

**Customer Experience Center of Excellence**  
General Services Administration

Prepared for:  
U.S. Department of Housing and Urban Development

The Journey to Affordable Housing for Seniors

# Insights and Final Recommendations



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# Introduction

The Customer Experience Center of Excellence (CX CoE) is supporting the U.S. Department of Housing and Urban Development (HUD) in developing its capacity to design excellent customer experiences and the ecosystems to deliver them. Customer Experience (CX) is the totality of how citizens and intermediaries engage with HUD, not just a snapshot in time, but from start to finish. It includes digital and non-digital interactions, systems, and organizational procedures.

To demonstrate how the CX approach can be applied at HUD, the CX CoE chose the experience of very low income seniors seeking and living in HUD-assisted housing as the case study. Seniors are a large and growing population, and 60% have low to moderate income. Their challenges will serve as a bellwether for system-wide opportunities. The journey of very low income seniors also touches multiple HUD programs and offers an opportunity to tackle cross-cutting challenges.

Using human-centered design (HCD) research methods, the CoE team interviewed very low income seniors, intermediaries who facilitate HUD programs that serve seniors, HUD field staff and HUD Headquarters (HQ) staff to understand the activities and challenges involved in navigating HUD affordable housing programs. The learnings from this research were visualized in a journey map and a service blueprint (see page 24).

At a high level, the research revealed that very low income seniors seeking affordable housing make important decisions with limited information that can be very hard for them to collect and monitor. Uncertainty about eligibility, waitlist status and long waiting periods, commonly 5-10 years, leave them anxious. Moving-in expenses can create additional financial burden, and often tenants have difficulty resolving their inquiries with property managers, leading to escalation at HUD offices. However, the distributed nature of HUD's response to citizen inquiries ends up creating a burden on employees who aren't trained to handle them, and don't have a systematic way to detect and address endemic problems. On the upside, the quality of life that is available to seniors in HUD-assisted housing helps the government reduce their dependence on healthcare, social, and homeless services.

Meanwhile, intermediaries like public and private housing site managers, landlords, public housing authority staff, and housing counseling providers at the front line feel inadequately prepared or supported to deal with the physical and mental decline of senior residents. Ensuring HUD compliance is a major portion of the work of all intermediaries that can divert time and resources away from serving seniors and

improving operations. A partnership with HUD feels asymmetrical to intermediaries who feel that HUD does not always understand their needs, has no way of listening or taking action on their feedback despite the listening tours, and does not share its data to the fullest extent. For both seniors and intermediaries, the system seems to reward those who learn best to navigate HUD programs' complexity.

These pain points represent the challenges citizens and intermediaries face in navigating HUD programs. They also serve as jumping off points for making meaningful improvements to customer service, program requirements, internal and external collaboration, systems and processes that we know will positively impact citizens and intermediaries.

The purpose of this report is to recommend a vision to guide customer experience improvements and specific ideas for addressing the pain points identified in this research. The vision and solutions recommended here are a mix of incremental and future-state ideas that take a holistic view of the customer journey, stem from an understanding of the ultimate objective of all entities and, in some cases, extend past the borders that HUD and intermediary organizations operate in today. The solution ideas were developed in conjunction with representatives from Field and Policy Management (FPM), Public and Indian Housing (PIH) Community Planning and Development (CPD), Fair Housing and Equal Opportunity (FHEO), Office of Strategy and Policy Management (OSPM), Multi-family Housing (MF), and HUD field offices. during a solution design workshop in February 2019. They have been categorized by the level of impact on citizens and the estimated level of effort required by HUD to launch and sustain.

This report is divided into four sections. The next section offers a vision for customer experience and four priority actions. The second section recommends 20 solution ideas, an impact-effort prioritization of these ideas and in-depth exploration of four ideas. The third section presents the key insights that inform the recommendations, and the journey map. The fourth section explains the research methodology.

**About CX CoE:** *The CX CoE helps agencies design outstanding experiences, the ecosystem to maintain them, and supports CX adoption across the organization. Under the direction of the Executive Director of the GSA Center(s) of Excellence Program, the CX CoE is a resource available to HUD to help jumpstart customer experience projects by providing access to qualified subject matter experts.*

# 1. A Customer-Centric Future for HUD

## 1.1. Customer Experience (CX) Ideal State Vision

The following vision represents an aspirational ideal state for all citizens who seek and live in HUD-assisted housing. Because HUD operates in cooperation with a complex web of service providers, hereafter referred to as intermediaries, HUD must also set its intention for enabling and empowering intermediaries to provide the best service delivery possible. These include Public Housing Authorities (PHAs), property developers, property managers, and housing counseling agencies.

### HUD Future State Vision for Customer Experience



Connect across all program areas

unlocking the magic that exists across all silos

to more effectively and efficiently

with less effort and greater impact for HUD and its customers

deliver better outcomes

improved customer satisfaction and better alignment with HUD's core mission

with sensitivity towards customers.

with deep and respectful understanding of customer needs

## 1.2. Recommended Priorities

Accomplishing big transformations means setting visionary goals and establishing the building blocks to reach that visionary goal. The CX CoE recommends the newly established HUD Office of Customer Experience embrace the eight principles described in the ideal state vision, and that it focus on four big priorities:

1. Improve service to citizens and intermediaries
2. Become *the* reliable public source for housing information in the US
3. Become a convener of holistic services for citizens

4. Establish cross-program alignment within HUD

## 2. Recommendations

### 2.1. Individual Solutions

The CX CoE team, in conjunction with participants in a February 2019 Solutioning Workshop, generated 20 solution ideas.

Each of these 20 solution ideas addresses multiple pain points in the journey to affordable housing, and make a good starting place to build a queue of projects to be tackled by the newly established Office of Customer Experience at HUD. While CX CoE focused on the journey to affordable housing for very low income seniors, most of the solutions proposed here are not specific to seniors, but will positively impact all citizens who are eligible for affordable housing.

Chief Operating Officer Ralph Gaines recently quipped about setting up the Customer Experience Office,

*“The biggest challenge will be, how do we become a customer-obsessive agency?”*

The solution ideas outlined below describe some of the elements HUD will need to meet this exciting challenge.

This chart categorizes the 20 solution ideas by the level of impact on citizens and the level of effort required by HUD to launch and sustain (as estimated by the HUD CX Working Group and CX CoE). Items that are high on citizen impact, but low on HUD effort are considered “Quick Wins” because they are obvious ways to quickly improve the customer experience, and show early success in CX efforts, while high impact activities that are also moderate or high effort for HUD are often called “Strategic Investments” because of their greater cost and often long-term impact. Below this chart, each solution is described in more detail.

### Solutions That Impact Citizens By Their Level Of Impact And Effort

Citizen Impact			
	Low	Medium	High
High HUD Effort		<ul style="list-style-type: none"> <li>• <a href="#">Enable data-informed decisions</a></li> <li>• <a href="#">Modernize legacy systems with a focus on serving intermediaries</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Establish a centralized contact center with an enterprise-wide knowledge base and CRM</a></li> <li>• <a href="#">Enhance the HUD Resource Locator</a></li> <li>• <a href="#">Create a common application for affordable housing</a></li> <li>• <a href="#">Automate annual recertifications</a></li> </ul>
Medium HUD Effort	<ul style="list-style-type: none"> <li>• <a href="#">Establish a cross-program change management process</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Unify HUD policy, regulatory, and guidance updates</a></li> <li>• <a href="#">Provide dashboard-building tools to intermediaries</a></li> <li>• <a href="#">Standardize and simplify inspections</a></li> <li>• <a href="#">Define minimum levels of compliance</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Convene and facilitate holistic services for citizens</a></li> <li>• <a href="#">Establish a Voice of the Customer (VoC) practice</a></li> <li>• <a href="#">Increase awareness of HUD programs for citizens and intermediaries</a></li> <li>• <a href="#">Support flexibility in making rent payments</a></li> <li>• <a href="#">Assess applicant readiness for housing</a></li> </ul>



<p><b>Low HUD Effort</b></p>		<ul style="list-style-type: none"> <li>• <a href="#">Launch a collaboration network for sharing best practices</a></li> <li>• <a href="#">Create and provide visualizations of struggling properties, citizens, and geographies</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Develop customer-focused content</a></li> <li>• <a href="#">Enable intermediaries to provide all communications and forms in the preferred language of the applicant/resident</a></li> </ul>
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## Solutions In Detail

### High Impact, High Effort Solution Ideas

These solution ideas are strategic investments that will directly benefit citizens, but also intermediaries and HUD itself.

