

Discrimination in Metropolitan Housing Markets: National Results from Phase I HDS 2000 Annexes

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HDS GUIDE TO OCCUPANCY FOR ADDITIONAL HOUSING SUGGESTED

Rental Testing: For additional housing suggested or recommended by a rental agent, an HDS tester may consider housing that 1) is within the tester’s assigned price range; 2) is available when the tester needs it; and 3) has or exceeds a minimum number of bedrooms to meet the needs of the tester based on household composition (see chart below).

Sales Testing: For additional housing suggested or recommended by a real estate agent, an HDS tester may consider any housing that 1) is near the price of the advertised housing or within a price range that the tester is informed he/she can afford; 2) has the features/amenities requested by the tester; and 3) has or exceeds a minimum number of bedrooms to meet the needs of the tester based on household composition (see chart below).

ADVERTISED UNIT:	STUDIO	1 BEDROOM	2 BEDROOMS	3 BEDROOMS	4 BEDROOMS	5 BEDROOM
HOUSEHOLD COMPOSITION:						
1 ADULT						
1 SINGLE FEMALE, 1 CHILD	WILL NOT CONSIDER	WILL NOT CONSIDER				
1 SINGLE FEMALE, 2 CHILDREN	WILL NOT CONSIDER	WILL NOT CONSIDER				
MARRIED COUPLE						
MARRIED COUPLE, 1 CHILD	WILL NOT CONSIDER	WILL NOT CONSIDER				
MARRIED COUPLE, 2 CHILDREN (SAME GENDER)	WILL NOT CONSIDER	WILL NOT CONSIDER				
MARRIED COUPLE, 2 CHILDREN (BOY & GIRL)	WILL NOT CONSIDER	WILL NOT CONSIDER	WILL NOT CONSIDER			
MARRIED COUPLE, 3 CHILDREN	WILL NOT CONSIDER	WILL NOT CONSIDER	WILL NOT CONSIDER			

HDS Guide to Assigning Tester Characteristics on Rental Tests

ADVERTISED UNIT RENT RANGE	MONTHLY HOUSEHOLD INCOME	ANNUAL HOUSEHOLD INCOME	RENTAL PRICE RANGE		
\$150-175	\$700	\$8,400	\$125-200	or	up to \$200
\$176-200	\$800	\$9,600	\$150-225	or	up to \$225
\$201-225	\$900	\$10,800	\$175-250	or	up to \$250
\$226-250	\$1,000	\$12,000	\$200-275	or	up to \$275
\$251-275	\$1,100	\$13,200	\$225-300	or	up to \$300
\$276-300	\$1,200	\$14,400	\$250-325	or	up to \$325
\$301-325	\$1,300	\$15,600	\$275-350	or	up to \$350
\$326-350	\$1,400	\$16,800	\$300-375	or	up to \$375
\$351-375	\$1,500	\$18,000	\$325-400	or	up to \$400
\$376-400	\$1,600	\$19,200	\$350-425	or	up to \$425
\$401-425	\$1,700	\$20,400	\$375-450	or	up to \$450
\$426-450	\$1,800	\$21,600	\$400-475	or	up to \$475
\$451-475	\$1,900	\$22,800	\$425-500	or	up to \$500
\$476-500	\$2,000	\$24,000	\$450-525	or	up to \$525
\$501-525	\$2,100	\$25,200	\$475-550	or	up to \$550
\$526-550	\$2,200	\$26,400	\$500-575	or	up to \$575
\$551-575	\$2,300	\$27,600	\$525-600	or	up to \$600
\$576-600	\$2,400	\$28,800	\$550-625	or	up to \$625
\$601-625	\$2,500	\$30,000	\$575-650	or	up to \$650
\$626-650	\$2,600	\$31,200	\$600-675	or	up to \$675
\$651-675	\$2,700	\$32,400	\$625-700	or	up to \$700
\$676-700	\$2,800	\$33,600	\$650-725	or	up to \$725
\$701-725	\$2,900	\$34,800	\$675-750	or	up to \$750
\$726-750	\$3,000	\$36,000	\$700-775	or	up to \$775
\$751-775	\$3,100	\$37,200	\$725-800	or	up to \$800

