

## SFHD Loan Borrower Interview Discussion Guide

### Context

**Purpose:** This is an opportunity to receive feedback from an array of borrowers who can share different experiences interacting with online and offline SFHD loan servicing resources. The research team will be able to collect and synthesize feedback from research participants that will inform iterations of loan servicing enhancements for the SFHD loan.

**Potential Research Participants:** Borrower Types

1. *Delinquent Borrower* – is currently delinquent on their loan payment for at least 31 days or has experienced being delinquent on their loan in the past three months.
2. *Payment Assistance Package Borrower* - leverages payment assistant resources from SFHD, or organizations such as Housing Finance Agencies, Housing Authorities, or Nonprofit Agencies.
3. *Mortgage Payment Forbearance Borrower* - has temporarily paused or reduced their mortgage payments.
4. *Standard Borrower* - Falls outside the scope of the above three types of borrowers.

**Narrative arc:** The interview will begin with the moderator setting expectations for the discussion. Then, the moderator will begin asking questions to better understand the borrower's background and general relationship to technology. Finally, the moderator will direct the conversation to focus on the borrower's experience during the servicing of their SFHD loan, which will include:

- Loan communications,
- Paying the monthly balance,
- Experience with fraud specific to this loan and in general.

The conversation will conclude with an opportunity for the respondent to provide any final thoughts or ask any questions. The moderator will also request permission from the respondent to follow up with any additional questions should the need arise.

If the respondent asks any questions related to the servicing of their loan, or requests servicing actions on behalf of their loan, the moderator will redirect the respondent to contact the Servicing Office for further assistance.

### Discussion Guide

#### Introduction & Consent (~5 min)

*Interviewer introduces themselves, their role within OCX, the SFHD project, and sets the stage for the conversation to follow.*

Hi! My name is [first name, last name] and I am a researcher within the USDA's Office of Customer Experience. Today my team and I are focused on learning about how USDA Single Family Housing Direct loan borrowers navigate through the tasks they need to complete in order to pay their mortgage and maintain their loan account. Hearing directly from existing

borrowers and learning from their experiences will help the USDA improve access to its programs for customers like you. The information you provide today regarding your experience servicing your SFHD loan will be used to design a better loan servicing experience for you and all other SFHD loan customers.

My colleague [first name] is also joining us on the line today to take notes and quietly observe throughout our session.

We are very grateful for your participation and for the time you have given us. There are no right or wrong answers to the questions that you will be asked, and we encourage you to be as open and honest in your responses and encourage you to share all relevant experiences, whether positive, negative, or neutral.

A few final points before we begin:

- Today's session is voluntary and confidential. You are free to stop or pause the session at any time
- You do not have to answer questions you do not want to
- We estimate today's conversation will last between 45 minutes and an hour
- If my internet is disconnected at any point during the call, my colleague will step in, and I will rejoin the call as soon as possible

Do you have any questions so far?

**Obtain consent to record:** "Do I have your permission to record this conversation? The recording will only be used by the research team to aid in notetaking after the session concludes and will not be shared with any other parties. Your responses will be recorded anonymously and in aggregate with other respondents, meaning the information we capture will not be traceable to specific respondents."

## **Respondent Background (~10 min)**

*The purpose of this section is to learn more about the borrower. This will give a better sense of who the customer is and why and how they applied for the loan.*

1. Can you please share a bit about yourself?
  - a) What motivated you to want to own a home?
  - b) Who lives with you in your home?
  - c) What is/was your occupation?
2. Can you share your experience with using digital devices? (I.e., smart phones, computers, laptops, tablets)
  - a) How often do you use each of these devices?
  - b) What devices do you prefer to use?
  - c) What do you most commonly use these devices for?

- d) What category of websites do you like to use? What apps? (examples include Financial / Banking; Blogs / Forums; Social Media / Networking; Education; Entertainment / Media; News; Travel; Ecommerce; Lifestyle)
- e) What is your experience using the chat features on websites or in mobile applications to find an answer to your question or to complete an action?
- f) How reliable is your internet connectivity?
  - i. (If bad) How does this impact your use of using digital devices?
- 3. How do you normally pay your other bills? (e.g., phone bill, cable bill) Why?
- 4. Do you have any other loans with the USDA? If so, please share more.
- 5. How did you learn about the SFHD loan?

