

**2023**  
**BOSTON**

**Best of HFAs:  
Information Technology**

# Speakers

- **Discussion Leader**  
**Mark Whitaker**, Information Technology Director | Michigan State Housing Development Authority
- **Radica Ghooray**, Director of Information Technology | New Jersey Housing and Mortgage Finance Agency
- **Holley Mangham**, Communications Manager | Oklahoma Housing Finance Agency
- **Jack Stucker**, General Counsel | Delaware State Housing Authority
- **Jennifer Willette**, Business Systems Analyst | Minnesota Housing

# Award Entries and Presentation Order

- Delaware State Housing Authority:  
[Fighting Back Against Emergency Rental Assistance Fraud](#)
- Michigan State Housing Development Authority:  
[MSHDA Portal](#)
- Minnesota Housing:  
[Special Claims Process Automation](#)
- New Jersey Housing and Mortgage Finance Agency:  
[Telework \(PILOT\) Paperless Automation](#)
- Oklahoma Housing Finance Agency:  
[Rent Estimate Calculator](#)

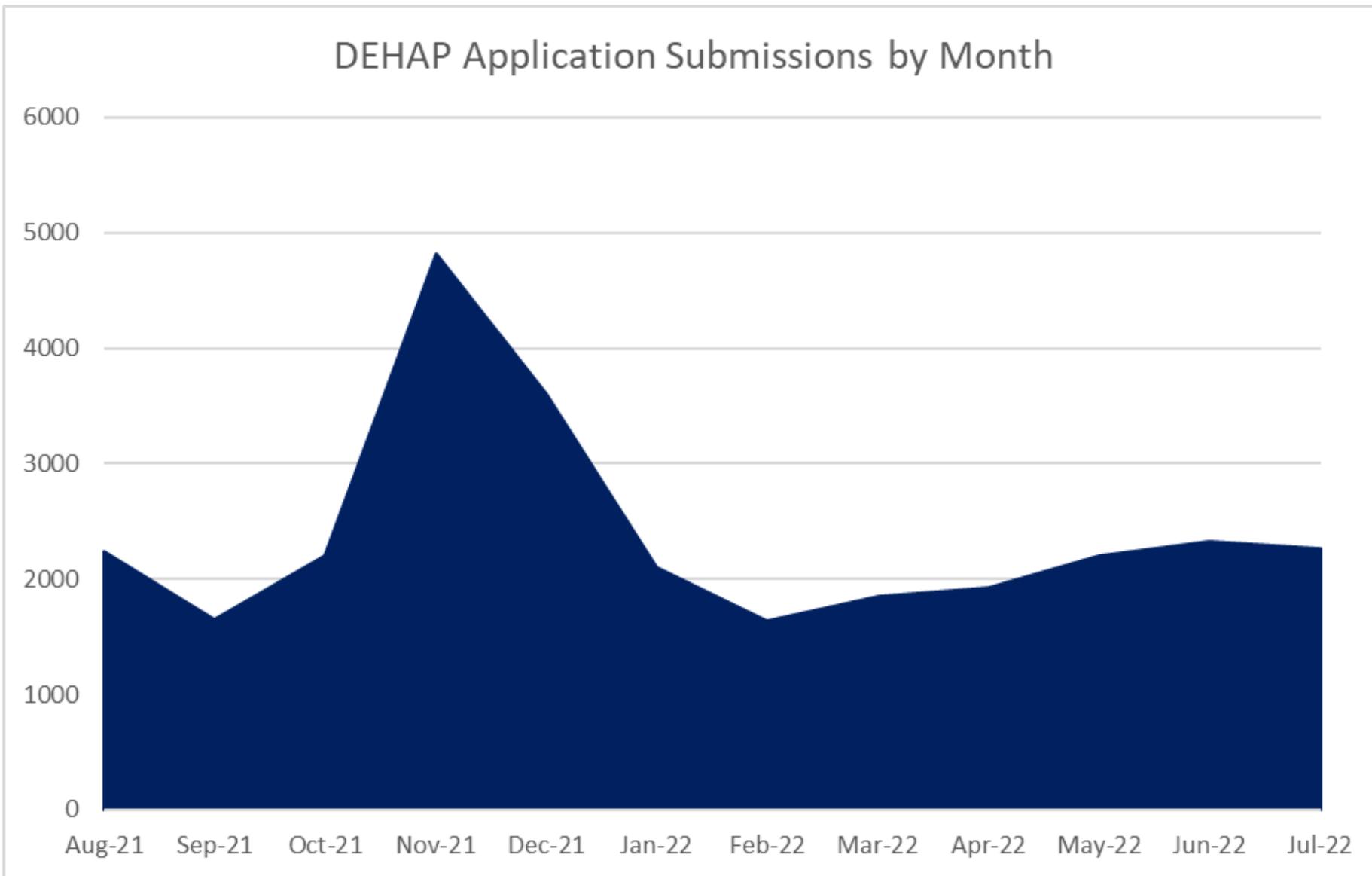
## Delaware Housing Assistance Program (DEHAP)

