

## 2021 AHS Web Instrument Testing Questionnaire

### Introduction

Welcome! Thank you for agreeing to participate in this research study. You will be asked to fill out a questionnaire that takes about 15 minutes to complete. The information you provide will contribute to valuable research at the Census Bureau.

### Privacy Act Statement

The U.S. Census Bureau is conducting this voluntary study on behalf of the U.S. Department of Housing and Urban Development (HUD) under the authority of 13 U.S.C, Sections 8(b) and 12 U.S.C., Sections 1701z-1, 1701z-2(g), and 1701z-10a.

The purpose of collecting this information is to improve the questions that will be used in the American Housing Survey and inform future surveys.

Sharing of the information provided to us is permitted as identified in the Privacy Act System of Records Notice COMMERCE/Census -3, Demographic Survey Collection (Census Bureau Sampling Frame).

Send comments regarding this estimate or any other aspect of this survey, including suggestions for reducing the time it takes to complete this survey to [adrm.pra@census.gov](mailto:adrm.pra@census.gov). This collection has been approved by the Office of Management and Budget (OMB). This eight-digit OMB approval number, 0607-0725, confirms this approval and expires on 12/31/2022. We are required to display this number to conduct this survey.

### Commitment Device

[Display on a new page after introduction and immediately preceding the first question in the Housing Unit and Demographic Modules. Respondents will be able to proceed no matter what they select]

Because of the importance of this survey, we are asking you to think carefully about each question and to be as precise and honest as possible with your answers. Are you willing to commit to doing this?

- Yes, I agree
- No, but I will proceed anyway

### Housing Unit and Demographic Modules

#### STATE

In what state do you currently live?

[Drop-down of 50 states and District of Columbia]

If STATE='California', 'Texas', or 'Alabama', proceed to COUNTY. Otherwise, skip to AGE

#### COUNTY

**In what county do you currently live?**

[Drop-down of all the counties if they selected 'California', 'Texas', or 'Alabama in STATE. Otherwise, SKIP this question]

**AGE**

**What is your age?**

\_\_\_\_\_ years old

**TENURE**

**Is your home..** *Select only one answer*

- Owned or being bought by someone in your household?
- Rented?
- Occupied without payment of rent?

If TENURE='Owned or being bought by someone in your household', proceed to HOMEOWN. If TENURE='Rented' or 'Occupied without payment of rent' or left blank, end survey.

**HOMEOWN**

**Under whose name is this home owned?** *Select all that apply*

- Your name
- Someone else's name

If HOMEOWN='Someone else's name', proceed to SOMEONEELSE below. Else, skip to HTYPE.

**SOMEONEELSE**

**You said this home is owned under someone else's name. What is this other person's age?**

\_\_\_\_\_ years old

**HTYPE**

**Is this unit a house, an apartment, a manufactured/mobile home, or some other type of residence?**

*Select only one answer*

- House
- Apartment
- Manufactured/mobile home
- Other residence

If HTYPE='Manufactured/mobile home', skip to instruction under STYPE. Else, proceed to STYPE.

### **STYPE**

**Are your living quarters in a...** *Select only one answer*

- 1 unit building, detached from any other building?
- 1 unit building, attached to one or more buildings?
- Building with two or more apartments?
- Manufactured/Mobile Home?

Screening criteria:

Respondent is screened into the Mortgage Module if:

- (1) TENURE='Owned or being bought by someone in your household' AND
- (2) HOMEOWN= 'Your Name?'

Respondent is screened into the Wildfire Risk Module if:

- (1) COUNTY= a county that is in a wildland urban interface area in California, Texas, or Alabama AND
- (2) TENURE= 'Owned or being bought by someone in your household' AND
- (3) HTYPE= 'House' OR 'Manufactured/Mobile Home' OR 'Other residence' AND
- (4) STYPE='1 unit building, detached from any other building?' OR '1 unit building, attached to one or more buildings?' OR 'Manufactured/Mobile Home'

If respondents are eligible for both modules, they will only be administered one module.

If respondent does not qualify for either of these criteria, the survey will end.

### **Additional Demographic Questions**

## GENDER

Are you... *Select only one answer.*

- Male
- Female

## HISPORIGIN

Are you of Hispanic, Latino or Spanish origin?

- Yes
- No

## RACE

What is your race? *Please select all that apply*

- White
- Black or African American
- American Indian or Alaska Native
- Asian
- Native Hawaiian or other Pacific Islander

## EDUCATION

What is the highest grade of school you have completed, or the highest degree you have received?

