



OFFICE OF POLICY, PROCEDURES, AND TRAINING

James K. Whelan, Executive Deputy Commissioner

Stephen Fisher, Assistant Deputy Commissioner
Office of Procedures

POLICY BULLETIN #17-105-OPE

ELECTRONIC FUNDS TRANSFER (EFT) TO LANDLORDS AND/OR PAYEES FOR HUMAN RESOURCES ADMINISTRATION (HRA) HOME TENANT-BASED RENTAL ASSISTANCE (TBRA) PROGRAM PARTICIPANTS

<p>Date: December 13, 2017</p>	<p>Subtopic(s): Shelter Supplement</p>
<p>“Adjusted income” means a household’s income after deductions that are allowed under the program.</p>	<p>The purpose of this policy bulletin is to announce the NYC Homelessness Prevention Administration (HPA) roll out of the Landlord Management Unit (LMU) which is responsible for executing Electronic Funds Transfer (EFT) payments to Landlords and/or payees on behalf of the Human Resources Administration (HRA) for HOME Tenant-Based Rental Assistance (HOME TBRA) Program Participants.</p> <p>The LMU has been created to facilitate, process, and monitor EFT payments to Landlords or payees. Landlords and/or payees enrolled in EFT will receive payments that are electronically transferred into approved bank accounts that they have provided.</p> <p><u>The HRA HOME TBRA Program</u></p> <p>The HRA HOME TBRA program is a U. S. Department of Housing and Urban Development (HUD) funded rental assistance program administered by HRA under the oversight of the NYC Department of Housing Preservation and Development (HPD). The program was established to help eligible families in shelter and chronically street homeless individuals afford the cost of rent.</p> <p>Generally, households accepted into this program pay 30% of their <i>adjusted income</i> toward rent for an approved apartment. HRA HOME TBRA rental assistance will cover the remaining rent balance, excluding any Cash Assistance (CA) grant that has been provided to the household.</p>

HAVE QUESTIONS ABOUT THIS PROCEDURE?
Call 718-557-1313 then press 3 at the prompt followed by 1 or
send an e-mail to *FIA Call Center Fax* or fax to: (917) 639-0298

Eligibility for HRA Home TBRA

In order to be eligible for HRA Home TBRA, a household must have:

- At least two people, or a pregnant person, currently living in a NYC Department of Homeless Services (DHS) or HRA shelter, or
- At least one person who is Chronically Street Homeless

Note: A Chronically Street Homeless individual is someone whom DHS has identified as currently living on the street and has lived on the street for nine of the past twenty-four months, or is currently living in a DHS safe haven or using a DHS Stabilization bed.

- a household adjusted income that does not exceed 60% of Area Median Income (AMI);

Note: AMI is the median family income for NYC (ex: 60% AMI for a household of two is \$41,460.)

- at least one household member who receives supplemental security income (SSI);
- lived in shelter for more than 120 days as of the application deadline (except for Chronically Street Homeless individuals.);
- at least one U.S. citizen or noncitizen with a qualifying immigration status.

Enrollment in EFT

Enrollment to receive EFT payments is mandatory for landlords/payees participating in the HRA HOME TBRA program.

In order to receive rent payments through EFT, all landlords and/or payees must submit a completed “EFT Enrollment Packet” along with a completed “Landlord packet”, which is part of the lease signing process.

The EFT Enrollment Packet consists of:

- the EFT Enrollment Form;
- Landlord’s W-9 (Request for Taxpayer Identification Number and Certification);
- a copy of the Landlord or Payee’s voided check;
- a copy of the (IRS) Tax Identification Number (TIN) Verification confirmation; and

- a Notarized Payee Designation Form if the Payee is different from the Landlord.

See **Attachment A** for an example of forms found in an EFT Enrollment Packet.

Note: Landlords must submit a new EFT enrollment packet for each new tenant.

A Landlord packet is given to a landlord by a participant or participant's caseworker, and consists of an EFT enrollment packet plus forms and documentation related to the lease signing process.

