Request for Approval under the "Generic Clearance for the Collection of Routine Customer Feedback" (OMB Control Number: 1505-0231)

TITLE OF INFORMATION COLLECTION:

MHA Public Service Advertising (PSA) Campaign Refresh

PURPOSE:

The U.S Department of the Treasury, in partnership with the Ad Council, will conduct qualitative marketing research in connection with a refresh of the Making Home Affordable Program (MHA) Public Service Advertising (PSA) Campaign. MHA is a foreclosure prevention program established by Treasury as part of the Troubled Asset Relief Program (TARP), pursuant to the Economic Stabilization Act of 2008 (EESA).

Fannie Mae, in its capacity as Treasury's financial agent, has contracted with the Ad Council to refresh the MHA PSA Campaign. The Ad Council will engage a third-party qualitative research vendor to conduct exploratory, one-on-one interviews with homeowners that are struggling to stay current on their mortgage, in order to gain a better understanding of the current sentiment surrounding foreclosure and foreclosure prevention assistance. What is learned from the interviews will be used to inform the creative process in tailoring campaign materials to the intended audience.

DESCRIPTION OF RESPONDENTS:

The selected vendor will recruit individuals from a database (maintained by the vendor) of market research volunteers who have opted in to be contacted.

Respondents will be screened for the following criteria:

- *Respondent and/or spouse/partner must be employed or actively looking for employment (not retired).*
- *Must have defaulted on their mortgage OR be current on their mortgage but are struggling to stay current.*
- *Must feel comfortable being videotaped in the facility (video tapes will not be used or shared for any purposes beyond informing the campaign).*
- *Must be comfortable talking about finances.*
- *Must speak English and consume most media in English (for English-speaking interviews).*
- *Must speak Spanish and consume most media in Spanish (for Spanish-speaking interviews).*

TYPE OF COLLECTION: (Check one)

[ ] Customer Comment Card/Complaint Form
[ ] Usability Testing (e.g., Website or Software
[ ] Focus Group
[ ] Customer Satisfaction Survey
[ ] Small Discussion Group
[X] Other: Individual Interviews

CERTIFICATION:

I certify the following to be true:

1. The collection is voluntary.
2. The collection is low-burden for respondents and low-cost for the Federal Government.
3. The collection is non-controversial and does not raise issues of concern to other federal agencies.
4. The results are not intended to be disseminated to the public.
5. Information gathered will not be used for the purpose of substantially informing influential policy decisions.
6. The collection is targeted to the solicitation of opinions from respondents who have experience with the program or may have experience with the program in the future.

Name: /s/ Mark McArdle
Chief, Treasury's (OFS) Homeownership Preservation Office
December 10, 2013

To assist review, please provide answers to the following question:

Personally Identifiable Information:

1. Is personally identifiable information (PII) collected? [ ] Yes [X] No
2. If Yes, is the information that will be collected included in records that are subject to the Privacy Act of 1974? [ ] Yes [X] No
3. If Applicable, has a System or Records Notice been published? [ ] Yes [X] No

Gifts or Payments:

Is an incentive (e.g., money or reimbursement of expenses, token of appreciation) provided to participants? [X] Yes [ ] No

Respondents will be compensated approximately $75 for their participation.

BURDEN HOURS

Category of Respondent	**No. of Respondents**	**Participation Time**	**Burden**
Individuals or Households	24	0:45/each	18hrs
Totals	**24**	**0:45/each**	**18hrs**

FEDERAL COST: The estimated annual cost to the Federal government is $35,000.

<u>If you are conducting a focus group, survey, or plan to employ statistical methods, please provide answers to the following questions:</u>

The selection of your targeted respondents

1. Do you have a customer list or something similar that defines the universe of potential respondents and do you have a sampling plan for selecting from this universe?

   [X] Yes   [ ] No

If the answer is yes, please provide a description of both below (or attach the sampling plan)?   If the answer is no, please provide a description of how you plan to identify your potential group of respondents and how you will select them?

Respondents will be recruited through a database (maintained by the research vendor) of market research volunteers who have opted in to be contacted.

Administration of the Instrument

1. How will you collect the information? (Check all that apply)

   [ ] Web-based or other forms of Social Media
   [X] Telephone
   [X] In-person
   [ ] Mail
   [ ] Other, Explain

2. Will interviewers or facilitators be used? [X] Yes [ ] No

Please make sure that all instruments, instructions, and scripts are submitted with the request.

Discussion Outline

Minutes	Topic
:05	Moderator introduction/overview of session
:05	Home & Family: • "Tell me about your family and your home…" • What does your home mean to you and your family?"
:10	Mortgage & Finances: • "How did you go about financing your home mortgage?' • "I understand you are struggling with your mortgage today… can you tell me about that?" • "How long have you been concerned about making your mortgage payments?" • "How is that concern about your mortgage affecting you and your family? o
:10	Assistance Programs: • "If you are – or were – actively looking for help with your mortgage, what kind of help would you be looking for? • "Where or how would you look for that help?" • "Do you know of any foreclosure prevention assistance programs available today?" • "Have you looked into, or reached out to, any of those assistance programs?" • "What would make you interested in reaching out to a foreclosure prevention assistance program?" • What types of things have prevented you from reaching out to an assistance program? o
:10	MHA & Claims: • "I'd like to share a little more information about a specific program – Making Home Affordable – and find out what you think…" • "What would be the best way for Making Home Affordable to make you aware of the program?"
:05	Moderator wrap-up/thank respondent

Instructions for completing Request for Approval under the "Generic Clearance for the Collection of Routine Customer Feedback"

TITLE OF INFORMATION COLLECTION: Provide the name of the collection that is the subject of the request. (e.g. Comment card for soliciting feedback on xxxx)

PURPOSE: Provide a brief description of the purpose of this collection and how it will be used. If this is part of a larger study or effort, please include this in your explanation.

DESCRIPTION OF RESPONDENTS: Provide a brief description of the targeted group or groups for this collection of information. These groups must have experience with the program.

TYPE OF COLLECTION: Check one box. If you are requesting approval of other instruments under the generic, you must complete a form for each instrument.

CERTIFICATION: Please read the certification carefully. If you incorrectly certify, the collection will be returned as improperly submitted or it will be disapproved.

Personally Identifiable Information: Provide answers to the questions.

Gifts or Payments: If you answer yes to the question, please describe the incentive and provide a justification for the amount.

BURDEN HOURS:
Category of Respondents: Identify who you expect the respondents to be in terms of the following categories: (1) Individuals or Households;(2) Private Sector; (3) State, local, or tribal governments; or (4) Federal Government. Only one type of respondent can be selected.
No. of Respondents: Provide an estimate of the Number of respondents.
Participation Time: Provide an estimate of the amount of time required for a respondent to participate (e.g. fill out a survey or participate in a focus group)
Burden: Provide the Annual burden hours: Multiply the Number of responses and the participation time and divide by 60.

FEDERAL COST: Provide an estimate of the annual cost to the Federal government.

If you are conducting a focus group, survey, or plan to employ statistical methods, please provide answers to the following questions:

The selection of your targeted respondents. Please provide a description of how you plan to identify your potential group of respondents and how you will select them. If the answer is yes, to the first question, you may provide the sampling plan in an attachment.

Administration of the Instrument: Identify how the information will be collected. More than one box may be checked. Indicate whether there will be interviewers (e.g. for surveys) or facilitators (e.g., for focus groups) used.