AMERICAN HOUSING SURVEY

The American Housing Survey Strategic Plan and Recent Activities: 2015 and Beyond

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

PD&R

Contents

Overview

For more than 40 years, the American Housing Survey (AHS)—funded by the U.S. Department of Housing and Urban Development (HUD) and conducted by the U.S. Census Bureau (Census)—has been the nation's premier source for data on housing quality and costs.

In 2015, HUD's Office of Policy Development and Research (PD&R) redesigned the AHS and drew an entirely new sample. During the redesign, the PD&R team asked AHS users for their feedback on improving the survey. Guided by input from the user community and a wide variety of stakeholders, PD&R developed a mission statement and a strategic plan for the American Housing Survey. The mission statement and strategic plan were designed to ensure the survey would continue to meet users' housing data needs in 2015 and beyond.

American Housing Survey Mission

To supply the public with detailed and timely information about housing quality, housing costs, and neighborhood assets, in support of effective housing policy, programs, and markets.

The AHS mission statement helps keep attention focused on the survey's most critical purposes. The AHS Strategic Plan outlines the strategic goals and objectives that direct efforts and activities as HUD carries out the mission in a rapidly changing survey environment.

This report summarizes the strategic plan HUD established in 2015. It also details the actions HUD has taken since 2015—including the core modules featured in every survey and the new topical modules that are rotated into the survey—to meet strategic goals and objectives. (See Appendix A for a complete listing of AHS core modules and rotating topical modules.)

Strategic Goals and Objectives

Strategic Goal 1	Strategic Goal 2	Strategic Goal 3	Strategic Goal 4
Provide data to measure the quality, accessibility, and resiliency of the housing stock	Provide data to measure the cost and affordability of housing and consumers' use of the housing finance system	Provide data to measure neighborhood assets and the interaction between housing and neighborhoods	Create a housing survey system that can adapt to changing data needs and the evolving survey environment
Strategic Objective 1A	**Strategic Objective 2A**	**Strategic Objective 3A**	**Strategic Objective 4A**
Monitor lifecycle changes in housing quality, as measured by adequacy, health, and safety of the housing stock of the nation and 35 major metropolitan areas.	Accurately measure income, housing cost, and housing security for renters and owners, including HUD-assisted renters	Monitor residents' perception of neighborhood safety and social capital	Institute a strategic communication plan to ensure the policy makers and public and private sector constituents glean useful information from the survey results
Strategic Objective 1B	**Strategic Objective 2B**	**Strategic Objective 3B**	**Strategic Objective 4B**
Monitor accessibility of the housing stock for disabled and elderly residents.	Monitor the financial stability of homeowners and their use of equity to fund remodeling projects.	Monitor residents' perception of walkability and access to public transportation.	Expand access to the AHS data and meet the needs of the research community
Strategic Objective 1C	**Strategic Objective 2C**	**Strategic Objective 3C**	**Strategic Objective 4C**
Monitor disaster susceptibility of the housing stock and preparedness of the occupants	Monitor the decisions of recent and future movers to help understand household dynamics.	Monitor residents' perceptions of neighborhood amenities.	Investigate and utilize alternative data sources to reduce respondent burden.

Strategic Goal 1

Provide data to measure the quality, accessibility, and resiliency of the housing stock

Quality, accessibility, and resiliency are important features of the housing stock that change over time. The AHS continues to collect national-level and metropolitan area-level data on these critical housing features every two or four years, so characteristics of housing units and occupants can be compared over time.

Strategic Objective 1A

Monitor lifecycle changes in housing quality, as measured by adequacy, health, and safety of the housing stock of the nation and 35 major metropolitan areas.

Deterioration in the quality of the housing stock can result in safety hazards and negatively impact the health of household members. Data collected in the AHS is critical to understanding the extent of health hazards in the housing stock and the steps needed to address them. To enable users to follow housing units over time and examine changes in housing quality and conditions across the units' lifecycle, the American Housing Survey:

Includes a representative sample of the nation and representative oversamples of 35 large metropolitan areas. Every two years, HUD and the Census Bureau administers the AHS to the integrated national sample, which includes a representative sample of the nation, the 15 largest metropolitan areas, and HUD-assisted housing units. Every four years, HUD and the Census Bureau administer the AHS to 20 additional large metropolitan areas in two sets of ten. Armed with these data, researchers can measure and track changes in the housing stock, and HUD can evaluate progress in meeting housing needs.

