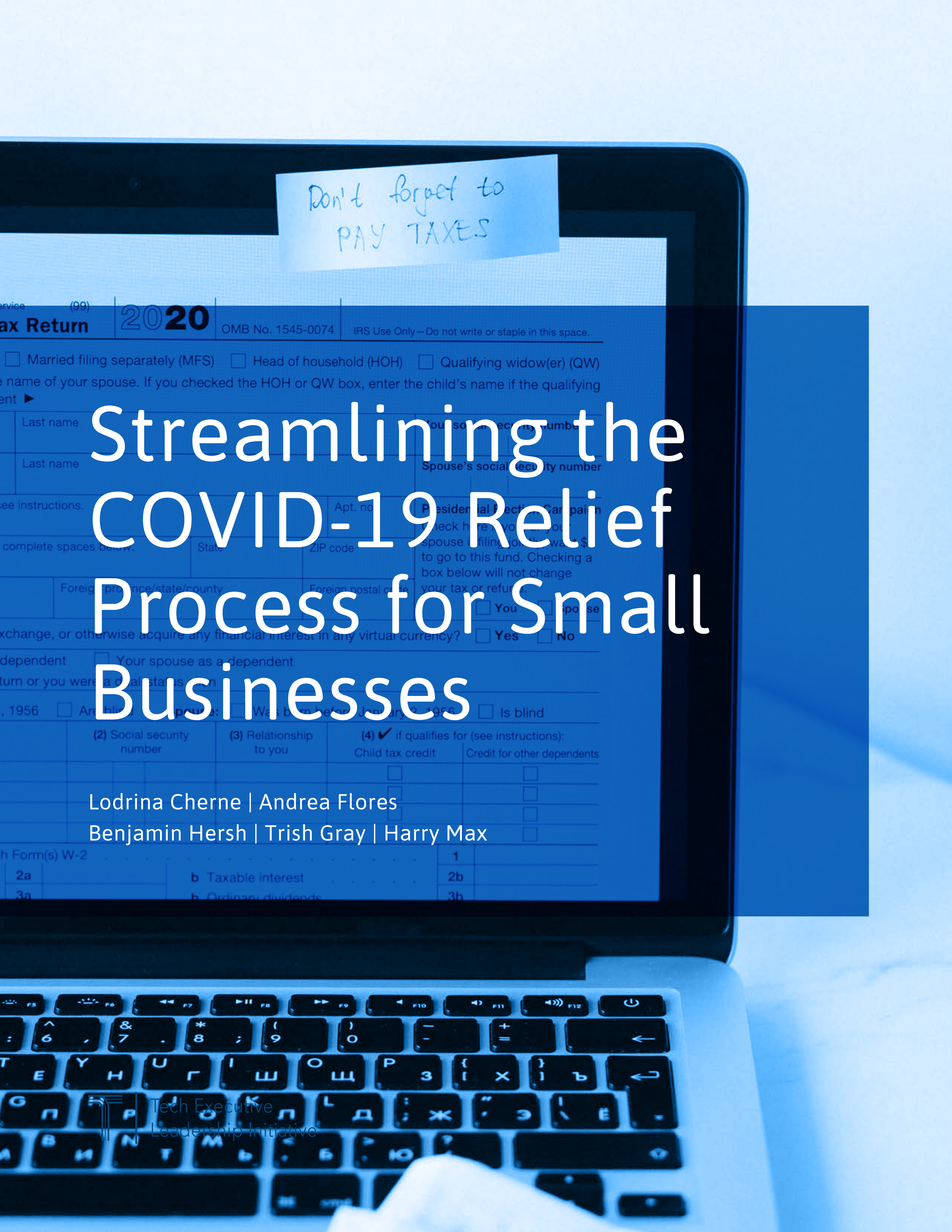

Streamlining the COVID-19 Relief Process for Small Businesses

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Cover photo by Nataliya Vaitkevich on Pexels

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ABOUT THE TECH EXECUTIVE LEADERSHIP INITIATIVE

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Executive Summary

Across the United States, businesses have struggled to manage the often complex process of applying for government loans and permits to help them stay afloat during the COVID-19 pandemic. This paper proposes a model for how city governments can better support local businesses with the COVID relief process, using as an example a fictional city named "Foggyton."

Though the City of Foggyton has provided a myriad of relief opportunities, businesses need to fill out dozens of forms and often are unaware of opportunities available to them. This Playbook provides a roadmap for how the City of Foggyton's digital services team should restructure how they provide relief to small businesses. The Playbook proposes the development of a centralized form for businesses seeking assistance that would match businesses to all potential relief opportunities and allow them to apply to all with a single application. The Playbook also includes a plan for the City of Foggyton to engage with businesses and other city agencies to most effectively develop this form.

Introduction

Imagine a hypothetical metropolitan city in the United States, "Foggyton," with over 100,000 active businesses. Because of the COVID-19 pandemic, the businesses of Foggyton require online access to services, resources, and other forms of support to help them survive and thrive in these difficult times. Whether this involves applying for permits to accommodate social distancing, seeking payroll assistance with the federal government's Paycheck Protection Program, or getting assistance to procure masks and health equipment, Foggyton's businesses continue to face extreme economic and operational burdens over a year into the pandemic.

