

# Appendix D. Study Participant Interim Survey

## HUD's Pre-Purchase Homeownership Counseling Demonstration and Impact Evaluation Interim Survey

### Introduction:

Hello, this is \_\_\_\_\_. I'm calling from Abt SRBI on behalf of the HUD *First-Time Homebuyer Study*. May I please speak to (RESPONDENT NAME)?

**INTERVIEWER:** IF NECESSARY, READ: “(RESPONDENT) has agreed to help with a study on first-time homebuyers.

- 1 RESPONDENT AVAILABLE – CONTINUE
- 2 RESPONDENT NOT AVAILABLE – ARRANGE CALLBACK

Hello, my name is [NAME] and I'm calling from Abt SRBI. I'm calling you about the *HUD First-Time Homebuyer Study* you joined about a year ago. You may have already received a letter letting you know that we would be calling. Did you receive that letter?

- 1 YES
- 2 NO
- 3 REFUSED
- 4 DON'T KNOW

**IF YES:** Good! As we mentioned in the letter...

**IF NO, DON'T KNOW OR REFUSED:** The letter explained that ...

When you joined the study, you completed a survey and we told you that we would be contacting you again in a year to learn how you are doing and ask you about the status of your home search process. The interview will take about 35 minutes and you will receive \$35 to thank you for your time.

Participation in this study is voluntary. All information you provide will be kept secure and strictly confidential. You may refuse to answer any individual questions.

Is now a good time to do the interview?

- OK to continue .....
- Not a good time.....
- REFUSED INTERVIEW.....
- DON'T KNOW.....

**IF NOT A GOOD TIME:**

When would be a good time to reach you? When would be a good time to do the interview?

Call back date: \_\_\_\_\_

**CONTINUE TO VERIFICATION:**

First I just need to verify that I am speaking with the correct person.

What is your date of birth?

Respondent's Birthday: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
MM DD YYYY

REFUSED.....

DON'T KNOW.....

**COMPARE RESPONSE GIVEN TO THE BIRTH DATE ON SAMPLE FILE.**

**1. IF INFORMATION IS CORRECT CONTINUE WITH INTERVIEW**

**2. IF THERE IS A MISMATCH IN DOB:**

I'm sorry. I was unable to pull up the correct questionnaire. I will need to check with my supervisor to look into the problem. I will re-contact you when the problem is resolved. Thank you for your time.

**CONTINUE WITH INTERVIEW:**

Before we begin the survey, I am required to tell you that the questions in this survey have been reviewed by the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995 OMB control # XXXXX, expiration date XX. (IF NECESSARY: 12 U.S.C. 1701z-2(g). That means that the federal government has reviewed and approved these survey questions.

We'd like to ask you some questions about yourself and if applicable, the people you might be buying or have bought a house with. Your answers to all questions will be kept confidential to the full extent provided by the Privacy Act of 1974 (IF NECESSARY: 5 U.S.C. 552a). Your name will not be linked with your answers.

If you own a home, it will be very helpful to have your Settlement Statement (also referred to as the HUD-1 form) on hand. This document was very likely part of the documents you signed when you became the owner of the home. If you have this document available, it will likely be helpful for answering some questions throughout the survey. [Prompt: This document is usually about 3 pages long and should say 'Settlement Statement' and 'HUD-1' near the top of the page.]

[Alternate Wording after August 1, 2014: If you own a home, it will be very helpful to have your Settlement Statement or Closing Disclosure on hand. You probably received one of these documents a few days before closing or when you signed the settlement documents. The Settlement Statement is also called a HUD-1. It is okay if you don't have both documents—most people only get one or the other. Each document is about 3 to 5 pages long and should say either 'Settlement Statement' or 'Closing Disclosure' at the top of the first page.]

Do you have your [INSERT: Settlement Statement (or HUD-1 form)/Closing Disclosure] on hand?

1. Settlement Statement [PROCEED WITH SURVEY]
2. Closing Disclosure [PROCEED WITH SURVEY]
3. No [INTERVIEWER ASK: Do you want to go and get the form? IF YES, INTERVIEWER WAIT UNTIL RESPONENT COMES BACK. IF NO, PROCEED WITH SURVEY]

Answering the questions will take about 35 minutes. Please stop me at any time if you have questions.

## Section A: Home Purchase Status

[This section applies to all study participants.]

A1. We would like to start by talking about your current housing situation. Do you...

1. Rent your house or apartment [GO TO A3]
2. Own your home [GO TO A1b]
3. Live in someone else's house or apartment without paying rent [GO TO A3]
4. Live in some other housing arrangement (SPECIFY: \_\_\_\_\_) [GO TO A3]
5. A MILITARY SETTING (BASE, CAMP, DEPLOYMENT OR COMBAT ZONE) [GO TO A3]
6. EDUCATIONAL INSTITUTION (RESIDENTIAL COLLEGE, DORM) [GO TO A3]
7. HOTEL/MOTEL [GO TO A3]
8. SUBSIDIZED HOUSING [GO TO A3]
9. HOMELESS LIVING SITUATION (SHELTER) [GO TO A3]
10. INSTITUTIONAL FACILITY (MENTAL HEALTH, SUBSTANCE ABUSE) [GO TO A1a]
11. CORRECTIONAL FACILITY/JAIL OR DETENTION CENTER [GO TO A1a]
12. OTHER [GO TO A3]
13. DON'T KNOW [GO TO A3]
14. REFUSED [GO TO A3]

[NOTE: IF RESPONDENTS REPORT STATUS 10 OR 11, THE INTERVIEWER SHOULD CLARIFY THE RESPONDENT'S LIVING SITUATION. RESPONDENTS LIVING IN INSTITUTIONAL FACILITIES SHOULD BE EXCLUDED FROM THE STUDY. IRB RULES REGARDING SPECIAL PROTECTIONS FOR VULNERABLE POPULATIONS APPLY.]

[ASK IF A1a = 10 or 11]

A1a. To confirm, you currently live in a(n) [INSERT ANSWER FROM A1]. Did I get that right?

1. Yes [TERMINATE CALL. DISPO AS SCREENOUT A1]
2. No [GO BACK TO A1]

A1b. [ASK IF A1=2] When did you purchase your home? That is, what month and year did you purchase your home? [Prompt: If you inherited or otherwise did not purchase your home, please tell us the month and year that you became the owner of the property.]

Month \_\_\_\_\_ Year \_\_\_\_\_

A2. [ASK IF A1=2] Do you currently live in the home you own?

1. Yes [Skip to A3]
2. No
3. DON'T KNOW
4. REFUSED

A2a. Did you ever live in this home?

1. Yes -> From when to when? MM\_\_\_/YYYY\_\_\_\_\_ - MM \_\_\_/YYYY\_\_\_\_\_
2. No
3. DON'T KNOW
4. REFUSED

A2b. What is the current use of the property? Is it a:

1. Rental property
2. Unoccupied investment property
3. Home for a relative or friend
4. Something else: Specify\_\_\_\_\_
5. DON'T KNOW
6. REFUSED

A3. [ASK IF A1=2]: In the past twelve months, did you purchase any homes other than the one you are currently living in?

A3. [ASK IF A1 does not equal 2]: In the past twelve months, did you purchase or acquire any homes or properties?

1. Yes
2. No [SKIP TO A8]
3. DON'T KNOW
4. REFUSED

A3a. Do you still own that home?

1. Yes
2. No
3. DON'T KNOW
4. REFUSED

A3b. When did you purchase or acquire that home? That is, what month and year did you purchase that home?

Month \_\_\_\_\_ Year \_\_\_\_\_

A3c. [ASK IF A3a=2, OTHERWISE SKIP TO A4] What happened to the home you purchased or acquired on [INSERT ANSWER TO A3b]

1. I sold the home

2. I lost the home through foreclosure
3. The home was damaged in a fire, flood, or some other disaster
4. Other (specify): \_\_\_\_\_
5. DON'T KNOW
6. REFUSED

A3d. When did [INSERT RESPONSE TO A3c]? That is, what month and year?

Month \_\_\_\_\_ Year \_\_\_\_\_

A4. [IF A1=2 OR A3=1] Did you inherit the home you own?

1. Yes
2. No [Skip to A5]
3. DON'T KNOW [Skip to A5]
4. REFUSED [Skip to A5]

A4a. What was the estimated value of the home at the time that you inherited it?

1. \$ \_\_\_\_\_ (VALUE OF THE HOME)
2. DON'T KNOW
3. REFUSED

A4b. When you inherited the home, did you take out a mortgage on this property?

1. YES
2. NO
3. DON'T KNOW
4. REFUSED

Throughout the rest of the survey I will be asking you about the home.....

[INSERT IF A1=2] ... you currently own.

[INSERT IF A1 DOES NOT =2 and A3=1] ... you purchased in the last 12 months after your enrollment in the HUD First-Time Homebuyer Study.

CREATE A FLAG FOR THESE TWO CONDITIONS FOR TEXT SUBSTITUTION

A5. Thinking about the home you [own/purchased in the last 12 months], does the home include more than one housing unit that you own? For example, some homes include a separate rental unit. [Prompt: Answer yes only if you purchased more than one unit. Answer no if you purchased one unit of a multi-unit property.]

1. Yes
2. No [SKIP TO A5b]
3. DON'T KNOW [SKIP TO A5b]
4. REFUSED [SKIP TO A5b]

A5a. How many housing units does it include? [Prompt: Include only those housing units that you purchased. Do not include any housing units that may be located in the same structure but that you did not purchase.]

1. \_\_\_\_\_#
2. DON'T KNOW
3. REFUSED

A5b. Now think about the overall structure. Is it:

1. A single-family home
2. A townhouse or row house
3. A mobile home
4. A multi-unit condominium or co-op building
5. Some other type of housing (SPECIFY: \_\_\_\_\_)
6. DON'T KNOW
7. REFUSED

A6. When was this home originally built? Was it:

1. Before 1970
2. Between 1970 and 1989
3. Between 1990 and 1999
4. Between 2000 and 2009
5. In 2010 or later
6. DON'T KNOW
7. REFUSED

A6a. How many separate rooms are in the house? Include bedrooms and all other rooms that are separated from adjoining rooms by walls, archways, or half walls but do not include bathrooms, foyers, half-rooms, or unfinished basements.

1. \_\_\_\_\_#
2. DON'T KNOW
3. REFUSED

A6b. How many of these rooms are bedrooms? Tell us the number of rooms that you would count as bedrooms if this home were for sale or rent.

1. \_\_\_\_\_#
2. DON'T KNOW
3. REFUSED

A7. What is the address of the home you own/purchased in the past 12 months?

Street 1: \_\_\_\_\_

Street 2: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

- DON'T KNOW  
 REFUSED

**GENERAL SKIP LOGIC:**

***G1- Study participants who bought their home prior to or on date of study enrollment***

***G2- Study participants who bought their home after date of enrollment***

***G3- Study participants who have not purchased a home***

G3, G2, G1

A8. G3: Now think about your plans for the future. Do you plan to purchase a home in the next \_\_\_\_ months? If yes, how many years do you think you will own it? [READ LIST]

G1, G2: Now think about your plans for the future. How many years do you think you will own the home? [READ LIST]

(Prompt: If you don't know, please give us your best guess.)

1. Less than 1 year
2. 1 to 5 years
3. 6 to 10 years
4. 11-20 years
5. More than 20 years
6. DON'T KNOW
7. REFUSED

**[G1 AND G2 STUDY PARTICIPANT SKIP TO SECTION B.]**

G3 Only:

A9 The last time we talked with you, you were searching for a home to purchase. Are you still actively searching for a home to purchase?

1. Yes [SKIP TO SECTION B]
2. No
3. DON'T KNOW
4. REFUSED

A9a. I am going to read you a list of common reasons individuals postpone their search for a home, please let me know if any of them describe the reason you postponed your search for a home? CHECK ALL THAT APPLY.