Includes core modules in every survey that ask about the housing unit's physical adequacy. The *Rooms, Size, and Amenities* core module asks questions about the size of the unit, room types and counts, and amenities—enabling users to measure if the housing unit can support the number of household members. The *Housing Quality and Problems* core module also collects data about the unit's physical problems—from heating and plumbing breakdowns and evidence of rodents to peeling paint, water leaks, sagging roofs, and broken windows. The *HVAC and Appliances* core module asks about amenities such as complete kitchen facilities, and the *Water Source and Sewage Disposal Type* core modules collect data on a unit's water source and sewer system.

Collects specialized data on housing-related hazards and their effect on health. The 2015 AHS added a revised version of the *Health and Safety Characteristics (aka Healthy Homes)* rotating topical module, which first appeared in the 2011 AHS. The module asked about secondhand smoke, preventive asthma medications, radon exposure, and work done to reduce the level of radon. These detailed data paint a picture of health hazards across America's housing stock, which had not been possible before.

Strategic Objective 1B

Monitor accessibility of the housing stock for disabled and elderly residents.

Nearly 22 million homes in the U.S. include an adult over the age of 65, and one in three of these older adults have trouble using some feature of their home. Information on housing accessibility is critical to

understanding the state of housing needs for elderly residents and those with disabilities and necessary to document the demand for home modifications. To address these urgent issues, the American Housing Survey:

Collects demographic data to accurately assess the housing conditions of disabled and elderly household members. In every survey cycle, the Household Demographics core module asks about household demographic characteristics such as age and veteran status. The Disabilities core module captures information on disability status—including sensory, cognitive, physical, self-care, and mobility difficulties.

Captures a wealth of information on aging and home accessibility. For example, the *General Housing* core module asks questions on housing features that impact accessibility. The Disabilities and Home Accessibility rotating topical module, which was redesigned for the 2019 AHS to focus on extended disability, features of the home, and future plans for home modifications, asks about mobility limitations—including those of household members with frailties but no diagnosed disability.

Strategic Objective 1C

Monitor disaster susceptibility of the housing stock and preparedness of the occupants.

Disaster planning and preparedness are important topics for HUD, as well as for policymakers and state and local planners. Accurate data are needed to understand the susceptibility of the housing stock to disaster and residents' readiness for these events—especially in vulnerable populations like HUD-assisted households. To help build the knowledge base on emergency and disaster preparedness, the American Housing Survey:

Features a wide range of questions related to disasters and the housing stock. The *Home Improvement Characteristics* and *Home Improvement Costs* core modules ask about disaster-related repairs and remodeling, and the financing of these repairs. The Housing Migration core module collects important data on household migration due to disasters.

Provides specialized data in topical modules focused on household preparedness and Hurricanes Katrina and Harvey. In 2017, HUD collaborated with the Federal Emergency Management Agency (FEMA) to create an expanded *Emergency and Disaster Preparedness* topical module to assess household preparedness for disaster. The module included questions about a household's first source of emergency information during a disaster, flood insurance, disaster repairs in renter-occupied units, and the presence of a tornado safe room or shelter. These data can be merged with other data on high-risk areas, such as FEMA's National Household Survey data, to determine whether susceptible populations are adequately preparing.

In the 2019 AHS, the *Hurricane Harvey* topical module was added to collect data on disaster victims' use of resources in the aftermath of the storm, which can help inform decision-making regarding disaster relief services in future disasters.

Strategic Goal 2

Provide data to measure the cost and affordability of housing and consumers' use of the housing finance system.

Data on housing costs and home values are critical to examining housing affordability. The American Housing Survey continues to collect extensive data on household income, housing costs, home values, and the resources households use to meet their housing needs.

Strategic Objective 2A

Accurately measure income, housing costs, and housing insecurity for renters and owners, including HUD-assisted renters.

To fully understand housing affordability, users need information on household income and the full range of housing-related costs. With these data, users can examine issues such as housing burden and how it impacts the risk of housing and food insecurity, especially in low-income households. To ensure the survey provides the most comprehensive housing affordability data possible—including information on HUD-assisted units—the American Housing Survey:

Includes a variety of modules designed to collect information on income and affordability. The *Income Characteristics* core module asks an array of questions about the amount and source of household income. The *Housing Costs* core module collects data on mortgage, rent, and lot rent, along with utilities, taxes, and insurance. The *Mortgage Characteristics* core module also captures information on mortgages—including interest rates, home equity, and down payments. The *Rent Subsidies and Rental Property Management* core module collects information on rent reductions, rent control, and rent subsidies.

