

# **Trainer Manual**

## **Module 3**

### **Part A: Trainer Instructions and Lesson Plans**



### OVERVIEW OF MODULE 3

- **Introduction.** Module 3 is a departure from the regulation-based formats used in the Modules 1-2 and 4-5. It focuses on the improvement of interviewing skills as a means of reducing errors and omissions and also for providing high quality service to applicants and tenants.
  - The ability to elicit and analyze information from applicants and tenants relates directly to accurate rent and subsidy determinations. Many of the people performing these important functions have not received the training, the tools, or the encouragement that is needed to do it well.
  - Owners and their personnel must not only correctly apply HUD regulations and policy, but they must also learn and apply the technical and interpersonal skills needed to perform these interviews effectively. Becoming a skilled interviewer is an attainable goal. This training gives them exposure to knowledge, ideas and tools, and an opportunity to practice them.
- **Objectives.** The participant learning objectives of Module 3 are described on page 3-1 of the Participant Manual. From a trainer's perspective the module is intended to:
  - “Sell” the concept of how important good interviews are
  - Explain and describe good interviewing techniques
  - Give learners an opportunity to practice creating effective interview environments and questions
- **Organization of Module 3.** Module 3 contains 10 Parts as follows:
  - Part I: Introduction
  - Part II: Keys to Successful Interviews
  - Part III: Guidelines for Interviewing
  - Part IV: Conducting the Interview
  - Part V: Questions as Interview Tools
  - Part VI: Interviewing Persons with Disabilities
  - Part VII: Questions on the Initial Application/Recertification Form
  - Part VIII: Zero-income Families
  - Part IX: Policy Issues Affecting Data Collection and Program Integrity
  - Part X: Summary

- ***Self Study Tests.*** The module includes pre- and post-training tests that are intended to be for the participant's use to identify areas that require additional study.
  - In addition to providing the correct answer, the explanations contained in the answers provide further elaborations of requirements.
  - In a classroom setting these test questions should be used as additional exercises.
  - Self study learners should review the explanations carefully.
  - The tests should not be used as the basis for certification or as part of a performance evaluation process. They do not provide enough questions to make a valid assessment for either of those purposes.
  - Answers to the tests are provided in the attachments at the end of the module.
- ***Appendix 4.*** With Module 3, an important new appendix is added to the manual. Appendix 4 is a Guide to Interviewing for Owners of HUD-Subsidized Multifamily Housing. This document covers and elaborates upon the topics discussed in the Participant Manual Module 3 text. The document can be used as a stand-alone technical reference document and can be used to provide technical assistance to others.
- ***Appendices 5 and 6.*** Module 3 adds a new Appendix 5 and a new Appendix 6 to the manual.
  - Appendix 5 is a reprint from Attachment 4 of the HUD *Rent and Income Determination Quality Control Monitoring Guide*, July 2003. Appendix 5 is a sample checklist offering a comprehensive listing of questions for eligibility, income and deduction determinations by owners.
  - Appendix 6 is a reprint of HUD form HUD-1140-OIG, *Things You Should Know*, published by HUD's Office of Inspector General. The form is intended to be used as a handout to program applicants and participants, explaining to families the types of information that must be provided and the penalties for knowingly omitting information or providing false information.

**TRAINING APPROACH**

- ***Introduction to Multifamily Housing Case Studies Training***
  - If Module 3 is presented at the same time as Modules 1 or 2 it is not necessary to give an overview of the entire training program. But if Module 3 is used as a stand-alone presentation, an introduction to the entire case studies training series would be appropriate.
  - An introduction to the entire training program is found on pages i through iv of the Participant Manual and pages T-i through T-x of the Trainer Manual.
- ***Introduction to Module 3.*** Module 3 begins with a brief introduction that reminds the reader that this is the third in a series of six modules, provides learning objectives and explains the organization of the module.
- ***Case Study 1. Transition to the Interview***
  - Parts I, II, III and a portion of IV are presented together before participants work with the first case study.
    - Parts I and II are introductory and focus on the importance of interviews.
    - Part III covers owner options for structuring interviews, specifically whether forms are completed in advance by applicants and tenants.
    - Part IV presents a four-phase process for interviewing. Phase 1: Transition to the Interview is discussed before Case Study 1 is completed. The remaining phases of the interview are discussed in conjunction with case studies 2 and 3.
  - Following this discussion, participants complete Case Study 1. The case study asks learners to create a checklist of activities that should be completed during Phase I of the interview process.
  - Specific instructions for discussing the material are provided immediately before Part I as well as in notes throughout the manual.
  - Instructions for presenting the case study are found on the page immediately before the Case Study itself.
- ***Case Study 2. Analyzing Interview Situations***
  - The manual materials for Case Study 2 cover phases 2 and 3 of the interview process: collecting and analyzing information.
  - The case study requires learners to analyze four scenarios and then propose questions or solutions related to the situations presented.

- ***Case Study 3. Planning the Interview***
  - The manual materials for Case Study 3 cover Phase 4 (Closing) of the interview process and all of Part V that takes a detailed look at how interview questions should be structured. Examples of well-constructed and poorly-constructed questions are included.
  - The case study provides a transcript of a portion of an interview and asks learners to critique the interview including identifying missing questions and questions that were not effective.
  
- ***Case Study 4: A Different Kind of Interview***
  - Parts V-IX of the manual are presented before Case Study 4. These parts discuss special topic areas including interviewing persons with disabilities, zero-income families and program integrity.
  - Case Study 4 is focused on program integrity issues. In the case study, an individual reports information to the owner that suggests a current tenant may not have disclosed all required information and may have made false statements. Learners are asked to prepare for separate interviews with the individual who has made the accusation and the head of household of the tenant family.

**LESSON PLAN AND AGENDA: CONFERENCE CALL**

- The lesson plan and agenda shown below are for a three-hour conference call. The plan makes the following assumptions:
  - In order to successfully cover the material contained in Module 3 in three hours, participants must complete in advance: the pre-training self test, review of the materials and the four case studies.
  - Approximately 15 minutes of the call will be set aside for questions from participants.
  - The post-training self test is an important part of Module 3, but it is not intended to be covered in the conference call itself. It is shown on the plan as an activity to be completed after self-study of the Module 3 materials, or after the conference call.
- A sample agenda for this conference call is found at the beginning of the Module 3 Participant Manual, on the page entitled “Agenda.”

## **Sample Lesson Plan Module 3 - Three Hour Conference Call**

### ***Module 3 Objectives***

- At the end of this module, participants will be able to:
  - Understand the role of interviewing in ensuring correct income and rent determinations
  - Identify the skills required to interview effectively
  - Prepare and apply a planned methodology to conduct an interview
  - Identify and apply a variety of questioning techniques
  - Recognize the types of questions that are counter-productive during an interview
  - Understand what to do and what to avoid when interviewing persons with certain types of disabilities
  - Understand how to apply listening techniques to encourage communication

### ***Pre-Call Participant Preparation***

- Complete the pre-training self test, review Module 3, complete case studies 1-4.
- Estimated level of effort: 3 hours (learner with experience); 4-5 hours (new learner)

### ***Methods, Timeframes and Materials***

- Of necessity, the training method on a conference call is primarily lecture. A participant question and answer period will be provided at the end of the conference call.
- The chart below summarizes the timeframes and materials for each segment of the conference call.

<b>Module 3 - Conference Call Content Timeframes and Materials</b>	
<b>Topic</b>	<b>Timeframes and Materials</b>
<b>Introductions and Overview</b> <ul style="list-style-type: none"> <li>• Introduce call facilitators</li> <li>• Review agenda for the call</li> </ul>	<ul style="list-style-type: none"> <li>🕒 Timeframe: 15 minutes</li> <li>📄 Manual: pages 3-1 through 3-10</li> <li>Self test answers in Participant Manual, Attachment A, pages 3-93 through 3-98</li> </ul>
<b>Parts I-IV Summary Discussion</b> <ul style="list-style-type: none"> <li>• Part I: Introduction</li> <li>• Part II: Keys to Successful Interviews</li> <li>• Part III: Guidelines for Interviewing</li> <li>• Part IV: Transition to the Interview</li> <li>• Review Case Study 1</li> </ul>	<ul style="list-style-type: none"> <li>🕒 Timeframe: 30 minutes</li> <li>📄 Manual: pages 3-11 through 3-30</li> <li>Case Study 1 Answers in Participant Manual Attachment B, pages 3-99 through 3-100</li> </ul>
<b>Parts IV (cont) Summary Discussion</b> <ul style="list-style-type: none"> <li>• Information Collection</li> <li>• Information Analysis</li> <li>• Review Case Study 2</li> </ul>	<ul style="list-style-type: none"> <li>🕒 Timeframe: 30 minutes</li> <li>📄 Manual: pages 3-31 through 3-38</li> <li>Case Study 2 Answers in Participant Manual Attachment C, pages 3-101 through 3-104</li> </ul>
<b>Parts IV (cont) -V Summary Discussion</b> <ul style="list-style-type: none"> <li>• Closing the Interview</li> <li>• Questions as Interview Tools</li> <li>• Review Case Study 3</li> </ul>	<ul style="list-style-type: none"> <li>🕒 Timeframe: 45 minutes</li> <li>📄 Manual: pages 3-39 through 3-58</li> <li>Case Study 3 Answers in Participant Manual Attachment D, pages 3-105 through 3-106</li> </ul>
<b>Parts VI - IX Summary Discussion</b> <ul style="list-style-type: none"> <li>• Interviewing Persons with Disabilities</li> <li>• Questions on the Initial Application/Recertification Form</li> <li>• Zero-income Families</li> <li>• Policy Issues Affecting Data Collection and Program Integrity</li> <li>• Review Case Study 4</li> </ul>	<ul style="list-style-type: none"> <li>🕒 Timeframe: 45 minutes</li> <li>📄 Manual: pages 3-59 through 3-84</li> <li>Case Study 4 Answers in Participant Manual Attachment E, pages 3-107 through 3-110</li> </ul>
<b>Question and Answer Session</b>	<ul style="list-style-type: none"> <li>🕒 Timeframe: 15 minutes</li> <li>📄 Manual: None</li> </ul>
<b>Post-training Self Test</b> <ul style="list-style-type: none"> <li>• Participants may use this tool after studying Module 3 or after the conference call</li> </ul>	<ul style="list-style-type: none"> <li>🕒 Timeframe: 15 minutes</li> <li>📄 Manual: pages 3-87 through 3-90</li> <li>Self test answers in Participant Manual, Attachment F, pages 3-111 through 3-114</li> </ul>

**LESSON PLAN AND AGENDA: CLASSROOM TRAINING**

- The lesson plan and agenda shown below are for a one-day (6 hour) classroom training program on Module 3. Given the unique nature of the material addressed in Module 3, a full day should be devoted to training Module 3 topics in detail with all learner groups.

**Sample Lesson Plan  
Module 3 - Classroom Training**

***Module 3 Objectives***

- At the end of this module, participants will be able to:
  - Understand the role of interviewing in ensuring correct income and rent determinations
  - Identify the skills required to interview effectively
  - Prepare and apply a planned methodology to conduct an interview
  - Identify and apply a variety of questioning techniques
  - Recognize the types of questions that are counter-productive during an interview
  - Understand what to do and what to avoid when interviewing persons with certain types of disabilities
  - Understand how to apply listening techniques to encourage communication

***Methods, Timeframes and Materials***

- The format is intended to be an interactive discussion.
  - Participants generally are not expected to complete the Pre-training Self Test before the day of the session. The test may be administered as part of the formal session and/or participants may be encouraged to take the test during the registration process.
  - Participants will complete the case studies during the session.
  - Participants should complete the Post-training Self Test as part of the session.
- The chart below summarizes the timeframes and materials for each segment of the training. The chart includes references to Power Point slides that have been prepared for use in the classroom.
- A sample agenda is provided following the chart.

<b>Module 3 - Classroom Training Content Timeframes and Materials</b>	
<b>Pre-training Self Test</b>	
<ul style="list-style-type: none"> <li>(Participants may be asked to complete the self study test before the session begins as part of the registration process or as part of the introduction, as shown below.)</li> </ul>	
<b>Topic</b>	<b>Timeframes and Materials</b>
<b>Introductions and Pre-test</b> <i>Format: Presentation and Information Collection</i> <ul style="list-style-type: none"> <li>Introduction of trainer(s) and participants</li> <li>Review agenda for the training</li> <li>Administer Pre-training Self Test</li> </ul>	<ul style="list-style-type: none"> <li>⌚ Timeframe: 15 minutes without self test; 30 minutes with self test</li> <li>📖 Manual: pages 3-1 through 3-10</li> <li>▶▶ Power Points: 1-13</li> <li>Self test answers in Participant Manual, Attachment A, pages 3-93 through 3-98</li> </ul>
<b>Overview and Owner Responsibilities</b> <i>Format: Presentation and Interactive Discussion</i> <ul style="list-style-type: none"> <li>Owners’ Responsibilities</li> <li>Keys to Successful Interviewing</li> <li>Interviewing Competencies</li> <li>An Interview Methodology</li> </ul>	<ul style="list-style-type: none"> <li>⌚ Timeframe: 1 hour</li> <li>📖 Manual: pages 3-11 through 3-16</li> <li>▶▶ Power Points: 14-28</li> </ul>
<b>Guidelines for Interviewing</b> <i>Format: Presentation and Interactive Discussion</i> <ul style="list-style-type: none"> <li>Two methods to Collect Data</li> <li>Preparing for the Eligibility Interview</li> <li>Conducting the Eligibility Interview</li> <li>Transition to the Interview</li> <li>Case Study 1</li> </ul>	<ul style="list-style-type: none"> <li>⌚ Timeframe: 1 hour, 45 minutes</li> <li>📖 Manual: pages 3-17 through 3-30</li> <li>▶▶ Power Points: 29-44</li> <li>Case Study 1 Answers in Participant Manual Attachment B, pages 3-99 through 3-100</li> </ul>
<b>Guidelines for Interviewing (cont)</b> <i>Format: Presentation and Interactive Discussion</i> <ul style="list-style-type: none"> <li>Information Gathering</li> <li>Information Analysis</li> <li>Case Study 2</li> </ul>	<ul style="list-style-type: none"> <li>⌚ Timeframe: 30 minutes</li> <li>📖 Manual: pages 3-31 through 3-38</li> <li>▶▶ Power Points: 45-59</li> <li>Case Study 2 Answers in Participant Manual Attachment C, pages 3-101 through 3-104</li> </ul>

<b>Module 3 - Classroom Training Content Timeframes and Materials</b>	
<p><b>Questions as Interview Tools</b> <i>Format: Presentation and Interactive Discussion</i></p> <ul style="list-style-type: none"> <li>• Closing the Interview</li> <li>• Interviewing Techniques</li> <li>• Active and Passive Listening</li> <li>• Common Interviewing mistakes</li> <li>• Questions to Use</li> <li>• Questions to Avoid</li> <li>• Case Study 3</li> </ul>	<ul style="list-style-type: none"> <li>🕒 Timeframe: 45 minutes</li> <li>📖 Manual: pages 3-39 through 3-58</li> <li>▶▶ Power Points: 60-85</li> <li>Case Study 3 Answers in Participant Manual Attachment D, pages 3-105 through 3-106</li> </ul>
<p><b>Special Topics</b> <i>Format: Presentation and Interactive Discussion</i></p> <ul style="list-style-type: none"> <li>• Interviewing Persons with Disabilities</li> <li>• Permissible Questions</li> <li>• Questions on Recertification Forms</li> <li>• Zero Income Families</li> <li>• Policies to Improve Data Collection</li> <li>• Case Study 4</li> </ul>	<ul style="list-style-type: none"> <li>🕒 Timeframe: 1 hour</li> <li>📖 Manual: pages 3-59 through 3-84</li> <li>▶▶ Power Points: 86-126</li> <li>Case Study 4 Answers in Participant Manual Attachment E, pages 3-107 through 3-110</li> </ul>
<p><b>Post-training Self Test and Discussion</b></p>	<ul style="list-style-type: none"> <li>🕒 Timeframe: 45 minutes</li> <li>📖 Manual: pages 3-87 through 3-90</li> <li>▶▶ Power Points: None</li> <li>Self test answers in Participant Manual, Attachment F, pages 3-111 through 3-114</li> </ul>

**Sample Agenda**  
**Multifamily Housing Case Studies Training Program**  
**Module 3 Classroom Training**

**EFFECTIVE INTERVIEWING**

<b>8:00 – 8:30</b>	<b>Registration</b>
<b>8:30 – 9:00</b>	<b>Introductions</b> <ul style="list-style-type: none"> <li>• Overview of the Training</li> <li>• Pre training Self Test</li> </ul>
<b>9:00 – 10:00</b>	<b>Owners' Responsibilities</b> <ul style="list-style-type: none"> <li>• Keys to Successful Interviewing</li> <li>• Interviewing Competencies</li> <li>• An Interview Methodology</li> </ul>
<b>10:00 – 10:15</b>	<b>Break</b>
<b>10:15 – 12:00</b>	<b>Guidelines for Interviewing</b> <ul style="list-style-type: none"> <li>• Two methods to Collect Data</li> <li>• Preparing and Conducting the Eligibility Interview</li> <li>• Transition to the Interview</li> </ul> <b>Case Study 1</b>
<b>12:00 – 1:00</b>	<b>Lunch</b>
<b>1:00 – 2:15</b>	<b>Guidelines for Interviewing (cont)</b> <ul style="list-style-type: none"> <li>• Information Gathering</li> <li>• Information Analysis</li> </ul> <b>Case Study 2</b> <p><b>Questions as Interview Tools</b></p> <ul style="list-style-type: none"> <li>• Closing the Interview</li> <li>• Interview Techniques</li> <li>• Active and Passive Listening</li> <li>• Common Interviewing mistakes</li> <li>• Questions to Use</li> <li>• Questions to Avoid</li> </ul> <b>Case Study 3</b>
<b>2:15 – 2:30</b>	<b>Break</b>
<b>2:30 – 3:30</b>	<b>Special Topics</b> <ul style="list-style-type: none"> <li>• Interviewing Persons with Disabilities</li> <li>• Permissible Questions</li> <li>• Questions on Recertification Forms</li> <li>• Zero Income Families</li> <li>• Policies to Improve Data Collection</li> </ul> <b>Case Study 4</b>
<b>3:30 – 4:15</b>	<b>Post training Self Test and Discussion</b>
<b>4:15</b>	<b>Wrap-up</b>

**NOTES**

**Trainer Manual**

**Module 3**

**Part B: Annotated Participant Manual**

### **TRAINER NOTES**

- The agenda on the following page is the agenda for a conference call format. See Part A for an agenda for classroom training.
- The agenda is followed by a table of contents for Module 3 that begins the specific introduction to Module 3. The table of contents is a reference tool for participants and does not need to be discussed.
- The appropriate place to discuss the organization of Module 3 is on page 3-2.