What	Establish a centralized contact center with an enterprise-wide knowledge base and CRM
Why	To deliver a common experience across all touchpoints, to resolve issues in a timely manner, and to embrace a more efficient use of resources
How	<ul style="list-style-type: none"> <li>- Follow recommendations of Contact Center CoE</li> <li>- Implement HUD-wide customer relations training. Award certificates of completion and tie to employee performance</li> <li>- Reward/Award employees who excel at resolving customer issues and finding innovative solutions</li> </ul>

What	Enhance the HUD Resource Locator
Why	<p>Because applicants need a reliable and public source to determine their eligibility and options for affordable housing. Seniors are uncertain about the rules covering waitlists and eligibility, leaving them anxious about missing an opportunity for affordable housing. Seniors don't know the rules of the various buildings and PHAs they are applying to, and experience anxiety about these rules both before and after moving in.</p> <p>Further, because of housing scarcity, citizens rely on available data to make important decisions about their housing future from a range of often poor choices. Citizens seeking affordable housing options are trying to make important decisions with limited information that can be very hard for them to collect and monitor. Seniors must weigh options that include aging in place, moving in with relatives or roommates, seeking affordable options on the open market, or signing up for a</p>

	government-supported program. The fact that HUD funds a number of programs involving a plethora of intermediaries working in strict silos to serve many of the same customers leaves no one with the responsibility to help the majority of citizens see all their options across both HUD and external sources.
How	<ul style="list-style-type: none"> <li>- Provide a public tool that allows citizens to search for available housing assistance, see waitlist lengths, availability of affordable housing</li> <li>- Include ability to filter for options based on education, training, jobs, crime, living climate, transportation</li> <li>- Enable Housing Counseling Services to provide tailored counseling to those seeking information about options and eligibility</li> </ul>

What	Create a common application for affordable housing
Why	To reduce the repetition of applicants filling out the same information at multiple properties, and to gain visibility into duplicate application data for intermediaries.
How	<ul style="list-style-type: none"> <li>- Align eligibility requirements across HUD programs</li> <li>- Create a single place for applicants to update their information, and ensure it spreads to all properties the citizen has applied to, and related, establish a single place for seniors and intermediaries to monitor the waitlists. (See <b>Section 2.2.2. Support Citizens Making Waitlist Decisions</b> for more details)</li> <li>- Establish a shared application database among PHAs/Property Owners</li> <li>- Create sign-on access via the applicant providing basic identifying information and not with username/password</li> </ul>

What	Automate annual recertifications
Why	Allowing residents to push info directly to HUD saves time and resources, helps with voucher portability, and allows HUD to better track how many people are receiving assistance in real time. Also, site managers in public and project-based senior housing spend a significant amount of their time each day helping residents gather the correct documents at the correct time. Residents reported that their site manager just does everything for them because they don't understand the requirements.

How	<ul style="list-style-type: none"> <li>- 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</li> <li>- Note: this is a companion to the proposed common application system with similar features, but for residents instead of applicants</li> </ul>
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### High Impact, Medium Effort Solution Ideas

These solution ideas will require some strategic investment by HUD to implement, but will directly and positively impact the citizens HUD serves.

What	Convene and facilitate holistic services for citizens
Why	<p>Obtaining housing assistance is only one part of a larger journey for citizens. Intermediaries believe HUD can and should act as a convener to facilitate partnerships that enable a holistic approach to coordinating support services.</p> <p>Serving residents as they struggle with physical and mental decline in affordable housing is emotionally taxing for intermediaries. Intermediaries who interact with seniors - primarily project-based site managers, public housing site managers, and PHA staff - are skilled in property and housing management yet they are placed in situations where social worker and behavioral health worker skills are needed to assist with and resolve the complex mental and physical needs of their residents. Moreover, to drive higher satisfaction with life for seniors, and low levels of depression, offering seniors a increased internal sense of control will greatly impact the quality of their lives.</p> <p>Further, a disjointed supply chain of funding results in intermediaries who cannot support seniors in all the areas they need. Intermediaries operate at the end of a disjointed supply chain of program assistance and they are left to piecemeal assemble tailored support for the seniors in their respective communities. We talked with PHAs that are developing collaborative relationships with the Department of Human Services to bring mental health resources and with local police departments to supply safety best practices. We also heard about partnerships with local nonprofits who help cover the gaps when residents go into rent arrears so they aren't evicted.</p>
How	<ul style="list-style-type: none"> <li>- Establish inter-agency partnerships to explore and coordinate holistic services solutions.</li> </ul>

	<ul style="list-style-type: none"> <li>- Help field offices conduct outreach to intermediaries and citizens about locally available support services programs.</li> <li>- Incentivize intermediaries to combine assistance with other needs.</li> <li>- Provide technical assistance to front-line intermediaries to handle complex mental/physical challenges of residents.</li> <li>- Analyze the impact of housing vulnerability on entitlement programs such as CMS, SSI.</li> <li>- Set baseline measurements for success and collect data to measure the impact of a holistic approach.</li> <li>- Actively pursue ways to create an internal sense of control for seniors (See <b>Section 2.2.1. Putting Seniors In Control</b> for more details)</li> <li>- Do research to identify a range of solutions that will alleviate the probability of eviction and make seniors feel secure in their housing</li> </ul>
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<b>What</b>	Establish a Voice of the Customer (VoC) practice
<b>Why</b>	Listening to feedback from the people HUD serves can validate what HUD is doing well and identify areas of opportunity. Intermediaries we spoke with feel that HUD does not understand their needs and has no way of listening or taking action on their feedback, despite the listening tours that HUD conducts. HUD generates policy, regulations, and actively monitors compliance, but HUD does not actively listen in a qualitative or quantitative way to the very people who are implementing its programs. HUD staff expressed the wish to spend more time collaborating with intermediaries, while they wanted to work with HUD to find appropriate solutions to their local needs.
<b>How</b>	<ul style="list-style-type: none"> <li>- Identify current feedback channels across HUD</li> <li>- Establish a baseline of customer satisfaction for citizens and intermediaries</li> <li>- Satisfy OMB A-11 requirements to measure customer satisfaction</li> <li>- Procure an enterprise VoC tool</li> <li>- Use VoC data to identify challenges and support intermediaries to resolve</li> <li>- Use VoC data to identify bright spots and support intermediaries to scale and replicate them</li> <li>- Build and share a CX dashboard with field offices and intermediaries</li> <li>- Conduct listening tours with intermediaries and citizens</li> <li>- Establish Citizen and Intermediary Advisory Boards to HUD CX</li> </ul>

