

# Agency Priority Goal Action Plan

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## Reduce Loan Processing Time for Disaster Survivors

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Theme: Community and Regional Development

# Overview

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## 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

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- 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

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- 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.

# Summary of Progress – FY 2018 Q1

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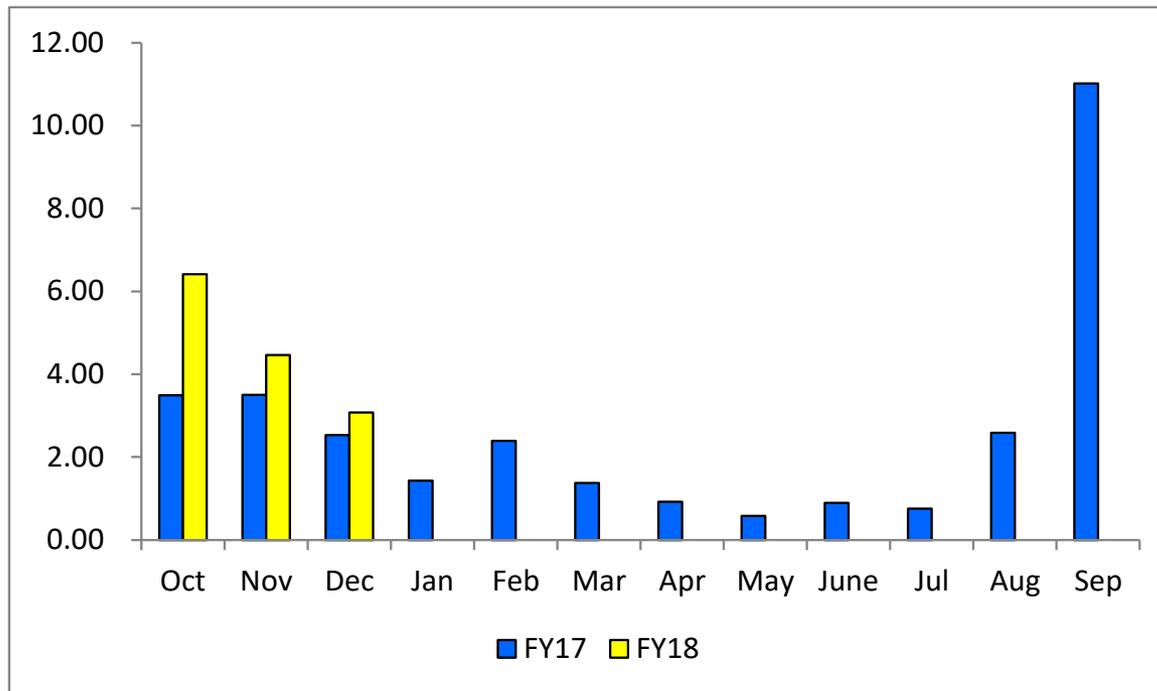
- The average number of loans processed per loan specialist increased from 2.5 to 3.0 compared to previous fiscal year due to increase hurricane activity, however, decreased 6.4 to 3.0 from October to December (FY 2018)
- The DCMS 2.0 modernization project is on track to launch May 31, 2018, which will help increase loan overall loan officer efficiency (see key milestones)
- The SBA approved 43,257 loans in January, representing a significant increase from the number of disaster applications last year as a result of processing from hurricanes Harvey, Irma, and Maria. (see charts in following slides)
- The SBA processed 219,972 home and 34,419 business applications (totaling 254,391) year-to-date and is currently working on 14 Presidential IA and 42 agency declarations (201) open/active declarations
- The SBA average number of days to process disaster loans in quarter 1 is 19.07 days, a 59% increase from last year
- At the end of FY18-Q1, ODA was working 13 open Presidential IA and 43 Presidential PA disasters. ODA was actively working 44 Administrative declarations, 12 Governor certifications, 95 Secretary of Agriculture disasters, and 1 nationwide MREIDL declaration.

# Key Milestones

Milestone Summary				
Key Milestone	Milestone Due Date	Milestone Status	Owner	Comments
FY18 Q1: Refine DCMS 2.0 system architecture	12/31/17	Completed	ODA	
FY18 Q1: Configure system environments	12/31/17	Completed	ODA	
FY18 Q1: Complete development of five development sprints	12/31/17	Completed	ODA	
FY18 Q2: Complete remaining three development sprints	3/31/18		ODA	
FY18 Q2: Complete interim progress review phase gate	3/31/18		ODA	
FY18 Q2: Initiate end-to-end testing, complete technical	3/31/18		ODA	
FY18 Q2: Finalize operations and maintenance artifacts	3/31/18		ODA	
FY18 Q3: Finalize end-to-end testing	5/31/18		ODA	
FY18 Q3: Complete system training and change management activities	5/31/18		ODA	
FY18 Q3: Complete production readiness review phase gate	5/31/18		ODA	
FY18 Q3: Launch system	5/31/18		ODA	
FY18 Q4: Complete DCMS 2.0 releases monthly	9/30/18		ODA	
FY19 Q1: Complete DCMS 2.0 releases monthly	12/31/18		ODA	
FY19 Q2: Complete DCMS 2.0 releases monthly	3/31/19		ODA	
FY19 Q3: Complete DCMS 2.0 releases monthly	6/30/19		ODA	
FY19 Q4: Complete DCMS 2.0 releases monthly	9/31/19		ODA	