**RHIP HELP DESK CONFERENCE CALL  
MODULE 3**

**January 12, 2005**

**AGENDA**

Time: 1:00 PM to 4:00 PM EST

Chairperson: Cynthia Thomas, HUD

Facilitators: TBD\*

Amy Jones, Nan McKay and Associates

Confirmation Number: TBD\*

Dial In Number: TBD\*

**Pre-conference Participant Responsibilities**

- Complete the pre-training self test and review answers
- Review training manual
- Complete Case Studies 1 – 4

**1:00 - 1:15 Introductions**

**1:15 - 1:45 Keys to Successful Interviews**

**Guidelines for Interviewing**

**Transition to the Interview**

- Case Study 1 – Transition to the Interview

**1:45 - 2:15 Information Collection**

**Information Analysis**

- Case Study 2 – Analyzing Interview Situations

**2:15 - 3:00 Closing the Interview**

**Questions as Interview Tools**

- Case Study 3 – Part of an Interview with Ms. Marsh

**3:00 - 3:45 Interviewing Persons with Disabilities**

**Questions on the Initial Application/Recertification Form**

**Zero-Income Families**

**Policy Issues Affecting Data Collection and Program**

**Integrity**

- Case Study 4 – A different Type of Interview

**3:45 - 4:00 Questions and Answers**

**Post-Training Participant Responsibilities**

- Complete Post-Training Self Test
- Complete Training Evaluation

**Note HUD facilitator, confirmation number and dial-in number yet to be determined. A revised agenda which includes this information will be issued prior to the Conference Call.**

**NOTES**

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## INTRODUCTION TO MODULE 3

### OVERVIEW

- This module is the third in a series of six training modules developed in support of the Rental Housing Integrity Improvement Project (RHIIP).
- Other modules in the RHIIP training series utilize HUD Handbook 4350.3 REV-1 as the primary source document. However, this module includes topic discussions based upon the Guide to Interviewing for Owners of HUD-Subsidized Multifamily Housing Programs (the Guide), a resource document developed specifically for this module.
- The Guide is found in Appendix 4 of the Participant Manual.
- The module also includes four case studies that are designed to assist the learner to apply the practices and strategies described in the Guide.
- The Guide should be reviewed thoroughly by attendees prior to the training.
- Module 3 may be used as a self-study tool or in a formal training program.

### OBJECTIVES

- At the end of this module, participants will be able to:
  - Understand the role of interviewing in ensuring correct income and rent determinations
  - Identify the skills required to interview effectively
  - Prepare and apply a planned methodology to conduct an interview
  - Identify and apply a variety of questioning techniques
  - Recognize the types of questions that are counter-productive during an interview
  - Understand what to do and what to avoid when interviewing persons with certain types of disabilities
  - Understand how to apply listening techniques to encourage communication

**ORGANIZATION OF MODULE 3**

- ***Part I: Introduction*** provides a description of the owner’s responsibilities to collect and verify family information and to correctly apply HUD rules and policies in making determinations of eligibility and rent.
- ***Part II: Keys to Successful Interviews*** provides a description of the characteristics of effective interviewers and the competencies that are required to perform interviews. It also describes the HUD provided tools and recommends tools to be developed by owners. This part introduces the idea of an interview methodology.
- ***Part III: Guidelines for Interviewing*** describes the two different approaches owners take in collecting eligibility data and the different types of interviews. It outlines steps to prepare for the eligibility interview.
- ***Part IV: Conducting the Interview*** describes the four phases of the interview: 1) the transition to the interview, 2) information gathering, 3) information analysis and 4) closing, as well as resolving discrepancies resulting from the interview. The part also discusses various other aspects of the interview process including common mistakes made by interviewers, and how listening techniques, pacing and body language affect interviews.
- ***Part V: Questions as Interview Tools*** describes the types of question to use and to avoid while interviewing. This part includes a discussion of the use of “open” and “closed” questions, and the relative advantages and disadvantages of each. In addition, the part offers suggestions on specific questions to ask relative to income.
- ***Part VI: Interviewing Persons with Disabilities*** describes questions that are permitted and not permitted to be asked to persons with disabilities and offers guidance on interviewing persons with certain disabilities.
- ***Part VII: Questions on the Initial Application/Recertification Form*** provides various types of questions that should be included on the owner’s application and recertification forms to document annual and adjusted income.

- ***Part VIII: Zero-income Families*** focuses on the issue of families who report no (zero) income. This part provides suggestions on interviewing and evaluating zero-income families, and gathering the appropriate information to make a reasoned determination.
- ***Part IX: Policy Issues Affecting Data Collection and Program Integrity*** describes the additional verification techniques that owners can employ to obtain more accurate income information for applicants and tenants. This part also describes policies that could be adopted by owners that relate to indicators of fraud.
- ***Part X: Summary***

**NOTES**

### MODULE 3 – PRE-TRAINING SELF TEST

- Note: This test is provided as a learning tool for participants. The pre-training self test is designed to measure your level of knowledge before you study this module. Answer the questions as best you can (without looking at the training materials or the Guide to Interviewing). A post-test is available at the end of the module to measure how much you have learned.

**Answers to Pre-training Self Test are in Attachment A at the end of this module.**

1. The setting for this question is the initial eligibility interview for a new applicant.
  - List at least three things that should be explained to an applicant prior to the body of the interview. (The body of the interview begins when the interviewer asks specific questions about income, assets, expenses and the other eligibility factors.)
  
2. Here are examples of two different types of questions:
  - (a) “Would you explain how you are able to meet your living expenses?”
  - (b) “What is the amount of income that you receive each month?”

- Think about how these questions are constructed differently and how they might produce a different result.
  - What type of question is question (a)? What does question (a) require the respondent to do?
  
  - What type of question is question (b)? What does question (b) require the respondent to do?
  
  - When would question (a) be preferable to question (b)?
  
  - When would question (b) be preferable to question (a)?
  
- 3. An interviewer asks an applicant the following question: “Do you have a checking or savings account and what other income do you receive?”
  - Is this a well constructed question? Explain your answer in the space below.
    - a. Yes
    - b. No

4. An interviewer asks an applicant the following question. “You’re still not receiving child support, are you?”
  - Is this a well constructed question? Explain your answer in the space below.
    - a. Yes
    - b. No
  
5. Owners are required to conduct in-person interviews with the head of household at the time of each annual recertification. Explain your answer in the space below.
  - a. True
  - b. False
  
6. Name at least two practices owners should observe when interviewing an applicant who is deaf or hard of hearing.

7. Owners should explain the consequences of false statements or omissions to each applicant at the time of the interview. If not done with tact, this could be perceived by the applicant as distrust on the part of the owner.
  - Write a brief example of how to explain the consequences so that the message is clear, but not offensive.

8. Owners take applications for housing in different ways. Some owners have the applicant complete the application form and then review it with them. We'll call this Method 1. Others start with a blank application form, ask the questions verbally, and complete the application form to be signed by the applicant. We'll call this Method 2.
  - List below two advantages and disadvantages of each method.

**Method 1: Advantages**

**Method 1: Disadvantages**

**Method 2: Advantages**

**Method 2: Disadvantages**

9. Interviewers can either encourage or discourage cooperation and compliance.
  - Name three ways in which an owner could contribute to an applicant providing incomplete or inaccurate information.
  
10. At the conclusion of an eligibility interview the owner must analyze all of the information provided by the applicant.
  - Name at least three decisions the owner has to make based on this analysis.

## TRAINER NOTES: APPROACH TO CASE STUDY 1 AND PRESENTATION MATERIALS

### Purpose

The materials that are covered before the first case study have two distinct purposes.

- The module begins with a discussion that is intended to stress the importance of interviewing and of having trained and skilled interviewers. They also summarize owner responsibilities and reinforce the discussion about consent found in Module 2.
- The balance of the materials are intended to help the learner begin to think about the protocols related to interviewing—how interviews will be conducted and a four-phase description of the interview process.

### Materials

- *Parts I and II are introductory.* Owner responsibilities are discussed; a discussion of how good interviews can improve accuracy of eligibility and income determinations is included. Part II introduces the “keys to success”—a good interviewer, the tools the interviewer needs, and a methodology for structuring interviews.
  - The acronym C.A.V.E. summarizes the interviewers’ tasks: collecting, analyzing and verifying information and educating applicants and tenants.
  - A four-phase methodology also is introduced: Phase 1: Transition to the Interview; Phase 2: Information Gathering; Phase 3 Data Analysis and Phase 4 Closing the interview.
- These themes are revisited throughout the module.
- *Part III begins the technical presentation.* It describes the strengths and weaknesses of different methods of data collection, highlights the differences between initial and annual recertifications. The beginning of Part IV provides a checklist of items to cover during Phase 1.

### Presentation vs. Review

- In a conference call format, participants are expected to have reviewed Parts I-IV and completed the case study in advance. In a classroom training setting Parts I-IV should be presented as an interactive discussion and participants should complete the case study in class.

### Tips and Cautions

- *Assess your audience* to determine how much “selling” is needed. Many front line interviewers will already be aware of the importance and challenges of interviewing. Others may not immediately see the connection between this “soft” subject and accurate eligibility and rent determinations. You may want to ask a question of each participant during introductions such as “What is the most challenging thing about interviewing?” or “In what area would you like to most improve your interviewing skills?”

- Before explaining the competencies needed for effective interviewing (role of the interviewer), suggest that attendees use this as an opportunity to assess their strengths and challenges as a way to translate the training into an action plan.
- *Summarize, don't repeat Module 2 training.* On pages 3-14 and 3-15 is a summary of HUD's consent forms and consent requirements and also a discussion of owner recommended forms. This topic was discussed in detail in Module 2. Unless a significant number of participants have not attended Module 2, keep this discussion to the minimum.
- *Highlight, but don't discuss the four phase methodology.* Part II is setting the stage for later discussions by identifying key factors for success. It should be highlighted here that methodology is one of the key success factors. The actual discussion of the methodology is included in Part IV. Going into too much detail in Part II may frustrate learners because they do not yet see the Part IV discussion outline.
- *Clarify the use of “typical language.”* Beginning in Part III and continuing throughout the module examples of “typical language” are given. These examples are intended to illustrate good and poor questions and comments, not specify a script. Remind learners that they should adapt the language as appropriate for the area in which they work.
- *Avoid implying that there is “one right way”* (unless you are talking about HUD requirements). For example, Part II discusses the pros and cons of having a family fill out the application before the interview versus the interviewer recording applicant responses. Trainers should not impose their personal preferences.
- Emphasize the importance of attitude and the need to be professional in dealing with applicants and tenants.
- *Demonstrate the good communication skills* you are recommending.

### Processing Out the Case Study

- The case study requires participants to create their own checklist of items to discuss in the Transition to the Interview Phase. Unlike case studies in which there is a “right” answer, this case study can have many answers. Some of the topics will depend upon the type of project (e.g., elderly, non-elderly) and other project-specific issues. For example, an owner that is implementing a new lease might need to add this issue to the checklist. The important point to stress is that regardless of the type of interview, the interviewer should have a plan for conducting it. The interviewer should be prepared.
- See additional comments on the answer sheet to Case Study 1 on Attachment B, page 3-99.

*Notes*

## **PART I INTRODUCTION**

### **Owner Responsibilities**

- Every owner must ensure that eligible families lease the correct units and pay the correct amount of rent.
- The most important contributors to correct eligibility, rent and subsidy determinations are:
  - Correct information provided by the family
  - Effective owner verification and interpretation of the information provided
  - Correct application of HUD regulations and owner policies

### **Correct Information Provided by Family**

- The family is required to provide complete and accurate information in an initial application and at each interim and annual recertification.
- The family must:
  - Know what information is needed
  - Be willing to disclose the information
  - Be given the opportunity to disclose appropriate information
- In order for the family to comply with reporting and disclosure requirements:
  - The owner must provide user-friendly applications and other data collection forms.
  - Staff must learn to be skilled interviewers who can help families understand requirements, elicit the necessary information, and record the results.

4350.3 REV-1, Ch. 4,  
Exhibit 4-1

*Notes*

4350.3 REV-1, Ch. 5,  
Section 3

**Correct Verification of Information Provided**

- Owners/agents are responsible for verifying information provided and using it in compliance with HUD requirements and owner policies.
- Owners must obtain written legal authorization from the family to verify all factors that affect eligibility and rent determinations.
- Effective data collection (verification) forms that ask the right questions of third party verification sources are critical.
- Staff must apply interviewing skills to conversations with verification sources to clarify or supplement information that has been provided in writing.

**Correct Application of HUD Rules and Policies**

- Rules for subsidized housing programs are numerous and complex. Reliance primarily on family's voluntary disclosure of information is not enough
- Not all applicants, even willing ones, provide complete and accurate information.
- Owners must create a system that adequately reflects the HUD requirements and ensures that all data needed is collected. The system includes:
  - Policies
  - Procedures
  - Questions
  - Formats
  - Interview tools

*Notes*

## **PART II KEYS TO SUCCESSFUL INTERVIEWS**

### **Overview**

- The ability to interview well is necessary for the success of nearly everyone who must interact with others.
- Interview skills are useful:
  - In both formal interview settings and day-to-day business (e.g. contacting third-party sources), and
  - For problem solving, training or providing technical assistance.
- To ensure effective interviews, owners must have:
  - Well-trained and skilled staff to conduct the interviews
  - Effective tools for data collection and for communication with those to be interviewed
  - An interview methodology that is used by all staff who conduct interviews

### **The Interviewer**

- Effective interviewers are talented at human interaction.
- They create an interpersonal environment that is conducive to sharing and volunteering information by:
  - Being on time, professionally attired, and fair in all dealings with applicants and housing clients
  - Displaying an interest in the subject and in what is being said
- If an applicant perceives that the interviewer is biased, or is attempting to confirm foregone conclusions, they will be less likely to cooperate.

*Notes*

- Performing the interviewer role effectively requires the following competencies:
  - Verbal communication skills: ability to explain and answer questions
  - Interpersonal rapport-building skills: ability to create an atmosphere where people are willing to disclose personal information about their circumstances
  - Ability to utilize various questioning techniques: how to frame questions and use progressive questioning techniques
  - Listening skills: ability to employ active and passive listening techniques to validate information and encourage communication
  - Analytic and interpretive skills: ability to analyze information provided by applicants and other information providers
  - Knowledge of HUD regulations and the owner's policies and the ability to apply them in making eligibility and selection determinations

**Tools for Data Collection and Communication*****HUD-Provided Tools***

- HUD specifies certain “tools” that are part of the interview process, and provides instructions to owners for their use.
  - Form HUD-9887, Notice and Consent to the Release of Information to HUD and to a PHA
  - Form HUD-9887-A, Applicant/Tenant's Consent to the Release of Information – Verification by Owners of Information Supplied by Individuals who Apply for Housing Assistance
  - Form HUD-9887 Fact Sheet, describing verification requirements
  - Form HUD-50059 data elements
  - Lead-Based Paint Disclosure (if applicable)
  - Resident Rights and Responsibilities Brochure

4350.3 REV-1, Ch. 5,  
Par. 5-15; Ch. 3, Par. 3-11

Notes

**Recommended Owner Data Collection Tools**

- Owners have flexibility to design data collection tools and forms that are unique to their projects and tailored to their policies.
  - Owners create data collection forms for various purposes.
    - Forms for initial certifications that incorporate questions that reflect the owner’s tenant-selection policies
    - Verification forms for specific types of income and expenses and forms for the interim reporting of changes and annual recertifications
    - Forms for other specific purposes such as gathering and processing information in support of an owner’s fraud policy
  - Owner forms should be user-friendly and capture all relevant information.
  - Handbook 4350.3 REV-1, Appendix 15 offers examples of owner-created verification forms to request information from employers, child care providers, medical professionals and others on specific subjects.