What	Increase awareness of HUD programs for citizens and intermediaries
Why	Gives access to information about affordable housing before it's needed, and shows developers and owners the monetary and social impact benefits of participating in HUD programs.
How	<ul style="list-style-type: none"> <li>- Create an awareness campaign to increase knowledge of HUD's programs</li> <li>- Conduct outreach to recreational centers, faith-based groups, wellness centers, senior centers, hospitals, malls, housing counseling agencies</li> <li>- Provide a roadmap to profitability for Developers/Owners</li> </ul>

What	Support flexibility in making rent payments
Why	To alleviate the risks of housing assistance accelerating debt and to ensure residents aren't penalized for not paying rent when hospitalized. Also, low-income applicants often find it difficult to cover move-in expenses without going further into debt or finding additional assistance programs. Housing opportunities are unpredictable, and residents don't have a lot of time to collect additional funds to cover move-in expenses. This will lead to fewer cases where applicants who make it to the top of the waitlist are unable to take advantage of a housing offer.
How	<ul style="list-style-type: none"> <li>- Establish a policy requiring intermediaries to offer flexible security deposit payment plans</li> <li>- Ensure site managers can facilitate rental payment during a resident's extended hospital stay</li> </ul>

What	Assess applicant's readiness for housing
Why	Giving site managers the awareness of which kinds of support an incoming resident needs before they move in will alleviate lots of time and effort to try to cobble together supports after the resident is struggling in their housing.
How	<ul style="list-style-type: none"> <li>- Develop and enable intermediaries to conduct brief assessments of housing readiness - i.e. likelihood of injury, reasonable accommodation needs, supportive services needs</li> </ul>

**High impact, low effort solution ideas**

These solution ideas require minimum effort from HUD but will have direct and positive impacts on the citizens HUD serves.

What	Develop customer-focused content
Why	Developing clear, plain language information resources for intermediaries and citizens based on their situation would alleviate confusion and phone calls.
How	<ul style="list-style-type: none"> <li>- Conduct User Experience research to develop website content that meets the information needs of special populations</li> <li>- Using VoC and other feedback data, develop training curriculums and content based on citizen/intermediary/HUD staff needs</li> <li>- Ensure intermediaries are equipped to provide information about available pre-eviction programs</li> </ul>

What	Enable intermediaries to provide all communications and forms in the preferred language of the applicant/resident
Why	Because eligible applicants can easily miss or not understand notifications, and applicants/residents often need help to fill out forms provided only in english. Also, site managers in public and project-based senior housing spend a significant amount of their time each day translating required documents.
How	<ul style="list-style-type: none"> <li>- Offer intermediaries access to HUD's translation services to translate their own materials in relevant languages</li> </ul>

### Medium impact, high effort solution ideas

These ideas are strategic investments for HUD, and while they will positively impact the citizens HUD serves, they will do so by building CX-focused infrastructure at the intermediary and HUD level.

What	Enable data-informed decisions
Why	<p>To help improve operations and customer experience.</p> <p>To easily identify and act on issues and challenges, to alleviate reporting requirements, to empower field offices and intermediaries to serve better.</p> <p>For instance, when tenants residents have difficulty resolving their</p>

	<p>inquiries or concerns with property managers they often by-pass property managers and escalate to HUD offices directly; however HUD has limited ability to track which properties are the trouble spots.</p> <p>Further, data travels from Intermediaries to HUD, but never comes back again. HUD Field Offices and intermediaries reported frequently that they didn't have access to data about what was happening in their communities to use in making important decisions. Although HUD collects much of the data they need, they end up relying on commercial data providers and community development organizations for their data. There is a sense that HUD HQ collects data and aggregates it for their own uses, which removes its utility for field offices and intermediaries who struggle to see the value they get for the data they provide to HUD.</p> <p>(See <b>Section 2.2.3. Data's One-Way Street</b> for more details)</p>
How	<ul style="list-style-type: none"> <li>- Establish guidance regarding data management, usage, and sharing between HUD, field offices, and intermediaries</li> <li>- Develop APIs to share information in real time between intermediaries and HUD</li> <li>- Officially eliminate/reduce reporting and monitoring requirements by enabling HUD to pull data anytime</li> <li>- Share and use data across program areas and with intermediaries</li> <li>- Leverage local data for relevant referrals/assistance</li> <li>- Use data to identify escalation hot spots so HUD can develop ways for property managers to be more accessible and responsive to their tenants</li> </ul>

What	Modernize legacy systems with a focus on serving intermediaries
Why	To continue modernization efforts, choosing agile improvements that will have an impact on the intermediary's ability to serve.
How	<ul style="list-style-type: none"> <li>- Dedicate more money and resources for HUD and Intermediary system work</li> <li>- Collaborate with the Office of Customer Experience to create a pipeline of improvement projects</li> </ul>

**Medium impact, medium effort solution ideas**

These solutions are strategic investments that may be quicker wins than the high effort solutions. They are focused on helping intermediaries and HUD run more efficiently, and the impacts on citizens are less obviously visible.

What	Unify HUD policy, regulatory, and guidance updates
Why	<p>To establish cross-program awareness and to ease the work intermediaries have to do in finding and interpreting new policy, regulations, and guidance.</p> <p>Murky implementation guidance from HUD results in delayed services by intermediaries. We heard from intermediaries that they enjoy working with their local HUD staff, but they notice that whenever they contact field staff with a question, as they are encouraged to do, the field staff is not empowered to answer and must first check with HQ for an approved answer before responding.</p> <p>Further, intermediaries find HUD regulations, policy, and reporting requirements too complex and compliance requirements too opaque. Intermediaries and even HUD Field Office staff are eager to do less compliance reporting and more convening housing solutions in their communities. We heard from intermediaries that preparing for Management and Occupancy Review and REAC inspections incites anxiety because of the uncertainty of how the specific inspector will interpret the regulations and policy.</p> <p>“80% of the time I contact HUD with questions, nobody gets back to me.” recalled one PHA director. The delays caused by this answer pipeline can be crippling for intermediaries who are trying to run compliant programs.</p>
How	<ul style="list-style-type: none"> <li>- Find a single location where an intermediary can find all the updates that apply to them, across the programs that they participate in</li> <li>- Ensure plain language is used to describe the intent and content of each update</li> <li>- Provide a clear description of the connections this policy update has with previous policy, regardless of program area</li> <li>- Develop and conduct webinars and training to explain the update</li> <li>- 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.</li> <li>- Develop communications and training materials about how to access HUD updates</li> </ul>

What	Provide dashboard-building tools to intermediaries
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Why	To put the power of monitoring performance into the hands of intermediaries themselves.
How	<ul style="list-style-type: none"> <li>- Evaluate existing tools that create custom dashboards</li> <li>- Conduct research about what data points are most useful to intermediaries</li> <li>- Procure a tool with licenses for intermediaries</li> <li>- Share relevant data with intermediaries</li> </ul>

What	Standardize and simplify inspections
Why	To alleviate the uncertainty felt by intermediaries who are subject to various HUD inspections. Some inspections are overly prescriptive, and others leave too much room for the inspector’s interpretation.
How	<ul style="list-style-type: none"> <li>- Identify each type of inspection currently conducted by HUD across program areas</li> <li>- Conduct research with inspectors, intermediaries, and HUD program specialists to identify best path forward to align, standardize, and simplify all inspection processes</li> <li>- Align inspection requirements across HUD programs</li> <li>- Socialize the changes with training and a communications plan</li> </ul>

What	Define minimum levels of acceptable compliance
Why	To alleviate time consuming reporting burdens and to increase flexibility in how funds are used while maintaining appropriate oversight of taxpayer dollars.
How	<ul style="list-style-type: none"> <li>- Identify redundancies in compliance and reporting efforts</li> <li>- Reduce the frequency of changes to reporting requirements to a predetermined schedule</li> <li>- Increase flexibility in how funds are used</li> <li>- Establish baseline “passing” metrics for compliance</li> <li>- Socialize the changes with training and a communications plan</li> </ul>

**Medium impact, low effort solution ideas**

Following the theme of other medium impact solution ideas, these ideas are focused on helping intermediaries and HUD run and serve better. These ideas require minimum effort from HUD and can be quick wins.

