

CUSTOMER JOURNEY: DISASTER SURVIVOR

The government is working to better understand how people interact with its services to improve the customer experience (CX).

Those who have lived through a major natural disaster are facing one of the most difficult experiences they've ever encountered. Finding somewhere safe to live with their families, along with repairing homes and businesses amidst strained community services and school systems can all feel even more overwhelming as individuals realize the time it can take to truly recover. In these most vulnerable moments, survivors expect the government to step up and provide clear guidance and support. However, response and recovery responsibilities are spread across Federal, state, local, nonprofit, and other organizations, making it difficult for survivors to know who to turn to for what.

WHO DID WE SPEAK TO?

DISASTER SURVIVORS

ADVOCACY GROUPS

AGENCY LEADERS

SERVICE PROVIDERS



40 Interviews

WHO IS IMPACTED BY THIS JOURNEY?



25 million Americans

Almost 8% of the U.S. population were impacted by nationally declared natural disaster in 2017



1:6 ratio

Every \$1 spent by the Federal government on mitigation efforts saves an average of \$6 in spending



natural disasters

16 "billion-dollar" events

\$106.3B spent annually

Taxpayers currently spend an

average of \$106.3B per year on

Americans experienced 16 disaster events that cost over a billion dollars in 2020 (through October 7, 2020)

- · National Oceanic and Atmospheric Administration (NOAA), National Centers for Environmental
- Natural Hazard Science, Oxford Research Encyclopedia, June 2018
- · FEMA, 2017

WHO IS INVOLVED IN THIS JOURNEY?

Local

City and County Emergency Management City Mayor and County Administrative Offices Housing and Community Development Office Police and Fire Department Public Housing Authority

State

Department of Emergency Management Department of Human Services Governor's Office Workforce Commission

Federal

Federal Emergency Management Agency (FEMA) Small Business Administration (SBA) Department of Housing & Urban Development (HUD) Department of Health and Human Services (HHS) Social Security Administration (SSA) Department of Agriculture (USDA)



Iterative design sessions with over 20 Federal employees



ABOUT JOURNEY MAPS

What is a journey map and how do you read it?

Journey maps serve as a summary of the voices of actual customers and represent their experiences at points along a series of steps across some time period. When reading this journey map, the actions show the high-level steps along the journey, while the other elements reveal research insights that can inform opportunities for improvement.

Learn more: Performance.gov/2020cxmaps Contact: CX@omb.eop.gov

What is a journey map and how do you read it?

The Federal Customer Experience Initiative team, led by the Office of Management and Budget, partnered with more than 10 agencies for a human-centered approach to improving critical moments in our customers' lives. The research and production of this visual journey helps align our understanding of how a public service delivery system is experienced by the public. Through identifying common barriers, we can improve coordinating efforts across the Federal government.

How will this journey map be used?

Although it's difficult to re-design complex delivery systems, specific barriers along a journey can indicate areas that matter most to the people we serve. The journey shows that more broad interagency efforts (e.g., on "Veterans employment") can be slower to deliver changes than scoped challenge areas (e.g., "better connecting job searching platforms"). We plan to form interagency design teams that convene experts to prototype and test solutions for streamlining services.



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Shanice, Michael, and Niki represent composites of actual individuals we interviewed and common themes across experiences.

Shanice



Age 45 | Business Owner

Louisiana

Shanice lives in Louisiana with her husband and three children and runs a restaurant on the first floor of her home. During a hurricane in 2019, her family "ignored the warnings and decided not to evacuate". She remembers "I was in bed and someone was running down the street saying flood, flood, flood! I jumped up and put my feet on the floor and landed in a puddle of water. We were able to make it to the school, which was two blocks away. As we were driving, the water was coming into the car and we finally had to abandon it and walk."

When they returned, they found her restaurant and part of her home were destroyed. She called the FEMA hotline to register and was afterwards instructed to apply for an SBA loan. She thought SBA could help her as a small business but didn't realize they could also provide loans to individuals as well. After her evaluation, she was thrilled to quickly receive a notice that she qualified for an SBA loan.

Shanice considers herself lucky. It has taken several of her friends years to receive financial assistance after filing multiple appeals and being routed back and forth between agencies.

Shanice's home and restaurant were flooded during a hurricane. She quickly received an SBA loan and considers herself lucky.

Michael



Age 65 | Public Housing Resident

Texas

Michael was living in a HUD public housing unit in 2017 when he received a warning to evacuate due to an impending hurricane. It was approaching quickly, so he went to a nearby shelter for safety. After the storm passed, he learned that his public housing unit experienced extensive damage, so he was going to be without housing. He asked around and found a place to stay on his friend's couch. Only later did he learn that he could have stayed at a HUD temporary hotel room, run by the Red Cross.

Michael was receiving SNAP and Medicaid benefits before the storm but, during the chaos, forgot to renew his benefits and lost support. "I was so out of it—there were just too many things to keep track of." Luckily, a Red Cross case manager was able to help him to re-enroll.

