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## Conversation Guide

### Understanding Disaster Survivors' and Small Business Owners' Recovery Experience with the Federal Government

#### → *Government Stakeholder*

#### Introduction and Project Background

- Thank you for making time to speak with me/us today. *[Lead interviewer and notetaker(s) introduce themselves]*
- This conversation will be no more than one hour.
- The Lab at OPM, 18F, 10x, and US Digital Service are working with OMB to do a discovery sprint to learn from disaster survivors and people who work on disaster recovery programs about the major challenges at present with the recovery process.
- We will ask for you to speak honestly about your experiences— there are no right or wrong answers. You are the expert, and we are looking to learn from you.
- You don't have to answer any questions that you're not comfortable with, and you can stop this discussion at any point.
- We will be taking notes during the conversation and will be synthesizing takeaways from across the conversations into a series of insights. Responses will not be attributed to specific individuals or shared with program staff and your contributions, such as quotes, will be de-identified.
- Any questions before we begin?

#### Questions

##### Your Role

- Tell us about yourself, your role at your organization, and how you work on disaster management and recovery.

##### Awareness

We're going to begin with the experience of people pre-disaster.

- How do people learn about oncoming disasters?
  - What information is important for people to know before disasters?
- Who doesn't learn about oncoming disasters? Why?



- What kinds of disaster preparedness communication materials do people receive before a disaster happens?
  - What are the highest priority communications?
- Are there recommendations your agency makes for preparedness?
- What are the formats of disaster preparedness communication materials?
- Are disaster preparedness communication materials offered in multiple languages?
- Are disaster preparedness communication materials provided in accessible formats, for example, with the ability for use by screen readers?
- Who is responsible for developing disaster preparedness communication materials?
- How does your agency/program prepare for an oncoming disaster?
- How does your agency/organization/office/program collaborate with other agencies/organizations/offices/programs, or not, in preparing for disasters?
  - How are you sharing information and data?
  - What's being shared, but what's *not* being shared?
  - Why. Are there statutory reasons for not cooperating with other agencies? organizational/structural? technical?
- What is an example of good cross-agency collaboration in preparing for a disaster?
- What is the biggest challenge for your agency/organization/office/program at the 'awareness' stage of the disaster process?
- What is the biggest challenge for soon-to-be survivors at the 'awareness' stage of the disaster process?
- How does your agency help people prepare for oncoming disasters?
- Does your agency provide any tools or services to help people prepare?
- Is there any communication or interaction from the public or business owners with your agency/program in anticipation of oncoming disasters?
- Are there any anticipatory steps toward receiving assistance people can take when preparing for oncoming disasters?
  - Does your agency provide any guidance on what information or documents people may need if/when disasters happen?

### Evacuation/Staying Put

Some disasters like hurricanes, floods, and wildfires, may provide advanced notice prior to the disaster impacting a community, while others are no-notice events. Let's now discuss



the point in the process where people are evacuating or staying put in the case where there is advanced notice before the disaster happens.

- How does your agency/organization/office/program support people in preparing for an oncoming disaster?
- What types of services or benefits are provided to people for or during evacuation?
- What is the biggest challenge for your agency/organization/office/program at the 'evacuation or staying put' stage of the disaster process?
- What is the biggest challenge for soon-to-be survivors at the 'evacuation or staying put' stage of the disaster process?
- How do actions taken at this point impact seeking assistance after a disaster?
- If people are evacuating are there documents or information they need to secure in anticipation of applying for assistance?

### Seeking Assistance

We're going to move forward into the process to the point after a disaster has occurred.

- At what points along the process does the agency interact with the applicant?
- How do applicants know what is happening with their applications?
  - Are there indications of progress or steps?
- How do disaster survivors learn about available recovery assistance?
- Who doesn't learn about recovery assistance? Why?
- What causes a survivor to seek disaster assistance? What are some reasons why a survivor may not seek assistance?
- How much time does it typically take between a disaster and when the survivor seeks assistance?
- What is the biggest driver in the time it takes for a survivor to seek assistance?
- What kinds of communication materials do disaster survivors receive?
  - When do they receive them?
- What communications do applicants receive during the application process?
- Are the communications offered in multiple languages?
- What are the formats of the communication materials?
- Are communications provided in accessible formats, for example, with the ability for use by screen readers?
- Who is responsible for developing communication materials?
- What recovery services/programs does your agency/program/office provide disaster survivors?
  - who is eligible for those services/programs?
- What recovery services/programs does your agency/program/office provide disaster survivors who were homeowners on a fixed income pre-disaster?