Consider the restaurant industry: roughly 10 percent of Foggyton's restaurants closed down just two months into the pandemic. Restaurants that chose to stay open needed to secure additional permits from multiple agencies for sidewalk seating, street seating, and outdoor heating, on top of the dozens of other permits needed from other city departments to operate normally. While the City of Foggyton created accommodations for small businesses to continue operating, business owners found it difficult to interact with the city online, and to coordinate with and meet deadlines for local and national aid programs.

The City itself also faced challenges in delivering relief to small businesses. It needed to coordinate among numerous city agencies, along with state and federal departments, to set up and deliver relief funds. This was occurring at a time when city capacity was already strained.

Overview of Playbook Solution and Phased Approach

This Playbook proposes that the Foggyton Digital Services (FDS) team consolidate relief entry points and create a centralized form for small businesses seeking assistance.[1] This form can be shared among permitting, relief-granting, and other agencies as appropriate. The form would vastly improve the city's current system for small business forms, which is largely manual and relies upon printed PDF forms.

To create this form, this Playbook calls for using an agile and phased approach. Rather than roll out one comprehensive, end-to-end technical solution that attempts to solve all small business needs, the Playbook divides the process into four smaller phases:

- **In Phase 0,** Foggyton Digital Services recruits a lead team to help develop the unified form.
- **In Phase 1,** FDS builds a basic "minimum viable product" (MVP) form, and mails this form to small businesses.[2]
- **In Phase 2,** FDS receives feedback on the MVP form and makes improvements to a revised form.
- **In Phase 3,** FDS receives feedback on the revised form and creates an even-more updated form that can now be used by all city agencies.

Following these phases, FDS will be able to create a "one-stop shop" for businesses to apply for COVID-19 assistance. If this form proves successful, the City can consider moving toward a universal application approach for all small business forms.

1 This proposal assumes that the Foggyton Digital Services team is empowered to convene city departments and key stakeholders to perform data analysis, determine the availability of data and funding for a mailer campaign, negotiate manual processes among city departments in service of this solution, and determine the placement of the new, simplified small business request form on relevant city department web properties.

2 In software development, a "minimum viable product", or MVP, is a test product that has just enough features for users to provide feedback for future iterations.

Overview of User Journey Using the Playbook

Currently, Foggyton business owners struggle to identify which application forms they need to fill out to receive aid. Even after submitting the correct forms, applicants have little power to learn about and/or understand the status of their aid request.

As a result, many businesses have missed out on COVID-19 relief opportunities offered by the city. For example, Foggyton Digital Services only received 1,500 applications for COVID-19 relief aid in the first few weeks of grants being available, out of tens of thousands of eligible small businesses. It was clear that most small businesses were unaware of the relief opportunities available to them.

As demonstrated in Figure 1 below, our proposed approach envisions a "user journey" that begins with a business owner receiving a mailer about a new, one-stop-shop resource for those seeking financial aid or permitting opportunities. After submitting a simple, single request form, city agencies should then coordinate and respond to the small business with information about next steps on their relief or permit applications.

