

- Ask 1. NAME, 2. AGE, and 2b. REL for one household member before moving to next
- Enter Names, Ages, and Relationships on Household Roster

1. NAME                    **Now I will ask you some questions about the people who live here. What are the names of all persons living or staying here? Start with the name of the person, or one of the persons, who owns or rents this home.**

2. AGE                    **What is [your/NAME's] age?**

2b. REL                    *(Enter '0' without asking for the person on Line 1)*

**What is [your/NAME's] relationship to [fill name of person on Line 1 of the Household Roster]?**

- |                        |                          |
|------------------------|--------------------------|
| 1. • Spouse            | 7. • Foster Child        |
| 2. • Unmarried Partner | 8. • Housemate/Roommate  |
| 3. • Child             | 9. • Roomer/Boarder      |
| 4. • Grandchild        | 10. • Other Non-relative |
| 5. • Parent            | 11. • Dk                 |
| 6. • Other Relative    | 12. • Ref                |

3. TENURE                    **Is your home...**

*(Read categories until "yes" reply is received)*

- 1. • **Owned?**
- 2. • **Rented?**
- 3. • **Occupied without payment of rent?**

4. OWNER                    **In whose name is this home [fill with answer to TENURE]?**

*(Place an asterisk (\*) next to owners'/renters' name on Household Roster)*

5. STYPE

**Are your living quarters in a...**

*(Read categories until "yes" reply is received)*

1. • **1 unit building, detached from any other building?**
2. • **1 unit building, attached to one or more buildings?**
3. • **Building with two or more apartments?**
4. • **Manufactured/Mobile Home?**

6. FLOORS

**How many stories are there in your home including finished attics and basements?**

1. \_\_\_\_\_

7. BEDRMS

**How many bedrooms are in your home?**

*(Enter 10 for 10 or more bedrooms)*

1. \_\_\_\_\_

8. BATHS

**How many full bathrooms are in your home?**

*(Enter 10 for 10 or more bathrooms)*

1. \_\_\_\_\_

9. BRKDNINTRO

**The next series of questions are about problems that some people have experienced with their homes. We are interested in knowing if you have experienced these types of problems too.**

10. EVROD

**Have you ever seen signs of mice or rats INSIDE your home?  
(Exclude rats/mice kept as pets or snake food or otherwise deliberately brought inside.)**

- |  |   |                     |
|--|---|---------------------|
| <ol style="list-style-type: none"> <li>1. • Yes</li> <li>2. • No</li> <li>3. • Dk</li> <li>4. • Ref</li> </ol> | } | -Skip to 14. EROACH |
|--|---|---------------------|

11. M3ROD

**Was that in the last 3 months that is, since [fill date three months prior]?**

- 1. • Yes
  - 2. • No
  - 3. • Dk
  - 4. • Ref
- } -Skip to 13. RATMICE

12. RATFREQ

**How often have you seen any evidence of mice or rats in your home since [fill date three months prior]? Would you say it was daily, weekly, monthly, or a few times a year?**

- 1. • Daily
- 2. • Weekly
- 3. • Monthly
- 4. • A few times a year
- 5. • Dk
- 6. • Ref

13. RATMICE

**Was it a rat, a mouse, or aren't you sure what it was?**  
(Mark all that apply)

- 1. • Rat
- 2. • Mouse
- 3. • Not Sure
- 4. • Dk
- 5. • Ref

14. EROACH

**Have you ever seen signs of live or dead cockroaches or cockroach feces INSIDE your home?**

- 1. • Yes
- 2. • No
- 3. • Dk
- 4. • Ref

If Yes continue to 15. M3ROACH

No, Dk, or Ref and unit is owned (3. TENURE = 1) skip to 25. HHMINTRO

If No, Dk, or Ref and unit is rented or occupied w/o payment (3. TENURE = 2,3) skip to 17.

If

15. M3ROACH

**Was that within the last 3 months that is, since [fill date three months prior]?**

1. • Yes
2. • No
3. • Dk
4. • Ref

If Yes continue to 16. ROACH FRQ

If

No, Dk, or Ref and unit is owned (3. TENURE = 1) skip to 25. HHMINTRO

If No, Dk, or Ref and unit is rented or occupied w/o payment (3. TENURE = 2,3) skip to 17. MAJR1

16. ROACHFRQ

**How often have you seen any live or dead cockroaches or cockroach feces INSIDE your home since [fill date three months prior]? Would you say it was daily, weekly, monthly, or a few times a year?**

1. • Daily
2. • Weekly
3. • Monthly
4. • A few times a year
5. • Dk
6. • Ref

17. MAJR1

**When the owner has to do MAJOR maintenance or repairs: Do they start quickly enough?**

1. • Yes usually
2. • Not usually
3. • Very mixed
4. • Haven't needed any -Skip to 20. MINR1
5. • Landlord not responsible for maintenance -Skip to 23. BLDMNT
6. • Dk
7. • Ref

18. MAJR2

**Do they solve the problem quickly once they start?**

1. • Yes
2. • No
3. • Mixed
4. • Dk
5. • Ref

19. MAJR3

**Are they polite and considerate of your home?**

1. • Yes
2. • No
3. • Mixed
4. • Dk
5. • Ref

20. MINR1

**For MINOR maintenance or repairs:  
Do they start quickly enough?**

1. • Yes usually
2. • Not usually
3. • Very mixed
4. • Haven't needed any
5. • Landlord not responsible for maintenance -Skip to 23. BLDMNT
6. • Dk
7. • Ref

21. MINR2

**Do they solve the problem quickly once they start?**

1. • Yes
2. • No
3. • Mixed
4. • Dk
5. • Ref

22. MINR3

**Are they polite and considerate of your home?**

1. • Yes
2. • No
3. • Mixed
4. • Dk
5. • Ref

23. BLDMNT                    **On maintenance of the building, are you completely satisfied, partly satisfied, or dissatisfied?**

1.    • Completely satisfied
2.    • Partly satisfied
3.    • Dissatisfied
4.    • Landlord not responsible for this maintenance
5.    • Dk
6.    • Ref

24. GRDMNT                    **On maintenance of the grounds, are you completely satisfied, partly satisfied, or dissatisfied?**

1.    • Completely satisfied
2.    • Partly satisfied
3.    • Dissatisfied
4.    • Landlord not responsible for this maintenance
5.    • Dk
6.    • Ref

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25. HHMINTRO                    **We now have some questions about the health of your home.**

27. MOLD                        **In the last 12 months, was there mold covering an area greater than or equal to the size of an 8" x 11" piece of paper in any of the following rooms in your home...**

*(Read bold categories and mark all that apply)*

1.    • **Kitchen?**
2.    • **Bathroom(s)?**
3.    • **Bedroom(s)?**
4.    • **Living Room?**
5.    • **Basement?**
6.    • **None of the above?**
7.    • Dk
8.    • Ref

28. MUST

**In the last 12 months, how often have you noticed any musty smells inside your home? Would you say it was daily, weekly, a few times a year or never? (Musty smells are smells of dampness, mold, or mildew.)**

1. • Daily
2. • Weekly
3. • Monthly
4. • A few times a year
5. • Never
6. • Dk
7. • Ref

29. SMKRR

**Do any members of your household smoke tobacco inside your home?**

1. • Yes -Skip to 32. HHSafe
2. • No
3. • Dk
4. • Ref

30. SMKVIS

**Do any visitors to your household smoke tobacco inside your home?**

1. • Yes -Skip to 32. HHSafe
2. • No
3. • Dk
4. • Ref

31. SECSMK

**In the last 12 months, how often has second hand smoke entered inside your home from somewhere else in or around the building? Would you say it was daily, weekly, monthly, a few times a year or never?**

