

## IEM HousingAssistIQ™ Solution

### The challenge.

The COVID-19 pandemic has severely impacted the U.S., increasing unemployment and putting unprecedented numbers of individuals at risk of foreclosure and eviction. The American Rescue Plan Act (ARPA) provided up to \$9.961 billion in grant funding, through the U.S. Department of the Treasury's Homeowner Assistance Fund (HAF), to prevent foreclosures. Implementing a program and creating a process to distribute funds is time consuming, labor intensive, and costly for government agencies and can cause significant delays in getting assistance to families in need.

These are some of the challenges the government faced in providing assistance to families at risk of eviction and foreclosure:

- Limited agency staff to conduct effective fraud detection.
- Inefficient collaboration and ambiguity across workflows.
- Lack of data oversight due to siloed systems across application, submission, and closeout.
- Lack of approval audit trail and evidence of review leading to low accountability between homeowners and agency staff.
- Human error due to manual, time-consuming tracking and governance of tasks.

### The solution.

IEM partnered with Appian—a company that offers a secure low-code automation platform and a trusted partner of the US Treasury—to deliver the HousingAssistIQ™ solution, which manages the end-to-end Homeowner Assistance Fund process. This innovative software solution facilitates the processing of large volumes of applications and documents while simultaneously employing fraud detection capabilities. Appian automation ensures HousingAssistIQ™ increases efficiency, decreases error, and reduces costs. IEM has developed a solution to improve visibility with real-time precision and an automated workflow all in a quickly adaptable and configurable system using the Appian Low-Code Automation Platform.

- **End-to-end analysis:** using visually rich dashboards to support application through closeout.
- **Fund allocation visibility:** to significantly reduce fraud and abuse.
- **Faster processing times:** for efficient and accurate application processing.
- **Easier integration to mortgage services through CDF:** to ensure correct loan amounts.

As we have seen in unemployment systems, cumbersome and inefficient programs and systems can cost taxpayers more than \$1 billion in fraudulent claims and applications for assistance.

