

SUPPORTING STATEMENT

Survey of HUD-Approved Housing Counseling Agencies

Submitted to:

Office of Management and Budget
Washington, D.C.

Submitted by:

Department of Housing and Urban Development
451 Seventh Street, SW
Washington, D.C. 20410

February 8, 2007

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Part A

Justification

A1 Circumstances That Make the Collection of Information Necessary

The U.S. Department of the Housing and Urban Development (HUD) is conducting, under a contract with Abt Associates Inc., an evaluation of its Housing Counseling Program. To conduct this study, we request clearance of a survey instrument for the study of HUD-approved housing counseling agencies.

As part of the Housing and Urban Development Act of 1968, Congress first authorized HUD to provide for housing counseling services for mortgagors under the new Section 235 and 237 programs of the National Housing Act. Over time, Congress extended this authorization to include counseling for other types of households. Today, housing counseling is provided for homebuyers, homeowners delinquent on their mortgages, homebuyers seeking to refinance their mortgage (including those seeking Home Equity Conversion Mortgages), renters, and homeless individuals and families. Beginning in 1969, HUD has certified agencies as “HUD Approved Housing Counseling Agencies.” To become HUD-approved, housing counseling agencies must meet certain criteria, which include being a non-profit, having successfully administered a housing counseling program for at least one year, having had an independent financial audit in the last 12 months, maintaining records on housing counseling activities, and having sufficient resources and staff to implement their proposed counseling plan. At present, there are approximately 2,200 housing counseling agencies approved by HUD, providing services from offices located throughout the United States.

The Office of Management and Budget conducted a Program Assessment and Rating Tool (PART) review of HUD’s Housing Counseling Program in FY 2004. While the Housing Counseling Program was rated highly overall, the PART review found that the Program lacked a recent independent evaluation, making it difficult to assess the program’s full impact. As a result, the Department commissioned HUD’s Office of Policy Development and Research to evaluate the program’s impact, performance, and ability to achieve established goals. The data that will be collected on the survey is for evaluation purposes to meet the Program’s PART requirements.

The planned survey is also part of a broader study to provide HUD with comprehensive information about the current state of the housing counseling industry. In this regard, the study will have two primary uses. First, it will help inform HUD’s efforts to support the housing counseling industry by providing more systematic information on the characteristics of HUD-approved counseling agencies, including their staffing, service delivery methods, funding sources, and how housing counseling relates to the broader missions of these organizations. Second, the study will lay the groundwork for an impact evaluation of pre-purchase housing counseling by providing a comprehensive profile of the nature of these services as currently being offered by HUD-approved counseling agencies.

This information collection is authorized under Title 12, Sec. 1701z-1 seq. A copy of the legislation is included.

A2 How and by Whom the Data Will Be Used

A2.1 Project Overview

The survey will gather information on the organizational characteristics of all HUD-approved housing counseling agencies, including the types of services they provide in addition to housing counseling, the number and characteristics of their staff, the size of their budget for counseling services and their sources of funds, the characteristics of their counseling service delivery process, and their opinions regarding key policy issues facing the industry. Matrix Performance Consulting will administer the survey as a Internet-based survey under subcontract with Abt Associates Inc. Contingent upon OMB approval, the survey data collection will be conducted over a 52-week period, beginning in June 2007.

A2.2 Purpose of the Data Collection

The proposed study will fulfill three important needs for HUD and the counseling field. First, it will provide systematic and comprehensive information on the industry that is simply not available at present. This information will help inform HUD's activities to support the industry as well as future policy discussions in this area. The study will also lay the groundwork for the pre-purchase impact evaluation by identifying the most common models for service delivery so that the findings of the impact evaluation will be as broadly generalizable as possible. The study will also provide information about how different agencies structure their operations, which will be important to take into account in designing an impact study that will mesh with existing service delivery models. Finally, the study will explore broader policy issues that are important to both HUD and the counseling industry.

A2.3 Who Will Use the Information

HUD staff will use the survey results to better understand the state of the housing counseling and thereby inform their efforts to support this industry. The study will also gather feedback to provide HUD with guidance on important policy issues affecting the industry. Finally, the study will help frame a planned HUD-funded impact evaluation of pre-purchase counseling. The housing counseling industry will also be able to use the study's findings to inform policy debates on issues affecting the industry.

A2.4 Instrument Item-by-Item Justification

Exhibit 1 describes the target respondents, content, and reason for inclusion of each question in the survey instrument.

Exhibit 1

Item-by-Item Justification of Survey

Question(s)	Respondents, Content, and Reason for Inclusion
Section A Organization Information	Respondents: All agencies Content: Basic information about the organization, including the counseling services provided, other services provided, the organizational mission, and the number of employees. Reason: To provide basic descriptive information on the types of organizations providing housing counseling.
Section B Housing Counseling Management and Staff	Respondents: All agencies Content: Characteristics of housing counseling management and staff, including the number of counseling staff, the types of counseling they provide, and their race/ethnicity, gender, and education levels. Reason: To provide a profile of housing counselors that is not available from other sources.
Section C Organizational Relationships	Respondents: All agencies Content: Agency's relationship with national intermediaries and with local entities. Reason: To identify which national and local organizations are most important in supporting the counseling industry.
Section D Organizational Budget	Respondents: Agencies that did not submit grant applications to HUD in FY2006. Content: Size of the agency's budget for counseling services and the sources of funding. Reason: To provide an estimate of the total cost of counseling services, the relative importance of HUD in funding these efforts, and identify the most important sources of funding for the industry.
Section E Service Delivery	Respondents: All agencies Content: Characteristics of the counseling services provided. Reason: To provide a profile of the characteristics of counseling services and the ways in which agencies deliver these services.
Section F Policy Questions	Respondents: All agencies Content: Agency's perspective on key policy questions affecting the industry, including the most significant challenges for the agencies in providing counseling services, the actions HUD should take to support the industry, and the need for industry standards for staff qualifications, educational sessions, client tracking and reporting, and service delivery models. Reason: To provide feedback for HUD on how it can best support the industry.

A3 Use of Improved Technologies

The survey will be administered over the Internet with telephone follow-up as needed. Respondents will enter their responses in an electronic form that will include edit checks, which will improve the accuracy of survey responses. (Respondents will be given the option to respond to the survey by paper and pencil or phone if they do not have access to the Internet.)

