



PAPERWORK REDUCTION ACT SUBMISSION:
SUPPORTING STATEMENT FOR THE U.S. DEPARTMENT OF
HOUSING AND URBAN DEVELOPMENT

TECHNICAL ASSISTANCE SERVICES FOR THE
HOMEOWNERSHIP PROGRAM EVALUATION

PUBLIC HOUSING AUTHORITY ON-SITE INTERVIEW GUIDES,
PUBLIC HOUSING AUTHORITY TELEPHONE INTERVIEW
GUIDES, AND SURVEY OF HOMEOWNERSHIP PROGRAM
PARTICIPANTS AND ELIGIBLE NONPARTICIPANTS

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A. JUSTIFICATION

A.1 NEED FOR INFORMATION

Introduction

The U.S. Department of Housing and Urban Development's (HUD) Office of Public and Indian Housing (PIH) offers resources to public housing authorities (PHAs) to encourage homeownership. Among others, these resources include the Section 5(h) Program; the Section 32 Program, which replaced Section 5(h); and the Resident Opportunities and Self-Sufficiency grant program (ROSS), which provides funds for four program areas including Homeownership Supportive Services and the Housing Choice Voucher Homeownership program. The major objectives of this assignment are to evaluate the Section 5(h) and Section 32 programs, to examine the role of ROSS and the HCV Homeownership programs in enhancing their effectiveness, and to identify ways of increasing the impact of Section 32 and encouraging PHAs to participate in it.

The Office of Policy, Program and Legislative Initiatives (OPPLI) within PIH of the U.S. Department of Housing and Urban Development is evaluating the Section 5(h) and Section 32 homeownership programs and will provide training on these programs at one HUD conference.

Over a 40-year period HUD has developed numerous single-family and multifamily housing programs focused on helping low- and moderate-income households achieve homeownership. The programs approach that goal by two different routes: supply and demand. The supply approach concentrates on the development of ownership units—by means of acquisition, new construction, or conversion (adaptive use). The demand-side approach enables households to buy homes by enhancing their purchasing power—through lower mortgage interest rates, downpayment assistance, or other means. In communities where development of ownership units has proved the more appropriate strategy, the HOPE III, HOPE VI, HOME, Section 5(h), and Section 32 programs have been utilized. In communities where helping lower-income households to purchase existing homes through the real estate market is more effective, HOPE III, HOPE VI, Section 32, HOME downpayment assistance, and Housing Choice Vouchers have been employed.

Increased emphasis on homeownership for low-income households during the 1980s and a growing conviction that public housing residents could manage their own housing—and in some circumstances become successful homeowners—led HUD to assert that under Section 5(h) of the 1937 Housing Act a housing authority had the right to sell public housing to residents. It encouraged PHAs to do just that and provided guidance and assistance to PHAs that moved ahead with homeownership programs. The major obstacles faced by this program, and also by HOPE I and HOPE II programs, were the devilishly difficult process of making public housing units appropriate for sale—with respect to condition, design, and location—and the inability, except in a few cases, to create a mixed-income environment.

The establishment of the HOPE VI program (Section 24 of the U.S. Housing Act provided the statutory authority that enabled homeownership activities under the HOPE VI program) soon demonstrated that a PHA could create a mixed-financing and mixed-income homeownership program through either acquisition/rehab or new construction. Early in the program it became clear that HOPE VI could also be used to establish a second-mortgage program that could accomplish two objectives: (1) it could significantly and effectively increase purchasing power, and (2) it could make use of existing housing units, which, being less expensive, had been the primary means of attaining homeownership for the vast majority of homebuyers.

As the homeownership programs evolved, needed changes took place. Success of the HOPE VI program paved the way for replacement of Section 5(h) with Section 32 in 2003. Under this new legislation, a PHA was authorized to continue selling all or a portion of a public housing development to eligible public housing residents, but also to low-income households who were not in public housing. Moreover, the legislation authorized HUD to provide Capital Fund assistance both directly to public housing families for the purchase of homes and to PHAs for the acquisition of homes that would be sold to low-income families. With these changes, a PHA could establish a homeownership program that incorporated conversion, acquisition, and purchasing assistance. Section 24 and Section 32 therefore instituted both supply and demand features within their programs.

This is the first national-level study of the Section 5(h) and Section 32 programs. The evaluation will answer a number of important questions about the homeownership programs¹. The proposed research includes both quantitative and qualitative analyses and will accomplish the following:

- Document basic data about the programs to supplement information that HUD already has through the Public and Indian Housing Information Center (PIC) data systems and through the Resident Opportunities and Self Sufficiency (ROSS) grant program.
- Indicate which characteristics and approaches distinguish successful users of the programs from those who were either unsuccessful or refused to participate.
- Examine the role of partnerships in implementing the programs and determine whether purchase and resale entities (PREs) can work—and which work most successfully.

¹ Homeowners for the purpose of this study includes only those who obtained ownership of a home through either the Section 32 or Section 5(h) program. This study will utilize the HOME Investment Partnerships Program definition of homeownership which is as follows: “Homeownership means ownership in fee simple title or a 99 year leasehold interest in a one- to four-unit dwelling or in a condominium unit, or equivalent form of ownership approved by HUD. The ownership interest may be subject only to the restrictions on resale required under 24 CFR § 92.254(a); mortgages, deeds of trust, or other liens or instruments securing debt on the property as approved by the participating jurisdiction; or any other restrictions or encumbrances that do not impair the good and marketable nature of title to the ownership interest.” (24 CFR § 92.2)

- Examine features of the programs, their administration, the local market, and characteristics of the affected households in order to determine which features foster success (or failure).
- Assess the program experience of participants and the perceived benefits and burdens of resulting homeownership. Discover why some households participated and others did not.
- Identify potential enhancements to current data systems that would enable performance monitoring to reflect homeownership activity more accurately.
- Obtain suggestions from PHAs and households for improving and expanding the programs.

The PHA population for this study is PHAs with HUD-approved Section 32 and Section 5(h) programs. This research will focus on a purposive sample of PHAs that have participated in these programs since the Section 5(h) program's inception in the 1990s and have had active programs at some time since 1998. This sample of PHAs is not intended to be statistically representative of all PHAs in the United States. In collecting and analyzing information from multiple sources, we will organize the research questions into the following main areas:

- Characteristics of PHAs that participate in the program, contrasted with those that do not.
- Characteristics of each PHA's homeownership program.
- Program components and implementation.
- Program organizational structure.
- Program accomplishments and challenges.
- Profile of households that participate versus those that do not.
- Program experience of household participants.
- Benefits and burdens of homeownership.
- Program successes and issues.

To collect information on each topic, we will (1) collect and review available agency documents, including applications; (2) abstract data from participant and non-participant files from PHAs; (3) review and analyze PIC administrative data; (4) collect and review relevant reports and local program evaluations; (5) conduct discussions with agency staff, partners, consultants, and service providers; and (6) conduct telephone interviews with households that have participated in the programs and those that were eligible to participate but chose not to do so. This package addresses the proposed research for the three primary data collection methods which are:

- Conducting on-site interviews with 22 PHAs that administer a Section 32 and/or Section 5(h) program (“PHA On-Site Interviews”) and have at least 5 closings as well as 3 PHAs that have approved public housing homeownership programs but no closings.
- Conducting telephone case study discussions with 25 PHAs (“PHA Telephone Interviews”).
- Conducting telephone interviews with a total of 540 respondents, including those who have participated in the program and those who were eligible to participate, but chose not to do so (“Household Surveys”).

The research and analysis at the PHA level is predominantly qualitative in nature and includes on-site and telephone interviews with PHA staff. The research at the household level has both qualitative and quantitative components. The qualitative research focuses on the participants’ experiences with and perception of their respective PHA’s Section 32/5(h) program. The quantitative research focuses on the participants’ characteristics (i.e., household size, income).

Exhibit A-1 presents the key research issues and questions addressed by this research and the planned analytical approaches to collecting and analyzing the information that is required to address the research issues.