What	Launch a collaboration network for sharing best practices
Why	Intermediaries are hungry for additional technical assistance and want to share best practices they have discovered.
How	<ul style="list-style-type: none"> <li>- Evaluate existing community platform tools available</li> <li>- Conduct research about what features intermediaries most need</li> <li>- Procure a community platform tool that meets those needs</li> <li>- Build community of support for intermediaries</li> </ul>

What	Create and provide visualizations of struggling properties, citizens, and geographies
Why	Because HUD and intermediaries need easy-to-digest data to understand and act quickly to resolve issues.
How	<ul style="list-style-type: none"> <li>- Develop a heat map illustrating locations of struggling (and succeeding) properties, citizens</li> <li>- Use Contact Center CRM data and VoC data along with performance data to build</li> </ul>

**Low impact, medium effort solution ideas**

This idea has minimal impact on the citizens HUD serves, but provides part of the building blocks that HUD will need to achieve its CX vision.

What	Establish a cross-program change management process
Why	So that HUD can reorganize swiftly to respond to changes in markets and demographics.
How	<ul style="list-style-type: none"> <li>- Assess the change management process in each program area</li> <li>- Identify alignment in approach to change</li> <li>- Pilot a change that affects more than 1 program area (i.e. the Rent Adjustment Form)</li> <li>- Make continual improvements to the change management process</li> <li>- Implement the process to meet challenges big and small</li> </ul>

## 2.2. Solution Clusters

The CoE explored some of the solutions that came out of data analysis in additional depth because they were exciting ideas that resonated with our understanding from the field research. These solution clusters contained ideas that became several different solutions, but that compliment each other. The most compelling clusters include...

### 2.2.1. Putting Seniors In Control

Even without the serious senior problem of memory health, those who work with them describe how seniors often need support with physical and mental health to remain self-sufficient.

Seniors continue to experience:

- Deteriorating mental and physical health, including memory and mobility loss
- Loneliness resulting from spouse's death, dwindling friend circle, infrequent family visits
- Feeling vulnerable and worrying about personal safety in case of illness, memory loss and/or scams
- Finding it difficult to lean on children/family members and feeling uncomfortable asking them for help

The need for control, or an **internal locus of control**, is a significant driver of higher satisfaction with life, and low levels of depression. It also interacts with loneliness, reducing the effects of loneliness on depression, happiness, and satisfaction with life<sup>1</sup>. Anything that can be done to support seniors' internal sense of control will greatly impact the quality of their lives.

Supporting seniors' sense of control in the housing process is a clear opportunity to improve their quality of life, particularly as they deal with loneliness. Some approaches that can support an internal sense of control in housing include:

- Encourage people seeking affordable housing to view this as a shopping process where they can choose to apply for the type of housing and specific units that satisfy their various priorities.

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<sup>1</sup> Soma Parija, Asmita Shukla. Essence of Locus of Control and Loneliness on Online Flow, Depression, Subjective Happiness and Satisfaction with Life. American Journal of Applied Psychology. Vol. 2, No. 5, 2013, pp. 52-58. doi: 10.11648/j.ajap.20130205.11  
<https://pdfs.semanticscholar.org/d3aa/f50798153c7c0015fc0b7a472979a60438e4.pdf>

- Adjust waitlist rules to allow, even encourage the exploration of all housing options. This requires housing authorities to view an applicant who is on multiple waitlists, not as a cheater, but a wise shopper. It might also require changes to how they deal with applicants who turn down an opening in unit.
- Provide tools to applicants so that they can make more informed shopping choices. Markets rely on perfect data to make optimal allocations of resources. Providing comprehensive data from diverse sources in a tool that supports this decision making process will be beneficial to everyone seeking affordable housing.
- Provide grants, perhaps in partnership with HHS, for service providers (e.g. hospitals, clinics, housing counseling centers, etc.) to address quality of life issues that are increasingly needed by seniors.

### 2.2.2. Support Citizens Making Waitlist Decisions

There are a number of affordable housing programs and options available to seniors, even when the supply of housing lags well behind demand for it. These programs include HUD-funded individual vouchers, project-based vouchers, and public housing, but also include state and local programs, and affordable options in market-rate buildings. Unfortunately none can offer housing on-demand, but instead must rely on waitlists to manage access to this limited resource.

Citizens in search of affordable housing do not consider the federal, state, or local program that they want to participate in as their first concern, but are looking for a price that fits their budget in a place that suits their social and physical needs. Unfortunately the current range of options are hidden behind a plethora of program front doors so that offerings can't be easily compared, and the burden of staying on a waitlist for housing increases with each waitlist the citizen applies to.

The intermediaries that have to manage these waitlists and use them as a management tool to keep apartments filled, can only see their own waitlist, and would prefer that applicants only put themselves on one waitlist so that this resident pipeline remains reliable. Having applicants apply to be on a number of waitlists, with limited visibility across waitlists, can lead to an unreliable pipeline of residents in the waitlist, as they may have already been housed with another options, without their knowledge.

We believe that it is in the best interest that citizens have:

- A marketplace of housing waitlist options
- Presented in a format and with tools that helps them shop these options

- High-quality and complete information about these options
- An experience that supports their goals
- An opportunity to apply for as many waitlists as meet their needs and that they are qualified for

We recommend that HUD develop, or support private efforts to develop a single web-based waitlist tool for affordable housing where all types of affordable and subsidized housing providers can either manage their waitlists or share data from their own systems to provide a single place for those on the waitlist to manage the waitlists they are on, and provide updates about their need and qualification to all housing managers.

This could provide:

- Automated application renewal updates, removing the burden from both applicants and housing provider, saving many thousands of hours of effort for site managers and citizens alike. This is a **potential savings of 8 FTE hours per waitlist per week** for project-based and public housing staff who currently use a manual paper-based process, and may have implications for Housing Choice Vouchers (HCV) waitlists as well.
- More informative status update about the citizens' position on the waitlist
- Clearer view for HUD of waitlist status, locally and across the country
- A single point of access for seniors so they don't have to manage a range of logins for each waitlist they are on. Are username and password actually required to check waitlist status and update your record? The IRS doesn't require login information to check refund status, and perhaps this is an option that can be suggested to PHAs or used on some citizen-facing HUD services.

### 2.2.3. Data's One-Way Street

We heard frequently from field office staff and intermediaries that their lack of local data about housing markets in general, and HUD efforts in local communities specifically, led to friction with the local communities who had either first-hand knowledge of the community or better sources of data to make decisions with. It was widely understood that much of this data about conditions on the ground in communities was being reported to HUD HQ by intermediaries as part of compliance efforts, and that HUD uses this data to guide some policy decisions at a national level, but they did not recognize the data needs of local HUD offices and intermediaries.

In one example, a local HUD office needed to make decisions about whether to

approve new scattered housing in communities, but local community groups objected, pointing out that the particular neighborhood was already overutilized with scattered housing, while neighboring communities were underutilized. Although HUD as an organization receives information about the location of all the sites they participate in funding, there wasn't a report available to the field staff that would supply this data by address or census tract so that it could be used to make this decision. The office instead took the data required from local sources published by community development organizations.