ADVERTISED UNIT RENT RANGE	MONTHLY HOUSEHOLD INCOME	ANNUAL HOUSEHOLD INCOME	RENTAL PRICE RANGE		
\$776-800	\$3,200	\$38,400	\$750-825	or	up to \$825
\$801-825	\$3,300	\$39,600	\$775-850	or	up to \$850
\$826-850	\$3,400	\$40,800	\$800-875	or	up to \$875
\$851-875	\$3,500	\$42,000	\$825-900	or	up to \$900
\$876-900	\$3,600	\$43,200	\$850-925	or	up to \$925
\$901-925	\$3,700	\$44,400	\$875-950	or	up to \$950
\$926-950	\$3,800	\$45,600	\$900-975	or	up to \$975
\$951-975	\$3,900	\$46,800	\$925-1,000	or	up to \$1,000
\$976 -1,000	\$4,000	\$48,000	\$950-1,100	or	up to \$1,100
\$1,001-1,100	\$4,400	\$52,800	\$900-1,200	or	up to \$1,200
\$1,101-1,200	\$4,800	\$57,600	\$1,000-1,300	or	up to \$1,300
\$1,201-1,300	\$5,200	\$62,400	\$1,100-1,400	or	up to \$1,400
\$1,301-1,400	\$5,600	\$67,200	\$1,200-1,500	or	up to \$1,500
\$1,401-1,500	\$6,000	\$72,000	\$1,300-1,600	or	up to \$1,600
\$1,501-1,600	\$6,400	\$76,800	\$1,400-1,700	or	up to \$1,700
\$1,601-1,700	\$6,800	\$81,600	\$1,500-1,800	or	up to \$1,800
\$1,701-1,800	\$7,200	\$86,400	\$1,600-1,900	or	up to \$ 1,900
\$1,801-1,900	\$7,600	\$91,200	\$1,700-2,000	or	up to \$2,000
\$1,901-2,000	\$8,000	\$96,000	\$1,800-2,100	or	up to \$2,100
\$2,001-2,100	\$8,400	\$100,800	\$1,900-2,200	or	up to \$2,200
\$2,101-2,200	\$8,800	\$105,600	\$2,000-2,300	or	up to \$2,300
\$2,201-2,300	\$9,200	\$110,400	\$2,100-2,400	or	up to \$2,400
\$2,301-2,400	\$9,600	\$115,200	\$2,200-2,500	or	up to \$2,500
\$2,401-2,500	\$10,000	\$120,000	\$2,300-2,600	or	up to \$2,600
\$2,501-2,600	\$10,400	\$124,800	\$2,400-2,700	or	up to \$2,700
\$2,601-2,700	\$10,800	\$129,600	\$2,500-2,800	or	up to \$2,800
\$2,701-2,800	\$11,200	\$134,400	\$2,600-2,900	or	up to \$2,900
\$2,801-2,900	\$11,600	\$139,200	\$2,700-3,000	or	up to \$3,000

