Emergency Rental Assistance Program
Technical Case: Memphis and Shelby County

Summary

Need

In spring 2021 the MSCERA (Memphis Shelby County Emergency Rental Assistance) coalition needed to quickly scale their Emergency Rent and Utility Assistance Program in order to keep families in their homes.

The coalition wanted to create a single “front door” for all applications in this city-county program. The team also needed to streamline how they managed several complex workflows across different teams, including:

- Prioritizing applicants for support in eviction court,
- Screening applicants for emergency rental and utility assistance,
- Managing communications with landlords, and
- Initiating payments to landlords and the utilities company.

Solution

What they had: the team in Tennessee had to build processes from scratch to meet the needs of a new program. As the original process evolved, USDR helped build out tools that relied on a series of spreadsheets (in Google Sheets) and manual steps (like emailing landlords or residents). As workflows got more complex, we helped transition the team to the solution described below.

What we built: We worked with the team to understand their workflows and built a scalable system that leverages several low-cost software solutions. Our lightweight solution utilizes three core technologies: online forms, tables, and automations.

1. A series of online forms - created in Jotform - that simplify applications, screener reviews, and landlord outreach;
2. A series of tables - created in Airtable - that allows all backend workflows and processing to happen in one place;
3. Automations - using Zapier, Airtable automations, and other tools - that trigger actions based on status updates and minimize manual processes.

This solution is optimized for:

- Organizing data into views that certain teams and workflows need, so that they can stay very focused on their specific roles.
Automating processes where possible, so that a simple checkbox or status change can trigger a series of automated steps and communications that were all previously manual.

Self-management. We utilize lightweight industry tools that extend well and do not require deep technical expertise to use, modify, or manage.

Impact
The solution went live on March 1, 2021. The MSCERA team has since:
- Received over 7,500 applications
- Screened over 5,800 applications
- Distributed over $13.7m in assistance

Deployment
This system can be adapted for different programs, users, and workflows. For a city that supports 10-20k applications, we estimate that this solution will require:
- 1 week for deployment
- 2 weeks of post-deployment training and support
- $1,200/month estimated total software cost, which can support a team of 30 program screeners

This is in contrast with popular vendors for ERA that quote:
- Week or months to go-live
- $250-400k annual cost for starting software packages
- Limited data, API access, and integration support
Workflows

Below are a series of workflows that are common across ERAP, and a brief description of how our solution supports them in Memphis and Shelby County.

Summary

This high-level workflow illustrates some select major steps in ERAP processing. It does not include all processes, automations, and scenarios. Jump to the end of this document to see images of the tools or a more detailed data and automation workflow.
Workflow 1

Meet residents where they are at and help them apply

Outreach partners in Memphis stationed application helpers/navigators at key points of intake. These included:

- Setting up support tables at libraries or affordable housing complexes to help those who wanted to apply but did not have reliable internet access.
- Setting up support tables at the courthouse to collect initial intake information from residents facing eviction, and emailing the resident a partially pre-filled application to finish. Judges will now refer individuals from eviction court directly to these support tables to begin their applications.

Workflow 2

Provide a streamlined application for residents

We worked with the MSCERA coalition to convert previously separate websites and applications into a unified online form that only asks residents for what is absolutely necessary for processing payments.

This form will:

- Collect basic information to determine eligibility. If they are not eligible, the application refers them to other programs. If they are eligible, they proceed.
- Collect all key information and documents needed to process their request for rent and/or utility assistance so that the process can move faster. This information is asked for on an as-needed basis using conditional logic in the form. It includes all information to screen eligibility (e.g. resident/family income, size, impact of covid-19) and complete payments (e.g. utility account, landlord details).

Note: the application is currently closed. See a screenshot of the live form.
Workflow 3

Get applications into the right workflow for processing

We use Airtable to manage all processing workflows in a single place. All applicant data - from eligibility checks to landlord communications to payments - lives together in Airtable.

Once a resident submits their application, Airtable automatically triggers several processing steps, including:

- **Screening applications for emergency rent and utilities assistance.** Once a resident submits their application, it becomes a row of data in Airtable and a program automatically creates an individual Google Drive folder with all of their submitted documents/attachments. [See a screenshot of the data tables.](#)

  The team of people screening applications can find all of the applicant’s data in one place in Airtable. They open a screening form in Jotform, answer a series of questions about eligibility, validity, and completeness. Based on the screener’s form, the system automatically indicates if they are eligible for rental and/or utility assistance.

  If the application is missing key information or documents, the screener can send an automated email using one of several prepared templates.

Two additional workflows are perhaps unique to Memphis, but are representative of the possibilities of configuration because they utilize the same core technology: online forms, tables, and automations.

- **Getting immediate legal assistance for eviction cases:** If the resident indicated in their application that they are facing eviction, the system automatically routes their application to a team that organizes legal support. The system automatically pulls in public records data and populates the resident’s upcoming court date and court room, which the legal support team uses to match pro-bono lawyers to individual cases.

- **Preventing utilities shut off:** The screener team in Memphis can use the system to alert the utilities of pending ERA payments. The team has backend access to the region’s major utilities company’s database, so the team can go to the applicant’s public utilities account and make a note that the applicant is being processed for utilities support, and that their utilities should not be shut off.
Workflow 4

Coordinate with landlords

Once applications are approved, the team needs to coordinate an agreement with, and payment for, local landlords. Previously, the city contacted landlords by email to coordinate. It was a manual, time-consuming process.

We built a landlord workflow using the same core tools - online forms, tables, and automations. When a screener marks an application as “complete” in the system, the system automatically triggers the following sequence:

1. The landlord will receive an email explaining that their tenant is eligible for payment through the ERAP.
2. The landlord is asked to complete a simple form online to accept the terms and provide necessary information. In the form, they agree to the settlement, confirm the amount of payment, and submit a ledger. The form also separately asks for the monthly rent and months owed to double-check the amount that the landlord is claiming.
3. When the landlord submits the form, the system autofills an agreement with their data and the agreement is sent to the landlord for e-signature through PandaDoc. The landlord also completes and submits a W9 with this agreement.
4. When the signed agreement is received, the system automatically creates a record for payment in the database.
5. The system sends the landlord and tenant copies of the signed agreement to ensure a shared understanding of legal terms and next steps.

See a screenshot of a sample email and landlord outreach form.

Workflow 5

Make payments

Once the record for a payment is created, the team can initiate their internal processes for releasing and approving payments to landlords and/or the utilities company.

We imagine that most cities, counties, and states have different internal processes for releasing payments, and would configure this workflow to meet your specific needs.
In detail: tools

Unified screening & application for residents

Tools:
- Online form configured using Jotform
- Integrations (Airtable & Zapier)

Data tables & workflow management

Tools:
- Database and data model built in Airtable
- Applicants’ documents packaged in Google Drive folders
- Automations (Airtable, Zapier)

Landlord outreach

Tools:
- Automated emails
- Online form to confirm terms
- Automatic integration of form data to legal agreement
- Legal agreement sent for e-sign
In detail: screener workflow

MSCERA / NPI High Level Workflow
July, 2021
Version 1.2 | July 15, 2021 | Melissa House melissa@sdigidesigns.org

Legend
- Applicant
- NPI Screener
- NPI Coordinator
- NPI Attorney
- Landlord
- Automation

Initial Info Gathering
- Uniform
  - Fill out Tenant Form
  - Create new entry for Tenant with form info
  - Screen Tenant Info
  - Email for additional documentation as needed
  - Email additional documentation
- Airtable
  - Approve for Utility Assistance
  - Approve for Rental Assistance
  - Application Ineligible
  - Not open to settlement
  - Open to settlement: Send Agreement
  - Sign Agreement
  - Open to settlement: submit settlement to Court
  - Submit for utility payment entry
  - Submit for rental payment
- Google Drive
  - Save Tenant submitted files for documentation
- PandDoc
  - Save Tenant submitted files for documentation

Action on Eligible Applications
- Complete Screener Form
- Complete Eviction Settlement Info Form
- Email additional documentation
- Save + review documentation
- Move to Eviction Process if needed
- Reach out to Landlord for Eviction Settlement
- Agree to settlement: submit settlement to Court
- Submit for eviction settlement payment entry
- Receive Rental assistance funds