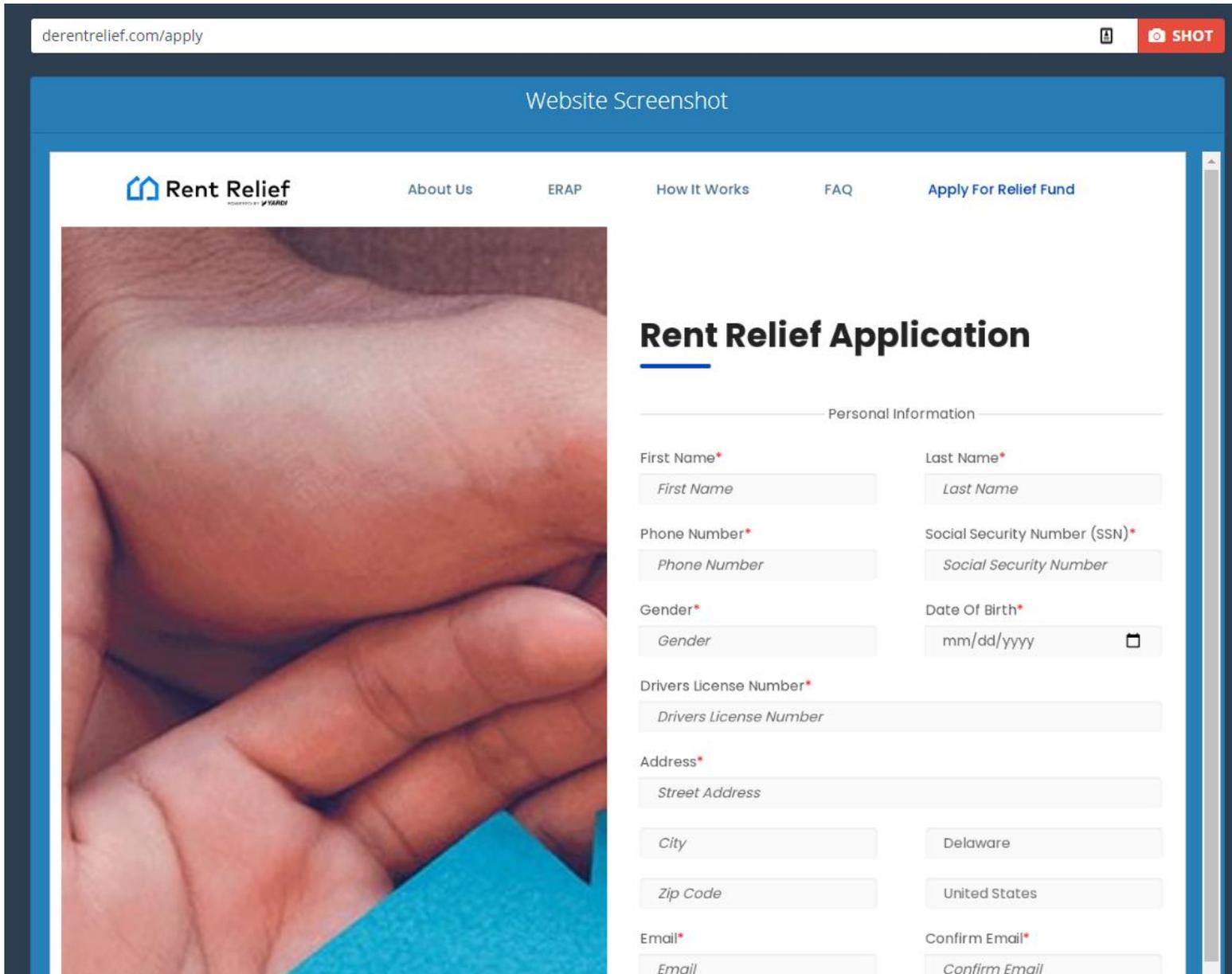
- Launched in March 2020 with state/local funding
  - Small scale (paper applications; up to \$8,000 per household)
- Received \$20 million through CARES Act
- Received \$200 million through ERA 1
- Received \$152 million through ERA 2
- By close out, assisted over 16,000 Delaware Households
- Statewide single program