Requirements For Landlord and Payee Enrollment

Landlords must provide:

- their name or business name;
- a TIN or Social Security Number (SSN);
- a mailing address;
- a contact telephone number;
- a contact email address; and
- a copy of a voided check, bank statement or letter from his/her bank that shows the Landlord's or Payee's name or business name, bank account and routing number.

Payees must provide:

- their name or business name;
- a mailing address;
- a contact telephone number;
- a contact email address;
- a copy of a voided check, bank statement or letter from the his/her bank that shows their name or business name, bank account and routing number.; and
- A Notarized Payee Designation Form (see **Attachment A**)

LMU Staff Responsibilities

LMU staff must ensure that all required information and documentation is included in each EFT enrollment packet and reviewed for accuracy.

The EFT enrollment process must be completed as follows:

Enrollment

- EFT Specialists must:
 - Review the EFT enrollment packet and ensure that all required information and documentation is included and accurate.
 - Scan and Index the EFT Enrollment Packet into the secured “*Landlord Management HRA One Viewer*”, under the heading Landlord EFT Packet.
 - Review all case record information listed in the EFT Enrollment Packet to ensure that all Landlord, Tenant and Payee case record/lease information entered into the Rental Assistance Program (RAP) system and Housing Assistance Payment System (HAPS) by the RAP Unit at the “*point of lease registration*”, matches the information provided by the Landlord, Tenant or Payee.
- Note:** If a data entry error occurs on the case record/lease information at the point of lease registration, LMU must correct the inaccurate information in the Landlord Electronic Direct Deposit System (LEDDS). The updated information will be automatically transferred into HAPS. The RAP Unit will receive an automated notification (via email) for all updates entered into LEDDS that were transferred into HAPS.
- Compare the provided bank account and routing number with the bank account and routing number listed on the voided check;
 - Enter and submit the bank account and routing number in LEDDS which will automatically be forwarded to the Supervisor queue for approval.
- The supervisor must:
 - Review all documentation and LEDDS case record data to ensure accurate data entry.
 - Approve the bank account data which will automatically trigger a zero dollar electronic fund transfer (known as a “Pre-Note” test [see page 5]) to verify current status of the bank account.

The “*Landlord Management HRA One Viewer*” is a secured folder within the HRA One Viewer, with the sole purpose of storing all EFT Enrollment Packets and sensitive Landlord and/or Payee Bank Account related documentation.

The “*Point of Lease Registration*” is the initial registration of a case record into the RAP System (by the RAP Unit) once the client has been linked to an apartment. This data will be transferred to HAPS once the Lease signing process has been completed.

Note: If a data entry error was made at the point of Bank Account/Routing Number submission, the supervisor will disapprove the entry and enter the reason for disapproval in the comments section. This will return the record to the bank account assignment queue from which a LMU staff member will enter and resubmit the correct data which will automatically be forwarded to the supervisor queue for approval.

Pre-Note Status Verification

- An EFT Specialist must:
 - Check the LEDDS queue for a “Pre-note Fail” notification.
 - If a pre-note test has failed:
 - Review the reason code.
 - Check the original documentation to ensure that no data entry error was made at the “*point of submission*”.
 - If an error was made, an EFT Specialist must correct the error and resubmit the change for Supervisor approval.
 - If no error was made (i.e., the case of a closed bank account), intake staff must contact the landlord or payee for the correct information.
 - Once the correct information has been received an EFT Specialist must follow the procedure for new/updated bank account (see Enrollment on pages 4 and 5).

Payment verification

- An EFT Specialist must:
 - Check the LEDDS queue for failed payments
 - If a payment has failed:
 - Review the reason code.
 - Check the original documentation to ensure that no data entry error was made.
 - If an error was made at the point of submission, an EFT Specialist must correct the error and resubmit any changes for Supervisor approval.

The “*Point of Submission*” the initial submission of the Bank Account into LEDDS (by LMU) once the case record has been transferred from HAPS to LEDDS, once the tenant has officially moved into the apartment (per DHS).

