

## Appendix T: Outreach Letters to Non-Responsive Study Participants

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

#### ***Non-response Outreach Letter/Email to Study Participant Assigned to Online Education + Telephone Counseling***

[DATE]

Dear Mr(s). (INSERT RESPONDENT 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. The study team would like to make sure that you are aware that you have been assigned to receive free online pre-purchase education and telephone counseling services from 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 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, 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 \$100 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?).

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

**Non-response Outreach Letter/Email to Study Participant Assigned to In-person Group Education + One-on-One Counseling**

[DATE]

Dear Mr(s). (INSERT RESPONDENT LAST NAME):

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

On [INSERT DATE], you agreed to enter a study about pre-purchase housing counseling. The study team would like to make sure that you are aware that you have been assigned to receive free in-person pre-purchase group education and one-on-one counseling services from 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 education and individual 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 or 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 one-on-one counseling.

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 effort you and others are making, and we look forward to hearing about your experiences.

Sincerely,

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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?).

Dr. Jonathan Spader  
Project Director