While HUD requires compliance with considerable reporting requirements, intermediaries would have much more incentive to comply if they received some value in return for providing the data. Intermediaries mention a need to create products and reports reflecting local intelligence but they don't have the tools. They also told us that the systems HUD provides to collect and use data in cases where tools are currently supplied are either deficient or being retired.

HUD can help intermediaries become modern, data-driven service providers by:

- Offer data value back to local decision makers
  - Give local offices access to the data from all sources in their locality, and in a selected cohort for comparison purposes
  - Develop customizable dashboards for users to select and view relevant data (library of content/data widgets/feeds)
  - Survey field offices and intermediaries for the kind of data they collect, the kind of external data they have access to, and the kind of data they need
  - Explore a secure open data policy to share anonymized info with PHAs, property owners, nonprofits, and other private sector actors who may want to build assistive tech products
- Empower more employees to use local data to make decisions
  - Provide a generalized reporting tool so that novel reports can be run in the field
  - Develop and share a CX dashboard to be accessible by all HUD staff and intermediaries, preferably in real time
  - Offer data analysis training to all employees
- Trust employees and partners to use data for good
  - Establish guideline/acceptable use policy for collected data/data sharing
- Provide data tools to partners at good value
  - Develop rules and protections to share data with partners and the private sector.

- Enable the private sector to better serve very low income seniors
  - Provide data connectors/APIs for every data reporting system

## 3. Key Findings

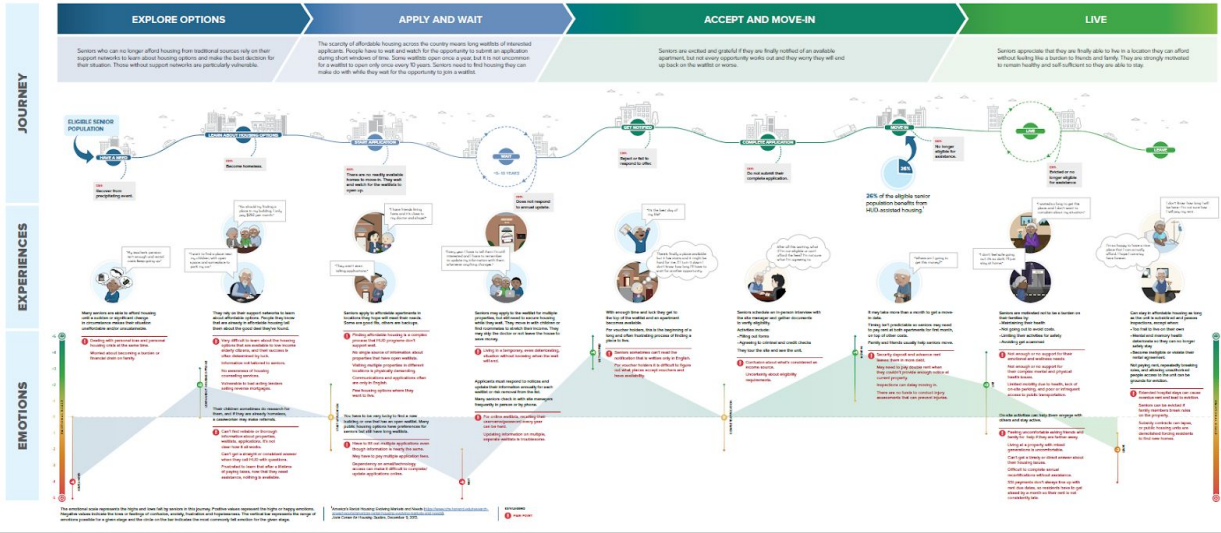
### 3.1. The Journey Map

The Journey to Affordable Housing for Seniors represents the journey of low income seniors, ages 62+, as an example of the common experiences of all citizens seeking affordable housing. The map depicts the key events seniors experience across 4 phases of the journey, with illustrations describing specific high or low points. For each part of the journey, the map presents related pain points along with the seniors' range of emotions and most common sentiment.

This journey map is the product of analysis of more than 50 qualitative interviews with seniors, intermediaries and HUD staff in the Washington, D.C. metro area, Baltimore, Philadelphia and Los Angeles, in collaboration with HUD staff representing a cross-functional working group.

## THE JOURNEY TO AFFORDABLE HOUSING FOR SENIORS

Customer Journey Mapping is a way to walk in the shoes of end-customers and intermediaries, to understand all interactions they have, and the emotional and functional pain points they experience along the way. It helps program managers identify the areas where their customers struggle and what changes need to be made to alleviate those pain points. This document represents the journey of every low-income senior, ages 62+, as an example of the common experience of all citizens seeking affordable housing.



## ENABLING THE JOURNEY TO AFFORDABLE HOUSING

HUD and HUD intermediaries carry out the work of enabling and delivering affordable housing services to seniors. HUD administers grants, loans, subsidies, and awards them to intermediaries who provide housing assistance and other supportive services. This document describes the common activities that HUD and intermediaries engage in with respect to the journey to affordable housing and the pain points for each group as represented by the icons listed.

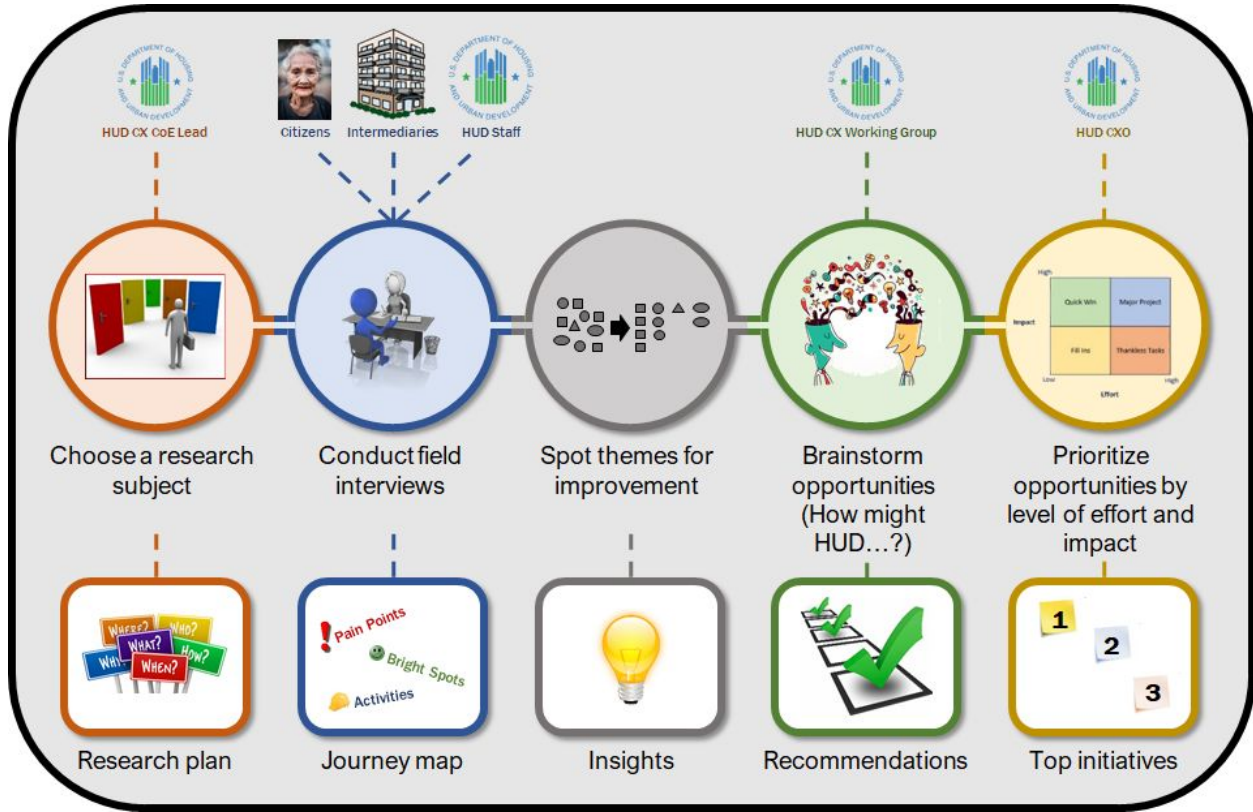
SERVE CITIZENS	<b>PROVIDE HOUSING ADVICE</b>	<b>FIELD INQUIRIES ABOUT HOUSING AVAILABILITY</b>	<b>MANAGE WAITLIST</b>	<b>WORK WITH RESIDENTS</b>	<b>HELP RESOLVE RESIDENT ISSUES</b>	<b>MANAGE TECHNOLOGY</b>	<b>COORDINATE RESPONSES TO INQUIRIES</b>
	<b>OBTAIN FUNDING</b>	<b>MANAGE RESOURCES</b>	<b>MANAGE HOUSING PROGRAMS</b>	<b>COORDINATE SERVICES</b>	<b>MANAGE DATA</b>	<b>MANAGE TECHNOLOGY</b>	<b>COORDINATE RESPONSES TO INQUIRIES</b>
MANAGE OPERATIONS	<b>REVIEW HUD POLICY</b>	<b>MAINTAIN COMPLIANCE</b>	<b>PREPARE FOR HUD INSPECTIONS</b>	<b>CONDUCT REQUIRED STAFF TRAINING</b>	<b>REPORT TO HUD</b>	<b>CONDUCT ANNUAL RECERTIFICATION</b>	<b>KEY/LEGEND</b>
COMPLIANCE	<b>REVIEW HUD POLICY</b>	<b>MAINTAIN COMPLIANCE</b>	<b>PREPARE FOR HUD INSPECTIONS</b>	<b>CONDUCT REQUIRED STAFF TRAINING</b>	<b>REPORT TO HUD</b>	<b>CONDUCT ANNUAL RECERTIFICATION</b>	<b>KEY/LEGEND</b>

