



**U.S. SMALL BUSINESS ADMINISTRATION  
OFFICE OF DISASTER ASSISTANCE  
STRATEGIC PLAN FY 2003 — FY 2008**





## **Message from the Associate Administrator Office of Disaster Assistance**

I am pleased to present the Office of Disaster Assistance (ODA) Strategic Plan for fiscal years 2003-2008 and thank the many employees who assisted in developing this plan. All of us should be proud of the strides ODA has made over the last two decades and its dedication to continued success with the implementation of this new plan.



The planning process arose from several challenges laid down by our Office of Inspector General (OIG), the General Accounting Office (GAO), the SBA Administrator, and the President's Management Agenda (PMA). While acknowledging the compassionate, dedicated and efficient work of the disaster assistance employees, these entities also noted we needed a framework for the future, namely measurable "long-term outcome goals" that clearly demonstrate the effectiveness and results of the assistance provided to disaster victims.

While ODA and its employees are meeting their Government Performance and Results Act (GPRA) goals, we need to set long-term objectives that focus on results - delivery of a product to the disaster victim and not on internal processes alone. Generally, our goals and objectives have focused on "outputs" such as effective field presence, timely loan processing and disbursements. In particular, GAO in its report noted that our previous strategic plan measured outputs and failed to reflect the program's actual performance and improvements that have been made over the past few years. Going forward, we will not only be measured by our efficiencies (outputs), but also on the results (outcomes) of our activities compared to the program's intended purpose.

**To that end, this Strategic Plan was developed. It sets forth our vision for the future, starting with our new Mission Statement. It establishes goals for the organization at the management level, including both long-term objectives and strategic management goals. These objectives and goals, where appropriate, will be linked to each Disaster Assistance employee's Personal Business Commitment (PBC) and the Agency's new performance management system to be implemented October 2003. The plan empowers our employees, and also holds them accountable for meeting the organization's goals. Employees at all levels will now see that they are a part of a bigger picture. The plan connects the employee directly to the mission of the organization through the PBC.**

**Our mission is to provide affordable, timely and accessible financial assistance to homeowners, renters and businesses. Through the plan, we will improve program delivery, enhance customer service, and become proactive in our management approach. With the implementation of our new automated loan processing system, the Disaster Credit Management System (DCMS), we hope to ensure effective program delivery for all of our customers for years to come.**

**I welcome your comments or suggestions on this plan as we move forward with it over the next several years.**

**Herbert L. Mitchell  
Associate Administrator  
Office of Disaster Assistance**



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### **Mission**

To help people recover from disasters and rebuild their lives by providing affordable, timely and accessible financial assistance to homeowners, renters and businesses.

### **Vision**

To provide affordable, timely and accessible financial assistance to disaster victims with *commitment, compassion and teamwork*.

### **Long-term objectives**

1. *Restoration*: Help restore homes and businesses affected by disasters.
2. *Customer Service*: Provide courteous and professional customer service.

### **Strategic Management Goals**

1. Expand ODA's proactive disaster management program.
2. Publicize ODA's disaster loan program to individuals and businesses to increase public awareness.
3. Offer disaster victims accessible, easy-to-use and time saving services through the electronic filing of applications.

## ODA Who Are We?

### MISSION

*To help people recover from disasters and rebuild their lives by providing affordable, timely and accessible financial assistance to homeowners, renters and businesses.*



*SBA employees work on location in West Virginia, providing assistance to flood victims.*

**T**hrough its Office of Disaster Assistance (ODA), the SBA is responsible for providing affordable, timely and accessible financial assistance to homeowners, renters and businesses following a disaster. Financial assistance is available in the form of low-interest, long-term loans.

Disaster Assistance has been part of the agency since its inception in 1953 and has provided more than 1.5 million disaster loans for nearly \$31 billion to disaster victims.

The disaster loan program is administered through four Area Offices located in Niagara Falls, NY; Atlanta, GA; Ft. Worth, TX; and Sacramento, CA.

SBA's disaster loans are the primary form of federal assistance for the repair and rebuilding of non-farm, private sector disaster losses. For this reason, the disaster loan program is the only form of SBA assistance not limited to small businesses.

The Small Business Act authorizes the SBA to make two types of disaster loans.

**Physical disaster loans** are for permanent rebuilding and replacement of uninsured or underinsured disaster-damaged privately-owned real and/or personal property. SBA's physical disaster loans are available to homeowners, renters, businesses of all sizes and nonprofit organizations.

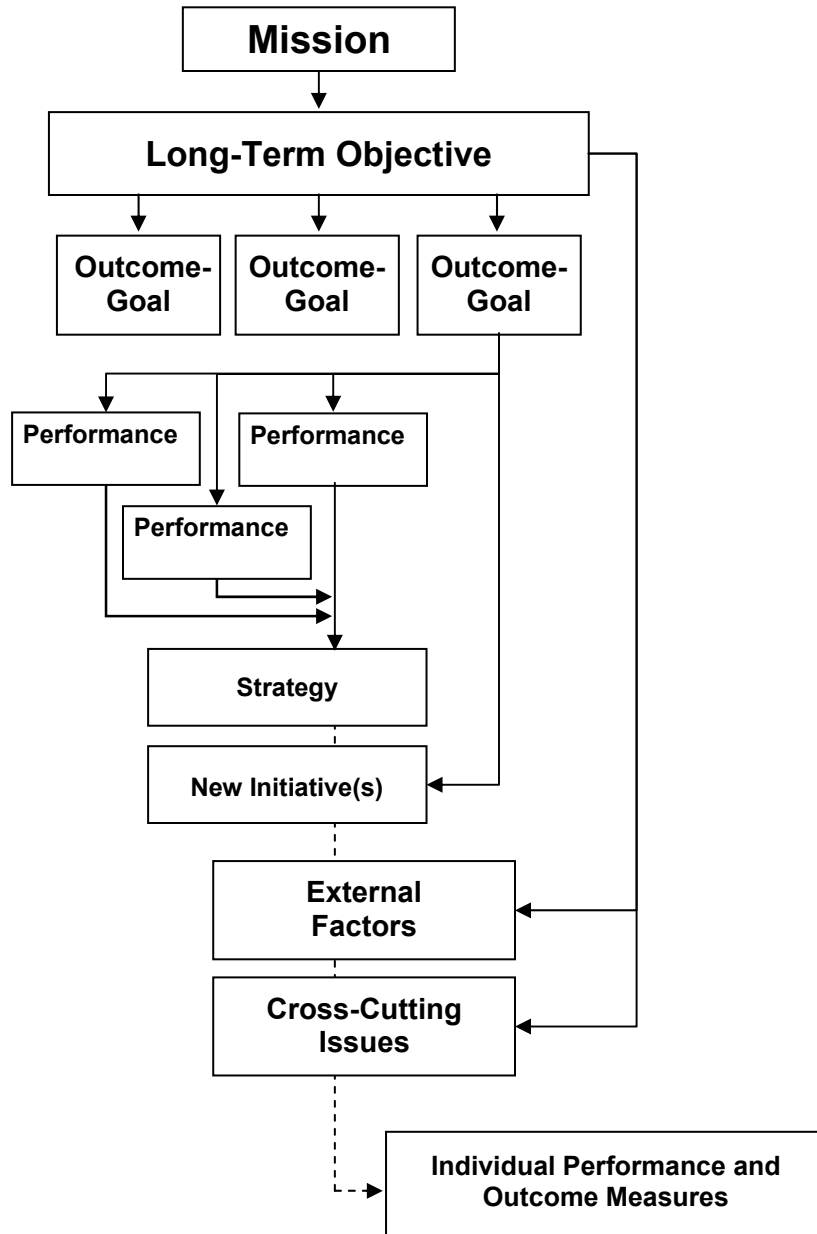
**Economic injury disaster loans** provide necessary working capital until normal operations resume after a disaster. The law restricts economic injury disaster loans to small businesses only.

### *"Who are we?"*

SBA disaster employees are the most dedicated and compassionate people you will ever encounter. Staff will work 10, 12 and 14 hour days, 7-days a week in unbelievably adverse working conditions to offer assistance to people who have had their lives affected by a disaster. SBA employees are customer-focused, results-oriented, with positive, can-do attitudes.



# Office of Disaster Assistance Strategic Plan Framework



## **ODA Mission, Strategic Framework and Implementation Approach**

The Office of Disaster Assistance (ODA) plays a vital role in the aftermath of disasters, assisting homeowners, renters and business owners with recovery. Historically, when natural or man-made disasters occur, ODA has offered affordable and timely loans to those who have uncompensated losses to assist them in carrying on with their personal and business lives. The overwhelming credit for the effective and customer-centric delivery of the program goes to the disaster employees who work tirelessly to assist disaster victims to recover as quickly as possible.

### **MISSION STATEMENT**

*To help people recover from disasters and rebuild their lives by providing affordable, timely and accessible financial assistance to homeowners, renters and businesses.*

Congress recognized the need for the federal government to play a role following disasters by providing funding to ODA. This assistance provides for recovery of homeowners, renters and businesses of all sizes affected by disasters. ODA's mission will be achieved through the successful accomplishment of our long-term objectives and strategic management goals.

### **VISION**

*To provide affordable, timely and accessible financial assistance to disaster victims with commitment, compassion and teamwork.*

ODA remains committed to customer service, continues to display compassion in its interaction with disaster victims, and engages in teamwork to deliver the program in the most efficient and effective manner.

### **LONG-TERM OBJECTIVES**

ODA achieves its mission and supports the President's Management Agenda (PMA) with two long-term objectives.

1. Help restore homes and businesses affected by disasters.
  - 1.1: 80% of small businesses receiving Economic Injury Disaster Loans (EIDL) are operational 6 months after final disbursement by FY 2008.



- 1.2: 70% of businesses receiving financial assistance to repair or replace disaster-damaged property are restored within 6 months after final loan disbursement by FY 2008.
- 1.3 85% of individuals receiving financial assistance to repair or replace disaster-damaged property have restored their homes within 6 months of final disbursement by FY 2008.
2. Provide courteous and professional customer service.
  - 2.1 Provide courteous, professional and customer friendly disaster program delivery in order to achieve 72% customer satisfaction rate from disaster loan applicants by FY 2008.

These goals and objectives are addressed in detail in a separate section of this plan.

