

**Letter to be emailed to Participating Jurisdictions as part of the study of homebuyers assisted through the HOME/ADDI programs**

## Draft Letter Containing Data Collection Instructions

Dear Participant:

The U.S. Department of Housing and Urban Development (HUD) has contracted with Concentrance Consulting Group, Inc. to conduct research that will provide an estimate of the mortgage delinquency and foreclosure rates among homebuyers who have received downpayment assistance from either the HOME or ADDI Programs. This research is being executed at the request of the U.S. Congress. Congress is concerned about the effectiveness of the HOME and ADDI programs in promoting homeownership opportunities. Specifically, Congress has concerns that new low-income homeowners who received downpayment assistance from ADDI or HOME might have had difficulty maintaining ownership.

Your institution has been selected<sup>1</sup> to participate in this study of homebuyers assisted through the HOME/ADDI programs. Participation in this Government-sponsored survey is voluntary. Individual responses are held confidential, only the aggregate data is shared with HUD. The questions have been reviewed by the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995 (OMB control # \_\_, expiration date \_\_\_\_). The estimated time to complete this data request is 12 hours.

We have identified a random sample of homebuyers that you provided with downpayment assistance through HOME/ADDI programs during calendar year(s) 200X (and 200X, etc.). For each sampled homebuyer, we are asking that you verify certain information reported in the IDIS system. We are also asking for additional information; most importantly, that you indicate the homebuyer's current status with respect to foreclosure.

In order to understand the factors associated with delinquency and foreclosure, we are also seeking information on the homebuyer's income, debts, and the type of first mortgage used to purchase the home. Our staff will be available to assist you in identifying information that is available in your records.

Please use the attachments to this letter to provide the requested information. All the information we collect will be used to respond to the Congressional request.

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<sup>1</sup> Institutions who served 700 buyers or less were selected randomly; those with more than 700 buyers were selected with certainty. The selection methodology enables us to reduce the burden on participating jurisdictions while maintaining statistical rigor.

Concetrance staff will be in contact with you soon to see if you have any questions or need assistance in responding to this request. In the meantime, please feel free to contact \_\_\_\_ at 202 223-8877 extension \_\_\_\_, if you have any further questions about the request for information. If you have any concerns or questions about the study that you would like to raise with HUD, you can contact Dr. Harold Holzman, who is managing the study for the Department, at 202-708-0614, extension 5709.

Thank you in advance for participating in this important study.

Best Regards,  
Concetrance Consulting Group, Inc.

Attached please find:

1. A worksheet with data for you to validate.
2. A worksheet requiring your data input