

**Request for Approval under the "Improving Customer Experience (OMB Circular A-11, Section 280 Implementation)"
(OMB Control Number: 3245-0404)**

TITLE OF INFORMATION COLLECTION: Customer Feedback on the Office of Disaster Assistance Mitigation Increase Option

PURPOSE:

What are you hoping to learn / improve? How do you plan to use what you learn? Include any artifacts your team may develop as a result of this collection.

The SBA's Office of Disaster Assistance (ODA) is responsible for providing affordable, timely, and accessible financial assistance to businesses of all sizes, private nonprofit organizations, homeowners, and renters following a disaster. Financial assistance is available in the form of low-interest, long-term loans. The SBA's disaster loans are the primary form of federal assistance for the repair and rebuilding of non-farm, private sector disaster losses. In addition to low-interest, long term loans for repair and rebuilding, the SBA offers a loan option to disaster survivors to increase disaster loan amounts to fund mitigating measures to protect the damaged or destroyed property from possible future physical disasters. The SBA may increase the amount of the loan by up to an additional 20 percent of the verified loss, pursuant to 15 USC § 636 (b)(1) (A). For home loans, the maximum amount of mitigation is \$200,000; for business loans, the total amount of the loan, including any amount for mitigation, generally must not exceed \$2 million. This loan option is available for property owners, including homeowners and business owners.

The purpose of this data collection is to gather customer feedback on this loan option and to provide the SBA with a greater understanding of the perceptions (e.g. perceived susceptibility, benefits, and barriers) of disaster survivors who are eligible to increase their disaster loan to pay for mitigation to protect their home or business against future disasters. Additionally, the data collected through interviews and focus groups will be used to develop preliminary customer journey maps and will inform recommendations for the SBA on effective communication strategies to promote awareness of the additional mitigation amount option among eligible disaster survivors.

TYPE OF ACTIVITY: (Check one)

- Customer Research
- Customer Feedback Survey *(if selecting this option, include survey instrument tool with this submission)*
- User Testing of Services and Digital Products

DESCRIPTION OF ACTIVITY

1. How will you collect the information? (Check all that apply)
- Web-based surveys
 - Telephone interviews
 - In-person
 - Mail
 - Other: Virtual Focus Groups

For Customer Feedback Survey:

Explain who will be surveyed and why the group is appropriate for the Federal program / service to connect with. Do you somehow have a list of customers to reach out to (e.g., email addresses of individuals who have visited a service center in the past month)? Please provide a description of how you plan to identify your potential group of respondents and if only a sample will be solicited for feedback, how you will select them.

DESCRIPTION OF RESPONDENTS:

The respondents of this data collection will be customers of the SBA’s Office of Disaster Assistance Program. The universe of potential respondents is in the SBA’s Disaster Credit Management System (DCMS) database. Potential interview/focus group participants will be identified in the DCMS database and selected to provide diversity across multiple characteristics, such as loan size, type of disaster experienced, and geographic location. Participants will be selected from two populations:

- Group 1a: Disaster loan borrowers who chose to increase their loan amount to fund mitigating measures
- Group 1b: Disaster loan borrowers who did not choose to increase their loan amount to fund mitigating measures

The selected respondents are not intended to be a statistically valid sample, and the results will not be generalizable.

In total, up to 350 potential respondents will be contacted. Anticipating a roughly 25% response rate, the contractor will contact:

- Up to 200 potential respondents to achieve 48 completed interviews
- Up to 150 potential respondents to achieve 4 completed focus groups with 9 respondents each

During recruitment, the contractor will make an initial contact via phone or email on behalf of the SBA to solicit participation. The contractor will make up to three follow-up contact attempts via phone and email. Recruiting and scheduling will occur on a rolling basis, to allow for the selection of respondents with specific characteristics as needed to ensure diversity in the sample.

Gifts or Payments:

Is an incentive (e.g., money or reimbursement of expenses, token of appreciation) provided to participants? [X] Yes [] No

BURDEN HOURS

	Category of Respondent	No. of Respondents	Participation Time	Burden
Interviews	SBA disaster loan recipients who chose to increase their loan amount to fund mitigating measures	24	30 minutes each	12 hours

	SBA disaster loan recipients who <u>did not</u> choose to increase their loan amount to fund mitigating measures	24	30 minutes each	12 hours
Focus Groups	SBA disaster loan recipients who chose to increase their loan amount to fund mitigating measures – all participants located within the same FEMA disaster number	9 (1 focus group)	90 minutes	13.5 hours
	SBA disaster loan recipients who chose to increase their loan amount to fund mitigating measures – participants located across the US	9 (1 focus group)	90 minutes	13.5 hours
	SBA disaster loan recipients who <u>did not</u> choose to increase their loan amount to fund mitigating measures – all participants located within the same FEMA disaster number	9 (1 focus group)	90 minutes	13.5 hours
	SBA disaster loan recipients who <u>did not</u> choose to increase their loan amount to fund mitigating measures – participants located across the US	9 (1 focus group)	90 minutes	13.5 hours
	Totals	84		78 hrs

FEDERAL COST: The estimated annual cost to the Federal government is \$18,180 (including a budget of \$1,680 for incentives), which is attributed to the contractor that will be leading the discussions.

All 84 participants who participate in an interview or focus group will receive a \$20 incentive. Offering this incentive will help improve response rates; the contractor does not anticipate it will impact respondents' answers.

CERTIFICATION:

I certify the following to be true:

1. The collections are voluntary;
2. The collections are low-burden for respondents (based on considerations of total burden hours or burden-hours per respondent) and are low-cost for both the respondents and the Federal Government;
3. The collections are non-controversial and do not raise issues of concern to other Federal agencies;
4. Any 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 near future;
5. Personally identifiable information (PII) is collected only to the extent necessary and is not retained;
6. Information gathered is intended to be used for general service improvement and program management purposes
7. Upon agreement between OMB and the agency all or a subset of information may be released as part of A-11, Section 280 requirements only on performance.gov. Summaries of customer research and user testing activities may be included in public-facing customer journey maps.

Name: _____

Title: _____

APPENDIX: Data Collection Materials and Preliminary Version of Interviews and Surveys

- I. Focus Group Recruitment Materials
 - a. Email-Focus Group Confirmation
 - b. Email - Focus Group Reminder
 - c. Initial Contact Scripts_Focus Group
- II. Interview (IDI) Recruitment Materials
 - a. Email - Interview Confirmation
 - b. Email - Interview Reminder
 - c. Initial Contact Scripts_Interviews
- III. Description of pretesting
- IV. Focus Group Guide
- V. Interview Guide_Group 1a
- VI. Interview Guide_Group 1b