### STRATEGIC MANAGEMENT GOALS

ODA achieves its mission and supports the mission of SBA and the President's Management Agenda (PMA) by accomplishing three strategic management goals:

1. *Expand ODA's proactive disaster management program.* ODA will increase its focus on responsiveness to the customer, the disaster victim. To that end, we will seek out new ways to improve our management of the program, including development of a Human Capital Management plan to strengthen our workforce. We will focus on coordination with other agencies and within SBA to leverage others' best practices to streamline our processes and policies where appropriate.
2. *Publicize ODA's disaster loan program to individuals and businesses to increase public awareness.* ODA plans to formulate and implement a comprehensive marketing strategy that will enhance public awareness of the disaster program, its dedicated employees, and its newly streamlined loan processing system (DCMS).
3. *Offer disaster victims accessible, easy-to-use and time saving services through the electronic filing of applications.* Consistent with SBA's goal of using technology, ODA will use the DCMS system to transform and streamline its loan-making system. By leveraging the power of technology and the Internet, ODA will transform loan-making into a virtual loan process that provides efficient and timely loan decisions to disaster victims.



## STRATEGIC FRAMEWORK

The goal of the ODA plan and its framework is to make everyone in the disaster program accountable for the organization's success in meeting its goals and objectives, and accomplishing its mission.



Beginning October 1, 2003, each individual manager and employee will have at least one job-specific element in their individual performance (personal business commitment) plan, tied explicitly to the mission. ODA will accomplish this by including elements in these plans that are tied to one or more goals and are both measurable and achievable. The mission, goals and objectives of the organization are communicated to the staff and they will be held accountable for accomplishing them.



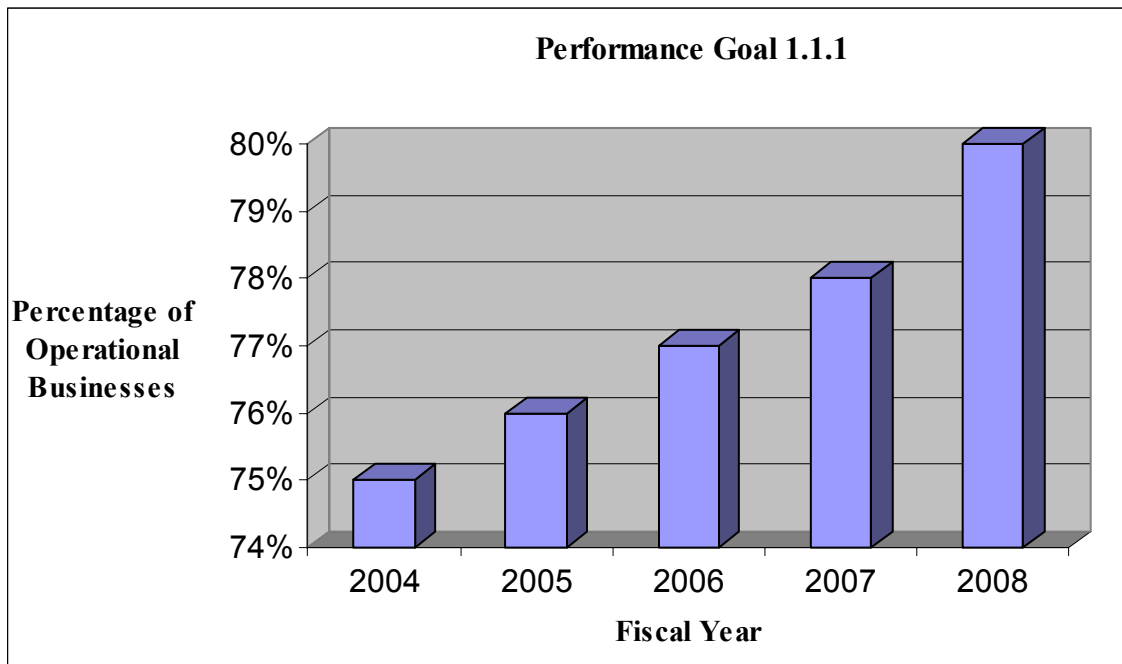
## ODA Long-Term Objective

**Long-Term Objective 1- Restoration:** *Help restore homes and businesses affected by disasters.*

**Outcome Goal 1.1:** 80% of small businesses receiving Economic Injury Disaster Loans (EIDL) are operational 6 months after final disbursement by FY 2008.

### Performance Goal:

- 1.1.1 Incrementally increase in subsequent performance years the percentage of businesses which are operational 6 months after final EIDL disbursement.
  - 1.1.1.1 75% of EIDL recipients are operational 6 months after final EIDL disbursement by FY 2004.
  - 1.1.1.2 76% of EIDL recipients are operational 6 months after final EIDL disbursement by FY 2005.
  - 1.1.1.3 77% of EIDL recipients are operational 6 months after final EIDL disbursement by FY 2006.
  - 1.1.1.4 78% of EIDL recipients are operational 6 months after final EIDL disbursement by FY 2007.
  - 1.1.1.5 80% of EIDL recipients are operational 6 months after final EIDL disbursement by FY 2008.



## Strategy

ODA realizes that there are many external factors that influence a business' success or failure after experiencing a disaster. In an effort to identify deficiencies in its underwriting and help ensure businesses are operational after receiving disaster assistance, ODA will continue to do Area Quality Reviews (in addition to the annual Quality Assurance Review (QAR) conducted by ODA). Currently, each Area Office is required to conduct quarterly annual reviews of charged-off disaster loans. Each of these reviews ensures compliance with policies and procedures, and identify areas where additional training may be needed.

### **Performance Goal:**

- 1.1.2 Maintain 95% of initial EIDL disbursements within 5 days of receiving required loan closing documents.

Performance goal 1.1.2 has been a GPRA goal for ODA before the enactment of this plan. It remains a performance goal because it provides a sound measurement of ODA's effectiveness in getting funds to our borrowers in a timely manner. It has a direct impact upon the borrower's perception of our attention to customer service and to their recovery.

### **Performance Goal:**

- 1.1.3 Incrementally improve in subsequent performance years the efficiency with which ODA processes EIDL loans to 16 days by FY 2008.
  - 1.1.3.1 85% of EIDLs are processed within 20 days by FY 2004.
  - 1.1.3.2 85% of EIDLs are processed within 19 days by FY 2005.
  - 1.1.3.3 85% of EIDLs are processed within 18 days by FY 2006.
  - 1.1.3.4 85% of EIDLs are processed within 17 days by FY 2007.
  - 1.1.3.5 85% of EIDLs are processed within 16 days by FY 2008.

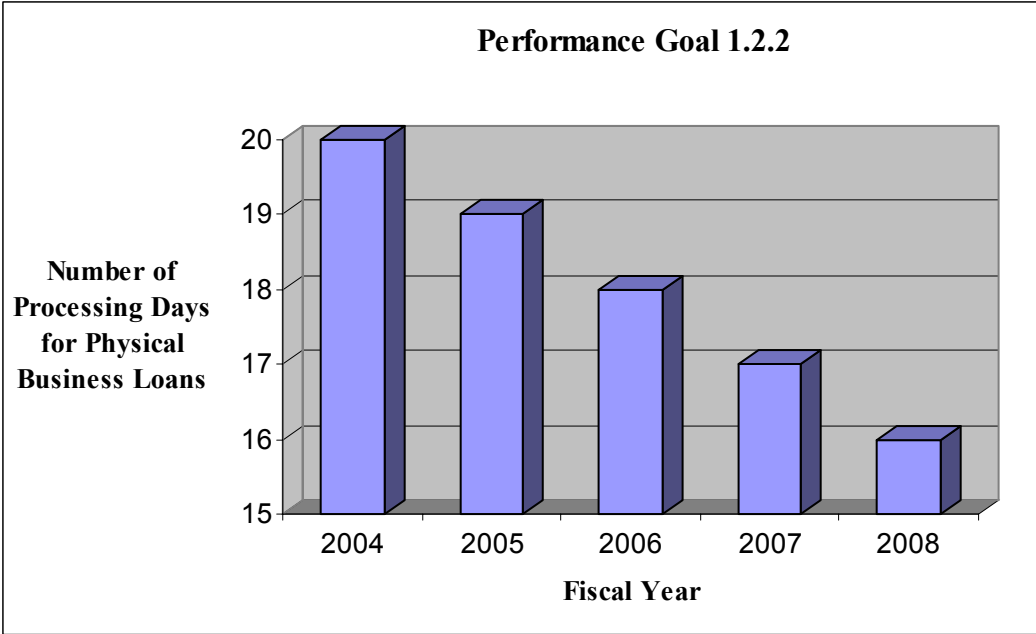
## Strategy

ODA believes that a timely response to a business' request for disaster assistance is paramount in the recovery process. To this end, ODA will continue to strive to improve the manner in which the Disaster Loan Program is delivered. With automation and the pending implementation of the Disaster Credit Management System (DCMS), ODA is confident that it will be successful in meeting its goals. Although the DCMS will play a significant role in ODA's success, it is imperative we look for ways to streamline the approval process. Currently under consideration is the Business Expedited Loan Officer Report (BELOR). This expedited process will allow the processing loan officer to make a decision based primarily upon the creditworthiness of the applicant. This process will allow for an abbreviated financial analysis, resulting in quicker loan decisions.

**Outcome Goal 1.2:** 70% of businesses receiving financial assistance to repair or replace disaster-damaged property are restored within 6 months after final loan disbursement by FY 2008.

**Performance Goals:**

- 1.2.1: Incrementally increase in subsequent performance years the percentage of businesses which are restored within 6 months after final disbursement.
  - 1.2.1.1 50% of businesses receiving financial assistance are restored within 6 months after final disbursement by FY 2004.
  - 1.2.1.2 55% of businesses receiving financial assistance are restored within 6 months after final disbursement by FY 2005.
  - 1.2.1.3 60% of businesses receiving financial assistance are restored within 6 months after final disbursement by FY 2006.
  - 1.2.1.4 65% of businesses receiving financial assistance are restored within 6 months after final disbursement by FY 2007.
  - 1.2.1.5 70% of businesses receiving financial assistance are restored within 6 months after final disbursement by FY 2008.
  
- 1.2.2: Incrementally increase in subsequent performance years the efficiency with which ODA processes physical business loans to 16 days.
  - 1.2.2.1 85% of physical business loans processed in 20 days by FY 2004
  - 1.2.2.2 85% of physical business loans processed in 19 days by FY 2005
  - 1.2.2.3 85% of physical business loans processed in 18 days by FY 2006
  - 1.2.2.4 85% of physical business loans processed in 17 days by FY 2007.
  - 1.2.2.5 85% of physical business loans processed in 16 days by FY 2008.



- 1.2.3: Maintain 95% of all initial physical business loan disbursements within 5 days of receipt of required loan closing documents.

### **Strategy**

The devastation of disasters is only resolved if a community's tax base is reestablished. The sooner businesses receive loan approval and funding to initiate repairs, the sooner repairs can be completed and recovery begins.