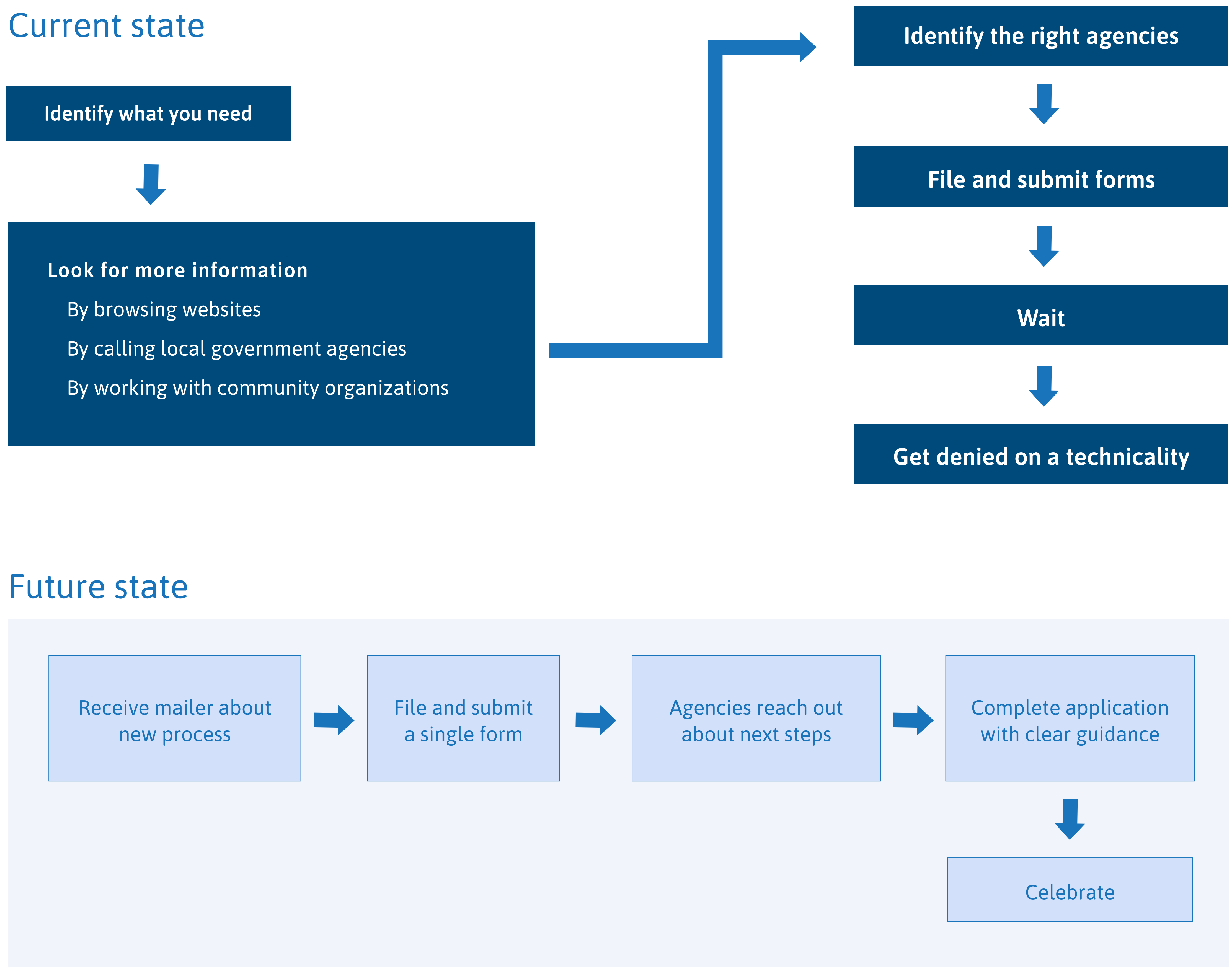


Figure 1: User journey when implementing the Playbook's process

PHASE 0

Setting the Stage

Summary

In Phase 0, FDS should identify a cross-functional team with representatives from across city agencies to lead the process of creating a form. This group should be responsible for developing the necessary process flows and operating models for Phase 1.

One member of this lead team should be identified to oversee the outreach campaign to small business owners. This outreach leader should determine which stakeholder will send out the initial mailer to small business owners and how those mailers will be sent. The timing of sending mailers will depend on when agencies are ready to start manually processing requests from the new basic form that will be built in Phase 1.

Steps in Phase 0

1. **Identify the cross-functional team that will lead form improvement efforts.**

   The success of this project starts with identifying an initial set of agencies that will be involved in all aspects of the improvement effort.[3] The agencies on this cross-functional team will need to:

   - Share data about which types of economic relief their agency offers, along with the associated application forms, eligibility criteria, and validation requirements; and
   - Agree to consistent processes for updating small businesses on their application status, approvals, and remediation requests.

3 A draft advocacy letter for recruiting city agencies can be found at aspentechpolicyhub.org/Foggyton_Playbook_Agency_Recruitment/

2. **Determine the operational model, workflow, and necessary service-level agreements for rolling out the MVP basic request form in Phase 1.**

   The lead team will need to define the process flows for Phase 1 and sign service-level requests, which are agreements between FDS and individual city agencies about an agency's responsibilities. Service-level requests are necessary to ensure adherence to agreed-upon response times when business owners submit a request. Service-level agreements should be established to set timeframes for:

   - When notifications are sent from city agencies confirming they have received the basic request form. For example, city agencies could agree to send notifications to FDS within 1 day of receiving the form.
   - Standard updates about application requests. For example, city agencies could agree to send weekly updates to applicants.
   - When businesses will be notified about application approvals or denials. For example, city agencies could agree to send businesses a final decision on their application within 30 days of receipt.

Figure 2 shows an example of a process workflow for Phase 1. In Phase 0, teams should agree on the exact workflow model.