Lower panel describes the primary functions and related pain points of HUD and intermediaries in support of the journey to affordable housing. These functions are grouped into three sets based on the parties that interact: 1. functions involving intermediaries directly serving citizens; 2. functions where different intermediaries work together or manage internal operations; and 3. functions intermediaries perform to meet HUD compliance requirements. Each pain point has coding to indicate which group(s) are affected and might share common challenges.



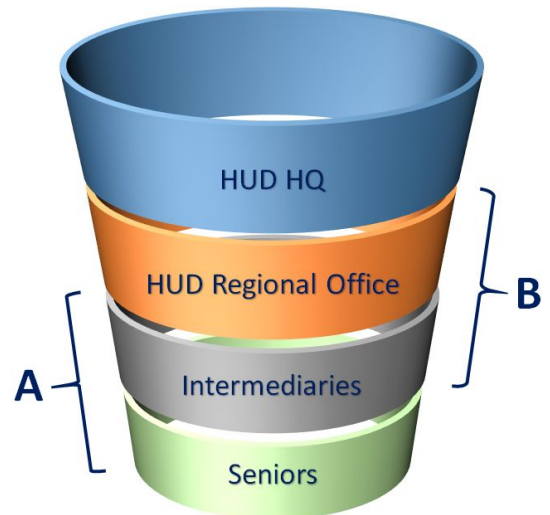
# 4. Research Summary

## Research activities and key deliverables



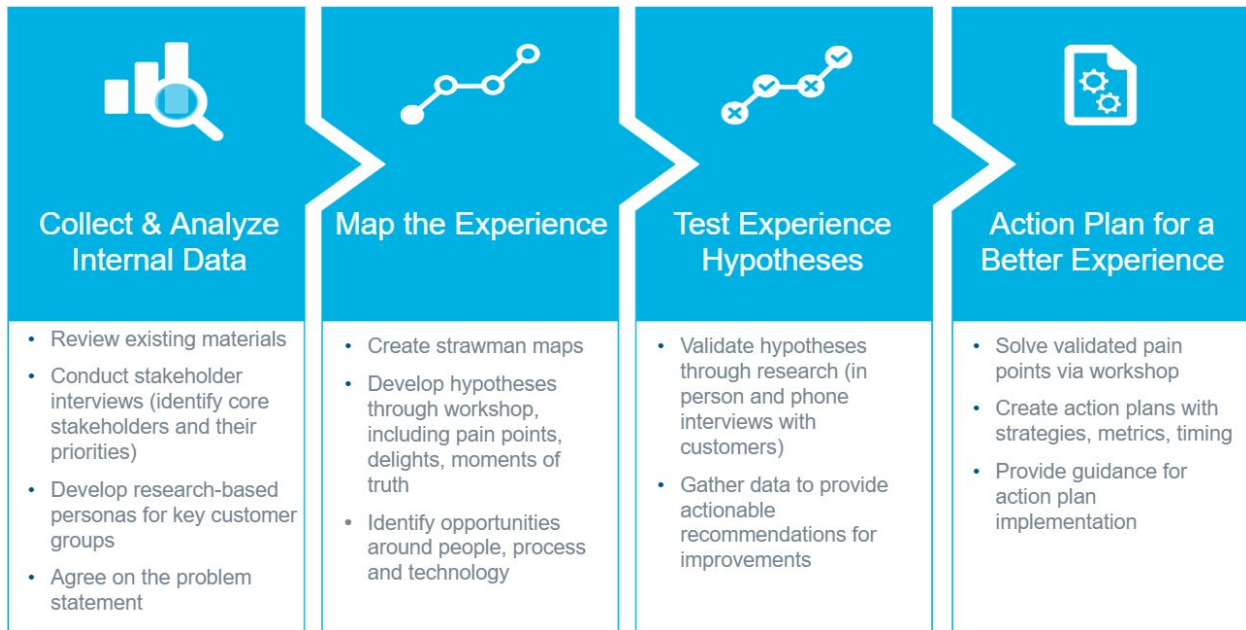
### 4.1. CX Approach At HUD

To effectively understand the potential impact of all recommendations on HUD’s ability to further its mission and serve citizens better, the team focused the scope of research to understand how all interactions impact one specific segment of beneficiaries - low income elderly/seniors seeking or receiving affordable housing assistance. By taking this bottom-up view through the lens of one group of citizens, the team will be able to understand how all interactions between HUD and intermediaries (B), and between intermediaries and



citizens (A) tie together, where tension and conflict exists, and ultimately where there are the greatest opportunities to improve.

We follow a four-step approach for evaluating and enhancing customer experience. The research involves collecting and analyzing research data, journey mapping the experience, validating the experience hypothesis, and developing an action plan for improving the experience. This approach provides the data needed to uncover customers’ perceptions and needs and develop an experience that meets their expectations.



For HUD, this was an opportunity to apply a customer-focused approach to serving beneficiary needs by starting with the citizen point of view, and accordingly has the potential to make transformative changes along with quick wins that can provide immediate benefit.

## 4.2. Project Selection

CX CoE read HUD’s priorities, mission, annual report, and other materials (see bibliography) to begin conversations with HUD staff members about the research project it would undertake as a customer experience demonstration project. The team also read housing policy articles and recent news articles about HUD and its successes and challenges.