1. • Daily
2. • Weekly
3. • Monthly
4. • A few times a year
5. • Never
6. • Dk
7. • Ref

32. HHSAFE

**Does your household have any of the following...**

*(Read bold categories and mark all that apply)*

1. • **Working exhaust in all the bathrooms?**
2. • **All bathtubs and showers have non-slip surfaces such as mats, non-slip coatings or tiles?**
3. • **Window guards on all second floor or higher windows?**
4. • **Water stain or water damage anywhere inside the home?**
5. • **Condensation on windows?**
6. • **Cords on any windows, blinds or other window coverings?**
7. • **None of the above?**
8. • Dk
9. • Ref

38. SMOKE

**Do you currently have a working smoke detector inside your home?**

1. • Yes
  2. • No
  3. • Dk
  4. • Ref
- } -Skip to 41. FIREX

39. SMOKPWR

**Is your smoke detector powered by electricity, batteries or both?**

1. • Electricity -Skip to 41. FIREX
  2. • Batteries
  3. • Both
  4. • Dk - Skip to 41. FIREX
  5. • Ref
- }

40. BATTERY

**Have the batteries in your smoke detector been replaced in the past 6 months?**

1. • Yes
2. • No
3. • Dk
4. • Ref

41. FIREX

**Do you have a fire extinguisher in your home that was purchased or recharged in the last 2 years?**

1. • Yes
2. • No
3. • Dk
4. • Ref



42. SPRNKLR

**Is there a fire sprinkler system inside your home?**

1. • Yes
2. • No
3. • Dk
4. • Ref

43. MONOX

**Do you have a working carbon monoxide detector inside your home?**

1. • Yes
2. • No
3. • Dk
4. • Ref

- If No, Dk, or Ref and unit is a Multi-unit structure skip to 46. H2OMF
- If No, Dk, or Ref and unit is NOT a Multi-unit structure skip to 47. H2OHT

44. COPWR

**Is your carbon monoxide detector powered by electricity, batteries or both?**

1. • Electricity
2. • Batteries
3. • Both
4. • Dk
5. • Ref

- If Batteries or Both continue to 45. COBATT
- If Electricity, Dk or Ref and unit is a Multi-unit structure skip to 46. H2OMF
- If Electricity, Dk or Ref and unit is NOT a Multi-unit structure skip to 47. H2OHT

45. COBATT

**Have the batteries in your smoke detector been replaced in the past 6 months?**

1. • Yes
2. • No
3. • Dk
4. • Ref

- If unit is a Multi-unit structure continue to 46. H2OMF
- If unit is NOT a Multi-unit structure skip to 47. H2OHT

46. H2OMF

**Do you have access to the water heater for your unit?**

- 1. • Yes
  - 2. • No
  - 3. • Dk
  - 4. • Ref
- } -Skip to 49. H2HRT

47. H2OHT

**Have you ever checked the temperature of your hot water?**

- 1. • Yes
  - 2. • No
  - 3. • Dk
  - 4. • Ref
- } -Skip to 49. H2HRT

48. H2OT

**What was the temperature of your hot water?**

- 1. • Less than 120 F
- 2. • 120-124 F
- 3. • 125 F
- 4. • Higher than 125 F
- 5. • Dk
- 6. • Ref

49. H2HRT

**In the last 6 months, has anyone been scalded by hot water in your home?  
(Being scalded means to be burned by hot water or steam.)**

- 1. • Yes
- 2. • No
- 3. • Dk
- 4. • Ref

- If Yes continue to 50. H2MED
- If No, Dk, or Ref and NO children younger than 5 in the household skip to 51. NOHHKID
- If No, Dk, or Ref and children younger than 5 in the household skip to 52. OUTLET

50. H2MED

**Did the scalding require medical attention?**

- 1. • Yes
- 2. • No
- 3. • Dk
- 4. • Ref

- If NO children younger than 5 in the household continue to 51. NOHHKID
- If children younger than 5 in the household skip to 52. OUTLET

51. NOHHKID

**Do any children 4 years or younger visit your home on a regular basis?**

- 1. • Yes
  - 2. • No
  - 3. • Dk
  - 4. • Ref
- } -Skip to 54. EXTC

52. OUTLET

**Do all, some, or none of the electrical outlets in your home have child tamper-resistant outlet covers?**

1. • All
2. • Some
3. • None
4. • Dk
5. • Ref

53. CHEMSTOR

**Are all some or none of the chemicals, pesticides, cleaning supplies and medicines stored out of the reach of young children?**

1. • All
2. • Some
3. • None
4. • Dk
5. • Ref

54. EXTC

**Do you use extension cords at home?**

1. • Yes
  2. • No
  3. • Dk
  4. • Ref
- } -Skip to 56. POOLACC

55. EXTCOND

**Are any of the extension cords used in the home cracked or worn?**

1. • Yes
2. • No
3. • Dk
4. • Ref

56. POOLACC

**Do you have access to an outdoor swimming pool on your property?**

If apartment building: **(This includes a swimming pool anywhere on the grounds.)**

1. • Yes
  2. • No
  3. • Dk
  4. • Ref
- } -Skip to 58. STAIRS

57. POOLFEN

**Is there a fence at least 4 feet tall that goes around all the way around the pool with a gate that closes and latches automatically? (Fences around the yard do not count. Do not include trees, foliage, and other shrubbery. A wall of the home cannot count as a side of the fence unless there is no way to access the pool area in that wall (i.e. no doors, windows, or openings of any kind).)**

1. • Yes
2. • No
3. • Dk
4. • Ref

58. STAIRS

**Does your home have any stairs inside, such as stairs to upstairs, basement, attic, etc.? Stairs are sets of three or more steps.**

1. • Yes
  2. • No
  3. • Dk
  4. • Ref
- } - Skip to 65. DSBINTRO

59. STAIRRL

**Are the railings on all or some of these stairs firmly attached or are none of them firmly attached? (Firmly attached means secured strongly enough to be used with complete confidence.)**

1. • All of them
2. • Some of them
3. • None of them
4. • Dk
5. • Ref

60. STAIRMIS

**Are there any missing or broken railings on these stairs?**

1. • Yes
2. • No
3. • Dk
4. • Ref

61. STAIRBRK

**Are any of the steps missing or broken on these stairs?**

1. • Yes
2. • No
3. • Dk
4. • Ref

62. STAIRCOV

**Do the steps on these stairs have any type of nonslip covering such as fixed carpets, nonslip coatings, etc.?**

1. • Yes
2. • No
3. • Dk
4. • Ref

63. STAIRLGT

**Is there lighting at the top and bottom of all the stairs, of some of the stairs or none of the stairs? (Is there enough lighting to see the top and bottom of the stairs at all times of the day.)**

1. • All of them
2. • Some of them
3. • None of them
4. • Dk
5. • Ref

64. STAIRGAT

**Are there gates on all of these stairs, some of these stairs, or on none of these stairs?**

1. • All of them
2. • Some of them
3. • None of them
4. • Dk
5. • Ref

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65. DSBINTRO

**With this next set of questions, we want to learn about the health of the household members.**

65b. HLTH

**Would you say that your health in general is excellent, very good, fair, or poor?**

1. • Excellent
2. • Very Good
3. • Fair
4. • Poor
5. • Dk
6. Ref

- If there are any children between the ages of 6 and 17 continue to 65c. ASTHMA
- If there are any children under the age of 5 skip to 65e. UND18INJ
- If there are NO household members under the age of 18 skip to 66. HEARING

