

PDC

PORTLAND DEVELOPMENT COMMISSION

DATE: August 12, 2009
TO: Board of Commissioners
FROM: Bruce A. Warner, Executive Director
SUBJECT: Report Number 09-94
Results of PDC Customer Satisfaction Survey

EXECUTIVE SUMMARY

BOARD ACTION REQUESTED

None — information only.

SUMMARY

In the spring of 2009, the Portland Development Commission (PDC) contracted with a market research firm called The Pulse Group to develop and conduct a survey of PDC's financial assistance customers. The Pulse Group surveyed 194 businesses and individuals who applied for a business finance, community development or single family homeowner loan or grant between July 2007 and December 2008.

Overall PDC received high marks on all key satisfaction indicators and across all customer groups. Ninety percent of all respondents said they were "very satisfied" or "satisfied" with PDC. And 96 percent agreed that "PDC is a positive force in improving my local community." The Pulse Group's full report is included as an attachment.

BACKGROUND

Satisfaction of PDC customers is a key indicator for PDC. Following direction of the Board and the Executive Director to gather baseline data on customer satisfaction, the PDC Performance Measurement Program issued a Request for Proposal in January 2009 to select a market research firm to survey PDC customers. PDC selected The Pulse Group to develop and conduct a broad based customer satisfaction survey.

The Performance Measurement Program and the Pulse Group coordinated closely with program managers, and paid attention to program delivery and processes, to develop a relevant set of questions that could be asked across PDC. The resulting survey included 25 questions in five subject areas:

1. Key Satisfaction Indicators (overall with PDC, and in improving community)
2. Awareness of and communication from PDC
3. Application and approval processes
4. Respondent profiles

5. Open-ended questions (e.g. like least, like most, what PDC can do to excel at customer service)

The results are presented in total and by five customer types: business finance, storefront, community development, single family home repair, and first-time home buyer.

The survey was conducted in April 2009 by telephone and over the internet to maximize response rate. The overall response rate was 26 percent; response rates were consistent among customer types. The overall confidence level and interval for all the respondents was 95 percent \pm 5 percent.

Overall PDC received high marks on all key satisfaction indicators and across all customer groups. Ninety percent of all respondents said they were “very satisfied” or “satisfied” with PDC. And 96 percent agreed that “PDC is a positive force in improving my local community.” Similarly, customers rated the application process high. PDC received exceptional scores on courtesy and respectfulness. Ratings of the approval and funding process were not as overwhelmingly positive as the application process. While overall satisfaction is high, timeframe to fund and follow-up communication ratings indicate areas for improvement.

Next steps include meeting with program managers to understand survey results specific to their programs and to identify areas for improvement, and determining best methods for future surveying so that we can build on our baseline information.





I. Background & Objectives

The Portland Development Commission "PDC" is interested in identifying areas for improvement within its business finance, community development and single-family loans and grant programs. This survey establishes a baseline performance relative to the following areas:

- Overall Satisfaction with PDC & Likelihood to Refer/Use in the Future
- Awareness of PDC Programs and Communication with PDC Staff
- Satisfaction with PDC Staff during the Application & Approval Process
- Perceptions of PDC's role in community and in improving applicant's financial position
- Ways in which PDC can Excel at Providing Customer Service




II. Method & Respondent Segments

A multi-method research program was developed and implemented based on PDC's objectives and designed to capture information from business finance, community development and single-family loan/grant applicants from June 2006 through December 2008. No multifamily or large-scale developers were included in this research. Data collection occurred using both a telephone and online questionnaire.

The survey instrument utilized was developed based on extensive interviews with internal PDC staff including housing, community economic development and business finance.

The survey instruments (telephone and online version) were tested internally among PDC staff and with applicants representing the range of loans and grants. Additionally, telephone surveys were monitored by both PDC and Pulse Group staff during the initial week of interviewing to ensure that respondents clearly understood the questions and that the interviews were being professionally conducted.



II. Method & Respondent Segments

Applicants who had provided an email address were initially sent an online invitation to participate in the survey (see Appendix). Within the invitation was a unique link to the survey instrument which could be used to match respondents with their application information.


Approximately three days after the initial email invitation was sent, a second reminder email was sent to any applicant who had not completed an online survey.


A third and final reminder email was sent approximately one week after the first reminder email to any remaining applicants who had not yet completed an online survey.

Finally, applicants who had provided an email but who had not responded to the online survey were called and asked to participate in the telephone version.

Applicants who did not provide an email address were contacted and asked to participate in the telephone survey.

Page 5







II. Method & Respondent Segments

The following table provides information on the total number of applicants, usable applicant sample, surveys completed via the web and telephone, response rate and confidence levels and intervals.

| | Business Finance | Community Development | Single-Family Homeowners | Total |
|---------------------|-------------------------|------------------------------|---------------------------------|--------------|
| Total Applicants | 104 | 366 | 419 | 889 |
| Usable Sample | 90 | 342 | 302 | 734 |
| Completed Web | 13 | 55 | 2 | 70 |
| Completed Telephone | 12 | 32 | 80 | 124 |
| Response Rate | 27.8% | 25.4% | 27.2% | 26.4% |
| Confidence Level | 90% | 90% | 90% | 95% |
| Confidence Interval | +/- 9% | +/- 5% | +/- 5% | +/- 5% |

Page 6






II. Method & Respondent Segments


The following table provides the breakout of the various types of loans or grants within the larger groups of business finance, community development and single-family.

| | Number of Respondents | Percent of Total (%) |
|--|-----------------------|----------------------|
| Total | 194 | 100 |
| Business Finance | 25 | 13 |
| Community Development | 87 | 45 |
| • Storefront | 62 | 32 |
| • DOS/Community Livability Commercial Redevelopment* | 25 | 13 |
| Single-Family | 82 | 43 |
| • Lead Abatement/Repair | 57 | 30 |
| • Home Buyer Loans/Grants | 25 | 13 |

*As there were only three commercial redevelopment applicants and graph legend space was limited, this title is not used in the balance of the report graphs or charts but its respondents are.

Page 7





II. Method & Respondent Segments

| Loan Approval Status | Number of Respondents | Percent of Total (%) |
|------------------------|-----------------------|----------------------|
| Approved/Accepted | 158 | 82 |
| Approved/Not Accepted* | 11 | 6 |
| Not Approved | 14 | 7 |
| Status Pending | 11 | 5 |


Percentages within the report graphs/tables may exceed 100% due to multiple responses allowed for some questions or rounding.


Percentages are generally reported based on the number of respondents who answered the question, so base sizes may vary slightly by question.

Information highlighted in yellow are areas of special interest.


* Some applicants were approved for their loan or grant but decided not to accept the PDC loan or grant as detailed on slide 53.


Page 8





Section III. Key Satisfaction Indicators

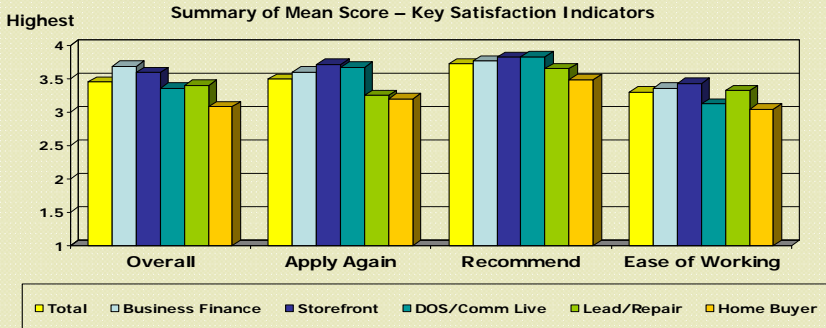

 Page 9




III. Key Satisfaction Indicators

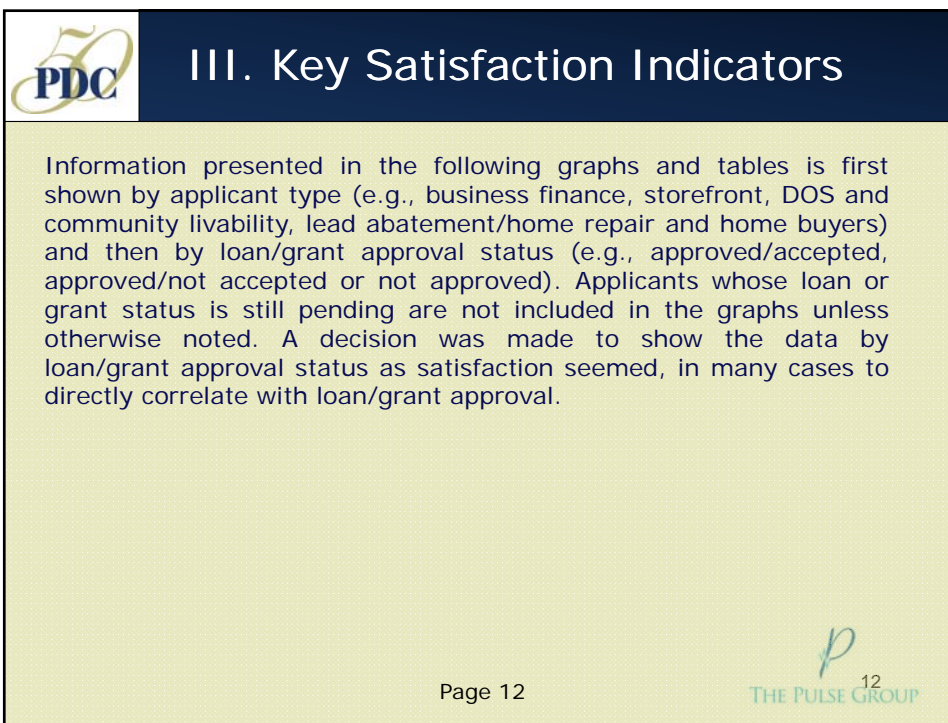
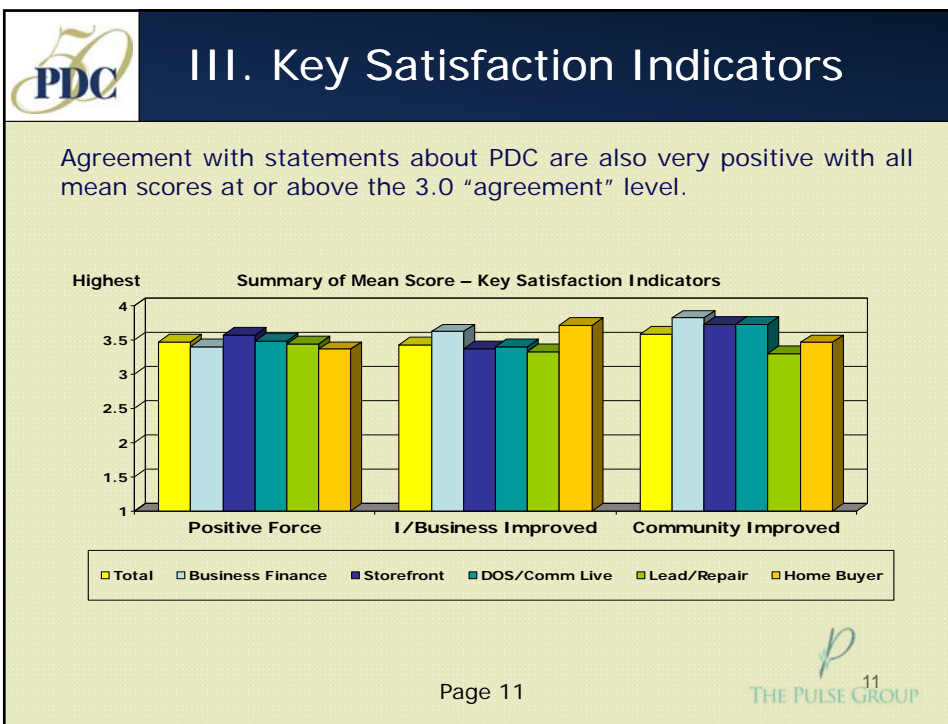
Overall, PDC received **high marks on all key satisfaction indicators** and across all applicant groups. Likelihood to recommend PDC receives the highest scores while ease of working receives the lowest.