1. I decided that buying a home wasn't a good investment
2. I did not like the houses I could afford
3. I did not like the neighborhoods I could afford
4. I want more time to save for a down payment and closing costs
5. I want more time to repair my credit
6. The person I was planning to purchase a home with is no longer interested in purchasing a home
7. There was a change in my (or my co purchaser's) employment situation
8. A lender turned down my application
9. DON'T KNOW
10. REFUSED

A9b. Were there any other reasons you have postponed your search for a home?

1. NO
2. OTHER SPECIFY (\_\_\_\_\_)
3. DON'T KNOW
4. REFUSED

## Section B: Income and Financial Management

[This section on Financial Capability applies to all study participants.]

*INTRO: Next, I would like to ask you a few questions about your financial experiences.*

B1. For each of the following statements, please tell me whether you strongly disagree, disagree, agree, or strongly agree with the statement.

[CATI: RANDOMIZE]

Statements	1. Strongly Disagree	2. Disagree	3. Agree	4. Strongly Agree	5. DON'T KNOW	6. REFUSE D
B1a. I occasionally overdraw my checking account.						
B1b. I occasionally don't have enough money to cover all of my bills at the end of the month.						
B1c. I usually have enough savings set aside to cover three months of expenses.						
B1d. I've tried to figure out how much I need to save for retirement.						
B1e. I never use payday lenders.						
B1f. I usually pay my credit card balance in full to avoid interest charges.						
B1g. I usually shop around when choosing a new credit card.						
B1h. I know how to correct inaccurate information in my credit report.						
B1i. I trust banks with my money.						
B1j. I expect home prices in my area to decrease this year.						

[This section on Mortgage Literacy applies to all study participants.]

*INTRO: Now, I would like to ask you a few questions about different mortgage options. For each statement I read, tell me whether it is a true statement or a false statement.*

B2. The interest rate on a mortgage loan is the same thing as the annual percentage rate (APR).

1. True
2. False
3. DON'T KNOW
4. REFUSED

B3. A home equity loan is secured by your house.

1. True
2. False
3. DON'T KNOW
4. REFUSED

B4. When you first get a mortgage loan, only a small portion of your monthly payment, if any, reduces the amount you owe. Most of your monthly payment is applied to interest.

1. True
2. False
3. DON'T KNOW
4. REFUSED

B5. The loan officer is legally obligated to tell you if you qualify for a different loan product that has a lower cost.

1. True
2. False
3. DON'T KNOW
4. REFUSED

[This section on Budgeting, Income, Assets and Debt applies to all study participants.]

*INTRO: Next, I would like to ask you a few questions about different sources of income you may receive.*

B6. G3: Please think about the total income you have available to pay your monthly mortgage payment each month. If you expect to have co-borrowers on your loan, think about the total for yourself and the co-borrowers.

G1, G2: Please think about the total income you have available to pay your monthly mortgage payment each month. If you have co-borrowers on your loan, think about the total for yourself and the co-borrowers.

Thinking about the last year, does this income include:

	1. Yes	2.No	3. DK	4. Ref
a. Income from self-employment where you work for yourself and not through an employer.				
b. Wages or salary from a job				
c. Rent or other income from an investment property				
d. Interest, dividend, or other investment income				
e. Child support payments, alimony, or maintenance payments				
f. Social Security retirement or disability benefits				
g. Other pensions or retirement income				
h. Public assistance or Earned Income Tax Credit benefits				
i. Unemployment benefits				
j. Veterans' benefits				
k. Other income				

B7. What is the total amount of income that you and any co-borrowers received in the last 12 months? Include income from all sources and tell me the total amount before any taxes or deductions are removed. [IF R IS UNSURE PROMPT: Your best estimate is fine.]

1. GAVE RESPONSE \$ \_\_\_\_\_ [RANGE: 0-999,999+]
2. DON'T KNOW [SKIP TO B7b]
3. REFUSED [SKIP TO B8]

B7a. To confirm, you said \_\_\_\_\_. Did I get that right?

1. YES [SKIP TO B7c]
2. NO[GO BACK TO B7]

B7b. If you are unsure of this total income that you and any co-borrowers received in the last 12 months, was it.....

1. Less than \$10,000
2. \$10,000 to less than \$25,000
3. \$25,000 to less than \$40,000
4. \$40,000 to less than \$55,000
5. \$55,000 to less than \$70,000
6. \$70,000 to less than \$85,000
7. \$85,000 to less than \$100,000
8. \$100,000 or greater
9. DON'T KNOW [SKIP TO B8]
10. REFUSED [SKIP TO B8]

B7c. Does this amount include income from anyone other than yourself?

1. Yes
2. No [Skip to B9]
3. DON'T KNOW [Skip to B9]
4. REFUSED [Skip to B9]

B8. Thinking only about your own income, what is the total amount of income you received in the last 12 months? Tell me the total amount before any taxes or deductions are removed. . [IF R IS UNSURE PROMPT: Your best estimate is fine.] [CATI: B7a CANNOT BE GREATER THAN B8 or B8c]

1. GAVE RESPONSE \$ \_\_\_\_\_ [RANGE: 0-999,999+]
2. DON'T KNOW [Skip to F3c]
3. REFUSED [Skip to F4]

B8a. To confirm, you said \_\_\_\_\_. Did I get that right?

1. YES [Skip to B9]
2. NO [GO BACK TO B8]

B8b. If you are unsure of your total amount of income received in the last 12 months, was it.....

1. Less than \$10,000
2. \$10,000 to less than \$25,000
3. \$25,000 to less than \$40,000
4. \$40,000 to less than \$55,000
5. \$55,000 to less than \$70,000
6. \$70,000 to less than \$85,000
7. \$85,000 to less than \$100,000
8. \$100,000 or greater
9. DON'T KNOW
10. REFUSED

B9. A budget is a spending plan for your monthly household expenses. Do you have a budget?

1. Yes
2. No [SKIP TO B12]
3. DON'T KNOW [SKIP TO B12]
4. REFUSED [SKIP TO B12]

B10. About how often do you compare the budget to your actual spending? [READ LIST]

1. Often
2. Sometimes
3. Rarely
4. Never
5. DON'T KNOW

6. REFUSED

B11. Thinking back on the past year, about how often were you able to stick to your budget? [READ LIST]

1. Often
2. Sometimes
3. Rarely
4. Never
5. DON'T KNOW
6. REFUSED

B12. Being short of money means that you brought in less money than you spent and had to do something to get through the month, like using credit cards, taking money out of savings, or borrowing money. Over the past year, how often were you short of money? [READ LIST]

1. Often
2. Sometimes
3. Rarely
4. Never
5. DON'T KNOW
6. REFUSED

B13. Saving money means spending less than you earn, and putting the extra money aside for retirement, education, or to build a financial cushion. About how often do you save money? [READ LIST]

1. Often
2. Sometimes
3. Rarely
4. Never
5. DON'T KNOW
6. REFUSED

B14. Do you currently have a checking account?

1. YES
2. NO (SKIP TO B15)
3. DON'T KNOW (SKIP TO B15)
4. REFUSED (SKIP TO B15)

B14a. How much money do you currently have in checking accounts? Please round to the nearest 100. [Prompt: If you have more than one checking account, please tell us the total amount in these accounts. ANSWER MUST END IN 00] [CATI – ANSWER MUST BE ROUNDED TO THE NEAREST 100. LAST TWO DIGITS SHOULD BE 00]

1. GAVE RESPONSE\_\_\_\_\_ [RANGE: 0-999,999+]
2. DON'T KNOW (SKIP TO B15)
3. REFUSED (SKIP TO B15)

B14b. To confirm, you said \_\_\_\_\_. Did I get that right?

1. YES
2. NO [GO BACK TO B14a]

B15. Do you currently have a savings account?

1. YES
2. NO (SKIP TO B16)
3. DON'T KNOW (SKIP TO B16)
4. REFUSED (SKIP TO B16)

B15a. How much money do you currently have in savings accounts? Please round to the nearest 100. [Prompt: If you have more than one savings account, please tell us the total amount in these accounts. ANSWER MUST END IN 00] [CATI – ANSWER MUST BE ROUNDED TO THE NEAREST 100. LAST TWO DIGITS SHOULD BE 00]

1. GAVE RESPONSE\_\_\_\_\_ [RANGE: 0-999,999+]
2. DON'T KNOW (SKIP TO B16)
3. REFUSED (SKIP TO B16)

B15b. To confirm, you said \_\_\_\_\_. Did I get that right?

1. YES
2. NO [GO BACK TO B15a]

B16. Do you currently have any retirement accounts, like 401(k) or 403(b) accounts, IRAs, or other pension accounts?

1. YES
2. NO (SKIP TO B17)
3. DON'T KNOW (SKIP TO B17)
4. REFUSED (SKIP TO B17)

B16a. How much money do you currently have in such accounts?

1. GAVE RESPONSE\_\_\_\_\_ [RANGE: 0-999,999+]
2. DON'T KNOW (Skip to B17)
3. REFUSED (Skip to B17)

B16b. To confirm, you said \_\_\_\_\_. Did I get that right?

1. YES
2. NO [GO BACK TO B16a]

B17. Aside from your savings accounts and retirement accounts, do you currently have any other money market accounts, certificates of deposit, mutual funds, stocks, or brokerage accounts?

1. YES
2. NO (SKIP TO B18)
3. DON'T KNOW (SKIP TO B18)

4. REFUSED (SKIP TO B18)

B17a. How much money do you currently have in such accounts?

1. GAVE RESPONSE \_\_\_\_\_ [RANGE: 0-999,999+]
2. DON'T KNOW (SKIP TO B18)
3. REFUSED (SKIP TO B180)

B17b. To confirm, you said \_\_\_\_\_. Did I get that right?

1. YES
2. NO [GO BACK TO B17a]

B18. Do you have any other source of savings that would be available if you lost your job or had a financial emergency? For example, this might include savings bonds, cash-value life insurance, savings at home or with others who are keeping it safe, and other types of savings. [Prompt: Include any source of savings that you could rely upon if you lost your job or had a financial emergency.]

1. YES
2. NO (SKIP TO B19)
3. DON'T KNOW (SKIP TO B19)
4. REFUSED (SKIP TO B19)

B18a. About how much would be available?

1. GAVE RESPONSE \_\_\_\_\_ [RANGE 0-999,999+]
2. DON'T KNOW (SKIP TO B19)
3. REFUSED (SKIP TO B19)

B18b. To confirm, you said \_\_\_\_\_. Did I get that right?

1. YES
2. NO [GO BACK TO B18a]

[SKIP TO B20 IF SUM OF B14a + B15a + B16a + B17a + B18a = 0 OR COMBINATION OF ALL = 0 AND DK/REF]

B19. To confirm, your responses include a total of \_\_\_\_\_ in savings and investments. Does that sound about right? [CATI: INSERT SUM OF B14a + B15a + B16a + B17a + B18a IF = 1 GAVE RESPONSE]

1. YES (SKIP TO B20)
2. NO
3. DON'T KNOW (SKIP TO B20)
4. REFUSED (SKIP TO B20)

B19a. What is the total amount across all of these accounts?

[GO BACK TO B19 AND CORRECT THE RESPONSES TO THE PREVIOUS QUESTIONS]

- B20. G3: Now pretend that you have already purchased a home. If you started having financial problems and could not pay all of your bills, which bill would you pay first? [READ LIST]  
G1, G2: As a recent homeowner, if you started having financial problems and could not pay all of your bills, which bill would you pay first?  
[CATI: RANDOMIZE LIST]

1. Credit card
2. Utilities (gas, electricity, water, etc.)
3. Car payment
4. Mortgage
5. Student loan
6. Health insurance
7. Other [SPECIFY \_\_\_\_\_]
8. DON'T KNOW
9. REFUSED

- B21. Do you currently have health insurance coverage?