65c.ASTHMA

**Has a doctor or other health professional ever told you that any of your children have asthma?**

- 1. • Yes
  - 2. • No
  - 3. • Dk
  - 4. • Ref
- } -Skip to 66. HEARING

65d.ASTHEMR

**During the last 12 months, did [fill name of youngest household member with asthma] have to visit an emergency room because of [his/her] asthma?**

- 1. • Yes
- 2. • No
- 3. • Dk
- 4. • Ref

- If there are household members younger than 18 skip to 65e. UND18INJ
- If there are NO household members under the age of 18 skip to 66. HEARING

65e.UND18INJ

**During the past three months, that is since [fill date three months prior] has anyone in the household under 18 had an injury where any part of the body was hurt and required medical attention?**

- 1. • Yes
- 2. • No
- 3. • Dk
- 4. • Ref

66. HEARING

**Now, thinking about everyone in your household. Is anyone in the household deaf or do they have serious difficulty hearing even when wearing a hearing aid?**



- 1. • Yes
  - 2. • No
  - 3. • Dk
  - 4. • Ref
- } - Skip to 69. SEEING

67. HEARDIFF

**(Is anyone in this household deaf or do they have serious difficulty hearing even when wearing a hearing aid?)**

**Who is that?**

*(Mark all that apply)*

*(Probe:)* **Anyone else?**

- Mark all that apply on Household Roster then go to 69. SEEING.

- Continue in this manner through 99. SPELLEN

69. SEEING

**Is anyone in this household blind or do they have serious difficulty seeing, even when wearing glasses?**

- 1. • Yes
  - 2. • No
  - 3. • Dk
  - 4. • Ref
- } - Skip to 72. MEMRY

70. SEEDIFF

**(Is anyone in this household blind or do they have serious difficulty seeing, even when wearing glasses?)**

**Who is that?**

*(Mark all that apply)*

*(Probe:)* **Anyone else?**

72. MEMRY

**(Please answer this next set of questions for all household members that are five years old and over.)**

**Because of a physical, mental, or emotional condition, does anyone in this household have serious difficulty concentrating, remembering, or making decisions?**

- 1. • Yes
  - 2. • No
  - 3. • Dk
  - 4. • Ref
- } - Skip to 75. WALKING

73. MEMDIFF

**(Please answer this next set of questions for all household members that are five years old and over.)**

**(Because of a physical, mental, or emotional condition, does anyone in this household have serious difficulty concentrating, remembering, or making decisions?)**

**Who is that?**

*(Mark all that apply)*

*(Probe:)* **Anyone else?**

75. WALKING

**(Please answer this next set of questions for all household members that are five years old and over.)**

**Does anyone in this household have serious difficulty walking or climbing stairs?**

- 1. • Yes
  - 2. • No
  - 3. • Dk
  - 4. • Ref
- } - Skip to 78. SELFCARE

76. WALKDIFF

**(Please answer this next set of questions for all household members that are five years old and over.)**

**(Does anyone in this household have serious difficulty walking or climbing stairs?)**

**Who is that?**

*(Mark all that apply)*

*(Probe:)* **Anyone else?**

78. SELFCARE

**(Please answer this next set of questions for all household members that are five years old and over.)**

**Does anyone in this household have serious difficulty dressing or bathing?**

- 1. • Yes
  - 2. • No
  - 3. • Dk
  - 4. • Ref
- } - Skip to 81. ERRANDS

79. CAREDIFF

**(Please answer this next set of questions for all household members that are five years old and over.)**

**(Does anyone in this household have serious difficulty dressing or bathing?)**

**Who is that?**

*(Mark all that apply)*

*(Probe:)* **Anyone else?**

81. ERRANDS

**(Please answer this next question for all household members who are 15 years old or over.)**

**Because of a physical, mental, or emotional condition, does anyone in this household have difficulty doing errands alone such as visiting a doctor's office or shopping?**

- 1. • Yes
  - 2. • No
  - 3. • Dk
  - 4. • Ref
- } - Skip to 93. HWRKPROB

82. ERRNDIFF

**(Please answer this next question for all household members who are 15 years old or over.)**

**(Because of a physical, mental, or emotional condition, does anyone in this household have difficulty doing errands alone such as visiting a doctor's office or shopping?)**

**Who is that?**

*(Mark all that apply)*

*(Probe:)* **Anyone else?**

93. HWRKPROB

**(Please answer this next set of questions for all household members that are fifteen years old and over.)**

**Does anyone in the household have difficulty doing laundry?**

- 1. • Yes
  - 2. • No
  - 3. • Dk
  - 4. • Ref
- } - Skip to 98. SPLEDWHAT

94. HWRKWHO

**(Please answer this next set of questions for all household members that are fifteen years old and over.)**

**(Does anyone in this household have difficulty doing laundry?)**

**Who is that?**

*(Mark all that apply)*

*(Probe:)* **Anyone else?**

98. SPLEDWHAT

**Please answer this question for everyone in the household. Does anyone in the household use any of the following equipment?**

*(Read bold categories and mark all that apply)*

- 1. • **Manually operated wheelchair?**
- 2. • **Motorized wheelchair, cart or scooter?**
- 3. • **Chairlift?**
- 4. • **Crutches?**
- 5. • **Cane or walker?**
- 6. • **Something else?**
- 7. • **None of the above?**
- 8. • Dk
- 9. • Ref

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For questions 99a and 99b, if a respondent answers yes, ask who in the household has a problem with that activity. Write the person's name in the space provided.

**99a. Without assistance, does anyone in the household over five years of age have problems with any of the following:**

<b>1. Reaching kitchen cabinets</b>	
<b>2. Opening kitchen cabinets</b>	
<b>3. Turning the stove on and off</b>	
<b>4. Using kitchen counters</b>	
<b>5. Getting to the bathroom</b>	
<b>6. Using the sink</b>	
<b>7. Turning the faucets on or off</b>	
<b>8. Getting into or out of the bathtub</b>	
<b>9. Getting into or out of the walk-in shower</b>	

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**99b. Without the use of any special equipment, does anyone in the household over five years of age have problems with any of the following:**

<b>1. • Stopping, kneeling, or bending?</b>	
<b>2. • Reaching over their head?</b>	
<b>3. • Using their fingers to grasp small objects?</b>	

For this next set of questions if a respondent answers YES, then they will be asked the corresponding question about the use of the feature after answering questions 101-122.