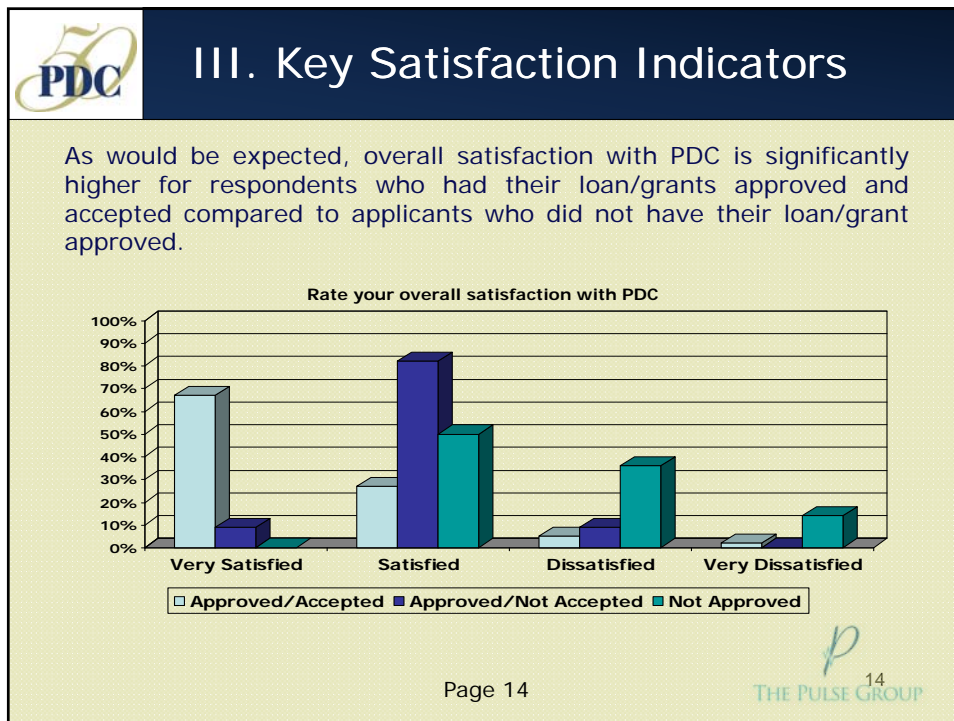
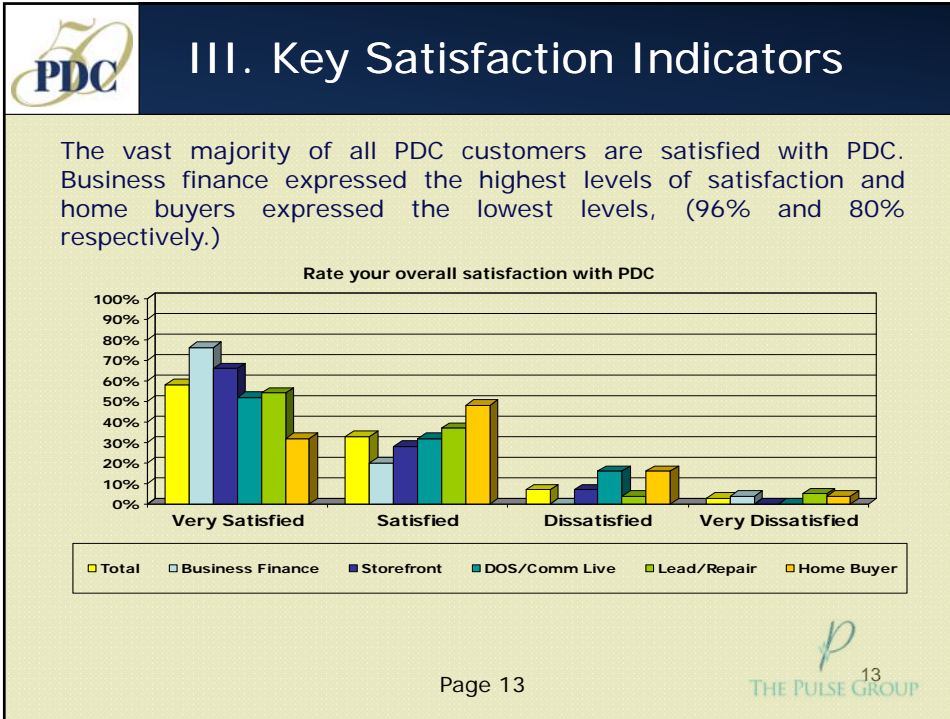
Summary of Mean Score – Key Satisfaction Indicators

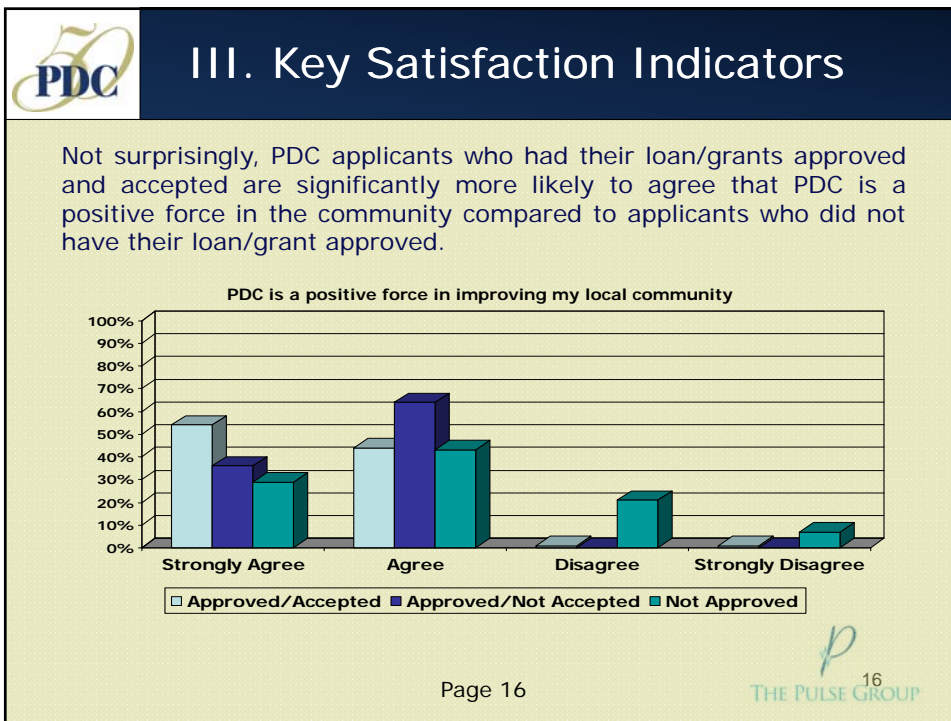
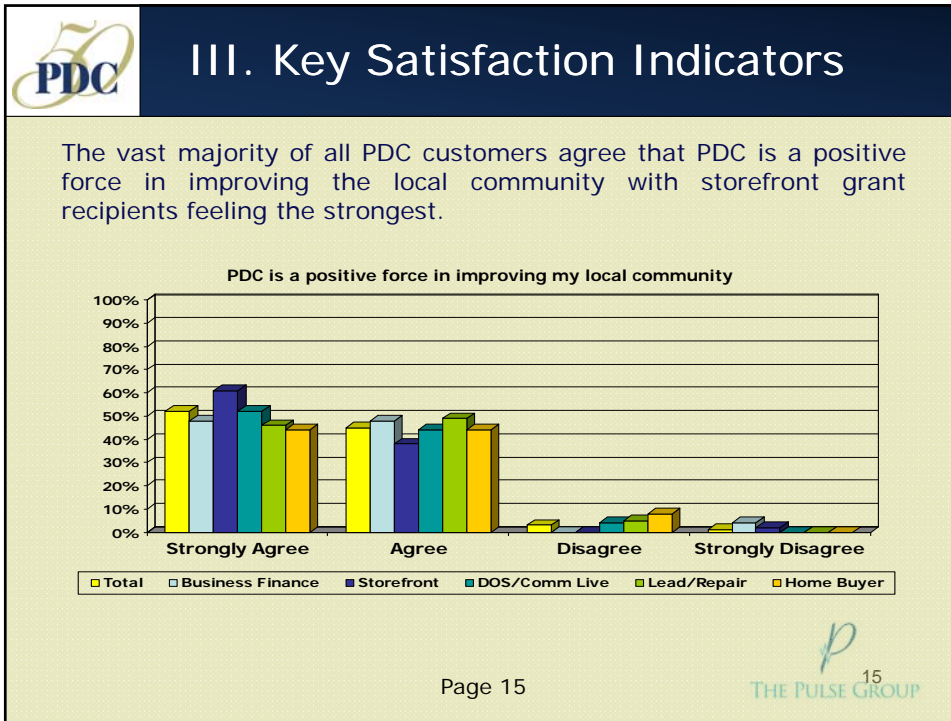