EXHIBIT A-1. RESEARCH TOPICS AND DATA SOURCES				
RESEARCH ISSUES/TOPICS	PHA SITE VISITS (STAFF/DOCUMENTS/ REPORTS)	HOUSEHOLDS	ADMINISTRATIVE DATA	PHA TELEPHONE CALLS
ADOPTION PATTERNS AMONG PHAS/CHARACTERISTICS OF PHAS				
What are the adoption patterns among PHAs and participants?	✓		✓	✓
What are the common characteristics of PHAs with homeownership programs versus those without homeownership programs?	✓		✓	
What are the types and sizes of programs administered? (e.g., low-rent, tenant-based vouchers, project-based vouchers)	✓		✓	
What is the primary motivation for being in the homeownership program?	✓		✓	
Does the PHA use other related programs to support the implementation of the homeownership program? (e.g., Family Self-Sufficiency (FSS) Resident Opportunities and Self-Sufficiency Grant Program (ROSS), HCV homeownership).	✓		✓	
What experience does the PHA have with other homeownership programs? (e.g., Section 8, HOPE VI)	✓		✓	
What is the level of continuity of PHA staff?	✓			
How does resident homeownership fit within the PHA=s strategic goals?	✓			
CHARACTERISTICS OF PHAS= SECTION 32/5(H) HOMEOWNERSHIP PROGRAMS/ PROGRAM MODELS				
What is the overall design of the program?	✓			
What resources are dedicated to the program? (e.g., PHA operating funds, grants)	✓		✓	✓
What criteria are used to determine which units to include in the program?	✓			✓
EXHIBIT A-1. RESEARCH TOPICS AND DATA SOURCES (CONTINUED)				

RESEARCH ISSUES/TOPICS	PHA SITE VISITS (STAFF/DOCUMENTS/ REPORTS)	HOUSEHOLDS	ADMINISTRATIVE DATA	PHA TELEPHONE CALLS
What are the characteristics of the units in the program? (e.g., structure type, unit size, location, condition prior to inclusion in the program, and neighborhood characteristics)	✓		✓	✓
What type(s) of housing are offered? (e.g., rehabilitated existing units, new construction)	✓		✓	✓
What general types of programs do PHAs undertake? Are there distinct program models?	✓			✓
HOMEOWNERSHIP PROGRAM COMPONENTS AND IMPLEMENTATION				
What is the development process that is used in the program?	✓			
How did participants hear of the program? Did the PHA recruit them? How is the program marketed/recruited?	✓	✓		
Are there eligibility criteria from the PHA? If so, what are they? Are there special targeting efforts?	✓	✓		✓
Were additional resources offered or needed? (e.g., home- ownership counseling, or other pre- or post-purchase supportive services related to owning a home or financial planning)	✓	✓		✓
What kind of financing structures, underwriting, and mortgage servicing models are the lenders using? (including second, third, and adjustable rate mortgages)	✓			✓
What management information monitoring and evaluation systems are used by the PHA? (e.g., types of data collected, frequency, over what time periods)	✓			

EXHIBIT A-1. Research Topics and Data Sources (CONTINUED)				
RESEARCH ISSUES/TOPICS	PHA SITE VISITS (STAFF/DOCUMENTS/ REPORTS)	HOUSEHOLDS	ADMINISTRATIVE DATA	PHA TELEPHONE CALLS
WHAT ARE THE INTERNAL FACTORS THAT AFFECT THE PROGRAM GOALS/DESIGN? (E.G., PHA OVERALL GOALS, LEADERSHIP PREFERENCES)	✓			
WHAT ARE THE EXTERNAL FACTORS THAT AFFECT THE PROGRAM GOALS/DESIGN? (E.G., HOUSING MARKET CONDITIONS, NEIGHBORHOOD CHARACTERISTICS, POLITICAL CLIMATE, ADVOCACY COMMUNITY)	✓			
PROGRAM ORGANIZATIONAL STRUCTURE				
IS EACH KEY PROGRAM COMPONENT ADMINISTERED BY IN-HOUSE STAFF OR A THIRD PARTY?	✓			✓
ARE PURCHASE AND RESALE ENTITIES (PREs) USED IN THE PROGRAM?	✓			✓
WHAT STAFF RESOURCES ARE ALLOCATED TO THE PROGRAM? (E.G., NUMBER OF FULL-TIME STAFF FOR EACH KEY PROGRAM COMPONENT)	✓			
WHAT IS THE LEVEL OF CONTINUITY FOR KEY HOMEOWNERSHIP PROGRAM STAFF/ SERVICE PROVIDERS/ CONSULTANTS?	✓			✓
WHAT KIND OF PARTNERSHIPS IS THE PHA FORMING TO IMPLEMENT THE PROGRAM?	✓			✓
WHAT IS THE TIME FRAME FOR THE PROGRAM IMPLEMENTATION?	✓			✓
PROGRAM ACCOMPLISHMENTS AND CHALLENGES				
HOW SUCCESSFUL DOES THE PHA FEEL THE PROGRAM IS?	✓			✓
HOW MANY CLOSINGS HAS THE PHA HAD AND HOW MANY CLOSINGS ARE PENDING?	✓		✓	✓
WHAT ARE OTHER PROGRAM ACCOMPLISHMENTS? (E.G., NUMBER OF UNITS BUILT OR REHABILITATED, NUMBER OF PENDING CLOSINGS)	✓		✓	✓

EXHIBIT A-1. Research Topics and Data Sources (CONTINUED)				
RESEARCH ISSUES/TOPICS	PHA SITE VISITS (STAFF/DOCUMENTS/ REPORTS)	HOUSEHOLDS	ADMINISTRATIVE DATA	PHA TELEPHONE CALLS
HOW MANY DEFAULTS HAS THE PHA HAD? WHAT STEPS ARE IN PLACE TO PREVENT DEFAULTS?	✓			
WHAT ARE THE PROGRAM PROBLEMS/FAILURES? (E.G., DEFAULTS, VACANT UNITS)	✓		✓	
WHAT ARE THE REASONS FOR A PHA=S ABSENCE WITH NO REPORTED CLOSES?	✓			✓
WHAT ARE THE PERCEIVED BARRIERS TO AND INCENTIVES FOR HOMEOWNERSHIP PROGRAM PARTICIPATION AMONG PHAS?	✓			✓
WHAT ARE THE POSITIVE AND NEGATIVE ASPECTS OF THE HUD PROGRAM REQUIREMENTS?	✓			✓
PROFILES OF HOUSEHOLDS				
WHAT ARE THE CHARACTERISTICS OF HOUSEHOLDS IN THE PROGRAM? (E.G., HOUSEHOLD COMPOSITION, AGE, GENDER, RACE, ETHNICITY, EDUCATION ATTAINMENT, AND EMPLOYMENT STATUS OF HOUSEHOLDERS)	✓	✓	✓	
WHAT IS THE HOUSEHOLD INCOME BEFORE AND AFTER PROGRAM PARTICIPATION?	✓	✓	✓	
WHAT DO WE KNOW ABOUT HOME BUYERS/PROGRAM PARTICIPANTS? DO THEY DIFFER SIGNIFICANTLY FROM OTHER SUBSIDIZED HOUSEHOLDS?	✓	✓	✓	
WHAT PROPORTION OF HOMEBUYERS/PROGRAM PARTICIPANTS HAVE LEFT SUBSIDIZED RENT PROGRAMS FOR HOMEOWNERSHIP?	✓	✓	✓	
WHAT ARE THE CHARACTERISTICS OF HOUSING BEFORE VERSUS AFTER PROGRAM PARTICIPATION? (E.G., TENURE, TYPE, CONDITION, PERCEPTIONS OF HOUSING)		✓		
WHAT ARE THE HOUSING COSTS BEFORE VERSUS AFTER PROGRAM PARTICIPATION?		✓		

EXHIBIT A-1. Research Topics and Data Sources (CONTINUED)				
RESEARCH ISSUES/TOPICS	PHA SITE VISITS (STAFF/DOCUMENTS/ REPORTS)	HOUSEHOLDS	ADMINISTRATIVE DATA	PHA TELEPHONE CALLS
HOUSEHOLDS= EXPERIENCE WITH PROGRAM				
WHAT ARE PARTICIPANTS' PERCEPTIONS OF/EXPERIENCE WITH THE HOMEOWNERSHIP PROGRAM PROCESS? (E.G., ELIGIBILITY CRITERIA, RECRUITMENT, APPLICATION PROCESS, PRE-PURCHASE COUNSELING AND TRAINING, POST-PURCHASE COUNSELING AND TRAINING, ASSISTANCE/SUPPORT WITH PROBLEMS ENCOUNTERED AS OWNER, AND ONGOING CONTACT WITH HOMEOWNERSHIP PROGRAM)		✓		
BEFORE PARTICIPATING IN THE PROGRAM, WHAT WAS THEIR KNOWLEDGE OF THE HOMEOWNERSHIP PROCESS? WERE THEY PREVIOUSLY HOMEOWNERS? RENTERS?		✓		
WHAT ARE PARTICIPANTS= EXPERIENCES REGARDING THE PROGRAM=S BARRIERS AND STRENGTHS?		✓		
WHAT ARE THEIR PERCEPTIONS OF HOME AND NEIGHBORHOOD CHOICES AND FINANCING TERMS?		✓		
ARE HOMEOWNERS STILL IN THE UNITS THEY PURCHASED THROUGH THE PROGRAM? HOW LONG HAS IT BEEN (YEARS) SINCE THEIR PURCHASE?	✓	✓		
HAVE PAST PROGRAM HOMEOWNERS PURCHASED ANOTHER HOME OR RETURNED TO A RENTAL UNIT?	✓	✓		
HOW MANY HOUSEHOLDS ARE NO LONGER IN THE PROGRAM AND WHAT ARE THEIR CHARACTERISTICS? WHY WERE PARTICIPANTS UNSUCCESSFUL IN THEIR HOME PURCHASE ATTEMPT/EXPERIENCE?	✓	✓		
BENEFITS/BURDENS OF HOMEOWNERSHIP				
DID THE PROGRAM ADEQUATELY PREPARE PARTICIPANTS FOR HOMEOWNERSHIP?	✓	✓		
ARE THE PARTICIPANTS AWARE OF THE FINANCIAL BENEFITS/BURDENS OF HOMEOWNERSHIP?		✓		

