Request for Approval under the "Generic Clearance for Improving Customer Experience: OMB Circular A-11, Section 280 Implementation"
(OMB Control Number: 1601-0029)

TITLE OF INFORMATION COLLECTION: Customer Experience Survey of Flood Insurance

PURPOSE OF COLLECTION:
What are you hoping to learn / improve? How do you plan to use what you learn? Are there artifacts (user personas, journey maps, digital roadmaps, summary of customer insights to inform service improvements, performance dashboards) the data from this collection will feed?
The purpose of this investigation is to better understand consumer sentiments about flood insurance among customers and non-customers alike. This research is consistent with FEMA's National Flood Insurance Program (NFIP) stated **Learning Agenda**, and specifically will aid in addressing the following questions:

1. What are the current perceptions, understandings, and attitudes about floods, flood risk, flood mitigation, and flood insurance amongst the customer base?

2. What are the behavioral barriers to purchasing and maintaining flood insurance?

3. What and who are the primary influencers and drivers of flood insurance and mitigation decision-making and how do they influence decisions?

Results will help NFIP leadership determine marketing and engagement efforts to increase flood insurance coverage among vulnerable populations nationally, as well as aid in increasing the effectiveness of the flood insurance program overall.

TYPE OF ACTIVITY: (Check one)

[X] Customer Research (Interview, Focus Groups, Surveys)
[ ] Customer Feedback Survey
[ ] Usability Testing of Products or Services

ACTIVITY DETAILS

1. If this is a survey, will the results of this survey be reported to Touchpoints as part of quarterly reporting obligations specified in OMB Circular A-11 Section 280?
   [ ] Yes
   [X] No
   [ ] Not a survey

2. How will you collect the information? (Check all that apply)
   [X] Web-based or other forms of Social Media
   [ ] Telephone

[ ] In-person
[ ] Mail
[ ] Other, Explain

3. Who will you collect the information from?
Explain who will be interviewed and why the group is appropriate for the Federal program / service to connect with. 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(e.g., anyone who provided an email address to a call center rep, a representative sample of Veterans who received outpatient services in May 2019, do you have a list of customers to reach out to (e.g., a CRM database that has the contact information, intercept interviews at a particular field office?)

We plan collect a nationally representative sample of ~1,000 individuals across the United States. Recruitment will be conducted by an independent polling firm using their internal sampling frame. Sampling will be web-based through a weblink. All potential participants will have already consented to receive such marketing surveys through the agency's platform and will be age 18+. Participants will be screened based on location and flood insurance status prior to being invited to participate. All survey responses will be anonymous to FEMA staff and representatives and no PII will be collected, including participant names. Stratified sampling, based on FEMA region, proportional to the US population will be used to obtain representative quotes of individuals (see table below).

FEMA Region	Proportion of U.S. Population	Target (N=1,000)	# w/ Flood Insurance	# w/out Flood Insurance
1	4.54%	45	22	22
2	9.65%	96	48	48
3	9.39%	93	46	46
4	20.62%	206	103	103
5	15.85%	158	79	79
6	13.14%	130	65	65
7	4.29%	43	21	21
8	3.78%	37	18	18
9	15.30%	153	76	76
10	4.41%	44	22	22

4. How will you ask a respondent to provide this information?

(e.g., after an application is submitted online, the final screen will present the opportunity to provide feedback by presenting a link to a feedback form / an actual feedback form)

Potential participants will be screened for eligibility based on criteria stated above, all screening will be done in real time based on sampling parameters. Eligible participants will be invited to complete the survey, ineligible participants will be thanked for their time.

5. What will the activity look like?
Describe the information collection activity – e.g. what happens when a person agrees to participate? Will facilitators or interviewers be used? What's the format of the interview/focus group? If a survey, describe the overall survey layout/length/other details? If User Testing, what actions will you observe / how will you have respondents interact with a product you need feedback on?