1. YES
2. NO
3. DON'T KNOW
4. REFUSED

- B22. Is there anyone in your household—such as a spouse, child, or other dependent—who currently does NOT have health insurance coverage?

1. YES
2. NO
3. DON'T KNOW
4. REFUSED

- B23. How frequently do you review your credit report information?

1. I have never looked at my credit report
2. It has been 5 years or more since I have looked at my report
3. It has been a few years since I have looked at my report
4. Once a year
5. A few times during the year
6. Monthly
7. Prefer not to say
8. DON'T KNOW
9. REFUSED

- B24. As of [last month], did you have any of the following types of debts? [Prompt: Answer no if you paid the balance in full before the end of last month. Answer yes if you carried a balance over to this month.]

	YES	NO	DK	RF
a. Credit cards?				
b. Store or retail bills?				
c. Student or Educational loans?				
d. Car loans?				
e. Other kinds of loans obtained through a bank or credit union?				
f. Medical bills not covered by insurance?				
g. Debts to other companies or individuals?				

B24a. (ASK IF CORRESPONDING ITEM IN E19=1) As of [*last month*], (a) What was your current balance on [insert A-G]? (How much you owe in total) (b) In a typical month, what is your monthly payment on your [insert A-G]?

	TOTAL	ON AVERAGE, PAYMENT PER MONTH	DK	RF
a. Credit cards?	AMOUNT: \$_____	AMOUNT: \$_____		
b. Store or retail bills?	AMOUNT: \$_____	AMOUNT: \$_____		
c. Student or Educational loans?				
d. Car loans?	AMOUNT: \$_____	AMOUNT: \$_____		
e. Other kinds of loans obtained through a bank or credit union??	AMOUNT: \$_____	AMOUNT: \$_____		
f. Medical bills not covered by insurance?	AMOUNT: \$_____	AMOUNT: \$_____		
g. Debts to other companies or individuals?	AMOUNT: \$_____	AMOUNT: \$_____		

## Section C: Home and Mortgage Search

*Intro: The next section asks questions about your home purchase process, whether you recently purchased a home or have not purchased a home.*

- C1. G3: Since you started your home search how many homes have you visited?  
 G2: During your home search process, how many homes did you visit?  
 1. \_\_\_\_\_ HOMES [RANGE = 1-97]  
 2. DON'T KNOW  
 3. REFUSED

C2. G3- Have you made an offer on a home?

1. YES, How many offers? \_\_\_\_\_
2. NO [SKIP TO C4]
3. DON'T KNOW [SKIP TO C4]
4. REFUSED [SKIP TO C4]

C3. G3- Was the last offer you made accepted, rejected, or is it still outstanding?

1. Accepted
2. Rejected
3. Outstanding
4. DON'T KNOW
5. REFUSED

C4. G3: In total, how many lenders have you contacted since starting the home search process?

G1, G2: In total during your home search process, how many lenders did you contact?

1. \_\_\_\_\_ # [IF ZERO, SKIP TO C7]
2. DON'T KNOW
3. REFUSED

C4a. How did you find these mortgage lenders? [CHECK ALL THAT APPLY]

1. THIS IS WHERE I BANK
2. FRIENDS/FAMILY
3. REAL ESTATE AGENT
4. ANOTHER LENDER
5. ONLINE SEARCH
6. ADVERTISEMENT/NEWSPAPER
7. COUNSELING AGENCY
8. LOCAL NON-PROFIT
9. OTHER [SPECIFY] \_\_\_\_\_
10. DON'T KNOW
11. REFUSED

C5. G3: Have you had a mortgage loan application denied by any of the lenders you contacted??

G2: Did you have a mortgage loan application denied by any of the lenders you contacted?

1. YES (AT LEAST ONE APPLICATION HAS BEEN DENIED)
2. NO (NONE OF THE APPLICATIONS HAVE BEEN DENIED)
3. DON'T KNOW
4. REFUSED

C6. G1, G2: Did you ask any of these lenders for a price quote of the interest rate and other costs associated with loans that you might apply for?

G3: Have you asked any lender for a price quote of the interest rate and other costs associated with loans that you might apply for?

1. YES
2. NO [SKIP TO C7 IF G3; SKIP TO G8 IF G1 OR G2]
3. DON'T KNOW [SKIP TO C7 IF G3; SKIP TO G8 IF G1 OR G2]
4. REFUSED [SKIP TO C7 IF G3; SKIP TO G8 IF G1 OR G2]

C6a. Did you get price quotes from more than one lender?

1. YES; How many # \_\_\_\_\_
2. NO
3. DON'T KNOW
4. REFUSED

C7. G3 Have you signed a purchase agreement for a home?

1. YES
2. NO
3. DON'T KNOW
4. REFUSED

C8. G3-A home inspection is an examination of the physical structures and systems of a house, to identify any problems or needed repairs. Have you had the home inspected?

G1, G2- A home inspection is an examination of the physical structures and systems of a house, to identify any problems or needed repairs. Before you purchased your home, did you have the home inspected?

1. YES
2. NO [SKIP TO C9]
7. DON'T KNOW [SKIP TO C9]
8. REFUSED [SKIP TO C9]

C8a. How did you find the home inspector? [DO NOT READ LIST]  
(INTERVIEWER: IF MORE THAN ONE MENTION, PROBE FOR PRIMARY METHOD FOR FINDING HOME INSPECTOR)

1. SELLER
2. REALTOR
2. LENDER
3. FRIENDS/FAMILY
4. ONLINE LISTINGS
5. PHONE BOOK/NEWSPAPER
6. OTHER [SPECIFY]
7. DON'T KNOW
8. REFUSED

C9. G1, G2: In general during the home purchase process, how confident were you that you could find the information you needed about the home purchase process?

G3: In general during the home purchase process, how confident are you that you can find the information you need about the home purchase process?

1. Very Confident
2. Confident
3. Somewhat Confident
4. Not Confident at All
5. DON'T KNOW
6. REFUSED

C10. G1, G2: In general, how satisfied were you with the home purchase process?

G3: In general, how satisfied are you with the home purchase process?

1. Very Satisfied
2. Somewhat Satisfied
3. Somewhat Dissatisfied
4. Very Dissatisfied
5. DON'T KNOW
6. REFUSED

**[G1 STUDY PARTICIPANTS SKIP TO C14.]**

G2: Intro: Now think about the factors you considered in purchasing your home.

G3: Intro- Now think about the factors you might consider when purchasing a home.

- C11. G3= For each of the following home features, please tell me whether the feature is very important, important, somewhat important, or not at all important to you in selecting a home.  
 G2= For each of the following home features, please tell me whether the feature was very important, important, somewhat important, or not at all important to you in selecting a home  
 [CATI: RANDOMIZE]

Features	1. Very Important	2. Important	3.Somewhat Important	4.Not At All Important	5. (VOL) DON'T KNOW	6. (VOL) REFUSED
The number of bedrooms and bathrooms						
The attractiveness of a home's interior						
The attractiveness of a home's exterior						
The yard or landscaping						
A home's maintenance and repair needs						
The age of a home						

- C12. G3- For each of the following neighborhood features, please tell me whether the feature is very important, important, somewhat important, or not at all important to you in selecting a home.  
 G2- For each of the following neighborhood features, please tell me whether the feature was very important, important, somewhat important, or not at all important to you in selecting a home.  
 [CATI: RANDOMIZE]

Features	1. Very Important	2. Important	3.Somewhat Important	4.Not At All Important	8. (VOL) DON'T KNOW	9. (VOL) REFUSED
School quality						
Safety						
The length of your commute to work						

Features	1. Very Important	2. Important	3. Somewhat Important	4. Not At All Important	8. (VOL) DON'T KNOW	9. (VOL) REFUSED
Neighborhood amenities like parks or nearby restaurants						
Access to public transportation						
The appearance of other homes in the neighborhood						

C13. G3= What is the most important home or neighborhood feature to you in selecting a home? [DO NOT READ LIST. CHOOSE ONE RESPONSE]

G2= What was the most important home or neighborhood feature to you in selecting a home?

1. THE NUMBER OF BEDROOMS AND BATHROOMS
2. ATTRACTIVENESS OF A HOME'S INTERIOR
4. THE YARD OR LANDSCAPING
5. A HOME'S MAINTENANCE OR REPAIR NEEDS
3. AGE OF A HOME
6. SCHOOL QUALITY
7. SAFETY
9. LENGTH OF YOUR COMMUTE TO WORK
10. NEIGHBORHOOD AMENITIES LIKE PARKS OR RESTAURANTS
- CONVENIENT LOCATION FOR LEISURE ACTIVITIES
8. ACCESS TO PUBLIC TRANSPORTATION
11. APPEARANCE OF OTHER HOMES
12. OTHER [SPECIFY] \_\_\_\_\_
- 13 DON'T KNOW
14. REFUSED

[G3 STUDY PARTICIPANTS SKIP TO SECTION F.]

C14. G1, G2: Did the purchase of your new home impact the cost of your commute to the location of your employment?

1. Costs increased
2. Costs decreased
3. Costs stayed the same
4. DON'T KNOW
5. REFUSED

C15. G1, G2: Did the purchase of your new home impact the time of your commute to the location of your employment?

1. Commuting time increased
2. Commuting time decreased
3. Commuting time stayed the same
4. DON'T KNOW

5. REFUSED

## Section D: Home and Mortgage Features

This section is for study participants who have purchased a home or inherited a home with a mortgage (G1 or G2).

*Now I'd like to ask some questions about your home purchase. In answering these questions, it will be very helpful to have your Settlement Statement (also referred to as the HUD-1 form) on hand.*

[NOTE: For each question where Settlement Statement might be helpful, we will identify the exact location where the answer can be found on the statement.]

D1. What was the purchase price of the home you purchased? [This can be found in (INSERT) on your [Settlement Statement/Closing Disclosure]] [Probe: This price does not include closing costs or any subsidy you received from the seller.]

1. \$ \_\_\_\_\_
2. REFUSED
3. DON'T KNOW

D2. How much was your initial deposit on the purchase? This is also known as earnest money. It is the amount that bound you and the seller to the terms of the Purchase and Sale agreement. [This can be found in (INSERT) on your (Settlement Statement/Closing Disclosure)]

1. \$ \_\_\_\_\_
2. DON'T KNOW
3. REFUSED

D3. How much was the additional amount you paid at closing? This amount covered any remaining amount of the down payment and the closing costs and fees. If you are not sure, please provide your best estimate. [This can be found in (INSERT) on your (Settlement Statement/Closing Disclosure)]

1. \$ \_\_\_\_\_
2. DON'T KNOW [GO TO D16a]
3. REFUSED [GO TO D16a]

D3a. What is your best estimate of the amount you paid at closing?

1. \$ \_\_\_\_\_
2. DON'T KNOW
3. REFUSED
- 4.

D4. Together that would be a total of [INSERT \$\$] for the down payment, closing costs, and other fees covered by these payments. Does that sound about right?

1. Yes
2. No [RETURN TO D2 AND D3 TO UPDATE AMOUNTS]

3. DON'T KNOW

4. REFUSED

D4a. For the next question, please think only about the amount of your down payment. How much was the down payment amount? [This can be found in (INSERT) on your (Settlement Statement/Closing Disclosure)]

1. \$ \_\_\_\_\_ [SKIP TO D5]

2. DON'T KNOW

3. REFUSED [SKIP TO D5]

D4b. What was the percentage of your down payment?

1. \_\_\_\_\_%

2. DON'T KNOW

3. REFUSED

D5. For the next question, please think only about the closing costs and fees—not including the amount put toward a down payment. Was this amount higher, lower, or about what you expected when you made the offer on your home?

1. Higher

2. Lower

3. About what you expected

4. DON'T KNOW

5. REFUSED

D5a. Did the closing costs and fees include any expenses that you were not aware of prior to closing?