CX CoE hypothesized about several potential high impact project ideas, including recruiting landlords to accept housing choice vouchers, data sharing during disasters,

customer experience analysis of HUD's grants managements systems, and helping FHA meet its first deadline of customer satisfaction measurement for OMB A-11.

In its own research, CX CoE found articles warning of the large population growth of older Americans happening now, and that many of them are or will be paying more for housing than they can afford. Several people the team interviewed early on mentioned this oncoming crisis of affordable housing for seniors.

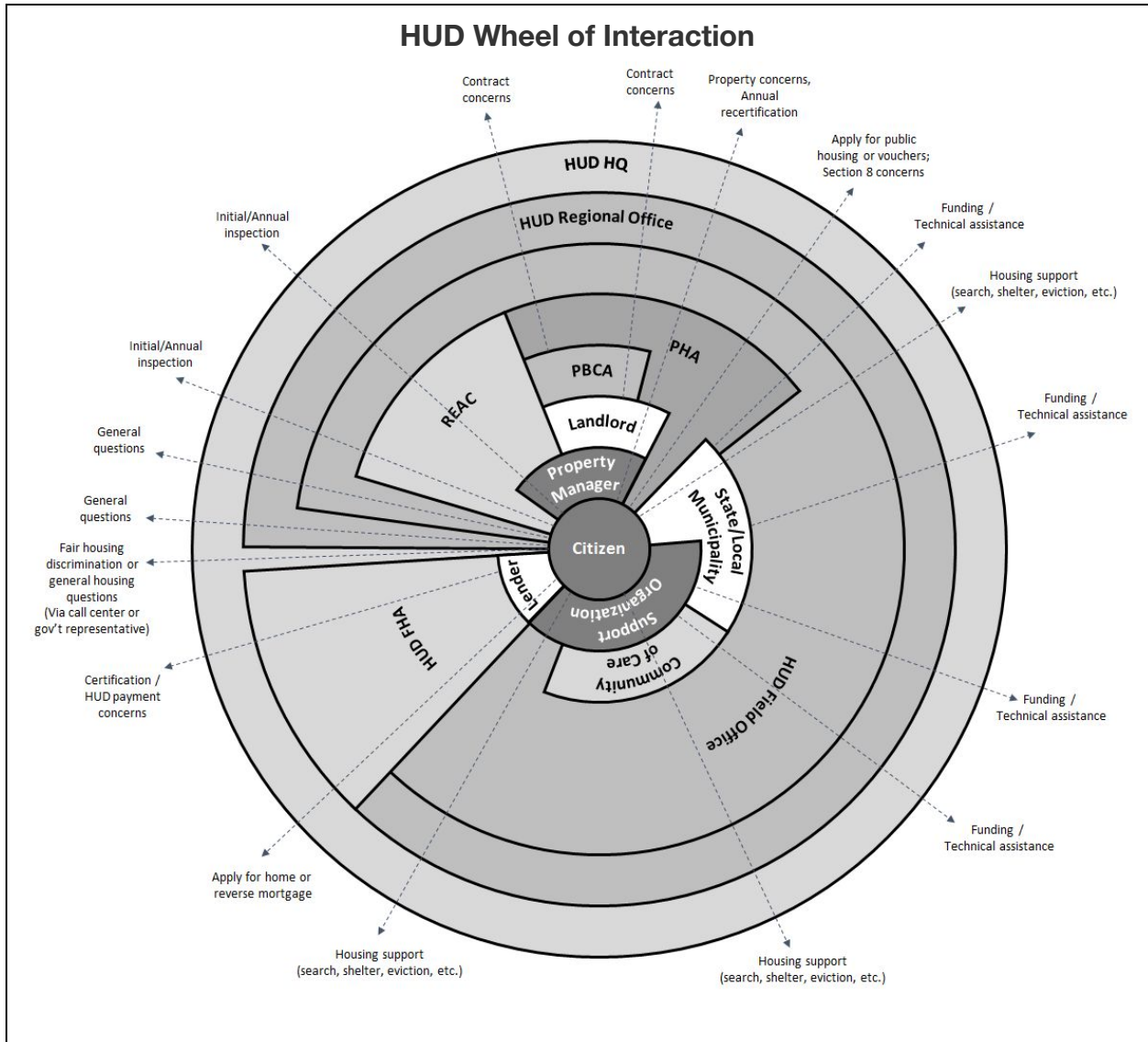
The team chose to look at the very low income senior journey because of the opportunity to explore how HUD might prepare and swiftly reorganize to meet changes and challenges to the population like this one. In addition, the touchpoints of this journey with a number of HUD program areas offered an opportunity to explore cross-program alignment. Finally, the senior experience serves as a bellwether for all citizens who are eligible for affordable housing programs.

### 4.3. Learning Plan

The primary goals of our research at HUD is to:

- **Explore and document** the current affordable housing ecosystem, including the relationship between HUD HQ, HUD field offices, and HUD's intermediaries such as PHAs, nonprofits, multi-family owners and agents, local government entities (identify strengths, gaps, incentive structures, etc.).
- **Understand** current path and ecosystem for low income seniors, including their relationships with HUD intermediaries (identify strengths, gaps, incentive structures, etc.).

## 4.4. Participants



This diagram shows how the many layers of HUD and its intermediaries seem to work together to serve low income seniors, based on our research. It starts at the center and works outward to show the relationship between each entity and the path needed to accomplish their desired task. Notably, once past the adjacent layer, it can be difficult for an entity to know what the escalation path is.

The shading in the diagram indicates the relative volume of interviews conducted for this research - dark gray indicates more interviews and light gray indicates relatively

fewer interviews. The human-centred design approach applied here starts with the people who the programs and services are intended for.

The recruitment criteria for seniors, intermediaries and HUD field staff include:

**Seniors:**

- Very low income persons aged 62 who have experienced housing insecurity in the past four years (following the lead of the American Housing Survey that HUD fields).
- All seniors that we interviewed received HUD assistance (in public housing or project-based vouchers) in the last two years.
- The annual income limit for very low income (VLI) people is defined by HUD as 50% of the area median income for a 4 person household and 35% for a single-person household. For example, the median household income for West Baltimore according to the 2016 American community survey is \$26,584, which sets the VLI limit at \$13,292 for a family of 4, and \$9304 for an individual living alone.
- Housing insecurity is defined as the lack of security in an individual shelter that is the result of high housing costs relative to income, poor housing quality, unstable neighborhoods, overcrowding, and/or homelessness.

**Intermediaries:**

- Individuals in organizations that could receive funding directly or indirectly from HUD and provide services to the seniors.
- Both staff who work in customer-facing, service-providing roles and staff who work in funding/grants management roles.

