

# ARIZONA IMPROVES ACCESS TO RENT AND UTILITY ASSISTANCE

## WILDFIRE LAUNCHES ARIZONA BENEFITS PORTAL TO HELP PEOPLE IN CRISIS

**Disclaimer: For visioning purposes only, document may not reflect current state of project**

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Today, Wildfire and a host of social service agencies came together to launch the Arizona Benefits Portal - ABP. The ABP helps people in fiscal crises more easily request and receive assistance funds, and enables provider organizations to process applications more efficiently. Access to these funds has been proven to reduce the vulnerability of households to eviction. In Arizona, these utility assistance funds protect those struggling to pay high electric bills in the extreme heat of summer.

“COVID-19 has left so many families vulnerable and increased their financial risk. Rent and utility assistance can prevent at-risk families from falling into crisis situations and the Greater Phoenix community is committed to helping as many people as we can,” said Cynthia Zwick, CEO of Wildfire. “The new Arizona Benefits Portal makes it easier and faster for people to receive the assistance they need. We’ve been trying to get this done for three years – the ABP will help Arizonians with the economic strain caused by COVID and with the high costs of utilities during the extreme heat of summer during and beyond COVID.”

Each year in Arizona, heat-related illnesses cause over 250 deaths and nearly 3,000 emergency room visits, according to the Arizona Department of Health Services. With over 100 days of 100 degree-plus temperatures, home air conditioning is essential to survival. Air conditioning comes at a cost, especially for low-income people and those experiencing financial strain from COVID-19. Arizona Public Service calculated in 2019 that 88,000 customers were behind in payments and owed more than \$36 million. To help prevent heat-related deaths, Arizona utilities do not turn off electricity for lack of payment during the summer until October 15 when cooler days arrive. However, the utility costs are not waived, which will severely strain household finances later.

Inability to pay utilities is a leading indicator of housing evictions. With COVID-related unemployment, many experts fear there will be a significant increase in evictions. According to the Census Bureau, 30 percent of the 40 million US renters have little or no confidence in their ability to pay rent. To help prevent evictions during COVID, many states, including Arizona, put in place eviction moratoriums. Arizona’s moratorium ends on July 23rd. The Federal CARES Act provides funding for utility and rental assistance; the City of Phoenix alone received \$20 million in these funds.

Distributing these funds quickly and accurately poses a significant logistical hurdle for organizations distributing and people seeking assistance. Before the launch of the Arizona Benefits Portal, accessing program funds required multiple phone calls and in-person visits with a case manager, and often resulted in the disappointment of finding that funds were no longer available. With the sharp increase in need caused by COVID-19, current processes are unable to meet the demand and ensure those in-need have safe access to assistance. Wildfire recognized the necessity for a customer-facing solution that applicants could access from any device at any time. Thus was born the ABP, which was built by Prefix Health Technologies([www.prefixhealth.com](http://www.prefixhealth.com)), an AWS Select Tier partner. Prefix engineers quickly configured their off-the-shelf eligibility platform to meet the specific needs of the utility and rental

assistance use cases. “Prefix was built for just this kind of challenge - helping people with technology - fast”, said Steve Grant founder of Prefix.

“The ABP is a game changer for all of us working to disburse assistance funds,” said Sara Sheets, a case manager at the Phoenix Community Development Corporation. “I spent most of my time reviewing documents instead of assisting customers. Now with the Arizona Benefits Portal, the documents are categorized and presented through a reviewer that allows me to complete them in a matter of minutes allowing me to spend more time providing the personal touch my customers need. Most importantly, our customers can access our programs online, submit the documents by taking a picture, and quickly receive confirmation of eligibility and account credits.”

The Arizona Benefits Portal allows residents and caseworkers to access program information and the assistance application from a computer or mobile device. Applicants enter the required information, add pictures of utility bills and identification, and then submit and track the request as it's processed - all without having to wait on the phone or visit an office. Caseworkers spend less time collecting information and more time supporting high-need customers who require a high-touch approach. Wildfire surveyed case managers and end-users and they concurred that these tools would significantly improve the assistance distribution process. With one common software application, organizations providing assistance have the potential to collaborate in ways never before possible, to evaluate results and to model new solutions for families and individuals facing housing vulnerability.

Wildfire collaborated with the City of Phoenix, the Garcia Family Foundation, Arizona State University (ASU), the Department of Economic Security, Maricopa County, Salt River Project, Arizona Public Service, Tucson Electric Power and a number of other organizations to develop the Arizona Benefits Portal. Prefix Health Technologies built the software to make it possible. To learn more about how you can access rental and utility assistance, please visit [wildfireaz.org](http://wildfireaz.org). To learn more about Prefix Health Technologies visit [www.prefixhealth.com](http://www.prefixhealth.com).

