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## APPENDIX

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## **APPENDIX A. FEDERAL REGISTER NOTICE**

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Please see the following pages.

**TECHNICAL ASSISTANCE  
SERVICES FOR HOMEOWNERSHIP  
PROGRAM EVALUATION**

**APPLIED REAL ESTATE ANALYSIS, INC.  
WESTAT, INC.  
OKM ASSOCIATES, INC.**

file the forms, accompanied by the appropriate filing fees, with the USCIS office specified in the instructions to those forms. Currently, such applications must be mailed to the Chicago Lockbox Facility. This Notice does not alter the filing and processing procedures for such applications.

### III. Paperwork Reduction Act

Under the Paperwork Reduction Act of 1995, Public Law 104-13, 109 Stat. 163 (1995), all Departments are required to submit to the Office of Management and Budget (OMB), for review and approval, any reporting or recordkeeping requirements. USCIS acknowledges that this Notice will increase the burden for those applicants in the Dallas, El Paso, and Oklahoma City offices, by requiring that they first schedule an appointment electronically before submitting the completed Form I-485 in person at the appropriate office.

Since travel and interview time are already included in the instructions to the Form I-485, the only additional burden on the public will be scheduling an appointment electronically prior to submitting the application in person at the appropriate office. It is estimated that approximately 60% (5,517) of the affected applicants have a computer with direct access to the internet. For those applicants with direct computer access to the Internet, it is estimated that it will take approximately 10 minutes to schedule an appointment with USCIS. For the other 40% (3,677) of the applicants who will need direct Internet access through friends, private businesses, local schools, libraries, or USCIS kiosks, it is estimated it will take approximately one hour to schedule an appointment.

Accordingly, USCIS will adjust the burden hours associated with filing the Form I-485 using the OMB's electronic system (ROCIS) to reflect the increase in the burden hours on the public.

Dated: September 15, 2006.

**Emilio T. Gonzalez,**

Director, U.S. Citizenship and Immigration Services.

[FR Doc. 06-7791 Filed 9-20-06; 8:45 am]

**BILLING CODE 4410-10-P**

## DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR-5037-N-65]

### Notice of Submission of Proposed Information Collection to OMB; Emergency Comment Request; Section 32 and Section 5(h) Homeownership Program Evaluation Interview Guides

**AGENCY:** Office of the Assistant Secretary for Public and Indian Housing, HUD.

**ACTION:** Notice of proposed information collection.

**SUMMARY:** The proposed information collection requirement described below has been submitted to the Office of Management and Budget (OMB) for emergency review and approval, as required by the Paperwork Reduction Act. The Department is soliciting public comments on the subject proposal.

**DATES:** *Comments Due Date:* October 5, 2006.

**ADDRESSES:** Interested persons are invited to submit comments regarding this proposal. Comments must be received within ten (10) days from the date of this Notice. Comments should refer to the proposal by name and should be sent to: HUD Desk Officer, Office of Management and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Washington, DC 20503.

**FOR FURTHER INFORMATION CONTACT:** Lillian Deitzer, Departmental Reports Management Officer, QDAM Department of Housing and Urban Development, 451 Seventh Street, SW., Washington, DC 20410; e-mail [Lillian\\_Deitzer@hud.gov](mailto:Lillian_Deitzer@hud.gov), telephone (202) 708-2374. This is not a toll-free number. Copies of documentation submitted to OMB may be obtained from Ms. Deitzer.

**SUPPLEMENTARY INFORMATION:** This Notice informs the public that the U.S. Department of Housing and Urban Development (HUD) has submitted to OMB, for emergency processing, a proposed information collection requirement as described below. This Notice is soliciting comments from members of the public and affecting agencies concerning the proposed collection of information to: (1) Evaluate whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information will have practical utility; (2) Evaluate the accuracy of the agency's estimate of the burden of the proposed collection of information; (3) Enhance

the quality, utility, and clarity of the information to be collected; and (4) Minimize the burden of the collection of information on those who are to respond; including through the use of appropriate automated collection techniques or other forms of information technology, e.g., permitting electronic submission of responses.

### This Notice Also Lists the Following Information

*Title of Proposal:* Section 32 and Section 5(h) Homeownership Program Evaluation Interview Guides.

*Description of Information Collection:* Increasing low-income homeownership opportunities is an important part of HUD's mission. Empirical research on program characteristics and outcomes will provide an understanding of what factors drive program success and the impact of public policy. The Office of Public and Indian Housing (PIH) seeks a full evaluation of its Section 32 and Section 5(h) Public Housing Homeownership programs. The effectiveness of these programs has direct bearing on the Department's performance of its mission to increase homeownership opportunities. To date, there has been no broad assessment of the various Section 32 and Section 5(h) program models or program activities. Case studies and interviews will be conducted among Public Housing Authority Executives and program administrators. Where appropriate, interviews will be conducted with community partners. Currently there is no database with information on program models or program activities. These evaluation activities are consistent with the directives of the Office of Management and Budget's Program Assessment Ranking system and the mandate of the Government Performance and Results Act of 1993 (GPRA).

*OMB Control Number:* 2577—(Pending).

*Agency Form Numbers:* None.

*Members of Affected Public:* State, Local or Tribal Government, Individuals or households.

*Estimation of the total numbers of hours needed to prepare the information collection including number of respondents, frequency of responses, and hours of response:* The estimated number of respondents is 590 per year. The estimated number of hours needed per respondent is 1.13 hours. The total public burden is estimated to be 520 hours per year.

*Status:* New Collection.

**Authority:** The Paperwork Reduction Act of 1995, 44 U.S.C. Chapter 35, as amended.

Dated: September 14, 2006.

**Lillian Deitzer,**

*Departmental Reports Management Officer,  
Office of the Chief Information Officer.*

[FR Doc. 06-7810 Filed 9-20-06; 8:45 am]

**BILLING CODE 4210-67-P**

## DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR-5041-N-32]

### Notice of Proposed Information Collection: Comment Request; Eligibility of a Nonprofit Corporation/Housing Consultant Certification

**AGENCY:** Office of the Assistant Secretary for Housing-Federal Housing Commissioner, HUD.

**ACTION:** Notice.

**SUMMARY:** The proposed information collection requirement described below will be submitted to the Office of Management and Budget (OMB) for review, as required by the Paperwork Reduction Act. The Department is soliciting public comments on the subject proposal.

**DATES:** *Comments Due Date:* November 20, 2006.

**ADDRESSES:** Interested persons are invited to submit comments regarding this proposal. Comments should refer to the proposal by name and/or OMB Control Number and should be sent to: Lillian Deitzer, Reports Management Officer, Department of Housing and Urban Development, 451 7th Street, SW., L'Enfant Plaza Building, Room 8003, Washington, DC 20410 or [Lillian\\_L\\_Deitzer@hud.gov](mailto:Lillian_L_Deitzer@hud.gov).

**FOR FURTHER INFORMATION CONTACT:** Joe Malloy, Acting Director, Office of Multifamily Housing Development, Department of Housing and Urban Development, 451 7th Street SW., Washington, DC 20410, telephone (202) 708-1142 (this is not a toll free number) for copies of the proposed forms and other available information.

**SUPPLEMENTARY INFORMATION:** The Department is submitting the proposed information collection to OMB for review, as required by the Paperwork Reduction Act of 1995 (44 U.S.C. Chapter 35, as amended).

This Notice is soliciting comments from members of the public and affected agencies concerning the proposed collection of information to: (1) Evaluate whether the proposed collection is necessary for the proper performance of the functions of the agency, including whether the information will have practical utility; (2) evaluate the accuracy of the agency's estimate of the

burden of the proposed collection of information; (3) enhance the quality, utility, and clarity of the information to be collected; and (4) minimize the burden of the collection of information on those who are to respond; including the use of appropriate automated collection techniques or other forms of information technology, *e.g.*, permitting electronic submission of responses.

This Notice also lists the following information:

*Title of Proposal:* Eligibility of a Nonprofit Corporation/Housing Consultant Certification.

*OMB Control Number, if applicable:* 2502-0057.

*Description of the need for the information and proposed use:* The Department wants to prevent incidences in which nonprofit transactions are actually controlled by a profit-motivated entity rather than a nonprofit sponsor/mortgagor. The Department is required to make a determination that the nonprofit sponsor/mortgagor is acting on its own behalf and is not, either knowingly or unwittingly under the influence, control, or direction of any outside party seeking to derive a profit or gain from the proposed project. Additionally, the Department must determine if Housing Consultants hired by the sponsor/mortgagor are acting independently. The Department must also determine if the proposed services are sufficient to permit development, completion, and successful operation of the project, and if the proposed fees charged by the Housing Consultant are reasonable.

*Agency form numbers, if applicable:* HUD-3433, HUD-3434, HUD-3435, and HUD-92531.

*Estimation of the total numbers of hours needed to prepare the information collection including number of respondents, frequency of response, and hours of response:* The estimated total number of annual hours needed to prepare the information collection is 103; the number of respondents is 270 generating 320 annual responses; the frequency of response is on occasion; and the estimated time needed to prepare the response varies from 15 to 45 minutes.

*Status of the proposed information collection:* This is an extension of a currently approved collection.

**Authority:** The Paperwork Reduction Act of 1995, 44 U.S.C., Chapter 35, as amended.

Dated: September 14, 2006.

**Frank L. Davis,**

*General Deputy Assistant Secretary for  
Housing-Deputy Federal Housing  
Commissioner.*

[FR Doc. 06-7813 Filed 9-20-06; 8:45 am]

**BILLING CODE 4210-67-P**

## DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR-5041-N-33]

### Notice of Proposed Information Collection: Comment Request; New Approach to the Anti-Drug Program

**AGENCY:** Office of the Assistant Secretary for Housing-Federal Housing Commissioner, HUD.

**ACTION:** Notice.

**SUMMARY:** The proposed information collection requirement described below will be submitted to the Office of Management and Budget (OMB) for review, as required by the Paperwork Reduction Act. The Department is soliciting public comments on the subject proposal.

**DATES:** *Comments Due Date:* November 20, 2006.

**ADDRESSES:** Interested persons are invited to submit comments regarding this proposal. Comments should refer to the proposal by name and/or OMB Control Number and should be sent to: Lillian Deitzer, Reports Management Officer, Department of Housing and Urban Development, 451 7th Street, SW., L'Enfant Plaza Building, Room 8003, Washington, DC 20410 or [Lillian\\_L\\_Deitzer@hud.gov](mailto:Lillian_L_Deitzer@hud.gov).

**FOR FURTHER INFORMATION CONTACT:** Willie Spearmon, Director, Office of Housing Assistance and Grants Administration, U.S. Department of Housing and Urban Development, 451 7th Street SW., Washington, DC 20410, telephone (202) 708-3000 (this is not a toll free number) for copies of the proposed forms and other available information.

**SUPPLEMENTARY INFORMATION:** The Department is submitting the proposed information collection to OMB for review, as required by the Paperwork Reduction Act of 1995 (44 U.S.C. Chapter 35, as amended).

This Notice is soliciting comments from members of the public and affected agencies concerning the proposed collection of information to: (1) Evaluate whether the proposed collection is necessary for the proper performance of the functions of the agency, including whether the information will have practical utility; (2) evaluate the

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## **APPENDIX B.**

### **PERTINENT LEGISLATION**

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#### TITLE 12

#### CHAPTER 13--NATIONAL HOUSING

Sec. 1701z-1. Research and demonstrations; authorization of appropriations; continuing availability of funds

The Secretary of Housing and Urban Development is authorized and directed to undertake such programs of research, studies, testing, and demonstration relating to the mission and programs of the Department as he determines to be necessary and appropriate. There are authorized to be appropriated to carry out this title [12 U.S.C. 1701z-1 et seq.] \$35,000,000 for fiscal year 1993 and \$36,470,000 for fiscal year 1994.

(Pub. L. 91-609, title V, Sec. 501, Dec. 31, 1970, 84 Stat. 1784; Pub. L. 94-375, Sec. 23(a), Aug. 3, 1976, 90 Stat. 1078; Pub. L. 95-128, title II, Sec. 204, Oct. 12, 1977, 91 Stat. 1129; Pub. L. 95-557, title III, Sec. 305(a), Oct. 31, 1978, 92 Stat. 2097; Pub. L. 96-153, title III, Sec. 304, Dec. 21, 1979, 93 Stat. 1112; Pub. L. 96-399, title III, Sec. 303, Oct. 8, 1980, 94 Stat. 1639; Pub. L. 97-35, title III, Sec. 337, Aug. 13, 1981, 95 Stat. 414; Pub. L. 98-181, title IV, Sec. 466(a), Nov. 30, 1983, 97 Stat. 1236; Pub. L. 100-242, title V, Sec. 564, Feb. 5, 1988, 101 Stat. 1945; Pub. L. 101-625, title IX, Sec. 951(a), Nov. 28, 1990, 104 Stat. 4417; Pub. L. 102-550, title IX, Sec. 901, Oct. 28, 1992, 106 Stat. 3866.)

#### References in Text

This title, referred to in text, is title V of the Housing and Urban Development Act of 1970, Pub. L. 91-609, Dec. 31, 1970, 84 Stat. 1784, as amended, which is classified generally to section 1701z-1 et seq. of this title. For complete classification of this Act to the Code, see Short Title of 1970 Amendments note set out under section 1701 of this title and Tables.

#### Codification

Section was enacted as part of the Housing and Urban Development Act of 1970, and not as part of the National Housing Act which comprises this chapter.

#### Amendments

**TECHNICAL ASSISTANCE  
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1992--Pub. L. 102-550 substituted ``There is authorized to be appropriated to carry out this title \$35,000,000 for fiscal year 1993 and \$36,470,000 for fiscal year 1994." for ``There are authorized to be appropriated to carry out this title \$21,200,000 for fiscal year 1991 and \$22,100,000 for fiscal year 1992. From any amounts appropriated under this section for fiscal year 1991, the Secretary shall use not more than \$500,000 to carry out a demonstration project to test affordable housing technologies, and shall include in the annual report under section 3536 of title 42 (for the appropriate year) a statement of the activities under the demonstration program and findings resulting from the program. The statement shall set forth the amount and use of funds expended by the Secretary under the program for the year relating to the report and the Secretary shall include such a statement in each such annual report for each year that amounts appropriated under this section are used under the demonstration. All funds so appropriated shall remain available until expended unless specifically limited."

1990--Pub. L. 101-625 substituted provisions authorizing appropriations of \$21,200,000 for 1991 and \$22,100,000 for 1992, for provisions authorizing \$17,000,000 for 1988 and \$18,000,000 for 1989, and added provisions limiting amount to be used for demonstration project in 1991 and requiring that annual report include statement relating to such project.

1988--Pub. L. 100-242 substituted ``There are authorized to be appropriated to carry out this title \$17,000,000 for fiscal year 1988, and \$18,000,000 for fiscal year 1989." for ``There are authorized to be appropriated for activities under this title not to exceed \$19,000,000 for fiscal year 1984, and such sums as may be necessary for fiscal year 1985. Of the amount appropriated under the preceding sentence for fiscal year 1984, not less than \$2,000,000 shall be provided for implementation of a research program to be developed in consultation with public housing agencies, which program shall identify current problems of public housing management, specific solutions to such problems, and incentives to encourage implementation of such solutions."

1983--Pub. L. 98-181 substituted provisions relating to appropriations for fiscal years 1984 and 1985 and the expenditure of not less than \$2,000,000 for a public housing management research program for provisions authorizing appropriations of \$65,000,000 for fiscal 1977, \$60,000,000 for fiscal 1978, \$62,000,000 for fiscal 1979, \$50,300,000 for fiscal 1980, \$51,000,000 for fiscal 1981 and \$35,000,000 for fiscal 1982.

1981--Pub. L. 97-35 inserted provisions authorizing appropriations for fiscal year 1982.

1980--Pub. L. 96-399 authorized appropriation of \$51,000,000 for fiscal year 1981.

1979--Pub. L. 96-153 authorized appropriation of \$50,300,000 for fiscal year 1980.

1978--Pub. L. 95-557 substituted ``not to exceed \$60,000,000 for the fiscal year 1978, and not to exceed \$62,000,000 for the fiscal year 1979" for ``and not to exceed \$60,000,000 for the fiscal year 1978".

1977--Pub. L. 95-128 authorized appropriation of \$60,000,000 for fiscal year 1978.

1976--Pub. L. 94-375 substituted provision authorizing appropriations for fiscal year 1977 in an amount not exceeding \$65,000,000 for provision which authorized sums to be appropriated as may have been necessary.

Effective Date of 1981 Amendment

Amendment by Pub. L. 97-35 effective Oct. 1, 1981, see section 371 of Pub. L. 97-35, set out as an Effective Date note under section 3701 of this title.

### Rehabilitation Demonstration Grant Program

Pub. L. 105-276, title V, Sec. 599G, Oct. 21, 1998, 112 Stat. 2666, provided that:

- “(a) In General.--The Secretary of Housing and Urban Development shall, to the extent amounts are provided in appropriation Acts to carry out this section, carry out a program to demonstrate the effectiveness of making grants for rehabilitation of single family housing located within 10 demonstration areas designated by the Secretary. Of the areas designated by the Secretary under this section--
  - “(1) 6 shall be areas that have primarily urban characteristics;
  - “(2) 3 shall be areas that are outside of a metropolitan statistical area; and
  - “(3) 1 shall be an area that has primarily rural characteristics. In selecting areas, the Secretary shall provide for national geographic and demographic diversity.
- “(b) Grantees.--Grants under the program under this section may be made only to agencies of State and local governments and non-profit organizations operating within the demonstration areas.
- “(c) Selection Criteria.--In selecting among applications for designation of demonstration areas and grants under this section, the Secretary shall consider--
  - “(1) the extent of single family residences located in the proposed area that have rehabilitation needs;
  - “(2) the ability and expertise of the applicant in carrying out the purposes of the demonstration program, including the availability of qualified housing counselors and contractors in the proposed area willing and able to participate in rehabilitation activities funded with grant amounts;
  - “(3) the extent to which the designation of such area and the grant award would promote affordable housing opportunities;
  - “(4) the extent to which selection of the proposed area would have a beneficial effect on the neighborhood or community in the area and on surrounding areas;
  - “(5) the extent to which the applicant has demonstrated that grant amounts will be used to leverage additional public or private funds to carry out the purposes of the demonstration program;
  - “(6) the extent to which lenders (including local lenders and lenders outside the proposed area) are willing and able to make loans for rehabilitation activities assisted with grant funds; and
  - “(7) the extent to which the application provides for the involvement of local residents in the planning of rehabilitation activities in the demonstration area.
- “(d) Use of Grant Funds.--Funds from grants made under this section may be used by grantees—
  - “(1) to subsidize interest on loans, over a period of not more than 5 years from the origination date of the loan, made after the date of the enactment of this Act [Oct. 21, 1998] for rehabilitation of any owner-occupied 1- to 4-family residence, including the payment of interest during any period in which a residence is uninhabitable because of rehabilitation activities;
  - “(2) to facilitate loans for rehabilitation of 1- to 4-family properties previously subject to a mortgage insured under the National Housing Act [12 U.S.C. 1701 et seq.] that has been foreclosed or for

which insurance benefits have been paid, including to establish revolving loan funds, loan loss reserves, and other financial structures; and

((3) to provide technical assistance in conjunction with the rehabilitation of owner-occupied 1- to 4-family residences, including counseling, selection contractors, monitoring of work, approval of contractor payments, and final inspection of work.

((e) Definition of Rehabilitation.--For purposes of this section, the term `rehabilitation' has the meaning given such term in section 203(k)(2)(B) of the National Housing Act (12 U.S.C. 1709(k)(2)(B)).

((f) Authorization of Appropriations.--There is authorized to be appropriated to the Secretary to carry out this section such sums as may be necessary for each of fiscal years 1999 through 2003.

((g) Effective Date.--This section shall take effect on the date of the enactment of this Act [Oct. 21, 1998]."

