

Vote for Alaska

Alaska Housing Finance Corporation

Special Achievement: COVID-19 Response

HFA Staff Contact

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In the spirit of brevity, our story starts with the cards on the table. How they stack up is your call.

Achieving Intended Results - Emergency Rental Assistance Program (*Enacted 12/27/2020*)

Applications in Alaska for \$200M+ in new federal COVID rent and utility relief launched February 16th and closed March 5th with 30,000+ applicants requesting \$400M+ over 12 months.

- Roughly 1/3rd of the 90,000+ [rental units in Alaska](#) applied to the program
- These applications represent 78,076 people – 10.67% of the State’s population
- Alaska Native / American Indian applications exceeded 28% of the total responses
- March 25th: We finished income verifications for 96%+ of completed applications
- April 30th: 8,505 applications approved for payment
- April 30th: \$12.6M+ already paid for 4,804 past and future rent and utility expenses

“[AHFC] took the initiative to create a network of partnerships across the state to work together to serve the most vulnerable members of our society.” Jacqueline Pata, CEO / President of Tlingit Haida Regional Housing Authority

This program and the application system we developed to implement it did not exist before Christmas. Despite this challenge, the State of Alaska (via AHFC), the Municipality of Anchorage and 15 agencies representing 148 federally recognized tribes all came together in February to use an integrated application with \$242M in pooled finances and staffing resources for the entire state.

We are the 3rd least populated state, but these numbers seem big to us. If other states had application responses and outcomes that matched our percentages, their numbers would look like...

<u>State</u>	<u>Population</u>	<u>Applications Received*</u>	<u>Completed Applications**</u>	<u>Income Eligibility Confirmed**</u>	<u>Applications Approved to Pay**</u>
Alaska	731,545	30,155	27,226	24,818	8,505
Washington	7,614,893	313,791	283,312	258,255	88,502
New York	19,453,561	801,663	723,770	659,756	226,095
Texas	28,995,881	1,194,849	1,078,792	983,378	336,999
California	39,512,223	1,628,202	1,470,052	1,340,034	459,223

*Assumes 10.67% of the State population applies with 2.59 people per application (Alaska’s data)

**Assumes progress is proportionate to the pace set in Alaska for the stage of application review

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Responds to an Important State Need

If everyone tried to implement their own programs, marketing campaigns and separate application processes the ensuing competition, duplication and public confusion would have been a nightmare.

“The needs of the many, outweigh the needs of the few.” Spock

The way our community answered the call for our agencies to come together and put our neighbors first stands out. Talking about collaborating is easy, but \$79M in partner funding speaks volumes to the substantive trust and working relationships our agencies have cultivated over the years. Our shared results demonstrate what is achievable without turf.

Our program is funded by \$163M from AHFC, \$31M from the Municipality of Anchorage, and \$48M from 15 organizations representing 148 tribes. We all use one system, we all use one process, and our applications throughout the entire state follow one protocol.

Innovation

*“AHFC was instrumental in these coordinated efforts coming together quickly and with a focus on creating an end user experience that would keep applicants informed and empowered.”
Carol Gore, President / CEO Cook Inlet Housing Authority*

We designed our program to create an approachable customer experience, to facilitate a process flow that we could implement at scale, and to provide real-time data access for all users.

Implementing at Scale

A parachute that opens after a skydiver hits the ground is worthless. Crisis relief needs to be fast. At 30k applications, every application review piece requiring 5 minutes equates to 2,500 staff hours. Every step in our application and processing systems was put to the stopwatch test. We used this data to model our customer experience and internal response capacity. If the models showed prohibitive run-times (i.e. 2 minute v. 8 minute steps), we changed our approach until the system throughput was right-sized. Our ability to complete over 27k income verifications in three weeks (where 24k applicants were validated as income eligible) was a testament to this approach.

The other scale factor is staff. Across AHFC and its five nonprofit partners handling the processing, 130+ project-specific staff were onboarded from February to March. Each program piece and processing stage was designed with this reality in mind: new staff with varying skills and backgrounds needed to be able to support the system. We designed policies and scripts, set up online team chats, and carefully focused task assignments to work within these parameters.

