

HOUSING FINANCE AGENCY TELEPHONE INTERVIEW GUIDE

Introduction/Purpose of the Study

My name is _____ and I'm a researcher from/consulting with the Urban Institute, a non-profit research organization located in Washington, DC. As you may have learned from the advance letter that was sent, the Urban Institute, on behalf of the Department of Housing and Urban Development (HUD), is studying the housing conditions and needs of Native Americans, Alaska Natives, and Native Hawaiians across the United States. One component of the study will identify challenges and opportunities associated with making mortgage loans to Native Americans on Indian land. We define Indian land in the study as land located within reservation boundaries. We understand that land status on reservations can differ, and we will ask about that in the survey.

We have selected your organization based on its programs that fund home mortgage lending on Indian land. Your participation is very important to the success of this study. These interviews will provide important information on homeownership and lending in Indian country, and on challenges to homeownership and lending in Indian country. We will use what we learn today and from other interviews to contribute to a report on housing conditions and needs among Native Americans. This report will be submitted to HUD to inform the federal government of housing challenges. The interview will take about 45 minutes

Would you like to participate in the survey?

[If YES] Would you like to complete the survey now?

[If YES] Go through the survey with the respondent.

Confidentiality Statement *[Interviewer must read this]:*

Before beginning the interview, I (we) want to thank you for agreeing to participate in this study and remind you that your participation is voluntary. You don't have to participate and you can decide not to answer any specific questions. You also may end the interview at any point. I (we) know that you are busy and will try to be as brief as possible. The interview today should last about 45 minutes. This interview is not part of an audit or a compliance review. We are interested in learning about your ideas, experiences, and opinions. There are no right or wrong answers.

In addition, before we start, I want to let you know that although we will take notes during these interviews, information is never repeated with the name of the respondent in any reports or in any discussions with supervisors, colleagues, or HUD. When we write our reports and discuss our findings, information from all the people we speak with is compiled and presented so that no one person can be identified.

Do you have any questions before we begin?

INTERVIEW QUESTIONS

1. What are the main programs the HFA uses to finance mortgage lending on Indian land?
2. Are the Indian land-oriented programs the same as or different from the HFA's overall mortgage programs?
3. What are the sources of funding for these Indian land-oriented programs?
4. When did these programs start?
5. What are the main objectives of these programs? (probe for benefits, opportunities and other objectives)
6. What are the main challenges that these programs are designed to address? (probe for challenges related to-- land and title, attracting applicants, qualifying applicants, and servicing/retaining mortgage borrowers)
7. Which lenders originate mortgages funded by these programs? How did you select these lenders?
8. What are the terms of loans (years to repay, interest rate, etc.) made under these Indian land-oriented programs? Are these Indian land-oriented mortgage terms the same as or different from the HFA's overall mortgages?
9. What are the underwriting standards (LTV, credit score, DTI, etc.) for these Indian land-oriented programs? Are these underwriting terms the same as or different from the HFA's overall mortgage underwriting standards?
10. Is pre-purchase counseling required under the Indian land-oriented programs? Why or why not? Is there anything unique about the pre-purchase counseling for the Indian land lending?
11. What are the most important strategies the HFA uses to attract, qualify and retain Native American mortgage borrowers on Indian lands?
12. What would happen to Native American borrowers if the HFA's Indian land programs were not available?
13. How have the loans performed? (probe for absolute and relative performance) Do the programs allow for forbearance or loan modifications?
14. What is the HFA's Native American mortgage loan activity (number of loans and total dollar volume) on Indian land between January 2009 and December 2010?

15. What is your assessment of the HUD Section 184 Program? What changes, if any, would you recommend?

NATIVE AMERICAN CDFI AND TRIBE-OWNED CREDIT UNION TELEPHONE INTERVIEW GUIDE

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We have selected your organization based on its reputation in the field for its success in originating mortgages for properties located on Indian land. Your participation is very important to the success of this study. These interviews will provide important information on homeownership and lending in Indian country, and on challenges to homeownership and lending in Indian country. We will use what we learn today and from other interviews to contribute to a report on housing conditions and needs among Native Americans. This report will be submitted to HUD to inform the federal government of housing challenges. The interview will take about 45 minutes

Would you like to participate in the survey?

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In addition, before we start, I want to let you know that although we will take notes during these interviews, information is never repeated with the name of the respondent in any reports or in any discussions with supervisors, colleagues, or HUD. When we write our reports and discuss our findings, information from all the people we speak with is compiled and presented so that no one person can be identified.

Do you have any questions before we begin?

INTERVIEW QUESTIONS

1. What are the main programs or mortgage products does your institution use when originating mortgages on Indian land?
2. Are these programs and products the same as or different from your other mortgage programs and products?
[If DIFFERENT] How are they different?
3. What are the sources of funding for these Indian land-oriented programs or products?
4. When did these programs/products start?
5. What are the main objectives of these programs/products? (probe for benefits, opportunities and other objectives)
6. What are the main challenges that these programs/products are designed to address? (probe for challenges related to--land and title, attracting applicants, qualifying applicants, and servicing/retaining mortgage borrowers)
7. What are the terms of loans (years to repay, interest rate, etc.) made under these Indian land-oriented programs? Are these Indian land-oriented mortgage terms the same as or different from your organization's overall mortgages?
8. What are the underwriting standards (LTV, credit score, DTI, etc.) for these Indian land-oriented programs/products? Are these underwriting terms the same as or different from your organization's other mortgage underwriting standards?
9. Is pre-purchase counseling required under the Indian land-oriented programs? Why or why not? Is there anything unique about the pre-purchase counseling for the Indian land lending?
10. What are the most important strategies your organization uses to attract, qualify and retain Native American mortgage borrowers on Indian lands?
11. What would happen to Native American borrowers if your programs/products were not available?
12. How have the loans performed? (probe for absolute and relative performance) Do the programs allow for forbearance or loan modifications?

13. What is the Native American mortgage loan activity (number of loans and total dollar volume) on Indian land between January 2009 and December 2010?

14. What is your assessment of the HUD Section 184 Program? What changes, if any, would you recommend?