

Appendix S. Random Assignment Letters to Study Participants

HUD's Pre-Purchase Homeownership Counseling Demonstration and Impact Evaluation

Letter to Control Group

Date

Dear Mr(s). (insert last name):

Thank you for enrolling in HUD's First-time Homebuyer Study.

On [insert date], you agreed to participate in a study about pre-purchase housing counseling. This letter is to tell you that you were selected to be in the control group, which means you will not receive housing counseling services through this study.

Every person who agrees to join the study has the same chance of being placed into any of the study groups for which she or he is eligible. The process for selection is entirely random with all persons having an equal chance of being assigned to counseling.

We thank you for agreeing to participate in this important study. You will receive your \$50 incentive payment in the mail within four weeks. This is in addition to the incentive payment that we sent you for completing the survey. In approximately 12 months, we will contact you again to complete the first of two follow-up surveys.

If you have any questions please feel free to call the study hotline at [INSERT NUMBER]. If you have specific questions about your rights as a study participant, please call Teresa Doksum, Administrator of the Abt Associates Institutional Review Board at [INSERT NUMBER].

Sincerely,

Dr. Jonathan Spader
Project Director

Letter to Group Assigned to Online Pre-Purchase Education + Telephone Counseling

Date

Dear Mr(s). (insert last name):

Thank you for enrolling in HUD's First-time Homebuyer Study!

On [INSERT DATE], you agreed to participate in a study about pre-purchase housing counseling. This letter is to tell you that ***you have been selected to receive free pre-purchase online education and telephone counseling through our study partner, CredAbility.***

CredAbility is a national non-profit credit education and counseling agency that provides services in both English and Spanish, online and by telephone.

Below is *CredAbility's* website address, along with your username and password:

CredAbility's Website:

Username:

Password:

Please go to the *CredAbility* website and log in using the information above. The online modules will guide you through the online education curriculum. If you have trouble logging in to the website, the attached Instructions and Frequently Asked Questions documents may be helpful.¹ You can also contact the *CredAbility* help desk at [INSERT NUMBER] or the study hotline at [INSERT NUMBER].

Once you complete *CredAbility's* online pre-purchase education curriculum, you will be provided a telephone number to call for individualized pre-purchase telephone counseling. Please mention that you are a study participant in **HUD's First-time Homebuyer Study** when you speak to a counselor. This will help them to identify you as a study participant eligible for free services. It will also help the study to track your counseling progress and to make sure that your incentive payments are mailed.

For your time participating in this important HUD study, you will be provided \$100 in two installments. First, you will be mailed \$50 when you initiate online education (completion of the first online module). Then, the study team will mail you the second \$50 after you complete all components of the online education and the telephone counseling.

If you have any questions please feel free to call the study hotline at [INSERT NUMBER]. If you have specific questions about your rights as a study participant, please call Teresa Doksum, Administrator of the Abt Associates Institutional Review Board at [INSERT NUMBER].

Sincerely,

Dr. Jonathan Spader
Project Director

¹ The instructions and FAQ documents cannot be completed until the closer to the enrollment start date when modification of the online system is completed. The instructions document will contain screenshots to guide the study participant through the log in process. The FAQ document will provide guidance about key questions that participants may have about the process (e.g. Is the counseling free? How do I set up a time with a one-on-one counselor?).

Letter to Group Assigned to In-person Group Education/Workshop + One-on-One Counseling

Date

Dear Mr(s). (insert last name):

Thank you for enrolling in HUD’s First-time Homebuyer Study!

On [insert date], you agreed to participate in a study about pre-purchase housing counseling. This letter is to tell you that ***you have been selected to receive free in-person pre-purchase group education and one-on-one individualized counseling through one of our study partners.***

This means that you can receive free counseling from any of the counseling agencies in your area that are participating in this study. The list attached to this letter identifies these counseling agencies and provides information about the locations where they provide group education and one-on-one counseling services. It also provides contact information that you can use to schedule your education and counseling.

Based on your address, we believe that the nearest counseling provider is [INSERT AGENCY’S NAME].

[PROVIDE AGENCY’S CONTACT INFORMATION]

When you contact this agency, please mention that you are a study participant in **HUD’s First-time Homebuyer Study**. This will help them to identify you as a study participant eligible for free services. It will also help the study to track your counseling progress and to make sure that your incentive payments are mailed.

If [INSERT AGENCY’S NAME] is not conveniently located for you, please call the study hotline at [INSERT NUMBER]. We will help you identify a participating counseling agency that is conveniently located for you.

For your time for participating in this important HUD study, you will be provided \$100 in two installments. First, you will be mailed \$50 when you initiate in-person education or counseling (having attended and completed a session). Then, the study team will mail you the second \$50 after you complete all components of the group education and the one-on-one counseling.

If you have any questions, please feel free to contact the study hotline at [INSERT NUMBER]. The attached Frequently Asked Questions document may also be helpful.² If you have specific questions about your rights as a study participant, please call Teresa Doksum, Administrator of the Abt Associates Institutional Review Board at [INSERT NUMBER].

Sincerely,

Dr. Jonathan Spader
Project Director

² The counseling agency list, instructions, and FAQ documents cannot be completed until counseling agencies have been recruited following OMB clearance. The counseling agency list will provide information about the counseling locations in the participant’s city. The FAQ document will provide guidance about key questions that participants may have about the process (e.g. Is the counseling free? How do I set up a time with a one-on-one counselor?).