ADVERTISED UNIT RENT RANGE	MONTHLY HOUSEHOLD INCOME	ANNUAL HOUSEHOLD INCOME	RENTAL PRICE RANGE		
\$2,901-3,000	\$12,000	\$144,000	\$2,800-3,100	or	up to \$3,100
\$3,001-3,100	\$12,400	\$148,800	\$2,900-3,200	or	up to \$3,200
\$3,101-3,200	\$12,800	\$153,600	\$3,000-3,300	or	up to \$3,300
\$3,201-3,300	\$13,200	\$158,400	\$3,100-3,400	or	up to \$3,400
\$3,301-3,400	\$13,600	\$163,200	\$3,200-3,500	or	up to \$3,500
\$3,401-3,500	\$14,000	\$168,000	\$3,300-3,600	or	up to \$3,600
\$3,501-3,600	\$14,400	\$172,800	\$3,400-3,700	or	up to \$3,700
\$3,601-3,700	\$14,800	\$177,600	\$3,500-3,800	or	up to \$3,800
\$3,701-3,800	\$15,200	\$182,400	\$3,600-3,900	or	up to \$3,900
\$3,801-3,900	\$15,600	\$187,200	\$3,700-4,000	or	up to \$4,000
\$3,901-4,000	\$16,000	\$192,000	\$3,800-4,100	or	up to \$4,100
\$4,001-4,100	\$16,400	\$196,800	\$3,900-4,200	or	up to \$4,200
\$4,101-4,200	\$16,800	\$201,600	\$4,000-4,300	or	up to \$4,300
\$4,201-4,300	\$17,200	\$206,400	\$4,100-4,400	or	up to \$4,400
\$4,301-4,400	\$17,600	\$211,200	\$4,200-4,500	or	up to \$4,500
\$4,401-4,500	\$18,000	\$216,000	\$4,300-4,600	or	up to \$4,600
\$4,501-4,600	\$18,400	\$220,800	\$4,400-4,700	or	up to \$4,700
\$4,601-4,700	\$18,800	\$225,600	\$4,500-4,800	or	up to \$4,800
\$4,701-4,800	\$19,200	\$230,400	\$4,600-4,900	or	up to \$4,900
\$4,801-4,900	\$19,600	\$235,200	\$4,700-5,000	or	up to \$5,000
\$4,901-5,000	\$20,000	\$240,000	\$4,800-5,100	or	up to \$5,100

Reference Guide to Common Occupations and Incomes Sample City

OCCUPATION TITLE*	MEDIAN ANNUAL INCOME
Waiter / Waitress	\$12,890
Child Care Worker	\$13,770
Teller	\$17,580
Bus Driver	\$17,660
Messenger	\$18,230
Hairdresser	\$19,140
Stock Clerk	\$19,160
File Clerk	\$19,270
Receptionist	\$19,400
Photographer	\$22,330
Dispatcher	\$22,880
Salesperson	\$22,890
Receiving Clerk	\$23,490
Secretary	\$23,630
Travel Agent	\$24,320
Carpenter	\$27,000
Reservation Agent	\$28,020
Automotive Mechanic	\$30,700
Electrician	\$32,600
Postal Mail Carrier	\$33,920
Electrical Technician	\$36,450
Nurse	\$38,100
Teacher-Elementary School	\$38,920
Accountant	\$39,920
Purchasing Manager	\$45,300
Personnel Manager	\$49,460
Architect	\$49,930
Pharmacist	\$52,690
Computer Engineer	\$55,650
Education Administrator	\$58,000

*See Bureau of Labor Statistics Report, attached, for detailed job descriptions.

HDS TESTER ASSIGNMENT FORM

CONTROL #:	TYPE OF TEST: <input type="checkbox"/> SALES <input type="checkbox"/> RENTAL
TESTER:	TESTER ID NUMBER:
TYPE OF APPROACH: <input type="checkbox"/> CALL FOR APPOINTMENT (See Attached Instructions) <input type="checkbox"/> DROP IN VISIT - DATE OF VISIT: ____/____/____ TIME OF VISIT: _____ A.M./P.M.	
TEST SITE	
1. Name of Test Site:	
2. Address of Test Site:	
3. Telephone Number(s) of Test Site: () - () -	
SOURCE OF INFORMATION ON TEST SITE	
4. Advertisement - Name of Publication:	
5. Advertisement - Date of Publication:	
6. Advertisement:	
TYPE OF HOUSING TO BE REQUESTED	
7. Number of Bedrooms to be requested: _____	8. Type of home: (SALES) <input type="checkbox"/> Condo <input type="checkbox"/> Single Family Home
7a. Minimum number of bedrooms for household: _____	
9. Type of unit : (RENTAL) <input type="checkbox"/> Furnished <input type="checkbox"/> Unfurnished	
10. Date Housing is Needed (For RENTAL Only):	
11. Price Range (For RENTAL Only):	
12. Area Preference (Important : Do not cite a neighborhood preference; if you are pressed by the agent, you may state that you are:) <ul style="list-style-type: none"> • Looking in area called: _____ • Looking in area roughly bounded by: _____ • _____ • You are always open to considering other areas if recommended by agent. 	
13. Reason for Moving:	
14. Other Places Visited: Just Started Looking	

