

Protocol for Cognitive Testing of the RFHS Questionnaire
November 26, 2010

Participant ID #: |_|_|_|_|_|_|_|_|

Interview Date: |_|_|_|_| / |_|_|_|_| / |_|_2_|_0_|_1_|_| (mm/dd/yyyy)

Interviewer initials: |_|_|_|_|

Start Time: _____ AM / PM

Introduction

(Interviewer: Read/ Paraphrase)

Hello, I'm [NAME OF COGNITIVE INTERVIEWER] and I work for Research Support Services, a research firm in this area doing contract work for the Census Bureau. Thanks for agreeing to help us today. Let me tell you a little about what we will be doing:

Aside from the population census that the Census Bureau conducts every ten years, it carries out a number of different surveys for government agencies. In 2011 the Census Bureau will conduct for the first time the Rental Housing Finance Survey. This will be a random probability survey of owners and managers of multi-family properties of 2 or more units. It will be used as the source for data to set affordable rental housing goals for Government-Sponsored Enterprises. To get ready for the upcoming 2011 survey, we are testing the questions to see how they work with owners and managers of different properties.

Today, we are going to pretend that you are being interviewed by a Census Bureau representative, but with one difference: I'd like to hear how the questions work for you, so I'm going to ask you to discuss your answers, and I will ask you some questions about the survey questions.

Your participation in this interview is very important because it will help the Census Bureau improve the information it collects.

Section I. Informed Consent

Before we start, I will give you a consent form [HAND THE CONSENT FORM TO R] and we'll go over it together. It's a consent to make a tape recording of our conversation, but it also tells you about the confidentiality of this interview. Please feel free to ask any questions you might have.

This document tells you that the interview will take approximately one hour, and that because we would like to keep track of everything you say today, we would like to tape-record our conversation.

All your responses and everything else you say will be kept strictly confidential and only researchers working on this project will see your answers or hear the tape. I am required to tell you that your participation is voluntary, and that you may choose not to answer any particular question you don't want to answer.

[IF OBSERVERS AVAILABLE: We have an observer from the Census Bureau who would like to be present in the interview, to see how the questionnaire is working. Do we have your permission for this person to observe the interview? HAVE R INDICATE PERMISSION OR NOT ON CONSENT FORM.

INTERVIEWER: OBTAIN SIGNATURE AND GIVE R A COPY OF THE CONSENT FORM

1. DID THE PARTICIPANT HAVE ANY QUESTIONS OR CONCERNS?

- 1 Yes
2 No **(SKIP TO QUESTION 3)**

2. PLEASE SPECIFY:

Section II. Cognitive Interviewing

Now we are ready to start the interview. After I ask you one or a few survey questions, I would like you to tell me what you are thinking as you come up with your answers. Instead of thinking to yourself, I'd like you to think out loud, and I will remind you to do this from time to time. I will also ask you some questions about your answers and about the questions themselves. I am really interested in how these questions work for you, so there are no right or wrong answers. I may ask you follow up questions such as: What were you thinking as you answered the question?, How did you arrive at your answer?, etc.

INTERVIEWER: MODEL FOR R THE THINK-ALoud APPROACH WITH EXAMPLE OF NUMBER OF WINDOWS IN OFFICE.

***** START TAPE NOW*** TEST TAPE RECORDER – GET VERBAL CONSENT ON TAPE**

INTERVIEWER: ASK EACH QUESTION FROM THE RHFS QUEX. THEN ASK ALL PROBES FOR THAT QUESTION AFTER R PROVIDES A RESPONSE. USE THINK ALOUD PROBES ANY TIME THAT R FALLS SILENT OR HAS A VISIBLE REACTION.

PROBES

INTERVIEWER: ASK Q.1 ON RHFS QUEX.

QUESTION 1:

- What were you thinking? How did you come up with your answer?

- In your own words, what is this question asking? IF NECESSARY: What do you think they mean by “**residential units**” in this question?

INTERVIEWER: ASK QS. 2a AND 2b IN SEQUENCE ON RHFS QUEX, THEN RETURN TO PROBES

QUESTION 2a:

- Did you have any problems answering this question? IF YES: Why?

- IF NECESSARY: How did you figure your answer? / Did you know the year or did you estimate it? DID R CONSULT ANY RECORDS?

