

# How might HUD **work with partners to provide assistance to more people who need it?**

## We heard from **seniors**...

- Aging in place is my preference but I need more support (home rehab, housekeeping, transportation)
- Living in a location where I have access to community, doctors, activities, church is ideal.
- Staying healthy is a priority so I don't become a burden on my family
- I am not aware of housing counseling
- Frustrated to learn that now that I need affordable housing, none is available

## We heard from **intermediaries**...

- Turning away vulnerable people without being able to offer any assistance is emotionally hard
- Developing or rehabbing additional senior housing isn't economically feasible
- Lack of flexibility to meet local needs unless in the MTW program
- Lack of flexibility to reallocate funds to address emergencies, even when outcomes for citizens will improve
- Muddling through disjointed HUD subsidies, grants, loans, and programs is confusing and doesn't seem worth the trouble
- Hard to provide counselling to remote clients who can't meet face-to-face
- Unable to help house everyone who needs help because affordable housing is scarce
- Reduced federal funding means I have to spend more time and resources securing grants from other sources

## We heard from **HUD**...

- We don't know the cost savings to medicare, social security, and disability programs if we spend more in affordable housing and supportive services.
- Lacking of funding to help all who are eligible is an accepted fact of at the agency
- Limited ability to help people directly - can only refer them to others who can help

## **Solution Ideas**

### Increase awareness of HUD programs for citizens and intermediaries

- Create an awareness campaign to increase knowledge of HUD's programs
- Conduct outreach to rec centers, faith-based groups, wellness centers, senior centers, hospitals, malls, housing counseling agencies
- Provide roadmap to profitability for Developers/Owners

### Enhance the HUD Resource Locator

- Provide a reliable public tool that allows citizens to search for available housing assistance, see waitlist lengths, availability of affordable housing.
- Include ability to filter for options based on education, training, jobs, crime, living climate, transportation
- Enable Housing Counseling Services to provide tailored counseling to those seeking information about options and eligibility

### Enable data-informed decisions

- Establish guidance regarding data management, usage, and sharing between HUD, field offices, and intermediaries.
- Develop APIs to share information in real time between intermediaries and HUD
- Officially eliminate/reduce reporting and monitoring requirements by enabling HUD to pull data anytime
- Share and use data across program areas and with intermediaries
- Leverage local data for relevant referrals/assistance

# How might HUD and its partners **help low income seniors more easily and effectively find housing assistance that makes sense for them?**

## We heard from **seniors**

- It's hard to take on the extra work of figuring out affordable housing options while also dealing with a personal loss or hardship that created the housing vulnerability
- Finding housing that meets their needs is a complex decision that HUD programs don't support well
- Very difficult to learn about the housing options that are available, and success is often determined by luck
- Finding a single source of information about properties that are accepting new applications for their waitlist is impossible
- Visiting multiple properties that a senior is interested in applying to is physically demanding
- Few housing options where they want to live
- Uncertain about eligibility requirements and confused about what's considered an income source
- Vulnerable to bad acting lenders selling reverse mortgages

## We heard from **intermediaries**

- Explaining options to each senior one-by-one takes valuable time

## We heard from **HUD**

- Answering simple questions about affordable housing programs wastes valuable time and money

## **Solution Ideas**

### Develop customer-focused content

- Conduct User Experience research to develop website content that meets the information needs of special populations
- Using VoC and other feedback data, develop training curriculums and content based on citizen/intermediary/HUD staff needs
- Ensure intermediaries are equipped to provide information about available pre-eviction programs

Enhance the HUD Resource Locator (see Solution Ideas on page 1 for details)

# How might HUD **help intermediaries make it easier for citizens to apply for any assistance that makes sense for them?**

## We heard from **seniors**...

- Can't find reliable or thorough info about properties, waitlists, applications. It's not clear how all this works.
- It's hard to find out which properties have affordable units
- It's difficult and time consuming to visit every property that may have an open wait list to make the decision that the location, transportation options, lifestyle, and proximity to family are the best fit for them
- Frustrating to fill out a different application at each property or housing authority
- Staying on each waitlist takes effort on their part to maintain regular contact and express continued interest.
- Communications (ex: notification) and applications often are only in English.
- Have to pay multiple application fees
- Dependency on email/technology access can make it difficult to complete/update applications online.
- During the waiting period, many live in a temporary, even deteriorating, home without knowing when the wait will end

## We heard from **intermediaries**...

- Knowing how many people are truly waiting for an opening is difficult since many applicants apply to multiple buildings and multiple PHAs and don't remove their names when they are no longer looking
- Helping applicants access their accounts/recover passwords is time consuming
- Applicants get upset with us about eligibility and availability without understanding who makes the rules
- Applicants often don't update us about changes to their info/interest
- Preparing to open the waitlist is costly and time-consuming
- Customer experience gets lost in the regulatory environment.
- When an applicant doesn't show up, it increases the risk of longer vacancy time and have to start over with next applicant.

