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Housing Assistance Empowered By No-Code: Efficiently Distribute Relief Funds

Unqork Homeowner Assistance and Unqork Rent Relief are customizable and compliant end-to-end solutions built to help state and local governments administer billions in aid.

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Key Points

- The moratorium on foreclosures expired in July 2021, yet 1.45M homeowners are still seriously delinquent on their mortgages while more than 14% of renters are behind on their payments

- Unqork Homeowner Assistance and Unqork Rent Relief empower state and local agencies to efficiently manage and distribute federal funds from the $1.9 trillion American Rescue Plan

- Unqork empowers agencies to rapidly develop and effectively manage a compliant relief distribution solution fitted to the specific needs of your community

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The ongoing economic disruption caused by the COVID-19 pandemic continues to threaten the ability of otherwise responsible homeowners to pay their mortgages and make other critical payments on time. The moratorium on foreclosures expired in July 2021, yet 1.45M homeowners are **still seriously delinquent** on their mortgages as Americans struggle to cover their associated ownership expenses (e.g. primary and secondary mortgages, Homeowner Association fees, non-escrow taxes and insurance, etc.). Meanwhile, more than 10 million Americans are **behind on rent**—that's 14% of all renters.

To keep families in their homes, the Treasury **extended the deadline** to August 20, 2021 for states to submit fund requests for the Homeowner Assistance Fund (HAF). Totaling $10 billion in relief, HAF is one part of the American Rescue Plan Act (ARPA) in addition to the Emergency Rental Assistance Program (ERAP). Optimistically, the ARPA funds could pay for as much as 30% of the increase in missing mortgage payments since the onset of the pandemic.

With loan workouts now underway, mortgage services are eager to distribute this much-needed relief and help homeowners avoid foreclosure. **How quickly and fairly the money gets distributed to residents in need, however, depends on how states act now.**

Unqork has created a robust end-to-end solution to help agencies navigate the complexity of administering HAF and ERAP resources. Our configurable solution empowers agencies to rapidly deploy a customized, fully compliant platform with intuitive stakeholder experiences that drive automated workflows. Complex, typically manual administrative tasks can now be processed at scale, such as conforming loan checks, confirming household income and AMI thresholds, and validating homeowner identity and proof of ownership. Using the Hardest Hit Fund (HHF) framework, integration with the Common Data File (CDF) can automate exchanges with primary mortgage providers from applicant validation to payments.

Unqork is helping more than a dozen jurisdictions administer hundreds of millions of federal rental aid. Now, we're tapping the power of our industry-first no-code enterprise application platform to help states deliver much-needed relief to residents, enabled by the following Unqork Housing Assistance features.

Features

Rock-solid compliance

A comprehensive solution that meets federal homeowner and rental assistance requirements, as well as specific local requirements or prioritizations, as needed. Sensitive personal information is always protected with encryption and advanced role-based access control (RBAC) capabilities. With access to detailed digital trails of all workflows, you have full auditability for recordkeeping.
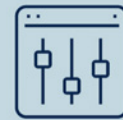
Automated workflows & end-to-end functionality

Empower agencies to effectively determine eligibility, review documentation, automate the review of primary mortgages through CDF interactions with loan servicers, make award decisions, and rapidly distribute funds at scale. Scale your ability to prevent fraud with automated validations.

Seamless integrations

Integrate with existing local housing databases and other systems of record to cross-reference, prevent benefits duplication, and exchange payment information with legacy systems as needed. Seamlessly connect with third-party applications for identity validation, payment processing, and other services. Configure digital experiences for all relevant stakeholders (renters, landlords, administrators, as well as housing specialists and program auditors).

No-code flexibility

Easily adapt to accommodate local circumstances and changing requirements as the program evolves. Future-proof your software by easily configuring the application to accommodate for changes to HAF and ERAP (e.g. extensions, eligibility adjustments, additional funding sources, etc.).

Expedite housing relief without sacrificing due diligence

Effectively—and rapidly—delivering aid to homeowners and renters in need is no small undertaking.

In order to distribute funds as rapidly as possible while remaining in compliance with program requirements, state and local agencies will need robust scalable technologies to help them streamline the relief application build, as well as the fund-distribution processes. This is where Unqork's no-code application building platform can play a pivotal role.

Unqork's Housing Assistance capabilities, including Homeowner Assistance and Rent Relief solutions, reflect the knowledge of what is required to run these programs in a way that gets relief to those who most need it quickly, efficiently, and in compliance with all rules and requirements. This includes allowing case managers to validate the following:

- ✓ **Identity:** Validations and signatures of homeowner or tenant, adult household members, and landlord

- ✓ **Residence:** Confirm rental or owned residence, appropriate connection between tenant / landlord or homeowner / property

- ✓ **Income:** Verify income documentation matches homeowner or tenant & household members and note COVID impact

- ✓ **Relief sought:** Confirm amounts due are backed up with documentation and make adjustments as needed

Traditionally, there would be a multitude of manual entry and human checkpoints (e.g., talking to a service provider on the phone, mailing forms, etc.), often requiring on-site engagements. With Unqork, these tasks can be automated at scale and handled completely online. Pre-Eligibility Screening for homeowners, landlords and tenants is automated through self-service hubs, removing them from the process early on if they are not eligible.

Agencies can seamlessly integrate with their legacy systems, meaning innovation does not need to be halted by your current processes. With a detailed case review interface and checklist of criteria to verify, it is simple to keep track of multiple funding sources. Uncover real-time analytics and reporting, all compliant with the U.S. Treasury Monthly and Quarterly Reporting requirements and other funding sources.

Relief applications developed on the Unqork platform come able to comply with all federal rules and regulations, and can be easily configured to adhere to local and state regulations. Unqork is the only truly end-to-end solution in the market including: eligibility assessment, application submission, application review and quality control, payments, auditing, and reporting for the US Treasury and other regulators.

With the power of no-code, local and state agencies will be able to distribute massive amounts of funds in a timely manner, while setting up their jurisdictions for next-level innovation in a digital ecosystem that is built for the future.

How Unqork empowered the City of Chicago to efficiently distribute relief funds to thousands of residents

Unqork added the City of Chicago to its more than a dozen states, counties, and municipalities leveraging the no-code Rent Relief solution to support the City's third round of rental assistance since the onset of the pandemic

26,000+	**<$3.2M**	**$430M+**
Number of applications received for Chicago residents	Total cost for all state, city, and county customers	Total ERAP funds Unqork is supporting

The Chicago ERAP application portal closed having received more than 26,000 applications with residents applying to receive up to 15 months of rental assistance—including 12 months of past due payments and three months of future rent. Chicago's ERAP was open between May 24 and June 15 and in addition to seeking rental payments, applicants also requested utility assistance through the site.

"Since we opened our first round of rental assistance grants in March 2020, we've seen the need for additional assistance continue to grow and threaten an eviction crisis," said Marisa Novara, Commissioner, Chicago Department of Housing. "I would like to thank Unqork for its creativity and diligence in creating this customized platform that will allow us to get these funds directly to those who are most in need."

Unqork is the only truly end-to-end solution in the market that includes: eligibility assessment, application submission, application review and quality control, payments, auditing, and reporting to the US Treasury and other regulators. Because of Unqork's flexible nature, the application can be easily customized to meet the specific needs of each jurisdiction while quickly and accurately getting funds to citizens in need, at scale. To date, Unqork Rent Relief is supporting the management of more than $430M of ERAP funding at a total cost of less than $3.2M across all state, city, and county customers.

Unqork's enterprise no-code platform was built to support the complexity, scale, and security that mission-critical applications in regulated industries require, all without creating a single line of code. Using Unqork's visual drag-and-drop interface, customers are able to build, deploy, and manage solutions significantly faster than traditional coding methods.

More than a dozen states, counties, and municipalities are leveraging Unqork's no-code Rent Relief solution. In Santa Clara County and the City of San Jose, rent relief funds are being distributed through the countywide Homelessness Prevention System, a partnership between public agencies and local nonprofits, led by Destination: Home and Sacred Heart Community Service. They have used Unqork's Rent Relief application to manage the full ERAP program to benefit the lowest income County residents.

Unqork has a proven track record of swiftly addressing government needs with secure, flexible no-code solutions. Last spring, Unqork supported a number of digitization efforts to help governments support their residents during the pandemic, including the support of COVID hubs for New York City and the District of Columbia. Unqork partnered with Deloitte to build and launch in one week an application enabling lenders to efficiently process loan requests through the Paycheck Protection Program (PPP). Unqork and KPMG worked with The Community Preservation Corporation to rapidly build and launch a mortgage forbearance solution to support new challenges in the housing industry caused by COVID. Unqork's Virtual Government Services offering has enabled government agencies to digitize everything from family benefits to marriage licenses, building permits or vehicle registration.

Before Unqork, this kind of transformation would require teams of software developers and expensive retainer contracts to handle future changes. Using Unqork's no-code platform, government CTOs, CIOs, and their teams can work with the agencies they serve to quickly get reliable solutions to market--and easily make future updates without generating any code.

Unqork: The world's first no-code enterprise application platform

The leaders of tomorrow will be the organizations that can digitize their processes most thoroughly and adapt their infrastructure most rapidly around a wide variety of shifting challenges. With no-code, companies are empowered to build scalable, secure, complex, compliant, custom applications with unprecedented speed and flexibility.

That's why many of the most innovative players in healthcare and beyond are partnering with Unqork, the first enterprise no-code development platform specifically designed for the world's most complex and regulated industries. Our platform represents an entirely new paradigm that optimizes every aspect of enterprise development through:

A unified SaaS platform

Unqork is a completely unified SaaS platform, which means it provides all the components and capabilities related to crucial areas like **compliance** (up-to-date regulatory and enterprise rules engines for FATCA, CRS, UK CDOT, Dodd-Frank, EMIR, and MiFID II, etc.), **security** (native encryption both in transit and rest, custom RBAC capabilities, and crowd-sourced penetration tests), and **application management** (SDLC governance, application versioning, and module management)[1].

A visual UI

Applications are built via an intuitive, visual User Interface (UI) featuring drag-and-drop components representing user-facing elements, backend processes, data transformations, third-party integrations, and a growing library of industry-specific templates.

Enterprise-grade standards

While there are several business-area-specific or consumer-level no-code systems on the market, Unqork is the only no-code platform designed specifically to build scalable healthcare applications with industry-grade security and privacy functionally baked in (e.g., adherence to all HIPAA security standards, encryption of data in transit and at rest, automatic back-up, enterprise-strength disaster recovery, cloud instance isolation, robust access and integrity controls, multi-factor authentication, and more).

[1] While Unqork is a SaaS platform, our customers operate in single-tenant environments, which means there is never a mixing of client data between Unqork customers.

Unqork takes on the "heavy lifting" of development and frees companies to shift their focus and resources towards building operational efficiencies, perfecting the user experience, and enacting long-term strategies. By tapping into the power of Unqork's no-code application platform, organizations can realize:

Accelerated speed-to-market: No-code automates many high-volume development tasks so new applications can be built and deployed much faster. In many cases, applications that would take months or years to reach the market can be built in a matter of weeks, or even days.

The elimination of legacy code: Code becomes legacy nearly instantly. With no-code, organizations only need to be concerned with building business logic; even if there is a technical change, the platform handles all that on the backend.

Ease of updates and maintenance: Large enterprises can spend up to 75% of the total technology budget maintaining existing systems. One of the reasons is the complexity of making a change in one area requires changes throughout the process. A no-code platform automates many of these cascading tasks and therefore reduces the complexity of making changes.

Business agility: Whether it is a pandemic, new or changing regulations, or disruptions of a smaller scale, no-code can provide organizations with a way to address events quickly.

Curious about how no-code can be applied within your organization? Get in touch to schedule a demonstration from one of our no-code experts.

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Enterprise application development, reimagined

Unqork is a no-code application platform that helps large enterprises build complex custom software faster, with higher quality, and lower costs than conventional approaches.

Request a Demo Learn More