

BUSINESS PROCESS OUTSOURCING

Nebraska Investment Finance Authority

Background

Established in February 2022 with \$50 million provided by Section 3206 of the American Rescue Plan Act of 2021, the Nebraska Homeowner Assistance Fund (NHAF) provides debt relief to Nebraska homeowners who have incurred financial hardships directly related to the coronavirus pandemic and as a result, have put their ability to keep their homes at risk.

Administered by the Nebraska Investment Finance Authority (NIFA), Nebraska’s housing finance agency, NHAF’s purpose is to help homeowners dealing with delinquent mortgages, real estate taxes, homeowner association dues, home and/or flood insurance premiums, utilities, and internet services, as well as clearing liens from homeowners’ properties. Eligible homeowners can receive up to \$40,000 in financial benefits.

NIFA chose Nelnet to:

- Provide white-glove contact center support, including answering inbound phone calls, placing outbound phone calls as needed, and responding to homeowner emails.
- Assist homeowners with the application process.
- Review incoming NHAF applications in electronic format.
- Track, report, and resolve application escalations.



What We Did

 <p>Contact Center Support</p>	 <p>Customer Confidentiality and Empathy</p>	 <p>Technology (Security)</p>	 <p>Application Processing</p>	 <p>Quality Assurance</p>
				

Nelnet managed the day-to-day operations for the NHAF program by providing contact center support, helping residents through the application process, and reviewing applications, among other tasks. In collaboration with NIFA, Nelnet created a phone queue to handle inbound calls—supporting interactions in both English and Spanish—and implemented call recordings. We reviewed weekly telephony stats with the client to better understand when customers are calling and why, and quality check the performance of Nelnet’s team.

To better support NIFA and Nebraska's residents, Nelnet associates identified opportunities for improvement, including:

- Adjusting staffing levels between processing and contact center teams based on application and call volume.
- Creating outreach efforts (outbound call campaigns and email blasts) to improve application rates.
- Creating an escalation and complaint tracking process to identify opportunities to improve customer service.
- Participating in conversations with NIFA's systems provider to address customer issues.
- Transitioning application quality review tasks initially assigned to NIFA to the Nelnet team, reducing processing time.

In 2022, Nelnet associates answered over 21,000 calls and processed 5,870 applications, of which 1,852 were approved for \$18.9 million in homeowner assistance. That's thousands of men, women, and children—families—who were able to keep their homes.

What NHAF's Customers Say

"Thank you to each and every individual we worked with or spoke to along the process of this program. You all were very kind, patient, and never once made us feel ashamed of having to ask for help. We received great and timely help applying for and navigating the process for approval of funds through the NHAF program. We are back on our feet and because of this program, we still have a place to live." – Sarah and Kirk Black, Jr.

"I'm trying to write you while wiping my tears of joy from my face. Please know how extremely grateful my wife and I are to you and your organization. The last few years have been extremely tough for our family; however, because of NHAF, we once again have hope for a better future. Words cannot express our gratitude." – The Paxton Family

WHAT THE CLIENT SAYS

"Nelnet has been a trusted partner throughout the NHAF program. Our community partners have been complimentary of the timely and smooth application process, even as program guidelines, and assigned duties shifted over time. Nelnet staff have acted as problem solvers and continue to understand the importance of ensuring alignment with our program goals, as the program has evolved."

Shannon Harner, Executive Director, Nebraska Investment Finance Authority

Who We Are

With over 40 years of proven BPO expertise and experience, Nelnet provides contact center and back-office processing solutions and results for our clients.

Nelnet's contact center team is composed of 3,800+ associates nationwide. We work with over 220 clients across a range of industries, from education, finance, and non-profits to government, healthcare, and professional services. We can adapt our services to fit any client's needs.

Partner with Us

Learn more about how our trusted team and proven solutions can elevate your organization.



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