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## **REDUCING EVICTIONS BY IMPROVING ACCESS TO UTILITY AND RENTAL ASSISTANCE**

### **FREQUENTLY ASKED QUESTIONS (FAQ)**

Wildfire, AZ selected AWS Partner Prefix Software to develop a comprehensive application for utility and rental assistance applications and distribution. The development of the Arizona Benefits Portal will play a significant role improving the distribution of grant funds to help people in need.

#### Internal FAQ

1. Who will own and operate the solution?

Wildfire, an Arizona non-profit social service provider, will administer the platform used to distribute funds for programs offered through the different levels of government, including the \$20M in CARES Act funding from the City of Phoenix.

2. Can the system be licensed to other states?

The software solution was developed and customized by Prefix Health. The solution can be procured by other entities from Prefix Health. Prefix will charge for the software license.

The Optical Character Recognition Tool (OCR) that allows customers to upload their utility bills and identification was built by the ASU CIC and is published as open-source on the ASU CIC Website ([smartchallenges.asu.edu](http://smartchallenges.asu.edu)) and GitHub and can be downloaded as used without license or cost.

3. Will the solution be accessible to community based organizations in Arizona?

Community based organizations, government and other entities providing utility and rental assistance in Arizona will be able to access the solution from Wildfire at no cost.

4. What are the requirements to access and use the Prefix solution?

The self-service application is web based and requires an up-to-date and Internet connected desktop or mobile browser.

5. How will it be maintained and updated?

Wildfire will work with Prefix Health to enhance the functionality and add new programs over time. The initial contract with Prefix is for three years and includes security, development of new features and ensuring compliance with laws and regulations.

6. Is there a maximum concurrent user count?

The solution is cloud based and micro-architected on AWS and is scalable to meet changing user counts.

7. How much will it cost to build and maintain?

**AWS Internal Only:** The contract with Prefix is approximately \$1.5M total for three years of use.

8. Who can access the data?

Applicants will control the use and sharing of their data. Case workers from the local Community Based Organizations will have access to applicant data in the event they need to assist the applicant complete an application with their permission.

9. Will it collect personal information (PII)?

Yes, it will capture PII. The platform is compliant with security requirements for obtaining and managing Personally Identifiable Information. PII could include social security numbers, addresses, financial information and account numbers.

10. How will information be secured?

The application will use Rules Based Access Controls (RBAC) to enforce least privilege to PII within the system. Data will be encrypted in transit and at rest with AES 256-bit encryption. The system will be HIPAA compliant and the administrative requirements for this will be managed by Prefix Health and Wildfire.

11. How will the solution be rolled out?

The Prefix solution rollout is being managed by Wildfire with support from other entities. The roll-out includes a marketing campaign, training sessions and support.

12. Will there be any type of reporting available?

Reports will be available to support Wildfire and the needs of the participating organizations. Custom reports can be delivered by consulting Wildfire for new report development.

13. Will the system handle all administrative tasks, like for the utility system what happens in the Grant Management System (GMS) system?

Initially, the GMS system will be used to distribute payments to allow the solution to be released more quickly. Integration with the utilities, water, and other service providers will be added incrementally to streamline distribution and improve timeliness. Other functionalities will be added as they are identified and added to the system.

14. Will there be any analysis or modeling of the data to better inform decision making (i.e., more vulnerable populations, more successful recipients) and move more toward prevention (i.e., predictive modeling)?

Operational data will be assessed to identify opportunities for improvements. If the applicants provide permission to share their data, the organization they are working with will be able to use that data to improve the program design and delivery and have insights into the community. A lot of data will come from the reporting functionality.

15. Will organizations be able to deliver key information to people with the system? For example, a guide on navigating the court process if someone has received a 5 day notice or a complaint? Or if they are declined, information about other programs or organizations that might be of assistance such as SNAP?

Wildfire will maintain a landing page on the system that includes information for different programs for quick user reference.

16. How could this solution interact with property owners? Wouldn't getting landlords to do something before the 5 day notice be better than having a more formal process start?

It is possible that property owners could share the application and information on assistance with tenants who may be experiencing a fiscal crisis. Given the enormity of the economic impact of COVID, many property owners face significant impact from non-payment of rent and/or unit turnover.

17. Will organizations be able to use the system to communicate with a customer?

The system will include automated and manual messaging (outreach) based on defined triggers, like different stages of the application process - application received, additional information requested, application awarded. Customers can select how they would like to be notified. Examples: Text, Email, or phone call.