ODA is developing processes to allow for better utilization of the Internet, so more information is available to communities suffering disasters. This same technology will be developed to implement the use of online loan applications and telephonic applications. ODA is also reviewing technologies to implement faster verification of losses to speed up the loan approval process.

The Disaster Credit Management System (DCMS) will decrease the time necessary to process business loans. DCMS will also facilitate the expeditious production of loan closing documents so the loan closing process can take place more quickly.

### **Outcome Goal 1.3:**

85% of individuals receiving financial assistance to repair or replace disaster-damaged property have restored their homes within 6 months of final disbursement by FY 2008.

#### **Performance Goal:**

- 1.3.1 Incrementally increase in subsequent performance years the percentage of homeowners restoring their homes within 6 months after final disbursement.
  - 1.3.1.1 70% of homeowners have restored their damaged property within 6 months after final disbursement by FY 2004.
  - 1.3.1.2 73% of homeowners have restored their damaged property within 6 months after final disbursement by FY 2005.
  - 1.3.1.3 77% of homeowners have restored their damaged property within 6 months after final disbursement by FY 2006.
  - 1.3.1.4 81% of homeowners have restored their damaged property within 6 months after final disbursement by FY 2007.
  - 1.3.1.5 85% of homeowners have restored their damaged property within 6 months after final disbursement by FY 2008.

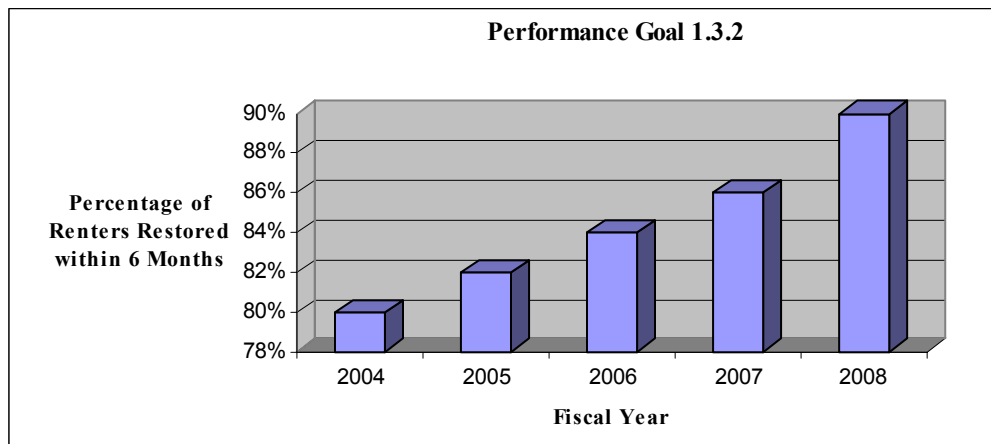
## Strategy

The outcome of repairing and replacing disaster-damaged residential real estate and personal property is a primary objective of ODA's program delivery. Historically, approximately 80% of all loans processed by ODA have been home loans. The loan program provides for a full recovery in most cases. However, many times the borrower decides not to complete some repairs, obtains other funding, or the use of SBA funds is limited due to policy constraints. In these cases, we endeavor to provide financial assistance to the best of our ability and according to the borrower's wishes and needs.

To measure achievement of this goal, we plan closer monitoring of home construction projects. This includes conducting post-disbursement site inspections and customer satisfaction surveys as some of our measurement tools. This will help ensure that borrowers are using the loan proceeds as authorized. We will strive to improve external communications with disaster victims and make every effort to improve internal communications between departments and employees. Both of these improvements should also result in customer satisfaction benefits.

### Performance Goal:

- 1.3.2 Incrementally increase in subsequent performance years the percentage of renters restoring their damaged property within 6 months after final disbursement.
  - 1.3.2.1 80% of renters have restored their damaged property within 6 months after final disbursement by FY 2004.
  - 1.3.2.2 82% of renters have restored their damaged property within 6 months after final disbursement by FY 2005.
  - 1.3.2.3 84% of renters have restored their damaged property within 6 months after final disbursement by FY 2006.
  - 1.3.2.4 86% of renters have restored their damaged property within 6 months after final disbursement by FY 2007.
  - 1.3.2.5 90% of renters have restored their damaged property within 6 months after final disbursement by FY 2008.



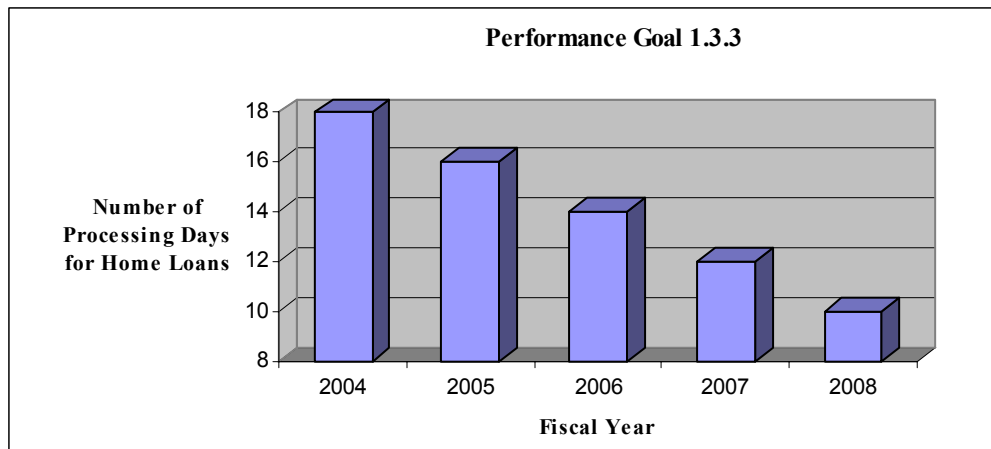
## Strategy

Loans to renters are a relatively small, but significant percentage of all home loans accepted, processed and approved. The repair and replacement of personal property helps renters recover from disasters quickly.

We will primarily monitor performance of this goal with an approved survey of these borrowers and we will strive to improve communications with borrowers. In addition, we will also increase the personal contact between our employees and disaster victims. These improvements should also result in higher customer satisfaction.

### Performance Goal:

- 1.3.3 Incrementally increase in subsequent performance years the efficiency with which ODA processes home loans to 10 days.
  - 1.3.3.1 85% of home loans are processed in 18 days by FY 2004.
  - 1.3.3.2 85% of home loans are processed in 16 days by FY 2005.
  - 1.3.3.3 85% of home loans are processed in 14 days by FY 2006.
  - 1.3.3.4 85% of home loans are processed in 12 days by FY 2007.
  - 1.3.3.5 85% of home loans are processed in 10 days by FY 2008.



## Strategy

ODA attempts to provide all customers with excellent customer service. One component of this includes timely processing of applications. Over the past few years, ODA has streamlined our processes and initiated policy changes to greatly increase the speed in which we verify, process and close loans. We continue to analyze our processes and policies to help decrease processing time.

Under the current plan, our GPRA goal is to process loan applications within 21 days. We continually do our utmost to meet and exceed this goal. Management and employees monitor performance of this goal daily, using the current file tracking system.



### **Performance Goal:**

- 1.3.4 Maintain 95% of all initial home loan disbursements within 5 days of receipt of required loan closing documents.

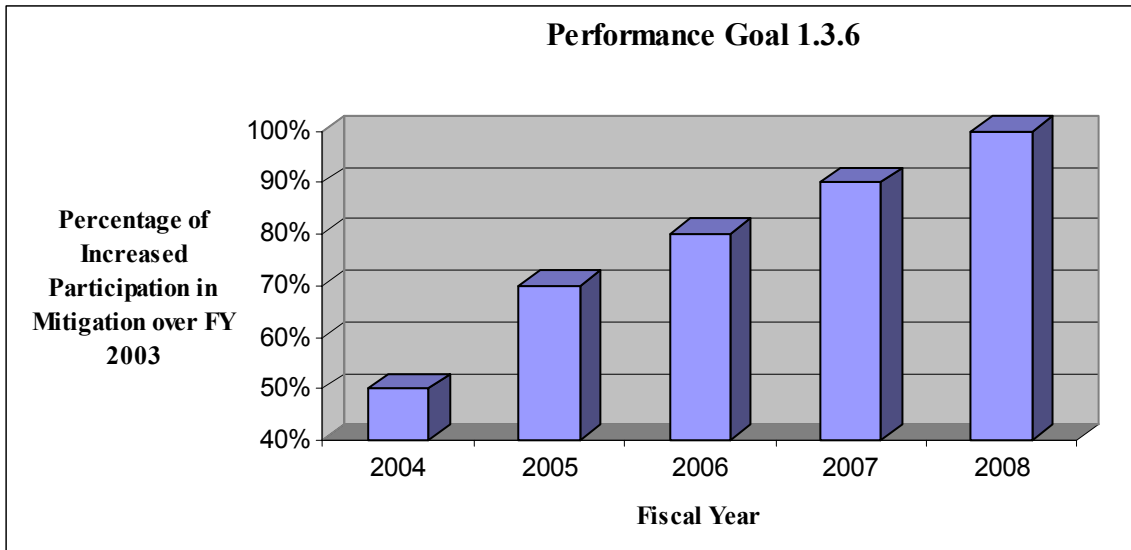
### **Strategy**

Performance goal 1.3.4 was a GPRA goal before we enacted this plan. ODA has continually struggled to achieve and exceed this goal. Over time, we have initiated a number of process and policy changes to help meet this goal. Providing recovery funds to individuals in a timely manner at the appropriate point when they need the funds is an important aspect of service to disaster victims. Funds disbursed too quickly result in additional, unnecessary interest expense for the borrower. Funds disbursed too slowly may result in recovery delays and additional costs to the victims.

ODA will closely monitor performance of this goal on a daily basis using our file tracking system. We will continue to closely monitor mail received from borrowers and prioritize requests for disbursements, and we will make every effort to improve personal communication between our employees and borrowers to facilitate loan disbursements.

### **Performance Goals:**

- 1.3.5 Achieve 100% mitigation training of all relevant staff and maintain 100% training in each subsequent performance year.
- 1.3.6 Incrementally increase in subsequent performance years participation in mitigation by 100% over FY 2003 levels.
  - 1.3.6.1 Increase participation in mitigation by 50% over FY 2003 levels by FY 2004.
  - 1.3.6.2 Increase participation in mitigation by 70% over FY 2003 levels by FY 2005.
  - 1.3.6.3 Increase participation in mitigation by 80% over FY 2003 levels by FY 2006.
  - 1.3.6.4 Increase participation in mitigation by 90% over FY 2003 levels by FY 2007.
  - 1.3.6.5 Increase participation in mitigation by 100% over FY 2003 levels by FY 2008.



