

Rent Reform Demonstration

Semi-Structured Interview Guides

List of Protocols

1. Housing specialists working with New Rent Rules Group
2. Housing specialists working with Existing Rent Rules only
3. PHA manager/supervisor overseeing the implementation of the Rent Reform demonstration
4. New Rent Rules study participant (head of household)

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Protocol 1

Housing Specialists Working With New Rent Rules Group

Semi-Structured Interview Guide

Introductory script

My name is _____, and I am with MDRC (or Branch Associates / Urban Institute, a research organization working with MDRC), the organization that has worked with HUD and your agency on the new rent rules and procedures. Thank you for your time. My goal during this meeting is to understand how the new rent rules (or policy) is being implemented. I am also interested in understanding how households understand and experience the new policy and their questions about it.

Thank you for agreeing to participate in this interview. I (we) know that you are busy and will try to be as brief as possible. The interview today should last about 90 minutes. This interview is not part of an audit or a compliance review. We are interested in learning about your experiences. There is no right or wrong answer.

Your participation in this interview is voluntary, and I would like you to know that your name and identity will not be released on any reports or in any discussions with supervisors or colleagues at the housing authority.

Would it be okay for me to record so I don't have to take notes while we're talking? Do you have any questions before we begin?

Introduction and staff background

1. What is your title?
2. How long have you been working at [**INSERT PHA**]?
3. How long have you been certifying households at PHA?
4. Are you working with households assigned to the New Rent Rules group? How long have you been working with these families?
 - a. Are you also working with households assigned to the Existing Rules group (also called the control group)?
 - b. Non-study households? [not applicable for all sites]
5. Do you have a fixed caseload? What is the breakdown by these groups?

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6. Did you receive any training on the policies and procedures for the new rent rules? Were these trainings offered by the housing agency or MDRC staff?
 - a. Did you find the training useful? Why/not?
 - b. Is there anything else that you wish the training had included?

General reactions / orientation to the new rent rules

[Interviewer] The new rent rules change the way rent is calculated for households in the New Rent Rules group. I would like understand how the new rent rules are being implemented at your housing agency. I'd like to start with some general questions and then discuss the specific features of the new rent rules.

1. How would you describe the goals of the new rent rules? I'm interested in your sense of the new rent rules. What do you think the new rent rules are trying to achieve?
2. [Skip if specialist is new and has no prior experience certifying households at the PHA.] What do you see as the main/most important difference(s) between the new and existing rent rules?
3. If you compare the new with the existing rent rules, which do you think helps people more [or is more beneficial for families]?
4. Which aspects of the new rent rules are likely to help? What are the new rent rules likely to encourage / discourage?
5. When you meet with families in the New Rent Rules group, how do you describe the new rent rules to them? Are there specific features of the new rent rules you emphasize?

Rent calculation

1. Since the demonstration launched at PHA [in **x**], have you recertified families under the new rent rules?
2. The new rent rules use a 12-month look-back period to calculate past income. Have there been any issues implementing the 12-month look back period for calculating income?
 - a. What types of issues have come up for you? For households?
 - b. What was the most common issue/problem for households?
 - c. What were some of the more challenging cases you had to deal with? Can you provide a few examples?

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3. Overall, thinking about the cases you processed in the last **x**, would you say most/some/all families were able to provide documents necessary for calculating past income? [If necessary, explain what you mean by documents. Try to understand the proportion of families that had difficulty providing the type of documentation needed].
4. Were there particular types of households who were more likely to have difficulty meeting the documentation requirements? Can you provide a few examples?
5. Were the documentation requirements more difficult for particular types of income sources?
6. Thinking about income verification, were there particular income sources that were more difficult to verify? Can you provide a few examples? How did you verify those sources?
7. The new rent rules eliminate deductions. What effect, if any, has this change had on the amount of time you spend determining household rent?
 - a. Do you spend a little less or a lot less time to determining rent because you don't have to worry about deductions?
 - b. Less time: If you had to quantify the amount of time saved, how many hours less would you say?
8. On average, how much time would you say you're spending on the following recertification activities?

| Activity | Time [try to get an estimate of hours per household certification] |
|---|--|
| Recertification meeting, excluding research procedures (i.e., study orientation / video, reviewing the study information sheet, completing the BIF) | |
| Income verification | |
| Following up with households about incomplete or missing information | |
| Determining the utility allowance | |
| Add other recertification activities identified by the specialist? | |

9. [For specialists who have experience with existing rules] Overall, how does the amount of time you are spending certifying households in the new rent rules compare with the

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time you would have spent on the recertification process with families receiving the existing rules?

| Activity | Do you spend (1) a lot more; (2) a little more; (3) about the same; (4) a little less; or (5) a lot less time to perform these tasks under new rent rules. | If more, describe the part of the process that is more time consuming? If less time: where are the biggest time savings? If about the same: why do you think there's been no change? |
|---|--|--|
| Recertification meeting, excluding research procedures | <i>Comparison not applicable for sites that used mail-ins prior to the study</i> | <i>Comparison not applicable for sites that used mail-ins prior to the study</i> |
| Income verification | | |
| Following up with households to collect incomplete or missing information | | |
| Determining the utility allowance | | |
| Other activities related to recertification? | | |

10. Overall, compared to the existing rules, are the new rent rules simpler or more complicated to administer? Why?

Grace period and Interims

1. What is the agency's grace period policy?
 - a. When is a grace period available to households?
 - b. How do they qualify for a grace period?
 - c. What's the length of the grace period?
 - d. How is rent determined for the grace period?
2. So far, have you enrolled households who were eligible for a grace period? How many?
3. Are families aware that they are eligible for a grace period? Do they ask for it or do you notify them that they are eligible for one?
4. What do you tell families who are eligible for a grace period? How do they react to the grace period? Can you provide some examples?
5. How will families know their grace period is ending?