## We heard from **HUD**...

- Taking calls from people on the waitlist who haven't received the answers they wanted at the intermediary level takes time and resources

## **Solution Ideas**

### Create a common application for affordable housing

- Align eligibility requirements across HUD programs
- Create a single place for applicants to update their information, and ensure it spreads to all properties the citizen has applied to
- Establish a shared application database among PHAs/Property Owners
- Create sign-on access via the applicant providing basic identifying information and not with username/password

### Enable intermediaries to provide all communications and forms in the preferred language of the applicant or resident

- Offer intermediaries access to HUD's translation services to translate their own materials in relevant languages

# How might HUD **empower staff to resolve issues and address any inquiry that reaches their desk?**

We heard from **seniors...**

- Can't get a straight or consistent answer when they call anyone for assistance

We heard from **intermediaries...**

- No single source of information for updates to HUD policy and regulation. Each program area communicates changes through their own channels but most intermediaries interact with more than one program, so they're left to find, interpret, and implement on their own
- They enjoy working with their local HUD staff, but they notice that whenever they contact field staff with a question the field staff is not empowered to answer and must first check with HQ for an approved answer before responding
- "80% of the time I contact HUD with questions, nobody gets back to me." - PHA Director
- Housing Counseling System isn't useful as a CRM but it needs to be
- Residents go around normal channels and complain directly to HUD

We heard from **HUD...**

- Distant field offices seem to take longer to get answers from HUD HQ
- HUD employees don't work together to provide a consistent call experience. Distributed nature of HUD's response to citizen inquiries creates a burden on employees who aren't trained to handle them.
- Figuring out the related programs when residents call with issues is challenging
- Not rewarded for helping people beyond their official responsibilities, but frequently do it anyway.
- Restricted from thinking outside the box to prevent bad outcomes due to policy limitations.
- Pulling together a team to solve problems can take time and effort because it's not clear who to involve but lack of cross-program coordination results in missed opportunities.

## **Solution Ideas**

Establish a centralized contact center with enterprise-wide knowledge base and CRM

- Follow recommendations of Contact Center CoE
- Implement HUD-wide customer relations training. Award certificates of completion and tie to employee performance
- Reward/Award employees who excel at resolving customer issues and finding innovative solutions

Enable data-informed decisions (see Solution Ideas on page 1 for details)

Unify HUD policy, regulatory, and guidance updates

- Ensure plain language is used to describe the intent and content of each update
- Provide a clear description of the connections this policy update has with previous policy, regardless of program area
- Develop and conduct webinars and training to explain the update
- Conduct research with intermediaries to determine how they learn about HUD updates, how they would prefer to get HUD updates, and develop a streamlined source across all program areas.
- Deliver HUD policy updates in a one-stop shop for all program areas.
- Develop communications and training materials about how to access HUD updates

# How might HUD **enable local employees and intermediaries to use HUD-collected local data to make decisions?**

## We heard from **intermediaries**...

- Intermediaries mention a need to create solutions and reports reflecting local intelligence but they don't have the tools
- The systems HUD provides to collect and use data are either deficient, or in some cases being retired
- Intermediaries feel that they are receiving no value for the large amounts of data they provide HUD
- Local data is aggregated in ways that make it less useful to intermediaries. Need more flexibility to analyze local data in various ways.
- The raw data stays at HQ and is inaccessible outside of a handful of canned reports.
- The systems HUD provides to collect and use data are deficient or being retired without adequate replacement
- HCS is limited in ability to manipulate data and its multiple systems that don't talk to each other
- CIOs office can't customize systems to support our process because they don't understand what we need

## We heard from **HUD Field Staff**...

- Programs need local and detailed data to make decisions about where services are being provided and where they are most needed
- Only have visibility into performance of intermediaries, not individuals and their outcomes
- Don't have a way to leverage local data from many sources to inform local decisions in an integrated way
- Can't collect data quickly to identify problems and support solutions
- Data that HUD HQ collects is usually only shared with the field in aggregate form in static reports that are unsuited to local needs
- No quick way to spot problem properties
- Sharepoint is used to manage Multifamily work, but the site keeps running out of space