*Select only one answer.*

- Less than high school
- Completed high school
- Some college, no degree
- Associate's degree (AA/AS)
- Bachelor's degree (BA/BS)
- Post Bachelor's degree (For example, MA, MS, Ph. D, JD, etc.)

## PORCHQ

Does the [house / apartment / manufactured/mobile home /other residence] have a porch, deck, balcony, or patio?

- Yes
- No

## Mortgage Module

The next questions are about any mortgages and loans that are secured by the property as of today. If you have any mortgages or loans, please refer to your mortgage or loan statements, or any additional records that you may have regarding the mortgages or loans on the property.

If AGE= '62 years or greater' OR SOMEONEELSE='62 years or greater', proceed to RAM. Else skip to MORTG.

## RAM

Do you have either a Reverse Annuity Mortgage (or RAM), or Home Equity Conversion Mortgage?

(Some people take out a Reverse Annuity Mortgage or Home Equity Conversion Mortgage that borrows against the equity in their home to give them retirement money or income. Some of these loans do not have to be paid back during the owner's lifetime because it will be paid back by the sale of the home if they move out or when the estate is settled. Some provide monthly income over a specified period of time, after which it must be paid back.)

- Yes
- No

## PROBE

Probe (universe=those who saw this survey question]

Remove option 'I am not familiar with either type of mortgage' if 'Yes' was selected for RAM

We are interested in how people understand different terms related to mortgages. Which mortgage are you more familiar with? *Select only one answer*

- Reverse Annuity Mortgage (RAM)
- Home Equity Conversion Mortgage
- I am familiar with both types of mortgages equally
- I am not familiar with either type of mortgage

Probe (universe=all except if 'I am not familiar with either type of mortgage')

To you, is a Reverse Annuity Mortgage (RAM) the same as a Home Equity Conversion Mortgage, or are they different?

- They are the same
- They are different

Probe (universe="They are different")

You said there was a difference between a Reverse Annuity Mortgage (RAM) and a Home Equity Conversion Mortgage. What do you see as the difference between the two?

[Open ended text box with 3-4 lines]

If RAM='Yes', skip to AGREECHECK1. Else, proceed to MORTG.

## MORTG

**Is there currently any mortgage, home equity loan, deed of trust, contract to purchase, or similar debt on this property?**

- Yes, there is currently a mortgage or loan on this property
- No, this property is owned free and clear

## PROBE

Probe (universe='Yes, there is currently a mortgage or loan on this property')

Which of the following do you have on this property? *Select all that apply.*

- Mortgage
- Home equity loan
- Deed of trust
- Contract to purchase
- Similar debt

Probe (universe= 'Deed of trust', 'contract to purchase', or 'similar debt')

You said “Yes” to the following question:

“Is there currently any mortgage, home equity loan, deed of trust, contract to purchase, or similar debt on this property?”

You mentioned having a [FILL IN DEED OF TRUST, CONTRACT TO PURCHASE, SIMILAR DEBT] on this property. Please explain what [FILL IN DEED OF TRUST, CONTRACT TO PURCHASE, SIMILAR DEBT] means to you in the above question.

[Open ended text box with 3-4 lines]

Probe (universe= ‘No, this property is owned free and clear.’)

Please tell me what the phrase “this property is owned free and clear” means to you in this question.

[Open ended text box with 3-4 lines]

If MORTG = ‘Yes, there is currently a mortgage or loan on this property’, proceed to NUMMORTG. Else, skip to MORTGAGECONFIDENT

## NUMMORTG

**How many mortgages or loans of any type do you currently have on this property? Include all regular mortgages, home equity lump sum loans, home equity credit lines, or any other loan that is secured by the value of this unit. Do not include any loans that have been paid off.**

\_\_\_\_\_

If NUMMORTG=‘1’, skip to MGTYPE. If NUMMORTG>‘1’, proceed to MORTINTO2. If NUMMORTG=‘0’ or left blank, skip to AGREECHECK1 at the end of the survey.

## MORTINTRO2

**For these next questions, please answer about the mortgage or loan that has the highest balance. If this belongs to a credit line, please answer about the mortgage or loan that has the next highest balance.**

## MGTYPE

**I'm going to ask you a series of questions about your mortgage or loan. Again, do not include any loans that have been paid off.**

**Is the mortgage or loan a:** *Select only one answer*

- Regular Mortgage? For example: fixed rate loans, adjustable rate loans, ARM, or any loan where a fixed amount was borrowed and must be repaid at predetermined intervals?
- Home Equity Loan?