## ERA Timeline

- March 2021: scaled up with cloud-based application platform
- August 2021: transitioned to new cloud-based application platform (Yardi/Rent Relief)
- November 2021: surge in suspicious/bot-generated applications
- December 2021: spoof site detected
- February 2022: KPMG implements fraud detection work





Screenshot of  
Spooof website

## Fraud Detection Model

- Trained predictive model to detect concerning application characteristics
- Applications assigned to “risk buckets” (1-6)
- Higher-risk applications subjected to higher-level human review
- Over \$192 Million in suspected fraudulent requests
- 13,000 applications requesting \$14 million in assistance payments detected/denied
- Model over 98% effective

# 2023 BOSTON



## Application Portal



# Challenge

- Needed a system to allow the public to electronically apply for several housing programs.
- Had to be able to collect and store documentation generated from the application process.
- Needed to make the electronic applications accessible to a large number of partnering organizations.
- Provide all necessary data to meet reporting requirements and a public dashboard for transparency.
- Needed a software platform that allowed for flexibility in changes.

## The Innovation

- Utilized low-code platform to create an online application portal.
- Able to go live in less than a month after development started.
- User friendly and easy to complete the application process with a smartphone.
- System allows applicants to upload and store documents for review.
- Integrated electronic signature into the application process.

# The Innovation (Continued)

- Integrated the solution to an address cleanser to verify addresses.
- Provided partner organizations access to the application portal as a system to process the submitted applications.
- Real-time reporting out through a public dashboard.

# The Results

- MSHDA can quickly stand up an application portal for any program that requires one.
- Standardized the application process across all partner organizations.
- Better collaboration with our partner organizations.
- Gives MSHDA the ability to quickly identify any bottlenecks in processing submitted applications and adjust as needed.
- MSHDA has been able to house over 300,000 applications between all programs processed and funded.
- More than a \$1 billion has been awarded from all programs using these application portals.
- Have been able to help more than 260,000 Michigan residents maintain their housing stability.