EXHIBIT A-1.Research Topics and Data Sources **(CONTINUED)**

RESEARCH ISSUES/TOPICS	PHA SITE VISITS (STAFF/DOCUMENTS/ REPORTS)	HOUSEHOLDS	ADMINISTRATIVE DATA	PHA TELEPHONE CALLS
ARE THE PARTICIPANTS GENERALLY SATISFIED WITH HOMEOWNERSHIP?		✓		
WHAT ARE THE PARTICIPANTS' ATTITUDES TOWARDS HOMEOWNERSHIP BEFORE AND AFTER PROGRAM PARTICIPATION?		✓		
DIFFERENCES BETWEEN PARTICIPANTS AND NON-PARTICIPANTS				
WHAT ARE THE CHARACTERISTICS OF HOMEOWNERS AND OTHER PROGRAM PARTICIPANTS VERSUS NON-PARTICIPANTS?	✓	✓	✓	
WHAT ARE THE CHARACTERISTICS OF SUCCESSFUL HOMEOWNERS VERSUS OTHER PROGRAM PARTICIPANTS?	✓	✓	✓	
PROGRAM SUCCESSES/ISSUES				
WHAT ARE THE NOTABLE/UNIQUE PROGRAM FEATURES AND ACTIVITIES OF SPECIFIC PHAS?	✓			
WHAT IS THE IMPACT OF SELF-SUFFICIENCY AND RELATED PROGRAMS ON PARTICIPANT SUCCESS?	✓	✓	✓	
WHAT HUD PROGRAM/RULES CHANGES ARE NEEDED TO INCREASE/ENHANCE/IMPROVE PHA PARTICIPATION?	✓			✓
WHAT HUD PROGRAM/RULES CHANGES ARE NEEDED TO ENHANCE THE PHAS= PROGRAMS?	✓			✓
WHAT HUD PROGRAM/RULES CHANGES ARE NEEDED TO MAKE THE PHAS= PROGRAMS= MORE SUCCESSFUL?	✓			✓
WHAT POTENTIAL DATA ENHANCEMENTS WOULD ALLOW PERFORMANCE MONITORING TO MORE ACCURATELY CAPTURE HOMEOWNERSHIP ACTIVITY WITHIN CURRENT DATA SYSTEMS?	✓			✓

A.2 USE OF THE INFORMATION

The key objectives of this assignment are to provide a detailed assessment of the homeownership programs of the 25 PHAs selected for the study, to identify their strengths and weaknesses and, if appropriate, to make recommendations for changing the programs to make them more effective. This includes assessing factors affecting the implementation of the programs by PHAs and the effectiveness of the programs in meeting the needs of the resident participants. This evaluation will provide valuable information regarding the characteristics of PHAs that have used Section 5(h) and/or Section 32 versus those that have not. Some of the characteristics that will be examined include:

- PHA size (i.e., total number of public housing units and Housing Choice Vouchers)
- Additional homeownership programs that PHA operates (i.e., HCV or HOPE VI)
- Continuity of PHA staff
- PHA geographic location
- Community type in which units are located (i.e., suburban, urban, or rural)
- Amount of fiscal resources dedicated to the Section 32/5(h) homeownership program
- Characteristics of units sold through the program including structure type, unit size, location, condition prior to inclusion in the program, and neighborhood characteristics
- Use of Purchase and Resale Entities (PREs) in the program
- Number of units approved for sale through the Section 32/5(h) program
- Number of units sold to date through the program
- Number of default loans
- Number of units built or rehabilitated
- Program outreach methods used by the PHA
- Financing structure used
- Eligibility criteria for participation in the program
- Use of pre- and post-purchase counseling

Because these homeownership programs have not been examined in detail, we will provide basic descriptions of the PHAs that use the programs. For example, we will ascertain—based on the number and types of housing administered—whether (and to what extent) PHAs that use the programs differ in size from those that do not. We will also examine factors that might affect PHAs' willingness or ability to participate in the Section 5(h) and/or Section 32 programs, such as continuity of staff or past experience with other homeownership programs (e.g., HOPE III, HOPE IV, HOME, Housing Choice Voucher, Family Self-Sufficiency, ROSS). We will find out what motivates PHAs to participate in Section 5(h) and Section 32 programs and how the programs relate to their strategic goals. Most of the information used in this analysis will come from our review of PIC data, discussions with PHA staff during on-site interviews and telephone calls, interviews with program participants and nonparticipants in the homeownership programs, and a review of program documents.

Facilitating technical assistance to PHAs is also an objective of the proposed study. The information obtained through AREA's case studies and survey interviews will enable HUD to provide technical assistance to PHAs on effectively administering homeownership programs.

A.3 USE OF INFORMATION TECHNOLOGY TO REDUCE BURDEN

PHA On-Site and Telephone Interviews

There is no technology per se that will limit respondent burden for the contacts with the agencies. To further reduce respondent burden, AREA will utilize the PIC database in analyzing data for two quantitative data analyses. The first analysis will focus on the PHA level and identify program participation activities. AREA will identify program adoption patterns for Section 32 and Section 5(h). We will also look at the characteristics of PHAs with homeownership programs that utilized the ROSS Homeownership Supportive Services grant program or the HCV Homeownership Voucher program. AREA will review the key factors affecting program adoption and participation and their importance to generating successful outcomes for the PHAs.

AREA will also analyze data on households from the PIC data and abstract forms on participant characteristics. The PIC database is comprised of administrative data for current and former households assisted under the public housing and HCV rental assistance programs. This data was previously submitted by PHAs and is covered under OMB approval number 2577-0083. When we select the samples of program participants and non-participants at the PHA, we will use an abstract form to collect demographic data on each potential respondent. We will look at the key demographic variables in comparing profiles of homeowners with the profiles of public housing tenants. The analysis of household characteristics will enable AREA to construct a pattern of program participation for the households and identify factors that contribute to program adoption and sustainable homeownership outcomes. Therefore, when the PHAs are interviewed – either in-person or on the telephone – they will only be asked for information that was not available in those previously submitted administrative records. This will allow us to tailor the interview guide to each PHA.

Household Surveys

Lists of eligible respondents will be obtained during on-site visits with the 22 PHAs who have at least 5 closings in the Section 32 or Section 5(h) programs since 1998. Agencies will have the option to send their lists of selected clients to AREA via email. The materials that will be used to request information from the agencies have been designed in a way that minimizes respondent burden. For instance, we are utilizing computer technology to maintain survey contact information and personalized letters to both agencies and participants that introduce the study to respondents. AREA will also maintain a toll-free telephone line to answer respondents' questions during data collection and agency questions during respondent selection.

A.4 EFFORTS TO IDENTIFY AND AVOID DUPLICATION AND EASE RESPONDENT BURDEN

Every effort has been made to avoid duplication and reduce respondent burden. The data collection process does not duplicate information already collected by HUD; nor does it duplicate any information currently being collected. There is no information available elsewhere that can be used to evaluate homeownership programs for participants in public housing homeownership programs who are not part of the HCV program. (That program was evaluated in 2003^{2, 3}.) Efforts to identify duplicate sources of information included a review of recent literature and surveys.

PHA On-Site Interviews

The case-study visits will consist of on-site interviews with 25 PHAs broken into two groups of 22 and three PHAs. Additional information will be collected through analysis of PIC data from HUD for a five-year period for all public housing residents in the country.

PHA Telephone Interviews

The telephone case study discussions with 25 PHAs will be conducted by telephone, using an interview guide tailored to collect only the information needed by AREA for our analysis and tailored to the individual PHA that we will be calling.

Household Survey

The household survey will be conducted via telephone. The survey will be programmed as a web-based survey, but administered by telephone interviewers. This will allow the survey to function as a Computer-Assisted Telephone Interview (CATI). The web-based survey will take the interviewer to the next applicable question, thus reducing the time needed to administer the questionnaire. The proposed questionnaire and contact procedures have been designed in a way that minimizes respondent burden. For instance, responses to many of the questions are closed-ended. The questionnaire will be pretested prior to the site visits, and further adjustments will be made to the questionnaire, based on the pretest results.

A.5 MINIMIZING BURDEN ON SMALL ENTITIES

The data sources affected by the study covered by this request for review will be agencies of state and local government; public purpose, quasi-governmental agencies; and clients who are private citizens. We have designed the sample to minimize the burden on both the agencies and the client respondents.

PHA On-Site Interviews

² U.S. Department of Housing and Urban Development (2003, July). *Voucher Homeownership Assessment: Volume 1 - Cross-Site Analysis (July 2003, 132p.)*. Retrieved March 8, 2006 from , Web site: http://www.huduser.org/Publications/PDF/MSD_Book_VOL1.pdf

³ U.S. Department of Housing and Urban Development (2003, July). *Volume 2 - Case Studies (July 2003, 162 p.)*. Retrieved March 8, 2006 from , Web site: http://www.huduser.org/Publications/PDF/MSD_Book_Vol2.pdf

The interviews with the Executive Director and Homeownership Program Manager will be administered in person and will take no longer than two hours each. To further minimize the burden, AREA will request that the PHA provide copies of existing records in advance of the site visit which will require an estimated three hours. Each PHA will also prepare a list of eligible program participants and non-participants for the household survey which will require an estimated one-hour.

PHA Telephone Interviews

The telephone interviews will entail a two-hour interview with each PHA.

Household Survey

The survey of 540 households will be administered as a telephone interview and will take no longer than 30 minutes.

