

# BEYOND THE NUMBERS

A Qualitative Exploration of *Affordability and Availability of Rental Housing in the Third Federal Reserve District: 2015*

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## ONLINE APPENDIX

Thank you to the organizations and companies that gave their time to provide insights and served as key informants for this research.

### Interview Guide

The interview questions, which were developed in response to the quantitative trends presented in the original study, are listed here. The system for coding the interviewees' responses can be found in the table below.

1. The data suggest that in the Third District, 85 percent of extremely low-income (ELI) renters and 77 percent of very low-income (VLI) renters were burdened by their housing costs in 2012 and that low-income (LI) renters earning 51 percent to 80 percent of the average median income (AMI) became increasingly cost burdened during the study period. Did these findings surprise you?
  - a. If so, please elaborate.
  - b. If not, what do you think has led to these higher levels of unaffordability?
2. Existing stock
  - a. We've been talking about housing cost burdens for the general renter population, but do different populations have different experiences in the rental market? Among those you serve, are there specific segments that have a particularly challenging time affording units in good condition?
  - b. What changes have you observed in the supply and cost of rental stock in recent years?
  - c. What housing quality concerns are you seeing in the rental market generally?
    - i. In what types of households are issues of quality most prevalent?
  - d. Who are the owners of rental units in your community?
  - e. Have you observed any changes in demand or cost since the foreclosure crisis?
  - f. What is the role of the city/local government in the rental housing market? What is the city doing or not doing that has an impact on the availability and affordability of rental housing?
3. Looking forward
  - a. What are the primary barriers to increasing the supply of low-cost rental units?
  - b. Where do you see the rental housing market headed in the next five years?
  - c. What do you see as potential short-term and/or long-term threats to the existing supply of affordable units?
  - d. Thinking of these and other challenges, what policies or programs would you like to address?

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## CODE SYSTEM

Parent Codes and Individual Codes		When to Use
<b>Actors</b> Specific players in the market		
<b>Owners of Units</b> Parent code for any reference to unit owners	<b>Developers</b>	If developers are mentioned in the context of rental ownership
	<b>Out of Town</b>	If discussed owners do not live in the general area
	<b>Local</b>	If discussed owners live locally
	<b>Investors</b>	When owners are referred to as investors
	<b>Mom and Pop</b>	When owners are described as smaller owners, not large investors who own many units
<b>Nonprofit Developers</b>		When discussing the actions of nonprofit developers
<b>Private Developers</b>		When discussing the actions of private (for-profit) developers
<b>HUD</b>		If the U.S. Department of Housing and Urban Development (HUD) is mentioned
<b>Housing Authorities</b>		If the actions/roles of housing authorities are mentioned
<b>Geography</b>		
<b>Suburban</b>		When discussing something unique to suburban areas
<b>Larger Urban</b>		When referring to Philadelphia only
<b>Smaller Urban</b>		When discussing something unique to smaller urban areas
<b>Rural</b>		When making a distinction as to why something is unique in rural areas
<b>Types of Rental Housing</b>		
<b>Market Rate</b>		If market-rate rental housing is discussed
<b>Manufactured Homes</b>		If manufactured homes are discussed
<b>Public Housing</b>		If public housing is discussed
<b>Undocumented Rental</b>		When the “shadow market” is discussed; that is, when the interviewee refers to rental units without licenses
<b>Mixed-Income Housing</b>		When discussing housing that accommodates a variety of incomes
<b>Income Restricted</b>		When referring to housing units that require tenants to fall below a certain income threshold to qualify
<b>Single Family</b>		If single-family housing units are discussed
<b>Multifamily</b>		If multifamily housing is discussed

Population Segments		
<b>Moderate Income</b>		When referring to households with incomes between 80 percent and 140 percent of the median family income (MFI)
<b>VLI</b>		When referring to households with incomes between 31 percent and 50 percent of the MFI in their region
<b>ELI</b>		When referring to households with incomes that are less than 30 percent of the MFI in their region
<b>Mental Illness</b>		When referring to people with mental illness
<b>Family Size</b>		When making an important distinction regarding family size
<b>Formerly Incarcerated</b>		When referring to people who had been incarcerated
<b>Formerly Homeless</b>		When discussing people who have experienced or are experiencing homelessness
<b>Single Parents</b>		When referring to single parents
<b>Veterans</b>		When referring to veterans
<b>People with Disabilities</b>		When discussing people with physical disabilities
<b>Seniors</b>		When discussing elderly people or the senior population
Reasons for Increased Unaffordability		
<b>Increased Demand</b>		When increases in demand for rental housing are discussed
<b>Scarcity of Rental Units</b>		When the scarcity of rental units is discussed
<b>Renter Background</b>		When credit history, criminal background checks, etc., are mentioned
<b>Renter Income Level</b> When referring to renter low-income level	<b>Wealth/Income Inequality</b>	When income/wealth inequality is mentioned
	<b>Education</b>	When the lack of quality education is discussed as a factor driving increased unaffordability
	<b>Job Availability</b>	When the lack of job availability is discussed as a factor driving increased unaffordability
<b>Utility Costs</b>		When utility costs are mentioned as a factor driving increased unaffordability
<b>Slow Economic Recovery</b>		When slow economic recovery or the Great Recession are mentioned as factors driving increased unaffordability
Barriers to Increased Supply of Housing Stock		
<b>NIMBY</b> ("Not in My Backyard")		If a neighborhood (i.e., residents, not elected officials) is described as being apprehensive about renters

