

Revised program characteristics questionnaire in response to OMB questions received on December 10, 2007.

Appendix B
Questionnaire on General Characteristics of ADDI/HOME Programs

Public Reporting Burden Statement. Public reporting burden for this two-part collection of information is estimated to average a total of 12 hours for each Participating Jurisdiction in this study. This includes the time for locating files, collecting the files, reviewing the files and reporting the data. This information is being collected for the U.S. Department of Housing and Urban Development and will be used to study the impact of downpayment assistance on mortgage delinquency and foreclosure rates in the ADDI and HOME Programs. Response to this request is voluntary. You should not undertake the requested data collection unless this data collection instrument displays a currently valid OMB control number.

Privacy Act Statements.

HUD is authorized to collect this information by P.L. 479.48, Stat.1246, 12 USC 1701 et. seq.: and the Community Development Act of 1987, 42 USC 3543, to collect Social Security Numbers. Social Security Numbers are requested here in order to obtain the most accurate information possible on the mortgage delinquency and foreclosure histories of recipients of downpayment assistance received through the ADDI and HOME Programs. The information will be used to establish the rates of mortgage delinquency and foreclosure for recipients of downpayment assistance through ADDI and HOME, i.e., will be used to calculate aggregate statistics. Information on individual recipients of assistance from ADDI and HOME will not be disclosed outside the U.S. Department of Housing and Urban Development except as required and permitted by law.

Pursuant to the Privacy Act of 1974 (5 U.S.C. §552a) and the Principles for Providing and Using Personal Information, issued by the Information Infrastructure Task Force in 1995, Concentrance Consulting Group hereby acknowledges that we will acquire and keep only that personal information reasonably expected to support current or planned activities. All information requested herein will be acquired, disclosed, and used in ways that respect an individual's privacy. Personal information will not be improperly altered or destroyed, and will be used only for the purpose for which it is requested. Information acquired for this activity will not be used for any other unrelated activities.

We have instituted appropriate technical and managerial security measures to protect the confidentiality and integrity of this personal information, and to prevent the loss, unauthorized access, destruction, use, or disclosure of the data. Managerial measures include internal organizational measures that limit access to data and ensure that those individuals with access do not utilize the data for unauthorized purposes. Technical security measures to prevent unauthorized access include limits on access through use of passwords and the storage of data on secure servers.

Our analysis and reporting will be based on aggregation of the information and so we will not disclose any individual client's information nor any particular participating jurisdiction's information.

Program Characteristics Questionnaire

Please answer the following questions about your downpayment assistance program as it was administered in the years for which you are being surveyed.

General	
Participating Jurisdiction Name	
Contact Person	
Date	

Please respond only for the years for which you are being surveyed.

Homeownership education and counseling	Circle the appropriate response(s).					
	2000	2001	2002	2003	2004	2005
1. Did recipients of ADDI/HOME funds receive homeownership counseling?	Yes / No	Yes / No	Yes / No	Yes / No	Yes / No	Yes / No
<i>If you answered 'No' to Question 1 then skip to Question 6. Otherwise please answer the following:</i>						
2. What percent of recipients of ADDI/HOME funds received homeownership counseling?	up to 25% 26-50% 61-75% 76-100%	up to 25% 26-50% 61-75% 76-100%	up to 25% 26-50% 61-75% 76-100%	up to 25% 26-50% 61-75% 76-100%	up to 25% 26-50% 61-75% 76-100%	up to 25% 26-50% 61-75% 76-100%
3. Of those recipients that received counseling, how many hours did they receive?	< 2 2 or 3 4 - 7 8 - 12 > 12	< 2 2 or 3 4 - 7 8 - 12 > 12	< 2 2 or 3 4 - 7 8 - 12 > 12	< 2 2 or 3 4 - 7 8 - 12 > 12	< 2 2 or 3 4 - 7 8 - 12 > 12	< 2 2 or 3 4 - 7 8 - 12 > 12
4. Approximately what percentage of recipients counseled received the following <u>types</u> of counseling:						
4a. Pre-purchase Homebuyer Counseling (one on one)	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%

	<i>Circle the appropriate response(s).</i>					
Homeownership education and counseling	2000	2001	2002	2003	2004	2005
4b. Homebuyer Education Programs (group setting)	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%
4c. Counseling to Resolve or Prevent Mortgage Delinquency or Default	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%
4d. Non-Delinquency Post-Purchase Counseling – Individual	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%
4e. Post-Purchase Education Programs (group)	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%	0% up to 25% 26-50% 61-75% 76-100%