QUESTION 2b:

- Did you have any problems answering this question? IF YES: Why?

- IF NECESSARY: How did you figure your answer? / Did you know the year or did you estimate it? DID R CONSULT ANY RECORDS?

INTERVIEWER: ASK Q.3a ON RHFS QUEx

QUESTION 3a:

The next question I asked you was: ***“Is the property associated with the address in item A on page 1- Owned or leased by a public housing authority, a manufactured housing community, or none of the above?”***

You said <ANSWER TO Q3a>.

- How did you know what to answer?

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- Was it difficult to answer at all? How sure were you of your answer?
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- What do you think they mean here by “a manufactured housing community”?
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QUESTION 3b

The next question I asked you was: ***“Is the property associated with the address in item A on page 1- A housing property, not a condominium, with two or more units intended for rent; a condominium with AT LEAST 10 units for rent and one common owner; primarily student housing, not owned or administered by an educational institution; an assisted living facility with separate living quarters intended for rent; some other type of property?”*** You said <ANSWER TO Q3b>.

- What were you thinking about when you heard that question? How did you select your answer?
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- Was it difficult to answer at all? How sure were you of your answer?
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INTERVIEWER: ASK QS. 4 a, 4b AND 4c IN SEQUENCE THEN RETURN TO ASK THE PROBES.

QUESTION 4a

- In this group of questions, I first asked you “In what year was the property acquired?” And you answered <ANSWER FROM QUESTIONNAIRE>. How did you arrive at your answer?

- IF NECESSARY: How did you calculate your answer? How sure are you of your answer? Did you know the year or did you estimate it? DID R CONSULT ANY RECORDS?

QUESTION 4b

- Then I asked you “What do you believe is the current market value of this property?” And you answered <ANSWER TO 4b>. How sure are you of your answer?

QUESTION 4c

Then I asked you: “*On what information did you base your estimate of current market value: Local tax assessment of the property, recent real estate appraisal, original purchase price plus inflation, original purchase price plus improvements and inflation, selling or asking price of similar properties in area, capitalization of current rental revenues, or other?*”

- You said <ANSWER TO Q4c>. Tell me more about how you estimated the value.

- Was this question difficult to answer at all? IF YES: Why?

INTERVIEWER: ASK QS. 5 - 9 IN SEQUENCE THEN RETURN TO ASK THE PROBES.

QUESTION 5

The next question I asked you was: ***“Of the total residential units identified in question 1, how many are owner occupied, renter-occupied, vacant for rent, occupied by property personnel, vacant intended for property personnel, not for-rent?”***

- You said <ANSWER TO Q5 >. What were you thinking about when you heard that question? How did you know what to answer? DID R CONSULT ANY RECORDS?

- What do you think they mean here by ‘vacant intended for property personnel’?

QUESTION 6

I also asked you: ***“How many residential units identified in question 5 as renter-occupied or vacant for rent, are offered at each level of rent?”***

- Please tell me what you were thinking about when you heard the question? How did you arrive at your answer? IF NECESSARY: How did you calculate your answer?

QUESTION 7

The next question I asked you was: ***“Of the units identified in question 5 as renter-occupied or vacant for rent, what is the value of rent concessions offered to new or existing tenants?”***

- You said <ANSWER TO Q7>. In your own words, what is this question asking? How did you know what to answer? Was this question difficult to answer at all?

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- IF NECESSARY: What do you think they mean by “rent concessions” in this question?
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QUESTION 8

The next question I asked you was: “*Are any residential units identified in question 5 subject to legal age restriction?*”

- You said <ANSWER TO Q8>. In your own words, what is this question asking?
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- IF NECESSARY: What do you think they mean by “legal age restriction” in this question?
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QUESTION 9

Then I asked you: “*How many units identified in question 5 are subject to rent control or stabilization (not associated with a subsidy program)?*”

- You said <ANSWER TO Q9>. In your own words, what is this question asking? How did you arrive at your answer?
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- What do you think they mean by ‘rent control or rent stabilization (not associated with a subsidy program)’?
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INTERVIEWER: ASK Q.10 ON RHFS QUEX

Q10

- Please tell me what you were thinking about when you heard the question. How did you arrive at your answer? Was this easy or difficult to answer? Why?
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INTERVIEWER: ASK Q.11 ON RHFS QUEX

Q11

- What were you thinking about when you heard that question? Was it difficult to answer at all? How sure were you of your answer?
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- IF R DID NOT CONSULT RECORDS: How do you keep track of what is and is not included?
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INTERVIEWER: ASK QS. 12a - 12c IN SEQUENCE THEN RETURN TO ASK THE PROBES.