■ Shaded Sections Completed for Sales Tests Only

ASSIGNED CHARACTERISTICS

15. Tester Name:

16. Tester Address:

17. Tester Phone Number(s): () -

18. Information on Persons in Household:

Person in Household	Race/Nat. Origin	Gender	Age	Relationship	Total Gross Monthly Income	Total Gross Annual Income
		M F		(Tester)	\$	\$
		M F			\$	\$
		M F				
		M F				
		M F				
		M F				
Total Gross Household Income:					\$	\$

19. Employment Information:

TESTER	Occupation	Current Employer	Employer Location	Phone #	Length of Employ
				No Calls at Work	
	Occupation	Previous Employer	Employer Location	Phone #	Length of Employ
				Will Provide Later	
SPOUSE (If Any)	Occupation	Current Employer	Employer Location	Phone #	Length of Employ
				No Calls at Work	
	Occupation	Previous Employer	Employer Location	Phone #	Length of Employ
				Will Provide Later	

20. Household Assets:		
Type of Asset	Name of Financial Institution	Amount
Savings Account		\$
Checking Account		\$
Other:		\$
Total Assets:		\$

21. Household Debts:			
Name of Creditor	Type of Account	Monthly Payment	Balance Owed
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
Total Debt:		\$	\$

22. Credit Standing: Excellent, No Late Payments or Credit Problems

CURRENT/PAST HOUSING SITUATION

23. Type of Current Housing: Rent 24. Amount of Current Rent: \$

25. Length of Time at Current Residence: ____ Years

26. Type of Rental Agreement at Current Residence:

27. History of Rent Payment at Current Residence: Always on time

OTHER CHARACTERISTICS

◆ Non-Smoking	◆ No Pets
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28. Directions to the Test Site:

■ Shaded Sections Completed for Sales Tests Only

INSTRUCTIONS FOR APPOINTMENT CALLS - RENTAL TESTS:

Please call the real estate company listed in the ad and request an appointment to meet with someone to discuss the rental housing that was advertised for rent in the newspaper. In making this call, use the Caller ID Block function (*67) on your telephone. You should try to obtain an appointment for:

In making your telephone call, please follow these instructions:

- **If you initially have some difficulty getting in contact with the person who needs to make the appointment with you (e.g. the person is not available when you call, an answering machine or voice mail answers, etc.), you are asked to try several times to reach the person without leaving your telephone number. You can always say that you are “not at a number where you can be reached” or that you are “at work where you cannot receive personal calls.” If you have made three (3) unsuccessful attempts to reach the person by telephone, you may leave the telephone number provided on your test assignment form. If you leave your phone number, you should also ask the person to leave a message and to let you know the best time that they can be reached. (At this point, you will need to work closely with the test coordinator who can retrieve any messages left on your telephone number).**
- **Avoid having a protracted or lengthy conversation about the advertised rental housing or your qualifications over the phone. If necessary, you can always say that you are pressed for time and that you would prefer to discuss these details when you arrive for your appointment.**
- **If you are able to obtain an appointment, please remember to find out the name of the person who will be meeting with you.**
- **Always thank the person you speak with for their assistance and ask for their name if it has not been provided by the end of your call.**
- **Following your call, fill out the Log of Appointment Calls and contact the test coordinator.**

