KEY FINDINGS, LESSONS LEARNED & RECOMMENDATIONS:
Patterns of Attrition and Retention in the Build It Back Program

As of October 2016, the overall Program retention rate for registrants that submitted an application was 59%.

Disposition of All Build It Back Registrants *(As of 10/2016 - Excludes Duplicate Registrants and Registrants Identified as Renters)*	Registrant Population Studied	Submitted Application	% of All Submitted Applications	Completed Application	% of All Completed Applications
Registrants Only *(Application not submitted)*	4,721	--	--	--	--
Attriters *(Left the Program)*	5,505	5,505	41%	--	--
Didn't select Program Option	*4,856*	*4,856*	*36%*	--	--
Selected Program Option	*649*	*649*	*5%*	*649*	*7%*
Persisters *(Remained with the Program)*	8,040	8,040	59%	8,040	93%
Total Population Studied	**18,266**	**13,545**	**100%**	**8,689**	**100%**

2,009 Registrants Excluded from Population Studied	
Ineligible	1,079
Opted for State Buyout Program	113
Data Missing/Inconsistent	817
Total Program Registrants	**20,275**

KEY FINDINGS

These findings were drawn from analyses of Build It Back program's administrative data from a snapshot taken in October 2016 of the single-family program.

ATTRITION OCCURRED EARLY ON IN THE PROGRAM – generally within the first year of the Program
- 26 percent (4,721) of the 18,266 registrants studied were *registrants only* – they never submitted an application and left the Program early on, either immediately after the 311 registration call or shortly after an intake meeting with Build It Back staff
- Another 26 percent (4,856) of the 18,266 registrants studied submitted an application, but never completed an application by choosing a Program benefit option

EVIDENCE OF PROGRAM EXPANDED EFFORTS TO ENGAGE APPLICANTS
- Program staff handled over 80,000 phone calls to engage applicants to schedule intake appointments to submit an application for the Program
- Registrants only, that ultimately never submitted an application for the Program, were contacted on average 7 times to try and engage them to successfully submit an application
- In 2015, Build It Back, in partnership with local elected officials, conducted an outreach campaign to unresponsive registrants

APPLICANT DEMOGRAPHICS – did not play a role in attrition
- Applicants who remained with the Program and left the Program did not differ when considering demographic factors including Low to Moderate Income (LMI) status, borough of residence, and neighborhood of residence

LEGAL AND FINANCIAL COUNSELING – helped applicants remain in the Program
- 28 percent of applicants who received Legal and Financial Counseling ultimately left the Program *versus*
- 41 percent of applicants who did <u>not</u> receive Legal and Financial Counseling ultimately left the Program

REMAINING DISASTER BENEFITS – applicants with remaining disaster benefits left the Program at higher rates
- 66 percent of applicants who left the Program had remaining disaster benefits *versus*
- 34 percent of applicants who remained in the Program had remaining disaster benefits

OTHER STORM RELATED BENEFITS – applicants with lower storm related benefits remained in the Program
- Substantially damaged applicants who remained with the Program received an average of $13,000 in Private Insurance funds, versus $20,000 for those who left the Program
- Substantially damaged applicants who remained with the Program received an average of $35,000 in SBA loans, compared to $53,000 for those who left the Program

SUBSTANTIAL STORM DAMAGE – applicants with the most damage remained in the Program
- Applicants who remained in the Program had a 23 percent higher substantial damage calculation

BUILD IT BACK SERVED ITS INTENDED PURPOSE – to serve people with the most uncompensated storm damage

REIMBURSEMENT – applicants eligible for reimbursement remained in the Program
- Only 3 percent (155) of the 5,505 applicants that left the Program were eligible for reimbursement

ONLINE SURVEY RESULTS – responses from nearly 1,400 registrants *(includes those who left and remained in the Program)*
- Applicants surveyed complained about delays in application processing, difficulty understanding their options, and disagreement with the way the duplication of benefits was calculated
- 50 percent of registrants surveyed that left the Program indicated they left voluntarily

LESSONS LEARNED

LESSON 1: PROGRAMS SHOULD BE DESIGNED WITH THE UNDERSTANDING THAT ATTRITION IS A NATURAL OCCURRENCE

- *CDBG-DR program funding is intended by design to limit the population served* to those with remaining needs after delivery of more immediate benefits and programs.
- Given that many more people will register than will ultimately participate, it is incumbent on program administrators to *identify ways to speed the process of sorting attriters from persisters.*

LESSON 2: PROGRAMS SHOULD BE BUILT ON A STRONG FOUNDATION OF STABLE FUNDING, QUALITY CUSTOMER SERVICE AND COMMUNITY SUPPORTS

- Funding for the Program was received in tranches, leading to uncertainty about what was being offered and who could be served – *securing funding quickly is essential to designing disaster recovery programs*.
- In June 2013, service delivery centers were hastily opened, staffed by temporary workers – this led to confusion about how to navigate the complex Build It Back program and what benefits were being offered.

- In 2014, temporary staff was replaced with experienced city employees – local community groups were engaged and satellite offices were opened in communities through elected officials – all to help move applicants forward.
- Ensuring that *qualified staff is able to offer case management services* and that the *Program is supported through community organizations, elected officials and other city agencies* is key to lowering attrition.

LESSON 3: PROGRAMS SHOULD MAXIMIZE CUSTOMER CHOICE

- In 2013, virtually no homeowners selected an option – homeowners repeatedly heard "no" when trying to move through the process and find the right option for their unique situation.
- In 2014, by expanding flexibility and providing more options for homeowners helped get more applicants to "yes" – this included flexible reimbursement benefits and issuing cash benefits to more applicants.
- Understanding what homeowners are seeking from the outset of the Program can *ensure homeowners receive the benefits they are seeking* and help lower attrition – including *reimbursement from the outset*.

RECOMMENDATIONS

PROGRAM ENROLLMENT

For *Registrants*:
- Cast a wide net
- Target at-risk populations
- Ensure language access
- Publish clear guidelines for all registrants
- Develop an on-line registration system and robust document management system

For *Applicants*:
- Group applicants based on their current housing situation
- Give applicants the choice to apply for specific benefits
- Communicate clear timeframes for completing applications

SERVICE DELIVERY

- Ensure that case management services are provided by qualified staff
- Hire local staff with experience in the communities
- Fully integrate not-for-profit service providers in disaster assistance planning
- Fully engage the community
- Develop a reliable and straightforward communication strategy

POLICY

- Rationalize SBA loans and other disaster benefits
- Create a model that reduces the need to turnover unspent benefits to the program
- Design a flexible benefit package that can disburse benefits quickly to homeowners who complete needed repairs, including elevation and rebuilding of their homes
- Develop on-going housing resiliency programs that can be expanded in the event of a disaster