

Special Claims Process Automation

Minnesota Housing

Management Innovation: Technology

HFA Staff Contact

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Minnesota Housing provides financial assistance to rental property owners facing financial risk. Owners submit a Special Claim to receive payment covering financial risks relating to limitations on security deposits and waitlist requirements. For years the Special Claims process was an expensive, cumbersome paper process prone to error due to human processing. Minnesota Housing recently converted to an automated Special Claims process and is realizing savings and improvements from this change.

Minnesota Housing's Special Claims process supports the preservation of housing that is affordable. It provides financial support to owners facing financial risk due to limitations on security deposits and waitlist requirements. It is also critical to the Agency's Multifamily Division.

Using the Multifamily Tenant Rental Assistance Certification System (TRACS) Payments, the Agency automated the Special Claims process. Before automation, the Special Claims process was paper-intensive requiring significant cost to mail and store documents. The digital information supporting the process was spread across multiple systems.

The process relied on customers to mail in paper documents. The date the documents were received was manually stamped on each submission before being entered in a separate tracking tool. If staff had questions while reviewing claim submissions, they had to follow up with customers by email or phone.

Overall, the manual Special Claims process was inefficient and lacked transparency. In addition, reporting and analysis was difficult. The process was ready for an overhaul, and Minnesota Housing moved to automate and streamline the process.

Innovation

Automating the Special Claims process allows for more transparency and a more efficient data management reporting tool. Working with internal staff and external customers, the Agency developed a solution that eliminated the need for processing hard copies of documents and used the existing Salesforce platform.

The new solution provided customers with a secure Customer Portal to submit special claim payment requests and securely upload digital documents. Important information, such as processing status and due dates, is always available for customers. Any activity, including email communications and status changes, is displayed in real-time. Through self-service, customers can always find the details on next steps to complete the process.

Automated notifications assist with processing of special claims. Internal staff is automatically emailed when a claim is submitted and ready to be reviewed. From submission to processing to final disposition, the system sets and resets due dates and notifications to ensure mandated timelines are met.

Standard email templates are used to notify the customer as the claim is processed. These notifications are all stored with the claim so all users can access the communication history.

Replicable

The Special Claims solution utilized functionality currently used for the annual Multifamily Consolidated Request for Proposals (RFP) process. The Customer Portal recognizes two different customer roles – one for RFP customers and one for Special Claims. Unique landing pages and menu options are dependent on the user's profile. Customizing the portal to different customers allows extending the customer interface to other lines of business as needs arise.

The solution also introduced an automated process for purging data. To comply with data retention policies, a workflow identifies old, stale data. The process sends a pre-purge report to key business contacts who validate selected records. After the data is purged, a confirmation email with the number of purged records is sent to the contacts as verification. This is vital to managing data and storage as functionality is extended on the platform.

Data capture, document collection and workflow automation allow for maximum flexibility. Salesforce is widely available and allows users to use configuration tools rather than programmatic coding to build a customized platform that fits the needs of each Housing Finance Agency. Leveraging Salesforce allows sharing of the product in its AppExchange with public, nonprofit and private organizations that are facing similar challenges.

Management Challenge or Opportunity

Automating the Special Claims process was already underway when the COVID-19 pandemic started. The pandemic moved the effort to the top of the priority list.

Even before teleworking, the paper-based process for Special Claims was cumbersome. The heavy reliance on paper documentation in the old process led to inconsistent and error-prone processing. Each internal data analyst used a different claim letter template leading to inconsistent messaging to customers. The templates required staff to manually calculate dates, increasing the likelihood of errors. The letters were also stored separately from the claim data and email communication.

With claim data spread across multiple systems, reporting on the status of specific claims or the overall health of the claim process was difficult. Key pieces of data, like submission date or final notification date, were managed on paper. Reporting on total processing time or routine auditing for overdue claims was time consuming.

Measurable Improvements in Agency Operations

The new Special Claims application solves the data management issue. All documents, communication and processing tasks are stored in a single portal, which reduces the need to track data across multiple systems. Processing is quicker as staff can find all claim data with a single click from their home page.

Customers can find information quickly and whenever they need it. They can get questions answered through online self-service, rather than waiting on the phone or for a response to an email.

Critically, the new solution standardizes claim processing. System-wide email templates ensure data analysts send the same notification to customers. System automation ensures due dates and processing deadlines are calculated uniformly for all submissions. Consistency in communications and date

calculations allows for tracking data and performance metrics. With the native reporting tools in Salesforce, users can track claims from creation to submission to final disposition. All reporting is in real time so users can identify time critical tasks.

Benefits Outweigh Costs

Although the application's final features will be deployed later in May, the Agency is already seeing benefits. Processing effort has been reduced by eliminating the need to manage and date stamp paper documents. Sending emails using custom templates and having them automatically attach to the claim has dramatically reduced copy-and-paste or drag-and-drop previously needed to track communications.

Internal staff gave customers the option to continue using the paper process, depending on their comfort with technology, until deployment was fully complete. One hundred percent of Special Claims customers are using the Customer Portal. We no longer receive paper claims submissions.