If MGTYPE= 'Regular Mortgage? For example: fixed rate loans, adjustable rate loans, ARM, or any loan where a fixed amount was borrowed and must be repaid at predetermined intervals?' or left blank, skip to PMT. If MGTYPE = 'Home Equity Loan?', proceed to HELUMC.

## **HELUMC**

**There are two types of home equity loans. With a home equity lump sum loan you receive the full amount borrowed up front. With a home equity line of credit you withdraw funds as needed up to a set limit.**

**Is the mortgage or loan a:** *Select only one answer*

- Home Equity Lump Sum Loan?
- Home Equity Line of Credit?

If HELUMC='Home Equity Lump Sum Loan?' or left blank, skip to PMT. If HELUMC='Home Equity Line of Credit', proceed to HEBAL.

## **HEBAL**

**Do you currently have an outstanding balance against the mortgage or loan?**

- Yes
- No

## **PROBE**

Probe (universe=those who saw this survey question)

The last question asked:

“Do you currently have an outstanding balance against the mortgage or loan?”

You answered [ANSWER FROM HEBAL]. What does “balance” mean to you in this question?

[Open ended text box with 3-4 lines]

Probe (universe=those who saw this survey question)



Suppose this question asked:

“Do you currently have an outstanding loan borrowed against the mortgage or loan?”

What would your answer be to this question?

- Yes
- No

Probe (universe=those who saw this survey question)

Which of the two questions is easier to understand? *Select only one answer*

- Do you currently have an outstanding balance against the mortgage or loan?
- Do you currently have an outstanding loan borrowed against the mortgage or loan?
- They are about the same

If HEBAL='Yes' or left blank, proceed to PMT. If HEBAL='No', skip to INTW/INTF.

#### **PMT**

**Looking at your statement, how much is your current payment on the mortgage or loan?**

#[5 digit response field].00

If HELUMC='Home Equity Line of Credit', skip to UNPBAL. Else, proceed to PMTF.

#### **PMTF**

**How often do you make a payment on your mortgage or loan? *Select only one answer.***

- Once per month
- Twice per month
- Every 2 weeks
- Something else

If PMTF='Once per month' or 'Twice per month' or 'Every 2 weeks', skip to PMIPMT. If PMTF='Something else', continue to PMTFSP. If PMTF is left blank, skip to PMIPMT.

#### **PMTFSP**

**Specify how often you make a payment on your mortgage or loan.**

[Open ended text box with 1 line]

## PMIPMT

Looking at your mortgage or loan, is mortgage insurance or Private Mortgage Insurance (PMI) currently included in your payment? Sometimes lenders require mortgage insurance if the down payment made by the home buyer is below a certain percentage.

- Yes
- No

## PROBE

Probe (universe=those who saw this survey question)

Are you familiar with Private Mortgage Insurance, otherwise known as PMI?

- Yes
- No

Probe (universe='Yes' to previous probe)

What does Private Mortgage Insurance, or PMI, mean to you in this question?

[Open ended text box with 3-4 lines]

Probe (universe=those who saw this survey question)

Are you familiar with "Principal, Interest, Taxes, Insurance", otherwise known as PITI?

- Yes
- No

Probe [universe='Yes' to previous probe]

Please describe how "Principal, Interest, Taxes, Insurance" is similar or different from Private Mortgage Insurance (PMI).

[Open ended text box with 3-4 lines]

## UNPBAL

Looking at your statement, what is the amount that you currently owe on the mortgage or loan? That is, what is the unpaid principal balance?

*Round to the nearest whole dollar.*

#[7 digit response field].00

## INTW/INTF

**Looking at your statement, what is the current interest rate on the mortgage or loan?**

*Enter a whole number, followed by a fraction rounded down to the nearest 1/8 percent (0.125 %).*

*A line of credit with no balance should still have an interest rate.*

[Drop-down of "Select whole number"] [Drop-down of "Select fraction"]

If MGTYPE=Regular Mortgage or left blank, then proceed to REFI. If HELUMC=Home Equity Lump Sum Loan or left blank, skip to MATBUY. If HELUMC=Home Equity Line of Credit, skip to AGREECHECK1.