<b>Competition</b>		If competition is mentioned as a barrier to an increased supply of housing stock
<b>Cost of Land</b>		If the cost of land is referred to as a barrier to an increased supply of housing stock
<b>Capacity/Scale</b>		When capacity of housing stakeholders or the need for scale is referred to as a barrier to an increased supply of housing stock
<b>Lack of Political Will</b>		When available and affordable rental housing is not a top priority and is referred to as a barrier to an increased supply of housing stock
<b>Program Inefficiencies</b> When federal or state program inefficiencies are referred to as barriers to increased supply of housing stock	<b>Affordability Requirements</b>	When program affordability requirements are referred to as a barrier to an increased supply of housing stock
	<b>Reporting Requirements</b>	When program reporting requirements are referred to as a barrier to an increased supply of housing stock.
<b>Local Regulatory Barriers</b> When local regulatory barriers are referred to as barriers to increased supply of housing stock	<b>Municipal Fees</b>	If municipal fees are referred to as a barrier to an increased supply of housing stock
	<b>Land Assembly</b>	If land assembly is referred to as a barrier to an increased supply of housing stock
	<b>Code Enforcement</b>	If code enforcement is referred to as a barrier to an increased supply of housing stock
	<b>Processing Speed</b>	When referring to processing speed of permits from local governments etc.; not to be used when referencing federal programs
<b>Lack of Funding</b>		If lack of funding is referred to as a barrier to an increased supply of housing stock
<b>Development Costs</b>		When development costs are referred to as a barrier to an increased supply of housing stock
<b>Impact of Foreclosure Crisis</b>		
<b>Foreclosures</b>		If foreclosures are discussed
<b>Homeownership</b> When the impact of the foreclosure crisis on homeownership is discussed	<b>Lack of Mortgage Availability</b>	If lack of mortgage availability is discussed
<b>Housing Quality</b>		
<b>Landlord Maintenance</b>		When quality issues tied to landlord maintenance or lack thereof are mentioned
<b>Renter Maintenance</b>		When quality issues tied to renter maintenance or lack thereof are mentioned
<b>Threats to Existing Stock</b>		
<b>Expiring Contracts</b>		When expiring housing assistance payment contracts are discussed as a threat to the existing housing stock
<b>Aging Stock/Rehab Need</b>		When the aging housing stock or rehab needs are discussed as threats to the existing housing stock

## Policy Solutions/Successful Programs

Descriptions of potential solutions to the challenges of affordable and available rental units;  
also for when a criticism provides meaningful insight into potential improvements

<b>Federal Programs</b> When the successes, failures, or suggested improvements to federal housing programs are described	<b>Section 8</b>	If Section 8 or revisions to it are given as examples of potential policy solutions or lessons that could be learned from past policy
	<b>NHTF</b>	If the potential of the National Housing Trust Fund (NHTF) is discussed
	<b>RAD</b>	If successes, failures, or suggested improvements to Rental Assistance Demonstration (RAD) are discussed
	<b>HOME</b>	If successes, failures, or suggested improvements to the HOME Investment Partnerships Program (HOME) program are described
	<b>LIHTC</b>	If the Low Income Housing Tax Credit (LIHTC) is referred to as either a solution that can be effective or that has been ineffective in the past
<b>Inclusionary Housing Requirements</b>		When municipalities being required to provide some sort of affordable housing in their community is discussed
<b>Increased Wages</b>		When increased wages are mentioned as a potential solution
<b>PA Housing Trust Fund</b>		When the Pennsylvania Housing Trust Fund is mentioned as a potential solution
<b>Cluster Approach</b>		When focusing on an entire block versus one-offs is discussed
<b>Homeownership</b> When homeownership is discussed as a potential solution to the challenges, not when describing the current state of the housing market	<b>Financial Literacy</b>	Only when financial literacy is referred to as a potential solution to the challenges
	<b>Housing Counseling</b>	If housing counseling is suggested as a potential solution
	<b>Mortgage Availability</b>	When the availability of mortgages or decreased banking regulation surrounding mortgage financing are suggested as potential solutions
<b>Need for Collaboration/Shared Voice</b>		If the need for collaboration or a unified voice as a potential solution is described
<b>Mixed-Income Housing</b>		When mixed-income housing is mentioned as a promising strategy — not when mentioned in a descriptive way
<b>New Development</b>		When “new development” is referenced as part of a potential policy solution — not as the state of what is currently happening
<b>Tenant Rights/Code Enforcement</b>		If the need for increased code enforcement or tenant rights is mentioned



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