



5 Lessons for Governments Distributing Emergency Relief Funding

How Submittable can help governments avoid common mistakes
in disbursing emergency relief to communities in need



BONUS! State of Montana Case Study

Contents

Introduction

3

5 Lessons for Governments Distributing Emergency Relief Funding

Lesson #1: The importance of partners in the work

4

Lesson #2: The power of funds distribution

5

Lesson #3: The urgency of reducing fraud and human error

5

Lesson #4: The imperative to improve equity

6

Lesson #5: The need for a partner in accountability

7

Case study: State of Montana's COVID-19 emergency grant management

8

Introduction

When it comes to disbursing emergency relief, government employees face a tall order. Expected to distribute often millions (or even billions) of funds quickly and fairly, their ability to execute has a direct, tangible impact in people's lives. Meanwhile, they're typically exhausted—overworked, and at times under incredible political and economic pressure. In emergencies, the workload for government employees inevitably grows. And depending on the type of emergency, they may be expected to take it all on with a smaller staff than ever, due to layoffs, illness, or other factors.

To best prepare for future catastrophes, it's crucial to learn from the past. Here, we'll examine five areas where governments have faced challenges in distributing emergency relief in the past. The lessons examined here, along with the right technology and services partner, can help governments prepare to get it right the next time.

Lesson #1: The importance of partners in the work

Perhaps the overarching lesson is this: with so many moving pieces and not enough staff, governments need a true partner in managing their grants. Submittable offers best-in-class customer support and professional services that can bridge the gap for when you have the budget to run a grants program, but simply not enough staff.

First, **Submittable will serve as your project manager and trainer.** With Submittable's Professional Services, we join your team, helping you to design a concise form that captures necessary information without creating a burden for applicants. We'll also help you make sure you gather all the information you need to report on later, and get your team going faster.

When the [State of Montana](#) needed to distribute \$1.25B in CARES Act funding quickly, working with Submittable's Implementation Team, their grant was up and running within weeks (see case study on page 8). In fact, the average Submittable client launches even a robust new program in **just 14 days**. In the State of Montana's case, extensive preparation with Submittable's professionals proved essential—they received over **5,000 applications within the first 24 hours**.

Anticipating a high volume of submissions is where the other side of a partnership in the work proves critical: **Submittable will help your applicants.** Submittable offers real, human, helpful technical support to your applicants. In emergencies, people are hurting and scared. The last thing they need is to run into burdens when they are asking for help. Submittable's technical support team has deep

experience working with grant applicants, answering their questions and helping them troubleshoot any issues. We resolve **76% of applicant questions** on our first response. We will never tell someone we can't help them or try to push them off to someone else.

Crucially, we also connect the dots for you based on what we hear from applicants. For example, our technical support team may notice an influx in questions from applicants if a certain question proves confusing, or guidelines are unclear. We'll then work with you to resolve the issue and improve the applicant experience.



I personally appreciate the support folks and that we received feedback from support. If they saw a particular portion of an application folks were having an issue with, and if they had a potential improvement that would maybe help applicants be more successful, they'd let us know. So that feedback was appreciated.

Angie Nelson
Senior Budget Analyst, State of Montana

In the case of the State of Montana, with feedback from the Submittable team, they edited their application form to make it smoother for applicants using mobile phones.

"We moved to accepting photos of documents and other non-traditional file types. We just tried to be flexible as we needed to pivot in the middle of the process," says Angie Nelson, Senior Budget Analyst with the State of Montana.

Lesson #2: The power of funds distribution

With Submittable, every piece of your program that you need will live in a single platform, including payment delivery. We partner with payment vendors to get payments to awardees quickly and securely, directly into awardees' bank accounts (including handling tax forms). You can trigger an award with the click of a button.

This means no internal red tape for you, while getting payments out the door quickly and conveniently. Meanwhile, awardees won't need to go to the bank to deposit a check. There's also no need to be concerned about a check getting lost in the mail or misplaced, and all of the confusion and delays that can cause.

Lesson #3: The urgency of reducing fraud and human error

It's unfortunate but true: when the dust settles from a relief program, governments sometimes discover that some of the money went to people it shouldn't have. Misappropriated funding can show up in several varieties—all of which Submittable offers a solution for.

Some misappropriation may be a result of inadequate eligibility screening. Submittable's Eligibility Forms ensure that only eligible applicants may continue to fill out an application, redirecting anyone who does not meet your custom-defined eligibility criteria.

Other issues are due to simple human error, or in some cases, fraud. With government employees overworked and exhausted—and after all, human—some mistakes are

Form Fields

- Text Only
- Single Checkbox
- Single Response
- Dropdown List

Eligibility Form Name *

Grant Eligibility

501(c)(3) organizations located in Montana are eligible for a grant of up to \$10,000.

Please enter your EIN number.

