

# Using **Human-centered Design** to Reimagine the Social Service Ecosystem of Houston





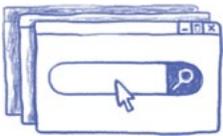
*This work was funded by the  
generous support of the Greater  
Houston Community Foundation and  
the United Way of Greater Houston  
through the Greater Houston  
COVID-19 Recovery Fund.*

*This report is accompanied by a website that allows you to digitally explore the research and download a PDF copy of the report.*

*Visit [buildwithconnective.org](http://buildwithconnective.org) to find the human-centered design research.*

# Dear Friend,

Connective's story started with Hurricane Harvey, as we worked to assist people in need of home repair services in the Houston-Galveston region. We hoped to fill an obvious gap in a way that genuinely improved the lives of all of the stakeholders involved in the social services ecosystem. Human-centered design helped us do that. By listening to their unique stories and perspectives through community forums, interviews, and conversations, we were able to identify the biggest challenges faced by each of four main players in the ecosystem:



**The Seeker** has a hard time navigating resources and frequently does not know where to go to find support.



**The Social Service Provider** is currently underfunded, overtaxed, overworked and reactive to external pressures.



**The Funder** faces pressures to respond to changing needs and support the privatization of social services.



**The Government or Policymaker** experiences political and bureaucratic challenges that hinder innovation.

Social services need a radical transformation. And we believe that such transformation will come from centering our efforts on the seeker's experience.

When the COVID-19 pandemic hit, we saw that needs and issues faced by people constantly evolved. We wanted to ground ourselves in understanding what people were experiencing so we could advocate for resources accordingly. Thus, from August 2020 through June 2021, we embarked on monthly design research sprints. Each month, we picked a topic to explore and dove in. You're holding in your hand the result of these sprints.

# This Report Is Organized in Four Main Categories.

These categories are based on the type of design research sprints we undertook. First we share Exploratory Fieldwork, which focuses on expansive, experimental research. Here we were dealing with unknown-unknowns: areas we are neither well-aware of nor understand. Focused Fieldwork focuses on exploratory or confirmatory research on specific populations. Here we deal with known-unknowns: areas we are aware of but don't understand. Next, we dove into Program Feedback, which looks at constructive feedback on past or upcoming programs by hearing perspectives of intentionally selected populations. Finally, we have Systems Review, where we navigate and synthesize insights about specific parts of the current social services ecosystem.

We hope you are inspired by this report and the insights we have gained from it. We hope to inspire you to use similar methods or partner with us to better understand and provide for your own communities.

Connective

# Table of Contents

## Our Inspiration

Stories of Everyday Houstonians Became An Impetus for Change	8
--	---

## Our Vision

What Dreams We Have and What We Hope to Achieve	10
---	----

## Our Approach

Why Human-centered Design	14
---------------------------	----

## Exploratory Fieldwork

1. Tenants Renting During COVID-19	19
2. Landlords Leasing During COVID-19	28
3. Mothers Rethinking Work During COVID-19	37

## Focused Fieldwork

4. Small Landlords Leasing During COVID-19	48
5. Designing Technology for Non-English Speakers	59
6. Homeowners in 100-year Floodplain or Floodway	64
7. Homeowners Surviving Multiple Natural Disasters	79

## Program Feedback

8. Reactions to Harris County COVID-19 Relief Fund	89
9. Building Large-scale Rental Assistance Programs	93

## Systems Review

10. Building a Homebuying Decision Making Tool	104
11. Building Human-centered Intake Applications	110

## Insight Summary

114

## Our Impact

What We Have Achieved and What Gaps We See	120
--	-----

## Moving Forward

Where Do We Go From Here	122
--------------------------	-----

## Acknowledgments

124

# Stories of Everyday Houstonians

Flooding is nothing new to Betty and Deb. Sisters in their fifties living in Fort Bend County and Baytown respectively, they have the same vivid childhood memories as so many other Greater Houstonians: dealing with floods.

“I remember in 1983 during Hurricane Alicia, water came into our house. We manually took out the carpet and cleaned it with our hands, hung it outside, and then installed it back,” said Betty.

Deb added: “During another flood, my mom, me, and my newborn, had to be evacuated out with a fire truck.” Deb exclaimed that being of Caribbean descent, they knew how to survive. “We think like engineers. It’s raining hard? OK, let’s get everything up high. Let’s put the furniture on bricks. Make sure to have a kerosene lamp. Let’s dig holes to build a makeshift moat around the house so water doesn’t get in.”

Despite their ingenuity, Harvey took a toll on them. “Our house was destroyed. The worst thing was seeing our father crying in the driveway. He saw all the things that he worked hard [for], built with his hands or given to him by his friends, being thrown out. He just held his head crying. I felt like I saw him leaving us then. And a few months later, he passed away.”

“

Our house was destroyed. The worst thing was seeing our father crying in the driveway. He saw all the things that he worked hard [for], built with his hands or given to him by his friends, being thrown out. He just held his head crying...

# Became An Impetus for Change

That house is still not habitable. Their mom lives with Deb, who purchased a house in the same neighborhood as the childhood home in Baytown. Betty lives an hour drive away. When asked how much flood zones factored into their decision-making in purchasing their new home, both Betty and Deb surprisingly said: “not at all.” Betty doesn’t entertain the possibility of another hurricane like Harvey, stating that she doesn’t think they “will be flooded like that again.” Deb disagreed and said she thinks they might flood like Harvey in the future. She added, “What can I do but pray that it doesn’t? I can’t live my day-to-day life thinking I am going to get flooded again.”

Betty and Deb’s experience is similar to that of hundreds of thousands of Greater Houston residents. It is also similar to the experience of our nonprofit sector and local government, who were still building back from Harvey’s devastation when Tropical Storm Imelda, COVID-19, the 2021 winter storm hit the region. **All of us, residents and leaders alike, brace for natural disasters each year, knowing we’re not prepared.** Like Deb, we hope and pray that the storm will miss us.

Like our peers, Connective has been in perpetual disaster mode. We are getting better at disaster response — but only incrementally. We are reacting to what is right ahead of us, rather than making radical changes or devising proactive strategies to mitigate the impact from future disasters. **This reactionary strategy is not sustainable. We know that we can do better through our collective knowledge and experienced hardened by disaster.**



# Our Vision

At Connective, we refuse to accept the current status quo in disaster recovery and the delivery of social services.

We believe that **human-centered design with a systems-wide, equity lens will bring us closer to imagining and building connected, empathetic, and accessible strategies to provide services to those who need them the most.**



We envision a future in which the next crisis is not a disaster, one where our community can survive and thrive.





# Why Human-centered Design

As our world gets more complex, we must find ways to simplify. We do this by stepping back, grounding in the human experience, and, together, defining a path forward.

**Human-centered design is a way of thinking that places the people being served — rather than any other stakeholders — at the center of the program design and implementation.**

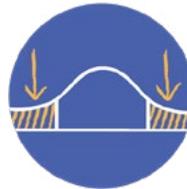
Centering the people being served means continuously learning about them to enable their goals above any other organizational goals. It means starting any program by deeply listening to the people the program will and will not serve.

At Connective, we center seekers of social services through continuous conversation with them. This allows us to make hypotheses about and gain insights into their needs and behaviors. All new programs we launch are grounded in these needs and designed keeping those behaviors in mind. We stay in continuous conversation even after we launch our programs to allow us to iterate and improve.

## The Guiding Principles



We **center the voices of those who are directly impacted by the outcomes of our programs.** They are experts based on their lived experience.



We know that those at the margins of our existing systems and structure often have the most experience with them. **A system that is able to cater to them will work even better for the majority of others.**



We believe that design must be trauma-responsive. We aim to integrate principles of trauma-responsive care into our process. **Our design process aims to sustain, heal, and empower our communities.**



We value **doing over perfection.** We embrace ambiguity through continuously reflecting on our processes. **Our design sprints are intentionally messy: We dig deeper as we confirm our hypotheses and quickly shift directions when we don't.**

## Our Approach

# What Is a Design Research Sprint

INPUT

Bring a topic or space you want to research



OUTPUT

Insights  
Questions to solve for  
Frameworks  
Guiding principles  
Personas  
Ideas

**Design research is a first step in the human-centered design process that allows us to deeply understand human needs and behaviors.**

**Given the experimental nature of our design research, we employ a bias towards action over perfection.**

We want to do something on a small, controlled scale; learn from it; and iterate.

Our design research sprints require eight weeks of part-time work.

**FRAME** Identify and develop the issue or topic area to focus on. What do we want to explore, learn, test, confirm?

**UNDERSTAND** Identify who we want to learn from. Plan outreach and start talking to them.

**SYNTHESIZE** Turn what we hear into insights, key questions, hypotheses, and frameworks.

STEP		WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6	WEEK 7	WEEK 8
FRAME	Identify research topic, develop goals, and pick a research method(s)								
UNDERSTAND	Specify participant group and identify outreach strategy								
	Build conversation guides and any other necessary materials								
	Recruit and screen participants								
	Conduct conversations (1:1 interviews, focus groups, observations, user testing, etc.)								
SYNTHESIZE	Analyze data from conversation and develop insights, questions, and frameworks								
	Share out								

## How We Conduct Our Design Sprints

The **main research methods** we use in our design research sprints are:

### Focus Groups

45–60 minute conversations with up to 4 people. We aim for 4–6 focus groups during a sprint.

### Interviews

45–60 minute conversations with 1 person at a time. We aim for 8–10 interviews during a sprint.

### Surveys

Self-administered online questionnaires with multiple choice questions. We limit open-ended questions. We aim for 100 or so responses per survey.

### Prototype and User Testing

45–60 minute conversations where we share working prototypes of an idea to see how people use them and why. We aim for 4–6 focus groups or 8–10 interview sessions. Often, we iterate on our prototype between sessions.

### Undercover

When we are not able to speak directly with people, we go undercover to identify pain points and areas of improvement. We put on different hats and use existing systems, tools, and programs. We also sift through social media, online forums, and newspapers for reviews.

Our research goals and methods often inform how we **specify our participant groups**.

### Random Selection of People

Think of this as talking to anyone we can about their experience on a certain topic, e.g., talking to anyone who is a landlord, regardless of where they are located or how many properties they own.

### Un-randomized Selection of People

Think of this as carefully defining the type of person you wish to talk to without naming specific people. These can be people with the most experience, people with unique experience, or people with no experience, e.g., talking to landlords with a handful of properties who have been landlords for over 20 years, or talking to landlords who acquired their first property to lease less than a year ago.

When specifying our participant groups, we are mindful of their zip code, language preference, gender, age, race and ethnicity, disability status, and family structure.

### NOTE

To be respectful of and show gratitude for the participants' time, we provide them \$25 gift cards. For surveys, we raffle 5 gift cards per 100 responses.

# EXPLORATORY FIELDWORK

focuses on expansive, experimental research on general population buckets. Here we were dealing with unknown-unknowns: areas we are neither well-aware of nor understand.







1

# Tenants Renting During COVID-19

*In a city where 4 out of every 10 adults cannot afford a \$400 emergency expense, what do shelter and survival look like during a global pandemic?*



## Context

Summer of 2020 was a highly unpredictable time — there was no end in sight for the pandemic. The economy was slipping further and further. We worried about an eviction crisis looming — landlords kicking out tenants in the middle of a pandemic that required us to socially distance ourselves and stay at home. We wanted to see what tenants were dealing with: What did they plan to do to stay housed? What did they plan to do if they were evicted? What were their landlords saying and doing? Were these even the right questions for us to be asking? Perhaps having a plan is not realistic in any way in the midst of great uncertainty.

## Method

# Quick Conversations with Lots of Tenants

### 6 Focus Groups

- Each for 45 minutes
- With 18 total participants



### Why We Did Focus Groups

Conducting focus groups allowed us to talk to a lot of people in a short period of time. From these conversations, we started forming hypotheses and identified areas we wanted to explore further through one-on-one interviews in a future sprint.

### Equal Number of English and Spanish Focus Groups

- Three focus groups in Spanish
- Three focus groups in English



### Why We Talked to Many Non-English Speakers

We believe that understanding the pain points of someone who doesn't speak the dominant language, English, will allow us to better understand the shortcomings of the overall system. As such, we intentionally chose to have an equal number of sessions in English and Spanish. We chose Spanish given the high number of Spanish speakers in Houston and high number of Spanish speakers who are in need of resources. In the future, we would consider having focus groups in Vietnamese, Hindi, and Urdu as well.

### Intentionally Selected Participants

- All tenants were behind on rent and at risk of eviction.
- Tenants lived in single-family units and multi-family units.
- Tenants lived all over Harris County, including Copperfield, Baytown, Katy, Cypress, and Spring.



### Unintentional Consequence: A Listening Ear

For participants who showed up, focus groups became a place to feel heard. Although it was explained to participants that we could not promise any help, they were genuinely open to sharing their personal stories. Many noted that the simple act of sharing their story with others helped them realize that they were not alone during this pandemic.

# Let's Meet the Tenants



**The Day to Day Survivors**



**The Gig Workers and Freelancers**



**The Single Parents**



**The Non-English Speaking Immigrants**



**The First-time Seekers**



**The Houston Transplants**



**The Anxious People**



## The Day to Day Survivors

Most people we talked to fit this bill. They are treading water, trying to survive, month to month. Because of their circumstances, they are often in a survival mode, in a scarcity mindset. They don't have a stream of income to think beyond today or this week. They can easily be subjected to a chain of bad events: One bad event can trigger other bad events, and so on. For example, unexpected loss of childcare (very common, given schools were closed) can lead to being late to work and being distracted at work. This can lead to getting fired or not getting more hourly work for a part-time gig. This can lead to falling behind on rent, which results in late fee penalties. And so on.

- “ I don't have a plan. I can only think about today. Does my family have enough food for today? Yes? OK, good. Move on to the next issue.
- “ I just got a job for \$200/week. I try to survive. One week I pay one bill, next week I pay another.



## The Gig Workers and Freelancers

These are your barbers, hairdressers, jewelry vendors, ride share drivers. While they are self-employed, they aren't usually your traditional small businesses. During COVID-19, they suffered a big dip in their income, and unpredictability has skyrocketed. They are kept out of assistance programs structurally and by design. These people are usually not covered by unemployment (apart from some pandemic assistance, which has come to an end) and have to take care of their own healthcare, insurance, and taxes. Paycheck protection and other programs aren't set up to give preference to freelancers who may not have all the paperwork ready to go.

- “ I am an independent hair stylist. Before COVID, I used to be able to save for rainy days. Now, I can't even make ends meet. Today [August 2020], my business is not even at 20% of pre-COVID sales.



## The First-time Seekers

A big chunk of people needing help during COVID-19 are first-timers in the social services space. They don't know where to go, who to ask, or what to ask for. They may also be unwilling to ask for help, as they never envisioned themselves in such a dire situation. They may feel at a disadvantage when programs are on a first-come, first-served basis, or when filling out applications requires pre-existing knowledge of the social services sector.



## The Houston Transplants

Houston is a city full of transplants. Their moms, brothers, aunts don't always live in the same neighborhood or city. Their networks are dispersed around the U.S. or globally. Who do these people look to when they need help moving? Who do they look to when they are sick and need to buy groceries? Whose house can they move into while keeping their job in Houston if their nuclear and/or extended families don't live here?

“ If evicted, my best option is to move to Florida to move in with my mom.



## The Single Parents

These people are doing it all — and expected to do it — all by themselves: working, trying to find work, negotiating with the landlord, making plans for staying housed, taking care of children, buying food, making food, keeping track of bills, paying bills, negotiating with utility companies, and negotiating with Internet and cable companies.

“ I used to work in a senior home and lost my job in the beginning of the pandemic. I have a five-year-old daughter who has a chronic respiratory disease. My daughter is everything I have. I can't imagine leaving her alone to find a job, or bringing the virus to her and knowing that I can get her sick. We are getting by right now donations and whatever little I make selling UV lamps and dieting pills on Whatsapp.



“ I have videos of the problem of rats in my apartment. I showed it to my landlords and they laughed at me. We are discriminated against because we speak Spanish and they say really nasty things to us. Even when they can speak Spanish, they won't speak Spanish. Because they know that they can treat us this way.

## The Non-English Speaking Immigrants

For the most part, they were able to provide for themselves and their families before the pandemic, sometimes even without having work permits. However, during COVID-19, they can't make ends meet, including paying rent on time. However, we saw that undocumented people and immigrants who don't speak English saw poorer treatment by landlords compared to tenants who spoke English. These individuals felt like their dignity had been stripped in asking repeatedly for help. These people are frequently shamed, harassed, and taken advantage of by their landlords. This includes, but is not limited to, threats to evict and change the locks, even during the eviction moratorium; large late fees, even during moratorium; their cars being towed as a form of fine; and landlords not maintaining livable housing.



## The Anxious People

This is an important persona to consider as people's mental health contributes enormously to how they'll approach this situation. They may put things off and come off as avoidant due to anxiety. They feel extreme nervousness when thinking about strapped resources or about negotiating with the landlord.

“ I have anxiety. My anxiety has been at heightened levels throughout this whole [pandemic]. Just thinking about it sets my anxiety into gear.

### INSIGHT

1

When designing services, keep intersectionality in mind. One way you can do so is through designing for multidimensional personas such as the non-English speaking immigrant who is also a day to day survivor and a first-time seeker. Or the Houston transplant who is also a gig worker and a single parent.

## What We Heard

# Heard Through The Grapevine: Accessing Social Services

### INSIGHT 2

Going through a disaster is traumatic. Disaster recovery program design can add to this trauma.

### INSIGHT 3

In general, most people don't know what type of social services to seek or how to access them. The social service that people mentioned the most was food pantries. Social services that we were surprised people didn't mention at all included financial planning and housing counseling. Frustration with pro bono legal aid services was mentioned by a few people, who described them as a "wall" with so much bureaucracy that "it was better not to climb the wall and just move on."

## There Are Many Places Where People Find Information on Services

People usually find out about social services through their immediate social circle: schools, neighbors, 211\*, family members (my boyfriend, my aunt), and employers.

\*People have found useful resources from 211, though sometimes they say the resources they're directed to are out of assistance or have busy signals.

## Navigating Support Systems Can Be Traumatic

Going through a disaster is traumatic. Disaster recovery programs can add to this trauma. Disaster aid and assistance are held to a timeframe and run out, furthering survivors' "living month-to-month" stress. Social service programs often ask for a lot of information and sometimes bounce applicants around. Often, applicants aren't able to find information or answers to their pressing questions. And sometimes even those comfortable with technology aren't able to navigate the application.

“I applied for rental assistance through two online programs and wasn't selected for either. I called a few community organizations and was told that they were either out of money or that I don't qualify since I don't have an eviction notice yet.”

## Tenants Don't Have a Plan for When They Aren't Able to Meet Rent

This is often because they don't know what their options are. And it means that people are often in dire situations when they start accessing social services. A few examples of tenant "plans" include:

- Relying on the kindness of the landlord
- Taking out loans or putting it on credit cards
- Asking family and friends for financial assistance
- Moving in with family in another state
- Getting a roommate
- Selling possessions to make rent

## Saving Others a Spot in Line

### People Are Generally Looking Out for Each Other

Most people we talked to fit this description. And they may feel a sense of guilt and shame in using up resources that others could use.

“ I don’t want to encroach on resources, because I know others are more strapped than I am. Please help them first.

“ I know I’m fine for August. Right now, I don’t know about September. I will ask for help only when I absolutely know I am unable to do it myself.

#### INSIGHT

4

During disasters, you’ll see that people may hold onto old norms. We saw that **many tenants were operating in pre-COVID mentality**. “I shouldn’t ask for help unless it’s absolutely necessary,” or “landlords won’t make concessions.” We know that tenants who asked for help under these dire circumstances typically received the help they needed. **People who didn’t ask for help were less likely to get it**. A part of disaster recovery work might be supporting people in changing their mindsets — to learn when, where, and who to ask for help.

## Communicating with Landlords

### Tenants Are Generally Sympathetic to Their Landlords

“ I don’t want to ask because I know they have bills to pay too. They are a small business, struggling. They have a mortgage to pay off too.

### Tenants Don’t Know What to Ask Landlords For

Most people asked to waive late fees or celebrated getting their late fees waived by their landlords. Few had flexible payment plans. Most of the time, these sorts of concessions were unstructured and unwritten — only discussed over the phone with their landlord, not in writing. It didn’t occur to most to ask for a discount or rent forgiveness.

### Tenants, for the Most Part, Aren’t Aware of Their Legal Rights or the Legal Process of Eviction

Many have no knowledge of legal rights related to renting, mainly because they have never experienced this situation before. There is confusion as to whether a rent moratorium or government assistance applies to all tenants or only those in government housing.



### Tenant Relationship with Landlords May Vary Based on Whether the Landlord Is a Private Owner or a Corporate Manager

Private owners usually have better relationships with tenants, regardless of whether they are in single-family or multi-family units. We found that private property owners tend to be very flexible with rent payments for selfish or empathetic reasons.

Corporate managers tend to be more strict and less personable. Property managers of big multi-unit buildings can be harsh — they work with tenants but would evict them if they feel it’s necessary and would rather have an empty unit than a non-paying unit.

# Questions to Solve For:

- ? How might we incorporate tenant education on rights and protections as part of the renting experience?
- ? How might we help tenants plan for and reduce uncertainty?
- ? How might we provide targeted resources to those on the fringes, e.g., undocumented Americans, non-English speaking immigrants, freelancers and gig workers, single parents who are transplants?
- ? How might we help tenants navigate resources?
- ? How might we support tenants throughout the cycle of housing instability?
- ? How might we help tenants navigate and access available resources?
- ? How might we enhance tenant and landlord communications and negotiations in times of crisis?