- What recovery services/programs does your agency/program/office provide disaster survivors who were low-income renters pre-disaster?
- What recovery services/programs does your agency/program/office provide disaster survivors who were experiencing homelessness pre-disaster?
- What recovery services/programs does your agency/program/office provide disaster survivors who are small business owners?
- When survivors or businesses are applying for assistance from your agency are there other sources of assistance they are ever also applying for?
  - Is there an order that sources need to be applied for?
  - Are there dependencies between sources of assistance?
    - Are there differences in eligibility for each?
  - What is the application experience/process for each?
    - Are any combined or automatic?
- What systems do you use to process and store applications and related information?
- What are the application process(es) for the assistance your agency provides?
  - How are applications submitted?
    - Digital?
    - Physical?
- What information does your agency collect from applicants?
- What information does your agency receive or share with other agencies?
  - How does information move between other agencies providing assistance?
- How are you sharing information and data?
  - What's being shared, but what's *not* being shared?
  - Why. Are there statutory reasons for not cooperating with other agencies? organizational/structural? technical?

### Assistance Navigation

Let's now focus on the experience and process for survivors to navigate the assistance programs.

- How are survivors communicated with during the time they are navigating assistance programs?
  - What information is shared from survivors to your agency/program?
- What are the formats of the communication materials?
- Are the communication materials offered in multiple languages?
- Are the communication materials provided in accessible formats, for example, with the ability for use by screen readers?
- What are acceptable proofs of eligibility during the application process?
  - In addition to proof of eligibility, is their other information or documentation required from survivors and applicants?



- Describe the disaster recovery process from your perspective.
  - People/roles involved?
  - Technologies used?
  - Touchpoints with survivors?
  - Touchpoints with other agencies?
  - Are there known frictions and pain points?
- What does it look like when applicants receive support?
  - What does the process look like if they don't receive support?
  - Are there appeals processes? How do those work?
  - If applicants don't receive support from your agency or program, where do they turn to next?
- Describe the rejection process for survivors who are denied recovery benefits.
- What are the most common reasons applicants are rejected?
- How much time does it typically take between a disaster and when the survivor has received assistance?
- What is the biggest driver in the time it takes for a survivor to receive assistance?
- What is the most confusing or frustrating moment of the recovery process for survivors?
- What tools or platforms do survivors use to submit personal information?
- What tools or platforms does your agency/organization/office use to collect and manage survivor information?
- What tools or platforms does your agency/organization/office use to communicate and share information with survivors?
- What kinds of database(s) are used to store records?
- Are there common data standards?
- What data sharing relationships and system integrations do the database(s) have, such as computer matching agreements?
- What rules or regulations determine what information is collected and how information is collected from survivors?
- What is the biggest challenge disaster survivors experience in seeking assistance?
- In what areas are survivors left to fend for themselves?
- How does your agency/organization/office/program communicate with other recovery agencies/organizations/offices/programs?
  - What is shared?
  - What isn't?
  - Why. Are there statutory reasons for not cooperating with other agencies? organizational/structural? technical?
- What are the barriers to increasing inter-agency data sharing? What could be overcome and what can't?



### Long-Term Recovery

We're now going to move into the long-term recovery stage of a survivor's experience.

- How do you define the beginning and the end of the survivor service experience?
- How does your agency/organization/office/program define a successful recovery at a household level?
- What metrics do you use to measure recovery at the household level?
- Do those metrics miss or not fully capture an element of recovery at the household level?
- Do you think the way your agency/organization/office/program measures recovery at a household level differs or is the same as a survivor would measure recovery?
- Describe the long-term recovery experience of survivors?
- Is there information or documents do survivors who have received assistance need to keep or share with agencies?
- Is there any ongoing oversight from your agency/program after assistance has been provided?
- Is there information shared between agencies after assistance has been provided?
- What does disaster recovery look like in places with little local infrastructure to manage disasters compared to places with greater local infrastructure to manage disasters?
- What program improvements have already been tried that failed that should be avoided?
- What is the biggest challenge that your agency/organization/office/program faces in making program improvements?
- What are some misconceptions about the disaster recovery experience?

