One RD Guaranteed Loan Initiative

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USDA **Rural Development**
U.S. DEPARTMENT OF AGRICULTURE

Cross-Agency Collaboration

The Innovation Center is Leading Collaboration Efforts by Offering a New, Holistic Approach to Rural Development Program Areas

Data Analytics

Partnerships

Regulations Management

Innovation Center
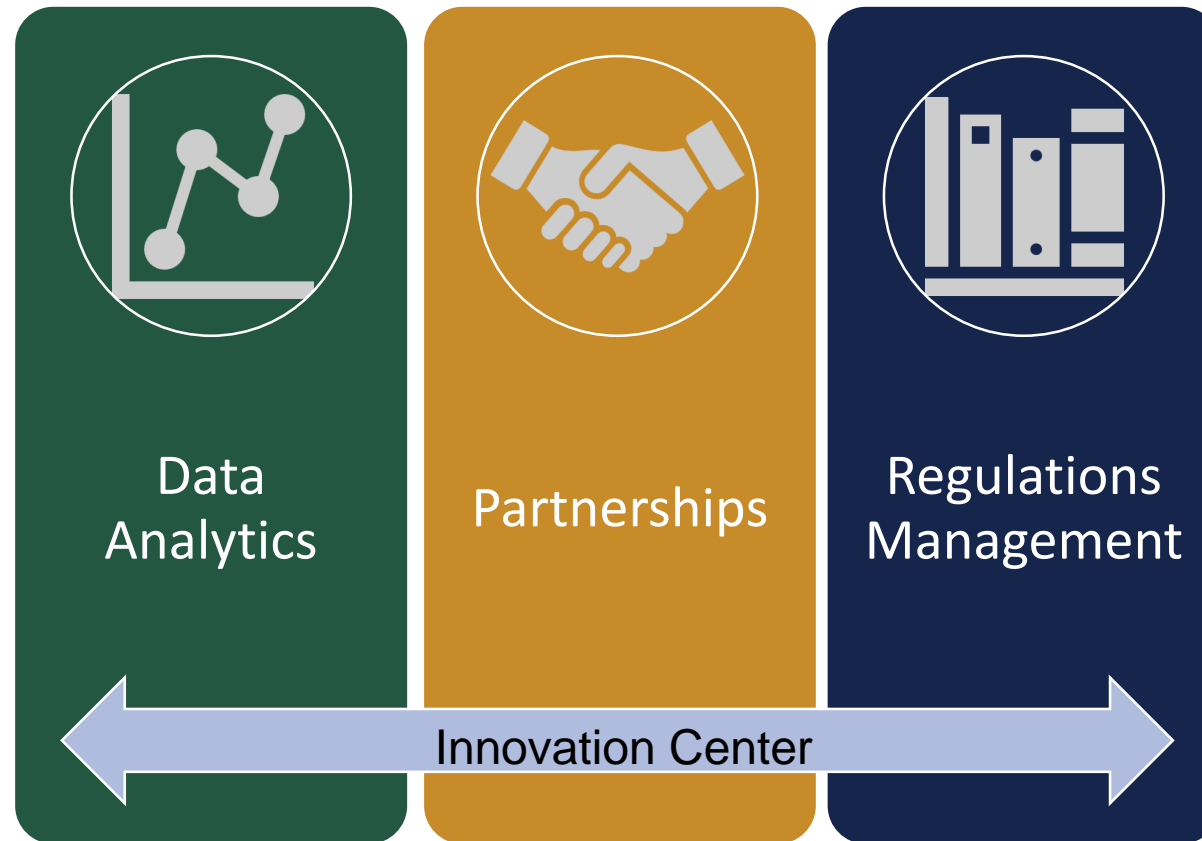
Cross-Agency Collaboration

This IC Approach to One RD Guaranteed Initiative will:

Consolidate Like Functions

Standardize the Process

Streamline with the Customer in Mind

A Holistic, Collaborative, Customer-Focused Approach

Regulation & Instruction

- Publish OneRD regulation
- Develop OneRD staff instruction

Technology

- Define technical portal requirements
- Provide additional opportunities for lender feedback and lender testing

Training

- Ensure that OneRD roll out is accompanied by robust staff / lender training and tools and guides
- Provide staff with specific guaranteed loan training

Marketing & Outreach

- Emphasize lender outreach to promote guaranteed loan programs

Goals & Metrics

- Define and communicate key success metrics

Customer Feedback

- Conduct ongoing lender roundtable discussions to share updates and solicit additional feedback
- Develop additional mechanisms to gather and quantify feedback

Early Input from Customers

Listening Sessions

- Regional, Tribal & Web-Based

Written Comment Filings

- 146 Comments Received via Regs.gov

Human Experience (HX) Lab

- Lenders, Staff (Field & Program), State Directors & IT Staff Brought Together for the First Time

Other Outreach & Engagement

- Additional Upcoming Listening Sessions
- Lender Training and Testing

Customer Feedback: Key Themes

Community Impact

Both lenders and USDA staff repeatedly cite the positive impact of USDA loan programs on rural communities as a primary motivator and driver of job satisfaction

Staff Training & Empowerment

Local USDA staff would benefit from targeted training efforts to continue to build program expertise, as well as increased support for decision-making in the field

Enabling Technology

Lenders and USDA staff have a need for IT systems and to streamline key steps in the application process

USDA-Lender Partnership

Lenders regard USDA as a willing, open, and friendly partner, but express a desire for USDA to demonstrate more trust in the lender underwriting processes

Simplicity & Consistency

State-by-state inconsistencies in program requirements, review timelines, and interpretations of USDA regulations often cause undue stress for lenders and their borrowers

Timely Approval Process

Lenders would like a more timely process.
30 - 60 days for approval; guarantees issued within 2 days

Communication & Transparency

Increased communication between USDA and lenders is critical to facilitating transparency around the guarantee process and application approval timelines

Marketing & Outreach

Lenders and USDA staff recognize the need to better promote the guaranteed loan program, identify new lenders, and encourage eligible borrowers to participate

What are your thoughts on user experience?

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Online Portal Features Ranking

Online Portal Features Ranking
NRLA 2019 Annual Meeting

#	Feature	Rationale
1	Secure Electronic Document Submission	Allows lenders to efficiently share application documents internally and with USDA staff for feedback as they are prepared, streamlining the application process and reducing printing and mailing costs
2	Approval Status Tracker	Provides more clarity for lenders, fewer interruptions for USDA staff, and an increased ability to communicate status of application to borrowers
3	Centralized Environmental Reporting Application for All USDA RD Programs	Provides one centralized portal for lenders to easily determine environmental requirements for potential projects prior to their contracting of third-party entities or starting an application; provides ability to do locational checks on the front-end (e.g., wetlands, endangered species, etc.)
4	Mechanism for Real-Time, Electronic Comment / Response Exchange	Provides means for USDA staff to provide comments on documents / applications such that lenders can readily see and address issues
5	Document Submission Confirmation	Provides lenders security and peace of mind that a document has been successfully uploaded and received

What online features are a priority for you?

Next Steps

Regulations & Process

Finalize the regulation and internal processes

Technology

Design and build online interface

Training & Outreach

- Lenders
- Other Customers
- Staff

What are you thinking? Tell Us! We're Here to Listen.

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Thank you!