# Questions?

**Mark Whitaker, MSHDA IT Director**  
**[WhitakerM@michigan.gov](mailto:WhitakerM@michigan.gov)**

# 2023 BOSTON



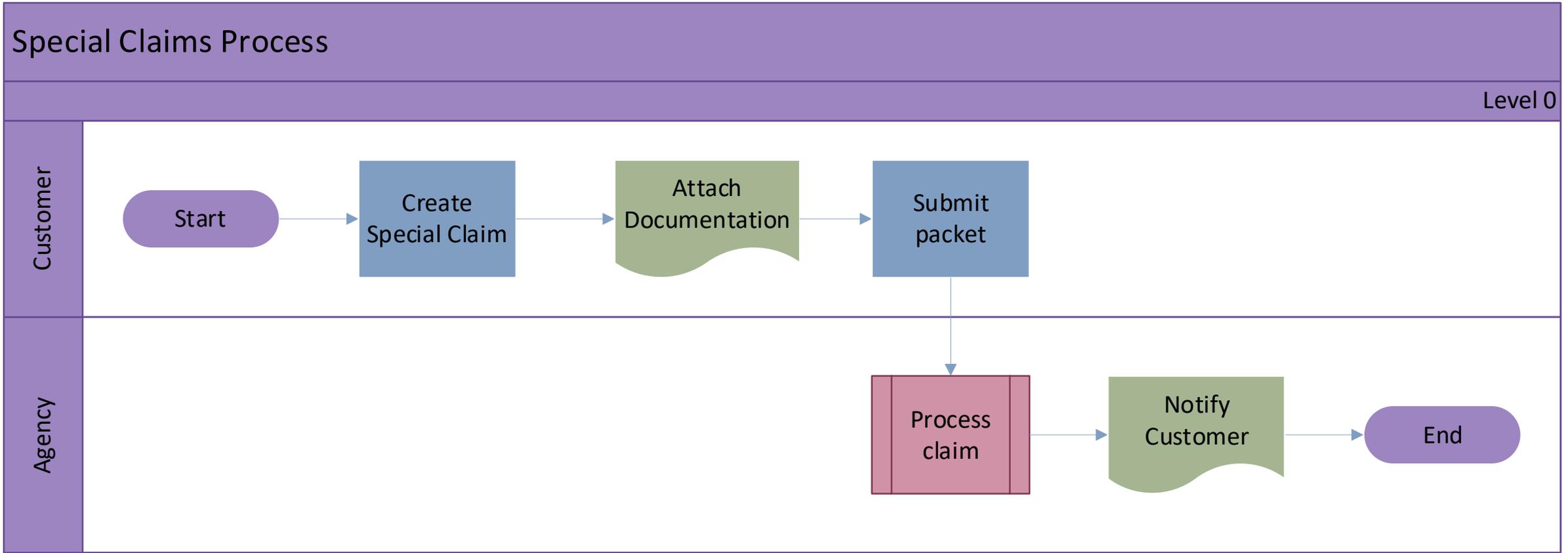
## Special Claims Process Automation



# Overview

- What is Special Claims?
- How did the process work before our initiative?
- What were the goals of the initiative?

# Process Overview



## Our Solution

- Secure Customer Portal
- Document upload and storage
- Claim status and date tracking

# Multifamily Customer Portal



## Guidance and Training:

- [Helpful Hints for Special Claims](#) – Provides guidance on steps necessary for completion and submission of Special Claims
- [HUD's Special Claims Guide](#)
- [Special Claims Flow Chart](#) - a quick glance on the steps between your office and Minnesota Housing to your claims approved
- [Special Claims Training](#) - an in-depth training presentation containing information for accurately completing your claims
- [Special Claims Damages Life Expectancy](#) - For special claims damages, the life expectancy of items such as carpets, appliances, window shades and screens as well as descriptions of "normal wear and tear"

## Resources:

- [Regular Vacancies Special Claims Checklist](#) - Required checklist to be used with each vacancy special claim. (fillable pdf)
- [Sample Waiting List](#) - can be downloaded and utilized at the cite level for waiting list requirements
- [Unit Reconditioning Log](#) – Sample of a required form for all special claims submissions. (fillable pdf)
- [Unpaid Rent Special Claims Checklist](#) - Required checklist to be used with each unpaid rent / damages special claim. (fillable pdf)

## Portal Resources

### Portal Forms

- [TRACS Voucher Information Sheet](#) – Form used to notify TRACS Analyst of changes in contact information for Special Claims. Submit one form per property. Changes to the Owner or Management Company for a property must be submitted separately. See the [Request for Action](#) page for details.

### User Guides

- [Setting Up or Changing User Accounts](#)
- [How to Log In](#)
- [How to Customize Your User Profile and Settings](#)
- [How to Navigate](#)
- [Special Claims](#)

### Trainings

- [Special Claims in the Multifamily Customer Portal](#)

### Questions

Contact [mhfa.app@state.mn.us](mailto:mhfa.app@state.mn.us) with technical questions.

# Validation at data entry improves accuracy:

- Reduce data entry errors
- All required data is entered

New Unit Special Claim: Unpaid Rent and Tenant Damages

Review the errors on this page.

**Information**

\* Checklist Type: Unpaid Rent Only (dropdown)  
Type: Unpaid Rent and Tenant Damages

\* Unit Ready Date: 3/1/2023 (calendar icon)  
Unit Claim Status: Documents Required

You cannot create a Unit Claim with a Unit Ready Date more than 180 days in the past. Correct the Unit Ready Date for this claim or Cancel claim creation.

