



Dos and Don'ts of Moving Applications Online

Advances in technology have made it possible to apply for many resources online. The closures of offices during the pandemic accelerated the rate at which new processes were introduced and adopted by many agencies providing housing assistance and other resources. During this time, the training of staff on how best to navigate resulting challenges was sometimes lagging, lacking, or not thoroughly addressed. Organizations now have the opportunity to review and improve their online applications.

Moving application processes online can bring substantial benefits to organizations in terms of efficiency, capacity, throughput, and staffing requirements, but the advantage of handling programs entirely online may increase the possibility of unfavorable outcomes for many prospective recipients of the services. The people we are trying to serve are more likely to have difficulty navigating online application processes or lack access to technology, which could prevent them from being able to complete the application.

For example, among older adults, access to and understanding of technology decreases as the age group increases: 71 percent of adults aged 65 to 74 say they are smartphone users, but that share falls to 43 percent among those 75 and older. Additionally, those living in households earning less than \$30,000 are less likely than those in higher-income households to own a computer with access to the internet. Now the Affordable Connectivity Program assists recipients of Supplemental Nutrition Assistance Program, Medicaid, or Supplemental Security Income benefits to obtain improved access through consumer subsidies. Still, organizations that have implemented online application processes should keep in mind that the process may be unfamiliar, challenging, and difficult for applicants.

Some of the difficulties experienced by users of online applications are specific to the way the process works in their community. In one jurisdiction, recipients of Emergency Housing Vouchers were not notified that the rental specialist they were assigned to was subsequently separated from the local housing authority. Email correspondence to that email address was not being monitored. Only after prospective landlords submitted requests for tenancy approval packages to the email address of the former employee and received no response was the issue identified and resolved. Conversely, housing authorities may be sending important correspondence electronically to clients whose email address has changed. When sending applicants email correspondence, especially when it includes a determination of eligibility for requested benefits, make sure to include a request for acknowledgment of receipt. Rather than assuming that an email sent has been read and understood, set a time period after which to send an additional email containing in the subject line something like **“Have you received your eligibility information?”** with the request read receipt feature enabled. Additionally, email addresses that are no longer current should be deactivated promptly so that senders are immediately aware of the need to deliver to an alternate address.

Many online applications require submission of documents, forms of identification, and verification(s) of income. A method of encryption protecting this information must be provided so that clients can upload necessary documents without risk to their personally identifying information.

One client who had completed their application in its entirety found they were prevented from successfully submitting it because their uploads exceeded the maximum file size permitted. After

multiple attempts, the program disabled the attachment option and did not suggest an alternative method of supplying the requested information.

Where possible, providers **should**:

- Use **plain language and clear instruction** to be inclusive for people of all educational levels.
- Provide **in-person or telephone navigators**.
- Make **real-time chat-based assistance** available and easy to use.
- Provide **dropdown selections** in applications.
- Ensure **page displays are responsive** so that information is readable on any device type.
- Only require and collect information **essential to providing services**.
- Develop methods of **measuring outcomes**.
- Provide **language preference choices** and access to a language line that translates the application.

Providers should not:

- Present **barriers to accessing or completing the application**, especially for people with limited or no access to technology, limited technological skill, or limited English proficiency.
- Assume electronic correspondence has been **received, read, and understood**.
- **Assign blame** to an applicant for technical, or technological difficulties.
- Allow absence of non-essential information to **prevent submission of applications**.
- **Ignore or dismiss feedback** from clients on their experience with the virtual process.
- **Neglect to communicate regular updates** to the client while alternative solutions are identified or ongoing issues remain.

Applicants **should**:

- Review applications prior to completing them online to gather and have ready all of the **required information and supporting documents**.
- If possible and able, **check the equipment** they will be using to ensure it is working properly and has the capabilities necessary for the process.
- Make sure to **print out (or save) their completed application** and capture any identifying confirmation number, case number, or transaction number.
- **Request a read receipt** and document the date and time their application was submitted.

Applicants should not:

- Allow the challenges of completing online applications to **discourage or deter them from accessing resources** for which they are eligible.
- **Refresh the page**—doing so may delete information entered up to that point.
- **Exit partially completed applications** unless there is a “save and continue” option.

Remember that the process of applying online for housing assistance and other services is a challenge for many clients and may be a source of frustration and anxiety.

Make the process as simple as possible and include input from application users in the design or redesign of their online application processes.