### Report Regarding Research Activities

Section 951(b) of Pub. L. 101-625 directed Secretary of Housing and Urban Development, not later than the expiration of the 1-year period beginning on Nov. 28, 1990, to submit to Congress a report listing and describing various research activities, studies, testing, and demonstration programs relating to mission and programs of Department of Housing and Urban Development that are being conducted, have concluded, or will conclude during such period, pursuant to section 501 of the Housing and Urban Development Act of 1970 (12 U.S.C. 1701z-1), title V of such Act (12 U.S.C. 1701z-1 et seq.), or any other authority, such report to include a statement identifying the individual or entity that is conducting each such activity, study, test, and demonstration program.

### Section Referred to in Other Sections

This section is referred to in sections 1701z-2, 1701z-4 to 1701z-7, 1701z-9 of this title.



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## **APPENDIX C.**

### **ASSURANCE OF CONFIDENTIALITY AGREEMENT**

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#### **STATEMENT OF POLICY**

[AREA/OKM/Westat] is firmly committed to the principle that the confidentiality of individual data obtained through [AREA/OKM/Westat] surveys must be protected. This principle holds whether or not any specific guarantee of confidentiality was given at time of interview (or self-response), or whether or not there are specific contractual obligations to the client. When guarantees have been given or contractual obligations regarding confidentiality have been entered into, they may impose additional requirements that are to be adhered to strictly

#### **PROCEDURES FOR MAINTAINING CONFIDENTIALITY**

All [AREA/OKM/Westat] employees and field workers shall sign this assurance of confidentiality. This assurance may be superseded by another assurance for a particular project.

1. Field workers shall keep completely confidential the names of respondents, all information or opinions collected in the course of interviews, and any information about respondents learned incidentally during field work. Field workers shall exercise reasonable caution to prevent access by others to survey data in their possession.
2. Unless specifically instructed otherwise for a particular project, an employee or field worker, upon encountering a respondent or information pertaining to a respondent that s/he knows personally, shall immediately terminate the activity and contact her/his supervisor for instructions.
3. Survey data containing personal identifiers in [AREA/OKM/Westat] offices shall be kept in a locked container or a locked room when not being used each working day in routine survey activities. Reasonable caution shall be exercised in limiting access to survey data to only those persons who are working on the specific project and who have been instructed in the applicable confidentiality requirements for that project.
4. Where survey data have been determined to be particularly sensitive by the Corporate Officer in charge of the project, such survey data shall be kept in locked containers or in a locked room except when actually being used and attended by a staff member who has signed this pledge.

5. Ordinarily, serial numbers shall be assigned to respondents prior to creating a machine-processible record and identifiers such as name, address, and Social Security number shall not, ordinarily, be a part of the machine record. When identifiers are part of the machine data record, Westat's Manager of Data Processing shall be responsible for determining adequate confidentiality measures in consultation with the project director. When a separate file is set up containing identifiers or linkage information which could be used to identify data records, this separate file shall be kept locked up when not actually being used each day in routine survey activities.
6. When records with identifiers are to be transmitted to another party, such as for keypunching or key taping, the other party shall be informed of these procedures and shall sign an Assurance of Confidentiality form.
7. Each project director shall be responsible for ensuring that all personnel and contractors involved in handling survey data on a project are instructed in these procedures throughout the period of survey performance. When there are specific contractual obligations to the client regarding confidentiality, the project director shall develop additional procedures to comply with these obligations and shall instruct field staff, clerical staff, consultants, and any other persons who work on the project in these additional procedures. At the end of the period of survey performance, the project director shall arrange for proper storage or disposition of survey data including any particular contractual requirements for storage or disposition. When required to turn over survey data to our clients, we must provide proper safeguards to ensure confidentiality up to the time of delivery.
8. Project directors shall ensure that survey practices adhere to the provisions of the U.S. Privacy Act of 1974 with regard to surveys of individuals for the Federal Government. Project directors must ensure that procedures are established in each survey to inform each respondent of the authority for the survey, the purpose and use of the survey, the voluntary nature of the survey (where applicable) and the effects on the respondents, if any, of not responding.

## **PLEDGE**

I hereby certify that I have carefully read and will cooperate fully with the above procedures. I will keep completely confidential all information arising from surveys concerning individual respondents to which I gain access. I will not discuss, disclose, disseminate, or provide access to survey data and identifiers except as authorized by *[AREA/OKM/Westat]*. In addition, I will comply with any additional procedures established by *[AREA/OKM/Westat]* for a particular contract. I will devote my best efforts to ensure that there is compliance with the required procedures by personnel whom I supervise. I understand that violation of this pledge is sufficient grounds for disciplinary action, including dismissal. I also understand that violation of the privacy rights of individuals through such unauthorized discussion, disclosure, dissemination, or access may make me subject to criminal or civil penalties. I give my personal pledge that I shall abide by this assurance of confidentiality.

## **SIGNATURE**

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## **APPENDIX D-1.**

### **ADVANCE LETTER FOR PHA SITE VISITS**

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**This letter will be on PIH letterhead.**

Month Day, 2006

Dear \_\_\_\_\_:

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 these resources are 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. The major objectives of this assignment are to evaluate the Section 5(h) and Section 32 programs, to examine the role of ROSS in enhancing their effectiveness, and to identify ways of increasing the impact of Section 32 and encouraging PHAs to participate in it.

You are being asked to be part of this evaluation. Your PHA has been selected for a case-study site visit. A research team from *[AREA/Westat/OKM]* will be visiting your PHA for two days to gather information on your homeownership programs and how those programs have worked in your area. Within the next few days a representative from *[AREA/Westat/OKM]* will be calling you to set up an appointment for that visit.

The Government Paperwork Elimination Act (GPEA)(P.L.105-277, Title XVII) allows citizens and public entities to use electronic technologies when filing information with, or retrieving it from the Federal Government. This collection of information will assist HUD with complying with the provisions of GPEA. Public reporting burden for this collection of information is estimated to average four hours per response, including the time for conducting the site-visit interviews, searching existing data sources, and gathering the data needed. Responses are voluntary. The information requested does not lend itself to confidentiality. This survey is being conducted under OMB approval #XXXX.

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You may call AREA at 1-800-XXX-XXXX if you have any questions about the study, or to set up an appointment for the visit. You may call me, NAME, at the Department of Housing and Urban Development if you have any questions about this survey. My number is (202) XXX-XXXX. On behalf of PIH, I would like to thank you for your assistance in this study.

Sincerely,

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**TECHNICAL ASSISTANCE  
SERVICES FOR HOMEOWNERSHIP  
PROGRAM EVALUATION**

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## **APPENDIX D-2.**

# **PHA EXECUTIVE DIRECTOR INTERVIEW GUIDE**

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Please see the following pages.

**TECHNICAL ASSISTANCE  
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## SECTION 5(h)/ 32 HOMEOWNERSHIP PROGRAM EVALUATION

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### DISCUSSION GUIDE PHA EXECUTIVE DIRECTOR

#### Introduction

Hello, my name is *[interviewer name]*. I work for the *[AREA/OKM/Westat]* in *[Chicago/Boston/Rockville, MD]*, an independent research organization. I do not work for the U.S. Department of Housing and Urban Development or any housing authority.

*[AREA/OKM/Westat]* is conducting a study to document the experiences of public housing agencies that have implemented a Section 5(h) and/or Section 32 homeownership programs. The goal of the study is to understand: What strategies have been used to implement homeownership? What have been the successes and challenges? To answer these questions we want to learn as much as we can about the nature of the PHA, the design and implementation of your homeownership program, and the characteristics of the program participants.

Do you have any questions or comments before we continue?

#### I. Adoption Patterns among PHAs/ Characteristics of PHAs

I'd like to start our discussion by confirming some basic details about your PHA.

What is the size of your agency?

Describe your portfolio.

Describe how you became involved in the 5(h)/32 program.

What were the specific incentives that led you to undertake the 5(h)/32 program?

What were the incentives in the program—both then and now— for you offering a 5(h)/32 program for your clients?

What were the key considerations that went into your decision to apply for the 5(h)/32 program?

How does the 5(h)/32 program fit within your strategic goals?

Do you administer any other homeownership programs outside of 5(h)/32?

#### II. Characteristics of PHA's Section 5(h)/32 Homeownership Program/Program Models

I also want to confirm some basic details about your 5(h)/32 program. As I have it from

documents we have been provided, the following describes your project(s):

You have *[number]* of *[5(h)/32]* projects.

The homeownership project *[is/is not]* a 5(h) to 32 conversion.

The homeownership plan was submitted to HUD on *[date]*.

The homeownership plan was approved by HUD on *[date]*.

The number of units approved was *[number]*.

The number of units sold is *[number]* as of *[date]*.

The first closing date was *[date]*.

The most recent closing date was *[date]*.

The project was a *[rehabilitation of an existing low-rent public housing project/ new construction on the same site/ new construction on a different site/ an acquisition on a different site]*.

The project is *[single family individual ownership/ individual ownership with a condominium association/ cooperative/ lease-purchase]*

What were the reasons for choosing the selected units/developments?

What is the total budget allocated for the program? How does this compare with any other homeownership programs you administer?

### **III. Program Organizational Structure**

Next, I'd like to discuss the management of your 5(h)/32 program and its placement within your PHA.

How is the program managed and administered?

In what department was the homeownership program originally placed and has it changed?

What is the best place in your organization to place homeownership responsibility?

What is the total number of full-time employees dedicated to the 5(h)/32 program?

To what extent did you rely on consultants, contractors, PREs, and others to design and manage the program initially? Is this still the preferred way of managing a homeownership program?

Within the program, who has primary responsibility for:

The design of the program?

Submitting applications to HUD?

Overall project management?

Marketing/outreach?



Counseling/training?

What is the tenure of each of the individuals involved with the key components of the program?

Do you utilize any of your other PHA programs to support the implementation of the 5(h)/32 program?

#### **IV. Program Accomplishments and Challenges**

I'd like to discuss your 5(h)/32 program's accomplishments and some of its challenges.

Did you anticipate any barriers for the 5(h)/32 program? If so, how did you overcome each one?

Did other unanticipated barriers emerge?

How successful has the 5(h)/32 program been for your PHA? What are the primary reasons for the success?

#### **V. Profiles of Households**

How would you describe the neighborhood in which you implemented your homeownership project compared with other neighborhoods in the area?

Would you consider this location to be a homeownership, rental, or mixed neighborhood?

What do you consider the market conditions to have been when you started the project?

What do you consider them to be now?

#### **VI. Program Success/Issues**

As part of this study, HUD would like to hear the thoughts of PHA personnel on the features of the 5(h)/32 program.

What are the positive features of the 5(h)/32 program? Which ones would you recommend that HUD continue?

What are the negative features of the 5(h)/32 program? Which ones would you recommend that HUD eliminate or change?

Are there features of the Housing Choice Voucher or other homeownership programs that should be considered for the 5(h)/32 program?

Do you intend to continue with 5(h)/32 program for your clients? Why or why not?

#### **VII. Wrap-Up**

Do you have anything else you would like to add?

**Thank you for participating in our discussion today.**

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**APPENDIX D-3.**  
**PHA PROGRAM MANAGER INTERVIEW GUIDE**

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Please see the following pages.

**TECHNICAL ASSISTANCE  
SERVICES FOR HOMEOWNERSHIP  
PROGRAM EVALUATION**

**APPLIED REAL ESTATE ANALYSIS, INC.  
WESTAT, INC.  
OKM ASSOCIATES, INC.**

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# SECTION 5(h)/ 32 HOMEOWNERSHIP PROGRAM EVALUATION

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## DISCUSSION GUIDE PROGRAM MANAGER

### Introduction

Hello, my name is *[Interviewer name]*. I work for the *[AREA/OKM/Westat]* in *[Chicago/Boston/Rockville, MD]*, an independent research organization. I do not work for the U.S. Department of Housing and Urban Development or any housing authority.

*[AREA/OKM/Westat]* is conducting a study to document the experiences of public housing agencies that have implemented a Section 5(h) and/or Section 32 homeownership program. The goal of the study is to understand: What strategies have been used to implement homeownership? What have been the successes and challenges? To answer these questions we want to learn as much as we can about the nature of the PHA, the design and implementation of your homeownership program, and the characteristics of the program participants.

Do you have any questions or comments before we continue?

*[Any topics not covered in the Executive Director interview should be addressed with the Program Manager.]*

### **I. Characteristics of PHA's Section 32/5(h) Homeownership Programs/Program Models**

First let's discuss the financing the projects. How did you finance any acquisition of land or buildings for the homeownership project?

Did you undertake any new development?

How did you finance any new construction or rehabilitation for the project?

### **II. Homeownership Program Components and Implementation Program Design**

Next, I'd like to discuss the components of your PHA's homeownership program. How did you select the units or neighborhood and new construction site for your program?

#### **Marketing/Outreach and Targeting**

In planning the program, how did you set up your marketing program to existing residents in the project, other low-rent public housing tenants, or other households who became homeowners?

What do you consider to have been the most effective and least effective marketing or outreach tools and methods you used?

In what ways did you target your marketing?

What do you consider to be the top reasons why households you targeted did not respond – or if they responded, did not become homeowners?

Do you consider the marketing/ outreach a success, failure, or a combination of both?

### **Program Eligibility**

Describe the eligibility criteria you used and why you used it.

Describe the requirements for an applicant who met the eligibility requirements to then become a homeowner.

### **Counseling and Training**

Tell me about the counseling and training available through the program. Were there only 5(h)/32 program applicants in your classes/counseling sessions or were they mixed with other potential homebuyers? *For third-party counseling/training organizations.*

What types of counseling and training did you offer?

What topics or issues did you cover in the counseling and training?

Did you have any particular concerns in mind or a model you adopted for counseling of and training for potential homebuyers?

What were the successes and challenges of the homebuyer counseling/training?

What was the cost per head of household for counseling and training?

### **Purchase and Financing**

How did you determine the sale price of the unit(s)/shares and any terms and conditions?

Describe the debt obligations of the buyers.

What underwriting criteria did you use for buyers?

Did you require any downpayment from the homebuyer beyond HUD's mandated minimum and if so, what was the formula and source?

What were the property tax payment arrangements?

Describe any recapture terms and conditions.

Describe any resale restrictions – on the party to whom the unit/share can be sold.

Did you use any models for resale and recapture terms?

Describe any other post-purchase requirements placed on the buyer.  
What obstacles did your restrictions pose for heads of households wanting to become homebuyers? Would you change the requirements?  
Was there any other assistance you offered homebuyers in addition to the post-purchase requirement discussed earlier?  
How are loans to homebuyers serviced?  
Are there any specific procedures that you have in place to prevent default and foreclosure?  
What is your system for monitoring the program both pre- and post-purchase?  
Describe any problems you have had in getting information, or doubts about its accuracy, and how you addressed such obstacles.  
What role, if any, does the real estate industry play in the program?  
Are there any established partnerships with lending institutions?  
What is the lending industry perception of the 5(h)/32 program?

### **III. Program Organizational Structure**

Describe your program's organizational structure.  
To what extent did you rely on consultants, contractors, PREs, and others to design and manage the program initially?  
Currently, within the program, who has primary responsibility for:  
    The design of the program?  
    Submitting applications to HUD?  
    Overall project development?  
    Marketing/outreach?  
    Counseling/training?  
Would you change any assignments you did or did not make to third parties if you were to implement the program again?

### **IV. Program Accomplishments and Challenges**

I'd like to discuss your 5(h)/32 program's accomplishments and some of its challenges. How successful has the 5(h)/32 program been for your PHA? What are the primary reasons for the success?  
What stands out to you as the critical characteristics or profiles of successful and unsuccessful homebuyers?  
Do you have any success stories about homebuyers that you can share?  
Do you have any information on homeowners making subsequent home purchases

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## **APPENDIX E-1.**

### **ADVANCE LETTER FOR PHA TELEPHONE INTERVIEWS**

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**This letter will be on PIH letterhead.**

Month Day, 2006

Dear \_\_\_\_\_:

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. HUD has contracted with Applied Real Estate Analysis (AREA), Inc., to conduct an evaluation of the Section 32 and 5(h) homeownership programs. The major objectives of this assignment are to evaluate the Section 5(h) and Section 32 programs, to examine the role of ROSS in enhancing their effectiveness, and to identify ways of increasing the impact of Section 32 and encouraging PHAs to participate in it.

You are being asked to be part of this evaluation. Your PHA has been selected for a telephone case study discussion. Within the next few days a representative from AREA will be calling you to set an appointment to interview you about your PHA's experiences with the homeownership programs.

The Government Paperwork Elimination Act (GPEA)(P.L.105-277, Title XVII) allows citizens and public entities to use electronic technologies when filing information with, or retrieving it from the Federal Government. This collection of information will assist HUD with complying with the provisions of GPEA. Public reporting burden for this collection of information is estimated to average two hours per response, including the time for conducting the site-visit interviews, searching existing data sources, and gathering the data needed. Responses are voluntary. The information requested does not lend itself to confidentiality. This survey is being conducted under OMB approval #XXXX.

**TECHNICAL ASSISTANCE  
SERVICES FOR HOMEOWNERSHIP  
PROGRAM EVALUATION**

**APPLIED REAL ESTATE ANALYSIS, INC.  
WESTAT, INC.  
OKM ASSOCIATES, INC.**

You may call AREA at 1-800-XXX-XXXX if you have any questions about the study, or to set an appointment for the visit. You may call me, NAME, at the Department of Housing and Urban Development if you have any questions about this survey. My number is: (202) XXX-XXXX. On behalf of PIH, I would like to thank you for your assistance in this study.

Sincerely,

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**TECHNICAL ASSISTANCE  
SERVICES FOR HOMEOWNERSHIP  
PROGRAM EVALUATION**

**APPLIED REAL ESTATE ANALYSIS, INC.  
WESTAT, INC.  
OKM ASSOCIATES, INC.**



after their participation in the 5(h)/32 program?

What has been your post-purchase experience with homebuyers in terms of resales, defaults, foreclosures, and other difficulties?

## **V. Profiles of Households**

Were the households you tried to bring into the program typical of your low-rent public housing population or not? What were the key differences?

Are the households who became homeowners typical of your low-rent public housing population or not? What are the key differences?

## **VII. Program Success/Issues**

As part of this study, HUD would like to hear thoughts from PHA personnel on the features of the 5(h)/32 program.

What are the positive features of the 5(h)/32 program? Which ones would you recommend that HUD continue?

What are the negative features of the 5(h)/32 program? Which ones would you recommend that HUD eliminate or change?

Are there features of the Housing Choice Voucher or other homeownership programs that should be considered for the Section 32 program?

Do you intend to continue with homeownership programs for your clients? Why or why not?

## **VIII. Wrap-Up**

Do you have anything else you would like to add?

**Thank you for participating in our discussion today.**

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**APPENDIX E-2.**  
**PHA WITH SECTION 32 AND/ OR SECTION 5(H) PROGRAM**  
**TELEPHONE INTERVIEW GUIDE**

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Please see the following pages.

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## SECTION 5(H)/ 32 HOMEOWNERSHIP PROGRAM EVALUATION

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### TELEPHONE DISCUSSION GUIDE PHAS WITH SECTION 5(H)/32 HOMEOWNERSHIP PROGRAMS

#### Introduction

Hello, my name is *[interviewer name]*. I work for the *[AREA/OKM/Westat]* in *[Chicago/Boston/Rockville, MD]*, an independent research organization. I do not work for the U.S. Department of Housing and Urban Development or any housing authority.

*[AREA/OKM/Westat]* is conducting a study to document the experiences of public housing agencies that have implemented a Section 5(h) and/or Section 32 homeownership programs. The goal of the study is to understand: What strategies have been used to implement homeownership? What have been the successes and challenges? To answer these questions we want to learn as much as we can about the nature of the PHA, the design and implementation of your homeownership program, and the characteristics of the program participants.

Do you have any questions or comments before we continue?