\* Tenant Name: Bugs Bunny (with info icon)

\* Unit Number: 123

**System Information**

\* Packet ID: SC-01080 (with close icon)

Cancel Save & New Save

# Claim Statuses

Claim Status →	Unsubmitted	Submitted	Under Review	Completed	Total
<input type="checkbox"/> Property: Property ↑	Count	Count	Count	Count	Count
<input type="checkbox"/> TBD Apartments	1	0	1	0	2
<input type="checkbox"/> TBD Commons	1	0	1	0	2
<input type="checkbox"/> Test Property	3	1	0	12	16
<b>Total</b>	5	1	2	12	20

- Customer reports display the status of all claims

# Transparency

Claim Status →	Unsubmitted	Submitted	Under Review	Completed	Total
<input type="checkbox"/> Property: Property ↑	Count	Count	Count	Count	Count
<input type="checkbox"/> TBD Apartments	1	0	1	0	2
<input type="checkbox"/> TBD Commons	1	0	1	0	2
<input type="checkbox"/> Test Property	3	1	0	12	16

Details (3 Rows)    Property: Property = Test Property    Claim Status = Unsubmitted    Clear

	Special Claim: Packet ID	Unit Number List	Special Claim Submitted	Special Claim Completed	TRACS Team Member	Contract Number
1	SC-00172	13,24,22,29,2	-	-	Karin Base User	MN461111111
2	SC-00761	222,333,2,2,3	-	-	Todd Sauder	MN46Test123
3	SC-00512	B12	-	-	Karin Base User	MN461111111

# Email Templates

- Dynamic email templates
- Stored with the claim

Preview email

9/29/2023

Property Name: TBD Apartments  
Contract Number: MN462345678  
Claim Status: Pending  
Unit: 123

Dear \*\*\*\*\*,

Unit Claim [USC-01859](#) for TBD Apartments is being returned as Pending for the following reason(s):

- HUD Special Claim forms not properly signed/dated

**It is imperative that all necessary information/corrections be received by Minnesota Housing by 10/29/2023 or your claim will be automatically DENIED.**

**A FULL and COMPLETE PACKAGE MUST BE RECEIVED BY 10/29/2023.**

**Claims MUST remain within the 180 day timeframe, including all resubmissions. If the Special Claim exceeds the 180 day timeframe, the claim will be denied.**

Please direct any questions to Jennifer Willette at 6512975136 or [jennifer.willette@state.mn.us](mailto:jennifer.willette@state.mn.us).

Close

# Stored Email

- Stored for the customer to view later

Packet ID	Unit Claim Status	180 Day Submission Deadline	Unit Number
<a href="#">SC-01079</a>	Pending	3/27/2024	123

Details   File Upload/Checklist   **Activities**

▼ September • 2023

>  Special Claim Pending for TBD Apartments, Unit 123  
mhfa-sf@crm.mn.gov sent an email to

No more past activities to load.

# Workflow Automation

▼ Minnesota Housing Date Tracking			
Agency Processing Started	9/29/2023		Information Due Date 10/29/2023
Pending Information Requested	9/29/2023		Unit Claim Approved/Adjusted 
Payment Submission Deadline			Unit Claim Denied 
Submitted for Payment			

▼ Owner/Agent Date Tracking			
Unit Claim Submitted	9/29/2023		Agency Due Date
Unit Claim Resubmitted			

- Notifications and reports are sent based on date tracking

# User Adoption

- May 2022
  - External customer training and account creation
- June 2022
  - Published for pilot users
- August 2022
  - Available for all users
- January 2023
  - 100% customer adoption



# 2023 BOSTON

## Management Innovation: Technology



HOUSING & MORTGAGE FINANCE AGENCY

- Telework (PILOT)  
Paperless Automation



# State of New Jersey Telework Pilot Program

- In April 2022, the New Jersey Civil Service Commission (CSC) voted to approve a pilot program empowering the State of New Jersey departments and authorities to establish a telework program for state and agency employees to offer more workplace flexibility while also creating incentives for talent recruitment and retention.
- The goal of the telework pilot program was to examine and to determine the most effective long-term program. The program will last for a year and the deadlines were set as June 1, 2022 for submission and July 1, 2022 for implementation.