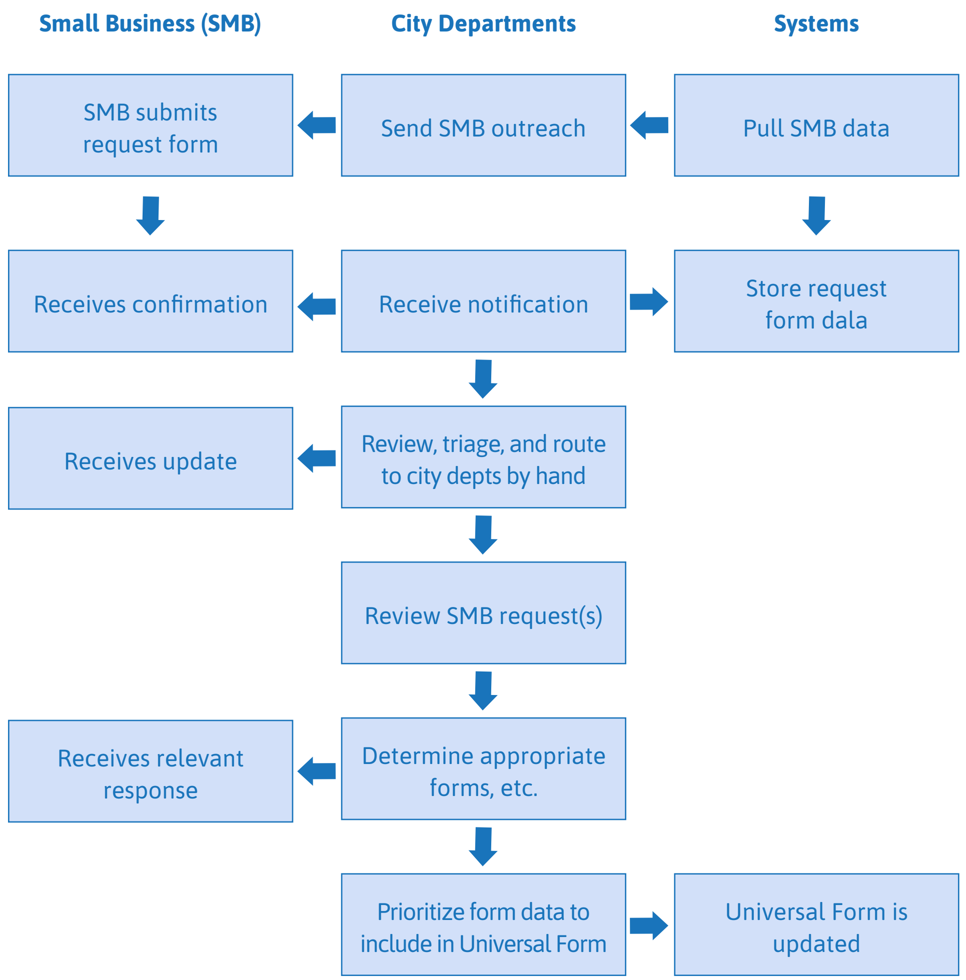


Figure 2: Example workflow model for Phase 1

3. **Determine who will develop and send out the mailer to small business owners.**

   One member of the core leadership team should be responsible for finalizing the design and content of the mailer sent to small businesses. Additionally, this owner will help determine when the outreach should begin. The mailer will be used to engage small business owners in the new process and usage of the basic request form. Figure 3 shows a sample of the mailer.


FOGGYTON OFFICE OF EMPLOYMENT AND WORKFORCE DEVELOPMENT

123 Civic Plaza
Foggyton, USA
(123) 456-7890
covid-relief@foggyton.gov

March 26, 2021

Ms. Business Owner
1115 Grant Ave.
Foggyton, USA

Dear Ms. Business Owner,

There are still $2.4 million worth of COVID-19 relief grants and special permits available for small businesses like yours. To see if you're elligible to apply, go to:

http://foggyton.gov/covid-relief/elligibility

Use this registration code: **W65C9T5**

If you have questions, email covid-relief@foggyton.gov or call (123) 456-7890

Best Regards,

Mayor of Foggyton

Figure 3: Sample mailer for small businesses

4. **Determine the criteria for selecting the first cohort of small businesses and identify the source of data to prepopulate the basic request form.**

   The cross-functional lead team should identify which businesses will receive the initial mailer, if not all local small businesses.

   Additionally, the lead team will need to identify a source of reliable data to prepopulate the response firm.[4] This data could come from an existing source that one of the agencies has access to and/or a public source. The mailers will need to pull in basic information about the business (such as employee identification number, or ENI, address, business name, number of employees, etc.)

4 In software engineering, the "source of truth" is a practice of structuring data so that every data element is only sourced in one "original" location. If this data element is cited in a different location, it will refer back to this original data element. Thus, if the original data element needs to be updated, the update will also be made throughout the entire system.

PHASE 1

Outreach operations, basic request form, manual routing, and follow-up

Summary

COVID-related (and other crisis) relief should be provided to small businesses in a timely manner, so FDS should focus on developing a minimum viable product (MVP) that will fulfill the basic needs of small businesses. This MVP can be launched very quickly, and can be iterated on to build improved products in Phases 2 and 3.

More specifically, FDS should create a "basic request form," a straightforward form that collects basic data about the business, including what problems it faces and what specific remedies it seeks. Though this basic request form will not address every possible need, it will allow small business owners to begin requesting relief quickly. Once this basic request form is built, it should be mailed to the set of businesses agreed upon in Phase 0.

In addition, city agencies responsible for providing the grants, permits, or other sources or relief should receive the data from this form, translate this data into their own internal systems, and follow up directly with the business that filled out the form for any next steps needed to fulfill the request.

Steps in Phase 1:

Steps 1–8 in Phase 1 focus on building the MVP.

1. **Compile form inputs.**

   Part of Phase 0 involves bringing together agencies willing to share data and participate in a consistent approval process. For each of an agency's COVID-19 relief offerings, that agency should share:

   - Benefits of that offering;
   - Eligibility requirements;
   - Every form and form input used for application;
   - All necessary validation documents; and
   - Any common reasons for past applicants' rejection.

2. **Determine a heuristic model for routing small business requests.**

   Once all of the data from Step 1 has been compiled, patterns will likely emerge that provide a model for grouping categories of applications. A "heuristic model" can be used to take those patterns and create a flowchart based on "if/then" decisions. For instance, "IF small business X is a restaurant AND needs permits for outdoor seating, THEN its data should be routed to agencies A, B, and C."