4350.3 REV-1, Ch. 5,  
Par. 5-15D4350.3 REV-1;  
Appendix 15**Interview Methodology**

- The “**C.A.V.E.**” acronym summarizes the purposes of interviews with applicants and residents.
  - **C**ollection of complete information
  - **A**nalysis of the information to determine verification requirements and to resolve discrepancies
  - **V**erification of the information
  - **E**ducation of applicants and tenants on what is required and how the program works

Notes

- **C**ollection + **A**nalysis + **V**erification + **E**ducation = Correct eligibility/tenant selection and rent determinations.

**Four Interview Phases**

- A methodology that includes four phases can be used to ensure that each element of a successful interview is covered.
  - **Phase 1: Transition to the Interview** – Establish rapport and ground rules
  - **Phase 2: Information Gathering** – The body of the interview that focuses on data collection
  - **Phase 3: Data Analysis** – The time to reconcile inconsistencies and decide what verifications and documentation are required
  - **Phase 4: Closing the Interview** – Provide clear instructions and deadlines for additional requirements of the applicant. Answer any remaining applicant questions

*Notes*

## **PART III GUIDELINES FOR INTERVIEWING**

### **How Interviews are Structured**

- HUD does not specify the interview method owners should use. Two methods are typical:
  - Applicants complete forms before coming to the interview
  - The interviewer completes forms while interviewing the family
- Each of these methods is discussed below.

#### ***Form Completed in Advance***

- The owner gives or mails the required forms to the applicant or tenant with instructions for their completion.
- The family brings the forms to the interview and the interviewer and family representative review the information together.
- **Advantages:**
  - Saves interview time because forms have been completed in advance.
  - Information is provided in the applicant's own handwriting.
- **Disadvantages:**
  - Interviewer often reviews the forms but does not ask all of the primary questions that should be asked. They may not explore all questions to the necessary depth.
  - Because they are filling out the forms alone, the applicants may not understand what some or all of the questions mean.
  - The interviewer does not have the opportunity to observe an individual's response to the questions.

4350.3 REV-1, Ch. 4,  
Par. 4-14

*Notes****Interviewer Completes Form***

- The interviewer begins with a blank application or recertification form. The interviewer asks all of the questions and records the answers.
- **Advantages:**
  - The interviewer has the opportunity to explain what information is needed before the individual responds.
  - The interviewer is better able to determine if the applicant understands what is being asked.
  - The interviewer is able to observe body language and other nonverbal behaviors for their timing and consistency with the questions being asked.
- **Disadvantages:**
  - The interview is time-consuming. BUT owners should consider whether the additional time required “up-front” actually saves time that would otherwise be spent on problems later as a result of inadequate interviewing.
  - Information is not provided in the applicant’s own handwriting. But some owners require a Personal Declaration Form that captures key information in the applicant’s own handwriting.
  - It requires a talented and well-trained interviewer because each question must be asked by the interviewer and the answer recorded.

*Notes*

4350.3 REV-1, Ch. 4,  
Par. 4-24

**The Initial Eligibility Interview**

- The initial eligibility interview may be the most critical in the housing process because it addresses the family's eligibility as well as income and rent determinations.
  - Most applicants do not know what to expect and what is expected of them.
  - Interviewers have the opportunity to establish a professional, service-directed relationship with prospective tenants.
- The attitude and behavior of the interviewer can either encourage or discourage cooperation and compliance.
- An interviewer who is prepared, professional, alert and service-directed is more likely to obtain cooperation and prevent omissions and misrepresentations than one who is unprepared, inattentive or indifferent.

**Annual Recertification Interviews**

- Owners are required to complete an annual recertification for each tenant family. Though equally important, there are key differences between the annual recertification interview and the initial one.
  - At the initial interview owners gather more data than at annuals (for example, all of the questions pertaining to screening and suitability would not be relevant at the annual).
  - Owners have the advantage at an annual of having background information about the family from the previous year's certification.
- During annual recertifications owners should:
  - Not assume that family circumstances or even family composition is the same as the preceding year
  - Look for changes in family composition, income sources and amounts as well as dates of birth and social security numbers for all family members
- A discrepancy may suggest additional questions that should be asked.

Notes

### Preparing for the interview

- Using an *interview plan* is an effective way to ensure consistent results. An interview plan includes the following:
  - Pre-determined and practiced sequence of events so that all interviews follow the same steps
  - Checklist the interviewer uses to ensure that the same information is provided to all applicants and tenants
  - Advance review of any known information about the applicant (for scheduled interviews)
  - Use of appropriate verification and consent forms available that cover a wide range of verification sources
- Examples of key aspects of the interview plan are discussed in the sections that follow.

*Notes*

## **PART IV CONDUCTING THE INTERVIEW**

### **PHASE 1: TRANSITION TO THE INTERVIEW**

- The transition to the interview is the period between the time the interviewee arrives and the interviewer begins the body of the interview.
- The purpose of Phase 1 is to provide information to the applicant, not to ask questions about the applicant's circumstances. Phase 1:
  - Sets the tone for the interview and prevents misunderstandings
  - Establishes the ground rules for the interview
  - Explains the program policies and procedures, so the applicant knows what to expect
  - Demonstrates the interviewer's competence and interest
- Interviewer should use a "Pre-Interview Checklist" to ensure that all steps are covered (see sample at the end of this **Part IV**).
- **Greeting and warm-up:** A friendly, business-like greeting. Interviewer gives name and title/position, explains the purpose of the interview and approximately how long the interview will take.
- **Request an acceptable form of legal identification**

*Notes*

- **Provide an overview of the program and tenant selection process**
  - Briefly explain the application process and any relevant screening procedures used by the owner.
  - This lets the applicant know what is going to happen during the course of the interview.
  - Typical language
    - “Before beginning your actual interview Mr/s\_\_\_\_, there are certain things that I am required to explain to you about the interview process. I am going to use this checklist to review them so that I don’t leave out anything that is important for you.”

*Notes*

- **Explain the types of information that applicants are required to provide as part of the application process**
  - Providing an up front overview of the specific types of information that all applicants are required to provide will better prepare the applicant to disclose with a minimum of resistance.
  - It also communicates that the procedure is a standard one that applies to all applicants.
  - Typical language
    - “As a part of completing your application I will be asking you to answer questions and to provide information about your situation. These questions will pertain not only to you, but to all of your family members who will be living with you. Many of these questions are personal and confidential in nature. For example, I will be asking you the SSNs of all family members, and questions about various types of income (money) received by you and the other members of your family. I will be asking questions about assets such as property, bank accounts, investments and life insurance policies.  
It is important for you to know that all applicants are required to provide the same types of information and answer the same types of questions.”

4350.3 REV-1, Ch. 4,  
Exhibit 4-1

*Notes*

- **Explain how the information will be used and maintained:** Help minimize anxiety and reluctance of the family and encourage confidence in the professionalism of the interviewer.
  - Typical language
    - “It is important for you to understand that any information or documents you provide will only be used for the purpose of determining your eligibility to lease a unit and to determine the rent you will pay. The information will not be shared with anyone without your written consent. We will place your application in an individual file, and it will be kept in a locked and secure location.”
- **Explain the verification process:** Puts the applicant on notice that the owner will be contacting third party sources to verify the information they provide; demonstrates that the owner is thorough; may discourage an applicant who is considering falsifying information.
  - Typical language
    - “When you complete your application, we are required to verify the information you have provided, and you will be required to sign authorization forms so that we are able to do that. Here are some examples of how we verify information: If any family member works, a request for information will be sent to the employer. We will verify checking, savings accounts and any other kind of investment with the bank or other holder of investments. We will verify benefit income with all relevant agencies such as the Social Security Administration or the local welfare department. We may also request additional documents such as pay stubs or tax returns. We also will run a credit bureau inquiry.”

4350.3 REV-1, Ch. 5,  
Section 3

*Notes*

- **Explain the importance of complete and accurate information**
  - Typical language
    - “Because of these verification requirements, I’m sure that you can see why it is so important that the information you provide today is complete and accurate. So as we go through the application, please let me know if you are not sure of something that I ask you. I’ll be happy to explain it.”
- **Explain the consequences of false or incomplete information**
  - It is important that applicants understand that there are consequences for false statements and intentional omissions.
  - It is also important that this be explained in a non-threatening manner. Too little emphasis may cause the family to be unaware of the consequences. Too much emphasis may set a negative tone to the interview. Unless there is information to the contrary, the owner should take care not to sound accusatory.
  - Typical language
    - “There is another important point that we are required to explain to all applicants; it has to do with the penalties for making false statements or providing false documents with your application. I’m sure that this does not apply to you, but on occasion, some applicants have not provided correct information. There are both criminal and civil penalties for making false statements on a housing application. In addition to these penalties, if any applicant provides false or incomplete information, we would have no choice but to deny the application.”

*Notes*

- **Ensure that everything has been understood**
  - Typical language
    - “So, before we begin the interview, do you have any questions of me? Is there anything that you are not sure of or have questions about?”
  - It may be helpful to use some specific examples, such as:
    - “Is there anything else you need to know about how we are going to handle the interview, how we will verify or use the information you provide?”

## Sample Interview Checklist

### PHASE I: TRANSITION TO THE INTERVIEW

#### Purpose

- Set the tone for the interview and establish rapport with the applicant/tenant.
- Explain the ground rules for the interview and help the applicant/tenant to know what to expect.
- Communicate that the procedure is a standard one that applies to all applicants.
- Help minimize anxiety and reluctance by the family and encourage confidence in the professionalism of the interviewer.

#### Actions

- Greeting and warm-up:** A friendly, business-like greeting. Interviewer gives name and title/position, explains the purpose of the interview and approximately how long the interview will take.
- Request an acceptable form of legal identification**
- Provide an overview of the program and tenant selection process**
  - Typical language
    - “Before beginning your actual interview Mr/s\_\_\_\_, there are certain things that I am required to explain to you about the interview process. I am going to use this checklist to review them so that I don’t leave out anything that is important for you.”
- Explain the types of information that applicants are required to provide as part of the application process**
  - Typical language
    - “As a part of completing your application I will be asking you to answer questions and to provide information about your situation. These questions apply not only to you, but to all of your family members who will be living with you.
    - Many of these questions are personal and confidential in nature. For example, I will be asking you the SSNs of all family members, and questions about various types of income (money) received by you and the other members of your family. I will be asking questions about assets such as property, bank accounts, investments and life insurance policies.
    - It is important for you to know that all applicants are required to provide the same types of information and answer the same types of questions.”

**Explain how the information will be used and maintained**

- Typical language
  - “It is important for you to understand that the any information or documents you provide will only be used for the purpose of determining your eligibility to lease a unit and to determine the rent you will pay. The information will not be shared with anyone without your written consent. We will place your application in an individual file, and it will be kept in a locked and secure location.”

 **Explain the verification process**

- Typical language
  - “When you complete your application, we are required to verify the information you have provided, and you will be required to sign authorization forms so that we are able to do that.  
Here are some examples of how we verify information: We will verify checking, savings accounts and any other kind of investment with the bank or other holder of investments. We will verify benefit income with all relevant agencies such as the Social Security Administration or the local welfare department. We may also request additional documents such as pay stubs or tax returns. We also will run a credit bureau inquiry.”

 **Explain the importance of complete and accurate information**

- Typical language
  - “Because of these verification requirements, I’m sure that you can see why it is so important that the information you provide today is complete and accurate. So as we go through the application please let me know if you are not sure of something that I ask you. I’ll be happy to explain it.”

 **Explain the consequences of false or incomplete information**

- Typical language
  - “There is another important point that we are required to explain to all applicants; it has to do with the penalties for making false statements or providing false documents with your application. I’m sure that this does not apply to you, but on occasion some applicants have not provided correct information. There are both criminal and civil penalties for making false statements on a housing application. In addition to these penalties if any applicant provides false or incomplete information, we would have no choice but to deny the application.”

 **Ensure that everything has been understood**

- Typical language
  - “So, before we begin the interview, do you have any questions of me? Is there anything that you are not sure of or have questions about?”
  - “Is there anything else you need to know about how we are going to handle the interview, how we will verify or use the information you provide?”

**CASE STUDY 1: TRANSITION TO THE INTERVIEW**

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**Introduction**

A principle of effective interviewing is to have a planned methodology. Part of that methodology should involve setting up a transition to the interview.

The purpose of the transition phase of the interview is to achieve cooperation and accurate disclosure of income and family data by providing certain information to the applicant and explaining the interview process in advance.

**Assignment**

Prepare an interview checklist that covers things an owner should do and the points that should be explained by the owner for an initial eligibility interview. Include as many points as you can.

**Interview Checklist**

**TRAINER NOTES: APPROACH TO CASE STUDY 2 AND PRESENTATION MATERIALS****Purpose and Materials**

- The materials for Case Study 2 [pages 3-31 through 3-38] focus on the second and third phases of an interview:
  - information collection
  - information analysis

**The Case Study**

- The case study asks participants to think about how they would handle four common situations and asks them to develop questions or responses that would be appropriate under the circumstances.
- The issues raised are:
  - Clarification of household composition
  - Resistance to giving authorization for third-party verification
  - Legal identity
  - Apparent under reporting of income
- In a class room setting or when several people in the same office are studying these materials, the case study could be set up as a role playing exercise. The parties could take turns being the interviewer and the head of household.
- See additional comments on the answer sheet to Case Study 2 on Attachment C, page 3-101.

**Cautions and Tips**

- Remember these materials are an introduction and explanation of the process.
- The topic of body language (introduced here) is discussed in more detail later in Part IV.
- Although some examples of good and bad questions may be appropriate for illustration here, Part V covers the design of questions in significant detail.

Notes

**PHASE 2: INFORMATION GATHERING**

- This is the body of the interview in which all of the applicant's circumstances are explored.
- A comprehensive application form is important to this phase, because the application form guides the questioning.
- During this phase the interviewer should review all questions on the application form to ensure that the applicant understands them and should ask appropriate secondary questions to clarify information as needed.
- When an applicant has completed the application in advance, make sure that all questions have been answered. Nothing should be left blank.
- Confirm all information provided on the application form and make appropriate file notations as needed.
  - If 'N/A' has been entered as a response, ask the applicant to enter a yes/no or other response as needed. When questions are not answered specifically misrepresentations are more difficult to prove later on.
  - Don't assume anything. For example, an applicant without children in the household could still be receiving back child-support payments.
- Avoid negative body language, facial expressions or other expressions of disbelief. Do not challenge or confront any information being provided during this phase of the interview.
- Take care of any technical requirements of the applications, including obtaining required signatures and ensuring that all forms are dated. Collect any needed forms that the applicant brings to the interview.

HUD *Rent and Income Determination Quality Control Monitoring Guide*, Attachment 4. (Included as Appendix 5 to this manual.)

*Notes***PHASE 3: INFORMATION ANALYSIS**

- When the information gathering phase of the interview is over the interviewer should take the time, before the applicant leaves, to evaluate the information and make certain decisions as follows:
- **What other information or documents are needed** to complete the application? This includes:
  - HUD-required information and documents (e.g. consent forms, documents that support information provided such as proof of age or SSN), and
  - Information required by owner policy.
- **What facts must be independently verified?**
  - A separate consent form must be used for any verification that goes beyond the scope of form HUD-9887.
- **What facts require further explanation?** Are there items that conflict, are inconsistent or non-credible? For example:
  - Where the interviewer has solicited information regarding expenses, current monthly expenses reported by applicant exceed the amount of income reported.
  - The family reports zero income. However, there are significant discrepancies between information contained in a credit report and information reported by the applicant.
- This is the time to ask for reasonable explanations to resolve these issues. Interviewers do not have to be confrontational or act “tough” to ask the tough questions.
  - Using intimidation usually results in psychological resistance, at a minimum, or anger and aggression at worst.
  - The use of certain phrases helps to stay focused on the issue at hand. Keep questions neutral in tone.

Notes

*Examples:*

- “Mr/s X, So far I’m clear on everything on your application, but I’m confused about something here, could you explain...”
- “Mr/s X, there is a difference of X between your income and the regular expenditures you have reported. Can you explain that?”
- “Mr/s X, help me to understand how...”

**NOTES**



**Question 2:** An applicant states, “I don’t want to sign that authorization form.”

- What should the interviewer’s response be? Explain your answer.

