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U.S. Department of Housing and Urban Development
Office of Policy Development and Research

HOUSING DISCRIMINATION STUDY

Replication of 1977
Study Measures with
Current Data



HOUSING DISCRIMINATION STUDY

Replication of 1977 Measures Using Current Data

DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT

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Prepared for:
U.S. Department of Housing and Urban
Development

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Contract HC-5811

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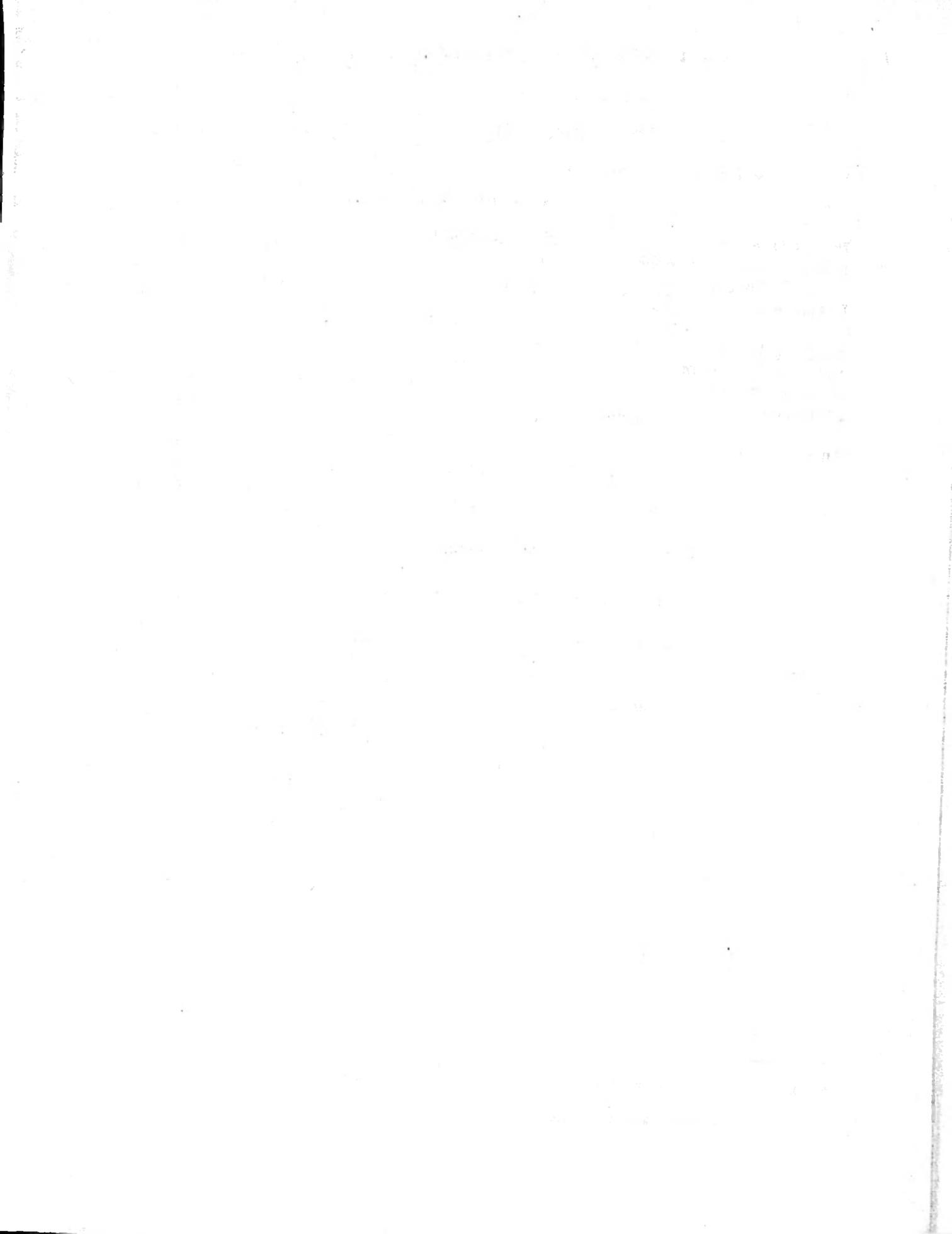
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Housing Discrimination Study Reports

Methodology and Data Documentation

Incidence and Severity of Unfavorable Treatment

John Yinger

Incidence of Discrimination and Variations in Discriminatory Behavior

John Yinger

Analyzing Racial and Ethnic Steering

Margery Austin Turner, John G. Edwards, Maris Mikelsons

Mapping Patterns of Steering for Five Metropolitan Areas

Maris Mikelsons, Margery Austin Turner

Replication of 1977 Study Measures with Current Data

Amina Elmi, Maris Mikelsons

Synthesis

Margery Austin Turner, Raymond J. Struyk, John Yinger

THE UNIVERSITY OF CHICAGO

PHYSICS DEPARTMENT

PHYSICS 551 - QUANTUM MECHANICS

PROBLEM SET 10

Due Date: _____

Student Name: _____

Section: _____

Problem 1

A particle of mass m is confined to a one-dimensional infinite potential well of width L . The wave function is given by $\psi(x) = \sqrt{\frac{2}{L}} \sin\left(\frac{n\pi x}{L}\right)$ for $0 < x < L$ and zero elsewhere.

(a) Calculate the probability of finding the particle in the region $0 < x < L/4$.

(b) Calculate the expectation value of the position $\langle x \rangle$.

(c) Calculate the expectation value of the momentum $\langle p \rangle$.

(d) Calculate the expectation value of the energy $\langle E \rangle$.

Problem 2

A particle of mass m is confined to a one-dimensional infinite potential well of width L . The wave function is given by $\psi(x) = \sqrt{\frac{2}{L}} \sin\left(\frac{n\pi x}{L}\right)$ for $0 < x < L$ and zero elsewhere.

(a) Calculate the probability of finding the particle in the region $L/4 < x < L/2$.

(b) Calculate the expectation value of the position $\langle x \rangle$.

(c) Calculate the expectation value of the momentum $\langle p \rangle$.

(d) Calculate the expectation value of the energy $\langle E \rangle$.

(e) Calculate the expectation value of the squared momentum $\langle p^2 \rangle$.

(f) Calculate the expectation value of the squared position $\langle x^2 \rangle$.

(g) Calculate the expectation value of the squared energy $\langle E^2 \rangle$.

(h) Calculate the expectation value of the squared momentum $\langle p^2 \rangle$.

(i) Calculate the expectation value of the squared position $\langle x^2 \rangle$.

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EXECUTIVE SUMMARY

This report was prepared as part of the Housing Discrimination Study (HDS), a national fair housing audit sponsored by the U.S. Department of Housing and Urban Development's (HDS) Office of Policy Development and Research. The purpose of this report is to replicate as closely as possible the measures of discrimination against black homeseekers that were reported in HUD's first national fair housing audit study - the Housing Market Practices Survey (HMPS).

Background

In 1977, HUD's Office of Policy Development and Research conducted the Housing Market Practices Survey (HMPS), the first national audit study of housing market discrimination. Pairs of auditors -- one white and the other black -- posed as otherwise identical homeseekers. They responded separately to advertisements randomly selected from the major newspapers of forty metropolitan areas, and recorded their treatment by real estate and rental agents.

The current Housing Discrimination Study (HDS) was designed to build on the experience of HMPS in order to achieve four key objectives:

- o Provide a current national estimate of the level of discrimination against blacks in urban areas.
- o Provide, for the first time, a comparable national estimate of the level of discrimination against Hispanics.
- o Effectively measure racial and ethnic steering, whereby minorities may be shown or recommended housing units, but are "steered" away from majority neighborhoods.
- o Advance the state-of-the-art in the methodology of systematic housing audits, providing advocacy and enforcement agencies with more reliable tools for measuring patterns of discrimination.

The Housing Discrimination Study was conducted by The Urban Institute and Syracuse University, which carried out a total of 3,800 audits during the late spring and early summer of 1989. The data gathering period for HDS coincided with initial implementation of the 1988 Fair Housing Act Amendments. Therefore, study results can be regarded as benchmark against which the effects of the Amendments can be measured.

Audit Methodology

The Housing Discrimination Study implemented essentially the same audit methodology developed in the 1977 Housing Market Practices Survey (HMPS). Specifically:

- o A sample of metropolitan areas was selected to yield nationally representative estimates of differential treatment for minority homeseekers in major urban areas.
- o Advertisements were randomly selected from the major metropolitan newspaper.
- o Teams of minority and majority auditors were sent to the sampled sales and rental agents to inquire about the availability of housing units.
- o Minority and majority auditors independently recorded their treatment by landlords and real estate agents on structured data collection forms.

The two studies differ, however, in several important respects. HDS researchers refined HMPS procedures to reflect the current "state-of-the-art" in fair housing audit methodology. The most important difference between the two studies was that each HDS audit began with a request for a specific, advertised unit selected from the most recent Sunday newspaper. In HMPS, only one sample of advertisements was drawn in advance of the field work for each metropolitan area, and auditors did not explicitly ask for the advertised unit. By "anchoring" audits to specific advertised units, HDS ensured that the opening requests by both members of an audit team were identical.

In addition to this critical change in the audit methodology, HDS refined and expanded the HMPS data collection instruments. Moreover, HDS researchers substantially revised the statistical techniques used to measure unfavorable treatment and discrimination. Therefore, the primary measures of discrimination developed by HDS researchers and presented in our other HDS reports are not comparable to those reported in HMPS.

It is important to understand that both HMPS and HDS audits were designed to measure the extent to which blacks and Hispanics experience discrimination when they look for housing in urban areas through the country. The audits were not designed to assemble evidence of discrimination in individual cases. The question of when differential treatment warrants prosecution and the related question of whether sufficient evidence is available to prevail in court are extremely complex and can only be resolved on a case by case basis. These questions are entirely outside the scope of the HDS analysis and reports.

Replicating HMPS Measures

In conjunction with the new measures of discrimination developed as part of HDS, for this report the original HMPS measures have been replicated to the greatest extent possible, so that HDS findings for black renters and homebuyers can be directly compared with those of HMPS.

Many of the individual variables reported in HMPS can be reproduced using the data recorded on the HDS audit forms, but some cannot. More generally, one would expect HDS to produce lower estimates of discrimination on the basic housing availability measures, because of the anchoring procedure. Specifically, it is probably more difficult for a landlord or real estate agent to deny the availability of a specific unit advertised in the most recent Sunday newspaper than to respond negatively to a general inquiry about the availability of units. Therefore, the share of cases in which blacks are told that units are unavailable is expected to be lower in HDS than in HMPS.

The overall comparison of HDS and HMPS results presents a mixed picture, and provides no convincing evidence that the incidence of discrimination against black homeseekers has either risen or declined since the late 1970s. Individual measures of unfavorable treatment on housing availability measures are lower in HDS than in HMPS, but these differences reflect -- at least in part -- the anchoring procedure employed in HDS, which was expected to yield more conservative estimates than the HMPS methodology. Measures reflecting other forms of differential treatment are just as high or higher in HDS than they were in HMPS.



1. BACKGROUND AND INTRODUCTION

This report uses data from the Housing Discrimination Study, a national fair housing audit study conducted during 1989, to replicate the basic measures of housing discrimination presented in the Housing Market Practices Survey, the first national fair housing audit study conducted in 1977. Both studies were sponsored by the U.S. Department of Housing and Urban Development's Office of Policy Development and Research to estimate the incidence of discrimination experienced by minority homeseekers in urban housing markets. The purpose of this replication report is to provide current measures of discrimination that are as comparable as possible to the measures constructed a decade ago.

The Housing Discrimination Study

In 1977, the Department of Housing and Urban Development's Office of Policy Development and Research conducted the first national study of housing market discrimination. This Housing Market Practices Survey (HMPS) used the "audit" methodology to directly observe differential treatment of black and white homeseekers.¹ Specifically, pairs of auditors -- one white and the other black -- posed as otherwise identical homeseekers. They responded separately to advertisements randomly selected from the major newspapers of forty metropolitan areas, and recorded their treatment on standardized forms. Because audit teammates were identically qualified as homebuyers or renters, systematic differences in treatment could be attributed to their race.

Since 1977, several smaller scale audit studies have been conducted in individual cities.² And HUD sponsored an audit study in Dallas to document the extent of discrimination against Hispanic households.³

In 1988, HUD's Office of Policy Development and Research initiated a second national audit study of housing market discrimination. This study -- the Housing Discrimination Study -- was conducted by The Urban Institute and Syracuse University. For this study a total of 3,800 audits were completed in 25 metropolitan areas during the late spring and early summer of 1989.

The current Housing Discrimination Study (HDS) was designed to achieve four key objectives. First, HDS provides a current national estimate of the level of unfavorable treatment experienced by blacks in urban areas. The second objective of HDS is to produce, for the first time, a comparable national estimate of the level of unfavorable treatment experienced by Hispanics. The third major objective of HDS is to measure the incidence of racial and ethnic steering, whereby minorities may be shown or recommended housing units, but are "steered" away from predominantly white neighborhoods toward neighborhoods that are already integrated or predominantly black or Hispanic. Finally, HDS seeks to advance the state-of-the-art in the methodology of systematic housing audits, providing fair housing enforcement agencies

and organizations, as well as researchers, with more reliable tools for measuring patterns of discrimination against minority homeseekers in individual housing markets.

Replicating HMPS Measures

The primary measures of discrimination developed and implemented by HDS researchers are different from those reported in HMPS.⁴ In conjunction with these new measures, however, for this report the original HMPS measures have been replicated to the greatest extent possible, so that HDS findings for black renters and homebuyers can be directly compared with those of HMPS.

The basic sampling designs employed by the two studies were similar, though not identical. Both HDS and HMPS employed a stratified, two-stage procedure for selecting from the universe of large metropolitan areas, with significant minority populations. Both sampling plans were designed to yield reliable national estimates of differential treatment in urban housing markets, and the resulting estimates would be statistically comparable, if there were no other differences in audit methodology.

However, the task of replication is complicated by the fact that the audit methodology and data collection instruments for HDS differ from those used in HMPS. HDS researchers refined and modified HMPS procedures based on lessons learned from smaller audit studies conducted over the intervening years. The objective of these refinements was to produce the most precise and reliable estimates of discrimination possible, given the state of the art in audit design.

The most fundamental difference between the two studies is that HDS "anchored" each audit by requiring auditors to ask for a specific advertised unit at the start of the audit. Each unit requested had been advertised in the most recent Sunday classified section of the major metropolitan newspaper. In contrast, HMPS drew only one sample of advertisements for each site in advance of all field work, and auditors made their first request a general description of a unit similar to one that had been advertised previously.

Because of these and other differences between HMPS and HDS, the replication of HMPS measures is at best approximate. Many of the individual variables reported in HMPS can be reproduced using the data recorded on the HDS audit forms, but some cannot. More generally, one would expect HDS to produce lower estimates of discrimination on the basic housing availability measures, because of the anchoring procedure. Specifically, it is probably more difficult for a landlord or real estate agent to deny the availability of a specific unit advertised in the most recent Sunday newspaper than to respond negatively to a general inquiry about the availability of units. Therefore, the share of cases in which blacks are told that units are unavailable may be lower in HDS than in HMPS.

Thus, HDS data cannot be used to exactly replicate HMPS measures of discrimination against black homeseekers, and the two studies cannot be used to determine with precision how the incidence of discrimination has changed over the

intervening decade. Nevertheless, by comparing HMPS results to the closest possible measures constructed from HDS data, and by interpreting these comparisons with caution, we can ascertain whether or not the incidence of discrimination has changed substantially.

