways to homeownership for the HBCU student.
- We hope that by speaking to you, we can better understand your pain points and bright spots along your pathway to homeownership.
- The research we conduct over the next few weeks will help us develop evidence-based solutions and prototypes.”

#### Consent

*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](mailto:ilab@hud.gov)*

#### In-Person Interviews

Before we get started, this 60-minute discussion is designed to give you a safe space to share your story,



knowledge, and experiences regarding your pathway to homeownership. Are you comfortable with proceeding or do you have any questions?

Your responses will be confidential and 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 stop the Interview at any time. You may also decide to stop the recording and/or transcription at any time, no questions asked. If after the interview you change your mind, email us at [iLab@hud.gov](mailto:iLab@hud.gov) and we will honor your request.”

Next, I would like to review the consent form to give us an opportunity to address any of your concerns. If there aren't any concerns, with your permission we would like to continue with the interview.

### **Remote Interviews**

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### **Compensation**

Compensation will not be provided for participation in this research interview.



## Background

“I'd like to start our discussion by getting to know you. Then, I'd like to chat about your homebuying journey. Please feel free to highlight any particular experience or experiences you found impactful while navigating your journey.

We are sincerely interested in your feedback and opinions. There are no right or wrong answers. Although, we have a list of interview questions to ask you, we hope this will be more like a conversation than an interview.

Do you have any questions before we get started?”

## Getting to Know You

Could we start by telling us where you are from and how you became affiliated with this HBCU?

Could you share what housing was like for you growing up? And how did it shape your upbringing? (Do you come from a large/small/extended family?)

## → For Non-Homeowners

## Conversation Prompts

### Housing Preparation

Our first set of questions are designed to explore activities around housing preparation. Could you answer the following:

- Have you been a homeowner in the last three years?
- Do you see yourself as a homeowner?
  - Why or why not?
- Are you aware of the benefits of homeownership?
- What sources of information would you rely upon when considering options to rent vs. buy a home?
  - Are there any others? Friend? Social Media?
  - Anything additional that comes to mind?

### Renting/Buying

In our next section, I'd like to discuss the pros and cons of renting versus buying. Could you answer the following questions:

- How do you feel about renting vs. buying a home?
  - When you think about homeownership, what comes to mind?
  - Are there any additional opportunities or challenges you'd like to discuss?
- Are you aware of any financial literacy courses (*or resources*) that can lead to homeownership?

### Move In & Maintain

Now let's move further along in your housing journey. For some, buying a home can be one of the largest financial decisions one can make. If you were considering buying a home today:

- What are your thoughts on or experiences with maintaining a home?
- Can you tell me what you have experienced or heard about how homes increase in value?
- Are there any memorable examples that shaped your views on moving and maintaining a home?



## Move or Sell

Finally, let's explore the last step in your journey. We would like to gain insights, thoughts, and experiences on why people move or sell their homes. In doing so, could you answer the following questions:

- Can you tell me about your experiences moving?
- Can you share what selling a home was like for anyone close to you?
- How have those experiences impacted your thoughts on your vision for the future?

## Wrap Up

Before we conclude the interview...

- Are there any additional thoughts or pivotal experiences you'd like to share with us?
- Would you like a list of HUD certified housing counseling agencies, should you have any additional homebuying questions?

Thank you for your time. If you have questions about the research process or want to follow up about this interview at any point, please contact A'ndrea Jones at [ilab@hud.gov](mailto:ilab@hud.gov).

## For Homeowners

### Conversation Prompts

#### Housing Preparation

Our next set of questions are designed to explore activities around housing preparation. Could you answer the following:

- How long have you been a homeowner?
- Are you aware of the benefits of homeownership?
- What sources of information would you rely upon when considering options to rent vs. buy a home?
  - o Are there any others? Friend? Social Media?
  - o Anything additional that comes to mind?

#### Renting/Buying

In our next section, I'd like to discuss the pros and cons of renting versus buying. Could you answer the following questions:

- How do you feel about renting vs. buying a home?
  - o When you think about homeownership, what comes to mind?
  - o Are there any additional opportunities or challenges you'd like to discuss?
- Are you aware of any financial literacy courses (*or resources*) that can lead to homeownership?

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- Can you tell me about your experiences moving?
- Can you share what selling a home was like for you or those close to you?
- How have those experiences impacted your thoughts on your vision for the future?

### **Wrap Up**

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- Are there any additional thoughts or pivotal experiences you'd like to share with us?
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