



Agency Priority Goal Action Plan

Reduce Loan Processing Time for Disaster Survivors

Goal Leaders:

Goal Leader: James Rivera, Associate Administrator
Office of Disaster Assistance

Deputy Goal Leader: Rafaela Monchek, Deputy Associate Administrator
Office of Disaster Assistance

Overview

Goal Statement

- Increase the speed of loan application processing for survivors recovering from disasters. By September 30, 2019, increase the average number of loan applications processed from three to six applications per loan specialist per day

Challenge

- As the volume of disaster loan application activity increases, due to large scale disasters, the SBA has been challenged by a need to increase staff to ensure that the Agency can achieve its mission to provide timely financial assistance to disaster survivors
- As more large-scale disasters impact the United States, the SBA must be ready to respond with the resources to process more effectively and efficiently

Opportunity

- The SBA will achieve efficiency and cost savings as a result of increasing the average number of loans processed per loan specialist per day and increase the bandwidth to respond to periods of high disaster loan activity.

Leadership

- Office of Disaster Assistance
 - Associate Administrator/Deputy Associate Administrator
 - Office of Program Policy and Evaluation (Director)
 - DCMS Operation Center (loan application processors)

Goal Structure & Strategies

- Modernize Disaster Credit Management System (DCMS) to DCMS 2.0, to increase SBA's productivity and process a greater number of disaster loan applications more effectively and efficiently
- Test and assess system improvements
- Train disaster loan processing staff on system improvements

External Factors and Mitigation Strategies

- Average daily loan productivity could fall short of the Priority Goal due to insufficient loan activity, while still outperforming the performance indicator for percent of disaster loans processed within the standard number of days.

Key Milestones

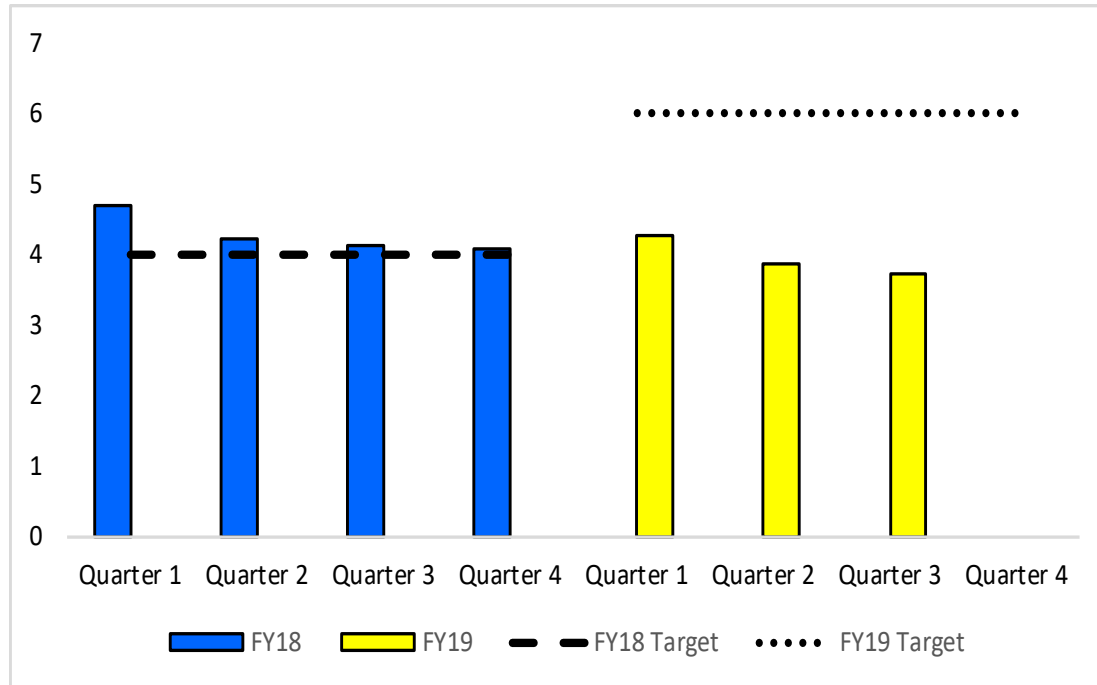
Milestone Summary				
Key Milestone	Milestone Due Date	Milestone Status	Owner	Comments
FY19 Q3: Complete DCMS 2.0 releases monthly	6/30/19	completed	ODA	
FY19 Q4: Complete DCMS 2.0 releases monthly	9/31/19		ODA	

Summary of Progress – FY 2019 Q3

- The average number of loans processed per loan specialist is 4.0 as of FY 2019 Q3, which is 62% of the FY 2019 target. (see charts in following slides) This average stems from the decreased volume of disaster activity in FY 2019.
- Conducted bi-annual Disaster Media Training, convening 125 SBA regional administrators, regional communications directors, public affairs specialists, and public information officers from across the country to ensure their understanding of SBA's Disaster Loan program and short- and long-term recovery.
- DCMS 2.0 reached full operating capability. The LV 2.0 (Loss Verification) application launched in February, eliminating a separately maintained system was completed. (see key milestones)
- Concur "End-to-End" testing was completed. New system will be implemented and live on July 29, 2019
- In FY 2019 YTD, The SBA processed 74,842 home and 12,763 business applications (totaling 87,605) and worked on 94 active disaster assistance declarations.
- The SBA approved \$2 billion in loans, which is 69% less than same time last year.
- The average number of days (8.75) to process loan applications in FY 2019 is nearly half the rate in FY 2018.