#### I. Adoption Patterns among PHAs/ Characteristics of PHAs

I'd like to start our discussion by confirming some basic details about your PHA.

What is the size of your agency?

Describe your portfolio.

Describe how you became involved in the 5(h)/32 program.

What were the specific incentives that led you to undertake the 5(h)/32 program?

What were the incentives in the program—both then and now—for you offering a 5(h)/32 program for your clients?

What were the key considerations that went into your decision to apply for the 5(h)/32 program?

How does the 5(h)/32 program fit within your strategic goals?

Do you administer any other homeownership programs outside of 5(h)/32?

## II. Characteristics of PHA's Section 5(h)/32 Homeownership Program/Program Models

I also want to confirm some basic details about your 5(h)/32 program. As I have it from documents we have been provided, the following describes your project(s):

You have *[number]* of *[5(h)/32]* projects.

The homeownership project *[is/is not]* a 5(h) to 32 conversion.

The homeownership plan was submitted to HUD on *[date]*.

The homeownership plan was approved by HUD on *[date]*.

The number of units approved was *[number]*.

The number of units sold is *[number]* as of *[date]*.

The first closing date was *[date]*.

The most recent closing date was *[date]*.

The project was a *[rehabilitation of an existing low-rent public housing project/ new construction on the same site/ new construction on a different site/ an acquisition on a different site]*.

The project is *[single family individual ownership/ individual ownership with a condominium association/ cooperative/ lease-purchase]*

What were the reasons for choosing the selected units/developments?

How did you finance any acquisition of land or buildings for the homeownership project?

How did you finance any new construction or rehabilitation for the project?

What is the total budget allocated for the program? How does this compare with any other homeownership programs you administer?

### Marketing/Outreach and Targeting

In planning the program, how did you set up your marketing program to existing residents in the project, other low-rent public housing tenants, or other households who became homeowners?

What do you consider to have been the most effective and least effective marketing or outreach tools and methods you used?

In what ways did you target your marketing?

What do you consider to be the top reasons why households you targeted did not respond – or if they responded, did not become homeowners?

Do you consider the marketing/ outreach a success, failure, or a combination of both?

### **Program Eligibility**

Describe the eligibility criteria you used and why you used it.

Describe the requirements for an applicant who met the eligibility requirements to then become a homeowner.

### **Counseling and Training**

Tell me about the counseling and training available through the program. Were there only 5(h)/32 program applicants in your classes/counseling sessions or were they mixed with other potential home buyers? *[For third-party counseling/training organizations.]*

What types of counseling and training did you offer?

What topics or issues did you cover in the counseling and training?

Did you have any particular concerns in mind or a model you adopted for counseling of and training for potential home buyers?

What were the successes and challenges of the homebuyer counseling/training?

What was the cost per head of household for counseling and training?

### **Purchase and Financing**

How did you determine the sale price of the unit(s)/shares and any terms and conditions?

Describe the debt obligations of the buyers.

What underwriting criteria did you use for buyers?

Did you require any downpayment from the homebuyer beyond HUD's mandated minimum and if so, what was the formula and source?

What were the property tax payment arrangements?

Describe any recapture terms and conditions.

Describe any resale restrictions – on the party to whom the unit/share can be sold.

Did you use any models for resale and recapture terms?

Describe any other post-purchase requirements placed on the buyer.

What obstacles did your restrictions pose for heads of households wanting to become home buyers? Would you change the requirements?

Was there any other assistance you offered home buyers in addition to the post-purchase requirement discussed earlier?

How are loans to home buyers serviced?

Are there any specific procedures that you have in place to prevent default and foreclosure?

What is your system for monitoring the program both pre- and post-purchase?

Describe any problems you have had in getting information, or doubts about its accuracy, and how you addressed such obstacles.

What role, if any, does the real estate industry play in the program?

Are there any established partnerships with lending institutions?

What is the lending industry perception of the 5(h)/32 program?

### **III. Program Organizational Structure**

Next, I'd like to discuss the management of your 5(h)/32 program and its placement within your PHA.

How is the program managed and administered?

In what department was the homeownership program originally placed and has it changed? What is the best place in your organization to place homeownership responsibility?

What is the total number of full-time employees dedicated to the 5(h)/32 program?

To what extent did you rely on consultants, contractors, PREs, and others to design and manage the program initially? Is this still the preferred way of managing a homeownership program?

Within the program, who has primary responsibility for:

- The design of the program?

- Submitting applications to HUD?

- Overall project management?

- Marketing/outreach?

- Counseling/training?

What is the tenure of each of the individuals involved with the key components of the program?

Do you utilize any of your other PHA programs to support the implementation of the 5(h)/32 program?

Would you change any assignments you did or did not make to third parties if you were to implement the program again?

#### **IV. Program Accomplishments and Challenges**

I'd like to discuss your 5(h)/32 program's accomplishments and some of its challenges. Did you anticipate any barriers for the 5(h)/32 program? If so, how did you overcome each one? Did other unanticipated barriers emerge?

How successful has the 5(h)/32 program been for your PHA? What are the primary reasons for the success?

*[For PHAs with closings]:*

What stands out to you as the critical characteristics or profiles of successful and unsuccessful home buyers?

Do you have any information on homeowners making subsequent home purchases after their participation in the 5(h)/32 program?

What has been your post-purchase experience with home buyers in terms of resales, defaults, foreclosures, and other difficulties?

#### **V. Profiles of Households and Neighborhoods**

Were the households you tried to bring into the program typical of your low-rent public housing population or not? What were the key differences?

*[For PHAs with closings]:*

Are the households who became homeowners typical of your low-rent public housing population or not? What are the key differences?

How would you describe the neighborhood in which you implemented your homeownership project compared with other neighborhoods in the area?

Would you consider this location to be a homeownership, rental, or mixed neighborhood?

What do you consider the market conditions to have been when you started the project?

What do you consider them to be now?

#### **VI. Program Success/Issues**

As part of this study, HUD would like to hear the thoughts of PHA personnel on the features of the 5(h)/32 program.

What are the positive features of the 5(h)/32 program? Which ones would you recommend that HUD continue?

What are the negative features of the 5(h)/32 program? Which ones would you recommend that HUD eliminate or change?

Are there features of the Housing Choice Voucher or other homeownership programs that should be considered for the 5(h)/32 program?

Do you intend to continue with 5(h)/32 program for your clients? Why or why not?

## **VII. Wrap-Up**

Is there anything else that you would like to add?

**Thank you for participating in our discussion today.**



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**APPENDIX E-3.**  
**PHA WITHOUT SECTION 32 AND/ OR SECTION 5(H) PROGRAM**  
**TELEPHONE INTERVIEW GUIDE**

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Please see the following pages.

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# SECTION 5(H)/ 32 HOMEOWNERSHIP PROGRAM EVALUATION

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## TELEPHONE DISCUSSION GUIDE PHAS WITHOUT A SECTION 5(H)/ 32 HOMEOWNERSHIP PROGRAM

### Introduction

Hello, my name is *[interviewer name]*. I work for the *[AREA/OKM/Westat]* in *[Chicago/Boston/Rockville, MD]*, an independent research organization. I do not work for the U.S. Department of Housing and Urban Development or any housing authority.

*[AREA/OKM/Westat]* is conducting a study to document the experiences of public housing agencies that have implemented a Section 5(h) and/or Section 32 homeownership programs as well as those who have not implemented either of those programs. The goal of the study is to understand: What strategies have been used to implement homeownership? What have been the successes and challenges? To answer these questions we want to learn as much as we can about the nature of the PHA, the design and implementation of your homeownership program, and the characteristics of the program participants.

Do you have any questions or comments before we continue?

### I. Characteristics of PHAs

I'd like to start our discussion by confirming some basic details about your PHA.

What is the size of your agency?

Describe your portfolio.

Do you have plans to *[undertake/expand]* homeownership for your clients in the future?

### II. Characteristics of PHA's Homeownership Program(s)

Do you administer any homeownership programs?

What were the reasons for choosing to administer these other homeownership programs versus a Section 5(h) or 32 program?

For each homeownership program:

What are the total number of projects?

How many closings have occurred to date?

What type of project(s) are you implementing? [*e.g., rehabilitation of an existing low-rent public housing project/ new construction on the same site/ new construction on a different site/ an acquisition on a different site*].

Which of the following describes the project(s)? [*single family individual ownership/ individual ownership with a condominium association/ cooperative/ lease-purchase*]

What are the general characteristics of the neighborhood(s) in which the project(s) is/ are located?

What were the reasons for choosing the selected units/developments?

What is the total budget allocated for the program?

### **III. Reasoning for Nonparticipation in Section 5(h)/ 32 program**

Did the PHA consider implementing a Section 5(h) or a Section 32 Homeownership program?

What were the key considerations that went into your decision to not implement a 5(h)/32 program?

When the Section 5(h) program was replaced by the Section 32 program in 2003, did the PHA reconsider implementing the program?

What are the positive features of the 5(h)/32 program?

What are the negative features of the 5(h)/32 program? Which ones would you recommend that HUD eliminate or change in order to encourage participation by more PHAs?

Are there features of the Housing Choice Voucher or other homeownership programs that should be considered for the 5(h)/32 program?

### **IV. Wrap-Up**

Is there anything else that you would like to add?

**Thank you for participating in our discussion today.**

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## **APPENDIX F-1.**

### **ADVANCE LETTER FOR HOUSEHOLD SURVEY**

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#### **Proposed Advance Letter on HUD PIH Letterhead**

Month Day, 2006

Dear \_\_\_\_\_:

The Office of Public and Indian Housing (PIH) of the U.S. Department of Housing and Urban Development (HUD) operates programs designed to help people buy homes. PIH wants to know how helpful those programs are and how they could be made better. By finding out this information from people like you, PIH will be able to help more people become homeowners. We need to speak with people who bought a home through a program from a public housing agency (PHA) and with those who did not. Therefore, we are asking you to be part of the Survey of Homeownership Program Participants and Eligible Non-Participants. A company called AREA is conducting the interviews for HUD. Within the next few weeks, someone from AREA will call you to complete a survey that will take approximately 30 minutes.

Participating in the survey is voluntary, and you can refuse to answer any question and you are not required to answer in order to obtain any benefit. The information we obtain from this survey will be presented only as summaries grouped with the answers given by other respondents. No individual respondents will be identified in our reports or the data we provide to HUD. You cannot be identified in any way. AREA may not collect this information, and you are not required to complete this survey, unless it displays a currently valid OMB control number. This survey is being conducted under OMB approval #XXXX. Your help is very important to the success of this study and we hope you agree to participate.

You may call AREA at (800) 401-AREA (2732) if you have any questions about the study. You may call me, NAME, at HUD if you have any questions about this survey. My number is: (202) XXX-XXXX. On behalf of PIH, I would like to thank you for your assistance in this study.

Sincerely,

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## **APPENDIX F-2.**

### **HOUSEHOLD SURVEY INSTRUMENT**

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#### **Survey Introduction and Assurance of Confidentiality**

Hello, this is *[Interviewer Name]* and I'm calling on behalf of the U.S. Department of Housing and Urban Development. Our records show that you {participated in/considered participating in *[PHA Name]*'s homeownership program *[PHA Program Name]*. I would like to ask you about that program.

This survey will take about 30 minutes to complete. Participating in the survey is voluntary, and you can refuse to answer any question and you are not required to answer in order to obtain any benefit. The information we obtain from this survey will be presented only as summaries grouped with the answers given by other respondents. No individual respondents will be identified in our reports or the data we provide to HUD. You cannot be identified in any way. AREA may not collect this information, and you are not required to complete this survey, unless it displays a currently valid OMB control number. This survey is being conducted under OMB approval #XXXX.

See following pages.

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## HOUSEHOLD SURVEY HOMEOWNERSHIP PROGRAM EVALUATION

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### HUD HOUSEHOLD SURVEY STRUCTURE

The survey consists of three sections geared to the following respondents:

- I. **CURRENT HOMEOWNERSHIP PROGRAM PARTICIPANT**, who may be *either* a:  
**CURRENT HOMEOWNER**  
or  
**NOT YET A HOMEOWNER**, but in the process to become one.

Answers to specific initial questions will automatically categorize the respondent as a **CURRENT HOMEOWNER** or **NOT YET A HOMEOWNER** and direct the Interviewer to the appropriate set of subsequent questions.

- II. **PAST HOMEOWNERSHIP PROGRAM PARTICIPANT** who may be *either* a:  
**PAST HOMEOWNER** (having sold the house purchased as part of the Program),  
or  
**NON-HOMEOWNER** (not having achieved homeownership while in the Program)

Answers to specific initial questions will automatically categorize the respondent as a **PAST HOMEOWNER** or a **NON-HOMEOWNER** and direct the Interviewer to the appropriate set of next questions.

- III. **NON-HOMEOWNERSHIP PROGRAM PARTICIPANT** who was eligible for or expressed interest in the homeownership program, and may have completed an application but did not go through counseling and training and did not purchase a home.

**NOTE:** The survey instrument will be administered by an Interviewer using an automated Access-based computer program. The survey instrument as shown includes “Programmer Notes” which are intended as instructions for the computer programmer. The Interviewer will not see these Programmer Notes while administering the survey. However, we have left these notes in this version so that the reader can keep track of reference questions.

# SCREENING QUESTIONNAIRE

(SHOULD BE PRE-FILLED FOR CONTACT PURPOSES)

Name of Resident: \_\_\_\_\_

Home Address: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Interviewer: \_\_\_\_\_

Date Interviewed: \_\_\_\_\_

PHA Contact: \_\_\_\_\_

PHA Address: \_\_\_\_\_

PHA Phone Number: \_\_\_\_\_

PHA Code: \_\_\_\_\_

Household Code: \_\_\_\_\_

## GENERAL VERIFICATION

ONCE RESPONDENT IS ON PHONE:

V1a. First, let me verify we have the correct information. Your name is {INSERT RESIDENT NAME/INTERVIEWER SHOULD SPELL NAME ALSO}. Is that correct?

- YES ..... 1 → (GO TO V2)
- NO ..... 2 → (GO TO V1b)
- REFUSED ..... -7 → (GO TO V1b)
- DON'T KNOW ..... -8 → (GO TO V1b)

V1b. May I have your name? Please spell it for me.

FIRST NAME	MIDDLE NAME/INITIAL IF RESPONDENT OFFERS THIS	LAST NAME
------------	-----------------------------------------------------	-----------

V2a. And I have your address as {INSERT ADDRESS/INTERVIEWER SHOULD SPELL STREET, CITY, STATE ALSO}. Is that correct?

- YES ..... 1 → (GO TO A1)
- NO ..... 2 → (GO TO V2b)
- REFUSED ..... -7 → (GO TO V2b)
- DON'T KNOW ..... -8 → (GO TO V2b)

V2b. May I please have your address? Please spell it for me.

NUMBER	STREET NAME	APT NUMBER
	CITY	STATE
		ZIP CODE
REFUSED .....		-7 → (GO TO A1)
DON'T KNOW .....		-8 → (GO TO A1)

### Initial Screening/Verification Questions

A1. Did you participate in the Housing Authority's homeownership program?

- NO ..... 1 → (GO TO A2)
- YES ..... 2 → (GO TO A3a)

A2. If you did not participate in the program, at what point did you decide not to participate?

- After being briefed on the program but before completing an application. .... 1 → (USE SURVEY QUESTIONNAIRE FOR HOUSEHOLDS THAT DID NOT PARTICIPATE IN THE HOMEOWNERSHIP PROGRAM)
- After completing an application but before going through training and counseling. 2 → (USE SURVEY QUESTIONNAIRE FOR HOUSEHOLDS THAT DID NOT PARTICIPATE IN THE HOMEOWNERSHIP PROGRAM)



During or after training and counseling  
but before purchasing a home. . . . . 3 → ( U S E S U R V E Y  
QUESTIONNAIRE FOR  
HOUSEHOLDS THAT  
ARE PAST PROGRAM  
PARTICIPATANTS)

REFUSED . . . . . -7 → (GO TO A3a)

DON'T KNOW . . . . . -8 → (GO TO A3a)

A3a. Did you purchase a home as part of the Housing Authority's homeownership program?

YES . . . . . 1 → (GO TO A4)

NO . . . . . 2 → (GO TO A3b)

REFUSED . . . . . -7 → (GO TO A3b)

DON'T KNOW . . . . . -8 → (GO TO A3b)

A3b. Do you plan to purchase a home as part of the homeownership program? Would you say...

Yes, I am currently involved in the  
process to purchase home . . . . . 1 → ( U S E S U R V E Y  
QUESTIONNAIRE FOR  
PARTICIPANTS)

Yes, I am currently involved in a  
lease-purchase program, or . . . . . 2 → ( U S E S U R V E Y  
QUESTIONNAIRE FOR  
PARTICIPANTS)

No? . . . . . 3 → ( U S E S U R V E Y  
QUESTIONNAIRE FOR  
PAST PARTICIPANTS)

REFUSED . . . . . -7 → (END SURVEY)

DON'T KNOW . . . . . -8 → (END SURVEY)

A4. Do you still own or rent the home that you occupied or purchased as part of the homeownership program?

- YES ..... 1 → ( U S E S U R V E Y  
QUESTIONNAIRE FOR  
PARTICIPANTS)
- NO ..... 2 → ( U S E S U R V E Y  
QUESTIONNAIRE FOR  
PAST PARTICIPANTS)
- REFUSED ..... -7 → (END SURVEY)
- DON'T KNOW ..... -8 → (END SURVEY)

# HOUSEHOLD SURVEY

## SECTION I. PROGRAM PARTICIPANTS

### Part I: Housing and Neighborhood Profile

First, we are going to talk about the home in which you lived when you heard about the homeownership program.

1. Where was that home located? [IF NEEDED: The home you lived in before this one. Was it in...

- The same city as the Housing Authority home you are living in now, but in a different neighborhood, ..... 1
- The same neighborhood as the Housing Authority home you are living in now, ..... 2
- The same house or apartment as the one you are living in now? ..... 3 → (GO TO Q3)
- REFUSED ..... -7
- DON'T KNOW ..... -8

2. What was the address of that home?

NUMBER	STREET NAME	APT NUMBER
CITY	STATE	ZIP CODE
REFUSED .....	-7	
DON'T KNOW .....	-8	

**INTERVIEWER NOTE: IF Q1=3, "The same house or apartment," ASK Q3 AS: "What kind of home do you live in? Is it..."**

3. What type of structure is/was that home? Was it...

- A Single-family detached home, . . . . . 1
- A Duplex or townhouse or rowhouse, . . . . . 2
- An apartment building with 3 to 6  
apartments in it, . . . . . 3
- An apartment building with 7 to 12  
apartments in it, or . . . . . 4
- An apartment building with more than 12  
apartments in it? . . . . . 5
- OTHER . . . . . 91  
(SPECIFY) \_\_\_\_\_
- REFUSED . . . . . -7
- DON'T KNOW . . . . . -8

4. Did/do you own or rent the home you lived in when you heard about the homeownership program?

- Rent . . . . . 1 → (GO TO Q7)
- Own . . . . . 2 → (GO TO Q 5)
- OTHER . . . . . 91 → (GO TO Q7)  
(SPECIFY) \_\_\_\_\_
- REFUSED . . . . . -7 → (GO TO Q7)
- DON'T KNOW . . . . . -8 → (GO TO Q7)

**PROGRAMMER NOTE: IF OWNED AND LIVED IN SINGLE FAMILY UNIT (E.G. IF Q3=1 and Q4=2), ASK Q5. IF NOT, GO TO INTERVIEWER NOTE BEFORE Q6.**

5. Did you own the land as well as the single-family house?

- YES . . . . . 1 (GO TO Q9)
- NO . . . . . 2 → (GO TO Q9)
- REFUSED . . . . . -7 → (GO TO Q9)
- DON'T KNOW . . . . . -8 → (GO TO Q9)

**PROGRAMMER NOTE: IF OWNED AND DID NOT LIVE IN SINGLE FAMILY UNIT (E.G. IF Q3= 2-5 OR 91 AND Q4=2), ASK Q6.**

6. Did you own your unit as part of a condominium building or a co-op building?

- YES . . . . . 1 (GO TO Q9)
- NO . . . . . 2 (GO TO Q9)
- REFUSED . . . . . -7 (GO TO Q9)
- DON'T KNOW . . . . . -8 (GO TO Q9)

**PROGRAMMER NOTE: IF Q4=1, ASK:**

7. Did you live in rental housing that was subsidized, in other words, one that had income limits for residents? Would you say...
- Yes, you lived in public housing, . . . . . 1
  - Yes, you lived in other subsidized housing, or . 2
  - No, you rented your housing at market-rate? .. 3
  - REFUSED . . . . . -7
  - DON'T KNOW . . . . . -8
8. About how much was your monthly rent, including utilities? [IF NEEDED: Even if you paid the utilities yourself. An estimate is fine.]

