

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)

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

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.