A4 Efforts to Avoid Duplication

In designing the survey, available information on housing counseling agencies was carefully reviewed to ensure that the survey gathers only information not available from existing sources. In particular, questions on client characteristics and outcomes were not included in the survey, as this is already available as part of annual reports that housing counseling agencies submit to HUD on HUD Form-9902 for program monitoring purposes. In addition, the study plans to abstract information reported to HUD in grant applications on counseling budgets and staff qualifications so that counseling agencies that submitted grant applications in the most recent fiscal year will not be asked to respond to these questions.

A5 Involvement of Small Entities

Housing counseling agencies can be small entities, although without systematic information on the characteristics of these agencies it is not known how many are small. Efforts have been made to minimize response burden through careful design of the data collection strategy and efficient construction of the data collection instrument. In addition, questions relating to specific types of housing counseling services will be asked only of agencies that provided these services to a minimum of 25 clients in the past year, to limit the burden on small agencies.

A6 Consequences of Less Frequent Data Collection

Not applicable. This is a one-time data collection effort.

A7 Special Circumstances

The proposed data collection activities are consistent with the guidelines set forth in 5 CFR 1320.6 (Controlling Paperwork Burden on the Public—General Information Collection Guidelines). There are no special circumstances that require deviation from these guidelines.

A8 Consultations Outside the Agency

In accordance with the Paperwork Reduction Act of 1995, the Treasury Department published a notice in the Federal Register on December 11, 2006 announcing the agency's intention to request an OMB review of data collection activities for the Survey of HUD-Approved Counseling Agencies. The notice provides a 60-day period for public comments. No comments were received.

HUD's contractor, Abt Associates, developed this data collection instrument in consultation with staff from HUD and several subcontractors (Concentrance Consulting Group, PolicyLab Consulting Group, and Matrix Performance Consulting). Pre-testing of the survey instrument with up to nine respondents will be conducted in February 2007 and in June 2007.

A9 Payments to Respondents

Respondents are being asked to voluntarily complete the survey.

A10 Arrangements and Assurances Regarding Confidentiality

The findings from the study will be publicly reported only at the aggregate level; responding housing counseling agencies will not be identified in the study reports.

A11 Sensitive Questions

The survey does not contain any questions that are considered sensitive.

A12 Estimate of Annualized Burden Hours

Exhibit 2 provides information on the survey to be used in the study and the estimated time to complete the data collection. There are a total of 2,200 HUD-approved housing counseling agencies that will be surveyed. With an expected response rate of 80 percent, there will be a total of 1,760 respondents. Since respondents will on average spend one hour completing the survey, the total burden for data collection for the study is estimated at 1,760 hours.

Exhibit 2
Respondent Burden

A	B	C	D	E	F	G
Number of Respondents	Average Burden per Respondent (Minutes)	Total Annual Burden (Minutes)	Number of Responses per Respondent	Total Respondent Burden (Minutes)	Total Burden per Respondent (Minutes)	Total Respondent Burden (Hours)
		(A*B)		(C*D)	(B*D)	(E/60)
1,760	60	105,600	1	105,600	60	1,760

A13 Estimated Record Keeping and Reporting Cost Burden on Respondents

There is no cost to respondents, other than the time required to respond to the survey.

A14 Estimated Cost to the Federal Government

The total contracted cost to the federal government for the Internet-based survey of HUD-approved counseling agencies is \$135,243.

A15 Reasons for Changes in Burden

This submission to OMB is a new request for approval; there is no change in burden.

A16 Tabulation Plan, Statistical Analysis, and Study Schedule

Data collection is scheduled to begin in June 2007 and continue through November 2007. Responses to survey questions will make up a database, primarily to assess the state of the housing counseling industry and to inform HUD's policies in this area. Analysis of Internet survey results will consist of tabulations of responses to survey questions and discussion of those tabulations. In tabulating survey responses, key stratification variables will include agency type (defined in terms of the organization's mission and/or affiliation with various national intermediaries), size (either in terms of total counseling employees or clients served), counseling specialization (predominant type of counseling services provided), and geographic location (including region, metro area versus rural, and housing price levels). Analysis will be conducted from December 2007 through January 2008, with a first draft report submitted to HUD in January 2008, and a final report submitted in March 2008.

A17 Expiration Date Display Exemption

All data collection instruments will prominently display the expiration date for OMB approval.

A18 Exceptions to Certification

This submission describing data collection requests no exceptions to the Certificate for Paperwork Reduction Act (5 CFR 1320.9).

Part B

Statistical Methods

HUD has contracted with Abt Associates to conduct a Internet-based survey of all HUD-approved housing counseling agencies. The universe of eligible respondents includes 2,200 HUD-approved counseling agencies that report administrative data directly to HUD. All of these 2,200 agencies and branches will be included in the survey effort; no sampling methodologies will be employed. We expect to achieve an 80 percent response rate to the survey so we expect to have 1,760 respondents.

B1 Potential Respondent Universe

There are a total of 2,200 HUD-approved housing counseling agencies. We expect to achieve an 80 percent response rate to the survey so we are budgeting for 1,760 respondents.

B2 Statistical Methods

B2.1 Sampling Plan

No sampling is needed because the survey will include all identified HUD-approved housing counseling agencies as described above.

B2.2 Justification of Level of Accuracy

The universe of HUD-approved housing counseling agencies will be surveyed in order to develop a comprehensive database of these agencies. Based on our previous experience with agencies that are supported by HUD and with the planned survey approach, we anticipate achieving an 80 percent response rate to this survey. In evaluating the results of the survey, we will analyze the extent to which non-respondents differ from respondents in basic agency characteristics using information reported to HUD by their approved counseling agencies, including the number of counseling clients served by type of housing problem and geographic location. To the extent that there are significant differences between respondents and non-respondents, we will create weights to account for non-response to be used in tabulating survey results.

B3 Maximizing Response Rates

The survey is planned as an Internet-based survey with an option to complete a paper version of the survey if that is more convenient for the respondent. The survey will be addressed to the person identified by the agency as the office manager as part of their reporting requirements to HUD. The survey will allow the respondent to refer to other staff or files for answers to any questions that they cannot address from

memory. The survey methodology will allow for different agency staff members to complete different sections of the survey, as appropriate. Extensive e-mail and telephone follow-up will be used to ensure that the appropriate party received the survey and to encourage respondents to reply. As noted in Section B2, we anticipate achieving an 80 percent response rate.