	<i>Circle the appropriate response(s).</i>					
Homeownership education and counseling	2000	2001	2002	2003	2004	2005
4f. Counseling on avoiding Predatory Lending	0%	0%	0%	0%	0%	0%
	up to 25%	up to 25%	up to 25%	up to 25%	up to 25%	up to 25%
	26-50%	26-50%	26-50%	26-50%	26-50%	26-50%
	61-75%	61-75%	61-75%	61-75%	61-75%	61-75%
	76-100%	76-100%	76-100%	76-100%	76-100%	76-100%

Eligibility Criteria	2000	2001	2002	2003	2004	2005
5. What maximum percent of median income (using any appropriate HUD-approved adjustments) did your agency require for ADDI/HOME programs?	80% max 60% max 50% max 30% max	80% max 60% max 50% max 30% max	80% max 60% max 50% max 30% max	80% max 60% max 50% max 30% max	80% max 60% max 50% max 30% max	80% max 60% max 50% max 30% max
6. Did you have eligibility requirements in addition to those specified by ADDI/HOME programs?	Yes / No	Yes / No	Yes / No	Yes / No	Yes / No	Yes / No
6a. If so describe those additional requirements. Identify any differences by year.						
7. How did you verify recipient qualifications? Identify any differences by year.	Tax return Employer verification Pay stubs Other	Tax return Employer verification Pay stubs Other	Tax return Employer verification Pay stubs Other	Tax return Employer verification Pay stubs Other	Tax return Employer verification Pay stubs Other	Tax return Employer verification Pay stubs Other
8. Were FICO scores used in determining eligibility?	Yes / No	Yes / No	Yes / No	Yes / No	Yes / No	Yes / No
8a. If so what was the minimum FICO score required?						

	<i>Circle appropriate response(s).</i>					
Provisions for Buyer Protection	2000	2001	2002	2003	2004	2005
9. How often did you check that the value of the property acquired by the recipient was reasonable (for example by reviewing the appraisal)?	Never Rarely Sometimes Usually Always	Never Rarely Sometimes Usually Always	Never Rarely Sometimes Usually Always	Never Rarely Sometimes Usually Always	Never Rarely Sometimes Usually Always	Never Rarely Sometimes Usually Always
10. Within how many days of settlement did you inspect the property to ensure that it met the HOME property standards?	10 days before 30 days before After Settlement	10 days before 30 days before After Settlement	10 days before 30 days before After Settlement	10 days before 30 days before After Settlement	10 days before 30 days before After Settlement	10 days before 30 days before After Settlement
11. As a percent of gross income, what was the maximum monthly housing payment (principal, interest, taxes and insurance) that recipients could incur?	36% or higher 30-35% 29%	36% or higher 30-35% 29%	36% or higher 30-35% 29%	36% or higher 30-35% 29%	36% or higher 30-35% 29%	36% or higher 30-35% 29%
12. What was the maximum monthly total debt as a percent of gross income that recipients could incur?	47% or higher 42-46% 41%	47% or higher 42-46% 41%	47% or higher 42-46% 41%	47% or higher 42-46% 41%	47% or higher 42-46% 41%	47% or higher 42-46% 41%
13. How did you monitor that the recipient's loan interest rates were not excessive given the client's risk profile? (Circle one for each year surveyed.)	Didn't monitor Local lender Published rates Relied on loan officer	Didn't monitor Local lender Published rates Relied on loan officer	Didn't monitor Local lender Published rates Relied on loan officer	Didn't monitor Local lender Published rates Relied on loan officer	Didn't monitor Local lender Published rates Relied on loan officer	Didn't monitor Local lender Published rates Relied on loan officer

		<i>Circle appropriate response(s).</i>					
Provisions for Buyer Protection	2000	2001	2002	2003	2004	2005	
14. Identify any other services you offered or measures you took to protect recipients from excessive property prices or excessive loan interest rates.							
15. Generally, were you informed when a borrower became seriously delinquent or at risk of foreclosure?	Yes / No	Yes / No	Yes / No	Yes / No	Yes / No	Yes / No	
16. If Yes to 15, what interventions did you undertake when a borrower became delinquent or at risk of foreclosure?	Offered counseling Identified sources of financial assistance Provided financial assistance Facilitated borrower communication with servicer Other (Describe) _____ _____ _____						