100. HMDINTRO

**Now I have some questions about certain convenience and safety features you might have in your home.**

101. RAMPS

**Does your home currently have any of the following features:**

**Ramps inside your home?**

102. ELEVATE                   **(Does your home currently have any of the following features :)**
- An elevator inside your home?**
- (If apartment building, probe :)* **This is inside of your apartment, not just inside the apartment building?**
- 
103. ENTBD                   **(Does your home currently have any of the following features :)**
- Bedroom on the entry level?**
- 
104. ENTBTH               **(Does your home currently have any of the following features :)**
- Bathroom on the entry level?**
- 
105. HNDRLS               **(Does your home currently have any of the following features :)**
- Handrails or grab bars on both sides of any of the stairs or steps inside your home?**
- 
106. BATHRLS              **(Does your home currently have any of the following features :)**
- Handrails or grab bars in any of your bathrooms, such as in the shower or bathtub area?**
- 
107. OTHERRLS           **(Does your home currently have any of the following features :)**
- Handrails or grab bars in any other areas of your home?**
- 
108. BRSEATS              **(Does your home currently have any of the following features :)**
- Built-in seats in the shower area of the bathroom?**

109. RTOILET (Does your home currently have any of the following features :)  
Raised toilets?
110. HANDLE (Does your home currently have any of the following features :)  
Door handles instead of knobs on all doors?
111. SKLEVERS (Does your home currently have any of the following features :)  
Handles or levers for any sink faucets instead of knobs on any faucets?
112. XWDOOR (Does your home currently have any of the following features :)  
Extra wide doors or hallways?
113. HIOUTLET (Does your home currently have any of the following features :)  
Wheelchair accessible electrical outlets, that is outlets positioned slightly higher than standard?
114. LSWITCH (Does your home currently have any of the following features :)  
Wheelchair accessible electrical switches, that is switches positioned slightly lower than standard?
115. LOWCAB (Does your home currently have any of the following features :)  
Wheelchair accessible kitchen cabinets?
116. KITRAY (Does your home currently have any of the following features :)  
Kitchen cabinets with rollout trays or lazy susans?



117. CLCTRL (Does your home currently have any of the following features :)  
Wheelchair accessible climate controls?
118. BTWCHAIR (Does your home currently have any of the following features :)  
Bathroom designed to allow wheelchair access?
119. KITWCHAIR (Does your home currently have any of the following features :)  
Kitchen designed to allow wheelchair access?
120. CTRWCHAIR (Does your home currently have any of the following features :)  
Wheelchair accessible countertops?
121. LEVEL (Does your home currently have any of the following features :)  
All areas on the same level, meaning no steps between rooms?
122. AUDIBLE (Does your home currently have any of the following features :)  
Visual strobe light system to indicate doorbell, telephone, smoke, or carbon monoxide detectors?

- The following questions should only be asked if the respondent reported the corresponding feature in the previous section. (i.e., if 101. RAMPS is Yes, then ask 124. RAMPSYES)
- Enter answers to this section directly on the questionnaire

123. MODYESINTRO **Now I have some questions about the use of features you have in your home.**

125. RAMPSYES

**Earlier you reported that you have ramps in the home. Does anyone in the household currently use the ramps in the home on a regular basis because of a physical limitation?**

1. • Yes
2. • No
3. • Dk
4. • Ref

127. ELEVATEYES

**Earlier you reported that you have an elevator in the home. Does anyone in the household currently use the elevator in the home on a regular basis because of a physical limitation?**

1. • Yes
2. • No
3. • Dk
4. • Ref

129. ENTBDDYES

**Earlier you reported that you have an entry level bedroom in the home. Does anyone in the household currently use the entry level bedroom in the home on a regular basis because of a physical limitation?**

1. • Yes
2. • No
3. • Dk
4. • Ref

131. ENTBTHYES

**Earlier you reported that you have an entry level bathroom in the home. Does anyone in the household use the entry level bathroom in the home on a regular basis because of a physical limitation?**

1. • Yes
2. • No
3. • Dk
4. • Ref

133. HNDRLSYES

**Earlier you reported that you have handrails or grab bars in the home. Does anyone in the household use the handrails or grab bars on both sides of the stairs or steps inside your home on a regular basis because of a physical limitation?**

1. • Yes
2. • No
3. • Dk
4. • Ref

135. BTHRLSYES

**Earlier you reported that you have handrails or grab bars in the bathroom. Does anyone in the household use the handrails or grab bars in the bathroom, such as the shower or bathtub area on a regular basis because of a physical limitation?**

1. • Yes
2. • No
3. • Dk
4. • Ref

137. OTHRLSYES

**Earlier you reported that you have other rails in the home. Does anyone in the household use handrails or grab bars in other areas of your home on a regular basis because of a physical limitation?**

1. • Yes
2. • No
3. • Dk
4. • Ref

139. BRSEATYES

**Earlier you reported that you have built in seats in the shower area. Does anyone in the household use the built-in seats in the shower area of the bathroom on a regular basis because of a physical limitation?**

1. • Yes
2. • No
3. • Dk
4. • Ref

140. RTOILETYES

**Earlier you reported that you have raised toilets in the home. Does anyone in the household use the raised toilets in the home because of a physical limitation?**

1. • Yes
2. • No
3. • Dk
4. • Ref

141. HANDLEYES

**Earlier you reported that you have door handles instead of knobs in the home. Does anyone in the household use the door handles instead of knobs in the home because of a physical limitation?**

1. • Yes
2. • No
3. • Dk
4. • Ref

142. SKLEVERYES

**Earlier you reported that you have handles or levers for sink faucets in the home. Does anyone in the household use the handles or levers for the sink faucets instead of knobs because of a physical limitation?**

1. • Yes
2. • No
3. • Dk
4. • Ref

143. XWDOORYES

**Earlier you reported that you have extra-wide doors or hallways in the home. Does anyone in the household use the extra-wide doors or hallways because of a physical limitation?**

1. • Yes
2. • No
3. • Dk
4. • Ref

144. HIOUTLETYES

**Earlier you reported that you have electrical outlets positioned slightly higher than standard in the home. Does anyone in the household use these electrical outlets because of a physical limitation?**

1. • Yes
2. • No
3. • Dk
4. • Ref

145. LSWITCHYES

**Earlier you reported that you have electrical switches positioned slightly lower than standard in the home. Does anyone in the household use these electrical switches because of a physical limitation?**

1. • Yes
2. • No
3. • Dk
4. • Ref

146. LOWCABYES

**Earlier you reported that you have wheelchair accessible kitchen cabinets in the home. Does anyone in the household use these kitchen cabinets because of a physical limitation?**

1. • Yes
2. • No
3. • Dk
4. • Ref

147. KITRAYES

**Earlier you reported that you have kitchen cabinets with rollout trays or lazy susans in the home. Does anyone in the household use these kitchen cabinets because of a physical limitation?**

1. • Yes
2. • No
3. • Dk
4. • Ref

148. CLCTRLYES

**Earlier you reported that you have wheelchair accessible climate controls in the home. Does anyone in the household use these climate controls because of a physical limitation?**

1. • Yes
2. • No
3. • Dk
4. • Ref

149. BCHAIRYES

**Earlier you reported that you have a wheelchair accessible bathroom in the home. Does anyone in the household use this bathroom because of a physical limitation?**

1. • Yes
2. • No
3. • Dk
4. • Ref

150. KCHAIRYES

**Earlier you reported that you have a wheelchair accessible kitchen in the home. Does anyone in the household use this kitchen because of a physical limitation?**

1. • Yes
2. • No
3. • Dk
4. • Ref

151. CCHAIRYES

**Earlier you reported that you have wheelchair accessible countertops in the home. Does anyone in the household use these countertops because of a physical limitation?**

1. • Yes
2. • No
3. • Dk
4. • Ref

152a. LEVELYES

**Earlier you reported that you have all areas on the same level in the home. Does anyone in the household use this feature because of a physical limitation?**

1. • Yes
2. • No
3. • Dk
4. • Ref

152b. VISUALYES

**Earlier you reported that you have a visual strobe light system in the home. Does anyone in the household use this system because of a physical limitation?**