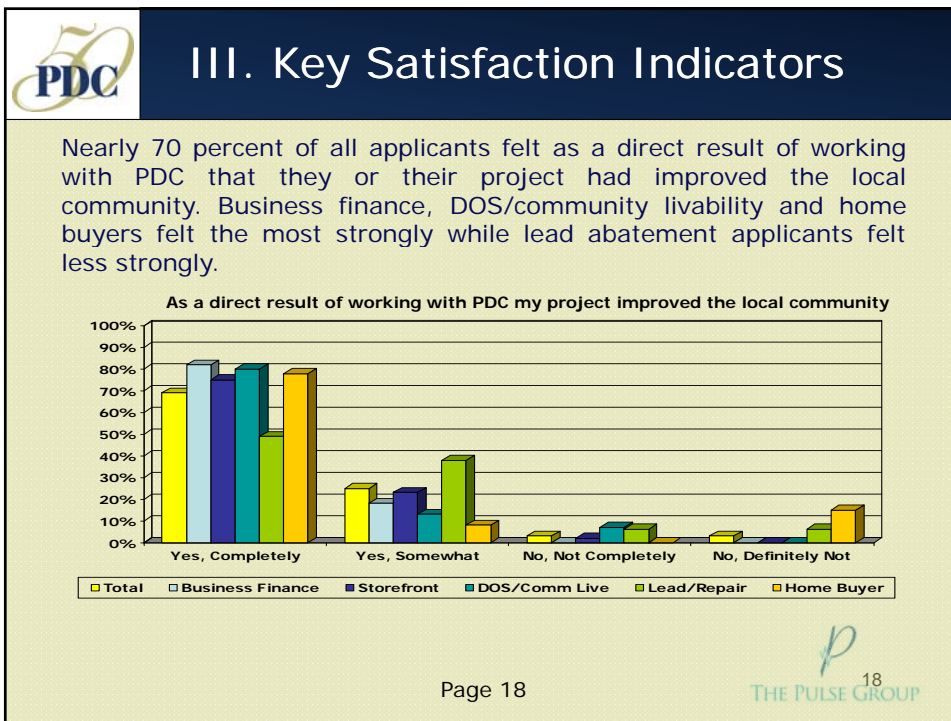
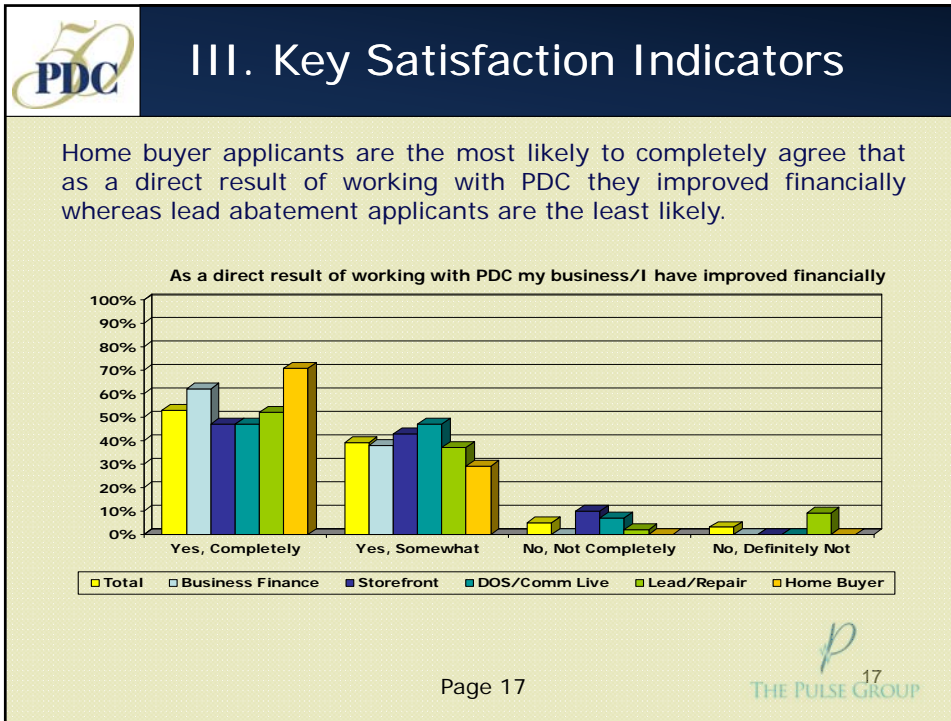
| Indicator | Total | Business Finance | Storefront | DOS/Comm Live | Lead/Repair | Home Buyer |
|-----------------|-------|------------------|------------|---------------|-------------|------------|
| Overall | 3.5 | 3.7 | 3.6 | 3.4 | 3.5 | 3.2 |
| Apply Again | 3.5 | 3.6 | 3.7 | 3.6 | 3.3 | 3.3 |
| Recommend | 3.7 | 3.7 | 3.8 | 3.8 | 3.6 | 3.5 |
| Ease of Working | 3.3 | 3.4 | 3.3 | 3.2 | 3.4 | 3.1 |

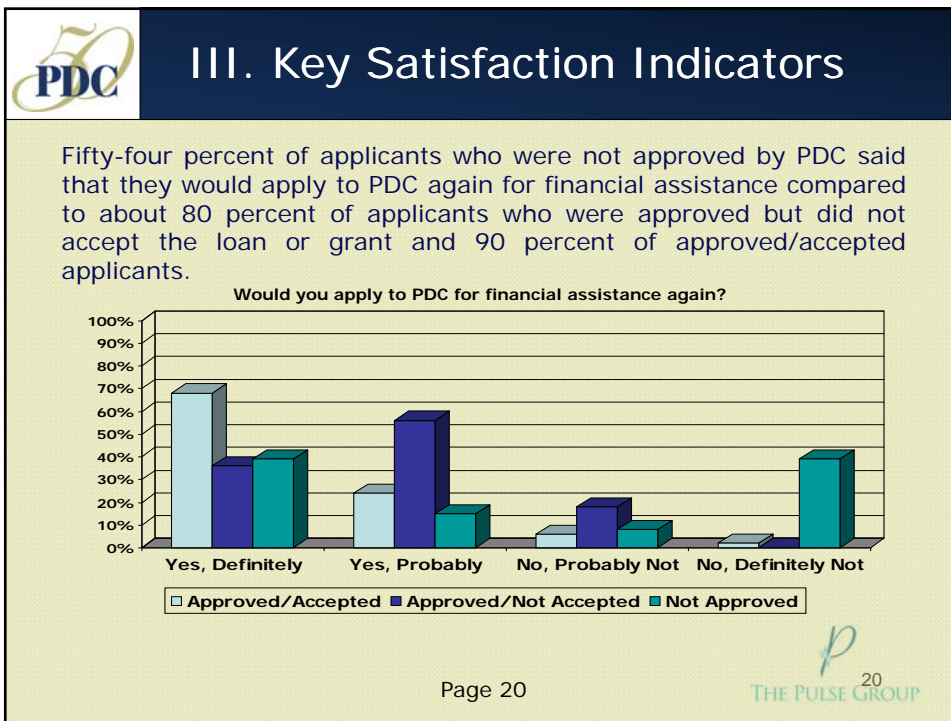
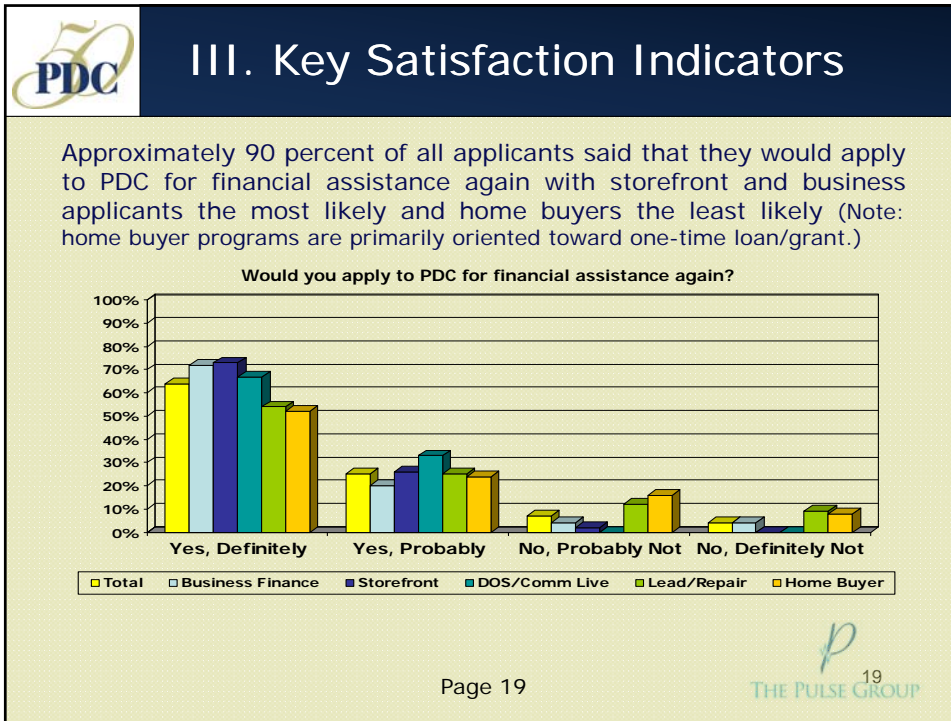

