

SFHD Customer Loan Management In-depth Interviews Screener for USDA

Screener Guidelines

Thank you very much for assisting us with this important project. Please read the following notes before beginning your recruiting.

Overall Study Objectives

USDA's Office of Customer Experience (OCX) is collaborating with Rural Development (RD) to improve the loan servicing experience for SFHD loan borrowers.

The goal of primary customer research is to explore the experiences of loan borrowers and Servicing Office employees to uncover pain points, bright spots, and learn more about the current state of SFHD loan servicing. The data collected through interviewing SFHD loan borrowers, Servicing Office customer service representatives, and RD field staff will allow OCX to design (or pursue through external collaboration) solutions that are grounded in a deep understanding of the mindsets, behaviors, and technology skills of the people for whom these programs are intended.

Research Format

We will use in-depth interviews and contextual inquiry for our study.

This screener is specifically for in-depth interviews, which will be the primary method for data collection. In-depth interviews will provide an opportunity to understand the complex experiences, including emotions, wishes, and difficulties, of SFHD borrowers as it relates to their experience with loan servicing actions.

There will be one facilitator, one note taker, and possibly one observer in each interview. Interviews will be audio recorded but only to help with note taking and analysis, and responses will always be anonymized. Participants will be asked to sign a digital consent form or asked to record their consent at the start of the call.

Discussion topics for the interview will include:

- Learning about the borrower's background and their experience with technology
- General experiences with the servicing for their SFHD loan
- Ideas for improving the servicing of their loan
- Experiences of being a victim to fraud or potential fraud

Interviews will be conducted Monday to Friday (except holidays) March 4, 2024 – March 29, 2024. Once you provide us the contact information, we will work directly with the participant to schedule the interview.

Recruitment Guidelines

- Please be sure that the potential participant meets the recruitment criteria.
- Please do not push. If you sense the respondent isn't interested in participating, don't pursue them. We want only people who are interested and motivated to contribute.
- Please be sure that the potential participant is articulate and comfortable expressing themselves.

Recruitment Sample

Participants	Participant Count
Delinquent Borrower – is currently delinquent on their loan payment for at least 60 days or has experienced being delinquent on their loan in the past three months.	10
Payment Assistance Package Borrower - leverages payment assistant resources from SFHD, or organizations such as Housing Finance Agencies, Housing Authorities, or Nonprofit Agencies.	10
Mortgage Payment Forbearance Borrower - has temporarily paused or reduced their mortgage payments.	10
Standard Borrower - Falls outside the scope of the above three types of borrowers.	10
Total	40

Note: To the extent possible, please recruit a mix of genders, ages, and ethnicities.

Recruitment Language for Customer Service Representatives at the Servicing Office to be used at the end of servicing calls

Thank you for allowing me to assist you in the servicing of your Single-Family Housing Direct Loan. Would you be interested in participating in a study being conducted by US Department of Agriculture to improve the Single-Family Housing Direct loan program for existing borrowers?

Hearing directly from you and observing your experience will help the agency improve access to its programs for USDA customers like yourself.

If you choose to share your experience, you will participate in a 60-minute virtual interview with a moderator. The conversation will focus on your experience during the servicing of your loan which will include loan communications, paying your monthly balance, and experience with fraud specific to this loan and in general. The moderator

can meet with you over the computer using a videoconferencing tool like Microsoft Teams, or via phone, whichever is more convenient for you. There will also be a note taker in attendance.

Anything you share with us will be kept confidential. We won't disclose who said what, and we'll mix everyone's responses together so they can't be traced back to individuals.

Does this sound like something you would be interested in?

If NO >>> Thank You. **[TERMINATE]**

If YES >>> **[CONTINUE]**

Great! I would like to ask you a few questions to see if you qualify to participate in the research conversation – it would take about 2 minutes of your time. *(Complete Participant Screening form below for each respondent)*

Recruitment Language for Program Directors in State Offices

Hello, my name is [insert name] and I am a [insert role] at [USDA field, area, or state office]. I am calling to invite you to participate in a study being conducted by US Department of Agriculture to improve the loan servicing experience for Single-Family Housing Direct loan borrowers.