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- a. How will they know when to pay their new rent?
 - b. Do you – are you required to – remind them that the grace period is ending?
6. Turning to interims, do households understand when they can request one interim reduction in rent a year?
- a. Have you received any requests for interims? What were the circumstances?
 - b. Have households requested multiple interims in a given year? How were those cases handled?
7. Do you get a lot of interim requests that are denied? Do you know if families are hesitant to request interims? Why so?

Hardship policy, requests, review, and remedies

Application and review

1. Have you received any hardship requests?
 - a. If possible, can you recall how many requests you received last month?
 - b. Is this an unusually high, low, or typical number of hardship requests?
 - c. Does this number represent a small / large portion of your cases in the new rent rules group?
2. Can you walk us through the application and request process? [Probe: What's the first step? What happens next?]
3. What documentation do households have to provide to demonstrate hardship?
4. Is there a verification process? What? On average, how long does that take?
5. What is the review process for hardship requests?
 - a. Who is involved in the review and decision-making process – how many staff and at what levels?
 - b. Do you have the authority to make hardship remedy decisions? What types of requests can you approve?
6. On average, how long does it take for the PHA to process and make a decision (approve or deny) a hardship request?
 - a. Is the process longer for some types of requests? Please explain?
 - b. How is the household informed about the housing authority's decision?

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7. Is there a limit on the number of hardship requests that will be considered for any household?
8. To your knowledge, are most hardship requests approved? If not, please provide examples of the types of cases that get denied.

Remedies

1. What is your understanding of the types of hardship remedies that can be offered to families?
2. Do you think families are aware of these remedies?
3. How are decisions made about which remedy to offer?
4. How quickly does the remedy go into effect?
5. What are the reporting requirements for households during the “hardship” phase?

Other

1. [For specialists also working with the Existing Rules group] How is the hardship policy for the new rent rules group different from the policy for the Existing Rules group?
 - a. In what ways is it different?
 - b. In what ways is it similar?

Landlord responses to the minimum rent-to-owner policy

[INTERVIEWER] Under the alternative rent policy, all households are required to pay at least the minimum rent to their landlords directly (unless the minimum rent has been waived under a hardship exemption – not LHA). Based on your interactions with landlords and households, we would like to understand from your perspective how landlords and tenants are experiencing this aspect of the new policy.

1. As part of your work at the housing authority, do you interact with landlords? If not, who at the agency interacts with landlords around issues related to tenant rent?
2. [Skip if specialist does not interact with landlords] To your knowledge, how are landlords reacting to the new rent rule of having households pay the minimum TTP directly to them?

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- a. What types of issues or concerns are they raising? Are some types of concerns more likely to come up?
 - b. Are they reporting that households are having difficulty meeting their obligations? Are they reporting disputes with tenants over their rent obligations?
 - c. Are their concerns growing over time, staying the same, reduced or gone away?
 - d. Can you tell if the professional property management companies are reacting differently from the independent landlords (that rent a few units)? How are their concerns different?
 - e. Are you hearing anything positive from landlords? Can you provide some examples that reflect the range of positive reactions?
3. How does the housing agency address / respond to the landlords' complaint reports around rent obligations?
 - a. What is expected of the agency in these situations? (or) What is the housing authority's responsibility regarding responding to landlord complaints?
 4. Thinking about this issue from the households' perspective, what are they reporting back about landlords' reactions to the new policy?
 5. In general, do the reports suggest dissatisfaction among landlords or do they prefer to have a direct financial relationship with households? Are more landlords expressing satisfaction, dissatisfaction, or mixed reports?

Households' understanding and reactions to new rent policy

[INTERVIEWER]Based on your interactions with households, we would like to understand from your perspective their reactions to the new policy.

1. In general, how are households reacting to the new policy?
 - a. What are some overall positive / negative reactions you've heard?
 - b. Are some types of reactions more common than others? Which ones?
2. Do they understand how their rent policy has changed? Do they understand some changes better than other? What are you hearing that leads you to say that?
3. What reactions, positive and negative, have you heard about elements of the rent policy:
 - a. Triennial recertification? (less intrusive)
 - b. Not having to report increase in income? (the financial incentive to increase earnings)
 - c. Elimination of deductions?

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- d. The higher assets limit?
 - e. Requirement to pay minimum rent directly to the landlord? [NA for LHA]
 - f. Safeguards to protect them from harm, such as the hardship policy?
 - g. The simplified utilities policy?
4. Are their concerns growing over time, stayed the same, or reduced or gone away?
 5. What evidence have you seen, if any, that families are using the printed materials in the communications packet handed out on the day of the study orientation? [For LHA, mention materials on the web]

LMHA only

1. How do families react to the opt-out option?
2. Have any of the households you have worked with opted out of the policy?
3. What types of reasons did they give for opting out?
4. Have any of the families reconsidered their decision during the 30-day opt-out period? Can you provide a few examples?
5. For those who decided to stay with the new rent policy, what reasons do they express for staying?

Households' circumstances and hardship experiences

1. Are you hearing any reports of how families under the new rent rules are faring?
 - a. Are you hearing reports of negative circumstances or outcomes for families under the new rent policy? [Probe, if necessary: For example, I'm thinking about hardships like evictions, homelessness, rent arrears, and other situations that affect the household's well-being?]
 - b. What types of hardship experiences are being reported to you by households in the new rent rules group – or by staff working with households in this group?
 - c. Are you hearing reports of positive outcomes? For example, higher earnings, savings, reduced material hardship, or other outcomes?
 - d. Are you hearing more positive or negative circumstances for these families?