INSTRUCTIONS FOR APPOINTMENT CALLS (APPROACH A) - SALES TESTS:

Please call the real estate company listed in the ad and request an appointment to meet with someone at the office to discuss the advertised home and similar homes that are for sale. In making this call, use the Caller ID Block function (*67) on your telephone. You should try to obtain an appointment for:

In making your telephone call, please follow these instructions:

- **If you initially have some difficulty getting in contact with the person who needs to make the appointment with you (e.g. the person is not available when you call, an answering machine or voice mail answers, etc.), you are asked to try several times to reach the person without leaving your telephone number. You can always say that you are “not at a number where you can be reached” or that you are “at work where you cannot receive personal calls”. If you have made three (3) unsuccessful attempts to reach the person by telephone, you may leave the telephone number provided on your test assignment form. If you leave your phone number, you should also ask the person to leave a message and to let you know the best time that they can be reached. (At this point, you will need to work closely with the test coordinator who can retrieve any messages left on your telephone number).**
- **Avoid having a protracted or lengthy conversation about the advertised home, other homes for sale or your qualifications over the phone. If necessary, you can always say that you are pressed for time and that you would prefer to discuss these details when you visit the office.**
- **If you are able to obtain an appointment, please remember to find out the name of the person who will be meeting with you.**
- **Always thank the person you speak with for their assistance and ask for their name if it has not been provided by the end of your call.**
- **Following your call, fill out the Log of Appointment Calls and contact the test coordinator.**

INSTRUCTIONS FOR APPOINTMENT CALLS (APPROACH B) - SALES TESTS:

Please call the real estate company listed in the ad and request an appointment to meet with someone at the office to discuss homes that are for sale. If you are asked why you called this company, you should say that you noticed that they had homes listed in the newspaper. In making this call, use the Caller ID Block function (*67) on your telephone. You should try to obtain an appointment for:

In making your telephone call, please follow these instructions:

- If you initially have some difficulty getting in contact with the person who needs to make the appointment with you (e.g. the person is not available when you call, an answering machine or voice mail answers, etc.), you are asked to try several times to reach the person without leaving your telephone number. You can always say that you are “not at a number where you can be reached” or that you are “at work where you cannot receive personal calls”. If you have made three (3) unsuccessful attempts to reach the person by telephone, you may leave the telephone number provided on your test assignment form. If you leave your phone number, you should also ask the person to leave a message and to let you know the best time that they can be reached. (At this point, you will need to work closely with the test coordinator who can retrieve any messages left on your telephone number).**
- Avoid having a protracted or lengthy conversation about the advertised home, other homes for sale or your qualifications over the phone. If necessary, you can always say that you are pressed for time and that you would prefer to discuss these details when you visit the office.**
- If you are able to obtain an appointment, please remember to find out the name of the person who will be meeting with you.**
- Always thank the person you speak with for their assistance and ask for their name if it has not been provided by the end of your call.**
- Following your call, fill out the Log of Appointment Calls and contact the test coordinator.**

INSTRUCTIONS FOR SITE VISITS - RENTAL TESTS:

