



# Entry Form 2017 Annual Awards for Program Excellence

**Entry Deadline: Thursday, June 15, 2017, Midnight ET**

Each entry must include a completed entry form. Please complete a form for each entry your HFA is submitting. The completed entry form will become the first page of your entry.

This form is a fillable PDF. Type your information into the entry form and save it as a PDF. Please do not write on or scan the entry form. **Questions: Call 202-624-7710 or email [awards@ncsha.org](mailto:awards@ncsha.org).**

**Entry Title:** Enter your entry's title exactly as you wish it to be published on the NCSHA website and in the awards program.

---

---

**Category:**

---

**Subcategory:**

---

**Entry Summary:** A 15-word (max) summary of the program, project, or practice you are entering.

---

---

---

---

---

---

---

---

**HFA:**

---

**HFA Staff Contact:**

---

**Phone:**

---

**Email:**

---

**Visual Aids:**

Are you mailing to NCSHA 10 copies of any visual aids that cannot be included in your entry PDF?    Yes        No

**Payment:**

My HFA is mailing a check to NCSHA.  
My HFA is emailing the credit card authorization form to [awards@ncsha.org](mailto:awards@ncsha.org).

**Ohio Housing Finance Agency**  
**Allita provides Ohio Advantages in Cost, Quality and Performance**  
**Management Innovation – Technology**

## Multi-Purpose Goal

Reduce costs, improve efficiencies and eradicate waste, fraud and abuse to fight foreclosure.

After winding down the Ohio Hardest Hit Fund (HHF) programs, the state was given the challenge to re-open the programs within a short window as a result of additional funding. A committee was formed to evaluate the successes and opportunities of HHF and to accomplish the goal of reducing costs associated with administrative expenses and fraud by developing a smart, efficient process tool which would allow the state to place the funds into the communities through successful homeowner and blight programs. With this focus, Allita was born.

## Reduce Costs

Ohio has always carried one of the lowest administrative budgets across HHF states. The state of Ohio determined that it would be advantageous to allocate additional funds to impactful programs instead of to administrative costs. As a result, we developed a solution to replace the software used in both the homeowner and blight programs. This solution, Allita, included a homeowner-facing, pre-qualifying application, a customer management system (CMS), a homeowner access portal and a land bank management tool. This tool, built through a collaboration with the OHFA HHF team of frontline associates and IT, our partnering counseling agencies, land banks, and Greenwood 360, will save approximately \$800,000 in the areas of software maintenance, subscriptions and hosting.

The improved efficiencies within the software also permitted the state to save a projected \$2.02 million in payroll and indirect costs for the fiscal years of 2017-19 for Ohio. Due to Ohio's contractual agreement with Greenwood 360, any state that selects to use Allita for homeowner or blight programs will receive the software at no cost, allowing for additional HHF savings.

Through these savings, total administrative costs for Ohio were reduced from 10.2% to 8.73%, which amounts to \$2.82 million.

## Improve Efficiencies

With the implementation of the online, pre-qualification website, [savethedreamohio.gov](http://savethedreamohio.gov), homeowners may elect to determine eligibility from the comfort of their home or by visiting a housing counseling agency. The homeowner is prompted with eleven quick questions. Allita checks the database to determine if the homeowner already received assistance or previously applied, and the application is then created. The homeowner can finish the application from their smartphone, including the submission of the documents, signing the third party authorization and e-signing all disclosures.

Most homeowners can complete their application from the pre-qualification step to final submission in less than ten minutes. Process improvement for the HFA didn't end with the homeowner. Due to the improved functionality of the CMS, a homeowner-submitted application with all required documents takes seven minutes to evaluate and underwrite before sending the record to the servicer, which is a 65% reduction in processing time. The homeowner then receives a text message updating them on their status. An improved CDF process now allows the record to append automatically and change the file status systemically, leading to a time reduction at the associate level. A quick data pull populates the Treasury Quarterly Performance report with an easy-to-use raw data report, which has reduced validation time of the treasury report from over 40 hours to less than five.