Q12a

In the next group of questions, I asked you: ***“Using the last year for which you have complete records, what were the total actual receipts from rent for all residential housing units on this property?”***

- Please tell me what you were thinking about when you heard the question. How did you arrive at your answer? IF NECESSARY: How did you calculate your answer? DID R CONSULT ANY RECORDS? IF NOT SURE WHAT, ASK: What records did you just consult?

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- Was it difficult to answer at all? How sure were you of your answer?
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Q12b

I also asked you: ***“For what twelve month period are the receipts above reported?”***

- You said <ANSWER TO Q12b>. Please tell me what you were thinking about when you heard the question. How did you arrive at your answer? Was it difficult to answer at all?
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Q12c

I also asked you: ***“What would total receipts from residential rent have been if the property were fully occupied during this period?”***

- You said <ANSWER TO Q12c >. Please tell me what you were thinking about when you heard the question. How did you arrive at your answer? Was it difficult to answer at all?
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- What period of time did you think about? How sure were you of your answer?
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INTERVIEWER: ASK QS. 13 (and 14a-c IF APPROPRIATE) IN SEQUENCE, THEN RETURN TO ASK THE PROBES.

Q13

Then I asked you: ***“Is there any space specified for commercial uses in this property – i.e., nonresidential units such as a rental office, doctor’s office or any other business establishments?”***

- You said <ANSWER TO Q13>. In your own words, what do you think this question is asking? How did you arrive at your answer? Was it difficult to answer at all?

Q14a –c → PROBE ONLY IF QUESTIONS WERE ASKED, OTHERWISE GO TO Q15a ON RHFS.

QUESTION 14a:

Next I asked you: ***“About what percent of the total floor space in this property is used for commercial (nonresidential) purposes?”*** You said <ANSWER TO Q.14a>

- Please tell me what you were thinking about when you heard the question. How did you arrive at your answer? IF NECESSARY: How did you calculate your answer? Was it difficult to answer at all?

QUESTION 14b:

I also asked you: ***“Using the last year for which you have complete records, what were the total actual receipts from commercial rent for all such units in this property?”***

- Please tell me what you were thinking about when you heard the question. How did you arrive at your answer? IF NECESSARY: How did you calculate your answer?

- Was it difficult to answer at all? How sure were you of your answer?

- What do you think they mean by ‘actual receipts’ here?

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- What do you think they mean by ‘all such units’ here?
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QUESTIONS 14c:

I also asked you: ***“For what twelve month period are the receipts above reported?”***

- Please tell me what you were thinking about when you heard the question. How did you arrive at your answer? Was it difficult to answer at all?
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INTERVIEWER: ASK QS. 15a AND 15b (IF APPROPRIATE) IN SEQUENCE, THEN RETURN TO ASK THE PROBES.

Q15a

The first question I asked you on this section was: ***“Who has the responsibility for the day-to-day management of the property?”***

- You said <ANSWER TO Q15a >. In your own words, what do you think this question is asking? IF NECESSARY: What do you think they mean by ***“the day-to-day management”*** in this question?
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Q15b - PROBE ONLY IF QUESTION WAS ASKED

Then I asked you: ***“On a monthly basis, how many hours does the owner spend in the management of this property?”***

- You said <ANSWER TO Q15b >. Please tell me what you were thinking about when you heard the question. How did you arrive at your answer? Was it difficult to answer at all? IF NECESSARY: How did you calculate your answer?

INTERVIEWER: ASK QS. 16 AND 17 IN SEQUENCE, THEN RETURN TO ASK THE PROBES.

QUESTION 16

Next I asked you: ***“In calendar year 2010, how much did you spend on each of the following operating expenses (do not include capital expenses)...?”*** You said <ANSWER TO Q16>.

- What were you thinking? How did you arrive at your answer?