# 2

# Landlords Leasing During COVID-19

*What does managing and leasing rental units look like in a city of renters during a health and economic crisis?*



## Context

In the face of the uncertainty and tensions of the pandemic, talking to tenants was only one side of the coin. The other side was talking to landlords. To design impactful policy and programs, we needed to know the plight of landlords too — how were they dealing with tenants? How were they keeping up with their income and expenses in the face of dwindling rent payments? What type of landlord needed support and what type of landlord was getting by? What were their most pressing needs and limitations?

## Method

# Conversations With Several Landlords in A Week

**Four 45-Minute Focus Groups with 15 Landlords**

**All in English**

### **A Wide Variety of Experiences**

- Owned 1–2 single-family homes
- Owned fewer than 10 units (mix of multi-family buildings and single-family homes)
- Owned more than 10 units (mix of multi-family buildings and single-family homes)
- Private property owners
- Property managers

### **Geographic Representation**

From all over the Greater Houston Area

### **Why We Did Focus Groups**

We did focus groups instead of interviews, because we wanted to talk to many landlords. We didn't have a lot of hypotheses going in. Focus groups allowed us to see how different people responded to the same question and see how they interacted with each other.

Given this was an explorative study, we spoke to as many landlords as we could in a week. While we were focused on the number of the landlords we could talk to, we were mindful of ensuring a wide variety of experiences.

## Let's Meet the Landlords



### The Small Landlord

These are owner-operated property landlords. These are your smaller, independent, mom-and-pop, multi-or single-family unit owners, with 2-74 properties that they more or less manage themselves.

Owner-operated property landlords are more likely to be flexible with rent payments for selfish or empathetic reasons.



### The Large Landlord

These are fee-operated property managers. These are your larger, corporate, multi-unit property managers.

These landlords are more likely to be “all business.” They work with tenants but would evict them if they feel it’s necessary and would rather have an empty unit than a non-paying unit.

## The Small Landlord



### Perceived market demand for rental units

Small landlords with single-family units seemed most stressed, even compared to small landlords with multi-family units.

- “Vacancy is my enemy right now. Typically we do not have a lot of vacancies. Our tenants stay. But not right now.
- “Renting homes is more difficult now. Rents are being lowered, but very few are showing interest in available properties. There is a huge reduction in traffic at open houses due to people being nervous about catching the virus. The market is down and people are not looking to rent.

## The Large Landlord



These landlords were much more confident about a strong demand for properties.

- “I’m not worried about the demand right now. I am at 95% occupancy. We are showing properties. And even if we don’t, we can make up the money from our other properties around Houston and Texas.

### INSIGHT 5

Small landlords and large landlords have a different perception of market demand for rental units. Small landlords with single-family units seem most stressed about demand, even compared to small landlords with multi-family units. On the other hand, large landlords were much more confident about their ability to keep their properties full.

### Keep an existing tenant who’s behind on rent or have an empty unit in prospects of a future tenant

Most in this group said they would allow renters to stay with no rent rather than having an empty unit. This is because of the cost of moving people out coupled with the uncertainty of finding a reliable future tenant.

- “There are expenses associated with moving people out and in. I would rather have people in units without rent for two months. Turnover is risky. At least with the current tenant, you know their behavior, unless they’re obviously bad. In that case, you’d rather have it vacant. You’re losing the rent in any case. Just cleaning the unit will cost money.

Caveat: If there’s a tenant who causes damage to the property, they’d rather have the unit sitting empty.

Landlords in this group unanimously said that they would much rather “have an empty unit in prospects of a future tenant.” Part of it is confidence in market demand; the other part is having a consistent corporate policy towards all tenants.

- “I have to keep all my tenants in mind and be fair. I would rather have an empty unit than a non-paying unit.

## The Small Landlord



## The Large Landlord



### Making ends meet

“ Insurance, mortgage and property tax are real. I’m willing to work with tenants even if it’s at a loss. But my expenses are real and I’m worried if I will be able to pay the note on my properties.

“ I’m not worried. We are seeing plenty of income come through our rentals. And we have large properties throughout Texas so our balance sheets are healthy.

---

### Concessions

Across the board, they were aligned on 2 types of concessions: flexibility in timing of payment and eliminating late fees. Landlords felt that it’s a slippery slope to offer too many concessions. There’s a worry that tenants will take advantage of this and continue to be delinquent into the future. These concessions weren’t contractual, e.g., if there was a flexible payment plan, it was communicated verbally or via text.

---

### Eviction

Most landlords hesitate to evict their tenants. Most saw it as a hassle and tried to prevent the situation from escalating to eviction.

“ It’s a hassle. I would much rather talk to them and ask them to leave. I would most likely not pursue eviction unless they are damaging my property.

“ If they were not communicative and not being honest, I would evict. But eviction can cost a lot of money and legal stuff can be a barrier. Taking them to court to evict? Maybe. Taking them to court for being behind on rent? Not worth it.

---

### Section 8

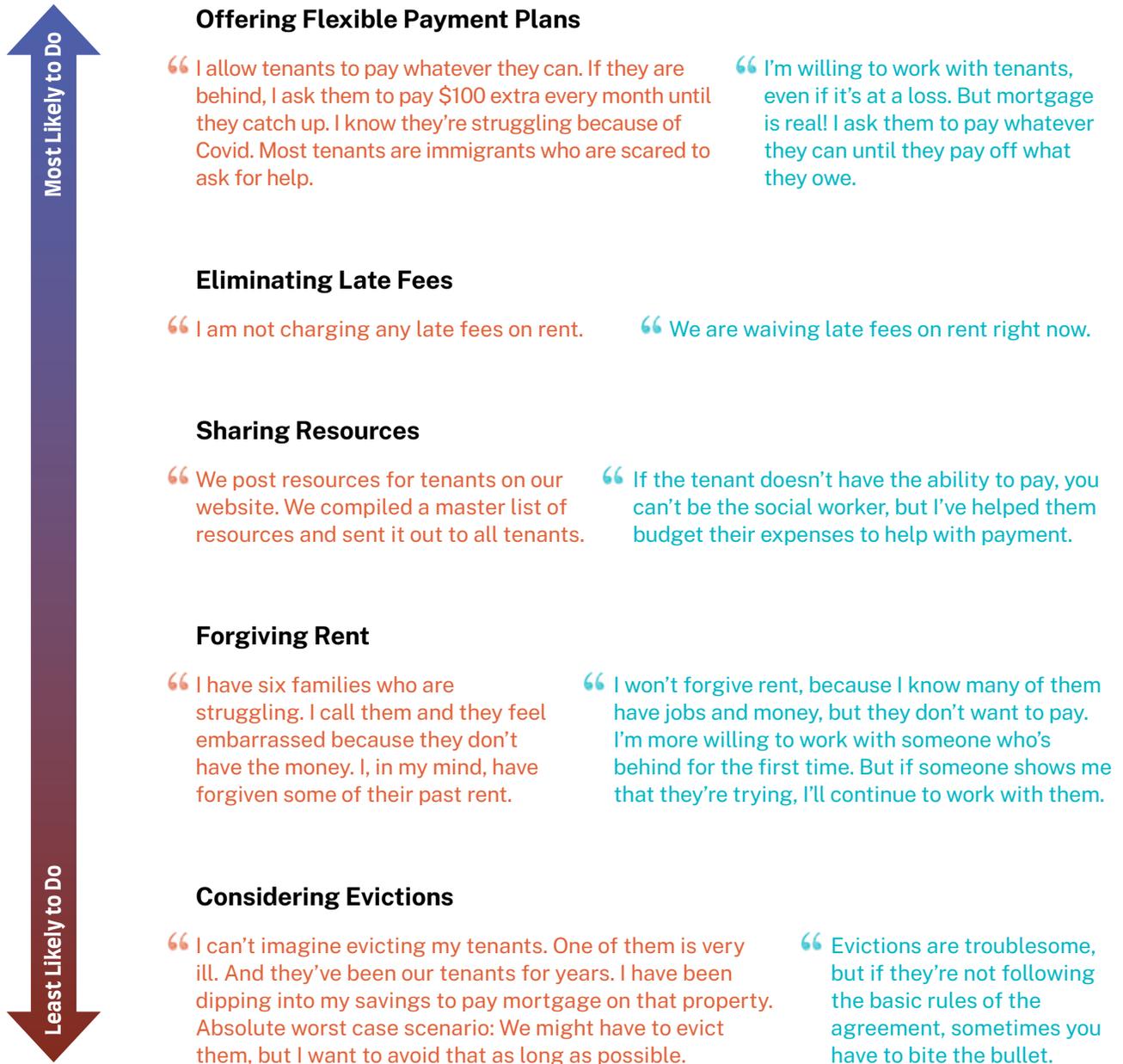
Tend to be more open to taking Section 8 tenants

Usually have strict corporate policies against Section 8 tenants

“ I’m very open to people on vouchers. However, if they are previously evicted, I’m not sure. That’s a red flag.

“ No. We don’t take them. It’s our corporate policy.

# For Better or Worse, 'Til Eviction Do Us Part: What Landlords Are Doing During COVID-19



**INSIGHT**  
**6**

Across the board, landlords’ most frequent concessions were: flexibility in timing of payments and eliminating late fees. And we saw that these concessions weren’t contractual; e.g., if there was a flexible payment plan, it was communicated verbally.

## More Is More: Advice for Tenants

### 1. Be Proactive

Those who don't proactively reach out are likely to be viewed as problematic and may not receive the same flexibility. Landlords generally encourage tenants to be upfront about inability to pay rent, but they don't seem to understand why tenants would hesitate to have or initiate these conversations.

- “ The proactive ones are easier to deal with — for example, the ones who tell you when they lose their job. The ones who don't tell you, those are the ones you have to worry about.
- “ I appreciate it when a tenant contacts me instead of me having to chase my money. Sometimes it's really personal, and I don't want to ask about job search and family finances, so it's nice when the tenant offers up that information.

### 2. Build Transparency

Communication from tenants is key to securing some flexibility from landlords with rent payments.

- “ If they tell you what's going on and are doing the best they can to take care of your property you feel like you can trust them. Landlords are compassionate, too.
- “ They have to communicate. We don't know what their situation is unless they tell us. If they want assistance, they need to be in contact with their landlord.
- “ I encourage them to keep communication open with me so I can relay the situation back to corporate.

### 3. Maintain Property

Tenants should strive to keep the property clean, especially if they're late on rent. Maintenance and cleaning issues cost landlords money, and this is the last thing they want to have to pay for if the tenant can't pay rent.

- “ HOA violations are frustrating, especially when tenants owe rent.
- “ Tenants don't understand that landlords operate with very thin margins. If a tenant is 1–2 months behind, you won't make anything for the year. Media portrays landlords as the bad guys, but it's difficult for them, as well, given the way their loans and expenses are set up.

# Questions to Solve For:

- ? How might we build stronger partnerships between landlords and our social service ecosystem in support of cost-burdened renters?
- ? How might we build feedback loops that support information dissemination to renters through landlords?
- ? How might we simplify processes so more landlords can participate in Section 8 and other subsidized housing programs?
- ? How might we design emergency policies that mirror the concessions that landlords are willing to make during crises in support of housing stability?



# Finding Common Ground

*Shared Insights Between Landlords and Tenants*



**Landlords and apartment management companies are a source of information for tenants.**

Landlords are interested in, willing to, and, in some cases, actively seeking to share resources with their tenants. And we know that many tenants have problems accessing and navigating social services.

**How might we collaborate with landlords and landlord associations to advertise and further push out social services we offer?**

If we do so, we have to equip landlords and make it easy for them to do.



**Direct, frequent, and improved communication between landlords and tenants would benefit both.**

Landlords and tenants are sympathetic to each other's situations. Landlords understand that tenants are in a tough spot, and tenants understand that landlords are in a tough spot.

While many landlords expressed that they want tenants to be proactive in communicating with them, many tenants are hesitant. Some are in this situation for the first time and don't know how to navigate it. Some are anxious individuals worried about potential repercussions.

Both groups see bringing in third party legal counsel as a last resort. How might we provide acceptable external support to improve communication between the two parties?

While many tenants are afraid to ask for concessions beyond payment plans, we saw landlords being open to more generous concessions as long as they made financial sense. **How might we help landlords and tenants collaboratively come up with sustainable, creative solutions for their unique situations?**



# Mothers Rethinking Work During COVID-19

*How does a global pandemic change career and personal priorities for mothers in the workforce?*



## Context

During the summer of 2021, we read many reports and heard discussions on the labor shortage in the market. We saw photos of restaurant doors with hiring signs and heard owners of laundromats complaining about not having enough workers. Many blamed the unemployment checks and COVID relief funds for encouraging people to stay at home.

We wanted to dig deeper and understand how people were rethinking work in the face of the pandemic. We tried to understand why people were unemployed: What were they looking for in a job? What barriers were they facing in finding those jobs? How have their perspectives on careers and working changed during the pandemic?

## Method

# An Un-randomized Study of Mothers with Older Children

### Single Mothers and Co-parents

- 35–50 years old
- With children older than 10



### Why We Spoke to Mothers

We focused on interviewing mothers on how they are rethinking their career and work due to the pandemic.

### Work During the Pandemic

- Currently in between jobs
- Taking a break
- Transitioning out of their career

We decided to focus on mothers given the unique positions they find themselves in as caretakers, emotional laborers, and breadwinners in families.

### 1-hour Interviews

- 7 interviews
- Over the course of a week

We focused on mothers somewhat in middle age to ensure that we talked to people with a longer work history. Furthermore, we hypothesized that focusing on this group would allow us to find insights and ideas beyond “provide childcare onsite” as a way to attract workers.

## Let's Meet the Mothers



### The Overqualified

“ I’m stuck in the middle. I can’t get into the industry I went to graduate school for because I don’t have experience. I can’t get back into the industry I left because I am overqualified for those positions. The hiring manager at my old job as a customer service agent told me that I am a “flight risk.” He said that most companies won’t hire me because they know — based on my degrees — that I would ultimately try to get a job that’s more in line with my interests and qualifications.



### The Newly Corporate-skeptic

“ One thing I have learned is that my tomorrow is not promised. I used to be the top person in my company, climbing the ladder, before COVID-19. I was a few positions away from being part-owner. I won thousands of competitions. And then, bam, overnight, the industry vanished and I learned that the American dream to work, work, work is a lie. And I must live my life and protect my life instead.



### The Desperate Striver

I went from a 40-hour job paying \$22/hr with a \$15–30,000 year-end bonus to having my vehicle repossessed and almost being kicked out of my apartment. Right now, I drive with a ride share company so I need my vehicle to make the little money I do. And now a big part of my income goes to my car payment.

”

## The Overqualified



### High Qualifications

These people have 10+ years of work experience, Master degrees, and other qualifications that make them overqualified for certain jobs experiencing labor shortages, such as working in a restaurant or as a secretary.

“ They say they want qualified workers, but when you show your credentials, they are scared.

### Employers Aren't Hiring Them

They are unable to get part-time, semi-skilled jobs, such as waitressing, secretarial, or clerical positions, that don't align with their skills and education because they are overqualified or because employers are looking for novice labor with little work experience.

“ I've noticed that you quickly become overqualified. I was looking for anything secretarial or doing clerical duties. But it seems like they want to hire younger kids or first-timers so they can train them. Also, some of these positions only pay \$13-14 an hour, which is insane. I have children to feed and bills to pay. I find it pretty disturbing that companies get away with this. Sure, it's awesome for people right out of college, but not for someone in my shoes.

“ I have started to manipulate my resume. I don't want to look overqualified. I don't want to be looked at as the head coach for a top performing cheerleading business. You want me to organize your office? I'll do that.

### INSIGHT

7

Some people felt like they were stuck in a workforce middle ground. After transitioning out of a steady job due to the pandemic, they felt stuck between jobs they are underqualified for and jobs that hiring managers explicitly told them that they were overqualified for.

### Exhausted, Burnt Out

“ I have applied for over 200 jobs in 15 months. It's getting frustrating. You put in an application, you don't get a call back. Sometimes they let you know. Sometimes I interview, but nothing has worked out yet.

“ I can't count how many interviews I have done and applications I have filled out, from multi-billion dollar companies to corner stores. It's ridiculous.

## Personas

# The Newly Corporate-skeptic



### Lack of Trust in Companies

“ I don’t trust many companies to look out for their employees. During my job search, I see that they are looking to underpay when they can. They are looking for younger people they can exploit and pay very low wages. It’s been a shocker.

“ I was working as a cashier at Dollar Tree. And I’m the type of person who wants to make sure everything is done right. So I started cleaning the store and organizing shelves so our customers would have a better experience. The regional manager came for a review, was very impressed and gave my manager a pat on the back. That’s all fine, but when I asked them to increase my hours so I can get paid for organizing, they refused.

### A Reality Check and Awakening

Some people have changed their outlook on jobs, careers, and climbing the corporate ladder because of crises in their lives, including the pandemic. Previously, they were ambitious workers, vying for bigger paychecks and senior titles. They were go-getters, going above and beyond the responsibilities of their job descriptions. Now, they are more mindful of the amount of work and stress they take on from their jobs and are no longer willing to compromise their personal health and joy to climb the corporate ladder. One of the triggers of this change in mindset was being laid off from their company when the pandemic started. They put a lot of heart, care, and energy into their job and felt like, in return, their company didn’t take care of them when they needed it the most.

“ I am on disability — I have high anxiety and a debilitating mental illness. Right now, I can’t work and go through the stress many jobs put you through. But I’ve learned through all of this that no job is worth the stress they put you through — we don’t need to suck it up.

“ I’ve learned that material things are material things. I saw people die and never touch their retirement — they never got to touch the money they put aside. One of my uncles had an aneurysm. He had good money, but he had a stroke, and he was unable to use it. This pandemic isn’t going to get better. It may fade away, but it’s not going away. If you can do something while you can do it, why not enjoy life?

“ Before the pandemic, I used to drive for a ride share company. Now, I don’t. When the pandemic hit, there were no riders. The company didn’t take care of me and other gig workers like me. And when things started opening back up, all they did was send us messages to be as careful as we could while driving.

### Show Me the Money — Today

While they may be interested in working hard and getting promoted, they would much rather take a high wage today with no wage growth than a job with a higher pay potential in the future. Again, this stems from a mistrust in companies or a shift in mindset from focusing on company growth to taking care of self.

“ If a company tells me that there is a potential for growth, for promotion, I don’t know if I can trust them. They can let you go whenever the next crisis hits and you’re back to square one. I don’t want to be disappointed.

“ I need to be paid more today, not tomorrow. I’d much rather work for someone who will pay me more today than someone who offers career growth. My daughter is almost 11 years old — and I want to fulfill her wishes and dreams today, not delay it for the future.

## INSIGHT 8

Current hiring practices and other company policies have also caused a mindset shift in employee-employer relationships. Some people no longer trust companies or the corporate culture to look out for them.

## The Desperate Striver



### Can't Catch a Breath

We saw that the desperate striver struggled a lot more than those who had the support of their spouse. The desperate strivers were much more likely to work themselves to the bone and around the clock to make ends meet than those who have support from their spouse.

Cassandra, a co-parent, quit her part-time job at a dollar store because of the poor work environment. Doing so means she gave up the extra income to spend on “nice things” for her family — her husband continues to work to earn for the family. However, single parents April and Tonia focus on putting in as many hours as possible to meet their basic needs.

Any unexpected expense can cause high amounts of stress without a social safety net in the form of a partner; highly supportive parents, siblings, or community; savings accounts; or investments. Expenses and family needs continue to pile up, outpacing their incomes.

“ I can't even afford to save. I want to. I try to. A few weeks ago, in a storm, my car was flooded. The little savings I had, I had to use it to fix the car. If not my car, it would've been my phone or my kids' computer. I can't even talk about savings.

### Sole Breadwinners / Single Parents

Sole breadwinners of the family have less wiggle room in their schedules to take on more work to earn more income, to take off time to study and upskill, or to invest time in researching new opportunities or social services.

### No Time to Find Social Services or Train for New Jobs

Navigating the ecosystem — researching, applying for, and following up on social services and benefits — takes time the desperate striver has precious little of — making them less likely to access programs they are eligible for.

“ Having to sort through unemployment has been a full-time job. I had an issue with my unemployment benefits and contacting the Texas Workforce Commission has been an ordeal. They transfer you, you wait three hours, and then the call drops, and you wait another three hours. Or they can't help you out and ask you to call again later. I spent at least 24 hours just holding, waiting, over the course of last week. At one point, I went nine weeks without payment, and I didn't know what to do. It's stressful.

They want to find a stable job. Often, those require upskilling. They don't have the time or money to do training.

“ I want a job at a help desk or in customer service. And I see that people are hiring. I've applied and have been told that I need proper certification. So I need to get that. What's holding me back from getting certification? Time! I need money to pay bills, rent, and feed my kids, so I need to work as much as I can. Sometimes I think I can study at night. But when I come back, usually around 9pm, I am dead tired, I am aching. I eat some food, I get my medicine, and I am out. And then the next day starts. If I take a day off, it will affect my income.

Accessing social services, whether government-funded or through a privately-run organization, can be an obstacle course. Seekers spend hours of their limited time trying to figure out the system. For many, it means hours and hours of effort on top of already working round the clock to make ends meet. This hurdle means that often the most needy are least able to take advantage of the social services ecosystem. Difficulty in accessing unemployment benefits was called out multiple times during this sprint.

