Management Innovation – Technology MassHousing's Rental Portal

MassHousing's infrastructure for interfacing with our rental business partners needed updating. Like anything that was built over 40 years ago – a design that worked very well when it was first created was no longer meeting the needs of the Agency's customers. MassHousing knew this – because the Agency asked its business partners – and the answer came back loud and clear. "You need updating". Owners and management companies reported that it was growing increasingly difficult to find what they needed on MassHousing's website. Information was in too many different places – and there wasn't a cohesive or intuitive flow in terms of what was placed where. The undertaking would prove massive – but a complete overhaul – and new design in the way of a "portal" for rental customers became an imperative.

It was this undertaking that finally launched in late 2009 - www.MassHousingRental.com. This is a business-to-business portal, primarily for the owners and managers of properties in MassHousing's multifamily portfolio. The portal consolidates content and features that previously existed on multiple sites, making the new site – with its expanded content – the "one stop" for the Agency's current and prospective rental housing business partners.

Background

Originating and servicing affordable rental housing loans means adhering to myriad policies, procedures, regulations, subsidy requirements, reporting deadlines, and forms – there are always forms! Feedback gathered through informal sessions with some representatives of MassHousing's customer base indicated that there were so who felt that MassHousing had become increasingly bureaucratic. Additionally, a customer's experience could vary greatly depending on the staff member assigned to the matter. In some cases, MassHousing's official policies were not readily accessible or understood, and worse still, individual interpretations of such policies sometimes led to inconsistent results. This candid feedback helped shape an action plan which had at the top of its list – the creation of a single repository of rental housing information.

The idea of creating a new digital home for "all things rental" helped MassHousing to rethink the way in which its requirements were being formulated and how they were being communicated to the Agency's business partners. In considering its current practice, MassHousing realized that there was very little "how to" training, and no meaningful or regular forum for communicating and interacting with the industry. Additionally, staff turnover at the property management companies meant that it became increasingly difficult for our business partners to have staff who were proficient in the "MassHousing way." This lack of proficiency often resulted in processing delays, lower ratings in property management reviews (PMRs) and management & occupancy reviews (MORs), and rejections/reductions of subsidized rent increases, causing dissatisfaction – if not a hardship – for our business partners. New staff needed to be able to access MassHousing information in an easy and consistent way.

Getting Started

An interdisciplinary staff team was formed, and one of its first tasks was the compilation of a list of the transactions, tasks, requests, and processes that were part of MassHousing's business model. This yielded a list of 129 items: some were static content (marketing material; brochures; forms...); some were transactional (submitting an operating budget or audit; a rent increase; a release of escrowed funds...); and, some were links to other resources or sites (HUD Clips; MassAccess – an on-line registry of vacant apartment units including units accessible to people with disabilities; e-masshousing.com where the Agency's business partners report on their utilization of minority-owned and woman-owned business enterprises – MBEs and WBEs – in their procurement of goods and services...). Also assessed was the

organization of some of MassHousing's then-existing web content for its rental business partners, and the realization that it was too dispersed and could be better presented from the perspective of the customer.

A prototype for the new rental portal, with various design and layout alternatives, was developed using inhouse expertise from MassHousing's Corporate Communications and IT departments. Once vetted with the staff team, the preferred prototype was presented to members of the Rental Housing Association ("RHA"), an industry group with which MassHousing has been working regularly since the onset of this effort to reposition its rental housing business. Their feedback was solicited not only on the proposed "look and feel" of the site, but also in its content and functionality. The RHA also commented on the list of 129 items, and the prioritization of their deployment. Several members of this industry group also signed-up as "beta testers."

MassHousingRental.com Goes Live!

MassHousing's new Rental site which was launched in December 2009 is organized around the following constituencies:

- New Borrowers/Developers
- Rental Owners/Managers
- MBEs and WBEs
- Community Services

The site's landing page comprises multiple portlets, with easy-to-use navigation bars, search capabilities, and content in a three-column format, maximizing the available "screen real estate". Announcements from MassHousing are in the top-center of the page, which is regularly updated with news items of interest to business partners.