## We heard from **HUD HQ**...

- Don't know how many units are under lease

## **Solution Ideas**

### Establish a Voice of the Customer (VoC) practice

- Identify current feedback channels across HUD
- Establish a baseline of customer satisfaction for citizens and intermediaries
- Satisfy OMB A-11 requirements to measure customer satisfaction
- Procure an enterprise VoC tool
- Use VoC data to identify challenges and support intermediaries to resolve
- Use VoC data to identify bright spots and support intermediaries to scale and replicate them
- Build and share a CX dashboard with field offices and intermediaries
- Conduct listening tours with intermediaries and citizens
- Establish Citizen and Intermediary Advisory Boards to HUD CX

### Create and provide visualizations of struggling properties, citizens, and geographies

- Develop a heat map illustrating locations of struggling (and succeeding) properties, citizens
- Use Contact Center CRM data and VoC data along with performance data to build

### Provide dashboard-building tools to intermediaries

- Evaluate existing tools that create custom dashboards
- Conduct research about what data points are most useful to intermediaries
- Procure a tool with licenses for intermediaries
- Share relevant data with intermediaries

### Modernize legacy systems with a focus on serving intermediaries

- Dedicate more money and resources for HUD and Intermediary system work
- Collaborate with the Office of Customer Experience to create a pipeline of improvement projects.

# How might HUD **facilitate partnerships so citizens can receive all the basic services they need to live?**

## We heard from **seniors**...

- Not enough or no support for their emotional and wellness needs.
- Not enough or no support for their complex mental and physical health issues
- Limited mobility due to health, lack of on-site parking, and poor or infrequent access to public transportation.
- Feel uncomfortable asking friends and family for help if they are farther away.
- Living at a property with mixed generations is uncomfortable
- SSI payments don't line up with the rent due date

## We heard from **intermediaries**...

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- Not enough funding to support seniors' quality of life needs
- Have to proactively advocate for supportive services and assistance when residents become unable to live safely
- Need guidance about how to access mental health services for residents
- Finding transportation resources is challenging
- Seeing residents' physical and mental health deteriorate can be stressful and emotionally taxing
- Site managers feel lonely or on their own to solve problems without the support of HUD, their property management company, the PHA, or the property owners
- Resolving site health and safety issues arising from the mental and physical decline of residents can be isolating and lead to feelings of hopelessness.
- Have to find creative ways to get the rent paid to avoid evicting seniors
- The most significant partnerships are unlikely to come from intermediaries, but require someone in authority
- Need HUD to serve as a leading convener

## We heard from **HUD**...

- HUD is huge and can bring many potential partners to the table.
- Lack of inter-agency partnerships misses opportunities to serve better and save money.
- Don't know the cost savings opportunity for entitlement programs

## **Solution Ideas**

### Convene and facilitate holistic services for citizens

- Establish inter-agency partnerships to explore and coordinate holistic services solutions.
- Help field offices conduct outreach to intermediaries and citizens about locally available support services programs.
- Incentivize intermediaries to combine assistance with other needs.
- Provide technical assistance to front-line intermediaries to handle complex mental/physical challenges of residents.
- Analyze the impact of housing vulnerability on entitlement programs such as CMS, SSI.
- Set baseline measurements for success and collect data to measure the impact of a holistic approach.

### Launch collaboration network for sharing best practices

- Evaluate existing community platform tools available
- Conduct research about what features intermediaries most need
- Procure a community platform tool that meets those needs
- Build community of support for intermediaries

# How might HUD **reduce the compliance burden and confusion for intermediaries?**

## We heard from **seniors**...

- Difficult to complete annual recertifications without assistance
- Inspections can delay moving in