1. Yes

2. No

3. DON'T KNOW

4. REFUSED

D6. Now think about the total amount of money that you used to pay the initial deposit and the remaining amount paid at closing. Did you receive any money from friends or relatives to make these payments? Please don't include any loans or grants from government agencies, non-profit organizations, or banks – we'll ask about those later.

1. YES [GO TO D6a]

2. NO

3. DON'T KNOW

4. REFUSED

D6a. What was the total amount of the money for the initial deposit and money paid at closing provided by friends or relatives?

1. \$ \_\_\_\_\_ [GO TO D6c]

2. DON'T KNOW [GO TO D6c]

3. REFUSED

D6b. What is your best estimate of the amount provided by friends or relatives?

1. \$\_\_\_\_\_ [GO TO D6c]
2. DON'T KNOW
3. REFUSED

D6c. Was this money a gift or a loan?

1. Gift
2. Loan
3. DON'T KNOW
4. REFUSED

D7. Did you receive any down payment assistance, grants, or forgivable loans that you may not be obligated to pay back, such as loans or grants from a city or county government agency, a community organization, or a local housing agency? [INTERVIEW: IF R MENTIONS FUNDS RECEIVED FROM HUD PROGRAMS, "HOME" PROGRAM, OR FAMILY SELF SUFFICIENCY PROGRAM, CODE RESPONSE AS YES.]

1. YES [GO TO D7a]
2. NO
3. DON'T KNOW
4. REFUSED

D7a. Did you receive more than one grant or assistance of this type?

1. YES
2. NO
3. DON'T KNOW
4. REFUSED

D8. [IF D7=YES, READ: "Let's talk about each type of assistance you received. [IF MORE THAN ONE] Let's start with the first grant or assistance you received."]

	Down Payment Grants/Assistance		
	1 <sup>st</sup> grant	2 <sup>nd</sup> grant	3 <sup>rd</sup> grant
a. What was the amount of the grant or other form of assistance you received? If you are not sure, give your best estimate.	<input type="checkbox"/> \$_____ <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> \$_____ <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> \$_____ <input type="checkbox"/> DK <input type="checkbox"/> REF
b. What is the name of the organization that provided this grant or assistance?	<input type="checkbox"/> _____ <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> _____ <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> _____ <input type="checkbox"/> DK <input type="checkbox"/> REF
c. Are the funds forgiven (or no	<input type="checkbox"/> YES	<input type="checkbox"/> YES	<input type="checkbox"/> YES

	Down Payment Grants/Assistance		
	1 <sup>st</sup> grant	2 <sup>nd</sup> grant	3 <sup>rd</sup> grant
longer need to be repaid) after a certain period of time passes?	<input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> NO <input type="checkbox"/> DK <input type="checkbox"/> REF
d. After how many years?	<input type="checkbox"/> _____ <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> _____ <input type="checkbox"/> DK <input type="checkbox"/> REF	<input type="checkbox"/> _____ <input type="checkbox"/> DK <input type="checkbox"/> REF

The next set of questions asks about any mortgage loans that you used to purchase your home. A mortgage loan is a loan that you must repay. Please do not include any down payment assistance, grants, or forgivable loans that you have previously described.

D9. Did you use a mortgage loan to purchase your home? [This can be found in (INSERT) on your (Settlement Statement/Closing Disclosure)]

1. Yes [GO TO D9a]
2. No [SKIP TO D9b]
3. DON'T KNOW
4. REFUSED

D9a. In addition to your primary mortgage loan, did you use any subordinate mortgages such as a second mortgage or a third mortgage loan to purchase your home?

1. No, I only used one mortgage loan [Skip D10]
2. Yes, I used a second mortgage [Skip D10]
3. Yes, I used 3 or more mortgage loans [Skip D10]
4. DON'T KNOW
5. REFUSED

D9b. Besides a loan, how did you purchase this home? Did you:

1. Pay cash
2. Trade property
3. Something else. Specify \_\_\_\_\_
4. DON'T KNOW
5. REFUSED

[If D9a = 2 or 3 INTERVIEWER: The next set of questions focus on your first mortgage. Please exclude any subordinate mortgages. We will talk about them later. ]

D10. How much is the loan amount for your first mortgage on this home? [This can be found in (INSERT) on your (Settlement Statement/Closing Disclosure)]

1. \$ \_\_\_\_\_

2. DON'T KNOW
3. REFUSED

(IF R SAYS DK, NOT SURE, PROBE: Think about the purchase price of the home and the amount of your total down payment. *If you have one mortgage*, the remaining amount after the down payment would be the mortgage, or loan amount you needed, to purchase this home)

D11. What is the name of the bank, mortgage company, or other lender that gave you your first mortgage? Many times a bank, lender or mortgage company will sell your loan to another company for servicing. For this question we are interested in the name of the bank, mortgage company, or other lender that you used at the time of your home purchase. [Note: Do NOT read the response options.] [This can be found in (INSERT) on your (Settlement Statement/Closing Disclosure)]

1. BANK OF AMERICA
2. CITIBANK
3. WELLS FARGO
4. CHASE
5. NAME OF MORTGAGE LENDER \_\_\_\_\_
6. DON'T KNOW
7. REFUSED

D12. What is the initial annual interest rate on this mortgage? [This can be found in (INSERT) on your (Settlement Statement/Closing Disclosure)]

\_\_\_\_\_ % Annual Interest Rate

1. DON'T KNOW
2. REFUSED

D13. Is your mortgage a fixed-rate mortgage, adjustable-rate mortgage, graduated payment mortgage, or some other type of mortgage? [This can be found in (INSERT) on your (Settlement Statement/Closing Disclosure)]

1. Fixed rate mortgage
2. Adjustable rate mortgage (ARM) [GO TO D13a.]
3. Or some other type of mortgage  
(Specify with any notes listed on the SETTLEMENT  
STATEMENT: \_\_\_\_\_)
4. DON'T KNOW
5. REFUSED

D13a. Has your interest rate changed since you purchased this home?

1. Yes
2. No [SKIP TO D13c]
3. DON'T KNOW [SKIP TO D13c]
4. REFUSED [SKIP TO D13c]

D13b. What is your current interest rate on your mortgage?

1. \_\_\_\_\_
2. DON'T KNOW

### 3. REFUSED

D13c. When will the interest rate change, or adjust, on this mortgage? [This can be found in (INSERT) on your (Settlement Statement/Closing Disclosure)]

1. 3 years after the loan was made
2. 5 years after the loan was made
3. 7 years after the loan was made
4. Or after some other number of years (Specify: \_\_\_\_\_ YEARS)
5. DON'T KNOW
6. REFUSED

D14. Do you have mortgage insurance? This insurance sometimes called PMI may have been required by the bank or lender, to protect them against possible nonpayment. (This is different from insurance on the home itself.) [This can be found in (INSERT) on your (Settlement Statement/Closing Disclosure)]

1. Yes [GO TO D14a]
2. No
3. DON'T KNOW
4. REFUSED

D14a. What type of mortgage insurance do you have? Do you have mortgage insurance from: [This can be found in (INSERT) on your (Settlement Statement/Closing Disclosure)]

1. A private insurance company, such as Mortgage Guarantee Insurance (MGIC) (Conventional Insured)
2. Federal Housing Administration (FHA)
3. Farmers Home Administration (FmHA), or USDA/Rural Housing (RHS)
4. Veterans Administration (VA)
5. Mortgage insurance from a State agency for first-time homebuyers
6. Or some other type of mortgage insurance (Specify: \_\_\_\_\_)
7. DON'T KNOW
8. REFUSED

D15. What is the term of the mortgage? That is, what is the total number of months or years over which mortgage payments are to be made? [This can be found in (INSERT) on your (Settlement Statement/Closing Disclosure)]

1. 30 years or 360 months
2. 25 years or 300 months
3. 20 years or 240 months
4. 15 years or 180 months
5. 10 years or 120 months
6. Or some other number of months (Specify: \_\_\_\_\_ MONTHS)
7. DON'T KNOW
8. REFUSED

D16. Will the loan be fully paid off at the end of the term? [Prompt: Answer no if it has a balloon payment, is an interest-only loan, or otherwise would require a payment larger than your normal monthly

loan payment at the end of the loan term.] [This can be found in (INSERT) on your (Settlement Statement/Closing Disclosure)]

1. Yes
2. No
3. DON'T KNOW
4. REFUSED

If D9a = 2 or 3 Ask Questions D17a, D17b,

Prompt: Next, I'd like to focus on your second/third mortgage loan.

D17a. If D9a =2, ASK: How much is the total loan amount? What was the initial interest rate on this loan? Can this interest rate change over time? What is the current interest rate on this loan?

D17b. If D9a =3, ALSO ASK: How much is the total loan amount of the third mortgage loan and any additional mortgage loans that you used to purchase the home? What was the initial interest rate on this loan? Can this interest rate change over time? What is the current interest rate on this loan?

<b>ADDITIONAL MORTGAGES or LOANS</b>	<b>D17a. SECOND LOAN</b>	<b>D17b. OTHER SUBORDINATE LOANS</b>
Total loan amount	Total: \$ _____ REFUSED DON'T KNOW	Total: \$ _____ REFUSED DON'T KNOW
Interest Rate	Initial Rate: % _____ Can the rate change: Y/N Current Rate: % _____	Initial Rate: % _____ Can the rate change: Y/N Current Rate: % _____

D18. When you made your offer on the home, was your offer above, below, or about the same as the property's listing price? Choose 'about the same' if your offer was within \$1,000 of the property's listing price. [Prompt: A listing price is the price that is shown in advertisements for potential buyers before any offers are made.]

1. Yes
2. No
3. DON'T KNOW
4. REFUSED

D19. Did you negotiate with the seller for any seller-provided home repairs or improvements?

1. Yes
2. No
3. DON'T KNOW

4. REFUSED

D20. Did you negotiate with the seller for any seller-provided closing costs or any other costs associated with finalizing the home purchase?

1. Yes
2. No
3. DON'T KNOW
4. REFUSED

## Section E: Mortgage Performance

*Prompt: The next set of questions asks about your experiences during the period since you purchased the home.*

E1. Since you purchased the home, have you taken out a home equity line of credit (HELOC) or a home equity loan such as a second or third mortgage? Do not include any second or third mortgages that you used to purchase the home and have already told us about.

1. Home equity line of credit
2. Home equity loan [SKIP TO E3]
3. Both: home equity line of credit and second or third mortgage
4. No [Skip to E8]
5. DON'T KNOW [Skip to E8]
6. REFUSED [Skip to E8]

E2a. When did you get your home equity line of credit? Please tell me the month and year.

- \_\_\_\_\_Month \_\_\_\_\_Year
2. Don't Know
  3. Refused

E2b. Have you ever used the home equity line of credit to borrow money?

1. Yes
2. No [SKIP TO E6]
3. DON'T KNOW [SKIP TO E6]
4. REFUSED [SKIP TO E6]

E3. How did you use the money you borrowed using the home equity loan or line of credit? [Check all that apply]

1. Pay down credit cards or other debt
2. Make a home improvement or repair
3. Pay for appliances, furniture, or other home furnishings
4. Purchase or lease a vehicle
5. Pay for education for yourself or a child
6. Pay off medical costs
7. Other. Specify \_\_\_\_\_
8. DON'T KNOW
9. REFUSED

E4. What is the current balance of the home equity line of credit?

1. \$ \_\_\_\_\_
2. REFUSED
3. DON'T KNOW

E5. What is the current interest rate of the home equity line of credit?

1. \_\_\_\_\_% [If E1=1, Skip to E8]
2. DON'T KNOW [If E1=1, Skip to E8]
3. REFUSED [If E1=1, Skip to E8]

E6. When did you get your home equity loan? Please tell me the month and year.

\_\_\_\_\_Month \_\_\_\_\_Year

2. Don't Know
3. Refused

E6a. What was the loan amount for your home equity loan(s)? [Prompt: If you have taken out more than one additional mortgage loan since you purchased the home, tell us the total amount of the new loans.]