The landing page also includes a new feature called "the Ombudsman's Corner" where the newly-named Ombudsman responds to inquiries, questions, and concerns that have broad applicability as raised by MassHousing's business partners. The Ombudsman's Corner is also a place to comment on the "hot topics" of the day, such as "smoking bans" being proposed in certain subsidized housing communities.

Enhancing the rental portal's overall effectiveness are "live" and pre-recorded training sessions that MassHousing's business partners can access "on-demand". The "curriculum" is coordinated with new features that are being launched on the rental portal, as well as those topics which MassHousing's business partners indicate present their greatest challenges. For example, MassHousing's business partners with Section 8 developments that are being administered by MassHousing under a performance-based contract for HUD told the Agency that the process for submitting tenant vouchers for subsidy payments would too often result in those vouchers being rejected by MassHousing because of missing or invalid information. The software used by MassHousing provided a system-generated error statement which would accompany the rejected voucher. In response, MassHousing reached out and worked proactively with its software vendor to enhance the error statement with clearer language, as well as to include an instructional statement describing what the business partner should do in order to correct the error. To introduce the Agency's business partners to this enhanced feature, a Web-Ex training session was created and "broadcast" on MassHousingRental.com.

At the same time, in order to further assist users, a dedicated email account rentalsupport@masshousing.com and a toll-free support line – answered by someone in the business, during normal business hours – were also established.

User Administration and Security

The next major release of the rental portal includes "delegated user administration" which means that an administrator from each of MassHousing's business partners will be responsible for the users in their company. Under this model, the administrator will control what level of access their users are granted (i.e., inquiry only, read & write, edit, submit) and for which aspect of the business that is conducted on the portal (i.e., submit a budget, submit an audit, report a procurement opportunity, review loan payment history & escrow balances), and for which developments in the company's portfolio (i.e., should person A be able to see the company's entire portfolio, or should person B only be able to see the information that pertains to the property for which they are the site manager). MassHousing believes that the management of users – and the delegation of that function to MassHousing's business partners – is critical to the ultimate success of the site. The applications that are available on the rental portal are only accessible with a "strong" password, ensuring that the data on the portal which includes protected or private information is secure.

Lessons Learned

MassHousing recognized the strategic importance of its rental housing business partners, and proactively sought out their feedback – even if that input was difficult to hear. Armed with that information, MassHousing chose to embark on a redesign of its business model with the goal of improving the customer's experience while still recognizing MassHousing's regulatory role and responsibility to the low- and moderate-income residents being housed.

MassHousing engaged its business partners by meeting with them one-on-one and by bringing industry groups to the table. MassHousing opted to work collaboratively with its customers, by having them participate in focus groups and seeking their input as "beta testers." MassHousing's call for help was heard and acted upon, and it signaled that the industry's perspective was needed to ensure that the portal the Agency was building would be a place where they would go.

As an added benefit – the launch of the new rental portal has prompted MassHousing's executive team to reconsider the Agency's approach to the posting of content on its site, particularly in the realm of rental programs, policies and procedures. MassHousingRental.com has caused Agency staff and business partners to think about ways in which the Agency's business processes can be improved upon. Leveraging its existing technology platform, MassHousing was able to extend its reach into its rental housing operations, and in so doing, brought together the staff and business partners who have an interest in doing "new deals" with the ongoing oversight of "old deals" that may be candidates for refinancing and long-term preservation.

MassHousing was able to make the creation of its Rental portal both cost-effective and compatible by utilizing some of the same technology and infrastructure MassHousing had purchased and implemented several years earlier with the launch of its Lender Extranet used on the Home Ownership side of the business. There was no need to "recreate the wheel" as the saying goes. The Agency had something that it knew worked – and so it found a way to tailor this system to meet the needs of a whole other set of clients.

In short, MassHousing believes that MassHousingRental.com will have the same transformative impact that the Lender Extranet had for MassHousing's Home Ownership business line. The rental portal is an important medium for getting MassHousing's message out to the Agency's valued business partners, and it has also caused the staff to rethink and reform some of our business processes which add little value to MassHousing's end-goal of providing high-quality, sustainable affordable rental housing.