B4 Tests of Procedures or Methods

Early drafts of the instrument have been reviewed by housing counseling practitioners in order to ensure that the instrument is clear, flows well, and is as concise as possible. In addition, pre-tests of the instrument and the Internet site will be conducted in February and May 2007 with up to nine respondents.

B5 Statistical Consultation and Information Collection Agents

HUD has contracted with Abt Associates, Inc. and its subcontractor Matrix Performance Consulting Inc. to conduct the data collection. Christopher E. Herbert, Ph.D., of Abt Associates is the person responsible for the statistical aspects of the survey design. He can be contacted at (617) 349-2383.

Appendix A

Survey of HUD-Approved Housing Counseling Agencies

Survey of HUD-Approved Housing Counseling Agencies

If you have any questions, please contact XXX, Survey Director, at: XXX-XXX-XXXX

Please enter your login ID provided in the letter requesting your participation in the survey:

Login ID: _____

[CATI: If there is an error with the login ID provide a prompt to re-enter the number. Also provide the following message:

If you are unable to login please contact XXXX at XXX-XXX-XXXX or by e-mail at XXX@matrixperformance.com

CATI: ADD CONFIRMATION SCREEN DIRECTLY AFTER LOG-IN:

To confirm, you are responding to this survey on behalf of [CATI: FILL NAME OF ORGANIZATION]?

- ☐ Yes
- ☐ No → TERMINATE

TERMINATE MESSAGE AT CONFIRMATION SCREEN:

We're sorry – we are unable to process your request at this time. Someone from our staff will be in touch shortly. [CATI: ASSIGN CASE DISPOSITION – “ERROR IN LOG-IN MATCH”]

Introduction

Thank you very much for participating in this survey of HUD-approved housing counseling agencies. Your participation in this survey will provide HUD with systematic information on the state of the housing counseling industry that is simply not available from any other source. The information gathered by this survey will be of great use to HUD in making plans for how best to continue to support the housing counseling industry.

This survey is being conducted by Matrix Performance Consulting Inc. under contract with the U.S. Department of Housing and Urban Development (HUD). The questions included in the survey have been reviewed by the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1965 (OMB Control #_____, expiration date _____). The estimated time to complete this survey is 30 to 60 minutes, depending upon the scale of counseling services provided by your organization. Participation in this Government-sponsored survey is voluntary. Please be aware that the information provided in this survey will be kept strictly confidential. The names or other identifying information for either individuals or organizations that respond to this survey will not be used in any published reports or datasets nor will this identifying information be shared with HUD.

[CATI: INSERT “CONTINUE” BUTTON” HERE AND ADD SCREEN BREAK]

To begin the survey, simply click the “Start” button below. Each screen will provide you with an opportunity to save your results and to complete the survey at a later time. To resume the survey you will be asked to re-enter your username and password. You can also provide the user name and password to co-workers to have others complete a portion of the survey. If you prefer to complete the survey on paper, please print off the pdf in the link below.

Definitions are available for terms highlighted in blue. Click the word and a dialogue box will appear with the definition. If you experience any difficulties in completing the survey or have other questions, please contact XXXX of Matrix Performance Consulting at XXX-XXX-XXXX or by e-mail at: STUDYEMAIL@matrixperformance.COM.

[CATI: INSERT “START” BUTTON” HERE AND ADD SCREEN BREAK, ADD PDF LINK AT BOTTOM OF PAGE]

In case we need to follow up with you to clarify any responses, please provide the following contact information:

- a. Name of primary person completing the survey: _____
- b. Title: _____
- c. Phone number: _____
- d. E-mail address: _____

Section A. Organization Information

1. In what year was your organization legally incorporated?

[Enter Four Digit Year]

CATI: SKIP TO QUESTION 3 IF SERVICE TYPES ARE NOT IDENTIFIED IN THE SAMPLE FILE. OTHERWISE, ASK QUESTION 2.

2. Based on 9902 data reported by your organization to HUD, our records indicate that your organization served at least 25 of each of the following type of housing [education and counseling](#) during Fiscal Year 2006.

CATI: DISPLAY HOUSING EDUCATION AND COUNSELING SERVICES FROM THE FOLLOWING LIST THAT ARE IDENTIFIED FOR THIS ORGANIZATION IN THE SAMPLE FILE.

CATI: CREATE HYPERLINK OFF BLUE WORD TO TEXT BOX SHOWING THIS DEFINITION:
Throughout this survey “education” refers to group sessions while “counseling” refers to one-on-one sessions with individuals.

- ☐ Homebuyer education workshops
- ☐ Post-purchase homeowner workshops
- ☐ Predatory lending workshops
- ☐ Assistance on fair housing issues
- ☐ Pre-purchase homebuyer counseling
- ☐ Post-purchase homeowner counseling to resolve or prevent mortgage delinquency
- ☐ Counseling related to Home Equity Conversion Mortgages
- ☐ Post-purchase counseling regarding mortgage refinancing
- ☐ Counseling related to locating, securing or maintaining residence in rental housing
- ☐ Counseling related to shelter or services for the homeless

Is this an accurate list of your housing education and counseling service volumes in Fiscal Year 2006?

- ☐ Yes (skip to Question 6)
- ☐ No (continue to Question 3)

3. What types of housing **education and counseling** services does your organization provide? *Check all that apply.*

- ☐ Homebuyer education workshops
- ☐ Post-purchase homeowner workshops
- ☐ Predatory lending workshops
- ☐ Assistance on fair housing issues
- ☐ Pre-purchase homebuyer counseling
- ☐ Post-purchase homeowner counseling to resolve or prevent mortgage delinquency
- ☐ Counseling related to Home Equity Conversion Mortgages
- ☐ Post-purchase counseling regarding mortgage refinancing
- ☐ Counseling related to locating, securing or maintaining residence in rental housing
- ☐ Counseling related to shelter or services for the homeless

4. For which of the counseling services identified above did you serve at least 25 (twenty five) clients in the past year?

CATI: ONLY DISPLAY THOSE SERVICES CHOSEN IN QUESTION 3 ABOVE AS ANSWERS.