# Establishing a telework program for NJHMFA

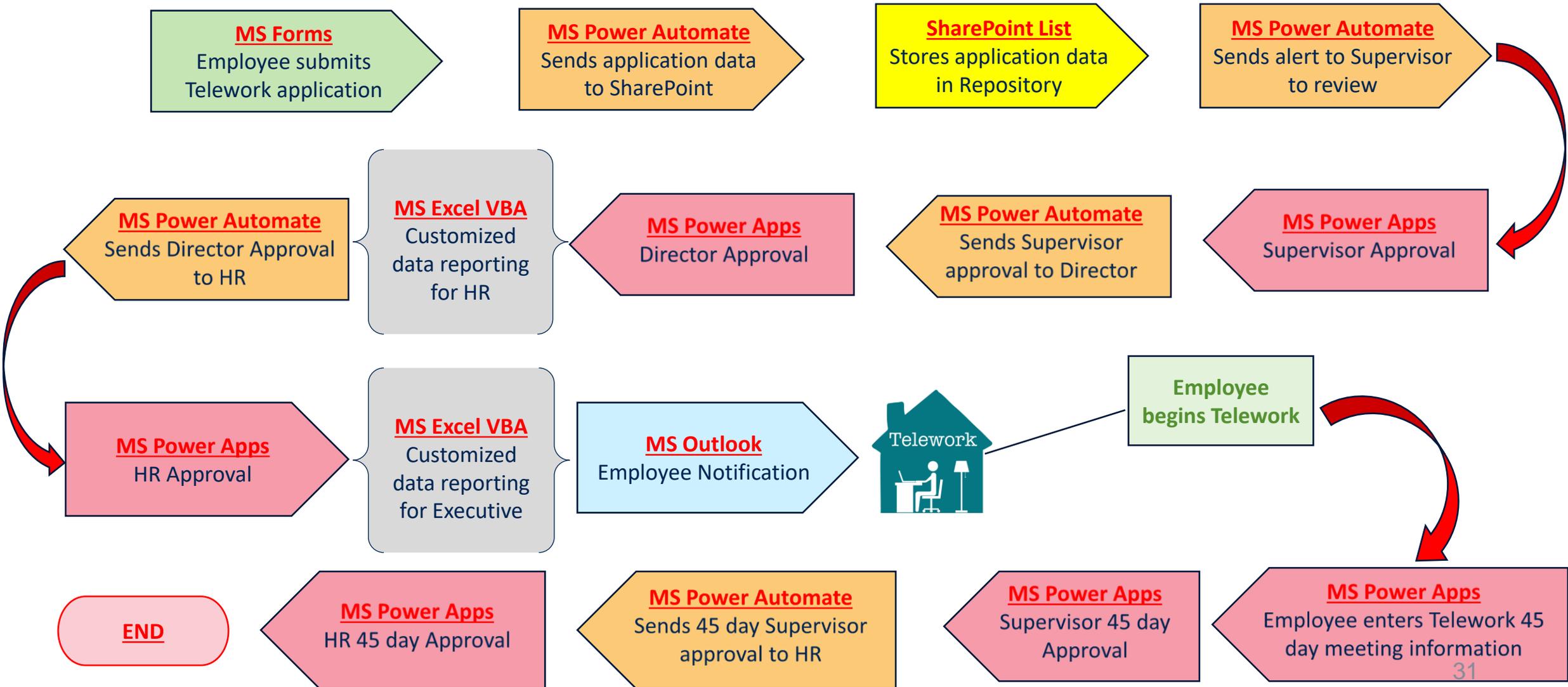
- **Executive Management's major role**

- Customized a telework policy and program based on the state's telework guidelines
- Expedited and obtained state approval
- Promulgated program guidelines to senior management for review and feedback
- Partnered with division of Information Technology (IT) to digitize and go completely paperless despite a very tight deadline
- Reviewed and completed multiple draft iterations of telework policy and program updates in a timely manner and effectively communicated to IT Management
- Approved recommended required training to ensure staff readiness and success
- Communicated telework program initiative to staff via Agencywide meetings

## Management challenges

- **Tight deadlines:**
  - April 6, 2022 to June 1, 2022 - finalization of policy
  - Implementation by July 1, 2022
- **Lengthy review and approval of staff application process:**
  - Applying and submitting an application for telework
  - Application review - workflow routing to management and Human Resources approval
  - Extensive staff time and coordination required if not automated
  - Adherence to Agency policy rules, regulations and training required
  - Ensuring State policy compliance
  - Timely notifications and actions by multiple levels of employees

# Automating the application process - Technology



# Automating the application process - Visuals

## MS Forms

**NJHMFA**  
HOUSING & MORTGAGE FINANCE AGENCY

### NJHMFA EMPLOYEE APPLICATION FOR PARTIAL TELEWORK PROGRAM (PILOT)

THIS IS A VOLUNTARY APPLICATION FOR EMPLOYEES TO APPLY FOR THE PARTIAL TELEWORK PILOT PROGRAM.