The blight aspect of the software received hundreds of compliments from land banks, staff and regulators. Using Allita, land banks can track the amount of funds they have available for demolition use and expenses by category for each parcel. They also have available to them a no-cost document warehouse, an on-line communication channel with the HFA and, most importantly, the ability to monitor the status of their reimbursement at every step in the process. The benefits to the HFA are instant access to performance, GIS mapping of House and Senate Districts and parcel plotting across the state. These maps are interactive at a street-level view.

### **Eradicate Waste, Fraud and Abuse**

When designing Allita, staff's program experience with potential fraud was taken into account.

For the homeowner program, the pre-qualification screening process stresses the importance of providing accurate information, and a homeowner is not able to move forward to the application process if any of the questions are answered incorrectly. Once in the application process, the homeowner is presented with fraud disclosures to certify their commitment to providing accurate and honest information. After identifying over 600 applications not completed by the homeowners, the HFA called each homeowner to determine why they didn't complete their applications. Approximately 400 homeowners indicated that they didn't submit their application because they knew that they were not eligible prior to submitting the application. They hoped to "push the application through," but the disclosures made them think twice before pressing submit. Twenty-six percent of applicants did not make it to the final application stage because of the successful performance of Allita blocking fraud. In addition to processes at the pre-qualification and application stages, Allita scrubs the file of every applicant and queues the file for review if certain logic matches are identified. This permitted the HFA to identify homeowners that received assistance under the original phase and falsified information to apply for funding. Without Allita, these homeowners would have potentially received assistance for which they were not eligible, costing millions in tax payers' dollars.

For the demolition program, Allita tracks funds that are not only reimbursed to land banks, but also to contractors across the state. Using data analytics, the HFA is able to determine if potential preferential treatment or contractor collusion exist within the program. While using this, associates of the HFA are able to identify requests for reimbursements that were not eligible. To date, \$1.4 million has been identified as not eligible.

## **Allita Partners with Ohio in the Fight against Foreclosure**

Associates at all levels of the HFA partnered with Greenwood 360 to create Allita. This partnership allowed the state to continue the fight against foreclosure by keeping over 25,000 families in their homes and demolishing over 5,000 vacant and blighted units. Studies indicate that keeping families in their homes and balancing ongoing homeownership with targeted blight removal stabilizes neighborhoods and allows the state to rebound from the foreclosure crisis. With Allita, the state HFA has been able to continue this initiative by putting \$6.2 million back into the program that otherwise would have been lost through unnecessary administrative expenses and potential program abuse.

