

# Renters and ERAP Session Guide

## Interview structure

- Welcome and disclosures (5 minutes)
- Overview and set expectations (3 minutes)
- In-depth topic-based discussion (35 minutes)
- Show mockups (40 minutes)
- Wrap-up and conclusion (5 minutes)

## Welcome and disclosures (5 minutes)

### Introductions

Welcome and thank you for joining me today. My name is [**Moderator name**] and I will be moderating this session today. I have a few colleagues with me who will be observing, taking notes, and may occasionally chime in with additional questions.

I am here on behalf of the Consumer Financial Protection Bureau, also known as the CFPB. It protects consumers from unfair, deceptive, or abusive practices and takes action against companies that break the law. It arms people with the information, steps, and tools that they need to make smart financial decisions.

### Disclosures

Before we get started with the discussion, I will share with a Privacy Act Notice on my screen, please read through it and let me know once you have finished.

### Privacy Notice

The information you provide to the Consumer Financial Protection Bureau (Bureau) through an interview and usability test will help inform and improve resources for renters in economic distress due to the COVID pandemic.

The Bureau may capture recordings of your responses as you conduct the test, to include screenshot and audio recordings. The recordings will only be disclosed to Bureau employees or contractors on the project team for the purpose of improving the webpages and tool.

Your feedback will be kept private and will not be linked to any other personally identifiable information (PII). Anonymous feedback and reactions to the user interface may be shared with agency and organizational partners for research purposes. The Bureau does not anticipate further disclosure of your information except as required by law.

Please do not provide PII as you interview, test, and provide feedback.

This collection of information is authorized by Pub. L. No. 111-203, Title X, Sections 1013 and 1022, codified at 12 U.S.C. §§ 5493 and 5512.

Participation is voluntary.

**[Wait for an acknowledgement from each participant and answer questions as needed.]**

We are recording the session today. Nothing you say will be shared outside of our immediate team. We are collecting personal information only for the purposes of assisting with recruitment and scheduling. During this interview we will be collecting your responses and feedback. Your responses and feedback will be aggregated along with feedback that we get from other people participating in this study. During the interview I will not refer to any of your information such as your first or last name to ensure it will not be recorded.

Some of your experiences may be sensitive or hard to share with someone you just met. It is my job to make sure you are comfortable. This is a safe place for you to share your thoughts and stories. If at any time you don't feel comfortable or prefer not to answer, just say "I'd like to pass" or "I prefer not to answer." If you need to pause or take break for yourself – that is okay. I will ask you periodically, but you can also request a pause at any point.

Let's talk about what you can expect over the next 90 minutes.

## Overview and set expectations (3 minutes)

### Overview

Our session today will be 90 minutes. Here's what we're going to cover today:

- As part of the federal government's work to support an equitable recovery from the economic impacts of the COVID-19 pandemic, the CFPB is hosting an online housing hub with critical information for the public about their rights, protections and options related to mortgage and rental issues. In the rental space, we've been working to provide renters up-to-date information about eviction protections, rental assistance, and ways to work with experts, like housing counselors to get help finding solutions to their situations in partnership with their landlords.
- As we get closer to the end of the national eviction moratorium, provided by the CDC's order – we are working on releasing additional information on how to find emergency rental assistance.
- We want to have an open, honest conversations with renters like you to hear about what resources you're using already, questions you may have, and how we might better connect you and other renters with critical information in the coming months.
- We encourage you to speak openly about your opinions and experiences - I will never ask you to share personally identifiable information during your session.
- I have an idea of the topics to cover today, but please do not feel limited by them. Bring up anything you feel is relevant to this conversation.
- There are no wrong answers!

Do you have any questions about anything I mentioned? I will start the recording.

[Ask for verbal yes or no.]