PLEASE READ ALL SECTIONS AND PLACE YOUR INITIALS WHERE REQUIRED TO ACKNOWLEDGE THAT YOU HAVE READ EACH SECTION WHILE COMPLETING APPLICATION.

Hi, Essie. When you submit this form, the owner will see your name and email address.

\* Required

1  
Please select your Division \*

Select your answer

## SharePoint List

Telework Application ☆

Email	Employee Name	Supervisor Email	Director Email	HR Email	Supervisor App...	Director App...	Supervisor App...	Director App...	Rejection Com...	HR Notification...	HR Approval
-------	---------------	------------------	----------------	----------	-------------------	-----------------	-------------------	-----------------	------------------	--------------------	-------------

## MS Power Automate

Supervisor Approval

Approve/Reject:

[Go back to Application Details](#) [Submit](#)

## Link to form on Agency Intranet

**Agency Announcements**

- NJHMFA's 2023 Team Building Event Photos
- Latest Press Releases from Governor Murphy
- NJHMFA Virtual Meeting Backgrounds
- Telework Pilot Application and NJHMFA 45 Telework meeting update
- State Ethics Commission (SEC) quarterly newsletter "The Compass"

## MS Power Apps

Apps | Microsoft 365

office.com/apps?auth=2

Microsoft 365

Home

Apps

Get work done

Business Apps

Other Apps



Telework Application - 45 Day...  
NJHMFA (default)

# Automation Highlights

## Online and Secure

- Telework Application form was created using Microsoft Forms which was enabled with three layers of security – Domain Level, Microsoft level and User level. Link to the form was accessible via the NJHMFA Intranet.

## Completely Paperless

- Zero use of paper on any step during the process beginning from applying throughout review and approval was created using Microsoft Power application platform.

## User Friendly

- Online application form was developed with design and aesthetics (color, layout, font, navigation, images) and customized using agency logo, drop down menus with data validation, branching logic and clarifying content which made the form easy to use.

## Optimum Speed

- Information stored in a central location facilitated instant tracking and messaging in terms of alerts and notifications to provide swift communication which increased timeliness, efficiency and productivity.

## Reporting

- Ad hoc reporting enabled for ongoing program analytical assessments, system improvements and enhancements.

## Zero additional cost/Intuitive/Expeditious

- Developed by IT staff with in house technology at no cost to Agency.
- Designed based on requirements and audit programming featuring intelligent application approvals or rejections.
- Developed quickly within a month post policy approval and sign off. (Documented timeline is **5/24/22 to 6/28/22**).

# Automating the application process - Outcomes

## Key takeaways:

- NJHMFA's Executive Management and division of Information Technology's decision to automate its Telework Pilot application process proved to be a major success.
- Paperless automation was developed and designed in house using Microsoft Office 365 Forms and Power Platforms to bring innovation and agility.
- Centralized system designed in a way that all due diligence work was achieved, application history was preserved, errors were seamlessly corrected, all alerts and notifications were addressed, tracked and monitored to ensure the application clients' needs were met.
- Application design streamlined the data in an efficient and digestible way to allow ad hoc reporting, analysis and response.