### Visioning

To wrap us up, we want to hear about your ideas for how to improve the experience.

- What is one thing that could be done tomorrow to make the disaster recovery experience better?
  - For the public?
  - Within your agency?
  - In your role?
- What is a long-term change that could make the disaster recovery experience better? Would this change require statutory changes?



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- What challenges are federal/state agencies unable to solve themselves that require a cross-agency/government solution?
- Are there any examples of successful initiatives to improve disaster recovery, government, or non-government, that we should be aware of?
- What types of services/programs/benefits does the government not provide that survivors would benefit from?
- How would you change the communication materials disaster survivors receive?
- Is there anything we didn't ask you about that we should have?
- Is there anyone, a government worker, front-line staff, or disaster survivor that we should speak with that you can connect us with?



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## → *For Frontline Staff*

### **Introduction and Project Background**

- Thank you for making time to speak with me/us today. [*Lead interviewer and notetaker(s) introduce themselves*]
- This conversation will be no more than one hour.
- Agencies from across the Federal Government are collaborating to do a discovery sprint to learn from disaster survivors and people who work on disaster recovery programs about the major challenges at present with the recovery process.
- We will ask for you to speak honestly about your experiences— there are no right or wrong answers. You are the expert, and we are looking to learn from you.
- You don't have to answer any questions that you're not comfortable with, and you can stop this discussion at any point.
- We will be taking notes during the conversation and will be synthesizing takeaways from across the conversations into a series of insights. Responses will not be attributed to specific individuals or shared with program staff and your contributions, such as quotes, will be de-identified.
- Any questions before we begin?

### **Questions**

#### Your Role

- Tell us about yourself, your role at your organization?
- Have you had experience working with disaster survivors in some way? What has that work involved?
- Who do you work with on a day-to-day basis?

#### Awareness

We're going to begin with the experience of people before a disaster, or even when there are no disasters.

- How do people learn about oncoming disasters?
- Who doesn't learn about oncoming disasters? Why?
- What kinds of disaster preparedness communication materials do people receive before a disaster happens?



- Are there recommendations your agency makes for preparedness?
- What are the formats of disaster preparedness communication materials?
- Are disaster preparedness communication materials offered in multiple languages?
- Are disaster preparedness communication materials provided in accessible formats, for example, with the ability for use by screen readers?
- Who is responsible for developing disaster preparedness communication materials?
- How do the services provided by your agency/organization/office/program change during disaster times?
- How does your agency/organization/office/program collaborate with other agencies/organizations/offices/programs or not in preparing for disasters?
- What is an example of good cross-program collaboration in preparing for a disaster?
- What is the biggest challenge for your agency/organization/office/program at the ‘awareness’ stage of the disaster process?
- What is the biggest challenge for soon-to-be survivors at the ‘awareness’ stage of the disaster process?
- How does your role/organization/agency help people prepare for oncoming disasters?
- Does your role/organization/agency provide any tools or services to help people prepare?
- Is there any communication or interaction from the public or business owners with your agency/program in anticipation of oncoming disasters?
- Are there any anticipatory steps toward receiving assistance people can take when preparing for oncoming disasters?
  - Does your agency provide any guidance on what information or documents people may need if/when disasters happen?

### Evacuation/Staying Put

Some disasters like hurricanes, floods, and wildfires, may provide advanced notice prior to the disaster impacting a community, while others are no-notice events. Let’s now discuss the point in the process where people are evacuating or staying put in the case where there is advanced notice before the disaster happens.

- How does your agency/organization/office/program support people in preparing for an oncoming disaster?
- What types of services or benefits are provided to people for or during evacuation?



- What is the biggest challenge for your agency/organization/office/program at the ‘evacuation or staying put’ stage of the disaster process?
- What is the biggest challenge for soon-to-be survivors at the ‘evacuation or staying put’ stage of the disaster process?
- How do actions taken at this point impact seeking assistance after a disaster?
- If people are evacuating are there documents or information they need to secure in anticipation of applying for assistance?

### Seeking Assistance

We’re going to move forward into the process to the point after a disaster has occurred.