### Strategy

ODA believes the mitigation of physical and financial damages from future disasters is an important aspect in overall disaster loan program delivery. We promote an overall approach that includes a full range of mitigation opportunities. These include loan proceeds to prevent future losses, required insurance policy coverage, relocation out of hazard areas, and code and policy required upgrades to disaster-damaged property that will help mitigate future losses from all types of hazards. By increasing employee focus on mitigation through additional training and targeted marketing measures, we can also increase our customer's awareness of mitigation opportunities and participation in SBA mitigation programs.

The result of increased participation in mitigation will benefit victims, communities and taxpayers. Specifically, future disasters will cause less damage, both physically and financially, to all the stakeholders. Individuals, businesses and communities will be more resistant to all future disasters and will be more resilient in their recovery. Repeat disaster victims will need to rely on federal assistance fewer times and for lesser amounts

*“Having people you could talk to right here really helped. It only took a few minutes to fill out the forms and they looked them over right away. Thanks for the help.”*

*Nettie T.*

*“The loan came through so fast. We applied right after the storm came through and were approved in about a week. The people at the disaster office were really helpful.”*

*Rosemary & Jamie P.*

**Long-Term Objective 2—Customer Service: Provide courteous and professional customer service.**

**Outcome Goal 2.1:** Provide courteous, professional and customer friendly disaster program delivery in order to achieve 72.0% customer satisfaction rate from disaster loan applicants by FY 2008.

**Performance Goal:**

2.1.1 Incrementally increase in subsequent performance years the percentage of customer satisfaction of disaster loan applicants.

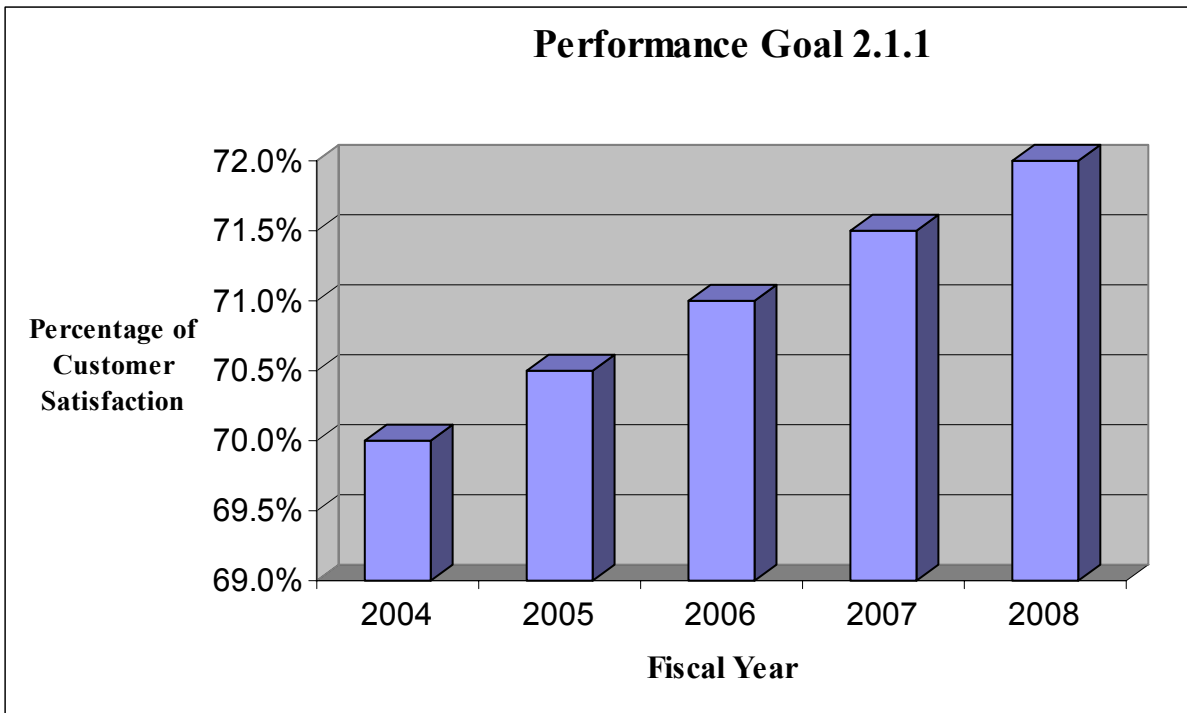
2.1.1.1: 70.0% customer satisfaction rate of disaster loan applicants by FY 2004.

2.1.1.2: 70.5% customer satisfaction rate of disaster loan applicants by FY 2005.

2.1.1.3: 71.0% customer satisfaction rate of disaster loan applicants by FY 2006.

2.1.1.4: 71.5% customer satisfaction rate of disaster loan applicants by FY 2007.

2.1.1.5: 72.0% customer satisfaction rate of disaster loan applicants by FY 2008.



## Strategy

The disaster program believes the result (outcome) of effective program delivery will reflect a corresponding positive customer satisfaction rate. We are partnering with the Federal Consulting Group, a franchise of the U. S. Department of the Treasury, and the American Customer Satisfaction Index (ACSI), which is associated with the University of Michigan Business School, to measure our customer satisfaction rate by surveying approved and declined disaster loan applicants. ACSI will assist the Office of Disaster Assistance to: (1) develop the most relevant empirical data available to establish valid baselines; (2) develop the survey format, questions and methodology so that the survey document accurately measures results of the SBA's Disaster Program goals and outcomes; and (3) independently compile and report the results of the survey. We believe this strategy will provide ODA with an accurate accounting of the results of SBA's Disaster Program delivery.



## New Initiatives

- Deploy and enhance the Disaster Credit Management System (DCMS). The DCMS includes a commercial off-the-shelf (COTS) software package being adapted to improve the automation of the loan application process. Testing and implementation is on schedule for FY 2004. We will take advantage of automation and technology to increase efficiency and productivity, which will result in decreased processing time and improved customer satisfaction.
- ODA will continue to streamline the disaster loan-making process by periodic evaluation of its policies and procedures. ODA can leverage on currently deployed successful commercial lending practices.
- Evaluate the feasibility of expanding the eligibility of disaster victims to obtain additional loan funds for mitigation. At present, the law limits mitigation eligibility to 20 percent of the loan amount. Currently, disaster victims with insurance coverage only receive an SBA disaster loan for a portion of their damages and are consequently limited to unreasonably low amounts of eligibility for mitigation measures. Current law limits the number of disaster victims who can take advantage of mitigation opportunities from the SBA Disaster Loan Program. The historical result of such limitations has proven to be a disincentive to victims to propose and complete appropriate mitigation projects.
- Develop an ODA specific Human Capital Management plan. ODA's ultimate goal is to have human resources available, qualified, and trained when needed. Issues covered by the plan include:
  1. Succession Planning
  2. Workforce Utilization/Skills Assessment
  3. Recruitment/Retention/Retirements
  4. Performance Management
  5. Knowledge Management
  6. Change Management/Leadership Alignment
  7. Workforce Development/Training/Cross-training
  8. Competitive Sourcing

ODA's objective is to have a Human Capital Management Plan by 6/30/04 that is consistent with the President's Management Agenda (PMA) and the SBA's Human Capital Plan. This project will be kicked off October 1, 2003, and will include 3 stages: the current, mid-term and long-term perspective. The finished product will then have 3 stages of deliverables, which will be dependent upon the DCMS, the Administration, external and economic conditions, and staffing fluctuations.

## **External Factors**

There are a variety of external factors that can influence the outcome goals. Among these factors, three have the potential to make a significant impact upon ODA's ability to meet its goals. These are budget limitations, legislative issues, and large scale disasters. Each external factor presents a different challenge to ODA in meeting its goals and objectives. Even though external factors exist, ODA will continue its efforts to provide quality customer service to all disaster victims, while meeting all outcome and performance goals.

### **Budget Limitations**

One external factor that has a major impact on the ability of ODA to meet its goals is its budget. ODA has a fixed annual budget. Variances in the number or scope of disasters can lead to funding shortfalls. Additional funding relies on supplemental appropriations, which are not assured. This places ODA in a position of having to limit hiring, overtime, and field operations in times when operating funds are low. This directly impacts ODA's ability to meet its goals and objectives by affecting response times, processing times, disbursement times, and virtually every measured performance and outcome category.

### **Legislative Issues**

Legislative issues can also influence outcomes critical to ODA's Strategic Plan. Changes in loan criteria can be a challenge. For example, the September 11, 2001 terrorist attacks that affected New York City and Washington, D.C., prompted Congress to make changes in size standards, increase authorized loan amounts and extend deferment periods. Special loan programs were created solely for economic victims of that disaster. While this expanded the reach of the Disaster Loan Program, the new criteria forced ODA to track the loans separately from those made under previous loan requirements. Changes to ODA forms, procedures and Agency accounting systems had to be expeditiously undertaken to implement the new laws. At the same time, files previously processed had to be reviewed to assess the potential impact of the new law on the outcomes. This required the use of many added human and financial resources, which in this instance, we had at our disposal.

Legislative change is a factor ODA contends with on a daily basis. In order to minimize the impact of any legislative change, ODA must maintain good relations with both elected officials and the public-at-large.

## **Large Scale Disasters**

The third, and least controllable of the external factors, is the large scale disaster or multiple large scale disasters. Disasters of large size and scope present a number of challenges to ODA. There may not be ample staff to immediately respond to the needs of all victims. There may not be enough qualified contractors to quickly repair or rebuild the significant number of physical structures damaged in the disaster. Large scale disasters can prevent ODA from having adequate resources to timely serve the disaster victims and achieve its outcome and performance goals within the prescribed measurement periods. One of the largest disasters SBA has faced was the Northridge Earthquake which tested the limits of staff and resources. We can assume we will be challenged similarly in the future.

There can also be instances where the damage is so extensive that long-term financial recovery provided by ODA is not the immediate concern of the disaster victims. Often, the primary concerns of disaster victims are emergency food and shelter. ODA may be prepared to make and disburse loans, but the disaster victims may not be ready to make long-term recovery decisions or commitments in regard to disaster loans. This can also impact ODA's ability to meet its goals and objectives.

## **Crosscutting Issues**

Crosscutting issues involve matters that are common to more than one agency, department, or even project. In the case of ODA, there are several crosscutting issues, dealing mainly with FEMA, IRS, and the DCMS project.

