

Rent Reporting Informed Consent Form

MOVING TO WORK ASSET-BUILDING COHORT-RENT REPORTING PROGRAM AND STUDY CONSENT FORM

[PHA NAME] is operating a new program called the [Rent Reporting Program]. To help [PHA NAME] see how well this program worked, Abt Associates, MEF, and their partners (the research team) will conduct the Rent Reporting Study. The US Department of Housing and Urban Development (HUD) hired the research team to conduct the study. We are inviting people who live in public housing in 6 cities to take part in this voluntary study.

The [PHA NAME] or PHA is operating the [RENT REPORTING PROGRAM] program, with support provided by [LOCAL PROVIDER PARTNER(S)].

What is Rent Reporting Program and why study it?

Rent reporting is when the PHA shares information about the status of your rental payments to one or more of the credit bureau[s]. It may help renters establish or increase their credit scores. If you have a credit score, rent reporting may increase your credit score. If you do not have a credit score, rent reporting may help you to establish one. This is important because your credit score may influence your chances of finding rental housing and may help you qualify for a lower interest rate on credit cards or loans. HUD is studying rent reporting to find out if rent reporting could help public housing residents establish and improve their credit scores. The findings of the study will inform policymaking.

What is the Rent Reporting Study?

The study will find out whether or not rent reporting helps public housing residents establish credit scores and improve their credit scores. Participating PHAs will report rental payments of public housing residents who volunteer for the study to credit bureaus for up to 24 months (about two years). The Rent Reporting Study will assess the impact of rent reporting on credit scores and other aspects of financial well-being of public housing residents.

IF POSITIVE-ONLY REPORTING: If you agree to be part of the study, the [PHA NAME] will inform the credit bureau when you pay your full rent amount on time. We call this positive-only rent reporting. In general, the more on-time rental payments reported to the credit bureaus, the more your credit score will improve. If you do not pay your full rent or pay late, the [PHA NAME] will not report to the credit bureau.

IF FULL RENT REPORTING: If you agree to be part of the study, each month the [PHA NAME] will report to the credit bureau[s] the amount of rent that you owe and if you paid on time. The more on-time rental payments reported to the credit bureau[s], the more your credit score will

improve. If you miss rent payments, pay your rent late, or pay only part of your rent for a long time the credit bureau[s] may reduce your credit score.

The best way to learn how well the program worked is to compare changes in credit scores of people who have their rent reported to those who do not. The research team may split everyone into two groups using a computerized process, like a lottery. The chance to be in the rent reporting or control group is the same for everyone. The PHA will notify you of which group you are in at the end of the enrollment period, which may take a couple of months. The two groups are:

- **Group One:** This group will have their rent payment information reported to at least one credit bureau for at least 2 years.
- **Group Two:** This group will not have their rent payment information reported to credit bureaus.

[PHA NAME] may decide to offer rent reporting to you and others after the study is completed.

Who Can Participate in the Rent Reporting Study?

Public housing residents at [PHAname] can participate in the rent reporting study. Residents must be adults.

Do I Have to Participate in the Rent Reporting Study?

No, your participation in the study is voluntary, but if you do not participate in the study, you can't be part of the rent reporting program now.

Can I quit the study after I join?

Yes, you can choose to quit the study at any time. You can contact the research team, at XXX-XXX-XXXX (a toll-free number) to withdraw from the study. The research team will still use the information collected about you while you were in the study. The research team will not continue to collect information about you and your family after you tell the Evaluator that you want to stop being in the study. The PHA will stop reporting your rent to the credit bureau[s] once you quit the study.

What are the study activities?

If you choose to join the Rent Reporting Program Study, the research team will collect some additional information about you. None of the information you provide will affect receipt of housing assistance you may receive now or in the future. The research team won't be sharing information about individuals with the PHA.

Today, the PHA staff will collect your name, date of birth, and Social Security Number. The PHA will use this information to report your rent payments to credit bureaus. The PHA staff will ask you to complete a 10-minute survey today. This survey includes questions on your financial

status and experiences with credit scores. You will receive a \$10 gift card to thank you for your help with this important study.

During the study the PHA will submit the name, date of birth, social security number, the amount of rent that owed and paid for all study participants to the credit bureau[s]. The research team will submit the names, Social Security Numbers, and dates of birth of all study participants to collect the following information.

- data from the credit bureau to look at changes in credit scores over time.
- data on participating household characteristics (the age, gender, disability status, race, ethnicity, household composition, income, rent, length of time they have lived in the public housing system) and housing subsidy program participation from HUD, and
- data from the PHA. The information from the PHA will include data on rent payments for all PHA households, and whether or not they are the primary leaseholder.

Optional Future Data Collection: HUD may fund more data collection in the future. If that were to happen, the research team or other HUD researchers might ask you to participate in future surveys or interviews. Your participation in any future research is voluntary. You do not have to participate. The follow-up surveys or interviews may ask about topics such as experiences with the program, your financial well-being, education, work status, and living situation. HUD may also choose to extend the study more than 24 months. If that happens you will be notified by letter.

What are the benefits and risks of participating in the Rent Reporting Program Study?

Potential benefits include that you may be selected to have your rent payments reported to credit bureaus, which may help you establish or increase your credit score. Previous studies show that if you pay your rent on time, reporting rental payments to credit bureaus will help you establish credit or increase your credit score. Participating in the study also may help you to understand your credit report.