18. How will document data extraction be handled?

The solution utilizes OCR (optical character recognition) to capture data from uploaded images including scanned documents, pictures and files of customers files. The data is then auto filled for the user's

convenience into the associated text boxes on the page. If the document type is not supported by the system for “autofill” then can manually enter the data into the text boxes.

19. Will it accommodate more than one language?

Initially the system will be accessible in English and Spanish. Additional languages will be added over time based on consumer demand and languages used in areas deployed.

20. Will the system be tested to make sure it is accessible to impaired users?

Yes. The system is compliant with Federal Americans with Disabilities Act (ADA) Section 508 regulations that govern the design of digital content for persons with disabilities.

20. Will there be a separate system build for each of utility and rental assistance?

There will be a single platform that supports both rental and utility assistance but there will be differences in the workflows as defined by each of the programs. Applicants will be able to apply to both programs with a single application. This will produce the best possible customer experience and allow a single pane of glass for a user.

21. Will it allow for pre-screening to help with quicker decisions and communication to potential customers/applicants?

Yes, it includes screening capabilities to identify potential eligibility across a broader portfolio of services to save the applicant time.

22. How will the system accommodate all of the different programs and program requirements?

The initial solution will include the CARES Act funding for water, utilities and rent/mortgage. Utilities and Rental Assistance will follow shortly afterwards. Additional programs will be assessed to determine the feasibility of including them in the platform.

23. Will this system be integrated into other systems/workflows? Or is it stand alone?

It will integrate with the utility companies to support fund management for Utility Assistance and with the CAPS case management systems. Integrations will be added over time based on the limitations of existing systems.

24. Can the system be programmed to remember if someone requested assistance before? Will it be able to look to see if there was assistance in another program?

Yes. The organizations providing assistance will be able to keep records of who they have provided assistance to and compare lists with other organizations. The general rule is that people are eligible for assistance once in a 12 month period. This tool will make it easier to see who has accessed assistance across the universe of organizations providing help. This will also allow for the identification of trends to reduce assistance needs in the future.

26. How do we prioritize who gets assistance?

The system is able to prioritize more vulnerable applicants. Initially, the distribution of funds will follow a first in, first out approach as organizations develop processes for using prioritization tools fairly and

equitably. The tool's self-service capability will immediately make it easier for people to apply, increasing their ability to receive assistance.

#### External FAQ

1. Is the solutions access limited to Arizona?

Yes, the initial deployment is only applicable for City of Phoenix residents. Prefix could repurpose the solution for other states.

2. Can residents access and apply from a mobile phone?

Applicants can complete an application from a smartphone, tablet or computer.

3. What information do users need to add?

The information required varies by program. A checklist is provided to the applicant based on their needs to allow the user to move through the application process quickly.

4. Where is the data and document stored?

All content is stored within the Prefix Health solution in the AWS Cloud.

5. What happens after you submit an application?

Once an application is received, the system will process the data against the available programs, determine eligibility, communicate the status to the applicant and process the credit to the applicants account if approved. The applicant will receive clear messages communicating the status and information for additional assistance to their selected communication median.

6. Do you need email or a smartphone to use?

The Applicant will need to establish an account on the system and will have the option of including a phone number or email address for communication.

7. Does this application save my information? If so for how long?

Yes. Users can opt out of sharing their information, but organizations receiving applications are able to retain the data for their records according to their data management plan. HIPAA will require all records to be stored for 7 years.

8. What benefits does this site connect me to?

Initially the solution will include assistance for water, gas and electric and rental/mortgage assistance for the City of Phoenix. The second rollout will include Utility and Rental Assistance and is expected to continue to expand in subsequent phases.

9. What organizations will use this application?

Wildfire, the City of Phoenix and other government agencies and non-profit organizations providing utility and rental assistance.

10. If this is successful, what will make it a success? If it fails, why will it fail?

The Arizona Benefits Portal will be successful because of a strong collaboration between Wildfire, ASU, AWS and other partners.

The Portal will fail if funding runs out, there is not widespread adoption or use of the Portal and or utilities or other partners do not collaborate to accept the funding.

11. What is the best headline we would like to see from this work? What is the worst?

The best headline is that the application is able to help connect people in need to benefits with an impact to reduce evictions and utility related heat illnesses and deaths.

The worst would be that the application somehow supported fraud, waste or abuse of assistance funds.

12. What are we doing to scale this across many customers?

Wildfire, AZ, Prefix and AWS are developing materials to share with other regions so they can replicate the deployment of the Arizona Benefit Portal.

Vision Only