1. • Yes
2. • No
3. • Dk
4. • Ref

---

152c. RETINTRO

**Now I'd like to ask more questions about your home.**

153. MARKET

**Is this home currently for rent or sale?**

1. • Yes
2. • No – Skip to 155. NROWNR
3. • Dk
4. • Ref

154. MARKET

**Is it for...**

1. • Rent only?
2. • Rent or for sale?
3. • Sale only?
4. • Dk
5. • Ref

155. NROWNR

**Is the ownership of the home shared with anyone NOT living here?**

1. • Yes
2. • No
3. • Dk
4. • Ref

156. NRPAYM

**Are some of the mortgage or utility costs paid by someone NOT living here?**

1. • Yes
2. • No
3. • Dk
4. • Ref

- If unit is owned (3. TENURE = 1) and the respondent is the owner (person with asterisk (\*) next to their name on Household Roster), continue with MORTINTRO
- If unit is owned (3. TENURE = 1) and the respondent is NOT the owner, if possible, ask to speak to the owner to continue with MORTINTRO. Conduct the remainder of the interview with the owner
- If owner is unavailable or the unit is rented or occupied w/o payment (3. TENURE = 2,3) skip to End of Interview



157. MORTINTRO

The next questions are about mortgages and other loans that are secured by the property.

Please refer to your mortgage loan statement or any additional records that you may have regarding the mortgages on the property.

158. REGMOR

How many mortgages of any type do you have on this property? Include all regular mortgages, home equity credit lines, or any loan that is secured by the value of this home.

1. \_\_\_\_\_

- Ask the 159. MGTYPE through 234. IMPROV, as appropriate, for one mortgage/loan before moving to next
- If 158. REGMOR is 0 and owner or co-owner are older than 62 skip to 235. RAM
- Enter answers to the following questions on the Mortgage Table

159. MGTYPE

**What type of mortgage is the loan...**

*(Read bold categories)*

1. • **Regular Mortgage? For example: fixed rate loans, adjustable rate loans, or any loan where a fixed amount was borrowed and must be repaid at pre-determined intervals?**
2. • **Home Equity Lump Sum Loan?**
3. • **Home Equity Line of Credit?**
4. • Dk
5. • Ref

160. MATBUY

**Did you get the mortgage the same date you bought your home?**

1. • Yes - Skip to 163. PMT
2. • No
3. • Dk
4. • Ref

161. YRMOR

**What year did you get the mortgage?**

*(Enter year from 1900 to 2010)*

1. \_\_\_\_\_

162. MNMOR

**What month did you get the mortgage?**

1. \_\_\_\_\_

163. PMT

**Looking at your statement, how much is the current payment on the mortgage?**

*(Include as much Principal, Interest, Taxes, and Insurance (PITI) as they pay.)*

*(Enter 9998 for \$9,998 or more)*

1. \_\_\_\_\_

164. UNPBAL

**Looking at your statement, what is the amount that you still owe on the mortgage? That is, what is the unpaid principal balance?**

*(Enter 9999998 for \$9,999,998 or more)*

1. \_\_\_\_\_

165. INTW

**Looking at your statement, what is the current interest rate on the mortgage?**

*(For example 6 1/4%: Enter 6 here and fraction on next screen)*

1. \_\_\_\_\_

166. INTF

**(Looking at your statement, what is the interest rate on the mortgage? - Fraction)**

*(Round down to nearest 1/8 percent)*

- 0. • 0 - no fraction
- 1. • 1/8 (.125%)
- 2. • 1/4 (.25%)
- 3. • 3/8 (.375%)
- 4. • 1/2 (.5%)
- 5. • 5/8 (.625%)
- 6. • 3/4 (.75%)
- 7. • 7/8 (.875%)
- 8. • Dk
- 9. • Ref

- |  |
|--|
| <ul style="list-style-type: none"><li>- If 159. MGTYPE=2 then Skip to 174. TERM2</li><li>- If 159. MGTYPE=3 then Skip to 232. HECR</li></ul> |
|--|

167. REFI

**Did this mortgage refinance a previous mortgage?**

- 1. • Yes
  - 2. • No
  - 3. • Dk
  - 4. • Ref
- } Skip to 173. PERUS1

168. REFNREAS

**Homeowners refinance for many reasons. I am now going to read you a list of reasons people give for refinancing. Please tell me if any of these reasons apply to you. Did you refinance to...**

*(Read bold categories)*

*(Enter all that apply, separate with commas)*

- 1. • **To get a lower interest rate?**
  - 2. • **To permanently reduce the mortgage payment?**
  - 3. • **To reduce the payment period for the mortgage?**
  - 4. • **To receive cash or increase the outstanding balance of the loan?**
  - 5. • **For the option to suspend or temporarily reduce mortgage payments?**
  - 6. • **Anything else?** — Continue to 169. OTRFSP
  - 7. • Dk
  - 8. • Ref
- } Skip to 170. LNFNBR unless 6 is marked
- } Skip to 170. LNFNBR

- If 6 is selected continue to 169. OTRFSP  
 - If 6 is NOT selected skip to 170. LNFNBR

169. OTRFSP

**Please specify other reasons for refinancing**

1. \_\_\_\_\_

170. LNFNBR

**Did you select the financial institution that refinanced this mortgage because the company called you on the telephone or sent you a solicitation in the mail?**

- 1. • Yes
- 2. • No
- 3. • Dk
- 4. • Ref

- If 168. REFNREAS is 4 continue to 171. CASH  
 - If 168. REFNREAS is NOT 4 skip to 173. PERUS1

171. CASH

**When you refinanced this mortgage how much cash did you receive?**

*(Enter 999998 for \$999,998 or more)*

1. \_\_\_\_\_

172. ADDTNS

**What percentage of this mortgage was used for additions, improvements or repairs to the home?**

1. \_\_\_\_\_

- Skip to 174. TERM2

173. PERUS1

**What percentage of this loan was used for the purchase of the home or additions, improvements or repairs to this home?**

1. \_\_\_\_\_

174. TERM2

**From the date that you obtained this mortgage, how many years did you have to pay it off?**

*(Enter 0 if it varies)*

1. \_\_\_\_\_

- If 15 or more skip to 176a. PMTPARTS

175. AMRTZ

**At your current payments, how much longer will it take to pay off the loan?**

1. \_\_\_\_\_

176a. PMTPARTS

**Looking at your statement, which of the following are included in your payment...**

*(Read bold categories)*

*(Enter all that apply, separate with commas)*

- 1. • **Principal?**
- 2. • **Interest?**
- 3. • **Property Taxes?**
- 4. • **Homeowners Insurance (Insurance that protects homeowners in case of fire or other accidental damage to the home, robberies, and third party injuries on the premises)?**
- 5. • **FHA/VA Insurance?** — Continue to 176b. FHVAAMT
- 6. • **Private Mortgage Insurance or PMI (Insurance that a lender generally requires a home buyer to obtain if the down payment made by the home buyer is below a certain percentage)?**
- 7. • **Dk** }
- 8. • **Ref** } Skip to 178. OTHPMT

} Skip to 178. OTHPMT

— Continue to 177. PMIAMT

- If 5 or 6 is NOT selected skip to 178. OTHPMT  
 - If 5 is selected continue to 176b. FHVAAMT  
 - If 6 is selected continue to 177. PMIAMT