Each participant will be asked to complete a brief ~15 item multiple choice survey. The survey will be presented on an online survey platform that will be run on a hosted web page accessible through multiple formats (desktop computer, tablet, smartphone). Participants can respond to the questions at their own pace and can opt out of any questions they do not wish to answer. Participants can end the survey at any time.

6. Please provide your question list.
Paste here the questions or prompts presented to participants in your activity. If you have an interview / facilitator guide, that can be attached to the submission and referenced here.

Please make sure that all instruments, instructions, and scripts are submitted with the request.
Our survey instruments are attached for review. Please note that screener questions are not part of the survey as they will be used to determine survey eligibility. Thus, they have been separated out. Please see attached document titled "NFIP_2024CustomerExperienceSurvey_FinalClean_11-27-23.doc"

7. When will the activity happen?
   Describe the time frame or number of events that will occur (e.g., We will conduct focus groups on May 13,14,15, We plan to conduct customer intercept interviews over the course of the Summer at the field offices identified in response to #2 based on scheduling logistics concluding by Sept. 10th, or "This survey will remain on our website in alignment with the timing of the overall clearance.")

Timing of survey dissemination is dependent on OMB clearance, but is currently scheduled for April 2024. Upon approvals, fielding will take up to one to two weeks based on past experience with similar projects of size and scope. We will conduct an initial pilot of 50 participants to validate the instrument and processes to ensure accuracy. If items need to be changed, we will re-submit to OMB prior to formal fielding.

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

Our survey vendor, Zogby Analytics, provides incentive to survey participants as part of recruitment. No additional payment will be provided for completing this survey outside of the normal incentive.

BURDEN HOURS

Category of Respondent	No. of Respondents	Participation Time	Burden Hours
Participants with flood insurance	~500	10 minutes	83.3
Participants without flood insurance	~500	10 minutes	83.3
Totals	**~1,000**	10 minutes	**167**

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;
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. The agency will follow the procedures specified in OMB Circular A-11 Section 280 for the required quarterly reporting to OMB of trust data and experience driver data from surveys.
8. Outside of the quarterly reporting mentioned in the bullet immediately above, if the agency intends to release journey maps, user personas, reports, or other data-related summaries stemming from this collection, the agency must include appropriate caveats around those summaries, noting that conclusions should not be generalized beyond the sample, considering the sample size and response rates. The agency must submit the data summary itself (e.g., the report) and the caveat language mentioned above to OMB before it releases them outside the agency. OMB will engage in a passback process with the agency.

Name and email address of person who developed this survey/focus group/interview:

Name: Josh Heath____________________

Email address: joshua.heath@fema.dhs.gov ___________

All instruments used to collect information must include:
OMB Control No. 1601-0029
Expiration Date: 11/30/2026

HELP SHEET
(OMB Control Number: XXXX-XXXX)

TITLE OF INFORMATION COLLECTION: Provide the name of the collection that is the subject of the request. (e.g. Comment card for soliciting feedback on xxxx)

PURPOSE: Provide a brief description of the purpose of this collection and how it will be used. If this is part of a larger study or effort, please include this in your explanation.

TYPE OF COLLECTION: Check one box. If you are requesting approval of other instruments under the generic, you must complete a form for each instrument.

CERTIFICATION: Please read the certification carefully. If you incorrectly certify, the collection will be returned as improperly submitted or it will be disapproved.

Personally Identifiable Information: Agencies should only collect PII to the extent necessary, and they should only retain PII for the period of time that is necessary to achieve a specific objective.

BURDEN HOURS:
Category of Respondents: Identify who you expect the respondents to be in terms of the following categories: (1) Individuals or Households;(2) Private Sector; (3) State, local, or tribal governments; or (4) Federal Government. Only one type of respondent can be selected per row.
No. of Respondents: Provide an estimate of the Number of respondents.
Participation Time: Provide an estimate of the amount of time required for a respondent to participate (e.g. fill out a survey or participate in a focus group)
Burden: Provide the Annual burden hours: Multiply the Number of responses and the participation time and divide by 60.