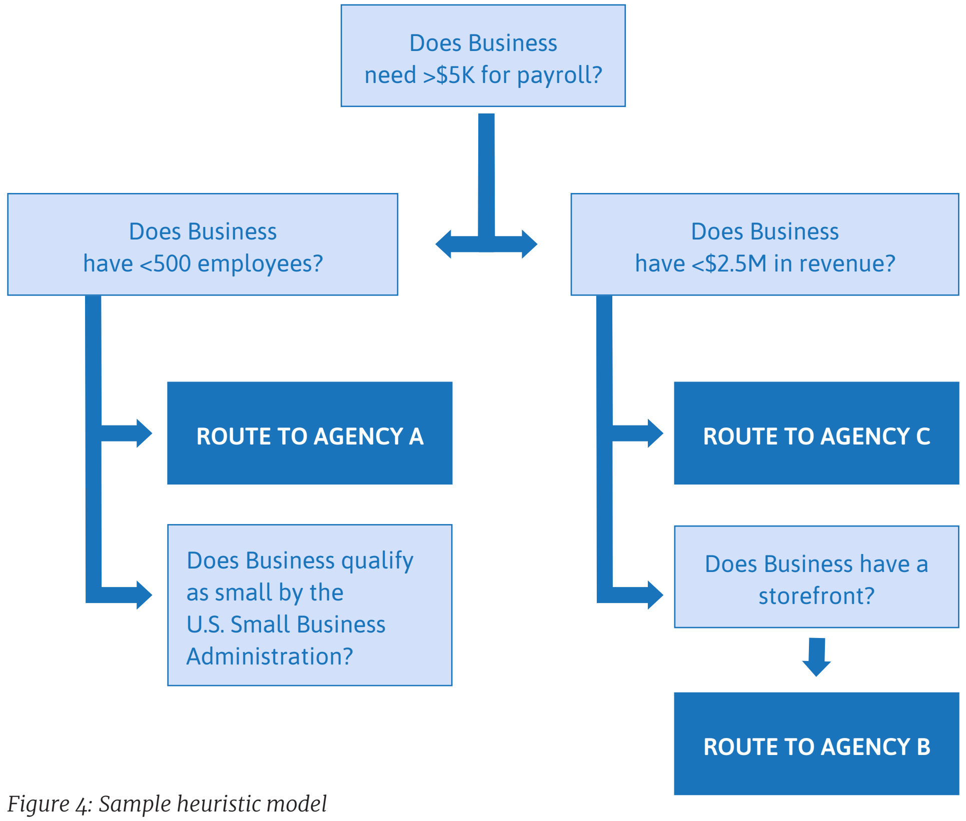


Figure 4: Sample heuristic model

3. **Pare down basic request form fields.**

Ensuring that the heuristic model is as simple as possible, FDS should use the inputs of that model to construct form data containing the absolute minimum set of questions for a small business to answer. Example questions on the form might be "business type" (i.e., hospitality/restaurant) and "needs" (i.e., grant funds, permits).

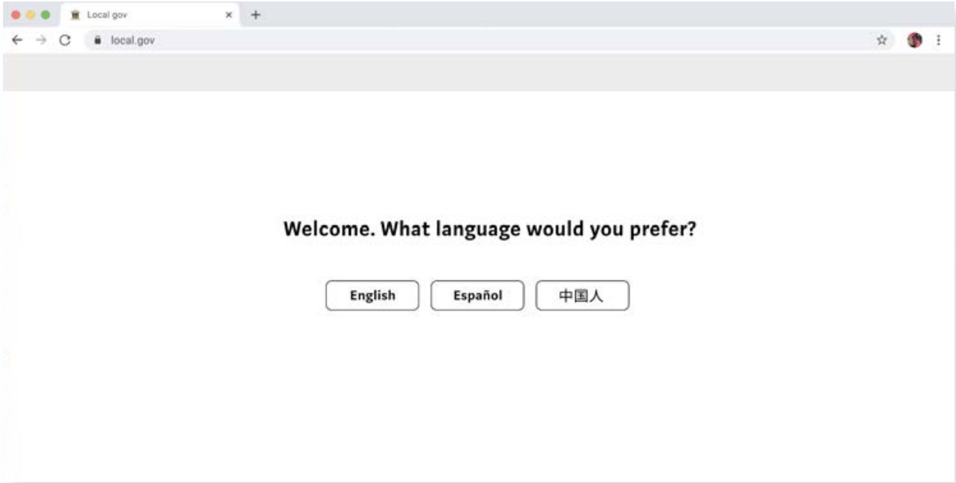
SMB General Business Information
First Name
Last Name
Title
Business Name
Business Account #(BAM)
Website
Street
City
State
Zip
Mobile
Phone
Best Contact Method
Email
Mobile
Text Message
Voice
Business Status
New
Existing
Not Open Yet

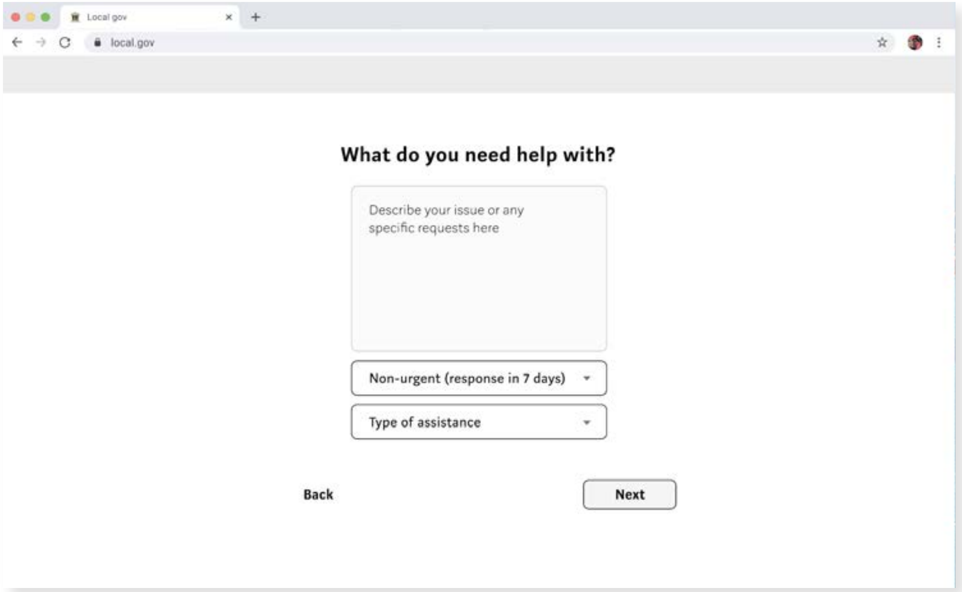
SMB Request For Assistance
Specific Problem +
Realistic Timeframe
Urgent (24-48 hours)
Prompt (7-14 business days)
ASAP (30-60 business days)
Type of Assistance +
Financial (loans or grants)
Permits
Taxes or Fines
Answer to Question
Specific Request +
Location (optional)
Contact (optional)

