



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 happen to alleviate those pain points. This document represents the journey of very low income seniors, ages 62+, as an example of the common experiences of all citizens seeking affordable housing.

EXPLORE OPTIONS

Seniors who can no longer afford housing from traditional sources rely on their support networks to learn about housing options and make the best decision for their situation. Those without support networks are particularly vulnerable.

APPLY AND WAIT

The scarcity of affordable housing across the country means long waitlists of interested applicants. People have to wait and watch for the opportunity to submit an application during short windows of time. Some waitlists open once a year, but it is not uncommon for a waitlist to open only once every 10 years. Seniors need to find housing they can make do with while they wait for the opportunity to join a waitlist.

ACCEPT AND MOVE-IN

Seniors are excited and grateful if they are finally notified of an available apartment, but not every opportunity works out and they worry they will end up back on the waitlist or worse.

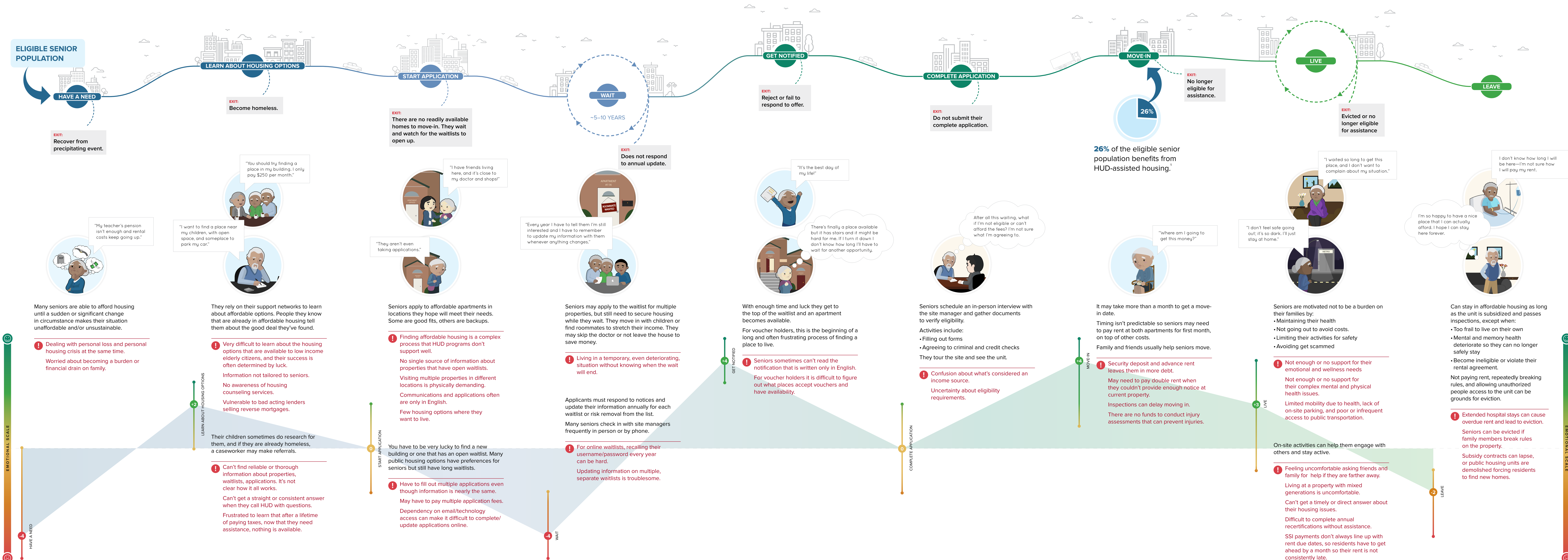
LIVE

Seniors appreciate that they are finally able to live in a location they can afford without feeling like a burden to friends and family. They are strongly motivated to remain healthy and self-sufficient so they are able to stay.

JOURNEY

EXPERIENCES

EMOTIONS



The emotional scale represents the highs and lows felt by seniors in this journey. Positive values represent the highs or happy emotions. Negative values indicate the lows or feelings of confusion, anxiety, frustration and hopelessness. The vertical bar represents the range of emotions possible for a given stage and the circle on the bar indicates the most commonly felt emotion for the given stage.

¹America's Rental Housing: Evolving Markets and Needs (<https://www.jchs.harvard.edu/research-areas/reports/americas-rental-housing-evolving-markets-and-needs>), Joint Center for Housing Studies, December 9, 2013.





CUSTOMER
EXPERIENCE
CENTER OF EXCELLENCE



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 and 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

PROVIDE HOUSING ADVICE




  Hard to serve remote clients who can't come in. Remote counseling is less effective with seniors, increases risk of bad-acting and fraud.