- **Please locate a rental agent and inquire about the housing that was advertised for rent in the newspaper. If you made an appointment prior to this visit, please ask to speak with the person with whom you made an appointment.**
- **After the agent has told you whether or not the advertised housing is available, please ask about the availability of similar housing for which you would qualify and that would meet your needs (i.e., housing that is 1) within your price range; 2) available by or before the time requested; and 3) has a suitable number of bedrooms for your household). Be careful not to request any housing styles, features or amenities that are not listed on your test assignment form and do not indicate a geographic or neighborhood preference beyond what is indicated on your test assignment form.**
- **Please ask if it is possible to view the advertised housing (if available) and any homes or apartments that are suggested by the agent for which you would qualify and that would meet your needs.**
- **Please remember to obtain information about the exact address (including apartment #), # of bedrooms, rent, security deposit, other fees, lease length, and dates of availability for any homes or apartments suggested by the agent if this information is not provided by the end of your visit.**
- **If you are told about any homes or apartments for which you might qualify and that meet your needs, please ask about the application process and find out what amount of money, if any, would need to accompany a completed application, whether a credit check is conducted and, generally, how long it takes to obtain approval on a rental application once it is submitted.**
- **Do not ask for or complete a rental application. If the agent offers you an application, you should agree to take it with you and tell the agent that you will return if and when you decide that you want to apply. Please make it clear that you have just started your search for a home or apartment and that you do plan to look at other places.**
- **If you are informed that no homes or apartments are available in the type, price range and time requested, please ask when the agent expects to have the type of home or apartment available that you requested.**

- **If you are informed that there is a waiting list for available homes or apartments, please ask how many people are on the waiting list. If the agent invites you to add your name to the waiting list, you should politely decline to add your name.**
- **Take notes to record the information that an ordinary renter might record and ask questions if you do not understand what the agent is telling you during your visit.**
- **Lastly, if by the end of your visit the agent has not volunteered his or her name, please ask for it.**

INSTRUCTIONS FOR SITE VISITS - SALES TESTS:

- **Please locate or ask to speak to a real estate agent and inquire about the housing that was advertised for sale in the newspaper. If you made an appointment prior to this visit, please ask to speak with the person with whom you made an appointment.**
- **After the agent has told you whether or not the advertised housing is available, please ask about the availability of similar housing for which you would qualify and that would meet your needs (i.e., housing that is 1) within your price range; and 2) has a suitable number of bedrooms for your household; and 3) has the other features or amenities that are listed on your test assignment form). Be careful not to request any housing styles, features, or amenities that are not listed on your test assignment form and do not indicate a geographic or neighborhood preference beyond what is indicated on your test assignment form.**
- **Please ask if it is possible to view the advertised home and any other homes that are recommended or suggested by the agent. Allow the agent to recommend homes that are in your price range and that meet your needs. If the agent is unable to show you the advertised home and/or other homes that day, you may make an appointment to view additional homes (within the time frame specified on your test assignment form). If the agent does not recommend any homes from the list of available properties, please ask the agent to select homes to show you so that you can begin to get an idea of what is available in your price range. If the agent is unwilling to make any recommendations or selections from the list of available homes provided to you and insists that you make the selections, please ask the agent to suggest how you might narrow the list of homes to view. Resist any temptation to say that you will call the agent after looking over the list (Remember, you are not to suggest any type of follow-up).**
- **Please remember to obtain information about the address of the property, # of bedrooms, current asking price, # of bathrooms, and other features and amenities for any homes suggested by the agent if this information is not provided by the end of your visit.**

- **If you are told about any homes for which you might qualify and that meet your needs, please ask what financing might be available. For any financing suggested, please remember to note any information that the agent provides such as the name of the lender, the type of loan or the name of the loan program, the length of the loan, the down payment requirements, interest rates, and other costs associated with the purchase of a home.**
- **If the agent asks you for detailed personal and financial information about your income, debts, assets, etc. in order to “pre-qualify” you to purchase a home, please provide the information as it appears on your test assignment form. Do not, UNDER ANY CIRCUMSTANCES, provide your date of birth, driver’s license or social security number or authorize anyone to conduct a credit check. If the agent is interested in your credit standing, you may characterize your credit as it appears on your test assignment form. If you are told that you would not qualify for a mortgage, please ask what you would have to do to put yourself in a better position to qualify.**
- **Take notes and ask questions if you do not understand what the agent is telling you during your visit.**
- **Lastly, if by the end of your visit the agent has not volunteered his or her name, please ask for it.**