 Page 10

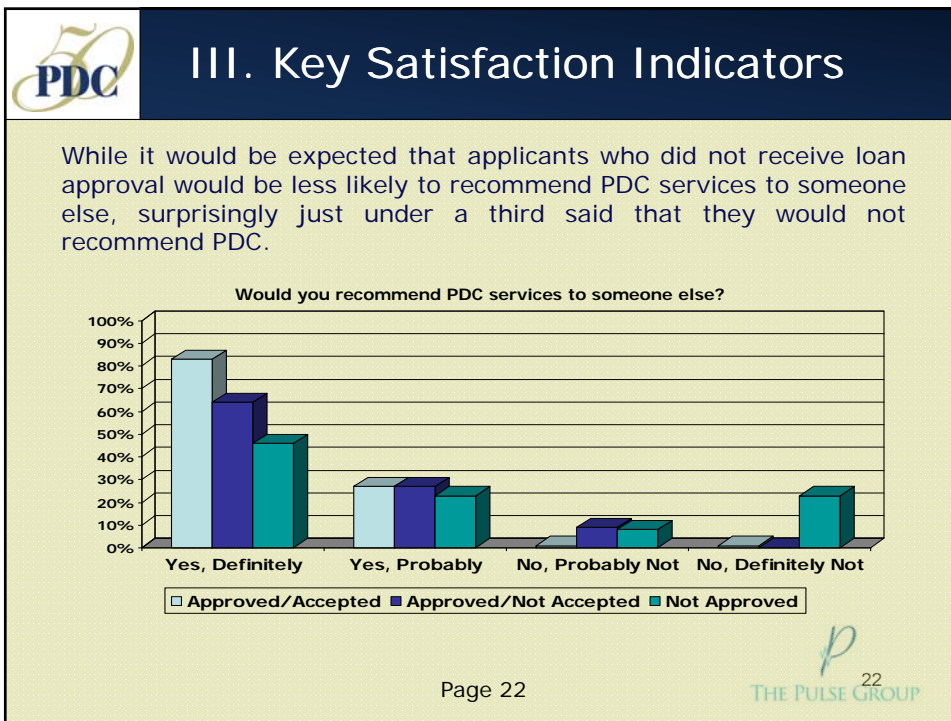
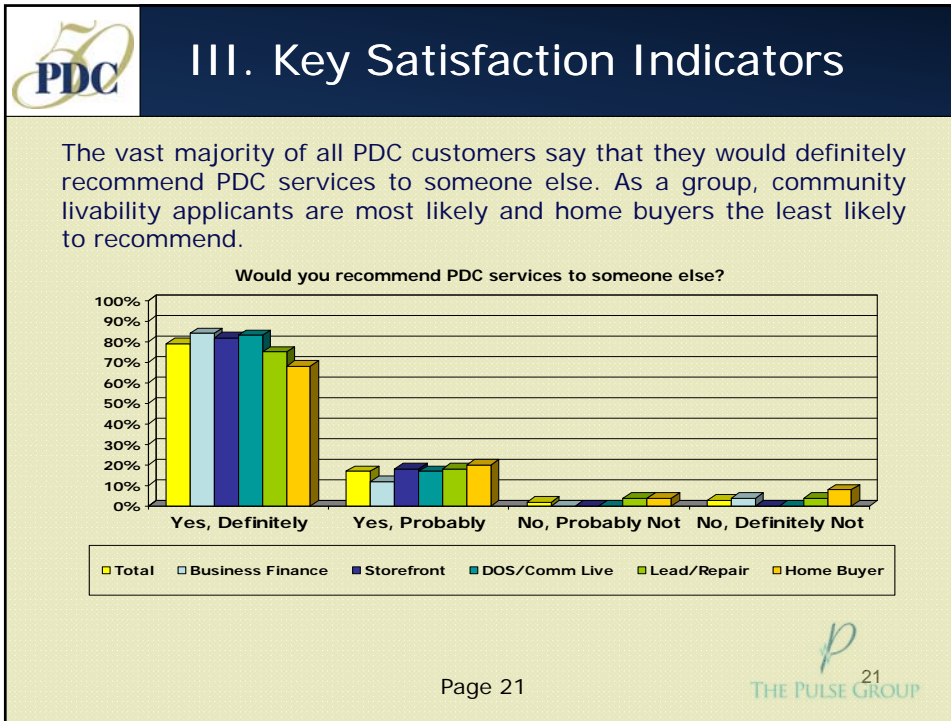


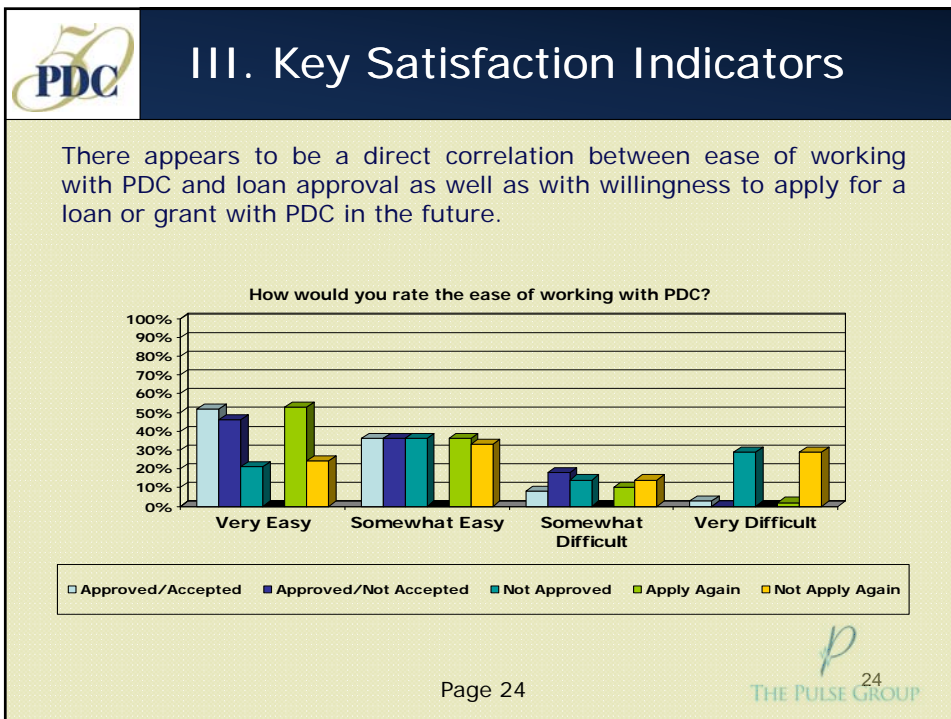
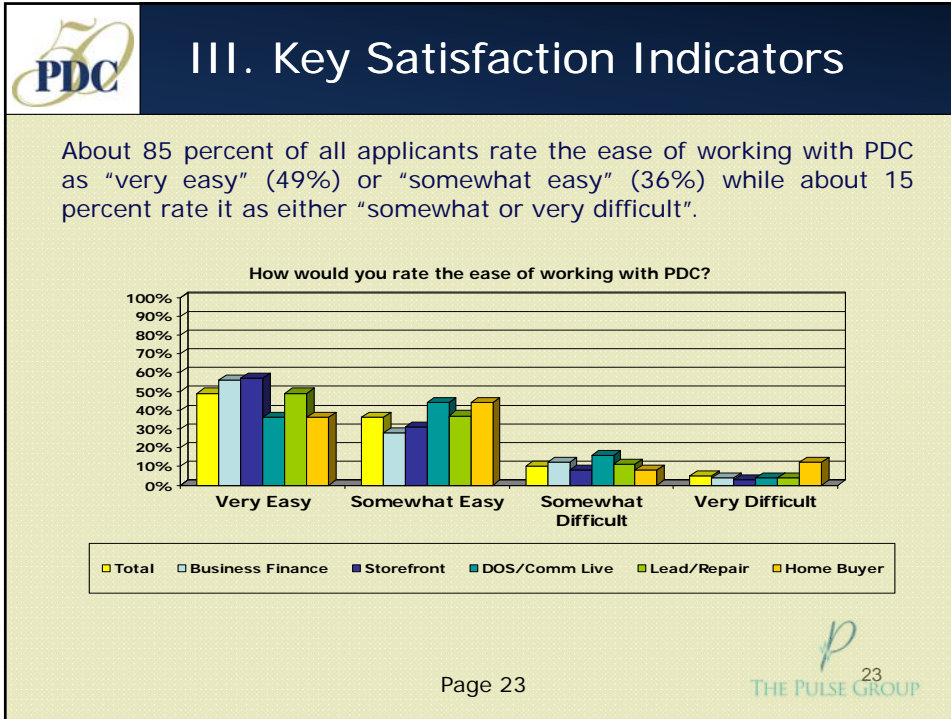














III. Key Satisfaction Indicators

Like Best about Working with PDC – Business Finance

Every person in the process was very helpful. PDC was an incredible help to our relocating to Portland. We couldn't have done it without their help. The programs we participated in are set up in such a way that there is minimal impact on the ongoing operations of our business in terms of the application process, as well as the loan's repayment terms and schedule. A wonderful program from a small business owners' perspective.

I felt they understood our needs and worked with us to find a program, within limits, that helped us when we needed it.

They were very personable and seemed to actually care about our project. They were friendly and even though there was a lot of paperwork it was relatively simple.

Quick, they did not lead us on, they got to a point where they could say no very quickly. A lot of loan programs like that you are in the bucket of not knowing whether or not you are going to get it.

They communicate very well. They help you really understand your business and they have helped me in every area of my business and have helped me improve myself. They have knowledgeable people and are awesome to work with.




III. Key Satisfaction Indicators

Like Least about Working with PDC – Business Finance

It takes too long to get your financing approved. There are too many bureaucratic regulations about funding by district. There seems to be high staff turnover at PDC and new staff members don't know all the intricacies of the system.

The amount of paperwork required - but I also understand why this is needed. ;-)

It was an extremely lengthy process. I was told it would take a few months and it took eight. I wish they had more programs open to all businesses not just those in URAs.



III. Key Satisfaction Indicators

How PDC Could Excel at Customer Service – Business Finance

Quicker processing/approval time would have been helpful. This is because there was construction involved and coordinating schedules and project management would have been eased by more predictable and timely funding.



Stop putting people down who come to you before you even see what they have and assume that they won't be able to meet your standards.

I'd like to be sent email notices when new programs or funding is available.

I have been really pleased with the level of customer service at the PDC. My only complaint is that while our loan was funded, we haven't been given any indication for when our payments will start, and it has been difficult to get an answer. Other than that I have been really happy with my experience.

More awareness to potential new Portland companies through commercial real estate brokers. I feel as though we were "lucky" and that it was a bit of a fluke to have had the services PDC has to offer brought to our attention before we made our move decision.

Page 27



III. Key Satisfaction Indicators

Like Best about Working with PDC – Community Development

The actual program I was involved with, the Storefront Improvement Program is a great way for business owners to afford cosmetic changes. The staff was helpful throughout my experience with the PDC.

Ethical, fair, prompt, professional, accommodating, and pleasant.


The folks who ARE flexible and creative and understand that one size does not fit all. It is important to recognize the importance of the impact on the Portland economy by small business and the need for flexibility and creativity in keeping those businesses thriving.


Accessibility and genuine interest in improving the community.

Staff knowledge of the area and ability to refer us to other agencies or organizations with whom we might have common interests or who could advise us more in depth.

Very personal contact with your staff. Made me feel that my project was just as important as the major developers that also use PDC services.