INSIGHT  
9

Framework

# Understanding the Personas Better



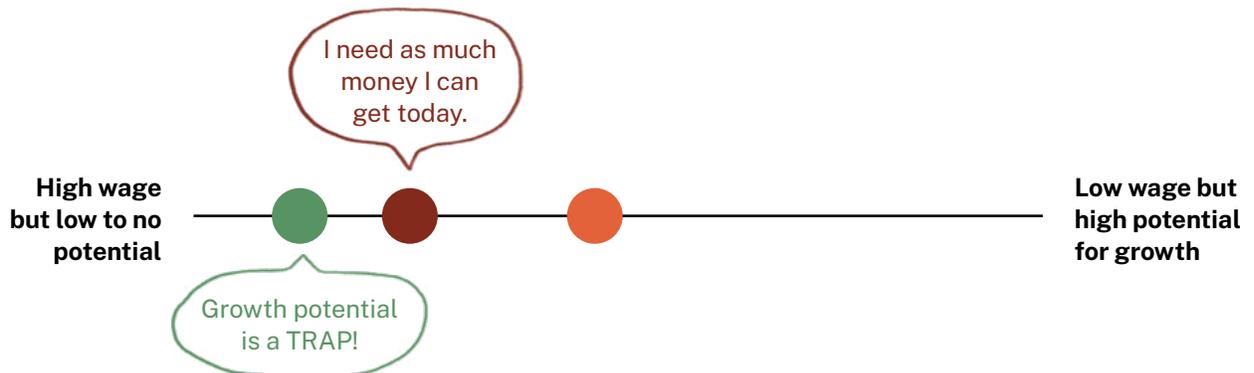
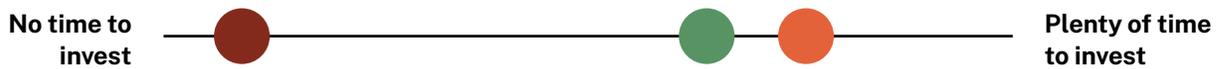
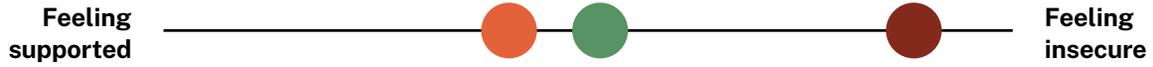
The Overqualified



The Newly Corporate-skeptic



The Desperate Striver



## National Trends Verified

### A Demand for a Livable Wage

All interviewees wanted a livable wage so they could sustain themselves and their families. What the livable wage was varied, the lowest being \$15 an hour. Several mentioned that anything below \$20 an hour wouldn't allow them to pay rent, other bills, and provide for their children. Most mentioned that "no job was beneath them," but they struggled to find jobs that would pay a livable wage. Our interviewees experienced that the job market is hiring entry-level workers for lower than livable wages.

“ I don't want anything below \$15 an hour, because I need to sustain my family. I want a full-time job. But even if I get 40 hours a week, I will still [have to] do side gigs for extra cash.

### Drastically Changing Budgets to Make Ends Meet

All interviewees have had to change their household budgets to make ends meet. Gig workers have to work extra-long hours to make basic ends meet — and still have to make big budgetary changes despite that.

“ My kids have had to cut down their activities because basketball and football require money for participation and jerseys — we can't afford that. The kind of food we eat is different. We do what we can. Are we eating? Yes. Are we eating right? No!

“ I don't know how anyone lives through driving with a ride share full time. It is a struggle to make ends meet. When I started 5 years ago, it was a side gig. Back then, they paid you 80 cents a mile. Now, it's my full-time gig, and it's only 60 cents a mile.

## Houston Insight

Many interviewees mentioned the need for a car and how highly they prioritize their car payments. For some, having a broken-down car means pausing job hunting until their means to get to the job is fixed. For some, driving long distances was a reason for asking for a higher wage as traffic time, gas, and mileage also come with a price tag. For others, keeping up with their car payments was a top priority as their car — via driving for a ride share or food delivery company — was their only source of income during the pandemic.

“ Traffic in Houston means 30 minutes of unpaid time. And it takes money to get from point A to point B. Gas and mileage. And that's my time and money.

“ I need to keep my car. How will I drive a ride share and get by if I don't have a car?

“ I stopped working in May 2020. And haven't worked since. But that was mainly due to not having a car — if I can't rely on transportation or have a car, how can I get to my job?

### INSIGHT 10

For Houstonians, transportation is a very important consideration when picking the right job.

# Questions to Solve For:

- ? How might we build a more flexible and empathetic workplace in which working mothers have equal opportunity to achieve their potential?
- ? How might we adjust hiring processes for those returning to the workforce after a hiatus?
- ? How might we increase accommodations in workforce development programs for those with limited mobility and/or time, such as remote training opportunities?
- ? How might we continue to advocate for and provide livable wages for workers in our communities?
- ? How might we prepare for the ramifications of workforce dynamics post-pandemic in order to retain both knowledge and labor in our respective industries?



# FOCUSED FIELDWORK

focuses on exploratory or confirmatory research on specific population buckets. Here we deal with known-unknowns: areas we are aware of but don't understand.





# 4

## Small Landlords Leasing During COVID-19

*In a region with growing real estate tensions, where wages have remained stagnant, and job losses were significant last year, how did small landlords weather this unpredictable economic storm?*



### Context

In August 2020, we interviewed landlords of various scales: from property managers with properties around Texas to landlords with two properties; from landlords who relied on their properties as their primary source of income to those looking to build wealth. When reflecting on those interviews, we realized that “small landlords” had their own unique needs and issues. They were more likely to feel unsupported by general government programming for landlords while also more likely to work with their tenants to ensure they stayed housed. We wondered how this group of landlords were handling COVID-19 and the CDC eviction moratorium put in place on September 1, 2021.

## Method

# An Un-randomized Study of Small Landlords

### Gender & Race

4 females and 4 males

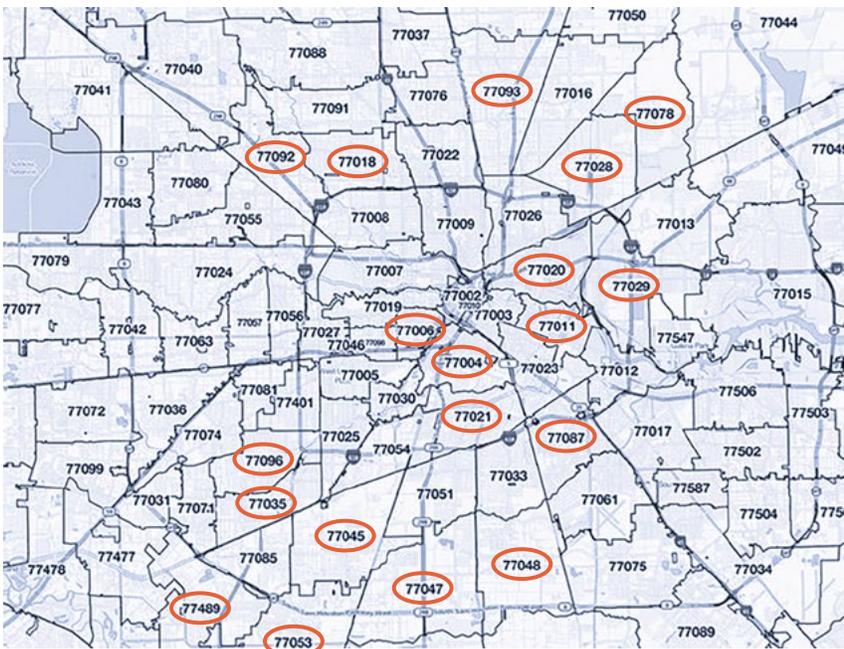
3 landlords identified as Black or African American

3 as Caucasian or White, and 2 as Asian or Asian American

### Number of Properties, Occupied or Empty

2–74 per landlord, with a median of 14 units

### Property Zip Codes



### Types of Property

A mix. Some with only single-family; some with single-family and fourplexes; some with small (5–20) and others with large (20–75) multi-family properties

### Rental Revenue Range

\$36,000 to \$400,000 with a median pre-COVID revenue of \$80,000 and a median COVID revenue of \$57,500

### NOTE

As design researchers, we know that our sample size is small, and it is not representative of the entire population. We don't intend it to be. Instead, we aim to study unique experiences. This allows us to tap into insights that we otherwise may not have access to.

Before conducting interviews with landlords, we asked potential interviewees to share their information: their reason for becoming a landlord; rental revenue range; gender; race; types, number, and location of properties. We used this data to intentionally create a diverse pool of interviewees.

## Why They Became Landlords

**Being a landlord is their retirement plan and a way to build intergenerational wealth.** Rather than looking at monthly profits, most people we talked to were interested in long-term return on investment. This is their safety net, their retirement fund.\*

\*Note: this may be so because of a bias in our data. Most landlords we spoke to didn't see this as a primary source of income.

- “ I am trying to maintain optimism. I have put so much into real estate; this is my retirement. This is my 401(k). But I am not the average landlord.
- “ I am continuing the legacy of my grandparents. They owned 9-15 properties around the Third Ward area.

**They can provide affordable housing** in their communities.

- “ I have been through a lot growing up as a Black man, raised by a single mother in Third Ward. I got into real estate to be able to give people options for quality affordable housing. Really, my goal is to give people long-term homes.
- “ My family has been here in Houston for over 100 years. My grandparents started with a boarding house in what is now EaDo. They rented it to immigrants. And I'm continuing that by providing affordable housing for low-income communities, primarily immigrants. It's basic housing, but I try to provide the best services I can.

### INSIGHT 11

We saw that small landlords play a crucial role in keeping people housed and in preventing homelessness. There is an opportunity to leverage these people to continue to preserve affordable housing. How do we make their lives easier?

# Let's Meet the Small Landlords



## The Novice

“ I became a landlord when I moved into a new place. It was serendipity. I bought another property right before COVID. Bad timing. I'm not looking at this as a source of income right now — more like a future return on investment. Let's see how this goes!



## The Drained

“ We've been investing in properties for a long time now. We used to have six properties with 33 units. We got to a point where all our job income and weekend time were going in sustaining our properties. We were exhausted and financially drained. We sold them off and only kept two houses. Now I think it was a bad decision.



## The Strategist

I've been doing this for the past 15 years. I started doing this with a friend to strategically build wealth, and then, one property after another, here I am. This isn't my primary source of income but more like my retirement plan.



## Get to Know Them Better

### The Novice



#### Still a Lot to Learn

“ My properties already have a lot of repair needs. And I was hoping we could cover such expenses and even property taxes with the rent we receive. But my tenants are behind on rent. And I have to make the repairs soon to give my tenants a livable space. I don't know what I'm going to do.

“ I'm doing a lot to learn about being a landlord and changing how I am with my tenants on the fly. I'm relatively new to this, not a seasoned landlord. I have amended my tenants' lease: If you can make this payment by such and such a date, we will forgo late fees. I signed up for mentor sessions with SCORE, a nonprofit real estate group. I asked them for advice.

#### Already Experiencing Low Morale

“ I have thought about selling my property already, but I don't know. I don't want to deal with the hassle of keeping up with tenants. It is more hassle than it is worth. It doesn't feel like there is a lot of support. I will probably lose my investment.

### The Drained



#### Extremely Stressed

“ I'm 66 years old. The inspection officer told me to do \$50k in upgrades. Doing the upgrades means talking to construction people, getting stuff fixed during COVID-19. It's stressful — emotionally, physically, mentally. And I fear for my safety because of COVID-19 and interacting with people.

#### Needs Guidance and Creativity

“ This was our primary source of income, along with social security. But we were running through money too fast, so my husband returned to his job. And we are still running through money. We are now going through our IRA savings. Our hope was that the rent from the properties would cover operating costs and property taxes so we would not have to use our savings, but that hasn't been the case.

### The Strategist

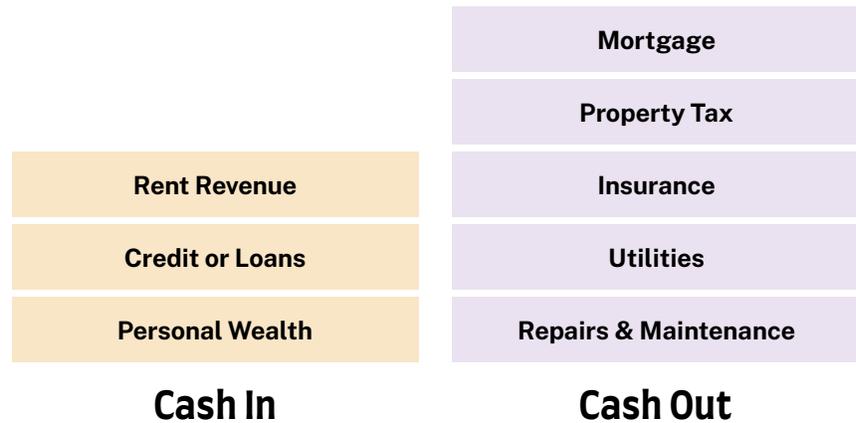


#### Creative and Well-planned

“ Before COVID, I was running a 30 percent margin. Now, I'm somewhere in the teens. Right away, I asked my lender for lower interest rates. But that will only save me a couple of thousands. Insurance, water, taxes, maintenance still come in. And given that my margins are shrinking, I'm focusing on increasing my revenue. I installed vending machines and washing machines in my apartment complexes as new sources of revenue.

“ We take a human approach and build a very strong relationship with our tenants. That's our strategy. During COVID, we dropped off pizzas to them and backpacks for the kids. We are investing more to have food delivered to them. This ensures that they take that extra shift, pay their bills, keep up the properties, and even pay their rent on time.

## Let's Get Down to Business



When we spoke to the small landlords in August 2020, we learned that most small landlords were getting by.

To continue getting by, they need access to cash. For many landlords, rent collections usually cover operating expenses, from mortgage to utilities to property taxes to repairs.

However, during COVID-19, landlords are finding themselves with limited access to cash flow: collecting less rent because tenants are behind or unable to pay; unable to access a line of credit; unable to evict tenants who aren't paying to get tenants who can; and unable to get better rates from banks and lenders. While cash flow in is restricted, cash flow out hasn't changed much: Mortgage still needs to be paid; property taxes are due by January 29; and repairs and maintenance need to be taken care of – quicker than before, given tenants are quarantining and working from home.

### INSIGHT 12

If 60 percent or more of their tenants were paying rent, the small landlords we spoke to were able to cover expenses as they arose. However, they were worried about large bills, such as property taxes and high-ticket item repairs.

## Cash In

**Limited cash flow in.** Cash flow helps landlords cover operating costs and property taxes. Landlords accessed cash flow through multiple sources: rent revenue, financial institutions, and personal wealth and savings. All landlords we spoke with were facing a decrease in their revenue during COVID-19. Before COVID-19, rent was the main source of cash flow. During COVID-19, landlords have to find other sources of cash to stay afloat, such as new forms of revenue, loans, and/or dipping into their savings.

“ The objective for the rent was to cover operating costs and property taxes so we did not have to use our savings.

<b>Decreasing Rent Revenue</b>	Tenants are behind or unable to pay Unable to evict tenants who can't pay Unable to get tenants who can pay rent
<b>Limits from Financial Institutions</b>	Unable to access a line of credit Unable to get better rates from banks
<b>Limits of Personal Wealth</b>	Dwindling savings

## Cash Out

### Property Taxes

**There is uncertainty with property taxes.** Landlords expressed that they can't accurately forecast property taxes even a year in advance, as one gets the tax bill in March and it's due on January 29.

**Property values may be going up** due to development and gentrification, resulting in high property taxes. This is extremely hard for those trying to provide affordable housing options and not increase rent.

“ One of my properties in the East End. I know developers are coming in and driving up prices, and they provide upgrades and all. I can't keep up.

### Insurance

**Landlords talked about homeowners, personal liability, and flood insurance as other major, ongoing expenses.**

“ Insurance payments are getting higher and higher every year.

### Mortgage and Interest Rate

**The refinance market isn't looking too good.** Plus there are costs associated with refinancing that require access to cash.

“ We have mortgages that have to be paid, and I am not getting any rent. There is no eviction or prospects of new tenants, but we still have a mortgage to pay. Plus there are other expenses. At the end of the day, there is wear and tear on the property. And property taxes have to be paid. There is no relief as a landlord.

### Inspection and Permit Costs

**A landlord expressed that the City was mandating a large habitability upgrade,** while his bank denied his request for a home equity loan on the guidance of the County's COVID-19 lending policies. This leads to financial and emotional stress.

“ Legally, I don't have to do repairs if someone is not paying rent. But morally, that isn't right. Plus, it makes business sense to do repairs: Am I going to get people to stay if I don't do repairs? Are people going to try to pay off their rent if I don't do repairs? No!

“ My maintenance and repairs across my 74 units cost me over \$150K a year. It's a lot, and I cover it with rent. During COVID, I am only performing the necessities. And I try to not do things on the weekend, as repairs cost more on weekends. I only do repairs on weekends if it's an emergency.

### Maintenance and Repairs

**Most landlords are more cost-conscious during COVID but are doing their best to keep up maintenance on the property.** Landlords know that it makes moral AND business sense to do repairs. It's in their best interest to maintain the property during the eviction moratorium, because they want to be able to collect as much rent as they can.

#### INSIGHT

13

Small landlords are experiencing a mental and emotional health crisis as well. Short-term cash flow restrictions are not just financial issues but also health issues as well. Their tenants are behind on rent. Property expenses are piling up. Many have had to dip into savings or contemplate selling off their property — a.k.a., “retirement funds” — during these uncertain times. This causes high levels of ongoing stress on them and their families.

## Moratorium

# From the Courtroom to My Courtyard

### The CDC Moratorium Didn't Cause Behavior Changes

All but one landlord we spoke with were aware of the eviction moratorium. Some had heard it as order not to evict under any circumstances. While no one mentioned the Texas nuances of the moratorium, it didn't seem like awareness of the moratorium was an issue. Most understood the moratorium and chose to abide by it. Landlords want to keep their tenants housed.

“ Come the end of the moratorium, if they are six months behind, give me \$1K and don't worry about it anymore. You do your best.

### Frustration with the Messaging of the Moratorium

The moratorium seemed to signal to tenants that they didn't have to pay rent. Furthermore, the moratorium appeared to lead to erosion of trust with tenants who weren't communicative or that were on the defense.

“ It is a risk, but if we were able to evict for non-payment, there wouldn't be that additional wear and tear because they cannot be evicted. There is no incentive for payment.

#### INSIGHT 14

**Strengthening the landlord and tenant relationship is crucial during an economic crisis.** Tenants who don't communicate with landlords and don't have an open relationship with their landlords are at risk of eviction or stricter consequences. If the landlord believes that the tenants aren't trying their best to get a stable source of income to be able to pay rent, landlords are more likely to think about evicting them.

## Foreclosure Crisis

# This Is Urgent!

Undercollection of rent isn't forcing this group of landlords to evict anyone they can as soon as they can. However, it has short-term consequences, such as underinvestment in property, foreclosure, and distress selling. If tenants continue to lag behind and landlords aren't able to access other immediate cash flow, big-ticket expenses, such as property taxes and mortgages, could put stress on landlords. And overall this can further leave the landlords vulnerable, as they are letting go of their source of wealth generation or stream of retirement funds.

“ One building in Mason Park, Magnolia, post-Harvey appraised at \$135K; it went up to \$270k in one year. That was the first time I had to raise the rents. I protested, and they lowered it by 24 percent. On Montrose, it is outrageous. Those property taxes tripled over the last 10 years. How can I keep rent low or keep people housed who are behind on rent when I have such a big debt to the City?

“ My property taxes are \$70k this year. Usually, I take out a line of credit [for this] and then pay off my line of credit through the rent. If my tenants are behind, how will I pay my debt? Do I need to sell a property to get that amount of money to pay off my debt?

“ I can financially float some things for now with my savings or by taking out credit cards, but, look, if this is going on until February or March, we are going to be in some real trouble.

### NOTE

As a reminder, this research was conducted in fall of 2020, when we were in the thick of the pandemic, unsure of signs of relief. At that point, we thought it was important to raise an alarm around potential distress selling and a possible foreclosure crisis.

... and high financial obligations...  
... result in a potential foreclosure and distress selling crisis!

Undercollection of rent...



### INSIGHT 15

Small landlords are feeling squeezed. And if it pushes them to the point of selling their properties, this can lead to a collective public crisis. For the tenants, foreclosures or distress selling (and even soft exits) can lead to disruptive dislocation. For the neighborhood, this can result in reduced property values.

# Questions to Solve For:

? How might we help landlords find creative ways to improve cash flow so that they can be more flexible with their tenants?

? How might we support landlords making City-mandated habitability upgrades during this time when they are cash-flow strapped?

? How might we encourage lending institutions and collectives of landlords (a collective of strategists and novices) to assume and distribute risk by pooling funds?

? How might we lower, delay, or spread out property tax burden for the novice and the drained to prevent foreclosure and distress selling?

? How might we encourage banks and lending institutions to work closely with the novice to help them stay afloat right now?

? How might we foster dialogue and enable stronger relationships between tenants and landlords to prevent future (post-moratorium) evictions?

? How might we rebrand any national moratoriums locally to build trust and confidence between tenants and landlords?

? How might we share or lower the emotional burden on landlords of actively keeping tabs on and collecting rent from tenants?

? How might we collaborate with the drained and the strategist to prevent homelessness and provide affordable housing in our city and county?

? How might we co-learn with and co-teach landlords on what it means to be a small landlord in deeply uncertain times?