A.6 CONSEQUENCES OF LESS FREQUENT DATA COLLECTION

This data collection effort will provide PIH with information on the effectiveness of the homeownership program—information that can be used to improve the program for participants and further encourage homeownership among low-income households. In order to achieve the research goal—to gather information on the Section 32 and Section 5(h) homeownership programs that have been implemented by public housing agencies across the country—a purposive sample of 25 PHAs will be selected for telephone case study discussions and a statistically-valid sample of 540 households will be interviewed about the homeownership programs. The survey scope and burden have been reduced as much as possible without sacrificing the statistical value of the information to be collected.

A.7 SPECIAL CIRCUMSTANCES

The data collection effort will be conducted according to the guidelines specified in 5 CFR 1320.6.

A.8 FEDERAL REGISTER NOTICE AND CONSULTATION OUTSIDE THE AGENCY

As required by 5 CFR. § 1320.8(d), PIH will publish a notice seeking public comment on the proposed collections of information. Consistent with the requirements of the Paperwork Reduction Act, the survey instrument used to study homeownership participants' and eligible nonparticipants' experiences with the homeownership program and process will be made available to interested parties upon request to PIH staff.

The initial notice requesting comments appeared on pages 55208-55209 of the September 21 2006 edition, Volume 71, Number 783 of the Federal Register. A copy of the notice is attached in Appendix A.

PIH has contracted with AREA to obtain their views on the availability of data, the frequency of data collection, the content of questionnaires, discussion guides, data elements, and other issues.

A.9 REMUNERATION

Not applicable. No payments or gifts will be provided to respondents.

A.10 ASSURANCES OF CONFIDENTIALITY

PHA On-Site and Telephone Interviews

The information gathered during the case study site visits and telephone interviews with PHAs will not be confidential. AREA will advise the PHA staff that the information is not confidential and that it will be reported by PHA name as part of the final report and published case studies.

Household Survey

AREA will obtain from the PHA the name and contact information for individuals who participated or are currently participating in the Section 32 and Section 5(h) homeownership programs. Household members' names and contact information will be confidential. AREA will advise the PHA that households will be contacted by AREA for participation in the survey. Information provided by household members will be aggregated in order to maintain participants' confidentiality.

Confidentiality is an important part of the study design for the telephone survey of households. In response to this concern, AREA will ensure the confidentiality of all individuals who provide data. A pledge of confidentiality is a major positive incentive for potential respondents to participate in the study. Its absence would be a significant deterrent and could create complications in implementing the study. AREA will take the following precautions to ensure the confidentiality of all data collected:

- All AREA staff, including analysts, coders, editors, and keypunchers, will be instructed in the confidentiality requirements of the study and will sign statements affirming their obligation to maintain confidentiality.
- Information will be reviewed and data will be cleaned only by AREA staff.
- Data files that are delivered will contain no personal identifiers for respondents.

- Analysis and publication of study findings for the participant survey will be in terms of aggregated statistics only.

Appendix C presents the confidentiality agreement that all AREA staff must sign. This agreement requires the signer to keep confidential any and all information about individual respondents to which they may gain access. Any AREA employee who violates this agreement is subject to dismissal and to possible civil and criminal penalties.

A.11 SENSITIVE INFORMATION

PHA On-Site Interviews

The case-study visits do not entail responses to sensitive issues. The study will ask the respondents about the PHAs' homeownership program and how that program is administered. For PHAs that do not have homeownership programs, questions will focus on reasons for nonparticipation.

PHA Telephone Interviews

The case-study telephone interviews also do not entail responses to sensitive issues. The study will ask the respondents about the PHAs' homeownership program, and how that program is administered. For PHAs that do not have homeownership programs, questions will focus on reasons for nonparticipation.

Household Surveys

The telephone survey of homeownership participants and eligible nonparticipants does not entail responses to sensitive issues. The study will ask the opinions of the respondents about the homeownership program. The survey interviewers will assure respondents that their answers will not be connected with their names, and that all results will only be reported in statistical totals.

A.12 HOUR BURDEN OF INFORMATION COLLECTION TO RESPONDENTS

The cost to respondents of the study will be in terms of their time only. An estimate of the monetized value of participants' time is provided below.

PHA On-Site Interviews

The case-study site visits will take place over the course of two days and require approximately eight hours of PHA staff time. Based on the valuation of a respondent's time at \$20 per hour, the respondent burden for each site visit will be \$160.

PHA Telephone Interviews

The telephone interviews with the additional 25 PHAs will each take approximately two hours of PHA staff time. Based on the valuation of a respondent's time at \$20 per hour, the respondent burden for each telephone case study will be \$40.

Household Surveys

The survey instrument takes about one-half hour. Based on the valuation of a participant's time at \$20 per hour, the respondent burden for each participant will be ten dollars per survey.

Exhibit A-2 presents the estimated hour and annual cost response burden for respondents.

EXHIBIT A-2. ESTIMATED HOUR AND ANNUAL COST RESPONSE BURDEN					
DATA COLLECTION ACTIVITY	NUMBER OF RESPONDENTS	RESPONSES PER RESPONDENT	HOURS PER RESPONSE	ANNUAL BURDEN (HOURS)	ANNUAL BURDEN (COST)
PHA Case-Study Site Visits	25	2	4.0	200	\$4,000
PHA Telephone Interviews	25	1	2.0	50	\$1,000
Household Survey of Participants and Non-participants	540	1	0.5	270	\$5,400
Total	590	4	6.5	520	\$10,400

A.13 PROVIDE AN ESTIMATE OF THE TOTAL ANNUAL COST BURDEN TO RESPONDENTS OR RECORD KEEPERS RESULTING FROM THE COLLECTION OF INFORMATION

Total annual cost burden excluding respondent time is zero (see Exhibit A-2).

A.14 ANNUAL COST TO THE FEDERAL GOVERNMENT

The overall cost of this research to the federal government is presented in Exhibit A-3.

EXHIBIT A-3. OVERALL COST TO THE FEDERAL GOVERNMENT	
Personnel (plus consultants)	\$786,329.20
Travel	\$73,987.00
Telephone	\$13,797.50
Other direct	\$8,651.46
Total direct charges (per contract)	\$96,435.96

Total	\$882,765.16
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A.15 PROGRAM CHANGES

This research involves a new collection of information.

A.16 PLANS FOR PUBLISHING

HUD will present the following information at a conference to report on the key findings from the research regarding the program models, implementation steps, and program changes necessary to train PHAs in how to implement sustainable homeownership programs. The Final Report will be provided within 8 months of completing the data collection.

The core of this study will involve documenting local experiences with Section 5(h) and Section 32 homeownership programs from the point at which housing agencies first implemented the programs to the present. We will focus, however, on programs that have been active since 1998. Topics to be covered include the strategies, the goals and objectives, and the implementation experiences of each of the 25 PHAs selected for site visits.

PHA On-Site Interviews

We will gather the needed information through field visits to 22 selected PHAs that have homeownership programs with at least five units sold and 3 PHAs that have approved homeownership programs but no units sold for a total of 25 case studies. Field-visit methodology involves travel by two people (one senior and one more-junior staff person) to each of the 25 sites for a two-day visit. Before each visit, the field team will review written documentation and available data; identify relevant persons in and outside the agency who might provide information and insight into the design and implementation of the homeownership program; and work with local staff to begin developing a list of households from which to recruit survey respondents.

PHA Telephone Interviews

We will conduct telephone discussions with up to 25 PHAs using discussion guides. (See Appendix E-2 and E-3.) The major purpose of the additional telephone interviews is to identify ways to enhance the Section 32 homeownership program, increase its impact, and encourage greater participation by housing authorities. The discussions will give us an opportunity to test ideas regarding strengths and limitations of the existing homeownership program and ways that they can be improved. The questions addressed to each PHA may vary slightly depending on each PHA's characteristics, perspectives, and experience, such as the following:

- Experience with Section 5(h) and/or Section 32 programs.
- Experience with other homeownership programs, such as the Housing Choice Voucher, HOPE III, HOPE VI, or HOME programs.
- Agency size, geographic location, local housing market conditions, and other internal and external factors that might affect perceptions of and/or experience with the Section 5(h) and/or Section 32 programs.
- Expressed reluctance to participate in the Section 5(h) and/or Section 32 programs.

AREA will work closely with HUD to identify and select PHAs for on-site and telephone interviews.

Household Survey

We will examine the characteristics of households involved in homeownership programs—both those who have already become homeowners and those who are current program participants—and compare them with the profile of households who are eligible for subsidized housing but are not participating in the programs. We will also examine changes that households experience after becoming homeowners, including changes in income and housing costs. In our interviews with households, we will probe for perceptions of the benefits and burdens of homeownership; satisfaction with the housing that they acquired and the neighborhoods in which units are located; and perceptions of and experience with the homeownership program itself, including recruitment, application and eligibility reviews, pre- and post-purchase counseling and training, assistance and support with problems upon becoming owners, and ongoing contact with PHAs and homeownership program administrators.

The survey will inform PIH policy and practice by documenting basic program information and by comparing perspectives of participants and eligible nonparticipants. The results will inform the

EXHIBIT A-4. DATA COLLECTION TIMETABLE	
DATA COLLECTION ACTIVITY	END DATES
PHA Site Visits	3 months after OMB Clearance
Household Survey	5 months after OMB Clearance
Data Editing, Coding, and Key Entry	6 months after OMB Clearance
PHA Telephone Interviews	5 months after OMB Clearance
Final Findings Report	8 months after OMB Clearance

development of PIH’s programs and policies. The timetable for the PHA on-site interviews, PHA telephone interviews, and household survey is shown in Exhibit A-4.

