

Supporting Statement for Paperwork Reduction Act Submissions

Single Family Survey Document for the FHA Resource Center Project OMB Control Number 2535-0116

A. Justification

1. The Federal Government mandates the collection of this survey information through Executive Order (EO) 13571 -Streamlining Service Delivery and Improving Customer Service and OMB Circular A-11 Section 280 Managing Customer Experience and Improving Service Delivery. This EO mandates that agencies survey their customers to identify the quality of customer services and satisfaction with existing services. It provides agencies on best practices for measuring and managing customer experience along with guidance to agencies on implementing the Federal Government's customer experience framework. These requirements provide details for agencies on how to effectively manage customer experience improvement efforts.

This information collection consists of the survey of users of the Department's Federal Housing Administration (FHA) primary contact center. It is designed to determine whether the Department is appropriately and adequately serving their client's needs. It follows HUD's commitment to use surveys to measure performance and changes in performance. There is a significant importance that HUD management places on the information provided by customers.

2. The information collected from these formerly approved OMB surveys by our HUD FHA Resource Center management team will be utilized to determine the effectiveness of our customer service operations and applications. Client feedback is a significant portion of the evaluation of any contact center operation and will be utilized to identify areas for improvement, establish baselines of client satisfaction, and determine improvement or decline in service over time.
3. Information collection will be done utilizing a secured web-based survey electronic mechanism called Survey Monkey. HUD's decision to utilize this method will ease the time burden on the client in the collection of the information, improve the accuracy of the survey responses, and improve the agency's ability to sort and report on the resulting survey data.

The web-based survey will be initiated randomly for those that seek information from a client whether they contacted the FHA Resource Center contact center by telephone, email, or via our web-based FAQ site. A random selection of service requests will be selected each month and provided with an email requesting their consideration in the participation of a survey related to their recent inquiry. If the client agrees to participate in the survey, they will select a link from within the requesting email and be guided to an electronic web-based survey tool. The responses to the survey questions are securely housed in an on-line database. The survey tool neither seeks privacy related information nor collects it within the survey mechanism.

4. There is no duplication of information. A review of the agency's approved customer service survey mechanisms was completed. The existing mechanisms lacked the specificity necessary to active the required goals.

5. The collection of information does not impact small businesses or other small entities.
6. If the collection of survey information is not completed or conducted less frequently there would not be an effective way to measure the quality of the delivery of our customer service on the FHA Resource Center project. In addition, the inability to receive this client feedback would not allow us to determine areas for customer service improvement since the respondents to this survey include the general public, representatives of organizations and companies that do business with HUD to provide services or benefits to end customers. These organizations and businesses consist of non-profit organizations and for-profit entities.

The current ongoing process under the current OMB approval that includes sampling of only a portion of the universe of such entities and establishing the voluntary nature of participation in this survey are all geared to minimize the burden, and perceived burden, on such entities. The data collection is designed to obtain feedback on the performance of the largest provider of information and technical support for FHA residential mortgage insurance programs. This feedback is essential to ensure that the agency is providing not only the highest level of customer service to our clients but to ensure that the nature and type of information being provided is adequate to support the agency's mission and programs.

7. Explain any special circumstances that would cause an information collection to be conducted in a manner:

- requiring respondents to report information to the agency more than quarterly;
Not Applicable
- requiring respondents to prepare a written response to a collection of information in fewer than 30 days after receipt of it;
Not Applicable
- requiring respondents to submit more than an original and two copies of any document;
Not Applicable
- requiring respondents to retain records other than health, medical, government contract, grant-in-aid, or tax records for more than three years;
Not Applicable
- in connection with a statistical survey, that is not designed to produce valid and reliable results than can be generalized to the universe of study;
Not Applicable
- requiring the use of a statistical data classification that has not been reviewed and approved by OMB;
Not Applicable
- that includes a pledge of confidentiality that is not supported by authority established in statute or regulation, that is not supported by disclosure and data security policies that are consistent with the pledge, or which unnecessarily impedes sharing of data with other agencies for compatible confidential use; or
Not Applicable

The proposed data collection activities are consistent with the guidelines set forth in 5 CFR 1320.6 (Controlling Paperwork Burden on the Public - General Information Collection Guidelines}. There are no special circumstances that require deviation from these guidelines.

