

SBA Mitigation Loans In-Depth Interview Guide Group 1b (Did Not Apply for Mitigation Loan)

TO BE COMPLETED BY INTERVIEWER:

DISASTER TYPE: _____

DISASTER YEAR: _____

ORIGINAL 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 apply for the SBA disaster loan
2. Your experience with the disaster loan process
3. Your feedback on any communications materials that you received from the SBA about the physical disaster loan program.

We'll be focusing on the physical SBA disaster loan that you received in [YEAR] after [DISASTER], with a loan amount of [AMOUNT].

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)

Now I'd like to talk about how you heard about the SBA disaster loan programs, and any marketing or information materials that you received about the program.

- First, how did you first hear about the disaster loan program? [Outreach from the SBA after a disaster declaration, FEMA contact, SBA local office, physical mailings, advertisements, word of mouth, etc.]
 - Thinking about any marketing or information materials you received about the SBA disaster loan program, which were the most or the least helpful? Why?

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 you receive any information about this option to increase your loan amount?
 - IF YES, what communications or information do you remember receiving about this option?
- Do you know if you were eligible to increase your loan amount?
 - IF YES, How did you find out if you were eligible?
- **IF HEARD ABOUT OPTION TO INCREASE LOAN:** Now, thinking about all the marketing and information materials that you received about the option to increase your loan amount, what is your general impression about the communication materials?
 - Were they easy or difficult to understand?
 - Could they be improved in any way?
 - Was anything missing from the materials that you would like to see added?

- o Which were the most or the least helpful? Why?
 - o Would you have liked to receive communications in any other formats or languages?
- **IF DID NOT HEAR ABOUT OPTION TO INCREASE LOAN:** Would you have liked to learn more about the option to increase your loan amount to fund protections against future disasters?
 - o IF YES, What type of information about this option would you have wanted to receive?
 - o IF NO, What makes you say no?

Section 4 Application Decision (2-3 min)

IF DID NOT HEAR ABOUT OPTION TO INCREASE LOAN, SKIP TO NEXT SECTION

Now let's talk about the option that was available to increase the loan amount. 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).

- Can you tell me why you decided not to increase your loan amount?
 - o **IF NEEDED,** What influenced your decision to increase your loan amount? Why types of things did you consider when making your decision?
 - o Is there any additional information about the option to increase the loan amount that could have been provided, which might have changed your mind?
 - 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? [E.g., speed of application, personal relationship/trust with loan officer.]
 - o Did you know how to apply for the increased loan amount?

Section 5 Application Process (5 min)

- Let's talk about the process of applying for and receiving the SBA disaster loan. Can you walk me through the process of applying for the loan?

IF NEEDED:

- 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)?
 - IF YES:
 - Which parts were confusing? PROBE TO DETERMINE SOURCE OF CONFUSION
 - o Was it easy or difficult to understand the requirements for applying?
- How would you rate your experience overall with the SBA loan officers you interacted with?
 - o Could SBA have done anything to improve your experience with the disaster loan program overall?

Section 6 Usage and Expected Benefits (2-3 min)

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

- Were there any improvement projects you wanted to do to protect your [HOME/BUSINESS] that you were not able to do with the SBA disaster loan?
 - IF YES:**
 - o What projects could you not do?
 - o 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.