2018 RENTAL HOUSING FINANCE SURVEY

Revised 9/27/2017

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*2018 Items required for a complete interview – B, 1a, 1b, DP series, 2, 5, 24a, 24c, and 25

WELCOME SCREEN	
Question Text:	**Welcome to the 2018 Rental Housing Finance Survey (RHFS)** **The purpose of the RHFS is to learn about the financial health of rental properties. We have randomly selected the address listed above to be included in the 2018 RHFS. Due to the scientifically random selection process, we only know that the address listed above is a rental property or is part of a rental property.**
Skip Pattern:	Goto item A

A	
Description:	**CONTACT PERSON INFORMATION**
StEPS Name:	**A1NAME, A1TITLE, A1PHONE, A1ADDR, A1CITY, A1STATE, A1ZIP**
Codebook Name:	**OWNCITY2, OWNSTATE2**
Question Text:	**Please provide your contact information.**
Response Categories:	Name: Title: Phone: Street Address: City: State: Zip:
Edits:	
Skip Pattern:	Goto Item B
Instructions:	

B	

Description:	**CURRENT OWNER OR MANAGER**
StEPS/Codebook Name:	**OWNMAN**
Question Text:	**Are you currently the owner or manager of this rental property?**
Response Categories:	1 Yes 2 No
Edits:	
Skip Pattern:	<1> Goto item 1a <2> Goto item C
Instructions:	

C	
Description:	**Owner contact information**
StEPS Name:	**CNAME, CTITLE, CPHONE, CADDR, CCITY, CSTATE, CZIP**
Codebook Name:	**OWNCITY, OWNSTATE**
Question Text:	**Please provide the name, address, and telephone number of the current owner, manager, or corporate office of this rental property.**
Response Categories:	Name: Title: Phone: Street Address: City: State: Zip:
Edits:	
Skip Pattern:	Goto End interview
Instructions:	

*1a	
Description:	**Is this a Rental Property?**
StEPS/Codebook Name:	**RENTAL**
Question Text:	**Is the property at this address a rental property?** **Include properties that are rented or vacant but available for rent.**

Response Categories:	1 Yes 2 No
Edits:	Hard Edit:If blank, display "**A response is required for this item.**"
Skip Pattern:	<1> Goto item 1b <2> End interview
Instructions:	Required item

*1b

Description:	**PROPERTY TYPE – PUBLIC HOUSING AUTHORITY**
StEPS/Codebook Name:	**PROPPUB**
Question Text:	**Is this rental property operated by a public housing authority?**
Response Categories:	1 Yes 2 No
Edits:	Hard Edit: If blank, display "**A response is required for this item.**"
Skip Pattern:	<1> End Interview <2> Goto Item DP_1
Instructions:	Required item

*DP_1 Formally DP_PROPID	
Description:	**Rental Property Description**
StEPS/Codebook Name:	**DPPROPID**
Question Text:	**The following questions are designed to help define the number of units, buildings and addresses for the rental property associated with the address listed above.** **For the purposes of this survey, we define your rental property as:** **The building at the address above and any other buildings under the same first mortgage** **Or**

	The building at the address above and any other buildings that are collectively owned as a single entity **Which of the following best describes your rental property?**
Response Categories:	1. The rental property is composed of a single residential building located at the address above 2. The rental property is composed of multiple residential buildings that are all located at the address above 3. The rental property is composed of multiple residential buildings at multiple addresses that includes the building(s) at the address above 4. Other
Edits:	Hard Edit: If blank, display "**A response is required for this item.**"
Skip Pattern:	<1> Goto DP_7 (formally dp_totalunits) <2> Goto DP_4 (formally dp_totalbuildings) <3> Goto DP_2 (formally dp_howmanyaddresses) <4> END Interview
Instructions:	Required item

*DP_2	
Formally DP_NUMADDR	
Description:	**Total number of addresses**
StEPS/Codebook Name:	**DPNUMADDR**
Question Text:	**How many addresses in total are at this rental property? Include the property address indicated above in your total. Do not include unit designations as separate addresses. Examples of unit designations include "APT 101" or "#2".**
Response Categories:	____ Total Addresses *(Length: 3 Characters)*
Edits:	Hard Edit: If blank, display "**A response is required for this item**" Soft Edit: If DP_1 = 3 and DP_2 = 1, display "**This response conflicts with a previous response. Earlier you reported that this rental property is composed of multiple residential buildings.** **Please correct this response or back up to correct the previous response.**"

Skip Pattern:	If DP_2 le 5, goto DP_5 (formally dp_buildingsperaddress) Else go to DP_3 (formally dp_propup)
Instructions:	Required item

*DP_3 Formally DP_PROPUP	
Description:	**Property Identification Upload Document**
StEPS Name:	**DPPROPUP**
Codebook Name:	**NA**

Question Text:	**To accurately represent your rental property we need to collect all of the addresses, buildings and residential units at your rental property.**
	
	 Please upload a document containing all of the addresses, the number of buildings at each address, and the number of residential units within each building.
	
	 Your document will be encrypted and uploaded to a secure server.
	
	 (Example)
	 Address 1
	     Building 1
	         Number of Units
	     Building 2
	         Number of Units
	 Address 2
	     Building 1
	         Number of Units
	     Building 2
	         Number of Units
	     Building 3
	         Number of Units

Response Categories:	If document is uploaded, record '1'. FR should be able to enter '2' to indicate that paper document was received. Otherwise, leave blank.
Edits:	Soft Edit: If DP_3 ne 1 or 2, display "**Please upload a file to continue**"
Skip Pattern:	Go to DP_4 (formally dp_totalbuildings)

Instructions:	Required item

*DP_4	
Formally DP_TOTALBUILDGINGS	
Description:	**Total Number of Residential Buildings**
StEPS/Codebook Name:	**DPTOTBLDGS**
Question Text:	**How many residential buildings in total are at the rental property associated with the address above?**
Response Categories:	____ Buildings *(Length: 3 Characters)*
Edits:	Hard Edit: If blank, display "**A response is required for this item.**" Soft Edit: If DP_1 = 2 and DP_4 = 1, display **"This response conflicts with a previous response. Earlier you reported that this rental property is composed of multiple residential buildings.** **Please correct this response or back up to correct the previous response."**
Skip Pattern:	If DP_1 (dp_propid) = 3 and DP_2 (dp_howmanyaddresses) gt 5, goto DP_7 (dp_totalunits) Else goto DP_6 (dp_unitsbuilding)
Instructions:	Required item

*DP_5	
Formally DP_ADDR	
Description:	**Property Address**
StEPS Name:	**DPADDR**
Codebook Name:	**NA**
Question Text:	**Please provide the addresses and the number of buildings at each address for this rental property**
Response Categories:	Address 1: Street Address: City: State: Zip: Number of buildings at this address:
Edits:	Hard Edit: If blank, display "**A response is required for this item.**"

Skip Pattern:	Goto DP_6 (formally DP_numunits)
Instructions:	Required item 1. Address collection should cycle through for the number of addresses reported in DP_2 (formally dp_numaddr). 2. Addresses should be collected in separate fields then concatenated when output to StEPS. 3. The number of buildings at each address should totaled and used to drive the table in DP_6 (dp_numunits).

*DP_6
Formally DP_NUMUNITS

Description:	**Number of Units in Buildings**
StEPS Name:	**DPNUMUNITS**
Codebook Name:	
Question Text:	**How many units are in each building at this address**: {Display address}
Response Categories:	Units in Building 1: NUMUNITS1 Units in Building 2: NUMUNITS2 Units in Building 3: NUMUNITS3 Units in Building 4: NUMUNITS4 Units in Building X: NUMUNITSX Total Units: (TOTUNITS)
Edits:	Hard Edit: If blank, display "**A response is required for this item.**"
Skip Pattern:	If TOTUNITS = 1 goto item 2 (formally UNITSTAT), else Goto item 3a
Instructions:	If DP_1 = 3 and DP_2 le 5, this screen will loop through each address reported in DP_5, once complete the skip pattern will apply.

*DP_7
Formally DP_TOTALUNITS

Description:	**Total Units**
StEPS/Codebook Name:	**DPTOTUNITS**
Question Text:	**How many residential units in total are at the rental property associated with the address above?**

Response Categories:	____ Units *(Length: 5 Characters)*
Edits:	**Hard Edit**: Display verification screen "**A response is required for this item.**"
Skip Pattern:	If DP_7 = 1 goto Item 2 (formally unitstat), else Goto Item 3a
Instructions:	None

2
(formally UNITSTAT)

Description:	**Occupancy status of single unit**
StEPS/Codebook Name:	**UNITSTAT**
Question Text:	**Is this unit rented, vacant-for rent, occupied by owner, property personnel or unit owner, or vacant for other reasons?**
Response Categories:	1 Rented 2 Vacant-for rent 3 Occupied by owner, property personnel or unit owner 4 Vacant for other reasons
Edits:	Hard Edit: If blank, display "**A response is required for this item.**"
Skip Pattern:	<1, 2, 4> Go to item DP_1 <3> End Interview
Instructions:	Required item CEB - OOS

3a

Description:	**Year oldest building constructed**
StEPS Name:	**YROLDBLD**
Codebook Name:	**YROLDBLD_R**
Question Text:	If TOTALBLDGS = 1 and NUNIT = 4, display **In what year was this home manufactured?** If TOTALBLDGS gt 1 and NUNIT = 4, display **In what year was the oldest home manufactured?** If TOTALBLDGS = 1, display **In what year was the residential**

	building on this rental property constructed? If TOTALBLDGS gt 1, display **In what year was the oldest residential building on this rental property constructed?**
Response Categories:	YEAR (valid values 1600 – 2018)
Edits:	Soft edit: If response is lt 1600 or gt 2018, display "**Year reported is not valid. Please enter 1600 – 2018.**"
Skip Pattern:	If TOTALBLDGS = 1, goto item 4 else goto item 3b
Instructions:	Allow 4 digits

3b	
Description:	**Year newest building constructed**
StEPS Name:	**YRNEWBLG**
Codebook Name:	**YRNEWBLG_R**
Question Text:	**In what year was the most recent residential building on this rental property constructed?**
Response Categories:	**___ ___ ___ ___ YEAR (valid values 1600 – 2018)**
Edits:	Soft edit: If response is lt 1600 or gt 2018, display "**Year reported is not valid. Please enter 1600 – 2018.**" Soft edit: If item 3b > item 3a, display **"The year of the newest building is older than the year of the oldest building. Please review and correct the response.** **Click Next to continue."**
Skip Pattern:	Goto item 4
Instructions:	

4	
Description:	**How property was acquired**
StEPS/Codebook Name:	**HOWACQ**
Question Text:	Which one of the following best describes how you acquired the property?

	"Substantial rehabilitation" means the renovation, alteration or remodeling of a building containing essentially uninhabitable residential rental units that require substantial renovation in order to conform to contemporary standards for decent, safe, and sanitary housing. Substantial rehabilitation may vary in degree from gutting and extensive reconstruction to extensive improvements that cure substantial deferred maintenance. Cosmetic improvements alone such as painting, decorating and minor repairs, or other work which can be performed safely without having the units vacated, do not qualify as substantial rehabilitation.
Response Categories:	1. I purchased the land then proceeded to develop new residential building(s) (including razing existing structures on the land). 2. I purchased the property in a condition that required capital investments to perform substantial rehabilitation of the residential building(s) so as to make them suitable for the rental market. 3. I purchased the property in a condition that <u>did not</u> require substantial rehabilitation to make it suitable for the target rental market.
Edits:	
Skip Pattern:	<1> Goto item 4c <2, 3> Goto item 4a
Instructions:	
4a	
Description:	**YEAR PROPERTY ACQUIRED**
StEPS Name:	**YRPROPACQ**
Codebook Name:	**YRPROPACQ_R**
Question Text:	If 4 = 2, display **What year did you complete the substantial rehabilitation?** Else display, **In what year was this rental property acquired (if original owner, report year construction was completed)?**
Response Categories:	___ ___ ___ ___ YEAR (valid values 1900 – 2018)
Edits:	Soft edit: If response is lt 1900 or gt 2018, display "**Year reported is not valid. Please enter 1900 – 2018.**"

Skip Pattern:	If 4 = 2, goto item 4c, else goto item 4b
Instructions:	

4b

Description:	**PURCHASE PRICE OF PROPERTY**
StEPS Name:	**PURPRICE**
Codebook Name:	**PURPRICE_R**
Question Text:	**What was the purchase price of this rental property?**
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If BUILDSTRAT = 0 and 4b gt 3,000,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 1 and 4b gt 4,000,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 2 and 4b gt 40,000,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 3 and 4b gt 250,000,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 4 and 4b gt 500,000,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**."
Skip Pattern:	If item 4a = 2011 – 2018, goto item 4b1, else goto item 4c

Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

4b1	
Description:	**CASH DOWN PAYMENT**
StEPS/Codebook Name:	**CASHDWN**
Question Text:	**Did you make a cash down payment when you purchased this rental property?**
Response Categories:	1 Yes 2 No
Edits:	<1> Goto item 4b2 <2> Goto item 4c
Skip Pattern:	
Instructions:	

4b2	
Description:	**AMOUNT OF CASH DOWN PAYMENT**
StEPS/Codebook Name:	**CASHDWNAMT**
Question Text:	**How much was the cash down payment when you purchased this rental property?**
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If item 4b2 ge 30,000,000, display **"The response is $30,000,000 or more. Please review and correct if necessary.** **Click Next to continue."**
Skip Pattern:	Goto item 4c
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

4c	
Description:	**CURRENT MARKET VALUE**
StEPS Name:	**MRKTVAL**
Codebook Name:	**MRKTVAL_R**

Question Text:	**What do you believe is the current market value of this rental property?**
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If 4c ne blank and BUILDSTRAT = 0 and 4c gt 2,500,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue.**" Soft edit: If 4c ne blank and BUILDSTRAT = 1 and 4c gt 4,000,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue.**" Soft edit: If 4c ne blank and BUILDSTRAT = 2 and 4c gt 45,000,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue.**" Soft edit: If 4c ne blank and BUILDSTRAT = 3 and 4c gt 300,000,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue.**" Soft edit: If 4c ne blank and BUILDSTRAT = 4 and 4c gt 500,000,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue.**"
Skip Pattern:	Goto item 4d
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
4d	
Description:	**BASIS FOR CURRENT MARKET VALUE**
StEPS/Codebook Name:	**HOWMVAL**
Question Text:	**Which of the following best reflects how you determined your**

	estimate of the current market value?
Response Categories:	1 Local tax assessment of this property 2 Recent real estate appraisal 3 Insurance replacement cost 4 Original purchase price plus inflation 5 Original purchase price plus improvements and inflation 6 Selling or asking price of similar properties in area 7 Capitalization of current rental revenues 8 Other
Edits:	
Skip Pattern:	<1 – 8> Goto item 5
Instructions:	

5	
Description:	**Number of units by occupancy status – for multi-units**
StEPS Name:	**See Table**
Codebook Variables:	**BED0_R, BED1_R, BED2_R, BED3_R, TRENOC_R, TRENVA_R, TOWNOC_R, TEMPOC_R, TOTHVA_R**
Question Text:	If NUMBED ne blank and DP_7 = 1, goto 5taxbrooms Else If NUMBED eq blank and DP_7 = 1, goto ASK_BRMS Else Goto 5 **Of the {fill TOTALUNITS} residential units reported, how many belong to each of the following categories?**

Response Categories:		Efficiency or studio (no bedrooms)	1 bedroom	2 bedrooms	3 bedrooms or more	
	a. Rented	ROBED0	ROBED1	ROBED2	ROBED3	ROBEDT
	b. Vacant-for rent	VRBED0	VRBED1	VRBED2	VRBED3	VRBEDT
	c. Occupied by property owner	OOBED0	OOBED1	OOBED2	OOBED3	OOBEDT
	d. Occupied by property personnel	OPBED0	OPBED2	OPBED2	OPBED3	OPBEDT
	e. Vacant for other reasons	OVBED0	OVBED1	OVBED2	OVBED3	OVBEDT

	Total residential units (Sum of TOBED0, TOBED1, TOBED2, TOBED3)	TOBED0 (Sum ROBED0, VRBED0, OOBED0, OPBED0, OVBED0)	TOBED1 (Sum ROBED1, VRBED1, OOBED1, OPBED1, OVBED1)	TOBED2 (Sum ROBED2, VRBED2, OOBED2, OPBED2, OVBED2)	TOBED3 (Sum ROBED3, VRBED3, OOBED3, OPBED3, OVBED3)	
Edits:	Hard edit: If sum of item 5a – 5e does not equal the TOTALUNITS, display: **"Earlier you reported a total of {fill TOTALUNITS} residential units on this rental property which does not match the total in this item. Please review and revise your entries OR back up and revise item 2."**				
Skip Pattern:	If TOTRENTVAC=0, goto Item 13				
Instructions:	Create a variable called TOTRENTVAC that sums the total of rows 1 and 2 in item 5 table.				

5TAXBROOMS	
Description:	**Number of Bedrooms Verification for Single Units**
StEPS/Codebook Name:	**BROOMSV**
Question Text:	If numbed = 1, display **According to tax assessments and other public records, we have recorded {numbed} bedroom for this residential unit? Is this correct?** Else If numbed gt 1, display **According to tax assessments and other public records, we have recorded {numbed} bedrooms for this residential unit? Is this correct?**
Response Categories:	1 Yes 2 No
Edits:	
Skip Pattern:	<1> Goto Item 6 <2> Goto ASK_BRMS
Instructions:	
***5 ASK_BRMS**	
Description:	**Number of Bedrooms for single units**

StEPS/Codebook Name:	**BROOMS**
Question Text:	**How many bedrooms are in this residential unit?**
Response Categories:	___ Bedrooms
Edits:	Hard edit: If blank, display **"A response is required for this item."**
Skip Pattern:	Goto item 6
Instructions:	A response is required for this item.

