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# SBA Mitigation Loans

## Focus Group Moderator Guide

### MODERATOR MARK PARTICIPANT LOCATIONS:

(  ) SAME GEOGRAPHIC LOCATION OR (  ) ACROSS THE US

## Section 1 Introduction (10 min)

Thank you everyone for participating in today's focus group. My name is [NAME] and I am a [POSITION] at Summit Consulting. I will be leading our group discussion today. [INTRODUCE OTHER SUMMIT STAFF ON CALL.]

Summit has been contracted by the US Small Business Administration [SBA], to assist with a study on the SBA Disaster Assistance Loan Program. Our goal is to help the SBA improve its communication materials in order to encourage more disaster survivors to build back stronger by applying for funds to protect their properties against future disasters.

The U.S. Small Business Administration (SBA) has obtained Office of Management and Budget (OMB) approval to conduct this study under 3245-0404, which expires on 2/2/2021.

You were selected for this focus group for several reasons:

1. You all live in [a community/communities] that experienced a natural disaster such as a hurricane, wildfire, or flood.
2. You all received an SBA disaster loan to repair damages to your home or business.
3. [READ FOR ONLY GROUP A] You also increased your loan amount to protect your property against future disasters.

Our discussion today will last no more than 90 minutes, and we'll be discussing the following topics:

1. Your decision to apply for the SBA disaster loan (including your decision to increase your loan amount to protect your property against future disasters)
2. Your feedback on any of the communication materials you received from SBA about the option to increase your loan amount
3. Your experience with the loan application process

With everyone's permission, we will be recording today's discussion. This helps ensure that we don't miss anything important that you say. This recording will only be available to researchers working on this project. All information you provide will be anonymous; we will not identify you by name in any reports that we produce. Your participation is voluntary. Do I have your permission to record this interview? Do I have everyone's permission to record our discussion today?

Does anyone have any questions at this point?

**START RECORDING.** So that I have it on the recording, today is [DATE] and the time is [TIME].

### Conversation Guidelines

Before we get started, I would like to present some guidelines for this conversation.

- Because we are having this conversation online, to help me keep track of everyone, please do try to turn your video on. (But if you are not able to use your video, that is ok).
- When you speak, please start by stating your first name—this will help me know who’s speaking.
  - For example, I might say, “This is [NAME] and I applied for a loan because...”
- There are no right or wrong answers—everyone’s opinion is important.
- I will moderate our conversation by asking some questions and also ensuring we hear from everyone.
- I would like to hear from everyone equally. If I don’t hear from you at all, I may ask you a specific question.
- If there are certain questions you don’t want to answer, or have no opinion on, that’s perfectly fine.
- And finally, everyone please silence your cell phones.

## Section 2 Participant Introductions (5 min)

To get us started, I’d like everyone to introduce themselves by their first name and tell us two things:

- First: What was the natural disaster you experienced, after which you took out the disaster loan?
  - For example, my business was damaged by a flood in 2017, or my home was damaged by a wildfire in 2016.
  - Second: Before that disaster, had you ever experienced a natural disaster (such as a flood, hurricane, or wildfire) in your lifetime?

Let’s start by talking about disaster preparedness. What does disaster preparedness mean to you? What comes to mind when you hear that phrase?

## Section 3 Communications (20 min)

Primary Probe	Subtopics of Interest
Let’s talk about any marketing or information materials that you may have received about the SBA loan program. What materials do you remember receiving?	<ul style="list-style-type: none"><li>• General impression about these materials</li><li>• How easy/difficult they were to understand</li><li>• Any communications that were particularly helpful or unhelpful</li><li>• Missing information/questions that were not answered</li></ul>
Did anyone speak with you about increasing your loan amount to fund improvements to your property to protect against future disasters?	<ul style="list-style-type: none"><li>• If YES, Who did you speak with (a loan officer, neighbor, etc.)?</li></ul>



## Section 4 Application Decision (15 min)

### Group 1a

Now let's talk about the decision to increase your loan amount to protect your property against future disasters.

Primary Probe	Subtopics of Interest
First, what types of things did everyone think about when deciding to apply? What influenced your decision to increase your loan amount? [e.g., expected benefits, cost, interest rate, code requirements]	<ul style="list-style-type: none"> <li>• Influences like expected benefits, cost, interest rate</li> <li>• How first heard about the option to increase loan amount</li> <li>• Any barriers to applying for the increase</li> </ul>
How did you hear about the option to increase your loan amount?	<ul style="list-style-type: none"> <li>• Community's perception of loan program</li> <li>• Did you talk to people in your community about the loan? Did anyone else in your community apply for the loan?</li> </ul>

### Group 1b

Now let's talk about the decision to apply for the SBA disaster loan.

Primary Probe	Subtopics of Interest
<b>Group 1b:</b> Some borrowers may have been eligible to increase their SBA disaster loan amount to up to 20% of the verified physical damage in order to protect their property against future disasters (for example, retaining walls, sump pumps). Did anyone hear about the option to increase the loan amount?	<ul style="list-style-type: none"> <li>• Additional information that could have been provided by SBA</li> <li>• Any unanswered questions about the process</li> <li>• Whether experience with the original loan influenced decision not to increase amount</li> </ul>
For those of you who did hear about this option, I'd like to hear why you decided not to apply. What things did you think about, and what influenced your decision?	<ul style="list-style-type: none"> <li>• Influences like expected benefits, cost, interest rate</li> <li>• How first heard about the option to increase loan amount</li> <li>• Any barriers to applying for the increase</li> </ul>
For those of you who had not heard about the option to increase your loan amount, would you have been interested in this option if you'd heard about it?	

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## Section 5 Application Process and Instructions (20 min)

Primary Probe	Subtopics of Interest
Let's talk about the process of applying for and receiving the disaster loan. Overall, was the process generally easy or difficult for you?	<ul style="list-style-type: none"><li>• Parts of the process that were easy/difficult</li><li>• Most difficult parts of the process</li><li>• How SBA could make the process easier</li><li>• How easy/difficult to increase the loan amount</li></ul>

## Section 6 Closing

We've covered all the questions I had today. Does anyone have any final comments about your decision to apply for the loan, feedback on the communication materials, application instructions, the application process, impact of the loan program on your community, or anything else?

Thanks again for participating in this discussion.