Page 28





III. Key Satisfaction Indicators

Like Least about Working with PDC – Community Development

My PDC representative (contact person) changed several times during the process.



One person can really screw things up.

The hurry-up-and-wait mentality. There is encouragement to apply for every kind of viable funding and then we're told to wait until x, y, and z fall into place, which may take 6 months or a year. That kind of waiting is absolutely crippling to small development. Success in development largely hinges upon the ability to act quickly and decisively, and it's almost impossible to do that with the PDC involved.

Strict timeline for order of doing things...could not proceed until we finished step 1, etc. But this is the price we pay for working within a bureaucracy. It was not insurmountable.

Response time, and "internal channels" times could sometimes be longer than ideal for quick-paced development \ finance timelines.

Page 29



III. Key Satisfaction Indicators

How PDC Could Excel at Customer Service – Community Development

Provide, upfront, a list of PDC contacts and their corresponding area of responsibility. Ensure that those contacts have reasonable authority to conduct business\transaction.

Try to separate political decisions from practical decision making. Discuss this openly within the organization and agree on a common approach.


Speed up the approval and closing process.


Continue to reach out to home and business owners. You have quite a few programs and communication from you is critical to getting the word out.

Lay out a clear picture of expectations of when reimbursement might occur. Or, instead of reimbursement, pay contractor direct for the portion that PDC agreed to pay. As you might tell we are in a tight cash situation during this economic downturn.

Try to remember when you were new at PDC and didn't know anything about how it worked. Explain things that way to your clients.

Page 30





III. Key Satisfaction Indicators

Like Best about Working with PDC – Single-Family

PDC made the living environment safe for my child and I am very grateful.

They are kind, they were interested. It is hard to pick out words.

The nature of the program in concept is great; although I did not qualify, people were very helpful.



They understood my need. Actually the woman who helped me went above and beyond. She located a grant for me and referred me to the Portland Community Land Trust. Between the two of them I got \$59,000 for a grant to purchase and remodel a derelict home.

They are friendly. They respond quickly.

I made professional connections there that are valuable to me and the rate of the loan was wonderful. My overall experience was wonderful and I was able to accomplish things that I would not have otherwise been able to do and the value of my house is higher.

I thought the people I worked with were very courteous. I felt very comfortable with them. I felt that they are truly concerned and interested in resolving major concerns. They made my Christmas, I got a Christmas basket from PDC.

Page 31



III. Key Satisfaction Indicators

Like Least about Working with PDC – Single-Family

I wish there was more monitoring/screening of contractors. The contractors I hired from the PDC list did a lot of damage to my house. The house painter, who I hired to prep/paint my exterior in a lead safe manner, did not follow procedures, and lead paint chips are now mixed into the dirt in my house. When I told him about my concern he said I was worrying too much. Because the soil was not tested on all sides of the house prior to painting, there is no way to prove that the paint chips are from his careless work. Now I can't plant an organic vegetable garden.

Some rules didn't make sense: repainting lead paint would just help for a couple years. Removing lead paint and then painting would eliminate the problem for good and that would make sense, but that's just my opinion.


The amount of paperwork - shuffling it back and forth.


The way they pay when they paid the contractor – the contractor had to finish the job and there was a long period before they paid the contractors.

The inconsistency and the level of work that was required for nothing in return – if there could be a screening process to weed out people that do not qualify that would help.

I was not sure what power, if any, they had over the contractor and when it came to the dispute, they just kind of threw their hands in the air.

Page 32





III. Key Satisfaction Indicators

How PDC Could Excel at Customer Service – Single-Family

They could do a much better job reaching out and advertising that they help and maintain people's homes.

Follow up with the clients. They need to focus on the contactor – more evaluation of the contractors.



I think if they want people who have not dealt with contractors before then they need to smooth the process. Whether PDC person getting the bids or having homeowner – communicating between the homeowner, PDC and the contractor.

Being more realistic at the beginning of the application process – communicating better the potential outcome. I think that they could restructure the program so that there are different levels instead of all or nothing.

We got the financing and there was a time limit for the contractor for the work to be completely done. A little more clarity on finish time and financing – the contractor, PDC and the homeowner.


Their website is a little loaded and it was hard to find information because there is too much information and it is hard to narrow it down as a user.


Page 33



Section IV. Awareness & Communication

Page 34







IV. Awareness & Communication

| PDC Source of Awareness* | Business Finance | Storefront | DOS/Community Livability | Home Repair Lead Abatement | Home Buyer |
|---------------------------|------------------|------------|--------------------------|----------------------------|------------|
| | (%) | (%) | (%) | (%) | (%) |
| Colleague/Friend/Neighbor | 52 | 26 | 42 | 47 | 28 |
| By Another Agency | 16 | 5 | 4 | 4 | 28 |
| PDC Website | 8 | 2 | 8 | 11 | 20 |
| Newspaper Ad/Notice | 0 | 11 | 7 | 9 | 4 |
| Neighborhood Event | 0 | 5 | 8 | 7 | 12 |
| PDC Brochure/Pamphlet | 4 | 8 | 8 | 4 | 0 |
| PDC Staff Contact | 8 | 10 | 0 | 4 | 0 |
| Self Online Research | 8 | 2 | 8 | 7 | 4 |
| PDC Window/Lawn Sign | 0 | 5 | 4 | 4 | 4 |
| Self Other Research | 0 | 2 | 4 | 0 | 0 |
| Television Advertisement | 0 | 0 | 0 | 2 | 0 |
| Can't Recall | 12 | 15 | 8 | 7 | 4 |

*Multiple Response Allowed

Page 35






IV. Awareness & Communication

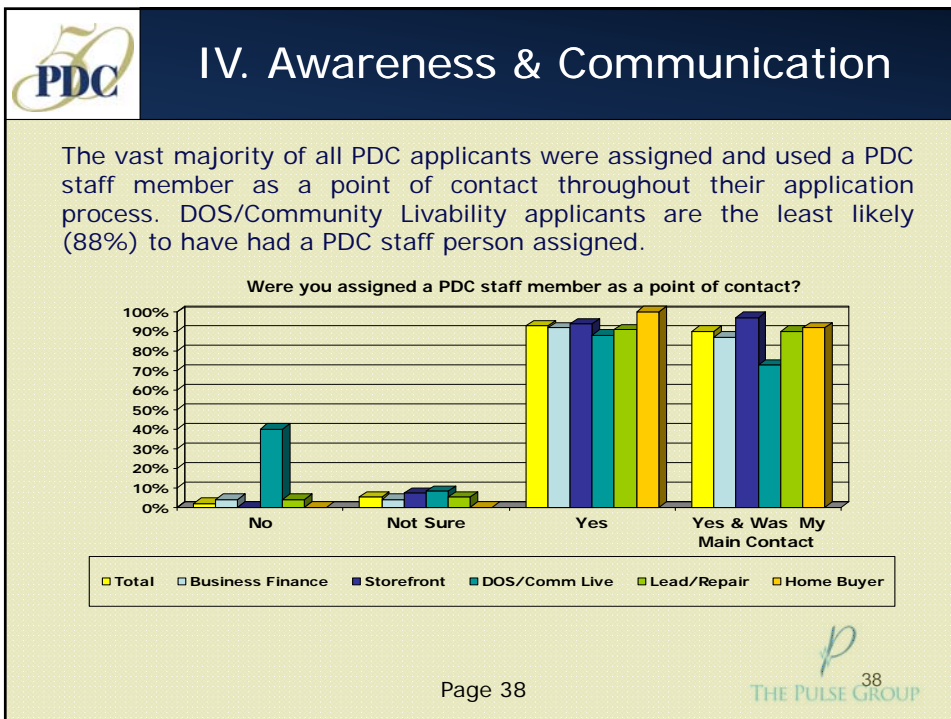
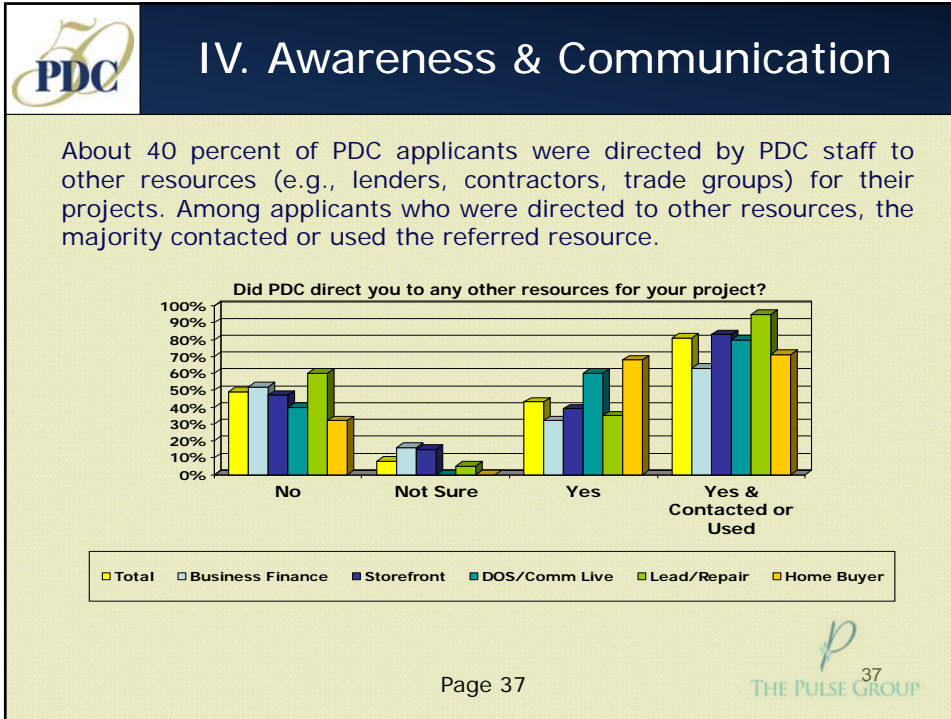
Awareness of other PDC loan/grant programs varies widely by applicant type with applicants relatively familiar with programs related to their business/personal need but not that familiar with the range of loan/grant programs offered by PDC in general.

