

**CONSUMER FINANCIAL PROTECTION BUREAU  
NO-MATERIAL NON-SUBSTANTIVE CHANGE REQUEST**

**OWNING A HOME EVALUATION STUDY  
(OMB CONTROL NUMBER: 3170-0058)**

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On December 24, 2015, the Office of Management and Budget (OMB) approved the subject study. The Owning a Home Research Study is currently in the field. Overall the study is performing quite well in terms of response rate and retention. However, one aspect of the study – the collection of mortgage documents – is underperforming. The proportion of participants to agree to submit their documents is significantly lower than we had hoped.

Because participants' mortgage documents provide key information about consumer outcomes that we had hoped to measure with this study, the research team would like to add one question to the instrument in order to learn as much as possible about the barriers to participation. The study will soon be transitioning into the follow-up period, which offers an opportunity to add this question to the instrument with little technical work. We therefore propose to add one question specifically to the follow-up survey, which asks participants who decline to provide their Closing Disclosure why they declined. This information will help us design better studies in the future.

Below is the new question which appears on page 83 of the attached revised instrument:

**QI.ii.28. You have indicated that you do not want to provide your Closing Disclosure, and we respect your choice. So that we can better understand your choice, could you please tell us why you do not want to send in your Closing Disclosure? (mark all that apply)**

- I am worried about privacy
- Sending in my Closing Disclosure sounds like too much work
- It is not worth my time
- I am not sure what a Closing Disclosure is
- Other (*please specify*): [open-text box]

While the above question was not included in the final survey instrument when approved by OMB, the question was approved by OMB as part of the survey test (OMB# 3170-0024, Question QG.2). Now, for the reasons noted above, the Bureau is requesting to include this question in the production version of the follow-up survey. No other changes are being proposed.

The Bureau does not believe that the addition of this question impacts the estimated per response burden or overall estimated burden for this study. Therefore, no burden adjustment is being requested.