



The Information Resource for Housing Credit Certified Professionals (HCCP)

The Credential



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■ Successful Resident and Applicant Interviews: The Questions You Should Ask

by Brian Carnahan, HCCP, Christine Bennett, HCCP, and Arthera "TJ" Burgess, HCCP

The process of qualifying an applicant for a unit or recertifying a resident's income is the first step in ensuring a community remains in compliance with the programs funding it. The face-to-face interview of the applicant is a key part of the qualification process. It enables the manager of the affordable apartment community to gather the information needed to properly determine whether an applicant is qualified to lease an apartment home. With the waiver of recertification available with the passage of H.R. 3221, also known as the Housing and Economic Recovery Act of 2008 (HERA), correctly gathering necessary information is even more important. The interview is also a great opportunity to start building a positive relationship with the resident. Since the interview is part of the application process, the potential resident still has other options. If they are at this stage, they've decided they want to live in your community. But, there is still time for them to change their minds.

The interview is a process, so it should be structured, consistent and based on the income and asset statement required by the state housing credit agency. This will help you gather all of the information you need, as well as serve to ensure there are not violations of fair housing laws. Here are some suggestions to help create the most effective applicant and resident interviews:

- Schedule a time for the household to come into the office for an interview. In advance if possible, give them a list of needed documents or information they should bring with them to the interview, for example: proof of age, contact information for employers, banks, references, etc.
- Discuss the affordable housing program(s) in the community and why certain information is required.
- Take time to educate the applicant about the community and the community's specific expectations – both of itself and its residents.
- Explain all policies and procedures.
- All interviews should be conducted in person with all adult household members present. If all members cannot be present, schedule a follow-up interview with absent members. Try to establish a sense of privacy for this interview. Remember that you are asking for them to disclose confidential information about their identities and their finances.
- Set aside sufficient time to complete the interview. Schedule more time than you think you will need. Try not to rush the interview process.
- A conversational style often works best. It's an interview, not an interrogation. Remember, you want this household to live at your apartment community.
- Ask both "yes" and "no" questions, as well as open-ended questions.
- Go over the application and Sworn Income and Asset Statement or comparable document with the applicant or resident and make sure that all of the questions on both have been answered completely and properly.
- Do not coach the resident or applicant. Allow him or her to answer questions. Then ask clarifying questions and follow up on the answers. While you must respect a resident's or applicant's privacy, you do need certain information to ensure the household is qualified for the housing program.
- Explain difficult questions. Don't assume the applicant understands. Be prepared to

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clarify many of the types of assets or income. This might mean you need to know the difference between an Individual Retirement Account and 401(k).

- Obtain sources, types and amounts of all income and assets disclosed. Ask for as much detail as possible to assist with third-party verification of the disclosed information.

While there are many questions that should be asked during the interview, there are also a few that should not be asked. Understanding the different areas that are off-limits will help to ensure you gather only the information you need and do not expose the community or the owner to unnecessary legal issues.

Do ask:

- Are any changes in the size of the household expected?
- Will anyone in the household become a full-time student?
- How will the resident pay for life's necessities, such as food, if the resident claims zero income?

Do not:

- Make assumptions. Allow the resident to answer and explain.
- Ask about the resident's or applicant's needs until they define what they need, even if the applicant appears to be disabled.

By being thorough and careful, an apartment community manager can work with a resident or applicant to obtain all the information necessary to determine if the resident is qualified to make their home at a tax credit apartment community. Keep in mind that the resident interview is an excellent time to market your community and to begin building a relationship with the applicant or resident that will benefit both of you.

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