8. In accordance with 5CFR 1320.8(d), this information collection soliciting public comments was announced in the Federal Register on July 8, 2019, Volume 84, No. 130, Pages 32469. No comments received.
9. No payments or gifts are provided to respondents.
10. There are no assurances of confidentiality provided to respondents. Our clients are notified that “Responding to this survey is voluntary and completely anonymous. No personal information is collected or maintained in conjunction with your response to this survey.”
11. The information collection does not contain information of a sensitive nature about sexual behavior or attitudes, religious beliefs, or private matters.
12. The burden estimate is based on the time required to collect the survey data, analyze information, export and analyze the information, and maintain applicable statistics.

The contacts are as follows:

1. FHA Resource Center, HUD Philadelphia Homeownership Center
Lance L. Litty Jr. COR
(215) 861-7541

2. FHA Resource Center, HUD Philadelphia Homeownership Center
Thomas Longo, Alternate COR
(215) 861-7548

Information Collection	Number of Respondents	Frequency of Response	Responses Per Annum	Burden Hour Per Response	Annual Burden Hrs.	Hourly Cost Per Response	Total Annual Cost
FHA Survey Instrument	1,658	12	19,896	.05 / 3 minutes	995	\$16.40	\$16,318
***Totals			19,896		995		\$16,318

***	Responses	Hours
Total Burden Requested for Generic ICs Submitted with This ICR	19896	995
Total Burden Requested Under This ICR	117248	37,519.26
Burden Available for Future Generic IC Submissions	97352	3741978

The hourly cost per response is based on the per capita income of the United States of \$34,103 (US Bureau of the Census, 2019 American Community Survey) and the corresponding hourly earnings of \$16.40.
<https://www.census.gov/quickfacts/fact/table/US/SEX255219>

The proposed survey collection method for each month to utilize one week of the inquiries processed as the pool for randomly selecting customers to receive a survey invitation. The number of survey invitations sent to HUD FHA Resource Center customer out of the total pool, will follow these guidelines:

- Inquiries responded to by Resource Center staff: 15%
- Inquiries responded to by All four HOCs & NSC staff: 30%
- Inquiries responded to by All HQ Office staff: 50%
- Inquiries responded to by FHA online Frequently Asked Question (FAQ) site: 50%

Adjustments were made to the percentages responded to by the FHA Resource Center staff due to the overall volume of service requests being resolved is lower from their group over the past several years.

13. There are no additional costs to respondents. The agency anticipates no additional cost burden to the respondents for the technology utilized, collection of data, project management, or report preparation.

14. Cost to the Federal Government is based on a burden of .05 hours / 3 minutes per response on average and an hourly cost of \$43.56, which includes an annual cost as follows:

Information Collection	Number of Respondents	Frequency of Response	Responses Per Annum	Burden Hour Per Response	Annual Burden Hrs.	Hourly Cost Per Response	Total Annual Cost
FHA Survey Instrument Costs associated with generating survey, sending out survey, collecting and analyzing data.	1,658	12	19,896	.05 / 3 minutes per response	995	\$43.56	\$43,342.20
FHA Survey Instrument annual cost of Survey Monkey Subscription.							\$1,188.00
Totals			19,896		995		\$44,530.20

The hourly rate is based on the annual salary of a Business Analyst \$90,621 (GS-14, step 1) along with the corresponding hourly earnings of \$43.56. <https://www.federalpay.org/gs/2019>

15. This is an update to the survey included under 2535-0116 to a change of an expiring collection. The survey which measures customer satisfaction and other OMB A-11 mandatory survey questions for the FHA Resource Center instruments will be the primary method for obtaining feedback from the contact center users. The focus of this survey is to assess customers' satisfaction with their interactions with the FHA Resource Center project. There are 7 survey instruments presently approved under 2535-0116. These surveys are for the following program areas. There are four agency HUD Homeownership Centers (Atlanta, Denver, Philadelphia, and Santa Ana), Headquarters, FHA FAQ Self Service Website and our FHA Resource Center – contact center which all have a survey to measure the quality of their services.

In the second quarter of 2019, the FHA Resource Center was requested to integrate one of our agency's contact centers (National Servicing Center) into this project. In an effort to assess the customer satisfaction from this division which employees both federal workers and contractor staff, two new additional surveys are being added to the collection. These two surveys are similar in content with the primary objective of measuring the quality of services from the National Servicing Center. This is the division which services clients FHA mortgages. These two new surveys being

added into the collection will also contain the OMB A-11 mandatory survey questions. There is an increase due to the low burden hours requested in the previous collection. The agency is requesting higher hours in case the agency wants to submit individual clearances for expedited review under the umbrella clearance.