**Question 3:** The owner requires an acceptable proof of legal identity for all family members. An applicant provides a driver’s license that appears to have been altered.

- What should the interviewer’s response be? Explain your answer.

**Question 4:** An applicant reports \$300 in monthly income and \$950 in currently paid monthly expenses.

- Write the questions an interviewer should ask to resolve this discrepancy without sounding aggressive or disbelieving, and without appearing confrontational.

**TRAINER NOTES: APPROACH TO CASE STUDY 3 AND PRESENTATION MATERIALS****Purpose and Materials**

- This segment of the training completes the discussion of interview phases by discussing the interview “closing.” Part V beginning on page 3-45 is intended to help the learner understand the importance of formulating a good question and also presenting the question in an effective manner. It discusses:
  - The uses of different kinds of questions: open, closed, and probing
  - Questions to be avoided: leading, complex, questions with double negatives, and questions containing jargon that might be confusing to applicants and tenants.
  - How asking questions in the proper sequence can improve the quality of the interview
- Two technical requirements are reinforced through a discussion of (1) the need to ask questions that enable the owner to anticipate income and (2) ways to ask specific questions about income.

**The Case Study**

- The Marsh family case study provides a fictional transcript of a portion of the interview with Mrs. Marsh. After reading the interview, participants are asked to critique the interview by answering specific questions about:
  - The quality of interviewer's plan for the interview
  - The effectiveness of the interview questions
  - Missed opportunities during the interview to obtain better information or opportunities to make the interview go more smoothly
- See additional comments on the answers to the case study on Attachment D, page 3-105.

**Cautions and Tips**

- Some participants may ask why the materials do not include a sample application form. HUD does not provide a required application form and owners need to ask different questions for different projects depending upon the type of project, owner policies, and local circumstances. However, Attachment 4 to the HUD *Rent and Income Determination Quality Control Monitoring Guide*, July 2003, offers a sample checklist for eligibility, income and deduction determinations by owners. This sample checklist offers a comprehensive listing of questions which owners could use as part of the family interview process, and could be incorporated into a standard, owner-developed application form. Attachment 4 is included as Appendix 5 to the Participant Manual.
- It will be more difficult to discuss body language when the training is conducted by telephone. Think through ways to describe body language illustrations you wish to use before the call.
- Because this portion of the module discusses specific questions about family circumstances and income, it may be tempting for participants and the trainer to lapse into a technical discussion of HUD requirements. Remember that is not the purpose of this module.
- The detailed questions may also lead to a discussion of fraud. This issue is discussed later beginning on page 3-76.

*Notes***PHASE 4: CLOSING THE INTERVIEW**

- The last phase of the interview involves bringing closure to what has been agreed upon and clarifying what will happen next.
- Provide written instructions and deadlines if the applicant is required to provide additional documents and information, and keep a copy to file.
- Provide additional information to applicant on any aspect of the process, if needed.
- Provide the appropriate HUD fact sheet explaining how rent is calculated.
- Advise the applicant that a final decision of eligibility will be made after verifications have been completed.

**Resolving Discrepancies after the Interview is Over**

- Where there are differences between information provided by the family and information received from a third-party source, owners:
  - Must research these differences objectively, to resolve the discrepancy and to document the process and the basis for the owner's decision.
  - Should adopt standard procedures for resolving discrepancies.
  - Should not automatically assume that the family provided false information.
  - Should be prepared to discuss the discrepancy with the third party information provider and with the family directly.
- It may be necessary to obtain additional documents to help resolve the issue, such as a tax return or court order.
- Make sure there is a written and documented account of all relevant dates, conversations and individuals who provided the information upon which the final decision was based.

*Notes***Common Mistakes in Interviewing**

- Not allowing enough time to interview properly
- Failing to establish rapport and ground rules before starting the “paperwork” that requires the interviewer to ask personal questions
- Communicating distrust; making snap judgments about people based upon superficial observations
- Failing to listen for what may be behind a response
- Failing to control the interview process, not control the person
- Focusing on the paperwork and not the person—lack of eye contact
- Giving personal opinions about the family’s circumstances
- Trying to be tricky; there is no need to try to trap or trick a person into a false statement. If the interviewer is asking the right questions in a professional way, conflicting statements will be apparent.
- Communicating disapproval of a person’s situation or lifestyle
- Failure to make appropriate file notations about information that may be material to the application

*Notes***Active and Passive Listening**

- Good listening skills and techniques are essential for effective interviewing. Pre-formed opinions often prevent interviewers from getting all of the information they need.
- Interviewers should remain non-judgmental and acknowledge the information provided in such a way as to encourage the person interviewed to continue.

***Passive Listening***

- Passive listening encourages the person to communicate and is seen as evidence of concern and interest. It shows the listener's "intent" to understand.
- Passive listening can be shown by:
  - Eye expressions
  - Facial expressions
  - Nodding
  - Leaning forward
- Passive listening can also be shown by acknowledgement responses such as:
  - "M-hmm"
  - "I understand"
  - "Really"
  - "That's interesting"

*Notes***Active Listening**

- Active listening provides frequent and continuous feedback to interviewee so that the person can validate or correct the message.
  - Unlike passive listening, active listening gives proof that the listener has, in fact, understood.
  - Examples
    - “So what you are saying is...”
    - “Let me see if I understand that...”
    - “What you mean is...”

**Pacing**

- Poor communicators emphasize differences; effective communicators find the common ground with the other party.
- Pacing helps establish rapport by creating a shared experience that reduces the differences between the parties.
- Pacing is the subtle mirroring of characteristics of the speaker such as posture, movements and rate of speech.
- Examples of pacing techniques:
  - Match your rate of speech to theirs
  - Adjust your volume to match theirs
  - Notice and use some of the same words and phrases as the person
  - Approximate the speaker’s gestures, without being obvious or mimicking
  - Approximate the speaker’s general posture

*Notes*

- Caution: If pacing becomes obvious to the person being interviewed it may be perceived as condescending or “making fun.”
  - Pacing should not be used in a way that erodes the integrity of the interviewer.
  - For example, if the applicant refers to the TANF payments the family receives as “aid” it might be appropriate to mirror that term. However, using uncharacteristic poor grammar would be mimicking, not pacing.

**Body Language in Interviewing**

- In professional interviewing there is congruence between what the interviewer’s words are “saying” and what the interviewer’s expressions and body language are “saying.”
- In face to face communication:
  - 55% of the communication is based upon what we see (facial expressions, gestures, body posture)
  - 38% is based upon the sound (tone of voice, inflections)
  - 7% is based upon the meaning of the words themselves
- Body language in an interview can either encourage or discourage cooperation and compliance.
- Applicants and tenants use the interviewer’s facial and eye expressions, voice tone, and changes in body posture in relation to the interview conversation to evaluate the interviewer’s level of interest, sincerity and competence throughout the interview.

**NOTES**

Notes

## PART V QUESTIONS AS INTERVIEWS TOOLS

- Effective interviewers ask the right questions at the right time.
- Questions may be asked in many ways, and the way that a question is framed and worded directly affects the quality of information obtained.

### Focus on Current Circumstances

- Questions should be asked about current, not past, circumstances. The objective is to anticipate the circumstances (income, expenses, etc.) for the next certification period based upon current circumstances.
- As an illustration of this point:
  - **A poor question:** “Are the same family members living with you that were living with you last year?”
  - **A better question:** “What are the names of the people living with you now?”

### Open questions

- Open questions are used to obtain explanations and to encourage discussion.
- Open questions are worded so as to prevent simple “yes” or “no” answers.
- Examples:
  - “Please tell me about ...”
  - “Can you describe how you...”
  - “Could you explain...”

Notes

## Closed Questions

- Closed questions are designed to obtain a specific fact or a “yes” or “no” answer.
- Closed questions are used in information gathering, to close a topic or issue, or when specific facts are needed.
- Examples:
  - “Where do you work?”
  - “Do you have any other investments?”
  - “What is your savings account number?”
- Although closed questions are an appropriate way to collect many of the required facts, untrained interviewers often over-use closed questions.

## Probing Questions

- Probing questions are asked when additional information is needed or for clarification.
- **Clarifying**: An attempt to determine the meaning of a response.
  - “Could you explain what you mean by ...?”
- **Expanding**: Seeking new information to build on a previous statement.
  - *Family Statement*: “I’m looking for a job right now.”
  - *Your Question*: “What type of job are you looking for?”

Notes

- **Clarifying Inconsistencies:** Reflecting that what the client has just said is inconsistent with a previous statement or other information obtained by the interviewer.
  - *Family Statement:* “I have not had any income for the past year”
  - *Your Question:* “Excuse me, but I’m confused. Your credit report shows your car payment of \$300 is paid current. Can you explain how you have been able to do that?”

### Questions to Avoid

- **Leading:** Questions that bias the answer or suggest a desired answer.
  - Leading questions may discourage applicants from offering information that otherwise might have been disclosed.
  - Leading questions send a message that there is an obvious answer to the question that will make the interviewer happy.

### Examples

- “You don’t have any income, do you?”
- “Everything is the same as last year, right?”
- **Double-Negatives:** Questions or statements containing double-negatives are confusing or suggest an answer opposite to the correct one.
  - The interviewee and the interviewer may each interpret the question differently, resulting in an answer that is correct in the eyes of the interviewee, but not what the interviewer was asking.

### Example

- “Didn’t you understand that you shouldn’t have done that?”

Notes

- **Complex/Multiple:** Complex or multiple-part questions are confusing because they require more than one answer.
  - If an individual is intending to be deceptive, complex or multiple-part questions afford the individual the opportunity to answer only those elements of the question they choose, and avoid the other parts.

**Example**

- “Do you have a checking or savings account and what other income do you receive?”
- **Jargon:** HUD terms and jargon that are familiar to owners and managers may be confusing and intimidating to applicants or other non-housing persons, such as third-party sources. Even common terms such as medical expenses, income and assets have specific meaning under HUD regulations.

**Example**

- “Do you anticipate allowable medical expenses during the initial certification period?”

Notes

### Question Sequencing

- The housing interview focuses on specific areas such as income, assets and expenses. Interviewers should use question sequencing to cover all of the possibilities within a specific interview area.
- Untrained interviewers will often overuse “yes, no” questions.
- Areas that have multiple possibilities do not lend themselves to simple “yes/no” answers, but require several questions that are progressive and build on the previous answer(s).
- Here’s an example of *ineffective* questioning about the area of bank accounts.
  - Your Question: “Ms. X, do you have a checking or savings account?”
    - Family Response: “Yes”
  - Your Question: “May I have the account number?”
    - Family Response: “Yes”
  - Your Question: “What is the balance?”
    - Family Response: “Around \$750.00”
  - At this point, the interviewer moves on to another area of questioning.

## Notes

- Here is a more *effective* approach for this same topic of bank accounts:
  - Your Question: “Ms. X, where do you bank?”
    - Family Response: “At the ABC Bank.”
  - Your Question: “What type of accounts do you have there?”
    - Family Response: “I have a checking account.”
  - Your Question: “May I have the account number?”
    - Family Response: “Yes.”
  - Your Question: “What is the balance in that account?”
    - Family Response: “Well, I think it’s about \$750.00.”
  - Your Question: “Thank you. What other type of accounts do you have at the ABC Bank?”
    - Family Response: “None.”
  - Your Question: “Are there any other banks that you do business with?”
    - Family Response: “No.”
  - Your Question: “Do you belong to a credit union?”
    - Family Response: “Yes, I belong to the XYZ credit union.”
  - Your Question: “What type of accounts do you have there?”
    - Family Response: “Well, I have a checking account, a regular savings account, and a Christmas Club account.”
  - At this point, the interviewer proceeds to pursue information on each account:
  - Your Question: “In addition to the XYZ credit union and the ABC Bank, are there any other financial institutions where you have any type of account or investment?”

*Notes*

- The point in these examples is that the interviewer’s job is to eliminate all possibilities in each area of questioning before moving on to the next area.

**Asking Questions about Income**

- Relevant questions pertaining to eligibility, income, and assets should be printed on the application form.
- The application form then drives the interview dialogue between applicant and interviewer.
- However, all application forms are not created equal.
  - Some have more questions than others. Some have better questions than others. And sometimes HUD changes make questions obsolete.
  - Owners should review the forms staff use to interview applicants and tenants periodically for completeness.
- Here are examples of questions that might be asked if they were not a part of the application form (some could be added to the owner’s application form to make sure they are consistently covered in every interview).

*HUD Rent and Income Determination Quality Control Monitoring Guide, Attachment 4. (Included as Appendix 5 to this manual.)*

Notes

*Examples*

- “Did you or any family member file a federal or State income tax return last year? If yes, who?”
- “Do you or any member of your family receive any of the following types of income?” (List all income types from HUD regulations). “If yes, who? How much? How often? From what source?”
- “What money do you receive from any and all sources to pay your bills and living expenses?”
- “Does anyone outside of your household pay for any of your bills or regular expenses? If yes, who? How much? How often?”
- “Does anyone outside of your household give you money? If yes, who? How often? How much?”
- “Does anyone outside of your household contribute regularly? If yes, who? How often? How much?”
- “Who pays your electric, telephone or other utility bill?”

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**CASE STUDY 3: PART OF AN INTERVIEW WITH MS. MARSH**

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**Background**

Having an interview plan is essential for a successful interview, but the interview preparation will vary based upon the type of interview.

Here is a situation other than an initial application or annual recertification where interviewing skills are also required.

What follows is an excerpt from the first portion of an initial eligibility interview with Ms. Marsh. It is not the complete interview. The interview was scheduled by mail, to take place at your office at 4:30 PM.

Read the excerpt and complete the assignment below.

**Interview Excerpt**

**Owner:** You must be Ms. Marsh. I'm the person who sent you the letter to come in and spoke to you on the phone yesterday when you called. How are you today?

**Applicant:** I'm doing fine, thank you. I just hope this works out, because I really need to move.

**Owner:** Well Ms. Marsh, why are you looking for an apartment?

**Applicant:** I really need a larger place. See, I'm self-employed. I'm a seamstress and I do a lot of sewing. There's not enough room where I'm living now. Plus my ex-husband is making some problems for me there.

**Owner:** You don't have a lot of domestic disturbances, do you?

**Applicant:** Oh no! But my ex-husband has been harassing me, and he did break into my apartment one time.

**Owner:** So, you've got that all resolved now?

**Applicant:** That's why I'm moving.

**Owner:** Do you earn enough money to support yourself as a seamstress?

**Applicant:** If my ex-husband would pay the child support like he's supposed to, I could get by a little better. I manage, but it's tough.

**Owner:** Did you bring in the application form that I mailed you last week?

**Applicant:** Yes, here it is, but I wasn't sure how to fill out some of the questions.

- Owner:** Well, some of the questions may not have applied to you. Let's review it.
- Applicant:** How long will this take? I have to pick up my daughter at 5:30.
- Owner:** We close at 5:00, so you shouldn't have any problem. Did you bring in your proof of income and the other documents that we asked for?
- Applicant:** I didn't know exactly what to bring. I don't have any pay stubs like you asked for, so I brought my bank statement to show that I deposited \$325.00 last month; that's how much I made. All of the stuff you asked for is in this envelope here (puts envelope on desk). I couldn't find my son's social security card, though.
- Owner:** Well, you'll have to bring it in before we can complete your paperwork. Let me look over your application for a minute and see what else we might need.
- Applicant:** How much will my rent be?
- Owner:** I'll have to calculate your income and deductions to figure out your total tenant payment, that's why I'm looking at your application now.
- Applicant:** Calculate my what?
- Owner:** Total tenant payment is how much you will be paying towards rent and utilities.
- Applicant:** Oh... How much are the utilities here, and when can I move in?
- Owner:** Ok. I want to ask you some questions about your income.
- Applicant:** Like I said I'm a seamstress.
- Owner:** How much do you make every month?
- Applicant:** Well it varies. I don't make much during the summer months. In the fall, though, I'm pretty busy.
- Owner:** How much did you make last month?
- Applicant:** Around \$325.00.
- Owner:** Did you make copies of the checks you received?
- Applicant:** Most people pay me in cash.
- Owner:** How much would you say you average each month?
- Applicant:** I'm not sure; like I said it varies.

*Owner:* Did you file a tax return last year?

*Applicant:* No, I did not.

*Owner:* What was your worst and best month last year?

*Applicant:* Let's see, I made over \$800 in November, and I think in July I made just under \$200.

*Owner:* Well, if we split the difference, would you say that you average around \$500 per month year round?

*Applicant:* I'm not sure, maybe.

*Owner:* Why don't we go with that?

*Applicant:* Well, I'm worried that if I have a bad month I won't be able to pay my rent.

*Owner:* That's why we're going to use this average. You'll have to budget and put money aside from your good months. So, are you saying that the income that you get from sewing is your only income?

*Applicant:* Pretty much.

*Owner:* Okay, I'm going to ask you to sign some forms so we can do a credit check. Do you pay your bills on time?