1. \$ \_\_\_\_\_
2. DON'T KNOW
3. REFUSED

E7. What is the current interest rate of the home equity loan? [Prompt: If you have taken out more than one additional mortgage since you purchased the home, tell us the highest interest rate among the new loans.]

1. \_\_\_\_\_%
2. DON'T KNOW
3. REFUSED

*Prompt: The next set of questions asks about your experiences with all of the mortgage loans that we have talked about to this point, including loans you used to purchase the home and any home equity loans or lines of credit that you may have taken out since.*

E8. [If D9=1& E1=4], Have you refinanced or made any modifications to your mortgage loan since you purchased the home?

[If D9a=2, 3 or E1=1, 2, 3], Have you refinanced or made any modifications to any of the mortgages on your home since you purchased the home?

1. Yes
2. No [GO TO E9]
3. DON'T KNOW [GO TO E9]
4. REFUSED [GO TO E9]

E8a. [If D9a=2, 3 or E1=1, 2, 3], How many mortgages or loans have you refinanced on your home since purchase?

1. \_\_\_\_\_ TOTAL NUMBER OF REFINANCED LOANS
2. DON'T KNOW
3. REFUSED

E8b. [If D9a=2, 3 or E1=1, 2, 3], Did you refinance your primary mortgage loan? [Prompt: A primary mortgage loan is sometimes called a first mortgage. It is the loan with the largest principal balance.]

1. Yes
2. No
3. DON'T KNOW
4. REFUSED

E8c. I'm going to read you several reasons why people refinance. For each, please tell me if it was a reason that you refinanced. Did you: [CHECK ALL THAT APPLY]

1. Lower the interest rate
2. Reduce your monthly payment
3. Borrow additional money from your home equity [Prompt: Answer yes if you received any money from your home equity during the refinance.]
4. DON'T KNOW
5. REFUSED

E8d. How much additional money, besides the balance of the original loan, did you borrow during the refinance?

- \$ \_\_\_\_\_
2. Don't Know
  3. Refused

E8e. Can you tell me how the money was used? [Check all that apply]

1. Pay down credit cards or other debt
2. Make a home improvement or repair
3. Pay for appliances, furniture, or other home furnishings
4. Purchase or lease a vehicle
5. Pay for education for yourself or a child
6. Pay off medical costs
7. Other. Specify \_\_\_\_\_
8. DON'T KNOW
9. REFUSED

E8f. Please tell me about the refinanced loan.

[If E8a>1]: Please tell me about your refinanced loans. Let's start with your primary mortgage loan [then by date].

E8e1. How much is the principal loan amount for this refinance loan/the (second, third refinance loan)?

E8e2. What is the name of the bank or lender where you have this refinance loan/the (second, third refinance loan)?

E8e3. In what month and year did you obtain this refinance loan/the (second, third refinance loan)?

E8e4. What type of loan (second, third refinance loan) is this refinance: a fixed-rate, adjustable-rate, graduated payment, or some other type of loan [Specify:\_\_\_\_\_]?

E8e5. What is the term of this loan/the (second, third loan), that is, what is the total number of months over which loan payments are to be made?

E8e6. What is the initial interest rate on this refinance loan (second, third refinance loan)?

E8e7: [If ARM] Has your interest rate changed for this refinance loan? If so, what is the current interest rate for the mortgage loan (second, third refinance loan)?

E8e8. How many years before the final large payment of the principal for balloon loan (second, third refinance loan) is made?

<b>REFINANCE LOANS</b>	<b>FIRST REFINANCE LOAN</b>	<b>SECOND REFINANCE LOAN</b>	<b>THIRD REFINANCE LOAN</b>
Principal loan amount	\$ _____ <b>(CONFIRM)</b> REFUSED DON'T KNOW	\$ _____ <b>(CONFIRM)</b> REFUSED DON'T KNOW	\$ _____ <b>(CONFIRM)</b> REFUSED DON'T KNOW
Name of bank or lender	_____ REFUSED DON'T KNOW	_____ REFUSED DON'T KNOW	_____ REFUSED DON'T KNOW
Date loan obtained	____/_____ Mo Year REFUSED DON'T KNOW	____/_____ Mo Year REFUSED DON'T KNOW	____/_____ Mo Year REFUSED DON'T KNOW
Type of loan	1 Fixed (FRM) 2 Line of Credit 3 Balloon 4 Adjustable 5 Other _____ 7 REFUSED 8 DON'T KNOW	1 Fixed (FRM) 2 Line of Credit 3 Balloon 4 Adjustable 5 Other _____ 7 REFUSED 8 DON'T KNOW	1 Fixed (FRM) 2 Line of Credit 3 Balloon 4 Adjustable 5 Other _____ 7 REFUSED 8.....DON'T KNOW
Loan term	_____ Months -2 REFUSED -1 DON'T KNOW	_____ Months -2 REFUSED -1 DON'T KNOW	_____ Months -2 REFUSED -1DON'T KNOW
Initial Annual interest rate	____. ____ % -2 REFUSED -1 DON'T KNOW	____. ____ % -2 REFUSED -1 DON'T KNOW	____. ____ % -2 REFUSED -1DON'T KNOW
Current interest rate	Rate Changed: Y/N Current Rate: ____ . ____ % -2 REFUSED -1 DON'T KNOW	Rate Changed: Y/N Current Rate: ____ . ____ % -2 REFUSED -1 DON'T KNOW	Rate Changed: Y/N Current Rate: ____ . ____ % -2 REFUSED -1 DON'T KNOW
Total years before the final large payment of the principal for balloon loan is made.	_____ Years -2 REFUSED -1 DON'T KNOW	_____ Years -2 REFUSED -1 DON'T KNOW	_____ Years -2 REFUSED -1DON'T KNOW

*The next set of questions asks about the payments that you have made on the loans that are secured by your house. Please think about the payments you have made on all of the mortgage loans and home equity lines of credit that we have discussed for this home.*

E9. Since purchasing the home, have you ever missed a monthly payment on a mortgage loan [or home equity line of credit]?

1. YES
2. NO [SKIP TO E14]
3. DON'T KNOW [SKIP TO E10]
4. REFUSED [SKIP TO E10]

E9a. What is the longest amount of time that you have been behind?

1. 0-30 days
2. 31-60 days
3. 61-90 days
4. 91 days or more
5. DON'T KNOW
6. REFUSED

E9b. Are you currently behind in your mortgage or loan payments?

1. YES
2. NO [SKIP TO F4]
3. DON'T KNOW [SKIP TO E10]
4. REFUSED [SKIP TO E10]

E9c. Currently, how behind are you on mortgage or loan payments?

5. 0-30 days
6. 31-60 days
7. 61-90 days
8. 91 days or more
9. DON'T KNOW
10. REFUSED

E10. On your current home, have you received a notice of intent to foreclose from your bank or lender?

1. YES
2. NO [IF E9=3OR 4; SKIP TO E14, OTHERWISE PROCEED TO E11]
3. DON'T KNOW [IF E9=3OR 4; SKIP TO E14]
4. REFUSED [IF E9=3OR 4; SKIP TO E14]

E10a. Did you lose your current home to foreclosure?

1. YES, when \_\_\_\_\_
2. NO
3. DON'T KNOW
4. REFUSED

E11. What caused you to get behind on your mortgage? I am going to read you a list of possible reasons and I'd like you to tell me which reasons apply to your situation.

	YES	NO	DK	REF
a. My mortgage payments were always too high.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. My mortgage payments increased.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. I had trouble paying homeowners insurance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. I had trouble paying property taxes.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. I had trouble paying for home repairs or maintenance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. I had too much credit card debt or other debts.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. My car expenses were too high.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. I had a business venture that failed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. I lost my job.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. I did not lose my job but my pay went down.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. I or someone in my family got injured or had a medical emergency.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. I have a chronic medical condition or disability.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. I had a divorce or separation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. I had a death in family.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. I forgot to mail the check.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. The check got lost in the mail.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
q. Any other reason? (SPECIFY: _____)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

E12. Did you contact your lender for assistance regarding your missed payment(s)?

1. YES
2. NO [SKIP TO E13]
3. DON'T KNOW [SKIP TO E13]
4. REFUSED [SKIP TO E13]

E12a. [IF RESPONDENT CONTACTED LENDER; E12=1] When did you first contact your lender?

1. Before you missed a payment
2. 0-30 days after the missed payment
3. 31-60 days after the missed payment
4. 61-90 days after the missed payment
5. 91 days or more after the missed payment

6. After I received the foreclosure notice
7. At another time
8. DON'T KNOW
9. REFUSED

E13. Did you contact a housing counseling agency, consumer credit counseling agency, or other non-profit organization for assistance regarding your missed payment(s)?

1. YES
2. NO
3. DON'T KNOW
4. REFUSED

E13a. [IF RESPONDENT CONTACT COUNSELING AGENCY; E13=1], When did you first contact the counseling agency?

1. Before you missed a payment
2. 0-30 days after the missed payment
3. 31-60 days after the missed payment
4. 61-90 days after the missed payment
5. 91 days or more after the missed payment
6. After I received the foreclosure notice
7. At another time
8. DON'T KNOW
9. REFUSED

E14. [If E9=2] Now imagine that you have encountered financial difficulty and are about to miss a loan payment. Would you contact your lender for assistance with your missed payment(s)?

1. YES
2. NO [SKIP TO E15]
3. DON'T KNOW [SKIP TO E15]
4. REFUSED [SKIP TO E15]

E14a. [IF RESPONDENT CONTACTED LENDER; E14=1] When would you first contact your lender?

1. Before you missed a payment
2. 0-30 days after the missed payment
3. 31-60 days after the missed payment
4. 61-90 days after the missed payment
5. 91 days or more after the missed payment
6. After I received the foreclosure notice
7. At another time
8. DON'T KNOW

9. REFUSED

E15. Would you contact a housing counseling agency, consumer credit counseling agency, or other non-profit organization for assistance with your missed payment(s)?

1. YES
2. NO [SKIP TO SECTION F]
3. DON'T KNOW [SKIP TO SECTION F]
4. REFUSED [SKIP TO SECTION F]

E15a. [IF RESPONDENT CONTACT COUNSELING AGENCY; E15=1], When would you first contact the counseling agency?

1. Before you missed a payment
2. 0-30 days after the missed payment
3. 31-60 days after the missed payment
4. 61-90 days after the missed payment
5. 91 days or more after the missed payment
6. After I received the foreclosure notice
7. At another time
8. DON'T KNOW
9. REFUSED

## Section F: Monthly Housing Costs

*INTRO: Now, I would like to ask you a few questions about your monthly housing costs.*

[ASK F0 QUESTIONS IF RESPONDENT RENTS; A1=1]

F0. How much do you spend each month on rent? (Interviewer Note: If R is in a housing situation where R is paying rent with someone, this question asks for the amount of money that only the respondent pays each month for rent.)

1. GAVE RESPONSE \_\_\_\_\_ [RANGE: 1-9,999+]
2. DON'T KNOW (Skip to F16b)
3. REFUSED (Skip to F16b)

F0a. To confirm, you said \_\_\_\_\_. Did I get that right?

1. YES
2. NO [GO TO F16]

F0b. Is your monthly rental payment automatically deducted from a bank account?

1. Yes

2. No
3. DON'T KNOW
4. REFUSED

F0c. Utilities include things like gas, electricity, water, and trash removal. They don't include things like cable TV, internet, or telephone. How much do you spend each month on utilities? Do not include any utilities that are included in your rent.

1. GAVE RESPONSE \_\_\_\_\_ [RANGE: 0-9,999+]
2. DON'T KNOW
3. REFUSED

F0d. To confirm, you said \_\_\_\_\_. Did I get that right?