? How might we provide financial and business advisory services to the novice who is facing a pandemic at the same time as learning about what it means to be a landlord?

## Program Highlight

As a direct result of this work, the City of Houston's Housing Stability Taskforce established a Small Landlord Working Group to tackle and raise issues.

? How might we connect the novice, the strategist, and the drained so they can learn from and mentor each other?

## Idea

"Speed dating" format programs for the strategists and the novices to share knowledge

# 5

## Designing Technology for Non-English Speakers

How might we design digital tools for Spanish speakers that address their specific needs?



### Context

When we interviewed tenants for our previous design sprints, we saw that the Spanish-speaking tenants had a particularly unique experience — they were more likely to share mistreatment by their landlords. They were thus more likely to need help with measures such as preventing evictions. In light of the CDC eviction moratorium, we wondered how to design a simple tool to allow monolingual Spanish-speaking tenants to learn more about and take advantage of the moratorium. While we didn't set out to launch a tool, we developed a prototype and tested it out with multiple Spanish-speaking tenants.

## Method

# What Their Actions Say About Us: Prototyping and User Testing to Further Understand Human Behavior

We developed a prototype of a tool allowing users to learn more about the CDC moratorium, check eligibility, and, if eligible, sign and submit the relevant declaration form. Our goal was not to build a deployable product but to use the prototype to conduct user testing, which is another way to learn about human behavior.

We conducted **eight one-on-one, one-hour user testing interviews** over Zoom with Spanish speakers from all over the Greater Houston Area who were all current renters.

Our interviews were a mix of open-ended and specific questions. First, we got to know the participants; then, we asked them to use our tool. Through Zoom's screen share feature, we could observe participant behavior. And we asked them questions such as, "Why did you decide to click this link first?" or "What information were you looking for when you scrolled down?" We ended the interviews with open-ended feedback from the participants.

### INSIGHT 16

Work closely with the community you're designing for and other people who serve that community. This will allow you to design features that you wouldn't otherwise have thought of. Our extended team included Spanish speakers. We solicited feedback from relevant service providers and interviewed several Spanish-speaking people on their experience using our tool. Even during COVID, we were able to schedule Zoom calls with seekers and have them talk us through their experience using the tool.



1

**Reduce clicks!**

Our tool’s purpose was to help people see if they were eligible for protections under a certain law. Thus, the “check if you are eligible” button was placed front and center on the landing page.

Wherever possible, reduce the number of clicks required to achieve an objective. This means providing quick access to the tool on the first page with a prominent button and including supporting information in the main menu.

2

**Prioritize information on privacy and immigration status.**

On our landing page, we clearly stated that seekers were eligible regardless of their immigration status.

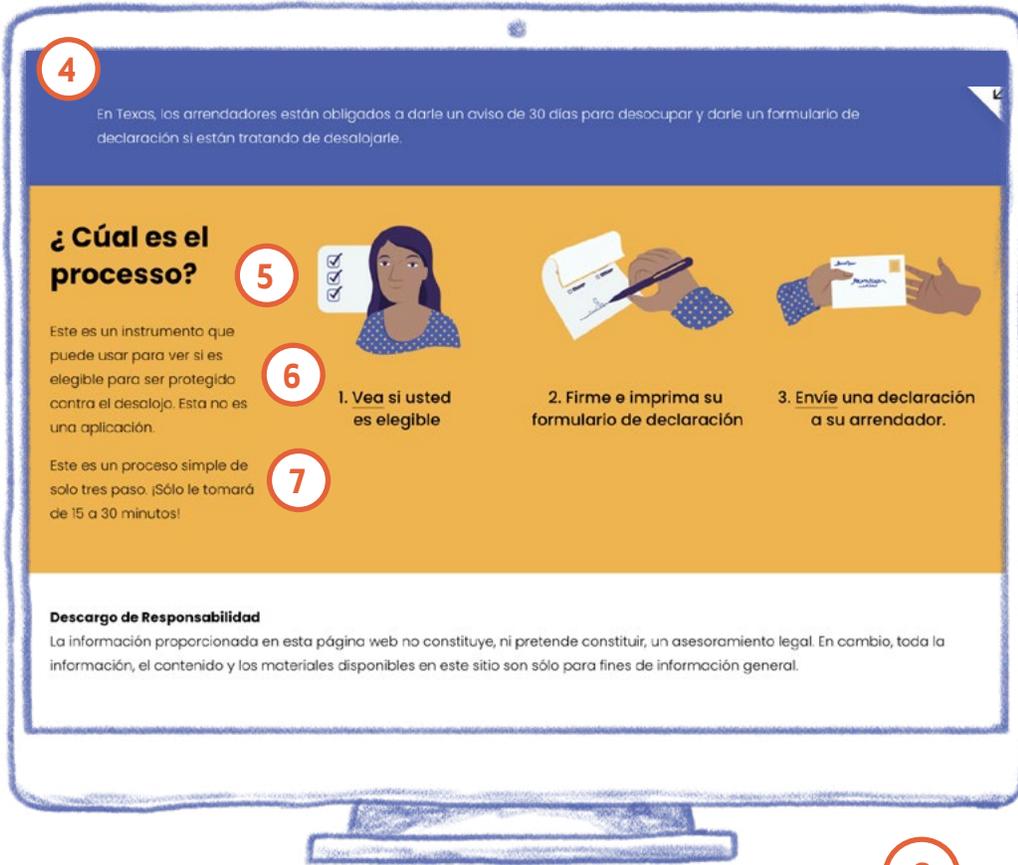
State what information would be and wouldn’t be shared with the government. State if disclosure of immigration status would be required and if it could disqualify them or not. In our tool, we stated on our homepage that tenants are eligible regardless of their immigration status, and that the government won’t have access to their information unless they are contesting an eviction in court.

3

**Make your tool Houston-first.**

For our tool, we included Texas-specific rules on the homepage, local court rules in the FAQ, and local organizations in the resources page.

Many existing tools, which are national, are of limited utility to this audience because of their lack of local-specificity. Ask: How can you add more local context to your tool? Is there a local law or a local service that people should know about?



## INSIGHT 17

Technology tools built for non-English speakers will always have two audiences: the seeker and those who may be helping them access the tool. Because of distrust and lack of tech savviness, a large portion of this community won't access your tool without support. Build for BOTH seekers AND service providers, family members, and community navigators who help seekers fill out the application form.

4

### Be intentional with your visual design.

We used purple and yellow colors along with illustrations of Latinx people filling out the form.

Use bright colors and visuals of Latinx culture to indicate that you are indeed a tool for the Spanish speaking community. Initially, the website for our tool used gray, black and white colors. We received feedback that this gave the impression that this was another institutional page. It wasn't inviting. So we reworked the colors to make it community-focused.

5

### Define your specific audience.

For our tool, our audience was: "the non-English speaking, Spanish-speaking community in Greater Houston Area who may not have access to and experience with technology like smartphones, laptops, and printers."

Within the target community (in this case, Spanish speakers), clearly identify and describe the audience you are designing for. Be specific. Doing so will help you make several design decisions.

6

### Overcommunicate about how the tool works.

We communicated the goals and process of our tool upfront, as well as right before the user was using the tool.

Users may believe they are completing an application even if you have built an eligibility screening tool. When we first created our self-service eligibility tool, we called it a "tool." Many people we interviewed were confused. They were used to filling out applications for social services. They were expecting our tool to also be an application for assistance, likely financial assistance. We had to clarify our language at multiple points on our website, explicitly calling it a "eligibility screening tool" and qualifying it with "this is not an application."



7

### Consider video!

Consider a quick 1–3 minute “how to use this site” video to explain how to navigate the site and privacy terms to help promote better understanding and trust.

9

### Be mindful of other stakeholders and relationships.

In our tool, we purposefully added a cover letter for the eviction declaration form from the tenant to the landlord with cordial language to help tenants build trust with their landlords.

8

### Give people options to view their information before they submit.

We received feedback that people wanted to have the option to download the declaration form on their own or use our tool, and that they wanted to view the electronically signed form before they emailed it to their landlord or printed it. Providing such options boosts their trust in the technology.

## INSIGHT 18

Some populations may have less social capital in our community, such as newcomers. Use your tool to help them build relationships and network. Identify other parties indirectly involved in or impacted by your tool. Ask: Who does the seeker need to interact with to access your service? Who else is directly involved? How can you build trust between the seeker and that party?

# Homeowners in 100-Year Floodplain or Floodway

*What does homeownership look like in the face of sustained threats while living in a flood-prone area?*



## Context

During the early months of COVID-19, Connective was involved in several programs and conversations focusing on rental assistance for tenants and landlords; relief programs for small and medium-sized businesses; and general assistance for individuals in need. However, we didn't see any formal programs focused on homeowners. We wondered what homeowners were doing, thinking, and feeling during COVID-19. How were they reimagining the role of homeownership through the pandemic? And how does that change in light of natural disasters in Houston? How did they think about long-term decisions, such as staying in a home or buying a new one?

## Method

# What's On Deck: Conversations with Homeowners in Flood-prone Areas

### We did 11 one-on-one, one-hour interviews

- 8 in English
- 3 in Spanish
- Either over the phone or Zoom

### We focused on homeowners with homes that were

- Located in the 100-year floodplain or floodway in Houston
- Impacted by Hurricane Harvey

### We spoke with homeowners who were

- Between 45–70 years old
- Black and Latino
- Either elderly, living with young children, and/or living with people with disabilities
- Living in their homes for 5–30 years

### Who we spoke to and why

As we usually do, we focused here on people on the margins.

The first layer was speaking with people in the 100-year floodplain or floodway. These people experienced damage from Harvey and were likely going to be negatively impacted during future disasters. Our hypothesis was that this group was actively thinking about homeownership and staying in existing homes or moving to a reduced flood risk zone.

The second layer was demographics. We wanted to speak with homeowners with significant constraints. Our proxy for this was age and dependents. As such, we only spoke with homeowners who were elderly, living with young children, or living with people with disabilities. Our hypothesis was that these people thought about staying or moving in the most nuanced way.

### What we spoke about

- Homeownership
- Perceived flood risk
- Barriers to moving
- Programs such as community land trusts, local or national buyout programs, and housing counseling

## Ms. Sandra



Ms. Sandra is in her eighties, a grandmother of four. She has lived in her home for over 35 years and has poured her sweat, memories, and equity in her home. When she dies, she is going to leave her house as her legacy for her sons. She is really proud of that.

Having suffered through racially discriminatory systems and policies, Ms. Sandra has a deep mistrust of the government and support organizations. “I own this home. They can’t take anything away from me; they can’t take away my home if I own it.” She is frustrated with nonprofits: “Stop telling me what I need. Stop telling me I need to move. I need my floors fixed. You want to help me? Fix that.” She doesn’t trust insurance companies or contractors either, given her experience with them since Harvey.

She is also wary of anyone trying to buy out her house. “I have seen properties on my block go for pennies on the dollar. My sons remind me all the time to not sell this house to anyone asking.”

## Ms. Sheryl

Ms. Sheryl is in her late sixties and has lived in her house for 27 years. She raised her family in this house and saw it as a way of passing on a legacy. She has worked hard to give her kids what she couldn’t have. She has suffered through multiple storms and hurricanes and sees it as a part of life. Despite suffering severely through Harvey, she hopes that it won’t happen again with such severity.

She is reluctant to move because of her adult son who lives with her. Her adult son is visually impaired, and the familiarity of their house and its layout is very important to him. He does his work in a small maker shop at home that Ms. Sheryl has helped build over the years.



## Jose



Jose is an immigrant from Mexico in his late forties who has been in the U.S. for 15 years. His father and grandfather never owned a home, so he always focused on buying one. And he finally did it six years ago. He lives in that house with his wife, their young daughter, and his father. Unfortunately, the house is in a 100-year floodplain. He poured most of his savings into repairing the house after Harvey. Since Harvey, he has changed the foundation and has bought flood insurance. While he loves his current house, he is open to moving. He needs to find the right place for his whole family. He needs separate rooms for his daughter (and future kids), his dad, his wife and himself. He wants to be near his job, ideally in a good school district. And he also wants the neighborhood to be welcoming to his dad, who only speaks Spanish.

Proximity to his extended family and friends is important. He has been looking for two years now but hasn't found a place that meets his criteria. He's on the verge of giving up, but the lurking fear of damage from the next hurricane has kept his search going.

## Maya

Maya has been a homeowner for six years. Her place got hit by Hurricane Harvey on the second anniversary of buying that house. Maya didn't buy flood insurance until after Harvey, because she believed flood damages were covered by her homeowners insurance. Now she has flood insurance, and it's one of her top-priority expenses. She wants to raise her foundation, but she can't afford to. She has been considering moving. But affordability is preventing her from moving. She is also worried about starting over, turning a house into a home all over again.

Maya also has PTSD from Harvey. She is triggered by rain. If she sees water in the cul-de-sac, she panics. "Now, when it rains really badly, I get in my car and go to the store. That way, I'm with other people and will be rescued. Doctors tell me that's not good. But I would rather be stuck in the store with other people than all alone, by myself. Will I get stuck in another flood? I'll do everything I can not to. But I won't be home alone for another hurricane. I don't care if it's not supposed to be bad, I'm still leaving."





## Betty and Deb

Betty and Deb are sisters in their fifties, now living in Fort Bend County and Baytown respectively. The childhood home where they grew up was in Baytown. Flooding is nothing new to them.

“I remember in 1983, during Hurricane Alicia, water came into our house. We manually took out the carpet — not rugs, installed carpeting — cleaned it with our hands, hung it outside, and then installed it back,” shared Betty.

Deb added: “During another flood, my mom, my newborn, and I had to be evacuated with a fire truck.” Deb exclaimed that, being Caribbean (her parents immigrated to the U.S.), they knew how to survive. “We think like engineers. It’s raining hard? Okay, let’s get everything up high. Let’s put the furniture on bricks. Make sure to have a kerosene lamp. Let’s dig holes to build a makeshift moat around the house so water doesn’t get in.”

However, despite their resilience and ingenuity, Harvey took a toll on them.

“Our house was destroyed. The worst thing was seeing our father crying in the driveway. He saw all the things that he had worked hard for, built with his hands, or that had been given to him by his friends, being thrown out. He just held his head crying. I felt like I saw him leaving us then. And a few months later, he passed away.”

That house is still not habitable. Their mom lives with Deb, who purchased a house in the same neighborhood as her childhood home. Betty lives an hour’s drive away. When asked how much flood zones factored into their decision-making about the purchase of their new homes, surprisingly, both Betty and Deb said “not at all.” Betty doesn’t entertain the possibility of another hurricane like Harvey, stating that she doesn’t think they “will be flooded again like that.” While Deb disagreed and said she thinks they might be flooded like Harvey in the future, she added, “What can I do but pray that it doesn’t? I can’t live my day-to-day life thinking I am going to get flooded again.”

## What We Learned

### Summary

1

Homeownership is a relationship-centric identity. As such, resiliency work must also focus on relationships and trust-building. Instead of hyper-efficiency, this work requires care and patience.

2

People's perceived flood risk fell on a spectrum.

4

Several monetary and non-monetary barriers keep people from reducing their flood risk.

6

Immediate family and friends are the main sources of support for people.

3

People are undertaking a number of small and big projects to lower their flood risk and prepare for a more resilient future.

5

Resiliency work must be trauma-responsive.

1

### Homeownership Is a Relationship-centric Identity

We explored why people care about being a homeowner. Relationships — past and present, ancestral and future generations, connection to culture and to immediate family — kept showing up among the various reasons we heard. We saw several reasons why people value homeownership:



#### Upward Mobility and Wealth Generation

“ I have always wanted to own a home. Owning my home is one of my proudest accomplishments. And it's a good investment. I can see where my money is going instead of putting my money in someone else's pocket. And house values increase over time.



#### Personal Legacy

“ Buying a home is not just for wealth. It's about being able to pass something to your loved ones. My mom used to have a small piece of property somewhere else. She felt so guilty that she had to sell it. She told us that that could've been our (her daughters') piece of land.



#### Family and Cultural Expectations

“ I get a lot of joy from having a house. I am able to continue my mom's tradition of bringing my family together, gathering them at my house on weekends and holidays.

“ Homeownership is important in my family. My dad has always wanted to own a home but couldn't.

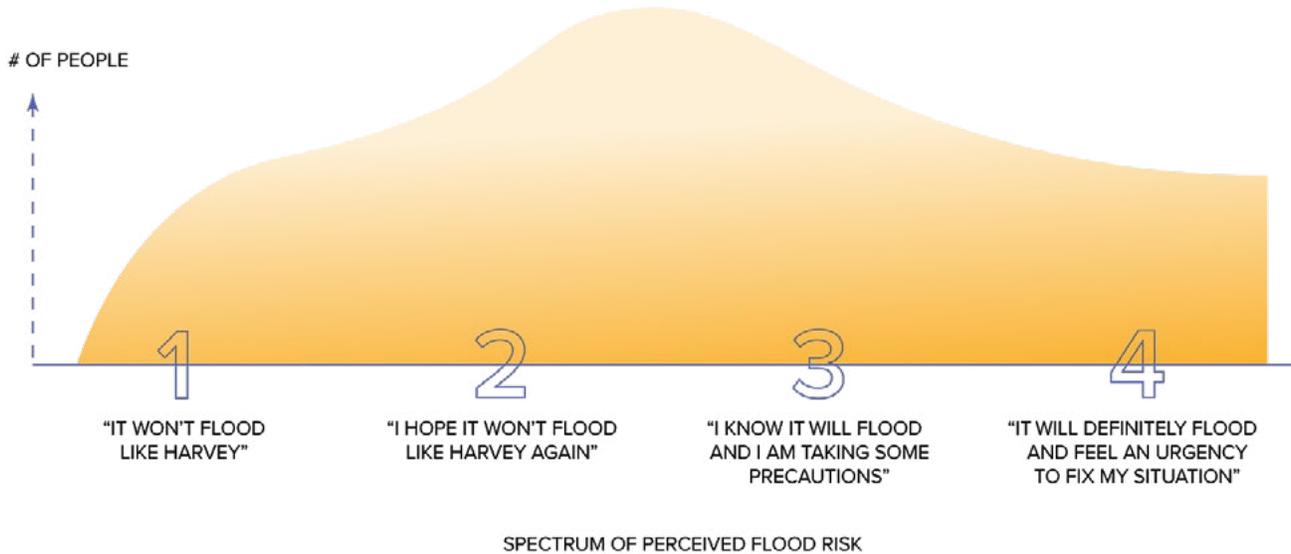
“ I'm getting too old to be leasing a home, living by someone else's rules. I want my grandkids to bring their pets without worry, without having to pay any deposits.

### INSIGHT 19

Being a homeowner is a relationship-centric identity. As such, resilience work must also focus on relationships and trust-building. Instead of hyper-efficiency, this work requires care and patience.

# 2

## People's Perceived Flood Risk Fell on a Spectrum



Note that this scale is about people's perception of flooding, not their ability to mitigate those risks. For example, those on a 4 might feel an urgency but may not have the resources to do much.

Roughly, we saw people fall on the scale of 1 to 4, where 1 meant they did not perceive any flood risk, and where 4 meant they perceived great, immediate risk. Most people fell somewhere between 2 and 3. Note that anyone on 2, 3, or 4 understands to some extent that they will face flooding.

Those on 2 were likely to say something like, "I know I'm going to be flooded, but I don't think it'll be like Harvey again. I have flood insurance, and I'm staying here. What else can I do?"

Those on 3 were confident that they would face flooding much like Harvey sometime in the future, and they were working on future plans to mitigate that risk.

Those on 4 expressed an urgency that they might experience something like Harvey in the next one to three years.

We hypothesize that a person's position on the spectrum is driven collectively by their age, ties to their current physical house (number of years in the home), primary reason for owning their house, normalization of "struggle as part of life," and their primary trauma response (fight, flight, or freeze).

### INSIGHT 20

Resilience requires reimagining life, painting a new vision for your and your family's future. To help people see or mitigate their flood risk will require behavioral change through building trust and supporting them in their journey of reimagining their futures.

Long-term planning and thinking about our far-off future are not habits that most people come by easily or practice often. According to neurological studies, imagining the future simply becomes more difficult as we age. According to a survey by the Institute for the Future in California, 53 percent of Americans say they rarely or never think about the “far future.”

We asked people if they would consider moving as a way to reduce their flood risk. All people in the “won’t flood or may not flood” categories said no. However, later on in the interview, we did some quick scenario play, where we described an imaginary situation of a nonprofit helping them relocate to a house of their choice. Six of the eight were curious about the conversation. We concluded that the overwhelming nature of long-term planning played a role in their response.

We also know that relationship-building is important to help induce behavioral change.

- It’s not by chance that Black, Indigenous, and other people of color (BIPOC), low-income communities are living in such areas. It is by legacy of the way American society has been built (redlining, profiling, and other forms of institutional discrimination). We heard both explicit and implicit references to those systems in our interviews.
- We believe that building trust and relationships with homeowners at high risk of floods in low-income communities will require the explicit acknowledgment of these discriminatory systems and active anti-racist, pro-equity choices in any programs or policies implemented in service of these families.

**INSIGHT**  
**21**

It is challenging for a homeowner to understand how their flood risk is changing over time. Some people were informed that their house location had low flood risk when they moved in, and that has stuck with them. They were surprised to learn that their home was now located in a higher-risk area. Changing flood risk brings apprehension that moving anywhere else will also bring the same challenges.