## RULEINTRO

**The next questions are about when you acquired or refinanced your mortgage or loan.**

## REFI

**Is the mortgage or loan a refinanced mortgage?**

- Yes
- No

If REFI=Yes, skip to YRMOR. If REFI=No, proceed to MATBUY. If REFI is left blank, proceed to MATBUY

## MATBUY

**Did you get the mortgage or loan at the time you bought this home?**

- Yes
- No

If MATBUY=Yes, skip to TERM. If MATBUY=No, proceed to YRMOR. If MATBUY is left blank, proceed to YRMOR.

## YRMOR

### What year did you [get/refinance] the mortgage or loan?

*If you refinanced the mortgage more than once, answer regarding the new/most recent loan.*

[4 digit response field]

#### PROBE

Probe (universe=those who saw this survey question)

The last question asked:

“What year did you [get/refinance] the mortgage or loan?”

How difficult was it to answer this question?

1. Not at all difficult
2. A little difficult
3. Somewhat difficult
4. Very difficult

How easy or difficult was it to answer this question?

1. Very easy
2. Somewhat easy
3. Somewhat difficult
4. Very difficult

Probe (universe=those who saw this survey question)

Please explain why this question was [FILL ANSWER FROM PROBE]

[Open ended text box with 3-4 lines]

Probe (universe=those who said ‘Yes’ to REFI)

The last question asked:

“What year did you [get/refinance] the mortgage or loan?”

Did you answer regarding the new or most recent loan?

- Yes
- No

## TERM

From the date that you [obtained/refinanced] this mortgage or loan, how many years did you have to pay it off?

[2 digit response field]

## AMMORT

How much was [borrowed/refinanced] for the mortgage or loan?

#[7 digit response field].00

## PROBE

Probe [universe=those who said 'Yes' to REFI]

The last question asked:

“How much was refinanced for the mortgage or loan?”

What does “refinanced” mean to you in this question?

[Open ended text box with 3-4 lines]

Probe [universe=those who said 'No' to REFI]

The last question asked:

“How much was borrowed for the mortgage or loan?”

What does “borrowed” mean to you in this question?

[Open ended text box with 3-4 lines]

## AGREECHECK1

Please select “Neither agree nor disagree” below to make sure the system is working correctly.

- Strongly agree
- Agree
- Slightly agree
- Neither agree nor disagree
- Slightly disagree
- Disagree
- Strongly disagree

## **MORTGAGEDIFFICULT**

**Were there any questions about your mortgages and loans you found difficult?**

- Yes
- No

### **PROBE**

Probe (universe='Yes')

Which questions did you find difficult?

[Open ended text box with 3-4 lines]

## **MORTGAGEUNSURE**

**Were there any questions about your mortgages and loans where you felt unsure about your answers?**

- Yes
- No

### **PROBE**

Probe (universe='Yes')

Which questions did you feel unsure about your answers?

[Open ended text box with 3-4 lines]

## **MORTGAGECONSULT**

**Did you consult any records, such as mortgage or loan statements, to answer any questions?**

- Yes
- No

### **PROBE**

Probe (universe=those who saw this survey question)

Did you provide an estimate for any questions rather than the exact amount?

- Yes
- No

## **Wildfire Risk Module**

## WFROOF

Next we will ask questions about the structure of your home.

What type of roof do you have?

(If more than one, select the one covering the largest part of your roof.)

- Asphalt shingles
- Wood shake
- Tile
- Metal
- Other: specify [open ended text box]

## PROBE

Probe (universe=those who saw this survey question]

[Remove the selected choice WFRROOF in list of options]

The last question asked

“What type of roof do you have?”

You answered [answer from WFRROOF].

Do any of the other types below cover any part of your roof? *Select all that apply*

- Asphalt shingles
- Wood shake
- Tile
- Metal
- Other: specify [open ended text box]
- None of the above

## WFRSIDING

**What kind of siding or exterior wall covering is on your home?**

*(If more than one, select the one covering the largest part of your home).*

- Wood
- Vinyl
- Aluminum
- Other (brick, asbestos, fiber cement, etc.)

**PROBE**

Probe (universe=those who saw this survey question]

[Remove the selected choice WFRSIDING in list of options]

The last question asked:

“What kind of siding or exterior wall covering is on your home?”