2. METHODOLOGY

This chapter describes the differences in audit methodology and data collection procedures between the Housing Market Practices Survey (HMPS) and the current Housing Discrimination Study (HDS). It also highlights differences between HMPS and HDS in the construction of individual treatment variables.⁵

Audit Methodology

The Housing Discrimination Study implemented essentially the same audit methodology developed in the 1977 Housing Market Practices Survey (HMPS). In both studies, a sample of metropolitan areas was selected to yield nationally representative estimates of differential treatment for minority homeseekers in major urban areas.

In each sampled metropolitan area, both studies randomly selected advertisements for rental and sales units from the major metropolitan newspaper. Then pairs of minority and majority auditors were sent to the sampled sales and rental agents to inquire about the availability of housing units. Audit teammates posed as otherwise identical homeseekers, with income and other household characteristics that were the same and that qualified both team members for the advertised housing unit. Finally, minority and majority auditors independently recorded their treatment by landlords and real estate agents on standardized data collection forms, which were subsequently coded and analyzed for differences in treatment.

The two studies also employed the same administrative procedures. Audits were conducted by local fair housing organizations, which employed and trained local auditors. Regional supervisors, working under the direction of a central audit manager, monitored activities at the individual audit sites to ensure that audits were being conducted consistently and that results were being recorded objectively and exhaustively. Samples of advertisements were drawn centrally by research staff, and all audit reporting forms were reviewed for completeness and consistency at the local, regional, and central research office level.

Although HDS adopted the same basic methodology pioneered in HMPS, the two studies differ in several critical respects. HDS researchers refined and modified HMPS procedures based on lessons learned from smaller audit studies conducted over the intervening years. The most significant change in audit procedures was that each HDS audit began with a request for a specific, advertised unit selected from the most recent Sunday newspaper. In HMPS, only one sample of advertisements was drawn in advance of the field work for each metropolitan area, and auditors did not explicitly ask for the advertised unit.

By "anchoring" audits to specific advertised units, HDS ensured that the opening requests by both members of an audit team were identical. In addition, since both

teammates initially requested a unit that was advertised as available within the last week, HDS measures of differential treatment with respect to housing availability are less likely to be affected by the possibility that the advertised unit was no longer available by the time an audit occurred.

The anchoring procedure necessitated further changes in the way in which audits proceeded and information was recorded, and in the outcome measures reflecting differences in housing availability. Specifically, HMPS auditors began by asking about the availability of housing of a "specified price and size" (that corresponded to an advertised unit). In rental audits, HMPS auditors then followed up with a "second choice" type of unit. In HDS, on the other hand, auditors asked first for the specific house or apartment listed in the advertisement, and thereafter requested housing units of similar price and size. In rental audits, the third HDS request centered on a "second choice" type of unit. HMPS sales audits included no request for a "second choice" unit.

Along with these modifications, HDS instruments reorganized or reworded some questions for greater clarity, and deleted questions that had not been productive in HMPS. For example, the current study collected data on key terms and conditions for all audited sales and rental units. HDS auditors asked about these items explicitly. In HMPS, information on "terms and conditions" was recorded on a post-audit questionnaire as information volunteered by the agent. Finally, where HMPS paid auditors for each house or apartment they inspected, HDS simply required that auditors inspect as many units as possible and record the addresses of units recommended for future inspection.⁶

The HDS auditors' specific requests for housing represent the most important deviation from HMPS procedures, and this difference in audit methodology substantially limits our ability to replicate the HMPS availability indices. In HMPS, it may have been easier for an agent to deny apartment availability to an auditor because the auditor's initial request was for a "generic" type of unit. It seems likely that HDS made it more difficult for an agent to discriminate by denying housing availability, because an auditor referred to a specific unit advertised in the recent Sunday newspaper. Thus, even when specific outcome variables from the two studies appear to be very similar, results are not unambiguously comparable, due to the decision to anchor the HDS audits.

Comparability of Auditor Response Form Questions

HMPS researchers constructed a wide range of measures of the level of racial discrimination in rental and sales markets. These individual variables were grouped in six broad categories:

Rentals

housing availability
 courtesy
 terms and conditions
 information requested
 information volunteered

Sales

housing availability
 courtesy
 information requested
 service

Within each broad category, differences in treatment were reported for individual variables and for composite indices constructed from selected individual variables.

Many of the individual variables that comprised HMPS' broad treatment categories can be reproduced using the data recorded on the HDS audit forms, while some cannot. No variables in the courtesy and service treatment categories can be replicated, because these items were dropped from the HDS reporting forms. Specifically, it was determined during the design stage of HDS that HMPS findings on courtesy and service had not been sufficiently convincing or policy relevant for inclusion in HDS.

The HMPS treatment categories and composite indices that were replicated in HDS are:

	Category in HDS?	Index in HDS?
HMPS Rental Treatment Categories:		
Housing Availability (5 items)	Yes (4 items)	No
Courtesy (12 items)	No	No
Terms and Conditions (5 items)	Yes (5 items)	Yes
Information Requested (5 items)	Yes (5 items)	Yes
Information Volunteered (5 items)	Yes (5 items)	Yes
HMPS Sales Treatment Categories:		
Housing Availability (6 items)	Yes (5 items)	Yes
Courtesy (8 items)	No	No
Information Requested (11 items)	Yes (8 items)	No
Service (10 items)	No	No

For rental audits, HDS data can be used to replicate four of five individual variables in the housing availability category, but not the composite index for this category. All variables and composite indexes in the terms and conditions, information requested, and information volunteered categories have been replicated.

For sales audits, HDS data are available to replicate four of six individual treatment variables and the composite index for housing availability, as well as eight of eleven treatment variables in the information requested category. Because of three missing indicators, the composite index for sales information requested cannot be replicated.

Measures of Unfavorable Treatment and Discrimination

HMPS estimated the probability that a black homeseeker would encounter unfavorable treatment on individual treatment variables and also for indices summarizing variables within each treatment category. Specifically, on an audit-by-audit basis, HMPS determined whether the white auditor, the black auditor, or neither auditor was favored for each treatment measure. If one or both of the teammates did not provide a response for a particular question, a missing value was assigned, and there was no further analysis on that measure for that audit. However, the audit would appear in the aggregate index, where other variables in the index would determine whether the audit should be classified as white favored, black favored, or no difference.

The HMPS indices were composed of related variables in each of the broad treatment categories. Each index classified an audit as white favored if the white auditor was favored on at least one individual treatment variable and the black auditor was favored on none. Alternatively, if the black auditor was favored on at least one item and the white auditor on none, then the index was defined as black favored. If the agents treated both auditors no differently on all items, the index was classified as "no difference". If the case was ambiguous, with both auditors favored on at least one item, the index was also classified as "no difference".

An alternate index was constructed for housing availability and sales household information requested. Like the first index, this index gave equal weight to each of the items included in the index. However, ambiguous cases were treated differently. Cases in which both auditors were favored on the same number of items were classified as "no difference," but a case was counted as "white favored" if the white auditor was favored on more items than the black, and as "black favored" if the black auditor was favored on more items than the white.

Minority auditors can encounter unfavorable treatment when they visit a landlord or real estate broker either because these housing agents discriminate against minority customers or because random factors favor the majority auditor. Discrimination exists when a housing agent systematically treats minority customers less favorably. Random factors, on the other hand, can lead to a housing agent to inadvertently favor majority customers.

From the perspective of a black or Hispanic homeseeker, the distinction between discrimination and random differential treatment may not be an important one. These homeseekers simply want to know how often they can expect to encounter different treatment than that encountered by white Anglo customers. Thus the most basic issue

to be addressed with audit data is the likelihood that black or Hispanic auditors will encounter differential treatment, for whatever reasons, when they visit a real estate broker. The focus of this report, therefore, is on the incidence of differential treatment of minority auditors.

From the perspective of a policy maker, however, the distinction between discrimination and random unfavorable treatment is crucial. Policy makers have little hope of influencing random events, but they can alter the incentives that lead housing agents to purposely treat minority customers less favorably - that is, to discriminate. However, separating discrimination from random unfavorable treatment requires advanced statistical procedures. This separation is therefore presented in another HDS report ("Incidence of Discrimination and Variations in Discriminatory Behavior"), which explains these procedures in detail.

The HMPS report included "gross" measures of unfavorable treatment in its tables, but focused on the "net" incidence of unfavorable treatment of minorities, which was defined as the incidence of unfavorable treatment of minority auditors minus the incidence of unfavorable treatment of majority auditors. The HMPS report made two assumptions, namely that random factors are the only reason blacks are ever favored and that random factors are equally likely to lead to a white-favored or black-favored outcome. On the basis of these assumptions, the report argued that subtracting the incidence of black-favored audits was equivalent to eliminating the impact of random factors. In fact, however, the net incidence measure systematically understates the incidence of discrimination in most cases.⁷

In this report, we present both gross and net measures for both HMPS and HDS. The net measures have been provided for completeness and comparability, but the gross measures of unfavorable treatment experienced by blacks provide a more solid basis for comparing the findings of these two national fair housing audit studies.

3. REPLICATION OF HMPS TREATMENT VARIABLES AND INDICES

This chapter presents an item-by-item description of HMPS treatment variables and composite indices, cross-referencing the results to comparable measures generated from data collected in HDS. Significant differences between HMPS and HDS data for individual treatment variables are highlighted. Throughout this chapter, reference is made to the HMPS Sales and Rental Audit Report Forms as well as the HDS Sales and Rental Site-Visit Report Forms. Copies of these forms are provided in Annex A.

HMPS statistical methods have been applied throughout this report to aggregate data and to test the statistical significance of individual results.⁸ In addition, difference-of-means tests have been performed to determine whether differences between HDS and HMPS results are statistically significant.⁹

Rental Housing Market

HMPS reported 37 measures of discrimination against black renters, relating to five treatment categories: apartment availability, courtesy, terms and conditions, information requested, and information volunteered. As discussed earlier, no variables in the courtesy category are replicated in HDS. Each of the remaining categories is now discussed in turn.

Housing Availability Measures. HDS provides measures that are comparable, though not identical, to four of the five HMPS measures of rental housing availability. As discussed earlier, key differences between the two studies stem from the decision in HDS to anchor all audits to a specific advertised unit.

Chart 1 identifies the individual variables employed by HMPS to measure discrimination in housing availability, the HMPS report form questions for these variables, and the HDS report form questions used to construct comparable measures.

The HDS apartment availability measure does not exactly duplicate the HMPS question. As explained earlier, HDS auditors asked specifically for an advertised apartment, while the HMPS request was for a generic type of unit. HMPS question 18, which asks "when you inquired about apartment availability, what did the agent tell you?", is approximated by the combination of HDS questions 15, 16 and 17. HDS question 15 asks about the availability of the advertised unit, question 16 asks "were any other units of the same bedroom size and price available for rent", and question 17 asks "if neither the requested unit nor any similar unit were available, was your second choice available for rent?". If an auditor answered "Yes" to any of these questions, an apartment was said to be available.

Chart 1

RENTAL HOUSING AVAILABILITY MEASURES

Variable	Question Number on Report Forms	
	<i>HMPS</i>	<i>HDS</i>
* Apartment Availability	18	15, 16, 17
* First or Second Choice	18a	N/A
* Apartments Volunteered and Inspected	24	23, and Form 341
Apartments Inspected	26	Form 341
* Length of Waiting List	27	34b

Note: An asterisk (*) indicates that the variable was included in the composite index for this category. See Annex A for copies of the HDS and HMPS Audit Report Forms.

The first or second choice variable in HMPS does not have a corresponding HDS question. HMPS question 18a asks "if something was available, was it either your first or second choice?" The implication is that apartments other than the auditor's first or second choice might be offered. The logic of the HDS audits did not allow for this possibility, since no units beyond the first or second choice types were discussed. Therefore, the first or second choice treatment category cannot be meaningfully replicated.

The number of apartments volunteered treatment variable in HMPS uses the wording "volunteered to you as serious possibilities". The comparable HDS measure combines question 23 (a list of units that the agent said were available or soon to become available but were not inspected) with Form 341 (one of which was completed for each unit inspected).

The number of apartments inspected in HMPS question 26 is comparable to the number of HDS Inspection Forms (341) completed, and the length of waiting list is similarly replicated in the HDS Report Form. The above two treatment categories, the number of apartments volunteered and the number of apartments inspected, were computed only if the rental agent told both members of an audit team that an apartment was available.

The HMPS rental housing availability index includes four of the five treatment measures in this category. The number of inspected units was excluded from the index because it was thought to measure behavior on the part of the auditor as well as behavior on the part of the agent. Unfortunately, the HMPS rental availability index cannot be reproduced with HDS data because the first or second choice treatment variable is not replicated.

Table 1 presents results from both HMPS and HDS for the four replicable measures of rental housing availability. For each measure, the number of valid cases, percent of audits in which there was no difference in treatment, percent of audits in which the white was favored, percent of audits in which the black was favored, and the net difference measures (percent white favored minus percent black favored) are presented for both HDS and HMPS. All of the gross incidence measures in this table are statistically significant. Net difference measures that are statistically significant are indicated with an asterisk (*). In addition, the # symbol indicates variables for which HDS and HMPS results are significantly different, either for the gross white favored measure or for the net difference measure.

HMPS reported a significantly higher incidence of unfavorable treatment for black homeseekers than HDS for three treatment variables -- apartment availability, apartments volunteered, and length of waiting list. The probability of unfavorable treatment was 14 percent in HDS compared to 30 percent in HMPS for apartment availability, 35 percent in HDS compared to 42 percent in HMPS for apartments volunteered, and 6 percent in HDS compared to 41 percent in HMPS for length of waiting list.

Table 1

RENTAL HOUSING AVAILABILITY
(Percentage of audits)

	No		White		Black		Net	
	Difference HDS	HMPS	Favored HDS	HMPS	Favored HDS	HMPS	Difference HDS	HMPS
<i>Apartment Availability</i> HDS=769 HMPS=1515	73.3	60	18.5	30 #	8.3	11	10.2 *	19 * #
<i>Apartments Volunteered and Inspected</i> HDS=801 HMPS=1219	40.7	40	41.4	42	17.9	18	23.5 *	24 *
<i>Apartments Inspected</i> HDS=48 HMPS=134	53.8	51	31.8	27 ##	14.4	21	17.4 *	6 * #
<i>Length of Waiting List</i> HDS=48 HMPS=134	81.2	41	5.6	41 #	13.2	19	-7.6	22 * #

* the net difference is statistically significant at 0.01 level.
 # the difference between HDS and HMPS is statistically significant at 0.01 level.
 ## the difference between HDS and HMPS is statistically significant at 0.05 level.
 Note: HMPS audit results are from page 53.

The incidence of unfavorable treatment was approximately the same in both HMPS and HDS for number of apartments inspected (23 percent in HDS and 27 percent in HMPS). Net difference measures were also higher in HMPS for apartment availability, apartments volunteered, and length of waiting list.

As discussed earlier, a likely explanation for the lower incidence of unfavorable treatment observed in HDS for apartment availability is the anchoring procedure employed in HDS. When auditors request a specific unit, advertised in the most recent Sunday newspaper, it may be more difficult to deny availability than when auditors make a general request for a certain type of unit. Thus, the key difference between HDS and HMPS in audit methodology may explain some of the difference in results on this treatment measure.

Given the fundamental change in the audit methodology between HMPS and HDS, the results in Table 1 do not provide convincing evidence that the incidence of unfavorable treatment in rental housing availability has actually changed since the late 1970s.

Terms and Conditions Measures. HDS data can be used to replicate all five HMPS variables in this category, with only slight differences in question wording. Chart 2 identifies the individual variables employed by HMPS to measure discrimination in rental terms and conditions, the HMPS report form questions for these variables, and the HDS report form questions used to construct comparable measures.

The monthly rent variable in HDS is the average monthly rent across volunteered and inspected units. HMPS used apartment numbers to ensure that terms and conditions were compared for the same units. The other variables in this category are: lease requirements, amount of security deposit, application fee requested, and length of credit check. The composite index combines all five of these treatment variables.