- At the end of the question there is a clarification that reads ***“do not include capital expenses”***; do you think this helps understand the question better? If yes, how? What kinds of things are capital expenses?

QUESTION 17

The next question I asked you was: ***“During calendar years 2009 or 2010, were any of the following capital improvements or upgrades/replacements made at this property? If so, what were their associated costs?”*** And then I read you the list of types of capital improvements.

- Please tell me what you were thinking about when you heard the question. How did you arrive at your answers?

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- Was it difficult to answer at all? IF R CONSULTED RECORDS: What records did you consult?
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INTERVIEWER: ASK Q.18 ON RHFS QUEX

QUESTION 18

The first question I asked you on this section was: ***“How would you describe the current ownership entity?”*** You said <ANSWER TO Q18>.

- Please tell me what you were thinking about when you heard the question. How did you arrive at your answer?
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- Was it hard at all to answer this question? IF YES: Why? – Are any terms on the list not clear or is there any term you are not familiar with? IF NECESSARY READ LIST AGAIN.
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INTERVIEWER: ASK QS. 19a TO Q.29 IN SEQUENCE, THEN RETURN TO ASK THE PROBES.

QUESTION 19a

Then I asked you: ***“Is there a mortgage or similar debt on this property?”***

- You said <ANSWER TO Q19a >. How sure are you of your answer? What do you think is meant by ‘similar debt’?
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INTERVIEWER: IF R ANSWERED NO AT Q. 19a ON RHFS, SKIP TO Q.36a-38a ON RHFS ON PAGE XX, THEN RETURN TO PROBE FOR 36a ON PAGE XX OF THIS PROTOCOL.

QUESTION 19b

I also asked you: “**How many mortgages or similar debts are there on this property?**” You said <ANSWER TO Q19b>

- What did you think this question was asking?
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QUESTION 20

Then I asked you: “**Is the debt on this property a- mortgage, deed of trust, or trust deed; contract to purchase, land contract, or purchase agreement; line of credit secured by the property or a property equity loan; some other loan secured by the property (not personal loans or consumer finance loans)?**” You said <ANSWER TO Q20>.

- Please tell me what you were thinking about when you heard the question. Do you find this question hard to answer at all? IF YES: Why?
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- Are any terms on this list not clear to you? What do you understand as a ‘contract to purchase’ here? IF NECESSARY, READ THE LIST AGAIN.
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QUESTION 21

Then I asked you: “**With regards to the debt on this property- Was a personal guarantee required, was there cross-collateralization, were there any other properties included in this first mortgage?**” You said <ANSWER TO Q21>.

- Please tell me what you were thinking about when you heard the question. Do you find this question hard to answer at all? IF YES: Why?

- What do you think they mean here by ‘cross-collateralization’?

QUESTION 22a

I also asked you: “***When did the current FIRST mortgage loan on this property originate?***” You said <ANSWER TO Q22a>.

- What are they asking here? What do you think they mean by ‘originate’?

- How did you know what to answer? How certain are you of your answer? Why?

QUESTION 22b

Next I asked you: “***What was the original principal balance?***” You said <ANSWER TO Q22b>.

- Did you find this question hard to answer at all? IF YES: Why? What do they mean by “***original principal balance***”?

QUESTION 22c

Then I asked you: **“What was the appraised value of the property at time of origination?”** You said <ANSWER TO Q22c>.

- In your own words, what is this question asking? Did you find this question hard to answer at all? IF YES: Why?

QUESTION 23

Next I asked you: **“Is the current FIRST mortgage on this property: the same mortgage that was assumed when the property was acquired, a new mortgage that was placed when the property was acquired, a refinancing of a previous loan, a mortgage placed on a property previously owned free and clear of debt, or a construction loan converted to permanent financing?”** You said <ANSWER TO Q23>.

- Please tell me what you were thinking about when you heard the question. How did you select your answer? Did you find this question hard to answer at all? IF YES: Why?