**PROGRAMMER NOTE: CODE RESPONSE INTO RENTAL AMOUNT CATEGORY**

\$1-\$99 . . . . .	1
\$100-\$199 . . . . .	2
\$200-\$299 . . . . .	3
\$300-\$399 . . . . .	4
\$400-\$499 . . . . .	5
\$500-\$599 . . . . .	6
\$600-\$699 . . . . .	7
\$700-\$799 . . . . .	8
\$800-\$899 . . . . .	9
\$900-\$999 . . . . .	10
\$1,000-\$1,199 . . . . .	11
\$1,200-\$1,299 . . . . .	12
\$1,300-\$1,399 . . . . .	13
\$1,400-\$1,499 . . . . .	14
\$1,500+ . . . . .	15
NONE/ZERO . . . . .	16
OTHER . . . . .	91
(SPECIFY) _____	
REFUSED . . . . .	-7 → (GO TO Q11)
DON'T KNOW . . . . .	-8 → (GO TO Q11)

**PROGRAMMER NOTE: IF Q1=4, "The same house or apartment," GO TO Q17.**

## For Previous Owners

9. What were your monthly housing costs (including your mortgage, if applicable, property taxes, insurance, co-op or association fees, etc.)? Please specify each cost, if possible. If some costs are combined, include under "Total Housing Costs," and check which costs are included in the total.

	9a. Mortgage Only	9b. Taxes Only	9c. Insurance Only	9d. Association or Coop Fees	9e. Total Housing Costs
					Does this total include..... 1. Mortgage? _____ 2. Taxes? _____ 3. Insurance? _____ 4. Association or Coop Fees? _____ 91. OTHER (SPECIFY) _____
\$1-\$29	1	1	1	1	1
\$30-\$39	2	2	2	2	2
\$40-\$49	3	3	3	3	3
\$50-\$59	4	4	4	4	4
\$60-69	5	5	5	5	5
\$70-79	6	6	6	6	6
\$80-\$89	7	7	7	7	7
\$90-\$99	8	8	8	8	8
\$100-\$199	9	9	9	9	9
\$200-\$299	10	10	10	10	10
\$300-\$399	11	11	11	11	11
\$400-\$499	12	12	12	12	12
\$500-\$599	13	13	13	13	13
\$600-\$699	14	14	14	14	14
\$700-\$799	15	15	15	15	15
\$800-\$899	16	16	16	16	16
\$900-\$999	17	17	17	17	17
\$1,000-\$1,199	18	18	18	18	18
\$1,200-\$1,299	19	19	19	19	19
\$1,300-\$1,399	20	20	20	20	20
\$1,400-\$1,499	21	21	21	21	21
\$1,500+	22	22	22	22	22
None/zero	23	23	23	23	23
Paid off	24	24	24	24	24
Other, Specify	91	91	91	91	91
Refused	-7	-7	-7	-7	-7
Don't Know	-8	-8	-8	-8	-8

10. Did you pay Homeowners association, condo or co-op fees?

- YES ..... 1 → (GO TO Q11)
- NO ..... 2 → (GO TO Q11)
- REFUSED ..... -7 → (GO TO Q11)
- DON'T KNOW ..... -8 → (GO TO Q11)

11. About how much were your average per-month utility costs? [IF NEEDED: An estimate is fine. We know costs change depending on the time of year.]

**INTERVIEWER: CODE RESPONSE INTO TOTAL AMOUNT CATEGORY**

- \$1-\$49 ..... 1
- \$50-\$99 ..... 2
- \$100-\$149 ..... 3
- \$150-\$199 ..... 4
- \$200-\$249 ..... 5
- \$250-\$299 ..... 6
- \$300+ ..... 7
- NONE OR ZERO ..... 8
- OTHER ..... 91
- (SPECIFY) \_\_\_\_\_
- REFUSED ..... -7
- DON'T KNOW ..... -8

**INTERVIEWER: CODE RESPONSE INTO TOTAL AMOUNT CATEGORY**

12. About how much were your monthly upkeep and maintenance costs, such as fixing broken appliances, repairing roof, repainting, etc.? [IF NEEDED: An estimate is fine. We know costs can vary depending on what needs to be done]

- \$1-\$49 ..... 1
- \$50-\$99 ..... 2
- \$100-\$149 ..... 3
- \$150-\$199 ..... 4
- \$200-\$249 ..... 5
- \$250-\$299 ..... 6
- \$300+ ..... 7
- NONE OR ZERO ..... 8
- OTHER ..... 91
- (SPECIFY) \_\_\_\_\_
- REFUSED ..... -7
- DON'T KNOW ..... -8





16. Did your parents or guardians own the house in which you grew up? [IF NEEDED: The parent or guardian you lived with the longest.]

- YES ..... 1
- NO ..... 2
- REFUSED ..... -7
- DON'T KNOW ..... -8

17a. Have you purchased a home under the home ownership program yet?

- YES ..... 1
- NO ..... 2 (GO TO Q31)

**Part II. Current Home Purchased under the Program**

Now, we are going to talk about the home you purchased under the program.

17b. What month and year did you move into that home?

- |            |       |    |
|------------|-------|----|
| _____      | _____ |    |
| Month      | Year  |    |
|            |       |    |
| REFUSED    | ..... | -7 |
| DON'T KNOW | ..... | -8 |

18. What type of home is that home? Is it...

- A Single-family detached home, ..... 1
- A Duplex or townhouse or rowhouse, ..... 2
- An apartment building with 3 to 6  
apartments in it, ..... 3
- An apartment building with 7 to 12  
apartments in it, or ..... 4
- An apartment building with more than 12  
apartments in it? ..... 5
- OTHER ..... 91
- (SPECIFY) \_\_\_\_\_
- REFUSED ..... -7
- DON'T KNOW ..... -8

**PROGRAMMER NOTE: IF LIVES IN SINGLE FAMILY HOME (Q19=1), ASK Q20. OTHERWISE, SKIP TO Q21.**

19. Do you own the land as well as the single-family house?
- YES ..... 1 → (GO TO Q21a)
  - NO ..... 2 → (GO TO Q21a)
  - REFUSED ..... -7 → (GO TO Q21a)
  - DON'T KNOW ..... -8 → (GO TO Q21a)

**PROGRAMMER NOTE: IF OWNED AND DID NOT LIVE IN SINGLE FAMILY UNIT (E.G. IF Q3=2, 3, 5, OR 91 AND Q4=2), ASK Q21.**

20. Do you own your unit as part of a condominium building or a co-op building?
- YES ..... 1 → (GO TO Q21a)
  - NO ..... 2 → (GO TO Q21a)
  - REFUSED ..... -7 → (GO TO Q21a)
  - DON'T KNOW ..... -8 → (GO TO Q21a)

- 21a. Is your home part of a larger development, such as a group of buildings or homes that were built at the same time?
- YES ..... 1 → (GO TO Q21b)
  - NO ..... 2 → (GO TO Q22a)
  - REFUSED ..... -7 → (GO TO Q22a)
  - DON'T KNOW ..... -8 → (GO TO Q22a)

- 21b. Is the development perceived by residents and/or the community as subsidized or public housing?
- YES ..... 1 → (GO TO Q22a)
  - NO ..... 2 → (GO TO Q22a)
  - REFUSED ..... -7 → (GO TO Q22a)
  - DON'T KNOW ..... -8 → (GO TO Q22a)

**PROGRAMMER NOTE: IF Q1=4 (“Same house”) AND Q3b=1 (“Rented unit”), THEN ASK Q23b. OTHERWISE, ASK Q23c.**

- 22a. Did you purchase the same home in which you previously lived as a renter?
- YES ..... 1 (GO TO Q22b)
  - NO ..... 2 (GO TO Q23)
  - REFUSED ..... -7 (GO TO Q23)
  - DON'T KNOW ..... -8 → (GO TO Q23)

22b. How long did you live in your home before you bought it?

Month	Year
REFUSED .....	-7
DON'T KNOW .....	-8

23. On a scale of 1 to 5, with 1 being the least satisfied, and 5 being the most satisfied, how would you rate your satisfaction with the size of your current home?

<u>LEAST</u> <u>SATISFIED</u>					<u>MOST</u> <u>SATISFIED</u>
1	2	3	4		5
REFUSED .....					-7
DON'T KNOW .....					-8

24. On a scale of 1 to 5, with 1 being the least satisfied, and 5 being the most satisfied, how would you rate your satisfaction with the condition of your current home?

<u>LEAST</u> <u>SATISFIED</u>					<u>MOST</u> <u>SATISFIED</u>
1	2	3	4		5
REFUSED .....					-7
DON'T KNOW .....					-8

**PROGRAMMER NOTE: IF Q1=2 ("Same neighborhood") OR 3 ("Same house"), SKIP TO Q26. OTHERWISE, ASK Q25.**

25. On a scale of 1 to 5, with 1 being the "Not at all satisfied," and 5 being "Very satisfied," how would you rate your satisfaction with your current neighborhood?

<u>NOT AT ALL</u> <u>SATISFIED</u>					<u>VERY</u> <u>SATISFIED</u>
1	2	3	4		5
REFUSED .....					-7
DON'T KNOW .....					-8

26. What were your monthly housing costs (including your mortgage, if applicable, property taxes, insurance, co-op or association fees, etc.)? Please specify each cost, if possible. If some costs are combined, include under "Total Housing Costs," and check which costs are included in the total.

	26a. Mortgage Only	26b. Taxes Only	26c. Insurance Only	26d. Association or Coop Fees	26e. Total Housing Costs
Check Aggregated Costs Included in Total					Does this total include..... 1. Mortgage? _____ 2. Taxes? _____ 3. Insurance? _____ 4. Association or Coop Fees? _____ 91. OTHER (SPECIFY) _____
\$1-\$29	1	1	1	1	1
\$30-\$39	2	2	2	2	2
\$40-\$49	3	3	3	3	3
\$50-\$59	4	4	4	4	4
\$60-69	5	5	5	5	5
\$70-79	6	6	6	6	6
\$80-\$89	7	7	7	7	7
\$90-\$99	8	8	8	8	8
\$100-\$199	9	9	9	9	9
\$200-\$299	10	10	10	10	10
\$300-\$399	11	11	11	11	11
\$400-\$499	12	12	12	12	12
\$500-\$599	13	13	13	13	13
\$600-\$699	14	14	14	14	14
\$700-\$799	15	15	15	15	15
\$800-\$899	16	16	16	16	16
\$900-\$999	17	17	17	17	17
\$1,000-\$1,199	18	18	18	18	18
\$1,200-\$1,299	19	19	19	19	19
\$1,300-\$1,399	20	20	20	20	20
\$1,400-\$1,499	21	21	21	21	21
\$1,500+	22	22	22	22	22
None/zero	23	23	23	23	23
Paid off	24	24	24	24	24
Other, Specify	91	91	91	91	91
Refused	-7	-7	-7	-7	-7
Don't Know	-8	-8	-8	-8	-8

27. About how much are your average per-month utility costs? [IF NEEDED: An estimate is fine. We know costs change depending on the time of year.]

**[INTERVIEWER: CODE RESPONSE INTO TOTAL AMOUNT CATEGORY]**

\$1-\$49 .....	1
\$50-\$99 .....	2
\$100-\$149 .....	3
\$150-\$199 .....	4
\$200-\$249 .....	5
\$250-\$299 .....	6
\$300+ .....	7
NONE OR ZERO .....	8
OTHER .....	91
(SPECIFY) _____	
REFUSED .....	-7
DON'T KNOW .....	-8

28. About how much were your monthly upkeep and maintenance costs, such as fixing broken appliances, repairing roof, repainting, etc.? [IF NEEDED: An estimate is fine. We know costs can vary depending on what needs to be done]

**[INTERVIEWER: CODE RESPONSE INTO TOTAL AMOUNT CATEGORY]**

\$1-\$49 .....	1
\$50-\$99 .....	2
\$100-\$149 .....	3
\$150-\$199 .....	4
\$200-\$249 .....	5
\$250-\$299 .....	6
\$300+ .....	7
NONE OR ZERO .....	8
OTHER .....	91
(SPECIFY) _____	
REFUSED .....	-7
DON'T KNOW .....	-8

29a. Have you ever had problems making your monthly mortgage payments for the home you purchased under the program?

YES .....	1	→	(GO TO Q29b)
NO .....	2	→	(GO TO Q30)
REFUSED .....	-7	→	(GO TO Q30)
DON'T KNOW .....	-8	→	(GO TO Q30)

29b. How many months have you had problems making your mortgage payment for your current home?

**[INTERVIEWER: INSERT NUMBER OF MONTHS]**

\_\_\_\_\_ NUMBER OF MONTHS

REFUSED ..... -7  
DON'T KNOW ..... -8

29c. How many of those months were consecutive months? In other words how many months in a row did you have problems making your mortgage payment?

**[INTERVIEWER: INSERT NUMBER OF MONTHS]**

\_\_\_\_\_ NUMBER OF MONTHS

REFUSED ..... -7  
DON'T KNOW ..... -8

29d. What happened that caused you to have problems making your mortgage payment?

**INTERVIEWER NOTE: PLEASE CODE ALL THAT APPLY. PROBE: "Anything else?"**

LOSS OF JOB OR INCOME ..... 1  
ILLNESS OR SURGERY ..... 2  
PERSONAL ISSUES ..... 3  
OTHER ..... 91  
(SPECIFY) \_\_\_\_\_  
REFUSED ..... -7  
DON'T KNOW ..... -8

30a. Have you had problems in paying other housing costs?

YES ..... 1 → (GO TO Q30b)  
NO ..... 2 → (GO TO Q31 )  
REFUSED ..... -7 → (GO TO Q31 )  
DON'T KNOW ..... -8 → (GO TO Q31 )

30b. What happened that caused you to have problems paying other housing costs?

**INTERVIEWER NOTE: PLEASE CODE ALL THAT APPLY. PROBE: "Anything else?"**

LOSS OF JOB OR INCOME ..... 1  
ILLNESS OR SURGERY ..... 2  
PERSONAL ISSUES ..... 3  
OTHER ..... 91  
(SPECIFY) \_\_\_\_\_  
REFUSED ..... -7  
DON'T KNOW ..... -8

**Part III. Experience with Homeownership Program**

31. What month and year did you first hear about the homeownership program?

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

REFUSED ..... -7  
DON'T KNOW ..... -8

32. How did you first get information about the homeownership program?

**INTERVIEWER NOTE: CODE ONE RESPONSE. IF NEEDED, REPEAT QUESTION.**

BROCHURE ..... 1  
GROUP MEETING WITH PHA/  
HOMEOWNERSHIP PROGRAM STAFF .... 2  
INDIVIDUAL MEETING WITH PHA/  
HOMEOWNERSHIP PROGRAM STAFF .... 3  
WORD OF MOUTH FROM FRIEND,  
NEIGHBOR, ETC. .... 4  
OTHER ..... 91  
(SPECIFY) \_\_\_\_\_  
REFUSED ..... -7  
DON'T KNOW ..... -8

33a. Did you have any problems getting information about the program?

- YES ..... 1 → (GO TO Q33b)
- NO ..... 2 → (GO TO Q34)
- REFUSED ..... -7 → (GO TO Q34)
- DON'T KNOW ..... -8 → (GO TO Q34)

33b. What problems did you have?

**[INTERVIEWER: CODE ALL THAT APPLY. PROBE: “Any other problems?”]**

- NO ONE REPRESENTING PHA TO TALK WITH ..... 1
- NO WRITTEN INFORMATION ..... 2
- INFORMATION UNCLEAR ..... 3
- OTHER ..... 91  
(SPECIFY) \_\_\_\_\_
- REFUSED ..... -7
- DON'T KNOW ..... -8

33c. Was the difficulty resolved?

- YES ..... 1
- NO ..... 2
- REFUSED ..... -7
- DON'T KNOW ..... -8

34. Why did you decide to participate in the program?

**[INTERVIEWER: CODE ALL THAT APPLY. PROBE: “Any other reason?”]**

- OPPORTUNITY TO OWN HOME ..... 1
- GOOD WAY TO USE CASH BUILT UP IN FAMILY SELF-SUFFICIENCY OR OTHER PROGRAM ..... 2
- OPPORTUNITY TO INCREASE FAMILY STABILITY ..... 3
- POTENTIAL TO BUILD ASSET/EQUITY ..... 4
- OTHER ..... 91  
(SPECIFY) \_\_\_\_\_
- REFUSED ..... -7
- DON'T KNOW ..... -8



35. Did you complete an application to participate in the homeownership program?

- YES ..... 1
- NO ..... 2
- REFUSED ..... -7
- DON'T KNOW ..... -8

36. What were the program's minimum eligibility requirements? What about...

ELIGIBILITY REQUIREMENTS					IF YES, SPECIFY REQUIREMENTS FOR INCOME, CASH ON HAND AND OTHER		
	YES	NO	RF	DK	AMOUNT	RF	DK
1. Income? .....	1	2	-7	-8	How much? \$ _____	-7	-8
2. Job? .....	1	2	-7	-8	Number Hours per Week _____	-7	-8
3. Cash on hand? .....	1	2	-7	-8	How much? \$ _____	-7	-8
4. Being a participant in the Family Self-Sufficiency or FSS program? .....	1	2	-7	-8			
5. Resident of public housing? ..	1	2	-7	-8			
6. Any other requirements? ....	1	2	-7	-8	What was that requirement? (SPECIFY) _____	-7	-8

37a. Did you receive counseling or homeownership training before you bought your home?

- YES ..... 1 → (GO TO Q37b)
- NO ..... 2 → (GO TO Q38)
- REFUSED ..... -7 → (GO TO Q38)
- DON'T KNOW ..... -8 → (GO TO Q38)

37b. What topics were covered in the type of counseling or training topics? What about...

	YES	NO	RF	DK
1. Credit cleaning? .....	1	2	-7	-8
2. Budgeting or financial counseling? .....	1	2	-7	-8
3. Homeownership responsibilities? .....	1	2	-7	-8
4. Costs of homeownership such as, property taxes, insurance, and maintenance?	1	2	-7	-8
5. Home maintenance and repairs? .....	1	2	-7	-8
6. Any other topic? .....	1	2	-7	-8
(SPECIFY) _____				

37c. How many training or counseling sessions did you attend?

\_\_\_\_\_ NUMBER OF SESSIONS

REFUSED ..... -7  
 DON'T KNOW ..... -8

37d. How often were the counseling or training sessions held? Were they...

Every week, ..... 1  
 Every 2 weeks, or ..... 2  
 Every month? ..... 3  
 OTHER? ..... 91  
 (SPECIFY) \_\_\_\_\_  
 REFUSED ..... -7  
 DON'T KNOW ..... -8

37e. Over what time period did the training occur?

6-months-1 year  
 Over 1 year

37f. Was the counseling helpful?

YES  
 NO

37g. On a scale of 1 to 5, with 1 being "Not at all helpful," and 5 being "Very helpful," how helpful was the counseling or training? If yes, was the counseling helpful?