Supplements core data sets with topical modules that closely examine other dimensions of housing affordability. For example, HUD added the *2017 Delinquent Payments and Notices* topical module to collect detailed data about utility payment activity and foreclosure or eviction notices, whether households had to move due to lack of financial means, and where occupants would stay if they moved as well as new data on delinquent payments in renter-occupied units.

The *Food Security* topical module was included in the 2015 and 2019 AHS, with questions adapted from the U.S. Department of Agriculture's (USDA's) Economic Research Service (ERS) Household Food Security Survey Module. The module asked about whether household members worried about running out of food, or if they had to cut the size of a meal because they could not afford to purchase food.

The *Evictions* topical module was included in the 2017 AHS, with questions based on Princeton sociologist Matt Desmond's Milwaukee Area Renters Study. The topical module collected data on the types of warnings or notices received, what led to the move, whether households were behind on rent payments, and whether children had to switch schools because of the move. With this module, the AHS collected the first national-level data on the causes, process, and effects of eviction on renters.

Features a new 2019 Housing Insecurity Research Module. This module, if successful, will enable HUD to develop a first-of-its-kind transferable survey module to measure housing insecurity. A research priority for HUD, the new module will make it possible to track the prevalence of housing insecurity from year to year and to examine the correlation of housing insecurity with health,

education, employment, and criminal justice outcomes. This transferable survey module will help researchers build a more robust and coherent body of knowledge around housing needs, trade-offs, and correlates. This study will enhance the quality and consistency of policy-relevant research, and amplify the visibility of housing needs.

Strategic Objective 2B

Monitor the financial stability of homeowners and their use of equity to fund remodeling projects.

To provide data users with a broad picture of a household's financial situation related to their housing costs and home values, the American Housing Survey:

Collects a wide variety of data related to financial stability. In every survey cycle, the *Value, Purchase Price and Source of Down payment and Mortgage Characteristics* core modules collect data on home values and down payment amount and source, as well as information on mortgage type, loan-to-value, and outstanding principal, which can be used to calculate negative equity and risk for default. Since negative equity can lead to declines in maintenance and remodeling activity, the *Mortgage Characteristics* core module also collects data on use of equity for remodeling. Data in the *Household Demographics* core module can be combined with *Mortgage Characteristics* data to examine home equity by age and source of payment for remodeling, to gain insights into older adults' ability to age in place, and to examine how these householders are using home equity loans.

Strategic Objective 2C

Monitor the decisions of recent and future movers to help understand household dynamics.

Millennials, Baby Boomers, owners, and renters have very different housing needs. The AHS collects data on the housing journey of subgroups across the life cycle, helping us understand where they live now, where they may want to live in the future, how they search for and choose a new place to live, and whether they are moving voluntarily. To capture how living situations are changing in the housing stock, the American Housing Survey:

Includes questions on the issues that affect movers in every survey cycle. For example, the *Housing Migration* core module asks about reasons for moving, and the *Housing and Neighborhood Search* and *Satisfaction* core module collects detailed data on how long renters and owners search, when they give up, and interactions with apartment managers and real estate agents.

Collects other specialized data on future movers in rotating topical modules. For example, the *Housing Counseling* topical module asks about the use and benefits of professional housing counseling by homeowners who may be struggling to keep their homes, renters who have issues with their apartment or landlord, and those who want to become owners. The module asks why respondents sought advice, how much they paid for these services, and whether the advice was helpful.

The *AHS Post-Secondary Education* topical module helps build a more robust research base on the housing conditions that college students experience nationwide, including those living in HUD-assisted households. The module captures information about enrollment in college and vocational, technical, trade, and business schools.

Strategic Goal 3

Provide data to measure neighborhood assets and the interaction between housing and neighborhoods.

Neighborhood conditions and characteristics impact home values and movers' choice of neighborhoods. Neighborhood assets also contribute to community well-being and the physical activity and health of residents. These characteristics can be difficult to measure. American Housing Survey neighborhood data fill gaps in the research base for users across many disciplines.

Strategic Objective 3A

Monitor residents' perception of neighborhood safety and social capital.

Through both core and topical modules, the AHS collects data on physical conditions, amenities, and resources of neighborhoods and the social ties that neighborhoods bring to bear to help solve social problems. To assist data users in measuring wide-ranging aspects of neighborhood life, the American Housing Survey:

Collects information on a variety of neighborhood conditions in every survey cycle. The *Neighborhood Characteristics* core module asks about issues ranging from the condition of nearby buildings and the presence of litter to opinions on neighborhoods and schools. This module also asks about other critical neighborhood considerations, such as crime and its effect on residents' activities, and the quantity of senior housing—which is vital for estimating how demand matches supply.