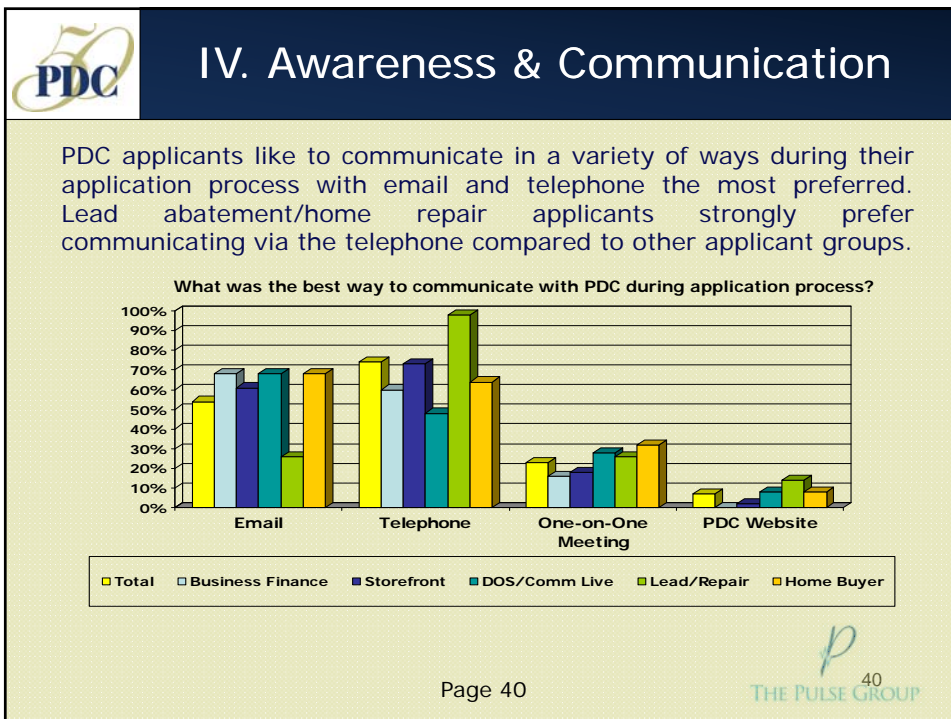
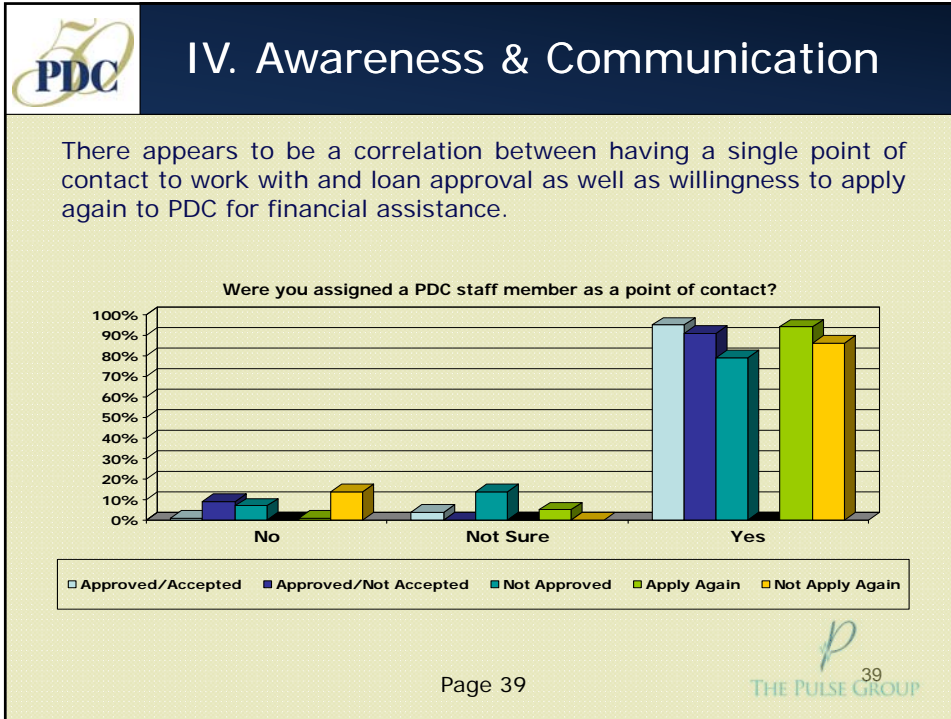
Summary of Aware (%)

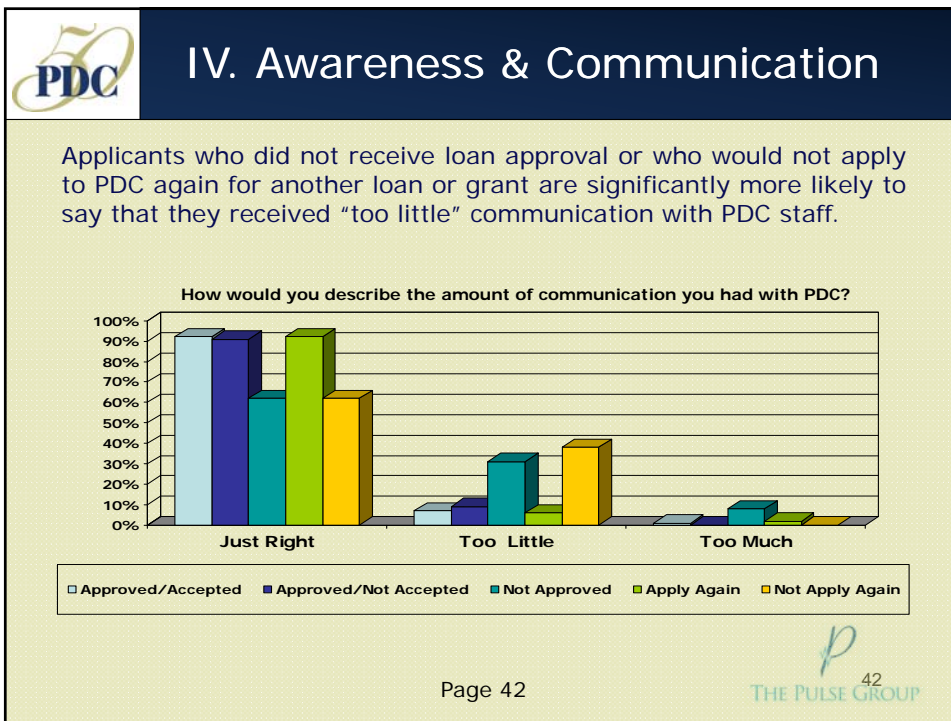
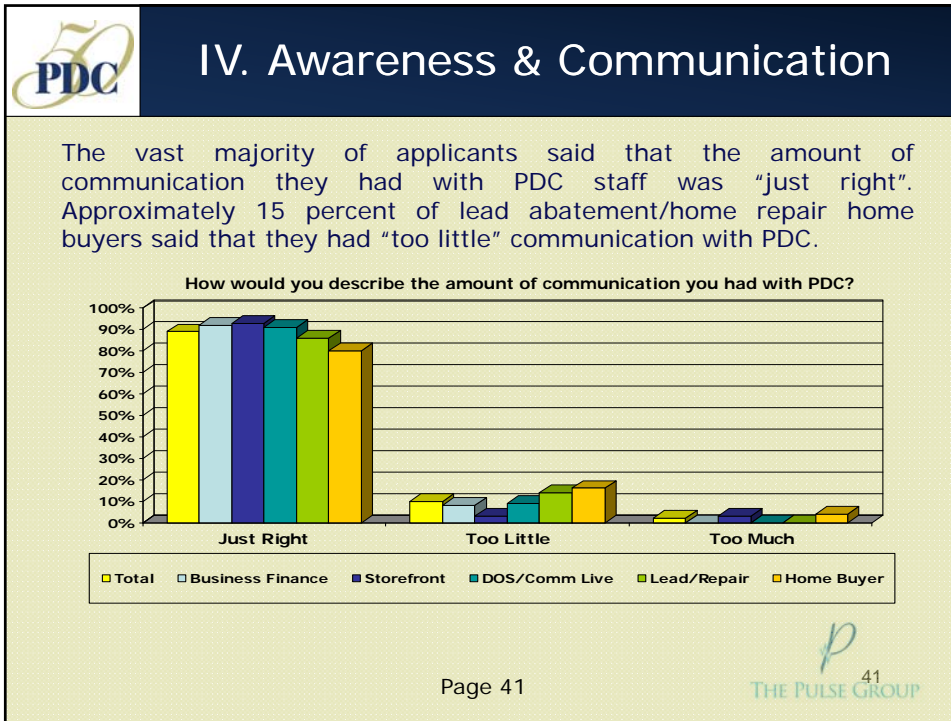
| Awareness of Various PDC Loan/Grants | Business Finance | Storefront | DOS/Community Livability | Home Repair Lead Abatement | Home Buyer |
|--------------------------------------|------------------|------------|--------------------------|----------------------------|------------|
| | (%) | (%) | (%) | (%) | (%) |
| Storefront Improvements | 96 | | | 61 | 64 |
| Commercial Redevelopment | 96 | 61 | | 44 | 60 |
| Business Financing | | 50 | 64 | 42 | 52 |
| Small Community Projects | 52 | 47 | | 53 | 60 |
| Home Repair | 32 | 24 | 40 | | 92 |
| Business Development | 80 | 45 | 76 | 33 | 44 |
| Home Purchase | 28 | 11 | 36 | 57 | |



Page 36














Section V. Application & Approval Process

Page 43



V. Application & Approval Process


As detailed on the following pages, PDC scored relatively high, among all applicant types relative to customer service provided during the application process.


Business finance and storefront applicants express the highest levels of agreement that PDC provided excellent customer service.

In general, home buyers express the lowest levels of “complete agreement” with the service attributes tested including explaining the eligibility requirements and the overall process.

Loan approval and willingness to apply to PDC again appears to have a direct correlation with perception of service received.

