

Appendix C

Recruitment Letter

Dear [Agency Executive Director]:

I am writing to request the participation of your agency in a study of housing counseling outcomes that is being conducted for the U.S. Department of Housing and Urban Development by Abt Associates Inc. The study is designed to gather statistically accurate information on outcomes realized by clients of HUD-funded housing counseling agencies. The study focuses on two groups of clients: (1) clients seeking assistance to purchase a home (pre-purchase clients) and (2) clients seeking to resolve or prevent a mortgage delinquency (foreclosure mitigation clients). The data collected through the study will support analysis of not just the frequency of different client outcomes, but also the association between these outcomes and client characteristics, client circumstances, and the extent of services received. The study will provide HUD and the counseling industry with valuable information on the effectiveness of different types of pre-purchase and foreclosure mitigation counseling.

Your agency has been selected at random from among all HUD-funded agencies that provide education and/or counseling services to clients seeking either to buy a home or to resolve or prevent a mortgage delinquency. A total of 30 agencies have been selected for participation in the study. This request is being made pursuant to your funding agreement with HUD in which you agreed to cooperate with HUD-funded evaluations of the counseling program.

Your participation in the study would entail the following. Beginning on [enrollment start date], your agency would be asked to seek the voluntary participation of all of your pre-purchase and foreclosure mitigation counseling clients over an eight-week period, up to a maximum of 42 clients of each type. Your agency staff would be required to inform the clients of the nature of the study, indicating that their participation in the study is voluntary, and seek their consent to be included in the study. Each client participating in the study would be asked to complete a 30-minute baseline questionnaire at the time they are enrolled in the study. In exchange for participating in the study and completing the baseline questionnaire, clients will be given a free copy of their tri-merged credit report and credit scores. The questionnaires collect information on the client's household composition, finances, and reasons for seeking housing counseling. Your agency would then mail the completed consent form and baseline questionnaires to the research team.

Following enrollment, your agency would then be asked to track the services delivered to enrolled clients for up to six months through a web-based system developed specifically for this project. The system has been designed to fill in fields that overlap with HUD's CARS system to avoid duplication of effort by your staff. Your agency staff would be required to enter information on all the counseling services provided to these clients over a six-month period, as well as any outcomes realized by clients by the end of this period. Separate information will be collected for pre-purchase clients and foreclosure mitigation clients. Finally, the system will also collect information on the demographics, experience, and training of the educators and counselors who provide services to participating clients during the six-month period.

In total, we anticipate that your agency will be required to spend 2 hours per enrolled client to obtain their cooperation with the study and to enter information on services received, as well as 15 minutes for each counselor/educator on your staff to enter information on them.

The study is also designed to allow for a follow-up telephone survey of participating counseling clients approximately six months to one year following their enrollment in the study to gather further information on the outcomes realized. The follow-up telephone survey would require no additional work on the part of your agency.

The findings from the study will be publicly reported only at the aggregate level; neither individual clients nor participating housing counseling agencies will be identified in the study reports. The surveys and questionnaires used in the study have been reviewed by the Office of Management and Budget under the Paperwork Reduction Act of 1995 [OMB Control # _____, expiration date _____].

Management of the baseline questionnaires and service tracking system will be the responsibility of IMPAQ International Consulting under subcontract with Abt Associates Inc. IMPAQ will conduct a web-based training for agency staff in the process of obtaining clients' consent to participate, administering the baseline questionnaire, and using the web-based data collection system for tracking services delivered. These training sessions will begin on [training start date] and will be held on multiple days and times to accommodate different staff schedules.

We realize that participation in the study represents a significant commitment of your agency's time and effort. In recognition of your agency's efforts in participating in the study, we will provide your agency with a stipend of \$1,000 as a token of appreciation. In addition, we will share with you information gathered on your clients and the outcomes realized to aide in your own efforts to evaluate your organization's efforts.

[Name] of Abt Associates will contact you by telephone in the next few days to discuss the study further with you and answer any questions you may have. In the meantime, if you have any questions [Name] can be reached at XXX-XXX-XXXX.

Thank you very much for your consideration of this request.

Sincerely,

Dr. Christopher Herbert
Project Director