Figure 5: Sample form fields

4. **Design and build the basic request form.**

The form that results from steps 2 and 3 should use language that is easy to understand and a flow that steps through only relevant questions. The form should use basic elements of human-centered design and should be in line with existing FDS branding. Draft form features should be tested by small business owners to ensure clarity and ease of use. Figure 6 provides mock-ups of this basic request form.





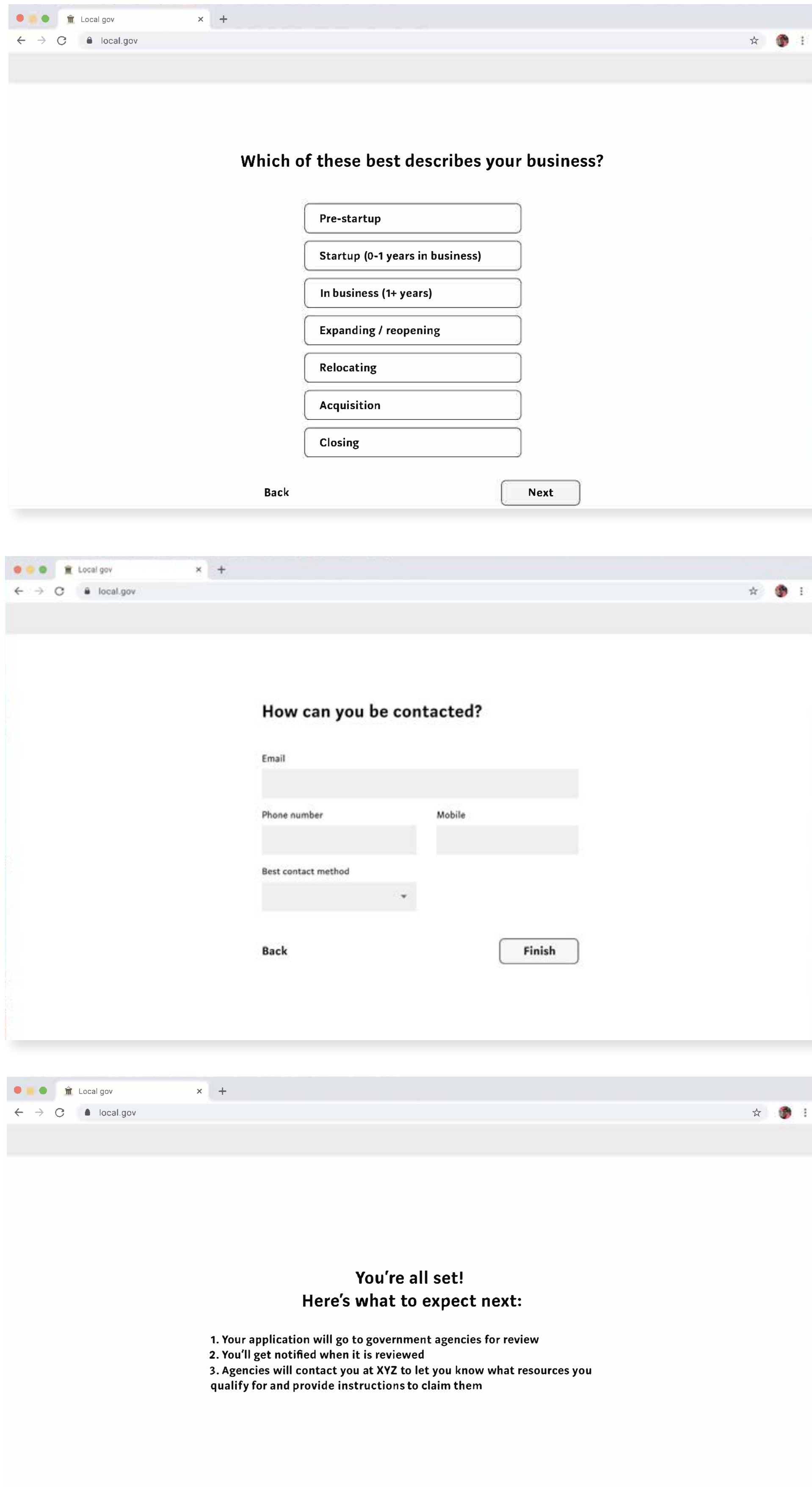


Figure 6: Mock-ups of the basic request form

5. **Determine URL and where the form and form data will live.**

   It is crucial that this form be easy to find through search engines and navigation of the parent website. For instance, a URL of *http://www.cityoffoggyton.org/covidrelief* is better than *http://forms.cityoffoggyton.org/forma.php?x=1&y=business*. The web design team should never redirect the business to another agency's website.