Hearing directly from existing loan holders and learning from their experiences will help the agency improve access to its programs for USDA customers like yourself.

If you choose to share your experience with us, you will participate in a 60-minute virtual interview with a moderator. The conversation will focus on your experience during the servicing of your loan which will include loan communications, paying your monthly balance, and experience with fraud specific to this loan and in general. The moderator can meet with you over the computer using a videoconferencing tool like Microsoft Teams, or via phone, whichever is more convenient for you. There will also be a note taker in attendance.

Anything you share with us will be kept confidential. We won't disclose who said what, and we'll mix everyone's responses together so they can't be traced back to individuals.

Does this sound like something you would be interested in?

If NO >>> Thank You. **[TERMINATE]**

If YES >>> **[CONTINUE]**

Great! I would like to ask you a few questions to see if you qualify to participate in the research conversation – it would take about 2 minutes of your time. *(Complete Participant Screening form below for each respondent)*

Participant Screening Form

1. How do you most commonly pay your monthly home loan balance?

- ☐ Pay by phone (IVR)
- ☐ Pay by phone (customer service representative assisted)
- ☐ Pay by mail (check or money order)
- ☐ Pay by MoneyGram
- ☐ Pay by WesternUnion
- ☐ Pay online
- ☐ Pre-authorized debit

2. What phrase below best describes your current standing with your single-family home loan?

- ☐ Delinquent
- ☐ Account is Current
- ☐ Account is Current but using Payment Assistance
- ☐ Account is in Forbearance or Payments Have Been Suspended
- ☐ None of the above

2a. (If Delinquent is selected) About how long have you been delinquent on your loan?

- ☐ 30 – 60 days
- ☐ 61 - 90 days
- ☐ 91 - 120 days
- ☐ 121+ days

2b. (If Payment Assistance is selected) What organization(s) is providing you payment assistance?

- ☐ USDA/SFHD
- ☐ Housing Finance Agency
- ☐ Housing Authority
- ☐ Nonprofit Agencies
- ☐ Other _____

3. What language do you most commonly prefer to speak?

- ☐ English
- ☐ Spanish
- ☐ Other _____

4. What is your gender?

- ☐ Female
- ☐ Male
- ☐ Nonbinary
- ☐ Other _____
- ☐ I prefer not to answer.

5. What age range are you in?

- ☐ 18 - 29
- ☐ 30 - 39
- ☐ 40 – 49
- ☐ 50 – 59
- ☐ 60 – 69
- ☐ 70+
- ☐ I prefer not to answer.

6. What is your race and or ethnicity? (Select all that apply.)

- ☐ Black/African American
- ☐ White
- ☐ Native Hawaiian or Pacific Islander
- ☐ American Indian or Alaska Native
- ☐ Asian
- ☐ Hispanic or Latino
- ☐ Middle Eastern or North African
- ☐ I prefer not to answer.

Recruiter: Use this question to identify especially articulate respondents. Please be certain the respondent talks for 2-3 sentences without you asking any additional questions. A lost respondent at time of screening is much less costly than a lost interview due to inarticulateness.

7. Are you able to participate in a virtual interview over Zoom or Microsoft Teams?

- ☐ If NO >>> Thank You. [TERMINATE]
- ☐ If YES >>> [CONTINUE]

For Qualifying Respondents:

Thank you for your time. I will pass your name and information to the research team. You should hear back in no more than 5 business days with a response.

Respondent Name:

Participant type (based on the sample breakdown): _____

Email address:

Phone number:

Interview location (in-person interview only):

Recruiter, please indicate interview type by checking one box below:

- ☐ In-person Interview
- ☐ Virtual Interview