- Describe the disaster recovery process from your perspective.
- How do disaster survivors learn about available recovery assistance?
- Who doesn’t learn about recovery assistance? Why?
- What kinds of communication materials do disaster survivors receive?
- Are the communications offered in multiple languages?
- What are the formats of the communication materials?
- Are communications provided in accessible formats, for example, with the ability for use by screen readers?
- Who is responsible for developing communication materials?
- How and where do you engage a disaster survivor?
- What recovery services/programs does your agency/program/office provide disaster survivors and who is eligible for those services/programs?
- What recovery services/programs does your agency/program/office provide disaster survivors who were homeowners on a fixed income pre-disaster?
- What recovery services/programs does your agency/program/office provide disaster survivors who were low-income renters pre-disaster?
- What recovery services/programs does your agency/program/office provide disaster survivors who were experiencing homelessness pre-disaster?
- What recovery services/programs does your agency/program/office provide disaster survivors who are small business owners?

### Assistance Navigation

Let’s now focus on the experience and process for survivors to navigate the assistance programs.



- How do you support disaster survivors in navigating systems in seeking assistance?
- How long are you in contact with a disaster survivor?
- How are survivors communicated with during the time they are navigating assistance programs?
- What are the formats of the communication materials?
- Are the communication materials offered in multiple languages?
- Are the communication materials provided in accessible formats, for example, with the ability for use by screen readers?
- Who is responsible for developing pre-disaster communication materials?
- What are acceptable proofs of eligibility during the application process?
  - In addition to proof of eligibility is their other information or documentation required from survivors and applicants?
- Describe the disaster recovery process from your perspective.
  - People/roles involved?
  - Technologies used?
  - Touchpoints with survivors?
  - Touchpoints with other agencies?
  - Are there known frictions and pain points?
- What does it look like when applicants receive support?
  - What does the process look like if they don't receive support?
  - Are there appeals processes? How do those work?
  - If applicants don't receive support from your agency or program, where do they turn to next?
- How does your agency/organization/office/program communicate with other recovery agencies/organizations/offices/programs?
  - What is shared?
  - What isn't?
- What are the barriers to increasing inter-agency data sharing? What could be overcome and what can't?
- Describe the rejection process for survivors who are denied recovery benefits.
- Describe the rejection process for survivors who are denied recovery benefits.
- What are the most common reasons applicants are rejected?
- How much time does it typically take between a disaster and when the survivor has received assistance?
- What is the biggest driver in the time it takes for a survivor to receive assistance?
- What questions do you often receive from the disaster survivors you're working with?



- What part of the recovery process most confuses or frustrates disaster survivors?
- What part of the process is most emotional for disaster survivors?
- What tools or platforms do survivors use to submit personal information?
- What tools or platforms does your agency/organization/office use to collect and manage survivor information?
- What kinds of database(s) are used to store records?
- Are there common data standards?
- What data sharing relationships and system integrations do the database(s) have, such as computer matching agreements?
- What rules or regulations determine what information is collected and how information is collected from survivors?
- Is there information collected by other agencies/organizations/offices/programs that would be helpful for you to get access to?
- What is the biggest challenge disaster survivors experience in seeking assistance?
- In what areas are survivors left to fend for themselves?
- How does your agency/organization/office/program communicate with other recovery agencies/organizations/offices/programs?
- What are the barriers to increasing inter-agency data sharing? What could be overcome and what can't?
- What are ways that you've seen people 'work around' recovery service systems to have greater success?
- Have you worked with survivors who are recent immigrants? If so, do they experience unique challenges?
- Have you worked with survivors who were experiencing pre-disaster homelessness? If so, do they experience unique challenges?
- Have you worked with survivors with disabilities? If so, do they experience unique challenges?
- Have you worked with survivors who have limited English proficiency? If so, do they experience unique challenges?
- How do you and your colleagues deal with a high volume of stressful cases?
- Who do you go to for help when you run into a challenge in your work?

### Long-Term Recovery

We're now going to move into the long-term recovery stage of a survivor's experience.

- How do you define the beginning and the end of the survivor service experience?



- How does your agency/organization/office/program define a successful recovery at a household level?
- What metrics do you use to measure recovery at the household level?
- Do those metrics miss or not fully capture an element of recovery at the household level?
- Do you think the way your agency/organization/office/program measures recovery at a household level differs or is the same as a survivor would measure recovery?
- How do you follow up/keep in touch with disaster survivors?
- Have you experienced disaster survivors expressing interest in follow up and then note returning? Describe that.
- Describe the long-term recovery experience of survivors?
- What does disaster recovery look like in places with little local infrastructure to manage disasters compared to places with greater local infrastructure to manage disasters?
- Who are the disaster survivors least served by recovery assistance? What does their situation look like?
- Do you refer disaster survivors to other non-disaster specific assistance programs? What does that referral system entail?
- What improvements have already been tried that failed that should be avoided?
- What is the biggest challenge that your agency/organization/office/program faces in making improvements?
- What are some misconceptions about the disaster recovery experience?
- Describe a proud moment in your job.
- What, if anything, about your work keeps you up at night?
- What do you wish you had known when you started this job?
- What part of your job do you find most stressful or frustrating?
- What part of your job do you find most rewarding?