## Assignment

Using this portion of an interview between the applicant and the owner, please answer the questions below. Remember that this is an excerpt from an interview, not an entire interview. You should respond to the content of the excerpt itself and resist the temptation to speculate about topics or issues that have not been addressed in this excerpt.

**Question 1:** In evaluating this portion of the interview, do you think this owner had an “interview plan”? Explain your answer.

- a. Yes
- b. No

**Question 2:** What opportunities did the owner miss for follow-up questions? List at least two missed opportunities. Explain your answer.

**Question 3:** List one question that the owner asked that was *not* effective. Explain your answer.

**TRAINER NOTES: APPROACH TO CASE STUDY 4 AND PRESENTATION MATERIALS****Purpose and Materials**

- The materials for Case Study 4 continue the discussion of effective questioning by addressing specific topics including:
  - Questions related to disability
  - Specific questions appropriate for initial and annual recertifications
  - Questions related to fraud and program abuse
  - Zero-income families
- The materials also discuss owner-specific policies related to interviewing.

**The Case Study**

- Case Study 4 illustrates the need for effective interviewing skills as a problem-solving tool. In this example, an assisted family is accused of providing false information to the owner. The participants must prepare to interview both the accuser and the head of the assisted family by developing appropriate questions for each.
- In a class room setting this is another exercise that could be done effectively as a role play.
- See additional comments on the answers to the case study on Attachment E, page 3-105.

**Cautions and Tips**

- It will be tempting to participants to discuss the merits of this fictional case and to “tell war stories” about similar issues that have arisen in their work. Such a discussion can be helpful to bring out all sides of an issue. BUT remember that the point is to help participants learn how to craft effective questions and analyze responses. If different scenarios are offered by participants consider using questions such as the following to bring the discussion back to these issues.
  - Did you ask...?
  - What would have been a better (or more precise) way to get at that issue?
  - What do you think are the possible interpretations of that kind of response?
- Families that report no income are sometimes a controversial subject. Don't let the conversation go on too long and help participants to avoid the stereotype that all zero income families are not telling the truth.
- Because several topics are discussed in this section of the training and only fraud is addressed in the case study, be sure at the end of this section to ask participants if they have any outstanding questions related to the other topics including: persons with disabilities and zero income families.

*Notes*

## **PART VI INTERVIEWING PERSONS WITH DISABILITIES**

### **General Requirements**

- Owners of HUD-subsidized multifamily properties are subject to several important federal civil rights laws with respect to both eligibility for admission to housing and conditions of occupancy of the housing.
  - The Fair Housing Act requires housing providers to provide “reasonable accommodations” to persons with disabilities.
  - Section 504 of the Rehabilitation Act of 1973 prohibits discrimination based upon disability in all programs or activities operated by recipients of federal financial assistance, and imposes affirmative obligations on owners to make their programs, as a whole, accessible to persons with disabilities.
- Some properties may be lawfully restricted to persons with disabilities in general, or to persons that fall within a specific category of disability.
  - Some properties may have specific units designed with accessible features, intended for occupancy by individuals whose disability requires the accessibility features of a particular unit.
  - In addition, some properties may give a selection priority or “preference” available to persons with disabilities or to persons with a particular category of disability.
- An owner may need to establish and verify disability to determine whether a family or person meets the definition of disability used to determine eligibility for a project, preferences, or an allowance, or to identify applicant needs for features of accessible units or reasonable accommodations.
  - However, when establishing an applicant or tenant’s disability through the interview process, owners need to be aware of and adhere to certain restrictions.

4350.3 REV-1, Ch. 2, Par. 2-5

4350.3 REV-1, Ch. 2, Par. 2-8

4350.3 REV-1, Ch. 2, Par. 2-31

4350.3 REV-1, Ch. 2, Par. 2-32

4350.3 REV-1, Ch. 2, Par. 2-28B.

Notes

- An owner *may not*:
  - Inquire whether an applicant for a dwelling, a person intending to reside in a dwelling after it becomes available, or anyone associated with an applicant or resident, has a disability
  - Inquire as to the nature or severity of a disability of an applicant, a person intending to reside in a dwelling after it becomes available, or anyone associated with an applicant or resident
  - Inquire to determine whether an applicant may live “independently”
- An owner may make certain inquiries, provided they are made of all individuals (whether or not they are persons with disabilities):
  - Inquire into an applicant’s ability to meet the requirements of tenancy
  - Inquire to determine if an applicant is a current illegal abuser or addict of a controlled substance
  - Inquire whether an applicant qualifies for housing that is available only to persons with disabilities, or to members of the category of persons with the disability service by the project
  - Inquire whether an applicant qualifies for a priority available to persons with disabilities or to persons with a particular category of disability
- An owner may make inquiries as to whether an individual has a need for the accessibility design features of a specific unit.
- Where an individual has requested a reasonable accommodation (see later discussion), an owner may inquire as to the disability-related need for the requested accommodation or modification.

4350.3 REV-1, Ch. 2, Par. 2-31E.

4350.3 REV-1, Ch. 2, Par. 2-31F.

4350.3 REV-1, Ch. 2, Par. 2-31F.

*Notes***Reasonable Accommodation**

- A reasonable accommodation is an adjustment, exception or change to a program, policy, procedure, service, dwelling unit or building that will allow a person with a disability to participate fully in the program, live in the dwelling unit or take advantage of a service.
- Owners must consider requests for reasonable accommodations from applicants and tenants with disabilities.
- Owners should include statements on their forms advising persons with disabilities of their right to request reasonable accommodations.
- In terms of interviewing, owners should be aware that there may be circumstances when an adjustment to the owner's policies or procedures is needed.
- Here are some examples.
  - Owners that normally require that applications be made in person may need to permit a person with a disability to apply by mail.
  - To avoid overcrowding in a small rental office, an owner generally may request that only one member of the family come to a recertification interview. In the case of a person who is hearing impaired, the owner might need to permit a second person to come as an interpreter.
  - Service animals must be permitted, even in a "no pets" complex.

4350.3 REV-1, Ch. 2,  
Subsection 4

**Trainer Note:**

Chapter 2, Subsection 4 of HUD Handbook 4350.3 REV-1 includes extensive discussion of principles of reasonable accommodation.

*Notes*

- All applicants should be asked whether they will need any accommodations during the interview process. Where appointments are scheduled by mail, this should be included in the letter.
- The application form itself should also contain questions as to whether accommodations to the unit are needed or whether accommodations are needed for the applicant to more fully utilize the owner's housing services.
- **If the interviewee is deaf or hard of hearing:**
  - Ask the person to choose a place to sit where he or she will be comfortable.
  - Speak directly to the person. If he or she reads lips, speak slowly and carefully and be sure to keep your hands away from your mouth.
  - Do not shout.
  - If the person uses a sign language interpreter address questions and answers to the person, not the interpreter.
- **If the interviewee is blind or has a vision disability:**
  - Always identify yourself and anyone who may be with you.
  - The applicant cannot read body language, so let the person know when you need to move locations or end the conversation.
  - Avoid using hand or body gestures as a way of explaining a concept.
  - Allow service animals to accompany the interviewee. Do not pet or otherwise distract a service animal.

4350.3 REV-1, Ch. 2,  
Par. 2-29

4350.3 REV-1, Ch. 2,  
Par. 2-29

*Notes*

• **If the interviewee has speech-related disabilities:**

- Phrase questions so that they can be answered with short responses.
- Give your total attention to the person. Don't be afraid to ask for clarification if needed.
- Do not complete the person's thoughts for them. Be patient and wait for the entire response.

4350.3 REV-1, Ch. 2,  
Par. 2-29

• **If the interviewee uses a wheelchair, cane or crutches:**

- Double check to be sure that the interview site is accessible.
- Remember that a wheelchair is considered to be part of a person's body space; don't lean against it.
- Find a location where you can sit down and be at eye level with each other.
- Allow persons using canes or crutches to keep them within easy reach.

4350.3 REV-1, Ch. 2,  
Par. 2-29

**NOTES**

*Notes*

## **PART VII QUESTIONS ON THE INITIAL APPLICATION AND RECERTIFICATION FORMS**

### **Introduction**

- Application and recertification forms are the “paper trail” of representations made by the applicant or tenant.
  - Proof that all questions pertaining to eligibility or level of assistance were asked
  - Ensure that all persons are asked the same questions
- Application form should list all of the items categorically to assist applicants and tenants to report all types of income and other family information.
- This section includes examples of questions that might be included on the printed application form.
  - These examples do not constitute an application form.
  - Examples are intended to demonstrate the types of questions that should be on the form and how these questions might be grouped by topic.

*HUD Rent and Income Determination Quality Control Monitoring Guide, Attachment 4. (Included as Appendix 5 to this manual.)*

Notes

## Primary and Secondary Questions

- Questions on the application form should be structured in terms of both *primary* and *secondary* questions.
- **Primary** questions should be *direct* questions, requiring an affirmative declaration or denial (a “Yes” or a “No.”).
- **Secondary** questions are *follow-up* questions to the primary question, expanding upon and clarifying the response to the primary question.
- Here is an example of a **primary** question with **secondary** follow-up questions:
  - *Primary* question: “Do you or any family member have a savings account?”
  - *Secondary* questions:
    - “Which family member?”
    - “What is the account number?”
    - “What is the current balance in the account?”
- Following is a listing of sample *primary* questions for a variety of income and rent circumstances.
  - All questions are “Yes/No” questions.
  - For each question, secondary questions would need to be developed to gather additional information.

*Notes*

- **Income Primary Questions:**
  - Do you or any family member:
    - Own a business?
    - Work full time?
    - Work part-time?
    - Receive wages, tips, bonuses or commissions for any type of work?
    - Work for someone who pays in cash?
    - Receive unemployment compensation benefits?
    - Receive worker's compensation?
    - Receive severance pay?
    - Receive child support through a child support recovery unit or other agency?
    - Receive child support from an absent parent?
    - Receive alimony payments?
    - Receive public assistance under TANF?
    - Receive Social Security payments?
    - Receive SSI payments?
    - Receive payments from a pension?
    - Receive payments from an annuity?
    - Receive payments from an insurance policy?
    - Receive regular contributions from persons or organizations outside of the home?
    - Receive military pay or allotment?
    - Receive any other type of payments not mentioned here?
  - Are you or any family member self employed?
  - Does anyone outside of your family pay for any of your bills or expenses?
  - Does anyone outside of your family give money to you or any family member?
  - Did any family member file a Federal Income Tax return last year?

*Notes*

- **Asset Primary Questions:**
  - Do you or any family member own or have interest in any property/real estate?
  - Have you or any family member sold or given away any property or other asset within the past two years?
  - Do you or any family member:
    - Own stocks?
    - Own bonds?
    - Own savings certificates?
    - Own trust funds?
    - Have individual retirement accounts (IRAs, Keogh)?
    - Have any inheritances, lottery winnings or lump sum payments?
    - Have life insurance policies?
  - Do you or any family member receive income from any type of asset such as:
    - Interest on a checking or savings account?
    - Rental property income?
    - Dividends from an investment?
- **Expense Primary Questions:**
  - Do you or any family member:
    - Pay child care expenses for a child aged 12 or younger?
    - Pay for a care attendant so that a family member can work?
    - Pay for equipment for any family member with disabilities so that a family member can work?

*Notes*

- **Primary Questions for Elderly or Disabled Families Only:**
  - Do you or any family member:
    - Pay Medicare?
    - Pay for any kind of medical insurance?
    - Pay for outstanding medical bills?
    - Anticipate out of pocket medical expenses during the next 12 months?
- **Screening Primary Questions:**
  - Have you or any family member:
    - Been evicted from any type of housing?
    - Paid fees for late payment of rent?
    - Moved in violation of a lease with an owner?
  - Do you or any family member:
    - Owe money to a landlord for damages or non-payment of rent?
    - Owe money to a Public Housing Authority or Management Company?
- **Program Integrity Primary Questions:**
  - Have you or any family member:
    - Used a name other than the one you are using now?
    - Used a social security number other than the one you are using now?
    - Been arrested for any type of violent or drug-related criminal activity?
    - Been convicted for manufacturing methamphetamines on the premises of a federally assisted unit?

*Notes*

• **Additional Primary Questions:**

- Are any family members subject to lifetime registration as a sex offender?
- Do you or any member of your family currently use any illegal or controlled substance?
- Are any family members temporarily absent from the home?

*Notes*

## **PART VIII ZERO-INCOME FAMILIES**

### **Interviewing Zero-income Families**

- Interviewers can become frustrated when dealing with families who report zero income or nominal income over a period of time, especially when there appears to be evidence to the contrary.
  - Interviewers may feel powerless because they have no factual basis to refute the claim of zero income.
- Interviewers must review all of the types of income as defined by HUD and provide the family an opportunity to declare or deny whether they, or any family member, receive that specific type of income.
- Some families may report zero income because they do not fully understand the HUD definition of income. A question like “What is your income?” is ineffective for this reason.
- When the term zero income is used, it is important to distinguish between several different situations:
  - Families with certain sources of income may have zero annual income because of HUD's income exclusions.
  - Some families may have zero adjusted income because of deductions from income.
  - Other families may have zero income at a given time because of a recent adverse situation (e.g., being laid off or a person leaving the household).
  - Some families report zero income for extended periods of time.
- Different approaches are needed depending on why and how long the family has reported zero income.

*Notes*

- Of particular concern are situations in which zero income is reported over a period of time and there are indicators of income and/or income is being under reported. For example:
  - The family has active utility/telephone service in place or some other regular financial commitment.
  - A credit report shows that loans and other accounts have been established and are paid current.
  - The individual's life style is incompatible with having no income.
- One strategy is to incorporate a “current expense analysis” into the application process.
  - Capture the status of all current expenses on the application and recertification form – expenses that are paid current conflict with the claim of zero income and may also conflict with information on credit report inquiries.

Notes

*Examples:*

<b>Expense Item:</b>	<b>Rent</b>
Amount?	\$500
Paid Current?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Amount Paid?	\$0
<b>Expense Item:</b>	<b>Auto</b>
Amount?	\$250
Paid Current?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Amount Paid?	\$0
<b>Expense Item:</b>	<b>Electricity</b>
Amount?	\$75
Paid Current?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Amount Paid?	\$75
<b>Expense Item:</b>	<b>Telephone</b>
Amount?	\$50
Paid Current?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Amount Paid?	\$50

- With “current expense analysis” information, an interviewer could ask fact-based questions about the income source(s) the family uses to pay the ongoing expenses.
- It is important to understand the difference between amounts due and actual amounts paid. For example, a person could report that the car payment is \$250, but at the time they report it they are two months behind on the car payment.
  - In this case the \$250 would not be included as an expense in the comparison of income and expenses because they aren't actually paying it.
- **Caution!** Under no circumstances could an owner simply count a reported *expenditure* item as *income* for purposes of anticipating annual income.

*Notes*

- Practices and procedures for dealing with zero income families should be addressed in the owner's policies. Additional techniques include:
  - Have the family complete a survival statement certification at regular intervals.
  - Verify beyond what the family discloses (e.g., are any family members are receiving TANF or unemployment benefits?)
  - Obtain a credit bureau report to determine if there are indicators of current financial activity.

*Notes*

## **PART IX POLICY ISSUES AFFECTING DATA COLLECTION AND PROGRAM INTEGRITY**

### **Local Qualifications for Admission**

- Owner may wish to require documents that are not traditionally submitted with applications for housing.
  - Helps obtain the most complete information and detect unreported income
  - Requirement to provide additional documents should be addressed in the tenant selection plan.
- Federal law limits the information owners can collect about an applicant or tenant to only information that is necessary to determine eligibility and level of assistance.
  - Federal privacy requirements establish the responsibility of owners and their employees to use information provided by applicants and tenants only for specified program purposes and to prevent the use or disclosure of this information for other purposes.
  - Owners must also comply with state privacy laws concerning the information they receive from third-party sources about applicants and tenants. These laws generally require confidentiality and restrict the uses of this information.
- **Divorce decrees, or other court orders involving settlements or payments**
  - May contain information relevant to the application (family composition, income and assets), such as custody of minors, court-ordered child support or alimony payments, or information about property settlement
  - In some cases, requirement to provide a divorce decree could discourage misreporting with regard to any of the information provided in the court order.

4350.3 REV-1, Ch. 5,  
Par. 5-20

Notes

- **Income Tax Returns**

- If an applicant discloses his or her income truthfully, a copy of the income tax return will corroborate applicant statements.
- Many fraud cases involve the misreporting of earned income.
- When previously unreported earned income is discovered, it is important that owners are able to show through file documentation that the income was unreported intentionally.
- Although not required by HUD, it is recommended that the applicant be required to provide a copy of the tax returns of any family member that submitted a return.
- If an applicant or tenant chooses to misreport earned income, they will also probably deny that they filed an income tax return for the previous year.
- If the unreported earnings are discovered at a later date, as is often the case, this denial strengthens the case. The more false statements on the application, the easier it is to establish that fraud occurred.