*“When I moved in, I was told I was not in a flood zone. But now I am. How could I trust moving into another ‘low-risk’ area?”*

# 3

## **People Are Undertaking a Number of Small and Big Projects to Lower Their Flood Risk and Prepare for a More Resilient Future**

People are still recovering from Harvey, and ongoing disasters such as COVID and the 2021 winter storm are making it hard to recover.

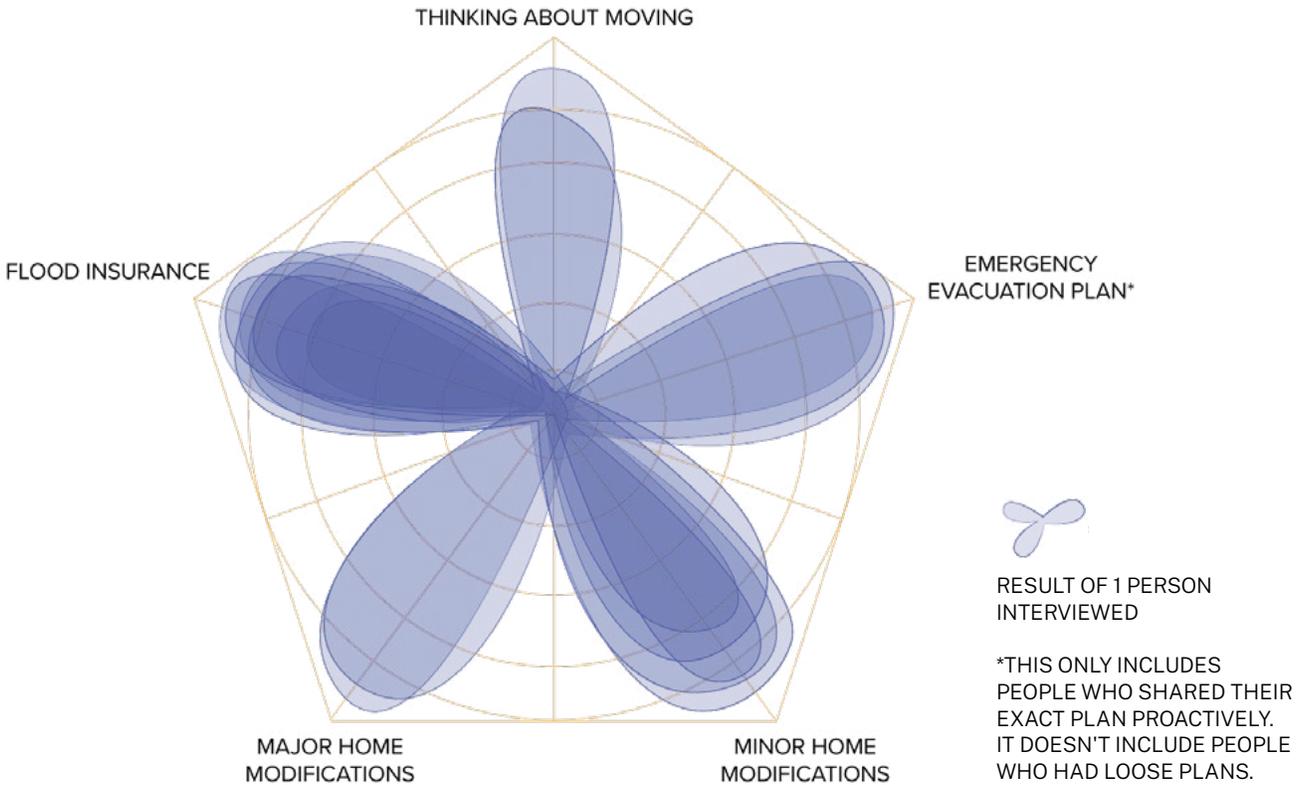
“ My roof needs to be repaired. I got an A/C installed with a 25.9 percent interest loan. I don’t have more money. Last week [during the winter storm], I lost power all week and I lost everything in my refrigerator.

“ I have low morale. I was making all these repairs after Harvey, and then another flood came, and I had to start all over. It’s a constant struggle.

# 4

## Several Monetary and Non-monetary Barriers Keep People from Reducing Their Flood Risk

How are people lowering flood risk today? In the image below, the darker the petal, the more people are taking that action.



Most people got or continued to pay for flood insurance after Harvey. People talked about it as a high-priority item on their list. However, most people talked about it as a black and white issue: “I have flood insurance or I don’t,” versus being informed about the variation in flood insurance.

We assumed that people would be planning with their neighbors at some level. However, none of the interviewees said that they were doing so.

“ We have not made any plans as of yet [if another disaster happens]. Our neighborhood had never flooded before, so people were saying that the flooding was caused by the removal of trees and homes that were being built. My neighbor sold her home, and my other neighbor repaired his home and then sold it.

### INSIGHT

## 22

Most people we spoke to had done some modifications. The most common was replacing carpeting with wooden floors and fixing damaged foundations. Most found it too expensive to lift their house and were reluctant to put money into lifting the foundation if they had already put money in foundation repairs.

### **What's keeping people from reducing their flood risk?**

Lack of money

#### **Lack of knowledge about options**

“ I wish I had lifted my house instead of redoing the foundation. But now I don't have the money to lift my house.

#### **Sunk cost fallacy**

“ I've invested my savings in repairing the foundation so I don't want to save more and then invest in lifting my whole house.

#### **Hassle of navigating the system**

Coordinating and dealing with multiple actors: FEMA, insurance, nonprofits, contractors, etc.

### **What's keeping people from moving as a way to lower flood risk?**

Starting over is expensive and exhausting

Moving means starting over. Starting over with mortgage, HOA, finances, and turning the house into a home.

“ I don't want to go anywhere where I have to start over, get refinanced.

Betty has moved before. She left a 20-year relationship when it turned abusive. She is ready to make big changes for her security, such as moving into a low flood-risk area. But she is worried about affordability if she moves.

#### **Attachment to goals**

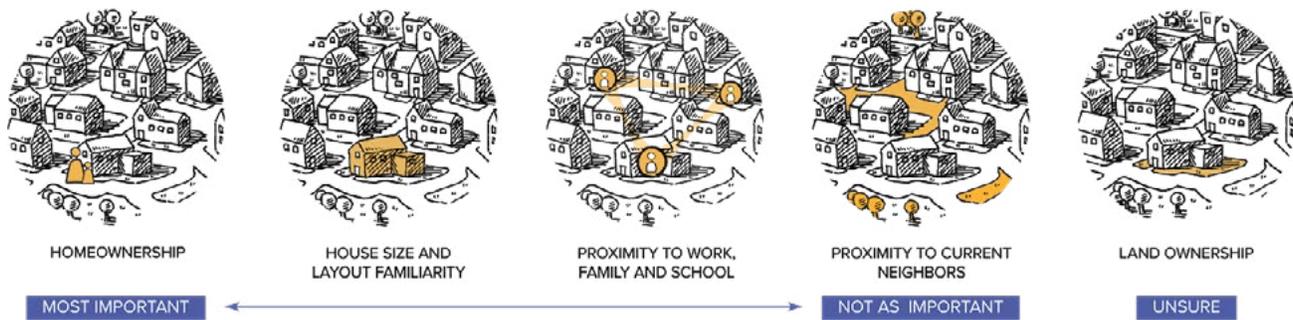
Some people are hesitant to change plans that they have been following for a long time. They have invested money, time, sweat, and emotional equity in their original plan, and they would much rather see it through.

“ I can't think about the value of my house going down—I don't think about it. I had a plan to pay off this house, and I'm sticking to it.

#### **Unsure if they can find the right house**

Some people have tried to find a new house but haven't had much luck. It's not easy when you consider the various needs and constraints of different family members: enough rooms for all family members; “a good school district for my daughter;” close to work; “in a neighborhood where my elderly mother feels safe;” and general affordability of the house and neighborhood.

## What really matters when choosing to make a move?



**Owning versus renting.** Even if they move to another place, it's important for them to own the home versus rent.

“ I have worked hard and fought all of these years to keep my house. I am not willing to leave it to pay rent, under any circumstance.

**House size and layout familiarity was especially true for people with children and for households with members with disabilities.**

One interviewee's biggest concern about moving to a smaller place is her son's needs. Her son is visually impaired. She said that they have four rooms; two of them are dedicated to her son's shop, where he does small print shop works. Since her son is visually impaired, he needs to be in a familiar environment to navigate easily. He also needs space for his tools. Her son is 18 years of age but physically small and fragile. Part of her concern is to provide a safe place and shelter her child from any injuries. She also added, “I cannot drive long distances, and my son is disabled and has all of his resources near our home.”

**Close proximity to family and job**

“ No, I wouldn't consider moving too far from where we are. It would be too far from my husband's job, and we would have to start all over again with the children's school and other things. It's too many changes.

**Tied to their current neighborhood? Not so much.** This was the most surprising thing to hear. For those we interviewed, this was low on people's list, lower than we expected.

**Land ownership and other comments on community land trust model.** Most people were unsure about a community land trust model. The idea of not owning the land did not appeal to many, in part because it is not clear to them how that ownership will work.

“ A nonprofit owns the land? I don't know how that would work, so I don't know if I would accept that. I would need additional information.

Restrictions on selling homes and making money (not being able to increase or capture wealth) makes people resistant to the idea of CLT-style ownership, especially for those looking at homeownership as upward mobility or as a means of security.

“ If I don't own the land, then the owners can come in and kick me out or take away things I want. No way. Community land trust is not true ownership.

### INSIGHT

## 23

Policymakers and program designers should be careful not to overgeneralize about people's priorities and attachment to community identity. While some families may have place-based attachment, others may not. There is no way to know unless you ask.

### INSIGHT

## 24

Some people were wary of “people coming in from New York and paying pennies on the dollar,” and assumed community land trust and other nonprofit buyout programs were related to private exploitative efforts.

# 5

## Resiliency Work Must Be Trauma-responsive

### INSIGHT 25

Future programming (e.g., housing counseling) should be informed by trauma responses. We saw chronic and complex trauma – trauma from multiple events and compounding of different types of trauma from repeated disasters and injustices.

Trauma from going through Harvey was a consistent theme in all of our conversations. People spoke about having been diagnosed with PTSD and anxiety.

“ My son has trouble when it rains. He sits on the commode because he's scared. Or he'll watch TV all night until the rain stops.

“ I would like a place where my kids aren't reminded of Harvey.

“ I don't want to go through a flood again. I have PTSD; when it rains, it messes with me a lot.

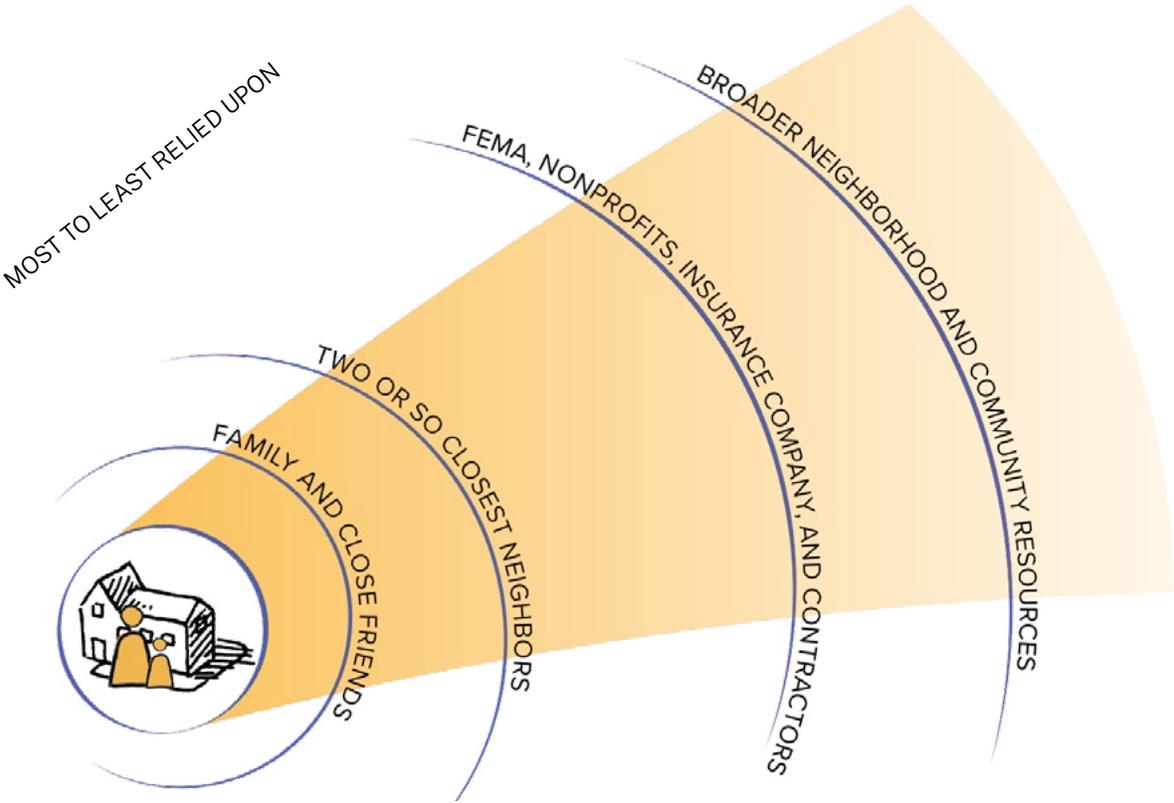
We observed that many of these people saw struggling and trauma as just the way life is. In other words, there was a normalization and acceptance of such struggle. We saw people talk about hurricanes as a “part of life,” and big setbacks like Harvey as “being dealt a bad hand,” very much like they talked about working hard as a part of growing up in poverty or being an immigrant in this country.

“ Growing up, we would tape windows down, put all the furniture on bricks, and use kerosene lamps. Survival is different for Caribbeans than for Americans. We think like engineers, this is what we're gonna do. We're gonna get everything up high.

”

# 6

## Immediate Family and Friends Are People's Main Sources of Support



We learned that immediate family and friends — regardless of where they are located within the Greater Houston Area — are the main sources of support. To understand where and how people turn to others for support, we asked questions such as, “Who did you turn to before the hurricane happened?” and “Who helped you during and after the hurricane?”

- “ Friends in construction helped me determine necessary building modifications and helped repair houses.
- “ I drove to Sugar Land and stayed with my aunt and uncle during Harvey. I was there for over a year.
- “ When I know it's going to rain, I stay with my sister. She didn't get flooded during Harvey.
- “ We have seven children. Apart from the newborn, all my kids stayed with my parents and my husband's parents, away from us (the parents). They (the children) have stayed with them for multiple years now, as our home is still being rebuilt.

Other people mentioned Nextdoor.com, 211, and HOAs as community-based resources. However, most people didn't have a positive experience with their HOA or 211.

Tied to their current community and neighborhood? Not so much! For those we interviewed, their neighborhood and broader community were low on people's list of priorities — lower than we expected.

Among the people we talked to, there was a nostalgia for “community.” We spoke with two daughters of an elderly woman who has had a home in Baytown for over 34 years. Though they spoke about their roots in their neighborhood, their actions told a different story. Both of them bought homes and moved outside of Baytown — one in Houston and the other in Fort Bend County — at least 10 years ago. For the elderly people in the group, the idea of community and neighborhood has changed.

“ I grew up in a community where I felt safe. My family and my fathers' siblings all lived in the same neighborhood; we were blocks apart. I was raised in a village, a community that had ten other [extended family members] and they had their friends' families. My community was tight. This community where I live now, I only know two neighbors. The rest, I don't know. You can't even tell there are children on this street, but there are.

**INSIGHT**  
**26**

Usually, people knew two other families in the neighborhood. Most people knew and sought help from their immediate neighbor. However, these relationships aren't strong enough or a high enough priority to keep people where they are.

**INSIGHT**  
**27**

There was a distrust of the whole system of disaster recovery — in outsiders being able to help them. High flood risk homeowners' trust in government, insurance companies, contractors, and nonprofit services eroded after Harvey. Of course, the experience varied: some people had a good experience with FEMA; some had a good experience with a particular nonprofit repair program; others found good contractors. But their overall feeling was that the system wasn't working for them.

# Takeaways

People's perceived flood risk fell on a spectrum.

Several monetary & non-monetary barriers keep people from lowering their flood risk, including moving.

People have chronic and complex trauma from going through multiple natural disasters.

Immediate family and friends, regardless of where they are located within the Houston area, are the main sources of support.

# Guiding Principles

People are experts on their lives. We are there to support their goals rather than impose what we think is best for them.

Resilience work is not about hyper efficiency. It is about relationship and trust-building, which requires care and patience.

Resilience work must be trauma-responsive.

Resilience requires reimagining life, painting a new vision for your and your family's future.



# Homeowners Surviving Multiple Natural Disasters

*How do compounding disasters affect the homeownership experience in Houston?*



## Context

Given the lack of formal disaster recovery programs focused on homeowners during COVID-19, we continued our research on this group. This time we wanted to understand the compounding impact of natural disasters on homeowners. Over the past 20 years, our city has experienced at least 12 storms — from floods and tropical storms to hurricanes. What is the correlation between the number of storms a homeowner weathered and one's financial situation during COVID-19? How does the number of disasters faced change a homeowner's ability to bounce back from a future disaster?

Method

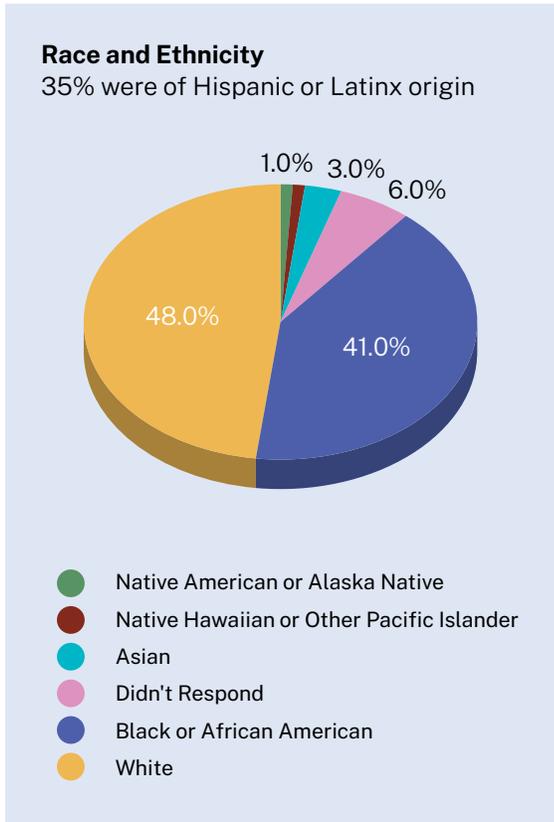
# Getting the Lay of the Land: Surveys of 95 Homeowners

**Located In**

- 95% in Harris County (in Houston, Humble, Pasadena, Channelview, Cypress, Katy, Crosby, and Baytown)
- The rest in Fort Bend, Galveston, Liberty, and Montgomery Counties

**Disasters Survived**

- 100% were impacted by COVID-19
- On average, each home was impacted by 2.12 storms since 2000
- 78% were impacted by the 2021 winter storm
- 65% were impacted by Hurricane Harvey



41% have paid off their home.



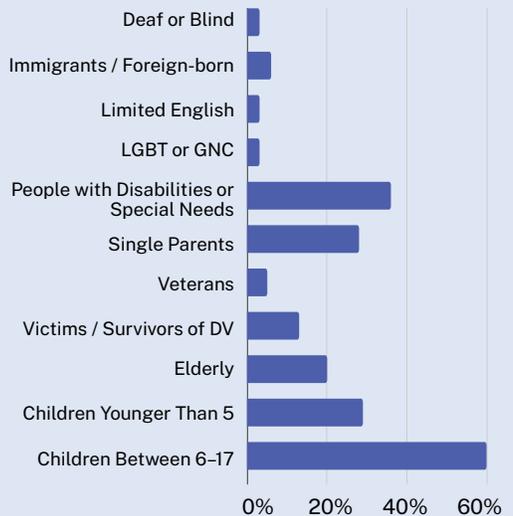
59% are still paying off their mortgage.

**Average Household Size**  
3.5 People

**Household Income**



**Household with Members Who Are**



## What We Heard

# More Than Just a Virus: Impact of COVID-19

### Household Expenses

**87%** are having trouble paying for household expenses (other than utilities).

**37%** are experiencing this most months.

### Utilities

**82%** are having trouble paying household utilities.

**34%** are experiencing this most months.

### Mortgage

**77%** are having trouble paying their mortgage.

**39%** are experiencing this most months.

### Property Taxes

**64%** are having trouble paying their property taxes.

# Tough Choices: A Disconnect Between Self-identified Struggles and Actual Expenditures

## What are you struggling with the most?

People are struggling most with paying for essential household expenses (other than utilities) such as food and healthcare.

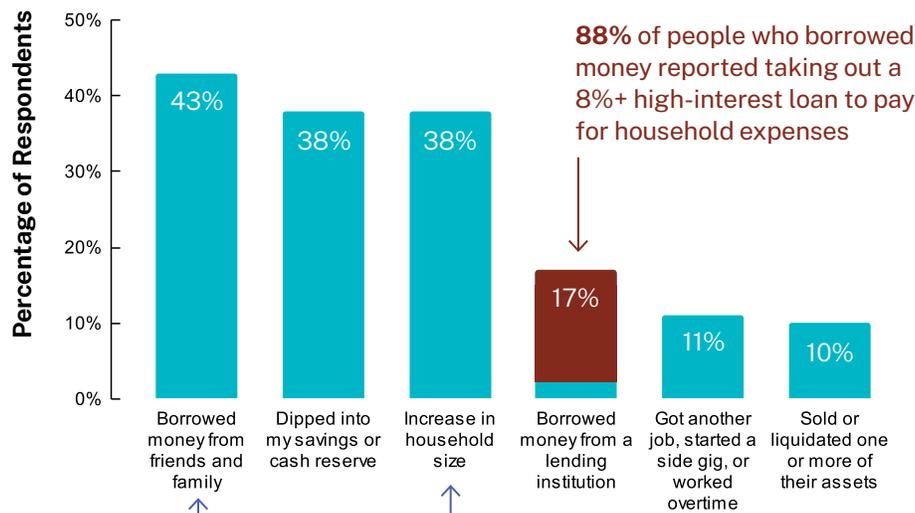
## What are you spending money on?

People want to prioritize paying off debt (mortgage, followed by other debts such as credit card, car, student loans) and then paying for utility bills.

### INSIGHT 28

If you ask people what they are struggling with the most, they say food and household goods. When asked what they would use money for first, they said mortgage and utilities. There is a disconnect! It is reasonable, of course, for families to prioritize safe shelter. However, during tough times, this likely means that those families' health and nutrition are suffering.

## Steps Taken During COVID-19



### Other steps cited:

- Assistance from government (stimulus money, unemployment) and nonprofits
- Mortgage forbearance and extensions of bills
- Renting out a room in their house

Social capital is very important during times of disaster. People rely on their network of family and friends for financial assistance, shelter, and other basic necessities. However, much like other capital, this capital can drain. Disasters can strain social relationships and leave impacted people more vulnerable during the next disaster, e.g., a family member no longer willing to let you borrow money or invite you to stay in their home.

The increase in household size was often due to taking in family members, e.g., “brought in parents to live to live with us because they weren’t feeling safe in old age homes,” or “my daughter came to live with us because she couldn’t pay her rent.”

## When Ends No Longer Meet: First-time Seekers

40% of homeowners surveyed are experiencing difficulty managing expenses that they did not have difficulty paying before COVID-19. Of those who expressed difficulty paying various expenses for the first time, 29% have an ongoing monthly need.

### Household Expenses

**39%** of the total homeowners surveyed are having trouble paying for household expenses (other than utilities) for the first time.

### Utilities

**45%** of the total homeowners surveyed are having trouble paying household utilities for the first time.

### Mortgage

**35%** of the total homeowners surveyed are having trouble paying their monthly mortgage for the first time.

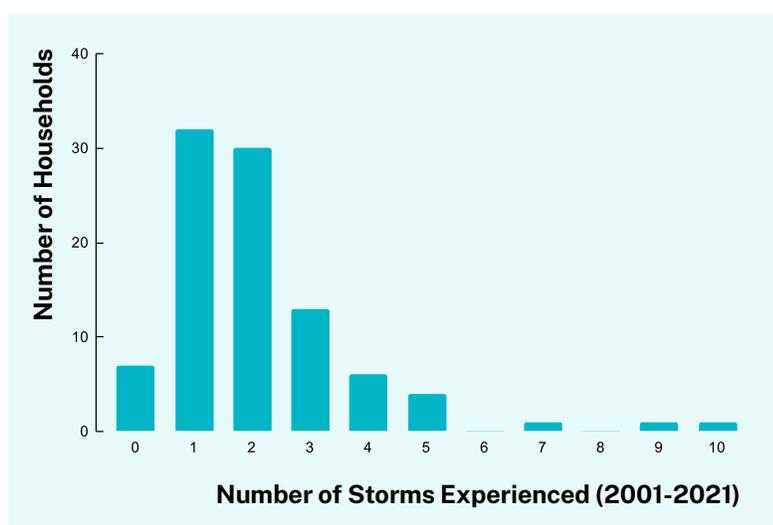
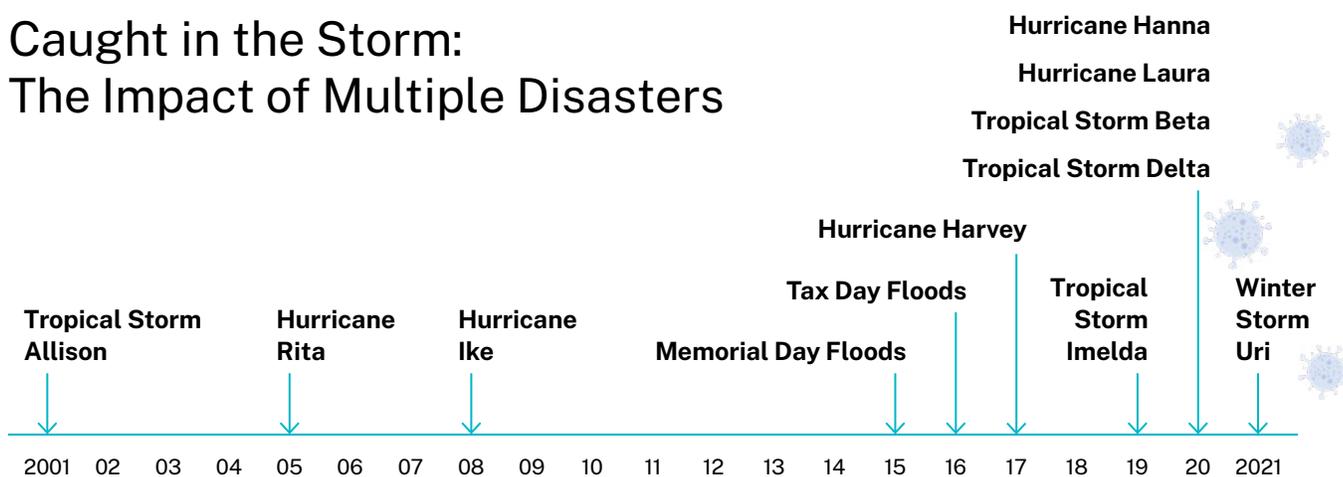
### Property Taxes

**37%** of the total homeowners surveyed are having trouble paying property taxes for the first time.

#### INSIGHT 29

We are seeing a significant increase in the group of first-time seekers that had never experienced trouble paying their expenses, utilities, mortgage or property taxes before COVID-19. Many find themselves in a dire situation, experiencing trouble paying bills every month or so! This group is seeking social services for the first time. How might we design social services to support people who are not used to navigating the system?

# Caught in the Storm: The Impact of Multiple Disasters



## INSIGHT 30

There is no singular narrative. We tried to see if there was any relation with number of storms weathered and the impact of COVID-19 on households. The results were all over the place. While we can't make conclusive statements about the impact of multiple storms and people's struggles during COVID, we know that people were hit hard, and that impacts their ability to recover from the next disaster.

On average, each household we surveyed had experienced 2.2 storms. And many dip into their savings, liquidate assets, or take out loans to recover from a disaster.

On average, 50% of people spent over \$10k in repairs from Hurricane Harvey. 60% reported dipping into their savings, and 60% reported borrowing money from either family or lending institutions.

91% of those impacted by Tropical Storm Imelda incurred \$10K or less in damages. 54% of them dipped into their savings, and 51% reported borrowing money from either family or lending institutions.

Overall, more than 3 out of 4 of all people we surveyed are having trouble paying their monthly mortgage and almost 9 out of 10 are having trouble with daily expenses. Perhaps if it weren't for spending money on other storms, they might not be experiencing such drastic difficulties or having to dip into savings or take out a loan during COVID-19.

## It's Broke, but It Ain't Getting Fixed

**87%** of respondents have delayed repairs or maintenance during COVID-19. **92%** of these respondents said this was due to shortage of money, and **30%** said this was because of the need to social distance.

### Other reasons shared:

- Depression and mental health issues
- Being overwhelmed
- Unavailability of materials
- Waiting on service from a volunteer agency

# Questions to Solve For:

- ? How might we support and sustain asset-building in low-income and BIPOC communities to prevent a generation's worth of assets from being drained over the course of several natural disasters?
- ? How might we support low-to-moderate income households as they expand post-disaster by taking on family members who are displaced?

**Idea**  
Displaced person moving into a family or friend's house brings an asset, e.g., a voucher that covers part of their living expenses.

**Idea**  
Displaced person who has moved into a family or friend's house has the option to check in to a hotel for a night or two on occasion to sustain the mental health of everyone involved.

- ? How might we provide property tax relief during times of crisis?
- ? How might we improve trainings and supports for low-income homeowners to complete maintenance and repairs on their properties during times of economic distress?
- ? How might we work with debt collectors, mortgage lenders, and utility providers to relieve families of the immediate burden of avoiding losing their housing so they can focus on other necessities, such as food and healthcare?
- ? How might we reduce the burden of overcrowding for those experiencing economic hardship?

# PROGRAM REVIEW

looks at constructive feedback on past or upcoming programs by hearing perspectives of intentionally selected populations.





# Reactions to Harris County COVID-19 Relief Fund

*How can we design an emergency relief fund that distributes dollars efficiently and equitably during a pandemic that triggered stay-at-home orders and mass unemployment?*



## Context

From May through August of 2020, Connective supported distribution of \$30 million to roughly 22,000 vulnerable residents facing financial hardship during the pandemic through the Harris County COVID-19 Relief Fund (HCCRF), administered by the Greater Houston Community Foundation. We, alongside our partners, had 75 days to distribute the funds. Though the pressure of the ambitious timeline made every minute precious, Connective knew that getting seeker input on the program strategy and process was crucial to seizing the opportunity presented by this direct assistance fund. The Connective team prioritized holding focus groups with Harris County residents affected by COVID-19. We focused the interviews on program messaging, program communications and website design, and the application process. Invaluable insights came out of that work, which informed the final program design.

## Method

# Does This Work for You?: User Testing Through Focus Groups

### 6 Focus Groups

- Each for 45 minutes
- 12 total participants



### Why We Did Focus Groups

This sprint was organized and conducted in the span of a week. Focus groups were conducted over two days. Insights were synthesized and relayed to the HCCRF program organizers in real time, promptly resulting in several key changes to the program messaging and application process.

### Multiple Languages

- Three focus groups in English
- Two focus groups in Spanish
- One focus group in Vietnamese

### Intentionally Selected Participants

- All participants in need of financial assistance during COVID-19
- From different neighborhoods in Houston

### What Was the Harris County COVID-19 Relief Fund?

In response to skyrocketing levels of unemployment in the early months of the COVID-19 outbreak, on May 19, 2020, Harris County Commissioners Court approved \$30 million to establish the Harris County COVID-19 Relief Fund (HCCRF). The purpose of the fund was to provide short-term emergency economic relief directly to 20,000+ vulnerable residents facing financial hardship during the pandemic. The County engaged the Greater Houston Community Foundation (GHCF) to administer the fund.

GHCF had 75 days to distribute the funding. They employed a hub-and-spoke model, in which they centrally administered the program but distributed the client management by funding 44 different

community-based organizations with track records of working with vulnerable communities.

GHCF subcontracted Connective to provide strategic consulting services, administer the intake and application process, and provide the central database for agencies to process applicants.

The public intake portion of the funding was \$15 million, intended to serve approximately 11,000 households. GHCF and Connective knew there was far more need in the community than funds available. However, the intent was to design a process that provided access to vulnerable communities and was fair in its approach.

# How Words And Reactions Led to Action

1. There is a high need for transparency at all points of the process, from the selection process for nonprofits to the selection process of recipients.

“ What if my application didn't go through? Will participants get a confirmation number or some notification about their successful submission?

“ I don't mind if you keep my information so you can update me about future resources. But if you don't have or know of any resources, don't keep me hanging. Just be upfront and take me out of your database.

“ It's in your interest to be as transparent as you can. In my neighborhood, people fill in the gaps of a story themselves.

“ I would like to see stats on how those funds are being used. No one knows where the JJ Watt money went, and this could be another one of those instances.

## INSIGHT 31

People have a lack of trust in government and nonprofit programs due to previous experiences. Transparency, even and especially when programs are complex, builds trust and allows program organizers to drive the narrative of the program.

2. Initially, we prioritized simplicity when explaining the process. We assumed that people didn't want to get bogged down in the details of how the back end of the program, including the selection lottery, worked. However, we heard that this made people skeptical and signaled a lack of accountability. So we adjusted the language on the application and website to provide transparency around recipient selection and open communication with applicants about where they are in the pipeline.

3. One of the hypotheses of the HCCRF organizers was that applicants would have a strong preference for which service provider they got assistance from. While a few people stated that they did, the majority of people were focused on being matched to any provider that would help them. They want to know that the service providers selected can and will help.

“ If I'm in need, I don't care who helps me.

“ I haven't been in this situation before. I'm not sure of what nonprofits are out there, so I don't have a preference about which nonprofit helps me.

4. We saw that, despite the high need, there is a high sensitivity to fairness and a need to ensure that everyone in need gets help.

“ I know there are other people in more need than me. And I would be perfectly fine if you picked them over me. I understand. But I want to know your process of selecting people to ensure the neediest get help.

5. Another hypothesis of the HCCRF organizers was that people would be hesitant to share their data and sign data agreements to enable nonprofits to talk to each other. However, no one in our interviews expressed this concern. Some people acknowledged that sharing data allows for efficiency and an easier customer experience. Most people were focused on receiving help and being treated with respect rather than protecting their data.

## INSIGHT 32

Seekers may deprioritize data privacy and protection when they need immediate financial support. As such, there is an opportunity to have data and privacy advocates on all program teams — those who will champion data rights even when the seeker may deprioritize it.

6. Because of COVID-19, there are many first-time seekers who need support. These people haven't navigated the system before, and they may come with stereotypical biases.

“ I am worried that because I don't know what it's like to seek nonprofit support or how to fill out nonprofit applications and I don't know many nonprofits, I will be at a disadvantage. Others who have more experience will be easily able to navigate this.

7. From our experience, we know that assistance programs get flooded with hundreds of thousands of applicants very quickly. We didn't want HCCRF to be another program that receives hundreds of thousands of applicants we couldn't serve. As such, we decided to keep the program open for only 12 hours, from 8am to 8pm. However, upon talking to people, we realized that this limited window only created more stress. And we didn't want people to undergo additional stress on top of what they are already experiencing due to COVID-19. So the organizers decided to keep the application open for another day, giving people more time to fill it out.

“ 8am to 8pm feels like this is going to be another powerball lottery or Black Friday sales-like chaos. Those with true needs will be left behind. Even one or two extra days would make this much less stressful!

“ I am worried about the Wi-Fi not working or the website crashing. Or if I am on the phone, I am worried about long holds, like calling 211 for food stamps and they ask you to stay on hold for 3 hours. I am worried about something dire coming up for my family during the 8am–8pm window and being unable to fill out the application.

# Building Large-scale Rental Assistance Programs

*How might we quickly build a program to deploy funds quickly to as many people in dire need during a global pandemic, while retaining a sense of human connection and tailored communication?*



## Context

During January 2021, we decided to do a reflection on the BakerRipley Rental Assistance Program (RAP), funded by the City of Houston and Harris County. Connective was a core partner in this program. With no end in sight for the pandemic and the economic crisis, we knew that financial assistance programs like RAP were going to continue. In an effort to ensure efficiency and enhance quality of future programs, we sought to document our successes; learn from our failures; identify barriers to participation; highlight user experiences, delights, and challenges; and mark who we were and weren't able to serve.

## What's at Stake: Discussions with Various RAP Stakeholders

### 2 Internal Reflection Dialogues

- A roundtable conversation with leaders at Connective
- A roundtable conversation with leaders and team members at BakerRipley and Connective



### Learning from Service Providers, with a Focus on the Front Line

As we reflected on the program, we made sure to include and center voices and experiences of team members who were closest to the seekers, e.g., eligibility specialist supervisors.

### 6 Focus Groups with Multiple Participants

- Landlords who didn't participate in the program: 1 focus group with 3 total participants
- Landlords who participated in the program: 2 focus groups with 6 total participants
- Tenants who participated in the program: 3 focus groups with 7 total participants



### Why Landlords Who Didn't Participate Need to Be Heard

It was important to talk to landlords who didn't participate in the program. They brought insights regarding the program design challenges that kept them from participating.

### Two Languages

- English: 4 focus groups
- Spanish: 2 focus groups

**N  
O  
T  
E**

### Thank you BakerRipley!

The transformation of social services delivery is dependent on ecosystem collaborations and a commitment to continuous system improvements. Connective is lucky to work with partners who are open and willing to reflect on our work together and on how to best serve those who need access to these services. We want to thank BakerRipley and its staff for inviting us into this program and pioneering the way in rental assistance distribution during the pandemic.

## Context

# What Was the BakerRipley Rental Assistance Program?

In 2020, BakerRipley distributed \$62 million in rental assistance from the City of Houston, Harris County, and local philanthropic agencies to over 40,000 families. This program kept many housed during the instability of the pandemic and resulting economic crisis.

This design sprint was conducted at the beginning of 2021 in preparation to launch a 2021 iteration of the program – the Houston-Harris County Emergency Rental Assistance Program, in which our community was expecting to receive and distribute even more funding. We wanted to be intentional about capturing qualitative experience data from BOTH tenants and landlords and integrating that feedback into the program.

The 2021 version was more extensive, adding two new program administrators, Catholic Charities and The Alliance for Multicultural Services; new outreach methods; and new functionality. This feedback and the changes we made as a result laid the groundwork for distributing over \$250 million in assistance to over 50,000 households in 2021, and, we strongly believe, a continuously improving customer experience.

The 2021 rental assistance program has received many state and national accolades from the White House, Texas Housers, the Washington Post, and other national media.

Deputy Treasury Secretary Adeyemo visited Houston and Harris County, where he highlighted one of the nation's strongest local ERA programs. Houston and Harris County operate their ERA program in a regional partnership through two high-capacity, culturally competent non-profit agencies. [White House Press Release 7/21/21](#)

And, as we interviewed tenants and landlords, most gave the programs high marks across the board and heralded the success of the program in keeping Harris County residents housed.

# Quickly Building and Deploying Large-Scale Rental Assistance Programs in a Pandemic

What We Did  
What We Heard  
How to Get It Done

## Leadership

Show commitment to serving as many people as possible. BakerRipley and Connective leadership teams committed to this by identifying and reducing barriers to participation.

## Serve Communities That Are Usually Left Behind

The program had a commitment to problem-solving on behalf of communities that are usually left behind. The system-wide data and ability to shift tenants between multiple funding sources, including private funding budgets, allowed for agility and flexibility to reach as many housing unstable tenants as possible.

## Single Entry Point for Applications

The City of Houston and Harris County admirably championed the use of a single entry point for applications, even when eligibility and prioritization were handled differently.

In the 2021 version of the program “Houston-Harris County Emergency Rental Assistance Program”, the City and the County aligned their eligibility and document requirements for an even more seamless process.

The single entry point, along with the joint media and outreach efforts, improved accessibility and simplicity for both tenants and landlords.

## Commitment to Continuous Improvement

Throughout the process, we committed to continuous improvement. We did so through reflecting on our program as a team, gathering feedback in focus groups, and researching best practices. After the 2020 program, we scheduled two 90-minute internal reflection meetings where everyone involved in the program was invited. We structured these meetings such that the voices of those closest to the seeker were centered rather than only the voices of the executive directors. We hired an external facilitator to lead the reflection and provide an unbiased point of view. When conducting focus groups, we were mindful of including people who participated in the program, people who didn't want to participate in the program, and people who couldn't participate in the program.

## Outreach

Invest in relationships with local community-based organizations and other nonprofits to connect to more communities, identify community needs, and provide them the help they need.

The administrators and local governments built a robust landlord engagement and outreach program. Over 10,000 landlord properties enrolled in the program in 2020. We heard from landlords that they participated because it was a good financial decision for them. They also participated because they care for their tenants, who are hurting right now.

“ A lot of residents are in service jobs, and we anticipated they may need assistance. Once we signed up, we instructed them to do so as well.”

“ A number of tenants have had COVID, have chronic medical conditions, and/or lost employment. We signed up so they could receive help.”

In 2021, outreach went even further — the program partnered with amazing outreach partners who organized door-to-door apartment canvassing, tenant education webinars, and drive-through application assistance events. The City of Houston and Harris County also brought on board 16 different navigator agencies based in the community to help clients fill out the application.

**To reach audiences that are apprehensive of government and law enforcement, government agencies or large nonprofits can rely on community-based organizations (CBOs) that are trusted in local communities.**

One participant, working on their immigration status, mentioned that they were hesitant to apply at first due to the public charge rule. They mentioned that they were encouraged to apply because BakerRipley, a large nonprofit well known in the Houston area, was running the program.

**To reach communities that don't have access to the Internet, partner with other nonprofits with the infrastructure to work with them**

Recognizing early on that some applicants may not have access to Internet to apply for assistance, the program partnered with United Way's well-known 211 so that people could apply over the phone.

Partnering with CBOs can also get the word out further, enable customized and targeted outreach (such as people with disabilities who may not be able to fill out the application form on their own), and lead to better outcomes (for example, direct people to other programs like Coalition for the Homeless' eviction diversion program so seekers can receive the help they need).

## Digital Tools

Leverage digital capability for improved customer experience and better organizational processes. This includes focusing on website interface and features (UX/UI) as well as software and algorithms that automate organizational processes.

### **Build a website with a good user interface (UI) and a straightforward application that can be completed remotely.**

Focus on how the user will experience the website as opposed to what you want to share on the website:

- Put the "apply" button above the fold of the landing page.
- Have a clear way to find out if a certain landlord is participating.
- Clearly delineate instructions for tenants and landlords.
- Make sure it is easy to find FAQs and other resources.
- Provide the ability to submit documents online.