5. Approximately how many total housing education and counseling clients did you serve over the most recent 12-month period for which you have information available?

[Enter Whole Number]

6. How many years has your organization provided each of these types of services?

CATI: PROGRAM SO THAT ONLY THOSE SERVICES IDENTIFIED IN THE SAMPLE FILE OR CHECKED IN QUESTION 4 APPEAR IN THE GRID BELOW

	Less than 1 year	1-2 years	3-5 years	6-10 years	11+ years
Service Type #1	☐	☐	☐	☐	☐
Service Type #2	☐	☐	☐	☐	☐
Etc.	☐	☐	☐	☐	☐

7. Which of the following would you say is the primary mission of your organization? Please select only one option that most closely aligns with your primary mission.

- ☐ Housing counseling
- ☐ Housing stabilization
- ☐ Neighborhood or community development
- ☐ Consumer credit counseling

- ☐ Community action agency
- ☐ Anti-poverty agency
- ☐ Legal services
- ☐ Economic development
- ☐ Employment agency
- ☐ Human service organization
- ☐ Fair housing agency

8. In addition to the housing counseling and education services provided by your organization identified previously, which of the following additional services does your organization provide? *Check all that apply. (Only indicate services provided directly by your organization; please exclude services provided by other organizations that you partner with.)*

- ☐ Financial literacy education or counseling
- ☐ Individual development accounts (IDAs)
- ☐ Credit counseling for people with debt problems
- ☐ Bankruptcy counseling
- ☐ Debt management plan creation and administration
- ☐ Down payment and closing cost assistance programs for homeownership
- ☐ First mortgage financing for homeownership
- ☐ Home improvement loans for homeownership
- ☐ Construction management
- ☐ Housing development
- ☐ Mortgage brokerage
- ☐ Legal services or advocacy
- ☐ Commercial real estate development
- ☐ Rental property ownership or management
- ☐ Housing search/housing placement
- ☐ Intake and referral to other social service programs
- ☐ Administer housing shelter program
- ☐ Administration of rental housing subsidies (Section 8, etc)
- ☐ Administer other funding for housing issues
- ☐ Assistance with fair housing issues
- ☐ Mental Health services
- ☐ Food or nutrition services
- ☐ Neighborhood Planning
- ☐ Job training or education
- ☐ Micro-enterprise or small business development
- ☐ Community organizing
- ☐ Farm worker services
- ☐ Community infrastructure development
- ☐ Economic development lending
- ☐ Other _____ (detail)

9. How many full-time employees are employed by your organization? Count all staff, including staff involved in activities other than housing education and counseling. A full-time employee is anyone that works at least a 35-hour workweek. (Include volunteers who fill regular staff positions. Exclude temporary staff and professional services conducted by third parties such as accounting, bookkeeping, and legal counsel.)

_____ Number of Full-time employees

10. How many part-time employees are employed by your organization? Count all staff, including staff involved in activities other than housing counseling. A part-time employee is anyone that works less than a 35-hour workweek. (Include volunteers who fill regular staff positions. Exclude temporary staff and professional services conducted by third parties such as accounting, bookkeeping, and legal counsel.)

_____ Number of Part-time employees

Section B. Housing Education and Counseling Management and Staff

11. Does your organization currently have a program manager position to oversee housing counseling services?

- ☐ Yes (skip to question 12)
☐ No (skip to question 13)

12. Approximately what percentage of the program manager position's time is devoted to overseeing housing counseling services?

_____ [Enter Percent]

[PROGRAMMER: PLEASE DISPLAY QUESTIONS 13 AND 14 ON THE SAME SCREEN]

For the next two questions, we are interested in all full-time staff that participate in or support housing education and counseling activities, even if they only do this work for a portion of their day.

13. How many full-time employees support your housing education and counseling activities?

Please include employees that provide housing education and counseling, client intake services, marketing and outreach, program management, or administrative support.

Do not include employees who exclusively provide education or counseling services in which housing issues may be a secondary concern (for example, consumer credit debt counseling).

A full-time employee is anyone that works at least a 35-hour workweek.

_____ Number of Full-time Staff

14. Of the full-time employees identified in the previous question, how many are dedicated exclusively to supporting your housing education and counseling activities?

_____ Number of Staff

[PROGRAMMER: PLEASE DISPLAY QUESTIONS 15 AND 16 ON THE SAME SCREEN]

For the next two questions, we are interested in all part-time staff that participate in or support housing education and counseling activities, even if they only do this work for a portion of their day.

15. How many part-time employees support your housing education and counseling activities?

Please include employees who provide housing education and counseling, client intake services, marketing and outreach, program management, or administrative support.

Do not include employees who exclusively provide education or counseling services in which housing issues may be a secondary concern (for example, consumer credit debt counseling).

A part-time employee is anyone that works less than a 35-hour workweek.

_____ Number of Part-time Staff

16. Of the part-time employees identified in the previous question, how many are dedicated exclusively to supporting your housing education and counseling activities?

_____ Number of Staff

In the next set of questions, we are asking about employees who are housing educators or counselors. Please do not include housing education/counseling support staff or management.

17. How many of your employees provide housing education and counseling services?

Include staff that deliver pre-purchase, post-purchase, or predatory lending workshops, or provide individual counseling for clients on topics related to pre-purchase homeownership, post-purchase homeownership, rental housing, or homeless assistance.

_____ Number of Staff

18. How many of your staff provide the following types of education and counseling services?

CATI: PROGRAM SO THAT ONLY THOSE SERVICES CHECKED IN QUESTION 4 OR LISTED IN THE SAMPLE FILE APPEAR IN THE GRID BELOW

	# of Staff
ServiceType#1	_____
ServiceType#2	_____
Etc	_____

19. Of the [FILL IN NUMBER FROM Q17] staff you identified as providing housing education and counseling, how many of your housing educators/counselors belong to each of these racial/ethnic groups? (Please report employees in only one category. Employees that do not fit within the listed categories can be reported as “Other”)

- _____ Non-Hispanic White
- _____ Non-Hispanic African-American
- _____ Non-Hispanic Asian
- _____ Non-Hispanic Native American
- _____ Hispanic White
- _____ Hispanic African-American
- _____ Hispanic Asian
- _____ Hispanic Native American
- _____ Other

20. Of the [FILL IN NUMBER FROM Q17] staff you identified as providing housing education and counseling, how many of your housing educators/counselors are women, and how many are men?