A.17 DISPLAY OF EXPIRATION DATE OF OMB APPROVAL

PIH is not seeking an exemption from displaying the expiration date of OMB approval.

**A.18 EXCEPTION FOR ITEM 19, "CERTIFICATION FOR PAPERWORK REDUCTION ACT SUBMISSIONS."
OF OMB FORM 83-I**

PIH is not requesting any exceptions from OMB Form 83-I.

B. COLLECTION OF INFORMATION EMPLOYING STATISTICAL METHODS

B.1 RESPONDENT UNIVERSE AND SAMPLING METHODS

PHA On-Site Interviews

The sample of PHAs will be selected purposively by the project team. There will be 22 PHAs selected from a population of approximately 120 PHAs that have had Section 32 and Section 5(h) homeownership programs since 1998. The selection of these 22 PHAs will provide the basis for the household sampling frame. These PHAs are not a stratified sample of all the approximately 2,600 PHAs in the United States.

PHA Telephone Interviews

In addition to the case-study site visits with 25 PHAs, the research team will conduct telephone discussions with another group of up to 25 PHAs. These interviews will be conducted after the case-study visits and preliminary reports have been completed. These PHAs will be purposively selected as well.

Household Survey

In selecting households for interviews, AREA will develop a list of household program participants from the two homeownership programs. AREA will contact the 22 selected PHAs to develop two lists of households:

- A list of household program participants who were successful homebuyers in one of the two programs; and
- A list of households that were prime candidates but did not become homebuyers, e.g., applicants with credit problems or FSS participants with significant escrow account balances that otherwise would have been considered good candidates for homeownership.

The sample of households will be representative of the 22 selected PHAs. We determined that it was most important to link the household interviews to the PHAs that we visit. Therefore, the team will select samples of households from the 22 PHAs that we visit and that have active homeownership programs with a specific minimum number of units. We plan to develop two sample frames—one comprising active homeowners and one comprising households that could have become homeowners—at each of the 22 PHAs. We will select samples from the two groups at each PHA. In PHAs where the number of homeowners is small, we will interview the universe of households and achieve a very reliable sample for that PHA. In PHAs with large numbers of homeowners, the sample we select may provide a comparatively high error rate for that particular PHA. However, we will combine the 22 PHAs into three or four program

models, which will result in a low error rate for each model. Based on a preliminary site selection, we may have just enough of a sample frame size and we will select the universe for the sample. If the PHAs have larger numbers of homeowners than the data suggests, we will select a random sample of participants and non-participants from the large program PHAs.

The sample will provide accurate demographic information about the Section 32 and 5(h) homeownership program models across the country. Westat, one of AREA's subcontractors, has prepared a sample design for the household interviews.

B.2 PROCEDURES FOR THE COLLECTION OF INFORMATION

B.2.1 Introduction

The Office of Policy, Program and Legislative Initiatives within PIH of the U.S. Department of Housing and Urban Development is evaluating the Section 5(h) and Section 32 homeownership programs and will provide training on these programs at one HUD conference. Eligible PHAs and households will be interviewed to inform the evaluation of the homeownership program.

B.2.2 Data Collection Procedures

Data and records review. Information from the PIC data, from PHA annual plans, and from Section 5(h)/Section32 approved plans (if these are obtainable from HUD or the PHA prior to visit) will be gathered, organized and reviewed. AREA will gather preliminary information on PHAs with homeownership programs from the PIC data supplied by HUD. This information will be used to identify PHAs for possible inclusion in the case studies.

AREA will receive the HUD PIC data from HUD for a five-year period for all public housing residents in the country. The PIC data will also include a data dictionary that provides a list of variables and the definition of each variable.

To obtain information on homeownership programs, we propose to use several methods of data collection:

- Analyze HUD's administrative PIC data systems.
- Examine files available in HUD's Headquarters or Chicago office, especially program applications.
- Review existing documents, reports, articles, and other materials, as available.
- Use an abstract form to collect demographic data on program participants and non-participants in 22 PHAs.
- Conduct a process study that will document site experiences—to be done through on-site, in-person discussions.

- Conduct structured telephone interviews with households that are participating or have participated in homeownership programs and households that were eligible to participate but have not done so.
- Conduct additional telephone discussions with housing authority personnel to refine our understanding of selected program issues following completion of the initial site visits and case-study analysis.

Findings from the first six sources will be combined in a preliminary analysis report that, to the extent possible, synthesizes the results and experience across all sites. The cross-site report will also include an overview of each site, with relevant background and program information. A subsequent findings report will incorporate information from the preliminary analysis report as well as additional information obtained during telephone discussions with PHAs to clarify, elaborate on, and refine ideas regarding ways to increase the number of PHAs using the programs and to enhance their effectiveness.

Administrative Data

AREA will receive the HUD PIC data from HUD for a five year period for all public housing residents in the country. AREA will utilize the PIC database in analyzing data for two quantitative data analyses. The first analysis will focus on the PHA level and identify program participation activities. AREA will identify program adoption patterns for Section 32 and Section 5(h). We will also look at the characteristics of PHAs with homeownership programs that utilized the ROSS Homeownership Supportive Services grant program. AREA will review the key factors affecting program adoption and participation and their importance to generating successful outcomes for the PHAs.

AREA will also analyze data on households from the PIC data. We will look at the key demographic variables in comparing profiles of homeowners with the profiles of public housing tenants. These variables include:

- Household size
- Race/ethnicity
- Head of household age
- Household income
- Tenure in public housing or HCV program (if applicable)

The analysis of household characteristics will enable AREA to construct a pattern of program participation for the households and examine

characteristics that correlate with program adoption and sustainable homeownership outcomes.

AREA and its subcontractor Westat will analyze the data. Westat will format the HUD data into SAS files for analysis, clean the data, and identify missing variables before any analysis takes place.

Review Program Applications

In order to understand the characteristics of PHAs' programs that are not apparent from a review of PIC data files, we will review copies of the approved program applications that were submitted to HUD for Section 5(h) and Section 32 programs. If possible, we would like to review these applications for all PHAs that, according to PIC data, have had closings for five or more housing units. Given possible constraints on telephone discussions with PHAs to verify PIC data, it would be very helpful to review these applications to determine the accuracy of the PIC records compared with the applications. In addition, these applications could potentially supply information on key program characteristics that may not be available in the PIC data but are important in selecting a purposive sample of 25 PHAs for site visits. For example, information available in the applications could include the type of housing provided (e.g., existing housing authority units versus newly constructed or acquired units, and multifamily versus scattered, single-family units). We recognize, however, that HUD may have difficulty providing copies of or access to these files, since many of the applications were submitted during the 1990s and may be in storage. In addition, there may be hundreds of applications, since some of the 120-plus PHAs with approved homeownership programs may have submitted multiple applications.

If applications for all approved homeownership programs are not available for use in identifying a sample of 25 PHAs for site visits, we would like to review at least a sample of more recent applications for PHAs that, according to the PIC data, have the largest numbers of housing unit sales. If these applications also are not readily available, we will rely exclusively on PIC data in selecting the 25 site-visit locations and will reduce the number of criteria used in their selection. In the latter case, we would request that HUD provide copies of the program applications for the 25 PHAs selected for site visits, or we will obtain the applications directly from the 25 PHAs.

Although programs often change from the application stage to the implementation stage, review of initial applications will provide an overview of planned program components. Key types of information sought from applications will include:

- Description of the property/properties included in the program (e.g., existing or newly constructed public housing, or other housing).

- Purchaser eligibility and selection criteria.
- Sale and financing plans.
- Roles of partners, including PREs.

In addition, we might collect the following types of information:

- Information on the number of units to be sold and the method of sale (e.g., fee simple, lease-purchase, sale of cooperative share).
- Identification of repair or rehabilitation plans for any public housing or acquired housing that needs repair.
- Counseling plans.
- Proposed record-keeping, accounting, and reporting procedures.
- Budget and implementation schedule.

Review of Documents and Reports

We will gather and review relevant policy and procedure documents during each site visit, including the Section 32 Homeownership Plan and/or Section 5(h) application. In order to select a sample of participants and nonparticipants for the household survey, we will also determine how records are maintained for program participants and other recruited households.

Process Study

The core of this study will involve documenting local experiences with Section 5(h) and Section 32 homeownership programs from the point at which housing agencies first implemented the programs to the present. We will focus, however, on programs that have been active since 1998, due to difficulty in attempting to contact respondents who participated in the program prior to 1998. Topics to be covered include the strategies, the goals and objectives, and the implementation experiences of each of the 25 PHAs selected for site visits. Information on these agencies will be conveyed through documentation and discussions with agency officials, staff, and partners and service providers.

For this assignment all of the case-study site visits will be conducted by senior staff from one of the three firms that form a part of the consultant team (AREA, Westat and OKM Associates) and—if necessary and appropriate—a junior staff person. All of the senior staff members are experienced interviewers and researchers, and each would be capable of conducting the training when junior staff are included on a site visit. Therefore, we have not scheduled formal training sessions for this assignment. However, after receiving HUD approval, we will conduct a conference of case-study staff to review all elements of the discussion guide.