<u>NOT AT ALL</u> <u>HELPFUL</u>	2	3	4	<u>VERY</u> <u>HELPFUL</u>
1				5
REFUSED .....				-7
DON'T KNOW .....				-8

38a. Did you lease your home before purchasing it as a condition for that purchase?

YES            1  
NO             2

38b. If yes, how long did you lease your home?

Months \_\_\_\_\_  
Years \_\_\_\_\_

39. Did you participate in an Family Self-Sufficiency (FSS) program before purchasing your home?

YES .....

NO .....

REFUSED .....

DON'T KNOW .....

1  
2  
-7  
-8

40. Did you have an Individual Development Account (IDA) before purchasing your home?

YES .....

NO .....

REFUSED .....

DON'T KNOW .....

1  
2  
-7  
-8

41a. Have you received counseling or training since you became a homeowner?

YES .....

NO .....

REFUSED .....

DON'T KNOW .....

1 → (GO TO Q41b)  
2 → (GO TO Q42)  
-7 → (GO TO Q42)  
-8 → (GO TO Q42)

41b. What topics were covered in the type of counseling or training topics? What about...

	YES	NO	RF	DK
1. Credit cleaning? .....	1	2	-7	-8
2. Budgeting or financial counseling? .....	1	2	-7	-8
3. Homeownership responsibilities? .....	1	2	-7	-8
4. Costs of homeownership such as, property taxes, insurance, and maintenance?	1	2	-7	-8
5. Home maintenance and repairs? .....	1	2	-7	-8
6. Any other topic? .....	1	2	-7	-8
(SPECIFY) _____				

**PROGRAMMER NOTE: FOR NON-PURCHASERS, SKIP TO PART IV.**

41c. Since you became a homeowner, how many training or counseling sessions did you attend?

\_\_\_\_\_ NUMBER OF SESSIONS

REFUSED ..... -7

DON'T KNOW ..... -8

41d. How often were the counseling or training sessions held? Were they...

Every week, ..... 1

Every 2 weeks, or ..... 2

Every month? ..... 3

OTHER? ..... 91

(SPECIFY) \_\_\_\_\_

REFUSED ..... -7

DON'T KNOW ..... -8

41e. Over what time period did the training occur?

6-months-1 year

Over 1 year

41f. On a scale of 1 to 5, with 1 being "Not at all helpful," and 5 being "Very helpful," how helpful was the counseling or training?

<u>NOT AT ALL</u> <u>HELPFUL</u>	1	2	3	4	<u>VERY</u> <u>HELPFUL</u>	5
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REFUSED .....	-7
DON'T KNOW .....	-8

42. Were you given choices about the home that you purchased, such as which home and/or which options would be in the home?

YES .....	1
NO .....	2
REFUSED .....	-7
DON'T KNOW .....	-8

43. How much did you pay for your home?

\$ \_\_\_\_\_

REFUSED .....	-7
DON'T KNOW .....	-8

44. What was the amount of your down payment?

\$ \_\_\_\_\_

DOES NOT APPLY/NO DOWN PAYMENT .....	-9	→ (GO TO Q46)
REFUSED .....	-7	
DON'T KNOW .....	-8	

45. What were the sources of funds for your down payment and what amount did you use from each source?

Did you use...					How much?		
	YES	NO	RF	DK	Amount	RF	DK
1. Personal savings? . . . . .	1	2	-7	-8		-7	-8
2. Funds from relatives? . .	1	2	-7	-8		-7	-8
3. Family Self-Sufficiency Program savings (FSS)? . .	1	2	-7	-8		-7	-8
4. Individual Development Account (IDA)? . . . . .	1	2	-7	-8		-7	-8
5. Lease or purchase funds? . . . . .	1	2	-7	-8		-7	-8
6. Other? . . . . . (SPECIFY) _____	1	2	-7	-8		-7	-8

Now I am going to ask about how you financed your home.

46. What was/is the amount of your first mortgage? [IF NEEDED: This might be your only mortgage.]

\$ \_\_\_\_\_

REFUSED . . . . . -7  
 DON'T KNOW . . . . . -8

47. What is the interest rate for that first mortgage?

\_\_\_\_\_ % INTEREST RATE

REFUSED . . . . . -7  
 DON'T KNOW . . . . . -8

48. For how many years is that first mortgage?

LENGTH OF FIRST MORTGAGE: \_\_\_\_\_ Years

REFUSED . . . . . -7  
 DON'T KNOW . . . . . -8

49. Where did you get your first mortgage for your home? Did you get it from...

- The Public Housing Agency (PHA), ..... 1
- Another public agency, or ..... 2
- A private financial institution, such as a bank  
or FHA or VA loans? ..... 3
- OTHER ..... 91
- (SPECIFY) \_\_\_\_\_
- REFUSED ..... -7
- DON'T KNOW ..... -8

50a. Did/Do you have a second mortgage?

- YES ..... 1 → (GO TO Q50b)
- NO ..... 2 → (GO TO Q51)
- REFUSED ..... -7 → (GO TO Q51)
- DON'T KNOW ..... -8 → (GO TO Q51)

50b. How much was/is the amount of the second mortgage?

\$ \_\_\_\_\_

- REFUSED ..... -7
- DON'T KNOW ..... -8

50c. What was/is the interest rate for the second mortgage?

\_\_\_\_\_ % INTEREST RATE

- REFUSED ..... -7
- DON'T KNOW ..... -8

50d. For how many years was the second mortgage?

LENGTH OF SECOND MORTGAGE: \_\_\_\_\_ Years

- REFUSED ..... -7
- DON'T KNOW ..... -8

50e. Is the second mortgage forgivable?

- YES ..... 1 → (GO TO Q50f)
- NO ..... 2 → (GO TO Q51)
- REFUSED ..... -7 → (GO TO Q51)
- DON'T KNOW ..... -8 → (GO TO Q51)

50f. Over how many years is it forgivable?

\_\_\_\_\_ YEARS

REFUSED ..... -7  
DON'T KNOW ..... -8

51. On a scale of 1 to 5, with 1 being "Not at all satisfied," and 5 being "Very satisfied," how satisfied were you with the way in which the Housing Authority handled the home purchase process from start to finish?

<u>NOT AT ALL</u> <u>SATISFIED</u>					<u>VERY</u> <u>SATISFIED</u>
1	2	3	4	5	

REFUSED ..... -7  
DON'T KNOW ..... -8

52. On a scale of 1 to 5, with 1 being "Not at all satisfied," and 5 being "Very satisfied," how satisfied are you with the financing terms and monthly mortgage payment amount?

<u>NOT AT ALL</u> <u>SATISFIED</u>					<u>VERY</u> <u>SATISFIED</u>
1	2	3	4	5	

REFUSED ..... -7  
DON'T KNOW ..... -8

53. Overall, do you feel that you were adequately prepared for homeownership?

YES ..... 1  
NO ..... 2  
REFUSED ..... -7  
DON'T KNOW ..... -8

54a. Do you feel that there are benefits to homeownership?

YES ..... 1 → (GO TO Q54b)  
NO ..... 2 → (GO TO Q55a)  
REFUSED ..... -7 → (GO TO Q55a)  
DON'T KNOW ..... -8 → (GO TO Q55a)



54b. In your opinion, what are the benefits of homeownership? How about...

	YES	NO	RF	DK
1. Financial benefits? .....	1	2	-7	-8
2. Psychological benefits? .....	1	2	-7	-8
3. Job related benefits? .....	1	2	-7	-8
4. Anything else? .....	1	2	-7	-8
(SPECIFY) _____				

55a. Have you had challenges or problems since you became a homeowner?

YES .....	1	→	(GO TO Q55b)
NO .....	2	→	(GO TO Q56)
REFUSED .....	-7	→	(GO TO Q56)
DON'T KNOW .....	-8	→	(GO TO Q56)

55b. What were they? How about...

	YES	NO	RF	DK
1. Costs of owning a home? .....	1	2	-7	-8
2. Maintenance and repair responsibilities? ..	1	2	-7	-8
3. Being tied to an undesirable neighborhood? .....	1	2	-7	-8
4. Anything else? .....	1	2	-7	-8
(SPECIFY) _____				

55c. How were these challenges and problems taken care of?

By you without help from the housing authority, or .....	1	→	(GO TO Q56)
By you with help from the housing authority? ..	2	→	(GO TO Q55d)
REFUSED .....	-7	→	(GO TO Q56)
DON'T KNOW .....	-8	→	(GO TO Q56)

55d. What help did the housing authority give you? Did they give you...

	YES	NO	RF	DK
1. Financial help? .....	1	2	-7	-8
2. Training and counseling? .....	1	2	-7	-8
3. Anything else? .....	1	2	-7	-8
(SPECIFY) _____				

56. On a scale of 1 to 5, with 1 being "Not at all satisfied," and 5 being "Very satisfied," how satisfied are you with being a homeowner?

NOT AT ALL SATISFIED	2	3	4	VERY SATISFIED
1				5
REFUSED .....				-7
DON'T KNOW .....				-8

57a. If you had it to do again, would you purchase a home in the homeownership program?

YES .....	1	→	(GO TO Q58)
NO .....	2	→	(GO TO Q57b)
REFUSED .....	-7	→	(GO TO Q58)
DON'T KNOW .....	-8	→	(GO TO Q58)

57b. Why would you not do it again? Is it because...

	YES	NO	RF	DK
1. You don't like owning a home? .....	1	2	-7	-8
2. You did not like the program or process? ..	1	2	-7	-8
3. You don't like the place you bought? .....	1	2	-7	-8
4. You don't like the neighborhood? .....	1	2	-7	-8
5. Is owning a home too expensive for you?	1	2	-7	-8
6. Anything else? .....	1	2	-7	-8
(SPECIFY) _____				

**Part IV. Household Profile**

Now I would like to ask you about the people living in your home. Please give me the names of each person who lived with you and who lives with you now. [IF NEEDED: You may just give me the person's relation to you, for example Son 1, Son 2, etc.]

	NAME	58. Did this person live with you when you bought your home?  1 YES 2 NO -7 RF -8 DK	59. Do they live with you now?  1 YES 2 NO -7 RF -8 DK	60. What is {NAME'S} birthdate?	61. Was {NAME} aged 18 or older when you bought your home?  1 YES 2 NO -7 RF -8 DK	62. (ASK ONLY OF THOSE 18 OR OLDER WHEN HOME BOUGHT) Does {NAME} own the home with you?  1 YES 2 NO -7 RF -8 DK	63. (ASK ONLY OF THOSE 18 OR OLDER WHEN HOME WAS BOUGHT) Did {you/NAME} work for pay full-time or part-time when you bought your home?  1 YES 2 NO -7 RF -8 DK	64. Are you/ Is {NAME} Spanish, Hispanic or Latino?  1 YES 2 NO -7 RF -8 DK
RESPONDENT								
PERSON 1								
PERSON 2								
PERSON 3								
PERSON 4								
PERSON 5								
PERSON 6								
PERSON 7								
PERSON 8								

	NAME	65. What is {your/NAME'S} RACE? Are you ... (ENTER CODE AND TEXT FOR OTHER) 1 White or Caucasian, 2 Black or African-American, 3 Asian, 4 American Indian or Alaskan Native or 5 Native Hawaiian or Other Pacific Islander? 91 OTHER (SPECIFY _____) -7 REFUSED -8 DON'T KNOW	66. (ASK ONLY IF AGED 18 OR OLDER–BIRTH YEAR OF 1988 OR EARLIER): What is {your/NAME'S} highest level of education? (ENTER CODE AND TEXT FOR OTHER) 1 Less than a high school diploma, 2. High school diploma/GED (INCLUDES GRADUATING IN 2006), 3. Some college including associate's degree (INCLUDES TECHNICAL AND VOCATIONAL TRAINING), 4. Bachelor's Degree or 5. Some post graduate work or graduate degree? 91 OTHER (SPECIFY _____) ) -7 REFUSED -8 DON'T KNOW	67. (ASK ONLY OF RESPONDENT AND CO-OWNER, IF APPLICABLE) What was your/NAME'S highest level of education? (ENTER CODE AND TEXT FOR OTHER) 1 Less than a high school diploma, 2. High school diploma/GED (INCLUDES GRADUATING IN 2006), 3. Some college including associate's degree (INCLUDES TECHNICAL AND VOCATIONAL TRAINING), 4. Bachelor's Degree or 5. Some post graduate work or graduate degree? 91 OTHER (SPECIFY _____) -7 REFUSED -8 DON'T KNOW
RESPONDENT				
PERSON 1				
PERSON 2				
PERSON 3				
PERSON 4				
PERSON 5				
PERSON 6				
PERSON 7				
PERSON 8				

68a. What was your total annual household income at the time you bought your home?  
Would you say...

- \$1,000-\$4,999, ..... 1
- \$5,000-\$9,999, ..... 2
- \$10,000-\$14,999, ..... 3
- \$15,000-\$19,999, ..... 4
- \$20,000-\$24,999, ..... 5
- \$25,000-\$29,999, ..... 6
- \$30,000-\$34,999, ..... 7
- \$35,000-\$39,999, ..... 8
- \$40,000-\$49,999, or ..... 9
- Over \$50,000? ..... 10
- REFUSED ..... -7
- DON'T KNOW ..... -8

68b. What is your total annual household income now? Would you say...

- \$1,000-\$4,999, ..... 1
- \$5,000-\$9,999, ..... 2
- \$10,000-\$14,999, ..... 3
- \$15,000-\$19,999, ..... 4
- \$20,000-\$24,999, ..... 5
- \$25,000-\$29,999, ..... 6
- \$30,000-\$34,999, ..... 7
- \$35,000-\$39,999, ..... 8
- \$40,000-\$49,999, or ..... 9
- Over \$50,000? ..... 10
- REFUSED ..... -7
- DON'T KNOW ..... -8

69a. Does the PHA maintain contact with you and continue to collect information from you  
and your household?

- YES ..... 1 → (GO TO Q69b)
- NO ..... 2 → (GO TO Q70)
- REFUSED ..... -7 → (GO TO Q70)
- DON'T KNOW ..... -8 → (GO TO Q70)

69b. How is the information collected? Is it by

	YES	NO	RF	DK
1. Telephone call or telephone survey? . . . . .	1	2	-7	-8
2. A survey or something you get in the mail to fill out? . . . . .	1	2	-7	-8
3. Any other way? . . . . . (SPECIFY) _____	1	2	-7	-8

69c. What type of questions do they ask you? Do they ask about

	YES	NO	RF	DK
1. Household characteristics, such as who lives in your home, how much money you make, and other questions about you or the people in your home? . . . . .	1	2	-7	-8
2. How you feel about owning a home? . . . . .	1	2	-7	-8
3. Anything else? . . . . . (SPECIFY) _____	1	2	-7	-8

70. What were the things that the Housing Authority did really well that you would recommend that other authorities copy?

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**HOUSEHOLD SURVEY**  
**SECTION II. PAST PROGRAM PARTICIPANTS**  
**HOMEOWNERSHIP PROGRAM EVALUATION**

**Part I: Prior Housing and Neighborhood Profile**

INTRO. First, I am going to ask you about where you lived before you participated in the homeownership program.

1. Where was the home you lived in before you were in the homeownership program? Was it in...

- The same city as the Housing Authority home you are living in now, but in a different neighborhood, ..... 1
- The same neighborhood as the Housing Authority home you are living in now, ..... 2
- The same house or apartment? ..... 3
- REFUSED ..... -7
- DON'T KNOW ..... -8

2. What was the address of that home?

NUMBER	STREET NAME NUMBER	APT
CITY	STATE	ZIP CODE
REFUSED ..... -7		
DON'T KNOW ..... -8		

**INTERVIEWER NOTE: IF Q1=3, "The same house or apartment," ASK Q3 AS: "What kind of home do you live in? Is it..."**

3. What type of home did you live in before you were in the homeownership program? Was it...

- A Single-family detached home, ..... 1
- A duplex or townhouse or rowhouse, ..... 2
- An apartment building with 3 to 6  
apartments in it, ..... 3
- An apartment building with 7 to 12  
apartments in it, or ..... 4
- An apartment building with more than 12  
apartments in it? ..... 5
- OTHER ..... 91
- (SPECIFY) \_\_\_\_\_
- REFUSED ..... -7
- DON'T KNOW ..... -8

4. Did you own or rent?

- Rent ..... 1 → (GO TO Q5)
- Own ..... 2 → (GO TO INTERVIEWER  
NOTE BEFORE Q7)
- OTHER ..... 91 → (GO TO Q5)
- (SPECIFY) \_\_\_\_\_
- REFUSED ..... -7 →
- DON'T KNOW ..... -8 →

**For Previous Renters:**

5. Before you participated in the homeownership program, did you live in a rental unit that was subsidized -- in other words, one that had income limits for residents? Would you say...

- Yes, you lived in public housing, ..... 1
- Yes, you lived in other subsidized housing, or . 2
- No, you rented your unit at market-rate? ..... 3
- REFUSED ..... -7
- DON'T KNOW ..... -8



6. About how much was your monthly rent, including utilities? [IF NEEDED: Even if you paid the utilities yourself. An estimate is fine.]

**INTERVIEWER NOTE: CODE RESPONSE INTO RENTAL AMOUNT CATEGORY**

\$1-\$99 .....	1
\$100-\$199 .....	2
\$200-\$299 .....	3
\$300-\$399 .....	4
\$400-\$499 .....	5
\$500-\$599 .....	6
\$600-\$699 .....	7
\$700-\$799 .....	8
\$800-\$899 .....	9
\$900-\$999 .....	10
\$1,000-\$1,199 .....	11
\$1,200-\$1,299 .....	12
\$1,300-\$1,399 .....	13
\$1,400-\$1,499 .....	14
\$1,500+ .....	15
NONE/ZERO .....	16
OTHER .....	91
(SPECIFY) _____	
REFUSED .....	-7
DON'T KNOW .....	-8

**INTERVIEWER NOTE: FOR RENTERS, GO TO Q12**

**For Previous Owners:**

**INTERVIEWER NOTE: IF OWNED AND LIVED IN SINGLE FAMILY UNIT (E.G. IF Q3=1 AND Q4=2, ASK Q7. IF NOT GO TO INTERVIEWER NOTE BEFORE Q8.**

7. Did you own the land as well as the single-family house?

YES .....	1	→	(GO TO Q9)
NO .....	2	→	(GO TO Q9)
REFUSED .....	-7	→	(GO TO Q9)
DON'T KNOW .....	-8	→	(GO TO Q9)

**INTERVIEWER NOTE: IF OWNED AND DID NOT LIVE IN SINGLE FAMILY UNIT (E.G. IF Q3=2, 3, 5, 91, -7 OR -8 AND Q4=2), ASK Q6.**

8. Did you own your unit as part of a condominium building or a co-op building?

- YES ..... 1
- NO ..... 2
- REFUSED ..... -7
- DON'T KNOW ..... -8

9. Before you participated in the homeownership program, what were your monthly housing costs, including your mortgage, if applicable, property taxes, insurance, co-op or association fees, etc.? Please specify each cost, if possible. [IF NEEDED. Remember, we are talking about the home you lived in when you first heard about the home ownership program. IF NEEDED: If some costs are combined, I will also be asking about your "Total Housing Costs" and what is included in that total.]

