

Agency Priority Goal Action Plan

Reduce Loan Processing Time for Disaster Survivors

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

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

Theme: Community and Regional Development

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.

Summary of Progress – FY18 Q2

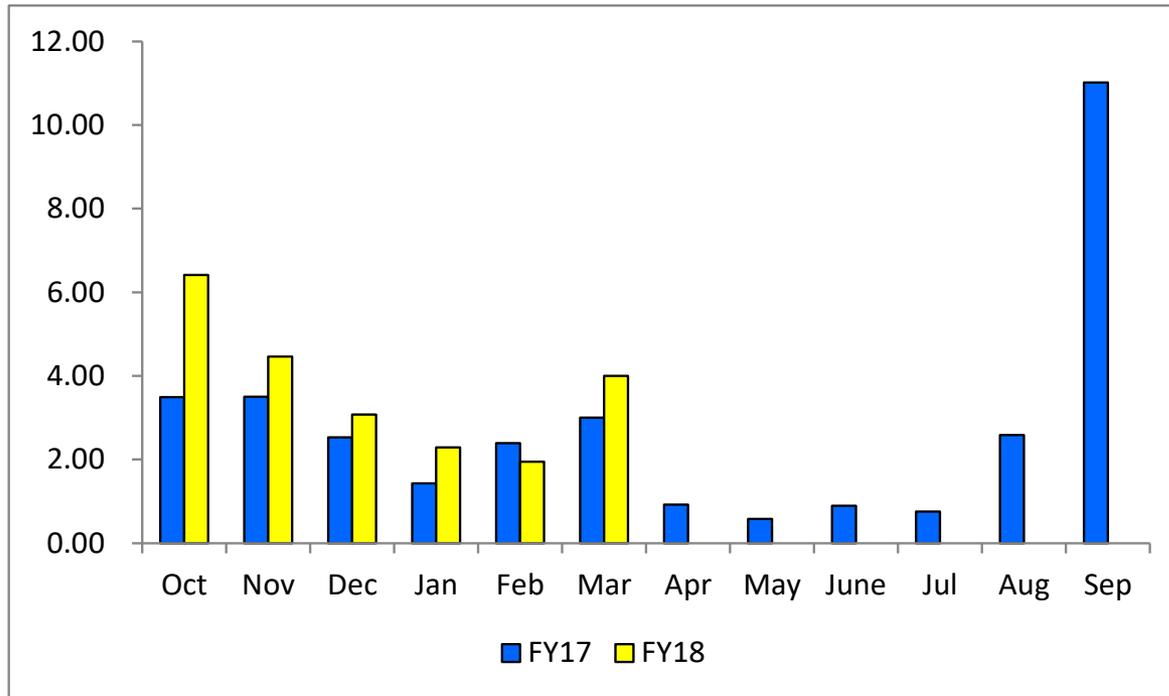
- The average number of loans processed per loan specialist increased from 3.0 to 4.0 compared to previous fiscal year due to increase hurricane activity, however, decreased 6.4 to 4.0 from October to March (FY 2018). (see charts in following slides)
- The DCMS 2.0 modernization project is on track to launch May 31, 2018, which will help increase loan overall loan officer efficiency. (see key milestones)
- The SBA approved 92,603 loans in Q2 FY 2018, representing a significant increase from the number of disaster applications (6,768) in Q2 FY 2017, as a result of processing from hurricanes Harvey, Irma, and Maria. (see charts in following slides)
- At the end of FY18-Q2 the SBA processed 249,707 home and 42,407 business applications (totaling 292,114) (YTD) and is currently working on 13 Presidential IA and 33 agency declarations (179) open/active declarations. (see charts in following slides)
- The SBA has averaged 19 days to process disaster loans, which represents a 62% increase from last year.
- The cumulative dollar of loans processed YTD FY18 (\$6 million) represents a 603% change from FY17 and 1,827% from FY16 as a result of Hurricanes Irma, Harvey, and Maria.