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Customer Experience

Last year, over 10,000 Alaskans requested CARES funded rent and mortgage relief that we administered for the state and several local partners. Many were first time service users, and we learned a ton about their communication preferences. More than 90% used phones or tablets, and a lot wanted text messages instead of phone calls or emails. We paid attention and adapted.

This time, our application was broken into approachable pieces. Each stage of the application took 3-5 minutes to complete online using a phone and two thumbs. Direct text messaging functionality between the applicants and processing staff was built into the system as an alternative to phone calls and emails. As a result, our connection and processing paces went through the roof.

Real-Time Data Access

All the data in one place makes several things possible. Applicants, processing teams, phone support, AHFC and partner organizations all use the same system. The result is we can all see (subject to assigned permissions) real-time status and dashboards at any given point in time for

- Applicant status, amounts and types of relief requested and approved, affected payees
- Queue status by stage and processing team, demographic filters, service partner areas, etc.

And as many cross-tabulations as can be imagined. All of this is on top of the HIPAA-compliant security and data validation capacity being leveraged from all of us using one system.

Provides Benefits Outweighing the Cost

One program is cheaper than 17, and our system does not cost much. But there is more to it.

- Performing up-front income reviews enabled us to send 24K verified applicants approval letters ahead their payments for all qualifying expenses. 10K+ of these letters were downloaded, many were and sent to landlords and utility providers for assurance that help was on the way. Our team verifies the authenticity of these letters on request.
- In June, we plan to leverage the same systems platform and many of the same project staff to launch Treasury's new \$50M Homeowner Assistance Fund program.

The biggest cost-benefit choice was balancing the public cost of a slow but safe approach with a faster response that involved significant risks. Launching a \$242M program with hard deadlines before everything is ready is a huge gut check. We effectively jumped out of a plane with the parts to a parachute and took it on faith we'd be able to put them together and deploy it before impact.

It worked. We stuck the landing and reached thousands of people with help in time to matter.

Thank you for your consideration of this nomination.

Alaska's Application & Processing Platform in Railroad Terminology

All Aboard!

Applicants, utility providers and landlords enter their information to request and receive payment using [Cognito Forms](#) (multi-stage application forms with calculations, conditional logic and data lookups).

How the Train Rolls

Everything moves through cloud-based hosting with performance monitoring and load balancing to ensure our systems never crashes via [Rackspace](#)

Observation Cars

Admin interfaces and program support staff's view of user records management is provided through [Concrete5](#)

Cargo Capacity & Car Linkage

Applicant, utility provider and landlord data moves into [Airtable](#) for warehousing, management, multi-level access, reporting and analysis. Further data validation and transformation to link cars (i.e. integrate systems) is done via [Zapier](#)

Communications

Transactional email messaging, monitoring, and whitelisting is done through [SendGrid](#). Broadcast email messaging and subscriber integration / verification is done through [Campaign Monitor](#). Text messaging platform, voice CMS flows and toll free provisioning is provided through [Twilio](#).



Program Implementation: Climbing Denali

20,310 Feet - North America's highest peak. Over half that attempt the Denali summit never make it, and 100+ have died trying

Camp 2 February to March

Hiring, training and going live with income verification staff.

Completing processing platform for application to go-live after the 3/5 due date.

Completing the landlord and utility provider portal (so they can register as payees and be matched to applicants in our system).

Landlord and utility portal goes live on 3/1.