	9a. Mortgage Only	9b. Taxes Only	9c. Insurance Only	9d. Association or Coop Fees	9e. Total Housing Costs
					Does this total include... 1 Mortgage? 2 Taxes? 3 Insurance? 4 Association or Coop Fees? 91 OTHER (SPECIFY) _____
\$1-\$29 .....	1	1	1	1	1
\$30-\$39 .....	2	2	2	2	2
\$40-\$49 .....	3	4	3	3	3
\$50-\$59 .....	4	5	4	4	4
\$60-\$69 .....	5	5	5	5	5
\$70-\$79 .....	6	6	6	6	6
\$80-\$89 .....	7	7	7	7	7
\$90-\$99 .....	8	8	8	8	8
\$100-\$199 .....	9	9	9	9	9
\$200-\$299 .....	10	10	10	10	10
\$300-\$399 .....	11	11	11	11	11
\$400-\$499 .....	12	12	12	12	12
\$500-\$599 .....	13	13	13	13	13
\$600-\$699 .....	14	14	14	14	14
\$700-\$799 .....	15	15	15	15	15
\$800-\$899 .....	16	16	16	16	16
\$900-\$999 .....	17	17	17	17	17
\$1,000-\$1,199 .....	18	18	18	18	18
\$1,200-\$1,299 .....	19	19	19	19	19
\$1,300-\$1,399 .....	20	20	20	20	20
\$1,400-\$1,499 .....	21	21	21	21	21
\$1,500+ .....	22	22	22	22	22
NONE/ZERO .....	23	23	23	23	23

PAID OFF .....	24	24	24	24	24
OTHER ..... (SPECIFY) _____	91	91	91	91	91
PAID OFF	-7	-7	-7	-7	-7
NONE/ZERO	-8	-8	-8	-8	-8

10. About how much were your average monthly utility costs? [IF NEEDED: An estimate is fine. We know costs change depending on the time of year.]

**[INTERVIEWER: CODE RESPONSE INTO TOTAL AMOUNT CATEGORY]**

\$1-\$49 .....	1
\$50-\$99 .....	2
\$100-\$149 .....	3
\$150-\$199 .....	4
\$200-\$249 .....	5
\$250-\$299 .....	6
\$300+ .....	7
NONE OR ZERO .....	8
OTHER .....	91
(SPECIFY) _____	
REFUSED .....	-7
DON'T KNOW .....	-8

11. About how much were your monthly upkeep and maintenance costs, such as fixing broken appliances, repairing your roof, repainting, etc.? [IF NEEDED: An estimate is fine. We know costs can vary depending on what needs to be done]

**[INTERVIEWER: CODE RESPONSE INTO TOTAL AMOUNT CATEGORY]**

\$1-\$49 .....	1
\$50-\$99 .....	2
\$100-\$149 .....	3
\$150-\$199 .....	4
\$200-\$249 .....	5
\$250-\$299 .....	6
\$300+ .....	7
NONE OR ZERO .....	8
OTHER .....	91
(SPECIFY) _____	
REFUSED .....	-7
DON'T KNOW .....	-8

**All Respondents:**

12. Did your parents or guardians own the house in which you grew up? [IF NEEDED: The parent or guardian you lived with the longest.]

YES ..... 1  
 NO ..... 2  
 REFUSED ..... -7  
 DON'T KNOW ..... -8

13. On a scale of 1 to 5, with 1 being “Not at all satisfied” and 5 being “Very satisfied,” how would you rate your satisfaction with the size of the home in which you lived when you first heard about the homeownership program?

NOT AT ALL <u>SATISFIED</u>					VERY <u>SATISFIED</u>
1	2	3	4		5
REFUSED ..... -7					
DON'T KNOW ..... -8					

14. On a scale of 1 to 5, with 1 being “Not at all satisfied” and 5 being “Very satisfied,” how would you rate your satisfaction with the condition of the home in which you lived when you first heard about the homeownership program?

NOT AT ALL <u>SATISFIED</u>					VERY <u>SATISFIED</u>
1	2	3	4		5
REFUSED ..... -7					
DON'T KNOW ..... -8					

**INTERVIEWER NOTE: SKIP IF IN SAME NEIGHBORHOOD AS PREVIOUS RESIDENCE (Q1=2 OR 4), GO TO Q16**

15. On a scale of 1 to 5, with 1 being “Not at all satisfied” and 5 being “Very satisfied,” how would you rate your general level of satisfaction with your prior neighborhood?

NOT AT ALL <u>SATISFIED</u>					VERY <u>SATISFIED</u>
1	2	3	4		5
REFUSED ..... -7					
DON'T KNOW ..... -8					

## Part II: Home Occupied as Participant in the Homeownership Program

Now I am going to ask you questions about the home you lived in when you were in the homeownership program.

16. Did you move to another home that you planned to purchase or actually purchased as part of the homeownership program?

YES ..... 1  
 NO ..... 2  
 REFUSED ..... -7  
 DON'T KNOW ..... -8

**PROGRAMMER NOTE: IF A4=1, SKIP Q17.**

17. Do you still live in the home that you lived in when you were in the homeownership program?

YES ..... 1  
 NO ..... 2  
 REFUSED ..... -7  
 DON'T KNOW ..... -8

18. What month and year did you move into the home that you lived in as part of the homeownership program?

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

REFUSED ..... -7  
 DON'T KNOW ..... -8

19. What type of home did you live in when you were in the homeownership program? Was it...

A single-family detached home, ..... 1  
 A duplex or townhouse or rowhouse, ..... 2  
 An apartment building with 3 to 6  
 apartments in it, ..... 3  
 An apartment building with 7 to 12  
 apartments in it, or ..... 4  
 An apartment building with more than 12

apartments in it? ..... 5  
 OTHER ..... 91  
 (SPECIFY) \_\_\_\_\_  
 REFUSED ..... -7  
 DON'T KNOW ..... -8

20. Did you own or rent?

Rent ..... 1 → (GO TO Q23)  
 Own ..... 2 → (GO TO Q21)  
 OTHER ..... 91  
 (SPECIFY) \_\_\_\_\_ → (GO TO Q23)  
 REFUSED ..... -7 → (GO TO Q23)  
 DON'T KNOW ..... -8 → (GO TO Q23)

**PROGRAMMER NOTE: IF OWNED AND LIVED IN SINGLE FAMILY UNIT (E.G. IF Q19=1 AND Q20=1), ASK Q21. IF NOT, GO TO INTERVIEWER NOTE BEFORE Q22.**

21. Did you own the land as well as the single-family house?

YES ..... 1 → (GO TO Q23)  
 NO ..... 2 → (GO TO Q23)  
 REFUSED ..... -7 → (GO TO Q23)  
 DON'T KNOW ..... -8 → (GO TO Q23)

**PROGRAMMER NOTE: IF OWNED AND DID NOT LIVE IN SINGLE FAMILY UNIT (E.G. IF Q19=2, 3, 5, 91, -7 OR -8), ASK Q22.**

22. Did you own your unit as part of a condominium building or a co-op building?

YES ..... 1  
 NO ..... 2  
 REFUSED ..... -7  
 DON'T KNOW ..... -8

23a. Was your home part of a larger development, such as a group of buildings or homes that were built at the same time?

YES ..... 1 → (GO TO Q23b)  
 NO ..... 2 → (GO TO Q24)  
 REFUSED ..... -7 → (GO TO Q24)  
 DON'T KNOW ..... -8 → (GO TO Q24)

23b. Is the development perceived by residents and/or the community as subsidized or public housing?

- YES ..... 1
- NO ..... 2
- REFUSED ..... -7
- DON'T KNOW ..... -8

**For Former PHA Residents Only:**

**PROGRAMMER NOTE: IF Q5=1 AND Q1=3, ASK Q24. OTHERWISE, ASK Q25.**

24. Did you purchase the unit in which you previously resided as a renter?

- YES ..... 1
- NO ..... 2
- REFUSED ..... -7
- DON'T KNOW ..... -8

25. On a scale of 1 to 5, with 1 being "Not at all satisfied" and 5 being "Very satisfied," how would you rate your level of satisfaction with the size of the home that you occupied as part of the homeownership program?

- |                     |   |   |   |   |                  |
|---------------------|---|---|---|---|------------------|
| NOT AT ALL          |   |   |   |   | VERY             |
| <u>SATISFIED</u>    |   |   |   |   | <u>SATISFIED</u> |
| 1                   | 2 | 3 | 4 | 5 |                  |
| REFUSED ..... -7    |   |   |   |   |                  |
| DON'T KNOW ..... -8 |   |   |   |   |                  |

26. On a scale of 1 to 5, with 1 being "Not at all satisfied" and 5 being "Very satisfied," how would you rate your level of satisfaction with the physical condition of the home that you occupied as part of the homeownership program?

- |                     |   |   |   |   |                  |
|---------------------|---|---|---|---|------------------|
| NOT AT ALL          |   |   |   |   | VERY             |
| <u>SATISFIED</u>    |   |   |   |   | <u>SATISFIED</u> |
| 1                   | 2 | 3 | 4 | 5 |                  |
| REFUSED ..... -7    |   |   |   |   |                  |
| DON'T KNOW ..... -8 |   |   |   |   |                  |

27. On a scale of 1 to 5, with 1 being “Not at all satisfied” and 5 being “Very satisfied,” how would you rate your general level of satisfaction with the neighborhood in which that home was located?

<u>NOT AT ALL</u>					<u>VERY</u>
<u>SATISFIED</u>					<u>SATISFIED</u>
1	2	3	4	5	
REFUSED ..... -7					
DON'T KNOW ..... -8					

**PROGRAMMER/INTERVIEWER NOTE: IF A3a=1, GO TO Q28. IF A3a=2, GO TO Q34, PROGRAM EXPERIENCE SECTION.**

**For Households That Purchased a Home:**

Now I am going to ask you questions about the home you purchased as part of the Homeownership Program.

28. What were your monthly housing costs, including your mortgage, if applicable, property taxes, insurance, co-op or association fees, etc.? Please specify each cost, if possible. [IF NEEDED. Remember, we are talking about the home you purchased as part of the home ownership program. IF NEEDED: If some costs are combined, I will also be asking about your “Total Housing Costs” and what is included in that total.]

	28a. Mortgage Only	28b. Taxes Only	28c. Insurance Only	28d. Association or Coop Fees	28e. Total Housing Costs
					Does this total include... 1 Mortgage? 2 Taxes? 3 Insurance? 4 Association or Coop Fees? 91 OTHER ((SPECIFY)_____
\$1-\$29	1	1	1	1	1
\$30-\$39	2	2	2	2	2
\$40-\$49	3	3	3	3	3
\$50-\$59	4	4	4	4	4
\$60-\$69	5	5	5	5	5
\$70-\$79	6	6	6	6	6
\$80-\$89	7	7	7	7	7
\$90-\$99	8	8	8	8	8
\$100-\$199	9	9	9	9	9
\$200-\$299	10	10	10	10	10
\$300-\$399	11	11	11	11	11



\$400-\$499	12	12	12	12	12
\$500-\$599	13	13	13	13	13
\$600-\$699	14	14	14	14	14
\$700-\$799	15	15	15	15	15
\$800-\$899	16	16	16	16	16
\$900-\$999	17	17	17	17	17
\$1,000-\$1,199	18	18	18	18	18
\$1,200-\$1,299	19	19	19	19	19
\$1,300-\$1,399	20	20	20	20	20
\$1,400-\$1,499	21	21	21	21	21
\$1,500+	22	22	22	22	22
NONE/ZERO	23	23	23	23	23
PAID OFF	24	24	24	24	24
OTHER (SPECIFY) _____	91	91	91	91	91
REFUSED	-7	-7	-7	-7	-7
DON'T KNOW	-8	-8	-8	-8	-8

29. About how much were your average monthly utility costs? [IF NEEDED: An estimate is fine. We know costs change depending on the time of year.]

**[INTERVIEWER: CODE RESPONSE INTO TOTAL AMOUNT CATEGORY]**

\$1-\$49 .....	1
\$50-\$99 .....	2
\$100-\$149 .....	3
\$150-\$199 .....	4
\$200-\$249 .....	5
\$250-\$299 .....	6
\$300+ .....	7
NONE OR ZERO .....	8
OTHER .....	91
(SPECIFY) _____	
REFUSED .....	-7
DON'T KNOW .....	-8

30. About how much were your monthly upkeep and maintenance costs, such as fixing broken appliances, repairing your roof, repainting, etc.? [IF NEEDED: An estimate is fine. We know costs can vary depending on what needs to be done]

**[INTERVIEWER: CODE RESPONSE INTO TOTAL AMOUNT CATEGORY]**

\$1-\$49 .....	1
\$50-\$99 .....	2
\$100-\$149 .....	3
\$150-\$199 .....	4

\$200-\$249 .....	5
\$250-\$299 .....	6
\$300+ .....	7
NONE OR ZERO .....	8
OTHER .....	91
(SPECIFY) _____	
REFUSED .....	-7
DON'T KNOW .....	-8

31a. Did you have problems in making monthly mortgage payments on that home?

YES .....	1	→	(GO TO Q31b)
NO .....	2	→	(GO TO Q33a)
REFUSED .....	-7	→	(GO TO Q33a)
DON'T KNOW .....	-8	→	(GO TO Q33a)

31b. For how many months did you have problems making your mortgage payments for that home?

**[INTERVIEWER: INSERT NUMBER OF MONTHS]**

\_\_\_\_\_ NUMBER OF MONTHS

REFUSED .....	-7
DON'T KNOW .....	-8

31c. How many of those months were consecutive months, in other words how many months in a row did you have problems making your mortgage payment?

**[INTERVIEWER: INSERT NUMBER OF MONTHS]**

\_\_\_\_\_ NUMBER OF MONTHS

REFUSED .....	-7
DON'T KNOW .....	-8

32. What happened that caused you to have problems making your mortgage payment?

**INTERVIEWER NOTE: PLEASE CODE ALL THAT APPLY. PROBE: “Anything else?”**

LOSS OF JOB OR INCOME ..... 1  
 ILLNESS OR SURGERY ..... 2  
 PERSONAL ISSUES ..... 3  
 OTHER ..... 91  
 (SPECIFY) \_\_\_\_\_  
 REFUSED ..... -7  
 DON'T KNOW ..... -8

33a. Did you have problems paying other housing costs?

YES ..... 1 → (GO TO Q33b)  
 NO ..... 2 → (GO TO Q34)  
 REFUSED ..... -7 → (GO TO Q34)  
 DON'T KNOW ..... -8 → (GO TO Q34)

33b. What happened that caused you to have problems paying other housing costs?

**INTERVIEWER NOTE: PLEASE CODE ALL THAT APPLY. PROBE: “Anything else?”**

LOSS OF JOB OR INCOME ..... 1  
 ILLNESS OR SURGERY ..... 2  
 PERSONAL ISSUES ..... 3  
 OTHER ..... 91  
 (SPECIFY) \_\_\_\_\_  
 REFUSED ..... -7  
 DON'T KNOW ..... -8

**Part III. Experience with Homeownership Program**

34. In what month and year did you first hear about the homeownership program?

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

REFUSED ..... -7  
 DON'T KNOW ..... -8

35. How did you first get information about the homeownership program?

**[INTERVIEWER: CODE ONE RESPONSE. IF NEEDED, REPEAT QUESTION]**

- BROCHURE ..... 1
- GROUP MEETING WITH PHA/  
HOMEOWNERSHIP PROGRAM STAFF ..... 2
- INDIVIDUAL MEETING WITH PHA/  
HOMEOWNERSHIP PROGRAM STAFF ..... 3
- WORD OF MOUTH FROM FRIEND,  
NEIGHBOR, ETC. .... 4
- OTHER ..... 91  
(SPECIFY) \_\_\_\_\_
- REFUSED ..... -7
- DON'T KNOW ..... -8

36a. Did you have any problems getting information about the program?

- YES ..... 1 → (GO TO Q36b)
- NO ..... 2 → (GO TO Q37)
- REFUSED ..... -7 → (GO TO Q37)
- DON'T KNOW ..... -8 → (GO TO Q37)

36b. What problems did you have?

**[INTERVIEWER: CODE ALL THAT APPLY. PROBE: "Any other problems?"]**

- NO ONE REPRESENTING PHA TO TALK  
WITH ..... 1
- NO WRITTEN INFORMATION ..... 2
- INFORMATION UNCLEAR ..... 3
- OTHER ..... 91  
(SPECIFY) \_\_\_\_\_
- REFUSED ..... -7
- DON'T KNOW ..... -8

36c. Was the difficulty resolved?

- YES ..... 1
- NO ..... 2
- REFUSED ..... -7
- DON'T KNOW ..... -8

37. Why did you decide to participate in the program?

[INTERVIEWER: CODE ALL THAT APPLY. PROBE: “Any other reason?”]

- OPPORTUNITY TO OWN HOME ..... 1
- GOOD WAY TO USE CASH BUILT UP IN  
FAMILY SELF-SUFFICIENCY OR OTHER  
PROGRAM ..... 2
- OPPORTUNITY TO INCREASE FAMILY  
STABILITY ..... 3
- POTENTIAL TO BUILD ASSET/EQUITY ..... 4
- OTHER ..... 91
- (SPECIFY) \_\_\_\_\_
- REFUSED ..... -7
- DON'T KNOW ..... -8

38. Did you complete a program application?

- YES ..... 1
- NO ..... 2
- REFUSED ..... -7
- DON'T KNOW ..... -8

39. What were the program’s minimum eligibility requirements? What about...

ELIGIBILITY REQUIREMENTS					IF YES, SPECIFY REQUIREMENTS FOR INCOME, CASH ON HAND AND OTHER		
	YES	NO	RF	DK	AMOUNT	RF	DK
1. Income? .....	1	2	-7	-8	How much? \$ _____	-7	-8
2. Job? .....	1	2	-7	-8	Hours per week? _____	-7	-8
3. Cash on hand? .....	1	2	-7	-8	How much? \$ _____	-7	-8
4. Being a participant in the Family Self-Sufficiency or FSS program?	1	2	-7	-8			
5. Resident of public housing? ..	1	2	-7	-8			
6. Any other requirements? .....	1	2	-7	-8	What was that requirement? (SPECIFY) _____	-7	-8

40a. Did you receive counseling or homeownership training before you bought your home?

- YES ..... 1 → (GO TO Q40b)
- NO ..... 2 → (GO TO Q41a)
- REFUSED ..... -7 → (GO TO Q41a)
- DON'T KNOW ..... -8 → (GO TO Q41a)

40b. What topics were covered in the type of counseling or training topics? What about...

	YES	NO	RF	DK
1. Credit cleaning? .....	1	2	-7	-8
2. Budgeting or financial counseling? .....	1	2	-7	-8
3. Homeownership responsibilities? .....	1	2	-7	-8
4. Costs of homeownership such as, property taxes, insurance, and maintenance? .....	1	2	-7	-8
5. Home maintenance and repairs? .....	1	2	-7	-8
6. Any other topic? ..... (SPECIFY) _____	1	2	-7	-8

40c. How many training or counseling sessions did you attend?

- \_\_\_\_\_ NUMBER OF SESSIONS
- REFUSED ..... -7
  - DON'T KNOW ..... -8

40d. How often were the counseling or training sessions held? Were they...

- Every week, ..... 1
- Every 2 weeks, or ..... 2
- Every month? ..... 3
- OTHER? ..... 91
- (SPECIFY) \_\_\_\_\_
- REFUSED ..... -7
- DON'T KNOW ..... -8

40e. On a scale of 1 to 5, with 1 being “Not at all helpful,” and 5 being “Very helpful,” how helpful was the counseling or training? If yes, was the counseling helpful?

<u>NOT AT ALL</u> <u>HELPFUL</u>				<u>VERY</u> <u>HELPFUL</u>
1	2	3	4	5
REFUSED ..... -7				
DON'T KNOW ..... -8				

**PROGRAMMER NOTE: IF QA3a = 2, GO TO Q44.**

41a. Did you lease your home before you purchased it?

YES .....	1 →	(GO TO Q41b)
NO .....	2 →	(GO TO Q42)
REFUSED .....	-7 →	(GO TO Q42)
DON'T KNOW .....	-8 →	(GO TO Q42)

41b. For how many years and months did you lease your home?