The risks include that if you are selected to have your rent payments reported to credit bureaus, the reporting of rent payments might decrease your credit score. This may happen if you do not pay your rent on time or if you already have a very high credit score. There is a small risk that private information you share with the Evaluator might be breached; however, the Evaluator will take all reasonable precautions to safeguard the privacy of your information. Finally, you may be uncomfortable with some of the personal questions asked at enrollment or in future interviews or surveys.

How will my information be protected?

We will keep all your responses and personal information private to the full extent provided by law. The [PHA NAME] will not be able to see your credit score. They will provide information

about your rent payments to the credit bureau, through a secure portal. Only the research team will have access to your credit data.

The research team will write a summary report on groups of individuals. There will be no way to link your responses back to you in reports. The research team has been trained in protecting private information. The team uses safety procedures like secure computers and data storage systems to help protect data access by anyone other than the researchers.

This research is conducted under the authority of the Secretary of the U.S. Department of Housing and Urban Development (HUD) to undertake programs of research, studies, testing, and demonstration related to the mission and programs of HUD (12 USC 1701z-1 et seq.). The information requested under this collection is protected and held private in accordance with 5 U.S.C. 552a (Privacy Act of 1974) and OMB Circular No. A-130.

Who can I call with questions?

If you have any questions about this study, you may contact the Evaluator:

- The [research team project director], at xxx-xxx-xxxx, or by email at xxxxx@xxxx.xxx.
- The study contact for HUD at xxx-xxx-xxxx or by email at xxxxxxx@hud.gov.

If you have any questions about your rights as a participant in the study, you may contact:

- [INSERT CONTACT INFORMATION FOR INSTITUTIONAL REVIEW BOARD (IRB) OF RECORD].

Statement

I have read this document and I had my questions answered. I agree to be part of the study. I agree that my participation is voluntary and that I can refuse to answer any question or stop being in the study at any time. I was told that all information about me would be kept private unless doing so would put me or someone else in danger. I consent to the data collection as described above, for as long as HUD or HUD-approved researchers are studying the effects of rent reporting on participating households. I agree that a copy of this consent form will be given or made available to me to keep for my records.

By clicking the button below, I consent to conduct my study enrollment electronically, through this electronic study consent form. This includes consent to use an electronic signature to show my agreement to be part of the study. This consent to conduct study enrollment electronically applies only to this study. I have the right to refuse to conduct my study enrollment electronically, and to receive and sign a paper copy of the study consent form instead.

If I consent to conduct my study enrollment electronically, I have the right at any time to withdraw my consent to conduct further study enrollment activities electronically by contacting the research team. I agree to provide the research team with my e-mail address and other applicable electronic contact information. If my e-mail address and/or other applicable

electronic contact information changes, I can update that information by contacting the research team as indicated above.] After providing my electronic signature to enroll in the study (below), I will be able to download, save, and print a copy of my signed study consent form to keep for my records.

[BUTTON TO CONSENT TO USE ELECTRONIC SIGNATURES AND ELECTRONIC RECORDS]

- ☐ Yes, I agree to be part of the [RENT REPORTING PROGRAM] study.

E-signature: _____ Date: _____

IF ONLINE CONSENT PORTAL IS UNAVAILABLE PHA STAFF CAN HAVE PAPER FORMS HANDY TO SIGN IN-PERSON:

I have read this document, and I had my questions answered. I agree to be part of the study. I agree that my participation is voluntary and that I can refuse to answer any question or stop being in the study at any time. I was told that all information about me would be kept private unless doing so would put me or someone else in danger. I consent to the data collection as described above, for as long as HUD or HUD-approved researchers are studying the effects of rent reporting on participating households. I agree that I have the right at any time to withdraw my consent to conduct further study enrollment activities by contacting [the research team at XXX-XXX-XXXX]. I agree that a copy of this consent form will be given or made available to me to keep for my records.]

- ☐ Yes, I agree to be part of the [RENT REPORTING PROGRAM] study.

Signature: _____ Date: _____

NOTE: IF NOT IN-PERSON OR ONLINE CONSENT PORTAL IS UNAVAILABLE: THIS CAN BE COMPLETED BY PHA STAFF MEMBER WHO CONSENTED THE PARTICIPANT:

I have reviewed the information in this consent form with this participant. I specifically addressed the purpose of the study, the data collection requirements of the study, the risks, and benefits of participating in the study with the participant. I also addressed any questions that this participant had. I certify that this person:

PARTICIPANT NAME: _____ agrees to participate in the study. I confirm that a copy of this consent form will be given to the participant to keep for their records.

PRINT PHA STAFF NAME: _____ DATE: _____

SIGNATURE PHA STAFF NAME _____

The Paperwork Reduction Act Statement: This collection of information is voluntary and will be used to evaluate the US Department of Housing and Urban Development's Moving to Work Asset Building Cohort's Rent Reporting Program and Study. Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, gathering, and maintaining the data needed, and reviewing the collection of information. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. The OMB number and expiration date for this collection are OMB #: 2528-0345, Exp: 01/31/2027. Send comments regarding this burden estimate or any other aspect of this collection of information, including

Privacy Act Statement

Authority: Section 502 of the Housing and Urban Development Act of 1970 (Public Law 91-609) (12 U.S.C. §§ 1701z-1; 1701z-2(d) and (g)).

Purpose: This information is being collected to evaluate the Moving to Work asset building programs.

Routine Use: HUD intends to release this information for research purposes or to respond to breaches. For further information, please refer to the System of Records Notice.

Disclosure: Your participation in this information collection is voluntary and you can choose not to answer any question that is asked. Your responses will not affect your current or future receipt of housing assistance or other benefits.

SORN ID: Moving to Work Asset Building Cohort Evaluation Data Files, HUD/PDR-11