Summit Day March 8th

Processing teams go-live, applicants contacted for review and payment



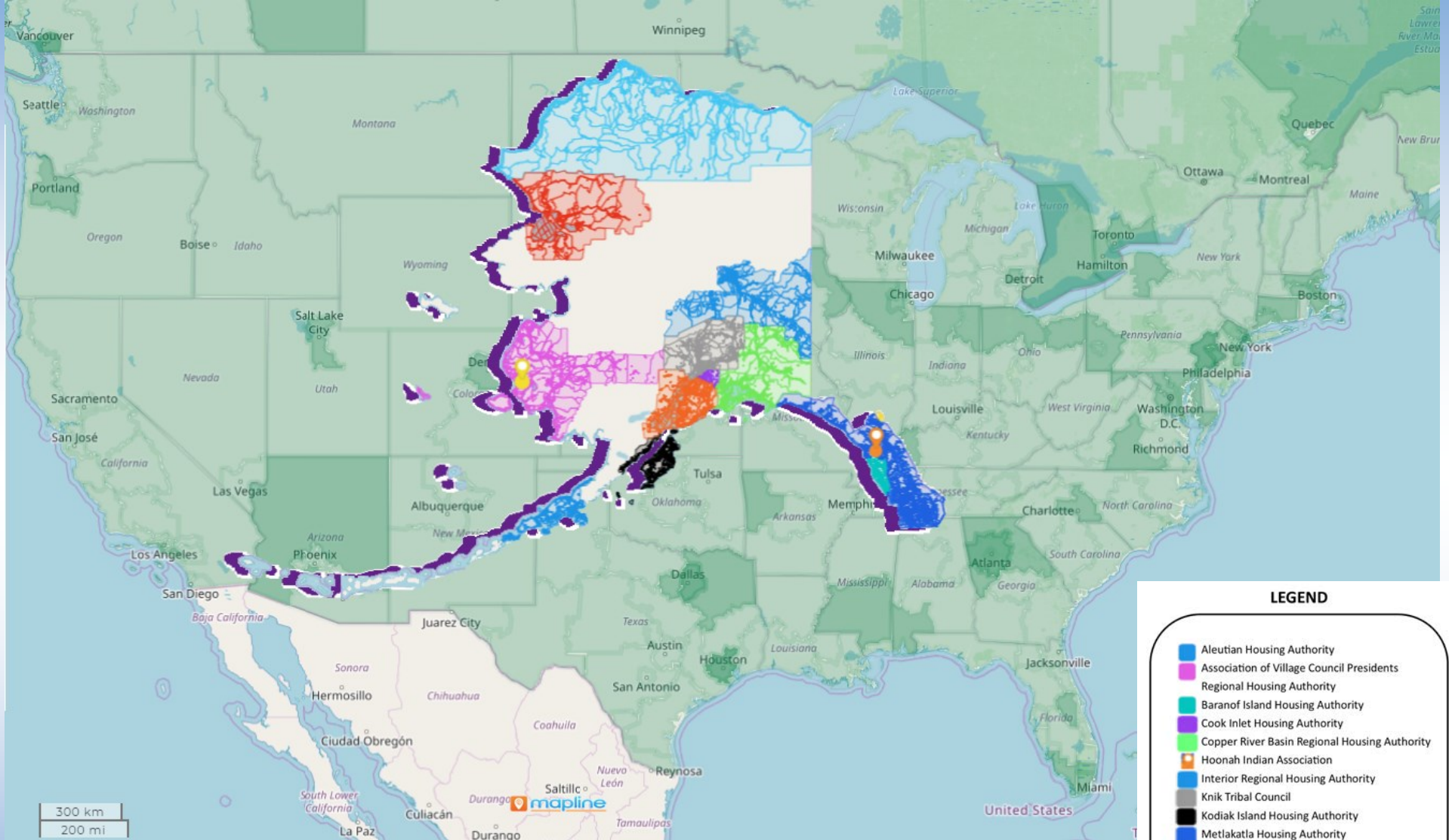
Camp 1: February

Application system launch (2/16). Partner engagement, going live with call center staff, starting awareness campaign.

Base Camp: January—February

Acclimatization and program orientation w/ 1st Treasury guidance on 1/19. Plotting out approach routes, contingencies and necessary gear for the task. Secured partnerships from agencies and ran through several simulations.

Putting the Alaskan Partnerships in Scale (literally)



Alaska Housing Finance Corporation partnered with 15 agencies representing 148 federally recognized tribes. This is the area covered by those partnerships. The overlay of Alaska to the lower 48 is in scale.