Asked households whether they considered their neighborhood to be "urban," "suburban," or "rural." With the addition of the "urbanization" question, the 2017 *Neighborhood Description Study* module collected data which provides empirical evidence of how "suburban" America really is. The data also reveal how existing federal urbanization definitions align with people's description of their neighborhood, and will help inform discussions regarding the next generation of these definitions, including the Census Bureau's 2020 Urban Areas and the Office of Management and Budget's 2023 Core-based Statistical Areas. HUD created new products with this data, including the Urbanization Perceptions Small Area Index (UPSAI) that uses neighborhood description data to produce an improved nationwide small area urbanization classification product based on people's description of their neighborhood.

Strategic Objective 3B

Monitor residents' perceptions of walkability and access to public transportation.

Easy access to public transportation provides more options for workers to live in affordable housing. Supporting walkability is part of HUD's commitment to promoting health and lowering energy consumption, pollution, and traffic congestion. To measure household perceptions of these key aspects of the built environment surrounding the housing unit, the American Housing Survey:

Includes a wealth of specialized commuting data. The *2017 Commuting Modes and Commuting Costs* topical module expanded on commuting data found in other federal surveys and provides new insights into household commuting—including walking, biking, and taking public transportation to work. The module asked heads of households how they got to work and how much

they spent on their commute, providing a more complete understanding of the relationship between housing and commuting costs.

Strategic Objective 3C

Monitor residents' perceptions of neighborhood amenities.

Neighborhood amenities play a role in recent movers' choice of neighborhoods and on the lived experience of those living there. To track and measure residents' perceptions of neighborhood amenities, the American Housing Survey:

Collects data on public resources in the neighborhood. The *Neighborhood Characteristics* core module collects data on topics such as residents' opinion of school quality, police protection, public transportation accessibility, and crime; and presence of nearby amenities and areas for recreation.

Features a rotating topical module that adds another dimension to HUD's understanding of neighborhood choice and satisfaction. The *Arts and Culture* topical module captured nationally representative data on how households value proximity to arts and cultural venues in their neighborhoods. This rotating module, which HUD developed with the National Endowment for the Arts, asked about household access to arts and cultural venues and events—including musical and theatrical performances, literary events, film screenings, and performing arts festivals. HUD also collected data on the importance householders placed on these amenities, especially in their neighborhood choice.

Strategic Goal 4

Create a housing survey system that can adapt to changing data needs and the evolving survey environment.

The landmark 2008 National Research Council report, *Rebuilding the Research Capacity at HUD,* included several recommendations for making the American Housing Survey more responsive to pressing policy needs. Since then, HUD has expanded the use of rotating topical modules to meet the growing demand for new and more specialized housing-related data. As the survey environment continues to change, and respondent participation declines, HUD is adopting new strategies to collect the most accurate data while reducing respondent burden.

Strategic Objective 4A

Institute a strategic communication plan to ensure that policymakers and public and private sector constituents glean useful information from AHS results.

To identify and implement the activities that will be most effective in communicating the value of the American Housing Survey to a variety of audiences across a range of disciplines, HUD has:

Developed and implemented an integrated strategy for communicating with key AHS audiences.

In 2017, HUD launched an integrated marketing strategy for the AHS to guide the process of identifying target audiences, creating consistent and relevant messages and concepts, and developing and measuring implementation strategies. These strategies include:

- Establishing the AHS as the primary and most comprehensive resource for individuals and organizations interested in data on housing quality, housing costs, and neighborhood assets.

- Establishing HUD and Census as the expert developers of, and the single source for, American Housing Survey results and related information.

- Encouraging use of the National and Metropolitan Area data through the AHS Table Creator and Public Use Files (PUF).

- Promoting the survey as a key data source for housing and urban planning professionals, academics, housing trade associations, private corporations, federal, state, and municipal governments, and financial and mortgage professionals.

- Expanding the survey's target audiences to include users and groups that may be unaware of the AHS, or unfamiliar with how the survey's data can help better serve their research, communities, customers, and business needs.

- Emphasizing the user-friendliness and flexibility of the survey data—particularly, the ability for interested organizations to extract information relevant to their specific needs.