Month	Year	
REFUSED ..... -7		
DON'T KNOW ..... -8		

42. Did you participate in a Family Self-Sufficiency or FSS program before you purchased your home?

YES .....	1
NO .....	2
REFUSED .....	-7
DON'T KNOW .....	-8

43. Did you have an Individual Development Account or IDA before you purchased your home?

YES .....	1
NO .....	2
REFUSED .....	-7
DON'T KNOW .....	-8

**PROGRAMMER NOTE: IF A3a =1, GO TO Q45. IF A3a =2, ASK Q44.**

44. Why did you not purchase a home as part of the homeownership program?

**[INTERVIEWER: CODE ALL THAT APPLY. PROBE: “Any other reason?”]**

- NO LONGER MET PROGRAM ELIGIBILITY REQUIREMENTS ..... 1
- LACKED DOWN PAYMENT ..... 2
- NO JOB ..... 3
- FAILED TO MEET OTHER ELIGIBILITY REQUIREMENTS ..... 4
- (SPECIFY) \_\_\_\_\_
- NO LONGER WANTED TO BECOME HOMEOWNER ..... 5
- ENCOUNTERED PROBLEMS THAT PREVENTED PARTICIPATION ..... 6
- LOSS OF JOB/INCOME ..... 7
- ILLNESS ..... 8
- PERSONAL ISSUES ..... 9
- OTHER ..... 91
- (SPECIFY) \_\_\_\_\_
- REFUSED ..... -7
- DON'T KNOW ..... -8

**PROGRAMMER/INTERVIEWER: IF Q44 ANSWERED, SKIP TO HOUSEHOLD PROFILE, Q65.**

45a. Did you receive counseling or training after you became a homeowner?

- YES ..... 1 → (GO TO Q45b)
- NO ..... 2 → (GO TO Q46)
- REFUSED ..... -7 → (GO TO Q46)
- DON'T KNOW ..... -8 → (GO TO Q46)

45b. What topics were covered in the type of counseling or training? What about...

	YES	NO	RF	DK
1. Budgeting or financial counseling? .....	1	2	-7	-8
2. Homeownership responsibilities? .....	1	2	-7	-8
3. Costs of homeownership such as, property taxes, insurance, and maintenance?	1	2	-7	-8



- 4. Home maintenance and repairs? ..... 1 2 -7 -8
- 91. Any other topic? ..... 1 2 -7 -8  
(SPECIFY) \_\_\_\_\_

45c. Since you became a homeowner, how many training or counseling sessions did you attend?

\_\_\_\_\_ NUMBER OF SESSIONS

- REFUSED ..... -7
- DON'T KNOW ..... -8

45d. How often were the counseling or training sessions held? Were they...

- Every week, ..... 1
- Every 2 weeks, or ..... 2
- Every month? ..... 3
- OTHER? ..... 91  
(SPECIFY) \_\_\_\_\_
- REFUSED ..... -7
- DON'T KNOW ..... -8

45e. On a scale of 1 to 5, with 1 being "Not at all helpful," and 5 being "Very helpful," how helpful was the counseling or training?

<u>NOT AT ALL</u>					<u>VERY</u>
<u>HELPFUL</u>					<u>HELPFUL</u>
1	2	3	4		5

- REFUSED ..... -7
- DON'T KNOW ..... -8

46. Were you given choices about the home that you purchased, such as which home and/or which options would be in the home?

- YES ..... 1
- NO ..... 2
- REFUSED ..... -7
- DON'T KNOW ..... -8

47. How much did you pay for your home?

\$ \_\_\_\_\_

REFUSED ..... -7  
 DON'T KNOW ..... -8

48. What was the amount of your down payment?

\$ \_\_\_\_\_

DOES NOT APPLY/NO DOWN  
 PAYMENT ..... 1 → (GO TO Q50)  
 REFUSED ..... -7 → (GO TO Q50)  
 DON'T KNOW ..... -8 → (GO TO Q50)

49. What were the sources of funds for your down payment and what amount did you use from each source?

<u>Source</u>	<u>Yes</u>	<u>No</u>	<u>Amount</u>	<u>RF</u>	<u>DK</u>
1. Personal savings? .....	1	2	\$ _____	-7	-8
2. Funds from relatives? ....	1	2	\$ _____	-7	-8
3. Family Self-Sufficiency (FSS) program funds? .....	1	2	\$ _____	-7	-8
4. Individual Development Account (IDA)? .....	1	2	\$ _____	-7	-8
5. Lease/purchase funds? .	1	2	\$ _____	-7	-8
91. OTHER ..... (SPECIFY) _____	1	2	\$ _____	-7	-8

Now, I am going to ask about how you financed your home.

50. What was the amount of your first mortgage? [IF NEEDED: This might be your only mortgage.]

AMOUNT OF FIRST MORTGAGE: \$ \_\_\_\_\_

REFUSED ..... -7  
 DON'T KNOW ..... -8

51. What was the interest rate for that first mortgage?

\_\_\_\_\_ PERCENT INTEREST RATE

REFUSED ..... -7  
DON'T KNOW ..... -8

52. For how many years was that first mortgage?

LENGTH OF FIRST MORTGAGE: \_\_\_\_\_ Years

REFUSED ..... -7  
DON'T KNOW ..... -8

53. Where did you get your first mortgage for your home? Did you get it from...

The Public Housing Agency (PHA), ..... 1  
Another public agency, or ..... 2  
A private financial institution, such as a bank  
or FHA or VA loans? ..... 3  
OTHER ..... 91  
(SPECIFY) \_\_\_\_\_  
REFUSED ..... -7  
DON'T KNOW ..... -8

54a. Did you have a second mortgage?

YES ..... 1 → (GO TO Q54b)  
NO ..... 2 → (GO TO Q55)  
REFUSED ..... -7 → (GO TO Q55)  
DON'T KNOW ..... -8 → (GO TO Q55)

54b. How much was the second mortgage?

\$ \_\_\_\_\_

REFUSED ..... -7  
DON'T KNOW ..... -8

54c. What was the interest rate for the second mortgage?

\_\_\_\_\_ PERCENT INTEREST RATE

REFUSED ..... -7  
DON'T KNOW ..... -8

54d. For how many years was the second mortgage?

LENGTH OF SECOND MORTGAGE: \_\_\_\_\_ Years

REFUSED ..... -7  
DON'T KNOW ..... -8

54e. Is the second mortgage forgivable?

YES ..... 1 → (GO TO Q54f)  
NO ..... 2 → (GO TO Q55)  
REFUSED ..... -7 → (GO TO Q55)  
DON'T KNOW ..... -8 → (GO TO Q55)

54f. Over how many years is it forgivable?

\_\_\_\_\_ YEARS

REFUSED ..... -7  
DON'T KNOW ..... -8

55. On a scale of 1 to 5, with 1 being "Not at all satisfied" and 5 being "Very satisfied," how satisfied were you with the way in which the Housing Authority handled the home purchase process from start to finish?

NOT AT ALL <u>SATISFIED</u>					VERY <u>SATISFIED</u>
1	2	3	4	5	

REFUSED ..... -7  
DON'T KNOW ..... -8



59b. What were they? How about...

	YES	NO	RF	DK
1. Financial costs? .....	1	2	-7	-8
2. Maintenance and repair responsibilities? ..	1	2	-7	-8
3. Being tied to an undesirable neighborhood? .....	1	2	-7	-8
91. Anything else? .....	1	2	-7	-8
(SPECIFY) _____				

60. How were these challenges and problems take care of? Were they taken care of...

By you without help from the housing authority, or .....	1	→	(GO TO Q62)
By you with help from the housing authority? ..	2	→	(GO TO Q61)
THEY WERE NOT RESOLVED .....	1	→	(GO TO Q62)
REFUSED .....	-7	→	(GO TO Q62)
DON'T KNOW .....	-8	→	(GO TO Q62)

61. What help did the housing authority give you? Did they give you...

	YES	NO	RF	DK
1. Financial help? .....	1	2	-7	-8
2. Training and counseling? .....	1	2	-7	-8
91. Anything else? .....	1	2	-7	-8
(SPECIFY) _____				

62. Why are you no longer involved in the homeownership program?

**[INTERVIEWER: CODE ALL THAT APPLY. PROBE: "Any other reason?"]**

SOLD HOME .....	1
ENCOUNTERED FINANCIAL PROBLEMS AND DEFAULTED ON MORTGAGE .....	2
DID NOT LIKE HOMEOWNERSHIP RESPONSIBILITIES AND DROPPED OUT OF PROGRAM .....	3
OTHER .....	91



## Part IV. Household Profile

Now I would like to ask you about the people living in your home. Please give me the names of each person who lived with you and who lives with you now. [IF NEEDED: You may just give me the person's relation to you, for example Son 1, Son 2, etc.)

	NAME	65. Did this person live with you when you bought your home?  1 YES 2 NO -7 RF -8 DK	66. Do they live with you now?  1 YES 2 NO -7 RF -8 DK	67. What is {NAME'S} birthdate?  ____/____/____  -7 RF -8 DK	68. (ASK ONLY OF THOSE 18 OR OLDER WHEN HOME BOUGHT) Did {you/NAME} own the home with you?  1 YES 2 NO -7 RF -8 DK	69. (ASK ONLY OF THOSE 18 OR OLDER WHEN HOME WAS BOUGHT) Did {you/NAME} work for pay full-time or part-time when you bought your home?  1 YES 2 NO -7 RF -8 DK	70. Are you {NAME} Spanish, Hispanic or Latino?  1 YES 2 NO -7 RF -8 DK
RESPONDENT							
PERSON 1							
PERSON 2							
PERSON 3							
PERSON 4							
PERSON 5							
PERSON 6							
PERSON 7							
PERSON 8							



[Now I would like to ask you about the people living in your home. Please give me the names of each person who lived with you and who lives with you now. [IF NEEDED: You may just give me the person's relation to you, for example Son 1, Son 2, etc.]

	NAME	71. What is {your/NAME's} RACE? Are you... (ENTER CODE AND TEXT FOR OTHER) 1 White or Caucasian, 2 Black or African American 3 Asian, 4 American Indian or Alaskan Native, or 91 OTHER (SPECIFY) _____ -7 REFUSED -8 DON'T KNOW	72. (ASK ONLY IF AGED 18 OR OLDER- BIRTH YEAR OF 1988 OR EARLIER): What is {your/NAME's} highest level of education? (ENTER CODE AND TEXT FOR OTHER) 1 Less than a high school diploma, 2 High school diploma/GED (INCLUDES GRADUATING IN 2006), 3 Some college including Associate degree (INCLUDES TECHNICAL AND VOCATIONAL TRAINING) 4 Bachelor's Degree, or 5 Some post graduate work or graduate degree? 91 OTHER (SPECIFY) _____ -7 REFUSED -8 DON'T KNOW	73. (ASK ONLY OF RESPONDENT AND CO-WORKER, IF APPLICABLE): What was {your/NAME's} highest level of education when you bought your home? (ENTER CODE AND TEXT FOR OTHER) 1 Less than a high school diploma, 2 High school diploma/GED (INCLUDES GRADUATING IN 2006), 3 Some college including Associate degree (INCLUDES TECHNICAL AND VOCATIONAL TRAINING) 4 Bachelor's Degree, or 5 Some post graduate work or graduate degree? 91 OTHER (SPECIFY) _____ -7 REFUSED -8 DON'T KNOW
RESPONDENT				
PERSON 1				
PERSON 2				
PERSON 3				
PERSON 4				
PERSON 5				
PERSON 6				
PERSON 7				
PERSON 8				

74a. What was your total annual household income at the time you bought your home? Would you say...

\$1,000-\$4,999, .....	1
\$5,000-\$9,999, .....	2
\$10,000-\$14,999, .....	3
\$15,000-\$19,999, .....	4
\$20,000-\$24,999, .....	5
\$25,000-\$29,999, .....	6
\$30,000-\$34,999, .....	7
\$35,000-\$39,999, .....	8
\$40,000-\$49,999, or .....	9
Over \$50,000? .....	10
REFUSED .....	-7
DON'T KNOW .....	-8

74b. What is your total annual household income now? Would you say...

\$1,000-\$4,999, .....	1
\$5,000-\$9,999, .....	2
\$10,000-\$14,999, .....	3
\$15,000-\$19,999, .....	4
\$20,000-\$24,999, .....	5
\$25,000-\$29,999, .....	6
\$30,000-\$34,999, .....	7
\$35,000-\$39,999, .....	8
\$40,000-\$49,999, or .....	9
Over \$50,000? .....	10
REFUSED .....	-7
DON'T KNOW .....	-8

75a. Does the PHA maintain contact with you and continue to collect information from you and your household?

YES .....	1 → (GO TO Q75b)
NO .....	2 → (GO TO Q76)
REFUSED .....	-7 → (GO TO Q76)
DON'T KNOW .....	-8 → (GO TO Q76)

75b. How is the information collected? Is it by

	YES	NO	RF	DK
1. Telephone call or telephone survey? .....	1	2	-7	-8
2. A survey or something you get in the mail to fill out? .....	1	2	-7	-8
3. Any other way? ..... (SPECIFY) _____	1	2	-7	-8

75c. What type of questions do they ask you? Do they ask about

	YES	NO	RF	DK
1. Household characteristics, such as who lives in your home, how much money you make, and other questions about you or the people in your home? .....	1	2	-7	-8
2. How you feel about owning a home? .....	1	2	-7	-8
3. Anything else? ..... (SPECIFY) _____	1	2	-7	-8

76. What were the things that the Housing Authority did really well that you would recommend that other authorities copy?

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**Those are all of the questions that I have for you. Thank you for your help with this important study.**

**HOUSEHOLD SURVEY**  
**SECTION III. NOT PROGRAM PARTICIPANTS**  
**HOMEOWNERSHIP PROGRAM EVALUATION**

**Part I: Housing and Neighborhood Profile at Time When First Heard about the Homeownership Program**

INTRO. First, I am going to ask you about where you lived when you first heard about the homeownership program.

1. Where was the home located in which you lived when you first heard about the homeownership program? Was it in...

- The same city as the Housing Authority home you are living in now, but in a different neighborhood, ..... 1
- The same neighborhood as the Housing Authority home you are living in now, ..... 2
- The same house or apartment? ..... 3
- REFUSED ..... -7
- DON'T KNOW ..... -8

2. What was the address of the home where you lived when you first heard about the home ownership program?

NUMBER	STREET NAME	APT NUMBER
CITY	STATE	ZIP CODE
REFUSED .....	-7	
DON'T KNOW .....	-8	

**INTERVIEWER NOTE: IF Q1=4, "The same house or apartment," ASK Q3 AS: "What kind of home do you live in? Is it..."**

3. What type of home did you live in? Was it...

- A Single-family detached home, ..... 1
- A duplex or townhouse or rowhouse, ..... 2
- An apartment building with 3 to 6  
apartments in it, ..... 3
- An apartment building with 7 to 12  
apartments in it, or ..... 4
- An apartment building with more than 12  
apartments in it? ..... 5
- OTHER ..... 91
- (SPECIFY \_\_\_\_\_
- REFUSED ..... -7
- DON'T KNOW ..... -8

4. Did you own or rent?

- Rent ..... 1 → (GO TO Q5)
- Own ..... 2 → (GO TO INTERVIEWER  
NOTE BEFORE Q7)
- OTHER ..... 91 → (GO TO Q5)
- (SPECIFY \_\_\_\_\_
- REFUSED ..... -7 → (GO TO Q5)
- DON'T KNOW ..... -8 → (GO TO Q5)

**For Previous Renters:**

5. When you first heard about the home ownership program, did you live in rental housing that was subsidized, in other words, housing that had income limits for residents? Would you say...

- Yes, you lived in public housing, ..... 1
- Yes, you lived in other subsidized housing, or . 2
- No, you rented your housing at market-rate? .. 3
- REFUSED ..... -7
- DON'T KNOW ..... -8

6. About how much was your monthly rent, including utilities? [IF NEEDED: Even if you paid the utilities yourself. An estimate is fine.]

**INTERVIEWER NOTE: CODE RESPONSE INTO RENTAL AMOUNT CATEGORY**

\$1-\$99 .....	1
\$100-\$199 .....	2
\$200-\$299 .....	3
\$300-\$399 .....	4
\$400-\$499 .....	5
\$500-\$599 .....	6
\$600-\$699 .....	7
\$700-\$799 .....	8
\$800-\$899 .....	9
\$900-\$999 .....	10
\$1,000-\$1,199 .....	11
\$1,200-\$1,299 .....	12
\$1,300-\$1,399 .....	13
\$1,400-\$1,499 .....	14
\$1,500+ .....	15
NONE/ZERO .....	16
OTHER .....	91
(SPECIFY) _____	
REFUSED .....	-7
DON'T KNOW .....	-8

**PROGRAMMER/INTERVIEWER NOTE: RENTERS GO TO Q12.**

**For Previous Owners:**

**PROGRAMMER: NOTE: IF OWNED AND LIVED IN SINGLE FAMILY UNIT (E.G. IF Q3=1 and Q4=2), ASK Q7. IF NOT, GO TO Q8.**

7. Did you own the land as well as the single-family house?

YES .....	1	→	(GO TO Q9)
NO .....	2	→	(GO TO Q9)
REFUSED .....	-7	→	(GO TO Q9)
DON'T KNOW .....	-8	→	(GO TO Q9)

8. Did you own your unit as part of a condominium building or a co-op building?

YES .....	1
NO .....	2
REFUSED .....	-7
DON'T KNOW .....	-8

9. What were your monthly housing costs, including your mortgage, if applicable, property taxes, insurance, co-op or association fees, etc.? Please specify each cost, if possible. [IF NEEDED. Remember, we are talking about the home you lived in when you first heard about the home ownership program. IF NEEDED: If some costs are combined, I will also be asking about your “Total Housing Costs” and what is included in that total.]

	9a. Mortgage Only	9b. Taxes Only	9c. Insurance Only	9d. Association or Co-op Fees	9e. Total Housing Costs
					Does this total include... 1 Mortgage? 2 Taxes? 3 Insurance? 4 Association or Co-op Fees? 91 OTHER (SPECIFY) _____
\$1-\$29 .....	1	1	1	1	1
\$30-\$39 .....	2	2	2	2	2
\$40-\$49 .....	3	3	3	3	3
\$50-\$59 .....	4	4	4	4	4
\$60-\$69 .....	5	5	5	5	5
\$70-\$79 .....	6	6	6	6	6
\$80-\$89 .....	7	7	7	7	7
\$90-\$99 .....	8	8	8	8	8
\$100-\$199 .....	9	9	9	9	9
\$200-\$299 .....	10	10	10	10	10
\$300-\$399 .....	11	11	11	11	11
\$400-\$499 .....	12	12	12	12	12
\$500-\$599 .....	13	13	13	13	13
\$600-\$699 .....	14	14	14	14	14
\$700-\$799 .....	15	15	15	15	15
\$800-\$899 .....	16	16	16	16	16
\$900-\$999 .....	17	17	17	17	17
\$1,000-\$1,199` ....	18	18	18	18	18
\$1,200-\$1,299 ....	19	19	19	19	19
\$1,300-\$1,399 ....	20	20	20	20	20
\$1,400-\$1,499 ....	21	21	21	21	21
\$1,500+ .....	22	22	22	22	22
NONE/ZERO .....	23	23	23	23	23
PAID OFF .....	24	24	24	24	24
OTHER .....	91	91	91	91	91
(SPECIFY) _____					
Refused	-7	-7	-7	-7	-7
Don't Know	-8	-8	-8	-8	-8

10. About how much were your average monthly utility costs? [IF NEEDED: An estimate is fine. We know costs change depending on the time of year.]

**[INTERVIEWER: CODE RESPONSE INTO TOTAL AMOUNT CATEGORY]**

\$1-\$49 .....	1
\$50-\$99 .....	2
\$100-\$149 .....	3
\$150-\$199 .....	4
\$200-\$249 .....	5
\$250-\$299 .....	6
\$300+ .....	7
NONE OR ZERO .....	8
OTHER .....	91
(SPECIFY) _____	
REFUSED .....	-7
DON'T KNOW .....	-8

11. About how much were your monthly upkeep and maintenance costs, such as fixing broken appliances, repairing your roof, repainting, etc.? [IF NEEDED: An estimate is fine. We know costs can vary depending on what needs to be done.]