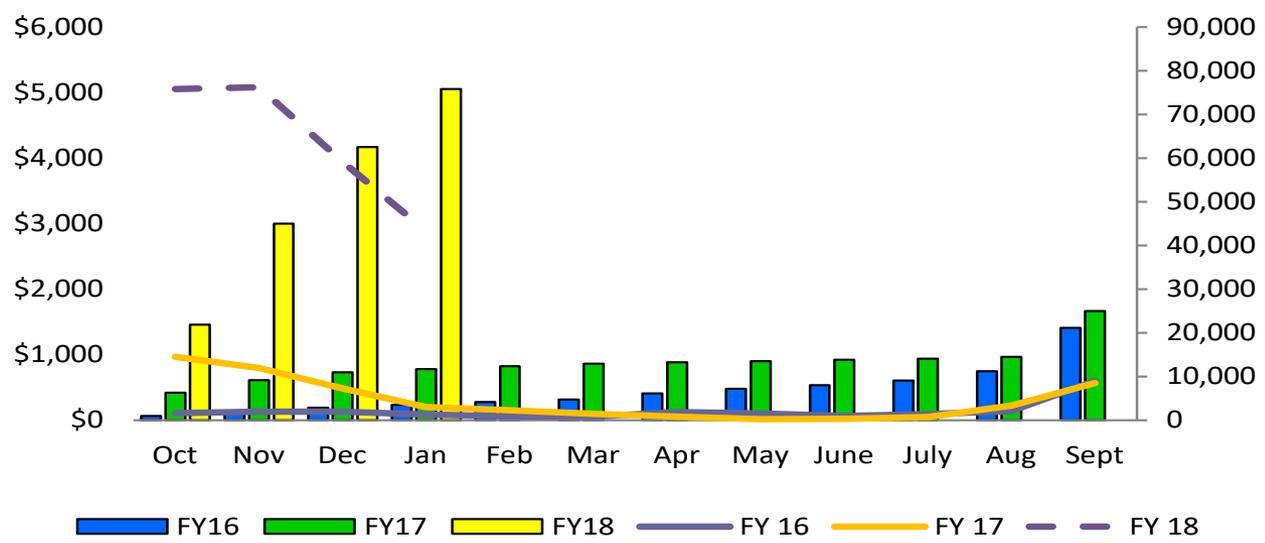
# Key Indicators

Number of applications processed per loan specialist per day

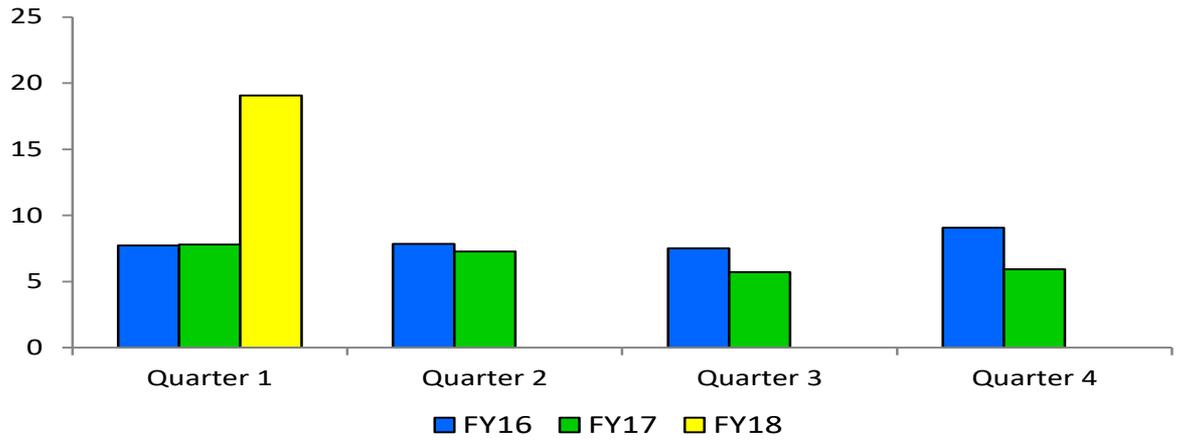


# Key Indicators

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



Average number of days to process disaster loan applications



# Data Accuracy and Reliability

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- 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 is on track to launch May 31, 2018, which will help increase loan overall loan officer efficiency (see key milestones)

# Additional Information

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## 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.