SUPPORTING STATEMENT FOR VA FORM 26-1817 REQUEST FOR DETERMINATION OF LOAN GUARANTY ELIGIBILITY UNMARRIED SURVIVING SPOUSES (2900-0055)

A. JUSTIFICATION

1. Explain the circumstances that make the collection of information necessary. Identify legal or administrative requirements that necessitate the collection of information.

VA Form 26-1817 is used by VA to determine whether or not an un-remarried spouse of a Veteran is eligible for the VA home loan benefit.

2. Indicate how, by whom, and for what purposes the information is to be used; Indicate actual use the agency has made of the information received from current collection.

Section 3702(c) of Title 38, U.S.C. states that any Veteran may apply to the Secretary for a Certificate of Eligibility (COE). A completed VA Form 26-1817 constitutes a formal request by an un-remarried surviving spouse for a COE. Upon receipt of VA Form 26-1817 and the required documentation by Loan Guaranty personnel, the application and supporting documents are referred to the Adjudication activity via the Administrative activity for determination of the applicant's basic eligibility. Adjudication will then notify Loan Guaranty about the basic eligibility for issuance of the COE. The information collected on the form provides the essential information necessary for VA to make a proper determination.

3. Describe whether, and to what extent, the collection of information involves the use of automated, electronic, mechanical, or other technological collection techniques or other forms of information technology, e.g. permitting electronic submission of responses, and the basis for the decision for adopting this means of collection. Also describe any consideration of using information technology to reduce burden.

VA Form 26-1817 requires very specific information that is collected from individuals. Use of improved information technology in gathering this information would be of limited benefit. The form requires the applicant to provide identifying information about the deceased veteran which may not always be contained at the time in VA data systems. Additionally, once the form is submitted to Loan Guaranty, it is usually referred to the Veterans Service Center. In many cases that division must request military service records and manually review them in order to determine if the applicant meets the definition of an unremarried surviving spouse.

4. Describe efforts to identify duplication. Show specifically why any similar information already available cannot be used or modified for use for the purposes described in Item 2 above.

Program reviews were conducted to identify potential areas of duplication; however, none were found to exist. There is no known Department or agency which maintains the necessary information, nor is it available from other sources within our Department.

5. If the collection of information impacts small businesses or other small entities, describe any methods used to minimize burden.

The collection of information does not involve small businesses or entities.

6. Describe the consequences to Federal program or policy activities if the collection is not conducted or is conducted less frequently as well as any technical or legal obstacles to reducing burden.

This information collection is not a recurring or repetitive report. It is accomplished on a one-time basis per applicant.

7. Explain any special circumstances that would cause an information collection to be conducted more often than quarterly or require respondents to prepare written responses to a collection of information in fewer than 30 days after receipt of it; submit more than an original and two copies of any document; retain records, other than health, medical, government contract, grant-in-aid, or tax records for more than three years; in connection with a statistical survey that is not designed to produce valid and reliable results that can be generalized to the universe of study and require the use of a statistical data classification that has not been reviewed and approved by OMB.

There is no special circumstance requiring collection in a manner inconsistent with 5 CFR 1320.6 guidelines.

8. If applicable, provide a copy and identify the date and page number of publication in the Federal Register of the sponsor's notice, required by 5 CFR 1320.8(d), soliciting comments on the information collection prior to submission to OMB. Summarize public comments received in response to that notice and describe actions taken by the sponsor in responses to these comments. Specifically address comments received on cost and hour burden.

The Department notice was published in the Federal Register on April 18, 2019, volume 84, number 75, page 16343. No comments were received.

9. Explain any decision to provide any payment or gift to respondents, other than remuneration of contractors or grantees.

No payments or gifts to respondents have been made under this collection of information.

10. Describe any assurance of privacy to the extent permitted by law provided to respondents and the basis for the assurance in statute, regulation, or agency policy.

Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - VA (55VA26) are contained in the Privacy Act Issuances, 2014.