**Policies for Indicators of Fraud**

- ***Fraud*** is defined as:
  - The intentional, false representations or concealment of a material fact for the purpose of inducing another to act on it to his or her injury.
- HUD OIG guidelines advise agencies to develop a *fraud policy*.
  - A fraud policy specifies what an organization does to reduce fraud, how fraud matters are handled, and what action is taken as a result of an investigation.

4350.3 REV-1, Ch. 8,  
Par. 8-13, Par. 8-17

**Trainer Note:**

Chapter 8, Subsection 4 of HUD Handbook 4350.3 REV-1 includes extensive discussion of procedures for addressing discrepancies, errors, and instances of potential fraud.

*Notes*

- Suggested fraud policy topics:
  - Management is responsible for preventing, detecting and reporting fraud. Each member of the management team must be familiar with the types of signals suggesting possible fraud within his or her scope of responsibilities.
  - Policy should state who is responsible to investigate suspected fraud.
  - Policy should state what constitutes fraudulent activities and that the policy extends to management and employees.
  - Policy should state that where fraud or related criminal activity is suspected, it should be reported to the HUD OIG Hotline or the Special Agent-in-Charge of the Region that has jurisdiction.
  - Policy should state that the person in charge of the organization's internal investigation has the authority to take control and examine records.

4350.3 REV-1, Ch. 8,  
Par. 8-17

**NOTES**

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**CASE STUDY 4: A DIFFERENT TYPE OF INTERVIEW**

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**Introduction**

Having an interview plan is essential for a successful interview, but the interview preparation will vary based upon the type of interview. Here is a situation other than an initial application or annual recertification where good interviewing skills are also critical.

**Background**

At Carol L's last annual recertification the income she reported was a TANF grant of \$490 per month for her two children. She reported no other income or assets. She also reported that she had been separated from her husband for three years.

You had an interview with Carol last week for the upcoming annual recertification. She reported the following:

- Family composition: Self and two minors, ages 8 and 10.
- Income: Sporadic earnings from clerical work through a temp service during the past several months and no other income.
- She stated that TANF payments were terminated in September due to the expiration of eligibility time limits.
- She declared no assets.

The owner mailed verification forms to the temp service and the welfare department. The temp service reported that she had registered with them in June, but had not taken any temporary assignments. The welfare department reported that her TANF case was closed in April, but did not state a reason.

One week after the recertification interview, the owner received a call from Robert L., Carol L's husband. Robert makes several statements to you:

- He states that he had been residing with her ever since she moved into the apartment, three years ago, and that he moved out last month.
- He states that she had been employed at the same landscaping business where he has worked for over two years.
- He also reported that Carol's TANF grant was terminated for fraud.
- He further states that he had been granted temporary custody of the children and was suing her for divorce.
- He states that he could prove he was living with Carol.

Robert L. makes an appointment to see the owner. The owner also schedules an appointment to meet with Carol L.

**Assignment**

Answer the following questions.

**Question 1:** What steps would you take to prepare for the meeting with Robert L.?

**Question 2:** Describe how you would open the interview with Robert L.?

**Question 3:** Make a list of questions you would ask Robert L.

**Question 4:** What steps would you take to prepare for the meeting with Carol L.?

**Question 5:** Describe how would you open the interview with Carol L.

**Question 6:** Make a list of the questions you would ask Carol L.

**NOTES**

*Notes*

## PART X SUMMARY

- The importance of the interviewing function is clear.
  - Technical knowledge of the HUD rules and policies alone is not enough.
  - Without effective interviews, owners will not be able to collect the information to which the HUD rules and policies must be applied.
  - For the interview process to be effective, owners must have staff with the right skills, using the right tools with the right attitude.
- **The right skills:**
  - Having staff that excel at interviewing doesn't happen by accident. Training staff on interviewing techniques is as important as training on regulatory requirements.
- **The right tools:**
  - Skilled interviewers need effective tools for collecting information (applications and recertification documents) and verification forms that ask the right questions.
  - They also need documents that help explain program requirements and owner policies to applicants and tenants.
- **The right attitude:**
  - Interviewing is not something that is done **to** people. It is a process that requires interaction **with** people.
  - The attitude of the interviewer directly relates to achieving a successful result.
  - All good interviewers have the right skills, but the best interviewers employ those skills with a high level of interest, sincerity and professionalism.

**NOTES**







10. What does the term “active listening” mean?

## **Module 3**

### **Attachments**

**NOTES**

**ATTACHMENT A – PRE-TRAINING SELF TEST ANSWERS**

1. The setting for this question is the initial eligibility interview for a new applicant.
  - List at least three things that should be explained to an applicant prior to the body of the interview. (The body of the interview begins when the interviewer asks specific questions about income, assets, expenses and the other eligibility factors.)

**Answer:** There are several things that should be explained prior to the body of the interview.

The interviewer should explain:

1. The purpose of the interview
2. What type of information the applicant will be required to provide
3. How the information will be used
4. That the information is confidential
5. How the information will be verified
6. How the owner will screen the family
7. The importance of complete and accurate information and the consequences of false statements or omissions
8. The basics of how the subsidy program works and how the tenant selection process is handled.

2. Here are examples of two different types of questions:

(a) “Would you explain how you are able to meet your living expenses?”

(b) “What is the amount of income that you receive each month?”

- Think about how these questions are constructed differently and how they might produce a different type of result.
  - What type of question is question (a)? What does question (a) require the respondent to do?

**Answer:** Question (a) is an “open” question, requiring the person to discuss a situation and to elaborate. The person will have to provide more than one fact in order to be able to answer the question.

- What type of question is question (b)? What does question (b) require the respondent to do?

**Answer:** Question (b) is a “closed” question and can be answered by providing a specific fact – the amount of income. No elaboration is needed.

- When would question (a) be preferable to question (b)?

**Answer:** An “open question” would be preferred to a “closed question” when the interviewer wants the subject to provide a broader range of facts about the topic. Open questions are used to obtain explanations and encourage discussion. Open questions cannot be answered “yes” or “no”.

- When would question (b) be preferable to question (a)?

**Answer:** A “closed question” is preferred when seeking a specific fact or a “yes” or “no” answer.

3. An interviewer asks an applicant the following question: “Do you have a checking or savings account and what other income do you receive?”

- Is this a well constructed question? Explain your answer in the space below.

a. Yes

b. No\*\*

**Explain:** This question is not effective because it is a multiple question. Multiple questions can confuse some people or provide an opportunity for others to select the part of the question they want to answer.

4. An interviewer asks an applicant the following question. “You’re still not receiving child support, are you”?
- Is this a well constructed question? Explain your answer in the space below.
  - a. Yes
  - b. No\*\***

**Explain:** This is a leading question. Leading questions tend to suggest a “desired” answer and do not encourage the interviewee to offer additional information.

5. Owners are required to conduct in-person interviews with the head of household at the time of each annual recertification. Explain your answer in the space below.
- a. True
  - b. False\*\***

**Explain:** Owners are not required to do face-to-face interviews for annual recertifications, but they are highly recommended. Face-to-face interviews ensure that the information being provided at the annual recertification is being provided by the person who is legally responsible for the tenancy.

6. Name at least two practices owners should observe when interviewing an applicant who is deaf or hard of hearing.

**Answer:**

- Ask the person to choose a place to sit where he or she will be comfortable.
- Speak directly to the person. If he or she reads lips, speak slowly and carefully and be sure to keep your hands away from your mouth.
- Do not shout.
- If the person uses a sign language interpreter, address questions and answers to the person, not the interpreter.

7. Owners should explain the consequences of false statements or omissions to each applicant at the time of the interview. If not done with tact, this could be perceived by the applicant as distrust on the part of the owner.
  - Write a brief example of how it should be explained so that the message is clear, but not offensive.

There are numerous ways that this issue could be addressed. Here is one approach.

“Mr/s X, there is a very important issue that *I am required to discuss with all applicants*. As you may know, the amount of rent you pay is determined by the amount of income your family receives. During this interview I’m going to be asking you many questions about the family’s income, assets and other factors.

I want to stress how important it is that the information you provide today is complete and accurate. The reason that this is so important is that *should any applicant provide false or incomplete information intentionally, it would be considered fraud, and we would have to reject the application. So if there is something I ask you about during the interview that you don’t understand or are not sure of, please let me know and I’ll be happy to explain it to you. We want to make sure that you don’t leave anything out by mistake, and we don’t want anything to jeopardize your application.*

Also, before you leave today I’ll be giving you a document called ‘Things You Should Know.’ This document is published by HUD’s Office of Inspector General. It explains about fraud and other actions to avoid.”

**Comment:** Pay special attention to the words in *italics*. As an interviewer, we are making certain key points. We are letting the applicant know that this issue gets explained to everyone, and we are framing the issue in a hypothetical way. Should “any applicant” provide false information (rather than should “you”) we would have to reject “their” application.

The “Things You Should Know” document, HUD-1140-OIG, is included as Appendix 6 to the Participant Manual.

8. Owners take applications for housing in different ways. Some owners have the applicant complete the application form and then review it with them. We'll call this Method 1. Others start with a blank application form, ask the questions verbally, and complete the application form to be signed by the applicant. We'll call this Method 2.
- List below two advantages and disadvantages of each method.

<p><b>Method 1: Advantages</b></p> <ul style="list-style-type: none"> <li>• Less time-consuming</li> <li>• Information provided in applicant's handwriting</li> </ul>
<p><b>Method 1: Disadvantages</b></p> <ul style="list-style-type: none"> <li>• Owner may "review" the information rather than "interview" the applicant</li> <li>• Applicant does not have opportunity to ask for clarification if she or she did not understand some questions.</li> <li>• The interviewer does not have the opportunity to observe the individual's response to questions.</li> </ul>
<p><b>Method 2: Advantages</b></p> <ul style="list-style-type: none"> <li>• It requires a true interview because each question must be asked by the interviewer.</li> <li>• The interviewer has the opportunity to explain what information is needed before the person responds.</li> <li>• The interviewer is better able to determine if the applicant understands what is being asked.</li> <li>• The interviewer is able to observe body language and other non verbal behaviors for their timing and consistency with the questions being asked.</li> </ul>
<p><b>Method 2: Disadvantages</b></p> <ul style="list-style-type: none"> <li>• More time consuming.</li> <li>• Application form has not been completed in the applicant's own handwriting.</li> <li>• Note: Owners who use this method normally have the applicant complete a Personal Declaration as a supplement to the application.</li> </ul>

9. Interviewers can either encourage or discourage cooperation and compliance.
- Name three ways in which an owner could contribute to an applicant providing incomplete or inaccurate information.

**Answer:**

There are numerous ways that an owner could contribute to an applicant providing incomplete or inaccurate information.

1. By projecting an indifferent attitude toward the applicant
2. By not asking obvious questions or following up with questions that require follow-up
3. By communicating distrust or using intimidation to get information
4. By having an application form that does not ask the right questions
5. By not explaining the importance of complete information or that the information will be verified

10. At the conclusion of an eligibility interview the owner must analyze all of the information provided by the applicant.
- Name at least three decisions the owner has to make based on this analysis.

**Answer:**

At the conclusion of the eligibility interview the owner must analyze the information provided to determine:

1. Does the applicant have to provide additional information or documents?
2. Are there any discrepancies in the information provided that must be addressed with the applicant?
3. What information must be verified in accordance with HUD requirements?
4. What information must be verified in accordance with the owner's policies?

**ATTACHMENT B – CASE STUDY 1 ANSWERS****Assignment**

Prepare an interview checklist that covers things an owner should do and the points that should be explained by the owner for an initial eligibility interview. Include as many points as you can.

**Interview Checklist**

1. Greet family with a friendly business-like greeting
2. Explain the purpose of the interview and approximately how long it will take.
3. Explain the interviewer's role (to assist in completion of the application, answer questions, advise applicant of requirements, etc.).
4. Request an acceptable form of legal identification.
5. Provide an overview of the eligibility and screening process.
6. Explain the types of information that applicants are required to provide as part of the application process. (income, assets, SSNs, information about other family members, rental history, etc.).
7. Explain how the information will be used. (To determine eligibility and rent only).
8. Explain how information will be maintained in a secure manner.
9. Explain the way that information will be verified.
10. Explain the importance of complete and accurate information.
11. Explain the consequences of false or incomplete information.
12. Ensure that everything has been understood.



**ATTACHMENT C – CASE STUDY 2 ANSWERS****Assignment**

Following is a combination of statements and situations that might occur during the course of an interview with an applicant.

Answer the questions in the space provided. When the response required is that you write the question(s) that an interviewer would ask, please write the questions verbatim, exactly as you would ask them.

**Question 1:** An applicant states, “My daughter does not live with me all of the time.”

- What is the first question that you would ask?

**Answer:** There is more than one way to approach this issue. Here are two suggestions:

- “In the course of a 12 month period, how many months does your daughter live with you?”
- “What do you mean by ‘all of the time’?”

- Why would you ask that particular question?

**Answer:** We don’t know what the applicant means by “all of the time”. The applicant could mean that she has joint custody, no custody, or that the daughter visits the ex-spouse or other family member periodically. In this situation, we need to clarify the exact circumstances of the daughter’s relationship to the applicant and to the assisted family.

- What is the housing issue presented by the applicant’s statement?

**Answer:** At issue is the family composition for unit size and also deductions from income – do we count the daughter as a family member or not?

**Question 2:** An applicant states, “I don’t want to sign that authorization form.”

- What should the interviewer’s response be? Explain your answer.

**Answer:** The interviewer’s response should be: “Is there any particular reason why you are not willing to sign the authorization form?”

**Explain:** Avoid jumping to the conclusion that the applicant is trying to hide something. The interviewer should simply ask for the reason. Maybe the applicant does not understand the form. After explaining the purpose of the form or otherwise addressing the applicant’s concern, if the applicant still refuses to sign it, the interviewer should explain the consequences of that decision.

The consequence for applicants is that the application may be denied. The consequence for current residents is that assistance may be terminated.

**Question 3:** The owner requires an acceptable proof of legal identity for all family members. An applicant provides a driver's license that appears to have been altered.

- What should the interviewer's response be? Explain your answer.

**Answer:** The interviewer's response should be: "This form appears damaged and we are not permitted to accept damaged identification. What other type of legal identification do you have"?

**Explain:** The issue is that the applicant is required to provide an "acceptable" form of identification. Documents that have been defaced, altered or otherwise damaged are not acceptable.

The interviewer's role is not to accuse the applicant of altering the driver's license, but to obtain a form of identification that is acceptable. In this case, the applicant may have to obtain a new driver's license, or provide other acceptable form(s) of identification.

The interviewer must avoid an argument as to whether the license is altered, who did it and for what purpose. Such an argument is a no-win situation for the interviewer, and is not germane to the issue at hand.

**Question 4:** An applicant reports \$300 in monthly income and \$950 in currently paid monthly expenses.

- Write the questions an interviewer should ask to resolve this discrepancy without sounding aggressive, disbelieving, and without appearing confrontational.

**Answer:**

There is more than one approach an interviewer could take in this situation. The key point here is that the \$950 is “currently” paid. This means that, in the prior month, the \$950 used to pay expenses came from some source that has not been reported up to this point in the interview.

**Suggested Primary Question:**

- “Ms. X, we have most of the information that we need to process your application. However, there is one problem. You have stated that your income is \$300 per month and that last month \$950 in living expenses were paid. You can see that there is a \$650 dollar difference. Who paid that \$650 difference?”

**Suggested Secondary questions:**

- “Does someone outside of the family pay for any of your expenses?”
- “Does anyone outside of the family give you money regularly?”
- “Let’s review the HUD definitions of income again, because we need to account for the difference between your income and expenses.”



**ATTACHMENT D – CASE STUDY 3 ANSWERS****Assignment**

Using this portion of an interview between the applicant and the owner, please answer the questions below. Remember that this is an excerpt from an interview, not an entire interview. You should respond to the content of the excerpt itself and resist the temptation to speculate about topics or issues that have not been addressed in this excerpt.

**Question 1:** In evaluating this portion of the interview, do you think this owner had an “interview plan”? Explain your answer.

- a. Yes
- b. No\*\*

**Explain:** The owner did not appear to have an interview plan.

Two obvious indicators:

- The owner did not provide Ms. Marsh with any information about the interview process.
- The owner scheduled the interview 30 minutes before office closed, not really providing enough time for the interview.

**Question 2:** What opportunities did the owner miss for follow-up questions? List at least two missed opportunities. Explain your answer.

**Missed Opportunities with Explanation:**

The owner missed numerous opportunities to ask follow-up questions.

- Owner should have asked additional questions regarding applicant’s ex-husband breaking into her apartment.
- Given her sense of urgency to move, the owner could have asked if she was being evicted from her apartment.
- Owner could have asked secondary questions about the regularity of child support payments.
- When applicant stated that she did not understand all of the questions on the application form, the owner could have asked about the questions that were not understood.
- Owner could have asked more questions about applicant’s record keeping of income when she said “most people pay me in cash”, rather than just the income for the highest and lowest months.
- When applicant showed concern about cost of utilities, owner could have asked if she had a problem paying utilities at current apartment.
- When asked if the income from sewing was her only income, the applicant responded “pretty much”. The owner could have asked what that meant and pursued other income sources.