176b. FHVAAMT

**How much was the Federal Housing/Veterans Administration Insurance or FHA/VA payment in the last calendar year?**

*(Enter 999998 for \$999,998 or more)*

1. \_\_\_\_\_

177. PMIAMT

**How much was the private mortgage insurance or PMI payment in the last calendar year?**

*(Enter 999998 for \$999,998 or more)*

1. \_\_\_\_\_

178. OTHPMT

**Does your payment include anything else I have not mentioned?**

- 1. • Yes
  - 2. • No
  - 3. • Dk
  - 4. • Ref
- } Skip to 181. PMTF

179. OTHPMTSP

**What else is included in your payment for the loan?**

1. \_\_\_\_\_

180. AMTM

**How much were these other charges last calendar year?**

(Exclude property tax, homeowners insurance and PMI)

(Enter 9999998 for \$9,999,998 or more)

1. \_\_\_\_\_

181. PMTF

**How often do you make a payment on your loan...**

(Read bold categories)

- 1. • **Once a month?**
  - 2. • **Twice a month?**
  - 3. • **Every two weeks?**
  - 4. • **Something else?**
  - 5. • Dk
  - 6. • Ref
- } Skip to 183. PMTCHYR
- Continue to 182. PMTFSP
- } Skip to 183. PMTCHYR

- If 4 is selected continue to 182. PMTFSP
- If 4 is NOT selected skip to 183. PMTCHYR

182. PMTFSP

**Specify how often you make a payment on your loan.**

1. \_\_\_\_\_

183. PMTCHYR

**Over the last 12 months, has the amount of your loan payment increased or decreased by any amount?**

- 1. • Yes
  - 2. • No
  - 3. • Dk
  - 4. • Ref
- } Skip to 189. RULEINTRO

184. WHYPMTCH

Payments change for many reasons. I am now going to read you a list of reasons why mortgage payments change. Please tell me if any of these reasons applied to you over the last 12 months...

(Read bold categories)

(Enter all that apply, separate with commas)

1. • **Property taxes or homeowners insurance changed?**
2. • **The adjustable interest rate changed?**
3. • **The minimum allowable payment increased?**
4. • **Mortgage changed from fixed rate to adjustable rate or vice versa?**
5. • **Mortgage changed from interest only to interest plus payment in order to reduce mortgage balance?**
6. • **Mortgage no longer allows you to decide how much to pay?**
7. • **Mortgage was refinanced?**
8. • **Lender modified mortgage to prevent foreclosure?**
9. • **Anything else?** — Continue to 185. VARMSP
10. • Dk } Skip to 186. PMTINC
11. • Ref }

} Skip to 186. PMTINC unless 9 is also selected

- If 9 is selected continue to 185. VARMSP  
 - If 9 is NOT selected skip to 186. PMTINC

185. VARMSP

Please specify other reason(s) why the mortgage payment changed over the last 12 months.

1. \_\_\_\_\_

186. PMTINC

Over the last 12 months, did the total mortgage payment increase or decrease as a result of these changes?

1. • Increase
2. • Decrease
3. • Dk } Skip to 189. RULEINTRO
4. • Ref }

187. PMTCHAMT

Over the last 12 months, how much (in dollars) did the mortgage payment [increase/decrease], overall?

(Enter 9998 for \$9,998 or more)

1. \_\_\_\_\_

- If 186. PMTINC = 1 continue to 188. SHOCK  
 - If 186. PMTINC = 2 skip to 189. RULEINTRO

188. SHOCK

**Was the increase in the mortgage payment so great as to make it difficult to afford the new payment?**

1. • Yes
2. • No
3. • Dk
4. • Ref

189. RULEINTRO

**Now we have a series of questions about how your mortgage works. Previously we asked you to look at your mortgage statement and answer questions about the payment you make on your mortgage and how much of that regular payment is charged to principal, interest, and other charges. Now we want to know the terms and conditions that are used to calculate these payments. The terms may not be on your mortgage statement. We are asking you to remember how your lender described your mortgage when you signed your mortgage documents.**

- If 159. MGTYPE =2 skip to 192. BANK
- If 159. MGTYPE is 1, 3, 4, or 5, continue to 190. MORTIN

190. MORTIN

**Is the mortgage an FHA, VA, Rural Housing Service/Rural Development mortgage, or none of these?**

1. • FHA
2. • VA
3. • Rural Housing Service/Rural Development
4. • None of these
5. • Dk
6. • Ref

191. SUBMOR

**There are State and local government programs that provide low cost mortgages. Did you get the mortgage/loan through a State or local government program that provides low cost mortgages?**

1. • Yes – Skip to 195. MORGTYPE1
  2. • No
  3. • Dk
  4. • Ref
- } Continue to 192. BANK unless 167. REFI = 1. If 167. REFI = 1, skip to 195. MORGTYPE1

- If 167. REFI =1 and/or 191. SUBMOR = 1 skip to 195. MORGTYPE1
- If 191. SUBMOR is 2, 3, or 4 and 167. REFI is 2, 3, or 4, continue to 192. BANK



192. BANK

**Did you borrow money from a bank or organization OR from an individual?**

1. • Bank or Organization – Skip to 193. DOC
2. • Individual – Skip to 194. SELL
3. • Dk
4. • Ref } Skip to 195. MORGTYP1

193. DOC

**Were you able to get this mortgage without the lender verifying your income, assets, and debts?**

1. • Yes
2. • No
3. • Dk
4. • Ref

- If 192. BANK is 1 skip to 195. MORGTYP1

194. SELL

**Was that the former owner of the home?**

1. • Yes
2. • No
3. • Dk
4. • Ref

- If 192. BANK=1, Dk, Ref and 167. REFI=1 skip to 195. MORGTYP1
- If 192. BANK =2 and 167. REFI is 2, Dk, Ref skip to 196. MORGTYP3

195. MORGTYP1

What type of mortgage is this loan...

(Read bold categories)

- 1. • **Fixed rate mortgage?**
- 2. • **Adjustable rate mortgage?**
- 3. • **Hybrid adjustable rate mortgage?**
- 4. • **Renegotiable rate (rollover) mortgage?**
- 5. • **Balloon mortgage (includes interest-only loans)?**
- 6. • **Graduated payment mortgage?**
- 7. • **Assumable mortgage?**
- 8. • **Payment option mortgage?**
- 9. • **None of the above?**
- 10. • Dk
- 11. • Ref

} Skip to 199.  
MORGTYP1

} Skip to 216. AMMORT2

196. MORGTYP3

What type of mortgage is this loan...

(Read bold categories)

- 1. • **Seller take back mortgage?**
- 2. • **Wraparound mortgage?**
- 3. • **Land contract mortgage?**
- 4. • **None of the above?**
- 5. • Dk
- 6. • Ref

} Skip to 199. MORGTYP3

} Skip to 216. AMMORT2

199. MORGTYP1

- If 195. MORGTYP1=1 skip to 200. MORGCHK1
- If 195. MORGTYP1=2 skip to 201. MORGCHK2
- If 195. MORGTYP1=3 skip to 209. MORGCHK13
- If 195. MORGTYP1=4 skip to 202. MORGCHK3
- If 195. MORGTYP1=5 skip to 203. MORGCHK4
- If 195. MORGTYP1=6 skip to 204. MORGCHK5
- If 195. MORGTYP1=7 skip to 205. MORGCHK6
- If 195. MORGTYP1=8 skip to 210. MORGCHK14
- If 195. MORGTYP1=9 skip to 211. MRGTYPSP
- 

- If 196. MORGTYP3=1 skip to 206. MORGCHK7
- If 196. MORGTYP3=2 skip to 207. MORGCHK8
- If 196. MORGTYP3=3 skip to 208. MORGCHK9
- If 196. MORGTYP3=4 skip to 211. MRGTYPSP