5a

Description:	**Lowest asking rent**
StEPS/Codebook Name:	**LOWRENT**
Question Text:	**What is the lowest monthly rent, including asking rent, for vacant units?**
Response Categories:	$ __ __, __ __ __.00 (length 5 characters)
Edits:	Soft edit: If item 5a ge 6,000, display **"The response is higher than expected. Please correct if necessary.** **Click Next to continue."**
Skip Pattern:	Goto item 5b
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

5b

Description:	**Highest asking rent**
StEPS/Codebook Name:	**HIRENT**
Question Text:	**What is the highest monthly rent, including asking rent, for vacant units?** **If Section 8 vouchers are received, record the amount of rent that is received by the owner, i.e., rent plus the voucher amount.**
Response Categories:	$ __ __, __ __ __.00 (length 5 characters)

Edits:	Soft edit: If item 5b ge 9,200, display **"The response is higher than expected. Please correct if necessary.** **Click Next to continue."**
Skip Pattern:	Goto item 6
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

6	
Description:	**Rent per month – single units only**
StEPS/Codebook Name:	**RENT**
Question Text:	If TOTALUNITS = 1, display **What is the rent per month?** Else if TOTALUNITS gt 1, display the table below.
Response Categories:	$ __, __ __ __.00 (length 4 characters)
Edits:	Soft Edit.: If item 6 ge 6,000, display "**The response is higher than expected. Please correct if necessary.** **Click Next to continue.**"
Skip Pattern:	Goto item 7a
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

6_RENTLEVELS	
Description:	**Number of units per rent level – multi units only**
StEPS Name:	**See Table**
Codebook Name:	
Question Text:	If TOTALUNITS gt 1, display **Of the {fill TOTRENTVAC} residential units identified as RENTED OR VACANT-FOR RENT, how many are offered at each level of rent per month?** *Enter unit count for each box where appropriate.*

Response Categories:		Efficiency or studio (no bedrooms)	1 bedroom	2 bedrooms	3 bedrooms or more	
	No rent	B0NORENT	B1NORENT	B2NORENT	B3NORENT	BTNORENT
	$1 - $249	B0249	B1249	B2249	B3249	BT249
	$250 - $274	B0274	B1274	B2274	B3274	BT274
	$275 – $299	B0299	B1299	B2299	B3299	BT299
	$300 - $349	B0349	B1349	B2349	B3349	BT349
	$350 - $399	B0399	B1399	B2399	B3399	BT399
	$400 - $449	B0449	B1449	B2449	B3449	BT449
	$450 - $499	B0499	B1499	B2499	B3499	BT499
	$500 - $549	B0549	B1549	B2549	B3549	BT549
	$550 - $599	B0599	B1599	B2599	B3599	BT599
	$600 - $649	B0649	B1649	B2649	B3649	BT649
	$650 - $699	B0699	B1699	B2699	B3699	BT699
	$700 - $749	B0749	B1749	B2749	B3749	BT749
	$750 - $799	B0799	B1799	B2799	B3799	BT799
	$800 - $899	B0899	B1899	B2899	B3899	BT899
	$900 - $999	B0999	B1999	B2999	B3999	BT999
	$1,000 - $1,099	B01099	B11099	B21099	B31099	BT1099
	$1,100 - $1,249	B01249	B11249	B21249	B31249	BT1249
	$1,250 - $1,499	B01499	B11499	B21499	B31499	BT1499
	$1,500 - $1,999	B01999	B11999	B21999	B31999	BT1999
	$2,000 - $2,499	B02499	B12499	B22499	B32499	BT2499
	$2,500 - $2,999	B02999	B12999	B22999	B32999	BT2999
	$3,000 - $3,499	B03499	B13499	B23499	B33499	BT3499
	$3,500 – $3,999	B03999	B13999	B23999	B33999	BT3999
	$4,000 - $4,499	B04499	B14499	B24499	B34499	BT4499

	$4,500 - $4,999	B04999	B14999	B24999	B34999	BT4999
	$5,000 or more	B05000	B15000	B25000	B35000	BT5000
	Total residential units:	B0TOTAL	B1TOTAL	B2TOTAL	B3TOTAL	

| Edits: | Sum the number of units in this table.

Hard edit: If the total in item 6 doesn't equal the total in item 5, rows a and b, display,

In the previous item you reported {fill item 5, rows a and b total} units were rented or vacant for rent. This does not match the total in this item. Please review and revise your entries OR back up and revise the previous item.

Soft edit: If B0TOTAL ne TOBED0 display, **"The number of efficiency/studios units reported for rent or vacant does not match the number of efficiency/studios units by rent level."**

Please review and correct if necessary. Click Next to continue."

Soft edit: If B1TOTAL ne TOBED1 display, **"The number of 1 bedroom units reported for rent or vacant does not match the number of 1 bedroom units by rent level."**

Please review and correct if necessary. Click Next to continue."

Soft edit: If B2TOTAL ne TOBED2 display, **"The number of 2 bedroom units reported for rent or vacant does not match the number of 2 bedroom units by rent level."**

Please review and correct if necessary. Click Next to continue."

Soft edit: If B0TOTAL ne TOBED0 display, **"The number of 3 or more bedroom units reported for rent or vacant does not match the number of 3 or more bedroom units by rent level."**

Please review and correct if necessary. Click Next to continue." |
| Skip Pattern: | If TOTALUNITS = 1, goto item 6a
If TOTALUNITS ge 2 and TOTALUNITS le 9, goto item 6b_6b1
If TOTALUNITS ge 10, goto item 6c_6c1 |
| Instructions: | Only display the rows in the table that fall between the values reported in items 5a and 5b. |

6a	
Description:	
StEPS/Codebook Name:	
Question Text:	If TOTALUNITS = 1, display **Thinking about the typical lease length for this home, would you describe it as…**
Response Categories:	1. Long term (6 months or longer) 2. Short term (2 – 6 months) 3. Weekly
Edits:	
Skip Pattern:	Goto item 7a
Instructions:	
6b_6b1	
Description:	
StEPS/Codebook Name:	
Question Text:	6b. When you have vacancies, are any of your apartments made available as daily or weekly rentals? 6b1. How many?
Response Categories:	6b. 1. Yes 2. No 6b1. __ (length 1)
Edits:	
Skip Pattern:	6b. <1> Goto item 6b1 Else goto item 7a 6b1. Goto item 7a
Instructions:	Only display item 6b1 if 6b = 1 (Yes)
6c_6c1	
Description:	
StEPS/Codebook Name:	
Question Text:	Are any of your apartments available for daily or weekly rentals?
Response Categories:	6c. 1. Yes

	2. No

	6c1. 1. Less than 10 percent
	      2. 10 – 25 percent
	      3. Greater than 25 percent

Edits:	
Skip Pattern:	6c. <1> Goto 6c1 Else goto item 7a 6c1. Goto item 7a
Instructions:	Only display item 6c1 if 6c = 1 (Yes)

7a	
Description:	**RENT CONCESSIONS**
StEPS/Codebook Name:	**CONCSS**
Question Text:	**Rent concessions are rent discounts offered by landlords to encourage new tenants to sign a lease. Do not include concessions or discounts for renewing a lease.** If TOTALUNITS gt 1, display **– If a tenant rented one of the {total units from item 5} residential units today, what is the equivalent value of the rent concessions that you would be willing to offer to new tenants?** Else display **– If a tenant rented the residential unit today, what is the equivalent value of the rent concessions that you would be willing to offer to a new tenant?**
Response Categories:	1 No rent concessions 2 Less than 1 month's rent 3 1 month's rent 4 Greater than 1 month's rent
Edits:	
Skip Pattern:	If TOTALUNITS gt 1, goto item 7b else goto Item 8
Instructions:	

7b	
Description:	**Number of current tenants getting rent concessions**

StEPS/Codebook Name:	**CONCSSNUM**
Question Text:	If TOTALUNITS gt 1, display, **How many current residential units received rent concessions as part of their current lease?**
Response Categories:	_____ Tenants (length 4 characters)
Edits:	
Skip Pattern:	Goto item 8
Instructions:	Post collection note – AHS Frame cases need to be recoded; if AHS Frame and item 7a = 0, recode 7b = 0. If AHS Frame and item 7a = 1-3, recode item 7b = 1.

8	
Description:	**Age restricted development**
StEPS/Codebook Name:	**SENIOR**
Question Text:	If TOTALBLDGS = 1, display **Is this building in a development that is age restricted?** If TOTALBLDGS ge 2, display **Are these buildings in a development that is age restricted?**
Response Categories:	1 Yes 2 No
Edits:	
Skip Pattern:	Goto item 9
Instructions:	

9	
Description:	**Unit is rent controlled/Number of units that are rent controlled**
StEPS/Codebook Name:	**Single Unit: RCONTROLAHS** **Multi Units: RCONTROL**
Question Text:	**Rent control or rent stabilization refers to laws or ordinances, not related to subsidy programs, that set maximum rental charges for residential housing.** If TOTALUNITS gt 1, display **Of the {fill TOTRENTVAC} residential units, how many are subject to rent control or stabilization?**

	If TOTALUNITS = 1, display **Is this residential unit subject to rent control or stabilization?**
Response Categories:	If TOTALUNITS gt 1, display **_____ Units (length 5 characters)** If TOTALUNITS = 1, display 1 Yes 2 No
Edits:	
Skip Pattern:	Goto item 10
Instructions:	

10	
Description:	**Number of off-street parking spaces**
StEPS/Codebook Name:	**Single units: OFFSTPARKAHS** **Multi units: OFFSTPARK**
Question Text:	If TOTALUNITS gt 1, display – **How many parking spaces are associated with the rental property?** **Include all surface parking lots and garages.** Else **Is there a driveway or other space available for private parking?**
Response Categories:	If TOTALUNITS gt 1, display _____ Spaces (length 4 characters) Else 1 Yes 2 No
Edits:	Goto item 11a
Skip Pattern:	
Instructions:	

11a	
Description:	**Utilities as part of rent**

StEPS/Codebook Name:	**See Table**			
Question Text:	**Are the following utilities included or not included in the rent?** Report for the MAJORITY of the buildings if the rental property contains several building with a mix of responses. Report "Not included in rent" if the utility is billed to the renter but not included in the rent previously reported.			
Response Categories:		Included in rent	Not included in rent	Not available
	Electricity	**IELEC**		
	Gas	**IGAS**		
	Water	**IWATER**		
	Sewer	**ISEWER**		
Edits:				
Skip Pattern:	Goto item 11b			
Instructions:	The Not available option is only valid for Gas.			
11b				
Description:	**Amenities as part of rent**			
StEPS/Codebook Name:	**See Table**			
Question Text:	**Are the following amenities included or not included in the rent?** Report for the MAJORITY of the buildings if the rental property contains several building with a mix of responses. Report "Not included in rent" if the utility is billed to the renter but not included in the rent previously reported.			
Response Categories:		Included in rent	Not included in rent	Not available
	Cable or Satellite TV	**ICABLE**		
	Internet or WiFi	**IWIFI**		
	Swimming pool	**IPOOL**		
	Off-street parking	**IPARKING**		

Edits:				
Skip Pattern:	If YRPROPACQ = 2018, go to item 13 Else if YRPROPACQ = 2017 or 4 = 1, go to item 11c Else go to item 12a			
Instructions:	If item 10 = 0, display an X in Not available for Off-street parking. The Not Available option should not be available for the Cable or Satellite TV or Internet or WiFi response options.			

11c

Description:	**Able to answer income and expense questions for 2017**
StEPS/Codebook Name:	**PROPANS**
Question Text:	**You indicated that you bought the rental property in 2017. Are you able to answer questions about the total income and expenses during 2017?**
Response Categories:	1 Yes 2 No
Edits:	
Skip Pattern:	<1> Goto item 12a <2> Goto item 13
Instructions:	

12a

Description:	**Total rent collected during calendar year 2017**
StEPS/Codebook Name:	**TOTCOLL**
Question Text:	If TOTALUNITS gt 1, display – **What was the total amount collected from rent for all residential housing units on this rental property during calendar year 2017?** If TOTALUNITS eq 1, display – **What was the total amount collected from rent for this residential housing unit during calendar year 2017?**
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If BUILDSTRAT = 0 and (12a lt 500 or 12a gt 165,000), display "**The response is either lower or higher than expected. Please review and correct if necessary.** **Click Next to continue**."

	Soft edit: If BUILDSTRAT = 1 and (12a lt 750 or 12a gt 375,000), display "**The response is either lower or higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 2 and 12a gt 3,500,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 3 and (12a lt 23,000 or 12a gt 4,750,000), display "**The response is either lower or higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If and BUILDSTRAT = 4 and (12a lt 40,000 or 12a gt 233,000,000), display "**The response is either lower or higher than expected. Please review and correct if necessary.** **Click Next to continue**."
Skip Pattern:	Goto item 13
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

13	
Description:	**Commercial use space**
StEPS/Codebook Name:	**COMMSPACE**
Question Text:	**Some rental properties receive income from commercial uses of the property. Examples include:** • **Rental income from nonresidential units or space such as a store or doctor's office** • **Rental income from rooftop cellular towers** • **Rental income from advertisement signage attached to the building** **Is there any space specified for commercial uses on this rental property (do not include rental/management office)?**

Response Categories:	1 Yes 2 No
Edits:	
Skip Pattern:	<1> If item 4a = 2018, goto item 15a else If item 11c = 2, goto item 15a else goto item 14b <2> Goto item 15a
Instructions:	
14b	
Description:	**Receive rental income from commercial use**
StEPS/Codebook Name:	**RECCOMMREN**
Question Text:	**During calendar year 2017, did this rental property receive rental income from a commercial use of the property (do not include rental/management office)?**
Response Categories:	1 Yes 2 No
Edits:	
Skip Pattern:	<1> Goto item 14c <2> Goto item 15a
Instructions:	
14c	
Description:	**Amount of commercial rent**
StEPS/Codebook Name:	**COMMRENT**
Question Text:	**How much income did you receive from the commercial use of this rental property?**
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit – If 14c ge 1,000,000, display "The response is higher than expected. Please review and correct if necessary. Click Next to continue."
Skip Pattern:	Goto item 15a

| Instructions: | Response box needs to be formatted with commas if more than 3 digits are entered.

Only allow a response to if item 14b = 1. |
|---|---|

15a

Description:	**Responsible for day to day management**
StEPS/Codebook Name:	**MNGMNT**
Question Text:	**Who has the responsibility for the day-to-day management of this rental property?**

Select only ONE response. |
| Response Categories: | 1 Property owner or unpaid agent of owner (such as a family member)
2 Management agent directly employed by owner
3 Management company
4 Other |
| Edits: | |
| Skip Pattern: | <1> Goto item 15b
<2, 3, 4> If item 4a = 2018, goto item 18 else if 11c = 2, goto item 18 else goto item 16 |
| Instructions: | |

15b

Description:	**Hours spent managing**
StEPS/Codebook Name:	**HRSMNGMNT**
Question Text:	**On a monthly basis, how many hours does the owner (or owner agent) spend in the management of this rental property?**
Response Categories:	_____ Hours (Length 3)
Edits:	
Skip Pattern:	If TOTALUNITS = 1 and UNITSTAT = 2, goto item 15d
If (TOTALUNITS ge 2 and TOTALUNITS le 9) and ROBEDT ne TOTRENTVAC, goto item 15d
If TOTALUNITS ge 10, goto item 15d
Goto item 15c
Instructions:	

15c	
Description:	
StEPS/Codebook Name:	
Question Text:	If TOTALUNITS = 1 and UNITSTAT = 1, display **Before your current tenants moved into this home, did you advertise this home as available for rent?** If (TOTALUNIT ge 2 and TOTALUNITS le 9) and ROBEDT = TOTRENTVAC, display **Although you have indicated this property does not have any units that are currently available for rent, we are interested in how you advertise when you have an apartment available for rent. At any time during the past year, did you advertise a vacant apartment?**
Response Categories:	1. Yes 2. No
Edits:	
Skip Pattern:	<1> Goto item 15d <2> If item 4a = 2018 or item 11c = 2, goto item 18 Else goto item 16
Instructions:	

15d	
Description:	
StEPS/Codebook Name:	

Question Text:	If TOTALUNITS = 1 and UNITSTAT = 1, display **Did you advertise this home using…**
	
	If TOTALUNITS = 1 and UNITSTAT = 2, display **You have indicated your home is currently available for rent. Please answer yes or no to the following questions. Are you advertising your home using…**
	
	If (TOTALUNITS ge 2 and TOTALUNITS le 9) and ROBEDT = TOTRENTVAC, display **Please answer yes or no to the following questions. Did you advertise the apartment using…**
	
	If (TOTALUNITS ge 2 and TOTALUNITS le 9) and ROBEDT ne TOTRENTVAC, display **You have indicated this property has at least one unit currently available for rent. Please answer yes or no to the following questions. Are you advertising your vacant**

	apartment using…
	If TOTALUNITS ge 10, display We are interested in how you advertise apartments that are available for rent. Please answer yes or no to the following questions. Which of the following methods are used to advertise apartments that are available for rent?

Response Categories:		Yes	No	Don't Know
	1. A website dedicated solely to your rental property?			
	2. Online real-estate classifieds (Craigslist, Apartment.com, Realtor.com Zillow, etc.)?			
	3. Other online advertisement (using a method such as Search Engine Marketing (SEM), Social Media Advertising, Banners)?			
	4. A newspaper or other print publication, such as an apartment guide?			
	5. An apartment rental agency listing?			
	6. A real estate agent?			

Edits:	
Skip Pattern:	<6> goto item 15e Else if item 4a = 2018 or item 11c = 2, goto item 18 Else goto item 16
Instructions:	Only display response option 1 when TOTALUNITS ge 10.

15e	
Description:	
StEPS/Codebook Name:	
Question Text:	Some houses listed with a real estate agent are placed on the Multiple Listing Service, or MLS for short. Was your home placed on the Multiple Listing Service (MLS)?
Response Categories:	1. Yes 2. No 3. Don't know
Edits:	
Skip Pattern:	If item 4a = 2018 or item 11c = 2, goto item 18 Else goto item 16

Instructions:	

16	
Description:	**OPERATING EXPENSES**
StEPS/Codebook Name:	**See Table**
Question Text:	**The next 2 questions ask about operating expenses and capital improvements.** **For this survey:** **An operating expense is an expenditure that a business incurs in the course of performing normal business operations, such as, funds spent to maintain the rental property which may include repairs, services to maintain the rental property, taxes, and insurance.** **A capital improvement is considered to be the addition of a permanent structural improvement, or the restoration of some aspect of a rental property, that will either enhance the rental property's overall value or increase its useful life.** **This next question asks about the operating expenses.** **In calendar year 2017, how much did you spend on each of the following operating expenses for this rental property (do not include capital improvements)?**

Response Categories:		Yearly Cost	O R	Not Applicable
	Payroll costs for employees hired directly by owner	**OPPAY**		**OPPAYNA**
	Real estate property taxes	**OPTAX/ OPTAX_R**		**OPTAXNA**
	Insurance	**OPINSUR**		**OPINSURNA**
	Electric/Gas	**OPELGAS**		**OPELGASNA**
	Water/Sewer	**OPWTRSWR**		**OPWTRSWRNA**
	Maintenance and repairs	**OPREP**		**OPREPNA**
	Management company	**OPMNG**		**OPMNGNA**
	Other professional services (legal, accounting)	**OPROTH**		**OPROTHNA**
	Security	**OPSECUR**		**OPSECURNA**

	Grounds/landscaping	**OPLAND**		**OPLANDNA**
	Any other operating expenses	**OPOTHEX**		**OPOTHEXNA**
Edits:	Soft edit: If (OPPAY gt 37,500 and BUILDSTRAT = 0) and (OPPAY gt 100,000 and BUILDSTRAT = 1) and (OPPAY gt 1,850,000 and BUILDSTRAT = 2) and (OPPAY gt 725,000 and BUILDSTRAT = 3) or (OPPAY gt 7,000,000 and BUILDSTRAT = 4), display "The payroll cost amount reported is higher than expected. Please review and revise if necessary.			