_____ Number of women

_____ Number of men

21. Of the [FILL IN NUMBER FROM Q17] staff you identified as providing housing education and counseling, how many of your housing educators/counselors have the following levels of education:

_____ Less than high school graduate

_____ High school graduate only

_____ 2-year college degree

_____ 4-year college degree

_____ Masters degree or Ph.D.

_____ Not known

Section C. Organizational Relationships

22. We would like to identify the national and regional organizations that you are affiliated with. By “affiliated” we mean that you either are a member of this organization, receive funding from them, follow their service standards, receive training/certification from them, use their curriculum, and/or get other tools or resources from them. Please identify all of the following organizations that you have some affiliation with (*check all that apply*)

	We receive funding from this organization	We receive training/ certification from this organization	We follow their service standards or use their curriculum	We have some other affiliation with this organization
American Association of Retired Persons (AARP)	☐	☐	☐	☐
Association of Community Organizations for Reform (ACORN)	☐	☐	☐	☐
Catholic Charities	☐	☐	☐	☐
Housing Partnership Network	☐	☐	☐	☐
HomeFree-USA	☐	☐	☐	☐
Mission of Peace	☐	☐	☐	☐
Money Management International	☐	☐	☐	☐
National Association of Real Estate Brokers (NAREB)	☐	☐	☐	☐
National Council of La Raza (NCLR)	☐	☐	☐	☐
National Credit Union Foundation (NCUF)	☐	☐	☐	☐
National Foundation for Credit Counseling (NFCC)	☐	☐	☐	☐
National Urban League	☐	☐	☐	☐
NeighborWorks® America	☐	☐	☐	☐
Rural Community Assistance Corporation (RCAC)	☐	☐	☐	☐
Structured Employment Economic Development Corporation (Seedco)	☐	☐	☐	☐
State housing finance agency	☐	☐	☐	☐
Statewide or regional housing counseling collaborative	☐	☐	☐	☐
Other (Please specify) ____	☐	☐	☐	☐
Other(Please specify) ____	☐	☐	☐	☐

23. Please indicate whether your organization is CURRENTLY partnering with any of the following entities to provide housing education/counseling services. By “partnering” we mean that these organizations provide you with client referrals, operating or capital funding, training materials, office or meeting space, volunteers, supplies, or special products or services for your clients (such as loan products not available to the general public). *Check all that apply.*

	They provide client referrals	They provide our organization with financial support, staff support, or in kind resources	They provide products or services for our clients (such as financial assistance or loan products)	We have some other affiliation with them
Colleges and universities	☐	☐	☐	☐
Local employers	☐	☐	☐	☐
Faith-based institutions	☐	☐	☐	☐
Banking or mortgage institutions	☐	☐	☐	☐
Insurance companies	☐	☐	☐	☐
Legal services agencies	☐	☐	☐	☐
Local government	☐	☐	☐	☐
Local business associations	☐	☐	☐	☐
Other nonprofit housing organizations	☐	☐	☐	☐
Real estate brokerage companies	☐	☐	☐	☐
Homeless shelters	☐	☐	☐	☐
Social service agencies	☐	☐	☐	☐
Utility companies	☐	☐	☐	☐
For-profit housing developers	☐	☐	☐	☐

Section D. Organizational Budget

24. Approximately what was your organization's total operating budget in your most recently completed fiscal year?
\$_____ [Enter amount]

25. Approximately what was your organization's operating budget specifically for housing counseling for your most recently completed fiscal year (include costs for outreach, intake, education, counseling, and associated overhead; but exclude costs for grants, loans, financial assistance, or in-kind goods provided to clients):
\$_____ [Enter amount]

26. Please enter the approximate amounts of your funding for housing counseling that came from the following sources: (You may approximate if necessary, but total should be close to amount reported in Question 25.)

	Percent
Fees paid directly by housing counseling clients	
HUD housing counseling funds (including those received thru intermediaries)	
Local government (city and county)	
State government or agency (including housing finance agency)	
Financial institutions	
Foundations	
National intermediaries (other than pass through of HUD housing counseling funds)	
All Other Sources	

CATI: SHOW TOTAL AMOUNT REPORTED. CHECK THAT TOTAL IS WITHIN 5% OF TOTAL REPORTED IN QUESTION 25.
--

Section E. Service Delivery

27. For each type of education/counseling that your organization provides, please indicate all the ways that clients find out about or are referred to the service: *Check all that apply*

CATI: PROGRAM SO THAT ONLY THOSE SERVICES CHECKED IN QUESTION 4 OR LISTED IN THE SAMPLE FILE APPEAR IN THE GRID BELOW

	Word-of-mouth	In response to outreach or marketing	Referred by Other Nonprofit	Referred by Government agencies	Referred by Financial institution	Through agency or HUD web site	Other sources, or Unknown
Service Type #1	☐	☐	☐	☐	☐	☐	☐
Service Type #2	☐	☐	☐	☐	☐	☐	☐
Service Type #3	☐	☐	☐	☐	☐	☐	☐
Etc.	☐	☐	☐	☐	☐	☐	☐

28. Now, please indicate the most common way clients find out about or are referred to each of the services listed below: *Check one for each service listed.*

CATI: PROGRAM SO THAT ONLY THOSE SERVICES CHECKED IN QUESTION 4 OR LISTED IN THE SAMPLE FILE APPEAR IN THE GRID BELOW. ONLY ALLOW THOSE REPONSES GIVEN IN QUESTION 19.

	Word-of-mouth	In response to outreach or marketing	Referred by Other Nonprofit	Referred by Government agencies	Referred by Financial institution	Through agency or HUD web site	Other sources, or Unknown
Service Type #1	☐	☐	☐	☐	☐	☐	☐
Service Type #2	☐	☐	☐	☐	☐	☐	☐
Service Type #3	☐	☐	☐	☐	☐	☐	☐
Etc.	☐	☐	☐	☐	☐	☐	☐

29. Please indicate which data tracking tools you use for client management by each type of housing counseling services provided by your organization. *Check all that apply.*

CATI: PROGRAM SO THAT ONLY THOSE SERVICES CHECKED IN QUESTION 3 OR LISTED IN THE SAMPLE FILE APPEAR IN THE GRID BELOW.