Powered by Candid

In which county are you located?

Select...

Have you been a recipient of this grant in the past?

☐ Yes

☐ No

Preview Save

An eligibility quiz is an efficient way to screen applicants based on your criteria. In Submittable, you can choose to allow or disallow specific IRS nonprofit designations.

inevitable. On the other end, all the money available has attracted some bad actors, who have falsified claims.

The solution in each case is to use intelligent technology to review applications, which will both avoid human error and identify fraud at a higher rate than a human can. Submittable offers review services powered by artificial intelligence (AI).

Automated review can not only move at speeds simply incomparable to humans, it greatly reduces mistakes, can

see things humans can't, and has the capacity to cross-reference vast amounts more data than a human could. It has the capability to:

- Scan vast databases, such as online reviews
- Review documents, such as tax forms and identification
- Check for organic internet footprints
- Verify identities, including by reviewing video recordings of applicants

Submittable's Automated Review product was built to review applications for government grant programs, and is customized for your specific program. This technology can take on the work of an entire team of human resources—and do the job better.

Lesson #4: The imperative to improve equity

Governments have learned the hard way that the wrong solution can result in compounding systemic racism through inequitable funding distribution. They've also discovered that certain barriers to apply may disproportionately impact distinct populations, including rural communities. Submittable is an inclusive solution that can help governments reach more equitable outcomes, including in the following ways:

- **Submittable is mobile responsive.** Up to 80% of applications come via mobile phone. This is especially important during emergencies (such as a pandemic

or natural disaster) which restrict access to libraries, where some populations have historically accessed the internet, or in rural communities where internet access might be limited.

- **Submittable is easy to use.** Often, those who are most vulnerable to a threat may not have the highest technological literacy. Submittable is a straightforward platform that is highly rated for ease of use on top software review sites.
- **Submittable is highly accessible.** Submittable attained a VPAT affirming it is accessible to people with a wide range of disabilities.
- **Submittable's Automated Review is an inclusive technology.** Automated Review can read more than just receipts or other more traditional documentation. For instance, an applicant can describe their business goals and accomplishments in their own words, and the technology will have the ability to evaluate that information fairly.
- **Submittable's team is expert at inclusive best practices.** You don't need to become an expert overnight on best practices for [creating inclusive application forms](#), [collecting demographic data](#), and [unbiased review processes](#). Our team has the knowledge to apply the product's suite of technical tools to do it for you.

Lesson #5: The need for a partner in accountability

We won't take your money and say goodbye. We'll be with you throughout the lifecycle of your grant program. That means, if something goes wrong—a payment gets delayed, a Freedom of Information Request is filed, an eligible applicant gets denied—you **won't be on your own**. We'll stand by you until, together, we make it right.

The truth is, during emergencies, governments are under enormous pressure—politically and otherwise. Distributing relief funds is hard work, and it's not without risk. It's also absolutely essential to get funding to people who desperately need it. And it has to be done as quickly and fairly as possible. Submittable is here to take on that risk with you as your partner. Because like you, we believe that emergency relief is too important to shy away from the challenge. Let's do this together.

Learn more about Submittable

Submittable has helped the [State of Montana](#), [State of Washington Department of Commerce](#), and many other governments respond to emergencies such as COVID-19, and we can help you too. [Contact us](#) today to get started.

Helping Montanans through COVID-19 with thoughtful and fast emergency grant management

Efficient onboarding and intuitive form-building tools were essential to launching the State of Montana's massive COVID-19 grant program in just a few weeks.

In April 2020, Montana Governor Steve Bullock faced a major challenge. In the midst of a pandemic and economic crisis, The State of Montana received \$1.25 billion of funding as part of the Coronavirus Aid, Relief and Economic Security (CARES) Act. The funds needed to be distributed to in-need organizations and individuals across the state as soon as possible.

Bullock and his team needed a grant application management solution that would be easy for Montanans from all walks of life to fill out. They also needed a system that was safe and secure. Finally, because they would have to very quickly train hundreds of state employees to review and track submissions, the State of Montana needed a user-friendly, centralized system.

With Submittable, along with a lot of smart organization and planning, they had a process up and running smoothly in a matter of weeks.



I've worked with different application softwares over the years for both grant management and for other purposes in the office. Submittable provides quick turnaround when you can edit your own forms—and it doesn't require a lot of training to learn how to do that.

Angie Nelson
Senior Budget Analyst, State of Montana

— Facing the challenges of a pandemic

The roadblocks faced by the State of Montana were the very same roadblocks that Montanans were faced with in the wake of coronavirus: they had to set up remotely, without access to their offices, on limited resources and time.

Both parties forged ahead by remaining flexible and anticipating problems before they surfaced.

The first step the State of Montana took was the swift creation of forms that asked enough information to guard against fraud but not so many questions that their application added barriers to getting help or slowed down the review process.