Table 2 presents results from both HMPS and HDS for the five replicable measures of differential treatment on rental terms and conditions and for the summary index. For each measure, the number of valid cases, percent of audits in which there was no difference in treatment, percent of audits in which the white was favored, percent of audits in which the black was favored, and the net difference measures (percent white favored minus percent black favored) are presented for both HMPS and HDS. All of the gross incidence measures in this table are statistically significant. Net difference measures that are statistically significant are indicated with an asterisk (*). In addition, the # symbol indicates variables for which HDS and HMPS results are significantly different, either for the gross white favored measure or for the net difference measure.

Chart 2

RENTAL TERMS AND CONDITIONS MEASURES

Variable	Question Number on Report Forms	
	<i>HMPS</i>	<i>HDS</i>
* Average Monthly Rent-Volunteered and Inspected Apartments	23d	23 and Form 341
* Lease Requirements	19	30
* Security Deposit Amount	21	28
* Applications Fee Required	28a	26
* Length of Credit Check	29a	31

Note: An asterisk (*) indicates that the variable was included in the composite index for this category. See Annex A for copies of the HDS and HMPS Audit Report Forms.

Table 2

RENTAL TERMS AND CONDITIONS
(Percentage of audits)

	No		White		Black		Net	
	Difference HDS	HMPS	Favored HDS	HMPS	Favored HDS	HMPS	Difference HDS	HMPS
<i>Average Monthly Rent of Volunteered & Inspected Apartments</i>	42.9	87	29.4	7 #	27.7	6	1.7	1
HDS=628 HMPS=360								
<i>Lease Requirements</i>	67.3	90	18.8	5 #	13.9	5	4.9	0
HDS=272 HMPS=1243								
<i>Security Deposit Amount</i>	93.1	83	4.0	6	2.9	11	1.1	-5 * #
HDS=308 HMPS=1314								
<i>Application Fee Required</i>	82.6	73	7.8	19 #	9.5	8	1.7	11 *
HDS=366 HMPS=239								
<i>Length of Credit Check</i>	57.8	65	19.5	17	22.7	19	3.2	-2
HDS=594 HMPS=296								
<i>Index</i>	47.9	73	27.0	13 #	25.1	15	1.9	-2 *
HDS=717 HMPS=1345								

* the net difference is statistically significant at 0.01 level.

the difference between HDS and HMPS is statistically significant at 0.01 level.

Note: HMPS audit results are from pages 78 and 81.

The gross incidence of unfavorable treatment for blacks is higher in HDS in HMPS for two variables: average monthly rent (29 percent in HDS compared to 7 percent in HMPS) and lease requirements (19 percent in HDS compared to 5 percent in HMPS). HMPS and HDS results are essentially the same for two other treatment variables: security deposit (4 percent in HDS and 6 percent in HMPS) and credit check (20 percent in HDS and 17 percent in HMPS). The HDS incidence of unfavorable treatment is lower than the HMPS measure only for the application fee variable (8 percent in HDS compared to 19 percent in HMPS). Finally, the overall index of unfavorable treatment on rental terms and conditions is twice as high in HDS (27 percent) as in HMPS (13 percent).

Net measures of discrimination on rental terms and conditions are very low for both HDS and HMPS. Most net difference measures are not significantly different from zero, and in both HDS and HMPS, some are actually negative, suggesting that blacks are more likely to be favored than whites.

Information Requested Measures. HMPS reported five treatment variables in this category, all of which can be replicated using HDS data. Chart 3 identifies the five individual variables employed by HMPS to measure discrimination in information requested from rental homeseekers, the HMPS report form questions for these variables, and the HDS report form questions used to construct comparable measures. The variables are requests for information about auditor income, employment status, personal references, home and/or work telephone numbers, and home address. All five of these variables are included in the composite index for the treatment category. It is important to note that HMPS researchers were undecided about whether or not information requests represented favorable treatment. Therefore, their results simply indicate whether information was requested from the white only or the black only.

Table 3 presents results from both HMPS and HDS for the five measures of rental information requested, and for the composite index. For each measure, the number of valid cases, percent of audits in which there was no difference in treatment, percent of audits in which the information was requested of the white only, percent of audits in which the information was requested of the black only, and the net difference measures (percent white only minus percent black only) are presented for both HMPS and HDS.¹⁰ All of the gross incidence measures in this table are statistically significant. Net difference measures that are statistically significant are indicated with an asterisk(*). In addition, the # symbol indicates variables for which HDS and HMPS results are significantly different, either for the gross white favored measure or for the net difference measure.

Chart 3

RENTAL INFORMATION REQUESTED MEASURES

Variable	Question Number on Report Forms	
	<i>HMPS</i>	<i>HDS</i>
Auditor Income	10	36a
Auditor Employment	13	36b
Personal References	14	37a,b
Work/Home Phone Number	15a	38b,c
Home Address	15b	38d

Note: All variables were included in the composite index for this category. See Annex A for copies of the HDS and HMPS Audit Report Forms.

Table 3

RENTAL INFORMATION REQUESTED
(Percentage of audits)

	No		Requested		Requested		Net	
	HDS	HMPS	HDS	HMPS	HDS	HMPS	HDS	HMPS
Auditor Income HDS=801 HMPS=1586	91.8	94	3.5	2 ##	4.7	4	-1.2	-2 *
Auditor Employment HDS=801 HMPS=1583	73.4	82	13.3	8 #	13.2	11	0.1	-3 *
Personal References HDS=801 HMPS=1584	93.1	98	4.4	1 #	2.5	1	1.9 **	0
Work/Home Phone Number HDS=801 HMPS=1585	68.3	86	19.5	7 #	12.2	7	7.3 *	0 #
Home Address HDS=801 HMPS=1585	87.0	89	8.7	4 #	4.3	7	4.4 *	-3 * #
Index HDS=801 HMPS=1586	48.5	68	30.8	13 #	20.7	19	10.1 *	-6 * #

* the net difference is statistically significant at 0.01 level.
 ** the net difference is statistically significant at 0.06 level.
 # the difference between HDS and HMPS is statistically significant at 0.01 level.
 ## the difference between HDS and HMPS is statistically significant at 0.05 level.
 Note: HMPS audit results are from pages 86 and 89.

For three of the five treatment variables in this category, and for the composite index, HDS results reflect a higher probability that information will be requested of whites only. Specifically, the share of cases in which information was requested only from the white was 13 percent in HDS compare to 8 percent in HMPS for auditor employment, 20 percent in HDS compared to 7 percent in HMPS for telephone numbers, and 9 percent in HDS compared to 4 percent in HMPS for home address. These differences are reflected in the composite index for information requested -- 29 percent in HDS compared to 13 percent in HMPS.

Essentially the same pattern is reflected by the net difference measures, although many of the net measures for individual treatment variables are not significantly different from zero. In HMPS, several of the net measures are actually negative, indicating that information was more likely to be requested of the black only than of the white only. In HDS, on the other hand, all but one of the net measures is positive, as is the composite index. Thus, HDS provides more consistent evidence than HMPS that blacks are less likely than whites to be asked for key information.

Information Volunteered Measures. Chart 4 identifies the five treatment variables included in this category: information volunteered about lease requirements, security deposit amount, offer of waiting list, application requirements, and credit check requirements. All five can be replicated using HDS data, and all five categories are incorporated into the composite index for this treatment category. Again, HMPS researchers were undecided about whether or not the provision of information was favorable. Therefore, results indicate the share of cases in which information was volunteered to the white only or the black only.

Table 4 presents results from both HMPS and HDS for the five individual measures of rental information volunteered, and for the composite index. For each measure, the number of valid cases, percent of audits in which there was no difference in treatment, percent of audits in which information was volunteered to the white only, percent of audits in which information was volunteered to the black only, and the net difference measures (percent white only minus percent black only) are presented for both HMPS and HDS.¹¹ All of the gross incidence measures in this table are statistically significant. Net difference measures that are statistically significant are indicated with an asterisk (*). In addition, the # symbol indicates variables for which HDS and HMPS results are significantly different, either for the gross white favored measure or for the net difference measure.

HDS results reflect a higher probability that information will be volunteered to the white only for two variables (lease requirements and credit check), a lower incidence for one (waiting list offered), and essentially the same result for the remaining two (security deposit and application requirements). Overall, for the composite index, HDS results indicate that there is 40 percent probability that information will be volunteered only to the white, while the corresponding figure from HMPS is 32 percent.

Chart 4

RENTAL INFORMATION VOLUNTEERED MEASURES

Variable	Question Number on Report Forms	
	<i>HMPS</i>	<i>HDS</i>
Lease Requirements	20	30
Security Deposit	22	25e,f
Waiting List Offered	27	34c
Application Requirements	28	25a,b
Credit Check Requirements	29	25c,d

Note: All variables were included in the composite index for this category. See Annex A for copies of the HDS and HMPS Audit Report Forms.

Table 4

RENTAL INFORMATION VOLUNTEERED
(Percentage of audits)

	No		Volunteered		Volunteered		Net	
	HDS	HMPS	HDS	HMPS	HDS	HMPS	HDS	HMPS
<i>Lease Requirements</i> HDS=510 HMPS=1554	34.8	64	42.2	19 #	23.1	17	19.1 *	2 #
<i>Security Deposit</i> HDS=720 HMPS=1524	64.4	60	24.0	24	11.5	16	12.5 *	8 *
<i>Waiting List Offered</i> HDS=41 HMPS=270	79.6	53	7.8	31 #	12.6	16	-4.8	15 *
<i>Application Requirements</i> HDS=722 HMPS=1577	65.5	64	19.5	18	15.1	18	4.4 **	0
<i>Credit Check Requirements</i> HDS=537 HMPS=1576	41.2	71	34.6	14 #	24.3	15	10.3 *	-1 #
<i>Index</i> HDS=789 HMPS=1586	33.8	40	39.7	32 #	26.5	28	13.2 *	4 * #

* the net difference is statistically significant at 0.01 level.

** the net difference is statistically significant at 0.05 level.

the difference between HDS and HMPS is statistically significant at 0.01 level.
Note: HMPS audit results are from pages 95 and 98.

The same pattern is reflected in the net difference measures. HDS and HMPS results are significantly different for only two individual variables, and for the overall index, with HDS consistently reflecting a higher incidence of information volunteered to the white only. Again, therefore, HDS appears to provide even more consistent evidence than HMPS that blacks are likely to be denied information that is volunteered to comparable white homeseekers.

Sales Housing Market

HMPS reported 33 measures of discrimination against black homebuyers relating to four treatment categories: housing availability, service, courtesy, and information requested. The service and courtesy categories could not be replicated with HDS data, because all questions in these categories were dropped from the HDS data collection instruments. As discussed earlier, HDS researchers concluded early in the project design stage that these questions had not yielded results of importance or policy relevance in HMPS. The remaining two categories -- sales housing availability and information requested -- are now discussed in turn.

Housing Availability Measures. As with the rental availability category, HDS provides measures that are approximately comparable, though not identical, to several individual HMPS measures of housing availability. Again the critical differences between the two studies stem for the decision in HDS to anchor all audits to a specific advertised unit.

Chart 5 identifies the individual variables employed by HMPS to measure discrimination in sales housing availability, the HMPS report form questions for these variables, and the HDS report form questions used to construct comparable measures. The HMPS housing availability category encompasses six individual variables, five of which can be replicated.

Housing availability is measured by HMPS question 21, which refers to the availability of "the specified price and size" unit. This question is cross referenced with HDS question 15, which refers to the availability of "the unit mentioned in the ad...", combined with question 17, which asks "if the requested property was not available...what did the agent say?" If either the unit mentioned in the ad (HDS question 15), or another similar unit (HDS question 17) was made available, the result is essentially the same as when a HMPS auditor was told that a unit of "the specified prices and size" was available (HMPS question 21).

The treatment variable multiple listings/similar directory offered is duplicated in HDS, although it is worded differently. However, whether the agent offered units from other listings cannot be duplicated in HDS. This variable was not included in the HMPS composite index for sales housing availability.

Chart 5

SALES HOUSING AVAILABILITY MEASURES

Variable	Question Number on Report Forms	
	<i>HMPS</i>	<i>HDS</i>
* Housing Availability	21	15 and 17
* Multiple Listing Directory Offered	22	19a-h
Other Listings Offered	22b	N/A
* Housing Volunteered and Inspected	23	23, Forms 442, 441, 446
* Houses Invited to Inspect	24	20
Houses Inspected	25	Form 441

Note: An asterisk (*) indicates that the variable was included in the composite index for this category. See Annex A for copies of the HDS and HMPS Audit Report Forms.

For number of houses volunteered, we combined the number of houses listed on HDS question 23 with the number of Inspection Forms 441 and 446 completed for houses and condominiums as the corresponding variable for "houses suggested as serious possibilities".

Similarly, HDS question 20 was matched with the HMPS variable number of houses invited to inspect. HDS question 20 differs from HMPS question 24 by including the advertised property as a potential unit for inclusion in the number of properties "invited to inspect on the inside".

The number of houses inspected in HMPS question 25 is comparable to the number of Inspection Forms (441 and 446) completed.

The composite index for sales housing availability consists of four variables: housing availability, multiple listing directory offered, number of houses volunteered, and number of houses invited to inspect. As discussed earlier, two versions of the sales availability index were constructed in HMPS. The first classifies audits as "no difference" if the white was favored on some items and the black was favored on some items. The second version of the index only classifies audits as "no difference" if both auditors were favored on the **same number** of items. Thus, an audit in which the white was favored on two items and the black was favored on one would be classified as "no difference" in the first index, but as "white favored" in the second.

Table 5 presents results from both HMPS and HDS for the five individual measures of sales housing availability, and for the composite indices. For each measure, the number of valid cases, percent of audits in which there was no difference in treatment, percent of audits in which the white was favored, percent of audits in which the black was favored, and the net difference measures (percent white favored minus percent black favored) are presented for both HMPS and HDS. All of the gross incidence measures in this table are statistically significant. Net difference measures that are statistically significant are indicated with an asterisk (*). In addition, the # symbol indicates variables for which HDS and HMPS results are significantly different, either for the gross white favored measure or for the net difference measure.

HDS gross measures show a lower incidence of unfavorable treatment than HMPS measures for four of the five treatment variables in this category. Specifically, the incidence of white favored outcomes is significantly lower in HDS than HMPS for housing availability (8 percent in HDS compared to 21 percent in HMPS), houses volunteered and inspected (42 percent in HDS compared to 54 percent in HMPS), houses invited to inspect (34 percent in HDS compared to 46 percent in HMPS), and houses inspected (30 percent in HDS compared to 38 percent in HMPS). Nevertheless, the overall index of unfavorable treatment is essentially the same for both studies (the basic index is 42 percent in HDS and 39 percent in HMPS).

Table 5

SALES HOUSING AVAILABILITY
(Percentage of audits)

	No		White		Black		Net	
	Difference HDS	HMPs	Favored HDS	HMPs	Favored HDS	HMPs	Difference HDS	HMPs
<i>Housing Availability</i> HDS=1051 HMPs=1525	81.3	68	11.5	21 #	7.1	11	4.4 *	10 * #
<i>Multiple Listing Directory Offered</i> HDS=761 HMPs=1642	53.9	67	25.8	13 #	20.2	20	5.6 **	-7 * #
<i>Houses Volunteered and Inspected</i> HDS=1081 HMPs=1640	36.8	22	41.6	54 #	21.6	24	20.0 *	30 * #
<i>Houses Invited to Inspect</i> HDS=1078 HMPs=1642	44.4	23	34.3	46 #	21.3	31	13.0 *	15 *
<i>Houses Inspected</i> HDS=1081 HMPs=1642	54.1	35	29.6	38 #	16.3	28	13.3 *	10 *
<i>Basic Index</i> HDS=1081 HMPs=1641	34.6	37	41.2	39	24.2	24	17.0 *	15 *
<i>Alternate Measure</i>	27.8	24	45.5	47	26.7	29	18.8 *	18 *

* the net difference is statistically significant at 0.01 level.