11. Provide additional justification for any questions of a sensitive nature (Information that, with a reasonable degree of medical certainty, is likely to have a serious adverse effect on an individual's mental or physical health if revealed to him or her), such as sexual behavior and attitudes, religious beliefs, and other matters that are commonly considered private; include specific uses to be made of the information, the explanation to be given to persons from whom the information is requested, and any steps to be taken to obtain their consent.

There are no questions of a sensitive nature.

12. Estimate of the hour burden of the collection of information:

- a. Total number of respondents is estimated at 5,000 per year.
- b. Frequency of response is generally one-time.
- c. Total annual burden is 1250 hours.
- d. The estimated burden of 15 minutes per transaction has been determined by lenders to be an average time spent to report the information requested and no wide variance is likely.
- e. The respondent population is composed of surviving spouses of Veterans. VBA cannot make further assumptions about the population of respondents because of the variability of factors such as the educational background and wage potential of respondents. Therefore, VBA used general wage data to estimate the respondents' costs associated with completing the information collection.

The Bureau of Labor Statistics (BLS) gathers information on full-time wage and salary workers. According to the latest available BLS data, the mean hourly wage is \$24.98 based on the BLS wage code – "00-0000 All Occupations. This information was taken from the following website: (https://www.bls.gov/oes/current/oes_nat.htm,.

Legally, respondents may not pay a person or business for assistance in completing the information collection and a person or business may not accept payment for assisting a respondent in completing the information collection. VBA estimates the total cost to all respondents to be an estimated \$31,225 (1250 hours x \$24.98 per hour).

13. Provide an estimate of the total annual cost burden to respondents or record-keepers resulting from the collection of information. (Do not include the cost of any hour burden shown in Items 12 and 14).

This submission does not involve any recordkeeping costs.

14. Provide estimates of annual cost to Federal Government. Also, provide a description of the method used to estimate cost, which should include quantification of hours, operation expenses (such as equipment, overhead, printing, and support staff), and any other expense that would not have been

incurred without this collection of information. Agencies also may aggregate cost estimates from Items 12, 13, and 14 in a single table.

Estimated Costs to the Federal Government:

| Grade | Step | Burden Time | Fraction of Hour | Hourly Rate | Cost Per Response | Total Responses | Total |
|------------------------------|------|----------------|---------------------|-------------|----------------------|--------------------|-----------|
| 11 | 5 | .15 | .25 | \$28.82 | 7.21 | 5,000 | \$ 36,025 |
| Overhead at 100% Salary | | | | | | | \$ 36,025 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Overhead at 100% Salary | | | | | | | |
| | | | | | | | |
| Printing and Production Cost | | | | | | | \$ 0 |
| Total Cost to Government | | | | | | | \$ 36,025 |

Note: The hourly wage information above is based on the hourly 2019 General Schedule (Base) Pay (h.pdf) . This rate does not include any locality adjustment as applicable.

The processing time estimates above are based on the actual amount of time employees of that grade level spend to process to completion a claim received on this form.

15. Explain the reason for any burden hour changes since the last submission.

There is no change in burden hours or respondent time.

16. For collections of information whose results will be published, outline plans for tabulation and publication. Address any complex analytical techniques that will be used. Provide the time schedule for the entire project, including beginning and ending dates of collection of information, completion of report, publication dates, and other actions.

Information collection is not for tabulation or publication use.

17. If seeking approval to omit the expiration date for OMB approval of the information collection, explain the reasons that display would be inappropriate.

We are not seeking approval to omit the expiration date for OMB approval.

18. Explain each exception to the certification statement identified in Item 19, "Certification for Paperwork Reduction Act Submissions," of OMB 83-1.

This submission does not contain any exceptions to the certification statement.

B. <u>COLLECTION OF INFORMATION EMPLOYING STATISTICAL</u> METHODS

1. This collection of information does not employ statistical methods.