



## Hack Housing: Empowering Smarter Decisions – A Weekend Hackathon

The 21<sup>st</sup> century has brought troves of previously unavailable or difficult-to-access housing data into the light, in large part thanks to companies like Zillow seeking to empower consumers with data. At the same time, the federal government, through the U.S. Department of Housing and Urban Development (HUD), has enacted dozens of programs aimed at helping Americans of all stripes find and qualify for housing that is safe, accessible, affordable and convenient to job opportunities and cultural attractions.

But making this data and these programs simply available is not enough. Increasingly, many Americans -- particularly seniors, low-income renters and first-time buyers -- need help translating this data and discovering these programs. Essentially, the people HUD and companies like Zillow serve face a daunting task: Finding a home that suits their needs, in a program for which they qualify.

- As the Baby Boomer generation ages into retirement, the demand for living situations that meet the particular needs of older Americans is steadily increasing. Older Americans want to live in their homes and communities safely, comfortably and independently, regardless of decreased mobility, changing healthcare needs and other challenges.
- HUD also subsidizes rent and utility costs for many lower-income families so that they can attain safe, decent housing. But matching eligible tenants with accepting landlords is a perennial challenge – neither, it seems, has a central place to start looking for one another. The biggest barrier to “leasing up” for assisted families is finding a unit that is affordable given the housing assistance payment standards in their area.
- Finally, first-time homebuyers need help not only finding homes within their budget, but narrowing down their financing options, finding out if they qualify for federal or local aid, and navigating the complex web of forms, regulations and commitments

that come with buying a home. Transitioning these Americans from rental housing into homeownership is critical to the continued health of the housing market.

All these groups have a common need: Simple, consumer-friendly solutions to narrow their options, find available units, submit necessary information and connect with service providers. And they need to be able to find and use these tools, because the most beautiful site or most effective app is no good if no one knows they exist.

As you dig into these problems, the following questions should help guide your thinking and frame your conversations. But this is not a comprehensive list, and you should not feel limited to answering only these questions or addressing only these problems.

### **For first-time homebuyers**

- What kinds of assistance is available, through grants, low-cost loans, free counseling or public resource centers?
- Do I qualify for federal or local aid or assistance?
- How much home can I afford, based on my income and my family needs?
- What new laws and rules do I need to be aware of as I get my finances in order?
- How do I find a home that meets my needs, within my budget, in an area that fits my priorities?

### **For senior citizens and recent retirees**

- What kind of transit options are available for me in a given community as I age and my mobility decreases? Are those options safe?
- What are my healthcare options in a given community?
- Should I move out of my home and into a community specifically for seniors? If so, where are these communities and how much do they cost? Do I qualify for assistance in paying to live there?
- How can I make sure my existing home or new home is accessible to me and my family as I age? Where are ADA-accessible units located, and do I/will I qualify for them?
- As housing costs and taxes rise, will I be able to continue living in my home on a fixed income? What options do I have for reducing these costs or supplementing that income?

### **For lower-income renters**

- Where are the communities that accept my rental voucher? Is there availability in those communities?
- Is there a path for me to transition from renting to homeownership?
- What are the local assistance limits in my area? Do I qualify for more?
- What are my rights as a tenant in a low-income community? What questions should I ask my landlord prior to moving in?

- Is this community close to jobs and transportation? Will I be able to afford to get to where my job is?
- How safe is this community for my family?

**For landlords seeking eligible tenants**

- How can I connect with potential tenants in my area? How do I know if these tenants will be safe and trustworthy members of my community?
- How can I advertise available units?
- Do I qualify for federal or local funds to help me maintain a safe and clean community?
- What new rules and laws do I need to be aware of to make sure my community is in compliance with all federal and local requirements?
- What can I do to make my community more attractive to potential tenants?