## In-depth topic-based discussion (35 minutes)

### Introduction: Current situation and anticipating the future

- Discuss what's top of mind as a renter
  - Questions they have
  - Challenges they're experiencing
  - Top three issues they're dealing with right now
- Fears or concerns for the next 3-4 months

### Interactions and information seeking behavior

- Where they go when they are having issues keeping up with rent
  - How and where renters are seeking information about eviction moratoriums, rental assistance, and other relevant federal, state, or local protections
  - Trustworthy sources, do these sources have common characteristics
  - Whether or not renters are interacting with government sources
  - Myths and misconceptions about what assistance is out there

### Interactions with landlords

- How they're interacting with landlords around issues of missed or late payments

- For participants who are making payments, discuss if payments are being made with atypical forms of payment (i.e credit cards, etc.)
- Any requests they've made to their landlord because they're experiencing a COVID hardship
- Cashflow issues – what are they doing to cover financial obligations and expenses
- Willingness to discuss repayment plans, receptivity to discounting or deferring rent in negotiation
  - How are they working out the details with landlord
  - Are any agreements in writing or verbal
  - Communication with their landlords, whether renter or landlord is reaching out first

## Assistance: What's out there and what is encouraging or holding them back from accessing assistance

- Awareness and perceptions of emergency rental assistance
  - Understanding of emergency rental assistance
  - Knowledge about the program and the availability in their area
  - Whether or not they've tried to access it, why they made that choice
  - Any barriers to participation
  - Whether or not they've discussed emergency rental assistance with their landlord, any issues or concerns they've experienced while trying to get their landlord's assistance
- Other issues or challenges are you experiencing with regards to emergency rental assistance

## Concerns about evictions

- Any discussions with—or threats from— landlord about possible eviction
- If eviction process has started
  - Describe their experience with the court system
  - Discuss any help they've sought (eg, lawyer, legal aid, online) to deal with eviction process

## Show published Renters pages + prototypes (40 minutes)

Next, we're going to show you some webpages we are working on directed towards renters. These pages are a work in progress and your feedback will be crucial in helping us make sure we in the mark. Our goal is to ensure we're providing timely and relevant content to landlords like you. We welcome any suggestions or ideas.

### Help for Renters page

#### Share link to published page

- Discuss their first impression of page
  - What caught their attention first
  - What they think the purpose of the page is
- Based on previous conversation, probe on:
  - Actions they would take next (eg, search for ERAP, visit child page, etc)
  - How they'd use this information in their current efforts to cover their rent/stay housed
  - Whether information seems relevant and helpful to their current situation
  - Barriers or concerns about the options presented on this page
- Identify if anything is missing or if there's information that would be more helpful
  - Improvements they think would be helpful
  - Other information they think would be helpful, possibly probe on other CFPB resources available (eg, child credit, budgeting resources, other resources to make ends meet)

## ERAP tool prototype

### Share link to MVP prototype tool

- Discuss their first impression of page
  - What caught their attention first
  - What they think the purpose of the page is
  - Based on previous conversation, probe on how this compares to previous information they may have encountered
- Direct participant to find programs available in their area
  - Observe the choices they make
  - Discuss selections in search interface
    - Why they made those choices and what they expect to happen
    - Look for confusion around interface, functionality
    - Listen for requests for other types of choices in the search interface
- Capture reaction to results
  - Discuss if results are what they expected to find. Look for:
    - Reaction to quantity of results provided
    - Reaction to types of information provided for each program (sufficiency of contact information)
    - Reaction to terminology
    - Expectations that something is missing; frustration that information they wanted is not there
    - Based on previous conversation, probe on whether information seems relevant and helpful to their current situation
  - Discuss the actions they would take next (eg, call program, click on link, do more research)
  - Based on earlier conversation, discuss participant's ideal process for finding ERA help, including:
    - Improvements they think would be helpful
    - Other information they think would be helpful

### Share link to enhanced prototype tool with participants

- Direct participant to again find programs available in their area
- Based on previous conversation, capture reaction to enhanced results
  - Look for whether information seems more/less relevant and helpful to their current situation
  - Capture reaction to terminology

## Start a conversation about payment agreements

- Discuss their first impression of page
  - What caught their attention first
  - What they think the purpose of the page is
- Based on previous conversation, probe on:
  - Whether information seems relevant and helpful to their current situation
  - Whether they'd use this information in their current efforts to cover their rent/stay housed
  - Barriers or concerns about the options presented on this page

## What to do if an eviction lawsuit has been filed against you

- Discuss their first impression of page
  - What caught their attention first
  - What they think the purpose of the page is
- Based on previous conversation, probe on:
  - Whether information seems relevant and helpful to their current situation

- o Whether they'd use this information in their current efforts to cover their rent/stay housed
- o Barriers or concerns about the options presented on this page
- Capture any reaction to— or confusion around—terminology

## Wrap-up and conclusion (5 minutes)

Thank you for sharing your thoughts and feedback with us today. Is there anything you'd like to share with us before we end the session? Do you have any questions?