- Results of the integrated marketing strategy include:
  - Improved tracking of, and communication with, AHS users.
  - Expansion of the AHS user base through a comprehensive digital and social media effort, which targeted AHS user groups with nearly 1,100 social media postings and over 110 listserv messages

- o Development of survey data products including more than 250 factsheets, infographics, PowerPoint presentations, information sheets, and other materials; six short articles and five reports tailored to the needs of specific user groups.
- o Targeted outreach and assistance to user groups through development, production, and scheduling of 15 live and recorded seminars.

Strategic Objective 4B

Expand access to the AHS data and meet the needs of the research community.

HUD continues to take steps to make the American Housing Survey data as accessible as possible to researchers and non-technical audiences. In addition to releasing the AHS data in publication table reports, publication table spreadsheets, and Public Use Files (PUF), HUD has:

Developed the online AHS Table Creator. This tool to allow allows users to create custom AHS tables using a series of drop-down menus and without having to download the PUF microdata or have special statistical software to use the PUF microdata.

Created the AHS Codebook Interactive Tool. This tool is an online utility for accessing information about the AHS PUF and internal user file (IUF) microdata variables for surveys from 1997 to 2017. The tool includes all the material previously contained in the printed AHS Codebook, but with enhanced web-based functionality. This interactive online approach helps users to find information about PUF variables quickly and enables HUD and Census to easily update the AHS Codebook if corrections or additions are required.

Strategic Objective 4C

Investigate and utilize alternative data sources to reduce respondent burden.

As survey response rates continue to decline, respondent burden becomes increasingly more important. To reduce respondent burden, HUD:

Integrate Public Records data into survey operations. We are currently replacing and/or imputing some self-reported items on the AHS, such as Lot Size, Year Built, Price, and Value with information from Public Records data sources.

Reduce respondent burden for utility cost questions. Using data from the Residential Energy Consumption Survey, utility costs are now imputed rather than collecting billing data for utility costs from respondents.

Integrate HUD administrative records into survey operations. HUD administrative records are matched to AHS respondents to determine which housing units are receiving HUD assistance. This is more accurate and efficient than asking respondents to self-report.

Appendix A. Rotating Topical Modules

The American Housing Survey (AHS) topical modules—which are rotated into the survey every 4 or 6 years—place an array of unique new data sets at users' fingertips and enable HUD to examine a range of issues that intersect with housing. To find out more about the AHS topical modules, download the American Housing Survey Topical Module History Report from the Census Bureau AHS website.

2009

HURRICANE KATRINA
Quality and characteristics of pre- and post-Katrina housing units; repairs; homeowner/flood insurance; housing experience of evacuees.

2011

HEALTH AND SAFETY CHARACTERISTICS (HEALTHY HOMES)
Lighting, swimming, electrical, fire, and other hazards; asthma triggers; need for emergency treatment.
Extended Disabilities and Home Accessibility
22 accessibility features related to mobility, visual, and auditory impairments; extent of regular use of accessibility features.

2013

PUBLIC TRANSPORTATION AND PEDESTRIAN ACCESSIBILITY
Proximity to public transportation; costs and destinations.
Walking and biking frequency; presence and condition of sidewalks and bike lanes; pedestrian concerns.

COMMUNITY INVOLVEMENT (NEIGHBORHOOD SOCIAL CAPITAL)
Shared expectations for social control, social cohesion and trust, organizational involvement, neighborhood social ties, and volunteerism.

MOVERS LEAVING AND ENTERING UNIT (DOUBLED-UP HOUSEHOLDS)
Where and why households move; trouble paying utility bills, rent, and mortgage; notice of utility shut-off, eviction, and/or foreclosure.

NEIGHBORHOOD QUALITY AND FEATURES
Presence and condition of parks, roadways, grocery stores, 55+ housing, abandoned buildings, trash, and litter; crime.
Emergency and Disaster Preparedness
Evacuation plans; emergency supplies; vehicles and financial means to evacuate household and pets.

DELINQUENT PAYMENTS AND NOTICES
Mortgage and utility payment activity; foreclosure and eviction notices; leaving due to eviction or foreclosure; where occupants moved.

2015

HEALTH AND SAFETY CHARACTERISTICS (HEALTHY HOMES) - REVISED
Secondhand smoke, radon exposure, water quality, musty smells, and preventive asthma medications.

ARTS AND CULTURE
Access to musical and theatrical performances, literary events, film screenings, and festivals; the value to householders.

HOUSING COUNSELING
Who sought counseling, why, and what they paid; whether the advice was helpful.