In solution design, customer experience was a primary focus. Customer satisfaction and anecdotal customer feedback has been very positive so far. Quantifiable data and feedback on the customer experience will be collected at the one-year anniversary of initial deployment.

Effective Use of Resources

This solution was effective in three ways. First, technology the Agency was already using successfully for another purpose was leveraged. The Multifamily Customer Portal was implemented in 2017 and the Multifamily Scoring Wizard was added in 2021. By using Salesforce, a new group of customers can be served without additional software or hardware costs.

The second way focused on a very high-touch, manual process. The old process required multiple points of contact including the customer, Agency front desk, Agency administrative staff, data analyst and data analyst manager. The new process has reduced the points of contact to the key players – the customer and the analyst.

Finally, an annual data purge guarantees stale special claims data won't be retained past its usefulness. Data purging is critical to meeting security requirements and keeping data clean and manageable.

Strategic Objectives

One of Minnesota Housing's guidance principles is to be accessible, transparent and accountable. The implementation of an automated customer-facing solution for special claims processing provides the high degree of transparency we seek.

In the old process, customers had no visibility into the claim processing once they put it in the mail. They had to call or email the Agency for updates. The solution allows customers to track their claim throughout the process. Similarly, when a data analyst needed more information, they had to call, email, or mail a paper request to the customer. It allows staff to manage data in one place and report on results in real time.

The Special Claims process automation has strengthened the Agency's operations and helped it better achieve strategic objectives.

Appendix A: Customer Experience (external)

Home Page

Multifamily Customer Portal

Property



Special Claim



Unit Special Claim



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](#)

Tracking and Reporting


 Report: Properties with Special Claims
Special Claims Properties status
 Special Claim report for Customer portal

Enable Field Editing

 Add Chart

Total Records
25

Claim Status →	Unsubmitted	Submitted	Under Review	Completed	Total
<input type="checkbox"/> Property: Property ↑	Count	Count	Count	Count	Count
<input type="checkbox"/> 10 Third Street West	4	0	3	4	11
<input type="checkbox"/> Senior Court	3	0	1	2	6
<input type="checkbox"/> Test Property	2	1	1	4	8
Total	9	1	5	10	25


Details (4 Rows)
 Property: Property = 10 Third Street West
 Claim Status = Unsubmitted
 Clear

	Special Claim: Packet ID	Unit Number List	Special Claim Submitted	Special Claim Completed	TRACS Team Member	Contract Number
1	SC-00100	123,123,123,123,12,12B,2,2,222	-	-	Karin Tester	MN461234567
2	SC-00131	156,123	-	-	Jennifer Willette	MN461234567
3	SC-00146	1,2,4,123	-	-	Karin Wilbricht	MN461234567
4	SC-00142	34,65	-	-	Karin Wilbricht	MN461234567
5						

Row Counts ☒
 Detail Rows ☒
 Grand Total ☒
 Stacked Summaries ☐

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Starting a New Claim

 Special Claim
SC-00168

+ Follow

Submit for Approval

Printable View

Edit

▼

Property Name

Dev #

Claim Status

Special Claim Submitted

Test Property

D9000

Unsubmitted

Details

Unit Special Claims

File Upload

Activities

Packet ID

SC-00168

Number of Unit Claims

0

Special Claim Contact

Test Special Claims User 3

Account

Test Special Claims Account

Number of Uploaded Files


Property Name ⓘ

Test Property

Contract Number

MN461234566

TRACS Team Member ⓘ

 Jennifer Willette

Property Disposition

Get Aside

Entering Data for each Unit Claim

New Unit Special Claim: Unpaid Rent and Tenant Damages

Review the errors on this page.

These required fields must be completed: Tenant Name

Information

* Checklist Type	Type
<input type="text" value="Unpaid Rent Only"/>	Unpaid Rent and Tenant Damages
* Unit Ready Date	Unit Claim Status
<input type="text" value="4/28/2023"/>	Documents Required
* Tenant Name	
<input type="text"/>	
Complete this field.	
* Unit Number	
<input type="text" value="123"/>	


System Information


* Packet ID
<input type="text" value="SC-00168"/>

CancelSave & NewSave

Details File Upload/Checklist Activities

Upload one or more files below. Drop them in the list or click Add Files. Documents can be combined into a single file or uploaded as individual files. See the user guide for more information.


Files (2)
Add Files


Unit 123 documents
 Apr 28, 2023 • 35B • txt
 — **Unit ready documentation**
 Apr 28, 2023 • 35B • txt

View All

<div> Cancel Save </div>				
Name	Upload Complete	Validated	Information Required	Required/Optional Item
<u>Checklist Unpaid Rent and Tenant Damages</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Required
<u>HUD-52671-A (for Unpaid Rent/Tenant Damages)</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Required
<u>Copy of the original signed move-in 50059</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Required
<u>Documentation for security deposit collected</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Required
<u>Copy of the certified letter sent to the tenant</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Required
<u>Copy of the Agency's First Demand Letter</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Required
<u>Documentation for other charges</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Required

Submitting a Claim

Submit for Approval

One or more Unit Claims in this Special Claim are missing required documents. Review the document Checklist for the following Unit Claims: [USC-00230]

One or more Unit Claims in this Special Claim are required to have MI/UT submitted to TRACS. MI/UT must be submitted to TRACS before submitting the unit claim. Review the following claim(s): [USC-00230]

Finish

Email Communication

DetailsFile Upload/ChecklistActivites

Filters: All time • All activities • All types

Refresh • Expand All • View All

▼ Upcoming & Overdue

No activities to show.