- What do you think is meant by each of these response options? READ ONE BY ONE:

1. The same mortgage that was assumed when the property was acquired

2. A new mortgage that was placed when the property was acquired

3. A construction loan converted to permanent financing

QUESTION 24 (PROBE ONLY IF Q24 ASKED ON RHFS, OTHERWISE SKIP TO PROBE FOR Q25 BELOW)

Next I asked you: **“Where did you get the current FIRST mortgage on this property?
Commercial bank or trust company; Savings and loan association, Federal savings bank, mutual savings bank; Life insurance company; Mortgage bank or mortgage company; Real Estate Investment Trust (REIT); Pension fund or retirement fund; Credit union; Finance company (including consumer discount company, industrial bank, cooperative bank); State or municipal government or housing finance agency; Individual or individual’s estate or other.** You said <ANSWER TO Q24>.

- Please tell me what you were thinking about when you heard the question. How did you decide how to answer this question?

QUESTION 25

I also asked you: **“Who do you make your current FIRST mortgage payments to?
Commercial bank or trust company; Savings and loan association, Federal savings bank, mutual savings bank; Life insurance company; Mortgage bank or mortgage company; Conventional mortgage pool (not guaranteed by FHLMC, FNMA or GNMA); loan servicing company; Credit union; Finance company (including consumer discount company, industrial bank, cooperative bank); State or municipal government or housing finance agency; Individual or individual’s estate or other.** You said <ANSWER TO Q25>.

- Please tell me what you were thinking about when you heard the question. How did you select your answer?

- Please look at this list. Are there any options you are not familiar with?

QUESTION 26a:

I then asked you: **“What is the term of the loan on the property’s current FIRST mortgage?”** You said <ANSWER TO Q26a>.

- How did you know how to answer this question? How certain are you of your answer?

QUESTION 26b

I also asked you: ***“Is there a large payment due at the end of the loan term (a “balloon payment”), or is the loan paid in full after a period of time (“fully amortized”)?”*** You said <ANSWER TO Q26b>.

- In your own words, what is this question asking? Please tell me what you were thinking about when you heard the question.
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- IF NECESSARY: What do you think they mean by ***“balloon payment”***? What do you think they mean by ***(“fully amortized”)?”***
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QUESTION 27:

In the next question I asked you: ***“What type of mortgage is the current FIRST mortgage on this property? A. Fixed-rate, level payment, or B. Adjustable-rate (ARM)?*** You said <ANSWER TO Q27>.

- What you were thinking about when you heard the question. How did you choose your answer?
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IF R ANSWERED ‘B’ ON Q.27, SKIP TO PROBE FOR OPTION ‘B’ BELOW. OTHERWISE CONTINUE HERE:

In the next question I asked you: ***“What is the current annual interest rate?”*** You said <ANSWER TO Q27A>.

- What you were thinking about when you heard the question. How did you decide what to answer?
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EVERYONE SKIPS TO PROBE FOR Q.28a BELOW
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PROBE FOR OPTION Q.27B:

In the next question I asked you: “*What is the current annual interest rate?*” You said <ANSWER TO Q27B.I>.

- What you were thinking about when you heard the question. How did you figure what to answer?

Then I asked you: “*How frequently can the interest rate change?*” You said <ANSWER TO Q27B.II>.

- What you were thinking about when you heard the question. How did you figure what to answer?

Then I asked you: “*What is the market index?*” You said <ANSWER TO Q27B.III>.

- What you were thinking about when you heard the question?

- Were you familiar with these options: READ RESPONSE OPTIONS FROM RHFS QUEX. How did you figure what to answer?

Then I asked you: “**What is the margin over index?** You said <ANSWER TO Q27B.IV>.

- What you were thinking about when you heard the question?

- Were you familiar with this term ‘margin over index’? How did you figure what to answer?

QUESTION 28A:

Then I asked you: “**How much are the regularly required mortgage payments on the property’s current FIRST mortgage?**” You said <ANSWER TO Q28a>.

- How did you arrive at your answer? How certain are you of your answer?

QUESTION 28B:

And I asked you: “**How often are these payments made? Biweekly, monthly, quarterly, or other.**” You said <ANSWER TO Q28b>.

- Did you find this question hard to answer at all? Why (not)?

QUESTION 28C:

Then I asked you: **“What does this regular payment include? Principal, interest, property insurance, private mortgage insurance, property taxes, and other?”** You said <ANSWER TO Q28c>.

- How did you arrive at your answer? How certain are you of your answer?

- What do you think they mean by ‘private mortgage insurance’?

