

SBA Mitigation Loans In-Depth Interview Guide Group 1a (Applied to Increase Loan for Mitigation)

TO BE COMPLETED BY INTERVIEWER:

DISASTER TYPE: _____

DISASTER YEAR: _____

ORIGINAL LOAN AMOUNT: _____

INCREASED LOAN AMOUNT: _____

HOMEOWNER/BUSINESS OWNER & FIRST NAME: _____

Section 1 Introduction (5 min)

Thank you for taking the time to speak with me today. My name is [NAME] and I am a [POSITION] at Summit Consulting. [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.

So today, I'll be asking you questions on three main topics:

1. Your decision to increase your loan amount to protect your property against future disasters
2. Your experience with the loan application process
3. Your feedback on the communications materials that you received from the SBA about the option to increase your loan to fund improvement that prevent again future disasters.

We'll be focusing on the physical SBA disaster loan that you received in [YEAR] after [DISASTER], with an original loan amount of [AMOUNT] and an increase of [AMOUNT] to protect your property against future disasters.

Our interview today will take 20 to 30 minutes. With your permission, I'd like to record our discussion. 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. All questions are voluntary. Do I have your permission to record this interview?

Do you have any questions before we get started?

START RECORDING. So that I have it on the recording, today is [DATE] and the time is [TIME]. This interview is with [RESPONDENT NAME].

Section 2 Perceived Susceptibility to a Disaster (2-3 min)

- Before you experienced the [DISASTER], had you ever experienced a natural disaster such as a flood, hurricane, or wildfire in your lifetime? IF YES, WHAT AND WHEN?
- On a scale of 1-5, with 1 being not confident at all and 5 being extremely confident, how confident are you that you know how to keep yourself or your [HOME/BUSINESS] safe during a disaster?
 - What makes you say [NUMBER]?
- Do you currently have an emergency plan in place, in case of a natural disaster?
- Do you have any insurance (such as flood insurance) to protect your property against a natural disaster?
 - IF YES, Did you first get this insurance before or after you experienced the [DISASTER]?
 - IF NO, Have you ever thought about getting this type of insurance?
- On a scale of 1 to 5, with 1 being not likely at all and 5 being extremely likely, how likely do you think it is that you will experience another natural disaster?
 - What makes you say [NUMBER]?

Section 3 Communications (5-7 min)

As mentioned earlier, our records indicate that you increased your loan amount by [AMOUNT] to cover improvements to protect your property against future damage. Now I'd like to talk about how you heard about the option to increase your loan amount to protect your property against future disasters and any marketing or information materials that you received about this option.

- First, how did you first hear about the SBA disaster loan program? [I.e., Outreach from the SBA after a disaster declaration, SBA local office, FEMA contact, physical mailings, advertisements, word of mouth]
 - Did you ever talk about the SBA disaster loan program with people in your community?
 - How did you find out if you were eligible for the disaster loan?
 - Thinking about any marketing or information materials you received about the SBA disaster loan program, which were the most or the least helpful? Why?
- How did you first hear about the option to increase the loan amount to protect your property against future disasters? [E.g., SBA loan officer, word of mouth]
- Did you receive any marketing or information materials about the option to increase your loan?
 - IF YES:
 - What marketing or information materials did you receive?
 - Were they easy or difficult to understand? Why?
 - Which were most/least helpful? Why?
- Thinking about all of the communications that you received, was there any information that was missing? Anything that was confusing?

- o Did you have questions that weren't answered by the communication materials you received?
IF YES:
 - What did you do to get your questions answered? Where did you look for answers? Who did you contact? Were your questions answered?
- Would you have liked to receive communications in any other formats or languages?

Section 4 Application Decision (2-3 min)

- Now I'd like to discuss your decision to increase your loan amount. Can you share why you decided to increase your loan amount to protect your property against future disasters?
 - o **IF NEEDED**, To pay for protections not covered by the original loan amount, interest rate was low, mandatory code requirements, etc.
 - o **IF NEEDED**, What influenced your decision to increase your loan amount? Why types of things did you consider when making your decision?
 - o Did your experience applying for and receiving the original SBA disaster loan have any influence on your decision to increase the loan amount to protect your property against future disasters?
 - IF YES, How did your experience with the original SBA physical disaster loan influence your decision? [I.e., speed of application, personal relationship/trust with loan officer.]

Section 5 Application Process and Instructions (5 min)

- Let's talk about the process of applying for and receiving the SBA disaster loan. Generally speaking, how easy or difficult was it to apply for the loan?
 - o Were there any parts of the application process that were confusing (e.g., collecting documentation, completing paperwork, returning paperwork, determining how the additional money could be used)?
- Now thinking specifically about increasing the loan amount, can you walk me through the process of requesting to increase the loan amount?
 - o Were there any parts of this process that were confusing?
IF YES:
 - Which parts were confusing? PROBE TO DETERMINE SOURCE OF CONFUSION
 - o Was it easy or difficult to understand the requirements for requesting the increase?
- What materials did you receive that included instructions on how to increase your loan amount? [Handouts, emails, etc.]
 - o Were there any specific instructions that were confusing? Any that were particularly helpful?

Section 6 Usage and Benefits Received (5 min)

- What were the benefits that you expected to receive from the SBA disaster loan?

- When you requested to increase your disaster loan amount, what did you plan to use the additional funds for?
 - Using these additional funds, what specific improvements did you make to your [HOME/BUSINESS] while rebuilding?
- Were there any improvement projects you wanted to do to protect your [HOME/BUSINESS] that you were not able to do with the increased loan amount?
 - IF YES:**
 - What projects could you not do?
 - What was the reason you could not complete this project?

Section 7 Closing

Those are all of the questions that I have for you today. Is there anything we haven't discussed that you'd like to mention?

Thanks again for speaking with us today.