** the net difference is statistically significant at 0.05 level.

the difference between HDS and HMPs is statistically significant at 0.01 level.
Note: HMPs audit results are from pages 120 and 124.

For most of the net difference measures, HDS and HMPS yield comparable results. In particular, the net difference measure for the composite index is essentially the same for the two studies (the basic index is 17 percent in HDS and 15 percent in HMPS). For two individual variables -- housing availability and houses volunteered and inspected -- HDS net measures are significantly lower than HMPS. And for only one variable -- multiple listing directory -- HDS results suggest a higher incidence of discrimination than HMPS.

As discussed earlier, one would expect the HDS anchoring procedure to result in lower estimates of differential treatment in housing availability than were observed in HMPS. Therefore, the results in Table 5 should not be interpreted as evidence that the incidence of unfavorable treatment in sales housing availability changed since the late 1970s.

Information Requested Measures. HDS data are available to replicate six of the eight HMPS treatment variables in this category, as shown in Chart 6. These variables include information requested about: auditor income, spouse's income, debt obligations, auditor employment, employer's name, length of employment, spouse's employment, and personal or credit reference. In addition to these measures, HMPS included three more variables in the composite index for information requested, but did not report individual results for these variables. The additional variables included information requested about amount of downpayment, preferred financing, and home address. Two of these variables can be replicated, but it is not possible to construct the composite index based on only nine of the eleven HMPS variables.

Table 6 presents results from both HMPS and HDS for the six individual measures of information requested reported in HMPS and replicated by HDS. For each measure, the number of valid cases, percent of audits in which there was no difference in treatment, percent of audits in which information was requested of the white only, percent of audits in which information was requested of the black only, and the net difference measures (percent white only minus percent black only) are presented for both HMPS and HDS.¹² All of the gross incidence measures in this table are statistically significant. Net difference measures that are statistically significant are indicated with an asterisk (*). In addition, the # symbol indicates variables for which HDS and HMPS results are significantly different, either for the gross white favored measure or for the net difference measure.

For gross measures of differential treatment, HDS and HMPS are essentially the same. The share of cases in which agents requested information only from the white auditor was comparable across the two studies for spouse's income (10 percent in HDS and 9 percent in HMPS), debt obligations (6 percent in both HDS and HMPS), spouse's employment (17 percent in HDS and 15 percent in HMPS), and personal/credit references (2 percent in HDS and 1 percent in HMPS). For the other two variables, agents in HDS were more likely than in HMPS to request information from whites only: auditor income (13 percent in HDS compared to 7 percent in HMPS), and auditor employment (20 percent in HDS compared to 16 percent in HMPS).

Chart 6

SALES INFORMATION REQUESTED MEASURES

Variable	Question Number on Report Forms	
	<i>HMPS</i>	<i>HDS</i>
* Auditor Income	9	30
* Spouse's Income	10	30
* Debt Obligations	12	30
* Auditor Employment	13a	30
* Employer's Name	13b	N/A
* Length of Employment	13c	N/A
* Spouse's Employment	14	30
Personal/Credit References	15	30

Other treatment variables which were not reported in HMPS but were included in index construction for this category:

* Amount of Downpayment	8g	30
* Preferred Financing	8h	N/A
* Home Address	16b	31d

Note: An asterisk (*) indicates that the variable was included in the composite index for this category. See Annex A for copies of the HDS and HMPS Audit Report Forms.

Table 6

SALES HOUSEHOLD INFORMATION REQUESTED
(Percentage of audits)

	No Difference		Requested White Only		Requested Black Only		Net Difference	
	HDS	HMPS	HDS	HMPS	HDS	HMPS	HDS	HMPS
Auditor Income HDS=1081 HMPS=1642	65.9	66	13.0	7 #	21.1	28	-8.1*	-21 * #
Spouse's Income HDS=1081 HMPS=1642	73.8	66	10.1	9	16.1	25	-5.0*	-16 * #
Debt Obligations HDS=1081 HMPS=1641	85.3	84	6.4	6	8.3	9	-1.9	-3 *
Auditor Employment HDS=1081 HMPS=1641	56.0	57	20.2	16 #	23.7	27	-3.5	-11 * #
Spouse's Employment HDS=1081 HMPS=1642	65.7	60	16.8	15	17.5	26	-0.7	-11 *
Personal/Credit References HDS=1081 HMPS=1641	92.7	96	1.5	1	5.8	4	-4.3*	-3 *

* the net difference is statistically significant at 0.01 level.

the difference between HDS and HMPS is statistically significant at 0.01 level.

Note: HMPS audit results are from pages 158 and 159.

Net difference measures indicated that, in both studies, information was actually more likely to be requested of the black only than of the white only -- resulting in negative values for all the net difference measures.

In Summary

The Housing Discrimination Study refined the audit procedures pioneered in the Housing Market Practices Survey to reflect the state-of-the-art in fair housing audit design. As a result, the measures of discrimination reported in HMPS cannot be precisely replicated, and the two studies cannot be used to precisely analyze trends in the incidence of discriminatory practices over time.

Nevertheless, HDS data can be used to approximate many of the measure reported in HMPS, including several of the composite indices. Comparisons between the results of the two studies must be made with caution, and small differences should be attributed to differences in study design and sampling rather than to true changes in housing market practices.

Overall, comparison of HDS and HMPS results presents a mixed picture and provides no convincing evidence that the incidence of discrimination against black homeseekers has either risen or declined since the late 1970s. In comparison to HMPS, the measures of unfavorable treatment in HDS are lower in two treatment categories, higher in three categories, and similar in one category. Individual measures of unfavorable treatment on housing availability measures are lower in HDS than in HMPS, but these differences probably reflect--at least in part--the anchoring procedure employed in HDS, which was expected to yield more conservative estimates than the HMPS methodology. Individual treatment categories on terms and conditions, rental information requested, and information volunteered are higher in HDS than in HMPS. Gross measures of differential treatment are essentially the same for both studies in the sales information requested category.

ENDNOTES

1. Wienk, Ronald E. et al. Measuring Discrimination in American Housing Markets: The Housing Market Practices Survey. Washington, D.C.: U.S. Department of Housing and Urban Development. 1979.
2. Galster, George. "Summary of Racial Testing Studies." Wooster, Ohio: College of Wooster. 1989.
3. Hakken, J. "Discrimination Against Chicanos in the Dallas Rental Housing Market: An Experimental Extension of the Housing Market Practices Survey." Washington, D.C.: U.S. Department of Housing and Urban Development. 1979.
4. See John Yinger, "Incidence and Severity of Unfavorable Treatment" Washington, D.C.: U.S. Department of Housing and Urban Development. 1991; and John Yinger, "Incidence of Discrimination and Variations in Discriminatory Behavior." Washington, D.C.: U.S. Department of Housing and Urban Development. 1991.
5. HMPS researchers Ron Wienk, Clifford Reid, and John Simonson generously provided assistance in understanding technical details of the HMPS methodology.
6. Another minor differences between the two studies was the assignment of tester order. In HMPS, the minority auditor always visited the agent first to ensure that unfavorable treatment was not recorded in circumstances when a unit had been sold or rented by the time the second auditor arrived. In HDS, order was randomly assigned so that differences in treatment from this source are just as likely to favor the minority as to favor the majority.
7. See John Yinger, "Incidence of Discrimination and Variations in Discriminatory Behavior." Washington, D.C.: U.S. Department of Housing and Urban Development. 1991.
8. Both HMPS and HDS employed stratified sampling plans, resulting in weighted data. When weighted data are utilized to construct standard errors for significance tests, they result in underestimates. Correcting for this underestimation is extremely complex. Since HMPS used unweighted standard errors to test for the statistical significance of results, the same approach has been employed in this report. Other HDS reports, however, make adjustments in the standard errors to reflect the HDS sampling scheme. See John Yinger, "Incidence and Severity of Unfavorable Treatment" Washington, D.C.: U.S. Department of Housing and Urban Development. 1991.
9. Note that, even when one of the net measures of discrimination (from either HMPS or HDS) is not significantly different from zero, it is legitimate to compare the two measures to each other to determine whether the difference between them is significant.
10. Outcomes are not classified as "white Favored" or "black favored" for these variables, because it is not clear which form of treatment is more favorable.
11. Outcomes are not classified as "white favored" or "black favored" for these variables, because it is not clear which form of treatment is more favorable.

12. Outcomes are not classified as "white favored" or "black favored" for these variables, because it is not clear which form of treatment is more favorable.

ANNEX A

HMPS AND HDS AUDIT REPORT FORMS



HMPS RENTAL REPORT FORM



HOUSING MARKET PRACTICES SURVEY
RENTAL AUDIT REPORT
FORM NO. 2

REFERENCE COMPLEX OR BUILDING _____ (name)
_____ Tel. _____
(number) (street)
_____ (political jurisdiction) (ZIP Code)

AGENT'S NAME, ADDRESS, AND
TELEPHONE NUMBER _____ (name)
_____ Tel. _____
(number) (street)
_____ (political jurisdiction) (ZIP Code)

AUDITOR'S NAME _____ AUDITOR NO. _____

For Office Use Only	
9-10	Household Income Class <input type="checkbox"/> <input type="checkbox"/>
11	Auditor's Occupation Code <input type="checkbox"/>
12	Spouse's Occupation Code <input type="checkbox"/>
13	Persons in Household: 1 2 3 4 5 6 7
14-15	Reference Housing Price Class: <input type="checkbox"/> <input type="checkbox"/>
16-20	Reference County Code: <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
21	Number of Children: 0 1 2 3 4 5
22	Age of Youngest Child: 1 Under 6 2 6 - 11 3 12 - 17 4 None under 18
	Marital Status: 1 Married 2 Single
	Age of Auditor: 1 Under 25 2 25-29 3 30-34 4 35-39 5 40-44 6 45-49 7 50-54 8 55-59 9 60-64 10 65 or older
	Sex of Auditor: 1 Male 2 Female
	Auditor Number: <u> </u>

23
24
25
26-27

28-33 Date audit begun: month day year

34-39 Time entered agent's office: Hr : Min : AM or PM

40-45 Time completed audit, including apartment inspections: Hr : Min : AM or PM

46-49 If not completed on same date, indicate completion date here: month day

50-55 Time audit form completed: Hr : Min : AM or PM

56-61 Census Tract: .

For Office Use Only	
62	Did other auditor see the same agent (CIRCLE ONE): 1 Yes 2 No 3 Don't know
63	Does the agent appear to live in the apartment building or complex (CIRCLE ONE): 1 Yes 2 No 3 Don't know

98 22. Was security deposit information volunteered by the agent (CIRCLE ONE):
1 Yes 2 No

23. For each of the first three apartments suggested as serious possibilities by the agent in his office, give the following information:

APARTMENT # 1 a. Location: _____
(number) (street)
b. Apartment number: _____
c. Census Tract _____
d. Monthly rental (exact amount): \$ _____
(if range given) \$ _____ to \$ _____
e. Number of bedrooms (CIRCLE ONE):
1 No bedrooms 3 Two bedrooms
2 One bedroom 4 Three or more bedrooms

99-102
103-108
109-113
114-123
124

For Office Use Only

125 (Lowest figure only) 4 \$150-199 8 \$350-399
1 Under \$100 5 \$200-249 9 \$400-449
2 \$100-124 6 \$250-299 10 \$450-499
3 \$125-149 7 \$300-349 11 \$500 or more
126 Other auditor told about this apartment: 1 Yes 2 No 3 Not sure
127 Other auditor told about apartment in
this building or complex: 1 Yes 2 No 3 Not sure
128-132 County Code:

APARTMENT # 2 a. Location: _____
(number) (street)
b. Apartment number: _____
c. Census Tract _____
d. Monthly rental (exact amount): \$ _____
(if range given) \$ _____ to \$ _____
e. Number of bedrooms (CIRCLE ONE):
1 No bedrooms 3 Two bedrooms
2 One bedroom 4 Three or more bedrooms

133-136
137-142
143-147
148-157
158

For Office Use Only

159 (Lowest figure only) 4 \$150-199 8 \$350-399
1 Under \$100 5 \$200-249 9 \$400-449
2 \$100-124 6 \$250-299 10 \$450-499
3 \$125-149 7 \$300-349 11 \$500 or more
160 Other auditor told about this apartment: 1 Yes 2 No 3 Not sure
161 Other auditor told about apartment in
this building or complex: 1 Yes 2 No 3 Not sure
162-166 County Code:

APARTMENT # 3

a. Location: _____
(number) (street)

b. Apartment number: _____

c. Census Tract _____

d. Monthly rental (exact amount): \$ _____
(if range given) \$ _____ to \$ _____

e. Number of bedrooms (CIRCLE ONE):

- 1 No bedrooms
- 2 One bedroom
- 3 Two bedrooms
- 4 Three or more bedrooms

167-170
171-176
177-181
182-191
192

For Office Use Only

193
194
195
196-200
201

(Lowest figure only)	4 \$150-199	8 \$350-399
1 Under \$100	5 \$200-249	9 \$400-449
2 \$100-124	6 \$250-299	10 \$450-499
3 \$125-149	7 \$300-349	11 \$500 or more

Other auditor told about this apartment: 1 Yes 2 No 3 Not sure
 Other auditor told about apartment in this building or complex: 1 Yes 2 No 3 Not sure
 County Code:

24. How many apartments in all were volunteered to you as serious possibilities (CIRCLE ONE):

- 1 No apartments
- 2 One apartment
- 3 Two apartments
- 4 Three apartments
- 5 Four or five apartments
- 6 Six or more apartments

25. How many apartments were you invited by the agent to inspect on the inside (CIRCLE ONE):

- 1 No apartments
- 2 One apartment
- 3 Two apartments
- 4 Three apartments
- 5 Four or five apartments
- 6 Six or more apartments

26. How many apartments did you actually inspect (CIRCLE ONE):

- 1 No apartments
- 2 One apartment
- 3 Two apartments
- 4 Three apartments
- 5 Four or five apartments
- 6 Six or more apartments

IF YOU DID NOT INSPECT AT LEAST ONE APARTMENT (YOU CIRCLED 1), EXPLAIN WHY

27. Did the agent offer to put you on a waiting list (CIRCLE ONE):

- 1 Yes, voluntarily
- 2 Yes, but only after you asked him about a waiting list
- 3 No, because no waiting list kept, refused, etc.
- 4 No, because unit was available or would be at a given date
- 5 Other (specify) _____

27. (continued) IF YES (YOU CIRCLED 1 OR 2), ANSWER 27a AND 27b

- 205 27a. What type of form did agent use to put your name on a waiting list (CIRCLE ONE):
- 1 A printed or duplicated "standardized" form
 - 2 A "standard" file card
 - 3 A "non-standard" form (e.g. back of envelope, scratch pad)
 - 4 Agent did not write your name down

- 206 27b. How long would you have to wait for an apartment (CIRCLE ONE):
- 1 One month or less
 - 2 Two or three months
 - 3 More than three months
 - 4 Agent would not say how long

- 207 28. Did the agent invite you to file an application (CIRCLE ONE):
- 1 Yes
 - 2 No

IF YES (YOU CIRCLED 1), ANSWER 28a AND 28b

- 208 28a. Would an application fee be required to accompany the application (CIRCLE ONE):
- 1 Yes
 - 2 No

- 209-213 28b. How much would the application fee be? Give exact amount: \$ _____

- 214 29. Did the agent say that a credit check was required (CIRCLE ONE):
- 1 Yes
 - 2 No

IF YES (YOU CIRCLED 1), ANSWER 29a

- 215 29a. How long would the credit check take (CIRCLE ONE):
- 1 Up to one week
 - 2 More than one week but less than one month
 - 3 One month or longer
 - 4 Did not say how long it would take

- 216 30. Did agent mention that blacks do not now live in the building or complex or are not moving into it (CIRCLE ONE):
- 1 Yes
 - 2 No