6. **Decide how the form submission will be routed to the proper agencies for follow-up.**

   In Phase 0, participating agencies will have agreed upon a consistent operating model and communication SLAs. The web design team should now determine the best way to feed form submission data to the correct agencies, based on the heuristic model described in Step 2. For instance, the agencies might already use a tool like JIRA or Salesforce to handle requests, or they may prefer simple email queues. The web design team should use the path of least resistance, as there likely is not time to create custom tools for each agency.

7. **Ensure a path to measurement.**

   To enable tracking and measurement, a registration code should be attached to each small business. Using the small business "source of truth" determined in Phase 0, the web design team should attach a code that is easy to index within the database, and also easy for the small business to enter into the MVP form. An example code is "12345" or "REST123". The team should attach this code in all steps throughout the outreach, form submission and follow-up process.

8. **Test, deploy, and launch MVP form and form submission routing.**

   Since ease of use is paramount to the success of this form solution, another round of user testing should be completed before the MVP is launched. Phase 2 describes how feedback from these user tests can be categorized effectively.

9. **Send the first wave of mailers.**

   In Phase 0, agencies should have agreed on the structure of the mailer, who will send the mailer, and what tool will be used to send it. Data from small businesses should be connected with each business's registration code to create individualized mailers for each business.

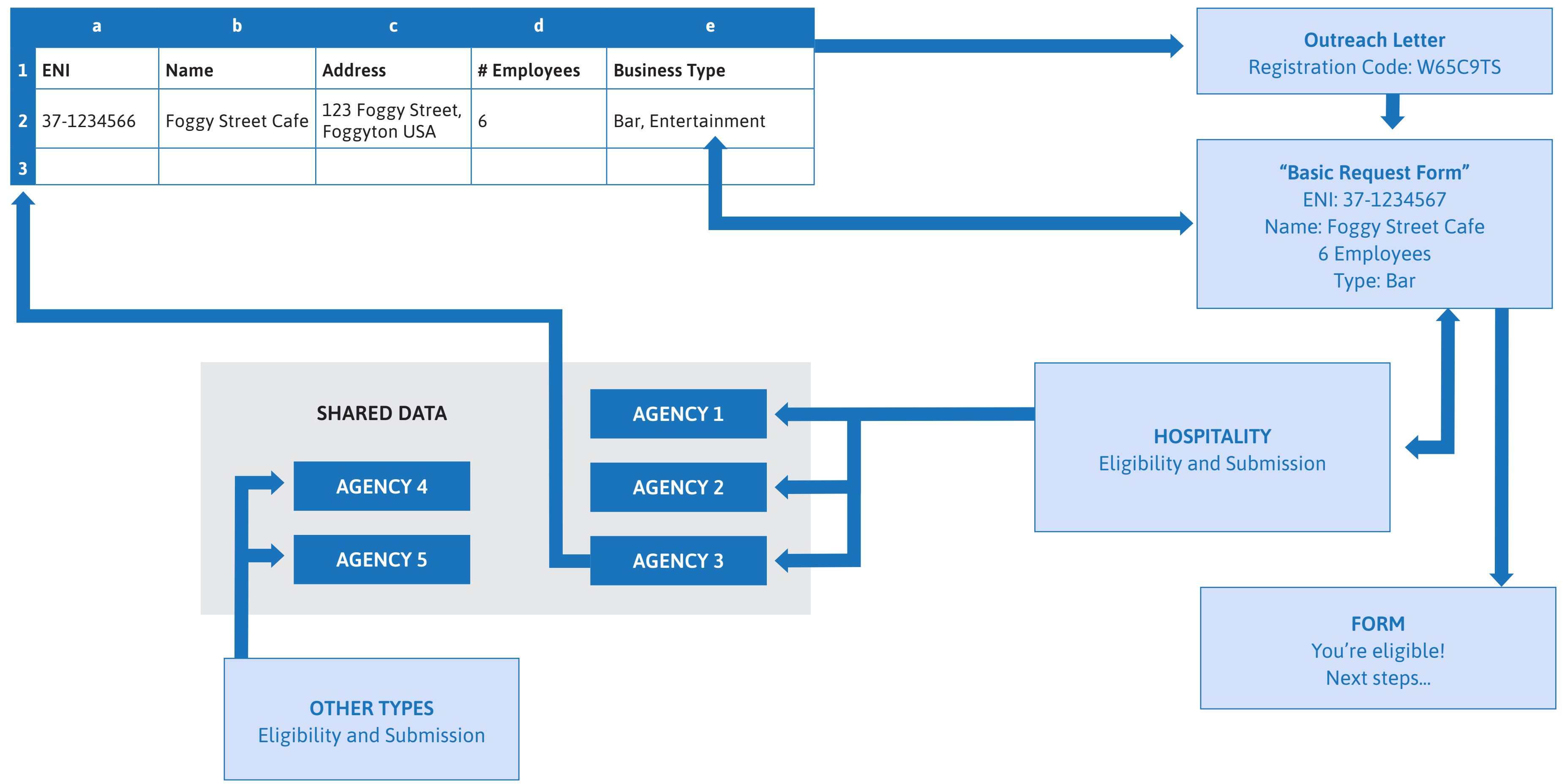


Figure 7: Sample flowchart of how data may flow from the form to city agencies

PHASE 2

Gather feedback from basic request form and expand overall approach

Summary

From Phase 1, FDS should have received more data and feedback to iterate on the basic request form. The FDS should take this feedback and create a revised form in Phase 2 that is better equipped to respond to businesses and city agencies.