### **Federal Emergency Management Agency (FEMA) / Department of Homeland Security (DHS)**

There are a wide variety of issues that cut across both FEMA and ODA, mainly due to the interaction the two agencies have in regard to providing aid to disaster victims. Procedurally, in the case of homeowners/renters, disaster victims register with FEMA and then apply for an SBA Disaster Assistance Loan. Those not approved for loans are referred back to FEMA for possible grants. This close interaction means that ODA must coordinate a large number of activities with FEMA. These include setting up field operations, making referrals to the grant program, checking for duplication of benefits, and maintaining the flood insurance database. Again, this interaction requires resource allocation that has an impact on ODA's outcome and performance goals.



### **Internal Revenue Service (IRS)**

As part of its loan-making process, ODA is required to verify that loan applicants have filed their federal tax returns. This process can be time consuming and labor-intensive, and requires close coordination with the IRS. There are privacy issues regarding federal tax returns that IRS must observe, especially when releasing data to ODA. This is a substantial challenge to ODA's desire to speed up the process by electronically retrieving the data. ODA will need to maintain good communications with IRS, as well as other agencies, to minimize the impact of any external or crosscutting factors.

### **Disaster Credit Management System (DCMS)**

DCMS is an ODA project that is being worked parallel to the ODA Strategic Plan. It is an automation project that will impact FEMA and the IRS, and will play a significant role in ODA meeting its goals and objectives under the Strategic Plan. The DCMS will change the type of computer systems used by ODA, as well as streamline procedures for both processing and closing SBA Disaster Loans. It will provide a faster link with the IRS and allow for easier retrieval of federal tax information. The project will also allow ODA faster retrieval of duplication of benefit information from FEMA. It will reduce the amount of paperwork required for a loan, and should reduce the number of staff necessary to fulfill the loan-making and closing processes. It will also allow disaster loans to be processed and closed from virtually any location in the United States, thereby reducing travel costs. It will allow ODA to meet its outcome and performance goals more quickly while using fewer resources.





## ODA Strategic Management Goals

ODA has developed its own Strategic Management Goals. These are:

### **Expand ODA's proactive disaster management program.**

#### Supporting Actions and Initiatives:

- Maintain a knowledgeable, trained and ready workforce to accomplish ODA's mission.
- Coordinate and streamline processes for efficient and effective program delivery.
- Simplify ODA's organizational structure.
- Strategically manage resources.

### **Publicize ODA's disaster loan program to individuals and businesses to increase public awareness.**

#### Supporting Actions and Initiatives:

- Create and implement a nationwide disaster assistance marketing plan.
- Increase recognition of SBA's Disaster Loan program (before and after a disaster).
- Increase public awareness through a comprehensive website for disaster victims, media, elected officials, partners, and the general public.
- Create a system of shared resources among the four area offices for better efficiency and effectiveness.

### **Offer disaster victims accessible, easy-to-use and time saving services through the electronic filing of applications.**

#### Supporting Actions and Initiatives:

- Enhance ODA's presence on the web.
- Develop and post online applications, status check, customer satisfaction surveys.
- Improve data sharing among federal agencies.
- Participate in e-government initiatives.
- Broaden and enhance remote data access.



## ODA Crosswalk/Alignment of Goals



The purpose of this chart is to show the alignment of ODA's Strategic Plan with that of the SBA's Strategic Plan. Set out below are ODA's long-term objectives and management goals and those of SBA to which they relate.

### SBA Long-Term Objective

Help businesses and families recover from disasters (SBA goal 3).

### ODA Long-Term Objective

Help restore homes and businesses affected by disasters.

Provide courteous and professional customer service.

### Strategic Management Goal

Transform the SBA to meet the changing needs of small business.

### ODA Strategic Management Goal

Expand ODA's proactive disaster management program.

Market SBA assistance to all 23 million small businesses to improve knowledge of services.

Publicize ODA's disaster loan program to individuals and businesses to increase public awareness.

Create an e-SBA that offers citizens easy-to-use and cost-efficient services by expanding e-government.

Offer disaster victims accessible, easy-to-use and time saving services through the electronic filing of applications.

SBA, through its disaster loan program has *simplified* and streamlined processes, which has ultimately resulted in placing money quickly into the hands of its borrowers.

SBA, through its disaster loan program has shown *innovation* by being open, accessible and flexible in making and implementing needed changes that make it easier for a larger number of disaster-affected individuals to access affordable, financial assistance.

SBA, through its disaster employees, has demonstrated a strong *dedication* to helping homeowners, renters, businesses, nonprofit organizations, and ultimately entire communities recover from disasters.

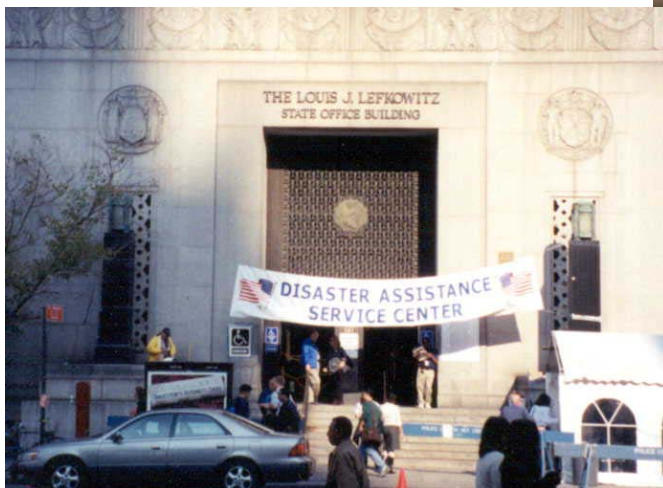


### ODA'S GPRA Goals

In the past, ODA's GPRA goals were the 21-day clock, the 5-day disbursement goal and the 3-day field presence goal.

ODA's new GPRA goals are our outcome goals for FY 2004. We have made these new goals to be outcome, results-oriented goals, not merely production or output goals. These goals are:

1. 75% of EIDL recipients are operational 6 months after final EIDL disbursement by FY 2004.
2. 50% of businesses receiving financial assistance are restored within 6 months after final disbursement by FY 2004.
3. 70% of homeowners have restored their damaged property within 6 months after final disbursement by FY 2004.
4. 70.0% customer satisfaction rate of disaster loan applicants by FY 2004.



## ODA Success Stories

SBA's Office of Disaster Assistance (ODA) plays a vital role helping people recover from disasters and rebuild their lives by providing affordable, timely and accessible financial assistance to homeowners, renters and businesses. In doing so, SBA provides speedy and customer-friendly assistance to individuals affected by disasters and helps mitigate the impacts of future disasters.

In today's environment of changing technology and evolving complexity, SBA has consciously chosen to improve its quality of services via faster, more efficient and modernized systems. During the course of business, SBA rapidly and effectively responds to disasters. ODA, driven by performance, accountability and results, is focused on the following:

- Renewing emphasis on customer service
- Responding rapidly to disasters
- Effectively responding to challenges
- Enhanced online presence
- Developing the Disaster Credit Management System (DCMS)

### **Renewing emphasis on customer service**

ODA always places its attention on being citizen-centered and customer-focused. Surveys have shown that respondents are pleased with disaster employees' knowledge, concern for the customer, communication skills and ease in contacting the SBA. Preparedness, interagency coordination and advances in technology enable SBA representatives to provide expeditious services to disaster victims, often the same day a disaster is declared. Due to customer feedback and the importance the agency has placed upon it, SBA responds quickly making changes to better serve its customers.



*A disaster employee meeting with an applicant in a local disaster recovery center*

### **Responding rapidly to disasters**

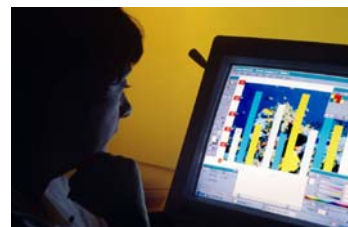
Through much hard work and dedication, ODA has consistently met or exceeded its GPRA goals. In fact, ODA has a 98 percent success rate in meeting its goal of establishing an effective field presence and beginning program delivery within 3 days of a disaster declaration. The current goal for processing disaster loans is 21 days, which resulted in an average processing time of 13 days in fiscal year 2001, and just 12 days in 2002. ODA recognizes the importance of making loan funds available to disaster victims as quickly as possible. This is why such emphasis is placed on the goal of ordering initial disbursements within 5 days after receiving loan closing documents. In most cases, due to the diligence of its hardworking and capable employees, initial disbursements are ordered on average in 2 days, resulting in disaster victims quickly receiving much-needed funds.

### **Effectively responding to challenges**

Each disaster presents its own unique challenges, and in order to serve those in need of assistance, ODA has learned to be flexible. The September 11 terrorist attacks presented ODA with challenges it had never before faced. SBA and Congress modified the disaster loan program by expanding eligibility for Economic Injury Disaster Loans (EIDL) to businesses nationwide, modified the small business size standards, expedited the loan approval and disbursement processes, expanded EIDL eligibility to certain small businesses in industries not previously covered and to private nonprofit organizations, and provided larger loans. These changes, whether temporary or permanent, are useful considerations when responding to future disasters. In addition to these program modifications, ODA provides interpreters and translates material for its diverse audience of applicants when needed.

### **Enhanced online presence**

ODA has enhanced its information sharing and communications efforts through the use of technology. The agency utilizes its website to collect, maintain and disseminate information about the disaster loan program, as well as disaster preparedness and mitigation efforts. In addition to ODA's website and Area Office homepages, the use of e-mail has improved communication internally as well as externally, leading to more unique, novel and effective ways of promoting ODA, and links to other disaster awareness programs. It strengthens working relationships and strengthens ODA's ability to be more accessible to its customers. In the future, the website may be a resource for developing and implementing customer satisfaction assessment tools.



### **Developing the Disaster Credit Management System (DCMS)**

ODA is in the process of developing and implementing an integrated, electronic loan processing system to streamline, enhance and improve the loan-making process. It will replace multiple systems that currently support disaster operations. This system will support workflow management, electronic file management and document generation functions. The DCMS will significantly impact the disaster assistance program and the manner in which it delivers services to disaster victims. It is anticipated that there will be a virtually paperless system in place which will allow for loan processing from anywhere in the country. The project is expected to be ready for implementation in May 2004.



*“My insurance paid for some (damages) but I was glad SBA came in so fast to help. I went in the day it opened (the disaster office) and they helped me with my forms. They weren’t really difficult. I did not expect so much help from the government.”*

*Ernest F.*

## Check Presentation Ceremonies

A commendable display of teamwork is evidenced through ODA's publicity closings. Within seven days of a declared disaster, ODA can present checks to disaster victims in a check disbursement ceremony. Media is invited to cover the event and interview the borrowers so other disaster victims are encouraged to apply for SBA disaster loan assistance. During an expedited phase of operations, all departments work together to successfully place money into the hands of those who need it most. This is an accomplishment in which everyone is proud to play a role.