No activities to show.

▼ April • 2023

This Month

>  Special Claim Pending for Test Property, Unit 123
mhfa-sf@crm.mn.gov sent an email to [Jennifer Willette](#)

Unopened 2:34 PM | Today

No more activities to load.

Appendix B: Data Analyst experience (internal)

Home Page

Special Claims My Special Claims Home page						New	Import	Printable View
8 items • Sorted by Packet ID • Filtered by All special claims - Is User the TRACS Member, Claim Status • Updated 6 minutes ago						Search this list...		
Packet ID ↓	Property Name	Property Disposition Set Aside	Claim Status	Special Claim Submitted				
1 SC-00147	Windom Townhouses (fka 1500 Perki...		Under Review	12/19/2022				
2 SC-00098	Maynard Flats		Under Review					
3 SC-00089	Red Willow Estates		Under Review	3/11/2022				
4 SC-00020	Windom Townhouses (fka 1500 Perki...		Under Review	1/28/2022				
5 SC-00017	Settlers Ridge Apartments		Under Review	9/9/2022				
6 SC-00013	Madison Apartments		Under Review	2/9/2022				
7 SC-00005	Riverwood Apartments	Yes	Under Review	1/18/2022				
8 SC-00000	Red Willow Estates		Under Review	1/13/2022				

Unit Special Claims My Unit Special Claims Home page						Import	Printable View
4 items • Sorted by Unit Claim Status • Filtered by All unit special claims - Is User the TRACS Member, Unit Claim Status • Updated 6 minutes ago						Search this list...	
Unit Special Claim	Packet ID	Property Name	Type	Unit Claim St...	Agency ...	Info	
1 USC-00009	SC-00000	Red Willow Estates	Regular Vacancy	Past Due Denied		2/13/	
2 USC-00020	SC-00013	Madison Apartments	Regular Vacancy	Past Due Denied		5/15/	
3 USC-00108	SC-00089	Red Willow Estates	Unpaid Rent and Tenant Damages	Past Due Denied		4/10/	
4 USC-00177	SC-00017	Settlers Ridge Apartments	Regular Vacancy	Past Due Denied		1/14/	

Managing Claim Documents

Files (2)		Add Files
Unit 123 documents Apr 28, 2023 • 35B • txt	Unit ready documentation Apr 28, 2023 • 35B • txt	
View All		

					Cancel	Save
Name	Upload Complete	Validated	Information Required	Required/Optional Item		
Checklist Unpaid Rent and Tenant Damages	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Required		
HUD-52671-A (for Unpaid Rent/Tenant Damages)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Required		
Copy of the original signed move-in 50059	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Required		
Documentation for security deposit collected	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Required		
Copy of the certified letter sent to the tenant	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Required		
Copy of the Agency's First Demand Letter	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Required		
Documentation for other charges	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Required		

Communications

Details

File Upload/Checklist

More ▾

Information

Unit Ready Date

4/28/2023

✕

Tenant Name ⓘ

Daffy Duck

✕

Unit Number

123

✕

Type

Unpaid Rent and Tenant Damages

✕

Checklist Type

Unpaid Rent Only

✕

Unit Claim Status

Documents Required

✕

Number of Uploaded Files

2

✕

Minnesota Housing Date Tracking

Agency Processing Started

Pending Information Requested

Payment Submission Deadline

Submitted for Payment

✕

Information Due Date

Unit Claim Approved/Adjusted

Unit Claim Denied

✕

Activity

Chatter

✉ ▾

✉ Email

✕

From

Minnesota Housing <mhfa-sf@crm.mn.gov>

▾

To

Cc

Bcc

jennifer.willette@state.mn.us

✕

Subject

Enter Subject...

Font ▾

Size ▾

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A ▾

✕

🖼️

📄

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📧

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💬

Related To


USC-00229


✕





Send

Automated Notifications


Sandbox: Test Property Special Claim SC-00168 Submitted



noreply@salesforce.com on behalf of Jennifer Willet
To  Willette, Jennifer (She/Her/Hers) (MHFA)
Retention Policy AllMail_90 (90 days) Expires 7/27/2023



3:31 PM

 We could not verify the identity of the sender. [Click here to learn more.](#)

This message may be from an external email source.
Do not select links or open attachments unless verified. Report all suspicious emails to Minnesota IT Services Security Operations Center.

Packet ID: [SC-00168](#)
Property: Test Property
Contract: MN461234566
From: Test Special Claims User 3
Number of Unit Claims: 2
Submitted: 4/28/2023