### Respondent Experience with the SFHD Loan (~40 min)

*The purpose of this section is to learn more about the borrower's experience engaging with the servicing aspects of the loan. This will give a better sense of the borrower's friction points, desires, areas of delight and other information to inform the iteration of customer touch points.*

- 1. In general, what information is most important to you about your loan?
  - a) What kind of communications do you receive regarding your home loan?
  - b) Do you recall receiving a welcome package of information related to your loan at or around closing? Share more about your experience receiving the welcome package.
    - i. Was the information relevant to you?
  - c) What's the most confusing aspect of your mortgage?
  - d) Think about a time when you were trying to better understand one of your bills. What steps did you take in order to find an answer?
  - e) Is there anything you know now that you wish you had known earlier on in your experience as an SFHD loan borrower?
- 2. Share your general experiences paying your monthly installment / mortgage payment.
  - a) How did you pay your installment / mortgage last month?
    - i. Is this your preferred way of paying? If so, why? If not, share more about why you used this payment method.
    - ii. Have you tried using any other payment method(s)? If so, please share your experience.

*(If no mention of MAI, then ask question 2b. If mention of MAI, skip to question 2c.)*
  - b) Are you aware there is a portal online where loan customers can pay their monthly balance?
    - i. (If yes) How did you first learn about the portal?
    - ii. Why have you never used the portal?
    - iii. (If no) Is this online portal something you would ever want to use to pay your monthly balance? Why, or why not?
  - c) About how long does it take you to pay your monthly installment?
    - i. Can you share the experience when it took you the longest amount of time to pay your monthly installment? What payment method did you use?
    - ii. What about your experience when it took you the least amount of time? What payment method did you use?

- iii. Share your experience with receiving confirmation of your payment.
- iv. Do you store your payment confirmation information? If so, please share more. How important is receiving payment confirmation to you?
- v. Have you ever needed to use your payment confirmation information? If so, share experience?
- d) How do you feel before having to make your mortgage payment?
  - i. What are the most and least enjoyable parts of this experience?
  - ii. Is there a physical location where you usually pay your mortgage payment?
  - iii. Is there another person who you usually do this activity with? If so, who?
  - iv. Is there a certain date of the month you pay your mortgage?
  - v. What general time of day do you usually like to handle matters relevant to your loan?
- e) Has your monthly loan payment amount ever changed? If so,
  - i. Share your experience.
  - ii. Was this change communicated to you? If so, how?
  - iii. Were you expecting this to happen at any point during your loan?

Questions for Delinquent Borrowers

- f) How did you learn you were delinquent on your loan?
- g) What was happening in your life when you didn't make your payment on time?
  - i. During this time, did you ever try to get help (financial or otherwise) from the SFHD program, non-profits, government agencies or other programs?
- h) Is there anything the USDA could have done to better assist you in not becoming delinquent with your payments? If so, what?

Questions for Payment Assistance Package Borrowers

- i) How did you find out that you could request payment assistance?
  - i. When did you start requesting payment assistance?
  - ii. Have you ever felt like you needed more assistance to make your payment?
- j) Can you share what your experience was like completing the payment assistance packet renewal this year?
  - i. What was your reaction this year when you saw how much payment assistance you received?

Questions for Mortgage Payment Forbearance Borrowers

- k) Can you share your experience for requesting a pause to your monthly mortgage payments? (I.e., requesting mortgage forbearance)
- l) Has this changed your experience paying monthly installments? If so, how?

Questions for All Borrowers

- 3. Have there been any drastic changes in your experience with your SFHD loan since you closed on it?
- 4. Based on your experience, would you recommend that someone else in a similar situation to you apply to the SFHD loan program? Why, or why not?
  - a) If so, what advice, if any, would you give them?

5. To your knowledge, have you ever been victim to someone trying to commit fraud in relation to this home loan?
  - a) (If so) Share your experience?
  - b) (If not) In general, have you ever experienced fraud?
  - c) What measures do you take to limit your exposure to fraud?

### Wrap Up (~5 min)

1. Is there anything that you would like to add that we have not covered?
2. Do you have any questions for us?
3. Do we have your permission to reach out with follow-up questions, if necessary?

### Research Team Debrief Questions

Make sure you block **at least** 15 minutes (ideally 30) to debrief with your interview team immediately after each interview. This is the first round of synthesis and will help you make sure you are only bringing relevant and useful data onto the full team synthesis board. If you are unable to debrief immediately after, make sure you take time later the same day to synthesize your thoughts while the information is still fresh in your mind.

The questions below may help you debrief.

- What were the main points of the conversation as they relate to our research topic and objectives?
- What have we learned?
- What quotes about their experience stand out in your mind? Highlight them now.
- What are the emerging key insights? Are we noticing patterns across participants?
- What surprised you?
- What is a possible new avenue of exploration or inquiry?
- Write thoughts, feelings, frustrations, areas for improvement, etc.
- Are there voices we have not heard (e.g., experience length, age, hometown geographic location, gender?)
  - Do we need to hear from them to address our research objectives?
  - Can we note a need to follow up with these groups later in the project or recommend them for a subsequent effort?