*Presenting first checks to disaster victims.*

## Success Stories

**Troy and Stacey Bressler's** home, contents and vehicles were completely destroyed by the tornado that struck Hoisington, Kansas on April 21, 2001. Stacey said she had never experienced anything like this and her heart sank when she saw where their home had been. She was so devastated she could not cry. The Bresslers had insurance, but were uncertain whether the amount would allow them to fully recover. Stacey stated when they applied for SBA assistance, she thought it would probably be a waste of time. However, after beginning the application process, she felt very comfortable discussing their plight with the loss verifier and loan officer.

The Bresslers decided to rebuild at the same location. SBA provided funding that together with insurance proceeds allowed them to initiate reconstruction. Stacey indicated how surprised she was at the minimal amount of time it took to receive the loan funds. She wishes all federal agencies were as responsive and understanding as the SBA. She and Troy intend to pay the loan off quickly so others in need may receive the benefits provided to them in such an expedient and caring manner.

**League Collegiate Wear** of Bridgeport, CT, founded in 1990 with the help of an SBA 7(a) loan, is a designer and manufacturer of casual apparel for college bookstores and retail outlets. They are a licensed manufacturer for numerous colleges and universities, and have clients throughout the country.

At 1:00 p.m. on May 15, 2001, production staff noticed smoke coming from a nearby loading dock. All employees were evacuated from the building while the situation was investigated. Despite a quick response from the local fire department, the building was completely engulfed in flames by 2:30 p.m., and by 6:00 p.m., the fire had jumped the street and spread to League's office. The 5-alarm blaze at the Continental Business Center was finally extinguished the next day, but not before destroying more than 30 businesses. The company turned to SBA within days of the fire to assist with their uncompensated losses.

The fire resulted in a total loss to the company's manufacturing site and administrative offices. It was the *second major disaster* to hit League in 18 months. The company also suffered severe damage to their equipment and inventory in September 1999, when 5 feet of floodwater infiltrated their facility after Hurricane Floyd.

The fire occurred at a particularly critical point in League's production cycle - 45 days before peak shipping season. League's business is highly seasonal and they had orders to fill for the fall semester. The owners knew that it was imperative to get their production facility operational as quickly as possible or they would miss key shipping dates and risk irreparable harm to their reputation.

Quick thinking by management on the day of the fire enabled them to remove the company's computer file server as they evacuated the building. With key company financial records and client data intact, the company was able to establish a temporary office within 2 days of the fire. The company sent letters to vendors and clients advising them of the disaster and promising to "overcome this temporary setback."

League's business partners understood the situation and many helped in the recovery effort. Colleges provided replacement artwork for their licensed logos, clients simplified orders and the landlord found a new location nearby.

With the help of an SBA disaster loan, League was able to restock their inventory and begin production on July 8. League began shipping product July 15, just 60 days after the fire and completely recovered.

All employees were back to work within 60 days of the fire and no employees were laid off or displaced as a result of the disaster. Employment currently stands at 20, which is 33 percent more than at the time of the disaster. The company wanted to remain in Bridgeport, and their new home is just two blocks from the former site.



Because of their experience, the company indicated that they have established a formal contingency plan to deal with future disasters and to mitigate against potential losses.

“We greatly appreciated SBA’s assistance,” said Mr. Klebanoff, one of the owners. He acknowledged that League’s recovery would have been much more difficult without SBA’s disaster loans in 1999 and 2001. “This, 2002, was our best year yet and we expect even better things in the years to come,” he added.



*Disasters are devastating to the natural and man-made environment. SBA provides federal financial assistance to those who have been affected by various disasters. (NOAA News Photo obtained from FEMA’s photo library.)*



*“I remember telling them when I got my check, how wonderful people were. I called on Wednesday to register and a SBA person was here the next day. I couldn’t believe how fast things went. I think I had a check 2 days after that.”*

*Henry & Betty S.*

**Northridge Earthquake** - On the morning of January 17, 1994, the landscape of southern California, and the lives and livelihoods of several hundred thousand people changed forever. Los Angeles and its surrounding communities experienced the devastation and unprecedented destruction of the Northridge Earthquake. Dealing with the incredible physical, economic, psychological, and emotional effects of this event presented the nation's single largest challenge in the history of federal disaster relief.

ODA quickly responded to the massive task of coordinating relief efforts with local, state, and federal partners. The agency assembled a team of over 3,400 disaster recovery specialists from across the country, hired and trained a support staff, deployed personnel and equipment to numerous disaster sites, and established several additional office locations to process the anticipated record-setting number of disaster loan applications.

Faced with obstacles of a magnitude never before encountered, dedicated individuals on ODA's team demonstrated their unselfishness and commitment to disaster victims by making whatever personal sacrifices were necessary to deliver timely and compassionate assistance. Twelve to sixteen hour days, seven days a week, were not uncommon. Being away from their families for an extended period of time became the norm. But the mission came first, with astounding results.

By the time SBA completed its mission to repair and rebuild Los Angeles, 124,262 disaster loans to homeowners, renters, and businesses of all sizes for more than \$ 4 billion.



*Northridge Earthquake, CA, January 17, 1994 -- Buildings, cars and personal property were all destroyed when the earthquake struck. Hundreds of thousands of residential and commercial structures were damaged and 72 deaths were attributed to the earthquake. Damage costs were estimated at \$40 billion.  
(Photo obtained from FEMA's photo library.)*

## ODA Partner Relationships



The U.S. Small Business Administration is an independent, federal agency committed to representing the interests of small businesses nationwide. SBA supports the President's Management Agenda through its long-term objectives.

One of SBA's objectives is to aid businesses and families following disasters. Through its disaster assistance program SBA helps people recover from disasters and rebuild their lives by providing affordable, timely and accessible financial assistance to homeowners, renters and businesses.

The Agency relies on its strong partnerships with others to carry out its mission successfully. SBA's Office of Disaster Assistance works with a variety of partners such as federal, state and local agencies, private companies and organizations, and its own resource partners. SBA, through these partnerships and the resulting expertise and resources that are made available, provides a systematic, timely and cost-effective delivery of its disaster loan program via affordable financial assistance to disaster victims.

Strong partnerships can enhance an organization's effectiveness; the lack of fundamentally sound relationships can also weaken, as well as lessen or constrain an organization in fulfilling its mission. It is particularly important for SBA to work closely with its partners to ensure that programs and resources compliment rather than duplicate each other. In addition, it is vital that these relationships move forward rather than stall or interfere with SBA meeting its objectives or impairing its mission.

SBA seeks to form solid partnerships, which can also lead to an extension of its disaster loan program, with individuals forming positive perceptions that may be based upon the actions of the partner organizations outside the disaster loan program. To promote a continued positive framework, it is important to maintain an open communication system with a built-in feedback mechanism for maintaining and strengthening good working relationships with all partners.

## ODA Program Evaluation Measurement Mechanisms and Baselines

The Office of Disaster Assistance (ODA) will continue to use external and internal reviews to refine goals, measure progress, and report on results using information provided externally by GAO and the OIG to further monitor programs. To supplement these efforts, ODA plans to expand the monitoring and evaluation capability within the Agency.

External reviews will be used to improve field and headquarters' goal monitoring and decision making. Further, ODA will emphasize the importance of information gathered from internal reviews, customer satisfaction surveys and by tracking the efficiency of operations. This information will enhance ODA's ability to accurately measure performance. We are committed to increasing the level of oversight, performance monitoring and program evaluation during the five-year period covered by this plan.

The information gathered in both internal and external reviews will provide ODA with a comprehensive view of overall program performance. As a result, ODA will be able to accurately rate its programs using the Office of Management and Budget's Program Assessment Rating Tool (PART).

As shown in the table below, ODA has planned an aggressive and multi-faceted evaluation plan. With the exception of customer satisfaction, baseline data for performance measurement is based on historical data from ODA's loan files. The baseline for customer satisfaction was developed from the historical satisfaction rate for government programs.

Outcome Goal	ODA Annual Quality Assurance Reviews	Area Internal Quality Assurance Reviews	Annual Customer Service Survey	Standard and Customer ALCS* Reports	Area Director Certification
<b>1.1 - 80% of small businesses receiving EIDLs are operational 6 months after final disbursement by FY 2008.</b>	X	X	X	X	
<b>1.2 - 70% of businesses receiving financial assistance to repair or replace disaster-damaged property are restored within 6 months after final loan disbursement by FY 2008.</b>	X	X	X	X	
<b>1.3 - 85% of individuals receiving financial assistance to repair or replace disaster-damaged property have restored their homes within 6 months of final disbursement by FY 2008.</b>	X	X	X	X	X
<b>2.1 - Provide courteous, professional and customer friendly disaster program delivery in order to achieve 72% customer satisfaction rate from disaster loan applicants by FY 2008.</b>			X		

\* ALCS refers to the Automated Loan Control System. Report 84 and 85 may be generated on an as needed basis, ODA Strategic Plan and are typically run and monitored monthly.

## ***ODA Values and Behaviors***

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*Values and behaviors are how individuals within the ODA demonstrate their alignment with the ODA's vision and mission. The following values and behaviors have practical application to our customer service goals and to our human capital goals and are reflected in our employees' performance plans.*

<b><i>Value</i></b>	<b><i>Behaviors</i></b>
<b>Commitment</b>	<ul style="list-style-type: none"> <li>• Willingness to accept the disaster environment by going the extra mile in meeting the physical, mental, and emotional challenges.</li> <li>• Possess a positive, can-do attitude in dealing with SBA, victims, and others.</li> <li>• Ability to identify and set aside one's personal needs and attitude in order to accomplish the goals of the organization and meet the needs of the disaster victim.</li> </ul>
<b>Compassion</b>	<ul style="list-style-type: none"> <li>• Empathetically listens to disaster victims and other customers to assist with and resolve their needs.</li> <li>• Possess a supportive, tolerant and positive attitude towards co-workers, disaster victims, and other individuals.</li> <li>• Ability to provide a sounding board without getting involved beyond the scope of the mission and program.</li> </ul>
<b>Teamwork</b>	<ul style="list-style-type: none"> <li>• Ability to embrace the needs of the organization over individual needs to meet the organization's goals.</li> <li>• Ability to work well with a diverse group or groups of individuals to accomplish the organization's goals and mission.</li> <li>• Willingness to perform multiple functions to help balance the workload at the disaster site.</li> </ul>