- If no error was made at the point of submission (i.e., account closed after verification, an EFT Specialist must contact the landlord or payee for the correct information.
- Once the correct information has been received, an EFT Specialist must follow the procedure to submit a bank account change and follow procedure for new/updated bank account (see Bank Account Change below).

If an EFT Transaction fails for a HOME TBRA Landlord that has not been successfully enrolled in EFT (has had no past EFT payment), the Welfare Management System (WMS) will automatically forward a paper check to the WMS Payee of Record, to cover the Benefit Issuance Period.

If an EFT Transaction fails for a HOME TBRA Landlord that has been successfully enrolled in EFT (has received past EFT payments), LMU must forward a request to the RAP Unit to reissue the Benefit payment into HAPS.

Changes/Modifications

Change/Modification requests for EFT Landlords and/or Payees can be received via the RAP unit Infoline, LMU Hotline, LMU Mailbox and/or the US Postal Service

Bank Account Change

If landlords need to change/modify their bank information, they must submit a new EFT Enrollment Packet excluding the W-9 and Notarized Payee Designation Form (if applicable) to LMU.

When the documentation is received, LMU staff must follow the procedure for the enrollment process (see pages 4-5).

Landlord Transfer of Ownership of a building

If a Transfer of Ownership Notification is received:

- Rental Assistance Program (RAP) unit staff must:
 - request verification documentation from the new Landlord, including:
 - a notice of transfer of ownership;
 - a copy of the deed (proof of ownership) or Water Bill; and

- a new EFT Enrollment Packet.

Note: A new lease is not required for existing Tenants until the established lease has expired.

- place a stop payment on the existing/previous Landlord case record in HAPS;
 - forward notification of the Transfer of Ownership, including all EFT enrollment relevant documentation, to the LMU Mailbox (HPALandlordMGMT@hra.nyc.gov); and
 - enter the new Landlord, existing tenant, and payee information into HAPS. Updated information will automatically be transferred from HAPS to LEDDS.
- LMU staff must:
 - Scan and Index the updated documentation once received from the Rap Unit;
 - Complete the EFT Enrollment Process (see pages 4 and 5).

Change of Landlord and/or Payee Address or Mailing Address

A Notice of Change of Landlord and/or Payee Address or Mailing Address can be received via the (RAP Unit) Infoline, LMU Hotline, LMU Mailbox and the US Postal Service.

If a Landlord or Payee submits an Address Change Request, the RAP Unit or LMU must request the following verification documentation:

- a written authorization of the intended change in the form of a Letter or via Email; and
- a utility bill (ex: Con Edison, Water Bill, etc.)

If an Address Change Request is received by the RAP Unit :

- the updated address must be entered into HAPS (which will be automatically transferred into LEDDS); and
- a notification of change including all relevant documentation must be forwarded to the LMU mailbox (HPALandlordMGMT@hra.nyc.gov).

If an Address Change Request is received by a LMU:

- LMU staff must forward the change request notification to the LMU Mailbox (HPALandlordMGMT@hra.nyc.gov);
- the written authorization and all documentation will be scanned and indexed into the Secured Landlord Management folder in the HRA One Viewer; and
- the updated address must be submitted into LEDDS (which will be automatically transferred into HAPS).

If a Landlord or Payee submits a Mailing Address Change Request, the RAP Unit or LMU will request verification documentation, including a written authorization of the intent to change, in the form of a letter or via email.

If the Verification Documentation is received by the RAP Unit;

- the above Address Change Request process must be completed, and
- the Notice of Change email and documentation must be forwarded to the LMU Mailbox (HPALandlordMGMT@hra.nyc.gov).

If the Verification Documentation is received by the LMU, the above Address Change Request process must be completed.

Change in Payee or Management Company

A Notice of Change in Payee or Management Company can be received via the RAP unit Infoline, LMU Hotline, LMU Mailbox and the postal mail.

