

## 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 and for talking with us last week. On [insert date], you agreed to participate in this important national study about what happens after people apply for a first-time loan to buy a home.. This letter is to let you know that you can simply proceed with the process of working with your lender to become a first-time homebuyer. You do not need to complete any additional study activities at this time.

We are very interested in learning more about what happens to you as you go through the process of attempting to buy a home. In order to learn more about your experiences, we will contact you in one year to learn what has happened, in the first of two follow-up telephone surveys. We are interested in your experiences regardless of whether you decide to buy a home or not. We want to find out about the information you have obtained and used to make any decisions, and your experience of obtaining a loan, regardless of the source.

As a token of our appreciation for participating in this study, we will send you a \$50 payment in the mail within four weeks. This is in addition to the incentive payment that we sent you for completing the baseline survey.

We are enclosing a page of answers to frequently asked questions and what to do if you have questions about the study.

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. Again, we truly appreciate you participating in this important study of the home-buying efforts you and others are making and we look forward to hearing of your experiences. If you have any questions please feel free to call the study hotline at 855-207-6262.

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 and for talking with us last week!

On [INSERT DATE], you agreed to participate in a study about pre-purchase housing counseling. We appreciate very much your agreeing to participate in this important national study about what happens after people apply for a first-time loan to buy a home. Participants in this study are being asked to engage in different kinds of experiences that may be helpful in finding and attempting to purchase a home, so we can learn more about the effects these efforts have on the outcome. All participants have been randomly assigned to one of three different groups. 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:

In order to access these free services, please go to the *CredAbility* website and log in using the information above. The username and password provided are not transferable and are specific to your participation in this national study. 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.<sup>1</sup> You can also contact the *CredAbility* help desk at [INSERT NUMBER] or the study hotline at 855-207-6262. .

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.

We are very interested in learning about your experiences after you complete this education and counseling. In appreciation for your time participating in this important HUD study, you will be provided \$150 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 \$1000 after you complete all components of the online education and the telephone counseling.

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<sup>1</sup> 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?).

We want to be sure that there are no difficulties in you getting connected to CredAbility to start receiving services. We also realize that you may have some additional questions. Therefore, we will call you in a few days to make sure you are able to get started with what we hope will be a helpful educational and consultation experience.

However, if you have any questions please feel free to call the study hotline at 855-207-6262. Thanks again for participating in this important study of the home buying efforts you and others are making, and we look forward to hearing about your experiences.

Sincerely,

Dr. Jonathan Spader  
Project Director

**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 and for talking with us last week!

On [insert date], you agreed to participate in a study about pre-purchase housing counseling. We appreciate very much your agreeing to participate in this important national study about what happens after people apply for a first-time loan to buy a home. Participants in this study are being asked to engage in different kinds of experiences that may be helpful in finding and attempting to purchase a home, so we can learn more about the effects these efforts have on the outcome. All participants have been randomly assigned to one of three different groups. 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 pre-purchase education and consultation from any of the HUD-approved housing counseling agencies in your area that are participating in this study. The list attached to this letter identifies these HUD-approved housing counseling agencies and provides information about the locations where they provide group pre-purchase education and individualized consultation.. It also provides contact information that you can use to schedule your education and individual consultation..

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.

We are very interested in learning about your experiences after you complete this education and counseling. In appreciation for your time for participating in this important HUD study, you will be provided \$150 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 \$100 after you complete all components of the group education and the individual consultation. We want to be sure that there are no difficulties in you getting connected to X counseling agency to receive services. We also realize that you may have some additional questions. Therefore, we will call you in a few days to make sure you are able to get started with what we hope will be a helpful educational and consultation experience.

However, if you have any questions, please feel free to contact the study hotline at 855-207-6262. ]. The attached Frequently Asked Questions document may also be helpful.<sup>2</sup>

Thanks again for participating in this important study of the home buying efforts you and others are making, and we look forward to hearing about your experiences.

Sincerely,

Dr. Jonathan Spader  
Project Director

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<sup>2</sup> 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?).