### **Visual Aids:**

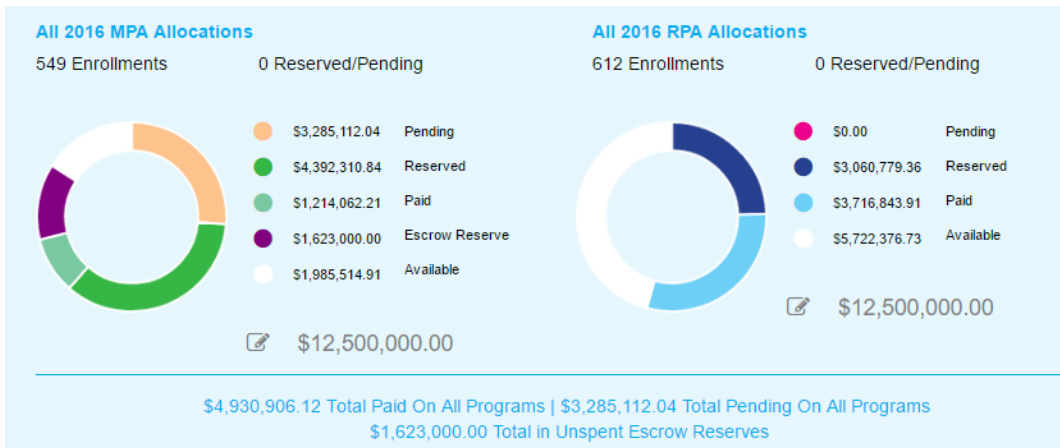
- Meet Allita



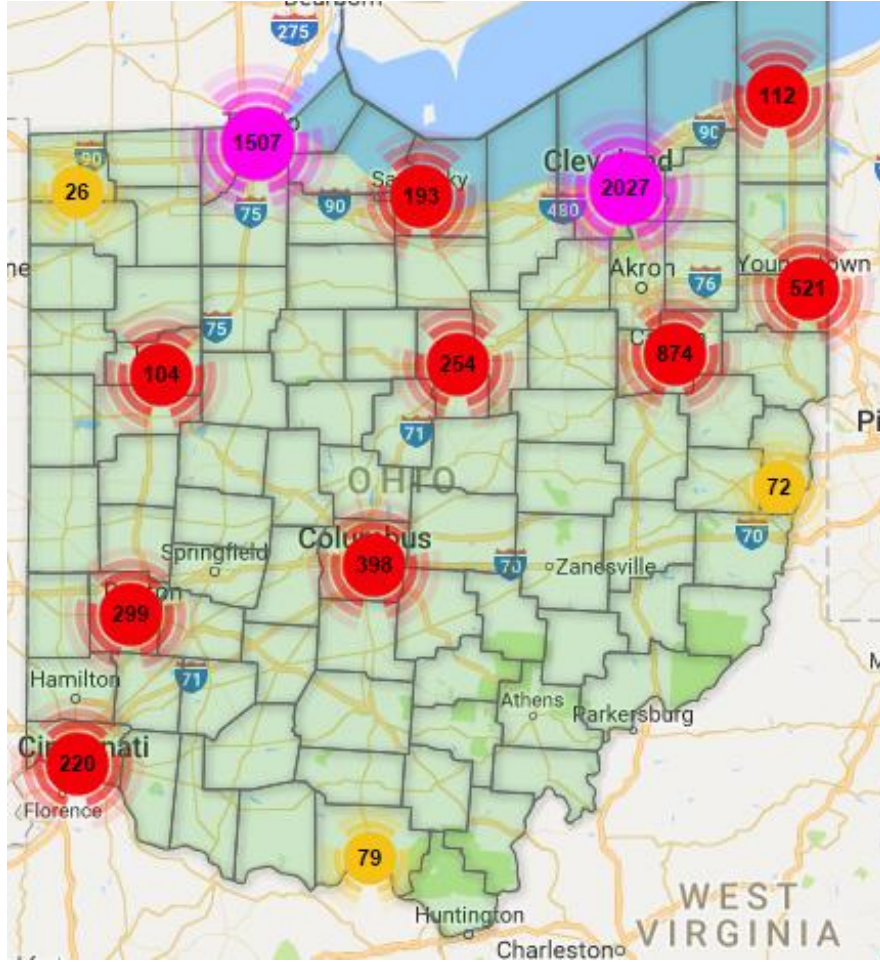
**Homeowner mobile pre-qualification and CMS tool**



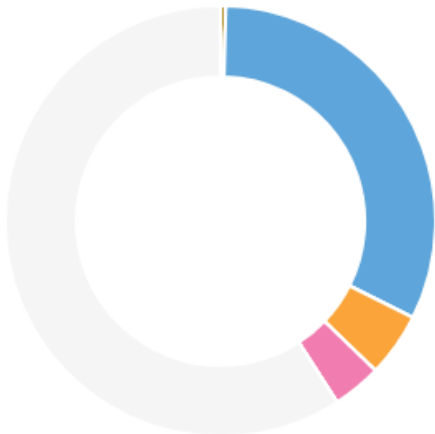
**Real-time fiscal data**



**Neighborhood Initiative Program real-time demolitions submitted**



**Blight Fraud Alert Indicator in Red**



ACQUISITION ( \$0.00 OF \$5,000.00 )
NIP LOAN PAYOFF ( \$100.00 OF \$100.00 )
PRE-DEMO ( \$0.00 OF \$14,780.00 )
DEMOLITION ( \$8,000.00 OF \$22,780.00 )
GREENING ADVANCE ( \$0.00 OF \$1,500.00 )
GREENING ( \$0.00 OF \$6,000.00 )
MAINTENANCE ( \$1,200.00 OF \$1,200.00 )
ADMIN ( \$920.00 OF \$920.00 )
OTHER ( \$0.00 OF \$14,780.00 )