1. YES
2. NO [GO BACK TO F0c]

F0e. Other than the costs for rent and utilities, do you pay any other monthly costs related to housing?

1. Yes. Specify expense\_\_\_\_\_.
2. No [Skip to F1, if in G1 or G2; if in G3, skip to F17]
3. REFUSED [Skip to F1, if in G1 or G2; if in G3, skip to F17]
4. DON'T KNOW [Skip to F1, if in G1 or G2; if in G3, skip to F17]

F0f. How much do you pay each month for that expense?

- \$ \_\_\_\_\_
2. DON'T KNOW
  3. REFUSED

*Questions in this section are for study participants who own their home (Groups 1 and 2).*

F1. When you were searching for homes, did you use a budget to determine how much you could afford to pay each month for your mortgage and other housing expenses?

1. Yes
2. No [SKIP TO F5]
3. DON'T KNOW [SKIP TO F5]
4. REFUSED [SKIP TO F5]

F1a. Did this budget include?

1. Utilities: Yes/No/DON'T KNOW/REFUSED
2. Transportation or Commuting Costs: Yes/No/DON'T KNOW/REFUSED
3. Savings for home maintenance and unexpected repairs: Yes/No/DON'T KNOW/REFUSED

F2. Are there any monthly housing costs that you were not aware of until after you purchased your home? For example, costs not in the budget that you wish would have been.

1. Yes. If so, what? \_\_\_\_\_
2. No
3. DON'T KNOW
4. REFUSED

F3. Did you use your budget to determine the price of homes that you could afford?

1. Yes
2. No [Skip to E4]
3. DON'T KNOW
4. REFUSED

F4. Was your budgeted amount more, less, or the about the same as the actual purchase price of the home? Choose "about the same" if the budgeted amount was within \$5,000 of the purchase price.

1. More
2. Less
3. The same
4. DON'T KNOW
5. REFUSED

F5. Since buying your home, have you set aside any money to cover home maintenance and unexpected repairs?

1. Yes
2. No [SKIP TO F6]
3. DON'T KNOW [SKIP TO F6]
4. REFUSED [SKIP TO F6]

F5a. About how frequently do you set aside money for home maintenance and repairs?

1. Every month
2. A few times a year
3. Once or twice a year
4. Less than once a year
5. DON'T KNOW
6. REFUSED

F5b. Imagine that you were faced with an unexpected home repair that costs \$2,000. Would you be able to pay for the expense using your savings or money from family or friends? [Prompt: Answer no if you would pay for the expense using credit or debt that is not a loan from a family member or friend.]

1. YES
2. NO
3. DON'T KNOW
4. REFUSED

*Now, I'd like to start by asking about the monthly payments on your mortgage.*

[If Settlement Statement/Closing Disclosure is available, skip to F7]

F6. Do you make a monthly payment to your lender each month to cover your mortgage costs?

1. Yes
2. No [SKIP TO F7]
3. REFUSED [SKIP TO F7]
4. DON'T KNOW [SKIP TO F7]

F6a. Is the monthly amount that you pay your lender automatically deducted from a bank account?

1. Yes
2. No
3. DON'T KNOW
4. REFUSED

F6b. What is the amount of that monthly payment? (This may be on your monthly mortgage statement.)

1. \$\_\_\_\_\_ SINGLE MONTHLY PAYMENT AMOUNT
2. REFUSED
3. DON'T KNOW

F6c. I'm going to read you a list of costs that may be included in your monthly payment to the lender. For each, please tell me if your payment includes these costs. [Prompt: Answer no if you pay these costs separately or if you don't pay this type of cost.]

1. Principal or interest on your mortgage loan? Y/N	If no: Do you make a separate payment for this type of cost? Y/N	If yes, what is the amount of your monthly payment? \$_____
2. Interest on your mortgage loan? Y/N	If no: Do you make a separate payment for this type of cost? Y/N	If yes, what is the amount of your monthly payment? \$_____
3. Mortgage insurance? Y/N	If no: Do you make a separate payment for this type of cost? Y/N	If yes, what is the amount of your monthly payment? \$_____
4. Real estate taxes? Y/N	If no: Do you make a separate payment for this type of cost? Y/N	If yes, what is the amount of your monthly payment? \$_____
5. Homeowners' insurance? Y/N	If no: Do you make a separate payment for this type of cost? Y/N	If yes, what is the amount of your monthly payment? \$_____
6. Homeowners association or condo/coop fees? Y/N	If no: Do you make a separate payment for this type of cost? Y/N	If yes, what is the amount of your monthly payment? \$_____
7. Home warranty costs? Y/N	If no: Do you make a separate payment for this type of cost? Y/N	If yes, what is the amount of your monthly payment? \$_____

[If Settlement Statement/Closing Disclosure is NOT available, skip to F11]

F7. What is the amount that you pay each month for the principal, interest, and mortgage insurance on the loan? [If your monthly payment is the same each month, this amount is shown (INSERT) on your (Settlement Statement/Closing Disclosure).] [Prompt: This amount may have changed since you purchased the home if you have an adjustable-rate mortgage or other costs that can change over the life of the home. If you know the current amount that you pay each month for principal, interest, and mortgage insurance, please tell us that amount. If not, please give us your best estimate. We are interested in your current housing costs.]

1. \$\_\_\_\_\_ MONTHLY PRINCIPAL, INTEREST, and MORTGAGE INSURANCE
2. REFUSED [SKIP TO F8]
3. DON'T KNOW [SKIP TO F8]

F8. Is the monthly amount that you pay your lender automatically deducted from a bank account?

1. Yes
2. No
3. DON'T KNOW
4. REFUSED

*Sometimes lenders require an **escrow account** be set up to pay for taxes, home insurance, mortgage insurance, or other payments. An escrow account is sometimes also referred to as a 'reserve' or 'impound' account.*

F9. Do you also make a monthly escrow payment? [This can be found in (INSERT) on your (Settlement Statement/Closing Disclosure)]

1. Yes
2. No [SKIP TO F10]
3. REFUSED [SKIP TO F10]
4. DON'T KNOW [SKIP TO F10]

F9a. How much is your monthly escrow payment? [This can be found in (INSERT) on your (Settlement Statement/Closing Disclosure)] [Prompt: What is the amount you pay the lender monthly toward real estate taxes, homeowners' insurance, and any other expenses covered by the escrow account?]

1. \$\_\_\_\_\_ MONTHLY ESCROW PAYMENT
2. REFUSED
3. DON'T KNOW

F9b. Which of the following items does your escrow payment cover? Does the escrow payment cover [CHECK YES/NO FOR EACH PAYMENT TYPE] [This can be found in (INSERT) on your (Settlement Statement/Closing Disclosure)]

		YES	NO	RF	DK
F9b1.	Real estate taxes?				
F9b2.	Home insurance (on homeowner				

	insurance bill)?				
F9b3.	Mortgage insurance?				
F9b4.	Condo association fee?				
F9b4.	Other (Specify)? _____				

F10. Sometimes people pay separate bills for their real estate taxes, home insurance, or mortgage insurance. Please tell me about the other housing bills you pay separately. Answer *No* if the costs are included in your monthly payment to the lender or your escrow payment. Answer *Yes* if you pay the bill separately.

- Do you pay? **[READ PAYMENT TYPE]**?
- Do you make this payment monthly, quarterly, annually, or under some other payment schedule?
- How much do you pay for **[READ PAYMENT TYPE.]**?

PAYMENT TYPE	F10a. Separate payment?				F10b. Frequency of payment	F10c. Amount Paid
	YES	NO	REF	DK	PER	
Real estate taxes?					b. Monthly Quarterly Annually Other	c: \$ _____ -1 = DK -2 = REF
Home insurance?					b. Monthly Quarterly Annually Other	c: \$ _____ -1 = DK -2 = REF
Mortgage insurance?					b. Monthly Quarterly Annually Other	c: \$ _____ -1 = DK -2 = REF
Condo association fee?					b. Monthly Quarterly Annually Other	c: \$ _____ -1 = DK -2 = REF
Home warranty costs?					b. Monthly Quarterly Annually Other	c: \$ _____ -1 = DK -2 = REF

F10d. To confirm, the total amount that you pay monthly for the costs we've just discussed is **[ADD COSTS FROM TABLE ABOVE]**. Does that sound about right?

1. Yes
2. No
3. REFUSED
4. DON'T KNOW

F11. Utilities include things like gas, electricity, water, and trash removal. They don't include things like cable TV, internet, or telephone. How much do you spend each month on utilities? Do not include any utilities that are included in the monthly amount you pay your lender or for your escrow account. [If you make payments on a quarterly, bi-annual, or annual basis we can help convert that to a monthly amount.]

1. PER MONTH: \$ \_\_\_\_\_
2. PER QUARTER: \$ \_\_\_\_\_
3. BI-ANNUAL/TWICE A YEAR: \$ \_\_\_\_\_
4. ANNUAL/ONCE PER YEAR: \$ \_\_\_\_\_
5. DON'T KNOW
6. REFUSED

F12. Other than the costs we covered in this section, do you pay any other monthly costs related to housing?

5. Yes. Specify \_\_\_\_\_
6. No
7. REFUSED
8. DON'T KNOW

F12a. How much do you pay each month for that expense?

- \$ \_\_\_\_\_
2. Don't know
  3. Refused

F13. [If F1=1] Think back to the budget you created when you were searching for homes. Now think about the total housing costs you pay each month, including your loan payments, utilities, and any other housing costs. Are your current monthly housing costs higher, lower, or about what you expected to pay each month based on your budget?

1. Higher
2. Lower
3. About what you expected
4. DON'T KNOW
5. REFUSED

F14. Do you receive each month a homeownership voucher or other monthly subsidy to cover a portion of your monthly mortgage payments, such as HUD's Section 8 Homeownership Voucher Program?

1. Yes
2. No [SKIP TO F15]
3. REFUSED [SKIP TO F15]
4. DON'T KNOW [SKIP TO F15]

F14a. How much do you receive each month?

1. \$ \_\_\_\_\_ AMOUNT

2. REFUSED
3. DON'T KNOW

F15. Since moving into your new home, have you experienced any unexpected expenses related to the house that cost more than \$500? (For example, a plumbing emergency, electrical repair, or the need to replace an appliance quickly.)

1. Yes
2. No [SKIP TO F16]
3. DON'T KNOW [SKIP TO F16]
4. REFUSED [SKIP TO F16]

F15a. If yes, how many separate expenses of more than \$500 have you had?

1. \_\_\_\_\_#
2. DON'T KNOW
3. REFUSED

F15b. In total, how much did the unexpected expenses cost?

1. \$ \_\_\_\_\_
2. DON'T KNOW
3. REFUSED

F15c. How did you pay for the expense(s)? Did you use: [Check all that apply]

1. Savings
2. Credit Cards
3. Loan from a lender
4. Money from Friends or Family
5. Did not pay – decided not to fix or could not afford to fix
5. Other; Please Specify: \_\_\_\_\_
6. DON'T KNOW
7. REFUSED

F16. Since moving into your new home, have you experienced any other unexpected expenses of more than \$500 that were not related to the house? For example, unexpected expenses might include medical bills, car repairs, and other bills that you did not expect.

1. Yes
2. No [SKIP TO SECTION F17]
3. DON'T KNOW [SKIP TO SECTION F17]
4. REFUSED [SKIP TO SECTION F17]

F16a. If yes, how many separate expenses of more than \$500 have you had?

1. \_\_\_\_\_ #
2. DON'T KNOW
3. REFUSED

F16b. What types of expenses were they? [Check all that apply]

1. Medical bills
2. Car repairs
3. Other: Specify \_\_\_\_\_
4. DON'T KNOW
5. REFUSED

F16c. In total, how much did the unexpected expenses cost?

1. \$ \_\_\_\_\_ Amount
2. DON'T KNOW
3. REFUSED

F16d. How did you pay for the expense(s)? Did you use: [Check all that apply]]

1. Savings
2. Credit Cards
3. Loan from a lender
4. Money from Friends or Family
5. Other; Please Specify: \_\_\_\_\_
6. DON'T KNOW
7. REFUSED

[ASK THE NEXT SET OF QUESTIONS TO ALL RESPONDENTS, INCLUDING BOTH RENTERS AND HOMEOWNERS]

*The next set of questions asks about any problems you have had with your home/rental unit during the last six months. If you have moved in the last six months, please think about all of the units that you have lived in over the last six months and tell us about any problems you have had with any of the units.*

F17. In the last six months, have any sinks, toilets, or the home's plumbing systems broken, leaked, or otherwise needed repairs?

1. Yes
2. No
3. DON'T KNOW
4. REFUSED

F18. In the last six months, have the roof, windows, or walls broken, leaked, or otherwise needed repairs?

1. Yes
2. No

3. DON'T KNOW
4. REFUSED

F19. In the last six months, have the stove, refrigerator, washing machine, or other appliances broken or otherwise needed repairs?

1. Yes
2. No
3. DON'T KNOW
4. REFUSED

F20. In the last six months, has the heating or air conditioning system broken or otherwise needed repairs?

1. Yes
2. No
3. DON'T KNOW
4. REFUSED

F21. In the last six months, has the home's fuses, circuit breakers, wiring, or other electrical systems broken or needed repairs?

1. Yes
2. No
3. DON'T KNOW
4. REFUSED

F22. In the last six months, have any other parts of the home broken or needed repairs?

1. Yes
2. No
3. DON'T KNOW
4. REFUSED

## **Section G: Homebuyer Education and Counseling**

[This section begins with asking questions to all study participants.]

*INTRO: When buying a home, some people complete homebuyer education programs, also referred to as homebuyer counseling, or homebuyer training. These programs may include homebuyer classes, in-person or telephone counseling and/or completing homebuyer education on the internet.*

[PROMPT: If the respondent asks about whether to include the services offered through the study, say: "Please include any homebuyer education or counseling that you completed as part of the study."]

The first set of questions asks about any one-on-one counseling that you received through a homebuyer program. Homebuyer counseling usually involves a one-on-one session with a certified housing counseling to discuss your specific circumstances either in-person at a local agency or over the telephone.

G1. Since enrolling in the study, have you completed any one-on-one homebuyer counseling?

1. YES
2. NO (SKIP TO G2)
3. DON'T KNOW
4. REFUSED

G1a. Did you complete the homebuyer counseling over the telephone, in-person at an agency, or through some other means?

1. Over the telephone
2. In-person
3. Other [Please specify: \_\_\_\_\_]
4. DON'T KNOW
5. REFUSED

G1b. Thinking about the entire counseling session, how many total hours of counseling did you receive?

1. \_\_\_\_\_ hours
2. DON'T KNOW
3. REFUSED

G2. Homebuyer education programs usually also include between 1 and 10 hours of homebuyer education. A homebuyer education course includes educational instruction provided in a group workshop or through an online course. Since enrolling in the study in [*list enrollment date*] have you completed any homebuyer education? [Prompt: Include only homebuyer education courses offered by a housing counseling agency. Do not include any internet searching or information gathering that you did on your own.] [Prompt: Answer yes if you started but did not complete a homebuyer education course.]

1. YES
2. NO [SKIP TO G7]
3. DON'T KNOW
4. REFUSED

G2a. Did you complete the homebuyer education online, in-person at a housing agency, or through some other means?

1. Online (using the internet)
2. In-person
3. Other [Please specify: \_\_\_\_\_]
4. DON'T KNOW
5. REFUSED

G2b. Thinking about the entire education course, how many total hours of instruction did you receive? [Prompt: If you started but did not complete a course, tell us how many hours you spent on homebuyer education (and not the total number of hours required to complete the course).]

1. \_\_\_\_\_ hours

2. DON'T KNOW
3. REFUSED

G3. [IF YES TO G1 OR G2] How did you find out about this homebuyer counseling or education program that you participated in?

1. THE STUDY
2. FRIEND OR FAMILY
3. COMMUNITY EVENT
4. REAL ESTATE AGENT
5. ADVERTISEMENT
6. OTHER
7. DON'T KNOW
8. REFUSED

G4. [IF YES TO G1 OR G2] Was homebuyer education or counseling required by your lender?

1. YES
2. NO
3. DON'T KNOW
4. REFUSED

G5. [IF YES TO G1 OR G2] Were you required to complete a test after completing the education or counseling?

1. YES
2. NO
3. DON'T KNOW
4. REFUSED

G6. [IF YES TO G1 OR G2] Did you have to pay for the homebuyer education program or counseling?

1. YES [GO TO F4a]
2. NO
3. DON'T KNOW
4. REFUSED

G6a. How much did it cost?

1. \$ \_\_\_\_\_
2. DON'T KNOW
3. REFUSED

***[Control Group Members Only]***

G7. At any point, did your lender ever give you a list of organizations that offer homeownership education and counseling services?

1. YES [SKIP TO SECTION H]
2. NO
3. DON'T KNOW
4. REFUSED

**[TREATMENT GROUPS ONLY]**

*Intro: As part of the HUD First-Time Homebuyer Study, you were referred to complete homebuyer education and counseling either in-person at a local agency or over the Internet and telephone. Now, I want to ask you a few questions specifically about the homebuyer education and counseling services that you were referred to by the study.*

- G8. Now let's talk just about the education component. This is where you have the opportunity to learn about different topics related to the home purchase process and homeownership [*insert phrase below for remote group, in-person group, or choice selection*]

**Remote Group:** through an online curriculum called eHome America.

**In-Person Group:** through an in-person group workshop at a local housing counseling agency.

**Choice Group:** either through an online curriculum called eHome America or through an in-person group workshop at a local housing counseling agency.

Did you complete the homebuyer education component offered to you? Would you say you ....  
(READ LIST)?

1. Completed all of the education component
2. Completed some of the education component (GO TO G8a)
3. Have not completed any of the education component (GO TO G8a)
4. Other (Please explain) \_\_\_\_\_
5. DON'T KNOW
6. REFUSED

G8a. Which of the following reasons best explains why you didn't complete the homebuyer education?

1. The course was too long.
2. I was not interested in participating in the course.
3. The agency was too far away.
4. The homebuyer education did not work for my schedule.
5. The information covered in the homebuyer education did not appeal to me.
6. I did not have transportation to the agency.
7. My internet connection was too slow.
8. I already bought a house and did not think homebuyer education applied to me.
9. Other: Please specify [\_\_\_\_\_]
10. DON'T KNOW

11. REFUSED

G8b. [IF G8=1 OR 2] Overall, how satisfied were you with the homebuyer education you received? Would you say you were...?

1. Very satisfied
2. Somewhat satisfied
3. Neither satisfied nor dissatisfied
4. Somewhat dissatisfied
5. Very dissatisfied
6. DON'T KNOW
7. REFUSED

G9. Now let's talk just about the counseling component. This is where you have the opportunity to speak to a housing counselor [*insert phrase below for remote group, in-person group, or choice preference*] regarding your specific situation in purchasing a home

**Remote Group:** over the telephone.

**In-Person Group:** at a local housing counseling agency

**Choice Group:** either over the telephone or at a local housing counseling agency

Did you complete the homebuyer counseling component offered to you? Would you say you ... (READ LIST)?

1. Completed all of the counseling
2. Completed some of the counseling component (GO TO G9a)
3. Have not completed any of the counseling (GO TO G9a)
4. Other (Please explain) \_\_\_\_\_
5. DON'T KNOW
6. REFUSED

G9a. Which of the following best describes why you didn't complete the homebuyer counseling session?

1. I did not have the time.
2. I was not interested in this service.
3. The information that was covered in counseling did not appeal to me.
4. The agency was too far away.
5. Housing counseling was not offered on days or times that worked for my schedule.
6. I already bought a house and did not think the homebuyer counseling applied to me.
7. I did not have transportation to the agency.
8. Other [Specify: \_\_\_\_\_ ]
9. DON'T KNOW
10. REFUSED

G9b. [IF G9= 1 OR 2] Overall, how satisfied were you with the homebuyer counseling you received? Would you say you were...?

1. Very satisfied
2. Somewhat satisfied
3. Neither satisfied nor dissatisfied
4. Somewhat dissatisfied
5. Very dissatisfied
6. DON'T KNOW
7. REFUSED

G10. [If G8=1 OR 2]

Homebuyer **education** covers many topics. On a scale of 1 through 5, please tell us how useful the homebuyer education was in each of the following areas: 1 meaning not useful at all and 5 meaning very useful.

Topic	How Useful was Education? 1-5	Don't Know	Refused
a. Initial home search		<input type="checkbox"/>	<input type="checkbox"/>
b. Steps in the home purchase process		<input type="checkbox"/>	<input type="checkbox"/>
c. Mortgage options		<input type="checkbox"/>	<input type="checkbox"/>
d. Mortgage pre-qualification process		<input type="checkbox"/>	<input type="checkbox"/>
e. Shopping for a mortgage with lenders		<input type="checkbox"/>	<input type="checkbox"/>
f. Predatory lending		<input type="checkbox"/>	<input type="checkbox"/>
g. Financial assistance		<input type="checkbox"/>	<input type="checkbox"/>
h. Budgeting		<input type="checkbox"/>	<input type="checkbox"/>
i. Affordability of a home purchase		<input type="checkbox"/>	<input type="checkbox"/>
j. Understanding credit		<input type="checkbox"/>	<input type="checkbox"/>
k. Creating a savings plan		<input type="checkbox"/>	<input type="checkbox"/>
l. Preventing mortgage delinquency		<input type="checkbox"/>	<input type="checkbox"/>
m. Responsibilities of ongoing home maintenance		<input type="checkbox"/>	<input type="checkbox"/>
n. Major home repairs and home improvements		<input type="checkbox"/>	<input type="checkbox"/>
o. Energy efficiency		<input type="checkbox"/>	<input type="checkbox"/>
p. Role of real estate professionals in the home purchase transaction		<input type="checkbox"/>	<input type="checkbox"/>

G10a. Which of the topics that were covered or discussed during the **education** component did you find most useful? [PROMPT: If the most useful topic was something other than the topics we just discussed, that is okay. Please tell us the topic that you found most useful.]

1. List topics \_\_\_\_\_
2. DON'T KNOW
3. REFUSED

G11. [IF G9= 1 OR 2]Homebuyer counseling is often tailored to the specific needs of the client. During your counseling session, did your housing counselor help or assist you to.....

Topic	Yes	No	Don't Know	Refused
a. Put a plan together to reach your home ownership goals			<input type="checkbox"/>	<input type="checkbox"/>
b. Choose a neighborhood and home to purchase			<input type="checkbox"/>	<input type="checkbox"/>
c. Apply for a mortgage loan			<input type="checkbox"/>	<input type="checkbox"/>
d. Find a real estate broker or lawyer			<input type="checkbox"/>	<input type="checkbox"/>
e. Find a fair priced mortgage interest rate			<input type="checkbox"/>	<input type="checkbox"/>
f. Develop a financial plan and budget			<input type="checkbox"/>	<input type="checkbox"/>
g. Understand your credit			<input type="checkbox"/>	<input type="checkbox"/>
h. Repair your credit			<input type="checkbox"/>	<input type="checkbox"/>
i. Finding a home and make an offer			<input type="checkbox"/>	<input type="checkbox"/>
j. Find a home inspector			<input type="checkbox"/>	<input type="checkbox"/>
k. Navigate the closing process			<input type="checkbox"/>	<input type="checkbox"/>
l. Develop a payment plan to repay your mortgage or other housing expenses			<input type="checkbox"/>	<input type="checkbox"/>
m. Avoiding foreclosure			<input type="checkbox"/>	<input type="checkbox"/>

G11c. Which of the topics covered during the **counseling** component did you find most useful?