Ensure that the website looks trustworthy, modern, and professional. Use clean and consistent branding, formatting, and voice throughout website, marketing, and communications. Consider involving a brand and UX/UI consultant to help create a trustworthy, modern, professional website.

### **Use software and algorithms to support customer experience as well as automating back office steps for processing applications**

Develop a high-functioning form logic to easily capture eligibility nuances.

Develop a variety of communications. Use software to automatically send them out at different stages, from enrollment through payment.

**Use text messaging or other software to keep in touch with applicants.** This is especially helpful because applicants' situations may change while they are waiting for a decision.

Some renters still reported facing eviction, despite applying for assistance and despite the CDC moratorium. Given that the rent distribution can take months, how do we empower tenants to ensure they aren't evicted, aren't charged late fees, or don't take out unnecessary loans before the assistance comes through?

Send an automated response: "We are processing your application. If you receive an eviction notice, please do X or reach out to Y."

### **Design a simple, easy-to-fill-out tenant application and landlord enrollment form.**

Nearly everyone we talked to — tenants and landlords — were happy with the process of filling out the application. They described it as easy, quick, and intuitive. Some specifically mentioned the wide variety of documents that were accepted as a form of identification, including expired documents. Clients could easily apply through a phone, laptop, or desktop.

The limited people who gave the program a low rating on application experience were people who had not received assistance due to eligibility or the program running out of funding.

## Communications

Communication can build and maintain trust. Think through easy-to-understand terminology, realistic expectation-setting, and clear follow-up.

**In any landlord-tenant program, ensure that all communications are sent to both parties.** This will help reduce the amount of time and effort for the landlord and improve transparency for tenants.

Through our focus groups, we learned that landlords had to help their tenants navigate the process. Tenants often went to the landlord with requests from BakerRipley, asking for status updates about the application or asking for help in filling out applications.

We also saw that a communication gap could harm the tenant-landlord relationship. Landlords saw not applying as a sign of a disengaged tenant. However, there may have been tenants who applied, but the landlords didn't know that they had because they hadn't been approved. This could be detrimental to their relationship and more negatively impact the more reserved tenants (think: undocumented immigrants, BIPOC, and low-income tenants).

Landlords and tenants were sometimes not on the same page about the status of their application. One tenant mentioned receiving an email saying funds had been given to their landlord. However, the landlord didn't receive the funds. A landlord mentioned the same experience with their tenant.

### **Clarify terminology at multiple points on your website and application using intentional language**

Be mindful of terminology: application vs. waitlists or registry vs. surveys or needs assessment.

Use simple process nomenclature. We saw that while our teams understood the process terms, tenants and landlords were often confused by the name each step of the process was given. For example, we sent an acknowledgment letter when tenants enrolled, but many took this as qualification for funding.

Also, consider harm being done by having waitlists and open applications if people are unlikely to get served. One potential impact is that they do not apply next time. Tenants on the registry (who did not have participating landlords) had to sit and wait for months before moving forward.

**Provide tenant communications in multiple languages so non-English speakers can participate.**

**Clearly communicate eligibility based on immigration status. This is important to ensure undocumented people or non-citizens feel welcomed.**

On your website, you can state upfront, “You may be eligible regardless of your immigration status.”

**Ask yourself: Are we setting the right expectations with applicants? Expectation-setting is important for customer experience.**

Our interviews reflected a sense of low expectations from seekers, especially first-time seekers, which has been a sizable portion of the population during COVID-19. This can lead to people not applying. However, it can also lead to a very favorable experience, depending on outcome.

**Follow up after an applicant submits their application.** Follow-up could include clearly defined next steps, a clearly articulated timeline, and a way to reach “a human on the other side.” Follow-up should also be the same for tenants and landlords. In our program, the lack of clear follow-up resulted in confusion and stress, and in some cases, evictions, fines, and unnecessary loans.

Any lags in communications or prolonged timelines lead to high-levels of stress and uncertainty. Many tenants and landlords expressed that they didn’t know if the help was going to come through after they applied, and even after they were approved. And this uncertainty can be exhausting for tenants and landlords alike, during an already uncertain time.

More frequent communication, particularly for tenants in lower priority groups who may have longer timelines for approval, can help ease uncertainty and improve client wellbeing and perception of the program.

# Personas to Consider When Building Large-scale Rental and Financial Assistance Programs

- First-time seekers of services
- Non-English speakers
- Tenants who are hurting but are not yet behind on rent. *One person mentioned that they live in a commercial apartment building, and they couldn't get concessions from their landlords. Being late on rent wasn't an option. They had to make several sacrifices on other necessities or borrow money. But because they weren't late on rent, they couldn't participate in the program.*
- Tenants who are already late in the eviction stage who do not have time to wait for their application to be selected and reviewed.
- Tenants who lack access to technology and internet services or don't have digital literacy.
- Tenants who aren't able to spend the time, energy, and resources to self-advocate to get the help they need.
- Landlords who have properties outside of their city. *One landlord we talked to mentioned struggling a lot financially during COVID due to their properties in adjacent counties not having a similar program. Understanding that their financial pain points during this time is helpful to program design, even if existing programs cannot assist with these specific properties.*

## Program Highlight

In 2021, the City of Houston and Harris County funded The Alliance for Multicultural Community Services to specifically manage these sensitive cases and move them quickly to prevent eviction.

- Tenants whose landlords did not enroll in the program

## Program Highlight

In 2021, rental assistance was available to tenants whose landlords did not participate.

## Program Highlight

In the 2021 program, Catholic Charities managed a professional call center funded by the City of Houston and Harris County to help people navigate the application process. The City and County also brought on board 16 different navigator agencies to help bridge the digital divide.



# SYSTEMS REVIEW

navigates and synthesizes insights about specific parts of the current social services ecosystem.



# Building a Homebuying Decision Making Tool

*Homeownership rates have been in decline since 2010, and homeownership is increasingly out of reach for a majority of residents in our region. How might we increase access to homeownership by removing pain points for first-time homebuyers?*



## Context

There are a variety of resources on buying a home in the Greater Houston Area, especially for populations who have been historically and structurally kept out of homeownership. Through formal and informal conversations, we noticed that many eligible people didn't know about these resources or weren't able to fully utilize them. This means that, despite a desire to own a house, many of these people don't foresee a path towards homeownership. We hypothesize that our city could use a tool to help people navigate all these resources.

## Method

# Learning from Every Click: Prototyping and User Testing to Further Identify Needs

### **Capitalize: 1-hour One-on-One Interviews**

- 5 interviewees were potential first-time homebuyers
- 2 interviewees had recently purchased their first home through the Houston Community Land Trust (CLT)



We prototyped a basic online survey as a tool to help potential first-time homebuyers find available resources, including trainings and financial assistance programs.

### **Two Goals for User Testing**

- Identify pain points and needs faced by first-time homebuyers
- Get feedback on the online survey to improve it

### **Resources That Were Part of the Online Survey**

#### **First-time Homebuyer Classes and Counseling**

- Houston Area Urban League's First-time Homebuyers Workshop
- Avenue CDC's Homebuyer Education
- Fifth Ward Home Ownership Promotion and Preservation

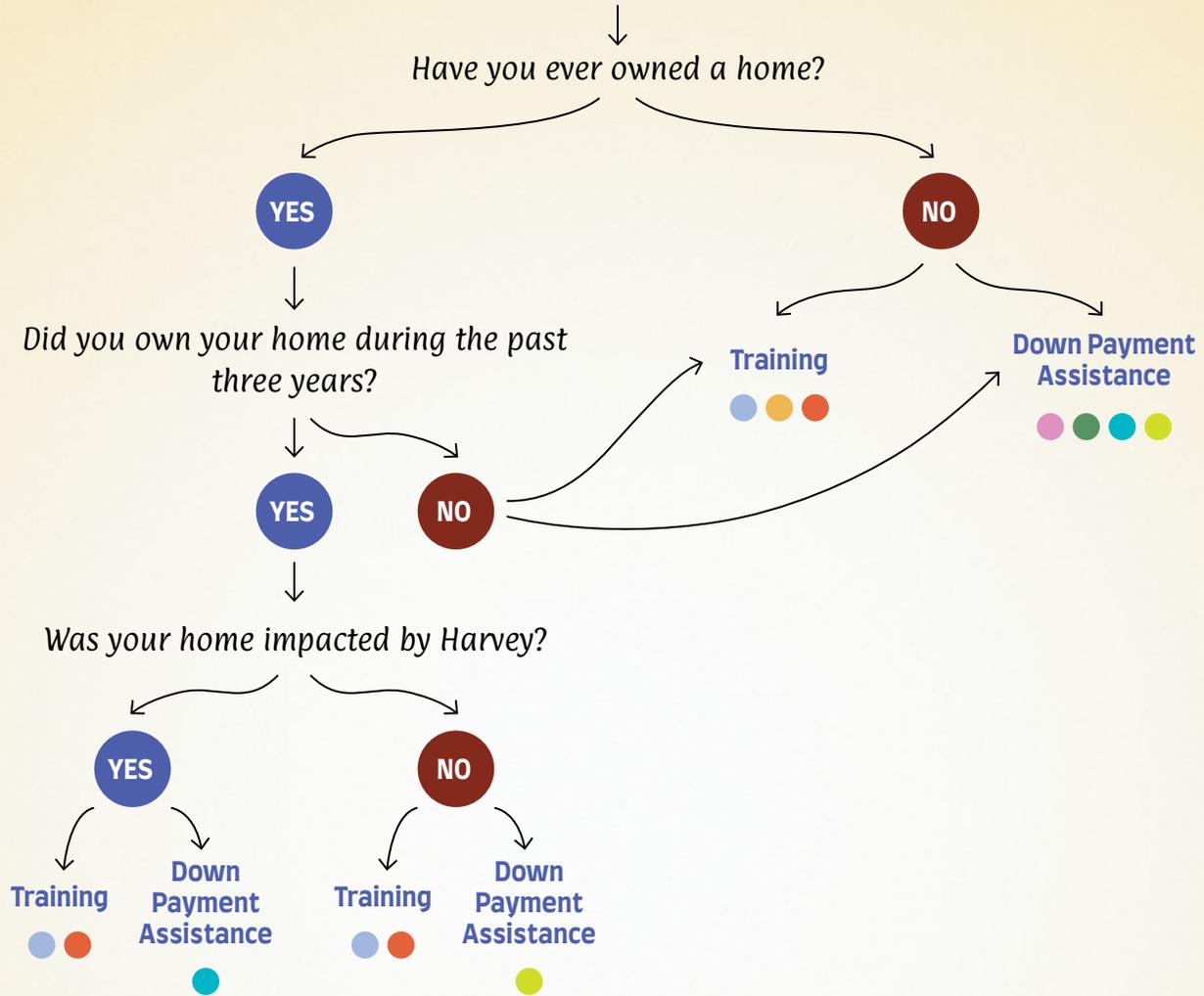
#### **Down Payment Assistance Programs**

- City of Houston's Homebuyer Assistance Program
- City of Houston Harvey Homebuyer Assistance Program
- Harris County's Down Payment Assistance Program

#### **Houston Community Land Trust (CLT)**

- Homebuyer Choice Program

# “Yes, I want to purchase a home.”



## Harris County Down Payment Assistance Program (DAP)

Up to \$23,800 in down payment and closing cost assistance to first-time homebuyers or those who have not owned a home in the last three years

## City of Houston Harvey Homebuyer Assistance Program

Up to \$30,000 in down payment and closing cost assistance to first-time homebuyers, those who have not owned a home in the last three years, or those who are replacing a home that was damaged by Hurricane Harvey

## City of Houston: Homebuyer Assistance Program

Up to \$30,000 in down payment and closing cost assistance to first-time homebuyers or those who have not owned a home in the last three years

## Houston Community Land Trust's Homebuyer Choice Program

Up to \$150,000 or \$100,000 in financial assistance grants to help lower the cost of buying a high-quality home in the City of Houston through a unique, shared-ownership program

## Fifth Ward Home Ownership Promotion and Preservation

Home Buying 101: Get expert tips through education and counseling services on money management, credit, obtaining a mortgage loan, shopping for a home, and protecting your investment.

## Houston Area Urban League: First-time Homebuyers Workshop

Education for first-time home buyers

## Avenue CDC Homebuyer Education

HUD-certified first-time homebuyers' class and optional individualized homebuyer counseling sessions

## What We Heard

# Why People Want to Buy a Home and Why It's So Hard

### The main reasons people gave for buying homes included:

- “ I want to build wealth and equity.
- “ I want to have affordable housing and not put my money down the drain.
- “ I want the stability and security for my loved ones and myself that comes with owning a home versus moving and being at your landlord's mercy when renting.
- “ I want the freedom and security to do what I want to do in my space.
- “ I want to ensure I can pass down my home to anyone I want to.

### Some people can't see a path towards homeownership. This stems from two things:

(1) Current financial standing: being in debt, having bills to pay, and having poor credit.

- “ I am paying off my bills; I can't save. And I can't get a good loan. I need to figure out my finances, and only then can I think about a home. That's years out! I want to buy one though.

(2) No model of homeownership in family history: Their families haven't bought a home (even if there was a desire to). They don't know if they can even do it, and if they can, where and when to start.

**During the homebuying process, there are many unexpected costs for the buyer and existing programs can set incorrect expectations.** The service provider may be thinking narrowly about the cost of accessing a particular service rather than providing transparency about the full costs of buying a home.

- “ The [agency name]'s programs told me that all I will need to put down is \$350 upfront. And I thought wow, great. I thought that was the payment for the entire process. In the end, I ended up paying \$2800. They failed to include all the other payments other entities would ask me to pay. It's a big difference — that's like multiple months' rent for me.

**People do not have a trusted source for navigating the homebuying process.** Their inclination is to be skeptical of the institutions involved (agents, lenders, agencies). However, they realize they need to rely on these institutions as there is no other option they know of for navigating the process. As a result, many people approach this process with their guards up.

- “ I have seen people get screwed over by banks. They pay off loans and once they can't, the banks take over your home, your property, your land — not just the unpaid part, but the paid part too.”
- “ I don't want to be stuck in a place where then I'm constantly pouring in money to keep it livable. Real estate agents will try to sell you those types of properties and won't even tell you.”

- “ When people die, the banks just come in. I saw a random person, apparently a real estate agent, measuring my neighbor's home. She died a few months ago. I think they will just take her property.

**People typically do not know to search on the City of Houston website for information about purchasing a home or assistance programs.** They typically conduct web searches online and find out about assistance programs or training classes through word of mouth.

**Programs that people were familiar with had mixed reviews.** A key frustration that many had was a common lack of transparency around the process and outcomes.

- “ I was searching for affordable housing. I was trying to work with [name of agency], but it was frustrating. It's a lot of paperwork. I attended courses with them, and I was volunteering with them to fulfill volunteer hour requirements. It felt like they required the depths of my blood. No amount of information was ever enough. It was a neverending story. I would follow their instructions and give them my information, and then after four months they would ask for additional documents. Please tell me everything I need at one time!
- “ I was really worried about all the paperwork of homebuying with the CLT. But the CLT and Land Bank people really helped me, were patient with me, and were on top of their stuff, so the process went really fast.

## How to Build Trust While Helping People Buy Homes

- Allow people to compare upfront costs and monthly costs for various options (renting vs. traditional buying vs. CLT).
- Allow people to use as many or few filters as they want when comparing options. People come looking for information with different levels of prior knowledge. Some people have done no research; others have done months of research. It would be helpful if there were a way to search eligibility criteria, type in questions, and compare options between programs.
- Put all program criteria upfront and in layman's terms. There are many eligibility criteria that programs don't state upfront, which erodes trust down the line.
- Show the flood factor upfront. Flood factors never came up naturally. However, when we brought it up, there was a shift in energy: "How did I forget about that? Yes. That is very important."

### INSIGHT 33

In any program and application design, show the fine print, clearly, in layman's terms. People need this to build trust that has been eroded by traditional, institutional ways of working. People have their guard up and have an eye out for such details that will disqualify them. For each program, clearly share:

- What are the expectations of the applicant?
- What are the hidden fees?
- What's the turnaround time?
- What will likely disqualify you even if you meet all the criteria?
- What happens when the program is dissolved?
- In what scenarios will the payment need to be returned? (Pause to consider the framing of this question. Note that the interviewee's question was not "Will I need to return the payment?" Consider the perspective and experiences behind their question.)

# Questions to Solve For:

- ? How can we build trust with people through this complex, life-altering process? How can we make them feel like “we have their back”? How can we make the process, including the paperwork that comes with homebuying, less overwhelming?
- ? How can we reduce uncertainty by making expected costs throughout the homebuying process (not just related to an agency’s specific program) clearer upfront?
- ? How might we reduce stress and build trust in new or non-traditional homeownership models or programs that are meant to increase homeownership access in our community?
- ? How do we get people to start seeing the city and county governments as a convening place of knowledge and resources for affordable homebuying in Houston and Harris County?
- ? How might we show people different paths towards homeownership given their specific financial situation and impetus for buying a home?
- ? How might we guide people who feel like they are financially stuck to the best available resources?

# Building Human-centered Intake Applications

*How might we design intake applications and processes to invite people in rather than weed people out?*

## **Going Undercover**

Another way of conducting research is by going undercover and playing the role of a social service seeker. We go undercover and try to use programs of different social services. We try to think from the lens of different personas: non-English speakers, those new to accessing social services, those who are not technologically savvy, etc. We note where we feel confused, misdirected, or unclear. We then brainstorm solutions to fix those issues.

## **A Red Tape Run-through of Intake Applications and Processes**

We went undercover and tried to use several intake applications for different social services. We navigated websites and call lines as though we ourselves were seeking the service. This allowed us to identify common roadblocks seekers face. We identified gaps in access, prioritized areas for improvement, and got a first-person perspective of the process. At Connective we call this a "red tape run-through."

In performing a red tape run-through on intake applications, we saw pain points in three categories: eligibility, phone system navigation, and website navigation.

## Eligibility

Examine your eligibility criteria and communication of those criteria through the lens of the seeker.

Pain Point	Recommendation
<p>Though 9% of Houston-area residents are undocumented, applications are not clear upfront about whether they are eligible to apply. This often leads undocumented individuals and mixed-status families to assume that they are ineligible.</p>	<p>If you serve the undocumented population, clearly state it upfront.</p> <p><b>Example:</b> “We’re here to help regardless of immigration status,” or “Estamos aquí para ayudar sin importar su estatus.”</p>
<p>Seekers are often required to fill out lengthy applications just to find out that they are ineligible. This is frustrating and discourages them applying from programs in the future.</p>	<p>Start your applications with simple, technology-driven eligibility screeners that quickly help determine whether someone is likely ineligible. If someone is likely ineligible, let them know immediately after they fill out the screener. Provide these screeners to phone operators, including any receptionists, call centers, and 211 representatives, in instances where individuals are getting help filling out applications.</p>
<p>Wording on applications or websites is complicated, industry-specific, and includes acronyms with no definitions.</p>	<p>Put eligibility requirements into layperson’s terms, and write at a maximum of an 8th grade reading level.</p> <p><b>Example:</b> If income eligibility is based on Area Median Income (AMI) or Federal Poverty Level (FPL), provide a chart showing the income range.</p>
<p>Providing exact household income with supporting documentation can be extremely cumbersome, particularly for larger, multi-generational families.</p>	<p>Wherever possible, in designing your program, use proxies for income, including participation in a public benefit program that already screens for income and geographic area.</p> <p><b>Example:</b> The United States Department of the Treasury is recommending using both geographic area and public benefit participation as a proxy for income for the COVID rental assistance funding that they’ve provided local jurisdictions.</p>
<p>Cumbersome document requirements can discourage and weed out the most vulnerable community members, particularly those who are less tech savvy.</p>	<p>Consider what can be provided through self-attestation.</p> <p><b>Example:</b> A 2020 Harris County financial assistance program required documented proof of economic need (a late utility bill payment or rent statement, for example). The 2021 iteration of the program asked people to self-attest their economic need by answering a multiple choice question that captured why they needed the assistance.</p>

## Phone Systems

Call through your own phone system or the phone system of programs you fund.

Pain Point	Recommendation
<p>Recording starts with a long initial English-language message, and only prompts the listener with other language options after a minute or more; often, the only other language offered is Spanish.</p> <p>This deters non-English speakers from finishing the entire voicemail message to get routed to their language (if it is even available).</p>	<p>Start all recordings with automated language selection.</p> <p><b>Example:</b> “For English press 1, para español oprima 2, đối với tiếng việt, nhấn phím 3,” then read the message.</p>
<p>Many recording systems direct people back to the website or email to submit applications. Many of the people calling in are calling for the very reason that they cannot navigate the website or lack technology literacy.</p>	<p>Provide an option to escalate to a human when someone requires assistance completing the application. If outside of business hours, ask them to provide their information and specify expectations about a call back.</p> <p><b>Example:</b> Consider providing textbot options as well. “Text us at # to see if you are eligible.”</p>
<p>Voice mailboxes can often feel like a black hole and can increase uncertainty and frustration during times of crisis.</p>	<p>For voice mailboxes, set clear expectations regarding next steps and timeline. Use specific language.</p> <p><b>Example:</b> Leave your name and number along with a brief message and we will call you back in 3-5 days.</p>

### INSIGHT 34

Reducing barriers to entry is one of the most significant ways that social service providers can ensure resources are distributed equitably and quickly across communities. Consider how your organization can lead in removing these roadblocks – in your processes and tools – that delay assistance for those that need it the most.