- 217 31. Did the agent mention that blacks are now living in the building or complex or are moving into it (CIRCLE ONE):
- 1 Yes
 - 2 No

218 32. Did the agent make any reference about blacks, including use of "code words" (CIRCLE ONE):

- 1 Yes
- 2 No
- 3 Not sure

IF YES OR NOT SURE (YOU CIRCLED 1 OR 3), EXACTLY WHAT DID HE SAY

219 33. Did you observe any blacks who appeared to be tenants in the apartment building or complex (CIRCLE ONE):

- 1 Yes
- 2 No
- 3 Saw blacks, but not sure they were tenants

220 34. Did agent invite you to call back (CIRCLE ONE):

- 1 Yes
- 2 No

221 35. What was the race of the agent (CIRCLE ONE):

- 1 White
- 2 Black
- 3 Other (specify) _____

222 36. What was the sex of the agent (CIRCLE ONE):

- 1 Male
- 2 Female

223 37. What was the probable age of the agent (CIRCLE ONE):

- 1 Under 35 years
- 2 35-49 years
- 3 50 years or more

FILL OUT AND ATTACH FORM 2A FOR EACH APARTMENT ACTUALLY INSPECTED

HMPS SALES REPORT FORM

HOUSING MARKET PRACTICES SURVEY
SALES AUDIT REPORT
FORM NO. 1

BROKER'S FIRM NAME AND ADDRESS

_____ (name)

_____ (number) (street) Tel. _____

_____ (political jurisdiction) (ZIP Code)

AGENT'S NAME, ADDRESS, AND TELEPHONE NUMBER, if not same as firm

_____ (name)

_____ (number) (street) Tel. _____

_____ (political jurisdiction) (ZIP Code)

AUDITOR'S NAME _____

AUDITOR NO. _____

1870

1870

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1870

1870

FOR ALL ITEMS CIRCLE THE ANSWER WHICH IS MOST APPROPRIATE

70

1. When you entered the office, were you (CIRCLE ONE):

- 1 Greeted by secretary or receptionist and referred to salesperson
- 2 Greeted by secretary or receptionist and referred to someone else
- 3 Greeted by salesperson and interviewed by same salesperson
- 4 Greeted by salesperson and referred to someone else
- 5 Greeted by person identifying self as manager or head of firm and referred to someone else
- 6 Greeted by person identifying self as manager or head of firm and interviewed by same
- 7 Required to make the first approach, then greeted
- 8 Ignored, even after I made approach
- 9 Other (specify) _____

71

2. From the time you entered the office, how long did you wait to be interviewed (CIRCLE ONE):

- 1 Less than 5 minutes
- 2 Five minutes or more but less than 10 minutes
- 3 Ten minutes or more, but less than 15 minutes
- 4 Fifteen minutes or more, but less than 20 minutes
- 5 Twenty minutes or more, but less than 30 minutes
- 6 Asked to return at a more convenient time
- 7 Asked to leave without being invited to return
- 8 Left office after waiting for 30 minutes without being interviewed
- 9 Other (specify) _____

72

3. How many employees were visible in office (CIRCLE ONE):

- 1 One or two employees
- 2 Three to five employees
- 3 Six to nine employees
- 4 Ten or more employees

73

4. How many customers (exclusive of yourself) were visible in office (CIRCLE ONE):

- 1 No other customers
- 2 One or two customers
- 3 Three to five customers
- 4 Six or more customers

5. Did anyone in the office do any of the following for you (CIRCLE 1 FOR YES OR 2 FOR NO FOR EACH SUB-ITEM):

- | | <u>Yes</u> | <u>No</u> | |
|----|------------|-----------|---|
| 74 | 1 | 2 | a. Offer you something to drink, cigarettes, reading matter, etc. |
| 75 | 1 | 2 | b. Offer you literature on homes available or on home buying in general |
| 76 | 1 | 2 | c. Ask you to be seated |
| 77 | 1 | 2 | d. Chat with you informally while waiting |
| 78 | 1 | 2 | e. Other act of courtesy (specify) _____ |

79

6. Which of the following best describes the place where you were interviewed (CIRCLE ONE):

- 1 A room with one or more desks and no separate rooms or partitions
- 2 A room with one or more desks separated by partitions
- 3 A private office
- 4 Other (specify) _____

7. Did the agent who interviewed you do any of the following (CIRCLE YES OR NO FOR EACH):

80
81
82
83
84
85
86

- | <u>Yes</u> | <u>No</u> | |
|------------|-----------|---|
| 1 | 2 | a. Introduce self to you by name |
| 1 | 2 | b. Offer you a business card |
| 1 | 2 | c. Ask your name |
| 1 | 2 | d. Address you by a courtesy title during interview (Mr., Mrs., etc.) |
| 1 | 2 | e. Shake your hand |
| 1 | 2 | f. Ask you to be seated |
| 1 | 2 | g. Offer other acts of courtesy (specify) _____ |

8. Did the agent request (either verbally or in written form) any of the following information about your housing needs (CIRCLE YES OR NO FOR EACH):

87
88
89
90
91

- | <u>Yes</u> | <u>No</u> | |
|------------|-----------|--|
| 1 | 2 | a. Price or price range |
| 1 | 2 | b. Size |
| 1 | 2 | c. Location by neighborhood or jurisdiction |
| 1 | 2 | d. Style or type of housing |
| 1 | 2 | e. Special features or amenities of house (e.g., garage, basement, yard space) (specify) _____ |

92

f. Special features or amenities in neighborhood (specify) _____

93
94
95

- | | | |
|---|---|------------------------------|
| 1 | 2 | g. Down payment able to make |
| 1 | 2 | h. Type of financing desired |
| 1 | 2 | i. Other (specify) _____ |

96

9. Did the agent request any information about your income (CIRCLE ONE):

- 1 Yes
- 2 No

97

10. Did the agent request any information about your spouse's income (CIRCLE ONE):

- 1 Yes
- 2 No

98 11. Did the agent ask about ownership of another house which you plan to sell (CIRCLE ONE):

1 Yes 2 No

99 12. Did the agent request any information about debts or other obligations (for example, child support) (CIRCLE ONE):

1 Yes 2 No

13. Did the agent request any of the following information about your employment (CIRCLE YES OR NO FOR EACH):

	<u>Yes</u>	<u>No</u>	
100	1	2	a. Occupation
101	1	2	b. Name of present employer or where you work
102	1	2	c. How long with present employer
103	1	2	d. Other (specify) _____

104 14. Did the agent request any information about your spouse's employment (CIRCLE ONE):

1 Yes 2 No

105 15. Did the agent request any information about references (for example, present landlord, bank, charge accounts) (CIRCLE ONE):

1 Yes 2 No

16. Did the agent request any of the following information about how you could be reached (CIRCLE YES OR NO FOR EACH):

	<u>Yes</u>	<u>No</u>	
106	1	2	a. Telephone number
107	1	2	b. Address
108	1	2	c. Other (specify) _____

109 17. If the agent requested any of the above information (Items 8 through 16), did (s)he record any of this information or ask you to record it (CIRCLE ONE):

- 1 Yes, on what appeared to be a standard printed or duplicated form, file card, a log book, etc.
- 2 Yes, but not on a standard printed or duplicated form, file card, log book, etc.
- 3 No, did not record even though agent requested information
- 4 No, agent did not request any information

- 119 22b. If the agent did not show you a multiple listing book or similar directory of homes, did (s)he (CIRCLE ONE):
- 1 Tell you about one or more houses, and offer to let you see them
 - 2 Tell you about one or more houses, but you had to ask to see them
 - 3 Suggest you drive around the neighborhood and look for houses for sale which might interest you
 - 4 Other (specify) _____

- 120 23. How many houses in all were volunteered to you as serious possibilities by the agent (CIRCLE ONE):
- 1 No houses
 - 2 One house
 - 3 Two houses
 - 4 Three houses
 - 5 Four or five houses
 - 6 Six or more houses

- 121 24. How many houses were you invited by the agent to inspect on the inside (CIRCLE ONE):
- 1 No houses
 - 2 One house
 - 3 Two houses
 - 4 Three houses
 - 5 Four or five houses
 - 6 Six or more houses

- 122 25. How many houses did you actually inspect on the inside (CIRCLE ONE):
- 1 No houses
 - 2 One house
 - 3 Two houses
 - 4 Three houses
 - 5 Four or five houses
 - 6 Six or more houses

IF YOU DID NOT INSPECT AT LEAST TWO HOUSES, EXPLAIN WHY

26. For each of the first three houses suggested as serious possibilities by the agent in his office, give the following information:

123-127

HOUSE #1 a. Location: _____
(number) (street)

(political jurisdiction) (zip code)

128-133

b. Census Tract _____

134-139

c. Asking price (exact amount given): \$ _____ , _____

140

d. Number of bedrooms (CIRCLE ONE):

- 1 One or two bedrooms
- 2 Three bedrooms
- 3 Four bedrooms
- 4 Five bedrooms
- 5 Six or more bedrooms

e. What would be the least amount of down payment required?

141-145

Indicate exact dollar amount: \$ _____ , _____

OR

146-147

Percent of asking price: _____ %

f. What type of financing did the agent say would probably be available (CIRCLE YES OR NO FOR EACH):

148

<u>Yes</u>	<u>No</u>
1	2

a. FHA/VA financing available

149

1	2
---	---

b. Conventional financing available

150

1	2
---	---

c. Assumption of existing mortgage possible

151

1	2
---	---

d. Did not say what type

152

1	2
---	---

e. Other (specify) _____

For Office Use Only

153-154

- | | |
|----------------------|----------------------|
| 1 Less than \$10,000 | 8 \$40,000 - 44,999 |
| 2 \$10,000 - 14,999 | 9 \$45,000 - 49,999 |
| 3 \$15,000 - 19,999 | 10 \$50,000 - 59,999 |
| 4 \$20,000 - 24,999 | 11 \$60,000 - 69,999 |
| 5 \$25,000 - 29,999 | 12 \$70,000 - 79,999 |
| 6 \$30,000 - 34,999 | 13 \$80,000 - 89,999 |
| 7 \$35,000 - 39,999 | 14 \$90,000 or more |

155

Other auditor told about this house (CIRCLE ONE):

- | | | |
|-------|------|------------|
| 1 Yes | 2 No | 3 Not sure |
|-------|------|------------|

156-160

County Code:

26. (Continued)

161-165 HOUSE #2 a. Location: _____
(number) (street)

(political jurisdiction) (zip code)

166-171 b. Census Tract _ _ _ . _ _

172-177 c. Asking price (exact amount given): \$ _ _ _ , _ _ _

178 d. Number of bedrooms (CIRCLE ONE):

- 1 One or two bedrooms
- 2 Three bedrooms
- 3 Four bedrooms
- 4 Five bedrooms
- 5 Six or more bedrooms

e. What would be the least amount of down payment required?

179-183 Indicate exact dollar amount: \$ _ _ , _ _ _

OR

184-185 Percent of asking price: _ _ %

f. What type of financing did the agent say would probably be available (CIRCLE YES OR NO FOR EACH):

	Yes	No	
186	1	2	a. FHA/VA financing available
187	1	2	b. Conventional financing available
188	1	2	c. Assumption of existing mortgage possible
189	1	2	d. Did not say what type
190	1	2	e. Other (specify) _____

For Office Use Only

- | | | | | |
|---------|---|--------------------|----|-------------------|
| 191-192 | 1 | Less than \$10,000 | 8 | \$40,000 - 44,999 |
| | 2 | \$10,000 - 14,999 | 9 | \$45,000 - 49,999 |
| | 3 | \$15,000 - 19,999 | 10 | \$50,000 - 59,999 |
| | 4 | \$20,000 - 24,999 | 11 | \$60,000 - 69,999 |
| | 5 | \$25,000 - 29,999 | 12 | \$70,000 - 79,999 |
| | 6 | \$30,000 - 34,999 | 13 | \$80,000 - 89,999 |
| | 7 | \$35,000 - 39,999 | 14 | \$90,000 or more |

193 Other auditor told about this house (CIRCLE ONE):

- 1 Yes
- 2 No
- 3 Not sure

194-198 County Code:

26. (Continued)

199-203

HOUSE #3 a. Location: _____
(number) (street)

(political jurisdiction) (zip code)

204-209

b. Census Tract _____

210-215

c. Asking price (exact amount given): \$ _____

216

d. Number of bedrooms (CIRCLE ONE):

- 1 One or two bedrooms
- 2 Three bedrooms
- 3 Four bedrooms
- 4 Five bedrooms
- 5 Six or more bedrooms

e. What would be the least amount of down payment required?

217-221

Indicate exact dollar amount: \$ _____

OR

222-223

Percent of asking price: ___ %

f. What type of financing did the agent say would probably be available (CIRCLE YES OR NO FOR EACH):

224

<u>Yes</u>	<u>No</u>
1	2

a. FHA/VA financing available

225

1	2
---	---

b. Conventional financing available

226

1	2
---	---

c. Assumption of existing mortgage possible

227

1	2
---	---

d. Did not say what type

228

1	2
---	---

e. Other (specify) _____

For Office Use Only

229-230

- | | |
|----------------------|----------------------|
| 1 Less than \$10,000 | 8 \$40,000 - 44,999 |
| 2 \$10,000 - 14,999 | 9 \$45,000 - 49,999 |
| 3 \$15,000 - 19,999 | 10 \$50,000 - 59,999 |
| 4 \$20,000 - 24,999 | 11 \$60,000 - 69,999 |
| 5 \$25,000 - 29,999 | 12 \$70,000 - 79,999 |
| 6 \$30,000 - 34,999 | 13 \$80,000 - 89,999 |
| 7 \$35,000 - 39,999 | 14 \$90,000 or more |

231

Other auditor told about this house (CIRCLE ONE):

- | | | |
|-------|------|------------|
| 1 Yes | 2 No | 3 Not sure |
|-------|------|------------|

232

County Code:

SALES AUDIT REPORT
1

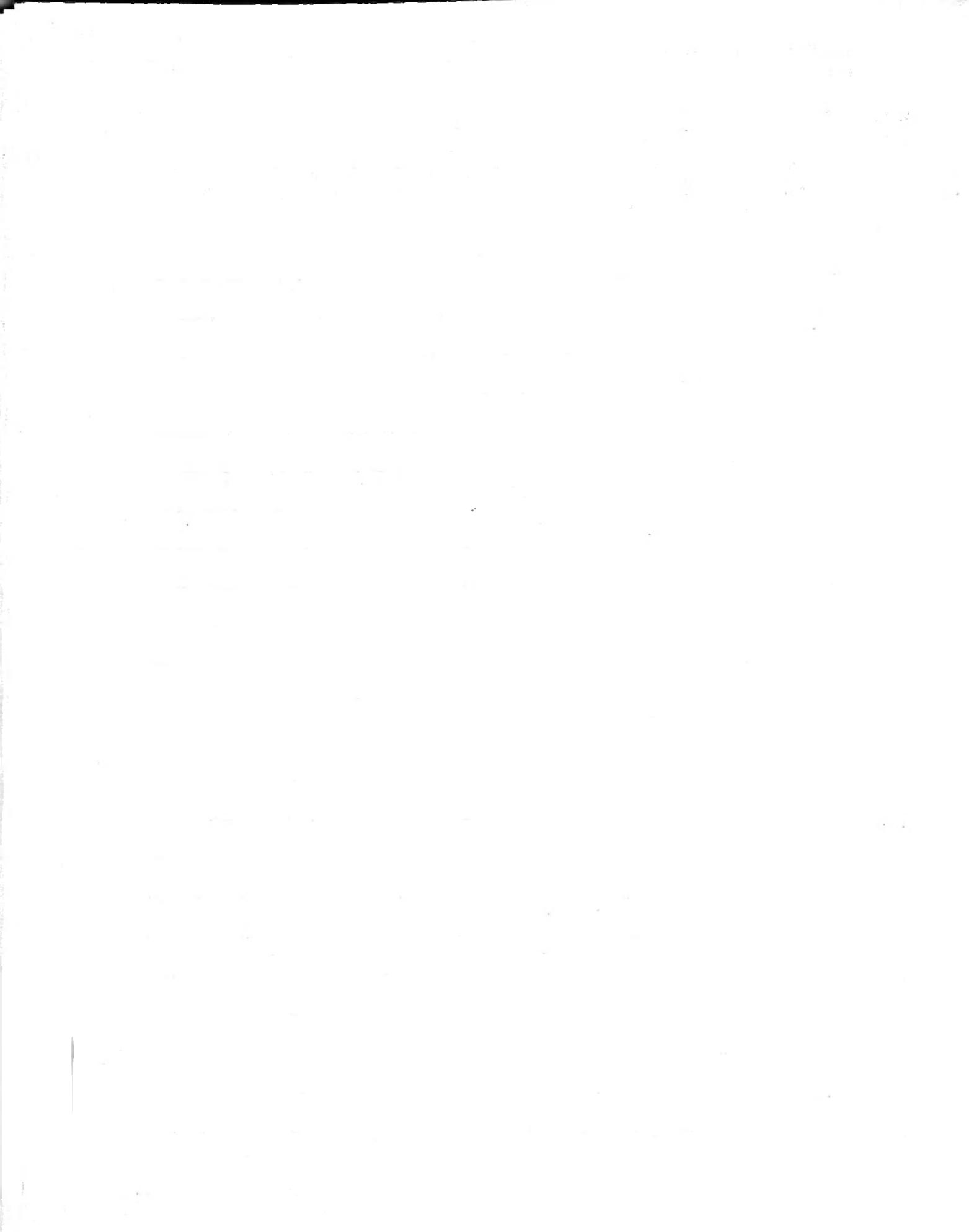
CONTROL NO.: _____ - 1 - _____

- 237 27. Did agent mention that blacks do not now live in the neighborhood or are not moving into it (CIRCLE ONE):
- 1 Yes 2 No
- 238 28. Did agent mention that blacks are now living in the neighborhood or are moving into it (CIRCLE ONE):
- 1 Yes 2 No
- 239 29. Did the agent make any reference about blacks, including use of "code words" (CIRCLE ONE):
- 1 Yes
2 No
3 Not sure

IF YES OR NOT SURE (YOU CIRCLED 1 OR 3), EXACTLY WHAT DID (S)HE SAY?

- 240 30. Did agent invite you to call back (CIRCLE ONE):
- 1 Yes 2 No
- 241 31. What was the race of the agent (CIRCLE ONE):
- 1 White
2 Black
3 Other (specify) _____
- 242 32. What was the sex of the agent (CIRCLE ONE):
- 1 Male
2 Female
- 243 33. What was the probable age of the agent (CIRCLE ONE):
- 1 Under 35 years
2 35-49 years
3 Fifty years or more

FILL OUT AND ATTACH FORM 1A FOR EACH HOUSE ACTUALLY INSPECTED



9-13 A1. Address _____
(number) (street)

(political jurisdiction) (zip code)

14-19 A2. Census Tract _____

For Office Use Only
County Code:

20-24

25 A3. How is this house identified in Form 1, Item 26 (CIRCLE ONE):
1 House # 1
2 House # 2
3 House # 3
4 Not identified, another house suggested as a serious possibility
by the agent in his office
5 Not identified, another house suggested by the agent while
looking at other houses
6 Other (specify) _____

26 A4. When did the agent tell you the house would be ready for occupancy
(CIRCLE ONE):
1 Immediately
2 One month or less
3 Two or three months
4 Four or five months
5 Six months or more
6 No date given

27 A5. Did the agent invite you to submit an offer or bid for this house
(CIRCLE ONE):
1 Yes 2 No

A6. Did the agent play up good points about the house? Specifically, did
(s)he cite one or more of the following (CIRCLE YES OR NO FOR EACH):

	Yes	No	
25	1	2	a. Privacy or quiet location
29	1	2	b. Has been well maintained
30	1	2	c. Has been redecorated inside recently
31	1	2	d. Construction is good
32	1	2	e. Maintenance costs will be low
33	1	2	f. Utility costs will be low
34	1	2	g. Taxes will be relatively low
35	1	2	h. Appliances are new or nearly new
36	1	2	i. Layout of rooms is good
37	1	2	j. House is spacious
38	1	2	k. Kitchen has room for eating
39	1	2	l. Yard is good for children
40	1	2	m. Priced within your means
41	1	2	n. Will grow in value
42	1	2	o. Other positive remarks (specify) _____

43 A7. Did the agent "talk the house down" (CIRCLE ONE):

1 Yes 2 No

A8. Did the agent speak positively about the neighborhood? Specifically, did (s)he mention (CIRCLE YES OR NO FOR EACH):

	<u>Yes</u>	<u>No</u>	
44	1	2	a. Good schools
45	1	2	b. Good transportation
46	1	2	c. Good neighbors
47	1	2	d. Close to shopping, cultural activities, near "center of things," etc.
48	1	2	e. Convenient parking
49	1	2	f. Quiet location
50	1	2	g. Pleasant surroundings, trees, parks
51	1	2	h. Well maintained houses and yards
52	1	2	i. Safe neighborhood
53	1	2	j. Other positive remarks (specify) _____

54 A9. Did the agent speak negatively about the neighborhood (CIRCLE ONE):

1 Yes 2 No

A10. When you visited the house, did you notice (CIRCLE YES OR NO FOR EACH):

	<u>Yes</u>	<u>No</u>	
55	1	2	a. Poor condition on outside, such as peeling paint, poorly maintained lawn or yard, cracked or broken siding or steps
56	1	2	b. Poor condition on inside, such as cracked plaster, leaks in ceiling, etc.
57	1	2	c. Other evidence of poor condition (specify) _____

A11. If you visited the neighborhood, was the house (CIRCLE YES OR NO FOR EACH):

	<u>Yes</u>	<u>No</u>	
58	1	2	a. In a noisy area (e.g., near busy street or highway, airport, railroad, or heavy industry)
59	1	2	b. In a deteriorating area (e.g., surrounded by poorly maintained houses and yards)
60	1	2	c. Other negative features (specify) _____

61 A12. Did you observe any blacks who appeared to live in the neighborhood (CIRCLE ONE):

1 Yes
2 No
3 Saw blacks, but not sure they lived in neighborhood

HDS RENTAL REPORT FORM



Auditor HDS # _____

13	m.	Race/National Origin _____ (B=Black, W=White, H=Hispanic)	S31Q10M
14	n.	Sex _____	S31Q10N (F=Female, M=Male)
15-16	o.	Age _____	S31Q100
17-18	p.	FOURTH PERSON SEEN # 04	S31Q10P
19-26	q.	Title _____	S31Q10Q
27	r.	Race/National Origin _____ (B=Black, W=White, H=Hispanic)	S31Q10R
28	s.	Sex _____	S31Q105 (F=Female, M=Male)
29-30	t.	Age _____	S31Q10T
31-32	u.	FIFTH PERSON SEEN # 05	S31Q10U
33-40	v.	Title _____	S31Q10V
41	w.	Race/National Origin _____ (B=Black, W=White, H=Hispanic)	S31Q10W
42	x.	Sex _____	S31Q10X (F=Female, M=Male)
43-44	y.	Age _____	S31Q10Y
45-46	aa.	SIXTH PERSON SEEN # 06	S31Q10AA
47-54	bb.	Title _____	S31Q10BB
55	cc.	Race/National Origin _____ (B=Black, W=White, H=Hispanic)	S31Q10CC-
56	dd.	Sex _____	S31210DD (F=Female, M=Male)
57-58	ee.	Age _____	S31Q10EE
59-60	ff.	SEVENTH PERSON SEEN # 07	
61-68	gg.	Title _____	S31Q10GG
69	hh.	Race/National Origin _____ (B=Black, W=White, H=Hispanic)	S31Q10HH
70	ii.	Sex _____	S31Q10II (F=Female, M=Male)
71-72	jj.	Age _____	S31Q10JJ
73-74	kk.	EIGHTH PERSON SEEN # 01	S31Q10KK
1-3	CARDI 005	S31C005	
4-11	ll.	Title _____	S31Q10LL
12	mm.	Race/National Origin _____ (B=Black, W=White, H=Hispanic)	S31Q10MM
13	nn.	Sex _____	S31Q10NN (F=Female, M=Male)
14-15	oo.	Age _____	S31Q10OO

AFTER READING THE FOLLOWING QUESTIONS REVIEW THE POSSIBLE RESPONSES; THEN SELECT THE SINGLE CORRECT RESPONSE, OR ALL OF THE CORRECT RESPONSES; THEN CIRCLE THE LETTER(S) FOR THE CORRECT RESPONSE(S) TO THE LEFT OF THE QUESTION

11. Did you observe any of the following signs on public display at the firm/office visited? (Circle all correct responses):
- 16 R31Q11A a. Federal (HUD) Equal Opportunity in Housing sign/logo
 - 17 R31Q11B b. Other Federal agency fair housing/lending sign
 - 18 R31Q11C c. State fair housing sign
 - 19 R31Q11D d. Local (city, county, township) fair housing sign
 - 20 R31Q11E e. Private agency fair housing sign
 - 21 R31Q11F f. Other (explain) _____
12. Who greeted or first spoke with you? (See Question #10 above. Identify by the number used for that person):
- 22-23 Write the number _____ R31Q12
- 24 R31Q13 13. How long did you wait to be interviewed? (Circle the correct response)
- a. Interviewed immediately.
 - b. Waited less than five minutes.
 - c. Waited five to ten minutes.
 - d. Waited ten to twenty minutes.
 - e. Waited more than twenty minutes.
 - f. Not interviewed, not invited to return.
 - g. Not interviewed, invited to return at a specific time.
 - h. Not interviewed, invited to return, no specific time offered.
 - i. Other (describe) _____
- 25-26 R31Q14 14. Who interviewed you? (See Question #10 above. Identify by the number used for that person):
- 27 R31Q15 15. When you asked about the availability of the unit mentioned in the ad, what did the agent tell you? (Circle the correct response)
- a. That the unit was immediately available for rent and inspection.
 - b. That the unit was available for rent, but not inspection.
 - c. That the unit was available for inspection but not for rent.
 - d. That the unit was not available for rent now, but would be at some point in the future.
 - e. That the unit was not available for rent or inspection.
 - f. Agent did not know.
 - g. Other (explain) _____
- 28 R31Q16 16. Were any other units of the same bedroom size and price available for rent? (Circle the correct response)
- a. Yes
 - b. No

Auditor HDS # _____

c. Agent did not say

29-30 If yes, give exact number of units available:

R31Q16D d. Units _____

31 17. If neither the requested unit nor any similar units were available for rent, was your "second choice" unit(s) available for rent? (Circle the correct response)

R31Q17

a. Yes

b. No

c. Agent did not say

32-33 If yes, give exact number of units available:

R31Q17D d. Units _____

34 18. If there were no immediately available units, when did the agent say units would become available? (Circle the correct response)

R31Q18

a. One week or less.

b. More than one week but less than a month.

c. More than one month but less than two months.

d. Two months, but less than three.

e. Three to six months.

f. Six months to one year.

g. One year or more.

h. Agent did not say when something might be available.

i. Other (explain) _____

35-36 19. How many units, either immediately available or soon to become available, did the agent invite you to inspect on the inside? (Give the exact number):

R31Q19

Units _____

37-38 20. How many units (including the advertised unit) did you actually inspect on the inside. (Give exact number):

R31Q20

Units _____

FOR EACH UNIT INSPECTED PLEASE COMPLETE A RENTAL UNIT INSPECTION FORM (D 341) AND ATTACH IT TO THIS REPORT

39-40 21. In addition to any available units that you may have inspected, how many "model units" were you invited to inspect? (Give exact number):

R31Q21

Units _____

41-42 22. How many "model units" did you actually inspect? (Give exact number):

R31Q22

Units _____

DO NOT FILL OUT INSPECTION FORMS FOR "MODEL UNITS"

23. If the agent told you about available or soon to become available units and you did not inspect those units, please list below any information you received about each unit:

FIRST UNIT

43-52 a. Address R31Q23A

53-56 b. Apt # R31Q23B

Auditor HDS # _____

- 75 ff. Size _____ (0=Efficiency; 1=One Bedroom; 2=Two Bedroom; etc.) R31Q23FF
- 76-80 gg. Rental Rate \$ R31Q23CC
- 81 hh. Per R31Q23HH
 (D=Daily, W=Weekly, M=Monthly, Y=Year)
- 82-87 ii. Date Available _____ / _____ / _____ R31Q23II
- 88-93 jj. Census Tract _____ - _____ R31Q23JJ

24. What did the agent tell you were the ranges for rental rates?

Your "first choice"

- 94-98 a. Low of \$ _____ R31Q24A
- 99-103 b. to a high of \$ _____ R31Q24B
- 104 c. Per _____ (D=Daily, W=Weekly, M=Monthly, Y=Yearly) R31Q24C

Your "second choice"

- 105-109 d. Low of \$ _____ R31Q24D

1-3 card 009 R31C009 R31Q24E

- 4-7 e. to a high of \$ _____
- 8 f. Per _____ (D=Daily, W=Weekly, M=Monthly, Y=Yearly) R31Q24F

Your "other choice"

- 9-12 g. Low of \$ _____ R31Q24G
- 13-16 h. to a high of \$ _____ R31Q24H
- 17 i. Per _____ (D=Daily, W=Weekly, M=Monthly, Y=Yearly) R31Q24I
- 18 j. Agent did not give ranges for rental rates. R31Q24J

25. What did the agent tell you were the procedures for obtaining a unit?

(Circle all the correct responses):

- 19 R31Q25A a. That a written application is required
- 20 R31Q25B b. That a written application is not required
- 21 R31Q25C c. That a credit check is required
- 22 R31Q25D d. That a credit check is not required
- 23 R31Q25E e. That a security deposit is required
- 24 R31Q25F f. That a security deposit is not required
- 25 R31Q25G g. That other fees (of any kind) are required
- 26 R31Q25H h. That no other fees (of any kind) are required
- 27 R31Q25I i. That an application or other fee is required before processing application
- 28 R31Q25J j. That the agent did not know
- 29 R31Q25K k. Other (explain) _____

26. Is an application fee required? (Circle correct response)

- 30 R31Q26 Y. Yes
- N. No
- O. Agent did not say

If yes, give exact amount:

32-34 b. Amount _____

R31Q26B 27. **Is a credit check fee required?** (Circle correct response)

35 Y. Yes

R31Q27 N. No

O. Agent did not say

If yes, give the exact amount:

37-39 b. Amount R31Q27B

40 28. **If a security deposit is required, indicate the amount?** (Circle the correct response):

R31Q28 a. The agent did not state an amount.

b. One month's rent or less.

c. More than one month but less than two.

d. More than two month's rent.

e. Security deposit required, but agent did not know amount.

f. Other (explain) _____

If the actual \$ amount was stated, please indicate the exact amount

41-44 g. Amount _____

R31Q28G29. **If any other fees are required what did the agent say they are for?**
 (Circle all correct responses and give the exact amount):

45-47 a. Cleaning or apartment preparation fee: R31Q29A

48-50 b. Parking/garage fee: R31Q29B

51-53 c. Television fee: R31Q29C

54-56 d. Other (give amount and explain) R31Q29D

57 30. **What did the agent say about a lease?** (Circle the correct response): R31Q30

a. That no lease is required.

b. Six month lease or less.

c. More than six months, but not more than one year.

d. More than one year lease requirement.

e. Lease required, but agent did not know length.

f. Agent did not say.

g. Other (explain) _____

58 31. **How long did the agent say it would take you to be approved for a unit from the time of filing
 R31Q31 the application?** (Circle the correct response)

a. Up to one week.

b. More than one week but less than one month.

c. One month or longer.

d. Agent did not say.

e. Other (explain) _____

Auditor HDS # _____

- c. Less than two months.
- d. Less than three months.
- e. Three to six months.
- f. Six months to one year.
- g. More than one year.
- h. Agent did not say.

