



November 26, 2018

Memorandum to: Shagufta Ahmed  
Policy Analyst  
Office of Information and Regulatory Affairs  
Office of Management and Budget

From: Manny Cabeza  
Counsel  
Federal Deposit Insurance Corporation  
Legal Division

RE: FDIC Affordable Mortgage Lending Center Subscriber Survey

Under its fast-track generic clearance entitled, “Occasional Qualitative Surveys” (3064-0127), the FDIC hereby submits for OMB review the “FDIC Affordable Mortgage Lending Center Subscriber Survey.” This is a generic survey, which is a qualitative research effort by FDIC staff, will be emailed in December 2018 and January 2019 to all subscribers at the time of the email.

The purpose of the survey is to receive feedback from users of the Affordable Mortgage Lending Center webpage ([FDIC.gov/mortgagelending](https://www.fdic.gov/mortgagelending)) to ensure that the site is effectively providing the information needed by various stakeholders. The convenience sampling employed for this survey does not produce statistically valid and reliable estimates for the entire user population of the Affordable Mortgage Lending Center website. Instead, the survey will yield anecdotal information about the experiences and opinions of the users who respond to the survey.

The FDIC recognizes that public confidence in the banking system is strengthened when stakeholders have accurate and timely information available online or through a mobile device. As a result, the Corporation is committed to regularly publishing information on mortgage products available through federal agencies, state housing finance agencies, and the Federal Home Loan Banks for the Financial Institutions it supervises. This published information is accessible by all members of the general public on [FDIC.gov/mortgagelending](https://www.fdic.gov/mortgagelending). We will use the results from this survey to ensure that the Affordable Mortgage Lending Center users are finding the correct information in the appropriate places; and that any changes to the webpages are made based on feedback received from the user base.

This qualitative data collection effort will inform those responsible for the [FDIC.gov/mortgagelending](https://www.fdic.gov/mortgagelending) web design on the effectiveness and efficiency of the information presented on the Corporation website. These metrics will be used in conjunction with other collections (web activity statistics, email subscriptions statistics, occasional social media feedback) to determine if any changes should be made, or if the Affordable Mortgage Lending Center can be improved.

Users will be asked (1) the type of company for which they work (2) if a bank, what size is the bank for which they work; (3) what city/state in which they work; (4) job title; (5) how often do they visit the Affordable Mortgage Lending Center; (6) how often have they downloaded materials; (7) to whom is the information most helpful; (8) does their company engage in mortgage lending and if so, is the information found on the webpage helpful and what federal/state mortgage products (if any) does their company offer; (9) if they are considering offering any of the products described on the webpage; and (10) how can the Affordable Mortgage Lending Center be improved. All respondents will be able to provide additional comments about the website and will be able to request a response.

To get timely feedback on the Affordable Mortgage Lending Center, this survey will be fielded two (2) times (once in December 2018 and once in January 2019). Based on FDIC's past experience collecting customer satisfaction metrics, and publicly-available research regarding email survey response metrics, the FDIC estimates that there will be approximately 650 responses each time the survey is deployed.

Estimated burden:

	<i>Annual Estimated Number of respondents:</i>	
1,300	<i>Estimated Time per response:</i>	<u>5</u>
<i>minutes</i>	<i>Total Estimated Annual Burden:</i>	108
<i>hours</i>		

Total estimated annual burden for the collection of this information is 109 hours.

If you have any questions, please let me know. Thank you for your consideration.