Page 44







V. Application & Approval Process

Summary of "Yes Completely" (%)
All Applicants

| Key Measurements of Application Process | Business Finance (%) | Storefront (%) | DOS/Community Livability (%) | Home Repair Lead Abatement (%) | Home Buyer (%) |
|--|----------------------|----------------|------------------------------|--------------------------------|----------------|
| Explained eligibility requirements that was helpful in completing application. | 80 | 87 | 72 | 82 | 64 |
| Clearly explained uses and limitations of loan or grant. | 72 | 82 | 72 | 77 | 72 |
| Responsive to answering application questions. | 84 | 82 | 64 | 84 | 72 |
| PDC staff was courteous and respectful throughout process. | 92 | 94 | 80 | 88 | 80 |
| PDC staff was knowledgeable and informative for questions. | 88 | 86 | 68 | 83 | 68 |
| Application process with PDC was a positive experience | 72 | 82 | 68 | 83 | 64 |

Page 45





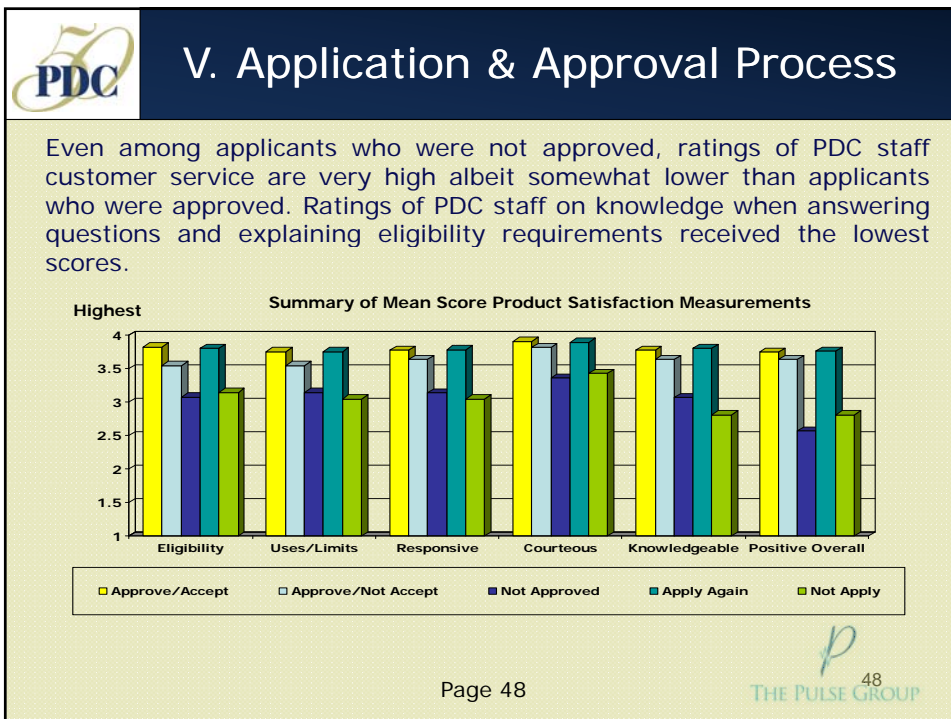
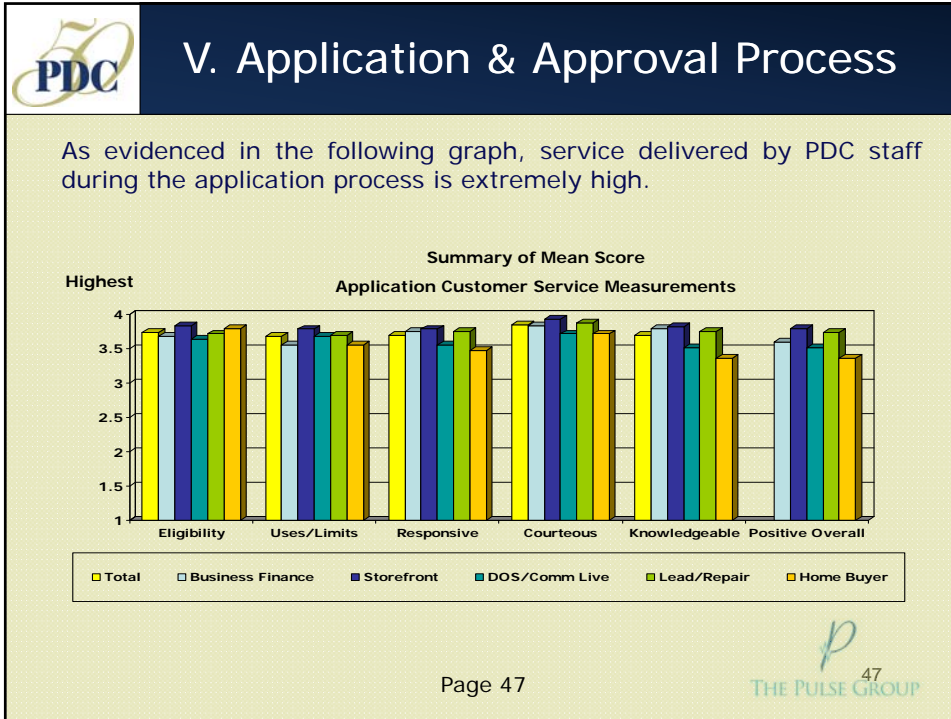
V. Application & Approval Process


Summary of "Yes Completely" (%)
All Applicants

| Key Measurements of Application Process | Approved Accepted | Approved Not Accepted | Not Approved | Would Apply to PDC Again | Would Not Apply to PDC |
|--|-------------------|-----------------------|--------------|--------------------------|------------------------|
| | 158 | 11 | 14 | 172 | 21 |
| | (%) | (%) | (%) | (%) | (%) |
| Explained eligibility requirements that was helpful in completing application. | 85 | 55 | 39 | 85 | 35 |
| Clearly explained uses and limitations of loan or grant. | 81 | 64 | 46 | 80 | 45 |
| Responsive to answering application questions. | 84 | 64 | 50 | 84 | 48 |
| PDC staff was courteous and respectful throughout process. | 91 | 91 | 57 | 92 | 57 |
| PDC staff was knowledgeable and informative for questions. | 84 | 73 | 57 | 85 | 43 |
| Application process with PDC was a positive experience | 81 | 73 | 21 | 82 | 38 |

Page 46









V. Application & Approval Process

**Summary of "Yes Completely" (%)
 Approved Applications**

| Key Measurements of Product Satisfaction | Business Finance (%) | Storefront (%) | DOS/Community Livability (%) | Home Repair Lead Abatement (%) | Home Buyer (%) |
|---|----------------------|----------------|------------------------------|--------------------------------|----------------|
| Overall, you are satisfied with the loan or grant received from PDC. | 87 | 82 | 61 | 94 | 88 |
| The financing terms were satisfactory. | 74 | 88 | 64 | 93 | 71 |
| The loan or grant requirements were not unduly burdensome. | 64 | 69 | 50 | 85 | 71 |
| The timeframe to get the loan or grant funded was satisfactory. | 65 | 73 | 44 | 76 | 71 |
| Amount of follow up communication received from PDC was satisfactory. | 48 | 75 | 56 | 62 | 64 |
| Without PDC assistance you would not have been able to pursue your project. | 50 | 39 | 65 | 86 | 64 |

Page 49





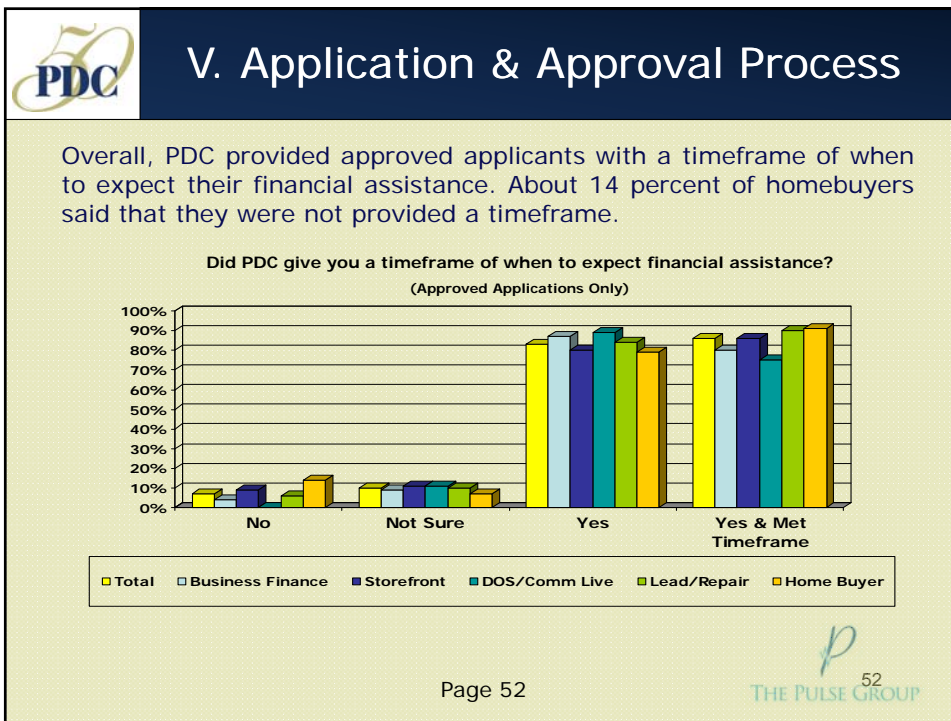
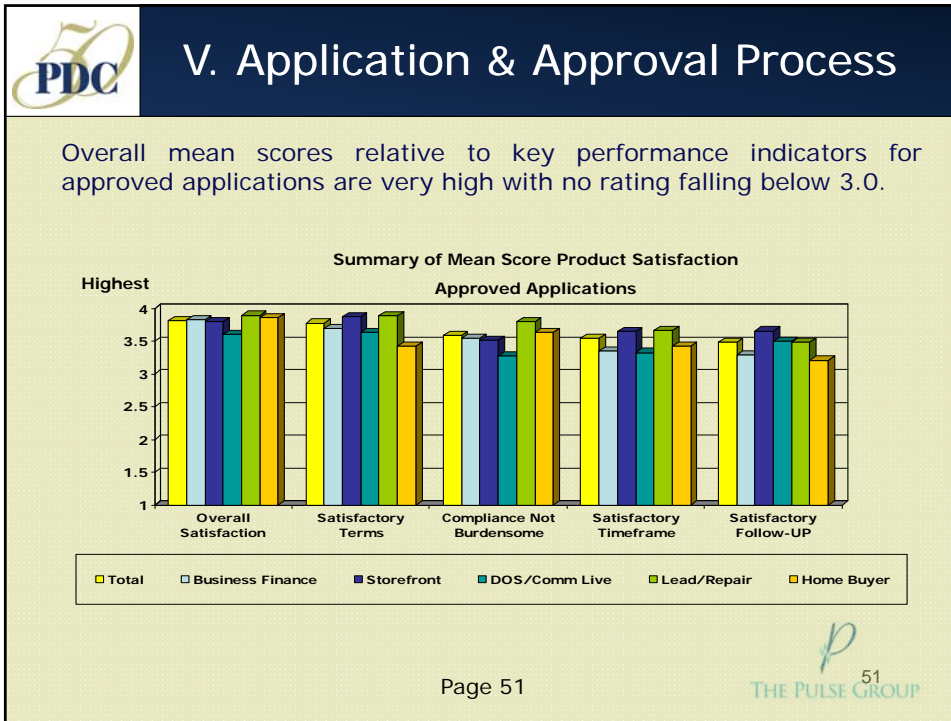
V. Application & Approval Process