Key Milestones

Milestone Summary				
Key Milestone	Milestone Due Date	Milestone Status	Owner	Comments
FY18 Q2: Complete remaining three development sprints	3/31/18	Completed	ODA	
FY18 Q2: Complete interim progress review phase gate	3/31/18	Completed	ODA	
FY18 Q2: Initiate end-to-end testing, complete technical	3/31/18	Completed	ODA	
FY18 Q2: Finalize operations and maintenance artifacts	3/31/18	Completed	ODA	
FY18 Q3: Finalize end-to-end testing	5/31/18	On track	ODA	
FY18 Q3: Complete system training and change management activities	5/31/18	On track	ODA	
FY18 Q3: Complete production readiness review phase gate	5/31/18	On track	ODA	
FY18 Q3: Launch system	5/31/18	On track	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	

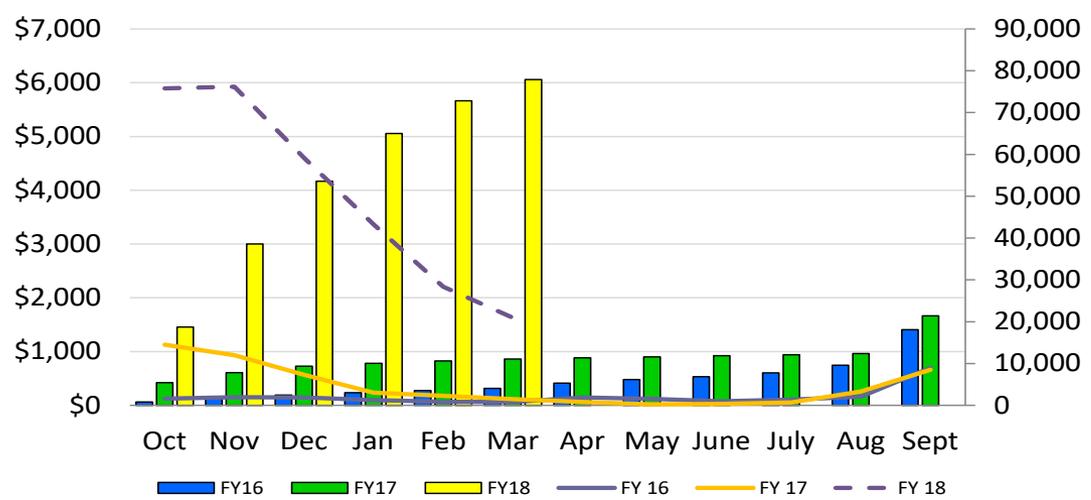
Key Indicators

Number of applications processed per loan specialist per day

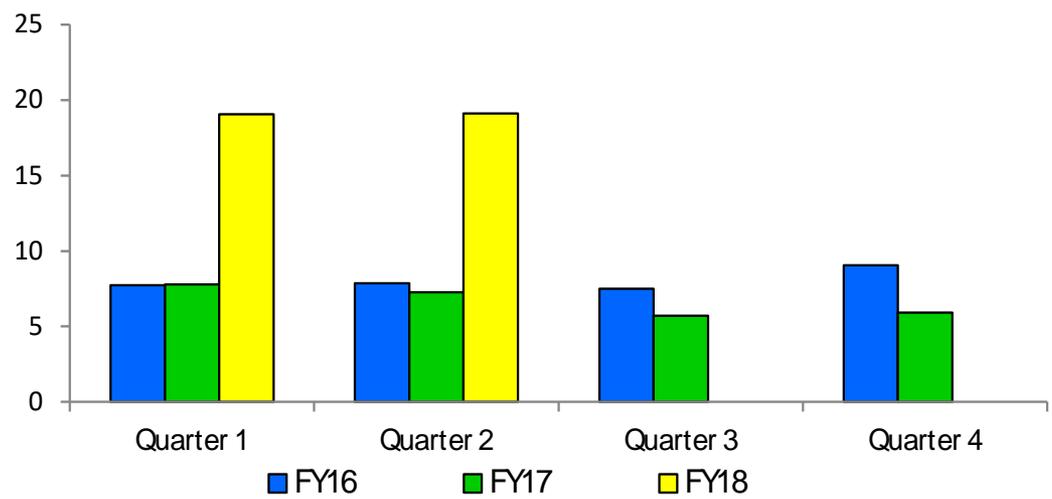


Key Indicators

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



Average number of days to process disaster loan applications



Data Accuracy and Reliability

- 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

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.