200. MORGCHK1

I need to verify,

**A fixed rate mortgage is a long-term (usually 15-30 years) loan with a fixed interest rate. With this type of loan, the principal and interest payments remain the same until the debt is paid in full.**

**Does this describe your mortgage?**

1. • Yes — Skip to 216. AMMORT2
2. • No — Skip to 210b. MORGTYPE4
3. • Dk } Skip to 216. AMMORT2
4. • Ref }

- If Yes, Dk, Ref skip to 216. AMMORT2
- If No skip to 210b. MORGTYPE4

201. MORGCHK2

I need to verify,

**An adjustable rate mortgage is a long-term (usually 15-30 years) loan with an interest rate that rises or falls in conjunction with a reference rate. The starting interest rate for this type of loan is generally less than conventional loans, and there are usually interest rate caps that prevent huge fluctuations in monthly payments.**

**Does this describe your mortgage?**

1. • Yes — Skip to 216. AMMORT2
2. • No — Skip to 210b. MORGTYPE4
3. • Dk } Skip to 216. AMMORT2
4. • Ref }

- If Yes, Dk, Ref skip to 216. AMMORT2
- If No skip to 210b. MORGTYPE4

202. MORGCHK3

I need to verify,

**A renegotiable rate (rollover) mortgage is a loan with an interest rate and monthly payments that are constant for several years, with possible changes thereafter. Interest rates are usually fixed for 3-5 years, which gives the borrower more payment stability than with typical adjustable rate mortgages.**

**Does this describe your mortgage?**

1. • Yes — Skip to 216. AMMORT2
2. • No — Skip to 210b. MORGTYPE4
3. • Dk } Skip to 216. AMMORT2
4. • Ref }

- If Yes, Dk, Ref skip to 216. AMMORT2
- If No skip to 210b. MORGTYPE4

203. MORGCHK4

I need to verify,

**A balloon mortgage is a loan with a large payment due at the end of the mortgage's term. For some balloon mortgages, the monthly payments satisfy only the interest charges, and the entire principal must be paid off or refinanced at the end of the term (usually 5-7 years).**

**Does this describe your mortgage?**

1. • Yes — Skip to 212. BALLNTRM
2. • No — Skip to 210b. MORGTYPE4
3. • Dk } Skip to 216. AMMORT2
4. • Ref }

- If Yes skip to 212. BALLNTRM
- If No skip to 210b. MORGTYPE4
- If Dk, Ref skip to 216. AMMORT2

204. MORGCHK5

I need to verify,

**A graduated payment mortgage is a long-term (usually 15 or 30 years) loan with low initial monthly payments that gradually rise (usually during the first 5-10 years) and eventually level off for the duration of the mortgage's term.**

**Does this describe your mortgage?**

1. • Yes — Skip to 216. AMMORT2
2. • No — Skip to 210b. MORGTYPE4
3. • Dk } Skip to 216. AMMORT2
4. • Ref }

- If Yes, Dk, Ref skip to 216. AMMORT2
- If No skip to 210b. MORGTYPE4

205. MORGCHK6

I need to verify,

**An assumable mortgage is a loan that permits the home buyer to take over the seller's existing mortgage with the bank's approval.**

**Does this describe your mortgage?**

1. • Yes — Skip to 214. AMMORT1
2. • No — Skip to 210b. MORGTYPE4
3. • Dk } Skip to 216. AMMORT2
4. • Ref }

- If Yes skip to 214. AMMORT1
- If Dk, Ref skip to 216. AMMORT2
- If No skip to 210b. MORGTYPE4

206. MORGCHK7

I need to verify,

**A seller take back mortgage is a loan in which the seller lends funds to the buyer to purchase of the property. The seller earns interest on the debt and uses the property as collateral in case of default, just as a traditional financial institution would.**

**Does this describe your mortgage?**

1. • Yes — Skip to 216. AMMORT2
2. • No — Skip to 210b. MORGTYPE4
3. • Dk
4. • Ref } Skip to 216. AMMORT2

- If Yes, Dk, Ref skip to 216. AMMORT2
- If No skip to 210b. MORGTYPE4

207. MORGCHK8

I need to verify,

**A wraparound mortgage is a loan in which the buyer makes payments to the seller who forwards a portion to the financial institution that holds the original mortgage.**

**Does this describe your mortgage?**

1. • Yes — Skip to 216. AMMORT2
2. • No — Skip to 210b. MORGTYPE4
3. • Dk
4. • Ref } Skip to 216. AMMORT2

- If Yes, Dk, Ref skip to 216. AMMORT2
- If No skip to 210b. MORGTYPE4

208. MORGCHK9

I need to verify,

**A land contract is a seller-financed loan in which the seller retains the original mortgage-the transfer of the title does not occur until the loan is completely repaid.**

**Does this describe your mortgage?**

1. • Yes — 216. AMMORT2
2. • No — Skip to 210b. MORGTYPE4
3. • Dk } Skip to 216. AMMORT2
4. • Ref }

- If Yes, Dk, Ref skip to 216. AMMORT2
- If No skip to 210b. MORGTYPE4

209. MORGCHK13

I need to verify,

**A hybrid adjustable rate mortgage is a long-term (usually 15-30 years) loan that has a period with a fixed rate, usually 2 to 7 years, followed by a period where the interest rate rises or falls in conjunction with a reference rate.**

**Does this describe your mortgage?**

1. • Yes — Skip to 216. AMMORT2
2. • No — Skip to 210b. MORGTYPE4
3. • Dk } Skip to 216. AMMORT2
4. • Ref }

- If Yes, Dk, Ref skip to 216. AMMORT2
- If No skip to 210b. MORGTYPE4

210. MORGCHK14

I need to verify,

**A payment option mortgage is an adjustable rate mortgage with interest rates and payments that change frequently. Borrowers are offered options for their loan payment amount. These options can include interest-only payments or “minimum” payments that are usually less than the interest-only payment. This minimum payment option results in a growing loan balance, which is termed “negative amortization.”**

**Does this describe your mortgage?**

1. • Yes — Skip to 216. AMMORT2
2. • No — Skip to 210b. MORGTYPE4
3. • Dk } Skip to 216. AMMORT2
4. • Ref }

- |  |
|--|
| <ul style="list-style-type: none"><li>- If Yes, Dk, Ref skip to 216. AMMORT2</li><li>- If No skip to 210b. MORGTYPE4</li></ul> |
|--|



210b. MORGTPE4

**So, what type of mortgage is it...**

*(Read bold categories)*

1. • **Fixed rate mortgage?**
2. • **Adjustable rate mortgage?**
3. • **Hybrid adjustable rate mortgage?**
4. • **Renegotiable rate (rollover) mortgage?**
5. • **Balloon mortgage (includes interest-only loans)?** — Skip to 212. BALLNTRM
6. • **Graduated payment mortgage?**
7. • **Assumable mortgage?** — Skip to 214. AMMORT1
8. • **Payment option mortgage?**
9. • **Seller take back mortgage?**
10. • **Wraparound mortgage?**
11. • **Land contract mortgage?**
12. • **Something else?** — Continue to 211. MGTYPSP
13. • Dk
14. • Ref } Skip to 216. AMMORT2

- If 5 is selected skip to 212. BALLNTRM
- If 7 is selected skip to 214. AMMORT1
- If 12 is selected continue to 211.MRGTYPSP
- If 1-4, 6, 8-11, Dk, Ref is selected skip to 216. AMMORT2