# 2023 BOSTON



## Housing Choice Voucher Rent Estimate Calculator

Holley Mangham, APR | Communications Manager  
Oklahoma Housing Finance Agency

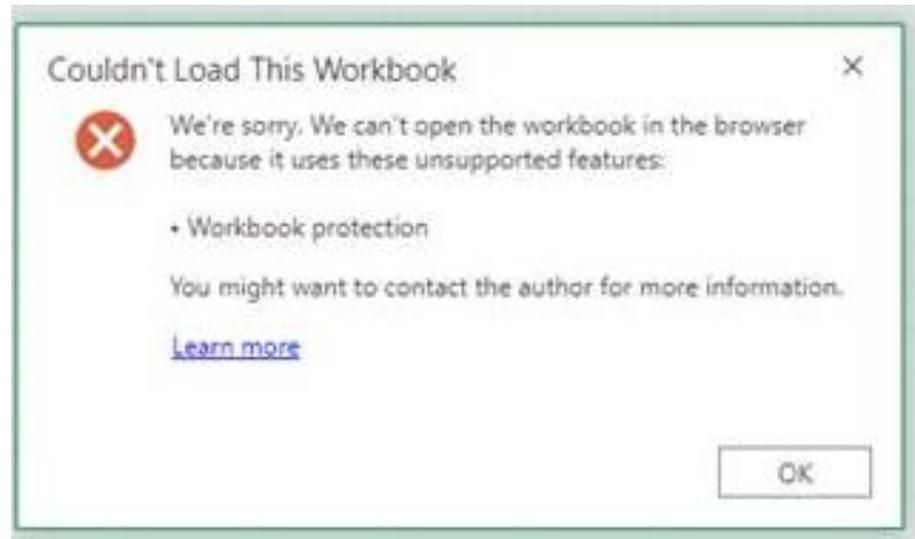


# Rent Estimate Calculator

- Utilized by Housing Choice Voucher renters and landlords to calculate an estimate of the renter's portion of the rent for a given unit
- Previously saved on the [ohfa.org](http://ohfa.org) website as an Excel spreadsheet with formulas

# Limits of the Excel Spreadsheet

- Browser Compatibility
- Not Responsive
- Busy, yet basic design
- Password protected



A	B	C	D	E
1	<b>Oklahoma Housing Finance Agency (OHFA) Rent Estimate</b>			
2	Completing this worksheet will estimate the housing assistance and your rent. Amounts are determined when signing the contract. If using online, enter data in highlighted fields.			
3	1. Your gross-annual income (see voucher letter)	\$		
4	2. Total monthly income (divide Line 1 by 12)	\$		
5	3. Total Tenant Payment = 10 % of total monthly income (Line 2 x 0.10)	\$		
6	4. Your monthly-adjusted income (see voucher letter)	\$		
7	5. Total Tenant Payment at 30% of monthly-adjusted income (Line 4 x 0.30)	\$		
8	6. You are eligible for the following bedroom size (see voucher letter)	\$		
9	7. The Payment Standard for the County where you want to live	\$		
10	(Use the payment standard for the lower of bedroom size (Line 6) or actual unit size chosen)			
11	(Payment Standards are in the Briefing Book and on the OHFA website)			
12	Next, use the Utility Allowance chart for your County (in the Briefing Book and on the OHFA website) to calculate the amounts for family paid utilities and/or provided appliances.			
13	8. Asking Rent for your chosen unit	\$		
14	9. Total Utility Allowance you calculated from the charts	\$		
15	(Use lower of bedroom size (Line 6) or actual unit size chosen to rent)			
16	10. Add Asking Rent + Utility Allowance = Gross Rent (Line 8 plus Line 9)	\$		
17	Use the lower of the Payment Standard (Line 7) or the Gross Rent (Line 10) on Line 11			
18	11. Enter the lesser amount of Line 7 or Line 10	\$		
19	12. Minus the higher of Line 3 or Line 5	\$		
20	13. The difference is the Estimated Assistance (Line 11 minus Line 12)	\$		
21	14. Next, enter the Asking Rent amount (Line 8)	\$		
22	15. Minus Estimated Assistance (Line 13)	\$		
23	16. Equals estimated Tenant Rent (your portion) (Line 14 minus Line 15) Note: If Line 15 is larger than Line 14, enter Zero for the Tenant Rent	\$		
24	17. Total Family Share = Gross Rent (Line 10) minus Estimated Assistance (Line 13)	\$		
25	18. Percentage of Monthly-Adjusted Income (Line 17 divided by Line 4)			
26	If the Gross Rent (Line 10) is higher than the Payment Standard (Line 7), the Tenant Rent (Line 16) plus the Utility Allowance (Line 9) must be equal to or less than 40% of your monthly-adjusted income.			
27	19. 40% of your monthly-adjusted income (Line 4 x 0.40)	\$		
28	20. Tenant Rent (Line 16)	\$		
29	21. Plus Utility Allowance (Line 9)	\$		
30	22. Equals-cannot exceed 40% of your monthly-adjusted income (Line 20 + Line 21)	\$		

# The Solution

- OHFA's website developer took the Excel spreadsheet and converted it to an application on the OHFA.org website

[Rent Estimate Calculator - Oklahoma Housing Finance Agency \(ohfa.org\)](https://ohfa.org)

## What's Next

- Connecting the calculator with data from Counties, Bedroom Size Payment Standards, and Utility Charts
- On the plus side, this would automate the process for users. On the other hand, there is significant programming and data to push.