Click Next to continue."

Soft edit: If (OPTAX gt 25,500 and BUILDSTRAT = 0) or (OPTAX gt 67,500 and BUILDSTRAT = 1) or (OPTAX gt 200,000 and BUILDSTRAT = 2) or (OPTAX gt 600,000 and BUILDSTRAT = 3) or (OPTAX gt 9,500,000 and BUILDSTRAT = 4), display "The real estate property tax amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue."

Soft edit: If (OPINSUR gt 8,000 and BUILDSTRAT = 0) or OPINSUR gt 12,500 and BUILDSTRAT = 1) or (OPINSUR 85,000 and BUILDSTRAT = 2) or (OPINSUR gt 100,000 and BUILDSTRAT = 3) and (OPINSUR gt 450,000 and BUILDSTRAT = 4), display "The insurance amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue."

Soft edit: If (OPELGAS gt 64,000 and (BUILDSTRAT = 0 or 1)) or (OPELGAS gt 180,000 and BUILDSTRAT = 2) or (OPELGAS gt 750,000 and BUILDSTRAT = 3) or (OPELGAS gt 2,500,000 and BUILDSTRAT = 4), display "The electric/gas amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue."

Soft edit: If (OPWTRSWR gt 31,000 and BUILDSTRAT = 0) or (OPWTRSWR gt 105,000 and BUILDSTRAT = 1) or (OPWTRSWR gt 165,000 and BUILDSTRAT = 2) or (OPWTRSWR gt 150,000 and BUILDSTRAT = 3) or (OPWTRSWR gt 2,000,000 and BUILDSTRAT = 4), display "The water/sewer amount reported is higher than expected. Please review and revise if necessary.

	Click Next to continue."

Soft edit: If (OPREP gt 32,000 and BUILDSTRAT = 0) and (OPREP gt 64,000 and BUILDSTRAT = 1) or (OPREP gt 500,000 and BUILDSTRAT = 2) or (OPREP gt 550,000 and BUILDSTRAT = 3) or (OPREP gt 2,000,000 and BUILDSTRAT = 4), display "The maintenance and repairs costs amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue."

Soft edit: If (OPMNG gt 20,000 and BUILDSTRAT = 0) or (OPMNG gt 27,000 and BUILDSTRAT = 1) or (OPMNG gt 200,000 and BUILDSTRAT = 2) or (OPMNG gt 250,000 or BUILDSTRAT = 3) or (OPMNG gt 1,000,000 and BUILDSTRAT = 4), display "The management company amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue."

Soft edit: If (OPPROTH gt 8,000 and BUILDSTRAT = 0) or (OPPROTH gt 110,000 and (BUILDSTRAT = 1 or 2)) or (OPPROTH gt 225,000 and BUILDSTRAT = 3) or (OPPROTH gt 400,000 and BUILDSTRAT = 4), display "The other professional services amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue."

Soft edit: If (OPSECUR gt 100,000 and (BUILDSTRAT = 0 or 1 or 2 or 3)) or (OPSECUR gt 1,200,000 and BUILDSTRAT = 4), display "The security amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue."

Soft edit: If (OPLAND gt 18,500 and BUILDSTRAT = 0) or (OPLAND gt 14,500 and BUILDSTRAT = 1) or (OPLAND gt 52,500 and BUILDSTRAT = 2) or (OPLAND gt 110,000 and BUILDSTRAT = 3) or (OPLAND gt 750,000 and BUILDSTRAT = 4), display "The grounds/landscaping amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue." |

	Soft edit: If (OPOTHEX gt 100,000 and (BUILDSTRAT = 0 or 1)) or (OPOTHEX gt 440,000 and (BUILDSTRAT = 2 or 3)) or (OPOTHEX gt 7,750,000 and BUILDSTRAT = 4), display "The any other expenses amount reported is higher than expected. Please review and revise if necessary. Click Next to continue."
Skip Pattern:	Goto item 17
Instructions:	Amount response boxes needs to be formatted with commas if more than 3 digits are entered.

17	
Description:	**CAPITAL IMPROVEMENTS OR UPGRADES/REPLACEMENTS**
StEPS/Codebook Name:	**See Table**
Question Text:	**The next question asks about the costs associated with any capital improvements.** **A capital improvement is considered to be the addition of a permanent structural improvement, or the restoration of some aspect of a rental property, that will either enhance the rental property's overall value or increase its useful life.** **Exclude any amount spent on maintenance and repairs that was already reported.** **During calendar year 2017 were any of the following capital improvements or upgrades/replacements made at this residential rental property? If so, what were their associated costs?**

Response Categories:		Associated Cost	OR	Not Applicable
	Heating or air conditioning system	**CPHEAT /CPHEATAMT**		
	Roof	**CPROOF/CPRFAMT**		
	Windows	**CPWINDOW/ CPWINAMT**		
	Doors	**CPDOOR/ CPDOORAMT**		
	Flooring/carpeting	**CPFLOOR/ CPFLRAMT**		
	Exterior	**CPEXTER/**		

		CPEXTAMT		
	Plumbing system	**CPPLUMB/ CPPLBAMT**		
	Electrical system	**CPELESYS/ CPELEAMT**		
	Kitchen facilities	**CPKITCH/ CPKITAMT**		
	Bathroom facilities	**CPBATH/ CPBATAMT**		
	Handicapped/ universal access	**CPACCESS/ CPACCAMT**		
	All other capital improvements or updates	**CPOTHUSC/ CPOTHAMT**		
	Total	**CPTOTAL** (Sum amounts above)		
	OR			
	Please enter the total costs for your capital expenditures. Please estimate if you do not have actual amounts available.			
	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)			
Edits:	Soft edit: If (CPHEATAMT gt 250,000 and BUILDSTRAT = 0) or (CPHEATAMT gt 42,000 and BUILDSTRAT = 1) or (CPHEATAMT gt 600,000 and BUILDSTRAT = 2) or (CPHEATAMT gt 225,000 and BUILDSTRAT = 3) or (CPHEATAMT gt 570,000 and BUILDSTRAT = 4), display "The heating or air conditioning system amount reported is higher than expected. Please review and revise if necessary. Click Next to continue." Soft edit: If (CPRFAMT gt 240,000 and BUILDSTRAT = 0) or (CPRFAMT gt 3,200,000 and BUILDSTRAT = 1) or (CPRFAMT 5,000,000 and BUILDSTRAT = 2) or (CPRFAMT gt 10,400,000 and BUILDSTRAT = 3) or (CPRFAMT gt 3,500,000 and BUILDSTRAT = 4), display "roof amount reported is higher than expected. Please review and revise if necessary. Click Next to continue." Soft edit: If (CPWINAMT gt 1,500 and BUILDSTRAT = 0) or (CPWINAMT gt 250,000 and BUILDSTRAT = 1) or (CPWINAMT gt 600,000 and BUILDSTRAT = 2) or (CPWINAMT gt 140,000 and BUILDSTRAT = 3) or			

| | (CPWINAMT gt 1,800,000 and BUILDSTRAT = 4), display "The windows amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue."

Soft edit: If (CPDOORAMT gt 8,000 and BUILDSTRAT = 0) or (CPDOORAMT gt 13,000 and BUILDSTRAT = 1) or (CPDOORAMT gt 25,500 and (BUILDSTRAT = 2 or 3)) or (CPDOORAMT gt 940,000 and BUILDSTRAT = 4), display "The doors amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue."

Soft edit: If (CPFLRAMT gt 32,000 and BUILDSTRAT = 0) or (CPFLRAMT gt 21,500 and BUILDSTRAT = 1) or (CPFLRAMT gt 65,000 or BUILDSTRAT = 2) or (CPFLRAMT gt 95,000 and BUILDSTRAT = 3) or (CPFLRAMT gt 2,500,000 and BUILDSTRAT = 4) display "floor/carpeting amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue."

Soft edit: If (CPEXTAMT gt 1,070,000 and (BUILDSTRAT = 0 or 1)) or (CPEXTAMT gt 800,000 and BUILDSTRAT = 2) or (CPEXTAMT gt 275,000 and BUILDSTRAT = 3) or (CPEXTAMT gt 4,000,000 and BUILDSTRAT = 4), display "The exterior amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue."

Soft edit: If (CPPLBAMT gt 45,000 and BUILDSTRAT = 0) or (CPPLBAMT gt 35,000 and BUILDSTRAT = 1) or (CPPLBAMT gt 300,000 and BUILDSTRAT = 2) or (CPPLBAMT gt 125,000 and BUILDSTRAT = 3) or (CPPLBAMT gt 475,000 and BUILDSTRAT = 4), display "The plumbing system amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue."

Soft edit: If (CPELEAMT gt 22,500 and BUILDSTRAT = 0) or (CPELEAMT gt 250,000 and BUILDSTRAT = 1) or (CPELEAMT gt 82,000 and BUILDSTRAT = 2) or (CPELEAMT gt 70,000 and |

| | BUILDSTRAT = 3) or (CPELEAMT gt 440,000 and BUILDSTRAT = 4), display "The electrical system amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue."

Soft edit: If (CPKITAMT gt 17,500 and BUILDSTRAT = 0) or (CPKITAMT gt 100,000 and BUILDSTRAT = 1) or (CPKITAMT gt 200,000 and BUILDSTRAT = 2) or (CPKITAMT gt 125,000 and BUILDSTRAT = 3) or (CPKITAMT gt 2,000,000 and BUILDSTRAT = 4), display "The kitchen facilities amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue."

Soft edit: If (CPBATAMT gt 16,500 and BUILDSTRAT = 0) or (CPBATAMT gt 175,000 and BUILDSTRAT = 1) or (CPBATAMT gt 225,000 and BUILDSTRAT = 2) or (CPBATAMT gt 80,000 and BUILDSTRAT = 3), (CPBATAMT gt 1,600,000 and BUILDSTRAT = 4), display "The bathroom facilities amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue."

Soft edit: If (CPACCAMT gt 1,000 and (BUILDSTRAT = 0 or 1 or 2)) or (CPACCAMT gt 100,000 and BUILDSTRAT = 3) or (CPACCAMT gt 115,000 and BUILDSTRAT = 4), display "The handicapped/universal access amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue."

Soft edit: If (CPOTHAMT gt 100,000 and BUILDSTRAT = 2) or (CPOTHAMT gt 140,000 and BUILDSTRAT = 1) or (CPOTHAMT gt 1,450,000 and BUILDSTRAT = 2) or (CPOTHAMT gt 1,500,000 and BUILDSTRAT = 3) or (CPOTHAMT gt 6,250,000 and BUILDSTRAT = 4), display "The all other capital improvements or updates amount reported is higher than expected. Please review and revise if necessary.

Click Next to continue." |
|---|---|
| Skip Pattern: | Goto item 18 |

Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

18	

Description:	**Current Ownership Entity**
StEPS/Codebook Name:	**OWNENT**
Question Text:	**How would you best describe the current ownership entity?** *Select only ONE response.*
Response Categories:	**1 Individual investor, including joint ownership by two or more individuals, such as a married couple** **2 Trustee for estate** **3 LLP, LP, or LLC** **4 Tenant in common** **5 General partnership** **6 Real Estate Investment Trust (REIT)** **7 Real estate corporation** **8 Housing cooperative organization or stock cooperative** **9 Nonprofit organization (including religious institution, labor union, or fraternal organization)** **10 Other kind of institution**
Edits:	<1 – 10> If TOTRENTVAC=0 go to Item 22 Else goto item 19a
Skip Pattern:	
Instructions:	

19a	

Description:	**Housing Choice Voucher**
StEPS/Codebook Name:	**VOUCHER**
Question Text:	**A Housing Choice (or Section 8) Voucher is a HUD program that pays all or part of the rent and allows the tenant to take the voucher to a different unit.** If DP_7 (DP_TOTUNITS) gt 1, display— **Do any tenants hold Housing Choice (or Section 8) Vouchers?** If DP_7 (DP_TOTUNITS) = 1, display— **Are you currently receiving a Housing Choice (Section 8)**

	Voucher payment from a public housing authority on behalf of your tenants?
Response Categories:	1 Yes 2 No 3 Don't know
Edits:	
Skip Pattern:	<1> Goto item 19b <2, 3> If DP_7 (DP_TOTUNITS) = 1 go to item 22 Else goto item 20a
Instructions:	

19b	
Description:	**Section 8 Tenants**
StEPS/Codebook Name:	**VOUCHNUM**
Question Text:	**How many tenants hold Housing Choice (or Section 8) Vouchers?**
Response Categories:	_____ Tenants
Edits:	
Skip Pattern:	If DP_7 (DP_TOTUNITS) = 1, go to item 22 Else goto item 20a
Instructions:	

20a_20a1	
Description:	**Housing Assistance Payment (HAP)**
StEPS/Codebook Name:	**SECT8**
Question Text:	20a. **A Section 8 Housing Assistance Payment (HAP) contract covers all or most of the units in a (usually larger) rental property and is an agreement in which HUD pays some or all of the rent.** **Does this rental property have a Section 8 HAP contract?** 20a1. **How many?**

Response Categories:	20a. 1 Yes
	      2 No
	      3 Don't know

	20a1. __ __, __ __ __ (length 5)
Edits:	
Skip Pattern:	20a. <1> Goto item 20a1 <2, 3> If DP_7 (DP_TOTUNITS) = 1, goto item 22 Else goto item 21a 20a1. If DP_7 (DP_TOTUNITS) = 1, goto item 22 Else goto item 21a
Instructions:	Display 20a1 only if 20a = 1 (Yes).

21a_21a1	
Description:	**Project-Based Vouchers**
StEPS/Codebook Name:	**PBS8V**
Question Text:	21a. **A project-based voucher is an agreement with a public housing agency to keep a Section 8 Voucher attached to a unit to pay some or all of the rent, even when the low-income tenants move out and are replaced by other qualified tenants.** **Are any units subsidized with a project-based Section 8 Vouchers?** 21a_1. **How many?**
Response Categories:	21a. 1. Yes 2. No 3. Don't know 21a1. __ __, __ __ __ (length 5)
Edits:	
Skip Pattern:	21a. <1> Goto item 21a1 <2, 3> If DP_7 (DP_TOTUNITS) = 1 or (item 2a, TOTALUNIT = 2, 3, or 4), goto item 23 Else goto item 22 21a1. If DP_7 (DP_TOTUNITS) = 1 or (item 2a, TOTALUNIT = 2, 3, or 4), goto item 23 Else goto item 22
Instructions:	Display 21a1 only if 21a = 1 (Yes).

22

Description:	**Government Benefits Received As A Result of Owning Property**			
StEPS/Codebook Name:	**See Table**			
Question Text:	**Does this rental property benefit from any of the following <u>FEDERAL</u> Programs?**			
Response Categories:		Yes	No	Don't know
	A federal government-sponsored, below-market interest rate loan **GOVBELOW**			
	A federal government rental subsidy OTHER than Section 8 payments to project or tenants **RSUBSIDY**			
	Housing for the elderly direct loan program (Section 202) **ELDERLY**			
	Low-Income Housing Tax Credit Program (Section 42) **LOWINCTC**			
	A government grant (HOME, CDBG, HOPE VI) **GOVGRANT**			
	Other federal benefit **BENOTH**			
Edits:				
Skip Pattern:	If item 4a = 2018, goto item 24a else If 11c = 2, goto item mort_intro Else goto item 22a			
Instructions:				

22a

Description:	**State Benefits Received As A Result of Owning Property**			
StEPS/Codebook Name:				
Question Text:	**Does this rental property benefit from any of the following <u>STATE</u> programs?**			
		Yes	No	Don't know
Response Categories:	State Low-Income Housing Tax Credit			
Edits:				
Skip Pattern:	If item 4a = 2018, goto item 24a else If 11c = 2, goto item mort_intro			

	Else goto item 23			
Instructions:				

23	

Description:	**Real estate tax reductions, abatements, or refunds been received on this rental property**
StEPS/Codebook Name:	**See Table**
Question Text:	**For calendar year 2017, have any <u>LOCAL</u> real estate tax reductions, abatements, or refunds been received on this rental property for any of the following reasons?**

Response Categories:		Yes	No	Don't know
	For historic preservation **HISTORIC**			
	Because this rental property houses low-income tenants **LOWINTEN**			
	Because this rental property is in a low-income area **LOWINAREA**			
	Because this rental property is in a targeted economic development area **ECONDEVLP**			
	For some other reason **OTHRCV**			

Edits:	
Skip Pattern:	Goto item MORT_INTRO
Instructions:	

MORT_INTRO	

Question Text:	**The following section will ask about debt(s) on this rental property. This includes:** • A mortgage, deed of trust, or trust deed (including mortgages and refinanced mortgages that are backed by multifamily bond financing) • A contract to purchase, land contract, or purchase agreement • A home equity line of credit (HELOC) secured by this rental property or a home equity loan • Some other loan secured by this rental property (do not

	include personal loans or consumer finance loans) Please estimate if you do not have actual amounts available.
Skip Pattern:	Goto item 24a
Instructions:	

24a	
Description:	**Property Has Mortgage Or Similar Debt**
StEPS/Codebook Name:	**DEBT**
Question Text:	**Is there a mortgage or similar debt on this rental property? Include mortgages that are backed by bond financing.**
Response Categories:	1 Yes 2 No
Edits:	
Skip Pattern:	<1> Goto item 24c <2> Goto item 24b
Instructions:	A response is required for this item.

24b	
Description:	**Why Is There No Mortgage**
StEPS/Codebook Name:	**WHYNOMORT**
Question Text:	**Why is there no mortgage or similar debt on this rental property?**
Response Categories:	1 I do not need a mortgage at this time 2 I have tried to get a mortgage, but was denied 3 Other
Edits:	
Skip Pattern:	Goto End Interview
Instructions:	

*24c	
Description:	**Number Of Mortgages Or Similar Debts**
StEPS/Codebook Name:	**DEBTNUM**
Question Text:	**How many mortgages or similar debts are on this rental property?**
Response Categories:	_____ Mortgages or similar debts

Skip Pattern:	Goto item 25
Instructions:	Valid response range is 0 – 999. A response is required for this item.