211. MRGTYPSP

**Please specify other mortgage loan type.**

1. \_\_\_\_\_

- Skip to 216. AMMORT2

212. BALLNTRM

**From the time you took out your mortgage, how many years before the final balloon payment is due?**

1. \_\_\_\_\_

213. BALLNAMT

**What will the final balance due or balloon payment be?**

*(Enter 9999998 for \$9,999,998 or more)*

1. \_\_\_\_\_

- Skip to 216. AMMORT2

214. AMMORT1

**How much was left to pay off when you assumed the mortgage?**

*(Enter 9999998 for \$9,999,998 or more)*

1. \_\_\_\_\_

215. TERM1

**How many years remained on the mortgage when you assumed it?**

1. \_\_\_\_\_

- Skip to 217. MGREAS

216. AMMORT2

**How much was borrowed?**

1. \_\_\_\_\_

217. MGREAS

**Homeowners choose mortgages for many reasons. I am now going to read you a list of reasons people give for choosing mortgages. Please tell me if any of these reasons apply to you. Did you select this type of mortgage because...**

*(Read bold categories)*

*(Enter all that apply, separate with commas)*

1. • **the interest rate was lower, more reasonable, or the best available rate?**
2. • **of the size of (monthly) payments or payment amount?**
3. • **of the amount of upfront costs for the loan (for example: amount of points, loan fees, closing costs, or settlement costs)?**
4. • **you thought interest rates would decline in the future so payments would go down?**
5. • **it was easier to get credit (for example: requiring less information or collateral; less stringent rules for giving credit; getting credit approval faster; no red tape)?**
6. • **Anything else?** — Continue to 218. MGREASSP
7. • Dk
8. • Ref

} See box before 219. FRSTTERM

218. MGREASSP

**Please specify the other reason(s) why you chose this type of mortgage for the first loan.**

1. \_\_\_\_\_

- If 195. MORGTYPE1 is 1, 8, 9, 10, or 11 skip to next loan or End of Interview
- If 195. MORGTYPE1 is 2, 3, 4, 5, 6, 7, 8 continue to 219. FRSTTERM
- If 196. MORGTYPE3 is 1, 2, 3, 4, 5, 6 skip to skip to next loan or End of Interview
- If 210b. MORGTYPE4 is 1, 8, 9, 10, 11, 12, 13, 14 skip to next loan or End of Interview
- If 210b. MORGTYPE4 is 2, 3, 4, 5, 6, 7, 8 continue to 219. FRSTTERM

219. FRSTTERM

**From the time you took out the mortgage, how many years did your principal and interest payments remain fixed?**

1. \_\_\_\_\_

221. ADJDPEND

**The interest rate on an adjustable rate mortgage typically rises or falls in conjunction with another interest rate, which is known as the reference rate. What is the reference rate for your loan?**

*(Read bold categories)*

1. • **Prime (interest) Rate?**
2. • **Treasury Bill/Bond Rate (T-Bill rate)?**
3. • **LIBOR (London Interbank Offered Rate)?**
4. • **None of the above: Changes on specified schedule but doesn't depend on another rate?**
5. • **Something else?** — Continue to 222. ADJDPNSP
6. • Dk
7. • Ref

} Skip to  
223. ADJRATEF

} Skip to 223. ADJRATEF

- If 5 is selected continue to 222. ADJDPNSP
- If 5 is NOT selected skip to 223. ADJRATEF

222. ADJDPNSP

**Please specify the reference rate.**

1. \_\_\_\_\_

223. ADJRATEF

**How often can your interest rate change...**

*(Read bold categories)*

*(Code without asking if already mentioned)*

- 1. • **More frequent than monthly?**
  - 2. • **Monthly?**
  - 3. • **Quarterly?**
  - 4. • **Twice per year; every six months?**
  - 5. • **Yearly?**
  - 6. • **A longer period than yearly?** — Continue to 224. ADJRATEO
  - 7. • Dk
  - 8. • Ref
- } Skip to 225. MAXADJ
- } Skip to 225. MAXADJ

- If 6 is selected continue to 224. ADJRATEO
  - If 6 is NOT selected skip to 225. MAXADJ

224. ADJRATEO

**Specify how frequently your interest rate can change.**

1. \_\_\_\_\_

225. MAXADJ

**Is there a limit to the number of times your interest rate can change over the course of the loan?**

- 1. • Yes
  - 2. • No
  - 3. • Dk
  - 4. • Ref
- } Skip to 227. ADJFIX

226. MAXADJTM

**How many times is that?**

1. \_\_\_\_\_

227. ADJFIX

**For what period is/was the interest rate fixed...**

*(Read bold categories)*

1. • **One month?**
2. • **More than one, up to six months?**
3. • **More than six months but less than one year?**
4. • **One year?**
5. • **Two years?**
6. • **Three years?**
7. • **More than three years?**
8. • Dk
9. • Ref

228. ORIGINTW

**What was the original interest rate on the mortgage?**

*(For example 6 1/4%: Enter 6 here and fraction on next screen)*

1. \_\_\_\_\_

229. ORIGINTF

**(What was the original interest rate on the mortgage? - Fraction)**

*(Round down to nearest 1/8 percent)*

0. • 0 - no fraction
1. • 1/8 (.125%)
2. • 1/4 (.25%)
3. • 3/8 (.375%)
4. • 1/2 (.5%)
5. • 5/8 (.625%)
6. • 3/4 (.75%)
7. • 7/8 (.875%)
8. • Dk
9. • Ref

230. MAXINTW

**What is the highest the interest rate can go up to over the life of the mortgage?**

**(We want the highest rate allowed, not the maximum amount by which the rate could increase over a specified period.)**

*(For example 6 1/4%: Enter 6 here and fraction on next screen)*

1. \_\_\_\_\_

231. MAXINTF

**(What is the highest the rate can go up to over the life of the mortgage? - Fraction)**

*(Round down to nearest 1/8 percent)*

- 0. • 0 - no fraction
- 1. • 1/8 (.125%)
- 2. • 1/4 (.25%)
- 3. • 3/8 (.375%)
- 4. • 1/2 (.5%)
- 5. • 5/8 (.625%)
- 6. • 3/4 (.75%)
- 7. • 7/8 (.875%)
- 8. • Dk
- 9. • Ref

- Skip to next loan or End of Interview

232. HECR

**What is your total credit limit on the line of credit?**

*(Enter 9999998 for \$9,999,998 or more)*

1. \_\_\_\_\_

233. HEBAL

**Do you now have an outstanding loan borrowed against the line of credit?**

1. • Yes
2. • No
3. • Dk
4. • Ref

234. IMPROV

**Did you use any of the funds for additions, improvements or repairs to this home?**

1. • Yes
2. • No
3. • Dk
4. • Ref

- If the owner is age 62 or over continue to 235. RAM
- If the owner's spouse is age 62 or over continue to 235. RAM
- If not skip to End of Interview

235. RAM

**Some people take out a special mortgage called a Reverse Annuity Mortgage or Home Equity Conversion Mortgage that borrows against the equity in their homes to give them retirement money or income.**

**Some of these loans do not have to be paid back during the owner's lifetime because it will be paid back by the sale of the home if you move out or when the estate is settled. Some provide monthly income over a specified period of time, after which it must be paid back.**

**Do you have this type of mortgage?**

1. • Yes
2. • No
3. • Dk
4. • Ref