

# Request for Approval under the “Generic Information Collection Plan for the Collection of Qualitative Feedback on the Service Delivery of the Consumer Financial Protection Bureau” (OMB Control Number: 3170-0024)

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**1. TITLE OF INFORMATION COLLECTION:** Owning a Home User Questions

**2. PURPOSE:**

The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Pub. L. 111-203) directs the Consumer Financial Protection Bureau (CFPB) to develop and implement “initiatives intended to educate and empower consumers to make better informed decisions” (12 U.S.C. § 5493(d)). As part of fulfilling this mission, the CFPB has developed a suite of online tools and resources to help consumers make better, more informed decisions about mortgages. Collectively, these tools and resources are known as the Owning a Home project.

In order to ensure that the CFPB’s tools are as effective as possible and to best serve user needs, the CFPB desires to implement a "submit a question" form within the Owning a Home website. This information collected on this page will help the CFPB provide information and tools most relevant and useful to users.

**3. DESCRIPTION OF RESPONDENTS:** Respondents will be users of the Owning a Home website who voluntarily provide questions or suggestions to help the CFPB improve the Owning a Home website and related resources. The CFPB will promote the Owning a Home website to prospective homebuyers through a variety of outreach channels.

**4. TYPE OF COLLECTION (ADMINISTRATION OF THE INSTRUMENT):**

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

- |  |                                      |
|--|--------------------------------------|
| <input checked="" type="checkbox"/> Web-based or other forms of Social Media | <input type="checkbox"/> Telephone   |
| <input type="checkbox"/> In-person   | <input type="checkbox"/> Mail        |
| <input type="checkbox"/> Small Discussion Group                              | <input type="checkbox"/> Focus Group |
| <input type="checkbox"/> Other, Explain _____                                |                                      |

**b. Will interviewers or facilitators be used?**

- Yes  No  Not Applicable

**5. FOCUS GROUP OR SURVEY:**

**If you plan to conduct a focus group or survey, please provide answers to the following questions:**

**a. 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?**

- Yes  No  Not Applicable

**b. If the answer is yes, please provide a description below. 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?**

Users will self-select if they want to submit a question.

**6. PERSONALLY IDENTIFIABLE INFORMATION:**

**a. Is personally identifiable information (PII) collected?**  Yes  No

The only PII that will be collected is a contact email address, which be used only for the purposes of contacting the participant.

**b. If Yes, is the information that will be collected included in records that are subject to the Privacy Act of 1974?**  Yes  No  Not Applicable

**If applicable, what is the link to the Privacy Impact Assessment (PIA)?**

Consumer Education Privacy Impact Assessment at  
[http://files.consumerfinance.gov/f/201409\\_cfpb\\_consumer-education\\_pia.pdf](http://files.consumerfinance.gov/f/201409_cfpb_consumer-education_pia.pdf)

**c. If Applicable, has a System or Records Notice (SORN) been published?**

Yes  No  Not Applicable

If yes, cite the SORN.

[CFPB.021 – CFPB Consumer Education and Engagement Records, 77 F.R. 78839](#)

**7. INCENTIVES:**

**a. Is an incentive provided to participants?**  Yes  No

**b. If Yes, provide the amount or value of the incentive?** \$\_\_\_\_\_.

**c. If Yes, provide a statement justifying the use and amount of the incentive.**

**8. BURDEN ESTIMATES:**

Information Collection	Number of Respondents	Frequency (Responses per Respondent)	Number of Annual Responses	Response Time (hours)	Burden Hours
User questions	2500	1x	2500	0.05	125

**9. FEDERAL COST:** The estimated annual cost to the Federal government is

\$ 0

There is no cost to the federal government to collect this information. The information will be collected via an online form which will be built in-house by CFPB employees.

**10. CERTIFICATIONS:**

**CERTIFICATION PURSUANT TO 5 CFR 1320.9, AND THE RELATED PROVISIONS OF 5 CFR 1320.8(b)(3) :**

By submitting this document, the Bureau certifies the following to be true:

- (a) It is necessary for the proper performance of agency functions;
- (b) It avoids unnecessary duplication;
- (c) It uses plain, coherent, and unambiguous terminology that is understandable to respondents;
- (d) Its implementation will be consistent and compatible with current reporting and recordkeeping practices;
- (e) It indicates the retention period for recordkeeping requirements;
- (f) It informs respondents of the information called for under 5 CFR 1320.8(b)(3):
  - (i) Why the information is being collected;
  - (ii) Use of information;
  - (iii) Burden estimate;
  - (iv) Nature of response (voluntary);
  - (v) Nature and extent of confidentiality; and
  - (vi) Need to display currently valid OMB control number;
- (g) It was developed by an office that has planned and allocated resources for the efficient and effective management and use of the information to be collected;
- (h) It uses effective and efficient statistical survey methodology; and
- (i) It makes appropriate use of information technology.

**CERTIFICATION FOR INFORMATION COLLECTIONS SUBMITTED UNDER A GENERIC INFORMATION COLLECTION PLAN**

By submitting this document, the Bureau certifies the following to be true:

- The collection is voluntary.
- The collection is low-burden for respondents and low-cost for the Federal Government.
- The collection is non-controversial and does not raise issues of concern to other federal agencies.
- The results are not intended to be disseminated to the public.
- Information gathered will not be used for the purpose of substantially informing influential policy decisions.
- 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.
- The data collection is not statistically significant, the sample is not intended to be representative, and the results will not be used to make inferences beyond the survey sample.
- The results will not be used to measure regulatory compliance or for program evaluation.