The second step was taking old forms and systems online and making them consistent—for example, housing grants that had for years been conducted with paper applications needed to be converted into a digital process, with new questions added to address the pandemic.

One of the program coordinators, Angie Nelson, Senior Budget Analyst, explained how easy form building was essential for her team's quick start.

"We created a team of folks that included one that currently worked with Submittable, which was helpful," Nelson says. "And the functionality of being able to drag and drop fields to create forms was very helpful because it allowed more people to start work on forms in a pretty rapid succession, rather than having just one or two people trained to do that."

— Onboarding for everyone

Grant reviewers also needed to be trained—and there were about 300 of them. Many were government workers who had been displaced from their normal day jobs thanks to COVID-19, and they came from diverse educational backgrounds. Staff who had previously managed forest fire or transportation grants were suddenly put in charge of small business stabilization or PPE funding.

"We had Diana [a Submittable onboarding specialist] host some training sessions that were less than an hour and went through the basics," Nelson explains. "Those were recorded, so when we had folks come later on, we would forward that training for them to watch. Then as we went, each team would deal with their own unique issues through phone calls, Zoom calls, Microsoft teams calls, and Google Hangouts with Submittable."

— Learning to pivot

When the program went live, the state was flooded with 5,000 applications in one day. By the time applications had closed, that number has since increased to over 18,000.

As issues arose, the state and Submittable joined forces to problem solve in real time.

First, the team quickly realized that applicants had the same pandemic-related issues that both the state and Submittable faced: they were away from their offices and often lacked time and resources.

"Obviously a lot of folks are maybe not working in their offices with their printers and all of their network equipment," she explains. "We moved to accepting photos of documents and other non-traditional file types. We just tried to be flexible as we needed to pivot in the middle of the process."

Submittable also took extra steps to ensure the forms were mobile friendly for those away from their desktops and offices. And when repeated questions arose about certain requirements or application steps, Submittable made clarifying changes to the forms to streamline mid-process.

— Reviewing thousands of documents while still being thorough

Once documents were in, applications needed to be reviewed and either approved or rejected. Submittable's platform made it easy for the state of Montana to create teams of reviewers and limit certain permissions to only those who needed them.

"We also very heavily used [Submittable's] review process features: the reviewer permission levels and the auto assignments," Nelson explains. "One thing that worked very well was creating team leaders for each group: Level One reviewers did the first basic review of checklists and Level Two dealt with the issues. Then the compliance team,

the folks reviewing the financial aspects, made sure each application was ready for award payment.”

— Support for everyone alike

Submittable assigned a dedicated support person to Montana’s program who helped administrators, reviewers, and submitters alike.

When the state needed to provide step-by-step instructions to applicants on how to handle a specific action within their application process, the Customer Support team quickly wrote multiple help articles.

“There has been a very high volume of usage of support,” Nelson says. “I personally appreciate the support folks and that we received feedback from support. If they saw a particular portion of an application folks were having an issue with, and if they had a potential improvement that would maybe help applicants be more successful, they’d let us know. So that feedback was appreciated.”

— Tracking and reporting made easy

Once grants are awarded, administrators are able to track and analyze data within the platform.

“For me personally, and for some of the higher level folks in management and troubleshooting, the advanced reporting feature is utilized daily,” Nelson observes. “Folks are using it to sort and pivot and pull updated data daily for various purposes. Reporting has been a very heavily used feature—and a great and effective one for our team.”

Submittable’s fund tracking features also made it easier for the state of Montana to see the bigger picture while juggling so many different grants and programs at once.

“The other main feature that we really used was the funds feature: the ability to track funds with the funds tab and use that dashboard,” Nelson shares. “We like the more visual perspective of all the different funds and how much is awarded and paid out. When you have multiple programs and multiple funds, it’s so helpful to see where we’re at and track that information.”

— Ongoing help through tough times

As of the beginning of September 2020, over \$1 billion of \$1.25 billion in Coronavirus Relief Funds have been committed with over \$329 million of that awarded, supporting nearly 12,000 Montana businesses and organizations.

“I’m just really proud of the group of people that have come together and worked tirelessly over long hours to help people in Montana, the businesses, the organizations,” Nelson says. “None of us have met in a room together. This was all done remotely and to be able to successfully roll out programs and do our very best to help people has been an accomplishment.”

The programs will continue to benefit Montanans across the state as long as funding and need persist.

“We had [a grant application] that went live this week for loan deferments for businesses,” Nelson says. “We’re still moving and still heavily utilizing the full life cycle of the Submittable’s software.”



Submittable is a social impact platform that makes it easy to launch, manage, and measure any kind of social impact program. Since 2010, Submittable has helped organizations collect nearly 20 million applications for thousands of customers all over the world.

submittable.com | (855) 467-8264