## Website Navigation

Visit the websites of the programs you fund and go through the intake process. Note where important information is located and how easy it is to access.

Pain Point	Recommendation
<p>Often on websites, navigating to the application takes several clicks, which makes it difficult to find, particularly for clients with limited tech literacy.</p>	<p>Add a button that links to the application on the home page.</p> <p>Consider a custom, easier URL for the application that you can use in marketing flyers.</p> <p><b>Example:</b> ConnectiveSurvey.org directs you to Connectivetx.org/stormsurvey</p>

<p>Websites are often not designed for ease of multilingual use.</p>	<p>Ensure that the option to translate the website is prominent on both mobile and desktop versions of your website.</p> <p><b>Example:</b> Connective often uses a tool called Weglot for easy-to-use, professional, automatic website translations that update as you update your site.</p>
<p>Clients determined to be ineligible in the intake process are often left without clear next steps or relevant referrals.</p> <p>Though some agencies do provide a referral list for rejected clients (a best practice!), many are unhelpful referrals that may not address their need or eligibility.</p>	<p>Your rejected seekers are also your clients. Treat them with the same thoughtfulness and attention as you do your active clients.</p> <p>Direct them into specific, highly vetted resources that may meet their specific needs.</p> <p><b>Example:</b> “You are ineligible because of [reason, e.g., the county you live in]. [Resource, e.g., name of agency] may be able to support you. Call [x] or visit [y] to learn more about [agency].”</p>
<p>Time commitment required by the application is often unclear.</p> <p>For individuals who already have limited time and many stresses, the lack of clarity can be a deterrent to completion.</p>	<p>Time how long it takes to fill out your application. If it takes more than 10–15 minutes, cut down the questions.</p> <p>In addition, give a time estimate upfront about how long the application will take to complete. For example, this application will take approximately 10 minutes to complete.</p> <p>Consider adding a % complete progress bar.</p>
<p>Seekers who aren’t comfortable using technology for formal applications rely on informal navigators (family, church leaders, etc.) for accessing online resources. These seekers often tend to be elderly, non-English speakers, and immigrants.</p>	<p>Ask users if they are filling out application for themselves or on behalf of someone else, and then tailor the application to their answer.</p> <p>Ask users if they are able to upload documents given their technology constraints, and if they answer no, skip document upload questions and have a human follow up to help.</p>
<p>Requiring the disclosure of sensitive information may be a roadblock for two reasons:</p> <p>(1) It’s information which could be embarrassing or make people uncertain if they want to apply.</p> <p>(2) It requires accuracy, and people who don’t have access to this information may not consider themselves fit to provide the right information.</p>	<p>Provide a supporting reason for any sensitive information you may request, as well as clear direction for what to do if they do not have access to it.</p> <p><b>Example:</b> When asking: “Please provide your household income,” you can say, “The information below is required to help us understand [x] so that we can do [y] to help you. We understand that not everyone has access to their financial statements. When necessary, provide your best estimate, based on your judgment.”</p>

# INSIGHT SUMMARY

- 1 When designing services, keep intersectionality in mind. One way you can do so is through designing for multidimensional personas such as the non-English speaking immigrant who is also a day to day survivor and a first-time seeker. Or the Houston transplant who is also a gig worker and a single parent. **Page 24**
- 2 Going through a disaster is traumatic. Disaster recovery program design can add to this trauma. **Pg 25**
- 3 In general, most people don't know what type of social services to seek or how to access them. The social service that people mentioned the most was food pantries. Social services that we were surprised people didn't mention at all included financial planning and housing counseling. Frustration with pro bono legal aid services was mentioned by a few people, who described them as a "wall" with so much bureaucracy that "it was better not to climb the wall and just move on." **Page 25**
- 4 During disasters, you'll see that people may hold onto old norms. We saw that **many tenants were operating in pre-COVID mentality**. "I shouldn't ask for help unless it's absolutely necessary," or "landlords won't make concessions." We know that tenants who asked for help under these dire circumstances typically received the help they needed. **People who didn't ask for help were less likely to get it**. A part of disaster recovery work might be supporting people in changing their mindsets — to learn when, where, and who to ask for help. **Page 26**
- 5 Small landlords and large landlords have a different perception of market demand for rental units. Small landlords with single-family units seem most stressed about demand, even compared to small landlords with multi-family units. On the other hand, large landlords were much more confident about their ability to keep their properties full. **Page 31**
- 6 Across the board, landlords' most frequent concessions were: flexibility in timing of payments and eliminating late fees. And we saw that these concessions weren't contractual; e.g., if there was a flexible payment plan, it was communicated verbally. **Page 33**
- 7 Some people felt like they were stuck in a workforce middle ground. After transitioning out of a steady job due to the pandemic, they felt stuck between jobs they are underqualified for and jobs that hiring managers explicitly told them that they were overqualified for. **Page 40**
- 8 Current hiring practices and other company policies have also caused a mindset shift in employee-employer relationships. Some people no longer trust companies or the corporate culture to look out for them. **Page 41**
- 9 Accessing social services, whether government-funded or through a privately-run organization, can be an obstacle course. Seekers spend hours of their limited time trying to figure out the system. For many, it means hours and hours of effort on top of already working round the clock to make ends meet. This hurdle means that often the most needy are least able to take advantage of the social services ecosystem. Difficulty in accessing unemployment benefits was called out multiple times during this sprint. **Page 42**
- 10 For Houstonians, transportation is a very important consideration when picking the right job. **Page 44**
- 11 We saw that small landlords play a crucial role in keeping people housed and in preventing homelessness. There is an opportunity to leverage these people to continue to preserve affordable housing. How do we make their lives easier? **Page 50**
- 12 If 60 percent or more of their tenants were paying rent, the small landlords we spoke to were able to cover expenses as they arose. However, they were worried about large bills, such as property taxes and high-ticket item repairs. **Page 53**
- 13 Small landlords are experiencing a mental and emotional health crisis as well. Short-term cash flow restrictions are not just financial issues but also health issues as well. Their tenants are behind on rent. Property expenses are piling up. Many have had to dip into savings or contemplate selling off their property — a.k.a., "retirement funds" — during these uncertain times. This causes high levels of ongoing stress on them and their families. **Page 55**
- 14 **Strengthening the landlord and tenant relationship is crucial during an economic crisis**. Tenants who don't communicate with landlords and don't have an open relationship with their landlords are at higher risk of eviction or punitive consequences. If the landlord believes that the tenants aren't trying their best to get a stable source of income to be able to pay rent, landlords are more likely to think about evicting them. **Page 56**

- 15** Small landlords are feeling squeezed. And if it pushes them to the point of selling their properties, this can lead to a collective public crisis. For the tenants, foreclosures or distress selling (and even soft exits) can lead to disruptive dislocation. For the neighborhood, this can result in reduced property values. **Page 57**
- 16** Work closely with the community you're designing for and other people who serve that community. This will allow you to design features that you wouldn't otherwise have thought of. Our extended team included Spanish speakers. We solicited feedback from relevant service providers and interviewed several Spanish-speaking people on their experience using our tool. Even during COVID, we were able to schedule Zoom calls with seekers and have them talk us through their experience using the tool. **Page 60**
- 17** Technology tools built for non-English speakers will always have two audiences: the seeker and those who may be helping them access the tool. Because of distrust and lack of tech savviness, a large portion of this community won't access your tool without support. Build for BOTH seekers AND service providers, family members, and community navigators who help seekers fill out the application form. **Page 62**
- 18** Some populations may have less social capital in our community, such as newcomers. Use your tool to help them build relationships and network. Identify other parties indirectly involved in or impacted by your tool. Ask: Who does the seeker need to interact with to access your service? Who else is directly involved? How can you build trust between the seeker and that party? **Page 63**
- 19** Being a homeowner is a relationship-centric identity. As such, resilience work must also focus on relationships and trust-building. Instead of hyper-efficiency, this work requires care and patience. **Page 69**
- 20** Resilience requires reimagining life, painting a new vision for your and your family's future. To help people see or mitigate their flood risk will require behavioral change through building trust and supporting them in their journey of reimagining their futures. **Page 70**
- 21** It is challenging for a homeowner to understand how their flood risk is changing over time. Some people were informed that their house location had low flood risk when they moved in, and that has stuck with them. They were surprised to learn that their home was now located in a higher-risk area. Changing flood risk brings apprehension that moving anywhere else will also bring the same challenges.
- "When I moved in, I was told I was not in a flood zone. But now I am. How could I trust moving into another 'low-risk' area?"* **Page 71**
- 22** Most people we spoke to had done some modifications. The most common was replacing carpeting with wooden floors and fixing damaged foundations. Most found it too expensive to lift their house and were reluctant to put money into lifting the foundation if they had already put money in foundation repairs. **Page 72**
- 23** Policymakers and program designers should be careful not to overgeneralize about people's priorities and attachment to community identity. While some families may have place-based attachment, others may not. There is no way to know unless you ask. **Page 74**
- 24** Some people were wary of "people coming in from New York and paying pennies on the dollar," and assumed community land trust and other nonprofit buyout programs were related to private exploitative efforts. **Page 74**
- 25** Future programming (e.g., housing counseling) should be informed by trauma responses. We saw chronic and complex trauma — trauma from multiple events and compounding of different types of trauma from repeated disasters and injustices. **Page 75**
- 26** Usually, people knew two other families in the neighborhood. Most people knew and sought help from their immediate neighbor. However, these relationships aren't strong enough or a high enough priority to keep people where they are. **Page 77**
- 27** There was a distrust of the whole system of disaster recovery — in outsiders being able to help them. High flood risk homeowners' trust in government, insurance companies, contractors, and nonprofit services eroded after Harvey. Of course, the experience varied: some people had a good experience with FEMA; some had a good experience with a particular nonprofit repair program; others found good contractors. But their overall feeling was that the system wasn't working for them. **Page 77**

**28** If you ask people what they are struggling with the most, they say food and household goods. When asked what they would use money for first, they said mortgage and utilities. There is a disconnect! It is reasonable, of course, for families to prioritize safe shelter. However, during tough times, this likely means that those families' health and nutrition are suffering. **Page 83**

**29** We are seeing a significant increase in the group of first-time seekers that had never experienced trouble paying their expenses, utilities, mortgage or property taxes before COVID-19. Many find themselves in a dire situation, experiencing trouble paying bills every month or so! This group is seeking social services for the first time. How might we design social services to support people who are not used to navigating the system? **Page 84**

**30** There is no singular narrative. We tried to see if there was any relation with number of storms weathered and the impact of COVID-19 on households. The results were all over the place. While we can't make conclusive statements about the impact of multiple storms and people's struggles during COVID, we know that people were hit hard, and that impacts their ability to recover from the next disaster.

On average, each household we surveyed had experienced 2.2 storms. And many dip into their savings, liquidate assets, or take out loans to recover from a disaster.

On average, 50% of people spent over \$10k in repairs from Hurricane Harvey. 60% reported dipping into their savings, and 60% reported borrowing money from either family or lending institutions.

91% of those impacted by Tropical Storm Imelda incurred \$10K or less in damages. 54% of them dipped into their savings, and 51% reported borrowing money from either family or lending institutions.

Overall, more than 3 out of 4 of all people we surveyed are having trouble paying their monthly mortgage and almost 9 out of 10 are having trouble with daily expenses. Perhaps if it weren't for spending money on other storms, they might not be experiencing such drastic difficulties or having to dip into savings or take out a loan during COVID-19. **Page 85**

**31** People have a lack of trust in government and nonprofit programs due to previous experiences. Transparency, even and especially when programs are complex, builds trust and allows program organizers to drive the narrative of the program. **Page 91**

**32** Seekers may deprioritize data privacy and protection when they need immediate financial support. As such, there is an opportunity to have data and privacy advocates on all program teams — those who will champion data rights even when the seeker may deprioritize it. **Page 92**

**33** In any program and application design, show the fine print, clearly, in layman's terms. People need this to build trust that has been eroded by traditional, institutional ways of working. People have their guard up and have an eye out for such details that will disqualify them. For each program, clearly share:

- What are the expectations of the applicant?
- What are the hidden fees?
- What's the turnaround time?
- What will likely disqualify you even if you meet all the criteria?
- What happens when the program is dissolved?
- In what scenarios will the payment need to be returned? (Note: the question isn't, "Will I need to return the payment?") **Page 108**

**34** Reducing barriers to entry is one of the most significant ways that social service providers can ensure resources are distributed equitably and quickly across communities. Consider how your organization can lead in removing these roadblocks — in your processes and tools — that delay assistance for those that need it the most. **Page 112**

*What is easy about centering seekers? Tell us about a time when you and your organization truly centered seekers.*

---

---

---

---

---

---

---

---

*What is hard about centering seekers? Tell us about a time when you and your organization were unable to center seekers despite wanting to do so.*

---

---

---

---

---

---

---

---

*What is in your existing organizational systems (think: strategy, decision-making processes, performance management, etc.) that enables centering seekers?*

---

---

---

*What is in your existing organizational systems that hinders centering seekers?*

---

---

---

*What needs to shift to empower you and your organization to center seekers?*

---

---

---

## Our Impact

# What We Have Achieved

The COVID-19 pandemic has shone a bright light on gaps in our community resources. As a twenty-first century community with increased disaster risk and uneven social safety nets, we will continue to face times in which needs outpace available resources. In these situations, decision-makers and civically engaged community members must decide how to focus their time, resources, and attention. **The research covered in this book allowed leaders to adjust resources and prioritization to meet the real human needs of community members.** Take a look at selected examples of the impact of our design research:

## 1

Our design research around the **Harris County COVID-19 Relief Fund** provided program recommendations that reduced uncertainty and increased transparency for seekers of services. Within one week, we were able to speak with multiple people from low-income communities across Houston to determine what they needed most. We suggested flexibility in the application process by **opening the application for an additional day**, adjusting language on the application and website to reflect **transparency surrounding recipient selection**, and ensuring **open communication with applicants** about where they are in the pipeline.

## 2

Our research on tenants at risk of eviction and their landlords revealed a disconnect between how tenants communicate with landlords and how landlords desire to be approached. Based on this research, the City of Houston developed a “How To Talk To Your Landlord” informational flyer that was **created, published, and distributed widely across the Houston community within one week** of our initial suggestion.

## 3

Our research on small landlords during COVID-19 influenced the programmatic and policy recommendations of the Small Landlord Working Group within the Housing Stability Task Force. Based on our research surrounding small landlord “personas,” they were able to **design custom-made solutions to meet the needs of several different types of small landlords** also suffering due to pandemic-related economic troubles.

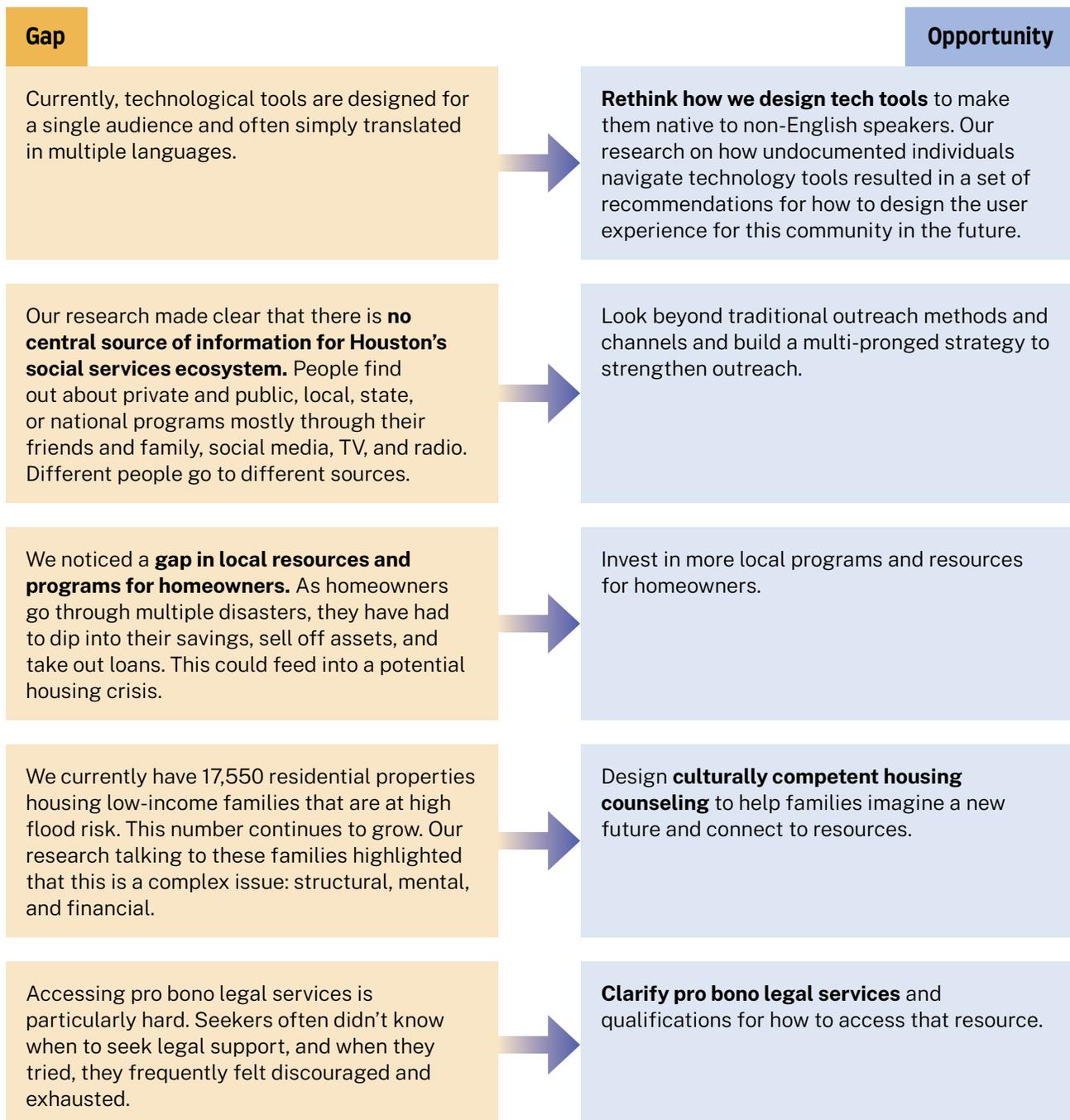
## 4

The preliminary findings of our design research sprints inspired our team to create a new communication method for reaching at-risk communities where they are: **Connective Texts**. This is a program that brings awareness to residents of available resources in their area. As of this writing, Connective Texts has over 50,000 subscribers, and we have been able to link people in need with necessary resources.

## Our Impact

# What Gaps and Opportunities We See

Our research also highlighted several opportunities for growth. The seeker experience is still cumbersome. People are often left exhausted, discouraged, and sometimes hopeless with the process of accessing help. Navigating social services can be a dignity-stripping process, and it is not uncommon for seekers to complete an arduous application only to find out they don't qualify, or to get shuffled from agency to agency to get the support they need. A few gaps and growth opportunities we see include:





# WHERE DO WE GO FROM HERE





Millions of Gulf Coast residents, funders, policymakers, and service providers are trying to **reimagine their futures**. Connective believes that human-centered design is the right place to start this crucial undertaking.

By pairing human-centered design with methodically built systems, we can accomplish our mission of **transforming social services into a more connected, empathetic, and accessible system**.

We dream of a world in which disaster strikes and there is no emergency. We've prepared for these moments, and we know what to do. We dream of a world in which we have the tools to help our communities in the moments they need us most.

*Will you join us?*



## Acknowledgments

### **Writing and Production**

fahad punjwani

### **Co-writing**

Elaine Morales, Elena White

### **Art Direction**

fahad punjwani, Hanna Kim

### **Graphic Design**

Hanna Kim

### **Illustrations**

Shirley Hernandez, Hanna Kim,  
Olivia Yao

### **Website Design and Development**

Evan O'Neil

### **Copy Editing**

Jennie Smith-Camejo

### **Printing**

Lan Manuel Print House

Much like everything we do, this work took a village.

### **Thank you to the people who we interviewed —**

Thank you for your time, heart, and stories.

### **Thank you to our funders —**

the Greater Houston COVID-19 Recovery Fund and the administrators of that fund, Greater Houston Community Foundation and the United Way of Greater Houston — for their generous grant.

### **Thank you to our organizational partners —**

BakerRipley, Texas Housers, Houston Immigration Legal Services Collaborative, Houston LISC, City of Houston and the Harris County Housing Stability Taskforce — for their collaboration on different research topics.

### **Thank you to our champions and friends —**

Zoe Middleton, Diana Zarzuelo, and Curtis Davis — who brainstormed with us, gave us feedback, and shared their ideas.

### **Thank you to the Connective staff and contractors —**

Hanna Kim, Anitha Muthuvalliappan, Evan O'Neil, fahad punjwani, Kevin Argueta, Marc Brubaker, Stacy Christ, Maria Elena Zuniga, Deresha Gibson, Marlen Guerrero, Melissa Langston, Chris Laugelli, Dylan McNally, Elaine Morales, Rachel O'Connell, Morgan Rodgers, and Elena White — for rolling up their sleeves and doing what needed to get done to make this work happen.

*This report is accompanied by a website that allows you to digitally explore the research and download a PDF copy of the report.*

*Visit [buildwithconnective.org](http://buildwithconnective.org) to find the human-centered design research.*







© 2021 by Connective. All rights reserved. No part of this publication may be reproduced, modified, or distributed in any form or by any electronic or mechanical means without express prior written permission of Connective. This publication is licensed under a Creative Commons Attribution–NonCommercial–NoDerivatives 4.0 License.