Working with a designated contact at each PHA, we will schedule interviews and visits to homeowner sites, and place requests for administrative data to be sent in advance of the meeting or collected during the visit. We will gather the needed information through field visits to 22 selected PHAs that have homeownership programs with at least five units sold and three PHAs that have approved homeownership programs but no units sold. Field-visit methodology involves travel by either one person (a senior staff member) or by two people (one senior and one more-junior staff person) to each of the 25 sites for a site visit that will occur over the course of two days. Before each visit, the field team will review written documentation and available data; identify relevant persons in and outside the agency who might provide information and insight into the design and implementation of the homeownership program; and work with local staff to begin developing a list of households from which to recruit survey respondents.

While on site, teams will conduct discussions with (a) agency staff, including the Executive Director, the homeownership program administrator, and relevant others, (b) PHA partners, including nonprofit service providers and PREs, and (c) review available program documents. The objectives of these interviews are to document the design and implementation of each local program and the experiences of each agency; to identify strengths and weaknesses of Section 5(h), Section 32, and local programs; and to identify notable program features and successes.

The first interview at each visit will be with the Executive Director. During this interview, we will confirm other interviews to be conducted, review data needs, and schedule an exit interview (at the end of the second day). During the remainder of the visit, we will conduct other interviews, collect additional administrative data, and visit one or two of the properties included in the homeownership program. Information collected could include:

- Homeowner data (if not obtained prior to visit).
- Abstract demographic data from respondent files.
- Best-practice example documents (e.g., marketing flier, data collection tool, program description, training curriculum description, etc.).
- Market study reports completed prior to homeownership project (if documents exist).

Each visit will include follow-up letters thanking the interviewees for their participation.

Following each site visit, the individual(s) who conducted the site visit will prepare a report documenting the visit and presenting the findings in a format that will convey all of the pertinent information on the PHA and its homeownership program. The standard format will also facilitate subsequent cross-site comparisons of programs.

Given that some Section 5(h) programs included in this research have been active since the early 1990s, agency staff turnover poses a significant obstacle to reconstructing a complete picture of their evolution over time. Since long-term institutional memory may be limited, our study will include information from four types of sources to ensure that we have as complete an understanding and documentation as possible at this time. These are:

- **Current Local Staff.** We will hold discussions with local housing authority staff to understand the key components of the homeownership program design and implementation, and each program's accomplishments and limitations.
- **Written Reports and Other Records.** We will review homeownership plans submitted by PHAs, agency websites that may include information on homeownership programs, and any evaluation or news accounts that we can identify.
- **Former PHA Staff.** We will attempt to hold telephone discussions with key former housing agency staff, where appropriate and possible. If key former PHA staff remain in the city in which the housing authority is located, we will attempt to conduct in-person interviews.
- **PHA Partners, Service Providers, and Consultants.** We will also attempt to hold discussions with housing agency partners and service providers that assist with program implementation. At agencies that used consultants to assist with program design, we will attempt to have discussions with these contractors. In some instances, when programs have been in place for many years and/or consultants are not located in the same city as the PHA, we may only be able to contact the consultant via telephone—if at all.

Each field team will use notes from the discussions to prepare internal site-visit summaries that highlight key observations, facts, and findings.

Household Survey

This activity entails conducting a 30-minute telephone survey of a representative sample of participants and eligible nonparticipants in the homeownership program. Respondents will be selected from lists provided by PHAs that are visited for a case-study site visit.

PHA Telephone Interviews

In addition to the field visits with 25 PHAs, the research team will conduct telephone discussions with another group of PHAs. AREA will conduct these interviews after the case-study site visits and preliminary reports are complete. The discussion guides for these interviews will be tailored to the PHA being interviewed.

After an analysis of the case-study results, we will identify topics and/or issues for which additional research might provide greater insights or a better understanding of their relevance to the success of homeownership programs. We will then conduct telephone conversations with either the executive director or a designated staff person at additional PHAs with homeownership programs. These calls will enable us to obtain more detailed information from PHAs on specific topics and issues, including topics and issues that arise during the site visits, issues presented in the preliminary analysis report following the site visits, and those that evolve from our discussions of that preliminary report with HUD during a briefing session. These additional telephone calls will enable us to more fully understand PHA experience with public housing homeownership programs.

In addition, we will conduct discussions with up to 15 PHAs that have never had an active homeownership program to determine why they had not been interested in these programs. In the discussions, we will probe to identify whether changes to the programs would make them more likely to institute homeownership activities.

All of these PHAs, both those with and those without homeownership programs, will be selected in consultation with HUD.

B.2.3 Sampling Plan

PHA On-Site Interviews. A key component of the homeownership program evaluation will be case studies of 25 PHAs. This purposive sample of PHAs will include 22 programs with significant Section 32 and/or Section 5(h) homeownership activity since 1998 and three PHAs that do not have homeownership programs under either Section 5(h) or Section 32. The PHA selection will be a purposive sample not employing statistical methods. The sample will not be representative of all PHAs.

A preliminary selection of PHAs for possible inclusion in the case studies will be made based on the analysis of the PIC data and—if possible—a review of PHA homeownership applications. The PHAs with programs will be ranked by preference (primary and secondary) for inclusion in the case-study list. The preference ratings will be developed in cooperation with HUD staff and the final selection will be submitted for HUD's approval. Those PHAs with the primary ranking will be contacted to seek their cooperation in the study. If a primary-ranked PHA is unable to participate, we will substitute a PHA with similar characteristics from the secondary list.

The base criteria for selection of the 22 PHAs with homeownership programs are the following:

- The PHA must have maintained an active program at some time since the beginning of 1998. (Thus, PHAs with 5(h) programs that were closed out prior to January 1, 1998, and which have had no active 5(h) or Section 32 programs since that date are not eligible.)

- The PHAs must have had at least five closings.

Staff turnover, even at PHAs with more recent programs, is likely to make it difficult to identify persons to interview who will be able to discuss all aspects of the homeownership program development and implementation. At PHAs with programs that predate January 1998, it is even more likely that we would be unable to identify staff with an institutional memory of the program. It would also be more difficult to locate program participants to interview. We have, therefore, limited the PHAs to be included in the case studies to those with more recent programs.

Other selection criteria for the purposive sample of 22 PHAs are designed to ensure that we have a cross-section of PHA program types. These criteria include:

- A mix of housing stock included in the program. We want to include PHAs with multiple-unit buildings as well as those with single-family units and PHAs with units in projects as well as those with scattered-site units.
- A mix of new construction, existing public housing, and acquired units.
- PHAs that have no other homeownership programs and PHAs that have other homeownership programs (e.g. HOPE VI, HCV) in addition to 5(h) and 32.
- PHAs in both urban and rural communities.
- A mix of PHAs by size and geographic region.
- PHAs located in areas with different housing market conditions. (We do not want a concentration of PHAs in high-priced or lower-priced markets.)

In addition to the case studies of 22 PHAs with homeownership programs, we will also prepare three case studies of PHAs that have no Section 5(h)/32 homeownership activities but have actively considered operating a program.

Actual inclusion of a PHA as a case-study site will depend on the willingness of the PHA to participate as well as the ability of the PHA to make information available to the case-study teams. In addition to the general selection criteria discussed above, the following criteria will have to be met before a PHA can be included as a case-study site:

- The key manager of the program must be reachable and willing to participate. This could be a PHA staff person, a consultant, subcontractor, or a PRE.
- The critical factor is having someone who can answer questions about all core elements of the program design, obstacles encountered, and solutions developed.
- Homeowner data, including contact information, must be obtainable. (This applies to the 22 case studies with homeownership activity).

Once the PHAs have been sorted into preference categories for inclusion in the case studies, they will be contacted to obtain their cooperation in participating in the study. It is during this process that the second set of criteria for inclusion is assessed. If it is determined during this process that the PHA is unable or unwilling to provide crucial information, the PHA is removed from the list for inclusion until it can be determined whether a suitable substitute can be found. The process for obtaining the PHA's willingness to cooperate includes the following steps:

- HUD mails a letter to PHA explaining the importance of the research and encourages the PHA to participate in the study by making staff and consultants and subcontractors available for interviews with the AREA Team. The survey of households involved in the program will also be explained in this letter.
- An AREA team member will then contact the Executive Director to reiterate the importance of the study and to verify the information in the PIC data. If that information is not accurate, then the full staff must review the inclusion of that PHA before proceeding to schedule a site visit.
- If the PIC data is correct, then we will seek the cooperation of the PHA in the study and will proceed to schedule interviews and indicate the types of background and administrative data we will need to conduct the case study. In addition to the Executive Director, we may want to interview the Homeownership Program Manager, the Training/Counseling Program Manager/Contractor and the Development Manager/Consultant. We may also identify other key individuals who should be interviewed, particularly outside consultants, and representatives of PREs. In smaller housing authorities, a Purchase-Resale Entity may have had a major role in implementing the program. We will also explore with the Executive Director the types of data to be collected and procedures for collecting that data.
- Once the cooperation of the PHA has been secured, we will schedule the visit and prepare follow-up letters confirming the schedule and outlining data requests.

PHA Telephone Interviews. After an analysis of the case-study results, we will tailor interview guides and then conduct telephone conversations with either the executive director or a designated staff person at additional PHAs with homeownership programs. We anticipate follow-up calls to about 10 PHAs with Section 5(h) and Section 32 programs.