If a landlord submits a change of Payee or management company, he/she must submit the following documentation to the LMU Mailbox (HPALandlordMGMT@hra.nyc.gov):

- a written authorization of the intent to change including the name and mailing address of the new Payee and/or Management Company;
- A Notarized Payee Designation Form
- A new EFT Enrollment Packet (excluding the W9); and
- a copy of the TIN Verification confirmation.

Once all required documentation is received it must be scanned and indexed into the Secured Landlord Management folder in the HRA One Viewer.

The updated Payee information must be submitted into LEDDS (which will be automatically transferred into HAPS).

Effective Immediately

Attachment:

Attachment A EFT Enrollment Packet, Sample



ENROLLMENT AND MODIFICATION FORM FOR HRA ELECTRONIC PAYMENTS

This form authorizes HRA to deposit or modify electronic monthly payments to landlords

INSTRUCTIONS											
<p>Please complete all sections of this enrollment form and attach a voided check, the first page of a bank statement OR a letter signed by your bank representative, confirming account name, account number, and ABA routing number for ACH payments.</p> <p>Note: Your application cannot be processed without a voided check, bank statement, or signed letter by bank representative.</p>											
SECTION 1: PROCESS TYPE											
<p>Please check one: (Check the Enrollment box to sign up for EFT. Check the Modification box only if you are currently enrolled and are making changes to your financial information. If you are modifying the account information for more than one tenant, attach a tenant list).</p>											
<p>Enrollment <input type="checkbox"/></p> <p>Modification <input type="checkbox"/></p>	<p>Types of Modifications</p> <ul style="list-style-type: none"> • Bank Account <input type="checkbox"/> • Landlord or Payee <input type="checkbox"/> • Address of: Landlord <input type="checkbox"/> Payee <input type="checkbox"/> Tenant <input type="checkbox"/> • Other <input type="checkbox"/>: _____ 										
SECTION 2: LANDLORD INFORMATION (PLEASE NOTE, ALL FIELDS ARE MANDATORY)											
Landlord Name (as it appears on W9)	First: _____ Last: _____										
Landlord Business Name	_____										
Is the Landlord also the Payee? YES <input type="checkbox"/> NO <input type="checkbox"/>	_____										
Tax ID # <input type="checkbox"/> Social Security # <input type="checkbox"/>	_____										
Landlord/Management Office Address	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Number</td> <td style="width: 40%;">Street</td> <td style="width: 30%;">Apt/STE</td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> <tr> <td>City</td> <td>State</td> <td>Zip Code</td> </tr> </table>	Number	Street	Apt/STE				City	State	Zip Code	
Number	Street	Apt/STE									
City	State	Zip Code									
Landlord Mailing Address Is the Mailing Address different than the Home/Office address? YES <input type="checkbox"/> NO <input type="checkbox"/> if yes, please provide	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Number</td> <td style="width: 40%;">Street</td> <td style="width: 30%;">Apt/STE</td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> <tr> <td>City</td> <td>State</td> <td>Zip Code</td> </tr> </table>	Number	Street	Apt/STE				City	State	Zip Code	
Number	Street	Apt/STE									
City	State	Zip Code									
Landlord Phone Number	() -										
Landlord Email Address	_____										
SECTION 3: PAYEE INFORMATION (PLEASE NOTE, ALL FIELDS ARE MANDATORY)											
Payee Name (as it appears on W9)	First: _____ Last: _____										
Payee Business Name	_____										
Payee Mailing Address	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Number</td> <td style="width: 40%;">Street</td> <td style="width: 30%;">Apt/STE</td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> <tr> <td>City</td> <td>State</td> <td>Zip Code</td> </tr> </table>	Number	Street	Apt/STE				City	State	Zip Code	
Number	Street	Apt/STE									
City	State	Zip Code									
Payee Phone Number	() -										
Payee Email Address	_____										
SECTION 4: BANK ACCOUNT INFORMATION (PLEASE NOTE, ALL FIELDS ARE MANDATORY)											
Account Type: Checking <input type="checkbox"/> Savings <input type="checkbox"/> Bank Name	_____										
Account Name (as it appears on the void check or statement)	_____										
ABA Number (9-digit number from the bottom of your check)	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td> </tr> </table>										
Account Number	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td><td style="width: 12.5%;"> </td> </tr> </table>										

Request for Taxpayer Identification Number and Certification

Give Form to the requester. Do not send to the IRS.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification; check only **one** of the following seven boxes:
 Individual/sole proprietor or single-member LLC
 Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____
 Other (see instructions) ▶ _____
 C Corporation
 S Corporation
 Partnership
 Trust/estate

Note. For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner.