Items 26 – 36 will cycle through up to 4 times depending on the response it item 24c.

25

Description:	**Debt Type**
StEPS/Codebook Name:	**DEBT1, DEBT2, DEBT3, DEBT4**
Question Text and Response Categories:	**If Item 24c gt 4, display - For the purposes of this survey, we will be asking about your first four debts on this rental property.** If item 24c = 1, display Is the debt— else display Is the first debt – **1 A mortgage, deed of trust, or trust deed (including mortgages and refinanced mortgages that are backed by multifamily bond financing)?** **2 A contract to purchase, land contract, or purchase agreement?** **3 A home equity line of credit (HELOC) or a home equity loan, secured by this rental property?** **4 Some other loan secured by this rental property (not personal loans or consumer finance loans)?** Item item 24c ge 2 display Is the second debt – **1 A mortgage, deed of trust, or trust deed (including mortgages and refinanced mortgages that are backed by multifamily bond financing)?** **2 A contract to purchase, land contract, or purchase agreement?** **3 A home equity line of credit (HELOC) or a home equity loan, secured by this rental property?** **4 Some other loan secured by this rental property (not personal loans or consumer finance loans)?** If item 24c ge 3 display, Is the third debt – **1 A mortgage, deed of trust, or trust deed (including mortgages and refinanced mortgages that are backed by multifamily bond financing)?**

In the Question Text cell, the number **2** appears at the left.

	2 A contract to purchase, land contract, or purchase agreement? **3 A home equity line of credit (HELOC) or a home equity loan, secured by this rental property?** **4 Some other loan secured by this rental property (not personal loans or consumer finance loans)?** Item item 24c ge 4 display Is the fourth debt – **1 A mortgage, deed of trust, or trust deed (including mortgages and refinanced mortgages that are backed by multifamily bond financing)?** **2 A contract to purchase, land contract, or purchase agreement?** **3 A home equity line of credit (HELOC) or a home equity loan, secured by this rental property?** **4 Some other loan secured by this rental property (not personal loans or consumer finance loans)?**
Edits:	
Skip Pattern:	Goto item 26_1
Instructions:	Only display the number of debts that equals the response it item 4c. A response is required for this item.

26_1	

Description:	**Personal Guarantee Or Cross Collateralization – DEBT1**
StEPS/Codebook Name:	**See Table**
Question Text:	If 25_1 = 1, display **Regarding the mortgage, deed of trust, or trust deed on this rental property –** Else If 25_1 = 2, display **Regarding the contract to purchase, land contract, or purchase agreement on this rental property–** Else If 25_1 = 3, go to item 27a_1 Else If 25_1 = 4, display **Regarding the other financing on this rental property –**

Response Categories:		Yes	No	Don't know
	Was a personal guarantee required? GUARANTEE1			
	Was there cross-collateralization?			

	CROSSCOLL1			
Edits:				
Skip Pattern:	Goto item 27a_1			
Instructions:				

27a_1

Description:	**Year Originated – DEBT1**
StEPS/Codebook Name:	**YRMORT1**
Question Text:	If 25_1 = 1 display **When did the mortgage, deed of trust, or trust deed on this rental property originate?** Else If 25_1 = 2, display **When did the contract to purchase, land contract, or purchase agreement on this rental property originate?** Else If 25_1 = 3, display **When did the HELOC or the home equity loan on this rental property originate?** Else If 25_1 = 4, display **When did the other financing on this rental property originate?**
Response Categories:	__ __ __ __ YEAR (Valid values 1960 – 2018)
Edits:	Soft edit: If response is out of range, display "**Response is not valid. Please enter a response between 1960 – 2018**".
Skip Pattern:	If DEBT1 = 3, goto item 27e_1 Else goto item 27b_1
Instructions:	

27b_1

Description:	**Amount Of Loan – DEBT1**
StEPS/Codebook Name:	**MORTAMT1**
Question Text:	If 25_1 = 1, display **What was the original amount on the mortgage, deed of trust, or trust deed?** Else If 25_1 = 2, display **What was the original amount on the contract to purchase, land contract, or purchase agreement?** Else If 25_1 = 3, goto item 27d_1 Else If 25_1 = 4, display **What was the original amount on the other financing?**

Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If BUILDSTRAT = 0 and 27b_1 gt 1,500,000,display **"The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 1 and 27b_1 gt 1,700,000,display **"The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 2 and 27b_1 gt 30,000,000,display **"The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 3 and 27b_1 gt 90,000,000,display **"The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 4 and 27b_1 gt 250,000,000,display **"The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**."
Skip Pattern:	Goto item 27d_1
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
27d_1	
Description:	**Outstanding Balance – DEBT1**
StEPS/Codebook Name:	**OUTBAL1**
Question Text:	If 25_1 = 1, display **What is the outstanding balance on the mortgage, deed of trust, or trust deed?** Else If 25_1 = 2, display **What is the outstanding balance on the**

	contract to purchase, land contract, or purchase agreement? Else If 25_1 = 3, goto item 27e_1 Else If 25_1 = 4, display **What is the outstanding balance on the other financing?**
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If BUILDSTRAT = 0 and OUTBAL1 gt 1,500,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." If (BUILDSTRAT = 1 or 2) and OUTBAL1 gt 13,000,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." If BUILDSTRAT = 3 and OUTBAL1 gt 27,500,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." If BUILDSTRAT = 4 and OUTBAL1 gt 220,000,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**."
Skip Pattern:	If DEBT1 = 3, goto item 27e_1 Else if item 27a_1 = 2017 or 2018, goto item 28_1 Else goto item 27g_1
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
27e_1	
Description:	**Amount Of Heloc Or Line Of Credit – DEBT1**
StEPS/Codebook Name:	**LNCRDTAMT1**
Question Text:	If 25_1 = 1, goto item 27g_1 Else

	If 25_1 = 2, goto item 27g_1 Else If 25_1 = 3, **How much was the HELOC or the home equity loan originally for?** Else If 25_1 = 4, goto item 27g_1
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If 27e_1 gt 750,000, display "**The amount reported is higher than expected. Please review and correct if necessary.** **Click Next to continue.**"
Skip Pattern:	Goto item 27f_1
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

27f_1

Description:	**Line Of Credit Balance – DEBT1**
StEPS/Codebook Name:	**LNCRDTBAL1**
Question Text:	**What is the current balance on the HELOC or the home equity loan?**
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If 27f_1 gt 665,000, display "**The amount reported is higher than expected. Please review and correct if necessary.** **Click Next to continue.**"
Skip Pattern:	If 27a_1 = 2017 or 2018, goto item 28_1 Else goto item 27g_1
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

27g_1
Formally 27c_1

Description:	**Original Appraised Value At Origination - DEBT 1**
StEPS/Codebook Name:	**APPVAL1**
Question Text:	If 25_1 = 1, display **What was the original value of this rental property at the time of the mortgage's, deed of trust's, or trust deed's origination?**

	Else If 25_1 = 2, display **What was the original value of this rental property at the time of the contract to purchase's, land contract's, or purchase agreement's origination?** Else If 25_1 = 3, display **What was the original value of this rental property at the time of the HELOC or the home equity loan's origination?** Else If 25_1 = 4, display **What was the original value of this rental property at the time of the other financing's origination?**
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If BUILDSTRAT = 0 and (APPVAL1 lt 4000 or APPVAL1 gt 4,000,000), display "**The response is either lower or higher than expected.** **Please review the response and correct if necessary.** **Click Next to continue.**" Soft edit: If BUILDSTRAT = 1 and (APPVAL1 lt 6000 or APPVAL1 gt 3,000,000), display "**The response is either lower or higher than expected.** **Please review the response and correct if necessary.** **Click Next to continue.**" Soft edit: If BUILDSTRAT = 2 and (APPVAL1 lt 30,000 or APPVAL1 gt 30,500,000), display "**The response is either lower or higher than expected.** **Please review the response and correct if necessary.** **Click Next to continue.**" Soft edit: If BUILDSTRAT = 3 and (APPVAL1 lt 68,000 or APPVAL1 gt 56,500,000), display "**The response is either lower or higher than expected.** **Please review the response and correct if necessary.** **Click Next to continue.**" If BUILDSTRAT = 4 and (APPVAL1 lt 23,000 or APPVAL1 gt 550,000,000), display "**The response is either lower or higher than expected.** **Please review the response and correct if necessary.**

	Click Next to continue.”
Skip Pattern:	Goto item 28_1
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

28_1	
Description:	**Type Of Mortgage - DEBT1**
StEPS/Codebook Name:	**MORTKIND1**
Question Text:	If 25_1 = 1, display **Is the mortgage, deed of trust, or trust deed on this rental property** Else If 25_1 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this rental property** Else If 25_1 = 3, goto item 29_1 Else If 25_1 = 4, display **Is the other financing on this rental property**
Response Categories:	1 A new mortgage that was placed when this property was acquired? 2 A refinancing of a previous loan? 3 A mortgage placed on a property previously owned free and clear of debt? 4 A construction loan converted to permanent financing? 5 The same mortgage that was assumed from the previous owner when this property was acquired?
Edits:	
Skip Pattern:	<1 – 4> If item 25_1 = 2, goto item 31a_1 else goto item 29_1 <5> Goto item 31a_1

Instructions:	If (item 25_1 = 1 or 2) and (item 4a = item 27a_1), display only response options 1, 4, and 5.
	If (item 25_1 = 1 or 2) and (item 4a NE item 27a_1), display only response options 1, 2, 3, 4, and 5.
	If Item 25_1 = 4, display only response options 1, 2, 3, 4, and 5.

29_1	
Description:	**Where Debt Obtained – DEBT1**
StEPS/Codebook Name:	**MORTGET1**

Question Text:	If 25_1 = 1, display **Where did you get the mortgage, deed of trust, or trust deed on this rental property?** Else If 25_1 = 3, display **Where did you get the HELOC or the home equity loan on this rental property?** Else If 25_1 = 4, display **Where did you get the other financing on this rental property?** **A mortgage bank ONLY provides mortgage services. It does not provide other banking services.**
Response Categories:	1 Commercial bank or trust company 2 Savings and loan association, federal savings bank, mutual savings bank 3 Life insurance company 4 Mortgage bank or mortgage company 5 Credit union 6 Finance company (including consumer discount company, industrial bank, cooperative bank) 7 State or municipal government 8 State or local housing finance agency 9 Individual or individual's estate 10 Other – Specify _____ 11 Don't know
Edits:	
Skip Pattern:	Goto item 31a_1
Instructions:	If 25_1 = 3, do not display responses 7, 8 and 9.

31a_1	
Description:	**Term Of Loan – DEBT1**
StEPS/Codebook Name:	**TERM1**
Question Text:	If 25_1 = 1, display **What is the term of the loan on this rental property's mortgage, deed of trust, or trust deed?** Else If 25_1 = 2, display **What is the term of the loan on this rental property's contract to purchase, land contract, or purchase agreement?** Else If 25_1 = 3, go to item 33_1. Else If 25_1 = 4, display **What is the term of the loan on this rental property's other financing?**

Response Categories:	__ __ Years
Edits:	
Skip Pattern:	Goto item 31b_1
Instructions:	

31b_1

Description:	**Payment In Full At End Of Term – DEBT1**
StEPS/Codebook Name:	**DIFFLOAN1**
Question Text:	If 25_1 = 1, display **For this rental property's mortgage, deed of trust, or trust deed, is there a large payment due at the end of the loan term (a "balloon payment"), or is the loan paid in full after a period of time ("fully amortized")?** Else If 25_1 = 2, display **For this rental property's contract to purchase, land contract, or purchase agreement, is there a large payment due at the end of the loan term (a "balloon payment"), or is the loan paid in full after a period of time ("fully amortized")?** Else If 25_1 = 3, go to item 33_1. Else If 25_1 = 4, display **For this rental property's other financing, is there a large payment due at the end of the loan term (a "balloon payment"), or is the loan paid in full after a period of time ("fully amortized")?**
Response Categories:	1 Balloon payment 2 Fully amortized
Edits:	
Skip Pattern:	Goto item 33_1
Instructions:	

33_1

Description:	**Fixed Or Adjustable Rate – DEBT1**
StEPS/Codebook Name:	**FIXADJ1**
Question Text:	If 25_1 = 1 and (25_2 = 1 or 25_3 = 1 or 25_4 = 1), display **Is the first mortgage, deed of trust, or trust deed on this rental property –** Else

	If 25_1 = 1, display **Is the mortgage, deed of trust, or trust deed on this rental property –** Else If 25_1 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this rental property –** Else If 25_1 = 3, display **Is the HELOC or the home equity loan on this rental property –** Else If 25_1 = 4, display **Is the other financing on this rental property –**
Response Categories:	1 A fixed-rate, level payment 2 An adjustable rate mortgage (ARM)
Edits:	
Skip Pattern:	<1> Goto item 34b_1 <2> Goto item 34a_1
Instructions:	

34a_1

Description:	**Frequency Of Arm Adjustment – DEBT1**
StEPS/Codebook Name:	**ARM1**
Question Text:	If 25_1 = 1 and (25_2 = 1 or 25_3 = 1 or 25_4 = 1), display **For this rental property's first mortgage, deed of trust, or trust deed, how frequently can the interest rate of the ARM change? Once every –** Else If 25_1 = 1, display **For this rental property's mortgage, deed of trust, or trust deed, how frequently can the interest rate of the ARM change? Once every –** Else If 25_1 = 2, display **For this rental property's contract to purchase, land contract, or purchase agreement, how frequently can the interest rate of the ARM change? Once every –** Else If 25_1 = 3, display **For this rental property's HELOC or the home equity loan, how frequently can the interest rate of the ARM change? Once every –** Else If 25_1 = 4, display **For this rental property's other financing, how frequently can the interest rate of the ARM change? Once every –**

Response Categories:	1 Month 2 3 months 3 6 months 4 Year 5 3 years 6 5 years 7 Other – Specify _____
Edits:	
Skip Pattern:	Goto item 34b_1
Instructions:	

34b_1

Description:	**Current Annual Interest Rate – DEBT1**
StEPS/Codebook Name:	**INTERESTR1**
Question Text:	If 25_1 = 1, display **What is the current annual interest rate on the mortgage, deed of trust, or trust deed?** Else If 25_1 = 2, display **What is the current annual interest rate on the contract to purchase, land contract, or purchase agreement?** Else If 25_1 = 3, display **What is the current annual interest rate on the HELOC or the home equity loan?** Else If 25_1 = 4, display **What is the current annual interest rate on the other financing?**
Response Categories:	___ ___ . ___ ___ ___ %
Edits:	
Skip Pattern:	If item 25_1 = 3, goto item 35aSCRN_1 else goto item 35a_1
Instructions:	

35aSCRN_1

Description:	**Line Of Credit Or Home Equity Loan – DEBT1**
StEPS/Codebook Name:	**LOCTYP1**
Question Text:	**Is this debt a --**
Response Categories:	1 Home equity line of credit (HELOC) 2 Home equity loan

Edits:	
Skip Pattern:	<1> If (25_2 = blank and 25_3 = blank and 25_4 = blank) OR item 27f_1 = 0, goto End Interview else goto item 26_2 <2> Goto item 35a_1
Instructions:	

35a_1

Description:	**Required Regular Payments – DEBT1**
StEPS/Codebook Name:	**REGPAY1**
Question Text:	If 25_1 = 1, display **Are there regularly required payments on this rental property's mortgage, deed of trust, or trust deed?** Else If 25_1 = 2, display **Are there regularly required payments on this rental property's contract to purchase, land contract, or purchase agreement?** Else If 25_1 = 3, display **Are there regularly required payments on this rental property's home equity loan?** Else If 25_1 = 4, display **Are there regularly required payments on this rental property's other financing?**
Response Categories:	1 Yes 2 No
Edits:	
Skip Pattern:	<1> If item 25_1 = 3 and item 27f_1 = 0, go to item 36_1, else goto item 35b_1 <2> Goto item 36_1
Instructions:	

35b_1

Description:	**Amount Of Regular Required Payment –DEBT1**
StEPS/Codebook Name:	**PMTAMT1**
Question Text:	If 25_1 = 1, display **For this rental property's mortgage, deed of trust, or trust deed, what was the amount of the most recent regularly required payment, including tax and insurance, if required?** Else If 25_1 = 2, display **For this rental property's contract to purchase, land contract, or purchase agreement, what was the**

	amount of the most recent regularly required payment, including tax and insurance, if required? Else If 25_1 = 3, display **For this rental property's home equity loan, what was the amount of the most recent regularly required payment, including tax and insurance, if required?** Else If 25_1 = 4, display **For this rental property's other financing, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	
Skip Pattern:	If item 25_1 = 3 and item 27f_1 = 0, goto item 36_1, else goto item 35c_1
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

35c_1	
Description:	**Frequency Of Regular Payment – DEBT1**
StEPS/Codebook Name:	**PMTFREQ1**
Question Text:	If 25_1 = 1, display **For this rental property's mortgage, deed of trust, or trust deed, how often are these payments required to be made?** Else If 25_1 = 2, display **For this rental property's contract to purchase, land contract, or purchase agreement, how often are these payments required to be made?** Else If 25_1 = 3, display **For this rental property's home equity loan, how often are these payments required to be made?** Else If 25_1 = 4, display **For this rental property's other financing, how often are these payments required to be made?**
Response Categories:	1 Biweekly (every 2 weeks) 2 Monthly 3 Quarterly 4 Other
Edits:	
Skip Pattern:	If item 25_1 = 3 and item 27f_1 = 0, goto item 36_1 else goto item 35d_1

Instructions:	
35d_1	
Description:	**Regular Payment Includes – DEBT1**
StEPS/Codebook Name:	**See Table**
Question Text:	If 25_1 = 1, display **For this rental property's mortgage, deed of trust, or trust deed, what does this regular payment include?** Else If 25_1 = 2, display **For this rental property's contract to purchase, land contract, or purchase agreement, what does this regular payment include?** Else If 25_1 = 3, display **For this rental property's home equity loan, what does this regular payment include?** Else If 25_1 = 4, display **For this rental property's other financing, what does this regular payment include?**
Response Categories:	If item 25_1 = 3 and item 27f_1 GT 0, display only response options 1 and 2. Principal **RPIPRIN1** 1 Yes 2 No 3 Don't Know Interest **RPIINT1** 1 Yes 2 No 3 Don't Know Property insurance **RPIPRPINS1** 1 Yes 2 No 3 Don't Know Private mortgage insurance (PMI) **RPIPMI1** 1 Yes 2 No 3 Don't Know

	Property taxes **RPIPRPTAX1** 1 Yes 2 No 3 Don't Know
Edits:	
Skip Pattern:	Goto 36_1
Instructions:	

36_1	
Description:	**Insured Or Guaranteed By – DEBT1**
StEPS/Codebook Name:	**See Table**
Question Text:	If 25_1 = 1, display **Is the mortgage, deed of trust, or trust deed on this rental property insured or guaranteed by –** Else If 25_1 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this rental property insured or guaranteed by –** Else If 25_1 = 3 and (25_2 = blank and 25_3 = blank and 25_4 = blank), goto End interview Else goto item 26_2 Else If 25_1 = 4, display **Is the other financing on this rental property insured or guaranteed by –**

Response Categories:		Yes	No	Don't know
	The Federal Housing Administration (FHA)? **INSFHA1**			
	The Department of Veterans Affairs (VA)? **INSVA1**			
	Fannie Mae or Freddie Mac? **INSFAN1**			
	USDA Section 515? **INSUSDA1**			
	A private mortgage insurance company? **INSPRIMORT1**			
	Other **INSOTH1**			

Mortgage is not insured or guaranteed **INSNO1**			

Edits:	
Skip Pattern:	If 25_2 = blank and 25_3 = blank and 25_4 = blank, goto End interview Else Goto item 26_2
Instructions:	

26_2	
Description:	**Personal Guarantee Or Cross Collateralization – DEBT2**
StEPS/Codebook Name:	**See Table**
Question Text:	If 25_2 = 1 and 25_1 = 1, display **Regarding the second mortgage, deed of trust, or trust deed on this rental property –** Else If 25_2 = 1 and 25_1 ne 1, display **Regarding the mortgage, deed of trust, or trust deed on this rental property –** Else If 25_2 = 2, display **Regarding the contract to purchase, land contract, or purchase agreement on this rental property–** Else If 25_2 = 3, go to item 27a_2 Else If 25_2 = 4, display **Regarding the other financing on this rental property –**

Response Categories:		Yes	No	Don't know
	Was a personal guarantee required? **GUARANTEE2**			
	Was there cross-collateralization? **CROSSCOLL2**			

Edits:	
Skip Pattern:	Goto item 27a_2
Instructions:	

27a_2	
Description:	**Year Originated – DEBT2**
StEPS/Codebook Name:	**YRMORT2**
Question Text:	If 25_2 = 1 and 25_1 = 1, display **When did the second mortgage, deed of trust, or trust deed on this rental property originate?** Else If 25_2 = 1 and 25_1 ne 1, display **When did the mortgage, deed**

	of trust, or trust deed on this rental property originate? Else If 25_2 = 2, display **When did the contract to purchase, land contract, or purchase agreement on this rental property originate?** Else If 25_2 = 3, display **When did the HELOC or the home equity loan on this rental property originate?** Else If 25_2 = 4, display **When did the other financing on this rental property originate?**
Response Categories:	__ __ __ __ YEAR (Valid values 1960 – 2018)
Edits:	Soft edit: If response does is out of range, display "**Response is not valid. Please enter a response between 1960 – 2018**".
Skip Pattern:	If DEBT2 = 3, goto item 27e_2 else goto item 27b_2
Instructions:	

27b_2

Description:	**Amount Of Loan – DEBT2**
StEPS/Codebook Name:	**MORTAMT2**
Question Text:	If 25_2 = 1 and 25_1 = 1, display **What was the original amount on the second mortgage, deed of trust, or trust deed?** Else If 25_2 = 1 and 25_1 ne 1, display **What was the original amount on the mortgage, deed of trust, or trust deed?** Else If 25_2 = 2, display **What was the original amount on the contract to purchase, land contract, or purchase agreement?** Else If 25_2 = 3, goto item 27d_2 Else If 25_2 = 4, display **What was the original amount on the other financing?**
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If BUILDSTRAT = 0 and 27b_2 gt 1,500,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**."

	Soft edit: If BUILDSTRAT = 1 and 27b_2 gt 1,700,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue.**" Soft edit: If BUILDSTRAT = 2 and 27b_2 gt 30,000,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue.**" Soft edit: If BUILDSTRAT = 3 and 27b_2 gt 90,000,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue.**" Soft edit: If BUILDSTRAT = 4 and 27b_2 gt 250,000,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue.**"
Skip Pattern:	Goto item 27d_2
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

27d_2

Description:	**Outstanding Balance – DEBT2**
StEPS/Codebook Name:	**OUTBAL2**
Question Text:	If 25_2 = 1 and 25_1 = 1, display **What is the outstanding balance on the second mortgage, deed of trust, or trust deed?** Else If 25_2 = 1 and 25_1 ne 1, display **What is the outstanding balance on the mortgage, deed of trust, or trust deed?** Else If 25_2 = 2, display **What is the outstanding balance on the contract to purchase, land contract, or purchase agreement?** Else If 25_2 = 3, goto item 27e_2 Else If 25_2 = 4, display **What is the outstanding balance on the**

	other financing?
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If BUILDSTRAT = 0 and OUTBAL2 gt 1,500,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If (BUILDSTRAT = 1 or 2) and OUTBAL2 gt 13,000,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 3 and OUTBAL2 gt 27,500,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 4 and OUTBAL2 gt 220,000,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**."
Skip Pattern:	If DEBT2 = 3, goto item 27e_2 Else if item 27a_2 = 2017 or 2018, goto item 28_2 Else goto item 27e_2
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

27e_2

Description:	**Amount Of Heloc Or Line Of Credit – DEBT2**
StEPS/Codebook Name:	**LNCRDTAMT2**
Question Text:	If 25_2 = 1, goto item 27g_2 Else If 25_2 = 2, goto item 27g_2 Else If 25_2 = 3, **How much was the HELOC or the home equity loan originally for?** Else

	If 25_2 = 4, goto item 27g_2
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If 27e_2 gt 1,000,000, display "**The amount reported is higher than expected. Please review and correct if necessary.** **Click Next to continue.**"
Skip Pattern:	Goto item 27f_2
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

27f_2

Description:	**Line Of Credit Balance – DEBT2**
StEPS/Codebook Name:	**LNCRDTBAL2**
Question Text:	**What is the current balance on the HELOC or the home equity loan?**
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If 27e_2 gt 600,000, display "**The amount reported is higher than expected. Please review and correct if necessary.** **Click Next to continue.**"
Skip Pattern:	If 27a_2 = 2017 or 2018, goto item 28_2, else goto item 27g_2
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

27g_2
Formally 27c_2

Description:	**Original Appraised Value At Origination - DEBT 2**
StEPS/Codebook Name:	**APPVAL2**
Question Text:	If 25_2 = 1 and 25_1 = 1, display **What was the original value of this rental property at the time of the second mortgage's, deed of trust's, or trust deed's origination?** Else If 25_2 = 1 and 25_1 ne 1, display **What was the original value of this rental property at the time of the mortgage's, deed of trust's, or trust deed's origination?** Else

	If 25_2 = 2, display **What was the original value of this rental property at the time of the contract to purchase's, land contract's, or purchase agreement's origination?** Else If 25_2 = 3, display **What was the original value of this rental property at the time of the HELOC or the home equity loan's origination?** Else If 25_2 = 4, display **What was the original value of this rental property at the time of the other financing's origination?**
Response Categories:	**Original value of property** $ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If BUILDSTRAT = 0 and (APPVAL2 lt 4000 or APPVAL2 gt 4,000,000), display "**The response is either lower or higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 1 and (APPVAL2 lt 6000 or APPVAL2 gt 3,000,000), display "**The response is either lower or higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 2 and (APPVAL2 lt 30,000 or APPVAL2 gt 30,500,000), display "**The response is either lower or higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 3 and (APPVAL2 lt 68,000 or APPVAL2 gt 56,500,000), display "**The response is either lower or higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 4 and (APPVAL2 lt 23,000 or APPVAL2 gt 550,000,000), display "**The response is either lower or higher than expected. Please review and correct if necessary.** **Click Next to continue**."

Skip Pattern:	Goto item 28_2
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

28_2

Description:	**Type Of Mortgage – DEBT2**
StEPS/Codebook Name:	**MORTKIND2**
Question Text:	If 25_2 = 1 and 25_1 = 1, display **Is the second mortgage, deed of trust, or trust deed on this rental property** Else If 25_2 = 1 and 25_1 ne 1, display **Is the mortgage, deed of trust, or trust deed on this rental property** Else If 25_2 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this rental property** Else If 25_2 = 3, goto item 29_2 Else If 25_2 = 4, display **Is the other financing on this rental property**

Response Categories:	If (item 25_2 = 1 or 2) and (item 4a = item 27a_2), display only response options 1, 4, and 5.
	If (item 25_2 = 1 or 2) and (item 4a NE item 27a_2), display only response options 1, 2, 3, 4, and 5.
	If Item 25_2 = 4, display only response options 1, 2, 3, 4, and 5
	
	1 A new mortgage that was placed when this property was acquired?
	2 A refinancing of a previous loan?
	3 A mortgage placed on a property previously owned free and clear of debt?
	4 A construction loan converted to permanent financing?
	5 The same mortgage that was assumed from the previous owner when this property was acquired?

Edits:	
Skip Pattern:	<1 – 4> If item 25_2 = 2, goto item 31a_2, else goto item 29_2 <5> Goto item 31a_2
Instructions:	

29_2

Description:	**Where Debt Obtained – DEBT2**
StEPS/Codebook Name:	**MORTGET2**
Question Text:	If 25_2 = 1 and 25_1 = 1, display **Where did you get the second mortgage, deed of trust, or trust deed on this rental property?** Else If 25_2 = 1 and 25_1 ne 1, display **Where did you get the mortgage, deed of trust, or trust deed on this rental property?** Else If 25_2 = 3, display **Where did you get the HELOC or the home equity loan on this rental property?** Else If 25_2 = 4, display **Where did you get the other financing on this rental property?** **A mortgage bank ONLY provides mortgage services. It does not provide other banking services.**
Response Categories:	If 25_2 = 3, do NOT display responses 7, 8, and 9. 1 Commercial bank or trust company 2 Savings and loan association, federal savings bank, mutual savings bank 3 Life insurance company 4 Mortgage bank or mortgage company 5 Credit union 6 Finance company (including consumer discount company, industrial bank, cooperative bank) 7 State or municipal government 8 State or local housing finance agency 9 Individual or individual's estate 10 Other – Specify _____ 11 Don't know
Edits:	
Skip Pattern:	Goto item 31a_2
Instructions:	

31a_2

Description:	**Term Of Loan – DEBT2**
StEPS/Codebook Name:	**TERM2**
Question Text:	If 25_2 = 1 and 25_1 = 1, display **What is the term of the loan on this rental property's second mortgage, deed of trust, or trust deed?** Else

	If 25_2 = 1 and 25_1 ne 1, display **What is the term of the loan on this rental property's mortgage, deed of trust, or trust deed?** Else If 25_2 = 2, display **What is the term of the loan on this rental property's contract to purchase, land contract, or purchase agreement?** Else If 25_2 = 3, go to item 33_2. Else If 25_2 = 4, display **What is the term of the loan on this rental property's other financing?**
Response Categories:	___ ___ Years
Edits:	
Skip Pattern:	Goto item 31b_2
Instructions:	

31b_2

Description:	**Payment In Full At End Of Term – DEBT2**
StEPS/Codebook Name:	**DIFFLOAN2**
Question Text:	If 25_2 = 1 and 25_1 = 1, display **For this rental property's second mortgage, deed of trust, or trust deed, is there a large payment due at the end of the loan term (a "balloon payment"), or is the loan paid in full after a period of time ("fully amortized")?** Else If 25_2 = 1 and 25_1 ne 1, display **For this rental property's mortgage, deed of trust, or trust deed, is there a large payment due at the end of the loan term (a "balloon payment"), or is the loan paid in full after a period of time ("fully amortized")?** Else If 25_2 = 2, display **For this rental property's contract to purchase, land contract, or purchase agreement, is there a large payment due at the end of the loan term (a "balloon payment"), or is the loan paid in full after a period of time ("fully amortized")?** Else If 25_2 = 3, go to item 33_2. Else If 25_2 = 4, display **For this rental property's other financing, Is there a large payment due at the end of the loan term (a "balloon payment"), or is the loan paid in full after a period of time ("fully amortized")?**

Response Categories:	1 Balloon payment 2 Fully amortized
Edits:	
Skip Pattern:	Goto item 33_2
Instructions:	

33_2

Description:	**Fixed Or Adjustable Rate – DEBT2**
StEPS/Codebook Name:	**FIXADJ2**
Question Text:	If 25_2 = 1 and 25_1 = 1, display **Is the second mortgage, deed of trust, or trust deed on this rental property –** Else If 25_2 = 1 and 25_1 ne 1, display **Is the mortgage, deed of trust, or trust deed on this rental property –** Else If 25_2 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this rental property –** Else If 25_2 = 3, display **Is the HELOC or the home equity loan on this rental property –** Else If 25_2 = 4, display **Is the other financing on this rental property –**
Response Categories:	1 A fixed-rate, level payment 2 An adjustable rate mortgage (ARM)
Edits:	
Skip Pattern:	<1> Goto item 34b_2 <2> Goto item 34a_2
Instructions:	

34a_2

Description:	**Frequency Of Arm Adjustment – DEBT2**
StEPS/Codebook Name:	**ARM2**
Question Text:	If 25_2 = 1 and 25_1 = 1, display **For this rental property's second mortgage, deed of trust, or trust deed, how frequently can the interest rate of the ARM change? Once every –** Else If 25_2 = 1 and 25_1 ne 1, display **For this rental property's mortgage, deed of trust, or trust deed, how frequently can the**

	interest rate of the ARM change? Once every – Else If 25_2 = 2, display **For this rental property's contract to purchase, land contract, or purchase agreement, how frequently can the interest rate of the ARM change? Once every –** Else If 25_2 = 3, display **For this rental property's HELOC or the home equity loan, how frequently can the interest rate of the ARM change? Once every –** Else If 25_2 = 4, display **For this rental property's other financing, how frequently can the interest rate of the ARM change? Once every –**
Response Categories:	1 Month 2 3 months 3 6 months 4 Year 5 3 years 6 5 years 7 Other – Specify _____
Edits:	
Skip Pattern:	Goto item 34b_2
Instructions:	

34b_2
Formally 32_2

Description:	**Current Annual Interest Rate – DEBT2**
StEPS/Codebook Name:	**INTERESTR2**
Question Text:	If 25_2 = 1 and 25_1 = 1, display **What is the current annual interest rate on the second mortgage, deed of trust, or trust deed?** Else If 25_2 = 1 and 25_1 ne 1, display **What is the current annual interest rate on the mortgage, deed of trust, or trust deed?** Else If 25_2 = 2, display **What is the current annual interest rate on the contract to purchase, land contract, or purchase agreement?** Else If 25_2 = 3, display **What is the current annual interest rate on the HELOC or the home equity loan?** Else

	If 25_2 = 4, display **What is the current annual interest rate on the other financing?**
Response Categories:	___ ___ . ___ ___ ___ %
Edits:	
Skip Pattern:	If item 25_2 = 3, goto item 35aSCRN_2 else goto item 35a_2
Instructions:	

35aSCRN_2

Description:	**Line Of Credit Or Home Equity Loan – DEBT2**
StEPS/Codebook Name:	**LOCTYP2**
Question Text:	**Is this debt a --**
Response Categories:	1 Home equity line of credit (HELOC) 2 Home equity loan
Edits:	
Skip Pattern:	<1> If (25_3 = blank and 25_4 = blank) OR item 27f_2 = 0, goto End Interview else goto item 26_3 <2> Goto item 35a_2
Instructions:	

35a_2

Description:	**Required Regular Payments – DEBT2**
StEPS/Codebook Name:	**REGPAY2**
Question Text:	If 25_2 = 1 and 25_1 = 1, display **Are there regularly required Payments on this rental property's second mortgage, deed of trust, or trust deed?** Else If 25_2 = 1 and 25_1 ne 1, display **Are there regularly required payments on this rental property's mortgage, deed of trust, or trust deed?** Else If 25_2 = 2, display **Are there regularly required payments on this rental property's contract to purchase, land contract, or purchase agreement?** Else If 25_2 = 3, display **Are there regularly required payments on this rental property's home equity loan?** Else If 25_2 = 4, display **Are there regularly required payments on**

	this rental property's other financing?
Response Categories:	1 Yes 2 No
Edits:	
Skip Pattern:	<1> If item 25_2 = 3 and item 27f_2 = 0, go to item 36_2 else goto item 35b_2 <2> Goto item 36_2
Instructions:	

35b_2

Description:	**Amount Of Regular Required Payment –DEBT2**
StEPS/Codebook Name:	**PMTAMT2**
Question Text:	If 25_2 = 1 and 25_1 = 1, display **For this rental property's second mortgage, deed of trust, or trust deed, what was the amount of the most recent regularly required payment, including tax and insurance, if required?** Else If 25_2 = 1 and 25_1 ne 1, display **For this rental property's mortgage, deed of trust, or trust deed, what was the amount of the most recent regularly required payment, including tax and insurance, if required?** Else If 25_2 = 2, display **For this rental property's contract to purchase, land contract, or purchase agreement, what was the amount of the most recent regularly required payment, including tax and insurance, if required?** Else If 25_2 = 3, display **For this rental property's home equity loan, what was the amount of the most recent regularly required payment, including tax and insurance, if required?** Else If 25_2 = 4, display **For this rental property's other financing, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	
Skip Pattern:	If item 25_2 = 3 and item 27f_2 = 0, goto item 36_2 else goto item 35c_2
Instructions:	Response box needs to be formatted with commas if more than 3

	digits are entered.

35c_2

Description:	**Frequency Of Regular Payment – DEBT2**
StEPS/Codebook Name:	**PMTFREQ2**
Question Text:	If 25_2 = 1 and 25_1 = 1, display **For this rental property's second mortgage, deed of trust, or trust deed, how often are these payments required to be made?** Else If 25_2 = 1 and 25_1 ne 1, display **For this rental property's mortgage, deed of trust, or trust deed, how often are these payments required to be made?** Else If 25_2 = 2, display **For this rental property's contract to purchase, land contract, or purchase agreement, how often are these payments required to be made?** Else If 25_2 = 3, display **For this rental property's home equity loan, how often are these payments required to be made?** Else If 25_2 = 4, display **For this rental property's other financing, how often are these payments required to be made?**
Response Categories:	1 Biweekly (every 2 weeks) 2 Monthly 3 Quarterly 4 Other
Edits:	
Skip Pattern:	If item 25_2 = 3 and item 27f_2 = 0, go to item 36_2 else goto item 35d_2
Instructions:	

35d_2

Description:	**Regular Payment Includes – DEBT2**
StEPS/Codebook Name:	**See Table**
Question Text:	If 25_2 = 1 and 25_1 = 1, display **For this rental property's second mortgage, deed of trust, or trust deed, what does this regular payment include?** Else If 25_2 = 1 and 25_1 ne 1, display **For this rental property's mortgage, deed of trust, or trust deed, what does this regular payment include?** Else

	If 25_2 = 2, display **For this rental property's contract to purchase, land contract, or purchase agreement, what does this regular payment include?** Else If 25_2 = 3, display **For this rental property's home equity loan, what does this regular payment include?** Else If 25_2 = 4, display **For this rental property's other financing, what does this regular payment include?**
	If item 25_1 = 3 and item 27f_1 GT 0, display only response options 1 and 2. Principal **RPIPRIN2** 1 Yes 2 No 3 Don't Know Interest **RPIINT2** 1 Yes 2 No 3 Don't Know Property insurance **RPIPRPINS2** 1 Yes 2 No 3 Don't Know Private mortgage insurance (PMI) **RPIPMI2** 1 Yes 2 No 3 Don't Know Property taxes **RPIPRPTAX2** 1 Yes 2 No 3 Don't Know
Edits:	
Skip Pattern:	Goto item 36_2

Instructions:	

36_2	
Description:	**Insured Or Guaranteed By – DEBT2**
StEPS/Codebook Name:	**See Table**
Question Text:	If 25_2 = 1 and 25_1 = 1, display **Is the second mortgage, deed of trust, or trust deed on this rental property insured or guaranteed by –** Else If 25_2 = 1 and 25_1 ne 1, display **Is the mortgage, deed of trust, or trust deed on this rental property insured or guaranteed by –** Else If 25_2 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this rental property insured or guaranteed by –** Else If 25_2 = 3, and (25_3 = blank and 25_4 = blank), goto End interview Else goto item 26_3 Else If 25_2 = 4, display **Is the other financing on this rental property insured or guaranteed by –**

Response Categories:		Yes	No	Don't know
	The Federal Housing Administration (FHA)? **INSFHA2**			
	The Department of Veterans Affairs (VA)? **INSVA2**			
	Fannie Mae or Freddie Mac? **INSFAN2**			
	USDA Section 515? **INSUSDA2**			
	A private mortgage insurance company? **INSPRIMORT2**			
	Other **INSOTH2**			
	Mortgage is not insured or guaranteed **INSNO2**			

Edits:	
Skip Pattern:	If 25_3 = blank and 25_4 = blank, goto End interview Else goto item 26_3

26_3

Description:	**Personal Guarantee Or Cross Collateralization – DEBT3**
StEPS/Codebook Name:	**See Table**
Question Text:	If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display **Regarding the third mortgage, deed of trust, or trust deed on this rental property –** Else If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and 25_2 = 1)), display **Regarding the second mortgage, deed of trust, or trust deed on this rental property –** Else If 25_3 = 1, display **Regarding the mortgage, deed of trust, or trust deed on this rental property –** Else If 25_3 = 2, display **Regarding the contract to purchase, land contract, or purchase agreement on this rental property–** Else If 25_3 = 3, go to item 27a_3 Else If 25_3 = 4, display **Regarding the other financing on this rental property –**

Response Categories:		Yes	No	Don't know
	A. Was a personal guarantee required? **GUARANTEE3**			
	B. Was there cross-collateralization? **CROSSCOLL3**			

Edits:	
Skip Pattern:	Goto item 27a_3
Instructions:	

27a_3

Description:	**Year Originated – DEBT3**
StEPS/Codebook Name:	**YRMORT3**
Question Text:	If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display **When did the third mortgage, deed of trust, or trust deed on this rental property originate?** Else If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and

	25_2 = 1)), display **When did the second mortgage, deed of trust, or trust deed on this rental property originate?** Else If 25_3 = 1, display **When did the mortgage, deed of trust, or trust deed on this rental property originate?** Else If 25_3 = 2, display **When did the contract to purchase, land contract, or purchase agreement on this rental property originate?** Else If 25_3 = 3, display **When did the HELOC or the home equity loan on this rental property originate?** Else If 25_3 = 4, display **When did the other financing on this rental property originate?**
Response Categories:	__ __ __ __ YEAR (Valid values 1960 – 2018)
Edits:	Soft edit: If response does is out of range, display "**Response is not valid. Please enter a response between 1960 – 2018.** **Click Next to continue.**"
Skip Pattern:	If DEBT3 = 3, go to item 27e_3 else go to item 27b_3
Instructions:	
27b_3	
Description:	**Amount Of Loan – DEBT3**
StEPS/Codebook Name:	**MORTAMT3**
Question Text:	If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display **What was the original amount on the third mortgage, deed of trust, or trust deed?** Else If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and 25_2 = 1)), display **What was the original amount on the second mortgage, deed of trust, or trust deed?** Else If 25_3 = 1, display **What was the original amount on the mortgage, deed of trust, or trust deed?** Else If 25_3 = 2, display **What was the original amount on the contract to purchase, land contract, or purchase agreement?** Else If 25_3 = 3, goto item 27d_3

	Else If 25_3 = 4, display **What was the original amount on the other financing?**
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If BUILDSTRAT = 0 and 27b_3 gt 1,500,000, display **"The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 1 and 27b_3 gt 1,700,000, display **"The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 2 and 27b_3 gt 30,000,000, display **"The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 3 and 27b_3 gt 90,000,000, display **"The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 4 and 27b_3 gt 250,000,000, display **"The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**."
Skip Pattern:	Goto item 27d_3
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
27d_3	
Description:	**Outstanding Balance – DEBT3**
StEPS/Codebook Name:	**OUTBAL3**
Question Text:	If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, **What is the outstanding**

	balance on the third mortgage, deed of trust, or trust deed? Else If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and 25_2 = 1)), display **What is the outstanding balance on the second mortgage, deed of trust, or trust deed?** Else If 25_3 = 1, display **What is the outstanding balance on the mortgage, deed of trust, or trust deed?** Else If 25_3 = 2, display **What is the outstanding balance on the contract to purchase, land contract, or purchase agreement?** Else If 25_3 = 3, goto item 27e_3 Else If 25_3 = 4, display **What is the outstanding balance on the other financing?**
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If BUILDSTRAT = 0 and OUTBAL3 gt 1,500,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If (BUILDSTRAT = 1 or 2) and OUTBAL3 gt 13,000,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 3 and OUTBAL3 gt 27,500,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 4 and OUTBAL3 gt 220,000,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**."
Skip Pattern:	If DEBT3 = 3, goto item 27e_3 else Iif item 27a_3 = 2017 or 2018, goto item 28_3 else goto item 27g_3
Instructions:	Response box needs to be formatted with commas if more than 3

	digits are entered.

27e_3	
Description:	**Amount Of Heloc Or Line Of Credit – DEBT3**
StEPS/Codebook Name:	**LNCRDTAMT3**
Question Text:	If 25_3 = 1, goto item 27g_3 Else If 25_3 = 2, goto item 27g_3 Else If 25_3 = 3, **How much was the HELOC or the home equity loan originally for?** Else If 25_3 = 4, goto item 27g_3
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If 27e_3 gt 1,000,000, display "**The amount reported is higher than expected. Please review and correct if necessary.** **Click Next to continue.**"
Skip Pattern:	Goto item 27f_3
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

27f_3	
Description:	**Line Of Credit Balance – DEBT3**
StEPS/Codebook Name:	**LNCRDTBAL3**
Question Text:	**What is the current balance on the HELOC or the home equity loan?**
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If 27e_3 gt 600,000, display "**The amount reported is higher than expected. Please review and correct if necessary.** **Click Next to continue.**"
Skip Pattern:	If 27a_3 = 2017 or 2018, goto item 28_3 else goto item 27g_3
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

27g_3 Formally 27c_3	
Description:	**Original Appraised Value At Origination - DEBT 3**
StEPS/Codebook Name:	**APPVAL3**
Question Text:	If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display **What was the original value of this rental property at the time of the third mortgage's, deed of trust's, or trust deed's origination?** Else If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and 25_2 = 1)), display **What was the original value of this rental property at the time of the second mortgage's, deed of trust's, or trust deed's origination?** Else If 25_3 = 1, display **What was the original value of this rental property at the time of the mortgage's, deed of trust's, or trust deed's origination?** Else If 25_3 = 2, display **What was the original value of this rental property at the time of the contract to purchase's, land contract's, or purchase agreement's origination?** Else If 25_3 = 3, display **What was the original value of this rental property at the time of the HELOC or the home equity loan's origination?** Else If 25_3 = 4, display **What was the original value of this rental property at the time of the other financing's origination?**
Response Categories:	Original value of property $ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If BUILDSTRAT = 0 and (APPVAL3 lt 4000 or APPVAL3 gt 4,000,000), display "**The response is either lower or higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 1 and (APPVAL3 lt 6000 or APPVAL3 gt 3,000,000), display "**The response is either lower or higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 2 and (APPVAL3 lt 30,000 or APPVAL3 gt 30,500,000), display "**The response is either lower or higher than expected. Please review and correct if**

	necessary. **Click Next to continue.**" Soft edit: If BUILDSTRAT = 3 and (APPVAL3 lt 68,000 or APPVAL3 gt 56,500,000), display "**The response is either lower or higher than expected. Please review and correct if necessary.** **Click Next to continue.**" Soft edit: If BUILDSTRAT = 4 and (APPVAL3 lt 23,000 or APPVAL3 gt 550,000,000), display "**The response is either lower or higher than expected. Please review and correct if necessary.** **Click Next to continue.**"
Skip Pattern:	Goto item 28_3
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

28_3

Description:	**Type Of Mortgage – DEBT3**
StEPS/Codebook Name:	**MORTKIND3**
Question Text:	If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display **Is the third mortgage, deed of trust, or trust deed on this rental property** Else If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and 25_2 = 1)), display **Is the second mortgage, deed of trust, or trust deed on this rental property** Else If 25_3 = 1, display **Is the mortgage, deed of trust, or trust deed on this rental property** Else If 25_3 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this rental property** Else If 25_3 = 3, goto item 29_3 Else If 25_3 = 4, display **Is the other financing on this rental property**
Response Categories:	If (item 25_3 = 1 or 2) and (item 4a = item 27a_3), display only response options 1, 4, and 5.

	If (item 25_3 = 1 or 2) and (item 4a NE item 27a_3), display only response options 1, 2, 3, 4, and 5. If Item 25_3 = 4, display only response options 1, 2, 3, 4, and 5 1 A new mortgage that was placed when this property was acquired? 2 A refinancing of a previous loan? 3 A mortgage placed on a property previously owned free and clear of debt? 4 A construction loan converted to permanent financing? 5 The same mortgage that was assumed from the previous owner when this property was acquired?
Edits:	
Skip Pattern:	<1 – 4> If item 25_3 = 2, go to item 31a_3 else goto item 29_3 <5> Goto item 31a_3
Instructions:	

29_3

Description:	**Where Debt Obtained – DEBT3**
StEPS/Codebook Name:	**MORTGET3**
Question Text:	If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display **Where did you get the third mortgage, deed of trust, or trust deed on this rental property?** Else If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne 1 and 25_2 = 1)), display **Where did you get the second mortgage, deed of trust, or trust deed on this rental property?** Else If 25_3 = 1, display **Where did you get the mortgage, deed of trust, or trust deed on this rental property?** Else If 25_3 = 3, display **Where did you get the HELOC or the home equity loan on this rental property?** Else If 25_3 = 4, display **Where did you get the other financing on this rental property?** **A mortgage bank ONLY provides mortgage services. It does not provide other banking services.**
Response Categories:	If 25_3 = 3, do NOT display response 7, 8, and 9.

	1 Commercial bank or trust company
	2 Savings and loan association, federal savings bank, mutual savings bank
	3 Life insurance company
	4 Mortgage bank or mortgage company
	5 Credit union
	6 Finance company (including consumer discount company, industrial bank, cooperative bank)
	7 State or municipal government
	8 State or local housing finance agency
	9 Individual or individual's estate
	10 Other – Specify _____
	11 Don't know
Edits:	
Skip Pattern:	Goto item 31a_3
Instructions:	

31a_3

Description:	**Term Of Loan – DEBT3**
StEPS/Codebook Name:	**TERM3**
Question Text:	If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display **What is the term of the loan on this rental property's third mortgage, deed of trust, or trust deed?** Else If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and 25_2 = 1)), display **What is the term of the loan on this rental property's second mortgage, deed of trust, or trust deed?** Else If 25_3 = 1, display **What is the term of the loan on this rental property's mortgage, deed of trust, or trust deed?** Else If 25_3 = 2, display **What is the term of the loan on this rental property's contract to purchase, land contract, or purchase agreement?** Else If 25_3 = 3, go to item 33_3. Else If 25_3 = 4, display **What is the term of the loan on this rental property's other financing?**
Response Categories:	___ ___ Years
Edits:	

Skip Pattern:	Goto item 31b_3
Instructions:	

31b_3

Description:	**Payment In Full At End Of Term – DEBT3**
StEPS/Codebook Name:	**DIFFLOAN3**
Question Text:	If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display **For this rental property's third mortgage, deed of trust, or trust deed, is there a large payment due at the end of the loan term (a "balloon payment"), or is the loan paid in full after a period of time ("fully amortized")?** Else If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and 25_2 = 1)), display **For this rental property's second mortgage, deed of trust, or trust deed, is there a large payment due at the end of the loan term (a "balloon payment"), or is the loan paid in full after a period of time ("fully amortized")?** Else If 25_3 = 1, display **For this rental property's mortgage, deed of trust, or trust deed, is there a large payment due at the end of the loan term (a "balloon payment"), or is the loan paid in full after a period of time ("fully amortized")?** Else If 25_3 = 2, display **For this rental property's contract to purchase, land contract, or purchase agreement, is there a large payment due at the end of the loan term (a "balloon payment"), or is the loan paid in full after a period of time ("fully amortized")?** Else If 25_3 = 3, go to item 33_3. Else If 25_3 = 4, display **For this rental property's other financing, Is there a large payment due at the end of the loan term (a "balloon payment"), or is the loan paid in full after a period of time ("fully amortized")?**
Response Categories:	1 Balloon payment 2 Fully amortized
Edits:	
Skip Pattern:	Goto item 33_3
Instructions:	

33_3	

Description:	**Fixed Or Adjustable Rate – DEBT3**
StEPS/Codebook Name:	**FIXADJ3**
Question Text:	If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display **Is the third mortgage, deed of trust, or trust deed on this rental property –** Else If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and 25_2 = 1)), display **Is the second mortgage, deed of trust, or trust deed on this rental property –** Else If 25_3 = 1, display **Is the mortgage, deed of trust, or trust deed on this rental property –** Else If 25_3 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this rental property –** Else If 25_3 = 3, display **Is the HELOC or the home equity loan on this rental property –** Else If 25_3 = 4, display **Is the other financing on this rental property –**
Response Categories:	1 A fixed-rate, level payment 2 An adjustable rate mortgage (ARM)
Edits:	
Skip Pattern:	<1> Goto item 34b_3 <2> Goto item 34a_3
Instructions:	

34a_3	

Description:	**Frequency Of Arm Adjustment – DEBT3**
StEPS/Codebook Name:	**ARM3**
Question Text:	If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display **For this rental property's third mortgage, deed of trust, or trust deed, how frequently can the interest rate of the ARM change? Once every –** Else If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and 25_2 = 1)), display **For this rental property's second mortgage, deed of trust, or trust deed, how frequently can the interest rate of the ARM change? Once every –**

	Else If 25_3 = 1, display **For this rental property's mortgage, deed of trust, or trust deed, how frequently can the interest rate of the ARM change? Once every –** Else If 25_3 = 2, display **For this rental property's contract to purchase, land contract, or purchase agreement, how frequently can the interest rate of the ARM change? Once every –** Else If 25_3 = 3, display **For this rental property's HELOC or the home equity loan, how frequently can the interest rate of the ARM change? Once every –** Else If 25_3 = 4, display **For this rental property's other financing, how frequently can the interest rate of the ARM change? Once every –**
Response Categories:	1 Month 2 3 months 3 6 months 4 Year 5 3 years 6 5 years 7 Other – Specify _____
Edits:	
Skip Pattern:	Goto item 34b_3
Instructions:	

34b_3

Description:	**Current Annual Interest Rate – DEBT3**
StEPS/Codebook Name:	**INTERESTR3**
Question Text:	If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display **What is the current annual interest rate on the third mortgage, deed of trust, or trust deed?** Else If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and 25_2 = 1)), display **What is the current annual interest rate on the second mortgage, deed of trust, or trust deed?** Else If 25_3 = 1, display **What is the current annual interest rate on the mortgage, deed of trust, or trust deed?** Else

	If 25_3 = 2, display **What is the current annual interest rate on the contract to purchase, land contract, or purchase agreement?** Else If 25_3 = 3, display **What is the current annual interest rate on the HELOC or the home equity loan?** Else If 25_3 = 4, display **What is the current annual interest rate on the other financing?**
Response Categories:	___ ___ . ___ ___ ___ %
Edits:	
Skip Pattern:	If item 25_3 = 3, go to item 35aSCRN_3 else goto item 35a_3
Instructions:	

35aSCRN_3

Description:	**Line Of Credit Or Home Equity Loan – DEBT3**
StEPS/Codebook Name:	**LOCTYP3**
Question Text:	**Is this debt a --**
Response Categories:	1 Home equity line of credit (HELOC) 2 Home equity loan
Edits:	
Skip Pattern:	<1> If 25_4 = blank OR item 27f_1 = 0, goto End Interview else goto item 26_4 <2> Go to item
Instructions:	

35a_3

Description:	**Required Regular Payments – DEBT3**
StEPS/Codebook Name:	**REGPAY3**
Question Text:	If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display **Are there regularly required payments on this rental property's third mortgage, deed of trust, or trust deed?** Else If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and 25_2 = 1)), display **Are there regularly required payments on this rental property's second mortgage, deed of trust, or trust deed?** Else

	If 25_3 = 1, display **Are there regularly required payments on this rental property's mortgage, deed of trust, or trust deed?** Else If 25_3 = 2, display **Are there regularly required payments on this rental property's contract to purchase, land contract, or purchase agreement?** Else If 25_3 = 3, display **Are there regularly required payments on this rental property's home equity loan?** Else If 25_3 = 4, display **Are there regularly required payments on this rental property's other financing?**
Response Categories:	1 Yes 2 No
Edits:	
Skip Pattern:	<1> If item 25_3 = 3 and item 27f_3 = 0, go to item 36_3 else goto item 35b_3 <2> Goto item 36_3
Instructions:	