### Visioning

To wrap us up, we want to hear about your ideas for how to improve the experience.

- What is one thing that could be done tomorrow to make the disaster recovery experience better?
- What is a long-term change that could make disaster recovery experience better? Would this change require statutory changes?
- What challenges are federal/state agencies unable to solve themselves that require a cross-agency/government solution?
- What could the federal or state government do to make your job easier?
- Are there any successful initiatives to improve disaster recovery, government, or non-government, that we should be aware of?



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- What types of services/programs/benefits does the government not provide that survivors would benefit from?
- How would you change the communication materials disaster survivors receive?
- Is there anything we didn't ask you about that we should have?
- Is there anyone, a government worker, front-line staff, or disaster survivor that we should speak with that you can connect us with?



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## → *Disaster Survivor*

### Introduction and Project Background

- Thank you for making time to speak with me/us today. [*Lead interviewer and notetaker(s) introduce themselves*]
- This conversation will be no more than one hour.
- Agencies from across the Federal Government are collaborating to do a discovery sprint to learn from disaster survivors and people who work on disaster recovery programs about the major challenges at present with the recovery process.
- We will ask for you to speak honestly about your experiences— there are no right or wrong answers. You are the expert, and we are looking to learn from you.
- You don't have to answer any questions that you're not comfortable with, and you can stop this discussion at any point.
- We will be taking notes during the conversation and will be synthesizing takeaways from across the conversations into a series of insights. Responses will not be attributed to specific individuals or shared with program staff and your contributions, such as quotes, will be de-identified.
- Any questions before we begin?

### Questions

#### Your Role

We're going to begin with some questions to get to know you. Does that sound alright?

- Tell us about yourself.
- Tell us about your community.
- Tell us about a time when you experienced a disaster.

#### Awareness

We're going to ask some questions about your experience before the disaster happened. Is that okay?

- Did you learn about the disaster before it happened? If so, from what source?
- What sources do you typically use to learn about information and news?
- Where do you go for information about your community that you trust?
- If you heard about the disaster before it happened, did you prepare? In what ways? If you did not prepare, why?
  - Did you use any tools, resources, or technology when preparing?
- Did you seek help in preparing for the disaster? What was that experience like?
- How did you know where to look for help in preparing for the disaster?
  - What did you learn – what information did you find?



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- What else was going on in your life that you had to manage while you were preparing for the disaster?
- Did you have to share any personal information in preparing for the disaster? If so, what kinds of information and with who and through what mechanisms?
- Did you receive any communication materials about the oncoming disaster? If so, what did they entail?
- How did you feel about the communications materials you received?

### Evacuation/Staying Put

We're now hoping to hear from you about the experience of evacuation or staying put. Does that sound alright to you?

- Did you leave your home when you learned about the oncoming disaster? Why or why not?
- If you evacuated, what was that experience like?
- Did you seek help during the evacuation process? What was that experience like?
- Where did you go? What was that experience like?
- What did you take with you?
  - How did you decide?
- If you choose to stay, what led you to that decision?
- What was the experience of staying put like?
- Did you take measures to protect yourself and your home?

### Seeking Assistance

We're going to move forward into the process to the point after a disaster has occurred. Are we okay to ask questions about that experience?

- Describe the disaster recovery process from your perspective.
- Did you seek assistance from the government after the disaster? What was that like?
  - What people did you interact with?
  - Technologies?
  - Touchpoints?
- How did you learn about available recovery assistance?
- How much time did you think it would take to seek assistance? How much time did it take?
- Did you receive communication materials about available recovery assistance? If so, what did the communication materials entail?
- How did you feel about the communication materials you received?
- Did you apply to recovery services/programs?
- How did you decide which recovery services/programs to apply to?

### Assistance Navigation

We're now hoping to hear about the experience of navigating the assistance process. Does that sound okay to you?