11 Did the agent offer to add your name to the waiting list? (Circle the correct response) R31Q34C

- C. Y. Yes
- N. No

35. What did the agent ask you about your housing needs? (Circle all correct responses):

- 12 R31Q35A a. The number of bedrooms needed
- 13 R31Q35B b. The size of your family
- 14 R31Q35C c. Your price range
- 15 R31Q35D d. When you need to move
- 16 R31Q35E e. The agent did not ask about my housing needs
- 17 R31Q35F f. Other (Explain) _____

36. Did the agent (either verbally or by asking you to provide the information in writing to the agent during this site-visit) ask you about: (Circle all correct responses):

- 18 R31Q36A a. The amount of your income
- 19 R31Q36B b. Your employer or source of income
- 20 R31Q36C c. The amount of your spouses income
- 21 R31Q36D d. Your spouses employer or source of income
- 22 R31Q36E e. Other financial assets of you or your spouse
- 23 R31Q36F f. Debts or financial liabilities of you or your spouse
- 24 R31Q36G g. The agent did not ask about my income, employer or assets
- 25 R31Q36H h. Other (Explain) _____

37. What did the agent state about your need for a personal reference or a co-signor? (Circle all correct responses):

- 26 R31Q37A a. That you would need to give the names of personal references
- 27 R31Q37B b. That personal references were not needed
- 28 R31Q37C c. That you would need a co-signor
- 29 R31Q37D d. That you would not need a co-signor
- 30 R31Q37E e. The agent did not discuss personal references or co-signors
- 31 R31Q37F f. Other (Explain) _____

38. What information did the agent request from you about how you could be reached? (Circle all correct responses):

- 32 R31Q38A a. Your name
- 33 R31Q38B b. Your home telephone number

O. Nothing was stated by the agent about applying elsewhere

If yes, what reason(s) did the agent give for the referral? (Circle all correct responses):

- 53 R31Q42A a. That the other place(s) may have vacancies
- 54 R31Q42B b. That you might be able to qualify at the other place(s)
- 55 R31Q42C c. That the other place(s) may be more suited to your (your family's) needs
- 56 R31Q42D d. That the other place may be more conveniently located for you (your family)
- 57 R31Q42E e. Other (Explain) _____

43. What statements, if any, did the agent make about the apartment building(s) or complex of apartments in which you are seeking an apartment? (Circle all correct responses):

Positive comments:

- 58 R31Q43A a. That the owner/management takes good care of the property
- 59 R31Q43B b. That the residents take good care of their units
- 60 R31Q43C c. That the place is quiet and peaceful
- 61 R31Q43D d. That the place is secure
- 62 R31Q43E e. That the residents are friendly and get along with each other
- 63 R31Q43F f. That the rental rates are reasonable
- 64 R31Q43G g. That you would like living here
- 65 R31Q43H h. No positive comments were made by the agent
- 66 R31Q43I i. Other (Describe) _____

Negative comments:

- 67 R31Q43J j. That the property has not been well maintained
- 68 R31Q43K k. That the rental rates are too high
- 69 R31Q43L l. That the residents do not respect the property
- 70 R31Q43M m. That they have had problems with security
- 71 R31Q43N n. That you'll have to get used to the noise
- 72 R31Q43O o. That the residents are not very friendly
- 73 R31Q43P p. That you might not enjoy living here
- 74 R31Q43Q q. Other (Describe) _____

If statements were made by the agent about any other apartment buildings or complexes, please complete form D 343.

44. What statements, if any, did the agent make about the neighborhood or community in which the apartment building/complex is located? (Circle all of the correct responses):

Positive comments:

- 75 R31Q44A a. That the neighborhood/community is safe and quiet.
- 76 R31Q44B b. That the schools are good
- 77 R31Q44C c. That recreational facilities are good
- 78 R31Q44D d. That shopping is convenient
- 79 R31Q44E e. That transportation facilities/highways are convenient

1-3 CARD' 011, R31C011

- 4 R31Q44F f. That there are many good restaurants and/or bars nearby
- 5 R31Q44G g. No positive statements were made by the agent
- 6 R31Q44H h. Other (Describe) _____

Negative comments:

- 7 R31Q44I i. That the neighborhood/community is pretty run down
- 8 R31Q44J j. That security has become a problem
- 9 R31Q44K k. That the schools are not too good
- 10 R31Q44L l. That shopping and other facilities are not too convenient
- 11 R31Q44M m. That transportation facilities/highways are not convenient
- 12 R31Q44N n. That this is not a friendly neighborhood/community
- 13 R31Q44O o. No negative statements were made by the agent
- 14 R31Q44P p. Other (Describe) _____

If statements were made by the agent about any other neighborhoods/communities, please complete form D 343.

45. What, if any, statements about race or national origin did the agent make? (Circle all correct responses):

- 15 R31Q45A a. No statements about race or national origin were made by the agent
- b. That the majority (or all) of the people who live in the apartment building are:
 - 16 R31Q45B1 B. Black
 - 17 R31Q45B2 H. Hispanic
 - 18 R31Q45B3 W. White
- c. That the majority of the people who live in the neighborhood community are:
 - 19 R31Q45C1 B. Black
 - 20 R31Q45C2 H. Hispanic
 - 21 R31Q45C3 W. White
- d. That the owner (manager) does not rent to:
 - 22 R31Q45D1 B. Blacks
 - 23 R31Q45D2 H. Hispanics
 - 24 R31Q45D3 W. Whites
- e. That the owner (manager) has had alot of problems with tenants who are:
 - 25 R31Q45E1 B. Black
 - 26 R31Q45E2 H. Hispanic
 - 27 R31Q45E3 W. White

- f. That the other residents would not be happy if the agent rented to:
 - 28 R31Q45F1 B. Blacks
 - 29 R31Q45F2 H. Hispanics
 - 30 R31Q45F3 W. Whites
- g. That some other apartment building/complex or neighborhood/community would be better for applicants who are:
 - 31 R31Q45G1 B. Black
 - 32 R31Q45G2 H. Hispanic
 - 33 R31Q45G3 W. White
- h. That schools are not good because there are too many students who are:
 - 34 R31Q45H1 B. Black
 - 35 R31Q45H2 H. Hispanic
 - 36 R31Q45H3 W. White
- i. Other (Give exact quotes): _____

If statements were made by the agent about other apartment buildings or complexes please complete form D 343.

NC

CHRONOLOGICAL NARRATIVE

Please complete a narrative statement placing in chronological order the sequence of events on this site-visit. Use quotation marks wherever possible to designate statements by you or a representative of the firm visited. Use additional sheets, if needed.

HDS SALES REPORT FORM



Auditor HDS # _____

**HOUSING DISCRIMINATION STUDY
 SALES SITE-VISIT REPORT FORM**

1-3 Card . | 001 |
 S31C001
 4-10 Identifier1 | 431 | _____ |
 S31SMSA SMSA
 11-18 Identifier2 | _____ | _____ | _____ |
 S31ID2 Audit # Type R/NO Ad Week

19 1. **Did you make telephone contact with anyone at the firm being audited prior to this Site-Visit?**
 S31Q1 (Circle the letter for the correct response)

- Y. Yes
- N. No

If "yes," be sure that the Sales Telephone Contact Form is completed and attached to this Sales Site-Visit Report Form.

2. **Please give the following information about the location of the firm/complex or rental office(s) that you visited on this site-visit (do not include addresses of units inspected here, they will be noted elsewhere):**

FIRST OFFICE:

- 20-59 a. Address: _____ S31Q2A
- 60-63 b. Room # _____ S31Q2B
- 64-68 c. City _____ S31Q2C
- 89-90 d. State _____ (Use two letter abbreviation) S31Q2D
- 91-95 e. Zip Code _____ S31Q2E

1-3 card 002 **SECOND OFFICE:** S31C002

- 4-43 f. Address: _____ S31Q2F
- 44-47 g. Room # _____ S31Q2G
- 48-72 h. City _____ S31Q2H
- 73-74 i. State _____ (Use two letter abbreviation) H31Q2I
- 75-79 j. Zip Code _____ S31Q2I

1-3 CARD 003 S31C003

3. **Date site-visit began:**
 4-9 _____ / _____ / _____ S31Q3
 month day year

10-15 4. **Time site-visit began:**
 a. _____ : _____ S31Q4A
 hour minute

- Circle one
- b. AM or PM

S31Q4B

Auditor HDS # _____

16-19 5. If office was not open and you did not complete the site-visit indicate the time you left the office:

a. _____ : _____ S31Q5A
hour minute

20-21 Circle one
b. AM or PM S31Q5B

6. Time completed this site-visit, including apartment inspections:

22-25 a. _____ : _____ S31Q6A
hour minute

26-27 Circle one
b. AM or PM S31Q6B

7. Total amount of time agent(s) spent servicing you during the site-visit:

28-29 a. Hours _____ S31Q7A

30-31 b. Minutes _____ S31Q7B

32-33 c. Seconds _____ (if total time was less than 1 minute) S31Q7C

34-39 8. Date this Site-Visit Report Form completed:

____ / ____ / ____ S31Q8
month day year

40-45 9. Time this Site-Visit Report Form completed:

a. _____ : _____ S31Q9A
hour minute

Circle one
b. AM or PM S31Q9B

10. For each of the representatives of the firm that you saw or spoke with during the site-visit, please indicate the following (list below in the same order as they are listed on the Cover Sheet—add others not listed on the Cover Sheet).

46-47 a. FIRST PERSON SEEN # 01 S31Q10A

48-55 b. Title _____ S31Q10B

56 c. Race/National Origin _____ S31Q10C
(B=Black, W=White, H=Hispanic)

57 d. Sex _____ S31Q10D (F=Female, M=Male)

58-59 e. Age _____ S31Q10E

60-61 f. SECOND PERSON SEEN # 02 S31Q10F

62-69 g. Title _____ S31Q10G

70 h. Race/National Origin _____ S31Q10H
(B=Black, W=White, H=Hispanic)

71 i. Sex _____ S31Q10I (F=Female, M=Male)

72-73 j. Age _____ S31Q10J

74-75 k. THIRD PERSON SEEN # 03 S31Q10K

1-3 CARD 1004 S31C004

4-11 l. Title _____ S31Q10L

- 13 m. Race/National Origin R31Q10M
(B=Black, W=White, H=Hispanic)
- 14 n. Sex R31Q10N (F=Female, M=Male)
- 15-16 o. Age R31Q10O
- 17-18 p. **FOURTH PERSON SEEN # 04** R31Q10P
- 19-26 q. Title R31Q10Q
- 27 r. Race/National Origin R31Q10R
(B=Black, W=White, H=Hispanic)
- 28 s. Sex R31Q10S (F=Female, M=Male)
- 29-30 t. Age R31Q10T
- 31-32 u. **FIFTH PERSON SEEN # 05** R31Q10U
- 33-40 v. Title R31Q10V
- 41 w. Race/National Origin R31Q10W
(B=Black, W=White, H=Hispanic)
- 42 x. Sex R31Q10X (F=Female, M=Male)
- 43-44 y. Age R31Q10Y
- 45-46 aa. **SIXTH PERSON SEEN # 06** R31Q10AA
- 47-54 bb. Title R31Q10BB
- 55- cc. Race/National Origin R31Q10CC
(B=Black, W=White, H=Hispanic)
- 56 dd. Sex R31Q10DD (F=Female, M=Male)
- 57-58 ee. Age R31Q10EE
- 59-60 ff. **SEVENTH PERSON SEEN # 07** R31Q10FF
- 61-68 gg. Title R31Q10GG
- 69 hh. Race/National Origin R31Q10HH
(B=Black, W=White, H=Hispanic)
- 70 ii. Sex R31Q10II (F=Female, M=Male)
- 71-72 jj. Age R31Q10JJ
- 73-74 kk. **EIGHTH PERSON SEEN # 01** R31Q10KK

1-3 CARD 005 R31C005

- 4-11 ll. Title R31Q10LL
- 12 mm. Race/National Origin R31Q10MM
(B=Black, W=White, H=Hispanic)
- 13 nn. Sex R31Q10NN (F=Female, M=Male)
- 14-15 oo. Age R31Q10OO

AFTER READING THE FOLLOWING QUESTIONS REVIEW THE POSSIBLE RESPONSES; THEN SELECT THE SINGLE CORRECT RESPONSE, OR ALL OF THE CORRECT RESPONSES; THEN CIRCLE THE LETTER(S) FOR THE CORRECT RESPONSE(S) TO THE LEFT OF THE QUESTION

11. Did you observe any of the following signs on public display at the firm/office visited? (Circle all correct responses):
- 16 S31Q11A a. Federal (HUD) Equal Opportunity in Housing sign/logo
 - 17 S31Q11B b. Other Federal agency fair housing/lending sign
 - 18 S31Q11C c. State fair housing sign
 - 19 S31Q11D d. Local (city, county, township) fair housing sign
 - 20 S31Q11E e. Private agency fair housing sign
 - 21 S31Q11F f. None of the above
 - 22 S31Q11G g. Other (explain) _____
12. Who greeted or first spoke with you? (See Question #10 above. Identify by the number used for that person):
- 23-24 S31Q12 Write the number _____
- 25 13. How long did you wait to be interviewed? (Circle the correct response)
- S31Q13
- a. Interviewed immediately.
 - b. Waited less than five minutes.
 - c. Waited five to ten minutes.
 - d. Waited ten to twenty minutes.
 - e. Waited more than twenty minutes.
 - f. Not interviewed, not invited to return.
 - g. Not interviewed, invited to return at a specific time.
 - h. Not interviewed, invited to return, no specific time offered.
 - i. Other (describe) _____
14. Who interviewed you? (See Question #10 above. Identify by the number used for that person):
- 26-27 S31Q14 Write the number _____
- 28 15. When you asked about the availability of the unit mentioned in the ad, what did the agent tell you? (Circle the correct response)
- S31Q15
- a. That the house was immediately available for sale and inspection.
 - b. That the house was available for sale, but not inspection at this time.
 - c. That the house was no longer available for sale.
 - d. That the agent did not know the status of the property.
 - e. Other (explain) _____
- 29 16. If the requested property was available what did the agent say/do next? (Circle the correct response)
- S31Q16
- a. Nothing, requiring you to ask whether you can inspect the property.
 - b. Offered to immediately show the property to you.
 - c. Offered to arrange to show you the property at some other time.
 - d. Asked you to further identify your housing needs and preferences.

Auditor HDS # _____

- e. Recommended other property(ies) to you.
- f. Asked you information about your qualifications to buy a house.
- g. Referred you to another agent who serviced you.
- h. Other (explain) _____

30 17.
 S31Q17

If the requested home was not available for sale or inspection, or the agent did know the status of the property, what did the agent say/do next? (Circle the correct response)

- a. Nothing, requiring you to ask about the availability of other houses similar to the one advertised.
- b. Recommended other properties to you.
- c. Asked you to further identify your housing preference.
- d. Asked you information about your qualifications to buy a house.
- e. Referred you to another agent who serviced you.
- f. Other (explain) _____

31 18.
 S31Q18

If other specific properties were discussed, please indicate whether: (Circle the correct response)

- a. The agent selected the specific properties.
- b. You selected specific properties.
- c. You selected some properties, the agent selected others.

If you selected any properties, please indicate the addresses of those properties that are listed by address elsewhere in the report form(s) for this audit.