FOOD SECURITY
Concerns about running out of food; unable to afford food.

2017

EMERGENCY AND DISASTER PREPAREDNESS - REVISED
Household's first source of emergency information; flood insurance; renter-occupied repairs; tornado safe room or shelter.
Delinquent Payments and Notices - Revised
Delinquent rent, mortgage, and/or utility payments; likelihood of being foreclosed or evicted.

COMMUTING MODES AND COMMUTING COSTS
Commute by car, bike, on foot, ferry, taxi, bus, subway, commuter rail, van, and/or trolley car; multiple modes; costs; employer subsidies.

EVICTIONS
Warnings and notices received; what led to move; behind on rent payments; children switching schools due to move.

URBANIZATION (NEIGHBORHOOD DESCRIPTION STUDY)
How respondents describe their neighborhood: urban, suburban, or rural.

2019

FOOD SECURITY - REINSTATED
Concerns about running out of food; unable to afford food.

DISABILITIES AND HOME ACCESSIBILITY - REVISED
13-item module focused on extended disability, home features, and future plans; varying levels of limitations and accessibility.

POST-SECONDARY EDUCATION
College, vocational, technical, trade, and/or business school; full or part-time; public or private school; housing unit or dorm.

HURRICANE HARVEY
Use of state and local resources to help with recovery efforts.

Appendix B. Core Modules

GENERAL HOUSING
- Structure type
- Year built
- Stories/floors/stairs
- Basement/foundation type
- Manufactured home size

ROOMS, SIZE, AMENITIES
- Rooms types and counts
- Size of unit
- Lot size
- Amenities (porch/fireplace/etc.)
- Parking availability

HVAC AND APPLIANCES
- Heating equipment type and fuel
- Air conditioning type
- Types of kitchen appliances
- Safety equipment (CO detector)
- Presence of solar panels

WATER SOURCE AND SEWAGE DISPOSAL TYPE
- Public or private sewer system?
- Type of private system (septic/cesspool)
- Source of water (public or well)

HOUSING QUALITY AND PROBLEMS
- Overall adequacy
- Evidence of mice/rats/cockroaches
- Breakdowns or service interruptions in heating or plumbing
- Electrical deficiencies (exposed or missing wiring/lack of outlets)
- Water leakage
- Interior deficiencies (holes/cracks/peeling paint/mold)
- Exterior deficiencies (sagging roof/missing siding/sloping walls)
- Window conditions (leaks/bars/broken/boarded up)

HOUSING MIGRATION (RECENT MOVERS)
- Number of people moving and when
- Type of previous residence
- Change in housing costs
- Reasons for moving

HOUSING AND NEIGHBORHOOD SEARCH AND SATISFACTION
- Why search ended early
- How respondent found current unit
- Comparison of current and previous home and neighborhood

HOUSEHOLD DEMOGRAPHICS
- Age/gender/race/ethnicity/education
- Household type
- Marital status
- Presence of children
- Active duty military/veteran status

DISABILITIES
- Sensory (hearing/vision)
- Cognitive
- Physical
- Self-care difficulties
- Mobility difficulties (outside home)

INCOME CHARACTERISTICS
- Amounts and sources
- Use of food stamps

HOUSING COSTS
- Mortgage/rent/lot rent
- Utility costs
- Repair costs
- Insurance (homeowner/renter)
- Property taxes, HOA/COA fees

VALUE, PURCHASE PRICE, SOURCE OF DOWN PAYMENT
- Value
- Year bought
- Purchase price
- Down payment amount/source
- How unit acquired (already built/householder built/gift/inheritance
- First-time owners
- Lead pipe inspection before purchase

MORTGAGE CHARACTERISTICS
- Number/type of mortgages Remaining balance/Loan-to-value
- Refinancing/cash out amount
Use of home equity lines of credit

• HOME IMPROVEMENT CHARACTERISTICS AND COSTS
- Type of project
- Cost of project

RENT SUBSIDIES AND RENTAL PROPERTY MANAGEMENT
- Type of rent reductions
- Rent control or stabilization
- Type of rent subsidy
- Owner/manager on property

NEIGHBORHOOD CHARACTERISTICS (WITHIN ½ BLOCK OF UNIT)
- Nearby bodies of water
- Nearby housing/building types
- Condition of nearby buildings (bars on windows/vandalized buildings/trash or litter)
- Gated/Senior community
- Opinion of home and neighborhood

U.S. Department of Housing and Urban Development

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Washington, DC 20410-6000