**Question 3:** List one question that the owner asked that was *not* effective. Explain your answer.

**Ineffective Questions with Explanation:**

Here are two ineffective questions:

- Question: “You don’t have a lot of domestic disturbances, do you?”
  - This is a leading question suggesting that it would not be good for the applicant if the answer was “yes”.
- Question: “So you’ve got that all resolved now?”
  - This is another leading question that suggests to the applicant that the appropriate answer should be “yes”.

**ATTACHMENT E – CASE STUDY 4 ANSWERS****Assignment**

Answer the following questions.

**Question 1:** What steps would you take to prepare for the meeting with Robert L.?

**Suggested preparatory steps:**

1. Review the file to see if there is any information regarding Robert L.
2. See if Robert L. is listed in cross reference directories or the telephone book.
3. Talk with maintenance personnel and others who might have knowledge.
4. Prepare written questions in advance.
5. If possible, arrange to have a third party present.

**Question 2:** Describe how you would open the interview with Robert L?

**Suggested interview opening:**

“Mr. L., before we begin our discussion there are some important ground rules I’d like to explain. It is my responsibility to discuss this issue with you and to ask you questions, but I am not permitted to provide any information to you. I cannot discuss now, or in the future, any decisions that are made regarding this matter. The information that you provide today will be evaluated and, to the extent possible verified.”

**Question 3:** Make a list of questions you would ask Robert L.

**Answer:** There are numerous appropriate questions that could be asked. We suggest beginning with open questions, then getting more specific.

We realize that the owner would ask specific questions that could not be anticipated here based upon the information provided by Robert L.

1. “You stated in your telephone call that you have been living in Mrs. L’s apartment for three years. What would you like to tell me about that?”
2. “What was the date that you moved in?”
3. “When did you move out?”
4. “Why did you move out?”
5. “What was your address before you moved in with her?”
6. “Where are you living now?”
7. “What is your understanding of what persons are permitted to live in the unit with Mrs. L?”
8. “Where do you receive your mail?”
9. “At what address would your employer contact you?”
10. “What documents can you provide that indicate your legal residence?”
11. “Are there others who have knowledge of where you live? Who?”
12. “What bills do you receive at this address?”
13. “Could you provide copies of those bills?”
14. “What is your telephone number?”
15. “What type of vehicle do you have?”
16. “To what address is it registered? How long have you had this vehicle?” (If less than 3 years— “Where was your previous vehicle registered?”)
17. “Do you own a home? (If yes, where? Who lives in the home?)”
18. “Are you listed on a lease at any rental property unit?”
19. “Where does Mrs. L. work?”
20. “How long has she worked there?”
21. “What other income does Mrs. L. receive?”
22. “Do you file a joint income tax return with Mrs. L.?”
23. “Does she have custody of the children?”
24. “Where are they living now?”
25. “How long have they lived there?”
26. “Does she receive TANF? If not, what happened?”
27. “When did you obtain legal custody of children?”
28. If you have legal custody may I see the documentation that shows this?”
29. “Is there anything else that you would like to tell me about?”

**Question 4:** What steps would you take to prepare for the meeting with Carol L.?

**Suggested preparatory steps:**

1. Review the tenant file for information about Robert L.
2. Ask maintenance and other personnel for observations.
3. Prepare written questions in advance.
4. Mail a brief appointment letter or leave an appointment notice at the unit. In the appointment notice, state that the purpose of the meeting was to discuss a reported lease violation.
5. If possible, arrange to have a third party present.

**Question 5:** Describe how would you open the interview with Carol L.

**Suggested interview opening:**

As with Robert L., there is no way to predict what Carol L's responses would be. The interview would improvise certain questions in response to information provided by Carol L.

“Thank you for coming in for your appointment, Ms. L. Do you have any idea why I asked you to come in?”

“We have received information that conflicts with information that you have provided on your application and at your annual recertification. The purpose of this meeting is to discuss that information with you so that you have an opportunity to respond. I am going to be asking you a variety of questions and I would appreciate your cooperation in answering them so that we can clear this up. The information that you provide will be evaluated and verified before any decision is made. Do you have anything that you would like to discuss with me now?”

**Question 6:** Make a list of the questions you would ask Carol L.

**Suggested questions:**

1. “Your husband, Robert L. has reported that he has been living in your apartment for the past three years. Is that true?”
2. “If no; where does he live?”
3. “Depending on answer: How long has he lived there?”
4. “Does he own a home?”
5. “Does he rent an apartment or house?”
6. “Did you file an income tax return last year?”
7. “If yes, what status did you file? Did you file alone?”
8. “If yes to filing, how much income did you claim?”
9. “Where does Robert L. work?”
10. “Where do you work?”
11. “Does Robert pay any of your bills or expenses? If yes, which ones does he pay and how much does he pay?”
12. “Why was your TANF grant terminated?”
13. “Does Robert receive mail at your address?”
14. “What is Robert's telephone number?”
15. “Does Robert own a home? If yes, where is it, who lives there with him?”
16. “Did you file an income tax return last year? If yes, was it a joint return?”
17. “Where are your children living now?”
18. “Robert has reported that he has custody of the children. Is that correct? If yes, how long has he had custody?”
19. “Is there anything else that you would like to tell me about?”

**ATTACHMENT F – POST-TRAINING SELF TEST ANSWERS**

1. In thinking about the principles of effective interviewing, what do interviewers need to have to achieve successful outcomes?

**Answer:** To achieve successful results interviewers need to have four things: 1) the right skills, 2) the right attitude, 3) the right tools, and 4) a planned approach.

2. Closed questions are best used:
  - a. To encourage discussion
  - b. To obtain a specific fact\*\***
  - c. To elaborate on a fact
  - d. To obtain broader explanations of an issue

**Explanation:** The purpose of a closed question is to get a specific fact or a “yes” or “no” answer. Example: “What is your cost for child care each week”? or “Do you receive money from anyone outside of the home”?

Closed questions typically start with “Do you...”? “Is it...”? “What is...”?

3. Read each of the three questions listed below. Rewrite and reword each question in such a way as to either get more information or a better quality of information.
  - a. Have you ever been evicted from a project?

**Answer:** Better approach: “Have you ever been evicted?”

Whether the eviction was from a project or a single family house is not really the issue. A person could have had multiple evictions from private housing and not have to disclose it based upon how the original question is worded.

- b. What income do you have?

**Answer:** Better approach: “I’m going to ask you some questions now about your income. What we are looking for here is money that you receive from any and all sources. This also includes any help or contributions you may receive from someone outside of the home. I’ll be going through a list of all of the different types of income with you. When we are finished with your income, I’ll be asking you the same questions about your other family members. Okay?”

The original question is not effective. The term income is defined by HUD, and it is too broad a topic to be handled with a single question. Applicants must have the opportunity to affirmatively declare or to deny each of the income types defined by HUD.

- c. Are the same people living with you as last year?

**Answer:** Better approach: “Who are the people living with you now”?

A person could answer the original question truthfully and not report an additional person who moved into the unit during the year. The original question is also a leading question.

4. Give three examples of “passive listening.”

**Answer:** Passive listening encourages the person to communicate and is seen as evidence of concern and interest. It makes it easier for people to talk about themselves.

Examples are:

- The use of eye expressions
- Nodding affirmatively
- Leaning forward

Other examples would be: using acknowledgement responses such as “I understand” or “Really?” or “That’s interesting.”

5. Give at least one example of a question that interviewers are *not* permitted to ask when interviewing a person with disabilities.

**Answer:** Interviewers cannot ask questions such as:

- “Are you disabled?”
- “What type of disability do you have?”

6. Give at least one example of an acceptable question that interviewers *are* permitted to ask when interviewing a person with disabilities.

**Answer:** Interviewers may ask questions such as:

- “Do you require any modification in order to more fully utilize the housing unit?”
- “Do you claim a disability for the purposes of qualifying for a local preference?”
- “Do you claim a disability for the purpose of qualifying for the disabled household deduction?”

7. An interviewer has completed the body of the interview and is evaluating the information provided by the family. She notices that the applicant reported TANF income of \$460.00, which is the grant amount for two minors. The applicant has three minors listed on the application.
- Here is how the interviewer dealt with this discrepancy:
    - “Ms. X, your TANF grant does not match the number of children that you have listed in your household. Do you have some income that you are not telling me about?”
  - Write an alternative way that the interviewer could have attempted to resolve this situation.

**Answer:** A better approach would be:

“Ms. X, I noticed that the amount of your TANF grant does not match the number of children on your application. Could you explain the reason for this?”

There may be a legitimate reason for this situation. The welfare department could be recovering an overpayment resulting from an error in the previous grant period, or there may be a source of income that the applicant has not disclosed. The point is, the interviewer does not yet know the reason and should not assume any specific reason.

8. Using an interview plan is an effective way to ensure consistent results. Name three things that are a part of an interview plan.

**Answer:** Having an interview plan involves several things.

- A sequence of events that has been pre-determined and practiced so that all interviews follow the same steps.
- A method to ensure that the same information is being provided to all applicants/residents (e.g., the use of an interview checklist).
- Indication that the interviewer has reviewed any known information about the person, if available, prior to the interview (e.g., briefly review a file before conducting an annual recertification interview).
- The interviewer has the appropriate authorization/consent forms available that cover a wide range of verification sources.

9. List four primary interviewing responsibilities that the owner has when making determinations of eligibility and suitability.

**Answer:** The owner has multiple responsibilities in making a correct determination of eligibility and suitability.

- Asking the necessary questions
- Requesting and collecting the appropriate documents
- Analyzing the information correctly and resolving discrepancies
- Verifying the factors of eligibility and suitability.

10. What does the term “active listening” mean?

**Answer:** Active listening is when the listener provides frequent feedback to the person being interviewed that contains specific information so that the person can validate or correct the message.

**Example:** “Let me make sure I understand what you’re saying. Even though you have joint custody of your daughter, she lives with you during the entire school year. Is that correct”?

**Trainer Manual**

**Module 3**

**Part C: Power Point Presentation**



 Multifamily Housing Case Studies:  
A RHIP Training Program

## Multifamily Housing Case Studies

A RHIP Training Program



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 **Pre-Training Self Test**

- **While you are waiting .... take the pre-training self test**
  - A learning tool for you
  - Not a test to be graded by others
- **10 questions related to Module 3 topics**
- **Complete without looking at the training materials.**
- **Time required: About 15 minutes**



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 **Introductions**

- **Trainers and Facilitators**
- **Participants**



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## Reasonable Accommodation

- We are committed to ensuring full access to participation
- If you need accommodation for a disability, please let the trainer/facilitator know




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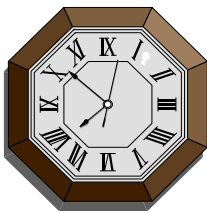
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## Housekeeping



- Start and ending times
- Breaks
- Rest rooms
- Personal comfort
- To-Do List
- Materials




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## Ground Rules & Opportunities

- **Ground Rules**
  - Ask questions, but share the floor with your fellow participants
  - Focus on the topics covered in this module
- **Opportunities**
  - Gain insight into non-technical issues that affect rent and subsidy determinations
  - To identify owner deficiencies in data collection and analysis




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## About the Participant Manual

- **Designed for multiple purposes:**
  - A course book for this class
  - A self-study training manual for individual learners
  - A reference book
- **Trainer Manual is available for those who want to conduct training sessions**




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## Interview Guide for Owners

- **Other modules are based on Handbook 4350.3 REV-1**
- **This module is based on *A Guide to Interviewing for Owners of HUD-Subsidized Multifamily Housing Programs* (Appendix 4)**




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## Overview

- **Module 3 focuses on non-technical aspects that affect rent and subsidy determinations**
- **Not always one correct answer for same situation. Focus is on ideas and strategies that work**




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 **Module 3 Training Objectives**

- **Participants will be able to:**
  - Understand how effective interviewing contributes to correct eligibility, rent and subsidy determinations
  - Understand the owner responsibilities for obtaining complete and accurate information
  - Identify competencies that are required to be an effective interviewer

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 **Training Objectives (2)**

- **Participants will be able to:**
  - Prepare and apply a planned methodology to the interview process
  - Learn a variety of questioning techniques
  - Understand what to do and to avoid when interviewing persons with disabilities
  - Understand how to apply listening techniques to encourage communication

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 **What to Expect in Module 3**

- **Agenda**
- **Organization of the Module**
- **Format: Lecture, Ideas, Discussion, Case Studies, Resources and Tools**
- **Case studies**
- **Pre and post training self tests**

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 **Questions**



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 **Multifamily Housing Case Studies:  
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**Multifamily Housing  
Case Studies**

**Module 3**

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 **Multifamily Housing Case Studies:  
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**Part I**

**Introduction**

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 **Owner Responsibilities**

- **Owners must ensure that each unit is occupied by a family that:**
  - Is eligible
  - Pays the correct amount of rent
  - Lives in a unit of the correct size

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 **For this to Happen**

- **The family must provide the correct information**
- **The owner must interpret the information provided correctly**
- **The owner must correctly verify information and apply HUD rules**

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 **To Get Correct Information**

- **The family must:**
  - Understand the information needed
  - Be willing and able to provide it
- **The owner must provide data collection tools that enable the family to report**
- **Interviewer must have skills to elicit information and provide assistance to family**

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 **Verification and Analysis**

- Owner must comply with HUD verification requirements, including consent
- Owner must have effective data collection and verification forms
- Staff must be able to effectively obtain information from verification sources

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 **Correct Application of HUD Rules and Policies**

- Owners must develop systems: policies, formats, forms and questions that reflect HUD requirements
- Must follow HUD requirements fairly and consistently
- Knowing the rules is not enough. The rules can be applied only if the interviewer collects the needed information

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 Multifamily Housing Case Studies:  
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**Part II**

**Keys to Successful Interviews**

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## Keys To Successful Interviews

- **Good interviewing skills apply to both formal and informal interactions**
- **To be successful owners must have:**
  - Qualified Interviewers
  - Effective Forms and other “tools”
  - An effective interview methodology



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## Role of the Interviewer

- **Professionalism is key**
- **Interviewer should be professionally attired, fair in dealings**
- **If biased or judgmental, will get less cooperation**



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## Interviewing Competencies

- **Verbal communication skills**
- **Interpersonal rapport-building skills**
- **Information-gathering skills**
- **Listening skills**
- **Analytical and interpretive skills**
- **Knowledge and ability to apply HUD regulations and owner policies**



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 **HUD-provided Interview Tools**

- HUD-9887: Notice and Consent
- HUD-9887-A: Applicant/Tenant Consent
- HUD-9887 Fact Sheet
- HUD-50059 Format
- Lead Based Point Disclosure
- Resident Rights and Responsibilities Brochure

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 **Recommended Owner Data Collection Tools**

- Initial and Annual Certification Forms
- Verification forms
- Interim change reporting form
- Fraud reporting form

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 **C.A.V.E. Principle**

- Collection of complete information
- Analysis of the information obtained
- Verification of the information
- Education of applicants and tenants about the program
- Consistent collection, analysis, verification & education = Correct results

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 **Introduction to Methodology**

- **Phase 1: Transition to the interview**
- **Phase 2: Information gathering**
- **Phase 3: Data analysis**
- **Phase 4: Closing the interview**

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 **Multifamily Housing Case Studies:  
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**Part III**

**Guidelines for Interviewing**

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 **How Interviews Are Structured**

- **Two common options**
  - Family completes application in advance
  - Interviewer completes application during the interview
- **Both have advantages and disadvantages**

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## Completion in Advance

- **Upside:**
  - Saves time
  - Application is in applicant's handwriting
- **Downside:**
  - Applicant may not have understood
  - Interviewer may be less thorough



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## Completion During Interview

- **Upside:**
  - Interviewer can explain questions, ask more comprehensive questions and observe reactions
- **Downside:**
  - More time-consuming
  - Application not in applicant's own handwriting



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## Two Key Interviews

- **Initial Certification**
  - Most critical – determines eligibility and sets tone
  - Attitude, behavior and level of interest by interviewer are key
- **Annual Recertification**
  - Opportunity to compare old and new data
  - Discrepancies present opportunity to ask additional questions



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 **Preparing For The Interview**

- **Have an interview plan**
  - Pre-determined sequence of events
  - Use a checklist to ensure consistency
  - Review known information
  - Have all possible verification forms available

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**Part IV**

**Conducting the Interview**

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 **The 4 Phases of the Interview**

- **Phase I: Transition to the interview**
- **Phase 2: Information gathering**
- **Phase 3: Data analysis**
- **Phase 4: Closing the interview**

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 **Phase I**  
**Transition to the Interview**

- Purpose is to provide information, not ask questions
- Sets the tone
- Prevents misunderstandings
- Establishes trust and confidence
- Establishes rapport

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 **Phase I Steps**

- Greeting and warm-up
- View legal identification
- Provide an overview of program
- Explain types of information applicant to provide
- Explain how information is used and maintained...