16. The collection of information is not scheduled for publication. Results from the survey will not be published or shared with any other agencies. Data will be reported within the agency on a monthly basis for use in identifying and facilitating necessary changes to the contact center operations.

17. HUD is not seeking approval to avoid displaying the expiration date.

18. There are no exceptions to the certification statement identified in Item 19 of the OMB 83-I.

B. Collection of Information Employing Statistical Methods

1. The following is an estimate of the potential respondent universe for a 1-year period. See chart below. A formula is applied to the number of clients being surveyed so only a portion of these clients are proposed respondents.

CLIENT TYPE REPORT		JULY 1ST, 2018 to JUNE 30TH, 2019	
Client Type		Total Service Requests	
Appraiser			16,427
Asset Mgr./Field Service Mgr.			16
Attorney			2,599
Audit/CPA			348
Builder			407
Closing Agent			4,242
Congressional			22
FHA			52
Gov - Federal			488
Gov - Local			587
Gov - State			190
HOA			1,386
Home Owner			65,096
Homebuyer			44,928
Housing Counselor			422
Inspector			348
Landlord			487
Lender Applicant			238
Lender Loan Officer			29,281
Lender Manager			36,365
Lender Processor			76,427
Lender Quality Control Manager			1,024
Lender Sales Manager			2,301
Lender Staff			99,218
Lender Underwriter			93,007

Non-Profit	1,253
Other	23,600
Real Estate Professional	46,407
Rehab Consultant	357
Renter	20,134
Trade Association	749
Unknown	3,957
(blank)	14,329
TOTAL CLIENT TYPES	586,692

Each month, one week of the service request inquiries processed will be used as the pool for randomly selection of customers to receive a survey invitation. Only a portion of the clients who contacted the FHA Resource Center during this week will be surveyed so there is not a collection burden for our clients. See percentages below which were applied to the one-year collection period.

- Inquiries responded to by FHA Resource Center staff: 3%
- Inquiries responded to by four HUD agency Homeownership Centers & National Servicing Center: 30%
- Inquiries responded to by HQ Offices (no National Oversight): 50%
- Inquiries responded FHA online Frequently Asked Question (FAQ) site: 50%

In the reporting period last year, there were 16,273 survey instruments completed with an average of 1,356 completed surveys being completed on average each month. The average monthly response rate per month during this time period was 14.09%.

2. Surveys will be conducted each month on a random selection of contact center clients specific to each survey instrument. One week out of the month, surveys will be conducted typically between 24 to 48 to ensure that each respondent interaction with the FHA Resource Center project is still fresh in their mind.

The statistical methodology for the stratification and sample selection is to have this division of the population into smaller sub-groups to evaluate the quality of customer service from the agencies various offices.

The estimation procedure being utilized to apply the various percentages as mentioned above to ensure there are enough sample sizes to conduct an analysis based upon the anticipated number of responses.

A high degree of accuracy is needed to collect the survey responses. This data integrity is ensured by utilizing a highly reliable off the shelf application which is a best in class in industry standards.

There are not any unusual problems requiring specialized sampling procedures. Quality control processes are utilized to ensure the data collection processes are accurate. We only conduct surveys one week during the month as a data collection cycle to reduce burden.

3. The methods being utilized maximize response rates and deal with non-response include validating clients being selected for a survey instrument are not sent more than one survey during the collection period. All potential survey respondents will be provided an opportunity to participate via the email address provided or confirmed in their most recent interaction with the FHA Resource Center for the web-based surveys to ensure accurate delivery to their email account. In addition, the immediacy of the survey will maximize the response rate by increasing the respondent's understanding of the subject of the survey request (higher recognition rate) as well as reduce the possibility of a change in the respondent's email address (higher delivery rate).

A true random selection of participants with the anticipated sample size based on the percentages / number of survey instruments being completed should produce reliable data adequate for the intended purposes of this survey.

4. The Office of Single-Family Housing convened a focus group to review the proposed survey instruments and provide feedback. The focus group consisted of a cross section of user types and provided feedback on all aspects of the survey instruments, method of collection, data collection, and record keeping. Feedback from this focus group did not generate any concerns with the procedures, method of delivery, the technology utilized to solicit and collect survey responses or the burden necessary to access or complete the survey. In addition, these updated proposed survey instruments were reviewed with the Office of Management & Budget - Performance Team / Customer Experience for feedback. Their recommendations were incorporated into the surveys.

5. The following are the names and telephone numbers of individuals for the consulting of the statistical aspects of the design, collection and analytics for the agency.

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