The samples of PHAs for on-site interviews and telephone interviews will be selected purposively by the project team. For the on-site interviews, there will be 22 PHAs selected from a population of approximately 120 PHAs that have Section 32 and Section 5(h) homeownership programs. The selection of these 22 PHAs will provide the basis for the household sampling frame. This purposive sample of 25 PHAs, both those with and those without homeownership programs, will be selected in consultation with HUD.

Since the PHAs will be a purposive sample, the remainder of this section will address the statistical sampling of the 1,350 households.

Household Survey.

B.2.3.1 Sample Design

The survey of households will utilize a stratified sample design, following an initial purposive stage of selection of PHAs that meet certain criteria. This section describes the sample design. It includes a description of the sampling frame, precision requirements and sample size, stratification, and sampling selection.

AREA determined that it was most important to link the household interviews to the PHAs that we visit. Therefore, the team will select samples of households from the 22 visited PHAs that have active homeownership programs involving a minimum of five units. We plan to develop two sample frames—one comprising active homeowners and one comprising households that could have become homeowners. We will select samples of the two groups at each of the 22 PHAs. A preliminary assessment of a potential sample of 22 PHAs from the PIC database shows that they have approximately the 1,340 households required to obtain a sample of 540 responses (assuming a 40% response rate). If the number of homeowners is an undercount, we ~~will will supplement by select a over-sampling random sample in among~~ the large program PHAs. In PHAs where the number of homeowners is small, we will interview the universe of households and achieve a very reliable sample for that PHA. In PHAs with large numbers of homeowners, the sample we select may provide a comparatively high error rate for that particular PHA. However, we will combine the 22 PHAs into three or four program models, which will result in a low error rate for each model. The sample of homeowners is not representative of the public housing resident or the homeowner population of former public housing residents.

B.2.3.2 Sampling Frame

The household participant and non-participant sampling frames will be formed from lists provided by the case study site-visit PHAs of Section 32/5(h) household participants and non-participants.

Key information that will need to be collected in constructing the household frame, includes:

- A PHA identifier.
- Contact details (name, address, phone number).
- Whether or not the household achieved homeownership.
- The homeownership program (Section 32 or 5(h)) applicable to the household.
- The date of their loan closing (for homeowners), or equivalent information for nonparticipants (such as the date they declined to participate).
- Some demographic information will also be collected.

Households whose loan closing was before January 1, 1998 will be considered ineligible, and excluded from the sampling frame, due to the potential difficulty in contacting them, as well as the anticipated recall problems when asking them about events that occurred several years before. Similarly for nonparticipants, there will be a cut-off date for eligibility for the survey. The survey population will therefore consist of all eligible households in the selected PHAs.

B.2.3.3 Precision Requirements and Sample Size

The target achieved-sample size is 540 households. A sample of this size will enable useful analysis of subgroups of particular interest. The following have been identified as key areas to analyze from the household survey data:

- Responses for homeowners overall.
- Responses for nonparticipants overall.
- Comparison between the experiences of homeowners and of nonparticipants.
- Comparison between homeowners in groups of PHAs (it is anticipated that there may be three or four PHA groupings or typologies, but this will depend on the results of PHA interviews).

The household survey will only be able to provide usable results for an individual PHA when the sampling rate for the PHA is high enough. This may be true for several PHAs, as many of them have a small number of homeowners, all of whom will be selected in the survey.

Since survey participation is voluntary, and since some households on the sampling frame will have moved or changed their contact details, or will be away when contact is attempted, there could be a high level of nonresponse. It is estimated that the response rate will be 40 percent. Therefore, in order to achieve the target sample of 540 households, the initial sample selected will be 1,350 households. We assume that the rate of nonresponse will be constant across PHAs.

Should the response rate turn out to be larger than 40 percent, the result may be a sample size of greater than 540 households, and consequently better estimates for some outputs, but at greater cost. The response rate will be monitored in the first few weeks of interviewing, and if it is proving to be much higher than expected (say, in excess of 50 percent), consideration will be given to terminating the interviewing process before all scheduled interviews have been completed. The sample will be allocated in such a way so as to avoid introducing bias into the survey.

If the response rate falls below 40 percent, a “supplementary” sample will be selected from the affected strata, where possible, so that the achieved sample size is close to

what was intended. This will not be possible in strata where all households have been selected but a response rate of less than 40 percent has been achieved.

Non-response adjustment will be carried out within PHAs (see Section B.2.3.5). This will help to minimize the bias that could otherwise occur if PHAs with different characteristics of interest have different response rates (for example, if PHAs with effective programs have higher response rate than those with ineffective programs). The non-response adjustment method will still assume that non-respondents within a PHA are like the respondents. There may be some frame data that could be used to further refine the non-response adjustment. This will be assessed once the frame data is available, but due to the small sample size, doing non-response adjustment below the PHA level may not be worthwhile.

B.2.3.4 Stratification

The allocation of the sample is typically determined by the output objectives, and is carried out in such a way as to optimize the accuracy of key outputs. Key analysis groups for this survey will be homeowners and nonparticipants overall, and homeowners within PHA groupings. Consequently, the stratification and allocation of the sample will be done so as to obtain sufficient sample sizes of both homeowners and nonparticipants, and of homeowner sample sizes within each PHA grouping, that are sufficient to enable analyses for each of these groups.

Therefore, the population will be stratified into two groups—homeowners and nonparticipants—and separate samples will be selected from each stratum. The frame will include an indicator of whether the household achieved homeownership or not, and this indicator will be used to create the two strata. The target sample size from the homeowner stratum will be 432 (80 percent of 540), and from the 108 nonparticipants (20 percent of 540). These percentages represent the expected proportions of the population in each group and are appropriate for the level of analysis required from each.

The PHA groupings will not be known until after the survey of PHAs. It may be that the groupings will vary considerably in terms of the number of households they contain that are eligible for the survey. If this proves to be the case, then it may be necessary to stratify the homeowner stratum further by PHA group, and to sample at different rates from each of these “substrata,” to ensure that sufficient sample is taken from each PHA group.

The final stratification and allocation will be determined once the sampling frame has been constructed and PHA groupings have been determined. It is expected that there will be three or four PHA program type groups, therefore the homeownership stratum will be divided into three or four strata if required, to control the sample size from each PHA group.

B.2.3.5 Sample Selection Method

Once the stratification and sample allocation have been determined, households for the survey will be selected from the frame using stratified systematic random sampling. Separate samples will be selected from each of the strata, as follows:

- The households within each stratum will be sorted, if possible, by a variable related to the information being collected. For example, sorting the homeowner stratum by the date of the loan closing will ensure that the sample represents recent and older applications.
- A random start, and a skip interval, will be determined based on the required sample size from the stratum.
- A systematic sample will be selected from each stratum using the random start and skip interval.

There are two additional constraints on the sample selection:

- The sample should contain at least one household from each selected PHA.
- Although the majority of homeowners will be in the 5(h) homeownership program, we will also include Section 32 program homeowners. It is a requirement that the latter be represented in the sample, although no separate analysis will be done for the two programs.

To satisfy these constraints, it may be necessary to sort the households in each stratum by their PHA and/or homeownership program before carrying out the sample selection. Once the frame has been constructed, it will be possible to assess whether this is required.

Households that participate in the survey will receive a weight that corresponds to their probability of having been selected for the survey. The weight for each household should be used in computing survey results. The weight for a given household is likely to be calculated as the ratio of the number of eligible households in that PHA divided by the number of eligible households in that PHA that participated in the survey. This weight will account for nonresponse in the PHA.

B.2.3.6 Sample Survey Operations

AREA will contact the selected PHAs to obtain lists of eligible participants and nonparticipants. AREA will then contact the respondents and conduct the interviews. This activity will begin after OMB clearance. To obtain 540 completed interviews should take approximately two months from OMB clearance, to include time for programming the surveys into the web-based survey module, and screening, recruiting and interviewing 540 respondents.

B.2.4 Survey Instruments

PHA On-Site Interviews. For each of the 25 case studies, the AREA team will use administrative data, site reports, memos, and other available information to analyze and evaluate the overall success of the homeownership program in the perception of the PHA staff. Although the ultimate success of a program can generally be equated with the number of households achieving homeownership, individual programs may be considered successful if a high percentage of participants achieved homeownership even though the number of participants was relatively small.

We will specifically focus the analysis to answer the questions listed in the Research Issues (Exhibit A-1). This portion of the analysis is quantitative and will emphasize identifying-to the extent possible-the common characteristics of housing authorities with successful programs and those with less successful programs. For example, when reviewing the variety of financial structures used in the homeownership program, we will determine whether certain structures are more prevalent among PHAs with a high degree of success in moving households to homeownership. Other characteristics that may show a correlation with program success include the PHA's use of Family Self Sufficiency programs and the type of units being offered for sale. In most PHAs, it will be difficult to isolate the impacts of individual program features; however, to the extent it is possible to do so, it will be valuable in making recommendations for program improvements.

We have developed two discussion guides: one to be used in interviewing the Executive Director and the other to be used in interviewing the Program Manager. We anticipate that other interviews may be conducted with individuals with knowledge of specific elements of a program. Thus, if the director of homeownership training is to be interviewed, the training portion of the Program Director discussion guide will be used.