QUESTION 29:

Next I asked: **“ Is the current FIRST mortgage on this property insured or guaranteed by – The Federal Housing Administration (FHA); The Department of Veterans Affairs (VA); The Rural Housing Service/Rural Development (formerly FmHA); A private mortgage insurance company; State or municipal government or housing finance agency; or Other?”** You said <ANSWER TO Q29>.

- How did you select your answer? Was it difficult? Why (not)?

- Had you hear before of all the options? READ THE LIST AGAIN.

INTERVIEWER: IF MORE THAN ONE MORTGAGE REPORTED AT Q.19b, ASK Qs. 30-35 IN RHFS QUEX. RECORD OBSERVATIONS BELOW, BUT NO ADDITIONAL PROBING.

IF ONLY ONE MORTGAGE REPORTED AT Q.19b, ASK Q36a-36b ON RHFS QUEX.

QUESTIONS 30 TO 35 ARE REPEATS OF EARLIER QUESTIONS FOR SECOND, THIRD, AND

FOURTH MORTGAGES. NO PROBES REPEATED. IF THESE QS. WERE ASKED, PLEASE NOTE ANY OBSERVATIONS HERE:

QUESTION 36a:

I also asked you: **“Does this property have a Section 8 contract?”** You said <ANSWER TO Q36a>.

- In your own words, what is this question asking? How did you decide on your answer?

IF QUESTION 36B WAS ASKED:

I also asked you: **“How many Section 8 units are on this property?”** You said <ANSWER TO Q36b>.

- Please tell me what you were thinking when you heard this question? IF NECESSARY: How did you calculate your answer?

IF QUESTION 37a WAS ASKED:

I also asked you: **“Do any tenants hold Section 8 vouchers?”** You said <ANSWER TO Q37a>.

- Please tell me what you were thinking when you heard this question? Did you find this question hard to answer at all? IF YES: Why?

IF QUESTION 37b WAS ASKED:

I also asked you: **“How many tenants hold Section 8 vouchers?”** You said <ANSWER TO Q37b>.

- Please tell me what you were thinking when you heard this question? IF NECESSARY: How did you calculate your answer?

EVERYONE: QUESTION 38a:

Then I asked you: **“Are any units subsidized with project-based Section 8 vouchers?”**

- You answered <ANSWER TO Q38a >. In your own words, what is this question asking? What do you think they mean by ‘**project-based** Section 8 vouchers’?
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IF QUESTION 38b WAS ASKED:

Next I asked you: **“How many units are subsidized with project-based Section 8 vouchers?”**

- You answered <ANSWER TO Q38b>. Please tell me what you were thinking when you heard this question? IF NECESSARY: How did you calculate your answer?
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QUESTION 39:

The next question I asked you was: **“Does this property benefit from any of the following?”** And then I read you a list of loans, subsidies and tax credit programs. I will read each of them to you now, and please tell me how familiar you are with it and how much do you know what it’s about.

A government-sponsored, below-market interest rate loan?

A federal government rental subsidy OTHER than Section 8 payments to project or tenants?

Housing for the elderly direct loan program (Section 202)?

Low income tax credit program (Section 42)?

A government grant (HOME, CDBG, HOPE VI)?

Federal income tax credit for old or historic properties (Section 38)?

Accelerated federal income tax depreciation for low- and moderate-income properties?

Subsidy from a private entity?

Any other, or it is not subsidized.”

QUESTION 40:

The last question I asked you was: ***“For 2010, have any real estate tax abatements or refunds been received on this property for any of the following reasons?”*** And then I read you a list of reasons: ***For historic preservation; because the property houses low-income tenants; because the property is in a low-income area; because the property is in a targeted economic development area; because of real estate tax appeal or assessment; for some other reason”***

- Please tell me what you were thinking when you heard this question? Did you have any problems with any of the options presented? IF NECESSARY READ LIST AGAIN.
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- What do you think they mean here by tax abatements?
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Section IV. Debriefing

Just a few final questions to wrap up –

- *Overall, would you say the survey questions were easy or difficult to respond to? Why?*
- *Do you think there are questions some people would find difficult? Sensitive?*
- *Do you have anything else you would like to tell us that you haven't had a chance to mention, yet?*

That's all the questions that I have. Thank you for your time.

End Time: _____ AM / PM