**HUD Field Office Staff:**

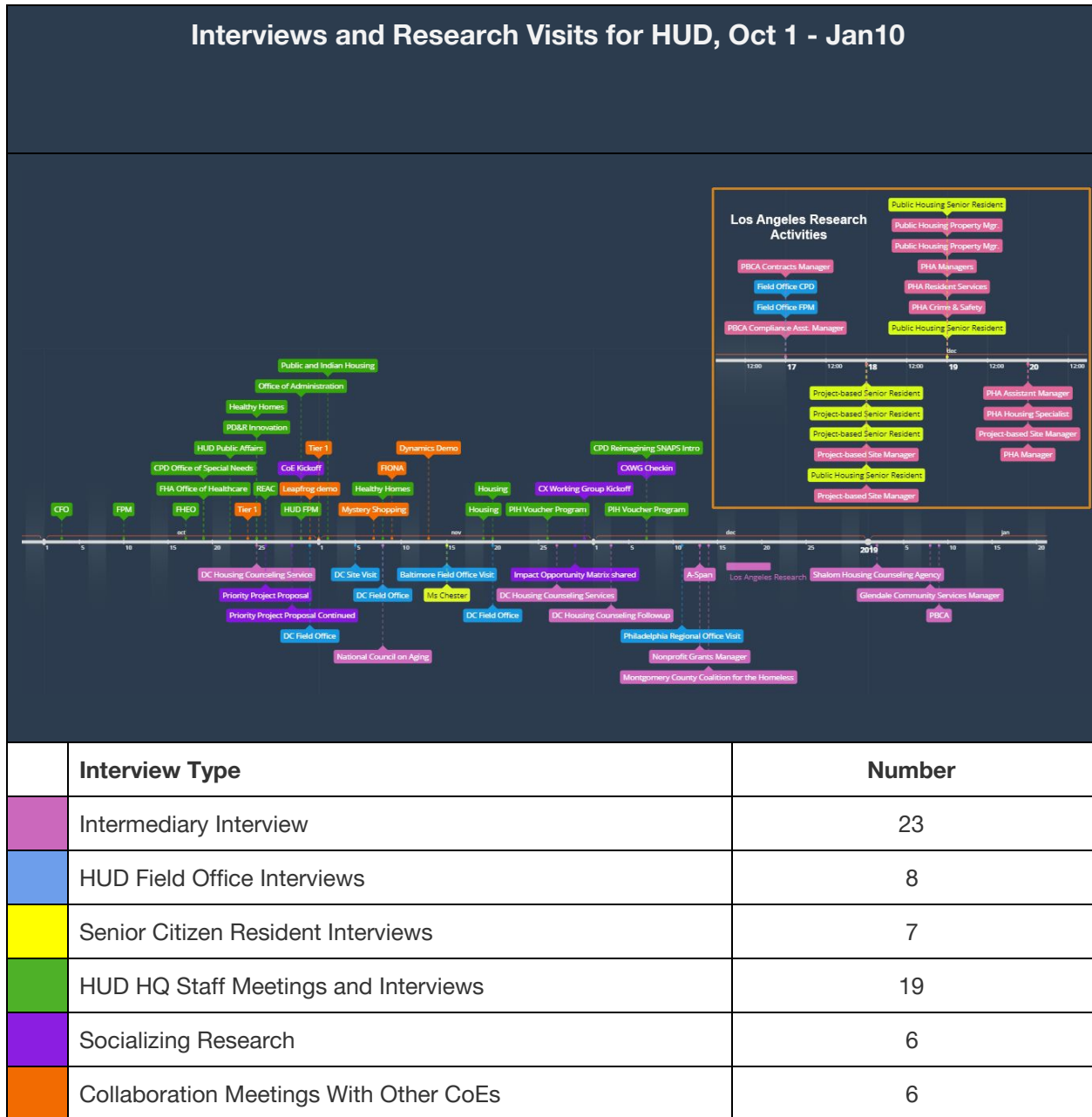
- HUD regional or field staff who interface with Intermediaries, Seniors, or both.

## **4.5. Interviews**

The team conducted a set of interviews with staff at the Philadelphia HUD Regional Office, and a more extensive set of interviews with senior residents, PHA staff, field

office staff, PBCA staff, and project-based and public housing site managers in Los Angeles. In total, the team interviewed 54 individuals.

Interviews were facilitated by experienced customer researchers in the participants' place of work, their homes, or public areas in the buildings they live in. Interview guides were used to guide conversation and ensure that important topics were covered, but the structured interview format was not used, as there was no need to compare responses between participants. With permission, sessions were audio or video recorded, and extensive interview notes captured for later analysis.



## 4.6. Analysis

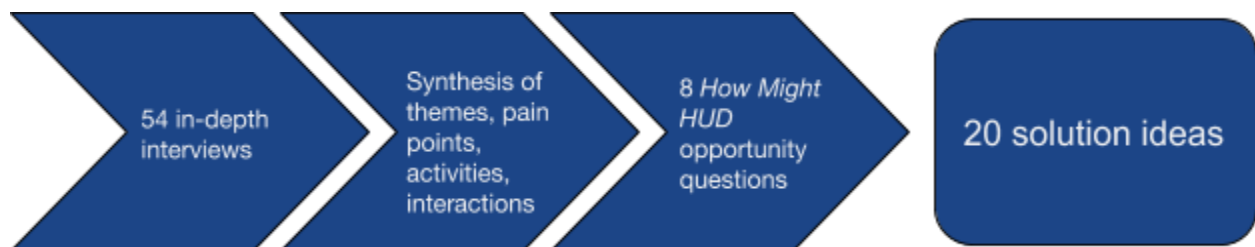
Once the primary research was completed, the research team analyzed interview notes and recordings, pulling out:

- Activities that participants described
- Their emotions and attitudes about their experiences
- Their thoughts at the time
- Problems or ‘pain points’ that arise in finding and living in affordable housing (for seniors) or completing their work (for intermediaries and HUD)
- Points of delight where positive interactions occur
- Possible solutions for the pain points that they report

As a group the lists of these items were consolidated between the researchers. The information, aside from possible solutions, was then used to develop a **customer journey map** of the senior experience in seeking and living in affordable housing, and the backstage activities and pain points collected from intermediaries and HUD staff. In a separate activity, researchers used a design-thinking exercise to group all the pain points so that a set of key insights emerged.

## 4.7. Identifying Solutions

HUD’s programs operate in a complex web of grantees and service providers (intermediaries), each with their own challenges and opportunities. Anticipating that program-based stakeholders might not be used to thinking about solutions that don’t align closely with their programs, we employed tools to insure their success.



*How Might We* questions are a Human Centered Design tool to frame the ideation process to launch brainstorming and ideation. Eight areas of opportunity emerged during the synthesis process, so CX CoE generated 8 *How Might HUD* opportunity questions to help HUD stakeholders thinking about HUD’s indirect role in effecting change in the citizen experience.

## 5.8. Ideation Workshop

The Solution Design Workshop was held on February 28, 2019, to share the findings of the ‘journey to affordable housing for seniors’ research with a cross-program group from HUD, and to engage them in developing solutions for the top citizen and intermediary challenges that emerged from the research.

The Solution Design Workshop was attended by representatives from FPM, PIH, CPD, FHEO, OSPM, Multi-family and HUD field offices. Over the course of the four-hour workshop, participants explored the



senior affordable housing journey map and information about the behind the scenes activities and pain points of intermediaries and HUD staff.



The exercise spurred robust discussions about information that was surprising or new. Using design-thinking techniques for ideation and prioritization, workshop participants generated nearly 30 solution ideas to solve 6 key challenge areas for seniors and intermediaries. Perhaps more importantly, the participants learned an outside-in, customer-centric approach to designing and improving programs, services, and operations that they were excited to bring back to their teams.

The 8 key challenge areas were:

1. *How might HUD* How Might HUD find flexibility within the current policy and regulatory framework to adapt to every individual’s situation to provide support?
2. *How might HUD* provide relevant and accurate support that lights the path to a housing solution?
3. *How might HUD* enable housing searchers to maintain their jobs AND apply for housing assistance?
4. *How might HUD* empower staff to resolve issues and address any inquiry that reaches their desk?



5. *How might HUD* enable local employees and intermediaries to use HUD-collected local data to make decisions?
6. *How might HUD* help grantees to be more innovative and impactful in their service delivery?

## **4.9. Prioritizing Activities**

Further analysis of the set of 60+ recommendations resulted in twenty (20) high-level solution ideas. To help HUD prioritize and identify the top initiatives to pursue, the team assessed the impact of these solution ideas on citizens, intermediaries and HUD, along with the level of effort to implement the solutions.