**[INTERVIEWER: CODE RESPONSE INTO TOTAL AMOUNT CATEGORY]**

\$1-\$49 .....	1
\$50-\$99 .....	2
\$100-\$149 .....	3
\$150-\$199 .....	4
\$200-\$249 .....	5
\$250-\$299 .....	6
\$300+ .....	7
NONE OR ZERO .....	8
OTHER .....	91
(SPECIFY) _____	
REFUSED .....	-7
DON'T KNOW .....	-8

**All Respondents:**

12. Did your parents or guardians own the house in which you grew up? [IF NEEDED: The parent or guardian you lived with the longest.]

YES .....	1
NO .....	2
REFUSED .....	-7
DON'T KNOW .....	-8



13. On a scale of 1 to 5, with 1 being “Not at all satisfied” and 5 being “Very satisfied” how would you rate your satisfaction with the size of the home in which you lived when you first heard about the homeownership program?

<u>NOT AT ALL</u> <u>SATISFIED</u>					<u>VERY</u> <u>SATISFIED</u>
1	2	3	4		5
REFUSED ..... -7					
DON'T KNOW ..... -8					

14. On a scale of 1 to 5, with 1 being “Not at all satisfied” and 5 being “Very satisfied” how would you rate your satisfaction with the condition of the home in which you lived when you first heard about the homeownership program?

<u>NOT AT ALL</u> <u>SATISFIED</u>					<u>VERY</u> <u>SATISFIED</u>
1	2	3	4		5
REFUSED ..... -7					
DON'T KNOW ..... -8					

15. On a scale of 1 to 5, with 1 being “Not at all satisfied” and 5 being “Very satisfied, how would you rate your general level of satisfaction with the neighborhood in which you lived when you first heard about the homeownership program?

<u>NOT AT ALL</u> <u>SATISFIED</u>					<u>VERY</u> <u>SATISFIED</u>
1	2	3	4		5
REFUSED ..... -7					
DON'T KNOW ..... -8					

**Part II: Experience with Homeownership Program**

Now, I’m going to ask you about the homeownership program.

16. In what month and year did you first hear about the homeownership program?

Month	Year	
REFUSED ..... -7		
DON'T KNOW ..... -8		

17. How did you first get information about the homeownership program?

**[INTERVIEWER: ONE RESPONSE ONLY. RE-ASK IF NEEDED]**

- BROCHURE ..... 1
- GROUP MEETING WITH PHA/  
HOMEOWNERSHIP PROGRAM STAFF ..... 2
- INDIVIDUAL MEETING WITH PHA/  
HOMEOWNERSHIP PROGRAM STAFF ..... 3
- WORD OF MOUTH FROM FRIEND,  
NEIGHBOR, ETC. .... 4
- OTHER ..... 91  
(SPECIFY) \_\_\_\_\_
- REFUSED ..... -7
- DON'T KNOW ..... -8

18a. Did you have any difficulty getting information about the program?

- YES ..... 1 → (GO TO Q18b)
- NO ..... 2 → (GO TO Q19)
- REFUSED ..... -7 → (GO TO Q19)
- DON'T KNOW ..... -8 → (GO TO Q19)

18b. What was the difficulty?

**[INTERVIEWER: CODE ALL THAT APPLY. PROBE: "Anything else?"]**

- NO ONE REPRESENTING PHA TO  
TALK WITH ..... 1
- NO WRITTEN INFORMATION ..... 2
- INFORMATION UNCLEAR ..... 3
- OTHER ..... 91  
(SPECIFY) \_\_\_\_\_
- REFUSED ..... -7
- DON'T KNOW ..... -8

18c. Was the difficulty resolved?

- YES ..... 1
- NO ..... 2
- REFUSED ..... -7
- DON'T KNOW ..... -8

19. Did you complete a program application?

- YES ..... 1
- NO ..... 2
- REFUSED ..... -7
- DON'T KNOW ..... -8

20. What were the program's minimum eligibility requirements? How about...

ELIGIBILITY REQUIREMENTS					IF YES, SPECIFY REQUIREMENTS FOR INCOME, CASH ON HAND, AND OTHER		
	YES	NO	RF	DK	AMOUNT	RF	DK
1. Income? .....	1	2	-7	-8	How much? \$ _____	-7	-8
2. Job? .....	1	2	-7	-8	Number of hours? _____	-7	-8
3. Cash on hand? .....	1	2	-7	-8	How much? \$ _____	-7	-8
4. Being a participant in the Family Self-Sufficiency or FSS program?	1	2	-7	-8			
5. Resident of public housing? ..	1	2	-7	-8			
6. Any other requirements? .....	1	2	-7	-8	What was that requirement? (SPECIFY)	-7	-8

21. Why did you decide not to participate in the program? Was it ...

	YES	NO	RF	DK	FOLLOW-UP QUESTION AFTER ALL ITEMS ASKED IF RESPONSE IS YES:
a. For personal reasons? .....	1	2	-7	-8	
b. Because you did not like neighborhood(s) in which homes					ASK Q22 AND Q23 AFTER ALL OF Q21

available for purchase were located?	1	2	-7	-8	ASKED
c. Because you did not like homes available for purchase? .....	1	2	-7	-8	ASK Q24 AND Q25 AND Q26 AFTER ALL OF Q21 ASKED
d. Because you did not like program participation requirements? .....	1	2	-7	-8	ASK Q27 AFTER ALL OF Q21 ASKED
e. Because you did not meet program requirements? .....	1	2	-7	-8	ASK Q29 AFTER ALL OF Q21 ASKED
f. Because you had problems that prevented participation in program?	1	2	-7	-8	ASK Q28 AFTER ALL OF Q21 ASKED
g. Anything else? ..... (SPECIFY) _____	1	2	-7	-8	

**PROGRAMMER NOTE: ASK ALL OF Q21, THEN:**

IF 21B=YES(1), ASK Q 22 AND Q23.  
 IF 21C=YES (1), ASK Q24 AND Q25 AND Q26  
 IF 21D=YES, ASK Q27  
 IF 21E= YES(1), ASK Q29  
 IF 21F=YES, ASK Q28

THEN GO TO Q30.

FOR ALL OTHER RESPONSES IN Q21, GO TO Q30 AS WELL.

22. What did you dislike about the neighborhood(s) in which homes were available for purchase?

**INTERVIEWER NOTE: CODE ALL THAT APPLY. PROBE: "Anything else?"**

- HIGH CRIME ..... 1
- DETERIORATED PHYSICAL CONDITION OF HOUSING IN AREA ..... 2
- POOR SCHOOLS ..... 3
- LACK OF ACCESS TO EMPLOYMENT OPPORTUNITIES ..... 4
- LACK OF ACCESS TO RETAIL SHOPPING .. 5
- LACK OF ACCESS TO SOCIAL SERVICES .. 6
- OTHER ..... 91
- (SPECIFY) \_\_\_\_\_
- REFUSED ..... -7
- DON'T KNOW ..... -8

23. On a scale of 1 to 5, with 1 being “Not at all satisfied” and 5 being “Very satisfied,” please rate your general level of satisfaction with the neighborhood(s) in which homes were available for purchase as part of the homeownership program.

<u>NOT AT ALL SATISFIED</u>	2	3	4	<u>VERY SATISFIED</u>
1				5
REFUSED .....				-7
DON'T KNOW .....				-8

24. What did you dislike about the homes that were available for purchase?

**INTERVIEWER NOTE: CODE ALL THAT APPLY. PROBE: “Anything else?”**

OVERALL SIZE OF UNITS .....	1
NUMBER OF BEDROOMS IN UNITS .....	2
PHYSICAL CONDITION OF UNITS .....	3
APPEARANCE OF UNITS .....	4
CHARACTERISTICS OF THE DEVELOPMENT(S) IN WHICH THE UNITS WERE LOCATED .....	5
NEGATIVE PUBLIC PERCEPTION OF UNITS .....	6
OTHER .....	91
(SPECIFY) _____	
REFUSED .....	-7
DON'T KNOW .....	-8

25. On a scale of 1 to 5, with 1 being “Not at all satisfied” and 5 being “Very satisfied,” please rate your level of satisfaction with the size of the home(s) that were available for purchase as part of the homeownership program.

<u>NOT AT ALL SATISFIED</u>	2	3	4	<u>VERY SATISFIED</u>
1				5
REFUSED .....				-7
DON'T KNOW .....				-8

26. On a scale of 1 to 5, with 1 being “Not at all satisfied” and 5 being “Very satisfied,” please rate your level of satisfaction with the physical condition of the home(s) that were available for purchase as part of the homeownership program.

<u>NOT AT ALL</u>						<u>VERY</u>
<u>SATISFIED</u>						<u>SATISFIED</u>
1	2	3	4			5
REFUSED ..... -7						
DON'T KNOW ..... -8						

27. What program participation requirements did you dislike?

**INTERVIEWER NOTE: CODE ALL THAT APPLY. PROBE: “Anything else?”**

DOWN PAYMENT .....	1
INCOME REQUIREMENT .....	2
JOB REQUIREMENT .....	3
CREDIT REQUIREMENT .....	4
PARTICIPATION IN FSS PROGRAM .....	5
PARTICIPATION IN COUNSELING/ TRAINING SESSIONS .....	6
AGE .....	7
PUBLIC HOUSING RESIDENCY AT TIME OF APPLICATION .....	8
LEASE TO PURCHASE REQUIREMENT .....	9
OTHER .....	91
(SPECIFY) _____	
REFUSED .....	-7
DON'T KNOW .....	-8

28. What problems did you have that prevented your participation in the homeownership program?

**INTERVIEWER NOTE: CODE ALL THAT APPLY. PROBE: “Anything else?”**

LOSS OF JOB/INCOME .....	1
ILLNESS .....	2
PERSONAL ISSUES .....	3
OTHER .....	91
(SPECIFY) _____	
REFUSED .....	-7
DON'T KNOW .....	-8

29. What program participation requirements did you not meet?

**INTERVIEWER NOTE: CODE ALL THAT APPLY. PROBE: "Anything else?"**

- DOWN PAYMENT ..... 1
- INCOME REQUIREMENT ..... 2
- JOB REQUIREMENT ..... 3
- CREDIT REQUIREMENT ..... 4
- PARTICIPATION IN FSS PROGRAM ..... 5
- PARTICIPATION IN COUNSELING/  
TRAINING SESSIONS ..... 6
- AGE ..... 7
- PUBLIC HOUSING RESIDENCY AT TIME  
OF APPLICATION ..... 8
- LEASE TO PURCHASE REQUIREMENT ..... 9
- OTHER ..... 91
- (SPECIFY) \_\_\_\_\_
- REFUSED ..... -7
- DON'T KNOW ..... -8

30a. Did you receive counseling or homeownership training as part of the homeownership program?

- YES ..... 1 → (GO TO Q30b)
- NO ..... 2 → (GO TO Q31)
- REFUSED ..... -7 → (GO TO Q31)
- DON'T KNOW ..... -8 → (GO TO Q31)

30b. What topics were covered in the type of counseling or training topics? What about...

	YES	NO	RF	DK
1. Credit cleaning? .....	1	2	-7	-8
2. Budgeting or financial counseling? .....	1	2	-7	-8
3. Homeownership responsibilities? .....	1	2	-7	-8
4. Costs of homeownership, such as property taxes, insurance, and maintenance?	1	2	-7	-8
5. Home maintenance and repairs? .....	1	2	-7	-8
6. Any other topic? .....	1	2	-7	-8
(SPECIFY) _____				

30c. What length of time did you spend in counseling or training?

\_\_\_\_\_ NUMBER OF SESSIONS





33. On a scale of 1 to 5, with 1 being “Not at all satisfied” and 5 being “Very satisfied,” how satisfied were you with the way in which the Housing Authority explained the home purchase process from start to finish.

<u>NOT AT ALL SATISFIED</u>	2	3	4	<u>VERY SATISFIED</u>
1				5
REFUSED .....				-7
DON'T KNOW .....				-8

34. Were you aware of the financing terms and possible monthly mortgage payments offered by the homeownership program for home purchases?

YES .....	1
NO .....	2
REFUSED .....	-7
DON'T KNOW .....	-8

35. On a scale of 1 to 5, with 1 being “Not at all satisfied” and 5 being “Very satisfied,” how satisfied were you with the financing terms and monthly mortgage payment that the program offered?

<u>NOT AT ALL SATISFIED</u>	2	3	4	<u>VERY SATISFIED</u>
1				5
REFUSED .....				-7
DON'T KNOW .....				-8

36a. Did you feel that there would have been benefits to homeownership?

YES .....	1	→	(GO TO Q36b)
NO .....	2	→	(GO TO Q37)
REFUSED .....	-7	→	(GO TO Q37)
DON'T KNOW .....	-8	→	(GO TO Q37)

36b. In your opinion, what are the benefits of homeownership? How about...

	YES	NO	RF	DK
1. Financial benefits? .....	1	2	-7	-8
2. Psychological benefits? .....	1	2	-7	-8
3. Job related benefits? .....	1	2	-7	-8

4. Anything else? ..... 1 2 -7 -8  
 (SPECIFY) \_\_\_\_\_

37a. Did you feel that there would have been burdens of homeownership?

YES ..... 1 → (GO TO Q37b)  
 NO ..... 2 → (GO TO Q38a)  
 REFUSED ..... -7 → (GO TO Q38a)  
 DON'T KNOW ..... -8 → (GO TO Q38a)

37b. What were they? How about...

	YES	NO	RF	DK
1. Financial costs? .....	1	2	-7	-8
2. Maintenance and repair responsibilities? ..	1	2	-7	-8
3. Being tied to an undesirable neighborhood?	1	2	-7	-8
4. Anything else? .....	1	2	-7	-8
(SPECIFY) _____				

38a. If you had a choice now, would you purchase a home in the homeownership program?

YES ..... 1 → (GO TO Q39)  
 NO ..... 2 → (GO TO Q38b)  
 REFUSED ..... -7 → (GO TO Q39)  
 DON'T KNOW ..... -8 → (GO TO Q39)

38b. Why would you not purchase a home? Is it because...

	YES	NO	RF	DK
1. You don't like owning a home? .....	1	2	-7	-8
2. You did not like the program or process? .	1	2	-7	-8
3. You don't like the homes available for purchase? .....	1	2	-7	-8
4. You don't like the neighborhood in which houses available for purchase are located? ..	1	2	-7	-8
5. Anything else? .....	1	2	-7	-8
(SPECIFY) _____				

### Part III. Household Profile

Now I would like to ask you about the people living in your home. Please give me the names of each person who lived with you when you first heard about the homeownership program and those who live with you now. [IF NEEDED: You may just give me the person's relation to you, for example Son 1, Son 2, etc.)

	NAME	39. Did this person live with you when you first learned about the homeownership program?  1 YES 2 NO -7 RF -8 DK	40. Does he/she live with you now?  1 YES 2 NO -7 RF -8 DK	41. What is {NAME'S} birthdate?  ____/____/____  -7 RF -8 DK	42. (ASK ONLY ABOUT PEOPLE AGED 18 AND OLDER—BIRTH YEAR OF 1988 OR EARLIER) Does {NAME} help pay the rent?  1 YES 2 NO -7 RF -8 DK	43. Was {NAME} aged 18 or older when you first learned about the homeownership program?  1 YES 2 NO -7 RF -8 DK	44. (ASK ONLY OF THOSE 18 OR OLDER WHEN FIRST LEARNED OF PROGRAM—Q43=1,YES) Did {you/ NAME} work for pay full-time or part-time when you first learned about the homeownership program? 1 YES 2 NO -7 RF -8 DK
RESPONDENT							
PERSON 1							
PERSON 2							
PERSON 3							
PERSON 4							
PERSON 5							
PERSON 6							
PERSON 7							
PERSON 8							

[Now I would like to ask you about the people living in your home. Please give me the names of each person who lived with you when you first heard about the homeownership program and those who live with you now. [IF NEEDED: You may just give me the person's relation to you, for example Son 1, Son 2, etc.]]

	NAME	45. (ASK ONLY IF Q44=1, YES) How many hours a week did {you/NAME} work when you first learned about the homeownership program?  _____ HOURS PER WEEK  -7 RF -8 DK	46. (ASK ONLY OF THOSE 18 OR OLDER BORN IN 1988 OR EARLIER) Do {you/NAME} now work for pay full-time or part-time?  1 YES 2 NO -7 RF -8 DK	47. (ASK ONLY IF Q45=1, YES) How many hours a week {do/does you/NAME} work?  _____ HOURS PER WEEK  -7 RF -8 DK	48. Are you/ Is {NAME} Spanish, Hispanic or Latino?  1 YES 2 NO -7 RF -8 DK
RESPONDENT					
PERSON 1					
PERSON 2					
PERSON 3					
PERSON 4					
PERSON 5					
PERSON 6					
PERSON 7					
PERSON 8					

[Now I would like to ask you about the people living in your home. Please give me the names of each person who lived with you when you first heard about the homeownership program and those who live with you now. [IF NEEDED: You may just give me the person's relation to you, for example Son 1, Son 2, etc.]]

	NAME	49. What is {your/NAME'S} RACE? {Are you/Is NAME} ... (ENTER CODE AND TEXT FOR OTHER) 1 White or Caucasian, 2 Black or African-American, 3 Asian, 4 American Indian or Alaskan Native or 5 Native Hawaiian or Other Pacific Islander? 91 OTHER (SPECIFY _____) -7 REFUSED -8 DON'T KNOW	50. (ASK ONLY IF AGED 18 OR OLDER–BIRTH YEAR OF 1988 OR EARLIER): What was {your/NAME'S} highest level of education when you first learned about the homeownership program? (ENTER CODE AND TEXT FOR OTHER) 1 Less than a high school diploma, 2. High school diploma/GED (INCLUDES GRADUATING IN 2006), 3. Some college including associate's degree (INCLUDES TECHNICAL AND VOCATIONAL TRAINING), 4. Bachelor's Degree or 5. Some post graduate work or graduate degree? 91 OTHER (SPECIFY _____) -7 REFUSED -8 DON'T KNOW	51. (ASK ONLY IF AGED 18 OR OLDER–BIRTH YEAR OF 1988 OR EARLIER): What is {your/NAME'S} highest level of education now? (ENTER CODE AND TEXT FOR OTHER) 1 Less than a high school diploma, 2. High school diploma/GED (INCLUDES GRADUATING IN 2006), 3. Some college including associate's degree (INCLUDES TECHNICAL AND VOCATIONAL TRAINING), 4. Bachelor's Degree or 5. Some post graduate work or graduate degree? 91 OTHER (SPECIFY _____) -7 REFUSED -8 DON'T KNOW
RESPONDENT				
PERSON 1				
PERSON 2				
PERSON 3				
PERSON 4				
PERSON 5				
PERSON 6				
PERSON 7				
PERSON 8				

52. What was your total annual household income at the time you first learned about the homeownership program? Would you say...

\$1,000-\$4,999, .....	1
\$5,000-\$9,999, .....	2
\$10,000-\$14,999, .....	3
\$15,000-\$19,999, .....	4
\$20,000-\$24,999, .....	5
\$25,000-\$29,999, .....	6
\$30,000-\$34,999, .....	7
\$35,000-\$39,999, .....	8
\$40,000-\$49,999, or .....	9
Over \$50,000? .....	10
REFUSED .....	-7
DON'T KNOW .....	-8

53. What is your total annual household income now? Would you say...

\$1,000-\$4,999, .....	1
\$5,000-\$9,999, .....	2
\$10,000-\$14,999, .....	3
\$15,000-\$19,999, .....	4
\$20,000-\$24,999, .....	5
\$25,000-\$29,999, .....	6
\$30,000-\$34,999, .....	7
\$35,000-\$39,999, .....	8
\$40,000-\$49,999, or .....	9
Over \$50,000? .....	10
REFUSED .....	-7
DON'T KNOW .....	-8

Those are all of the questions that I have for you. Thank you for your help with this important study.