If possible, the FDS team should also automate any processes that are currently performed manually. Last, FDS should update businesses that applied for relief funding about the status of their request.

Steps for Phase 2:

1. **Gather feedback from Phase 1.**

   Since each business that received a mailer in Phase 1 has a unique registration code attached to it, FDS can easily track business engagement with the basic request form. FDS should at least analyze the following metrics:

   - The percentage of businesses that received the mailer *and* actually filled out the basic request form;
   - Any patterns related to types of aid that small businesses are requesting;
   - Any patterns in the demographic characteristics or the geographic locations of the small businesses requesting need; and
   - Which fields in the form are most useful for matching businesses to appropriate agencies.

2. **Make improvements to the outreach mailer and request form.**

   Based on feedback and patterns identified from the basic request form, FDS should identify small modifications to the form. The team should perform A/B tests prior to making those changes permanent.

   As it is likely more difficult to conduct A/B tests for changes to the mailer, the FDS team should make sure any iterations to the mailer are tested with small business owners, preferably with a diverse cohort of business owners who speak a range of languages.

   The FDS team should also collect metrics to determine whether these small changes to the form and mailer are actually successful. Potential success metrics might include higher user testing scores and increased rates of form completion.

3. **Gather feedback from participating city agencies and stakeholders.**

   In addition to gathering feedback from small businesses, the FDS team should also gather feedback from the participating city agencies. By Phase 2, city agencies should have used the operational model and communication methods agreed upon in Phase 0 to directly reach out to encourage small businesses to submit applications for relief. The FDS team should gather stakeholder feedback to determine:

   - What is working/not working in the implementation process flow;
   - What tools and/or changes are needed by the agencies; and
   - What are high-priority requirements for automating or integrating the form into existing processes.

4. **Improve the experience for city stakeholders through more shared data and streamlined agency operations.**

   FDS should prioritize suggested improvements for city stakeholders and identify the most urgent changes to the operational model. Lower-priority improvements should be scheduled for Phase 3 and beyond.

   FDS should prioritize changes that will result in more consistent operations and faster response times from city agencies. FDS should specifically prioritize changes that will allow for:

   - Faster communication with small businesses;
   - Faster turnaround for relief application verification and denials; and
   - Faster time for approval of any relief applications.

5. **Send status requests to businesses from Phase 1.**

   FDS should send status updates to businesses that filled out the basic request form in Phase 1.

PHASE 3

Increase automation and move toward a universal form

Summary

In Phase 3, FDS should gather feedback from Phase 2 of the project and continue to iterate on the form in subsequent versions. FDS should also explore ways to automate the form, whether by developing application programming interfaces (API) to share data with agencies, or by other means.

Phase 3 should also allow FDS to bring a proactive approach to matching businesses with services. For example, a restaurant using the universal form to seek grants for equipment like gloves and masks could be entered into the applicant pool for any hospitality industry grants administered by various city departments.

Last, FDS should explore iterating on this form and creating a universal version for all business applications going forward. This would give businesses a one-stop shop for all their application needs.

Steps for Phase 3:

1. **Gather feedback from Phase 2 and continue to iterate.**

   Before FDS makes any further enhancements to the system, the team should learn and iterate based on metrics and feedback from Phases 1 and 2. More specifically, FDS should answer the following questions prior to every iteration:

   - Are more small businesses now finding the form and completing it?
   - Are all demographics and languages adequately represented in form submissions?
   - Are agencies communicating promptly and clearly with businesses around relief application verifications, rejection appeals, and inquiries?
   - Are more businesses getting approved for COVID-19 relief?

2. **Increase automation and begin proactively matching businesses with services.**

   FDS should begin automating core components of the form that are currently occurring manually. For example, FDS could build an application programming interface (API) that would allow data to be more easily shared with agencies, and for agencies to more easily share their data with one another.

   FDS should also explore a proactive approach to matching businesses with services. For example, a restaurant using the universal form to seek grants for equipment like gloves and masks would automatically be entered into the application process for hospitality industry grants administered by various city departments.

3. **Consider a universal application form.**

   Once FDS feels confident that its small business request form is sufficient, the team should consider implementing this form across agencies to processes beyond COVID-19 relief applications. For instance, this system could be used for general permits and grants. Ideally, 80% of the city's most important forms could be integrated into this universal application.

   When building a universal application form, it is important for FDS to keep human-centered design principles in mind. Some possible features of a universal application form include:

   - Consistent operational processes across agencies;
   - Automated data workflows and approval tools for agencies;
   - Communication systems that include customized alerts for each small business applicant;
   - A style guide and pattern library that can be used across agencies to give customizations a consistent look and feel; and
   - Developer documentation so that agencies have a high level of autonomy when building tools.

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