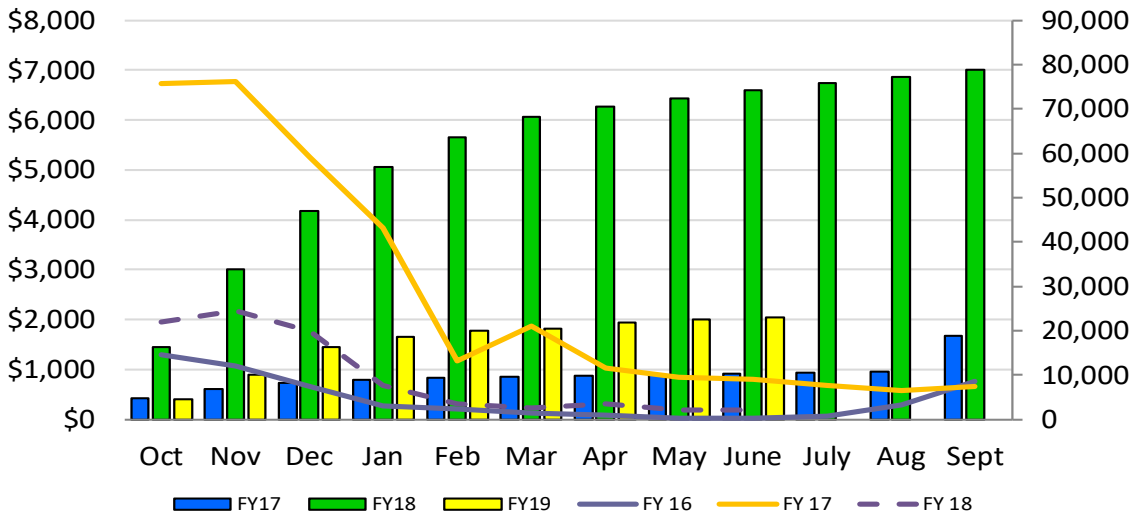
Key Indicators

Number of applications processed per loan specialist per day

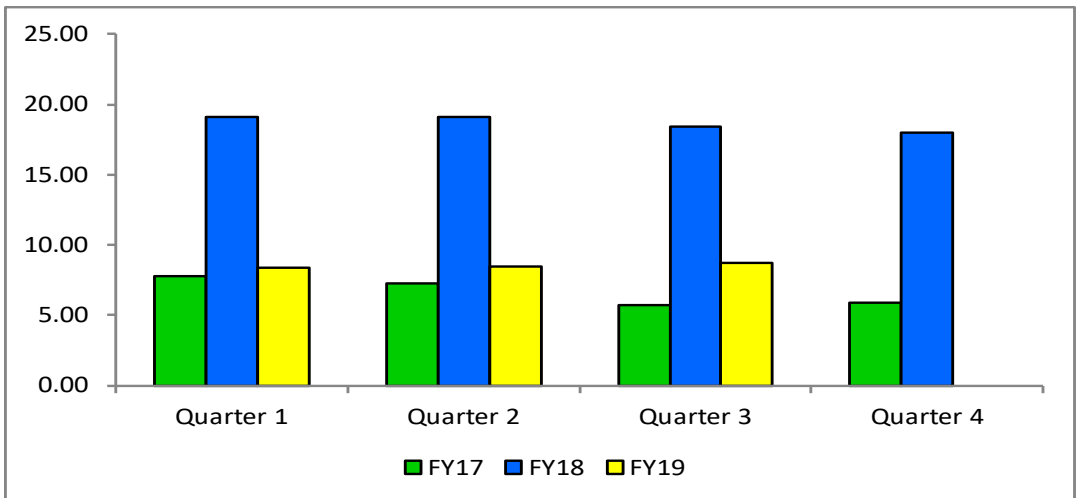


Key Indicators

Cumulative dollar (millions) of loans and monthly number of applications



Average number of days to process disaster loan applications



Data Accuracy and Reliability

- The SBA will develop a tracking mechanism in DCMS 2.0, and in the interim will also use a self-reporting tracking mechanism to establish a baseline for the fiscal year
- The DCMS 2.0 modernization project launched May 31, 2018, which increased overall loan officer efficiency

Additional Information

Contributing Programs

- SBA Office of Disaster Assistance (ODA)
- Federal Emergency Management Agency (FEMA)
- Internal Revenue Service (IRS)

Stakeholder / Congressional Consultations

The SBA met with authorizing and appropriating committees in Congress to review its FY 2018-2019 Agency Priority Goals. It conducted outreach and incorporated comments from lender trade associations.