



Winter is cold. Government aid shouldn't be.

The State of New Jersey and IBM Consulting
make it easier for citizens to stay warm

by Josh Young

5-minute read

A power shut-off notice is never a good thing. But in the heart of winter as temperatures hover below freezing, such a notice is downright frightening. And in the state of New Jersey, the Department of Community Affairs (DCA) works to help citizens who have fallen behind on their energy payments to keep the lights on and the heat running.

“We’re kind of a patchwork quilt of services at DCA,” notes John Harrison, Director of Information Technology for the DCA. “If there is a government program and it’s not clear where to



put it, it’s not uncommon for it to wind up in the DCA.” As a result, the agency has absorbed various initiatives focused on improving the overall quality of life for citizens—initiatives such as eviction prevention, post-disaster assistance and utility bill reduction.

“Heating is important when it gets cold around here,” notes Harrison. “And

electricity is important overall, so we already had a standard program in place to help low-income families with energy costs where we would provide regular, monthly allowances to lessen the financial strain of those services. But with the impact of the pandemic, it was clear that many more people would need help.”

Fortunately, around this time the US Congress passed the American Rescue Plan Act of 2021 (ARP). And this economic stimulus bill included several provisions targeted at lessening the financial impact of the pandemic on private individuals, such as the Utility Debt Relief Arrearage Forgiveness Program.

“With the Arrearage Forgiveness Program, basically anybody that was past due on their heating or energy bills could apply,” adds Harrison. “The scale of people that we needed to service went up drastically, while our current staff size didn’t go up.”

As a result, the DCA needed a flexible, streamlined application and adjudication process that could help citizens quickly move through the program and obtain the financial support they so drastically needed.

In the first 10 months, the DCA dispersed

> USD
127M

in relief funds to those in need

IBM’s virtual agent handles an average

6,200

calls per month, saving > 800 hours

People-focused, service-based

To build out the needed infrastructure for this new initiative, the DCA turned to [IBM Consulting™](#) for assistance. “I got in contact with IBM probably six years ago when we had a program related to another disaster, Superstorm Sandy,” recalls Harrison. “It was still having its effect even years later, and we had a program for mortgage relief for those citizens that were still impacted. IBM was able to successfully deliver on that project, so I was already happy with them.”

After hosting several design workshops with the client, the IBM team was able to launch a pair of arrearage



forgiveness portals—which let applicants submit their information and apply for assistance online—along with a corresponding call center and adjudication platform in just a handful of weeks.

The IBM Consulting team used an Agile methodology to create and launch the two arrearage forgiveness portals—one in English and one in Spanish—that interface with the DCA’s existing [Microsoft Dynamics 365](#) customer

relationship management (CRM) software, which is hosted within the [Microsoft Azure](#) cloud. And as part of its ongoing efforts, the IBM staff continues to create wireframes and demos in two-week iterations, continually enhancing the product.

The IBM Consulting team also used [IBM® Blueworks Live](#) software to develop and institute the corresponding adjudication process. And to help manage this process, the team also built various dashboard views within the Dynamics 365 environment for adjudicators and management staff to understand

the status and dispensation of any applications in process.

During evaluation, candidates are not only considered for the ARP program but also other preexisting energy assistance initiatives. “There are a lot of different pieces that are involved for this program, and we need everything to work seamlessly so that folks can get the support they need,” states Harrison.

Complementing the portals, the IBM Consulting team also delivered a contact center as a service (CCaaS) solution to handle questions or issues that arise

regarding submission and adjudication. IBM worked with the DCA to develop over 100 unique user stories to assist call center staff and adjudicators as they navigate applicants through the process.

And to help reduce call center workloads, the design team also integrated [IBM watsonx® Assistant](#) and [NICE CXone](#) Interactive Voice Response (IVR) technology with the submission portal and call center. The adjudication virtual agent provides multi-language support, empowering users to resolve issues and gather information independently.