	Home Counselor Online	Counselor Max	Nstep	Other electronic database	No electronic database (paper files)
Service Type #1	☐	☐	☐	☐	☐
Service Type #2	☐	☐	☐	☐	☐
Service Type #3	☐	☐	☐	☐	☐
Etc.	☐	☐	☐	☐	☐

30. Do you do any of the following types of follow-up with clients AFTER they have completed their housing education or counseling services or otherwise are no longer being assisted by your organization? *Check all that apply.*

CATI: PROGRAM SO THAT ONLY THOSE SERVICES CHECKED IN QUESTION 4 OR LISTED IN THE SAMPLE FILE APPEAR IN THE GRID BELOW. IF "NO FOLLOW UP SELECTED, DO NOT ALLOW FOR OTHER BOXES IN THAT ROW TO BE CHECKED.

	Telephone Calls	Mail Survey	In person interview	Contact with other service providers	Other types of follow-up	No follow-up
Service Type #1	☐	☐	☐	☐	☐	☐
Service Type #2	☐	☐	☐	☐	☐	☐
Service Type #3	☐	☐	☐	☐	☐	☐
Etc.	☐	☐	☐	☐	☐	☐

31. For each of the following types of housing education/counseling services, please estimate the average total amount of time spent working with a “[typical](#)” client in group sessions/workshops, one-on-one counseling sessions, or case management services where the client is not present (for example, advocating for the client with public agencies, the courts, or private parties):

CATI: CREATE HYPERLINK OFF BLUE WORD TO TEXT BOX SHOWING THIS DEFINITION: By “typical” we mean the process that is used by the majority of your clients. If there is no one process that represents a clear majority of your clients, please indicate the process varies.

CATI: PROGRAM SO THAT ONLY THOSE SERVICES CHECKED IN QUESTION 4 OR LISTED IN THE SAMPLE FILE APPEAR IN THE GRID BELOW. _____

	Average total hours in group sessions	Average total hours in one-on-one counseling sessions	Average total hours of case management without client present
Service Type #1	_____ hours	_____ hours	_____ hours
Service Type #2	_____ hours	_____ hours	_____ hours
Service Type #3	_____ hours	_____ hours	_____ hours
Etc.	_____ hours	_____ hours	_____ hours

CATI: PROGRAM SO THAT QUESTIONS 32 THROUGH 39 ARE ONLY ASKED IF “PRE-PURCHASE HOMEBUYER COUNSELING” IS CHECKED IN QUESTION 4, OR APPEARS IN THE SAMPLE FILE

32. Has your organization utilized [video-conference counseling](#) to provide housing counseling services?

- ☐ Yes
☐ No, but considering using it
☐ No, and not considering using it

33. Has your organization utilized [telephone counseling](#) to provide housing counseling services?

- ☐ Yes
☐ No, but considering using it
☐ No, and not considering using it

34. Has your organization utilized [online / internet counseling](#) to provide housing counseling services?

- ☐ Yes
☐ No, but considering using it
☐ No, and not considering using it

35. For clients seeking pre-purchase homebuyer education or counseling, approximately what share receive the following bundles of services: (Note: total should add to 100%)

____ % Only attend a workshop or other group session
____ % Only receive one-on-one counseling
____ % Both attend workshops and receive one-on-one counseling

CATI: CHECK THAT TOTAL REPORTED SUMS TO 100%. IF NOT, PROMPT RESPONDENT TO CHECK RESPONSES SO THAT TOTAL EQUALS 100%.

36. For clients seeking pre-purchase homebuyer education or counseling, what is the estimated share of last year's clients by homeownership readiness status as of when they begin counseling? (Note: total should add to 100%)

____ % Near-ready (ready to buy a first home within 0-3 months)
____ % Short-term (ready to buy a first home within 3-6 months)
____ % Long-term (ready to buy a first home after 6 months)
____ % Unknown

CATI: CHECK THAT TOTAL REPORTED SUMS TO 100%. IF NOT, PROMPT RESPONDENT TO CHECK RESPONSES SO THAT TOTAL EQUALS 100%.

37. For clients seeking pre-purchase education or counseling assistance, do you conduct a needs assessment to determine the type or extent of services they should receive?

☐ No, clients generally receive a standard set of services regardless of their circumstances
☐ Yes, a formal or systematic needs assessment is done using a standard process driven by a checklist or software
☐ Yes, each clients needs are assessed but the process is informal without the aid of checklists or software

38. For homebuyer education workshops, what curriculum does your organization use? (CHECK ALL THAT APPLY)

☐ Realizing the American Dream by NeighborWorks® America
☐ Keys to Homeownership by National Foundation for Consumer Credit
☐ CreditSmart by Freddie Mac
☐ Your own locally-developed materials
☐ Other (Please specify)

39. Do you typically involve any of the following outsiders as presenters in your homebuyer workshops? (CHECK ALL THAT APPLY)

☐ Real estate agents
☐ Mortgage lenders or brokers
☐ Attorneys
☐ Title or escrow agents
☐ Home inspectors
☐ Representatives of government agencies providing homebuyer assistance

CATI: PROGRAM SO THAT QUESTIONS 40 THROUGH 41 ARE ONLY ASKED IF "PRE-PURCHASE HOMEBUYER COUNSELING" IS CHECKED IN QUESTION 4, OR APPEARS IN THE SAMPLE FILE

40. Approximately what share of your post-purchase homeowner counseling to resolve a mortgage delinquency is conducted using the following methods?
- ____ % Telephone
 - ____ % In person
 - ____ % Other
 - ____ % Don't know
41. Approximately what share of your clients seeking counseling to resolve a mortgage delinquency have the following factors as the primary cause of their mortgage delinquency?
- ____ % Borrower lost job or significant portion of income
 - ____ % Health problem or disability
 - ____ % Home repair costs or problem with home improvement
 - ____ % Increase in non-housing related expenses
 - ____ % Increase in mortgage payment due to adjustable rate mortgage, taxes or related expenses
 - ____ % Mortgage origination or appraisal fraud, or an unsuitable loan product for borrower's initial situation
 - ____ % Don't know
42. What services do you provide for borrowers seeking post-purchase mortgage delinquency counseling (Check all that apply):
- ☐ Advocacy with loss mitigation staff at major lenders/servicers
 - ☐ Budget and debt counseling
 - ☐ Legal assistance (directly or through referral)
 - ☐ Financial assistance to meet mortgage payments
 - ☐ Financial assistance for emergency home repairs
 - ☐ Other