1. List topics \_\_\_\_\_
2. DON'T KNOW
3. REFUSED

G12. [If G8 or 9 = 1 OR 2]

Do you wish that the homebuyer education and counseling you received covered any additional topics?

1. Yes, if yes, what are they? \_\_\_\_\_
2. No
3. DON'T KNOW
4. REFUSED

G13. Did the homebuyer education and counseling that you received influence any decisions that you made?

1. Yes. If yes, how? \_\_\_\_\_
2. No.
3. DON'T KNOW
4. REFUSED

G14. Would you recommend housing counseling to another person in your situation?

1. Yes
  2. Yes, but not from the agency in which I received services.
  3. No
  4. DON'T KNOW
  5. REFUSED
- G15. Did you think either the education or the one-on-one counseling were more valuable to you? Or were both components equally helpful?
1. Education
  2. Counseling
  3. Neither
  4. DON'T KNOW
  5. REFUSED
- G16. Thinking about the homebuyer **education** you received, which of the following best describes how helpful it was in helping you with the homebuying process? Would you say... (READ LIST)?
1. Very helpful
  2. Somewhat helpful
  3. Not at all helpful
  4. DON'T KNOW
  5. REFUSED
- G17. Thinking about the homebuyer **counseling** you received, which of the following best describes how helpful it was in helping you with the homebuying process? Would you say...(READ LIST)?
1. Very helpful
  2. Somewhat helpful
  3. Not at all helpful
  4. DON'T KNOW
  5. REFUSED

## Section H: Demographics

[This section applies to all study participants.]

*INTRO: Finally, I would like to ask a few questions about your personal characteristics.*

- H1. Which of the following best describes your current marital status? [READ LIST]
1. Married
  2. Living with an unmarried partner
  3. Divorced
  4. Separated
  5. Widowed
  6. Single never married
  7. DON'T KNOW

8. REFUSED

H2. How many people, not counting yourself, live with you?

1. \_\_\_\_\_ (people) RANGE = 0-10 [If zero, skip to H4]
2. DON'T KNOW [SKIP TO H5]
3. REFUSED [SKIP TO H5]

H3. How many of these people are under the age of 18? [CATI: ANSWER CAN NOT BE GREATER THAN H2:1]

1. \_\_\_\_\_ (people) = 0-10
2. DON'T KNOW
3. REFUSED

H5. Are you currently employed full time or part time? [IF NO, READ CODES 3-6. IF SELF-EMPLOYED OR HOURS VARY, ASK WHETHER HE/SHE WOULD TYPICALLY WORK MORE THAN 30 HOURS PER WEEK]

1. Full-time employment (30+ hours per week)
2. Part-time employment (1-29 hours per week)
3. Unemployed and looking for work
4. Not working/Homemaker/Retired
5. Student
6. Other [Specify\_\_\_\_\_]
7. DON'T KNOW
8. REFUSED

H6. [IF A2 minus A3 = 1-10] Of the other adults in your household that live with you, how many are not employed full time or part time? [CATI: ANSWER CAN NOT BE GREATER THAN H2 minus H3, SKIP IF H2 = 0]

1. \_\_\_\_\_ [RANGE: 0-10]
2. DON'T KNOW
3. REFUSED

H6a. Since you purchased a home, have you or any of the other employed adults in your household been laid off or lost at least one week of wages due to unemployment? [Prompt: Answer no if the break in unemployment was planned, such as a month break before starting a new job. This question is asking only about unemployment spells that are due to a layoff or some other factor outside of your control.]

1. Yes
2. No [SKIP TO H7]
3. DON'T KNOW [SKIP TO H7]
4. REFUSED [SKIP TO H7]

H6b. [If yes] How many weeks of wages have been lost to unemployment since your home purchase?

1. \_\_\_\_\_ #

2. DON'T KNOW
3. REFUSED

H7. Are you or any adult household members veterans of the U.S. Armed Services?

1. YES
2. NO
3. DON'T KNOW
4. REFUSED

H8. What is the highest level of education that you have completed?

1. Less than a high school diploma
2. High school diploma
3. Some college but no degree
4. 2 year degree
5. 4 year degree
6. Graduate/professional degree
7. DON'T KNOW

H9. G3. How many other people do you plan to buy your home with? Here we are talking about people who will share ownership and financial responsibility for the home you may buy. In other words, these are individuals who will also be named on the home loan. They may or may not currently live with you. We will refer to these individuals as "co-borrowers."

G1, G2: How many other people did you buy your home with? Here we are talking about people who will share ownership and financial responsibility for the home you may buy. In other words, these are individuals who will also be named on the home loan. They may or may not currently live with you. We will refer to these individuals as "co-borrowers."

1. GAVE RESPONSE Number of co-borrowers \_\_\_\_\_ RANGE: 0-3 [IF zero skip to Section I, else CONTINUE]
2. DON'T KNOW [SKIP TO SECTION I]
3. REFUSED [SKIP TO SECTION I]

H10. G3: What is the first and last name of each co-borrower you plan to purchase a home with and what is his/her relationship to you? [CATI – COLLECT CO-BORROWER INFORMATION FOR AS MANY LISTED IN H9.]

G1, G2: What is the first and last name of each co-borrower you purchased a home with and what is his/her relationship to you? [CATI – COLLECT CO-BORROWER INFORMATION FOR AS MANY LISTED IN H9.]

1. Co-borrower #1: First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_  
Suffix \_\_\_\_\_

Relationship: Spouse/Domestic Partner/Other Relative/Other Non-Relative/Birth  
Child/Other

2. Co-borrower #2: First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_  
Suffix \_\_\_\_\_

Relationship: Spouse/Domestic Partner/Other Relative/Other Non-Relative/Birth  
Child/Other

3. Co-borrower #3: First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_  
Suffix \_\_\_\_\_

Relationship: Spouse/Domestic Partner/Other Relative/Other Non-Relative/Birth  
Child/Other

## Section I: Contact Information

CI1. Thank you very much for your time. We are almost done. We will be sending you a check for \$35 within the next four weeks. To make sure we send your check to the correct address, we would like to confirm your home address, as well as a mailing address if it differs from your home one. This information will be kept strictly confidential. May I please have/verify your full name and home address? [CATI – PRE-FILL WITH ADDRESS FROM SAMPLE]

1. GAVE RESPONSE
2. DON'T KNOW
3. REFUSED

[CATI - IF CI1 = DK/REF ask CI1a]

CI1a. We would like to contact you for follow-up study activities in about a year as mentioned in the consent process. May I please have/verify your full name and home address so we can mail you a letter before we begin the next survey in about a year?

1. GAVE RESPONSE
2. DO NOT CONTACT ME FOR FOLLOW-UP SURVEYS [SKIP TO CB1]
3. DON'T KNOW [SKIP TO C13]
4. REFUSED [SKIP TO C13]

**INTERVIEWER:** PROBE TO GET FULL ADDRESS AND READ IT BACK TO CONFIRM SPELLING.

First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_

Last Name \_\_\_\_\_

Suffix \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

[ASK CI1b IF CI1 = 1 or CI1a = 1]

CI1b. Is this address the same as your mailing address?

1. YES [SKIP TO CI3]
2. No [ASK CI2]

CI2. May I please have your mailing address? **INTERVIEWER:** PROBE TO GET FULL ADDRESS AND READ IT BACK TO CONFIRM SPELLING.

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip Code \_\_\_\_\_

CI3. May I please have a preferred phone number for contacting you in the future?

[Interviewer instruction: If no, enter code 9]

- \_\_\_\_\_
1. GAVE RESPONSE
  2. DO NOT CONTACT ME FOR FOLLOW-UP SURVEYS [SKIP TO CB1]
  3. DON'T KNOW [SKIP TO C15]
  4. REFUSED [SKIP TO C15]

IF DK/REF skip to CI5

CI3a. Is this a home, cell, or work number?

1. Home [SKIP TO CI4]
2. Cell [SKIP TO CI4]
3. Work

CI3b. Is there an extension associated with that phone number?

1. GAVE RESPONSE
2. NO
3. DON'T KNOW
4. REFUSED

CI4 May I please have an additional phone number for contacting you in the future?

[Interviewer instruction: If no, enter code 9]

1. GAVE RESPONSE
2. DO NOT CONTACT ME FOR FOLLOW-UP SURVEYS [SKIP TO CB1]
3. DON'T KNOW [SKIP TO C15]
4. NO/REF [SKIP TO C15]

---

IF DK/REF skip to CI5

CI4a. Is this a home, cell, or work number?

1. Home [SKIP TO CI5]
2. Cell [SKIP TO CI5]
3. Work

CI4b. Is there an extension associated with that phone number?

1. GAVE RESPONSE
2. NO
3. DON'T KNOW
4. REFUSED

CI5. May I please have an Email address \_\_\_\_\_  
[CATI: CHECK FOR PROPER FOMATTING (must include @ .com, .org, .net, etc)]

CI6. As part of this study, we will be contacting you for follow-up study activities as mentioned in the consent process. Which of the following ways do you preferred to be contacted?

1. Preferred phone number provided
2. Email
3. Text message [IF STUDY PARTICIPANTS SELECT TEXT MESSAGE, PLEASE INFORM THEM THAT STANDARD TEXT MESSAGING RATES APPLY.]
4. Other (Please specify)
5. DO NOT CONTACT ME FOR FOLLOW-UP STUDY [SKIP TO CB1]
6. DON'T KNOW
7. REFUSED

CI7. As part of this study, in approximately 12 months we will be conducting a follow-up telephone survey. To ensure we will be able to get in touch with you, we would like to collect information for some friends or relatives who do not live with you and will know how to contact you in the future. We will only contact these individuals if we have difficulty reaching you.

**Contact #1 [IF DK/REF SKIP TO CB1]**

CI7a. First and Last Name of additional contact \_\_\_\_\_

CI7b. Additional contact's relationship to you \_\_\_\_\_

CI7c. Email of additional contact [CATI: CHECK FOR PROPER FOMATTING  
(must include @ .com, .org, .net, etc)]\_\_\_\_\_

CI7d. Address of additional contact \_\_\_\_\_

CI7e. Preferred phone number of additional contact  
\_\_\_\_\_

CI7f. Phone number type: [home/cell/work] \_\_\_\_\_

CI7g. Additional phone number of additional contact  
\_\_\_\_\_

CI7h. Phone number type: [home/cell/work] \_\_\_\_\_

**Contact #2 [IF DK/REF SKIP TO CB1]**

CI8a. Name of additional contact \_\_\_\_\_

CI8b. Additional contact's relationship to you \_\_\_\_\_

CI8c. Email of additional contact [CATI: CHECK FOR PROPER FOMATTING  
(must include @ .com, .org, .net, etc)]\_\_\_\_\_

CI8d. Address of additional contact \_\_\_\_\_

CI8e. Preferred phone number of additional contact  
\_\_\_\_\_

CI8f. Phone number type: [home/cell/work] \_\_\_\_\_

CI8g. Additional phone number of additional contact  
\_\_\_\_\_

CI8h. Phone number type: [home/cell/work] \_\_\_\_\_

**Contact #3 [IF DK/REF SKIP TO CB1]**

CI9a. Name of additional contact \_\_\_\_\_

CI9b. Additional contact's relationship to you \_\_\_\_\_

CI9c. Email of additional contact \_\_\_\_\_ [CATI: CHECK FOR PROPER FOMATTING  
(must include @ .com, .org, .net, etc)]\_\_\_\_\_

CI9d. Address of additional contact \_\_\_\_\_

CI9e. Preferred phone number of additional contact \_\_\_\_\_

CI9f. Phone number type: [home/cell/work] \_\_\_\_\_

CI9g. Additional phone number of additional contact \_\_\_\_\_

CI9h. Phone number type: [home/cell/work] \_\_\_\_\_