

Appendix B. Study Participation Eligibility Assessment

Introduction for Outgoing Calls:

Hello my name is _____. I'm calling from Abt SRBI on behalf of (INSERT LENDER NAME) and the First-time Homebuyer Study. May I please speak to (RESPONDENT NAME)?

IF NECESSARY, READ: “(RESPONDENT) expressed interest in taking part in a new national study.

IF RESPONDENT IS NOT AVAILABLE COLLECT INFORMATION ON BEST TIME TO CALL BACK.

“Hello (NAME OF RESPONDENT). On (INSERT DATE), you spoke to someone at (NAME OF LENDER) about taking part in an important national study sponsored by the U.S. Department of Housing and Urban Development or HUD. It could help make buying a home easier and more successful for all Americans. You would also receive \$150 or more as a thank you from the study team for your time.

I'm required to tell you that the questions in this survey have been reviewed by the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995. That means the federal government has reviewed and approved the survey questions.

So, here are a few more details. Participation in this study is voluntary. There are no penalties if you drop out. Also, participation will not affect whether you get a loan or other services from a participating lender. The information collected will be kept private. It is protected by a Federal law called the Privacy Act of 1974. Your survey responses will be combined with about 6,000 other participants.

We know that people who have expressed interest in this study are from many different backgrounds and have different situations in life. Consequently, I need to ask several questions just to be sure that your situation fits with what's needed for this particular study. So, let's go through a few questions to make sure you are eligibility to participate. If so, I will tell you more about the study and answer any other questions you may have. Ready?

- Yes Continue
- No Refused

1. What is the zip code where you currently live?
 - a. _____ Enter 5 digit ZIP

2. If you buy a home, will you be living in it as your primary residence? [IF THE PROPERTY HAS MULTIPLE UNITS, SELECT YES IF THE RESPONDENT WILL BE LIVING IN ANY OF THE UNITS.]
- Yes-Primary Residence
 - Renting it to others/Investment Property/Other [Go to: Ineligible]
 - Not sure
3. Have you ever owned a home before?
- Yes [Go to 3a]
 - No [Go to 4]
 - DK/REF [Go to 3a]
- 3a. Have you owned a home at any time in the past 3 years?
- Yes [Go to 3b]
 - No [Go to 4]
- 3b. Are you planning to purchase a home with another person who will be named on the loan and share ownership and financial responsibility for the home you may buy?
- Yes [Ask 3c]
 - No [Go to Ineligibles]
- 3c. Has that person ever owned a home before?
- Yes [Go to Ineligibles]
 - No [Ask 3d]
- 3d. One of the requirements for this study is that the study participants be first-time homebuyers. May I speak to the first-time homebuyer? RESTART THE ELIGIBILITY ASSESSMENT
- Yes [RESTART THE ELIGIBILITY ASSESSMENT]
 - No [Go to Ineligibles]
 - They are not available right now [Go to 3e]
- 3e. I'd be happy to call them at another time to explain the study and find out whether they are interested in participating in this important study. Please tell me their first and last name (CONFIRM SPELLING), telephone number, and the best number to reach them.
- Yes, I will provide you with their contact information
- First Name: _____
 Last Name: _____
 Telephone Number: _(____)_____

Best time to reach them: _____

- b. No, I will not provide you with their contact information [Go to Ineligibles]
4. Lenders and some down payment assistance programs sometimes require homebuyers to complete homebuyer education or counseling before home purchase. Will you be required to complete homebuyer education or counseling? [IF THE RESPONDENT IS NOT SURE, SELECT DON'T KNOW]
- a. Yes [Go to Ineligible]
 - b. No
 - c. Don't know
5. Have you ever received education or counseling services to prepare for purchasing a home?
- a. Yes [Go to 5a]
 - b. No [Go to 6]
- 5a. Did these services include 30 minutes or more of one-on-one counseling related to a home purchase either at a counseling agency or over the telephone?
- a. Yes [Go to Ineligible]
 - b. No [Go to 5b]
- 5b. Did these services include 30 minutes or more of a homebuyer education course provided online or at a counseling agency?
- a. Yes [Go to Ineligible]
 - b. No [Go to 6]
6. As part of this study, you may receive written educational materials. Are you comfortable reading materials in English? In Spanish? [IF YES TO BOTH ENGLISH AND SPANISH, ASK FOR THEIR PREFERENCE]
- a. English
 - b. Spanish
 - c. No to both/Other [Go to: Ineligible]
7. Do you have regular access to a computer and the internet to receive email and to review online educational materials?
- a. Yes
 - b. No [Go to: Ineligible]
8. Do you have a car that you could use to travel to a counseling agency in your area?
- a. Yes
 - b. No: Continue to 8a

- 8a. Do you have reliable access to transportation options to travel to and from a counseling agency in your area? [We won't know the exact location of the counseling agency until you are assigned to a counseling group after this call. Please do your best to tell us whether you would be able to get to and from most neighborhoods within 15 miles of where you live.]
- a. Yes
 - b. No [Go to: Ineligible]

ELIGIBLES: Concluding Statement

Based on your answers, you meet all the requirements to participate in this study.

Congratulations! Let me tell you more about this important study!

CONTINUE TO THE CONSENT AGREEMENT SCRIPT

INELIGIBLES: Concluding Statement

Thanks. Based on your answers, your situation does not meet all the requirements for this study. But thank you for your interest. Goodbye.