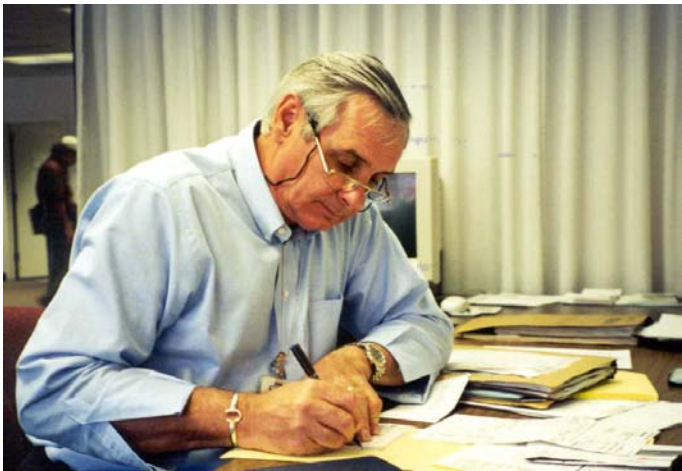
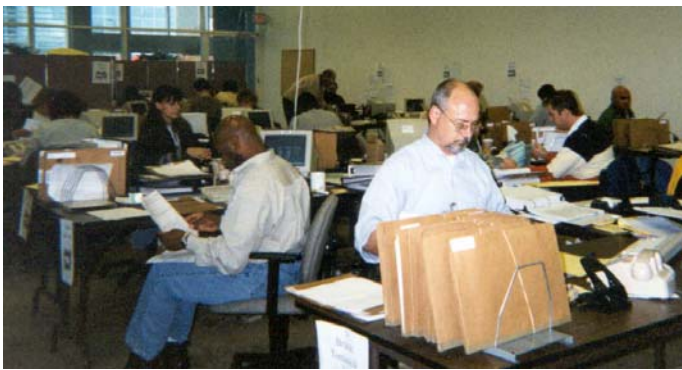
*"The house was just torn apart and our insurance company gave us the big run-around. If it hadn't been for SBA, we would be in big trouble. I'll be eternally grateful for all the people that supported us."*

*Robert and Sherry A.*

## Personal Business Commitment for ODA

The Strategic Plan goals have enabled the subject matter experts (i.e., loan officers, loss verifiers, attorneys, personnelists, etc.) to derive performance goals that are outcome-oriented and tied directly to the Strategic Plan. In the Personal Business Commitment (PBC) plan, each employee must have a job-specific critical element (in some cases more than one) that is to be linked to the Strategic Plan. These elements reflect ODA values and behaviors.

Please see the job-specific elements on the following pages, which demonstrate how the Strategic Plan and the Personal Business Commitment are interwoven. Note that some elements are still under development, but will be finished by September 30, 2003 to roll-out to these employees.



Hardworking disaster employees.

## Personal Business Commitment for ODA

### OFFICE OF DISASTER ASSISTANCE PERSONNEL

**Department Goal:** To provide expeditious and accurate services, consistent with the Office of Disaster Assistance (ODA) Human Capital Plan, to all ODA managers and employees and to job applicants to facilitate the performance of the ODA in helping restore homes and businesses affected by disasters.

#### Job Specific Elements:

##### Director of Disaster Personnel:

*Program Management:* Directs the disaster personnel program to provide expeditious and accurate services, consistent with the Office of Disaster Assistance Human Capital Plan, to all ODA managers and employees and to job applicants to facilitate the performance of the ODA in helping restore homes and businesses affected by disasters.

##### Personnel Management Specialist I:

*Program Management:* Manages the delegated examining unit (DEU) nationwide program for the Office of Disaster Personnel (ODP) and provides guidance and oversight to the areas in their DEU programs consistent with the overall ODP goal.

##### Personnel Management Specialist II:

*Program Management:* Assists the director in ensuring that the ODP provides expeditious and accurate services, consistent with the Office of Disaster Assistance Human Capital Plan, to all ODA managers and employees and to job applicants to facilitate the performance of the ODA in helping restore homes and businesses affected by disasters.

##### Program Analyst:

*Program Support:* Assists the director of disaster personnel in the development and execution of the ODA training program and the ODA awards programs.

##### Personnel Assistant:

*Program Support:* Provides technical assistance and support to the director and the ODP staff in support of the department's goal to ensure that all personnel items are prepared and processed in an expeditious and accurate manner, and in accordance with all applicable rules and regulations.

## Personal Business Commitment for ODA

### DISASTER AREA OFFICE EMPLOYEES - GENERAL

**Department Goal:** To help people recover from disasters and rebuild their lives by providing affordable, timely and accessible financial assistance to homeowners, renters and businesses.

#### Job Specific Elements:

*Note: the following job-specific elements may apply to any or all disaster employees.*

##### Field Work:

Provides direct services to disaster victims within the employee's primary departmental area of expertise ( i.e., loss verification, loan processing, legal, administration, etc.) as well as assisting as required in any other departmental area while in the field. The results of the employee's efforts will be for victims and the public to better understand the SBA disaster assistance program and its services and to be able, if appropriate to apply for and obtain a disaster loan.

##### Special Projects:

Completes special projects (training, internal controls, reviews, etc.) in a timely and professional manner insuring that the results are consistent with and in support of the department's, area's, and ODA's goals and objectives.

##### Leadership:

Provides guidance, direction, and oversight to a group of disaster employees in the field and/or in the Area office to insure that the work of the unit lead is understood and is accomplished in accordance with established ODA rules and regulations and that the goals and objectives defined in the ODA Strategic Plan are supported.



## Personal Business Commitment for ODA

### DISASTER AREA OFFICE ADMINISTRATION

**Department Goal:** To provide and expedite support services to all area employees to facilitate their performance in helping restore homes and businesses affected by disasters.

#### Job Specific Elements:

Administrative Officer/ Deputy Administrative Officer:

*Program Management:* Oversees and manages all internal support functions of the administrative department to ensure an effective operation and management of available resources in accordance with laws and regulations to support the ODA goals and objectives.

Administrative Support Specialist:

*Program Support:* Assist the administrative officer and deputy administrative officer to ensure that the necessary internal support functions are accomplished in the most efficient and timely manner to support the department's goals and objectives.

Administrative Support Assistant:

*Administers Support Necessary to Manage a Disaster:* Negotiates with internal and external sources to obtain resources, under the different areas of administration, necessary to meet the department's goals and objectives.

Office Automation Assistant:

*Administrative Support:* Provides support to employees and interacts with outside sources to obtain necessary services under the different areas of administration to accomplish the department's goals and objectives.

## Personal Business Commitment for ODA

### DISASTER AREA OFFICE CLERICAL

**Functional Goal:** To provide clerical support to any department within the area to facilitate the performance of the area office in helping restore homes and businesses affected by disasters.

#### Job Specific Elements:

Supervisory Management Assistant/ Program Assistant/ Lead Office Automation Assistant/ Office Automation Clerk/ 800 Operator:

*Program Support:* Utilizing agency/ department operating procedures, the clerical support staff provides administrative and technical assistance to the managers and the employees within their department ensuring the expedient processing of all work in support of the area in helping restore homes and businesses affected by disasters.

## Personal Business Commitment for ODA

### DISASTER AREA OFFICE EXECUTIVE

**Department Goal:** To provide affordable, timely and accessible financial assistance to disaster victims.

#### **Job Specific Elements: under development**

##### Area Director:

*Program Management:* Plans, manages and directs the disaster assistance program directly or through subordinates throughout their geographical area of responsibility to ensure that homes and businesses affected by disasters are restored. Insures that resources are available and sufficient to meet the program goals, objectives and requirements as defined in the GPRA and Strategic Plans.

##### Deputy Area Director:

*Program Management:* Plans, manages and directs the disaster assistance program directly or through subordinates throughout their geographical area of responsibility to ensure that homes and businesses affected by disasters are restored. Insures that resources are available and sufficient to meet the program goals, objectives and requirements as defined in the GPRA and Strategic Plans.

##### Program Assistant:

*Program Support:* Provides direct assistance to the area director and deputy area director and the other managers and employees within the area in a manner that supports SBA's strategic plan, program goals, and objectives.

## Personal Business Commitment for ODA

### DISASTER AREA OFFICE FIELD OPERATIONS

**Department Goal:** Coordinates field disaster assistance activities, including internal coordination of resources and external coordination with federal, state and local agencies in order to ensure that homes and businesses affected by disasters are restored.

#### Job Specific Elements:

Assistant Area Director, Field Operations (AAD/FO):

*Program Management:* Manages the field activities associated with the coordination and delivery of loan-making services including interviewing, screening, verification, and loan-closing activities to facilitate the performance of the area office in helping restore homes and businesses affected by disasters.

Deputy AD/Field Operations:

*Program management:* Assists the AAD/FO in managing the field activities associated with the coordination and delivery of loan-making services including interviewing, screening, verification, and loan-closing activities to facilitate the performance of the area office in helping restore homes and businesses affected by disasters.

Field Operations Loan Officers: Provides direct services to disaster victims within the employee's primary departmental area of expertise ( i.e., loss verification, loan processing, legal, administration, etc.) as well as assisting as required in any other departmental area while in the field. The results of the employee's efforts will be for victims and the public to better understand the SBA disaster assistance program and its services, and to be able, if appropriate to apply for and obtain a disaster loan.

Field Operations Loss Verifiers: Provides direct services to disaster victims within the employee's primary departmental area of expertise ( i.e., loss verification, loan processing, legal, administration, etc.) as well as assisting as required in any other departmental area while in the field. The results of the employee's efforts will be for victims and the public to better understand the SBA disaster assistance program and its services, and to be able, if appropriate to apply for and obtain a disaster loan.

## Personal Business Commitment for ODA

### DISASTER AREA OFFICE FIELD OPERATIONS (continued)

**Department Goal:** Coordinates field disaster assistance activities, including internal coordination of resources and external coordination with federal, state and local agencies in order to ensure that homes and businesses affected by disasters are restored.

#### Job Specific Elements:

Field Operations Legal: Provides direct services to disaster victims within the employee's primary departmental area of expertise ( i.e., loss verification, loan processing, legal, administration, etc.) as well as assisting as required in any other departmental area while in the field. The results of the employee's efforts will be for victims and the public to better understand the SBA disaster assistance program and it services, and to be able, if appropriate to apply for and obtain a disaster loan.

Field Operations Support Functions: Provides direct services to disaster victims within the employee's primary departmental area of expertise ( i.e., loss verification, loan processing, legal, administration, etc.) as well as assisting as required in any other departmental area while in the field. The results of the employee's efforts will be for victims and the public to better understand the SBA disaster assistance program and it services, and to be able, if appropriate to apply for and obtain a disaster loan.

## Personal Business Commitment for ODA

### DISASTER AREA OFFICE INFORMATION TECHNOLOGY

**Department Goal:** To provide expeditious and accurate systems support to the area managers and staff to facilitate the performance of the area in helping to restore homes and businesses affected by disasters.