You answered [answer from WFRSIDING]

Do any of the other types of siding or exterior wall cover your home? *Select all that apply*

- Wood
- Vinyl
- Aluminum
- Other (bricks, asbestos, fiber cement, etc.)
- None of the above

**WFRGUTTER**

**Does your roof have gutters?**

- Yes
- No

If WFRGUTTER=Yes, proceed to WFRGUTCLN. Otherwise, skip to instructions after WFRGUTCLN.

**WFRGUTCLN**

**How often are your gutters cleaned?** *Select only one answer*

- Twice or more a year
- Once a year
- Less often than once a year
- Never

If PORCHQ=Yes, proceed to WFRDECK. Otherwise, skip to WFRWOOD

**WFRDECK**



Earlier you reported that your home has a porch, deck, balcony, or patio.

Does your home have a deck?

- Yes
- No

If WFRDECK=Yes, proceed to WFRDKCLN. Otherwise, skip to WFRWOOD.

#### WFRDKCLN

What is the surface of your deck made from? *Select only one answer*

- Wood
- Synthetic material
- Concrete
- Other

#### WFRDKSTOR

Is the space under your deck used for storage?

- Yes
- No

#### WFRWOOD

Do you have any of the following on your property?

Wooden fence

- Yes
- No

Woodpile

- Yes
- No

Shed

- Yes
- No

#### WFRVEG

**Do you have vegetation, such as shrubs, trees, or gardening mulch around your home?**

- Yes
- No

**PROBE**

Probe (universe=those who saw this survey question]

The last question gave examples of vegetation such as shrubs, trees, or gardening mulch around your home.

Are there any other types of vegetation not mentioned in this question that you considered?

1. Yes
2. No

Probe (universe='Yes' to previous probe)

What types of vegetation did you consider?

[Open ended text box with 3-4 lines]

If WRVEG=Yes, proceed to WFRVEGCLOSE. Otherwise, skip to WFRAalert.

**WFRVEGCLOSE**

**How close is the vegetation to your home? Select only one answer**

- Less than 5 feet away from my home
- 5 feet away or more from my home

Probe (universe=those who saw this survey question]

How difficult was it to answer this question?

5. Not at all difficult
6. A little difficult
7. Somewhat difficult
8. Very difficult

How easy or difficult was it to answer this question?

5. Very easy
6. Somewhat easy
7. Somewhat difficult
8. Very difficult

Probe [universe='Somewhat difficult' or 'Very difficult' for either question administered]

We asked:

“How close is the vegetation to your home?”

You said this question was [FILL ANSWER FROM PROBE] to answer. How did you decide to say that the vegetation was [FILL FROM WFRVEGCLOSE]?

[Open ended text box with 3-4 lines]

Probe [universe=those who saw this survey question]

Please think about all of your vegetation you have at your home. At what distances away from your home do you have vegetation? *Select all that apply*

1. Less than 3 feet away
2. At least 3 feet but less than 6 feet away
3. At least 6 feet but less than 10 feet away
4. At least 10 feet away

Thinking about the vegetation around your home, how far away is MOST of the vegetation? *Select only one answer*

- Less than 5 feet away from my home
- 5 feet away or more from my home

## WFRALERT

**If there were a wildfire emergency where you live, how would you expect to be alerted FIRST?** *Select only one answer*

- Sirens
- Text or call on my cell phone
- Call on my landline
- Email
- Visit or other in person contact from emergency official

## PROBE

Probe [universe=those who saw this survey question]

The last question asked how you would expect to be alerted FIRST if there was a wildfire emergency. These included sirens, text or call on a cell phone, call on a landline, email, or a visit or other in person contact from emergency official.

What does “sirens” mean to you in this question?

[Open ended text box with 3-4 lines]

Probe [universe=those who saw this survey question]

Beside these options:

- Sirens
- Text or call on my cell phone
- Call on my landline
- Email
- Visit or other in person contact from emergency official

What other ways could you be alerted?

[Open ended text box with 3-4 lines]

### **AGREECHECK2**

Please select “Neither agree nor disagree” below (to make sure the system is working correctly).

- Strongly agree
- Agree
- Slightly agree
- Neither agree nor disagree
- Slightly disagree
- Disagree
- Strongly disagree

### **WILDFIRECOMMENTS**

**Were there any questions you found difficult to answer in this survey?**

- Yes
- No

### **PROBE**

Probe [universe='Yes']

Which questions did you find difficult to answer?

[Open ended text box with 3-4 lines]