  Unable to help house everyone who needs help because affordable housing is scarce.



  Housing Counseling System isn't useful as a CRM, but it needs to be.

  Easy for applicants/lenders to forge proof of required Reverse Mortgage Counseling without actually receiving it.




FIELD INQUIRIES ABOUT HOUSING AVAILABILITY




   Hard to turn away vulnerable people without being able to offer any assistance.




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




  Using expert resources to answer simple questions about affordable housing programs wastes valuable time and money.

MANAGE WAITLIST



   Helping applicants access their accounts and recover their passwords is time consuming.



   Applicants get upset about eligibility and availability without understanding who makes the rules.



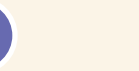
   Applicants often don't update site managers/PHAs of changes in contact information, and/or changes in their status of needing affordable housing, which leads to inflated waitlist numbers.

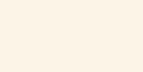
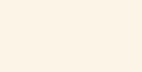
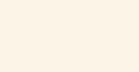
   Answering calls from applicants who haven't received the answers they wanted at the intermediary level takes time and resources.

WORK WITH RESIDENTS



  When Social Security/SSI payments don't align, rent payments come in late.



  No one assesses resident readiness for housing, i.e. do they have furniture, housekeeping skills.



   Resolving health and safety issues arising from the mental and physical decline of residents can be isolating and lead to feelings of helplessness.



   Answering calls from applicants who haven't received the answers they wanted at the intermediary level takes time and resources.



HELP RESOLVE RESIDENT ISSUES



  Residents go around normal channels and complain directly to HUD instead of speaking with the site manager first.



  Answering resident questions in the PHA office is time-consuming and better handled by the site management.




  Figuring out the related program(s) when residents call with issues is challenging.



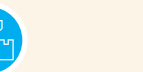
  Not rewarded for helping people beyond their official responsibilities, but frequently do it anyway.

  Landlords are willing to evict residents for their own reasons, and there isn't much HUD can do.

  Limited ability to help people directly—can only refer them to others who can help.



  Feel restricted by policy limitations from thinking outside the box to improve outcomes.



   No consistent method of responding to resident inquiries.




   Distributed nature of HUD's response to citizen inquiries creates a burden on employees who aren't trained to handle them.




MANAGE OPERATIONS




OBTAIN FUNDING




  Understanding HUD's disjointed subsidies, grants, loans and other programs is confusing. It's easier to offer market rate units and not bother with HUD programs.




  Not enough funding to support seniors' quality of life needs.

   Declining federal funding necessitates spending time and resources securing grants from diverse sources to meet goals.




   Lack flexibility to meet local needs unless in the Moving to Work (MTW) program.



   Lack flexibility to mix/reallocate funds to address emergencies and follow promising opportunities even if the outcome for citizens is improved.




   More money and time spent on compliance activities for smaller HUD grants than on providing intended services.



   Federally appropriated funding is both unreliable and declining.



MANAGE RESOURCES



   HUD is systemically and chronically understaffed. Cannot meet service or operational goals with current staffing levels.

  Dealing with financial questions and audits takes valuable time that could be used for problem solving in the local area.

   The grant review and scoring process is not automated enough, although it is no longer paper-based.



  Policy changes require costly adjustments that aren't budgeted, so the policy change doesn't get implemented.




  Asset Managers are dealing with 100 asset portfolio sizes well above the 65 asset target, meaning less time and attention to each property.



  Lack of funding to help all who are eligible is an accepted fact at the agency and discourages a growth/problem solving mindset.



MANAGE HOUSING PROGRAMS



  Hard to consistently manage scattered properties.



  Preparing documentation for the rent adjustment packet is a burden.

   Facilitating voucher portability requests is cumbersome. HUD doesn't help coordinate the affected PHAs through the process.



  Landlords learn how to take advantage of the complex system, and there is either no way to stop them, or enforcing the rules will leave their tenants unhoused.



  For 8 years, HUD has failed to fix a simple error in instructions for Form 9624, resulting in incorrect data collection from property managers and extra time and effort for PHAs to rectify.




  Property owners and property managers possess variable aptitudes and resources. Problems arising from lower performing properties are time and resource consuming.



  Developing or rehabbing additional senior housing isn't economically feasible.



COORDINATE SERVICES



  Have to proactively advocate for supportive services and assistance when residents become unable to live safely.



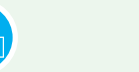
  Need guidance about how to access mental health services for residents.

   Finding transportation resources is challenging.