19. Describe the type of book or instrument(s) from which properties were selected (Circle all correct responses):

- 32 S31Q19A a. Multiple listing book(s)
- 33 S31Q19B b. Public circulation housing director(ies)
- 34 S31Q19C c. Computer print-out
- 35 S31Q19D d. Computer screen
- 36 S31Q19E e. A television tape on a television screen
- 37 S31Q19F f. Slides, shown on a screen or viewer
- 38 S31Q19G g. Other printed sheet
- 39 S31Q19H h. File cards
- 40 S31Q19I i. Random scraps of paper
- 41 S31Q19J j. No properties were recommended to you by the agent
- 42 S31Q19K k. Other (describe) _____

Auditor HDS # _____

43-44 20. Including the advertised property, how many properties did the agent invite you to inspect on the inside during this site-visit?
 S31Q20
 Number of Properties _____

45-46 21. How many properties (including the advertised property) did you actually inspect on the inside during this site-visit?
 S31Q21
 Number of Properties _____

PLEASE COMPLETE A SALES UNIT INSPECTION FORM (441 or 446 FOR CONDOS) FOR EACH PROPERTY INSPECTED ON THE INSIDE DURING THIS SITE-VISIT AND ATTACH THOSE FORMS TO THIS SALES SITE-VISIT REPORT FORM

47-48 22. How many properties did you and the agent inspect (view) from the outside only?
 S31Q22
 Number of Properties _____

23. Please provide the following information for each property recommended for inspection by the agent that you did not inspect on the inside this site-visit, including those you drove by, but did not inspect on the inside and any others the agent may have recommended for inspection at a later date. Use the Supplemental House Identification Form (D 442) if you need additional space.

49-98 a. Street Address S31Q23A
 99-123 b. City S31Q23B
 1-3 card 006 c. State S31C006 (Use two letter state abbreviation) S31Q23C
 4-5
 6-10 d. Zip Code: S31Q23D
 11 e. Number of Bedrooms: S31Q23E
 12-17 f. Lowest asking price: \$ S31Q23F

18-57 g. Street Address S31Q23G
 58-82 h. City S31Q23H
 83-84 i. State _____ (Use two letter state abbreviation) S31Q23I
 35-89 j. Zip Code: _____ S31Q23J
 90 k. Number of Bedrooms: S31Q23K
 31-96 l. Lowest asking price: \$ S31Q23L
 1-3 card 007

4-43 m. Street Address S31Q23M B31C007
 44-68 n. City S31Q23N
 69-70 o. State _____ (Use two letter state abbreviation) S31Q23O
 71-75 p. Zip Code: _____ S31Q23P
 76 q. Number of Bedrooms: S31Q23Q
 77-82 r. Lowest asking price: \$ S31Q23R S31C008

1-3 card 008 24. What, if any, information did the agent provide you about finding a mortgage company for financing a home purchase? (Circle the correct response)
 66
 a. The agent provided you with the name/card of one or more mortgage companies. S31Q24
 b. The agent stated that it would be possible to refer you to one or more mortgage companies, but did not provide specific names.
 c. That you should shop around and locate a mortgage company.

Auditor HDS # _____

d. Nothings was said about finding a mortgage company.

25. **When you asked, what information did the agent provide you about the type(s) of financing that might be available? (Circle all of the correct responses):**

- 67 S31Q25A a. The agent discussed FHA/VA financing
 68 S31Q25B b. The agent discussed other government (state or federal) financing programs (describe)

69 S31Q25C c. The agent discussed conventional (private market) financing programs

70 S31Q25D d. The agent discussed mortgage assumptions

71 S31Q25E e. The agent discussed land contract sales

72 S31Q25F f. The agent discussed financing by the seller

73 S31Q25G g. The agent provided no information about types of financing

74 S31Q25H h. Other (explain) _____

26. **When you asked, what did the agent say about interest rates? (Circle all correct responses):**

75 S31Q26A a. The agent gave you specific information about interest rates for all or some of the homes inspected (see Sales Unit Inspection Form)

76 S31Q26B b. The agent gave you general information about current interest rates (indicate below, lowest rate stated):

1-3 CARD 009 S31C009

4-7 S31Q26B1 FHA/VA _____ . _____ %

8-11 S31Q26B2 Other governmental agency _____ . _____ %

12-15 Fixed Rate Conventional _____ . _____ % S31Q26B3

16-19 Adjustable Rate Conventional _____ . _____ % S31Q26B4

20-23 Assumption _____ . _____ % S31Q26B5

24-27 Land Contract _____ . _____ % S31Q26B6

28-29 Points _____ . _____ % S31Q26B7

30 c. The agent stated interest rates were "high" S31Q26C

31 d. The agent stated interest rates were "low" S31Q26D

32 e. The agent suggested you contact a lender for interest rate information S31Q26E

33 f. The agent did not discuss interest rates with you S31Q26F

34 g. Other (explain) _____ S31Q26G

27. **What, if anything, did the agent say about "earnest money" or deposits to hold a property pending mortgage approval? (Circle all correct responses):**

35 a. That the amount varies, depending on the wishes of the seller S31Q27A

36 b. That the amount is usually S31Q27B

37-42 Give amount \$ S31Q27B1 _____ . _____

43 c. That the amount is usually S31Q27C

44-47 Give percent: _____ . _____ % S31Q27C1

48 d. The agent did not discuss "earnest money" with you S31Q27D

49 S31Q27E e. Other (explain) _____
 28. **When you asked, what did the agent say about down payments in a mortgage transaction?**
 (Circle all correct responses):

50 S31Q28A a. The agent gave you specific information about the down payment for all or most of the homes inspected (see Sales Unit Inspection Form)

51 S31Q28B b. The agent gave you general information about typical downpayment requirements: (If given by agent, indicate % required)

52-53 S31Q28B1 FHA/VA _____ %

54-55 S31Q28B2 Other governmental agency _____ %

56-57 S31Q28B3 Fixed Rate Conventional _____ %

58-59 S31Q28B4 Adjustable Rate Conventional _____ %

60-61 S31Q28B5 Assumption _____ %

62-63 S31Q28B6 Land Contract _____ %

64 S31Q28D d. The agent did not discuss downpayment requirements with you

65 S31Q28E e. Other (explain) _____
 29. **After you indicated to the agent your interest in the advertised unit, what other information, if any, did the agent ask you for or did you volunteer about your housing needs?**
 (Circle all correct responses under the appropriate column):

	Agent Asked for	You Volunteered	
65 S31Q29A	1	2	Number of bedrooms desired
66 S31Q29B	1	2	Price of home desired
67 S31Q29C	1	2	Community/Neighborhood desired
68 S31Q29D	1	2	When you wished to move
69 S31Q29E	1	2	The size of your family
70 S31Q29F	1	2	The ages of your children
71 S31Q29G	1	2	Your current housing situation
			Other items (list)
72 S31Q29H	1	2	_____
73 S31Q29I	1	2	_____
74 S31Q29J	1	2	_____
75 S31Q29K	1	2	_____

30. **What information, if any, did the agent request or did you volunteer about your qualifications to purchase a house?** (Circle all correct responses under the appropriate columns):

Agent You
 Asked Volunteered
 for

1-3 CARD 010 S31C010

4 S31Q30A 1 2 Your marital status

5 S31Q30B 1 2 Your income

Auditor HDS # _____

- | | | | | |
|----|---------|---|---|--|
| 6 | S31Q30C | 1 | 2 | Your spouse's income |
| 7 | S31Q30D | 1 | 2 | Your employment |
| 8 | S31Q30E | 1 | 2 | Your spouse's employment |
| 9 | S31Q30F | 1 | 2 | Your citizenship/employment status |
| 10 | S31Q30G | 1 | 2 | Your savings/assets |
| 11 | S31Q30H | 1 | 2 | Your debts |
| 12 | S31Q30I | 1 | 2 | Your credit references |
| 13 | S31Q30J | 1 | 2 | Your personal references |
| 14 | S31Q30K | 1 | 2 | Amount available for downpayment
Other items (list) |
| 15 | S31Q30L | 1 | 2 | _____ |
| 16 | S31Q30M | 1 | 2 | _____ |
| 17 | S31Q30N | 1 | 2 | _____ |
| 18 | S31Q30O | 1 | 2 | _____ |

31. What information did the agent request from you about how you could be reached?
 (Circle all correct responses):

- | | | | |
|----|---------|----|--|
| 19 | S31Q31A | a. | Your name |
| 20 | S31Q31B | b. | Your home telephone number |
| 21 | S31Q31C | c. | Your office telephone number |
| 22 | S31Q31D | d. | Your home address |
| 23 | S31Q31E | e. | Your business address |
| 24 | S31Q31F | f. | Agent did not specify, only asked how you could be reached |
| 25 | S31Q31G | g. | Other (explain) _____ |

32. Was any of that information recorded, if so, how? (Circle all correct responses):

- | | | | |
|----|---------|----|---|
| 26 | S31Q32A | a. | Yes, your name, by the agent on a standard form, file card, book or computer file |
| 27 | S31Q32B | b. | Yes, address(es), by the agent on a standard form, file card, book or computer file |
| 28 | S31Q32C | c. | Yes, your telephone number(s), by the agent, on a standard form, file card, book or computer file |
| 29 | S31Q32D | d. | Yes, your name, by the agent, on a random piece of paper or pad |
| 30 | S31Q32E | e. | Yes, your address(es), by the agent, on a random piece of paper or pad |
| 31 | S31Q32F | f. | Yes, your telephone number(s), by the agent on a random piece of paper or pad |
| 32 | S31Q32G | g. | Something was recorded by the agent but you could not determine what was recorded |
| 33 | S31Q32H | h. | You recorded your name, phone number and/or address on a Guest Card or Guest Registry and gave it to the agent |
| 34 | S31Q32I | i. | You recorded your name, phone number and/or address on an application and left it with the agent |
| 35 | S31Q32J | j. | You recorded your name, phone number and/or address on some other document, instrument or piece of paper and left it with the agent |
| 36 | S31Q32K | k. | Neither your name, address or phone number were recorded by you or the agent |

Auditor HDS # _____

37 33. **What, if anything, did the agent say about calling back or following up after this visit?**
 S31Q33 (Circle the correct response):

- a. That the agent will call/contact you.
- b. That you should call/contact the agent.
- c. Nothing was said.
- d. Other (explain) _____

34. **What, if anything, did the agent say about your qualifications to purchase a home in the price range requested?** (Circle all correct responses):

- 38 S31Q34A a. The agent recommended that you consider higher priced homes
- 39 S31Q34B b. The agent indicated that you would easily qualify
- 40 S31Q34C c. The agent indicated you would probably qualify
- 41 S31Q34D d. The agent didn't know whether you could qualify
- 42 S31Q34E e. The agent indicated you might have difficulty qualifying
- 43 S31Q34F f. The agent indicated that you should consider a lower price home
- 44 S31Q34G g. The agent doubted that you could qualify for any home purchase
- 45 S31Q34H h. Nothing was said about your qualifications to purchase a home

SPECIAL INSTRUCTIONS FOR QUESTIONS 35, 36 AND 37: *If comments were made by the agent about other neighborhoods or communities, in the categories requested in Questions 35, 36, and 37, please complete a separate Form D 443 for each neighborhood/community mentioned.*

35. **What, if anything, did the agent say to encourage you to consider purchasing a home in a specific neighborhood or community?** (List the neighborhood/community by name and then write in the appropriate letter designation and the item number for all correct responses. Census tract information will be completed by your local Audit Supervisor.)

46 S31Q35A a. The agent said nothing to encourage you to consider purchasing a home in a specific neighborhood or community.

47-56 S31Q35Bb. Name of first neighborhood/community that was mentioned: _____

57 S31Q35C c. Does this neighborhood include more than one census tract?

Y Yes

N No (SKIP to d2.)

If this neighborhood does include more than one census tract, please give the range of tracts included in this neighborhood.

58-63 d1. S3135D1A _____ . _____

64-69 S3135D1B _____ . _____

70-75 S3135D1C _____ . _____

1-3 CARD 1011

4-9 S3135D1D _____ . _____

10-15 S3135D1E _____ . _____

16-21 S3135D1F _____ . _____

If this neighborhood is only one census tract, please list the number:

22-27 d2. Census Tract S31Q35D2 _____ . _____

Auditor HDS # _____

(Circle all correct responses)

- 28 S31Q35E e. That the neighborhood/community is a good investment, home values are rising
- 29 S31Q35F f. That homes in the neighborhood/community are a good value, below what you would pay elsewhere
- 30 S31Q35G g. That the neighborhood/community is beautiful, with lots of attractive homes
- 31 S31Q35H h. That the neighbors really care about their community
- 32 S31Q35G i. That the neighborhood/community has excellent schools, stores, recreation facilities
- 33 S31Q35J j. That the neighborhood/community is conveniently located to jobs, schools, etc.
- 34 S31Q35K k. That the neighborhood/community is very safe, secure, quiet
- 35 S31Q35L l. That the neighborhood/community is very cosmopolitan, a good mix of people
- 36 S31Q35I m. That the neighborhood/community is a very tight, close knit community, people know each other
- 37 S31Q35N n. That this neighborhood/community is just right for you
- 38 S31Q35O o. Other (describe): _____
- 39 S31Q35P p. Other (describe): _____
- 40 S31Q35Q q. Other (describe): _____

36. What, if anything, did the agent say to discourage you from considering purchasing a house in any specific neighborhood/community? (Circle all correct responses):

- 41 S31Q36R a. Nothing was said by the agent to discourage you from considering the purchase of a home in any specific neighborhood/community.

For comments made about the neighborhood/community identified in Question #35 answer the following:

- 42 S31Q36B b. That this neighborhood/community is not a good investment, prices haven't been holding
- 43 S31Q36B c. That houses in the neighborhood/community are overpriced, not a good value
- 44 S31Q36D d. That this neighborhood/community has been neglected, rundown
- 45 S31Q36E e. That the schools, stores, community facilities are not too good
- 46 S31Q36E f. That the neighborhood/community has had alot of problems with safety, security
- 47 S31Q36G g. That people in this neighborhood/community are not very friendly
- 48 S31Q36I h. That you would really be a long way from your jobs and friends in this neighborhood/community
- 49 S31Q36I i. That you probably wouldn't like this neighborhood/community
- 50 S31Q36J j. Other (describe) _____
- 51 S31Q36K k. Other (describe) _____
- 52 S31Q36L l. Other (describe) _____

37. What, if any, statements about race or national origin did the agent make? (Circle all correct responses)

- 53 S31Q37A a. No statements about race or national origin were made by the agent.

Auditor HDS # _____

For comments made about the neighborhood/community identified in Question #35 answer the following:

- 54 S31Q37B b. The majority of people in the neighborhood/community are:
 - B. Black
 - H. Hispanic
 - W. White

- 55 S31Q37C c. The prices have remained high because there are very few (no) people in the neighborhood/community who are:
 - B. Black
 - H. Hispanic
 - W. White

- 56 S31Q37D d. The prices have gone down because there are a lot (an increasing number) of people in the neighborhood/community who are:
 - B. Black
 - H. Hispanic
 - W. White

- 57S31Q37E e. You might not feel comfortable here because so many of the people who live here are:
 - B. Black
 - H. Hispanic
 - W. White

- 58 S31Q37F f. The people in the neighborhood/community would not be happy if someone sold a house in the neighborhood/community to someone who is:
 - B. Black
 - H. Hispanic
 - W. White

- 59 S31Q37G g. You might like this neighborhood/community because a lot (some) of the people who live here are:
 - B. Black
 - H. Hispanic
 - W. White

- 60 S31Q37H h. Other Statements (give exact quotes)

| 431 | _____ | _____ | _____ | _____ | _____ |
SMSA Audit # Type R/NO Ad Week
Auditor HDS # _____

NC

CHRONOLOGICAL NARRATIVE

Please complete a narrative statement placing in chronological order the sequence of events on this site-visit. Use quotation marks wherever possible to designate statements by you or a representative of the firm visited. Use additional sheets, if needed.

**DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT**

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