- Describe the process for applying for recovery assistance.
  - What information did you have to share?
    - In what format were you asked to provide them?
    - How did you provide that information?
    - How was that experience for you?
    - Can you walk me through that process?
- How did the application make you feel?
- Who were you in contact with when seeking out assistance?
- How long were you in contact with that person/group?
- How were you communicated with during the process?
- How did the communication materials you received make you feel?
- What was it like to provide proof of eligibility for assistance? Were those materials easy or hard to access? How did you feel about providing those materials?
  - How did you apply?
  - What tech was involved?
  - What interactions do you have with people during the process?
- Did you have to provide the same personal information more than once? What was that experience like?
  - How did you provide information?
  - Did you have to request information from any government agencies to share with other agencies?
- If you received assistance, tell us about that experience?
- How long did it take to receive assistance?
- What kind of assistance did you receive?
- Did the assistance meet your needs?
- Did you seek assistance multiple times? If so, describe that experience.
- Was it clear how you were meant to spend money you received?
- How did you spend any more you received?
- Do you use a bank account? If not, did that impact the assistance experience?
- Did you receive assistance that was not money? Can you describe that experience?
- Would you have liked to receive assistance that was not money? If so, describe what that support would have been.
- If you were rejected, tell us about that experience?
- How long did it take to receive the rejection?
- Why do you believe you were rejected?
- How do you feel about the reason for your rejection?
- What was the emotional part of the recovery process? Why?
- What else was going on in your life that you had to manage while navigating the recovery assistance process?
- What tools or platforms did you use to submit personal information? What was your experience with those tools or platforms?



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- Did you have internet access during the recovery process? How did this help or hinder your experience?
- Did you have phone access during the recovery process? How did this help or hinder your experience?
- What did you have to do to recover without the help of assistance programs?
- Were you not able to accomplish a task or seek/receive assistance because of a technological barrier?
- How was your experience with people working on disaster recovery management, such as legal aid, social workers, volunteers, and others?
- Who did you go to for help when you ran into a challenge during the recovery process?
- What about the recovery process did you find most helpful?
- Where did you live during the recovery experience? What was that experience like?

### Long-Term Recovery

We're now going to move into the long-term recovery required in the disaster process. Does that sound alright?

- Was there a point when you felt you had 'recovered'?
- What does a full recovery mean to you?
- Did you experience a full recovery by your definition?
- How long did you receive recovery assistance? How did it change over time? How did that make you feel?
- Did people working on disaster recovery follow up with you for a while after the disaster? If so, how did they get in touch with you? What was that relationship like?
  - Was there information or documentation you needed to provide after receiving assistance?
- How has the disaster impacted your life overall?
- Has the disaster changed how you think about the government overall? If so, how?
- What has been the most challenging part of long-term recovery?
- Can you tell us about a proud moment in the long-term recovery experience?
- What kinds of support have you received from your community to help your long-term recovery?
- What advice would you give someone else going through the recovery process and why?
- What was most surprising about the recovery experience and why?

### Visioning

To wrap us up, we want to hear about your ideas for how to improve the experience.

- What is one thing that could have been done to make your disaster recovery experience better?



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- How would you change the communication materials that you received before and after the disaster?
- Is there anything we didn't ask you about that we should have?
- Do you know other disaster survivors that we could speak to?



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## → *Small Business Owner Disaster Survivor*

### **Introduction and Project Background**

- Thank you for making time to speak with me/us today. *[Lead interviewer and notetaker(s) introduce themselves]*
- This conversation will be no more than one hour.
- Agencies from across the Federal Government are collaborating to do a discovery sprint to learn from disaster survivors and people who work on disaster recovery programs about the major challenges at present with the recovery process.
- We will ask for you to speak honestly about your experiences— there are no right or wrong answers. You are the expert, and we are looking to learn from you.
- You don't have to answer any questions that you're not comfortable with, and you can stop this discussion at any point.
- We will be taking notes during the conversation and will be synthesizing takeaways from across the conversations into a series of insights. Responses will not be attributed to specific individuals or shared with program staff and your contributions, such as quotes, will be de-identified.
- Any questions before we begin?

### **Questions**

#### Your Role & Business

We're going to begin with some questions to get to know you. Does that sound alright?

- Tell us about yourself.
- Tell us about your business.
- Can you tell us a bit about the operations of your business?
- What are you most proud of when you think about your business.

