

CUSTOMER-CENTRIC SERVICES

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 Nebraska’s housing finance agency, the Nebraska Investment Finance Authority (NIFA), 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.
- Create and maintain a dynamic NHAF dashboard to track applications, money dispersed, and other program metrics.

In late 2023, Nebraska reintroduced a program to assist to income-qualified renters who had experienced financial hardship because of the pandemic. Qualified renters receive no-obligation financial support for past-due and future rent payments and past-due, renter-paid utility and internet payments. Based on NIFA’s relationship with Nelnet and Nelnet’s track record supporting the homeowner program, NIFA selected Nelnet to manage its Emergency Rental Assistance (ERA2) program. Since October 2023, Nelnet has provided the same support services as the NHAF program, including creating and managing an ERA2 dashboard to track activity.

What We Did

Contact Center Support	Customer Confidentiality and Empathy	Technology (Security)	Application Processing	Quality Assurance
✓	✓	✓	✓	✓

Nelnet manages the day-to-day operations for the NHAF and ERA2 programs by providing contact center support, helping homeowners, renters, and landlords through the application processes, 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 review 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.

Results

NIFA Program	Calls Answered	Avg Speed of Answer	Total Applications	Applications Approved	Funds Distributed
NHAF (homeowner)	34,337	:05	8,004	3,106	\$43,109,052
ERA2 (renter)	13,902	:09	3,380	412	\$918,177

NHAF: February 1, 2022–December 31, 2023. ERA2: September 28, 2023–December 31, 2023.

NIFA's success with Nelnet's involvement has translated to allowing thousands of men, women, and children—families—avoid homelessness by helping them keep a roof over their heads.

WHAT NIFA'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.

WHAT THE CLIENT SAYS

"Nelnet has been a trusted partner. 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 programs have evolved."

— Shannon Harner, Executive Director, Nebraska Investment Finance Authority

Who We Are

With over 45 years of proven 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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