35b_3

Description:	**Amount Of Regular Required Payment –DEBT3**
StEPS/Codebook Name:	**PMTAMT3**
Question Text:	If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display **For this rental property's third mortgage, deed of trust, or trust deed, what was the amount of the most recent regularly required payment, including tax and insurance, if required?** Else If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and 25_2 = 1)), display **For this rental property's second mortgage, deed of trust, or trust deed, what was the amount of the most recent regularly required payment, including tax and insurance, if required?** Else If 25_3 = 1, display **For this rental property's mortgage, deed of trust, or trust deed, what was the amount of the most recent regularly required payment, including tax and insurance, if required?** Else If 25_3 = 2, display **For this rental property's contract to purchase, land contract, or purchase agreement, what was the amount of the most recent regularly required payment,**

	including tax and insurance, if required? Else If 25_3 = 3, display **For this rental property's home equity loan, what was the amount of the most recent regularly required payment, including tax and insurance, if required?** Else If 25_3 = 4, display **For this rental property's other financing, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	
Skip Pattern:	If item 25_3 = 3 and item 27f_3 = 0, go to item 36_3, else goto item 35c_3
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

35c_3

Description:	**Frequency Of Regular Payment – DEBT3**
StEPS/Codebook Name:	**PMTFREQ3**
Question Text:	If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display **For this rental property's third mortgage, deed of trust, or trust deed, how often are these payments required to be made?** Else If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and 25_2 = 1)), display **For this rental property's second mortgage, deed of trust, or trust deed, how often are these payments required to be made?** Else If 25_3 = 1, display **For this rental property's mortgage, deed of trust, or trust deed, how often are these payments required to be made?** Else If 25_3 = 2, display **For this rental property's contract to purchase, land contract, or purchase agreement, how often are these payments required to be made?** Else If 25_3 = 3, display **For this rental property's home equity loan, how often are these payments required to be made?** Else If 25_3 = 4, display **For this rental property's other financing, how often are these payments required to be made?**

Response Categories:	1 Biweekly (every 2 weeks) 2 Monthly 3 Quarterly 4 Other
Edits:	
Skip Pattern:	If item 25_3 = 3 and item 27f_3 = 0, go to item 36_3 Else goto item 35d_3
Instructions:	

35d_3

Description:	**Regular Payment Includes – DEBT1**
StEPS/Codebook Name:	**See Table**
Question Text:	If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display **For this rental property's third mortgage, deed of trust, or trust deed, what does this regular payment include?** Else If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and 25_2 = 1)), display **For this rental property's second mortgage, deed of trust, or trust deed, what does this regular payment include?** Else If 25_3 = 1, display **For this rental property's mortgage, deed of trust, or trust deed, what does this regular payment include?** Else If 25_3 = 2, display **For this rental property's contract to purchase, land contract, or purchase agreement, what does this regular payment include?** Else If 25_3 = 3, display **For this rental property's home equity loan, what does this regular payment include?** Else If 25_3 = 4, display **For this rental property's other financing, what does this regular payment include?**
Response Categories:	If item 25_1 = 3 and item 27f_1 GT 0, display only response options 1 and 2. Principal **RPIPRIN3** 1 Yes 2 No 3 Don't Know

	Interest **RPIINT3** 1 Yes 2 No 3 Don't Know Property insurance **RPIPRPINS3** 1 Yes 2 No 3 Don't Know Private mortgage insurance (PMI) **RPIPMI3** 1 Yes 2 No 3 Don't Know Property taxes **RPIPRPTAX3** 1 Yes 2 No 3 Don't Know
Edits:	
Skip Pattern:	Goto item 36_3
Instructions:	

36_3

Description:	**Insured Or Guaranteed By – DEBT3**
StEPS/Codebook Name:	**See Table**
Question Text:	If 25_3 = 1 and 25_1 = 1 and 25_2 = 1, display **Is the third mortgage, deed of trust, or trust deed on this rental property insured or guaranteed by –** Else If 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne = 1 and 25_2 = 1)), display **Is the second mortgage, deed of trust, or trust deed on this rental property insured or guaranteed by –** Else If 25_3 = 1, display **Is the mortgage, deed of trust, or trust deed on this rental property insured or guaranteed by –** Else If 25_3 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this rental property insured or**

		Yes	No	Don't know
	guaranteed by – Else If 25_3 = 3 and 25_4 = blank, goto End interview Else goto item 26_4 Else If 25_3 = 4, display **Is the other financing on this rental property insured or guaranteed by –**			

Response Categories:		Yes	No	Don't know
	The Federal Housing Administration (FHA)? **INSFHA3**			
	The Department of Veterans Affairs (VA)? **INSVA3**			
	Fannie Mae or Freddie Mac? **INSFAN3**			
	USDA Section 515? **INSUSDA3**			
	A private mortgage insurance company? **INSPRIMORT3**			
	Other **INSOTH3**			
	Mortgage is not insured or guaranteed **INSNO3**			

Edits:	
Skip Pattern:	If 25_4 = blank, goto End interview Else Goto to item 26_4
Instructions:	

26_4

Description:	**Personal Guarantee Or Cross Collateralization – DEBT4**
StEPS/Codebook Name:	**See Table**
Question Text:	If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display **Regarding the fourth mortgage, deed of trust, or trust deed on this rental property –** Else If 25_4 = 1 and 25_1 = 1 and ((25_2 = 1 and 25_3 ne 1) or (25_2 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_2 = 1 and ((25_1 = 1 and 25_ 3 ne 1) or (25_1 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne 1 and 25_2 = 1)), display **Regarding the third mortgage, deed of trust, or trust deed on this rental property –**

	Else If 25_4 = 1 and ((25_1 = 1 and 25_2 ne 1 or 25_3 ne 1) or (25_1 ne 1 and 25_2 = 1 and 25_3 ne 1) or (25_1 ne 1 and 25_2 ne 1 and 25_3 = 1)), display **Regarding the second mortgage, deed of trust, or trust deed on this rental property –** Else If 25_4 = 1, display **Regarding the mortgage, deed of trust, or trust deed on this rental property –** Else If 25_4 = 2, display **Regarding the contract to purchase, land contract, or purchase agreement on this rental property–** Else If 25_4 = 3, go to item 27a_4 Else If 25_4 = 4, display **Regarding the other financing on this rental property –**

Response Categories:		Yes	No	Don't know
	A. Was a personal guarantee required? **GUARANTEE4**			
	B. Was there cross-collateralization? **CROSSCOLL4**			

Edits:	
Skip Pattern:	Goto item 27a_4
Instructions:	

27a_4

Description:	**Year Originated – DEBT4**
StEPS/Codebook Name:	**YRMORT4**
Question Text:	If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display **When did the fourth mortgage, deed of trust, or trust deed on this rental property originate?** Else If 25_4 = 1 and 25_1 = 1 and ((25_2 = 1 and 25_3 ne 1) or (25_2 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_2 = 1 and ((25_1 = 1 and 25_ 3 ne 1) or (25_1 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne 1 and 25_2 = 1)), display **When did the third mortgage, deed of trust, or trust deed on this rental property originate?** Else If 25_4 = 1 and ((25_1 = 1 and 25_2 ne 1 or 25_3 ne 1) or (25_1 ne 1 and 25_2 = 1 and 25_3 ne 1) or (25_1 ne 1 and 25_2 ne 1 and 25_3 = 1)), display **When did the second mortgage, deed of**

	trust, or trust deed on this rental property originate? Else If 25_4 = 1, display **When did the mortgage, deed of trust, or trust deed on this rental property originate?** Else If 25_4 = 2, display **When did the contract to purchase, land contract, or purchase agreement on this rental property originate?** Else If 25_4 = 3, display **When did HELOC or the home equity loan on this rental property originate?** Else If 25_4 = 4, display **When did the other financing on this rental property originate?**
Response Categories:	__ __ __ __ YEAR (Valid values 1960 – 2018)
Edits:	Soft edit: If response does is out of range, display "**Response is not valid. Please enter a response between 1960 – 2018**. **Click Next to continue."**
Skip Pattern:	If DEBT4 = 3, go to item 27e_4 else go to item 27b_4
Instructions:	

27b_4

Description:	**Amount Of Loan – DEBT4**
StEPS/Codebook Name:	**MORTAMT4**
Question Text:	If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display **What was the original amount on the fourth mortgage, deed of trust, or trust deed?** Else If 25_4 = 1 and 25_1 = 1 and ((25_2 = 1 and 25_3 ne 1) or (25_2 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_2 = 1 and ((25_1 = 1 and 25_ 3 ne 1) or (25_1 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne 1 and 25_2 = 1)), display **What was the original amount on the third mortgage, deed of trust, or trust deed?** Else If 25_4 = 1 and ((25_1 = 1 and 25_2 ne 1 or 25_3 ne 1) or (25_1 ne 1 and 25_2 = 1 and 25_3 ne 1) or (25_1 ne 1 and 25_2 ne 1 and 25_3 = 1)), display **What was the original amount on the second mortgage, deed of trust, or trust deed?** Else

	If 25_4 = 1, display **What was the original amount on the mortgage, deed of trust, or trust deed?** Else If 25_4 = 2, display **What was the original amount on the contract to purchase, land contract, or purchase agreement?** Else If 25_4 = 3, goto item 27d_4 Else If 25_4 = 4, display **What was the original amount on the other financing?**
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If BUILDSTRAT = 0 and 27b_4 gt 1,500,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue.**" Soft edit: If BUILDSTRAT = 1 and 27b_4 gt 1,700,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue.**" Soft edit: If BUILDSTRAT = 2 and 27b_4 gt 30,000,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue.**" Soft edit: If BUILDSTRAT = 3 and 27b_4 gt 90,000,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue.**" Soft edit: If BUILDSTRAT = 4 and 27b_4 gt 250,000,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue.**"
Skip Pattern:	Goto item 27d_4
Instructions:	Response box needs to be formatted with commas if more than 3

	digits are entered.
27d_4	
Description:	**Outstanding Balance – DEBT4**
StEPS/Codebook Name:	**OUTBAL4**
Question Text:	If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display **What is the outstanding balance on the fourth mortgage, deed of trust, or trust deed?**
	Else
	If 25_4 = 1 and 25_1 = 1 and ((25_2 = 1 and 25_3 ne 1) or (25_2 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_2 = 1 and ((25_1 = 1 and 25_ 3 ne 1) or (25_1 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne 1 and 25_2 = 1)), display **What is the outstanding balance on the third mortgage, deed of trust, or trust deed?**
	Else
	If 25_4 = 1 and ((25_1 = 1 and 25_2 ne 1 or 25_3 ne 1) or (25_1 ne 1 and 25_2 = 1 and 25_3 ne 1) or (25_1 ne 1 and 25_2 ne 1 and 25_3 = 1)), display **What is the outstanding balance on the second mortgage, deed of trust, or trust deed?**
	Else
	If 25_4 = 1, display **What is the outstanding balance on the mortgage, deed of trust, or trust deed?**
	Else
	If 25_4 = 2, display **What is the outstanding balance on the contract to purchase, land contract, or purchase agreement?**
	Else
	If 25_4 = 3, goto item 27e_4
	Else
	If 25_4 = 4, display **What is the outstanding balance on the other financing?**
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If BUILDSTRAT = 0 and OUTBAL4 gt 1,500,000, display "**The response is higher than expected. Please review and correct if necessary.**
	Click Next to continue."
	If (BUILDSTRAT = 1 or 2) and OUTBAL4 gt 13,000,000, display "**The response is higher than expected. Please review and correct if necessary.**
	Click Next to continue."

	If BUILDSTRAT = 3 and OUTBAL4 gt 27,500,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 4 and OUTBAL4 gt 220,000,000, display "**The response is higher than expected. Please review and correct if necessary.** **Click Next to continue**."
Skip Pattern:	If DEBT4 = 3, goto item 27e_4 Else if item 27a_4 = 2017 or 2018, goto item 28_4 Else goto item 27e_4
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

27e_4

Description:	**Amount Of Heloc Or Line Of Credit – DEBT4**
StEPS/Codebook Name:	**LNCRDTAMT4**
Question Text:	If 25_4 = 1, goto item 27g_4 Else If 25_4 = 2, goto item 27g_4 Else If 25_4 = 3, **How much was the HELOC or the home equity loan originally for?** Else If 25_4 = 4, goto item 27g_4
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If 27e_4 gt 1,000,000, display "**The amount reported is higher than expected. Please review and correct if necessary.** **Click Next to continue.**"
Skip Pattern:	Goto item 27f_4
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.
27f_4	

Description:	**Line Of Credit Balance – DEBT4**
StEPS/Codebook Name:	**LNCRDTBAL4**
Question Text:	**What is the current balance on the HELOC or the home equity loan?**
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If 27e_4 gt 600,000, display "**The amount reported is higher than expected. Please review and correct if necessary.** **Click Next to continue.**"
Skip Pattern:	If 27a_4 = 2017 or 2018, goto item 28_4 else goto item 27g_4
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

27g_4
Formally 27c_4

Description:	**Original Appraised Value At Origination – DEBT4**
StEPS/Codebook Name:	**APPVAL4**
Question Text:	If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display **What was the original value of this rental property at the time of the fourth mortgage's, deed of trust's, or trust deed's origination?** Else If 25_4 = 1 and 25_1 = 1 and ((25_2 = 1 and 25_3 ne 1) or (25_2 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_2 = 1 and ((25_1 = 1 and 25_ 3 ne 1) or (25_1 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne 1 and 25_2 = 1)), display **What was the original value of this rental property at the time of the third mortgage's, deed of trust's, or trust deed's origination?** Else If 25_4 = 1 and ((25_1 = 1 and 25_2 ne 1 or 25_3 ne 1) or (25_1 ne 1 and 25_2 = 1 and 25_3 ne 1) or (25_1 ne 1 and 25_2 ne 1 and 25_3 = 1)), display **What was the original value of this rental property at the time of the second mortgage's, deed of trust's, or trust deed's origination?** Else If 25_4 = 1, display **What was the original value of this rental property at the time of the mortgage's, deed of trust's, or trust deed's origination?** Else If 25_4 = 2, display **What was the original value of this rental property at the time of the contract to purchase's, land**

	contract's, or purchase agreement's origination? Else If 25_4 = 3, display **What was the original value of this rental property at the time of the HELOC or the home equity loan's origination?** Else If 25_4 = 4, display **What was the original value of this rental property at the time of the other financing's origination?**
Response Categories:	**Original value of property** $ __ __ __, __ __ __, __ __ __, __ __ __.00 (length 12 characters)
Edits:	Soft edit: If BUILDSTRAT = 0 and (APPVAL4 lt 4000 or APPVAL4 gt 4,000,000), display "**The response is lower or higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 1 and (APPVAL4 lt 6000 or APPVAL4 gt 3,000,000), display "**The response is lower or higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 2 and (APPVAL4 lt 30,000 or APPVAL4 gt 30,500,000), display "**The response is lower or higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 3 and (APPVAL4 lt 68,000 or APPVAL4 gt 56,500,000), display "**The response is lower or higher than expected. Please review and correct if necessary.** **Click Next to continue**." Soft edit: If BUILDSTRAT = 4 and (APPVAL4 lt 23,000 or APPVAL4 gt 550,000,000), display "**The response is lower or higher than expected. Please review and correct if necessary.** **Click Next to continue**."
Skip Pattern:	Goto item 28_4
Instructions:	Response box needs to be formatted with commas if more than 3

	digits are entered.
28_4	
	Type Of Mortgage – DEBT4
StEPS/Codebook Name:	**MORTKIND4**
Question Text:	If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display **Is the fourth mortgage, deed of trust, or trust deed on this rental property** Else If 25_4 = 1 and 25_1 = 1 and ((25_2 = 1 and 25_3 ne 1) or (25_2 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_2 = 1 and ((25_1 = 1 and 25_ 3 ne 1) or (25_1 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne 1 and 25_2 = 1)), display **Is the third mortgage, deed of trust, or trust deed on this rental property** Else If 25_4 = 1 and ((25_1 = 1 and 25_2 ne 1 or 25_3 ne 1) or (25_1 ne 1 and 25_2 = 1 and 25_3 ne 1) or (25_1 ne 1 and 25_2 ne 1 and 25_3 = 1)), display **Is the second mortgage, deed of trust, or trust deed on this rental property** Else If 25_4 = 1, display **Is the mortgage, deed of trust, or trust deed on this rental property** Else If 25_4 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this rental property** Else If 25_4 = 3, goto item 29_4 Else If 25_4 = 4, display **Is the other financing on this rental property**

Response Categories:	If (item 25_4 = 1 or 2) and (item 4a = item 27a_4), display only response options 1, 4, and 5.
	If (item 25_4 = 1 or 2) and (item 4a NE item 27a_4), display only response options
	1, 2, 3, 4, and 5.
	If Item 25_4 = 4, display only response options 1, 2, 3, 4, and 5.
	