He was relieved when the Public Housing Authority contacted him to share that they identified a nearby HUD public housing unit he could relocate to permanently, or until his old place was restored. He moved into the unit in under a week, which really helped him start to feel a sense of hope and stability.

Michael's public housing unit was destroyed during a hurricane. He was able to get temporary shelter through the Red Cross and relocate to a new public housing unit through HUD.

Niki



Age 55 | Homeowner

Plorida

Niki lives in Tampa with her husband. She heard on the news that a hurricane was approaching, but decided not to evacuate in hopes that it would be mild. When the storm hit and the city started to flood, a friend nearby luckily called to warn her, giving them enough time to grab as much as they could and go to a nearby school that was serving as a community shelter. Niki remembers thinking, "I haven't seen a single evacuation crew; nothing. Everyone is fleeing in panic but there is no one."

When they were able to return, they found their home flooded and remaining valuables looted. It was striking to her. "Where is everybody? We saw nothing. No police cars. For something this devastating, it's weird to see no one back here."

Niki and her husband expect their private insurance to cover most of the damages. She considered applying for government assistance, but said "I don't know if I really want to go and wait in the FEMA line—I don't know if it's worth it for us. We have friends that can house us and we aren't hurting for food. I don't know what FEMA could offer." Niki was disappointed that the government wasn't more present with guidance and support throughout the disaster. "Any information I needed I had to go out and find myself."

Niki's home was flooded by a major storm. She felt like the government's response did not match the severity of disaster. She considered applying for government assistance but was not confident that it would be worth the effort.



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MOMENT THAT MATTERS







Finding Clear Guidance

Survivors are processing the initial shock and loss of the incident, and are unsure where to begin looking for help.

Survives Disaster

DAYS

"It's crazy. There are public websites that show that our house was destroyed. And I thought, gee if they knew that you'd think they [the government] would reach out in some way."

- Disaster Survivor

Navigates Short Term Needs

WEEKS



Survivors are experiencing symptoms of trauma, including anxiety and stress, and need simple processes to access support.

'I don't know what we're gonna do. It's hard to make big decisions when you're this shaken."

- Disaster Survivor

Begins Path Towards Long-Term Recovery MONTHS TO YEARS



Connecting with the Community of Support

Survivors are looking for more assistance and don't know where to find additional resources.

'It isn't anyone's job to make sure the disaster survivor accesses the greatest amount of resources available. It's on the survivor to navigate the system and they usually don't know how."

– Non-Profit Manager





During the application process, survivors are in a state of crisis and struggle to navigate complex government processes.

*Filed with insurance? Need to receive insurance settlement before FEMA provides assistance (with few exceptions)

INSURANCE Files insurance claim Receives determination of extent of coverage May receive insurance payment

Registers for FEMA Undergoes FEMA inspection Receives determination letter from FEMA* May receive supplemental

Many referred to SBA

for low-interest loans

funds

FEMA

Completes SBA application Undergoes SBA income evaluation Receives notice of loan eligibility May receive SBA loan

SBA

Get proof of property damage Inform Public Housing Authority (PHA) of damage Search for new residence in the market PHA reissues a new voucher

HUD

Applies for additional

CHARITIES, NON-PROFITS

Undergoes review

assistance

May receive support

FRAGMENTED SERVICES &

Government services and information are siloed, making it difficult for people to have a complete picture of what support is available. "What was confusing during the middle of the chaos was trying to figure out what everyone's role was."

- Disaster Survivor

INFORMATION

FIXING ISSUES THAT COULD HAVE **BEEN PREVENTED**

People connect with government support too late, resulting in spending more resources fixing issues that could have been prevented. "My neighbor had been calling the city for two years to remove a large hollow tree the city owned, but they said it wasn't a priority. Then a storm

blew the tree on both of our houses."

- Disaster Survivor

NOT DESIGNED WITH STRESS IN MIND

People are stressed and not in the frame of mind to process complex information, making it difficult to navigate government processes. "I grabbed some salmon out of the freezer—enough to fit in a shopping bag. Left a car in the garage. Strange what choices you make when your mind is in an overwhelmed state."

- Disaster Survivor

Files insurance claim concurrently with FEMA/FIMA registration

Denied? May appeal or receive assistance through SBA and/or FEMA/FIMA

(if applicable)

DISJOINTED ELIGIBILITY

Denied? May appeal or be re-directed to FEMA/FIMA

People are proving their eligibility to multiple agencies, creating an undue burden on families to submit repetitive documentation and unequal eligibility across states. "Over 80% of the information for FEMA, SBA, HUD, and state / local agencies is the same...yet, the burden of providing the information is all on the survivor."

– Community Engagement Manager

OVER-EMPHASIS ON FRAUD PREVENTION

Government processes are designed to prevent the small percentage of fraud, resulting in an undue burden for the large majority of good actors. "We have to fight so many administrative hurdles. The government will 'die on that hill.' We will spend thousands not to pay [the citizen] \$500."

– FEMA Flood Insurance Employee

UNSURE WHAT TO ASK OF FEDERAL RESOURCES

[State and local] Governments don't know what support to ask Federal for, which leads to confusion and resource scarcity.

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- Vice President of Advocacy Group