Section F. Policy Questions

43. What are the most significant challenges for your organization's housing education/counseling program?

	Very significant	Somewhat significant	Not all significant
Funding for organizational operations	☐	☐	☐
Funding for clients' housing or social service needs	☐	☐	☐
Staff retention	☐	☐	☐
Staff expertise/training	☐	☐	☐
Competition from other service providers	☐	☐	☐
Client retention	☐	☐	☐
Marketing and outreach	☐	☐	☐
Responsiveness of other service providers	☐	☐	☐
Other (Fill)	☐	☐	☐

44. Please rate your agreement with the following statements about HUD's roles in supporting the housing counseling industry.

	Agree a lot	Agree a little	Disagree a little	Disagree a lot
HUD should have a more rigorous process for certifying housing counseling agencies	☐	☐	☐	☐
HUD should set standards for housing counseling	☐	☐	☐	☐
HUD should endorse another entity to set standards for housing counseling	☐	☐	☐	☐
HUD should provide quality control for housing counseling services	☐	☐	☐	☐
HUD funding is worth the administrative burden	☐	☐	☐	☐
HUD funding is worth the restrictions it comes with	☐	☐	☐	☐
HUD should increase funding for housing counseling	☐	☐	☐	☐

45. Please indicate which types of standards that you feel should be established either by HUD or another entity for the housing education and counseling industry. Please check each box where you feel standards are needed.

CATI: PROGRAM SO THAT ONLY THOSE SERVICES CHECKED IN QUESTION 3 OR LISTED IN THE SAMPLE FILE APPEAR IN THE GRID BELOW.

	Certification standards are needed for staff	Curriculum standards are needed for education sessions	Data Tracking and Reporting Standards are needed	Formal service delivery protocols are needed	No standards are needed
Service Type #1	☐	☐	☐	☐	☐
Service Type #2	☐	☐	☐	☐	☐
Service Type #3	☐	☐	☐	☐	☐
Etc.	☐	☐	☐	☐	☐

46. Please use the following space to provide any further comments on either the challenges facing the housing counseling industry, HUD's role in supporting this industry, or concerns that were not captured by this survey.

CATI: ALLOW FOR AN OPEN-ENDED TEXT RESPONSE.

Thank you very much for your participation in this survey. If you have any questions regarding the survey please contact the survey director, XXX of Matrix Performance Consulting, toll-free at 1-888-XXX-XXXX or by e-mail at XXX@matrixperformance.com.

Appendix B

TITLE 12 CHAPTER 13--NATIONAL HOUSING

TITLE 12

CHAPTER 13--NATIONAL HOUSING

Sec. 1701z-1. Research and demonstrations; authorization of appropriations; continuing availability of funds

The Secretary of Housing and Urban Development is authorized and directed to undertake such programs of research, studies, testing, and demonstration relating to the mission and programs of the Department as he determines to be necessary and appropriate. There are authorized to be appropriated to carry out this title [12 U.S.C. 1701z-1 et seq.] \$35,000,000 for fiscal year 1993 and \$36,470,000 for fiscal year 1994.

(Pub. L. 91-609, title V, Sec. 501, Dec. 31, 1970, 84 Stat. 1784; Pub. L. 94-375, Sec. 23(a), Aug. 3, 1976, 90 Stat. 1078; Pub. L. 95-128, title II, Sec. 204, Oct. 12, 1977, 91 Stat. 1129; Pub. L. 95-557, title III, Sec. 305(a), Oct. 31, 1978, 92 Stat. 2097; Pub. L. 96-153, title III, Sec. 304, Dec. 21, 1979, 93 Stat. 1112; Pub. L. 96-399, title III, Sec. 303, Oct. 8, 1980, 94 Stat. 1639; Pub. L. 97-35, title III, Sec. 337, Aug. 13, 1981, 95 Stat. 414; Pub. L. 98-181, title IV, Sec. 466(a), Nov. 30, 1983, 97 Stat. 1236; Pub. L. 100-242, title V, Sec. 564, Feb. 5, 1988, 101 Stat. 1945; Pub. L. 101-625, title IX, Sec. 951(a), Nov. 28, 1990, 104 Stat. 4417; Pub. L. 102-550, title IX, Sec. 901, Oct. 28, 1992, 106 Stat. 3866.)

References in Text

This title, referred to in text, is title V of the Housing and Urban Development Act of 1970, Pub. L. 91-609, Dec. 31, 1970, 84 Stat. 1784, as amended, which is classified generally to section 1701z-1 et seq. of this title. For complete classification of this Act to the Code, see Short Title of 1970 Amendments note set out under section 1701 of this title and Tables.

Codification

Section was enacted as part of the Housing and Urban Development Act of 1970, and not as part of the National Housing Act which comprises this chapter.

Amendments

1992--Pub. L. 102-550 substituted ``There is authorized to be appropriated to carry out this title \$35,000,000 for fiscal year 1993 and \$36,470,000 for fiscal year 1994." for ``There are authorized to be appropriated to carry out this title \$21,200,000 for fiscal year 1991 and \$22,100,000 for fiscal year 1992. From any amounts appropriated under this section for fiscal year 1991, the Secretary shall use not more than \$500,000 to carry out a demonstration project to test affordable housing technologies, and shall include in the annual report under section 3536 of title 42 (for the appropriate year) a statement of the activities under the demonstration program and findings resulting from the program. The statement shall set forth the amount and use of funds expended by the Secretary under the program for the year relating to the report and the Secretary shall include such a statement in each such annual report for each year that amounts appropriated under this section are used under the demonstration. All funds so appropriated shall remain available until expended unless specifically limited."

1990--Pub. L. 101-625 substituted provisions authorizing appropriations of \$21,200,000 for 1991 and \$22,100,000 for 1992, for provisions authorizing \$17,000,000 for 1988 and \$18,000,000 for 1989, and added provisions limiting amount to be used for demonstration project in 1991 and requiring that annual report include statement relating to such project.