  Time is spent creating partnerships across local government agencies, but need more authoritative leadership from HUD, municipalities to make partnerships sustainable.

  Need HUD to serve as a leading convener but it doesn't.



  Lack of cross-program coordination results in missed opportunities. Pulling together a team to solve problems can take time and effort because it's not clear who to involve.



   Lack of inter-agency partnerships leads to missed opportunities to serve better and save money. No data on the potential cost savings to programs like Social Security and Medicare if housing/supportive services funding were increased.



MANAGE DATA



   Local data provided to HUD stays at HQ, and is inaccessible outside of a few canned reports making them less useful and harder to analyze.



  Need to create products and reports reflecting local intelligence but don't have the tools to do so.

  Don't have a way to leverage local data from many sources to inform local decisions in an integrated way.




  Can't collect data quickly to identify problems and support solutions.




  Only have visibility into the performance of intermediaries, not the individuals and their outcomes.




  No consistent way to track complaints by property to spot problem properties.




  Don't know how many units are under lease.

MANAGE WAITLIST



   Preparing to open the waitlist requires costs for advertising, staff preparation and phone time.



   Knowing how many applicants are truly have on the waitlist is impossible since many applicants apply to multiple buildings and multiple PHAs.



   Waitlists and eligibility requirements are regulated, and customer experience gets lost in the process.




   When an applicant doesn't show up for an interview or isn't eligible, we have to start again with notification to the next applicant, and risk longer period of vacancy for the unit.




MANAGE TECHNOLOGY



  The systems HUD provides to collect and use data are deficient or being retired without adequate replacement.



  Fannie Mae provided a client management system that many Housing Counseling organizations used, but it is being retired soon and there aren't replacements available.



  Housing Counseling System (HCS) can't pull reports, analyze, manipulate the data. It's actually multiple systems that don't talk to each other.

   CIO's office can't customize systems to support our process because they don't understand what we need.



   Sharepoint is used to manage work, but the site keeps running out of space.



  \$22B voucher program is managed on souped up spreadsheets that don't integrate with HUD's general ledger.




  Always struggle when having to share data with other federal agencies. Ex: during disasters.




  Data corrections must be repeated in several systems, providing opportunities for errors and inconsistency.



COORDINATE RESPONSES TO INQUIRIES



  HUD employees don't work together to provide a consistent call experience.



  Offices that are farther from HQ perceive that it takes longer to get answers from HQ.

   Takes time and effort to seek clarification about programs and policy from HQ when don't feel confident interpreting unclear HUD regulations, statutes, and handbooks.



   Local offices can't talk to potential grantees about the grants and programs, so only HQ staff can respond to these queries.



  There is no single contact at HQ for Community Development and Planning (CPD) grantees, just a manager in their field office.




  Responses to grantee questions delayed because have to seek information from multiple sources at HQ.




  Multi-Family (MF) transformation consolidated MF services, but MF staff still have to interface with three HUD Regions who have inconsistent operations.




INTERPRET HUD POLICY



  Feel persecuted by the OIG, while landlords and lenders experience few consequences for violations.

  Not enough guidance with policy updates so the PHA has to contact the field office with questions.



   Every program distributes policy updates differently, leaving intermediaries to find, interpret and implement rules on their own.



   When program staff doesn't agree with an OIG assessment, they don't require grantees to return funds as advised.



   Struggle to interpret conflicting policies and different levels of prescription in the rules between PIH and CPD.

  HUD HQ policy sometimes feels tone deaf and uninformed because HUD HQ staff doesn't have visibility into unique service delivery challenges in communities.



MAINTAIN COMPLIANCE



  Enterprise Income Verification tool has data that is 6 months out of date, resulting in uncertainty about the status of compliance.



  Staff does not understand how to review compliance forms (OMB A133) that they are not trained to evaluate.

  Dealing with new intermediaries unfamiliar with compliance requirements takes a lot of hand-holding.



PREPARE FOR HUD INSPECTIONS

  Management and Occupancy Reports are too frequent—no flexibility to reach the same goals with alternate means.



  REAC inspections are too frequent, and scores are assigned too inconsistently.



  REAC inspections are perceived as over-prescriptive.




CONDUCT REQUIRED STAFF TRAINING

  Annual HUD required training courses aren't updated from year to year, so there is no new information in the training.

REPORT TO HUD

  Developing program monitoring solutions for one program area results in missed opportunities for others, i.e. HCAM performance review software duplicates FHEO inspection software.

  Spend about six months per year assembling the annual plan, and it includes much of the same information every year.

   Spend higher percentage of time meeting HUD reporting requirements than implementing the grant towards program goals.

CONDUCT ANNUAL RECERTIFICATION