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):
 Exempt payee code (if any) _____
 Exemption from FATCA reporting code (if any) _____
(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.)
 Requester's name and address (optional)

6 City, state, and ZIP code

7 List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number

				-			-				
--	--	--	--	---	--	--	---	--	--	--	--

or

Employer identification number

		-									
--	--	---	--	--	--	--	--	--	--	--	--

Note. If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here	Signature of U.S. person ▶	Date ▶

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at www.irs.gov/fw9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)

- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding? on page 2.


By signing the filled-out form, you:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued).
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
- Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 2 for further information.

PH 1326 07:10 12 2001 210 872

DATE

PAY TO THE ORDER OF \$

CHASE 
Morgan Chase Bank, N.A.
www.Chase.com

MEMO

VOID



e-services Online Tutorials Mailbox Sign Out Contact Us

Interactive TIN Session:Interactive Results

This screen provides you with the results of your TIN Match request. The 'Match Indicator' displays a code next to the TIN and name combination. Use the codes below to interpret your results:

- 0 = TIN and Name combination matches IRS records.
- 1 = TIN was missing or TIN not 9-digit numeric
- 2 = TIN entered is not currently issued.
- 3 = TIN and Name combination does not match IRS records.
- 4 = Invalid TIN Matching request.
- 5 = Duplicate TIN Matching request.
- 6 = TIN and Name combination matches IRS SSN records.
- 7 = TIN and Name combination matches IRS EIN records.
- 8 = TIN and Name combination matches IRS SSN and EIN records.

Important: Before leaving this screen, you may want to do a Print Screen of the results. Once you exit this screen, the interactive results will no longer be available for viewing.

Using the TIN Matching system allows you to verify the accuracy of taxpayer TIN and name information prior to submitting information to IRS. Internal Revenue Code 6724 provides any penalties under Section 6721 may be waived if the filer shows the failure to file a correct TIN on an information return was due to reasonable cause and not willful neglect. Filers may prove due diligence and receive a waiver from proposed penalties if they prove the TIN and name combination they submitted matched IRS records. Providing a copy of the Print Screen of your Interactive Results will be considered proof of due diligence.

ID	TIN Type	TIN	Name	Result Code
1	SSN	[REDACTED]	[REDACTED]	0

You may do either of the following:

- Select *Another Tin Matching Request* to check more TIN and Name combinations.
- Select *Done* to return to the TIN Matching home page.

ANOTHER TIN MATCHING REQUEST **DONE >**



Bill de Blasio
Mayor

**Human Resources
Administration**
Department of
Social Services
Steven Banks
Commissioner

**NOTARIZED PAYEE DESIGNATION FORM
LINC, SEPS, and HOME TBRA Programs**

1. Tenant Information	
Name: _____	Certification #: _____
2. Designated Payee Information	
Payee First/Last Name: _____	
Payee Business Name: _____	
Payee Address: _____	Apt#: _____
City: _____	State: _____ Zip Code: _____
Phone#: _____	Email: _____
3. Notarized Statement	
Complete and sign the statement below.	

Directions: Only landlords who are designating a payee for ongoing rental payments must complete this form

Please be advised that I (print landlord name), _____,
hereby authorize (print payee name) _____ to receive payment for
the apartment located at (print full address): _____ for the
above-referenced tenant.

Landlord Name: _____

Landlord Address: _____

Landlord Signature: _____

Notary Stamp and Signature: