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# Submittable

FL[DS] Co-Lab November 15, 2022

Andy Wright | Chief Technology Officer  
Alex Burreson | Director of Public Sector  
Oliver Ludecke | Sr. Account Executive, Public Sector



# Agenda

○ Introductions

○ Current State

○ Modern Grant Framework

○ Implementation Examples Dept of Labor, Dept of Commerce, CDFI

○ Automation using Software



# But first, Introductions





# Our Approach

## **Partner first**

Great software is most effective when combined with expert services and support.

## **Go all in**

Work with intention, purpose, and passion.

## **Deliver results**

You hire software to solve a problem. We deliver results.

## **Be human**

Because life is too short to work with mean people.

# Current State



# You are responding to crisis



# Access Considerations

Clear  
Eligibility  
Requirements

Language

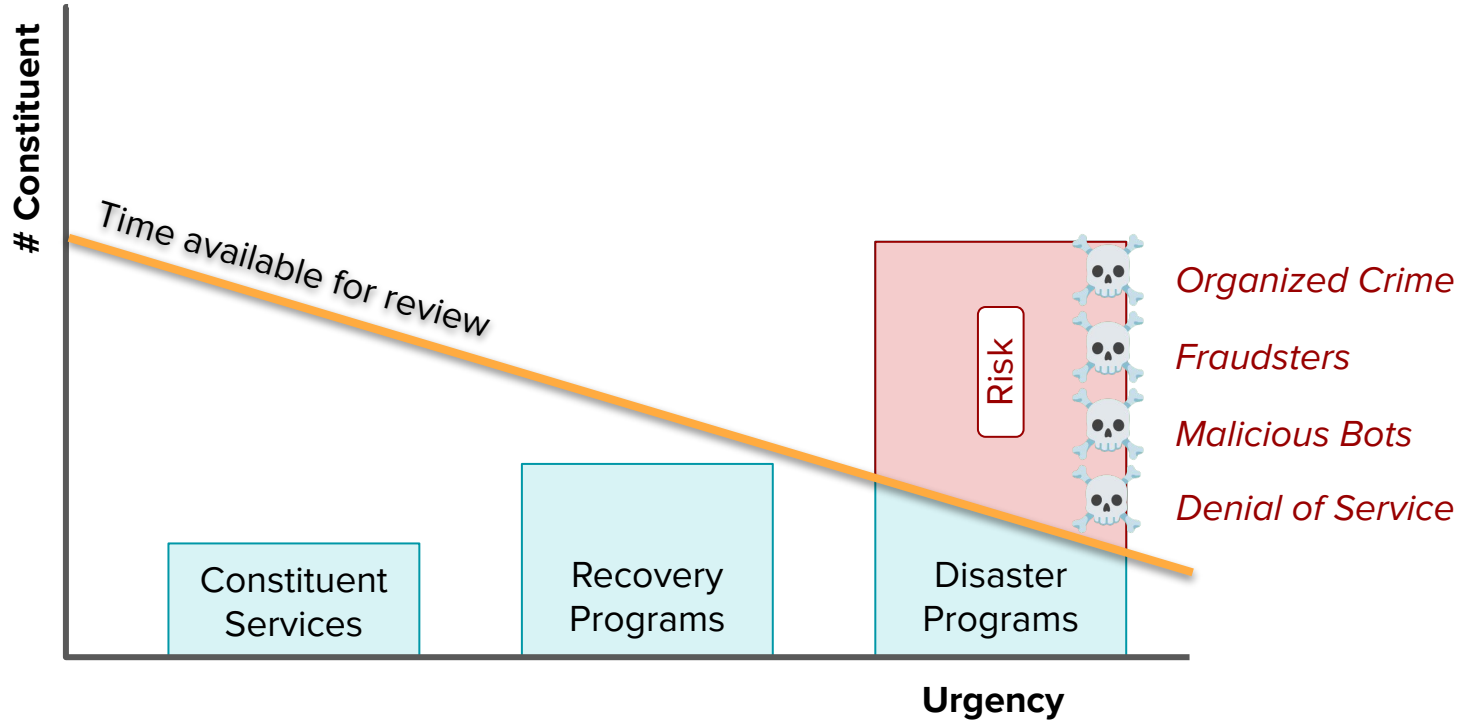
**Access to  
Technology**

**Individuals  
with  
Disabilities**

Customer  
Support



# Fraud Risk



What is your  
**current state?**



# Modern Framework for **Grants Management**



# Grant Management Framework



## LAUNCH



## MANAGE



## MEASURE



### Program Plan

- Eligibility criteria
- Decision process
- Communications plan
- PII considerations
- Compliance monitors

### Triage

- Completeness review
- Constituent collaboration
- Eligibility review

### Program Goals

- Grantee performance reporting
- Desired impact
- Expenses incurred
- Timeline met
- Program retrospective

### Constituent Awareness

- FAQ, video / webinar
- Eligibility quiz
- Constituent support system

### Review & Decision

- Reviewers & training
- Communications & frequency
- Notification award or ineligibility

### Reconciliation

- Process for managing payments outstanding
- Financial close out

### Accept Applications

- Constituent experience (CX)
- Data management
- Compliance monitoring
- Change mgmt process (agility level)

### Distribute Funds

- Payment type (check/card/ACH)
- Tracking & reconciliation
- Constituent collaboration & support

### Audit

- Internal
- Federal (e.g. 2 CFR 200)

# Framework Implementation Examples



To thank Minnesotans who worked on the frontlines during COVID, Gov. Tim Walz signed the **Frontline Worker Payments** into law April 29, 2022.

The application period was open from June 8—July 22 with payments to be divided equally among all qualified applicants.



In February 2021, the Washington State Department of Commerce was preparing to launch round 4 of the Working Washington Small Business Grants with an emphasis on supporting businesses that had to close during the pandemic.

For earlier rounds of funding, the team had used grants management software that left them frustrated. They weren't happy with the **technical experience**, the **customer support**, or the **payment processing and funds distribution**.



The Council of Native Hawaiian Advancement partnered with Hawaiian Home Lands to provide rental & utility assistance for families impacted by the pandemic.

They had the challenge of **reviewing applications as quickly and efficiently as possible, while minimizing fraud** and maintaining quality.



# Launch



# Program Plan

## Eligibility criteria

- Decision process
- Communications plan
- PII considerations
- Compliance monitors

- What qualifications must the applicant have?
- How will those qualifications be assessed?
- What type of supporting documentation will be accepted?
- Is there an exception process?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>• Revenue</li><li>• % Revenue loss</li><li>• Active business</li><li>• Applicant is owner</li></ul>	<ul style="list-style-type: none"><li>• Job category (frontline worker )</li><li>• Min hours</li></ul>	<ul style="list-style-type: none"><li>• Native Hawaiian</li><li>• Income AMI</li><li>• Residency</li><li>• One per household</li></ul>

# Program Plan

- ☐ Eligibility criteria
- ☐ Decision process**
- ☐ Communications plan
- ☐ PII considerations
- ☐ Compliance monitors

- Who is involved?
- What type of decisions require expertise vs. eyeballs & training?
- Can applicants apply again?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● Weighting by size &amp; rev impact</li><li>● First come first served</li></ul>	<ul style="list-style-type: none"><li>● Initial decision</li><li>● Appeals process</li></ul>	<ul style="list-style-type: none"><li>● Weighting by AMI</li><li>● Weighting by lost income</li></ul>



# Program Plan

- ☐ Eligibility criteria
- ☐ Decision process
- ☐ Communications plan**
- ☐ PII considerations
- ☐ Compliance monitors

- What communication formats are most-applicable for this audience?
- Accessibility for non-english speaking constituents
- Accommodations for disabilities

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● Press release</li><li>● FAQ</li><li>● Webinar</li><li>● 5 languages</li></ul>	<ul style="list-style-type: none"><li>● Press release</li><li>● Social media</li><li>● Video commercial</li><li>● 4 languages</li></ul>	<ul style="list-style-type: none"><li>● Video promotions</li><li>● Community outreach</li><li>● Social media</li><li>● English</li></ul>

# Program Plan

- ☐ Eligibility criteria
- ☐ Decision process
- ☐ Communications plan
- ☑ **PII considerations**
- ☐ Compliance monitors

- Is sensitive data being collected (identifiable, personal info, medical, demographics, age-related?)
- Is PII hidden from reviewers?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● Contact info</li><li>● Address</li><li>● Revenue</li></ul>	<ul style="list-style-type: none"><li>● Identity docs</li><li>● Credit data</li><li>● Contact info</li><li>● Address</li></ul>	<ul style="list-style-type: none"><li>● Identity docs</li><li>● Heritage</li><li>● Contact info</li><li>● Address</li></ul>

# Program Plan

- ❑ Eligibility criteria
- ❑ Decision process
- ❑ Communications plan
- ❑ PII considerations
- ❑ **Compliance monitors**

- Program compliance
- Compliance for funding source
- PII & HIPAA data
- Data retention requirements or restrictions

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● Business type</li><li>● Distribution by county</li></ul>	<ul style="list-style-type: none"><li>● Acceptable merchants</li><li>● Phone recordings</li><li>● Document retention limits</li></ul>	<ul style="list-style-type: none"><li>● HUD funds - single audit</li><li>● Email (GMS and external)</li></ul>

# Constituent Awareness

**FAQ, video / webinar**

Eligibility quiz

Constituent support

- How will the target demographic become aware of the program?
- Can the communication be amplified?
- What type of media is most effective?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● Press release</li><li>● Online FAQ</li><li>● Instructional webinar</li></ul>	<ul style="list-style-type: none"><li>● News coverage</li><li>● Online FAQ</li><li>● Commercials</li></ul>	<ul style="list-style-type: none"><li>● Rich heritage website</li><li>● Videos</li></ul>

# Constituent Awareness

❑ FAQ, video / webinar

❑ **Eligibility quiz**

❑ Constituent support

- Clear communication of qualifying criteria to enable self assessment
- Quick eligibility checker tool

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● Self assessment</li><li>● Online eligibility tool</li></ul>	<ul style="list-style-type: none"><li>● Self assessment</li><li>● Online eligibility tool</li></ul>	<ul style="list-style-type: none"><li>● Self assessment</li><li>● Online eligibility tool</li></ul>

# Constituent Awareness

☐ FAQ, video / webinar

☐ Eligibility quiz

☐ **Constituent support**

- Who will provide support
- Can a single provider support throughout all stages?
- What languages are required?
- What channels are available (phone, text, email, postal, social media)

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● Community partners</li><li>● 5 languages</li></ul>	<ul style="list-style-type: none"><li>● Outsourced - 115 agents</li><li>● 4 languages</li></ul>	<ul style="list-style-type: none"><li>● Self managed</li><li>● Temp labor for peak periods</li><li>● English only</li></ul>

# Accept Applications

## ☐ **Constituent experience**

☐ Data management

☐ Compliance monitoring

☐ Change mgmt process

- What is the target demographic?
- Do they have access to computers?
- Is there a local library with computers?
- Is mobile access available?
- How responsive is the web/mobile experience?
- How long are phone holds expected?
- Communication with applicants or others?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● Low tech access</li><li>● Mobile first</li><li>● Local partners - onsite &amp; phone</li></ul>	<ul style="list-style-type: none"><li>● Online application</li><li>● Mobile</li><li>● Waiting room</li></ul>	<ul style="list-style-type: none"><li>● Older demographic</li><li>● On behalf of</li><li>● Landlords</li><li>● Mobile</li></ul>

# Accept Applications

☐ Constituent experience

☐ **Data management**

☐ Compliance monitoring

☐ Change mgmt process

- What kind of data is being collected to qualify applicants?
- Can all data be stored in a database?
- Are there regulations on how data is managed?
- How long does the data need to be stored after the program completes? Which data?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● 5 year retention of GMS data</li></ul>	<ul style="list-style-type: none"><li>● 14 day ID document retention limit</li><li>● No storage of credit data</li><li>● 5 year is specific format</li></ul>	<ul style="list-style-type: none"><li>● Heritage database</li><li>● Catholic charity program - same funding source</li></ul>



# Accept Applications

- ❑ Constituent experience
- ❑ Data management
- ❑ **Compliance monitoring**
- ❑ Change mgmt process

- What compliance requirements must be met?
- Can a 'point-in-time' compliance audit help?
- What segmentation of data should be possible?

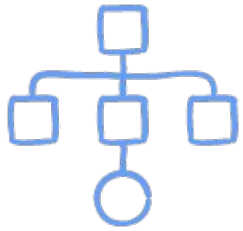
Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● Other relief received</li><li>● KYB validation</li><li>● Demographic served</li></ul>	<ul style="list-style-type: none"><li>● Age of data</li></ul>	<ul style="list-style-type: none"><li>● Email comms</li><li>● Application chronology</li><li>● Household monitoring</li></ul>

# Accept Applications

- ❑ Constituent experience
- ❑ Data management
- ❑ Compliance monitoring
- ❑ **Change mgmt process**

- Will this program allow for changes mid-program?
- When are the opportunities to include changes?
- How frequently will inspection happen?
- How are past applications treated when programs are changed?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● Possible mid-program based on equitable distribution metrics</li></ul>	<ul style="list-style-type: none"><li>● Possible between each phase of program</li></ul>	<ul style="list-style-type: none"><li>● Observe periodically</li><li>● As-needed</li><li>● Post-audit</li></ul>



# Manage



# Application Triage

- ☐ **Completeness review**
- ☐ Constituent collaboration
- ☐ Eligibility review

- Did the applicant upload the correct files?
- Did the applicant understand the question correctly and respond accordingly?
- How will applicants be notified if the application is incorrect?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● Local community partners</li><li>● Collaborative online &amp; in-person</li></ul>	<ul style="list-style-type: none"><li>● Automated using technology</li></ul>	<ul style="list-style-type: none"><li>● CNHA agency staff</li><li>● Online collaboration</li></ul>

# Application Triage

- ☐ Completeness review
- ☐ **Constituent collaboration**
- ☐ Eligibility review

- How can applicants be assisted?
- Live on phone?
- Live via screen share?
- In-person?
- Who helps the applicant?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● Local community partners</li><li>● In-person</li><li>● Screen share</li><li>● Phone</li></ul>	<ul style="list-style-type: none"><li>● Outsourced callcenter</li><li>● Support rep</li><li>● Phone &amp; chat</li></ul>	<ul style="list-style-type: none"><li>● CNHA staff</li><li>● Phone</li><li>● Screen share</li></ul>

# Application Triage

- ☐ Completeness review
- ☐ Constituent collaboration
- ☑ **Eligibility review**

- Who is performing the review?
- How much does the labor cost per review?
- Are there savings if review is automated by investing in software?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● Community partners</li></ul>	<ul style="list-style-type: none"><li>● Automated ID verification</li><li>● Automated credit-based verification</li><li>● Attestation</li></ul>	<ul style="list-style-type: none"><li>● Automated document parsing</li><li>● CNHA staff</li></ul>

# Review & Decision

## ☐ Reviewers & training

☐ Communications

☐ Notifications

- What expertise is required to review an application?
- Can reviewers be sourced quickly? From where?
- Can training be created and scaled quickly?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● Local community partners</li></ul>	<ul style="list-style-type: none"><li>● Outsourced</li></ul>	<ul style="list-style-type: none"><li>● CNHA staff and temp workers</li></ul>

# Review & Decision

☐ Reviewers & training

☐ **Communications**

☐ Notifications

- Does the target demographic have language limitations?
- Does the target demographic have regular access to email?
- Does the target demographic have a mobile phone?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● 5 languages</li><li>● Email, Text</li><li>● Status changes</li><li>● Self-serve webpage</li></ul>	<ul style="list-style-type: none"><li>● 4 languages</li><li>● Decision stages</li><li>● Self-serve webpage</li></ul>	<ul style="list-style-type: none"><li>● English only</li><li>● 1:1 communication</li><li>● Self-serve webpage</li></ul>



# Review & Decision

☐ Reviewers & training

☐ Communications

☐ **Notifications**

- What communications channels will reach constituents quickest? Most effectively?
- What is the optimal frequency of communication?
- Are communications clear in order to reduce support costs?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● Email (all)</li><li>● Text (awardees)</li><li>● Won, declined</li><li>● Depleted - next round priority</li></ul>	<ul style="list-style-type: none"><li>● Email updates</li></ul>	<ul style="list-style-type: none"><li>● Email updates</li><li>● Phone follow-up</li><li>● Applicant and landlord</li></ul>

# Distribute Funds

## □ Payment type

□ Tracking & reconciliation

□ Constituent collaboration

- Are applicants banked or unbanked?
- Are there limitations to where the funds can be spent
- Is the applicant paid, or someone else?
- Do applicants have a mailable address?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● ACH</li></ul>	<ul style="list-style-type: none"><li>● Reloadable Debit (US Bank ReliaCard)</li><li>● Merchant categories</li></ul>	<ul style="list-style-type: none"><li>● Check to home owner</li><li>● Check to landlord</li></ul>

# Distribute Funds

☐ Payment type

☐ **Tracking & reconciliation**

☐ Constituent collaboration

- Did the transaction process correctly?
- Was the check or card lost in the mail?
- Was a card lost after activation?
- Was a check reported lost but reported cashed?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● ACH acceptance &amp; routing errors</li><li>● Sync between GMS and bank</li></ul>	<ul style="list-style-type: none"><li>● Card activations</li><li>● Where funds spent</li><li>● Sync between GMS and US Bank</li></ul>	<ul style="list-style-type: none"><li>● Sync between Sage intacct, first hawaiian bank, GMS</li></ul>

# Distribute Funds

- Payment type
- Tracking & reconciliation
- **Constituent collaboration**

- How does a constituent get a status for their payment sent?
- Are tracking details shared?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● Local partners</li><li>● GMS Vendor</li><li>● Bank</li></ul>	<ul style="list-style-type: none"><li>● GMS Vendor</li><li>● US Bank</li></ul>	<ul style="list-style-type: none"><li>● CNHA</li><li>● First Hawaiian Bank</li></ul>

# Measure



# Program Goals

- Grantee reporting**
- Desired impact
- Expenses incurred
- Timeline met
- Program retrospective

- Do grantees have reporting requirements?
- Does the funding require 1099 issuance?
- Should spending be limited to certain merchant categories?

Commerce	Labor	CDFI
• 1099 issuance	• Merchant spending	• 1099 issuance

# Program Goals

- ❑ Grantee reporting
- ❑ **Desired impact**
- ❑ Expenses incurred
- ❑ Timeline met
- ❑ Program retrospective

- Was the desired impact met?
- Can the impact story be told from the perspective of each target demographic?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● \$240M</li><li>● Businesses impacted by COVID-19</li><li>● Businesses impacted by CA border</li></ul>	<ul style="list-style-type: none"><li>● \$500M</li><li>● Equal distributions</li><li>● Frontline worker job categories</li></ul>	<ul style="list-style-type: none"><li>● Support local Hawaiian community</li><li>● Raise additional funding</li></ul>

# Program Goals

- Grantee reporting
- Desired impact
- Expenses incurred**
- Timeline met
- Program retrospective

- How much does each application cost to process?
- Were expenses kept within the allocated operating budget?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● Community investment in local partners</li><li>● Software &amp; services vendor</li><li>● Bank fees</li></ul>	<ul style="list-style-type: none"><li>● Software &amp; services vendor</li></ul>	<ul style="list-style-type: none"><li>● Payroll</li><li>● Temp labor</li><li>● Software vendor</li></ul>



# Program Goals

- ❑ Grantee reporting
- ❑ Desired impact
- ❑ Expenses incurred
- ☑ **Timeline met**
- ❑ Program retrospective

- What major phases had deadlines?
- Was each deadline met?
- Would the process and timelines be defined differently next time?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● Announce</li><li>● Application process</li><li>● Decision process</li><li>● Funding paid</li></ul>	<ul style="list-style-type: none"><li>● Announce</li><li>● Application process</li><li>● Appeals process</li><li>● Finding paid</li></ul>	<ul style="list-style-type: none"><li>● Daily payments</li><li>● Ongoing programs</li></ul>

# Program Goals

- ❑ Grantee reporting
- ❑ Desired impact
- ❑ Expenses incurred
- ❑ Timeline met
- ❑ **Program retrospective**

- How often is the program inspected?
- Are there certain events that require inspection?
- Does this program need to be agile or strictly static?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● Weekly w/ program adjustments</li><li>● Built for maximum agility</li></ul>	<ul style="list-style-type: none"><li>● Post-program</li><li>● Built for maximum automation / volume throughput</li></ul>	<ul style="list-style-type: none"><li>● Bi-monthly reviews</li><li>● Built for program efficiency and constituent experience</li></ul>

# Reconciliation & Auditing

## ❑ Outstanding payments

❑ Financial close out

❑ Audits

- How does an applicant access status information?
- How does an applicant request funding be re-sent?
- How does an applicant update their address or banking information?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● Vendor managed</li><li>● ACH status</li><li>● Email &amp; Text</li><li>● Update ACH and reprocess</li></ul>	<ul style="list-style-type: none"><li>● Vendor managed</li><li>● Card activation</li><li>● Email</li><li>● Send new card</li></ul>	<ul style="list-style-type: none"><li>● Self managed</li><li>● Check cashed</li><li>● Email &amp; phone</li><li>● Send new check</li></ul>

# Reconciliation & Auditing

☐ Outstanding payments

☑ **Financial close out**

☐ Audits

- Has all money been reconciled and accounted for?
- What financial handoffs require reconciliation?
- Are there regulatory audits coming?
- Will an internal or external pre-audit be necessary?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>● Vendor managed</li><li>● Bank / GMS reconciliation</li><li>● Financial audit (internal)</li></ul>	<ul style="list-style-type: none"><li>● Vendor managed</li><li>● Bank / GMS reconciliation</li></ul>	<ul style="list-style-type: none"><li>● Self managed</li><li>● Bank / ERP / GMS reconciliation</li></ul>

# Reconciliation & Auditing

☐ Outstanding payments

☐ Financial close out

☐ **Audits**

- Are there mandatory audits required?
- Who will perform the audit?

Commerce	Labor	CDFI
<ul style="list-style-type: none"><li>• Internal financial audit</li><li>• Single audit</li></ul>	<ul style="list-style-type: none"><li>• Internal financial audit</li></ul>	<ul style="list-style-type: none"><li>• Internal financial audit</li><li>• Single audit</li></ul>

# Modern Program Results



## Recognizing Minnesota's frontline workers

**\$500M**  
fund size

**30 days**  
to go-live

**1.2M**  
applications  
received

**4**  
languages



To thank Minnesotans who worked on the frontlines during COVID, Gov. Tim Walz signed the **Frontline Worker Payments** into law April 29, 2022. The application period was open from June 8—July 22 with payments to be divided equally among all qualified applicants.

# Modern Program Results



## Emergency relief for small businesses in Washington

The State of Washington Department of Commerce partnered with Submittable, leveraging **Automated Review** and **Funds Distribution** to provide much needed assistance, fast.

### Funding Round

### Working Washington 4

### Working Washington 4.5

Target grantee

Small businesses impacted by COVID-19

Small businesses impacted by the closure of the Canadian border

Application window

March 29 - April 9, 2021

October 4 - 18, 2021

Applications received

16,813

1,049

Awarded businesses

11,727

205

Total funds awarded

**\$234,633,481**

**\$2,592,122**



# Modern Program Results



A screenshot of a web page from the U.S. Department of the Treasury. The page has a blue header with the Treasury seal and the text 'U.S. DEPARTMENT OF THE TREASURY'. Below the header is a green banner with the text 'We can do this. Find COVID-19 vaccines near you. Visit Vaccines.gov.' The main content area is white and features a breadcrumb trail 'HOME &gt; NEWS &gt; PRESS RELEASES'. The title of the press release is 'Treasury Releases Additional Emergency Rental Assistance Funds to High-Performing State and Local Government Grantees'. The date is 'September 14, 2021'. The text of the press release states: 'WASHINGTON — Today, the U.S. Department of the Treasury announced it will make the remaining more than \$13 billion in funding under the second wave of Emergency Rental Assistance (ERA2) available to the high-performing state and local government grantees.' A quote follows: '“Treasury is happy to provide these state and local government programs with additional resources to support Americans in need of rental assistance,” said Deputy Secretary Wally Adeyemo. “We are also committed to reallocating resources to ensure assistance reaches a struggling tenants and landlords during the pandemic.”' The final paragraph reads: 'By early February, Treasury disbursed the full \$25 billion available in the first round of ERA (ERA1) to state, local, and Tribal governments, along with \$8.6 billion in additional funds made available in early May through the second round of ERA (ERA2) under the American Rescue Plan Act of 2021. Nearly 50 grantees'.



# Submittable | Public Sector



**2010**



Submittable founded

**11K+**



Organizations  
use Submittable

**21.8M+**



Total submissions  
collected & reviewed

**100s**



Of Public Sector agencies  
using Submittable

**32+**



US States using  
Submittable

**20 hrs**



Average time teams  
save per week

**14 days**



Average time to  
launch programs

**99.9%**



Product uptime

**99%**



Customers happy with their  
overall experience