#### Job Specific Elements:

##### Supervisory Information Technology Specialist:

*Program Management:* Provide direction, technical and programmatic services in all aspects of agency-wide information technology (IT) program goals and objectives to assist disaster victims by performing all of the following: program responsibilities, management, and control activities.

##### Information Technology Specialist:

*Program Support:* Provide information technology to all SBA staff in order to provide an expedient, optimal, precise, and secured assistance to disaster victims by performing any of the following: customer support, system security, application software services, operating systems services, system administration, network services, or data management.

##### Computer Assistant:

*Program Support:* Provide information technology to all SBA staff in order to provide an expedient, optimal, precise, and secured assistance to disaster victims by performing any of the following: customer support, system security, software/hardware inventory services, or system tape-backup services.

## Personal Business Commitment for ODA

### DISASTER AREA OFFICE LEGAL

**Department Goal:** To help restore homes and businesses affected by disasters by providing clear and effective legal advice while promptly closing and disbursing loans in compliance with applicable laws, regulations, policies, and procedures.

#### Job Specific Elements:

##### Area Counsel/ Deputy Area Counsel

*Program Management:* Ensures the effective operation of the legal department, including the communication of legal and program advice to staff and management, to promptly and accurately close and disburse loans in compliance with applicable laws, regulations, policies and procedures, to support the goals and objectives of the Office of Disaster Assistance.

##### Attorney:

*Loan Disbursement:* Provides legal and program advice, and closes and disburses loans, in compliance with applicable laws, regulations, policies and procedures, to support the legal department's goals and objectives.

##### Paralegal Specialist

*Loan Disbursement:* Closes and disburses loans in compliance with applicable laws, regulations, policies and procedures, to support the legal department's goals and objectives.

##### Legal Assistant:

*Administrative and Technical Assistance:* Provides administrative and technical assistance in the closing and disbursement of loans in compliance with applicable policies and procedures, to support the legal department's goals and objectives.

##### Administrative Attorney:

Provides administrative legal advice to area management and employees and agency representational services in third party settings on a wide variety of issues, in support of the overall goals and objectives of the disaster assistance program.

## Personal Business Commitment for ODA

### DISASTER AREA OFFICE LOAN PROCESSING

**Department Goal:** Provide financial assistance to disaster victims who are trying to restore their homes and businesses affected by disasters.

#### Job Specific Elements:

Assistant Area Director , Loan Processing (AAD/LP and GS-13s):

*Program Management:* Manages the loan processing department to provide expeditious accurate assistance in evaluating and processing loan applications in helping restore homes and businesses affected by disasters.

Loan Officer:

Processes home, rental, business and economic injury disaster loan applications in a timely and accurate manner in conformance with current laws, regulations, and agency/departmental policies and procedures in order to facilitate the performance of the area office in helping restore homes and businesses affected by disasters.

Customer Service Representative:

In an effort to assist disaster victims to restore their homes and businesses affected by disaster, incumbent provides accurate program information necessary for disaster victims to understand the disaster loan program and submit complete applications for processing.



## Personal Business Commitment for ODA

### DISASTER AREA OFFICE LOSS VERIFICATION

**Department Goal:** To provide expeditious and accurate verification services to help restore homes and businesses affected by disasters.

#### **Job Specific Elements:**

Assistant Area Director, Loss Verification (AAD/LV):

*Program Management:* Manages and directs the efforts of the verification department in an efficient, cost-effective manner that facilitates the performance of the area in helping homes and business affected by disasters.

Deputy Assistant Area Director, Loss Verification:

*Program Management:* Assists the AAD/LV in managing and directing the verification department in an efficient, cost-effective manner that facilitates the performance of the area in helping homes and business affected by disasters.

Senior Loss Verifier:

Appropriately provides technical advice and guidance to departmental staff that facilitates the performance of the area in helping homes and business affected by disasters.

Loss Verifier:

Conducts timely, onsite inspections in a professional manner and prepares the necessary documentation to facilitate the performance of the area in helping restore homes and business affected by disasters.

## Personal Business Commitment for ODA

### DISASTER AREA OFFICE PERSONNEL

**Department Goal:** To provide expeditious and accurate services, consistent with the Office of Disaster Assistance Human Capital Plan, to all area managers and employees and to job applicants to facilitate the performance of the area office in helping restore homes and businesses affected by disasters.

#### Job Specific Elements:

##### Area Personnel Officer:

*Program Management:* Manages the area personnel department to provide expeditious and accurate services, consistent with the Office of Disaster Assistance Human Capital Plan, to all area managers and employees, and to job applicants, to facilitate the performance of the area office in helping restore homes and businesses affected by disasters.

##### Deputy Area Personnel Officer:

*Program Management:* Assists the area personnel officer (APO) in managing the area personnel department to provide expeditious and accurate services, consistent with the Office of Disaster Assistance Human Capital Plan, to all area managers and employees, and to job applicants, to facilitate the performance of the area office in helping restore homes and businesses affected by disasters.

##### Personnel Management Specialist:

*Program Support:* Assists the area personnel officer and the deputy APO in ensuring that the personnel department operations are consistent and efficient while working with the managers, supervisors, employees and job applicants on a wide variety of personnel issues in order to meet the department's goals and objectives.

##### Personnel Assistant:

*Program Support:* Provides technical assistance to the area personnel staff in support of the department's goal to ensure that all personnel and payroll actions are processed in an expeditious and accurate manner and in accordance with all applicable rules and regulations.

##### Personnel Clerk:

*Program Support:* Provides clerical assistance to area personnel staff in support of the department's goal in an expeditious and accurate manner.

## Personal Business Commitment for ODA

### DISASTER AREA OFFICE PUBLIC INFORMATION OFFICE

**Department Goal:** To develop and implement effective communication strategies that clearly articulate the mission, programs and services of SBA's Office of Disaster Assistance to the public in a professional and courteous manner.

#### Job Specific Elements:

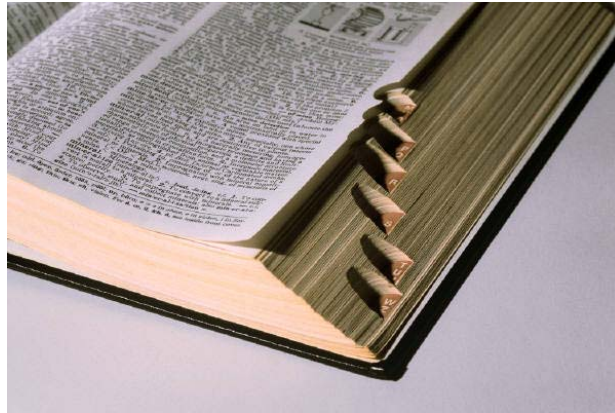
Public Information Officer/ Government Liaison:

*Program Management:* Acts as the official agency spokesperson in communication with the media and at public meetings. Prepares and distributes news releases and information packets concerning the disaster loan program for use by media and other interested parties. Monitors press coverage for references to the disaster loan program, correcting misinformation as necessary.

and/or

Acts as the liaison between the area office and government officials, providing periodic updates on current disasters and responding to inquiries with complete and accurate information. Prepares presentations and performs other special projects in support of, and at the direction of, the area director.

## Definitions



**Cross-Cutting Issues:** Cross-cutting issues or programs and activities are those in which ODA mutually participates with one or more other agencies in order to achieve a common purpose or objective. These efforts are often mutual. In preparing this updated strategic plan, we have reviewed the strategic plan of other agencies that participate with us in a cross-cutting program.

**Customer Satisfaction:** Measures the customer's perception of the timeliness, professionalism and efficiency of the Office of Disaster Assistance's (ODA) program delivery.

**Day:** As used in this plan, day means a calendar day.

**External Factors:** External factors include policy, budget and other issues that ODA does not control, but which could impact the ability of ODA to achieve the long-term objectives set out in this strategic plan.

**Long-Term Objective:** These are general objectives. An agency's strategic plan includes one or more general objectives. The objective may be of a programmatic, policy or management nature (such as the Strategic Management Goals in the SBA Strategic Framework).

**Mission:** A mission statement is brief, defining the purpose of the agency, and corresponding directly with its core programs and activities. An agency's objectives flow from the mission statement.

**Mitigation:** A device or measure employed to prevent or lessen the physical or financial impact of future disasters.

**New Initiatives:** Statements of desired future outcomes or outputs that will help achieve the outcome and performance goals and fulfill the program's mission.

**Operational:** The business is open for business, generating revenues and serving its customers.

**Outcome Goal:** A description of the intended result, effect or consequence that occurs when a program or activity is carried out properly.

**Output Goal:** A description of the level of activity or effort that will be produced or provided over a period of time or by a specified date, including a description of the characteristics and attributes (*e.g.*, timeliness) established as standards in the course of conducting the activity.

**Performance Goal:** This is included in the annual performance plan. A target level of performance expressed as a tangible, measurable objective, against which actual achievement can be compared, including a goal expressed as a quantitative standard, value, or rate.

**Restore:** To repair or replace property according to the Loan Authorization and Agreement.

**Strategy:** A high-level description of actions and initiatives that the organization undertakes to achieve the outcome and performance goals and fulfill its mission.

## **Acronyms**

AAD	Assistant Area Director
ACSI	American Customer Satisfaction Index
ALCS	Automated Loan Control System
APO	Area Personnel Officer
BELOR	Business Expedited Loan Officer's Report
CONUS	Continental United States
COTS	Commercial off-the-shelf
DCMS	Disaster Credit Management System
DEU	Delegated Examining Unit
DHS	Department of Homeland Security
EIDL	Economic Injury Disaster Loan Program
E-SBA	Electronic Small Business Administration
FEMA	Federal Emergency Management Agency
FO	Field Operations
FY	Fiscal Year
GAO	General Accounting Office
GPRA	Government Performance and Results Act of 1993
GS	General Schedule
IRS	Internal Revenue Service
IT	Information Technology

## Acronyms (continued)

LO	Loan Officer
LP	Loan Processing
LV	Loss Verifier
ODA	Office of Disaster Assistance
ODP	Office of Disaster Personnel
OIG	Office of Inspector General
PART	Program Assessment Rating Tool
PBC	Personal Business Commitment
PIO	Public Information Office
PMA	President's Management Agenda
QAR	Quality Assurance Review
SBA	U.S. Small Business Administration



*The U.S. Small Business Administration Office of Disaster Assistance's Strategic Plan was developed and prepared by senior management representatives from all four Area Offices, from all program disciplines and by senior management in ODA headquarters. The Associate Administrator and Deputy Associate Administrator wish to express their heartfelt thanks to all who made this project a successful one.*