The discussion guides are essentially checklists of topics to be covered during the interview. The interviews will be conducted as discussions about the PHA's homeownership program, and questions will be asked only to clarify issues or to probe more deeply on specific aspects of a program. Generic copies of the discussion guides are included in the Appendix. However, as we prepare for each site visit, we will tailor the discussion guides to reflect unique aspects of the local programs.

A main objective of this analysis of public housing homeownership programs is to determine how those programs might be improved. Although reviews of the individual case studies will be informative, a cross-site analysis will enable us to identify features and characteristics common to programs that achieved a high level of success in moving households to homeownership. We will analyze and compare characteristics of the program participants, the characteristics of the housing authorities, the characteristics of the programs, and the effects those programs had on the participants. In this analysis we will be particularly interested in determining whether there are specific characteristics of PHAs that make them more or less likely to undertake homeownership activities.

The case-study site visit interview guide is in Appendix D-2 and D-3.

PHA Telephone Interview. As with the PHA On-Site Interviews, the PHA telephone interviews will provide quantitative information on the Section 32/5(h) program. In each of the 25 case study telephone discussions, the AREA team will specifically focus on obtaining answers to the questions listed in the Research Issues (Exhibit A-1).

The telephone case study discussion guides are in Appendix E-2 and E-3.

Household Surveys. This qualitative portion of the study consists of telephone interviews with eligible homeowners who purchased a home through the PHA's homeownership program and with eligible nonparticipants (including those who participated in the homeownership program but never bought a home through the program). Three survey instruments have been developed:

- A questionnaire for households that became homeowners and program participants who are still actively working toward homeownership.
- A questionnaire for households that participated in the program but did not become homeowners or who completed the program but no longer own a home.
- A questionnaire for households eligible to participate in the program but who chose not to join the homeownership program.

The interview is structured and contains questions designed to accomplish the following:

- Verify participation status (to determine the questionnaire that will be used for the interview).
- Assess participants' and nonparticipants' opinions of the homeownership program, including the services provided by the PHAs.
- Assess respondents' attitudes toward homeownership (benefits and burdens).
- Determine how homeowners financed their homes and what help they received from the PHAs in doing so.
- Determine respondents' demographics—both currently and prior to participating in (or hearing about) the program. This will include location and cost of previous and current residence, previous and current income and education status, and previous and current household composition, as well as race, age, ethnicity and employment status of household members.

The questionnaires are presented in Appendix F-2.

B.3 ELICITING COOPERATION/MAXIMIZING RESPONSE RATES

The research team's extensive experience with business interviews and homeowner surveys has shown that response rates are maximized when procedures for achieving them are

designed into and executed at every stage of a study's implementation. These procedures begin with the plan for development of the sample frame and continue through the development of the questionnaire and data collection.

Factors that specifically influence reluctant individuals to participate include the following:

■ **Advance Letter**

PHA On-Site and Telephone Interviews. The research team will develop an introductory letter to send to sampled PHAs. The final version of the letter will be on PIH letterhead and signed by an official at PIH. The goal of this letter is to introduce the study, emphasize its importance and use of the information that will be collected, and alert the PHAs that an interviewer will be calling. A toll-free number will be included so that PHAs can call to verify the legitimacy of the study, to ask questions, or to set up an appointment for a visit or telephone discussion. Approximately one week later, AREA will begin contacting the PHAs by phone and ask to speak with the director to schedule a site visit or telephone call. The advance letter for the site visits and telephone interviews are in Appendix D-1 and E-1 respectively.

Household Survey. The final version of the household survey advance letter will be on PIH letterhead and signed by an official at PIH. The goal of this letter is to introduce the study, emphasize confidentiality, explain respondent's rights, and alert the respondents that an interviewer will be calling. A toll-free number will be included so that respondents can call to verify the legitimacy of the study, ask questions, or set up an appointment for an interview. Approximately one week later, AREA will begin contacting the households and ask to speak with the respondent to whom the letter was addressed. The advance letter is in Appendix F-1.

■ **Flexibility in scheduling interviews**

Being available to speak with people when it is most convenient for them is sometimes overlooked as a factor that can tip the balance in favor of cooperation for an individual who has doubts about participating.

PHA On-Site and Telephone Interviews. PHA on-site and telephone interviews will be scheduled to coincide with times that the PHAs have available for these activities.

Household Survey. Interviewing activities for the survey will be scheduled to coincide with the hours people are most likely to be at home. In the event the respondents need to schedule interviews for a particular time, AREA's system can accommodate their needs.

■ **Interviewers' ability to obtain cooperation**

PHA On-Site and Telephone Interviews. Researchers conducting the on-site and telephone case-study interviews will meet prior to the discussions to review the protocols for the contacts.

Household Survey. AREA will thoroughly train all staff working as interviewers for this study. All interviewers will be monitored, evaluated, and provided with instant feedback on their performance to eliminate interaction patterns or telephone demeanor that might be detrimental to achieving cooperation.

■ **Well-worded introductory statement**

Our telephone interviewing experience has shown that one of the main reasons for nonresponse is that respondents hang up before the interviewer has a chance to explain the study. Immediately reassuring the person answering the telephone that the interviewer is not a salesperson and that the study is sponsored by PIH will be crucial to the respondent's decision to listen to the rest of the introduction.

■ **Refusal avoidance and refusal conversion**

Part of a successful technique for persuading reluctant individuals to participate is a well-planned and concerted effort to convert each refusal to final cooperation.

PHA On-Site and Telephone Interviews. Refusal conversion is much more difficult for businesses. It is relatively easy for any business to utilize voice mail and e-mail filters to avoid speaking with members of the research team. Having the full support of PIH, including someone at PIH to speak with PHA representatives, as well as e-mail encouragement from PIH will help ensure a good response rate by the selected PHAs.

Household Survey. Special interviewer training sessions, led by highly experienced supervisors, will include participation in an analysis of survey-specific and generic reasons for refusal, preparation of answers and statements that are responsive to the objections, effective use of voice and manner on the telephone, and role-playing of different situations. This team of interviewers will re-contact the reluctant respondents and PHAs.

■ **Informed Consent**

Household Survey. When the respondent is called to be interviewed, the introductory statement the interviewer reads to the respondent will state the voluntary nature of the interview and assure the respondent that all of their responses will be kept confidential.

■ **Quality Control**

PHA On-Site and Telephone Interviews. The research team will review the results of the case-study site visits and telephone discussions immediately, and re-contact the PHAs if needed to verify information or to clarify any information that is unclear.

Household Survey. This survey will be conducted using a web-based version of the questionnaire. The interviewer will read the questions to the respondent and record the answers in the web-based questionnaire. This will, in effect, be a CATI survey. The

survey will be programmed to follow skip patterns. Interviewers are trained to probe to get complete answers to all survey questions. If a respondent does not know how to answer a question, or refuses to answer a particular question, those options are allowed on the questionnaire as well. However, no question can be skipped.

For both surveys, AREA will implement procedures to review and edit questionnaire responses. During the study, data preparation staff will check the web responses for consistency and continuously monitor the data. Interviewer comments and problem sheets will be reviewed daily and updates will be made as necessary. Frequencies of responses to all data items will be reviewed to ensure that appropriate skip patterns are followed by the web system. Each item will be checked to make sure that the correct number of responses is represented. When a discrepancy is discovered, the problem cases will be identified and reviewed.

Frequencies of responses to open-ended and other/specify responses will also be run. These responses will be reviewed and either they will be up-coded into existing response categories (for other/specify responses) or categories will be developed (for both open-ended and other/specify responses) for analysis.

B.4 TESTS OF DATA COLLECTION INSTRUMENTS AND PROCEDURES

PHA On-Site and Telephone Interviews

The research team will review the case-study site visit discussion guides to ensure they are as clear as possible and that all research questions have been addressed. In addition, AREA will pretest both the case-study site visit guide and protocols (usually the first site visit is considered a pretest) and the telephone discussion guide with one PHA each. The results of those contacts will inform the research team of any changes that are needed.

Household Survey

AREA will conduct a pre-test of the household survey prior to the site visits and further adjustments will be made to the questionnaire, based on the pretest results if necessary. HUD determined that a pretest of the household survey was not necessary prior to submission of this packet. [However, the instruments will be pre-tested at the first PHA site and corrections will be made as necessary.](#) ~~Additional language to be added by HUD.~~

B.5 USE OF STATISTICAL SURVEY METHODOLOGY

PHA Case-Study Site Visits and Telephone Interviews

The selection of PHAs for case-study site visits and telephone interviews are purposive and do not employ statistical methods.

Household Survey

While statistical methods will not be employed for the PHA site visits and telephone interviews, the use of statistical sampling methods is critical to the telephone portion of this study. The sample of households surveyed will be representative of the households at the 22 PHA selected. Westat has developed the sampling plan for the household survey as described in Section B.2.3, using standard statistical methods. Westat is responsible for selecting the sample, and carrying out the analyses. Westat has consulted with David Marker and John Lopdell, Westat statisticians, on developing the sampling plan for the selection of the PHAs, as well as the methodology for the survey. Exhibit B-1 provides contact information for both statisticians.

EXHIBIT B-1. STATISTICIANS' CONTACT INFORMATION	
NAME OF STATISTICIAN, COMPANY	TELEPHONE NUMBER
David Marker, Westat	(301) 251-4398
John Lopdell, Westat	(301) 294-2078
Data will be collected by AREA staff.	