#### Business Relationships

We're going to ask some questions about your experience running a business in general. Is that okay?

- Where do you go for information about your community that you trust?
- Have you ever had a relationship with a financial institution as part of your business? What was your general experience with them?
- As part of your business, have you ever utilized government services? Can you tell us about that experience.
- Can you walk me through an experience of when you had to ask for help?
- Who do you lean on when you need help?

#### Disaster Preparedness



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Now we're going to focus on preparing for sudden events. Does that sound alright?

- Did you feel that your business was prepared for a disaster? What made you feel that way?
- Can you share if you had insurance of any kind?
- Did you take any precautions or prepare for the disaster in any way? What steps did you take?
- What did your peers do? How did you know?
- What were you most worried about?
- What would you do again, if you could go back and do something differently to prepare?

### Disaster Evaluation

We're going to move forward into the process to the point after a disaster has occurred. Are we okay to ask questions about that experience?

- Describe the disaster recovery process from your perspective.
- Would you walk me through the steps you took to evaluate the state of your business after the disaster?
- What were some of the biggest challenges for your business right after? The successes?
- What was the impact on your employees?
- Who helped you keep your business going?
- How did the experience of owning a business compare with experiencing the disaster as an individual or a family?

### Seeking Assistance

We're going to move forward into the process to the point after a disaster has occurred. Is that all right?

- Where did you look for support first? Why?
- What kind of support would have been most helpful?
- What kind of support did you seek assistance for?
- Did you help your employees seek assistance?
- How did you learn about available recovery assistance?
- Did you apply to recovery services/programs? What went well / not so well?
- How did you decide which recovery services/programs to apply to?

### Assistance Navigation

We're now hoping to hear about the experience of navigating the assistance process. Does that sound okay to you?

- Describe the process for applying for business recovery assistance.
  - How were you communicated with during the process?



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- What information did you have to share?
  - In what format were you asked to provide them?
  - How did you provide that information?
  - How was that experience for you?
  - Can you walk me through that process?
- Did you have to provide the same personal information more than once?
  - Did you have to request information from any government agencies to share with other agencies?
- What was that experience like?
- How did the application make you feel?
- Who were you in contact with when seeking out business assistance?
- If you received assistance, tell us about that experience?
  - How long did it take to receive assistance?
  - What kind of assistance did you receive?
  - Did the assistance meet your needs?
  - Was it clear how you were meant to spend money you received?
  - What, if any, non-financial assistance did you receive?
- Do you use a bank account or accountant? If not, did that impact the assistance experience?
- Did you receive assistance that was not money? Can you describe that experience?
- Aside from financing, what's the most important resource you would have wanted to recover from a disaster?
- If you were rejected, tell us about that experience?
  - How long did it take to receive the rejection?
  - Why do you believe you were rejected?
  - How do you feel about the reason for your rejection?
- What else was going on in your life that you had to manage while navigating your business' recovery?
- What tools or platforms did you use to submit personal information? What was your experience with those tools or platforms?
- Did you have internet access during the recovery process? How did this help or hinder your experience?
- Did you have phone access during the recovery process? How did this help or hinder your experience?
- What other actions did you take to recover?
- Who did you go to for help when you ran into a challenge during the recovery process?
- What about the recovery process did you find most helpful?

### Resiliency & Moving Forward

We're now going to move into the long-term recovery required in the recovery process. Does that sound alright?

- Was there a point when you felt you had 'recovered'?



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- What does a full recovery mean to you?
- Did you experience a full recovery by your definition?
- How has your business changed?
- What impacted your decision to want to rebuild versus close down for good?
- Has the disaster changed how you think about the government overall? If so, how?
- What has been the most challenging part of long-term recovery?
- Can you tell us about a proud moment in the long-term recovery experience?
- What kinds of support have you received from your community to help your long-term recovery?
- What advice would you give someone else going through the recovery process and why?
- Did anything change about how you view the future of your business?
- What excites you about your business moving forward?

### Visioning

To wrap us up, we want to hear about your ideas for how to improve the experience.

- What is one thing that could have been done to make your disaster recovery experience better?
- If you had a magic wand and could change or create anything, what would you ask for as a small business owner after an event?
- Is there anything we didn't ask you about that we should have?
- Do you know other small business owners / disaster survivors that we could speak to?