“We’re able to get help to the people that need it. That’s everything. And IBM was able to get an initial platform running in only weeks.”

John Harrison, Director of Information Technology, State of New Jersey Department of Community Affairs

Help, where it's needed

Since its launch, the Utility Debt Relief Arrearage Forgiveness Program has been highly successful. In just the first 10 months, DCA processed approximately 50,000 applications, dispersing more than USD 127 million to New Jersey families. And the call center has been equally active in helping citizens navigate the process, taking over 273,000 calls in roughly the same timeframe.

“We’re able to get help to the people that need it,” notes Harrison. “That’s everything. And IBM was able to get an initial platform running in only weeks.”

At the same time, working with IBM Consulting, the DCA created a streamlined submission process that



keeps applications moving quickly and frees up adjudication staff from routine processing to focus on more complicated requests. Similarly, the self-service capability offered by the IBM watsonx Assistant technology removes the need to answer an average 6,200 calls per month, which translates to over 800 hours in time saved.

“The analytics that IBM makes available to us have been critical in terms of business and executive management,” adds Harrison. “We know how many calls are coming in. We know when the busy times are, which helps with staff allocation. We know when our average call times are going up or down and can respond as needed. We even saw a dip

in applications at one point, so we knew we needed a new mass email outreach campaign to get the message out there again to the public.”

And moving forward, the DCA is working to merge the portals and processes developed for the Utility Debt Relief Arrearage Forgiveness Program with its already existing assistance programs. Soon, citizens will have a much more streamlined and smooth application process, no matter the assistance program.

“IBM made it just that much easier for me,” concludes Harrison. “I already had confidence in the relationship due to previous collaborations. I was able to concentrate on other things and let this project work with a minimal amount of oversight, which is really the thing that you want when you outsource something.”

“IBM made it just that much easier for me. I already had confidence in the relationship due to previous collaborations. I was able to concentrate on other things and let this project work with a minimal amount of oversight, which is really the thing that you want when you outsource something.”

John Harrison, Director of Information Technology,
State of New Jersey Department of Community Affairs



About the New Jersey Department of Community Affairs

The [DCA](#) (external link) is a state government agency intended to provide technical support, administrative guidance and financial assistance to local governments, businesses, community development organizations and citizens. Offering a broad range of programs and services, the agency particularly focuses on managing issues related to fire and building safety, housing production, community planning, public assistance and city and county financials.

Solution components

- IBM® Blueworks Live
- IBM Consulting™
- IBM Services® for Microsoft
- IBM watsonx® Assistant
- NICE CXone

© Copyright IBM Corporation 2022. IBM Corporation, IBM Consulting, New Orchard Road, Armonk, NY 10504

Produced in the United States of America, July 2022.

IBM, the IBM logo, ibm.com, IBM Consulting, IBM Services, IBM Watson, and IBM watsonx are trademarks of International Business Machines Corp., registered in many jurisdictions worldwide. Other product and service names might be trademarks of IBM or other companies. A current list of IBM trademarks is available on the web at “Copyright and trademark information” at www.ibm.com/legal/copytrade.shtml.

TMicrosoft, Azure, and Dynamics 365 are trademarks of Microsoft Corporation in the United States, other countries, or both.

This document is current as of the initial date of publication and may be changed by IBM at any time. Not all offerings are available in every country in which IBM operates.

All client examples cited or described are presented as illustrations of the manner in which some clients have used IBM products and the results they may have achieved. Actual environmental costs and performance characteristics will vary depending on individual client configurations and conditions. Generally expected results cannot be provided as each client’s results will depend entirely on the client’s systems and services ordered. THE INFORMATION IN THIS DOCUMENT IS PROVIDED “AS IS” WITHOUT ANY WARRANTY, EXPRESS OR IMPLIED, INCLUDING WITHOUT ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND ANY WARRANTY OR CONDITION OF NON-INFRINGEMENT. IBM products are warranted according to the terms and conditions of the agreements under which they are provided.