	1 A new mortgage that was placed when this property was acquired?
	2 A refinancing of a previous loan?
	3 A mortgage placed on a property previously owned free and clear of debt?
	4 A construction loan converted to permanent financing?
	5 The same mortgage that was assumed from the previous owner

	when this property was acquired?
Edits:	
Skip Pattern:	<1 – 4> If item 25_4 = 2, goto item 31a_4 Else goto item 29_4 <5> Goto item 31a_4
Instructions:	

29_4

Description:	**Where Debt Obtained – DEBT4**
StEPS/Codebook Name:	**MORTGET4**
Question Text:	If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display **Where did you get the fourth mortgage, deed of trust, or trust deed on this rental property?** Else If 25_4 = 1 and 25_1 = 1 and ((25_2 = 1 and 25_3 ne 1) or (25_2 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_2 = 1 and ((25_1 = 1 and 25_ 3 ne 1) or (25_1 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne 1 and 25_2 = 1)), display **Where did you get the third mortgage, deed of trust, or trust deed on this rental property?** Else If 25_4 = 1 and ((25_1 = 1 and 25_2 ne 1 or 25_3 ne 1) or (25_1 ne 1 and 25_2 = 1 and 25_3 ne 1) or (25_1 ne 1 and 25_2 ne 1 and 25_3 = 1)), display **Where did you get the second mortgage, deed of trust, or trust deed on this rental property?** Else If 25_4 = 1, display **Where did you get the mortgage, deed of trust, or trust deed on this rental property?** Else If 25_4 = 3, display **Where did you get the HELOCor the home equity loan on this rental property?** Else If 25_4 = 4, display **Where did you get the other financing on this rental property?** **A mortgage bank ONLY provides mortgage services. It does not provide other banking services.**
Response Categories:	If 25_4 = 3, do NOT display responses 7, 8, and 9. 1 Commercial bank or trust company 2 Savings and loan association, federal savings bank, mutual savings bank 3 Life insurance company

	4 Mortgage bank or mortgage company 5 Credit union 6 Finance company (including consumer discount company, industrial bank, cooperative bank) 7 State or municipal government 8 State or local housing finance agency 9 Individual or individual's estate 10 Other – Specify _____ 11 Don't know
Edits:	
Skip Pattern:	Goto item 31a_4
Instructions:	

31a_4

Description:	**Term Of Loan – DEBT4**
StEPS/Codebook Name:	**TERM4**
Question Text:	If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display **What is the term of the loan on this rental property's fourth mortgage, deed of trust, or trust deed?** Else If 25_4 = 1 and 25_1 = 1 and ((25_2 = 1 and 25_3 ne 1) or (25_2 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_2 = 1 and ((25_1 = 1 and 25_ 3 ne 1) or (25_1 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne 1 and 25_2 = 1)), display **What is the term of the loan on this rental property's third mortgage, deed of trust, or trust deed?** Else If 25_4 = 1 and ((25_1 = 1 and 25_2 ne 1 or 25_3 ne 1) or (25_1 ne 1 and 25_2 = 1 and 25_3 ne 1) or (25_1 ne 1 and 25_2 ne 1 and 25_3 = 1)), display **What is the term of the loan on this rental property's second mortgage, deed of trust, or trust deed?** Else If 25_4 = 1, display **What is the term of the loan on this rental property's mortgage, deed of trust, or trust deed?** Else If 25_4 = 2, display **What is the term of the loan on this rental property's contract to purchase, land contract, or purchase agreement?** Else If 25_4 = 3, go to item 33_4. Else If 25_4 = 4, display **What is the term of the loan on this rental property's other financing?**

Response Categories:	___ ___ Years
Edits:	
Skip Pattern:	Goto item 31b_4
Instructions:	

31b_4

Description:	**Payment In Full At End Of Term – DEBT4**
StEPS/Codebook Name:	**DIFFLOAN4**
Question Text:	If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display **For this rental property's fourth mortgage, deed of trust, or trust deed, is there a large payment due at the end of the loan term (a "balloon payment"), or is the loan paid in full after a period of time ("fully amortized")?** Else If 25_4 = 1 and 25_1 = 1 and ((25_2 = 1 and 25_3 ne 1) or (25_2 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_2 = 1 and ((25_1 = 1 and 25_ 3 ne 1) or (25_1 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne 1 and 25_2 = 1)), display **For this rental property's third mortgage, deed of trust, or trust deed, is there a large payment due at the end of the loan term (a "balloon payment"), or is the loan paid in full after a period of time ("fully amortized")?** Else If 25_4 = 1 and ((25_1 = 1 and 25_2 ne 1 or 25_3 ne 1) or (25_1 ne 1 and 25_2 = 1 and 25_3 ne 1) or (25_1 ne 1 and 25_2 ne 1 and 25_3 = 1)), display **For this rental property's second mortgage, deed of trust, or trust deed, is there a large payment due at the end of the loan term (a "balloon payment"), or is the loan paid in full after a period of time ("fully amortized")?** Else If 25_4 = 1, display **For this rental property's mortgage, deed of trust, or trust deed, is there a large payment due at the end of the loan term (a "balloon payment"), or is the loan paid in full after a period of time ("fully amortized")?** Else If 25_4 = 2, display **For this rental property's contract to purchase, land contract, or purchase agreement, is there a large payment due at the end of the loan term (a "balloon ayment"), or is the loan paid in full after a period of time ("fully amortized")?** Else If 25_4 = 3, go to item 33_4.

	Else If 25_4 = 4, display **For this rental property's other financing, Is there a large payment due at the end of the loan term (a "balloon payment"), or is the loan paid in full after a period of time ("fully amortized")?**
Response Categories:	1 Balloon payment 2 Fully amortized
Edits:	
Skip Pattern:	Goto item 33_4
Instructions:	

33_4

Description:	**Fixed Or Adjustable Rate – DEBT4**
StEPS/Codebook Name:	**FIXADJ4**
Question Text:	If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display **Is the fourth mortgage, deed of trust, or trust deed on this rental property –** Else If 25_4 = 1 and 25_1 = 1 and ((25_2 = 1 and 25_3 ne 1) or (25_2 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_2 = 1 and ((25_1 = 1 and 25_ 3 ne 1) or (25_1 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne 1 and 25_2 = 1)), display **Is the third mortgage, deed of trust, or trust deed on this rental property –** Else If 25_4 = 1 and ((25_1 = 1 and 25_2 ne 1 or 25_3 ne 1) or (25_1 ne 1 and 25_2 = 1 and 25_3 ne 1) or (25_1 ne 1 and 25_2 ne 1 and 25_3 = 1)), display **Is the second mortgage, deed of trust, or trust deed on this rental property –** Else If 25_4 = 1, display **Is the mortgage, deed of trust, or trust deed on this rental property –** Else If 25_4 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this rental property –** Else If 25_4 = 3, display **Is the HELOC or the home equity loan on this rental property –** Else If 25_4 = 4, display **Is the other financing on this rental property –**

Response Categories:	1 A fixed-rate, level payment 2 An adjustable rate mortgage (ARM)
Edits:	
Skip Pattern:	<1> Goto 34b_4 <2> Goto item 34a_4
Instructions:	

34a_4

Description:	**Frequency Of Arm Adjustment – DEBT4**
StEPS/Codebook Name:	**ARM4**
Question Text:	If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display **For this rental property's fourth mortgage, deed of trust, or trust deed, how frequently can the interest rate of the ARM change? Once every –** Else If 25_4 = 1 and 25_1 = 1 and ((25_2 = 1 and 25_3 ne 1) or (25_2 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_2 = 1 and ((25_1 = 1 and 25_ 3 ne 1) or (25_1 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne 1 and 25_2 = 1)), display **For this rental property's third mortgage, deed of trust, or trust deed, how frequently can the interest rate of the ARM change? Once every –** Else If 25_4 = 1 and ((25_1 = 1 and 25_2 ne 1 or 25_3 ne 1) or (25_1 ne 1 and 25_2 = 1 and 25_3 ne 1) or (25_1 ne 1 and 25_2 ne 1 and 25_3 = 1)), display **For this rental property's second mortgage, deed of trust, or trust deed, how frequently can the interest rate of the ARM change? Once every –** Else If 25_4 = 1, display **For this rental property's mortgage, deed of trust, or trust deed, how frequently can the interest rate of the ARM change? Once every –** Else If 25_4 = 2, display **For this rental property's contract to purchase, land contract, or purchase agreement, how frequently can the interest rate of the ARM change? Once every –** Else If 25_4 = 3, display **For this rental property's HELOC or the home equity loan, how frequently can the interest rate of the ARM change? Once every –** Else If 25_4 = 4, display **For this rental property's other financing,**

	how frequently can the interest rate of the ARM change? Once every –
Response Categories:	1 Month 2 3 months 3 6 months 4 Year 5 3 years 6 5 years 7 Other – Specify _____
Edits:	
Skip Pattern:	Goto item 34b_4
Instructions:	

34b_4

Description:	**Current Annual Interest Rate – DEBT4**
StEPS/Codebook Name:	**INTERESTR4**
Question Text:	If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display **What is the current annual interest rate on the fourth mortgage, deed of trust, or trust deed?** Else If 25_4 = 1 and 25_1 = 1 and ((25_2 = 1 and 25_3 ne 1) or (25_2 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_2 = 1 and ((25_1 = 1 and 25_ 3 ne 1) or (25_1 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne 1 and 25_2 = 1)), display **What is the current annual interest rate on the third mortgage, deed of trust, or trust deed?** Else If 25_4 = 1 and ((25_1 = 1 and 25_2 ne 1 or 25_3 ne 1) or (25_1 ne 1 and 25_2 = 1 and 25_3 ne 1) or (25_1 ne 1 and 25_2 ne 1 and 25_3 = 1)), display **What is the current annual interest rate on the second mortgage, deed of trust, or trust deed?** Else If 25_4 = 1, display **What is the current annual interest rate on the mortgage, deed of trust, or trust deed?** Else If 25_4 = 2, display **What is the current annual interest rate on the contract to purchase, land contract, or purchase agreement?** Else If 25_4 = 3, display **What is the current annual interest rate on the HELOC or the home equity loan?** Else

	If 25_4 = 4, display **What is the current annual interest rate on the other financing?**
Response Categories:	___ ___ . ___ ___ ___ %
Edits:	
Skip Pattern:	If item 25_4 = 3, go to item 35aSCRN_4 else goto item 35a_4
Instructions:	

35aSCRN_4

Description:	**Line Of Credit Or Home Equity Loan – DEBT4**
StEPS/Codebook Name:	**LOCTYP4**
Question Text:	**Is this debt a –**
Response Categories:	1 Home equity line of credit (HELOC) 2 Home equity loan
Edits:	
Skip Pattern:	<1> If item 27f_1 = 0, goto End Interview <2> Go to item 35a_4
Instructions:	

35a_4

Description:	**Required Regular Payments – DEBT4**
StEPS/Codebook Name:	**REGPAY4**
Question Text:	If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display **Are there regularly required payments on this rental property's fourth mortgage, deed of trust, or trust deed?** Else If 25_4 = 1 and 25_1 = 1 and ((25_2 = 1 and 25_3 ne 1) or (25_2 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_2 = 1 and ((25_1 = 1 and 25_ 3 ne 1) or (25_1 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne 1 and 25_2 = 1)), display **Are there regularly required payments on this rental property's third mortgage, deed of trust, or trust deed?** Else If 25_4 = 1 and ((25_1 = 1 and 25_2 ne 1 or 25_3 ne 1) or (25_1 ne 1 and 25_2 = 1 and 25_3 ne 1) or (25_1 ne 1 and 25_2 ne 1 and 25_3 = 1)), display **Are there regularly required payments on this rental property's second mortgage, deed of trust, or trust deed?** Else

	If 25_4 = 1, display **Are there regularly required payments on this rental property's mortgage, deed of trust, or trust deed?** Else If 25_4 = 2, display **Are there regularly required payments on this rental property's contract to purchase, land contract, or purchase agreement?** Else If 25_4 = 3, display **Are there regularly required payments on this rental property's home equity loan?** Else If 25_4 = 4, display **Are there regularly required payments on this rental property's other financing?**
Response Categories:	1 Yes 2 No
Edits:	
Skip Pattern:	<1> If item 25_4 = 3 and item 27f_4 = 0, go to item 36_4 Else goto item 35b_4 <2> Goto item 36
Instructions:	

35b_4

Description:	**Amount Of Regular Required Payment –DEBT4**
StEPS/Codebook Name:	**PMTAMT4**
Question Text:	If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display **For this rental property's fourth mortgage, deed of trust, or trust deed, what was the amount of the most recent regularly required payment, including tax and insurance, if required?** Else If 25_4 = 1 and 25_1 = 1 and ((25_2 = 1 and 25_3 ne 1) or (25_2 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_2 = 1 and ((25_1 = 1 and 25_ 3 ne 1) or (25_1 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne 1 and 25_2 = 1)), display **For this rental property's third mortgage, deed of trust, or trust deed, what was the amount of the most recent regularly required payment, including tax and insurance, if required?** Else If 25_4 = 1 and ((25_1 = 1 and 25_2 ne 1 or 25_3 ne 1) or (25_1 ne 1 and 25_2 = 1 and 25_3 ne 1)or (25_1 ne 1 and 25_2 ne 1 and 25_3 = 1)), display **For this rental property's second mortgage, deed of trust, or trust deed, what was the amount of the most recent regularly required payment, including tax and insurance, if required?** Else

	If 25_4 = 1, display **For this rental property's mortgage, deed of trust, or trust deed, what was the amount of the most recent regularly required payment, including tax and insurance, if required?** Else If 25_4 = 2, display **For this rental property's contract to purchase, land contract, or purchase agreement, what was the amount of the most recent regularly required payment, including tax and insurance, if required?** Else If 25_4 = 3, display **For this rental property's home equity loan, what was the amount of the most recent regularly required payment, including tax and insurance, if required?** Else If 25_4 = 4, display **For this rental property's other financing, what was the amount of the most recent regularly required payment, including tax and insurance, if required?**
Response Categories:	$ __ __ __, __ __ __, __ __ __, __ __ __.00
Edits:	
Skip Pattern:	If item 25_4 = 3 and item 27f_4 = 0, goto item 36_4 else goto item 35c_4
Instructions:	Response box needs to be formatted with commas if more than 3 digits are entered.

35c_4

Description:	**Frequency Of Regular Payment – DEBT4**
StEPS/Codebook Name:	**PMTFREQ4**
Question Text:	If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display **For This rental property's fourth mortgage, deed of trust, or trust deed, how often are these payments required to be made?** Else If 25_4 = 1 and 25_1 = 1 and ((25_2 = 1 and 25_3 ne 1) or (25_2 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_2 = 1 and ((25_1 = 1 and 25_3 ne 1) or (25_1 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne 1 and 25_2 = 1)), display **For this rental property's third mortgage, deed of trust, or trust deed, how often are these payments required to be made?** Else If 25_4 = 1 and ((25_1 = 1 and 25_2 ne 1 or 25_3 ne 1) or (25_1 ne 1 and 25_2 = 1 and 25_3 ne 1) or (25_1 ne 1 and 25_2 ne 1 and 25_3 = 1)), display **For this rental property's second mortgage,**

	deed of trust, or trust deed, how often are these payments required to be made? Else If 25_4 = 1, display **For this rental property's mortgage, deed of trust, or trust deed, how often are these payments required to be made?** Else If 25_4 = 2, display **For this rental property's contract to purchase, land contract, or purchase agreement, how often are these payments required to be made?** Else If 25_4 = 3, display **For this rental property's home equity loan, how often are these payments required to be made?** Else If 25_4 = 4, display **For this rental property's other financing, how often are these payments required to be made?**
Response Categories:	1 Biweekly (every 2 weeks) 2 Monthly 3 Quarterly 4 Other
Edits:	
Skip Pattern:	If item 25_4 = 3 and item 27f_4 = 0, go to item 36_4 Else goto item 35d_4
Instructions:	

35d_4

Description:	**Regular Payment Includes – DEBT4**
StEPS/Codebook Name:	**See Table**
Question Text:	If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display **For this rental property's fourth mortgage, deed of trust, or trust deed, what does this regular payment include?** Else If 25_4 = 1 and 25_1 = 1 and ((25_2 = 1 and 25_3 ne 1) or (25_2 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_2 = 1 and ((25_1 = 1 and 25_ 3 ne 1) or (25_1 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne 1 and 25_2 = 1)), display **For this rental property's third mortgage, deed of trust, or trust deed, what does this regular payment include?** Else If 25_4 = 1 and ((25_1 = 1 and 25_2 ne 1 or 25_3 ne 1) or (25_1 ne 1 and 25_2 = 1 and 25_3 ne 1) or (25_1 ne 1 and 25_2 ne 1 and 25_3 = 1)), display **For this rental property's second mortgage,**

	deed of trust, or trust deed, what does this regular payment include? Else If 25_4 = 1, display **For this rental property's mortgage, deed of trust, or trust deed, what does this regular payment include?** Else If 25_4 = 2, display **For this rental property's contract to purchase, land contract, or purchase agreement, what does this regular payment include?** Else If 25_4 = 3, display **For this rental property's home equity loan, what does this regular payment include?** Else If 25_4 = 4, display **For this rental property's other financing, what does this regular payment include?**
Response Categories:	If item 25_1 = 3 and item 27f_1 GT 0, display only response options 1 and 2. Principal **RPIPRIN4** 1 Yes 2 No 3 Don't Know Interest **RPIINT4** 1 Yes 2 No 3 Don't Know Property insurance **RPIPRPINS4** 1 Yes 2 No 3 Don't Know Private mortgage insurance (PMI) **RPIPMI4** 1 Yes 2 No 3 Don't Know Property taxes **RPIPRPTAX4** 1 Yes

	2 No 3 Don't Know
Edits:	
Skip Pattern:	Goto item 36_4
Instructions:	

36_4

Description:	**Insured Or Guaranteed By – DEBT4**
StEPS/Codebook Name:	**See Table**
Question Text:	If 25_4 = 1 and 25_1 = 1 and 25_2 = 1 and 25_3 = 1, display **Is the fourth mortgage, deed of trust, or trust deed on this rental property insured or guaranteed by –** Else If 25_4 = 1 and 25_1 = 1 and ((25_2 = 1 and 25_3 ne 1) or (25_2 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_2 = 1 and ((25_1 = 1 and 25_ 3 ne 1) or (25_1 ne 1 and 25_3 = 1)) or 25_4 = 1 and 25_3 = 1 and ((25_1 = 1 and 25_2 ne 1) or (25_1 ne 1 and 25_2 = 1)), display **Is the third mortgage, deed of trust, or trust deed on this rental property insured or guaranteed by –** Else If 25_4 = 1 and ((25_1 = 1 and 25_2 ne 1 or 25_3 ne 1) or (25_1 ne 1 and 25_2 = 1 and 25_3 ne 1) or (25_1 ne 1 and 25_2 ne 1 and 25_3 = 1)), display **Is the second mortgage, deed of trust, or trust deed on this rental property insured or guaranteed by –** Else If 25_4 = 1, display **Is the mortgage, deed of trust, or trust deed on this rental property insured or guaranteed by –** Else If 25_4 = 2, display **Is the contract to purchase, land contract, or purchase agreement on this rental property insured or guaranteed by –** Else If 25_4 = 3, goto End interview Else If 25_4 = 4, display **Is the other financing on this rental property insured or guaranteed by –**

Response Categories:		Yes	No	Don't know
	The Federal Housing Administration (FHA)? **INSFHA4**			
	The Department of Veterans Affairs (VA)?			

	INSVA4			
	Fannie Mae or Freddie Mac? **INSFAN4**			
	USDA Section 515? **INSUSDA4**			
	A private mortgage insurance company? **INSPRIMORT4**			
	Other **INSOTH4**			
	Mortgage is not insured or guaranteed **INSNO41**			

Edits:	
Skip Pattern:	Goto End interview
Instructions:	

End interview

Question Text:	If PROPID = 4, display "**For the purposes of the Rental Housing Finance Survey, a property may be defined based on the property title and debt status. In order to respond to this survey accurately, it is vital to determine what the property includes.** **A Census Bureau employee will contact you in the coming weeks to help define the property for the purposes of this survey.** **Thank you for your interest in the Rental Housing Finance Survey. We appreciate your time.**" Else display "**Please press the Submit button below to complete your survey.** **Thank you for participating in the Rental Housing Finance Survey.** **We appreciate your time.**"