1988--Pub. L. 100-242 substituted ``There are authorized to be appropriated to carry out this title \$17,000,000 for fiscal year 1988, and \$18,000,000 for fiscal year 1989." for ``There are authorized to be appropriated for activities under this title not to exceed \$19,000,000 for fiscal year 1984, and such sums as may be necessary for fiscal year 1985. Of the amount appropriated under the preceding sentence for fiscal year 1984, not less than \$2,000,000 shall be provided for implementation of a research program to be developed in consultation with public housing agencies, which program shall identify current problems of public housing management, specific solutions to such problems, and incentives to encourage implementation of such solutions."

1983--Pub. L. 98-181 substituted provisions relating to appropriations for fiscal years 1984 and 1985 and the expenditure of not less than \$2,000,000 for a public housing management research program for provisions authorizing appropriations of \$65,000,000 for fiscal 1977, \$60,000,000 for fiscal 1978, \$62,000,000 for fiscal 1979, \$50,300,000 for fiscal 1980, \$51,000,000 for fiscal 1981 and \$35,000,000 for fiscal 1982.

1981--Pub. L. 97-35 inserted provisions authorizing appropriations for fiscal year 1982.

1980--Pub. L. 96-399 authorized appropriation of \$51,000,000 for fiscal year 1981.

1979--Pub. L. 96-153 authorized appropriation of \$50,300,000 for fiscal year 1980.

1978--Pub. L. 95-557 substituted ``not to exceed \$60,000,000 for the fiscal year 1978, and not to exceed \$62,000,000 for the fiscal year 1979" for ``and not to exceed \$60,000,000 for the fiscal year 1978".

1977--Pub. L. 95-128 authorized appropriation of \$60,000,000 for fiscal year 1978.

1976--Pub. L. 94-375 substituted provision authorizing appropriations for fiscal year 1977 in an amount not exceeding \$65,000,000 for provision which authorized sums to be appropriated as may have been necessary.

Effective Date of 1981 Amendment

Amendment by Pub. L. 97-35 effective Oct. 1, 1981, see section 371 of Pub. L. 97-35, set out as an Effective Date note under section 3701 of this title.

Rehabilitation Demonstration Grant Program

Pub. L. 105-276, title V, Sec. 599G, Oct. 21, 1998, 112 Stat. 2666, provided that:

“(a) In General.--The Secretary of Housing and Urban Development shall, to the extent amounts are provided in appropriation Acts to carry out this section, carry out a program to demonstrate the effectiveness of making grants for rehabilitation of single family housing located within 10 demonstration areas designated by the Secretary. Of the areas designated by the Secretary under this section--

“(1) 6 shall be areas that have primarily urban characteristics;

“(2) 3 shall be areas that are outside of a metropolitan statistical area; and

“(3) 1 shall be an area that has primarily rural characteristics. In selecting areas, the

Secretary shall provide for national geographic and demographic diversity.

“(b) Grantees.--Grants under the program under this section may be made only to agencies of State and local governments and non-profit organizations operating within the demonstration areas.

“(c) Selection Criteria.--In selecting among applications for designation of demonstration areas and grants under this section, the Secretary shall consider--

“(1) the extent of single family residences located in the proposed area that have rehabilitation needs;

“(2) the ability and expertise of the applicant in carrying out the purposes of the demonstration program, including the availability of qualified housing counselors and contractors in the proposed area willing and able to participate in rehabilitation activities funded with grant amounts;

“(3) the extent to which the designation of such area and the grant award would promote affordable housing opportunities;

“(4) the extent to which selection of the proposed area would have a beneficial effect on the neighborhood or community in the area and on surrounding areas;

“(5) the extent to which the applicant has demonstrated that grant amounts will be used to leverage additional public or private funds to carry out the purposes of the demonstration program;

- “(6) the extent to which lenders (including local lenders and lenders outside the proposed area) are willing and able to make loans for rehabilitation activities assisted with grant funds; and
- “(7) the extent to which the application provides for the involvement of local residents in the planning of rehabilitation activities in the demonstration area.
- “(d) Use of Grant Funds.--Funds from grants made under this section may be used by grantees—
 - “(1) to subsidize interest on loans, over a period of not more than 5 years from the origination date of the loan, made after the date of the enactment of this Act [Oct. 21, 1998] for rehabilitation of any owner-occupied 1- to 4-family residence, including the payment of interest during any period in which a residence is uninhabitable because of rehabilitation activities;
 - “(2) to facilitate loans for rehabilitation of 1- to 4-family properties previously subject to a mortgage insured under the National Housing Act [12 U.S.C. 1701 et seq.] that has been foreclosed or for which insurance benefits have been paid, including to establish revolving loan funds, loan loss reserves, and other financial structures; and
 - “(3) to provide technical assistance in conjunction with the rehabilitation of owner-occupied 1- to 4-family residences, including counseling, selection contractors, monitoring of work, approval of contractor payments, and final inspection of work.
- “(e) Definition of Rehabilitation.--For purposes of this section, the term ‘rehabilitation’ has the meaning given such term in section 203(k)(2)(B) of the National Housing Act (12 U.S.C. 1709(k)(2)(B)).
- “(f) Authorization of Appropriations.--There is authorized to be appropriated to the Secretary to carry out this section such sums as may be necessary for each of fiscal years 1999 through 2003.
- “(g) Effective Date.--This section shall take effect on the date of the enactment of this Act [Oct. 21, 1998].”

Report Regarding Research Activities

Section 951(b) of Pub. L. 101-625 directed Secretary of Housing and Urban Development, not later than the expiration of the 1-year period beginning on Nov. 28, 1990, to submit to Congress a report listing and describing various research activities, studies, testing, and demonstration programs relating to mission and programs of Department of Housing and Urban Development that are being conducted, have concluded, or will conclude during such period, pursuant to section 501 of the Housing and Urban

Development Act of 1970 (12 U.S.C. 1701z-1), title V of such Act (12 U.S.C. 1701z-1 et seq.), or any other authority, such report to include a statement identifying the individual or entity that is conducting each such activity, study, test, and demonstration program.

Section Referred to in Other Sections

This section is referred to in sections 1701z-2, 1701z-4 to 1701z-7, 1701z-9 of this title.