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 **Phase I Steps (cont)**

- Explain how information is verified
- Explain importance of complete and accurate information
- Explain consequences of false or incomplete information
- Ensure that everything has been understood

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 Multifamily Housing Case Studies:  
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## Case Study 1

### Interview Transition Checklist

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 **Case Study 1: Assignment**

- Prepare an interview checklist for the transition to the interview that covers what an owner should do and the points the owner should explain for an initial eligibility interview.
- Include as many points as you can.

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 **Case Study 1: Answers**

**[See Page 3-97 of the manual]**

- Friendly business-like greeting
- Explain the purpose of the interview and approximately how long it will take
- Explain the interviewer's role

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### Case Study 1: Answers (cont)

- Request an acceptable form of legal identification
- Provide an overview of the eligibility and screening process
- Explain the types of information that applicants are required to provide



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### Case Study 1: Answers (cont)

- Explain:
  - How the information will be used (to determine eligibility and rent only)
  - How information will be maintained
  - Way that information will be verified
  - The importance of complete and accurate information and consequences
- Ensure that everything has been understood



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### Phase 2: Information Gathering

- **The body of the interview**
- **All circumstances affecting eligibility are explored**
- **Comprehensive application form essential**



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 **Phase 2:  
Information Gathering**

- Review application for completeness
- Ask all questions on application, leave nothing blank
- Make file notations as needed
- Avoid N/A in response to yes/no questions
- Don't assume anything
- Avoid negative body language

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 **Phase 2:  
Information Gathering**

- **Take care of technical issues:**
  - All forms signed and dated
  - Obtain declaration of citizenship and related forms
  - Explain the screening procedures
  - Obtain SSN documentation

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 **Phase 3:  
Information Analysis**

- **Evaluate information to determine:**
  - What must be verified
  - What additional information is needed
  - What additional documents are needed
  - What facts require further explanation
  - What consent forms must be signed

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 Multifamily Housing Case Studies:  
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## Case Study 2

### Analyzing Interview Situations

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 **Case Study 2: Assignment**

- 4 questions, read and answer each
- When you are asked to write the question(s) that an interviewer would ask, please write the questions verbatim, just as you would ask them

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 **Case Study 2: Question 1**

***“My daughter does not live with me all of the time”***

- **Questions to ask - two suggestions:**
  - “In the course of a 12 month period, how many months does your daughter live with you?”*
  - “What do you mean by ‘all of the time’?”*

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### Case Study 2: Question 1

- **Why that particular question?**

We don't know what the applicant means by "all of the time".

The applicant could mean that she has joint custody, no custody, or that the daughter visits the ex-spouse or other family member periodically.



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### Case Study 2: Question 1

- **What is the housing issue?**

The housing issue is family composition.

Should the daughter be counted for the purpose of unit size and deductions from income?



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### Case Study 2: Question 2

***"I don't want to sign that authorization form."***

- **What should the interviewer's response be?**

*"Is there any particular reason why you are not willing to sign the authorization form?"*



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## Case Study 2: Question 2

### • Explain Your Answer

Avoid jumping to the conclusions that the person is hiding something

The interviewer should ask for the reason and help the applicant understand the form

If the applicant still refuses to sign it, the interviewer should explain consequences:

- Denial of admission or termination



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## Case Study 2: Question 3

### • What should the interviewer do if an applicant provides a driver's license that appears to have been altered?

**Ask:** "What other type of legal identification do you have?"

**Explain** that an unaltered form of ID is required

**Avoid** any debate about how or by whom the document was altered



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## Case Study 2: Question 4

### • Applicant reports:

- \$300 in monthly income
- \$950 in currently paid monthly expenses

### • What could you ask to resolve this discrepancy without sounding aggressive, disbelieving, and without appearing confrontational?



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### Case Study 2: Question 4

• **Suggested Primary Question:**

*"Ms. X, we have most of the information that we need to process your application. However, there is one problem. You have stated that your income is \$300 per month and that last month \$950 in living expenses were paid. Please explain how you were able to pay the additional \$650."*



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### Question 4: Answer

• **Suggested Secondary questions:**

*"Does someone outside of the family pay for any of your expenses?"*

*"Does anyone outside of the family give you money regularly?"*

*"Let's review the HUD definitions of income again, because we need to account for the difference between your income and expenses."*



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### Phase 4: Closing the Interview

• **Clarify what is going to happen next**

- Provide written instructions and deadlines
- Answer additional questions, if needed
- Provide appropriate HUD fact sheet
- Advise that final decision made after verification received



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## Resolving Discrepancies

- **Owners must resolve differences between family provided information and 3<sup>rd</sup> party sources**
- **Owners should develop standards/process**
  - Don't assume family provided false information
  - Be prepared to discuss with 3<sup>rd</sup> party
  - May require more documents
  - Document basis for decision



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## Common Interviewing Mistakes

- **Not allowing enough time**
- **Failing to set ground rules & establish rapport before starting paperwork**
- **Communicating distrust**
- **Failing to *listen***
- **Focusing on the paperwork, not the person**
- **Failing to control the process (no plan)**



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## Listening

- **Passive listening**
  - Shows intent to listen, but is not proof of understanding
  - Encourages person to communicate
  - Examples:
    - Eye expressions
    - Facial expressions
    - Leaning forward



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 **Listening**

- **Active listening**
  - Provides frequent feedback with specific information
  - Person can correct or validate message
  - Examples:
    - *So what you are saying is.....*
    - *Let me see if I understand that. What you mean is.....*

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 **Pacing**

- **The subtle mirroring of characteristics of the speaker**
- **Creates a shared experience that reduces differences**
- **Poor communicators emphasize differences**
- **Effective communicators find the common ground**

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 **Pacing**

- **Examples of pacing:**
  - Match rate of speech; adjust your volume to match theirs
  - Use similar words or phrases
  - Approximate gestures (without mimicking)
  - Approximate general posture
  - Take care not to be condescending or obviously “fake”

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 **Body Language**

- Tendency to read body language is universal
- Ensure that your body language matches your words
- 55% of face-to-face communication is based upon what we see
- 38% based on the sound
- 7% based on the meaning of the words



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**Part V**

**Questions As Interview Tools**



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 **Questions Matter**

- The way a question is framed and worded directly affects the quality of information obtained
- This part discusses typical questions types and how they are used as well as questions to avoid



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 **Open Questions**

- **Used to obtain explanations and encourage discussion.**
- **Examples:**
  - “Please tell me about...”
  - “Can you describe how you....?”
  - “Could you explain....?”



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 **Closed Questions**

- **Designed to obtain a specific fact or a yes/no answer. Used to close a topic.**
- **Examples:**
  - “Where do you work?”
  - “Do you have any other investments?”
  - “What is your savings account number?”



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 **Probing Questions**

- **Used when additional information is needed**
- **Examples of types of probing questions are:**
  - **Clarifying:** An attempt to learn the meaning of a response
  - **Expanding:** Seeking new information to build on a previous statement



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 **Probing Questions**

- **Resolving Discrepancies:** Probing questions are needed to resolve discrepancies
- **The interviewer is responsible for pointing out statements that conflict with a previous statement**



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 **Questions to Avoid**

- **Leading questions**
  - “You don’t have any income, do you?”
- **Double-Negative questions**
  - “You didn’t forget to not report something did you?”



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 **Questions to Avoid**

- **Complex/multiple questions**
  - “Do you have a checking or savings account and what other income do you receive?”
- **Questions that use jargon or technical terms**
  - “Do you anticipate allowable medical expenses during the initial certification period?”



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## Question Sequencing

- Some topics are too broad to cover with just one question
- Sequencing is used to eliminate all possibilities within a specific topic in the interview by asking progressive questions



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## Asking Questions about Income

- Some application forms ask only one or two questions about income
- Examples of other questions that should be asked:
  - “Did you or any family member file a federal or State income tax return last year?”
  - “Does anyone outside of your household pay for any of your bills or expenses?”



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## Case Study 3

Part of an Interview with  
Ms. Marsh



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### Case Study 3: Assignment

- Read the excerpt from the Marsh interview and then answer the questions.
- Remember this is an excerpt, not an entire interview.
- Don't consider what might occur or be missing from the rest of the interview



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### Case Study 3: Question 1

- Did the owner have an interview plan?

The owner did not appear to have an interview plan

**Two obvious indicators:**

The owner did not provide Ms. Marsh with any information about the interview process

The owner scheduled the interview 30 minutes before office closed, not really providing enough time for the interview



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### Case Study 3: Question 2

- Missed Opportunities?

Additional questions regarding applicant's ex-husband breaking into her apartment

Given her sense of urgency to move... was she being evicted from her apartment?

Secondary questions about the regularity of child support payments



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### Case Study 3: Question 2

• **Missed Opportunities (cont)?**

Owner could have followed up when Ms. Marsh said there were questions she didn't understand

More questions about applicant's record keeping of income when she said "most people pay me in cash"



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### Case Study 3: Question 2

• **Missed Opportunities (cont)?**

Ms. Marsh showed concern about cost of utilities

- Owner could have asked if she had a problem paying utilities at current apartment

She said income from sewing was "pretty much" her only income

- Owner should have asked what that meant and pursued other income sources



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### Case Study 3: Question 3

- **List one question that the owner asked that was not effective.**
- **Explain your answer.**



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### Case Study 3: Question 3

- Ineffective Questions**

*“You don’t have a lot of domestic disturbances, do you?”*

- This is a leading question suggesting that the “right” answer is “yes”

*“So you’ve got that all resolved now?”*

- Another leading question



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Multifamily Housing Case Studies:  
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## Part VI

### Interviewing Persons With Disabilities



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### Reasonable Accommodation

- **Owners have an affirmative obligation to make properties and services accessible.**
- **A Reasonable Accommodation is:**
  - *An adjustment, exception or change to a program, service, dwelling unit or building that will allow a person with a disability to participate fully in the program.*



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 **Reasonable Accommodation**

- **Applicants should be asked if an accommodation is needed**
- **Examples of accommodations:**
  - Permitting an applicant with a disability to apply by mail
  - Permitting service animals, even in a no-pets complex

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 **Interviewing Persons With Disabilities**

- **Must not ask if an applicant is “disabled”**
- **May ask if applicant:**
  - Requires modification to the unit
  - Claims a disability for purposes of qualifying for a preference for an accessible unit or for deductions from income

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 **Deaf or Hard of Hearing**

- **Ask person to choose place to sit where he or she will be comfortable**
- **Speak directly to the person, even when a sign language interpreter is used**
- **If he or she reads lips, speak slowly. Keep hands away from mouth**
- **Don't shout**

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## Blind or Vision Disability

- Always identify yourself and anyone who may be with you
- Let person know when you need to move locations or end the conversation
- Allow service animals. Do not pet or otherwise distract a service animal



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## Speech-related Disabilities

- Phrase questions so they can be answered with short responses
- Give total attention to person. Ask for clarification, if needed
- Be patient and wait for entire response



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## Mobility Impairments

- If a person uses a wheelchair, cane or crutches
  - Find location where you can sit down and be at eye level
  - Make sure site is accessible
  - Don't lean against a wheelchair



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 Multifamily Housing Case Studies:  
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## Part VII

### Questions on Application and Recertification Forms



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 **Forms**

- **Application and recertification forms are the paper trail**
- **They should list all income and expense items categorically**
- **This Part list examples of questions that could be included on application and recertification forms**



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 **Primary and Secondary Questions**

- **Primary questions:** Should be direct and require an affirmative declaration or denial (Yes or No)
- **Secondary questions:** Ask for an expansion of the response to primary questions



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## Examples

- **Primary question:**  
*“Do you or any family member have a savings account?” Yes\_\_ No\_\_*
- **Secondary question(s):**
  - *“Which family member?”*
  - *“What is the account number?”*
  - *“What is the balance in the account?”*




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## Sample Questions

- Income primary questions
- Asset primary question
- Expense primary questions
- Elderly or Disabled family questions
- Screening primary questions
- Program integrity primary questions
- Additional questions




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## Group Activity

- Review categories of primary questions
- Discuss the secondary questions that would be asked if the applicant’s response is “yes”




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**Part VIII**

**Zero Income Families**

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 **Reasons for Zero Income**

- **Not all situations are alike**
- **Different approaches are needed based upon the situation**
- **Some families:**
  - Have zero annual income due to income exclusions.
  - Have zero adjusted income because of deductions from income.

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 **More Reasons**

- **Other families temporarily have zero income due to an adverse situation**
- **Some families report zero income for extended periods of time.**
  - This situation is the one of most concern.

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### Identifying Inconsistencies

- **Owners should look for inconsistencies that suggest unreported income**
- **For example, a family reports zero income, but:**
  - The family has active utility/telephone service
  - A credit report shows that loans and other accounts are paid current, or
  - The family's life style is incompatible with the claim of zero-income



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### Current Expense Analysis

- **One technique is a current expense analysis**
- **Captures expense data on application and recertification forms**
- **Determine if each expense is paid current**
- **Compare to reported income**
- **Discuss discrepancies, if any**



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### Caution

- **Cannot count a paid expense item as "income" for purposes of anticipating income**
- **Only used for comparison to reported income**
- **Practices should be addressed in owner's operating policies**



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 **Additional Techniques**

- Have the family complete a survival statement certification at regular intervals
- Verify beyond what the family discloses such as TANF or unemployment benefits
- Obtain a credit bureau report to determine if there are indicators of current financial activity

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**Part IX**

**Policy Issues**

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 **Policy Issues**

- There are 2 areas in which owners should consider adopting local policies:
  - Local qualifications for admission, and
  - How owners will follow up on indicators of misrepresentation and fraud

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 **Local Qualifications For Admission**

- Requiring certain documents and information at admission may help to detect unreported income
- Requirements should be addressed in Tenant Selection Plan

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 **Examples of Local Requirements**

- **Divorce decrees and other court orders**
  - Alimony, child support, other maintenance
  - Custody of minors
  - Property settlement
- **Income tax returns**
  - Not required by HUD
  - Recommended from any family member that submitted a return

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 **Policies Related to Fraud**

- **Fraud definition**
  - *The intentional false misrepresentation or concealment of a material fact for the purpose of inducing another to act on it to his or her injury*
- HUD's OIG recommends that agencies develop a fraud policy

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 **Fraud (cont)**

- If an applicant misreports earned income, they will probably deny that they filed an income tax return for the previous year.
- If the unreported earnings are discovered at a later date, this denial strengthens the case.
- The more false statements on the application, the easier it is to establish that fraud occurred.

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 **Fraud Policy Should State...**

- That management is responsible for preventing, detecting and reporting fraud
- Who is responsible to investigate suspected fraud
- What constitutes fraudulent activities (including management and employees)

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 **Fraud Policy Should State...**

- When fraud or related criminal activity is suspected the situation will be reported to the OIG.
- That the person in charge has authority to take control and examine records

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 Multifamily Housing Case Studies:  
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## Part X

### Summary

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### Summary

- **Technical knowledge of the HUD rules and policies alone is not enough.**
- **Need effective interviews to collect the information to which the HUD rules and policies must be applied.**
- **Must have staff with the right skills, using the right tools with the right attitude.**

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### The Right Skills

- **High competence requires skill acquisition and a planned methodology**
- **Staff need the training and opportunity to develop those skills**

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 **The Right Tools**

- **Effective application and recertification forms**
- **Effective verification forms**
- **Effective procedures**
- **Well conceived policies**

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 **The Right Attitude**

- **High level of interest**
- **High level of sincerity**
- **High standards of professionalism**

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 **Multifamily Housing Case Studies:  
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**Case Study 4**

**A Different Type of Interview**

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### Case Study 4: Background

- At her last annual recertification, Carol L. reported only a TANF grant of \$490 per month for her two children and no assets
- She also reported that she had been separated from her husband for 3 years



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### Case Study 4: Background

- Last week, Carol L. reported:
  - Family composition: Self and two minors, ages 8 and 10
  - Income: Sporadic earnings from clerical work through a temp service during the past several months and no other income
  - TANF payments were terminated in September due to the expiration of eligibility time limits
  - No assets



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### Case Study 4: Background

- Upon verification:
  - The temp service reported that she had registered with them in June, but had not taken any temporary assignments
  - The welfare department reported that her TANF case was closed in April, but did not state a reason



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### Case Study 4: Situation

- **A week later ..Robert (Carol's husband) stated:**
  - He had been living for past 3 years and moved out last month
  - She had been employed at the same landscaping business where he works for over two years
  - Carol's TANF grant was terminated for fraud



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### Case Study 4: More Info

- **Robert also states:**
  - He has been granted temporary custody of the children and was suing her for divorce
  - He can prove he was living with Carol
- **Robert L. makes an appointment to see the owner**
- **The owner also schedules an appointment to meet with Carol L.**



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### Case Study 4: Assignment

- **Group activity**
- **Review and discuss the questions in assignment**



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## Post-Training Self Test

- For you – to measure what you have learned
- Answers in Attachment E
- Study the training materials for questions you miss



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## Evaluation

Please help us improve our training  
by filling out the evaluation form

Thank you!



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