## We heard from **intermediaries**...

- Frequent changes in reporting structure creates a long tail of expenses for intermediaries as they make updates to their database software and invest in training. It also hinders intermediaries from baselining their progress year over year
- Intermediaries are eager for more training regarding compliance and reporting
- They spend more money meeting the requirements of smaller grants than they get from the grant, which disincentivizes some intermediaries
- Dealing with financial questions and audits takes valuable time that should be used for problem solving in the local area.
- The grant review and scoring process is not automated enough even though it's no longer paper-based.
- PHAs feel persecuted by the OIG, while landlords and lenders experience few consequences for violations
- Every program area distributes policy updates differently, leaving them to find, interpret, and implement rules on their own
- Struggle to interpret conflicting policies and different levels of prescription in the rules between PIH and CPD
- Preparing documentation for rent adjustment is a burden and for 8 years, HUD has failed to fix a simple error in the rent adjustment form
- EIV tool has data 6 months out of date, resulting in uncertainty about the status of compliance
- MOR and REAC inspections are too frequent - no flexibility to reach the same goals with alternate means.
- They spend about 6 months per year assembling the Annual Plan, and much of the information is redundant.
- Have to chase residents for annual recertification documents, annual review for a family can exceed 100 pages.

## We heard from **HUD**...

- Asked to review compliance forms (OMB A133) that they are untrained to evaluate and don't understand
- They prefer working with intermediaries who are well versed in HUD requirements and processes, although that can be biasing against new intermediaries.
- HUD HQ policy feels insensitive to ground reality when HUD HQ staff doesn't have visibility into unique service delivery challenges in communities
- Developing program monitoring solutions for one program area results in missed opportunities for others, i.e. HCAM performance review software duplicates FHEO inspection software

See page 8 for Solution Ideas



# How might HUD **reduce the compliance burden and confusion for intermediaries?**

## **Solution Ideas**

Establish a Voice of the Customer (VoC) practice (see Solution Ideas on page 5 for details)

Automate annual recertifications

- Provide PHAs and Property Owners/Managers access to a resident database tool with front-end that enables residents to update their own information for annual recertification (if able) and back-end that allows them to check on the compliance of their residents
- Note: this is a companion to the proposed common application system with similar features, but for residents instead of applicants

Develop customer-focused content (see Solution Ideas on page 2 for details)

Standardize and simplify inspections

- Identify each type of inspection currently conducted by HUD across program areas
- Conduct research with inspectors, intermediaries, and HUD program specialists to identify best path forward to align, standardize, and simplify all inspection processes.
- Align inspection requirements across HUD programs
- Socialize the changes with training and a communications plan

Define minimum levels of acceptable compliance

- Identify redundancies in compliance and reporting efforts
- Reduce the frequency of changes to reporting requirements to a predetermined schedule
- Increase flexibility in how funds are used
- Establish baseline “passing” metrics for compliance
- Socialize the changes with training and a communications plan



# How might HUD **support partners to realize their best potential for delivering solutions to affordable housing?**

## We heard from **seniors**...

- For voucher holders, it's difficult to find out which places accept vouchers and their current availability
- Security deposit and advance rent leaves them more in debt
- May need to pay double rent when they can't provide enough notice at their current property
- No access to injury assessment that can prevent injury

## We heard from **intermediaries**...

- REAC inspections are over-prescriptive
- There is no single contact at HQ for CPD grantees, just their manager in the field office. Funding information is handled by one area, and program questions are handled in another leading to potential confusion and delays in responding to requests from the grantees
- PHAs feel persecuted by the OIG, while landlords and lenders are often unpunished for clear violations
- HUD HQ often doesn't seem to understand the situations in their communities that drive their activities
- Remote counseling is less effective with seniors, increases risk of bad acting lenders
- Easy for applicants to forge proof of Reverse Mortgage counseling
- No one assesses resident readiness for housing, i.e. housekeeping skills, furniture
- Hard to consistently manage scattered properties
- Facilitating voucher portability requests is cumbersome, HUD doesn't help coordinate PHAs in this process.
- Property owners learn how to take advantage of the complex system, and there is no way to stop them, or enforcing the rules will leave residents unhoused
- Problems arising from lower performing properties and property managers are time and resource consuming

## We heard from **HUD**...

- There are conflicting interpretations of policies and rules between CPD and OIG
- There are often no real consequences to property owners when they fail MOR inspections
- Concern about physical security when applicants and residents become aggressive in person
- Property Owners are willing to evict residents for their own reasons and HUD can't intervene

## **Solution Ideas**

Automate annual recertifications (see Solution Ideas on page 8 for details)

Develop customer focused content (see Solution Ideas on page 2 for details)

Assess applicant readiness for housing

- Develop and enable intermediaries to conduct brief assessments of housing readiness - i.e. likelihood of injury, reasonable accommodation needs, supportive services needs

Enhance the HUD Resource Locator (see Solution Ideas on page 1 for details)