**Summary of "Yes Completely" & "Yes Somewhat" (%)
 Approved Applications**

| Key Measurements of Product Satisfaction | Business Finance (%) | Storefront (%) | DOS/Community Livability (%) | Home Repair Lead Abatement (%) | Home Buyer (%) |
|---|----------------------|----------------|------------------------------|--------------------------------|----------------|
| Overall, you are satisfied with the loan or grant received from PDC. | 96 | 98 | 100 | 98 | 93 |
| The financing terms were satisfactory. | 96 | 100 | 100 | 98 | 86 |
| The loan or grant requirements were not unduly burdensome. | 91 | 88 | 83 | 98 | 93 |
| The timeframe to get the loan or grant funded was satisfactory. | 78 | 92 | 94 | 94 | 86 |
| Amount of follow up communication received from PDC was satisfactory. | 81 | 96 | 95 | 93 | 79 |
| Without PDC assistance you would not have been able to pursue your project. | 77 | 68 | 88 | 90 | 72 |

Page 50









V. Application & Approval Process

Among the 11 applicants (4 storefront and 7 home buyer) who were **approved but did not accept the PDC loan or grant**, just over half (55%) said that the loan was too costly/got a better rate or that the loan terms/conditions were not suitable and one home buyer said that the loan amount was not enough. Just over a third gave another reason as to why they did not accept the PDC loan/grant (listed below).

- "THE OWNER DECIDED HE WANTED TO DO MORE WORK SO HE DECIDED TO WAIT"
- "I COULD NOT FIND SOMEONE TO DO THE WORK FOR ME"
- "I DIDNT FOLLOW THROUGH ON MY END IT WAS TOO TIME CONSUMING"
- "DID NOT THINK IT WOULD BENEFIT ME"

Page 53

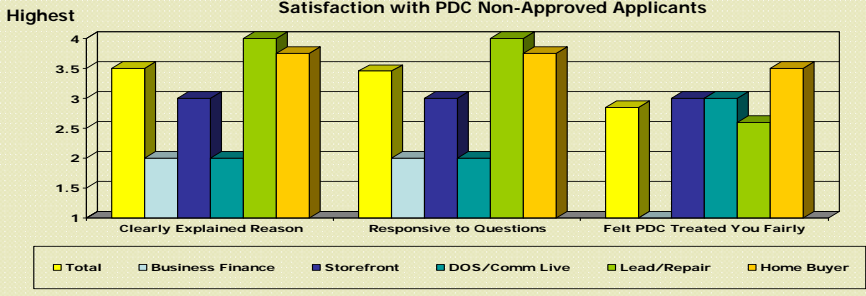




V. Application & Approval Process


Among the 14 applicants who were **not approved by PDC**, one (1) is business finance, one (1) is storefront, two (2) are DOS/community livability, five (5) are lead abatement/home repair and four (5) are home buyer applicants. The business finance and storefront applicants are the least satisfied with service received relative to their application being not approved.

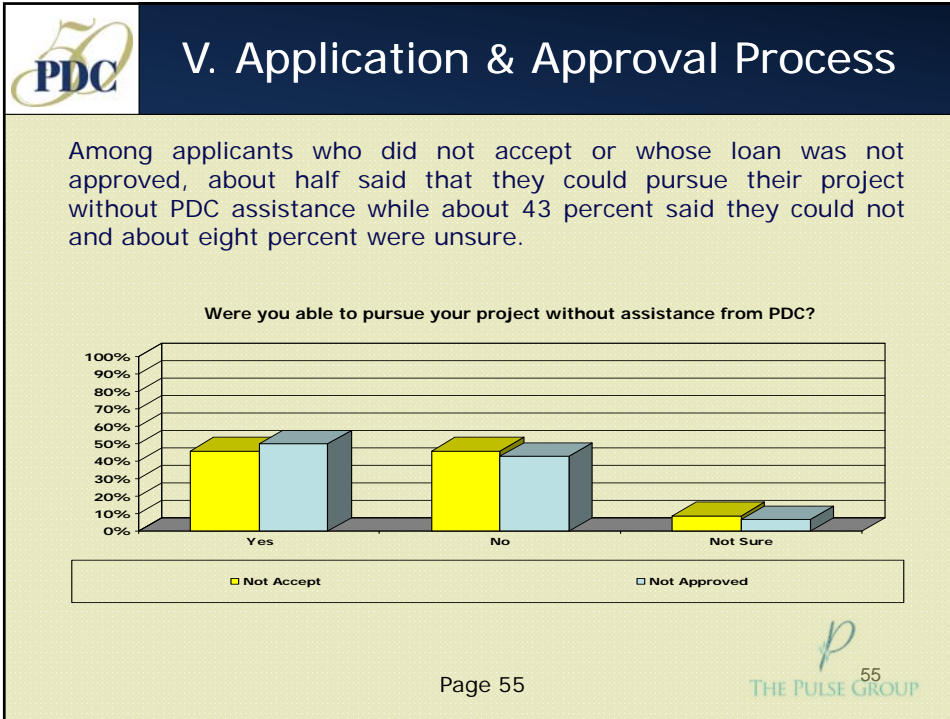
Satisfaction with PDC Non-Approved Applicants



| Category | Total | Business Finance | Storefront | DOS/Comm Live | Lead/Repair | Home Buyer |
|-----------------------------|-------|------------------|------------|---------------|-------------|------------|
| Clearly Explained Reason | 3.5 | 2.0 | 3.0 | 2.0 | 4.0 | 3.8 |
| Responsive to Questions | 3.5 | 2.0 | 3.0 | 2.0 | 4.0 | 3.8 |
| Felt PDC Treated You Fairly | 2.8 | 3.0 | 3.0 | 2.5 | 2.5 | 3.5 |

Page 54

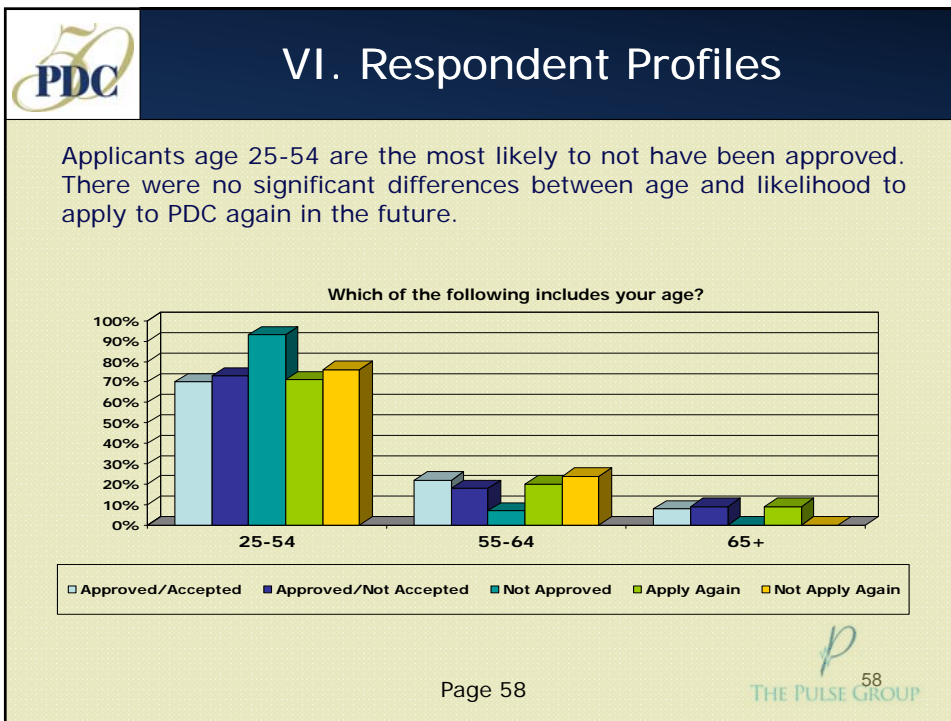
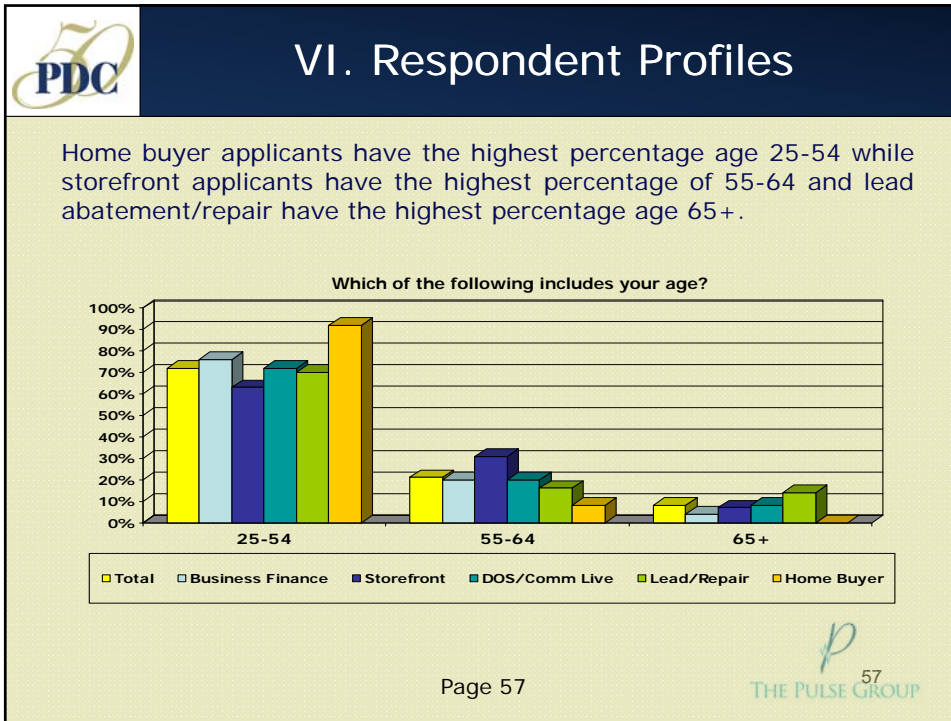


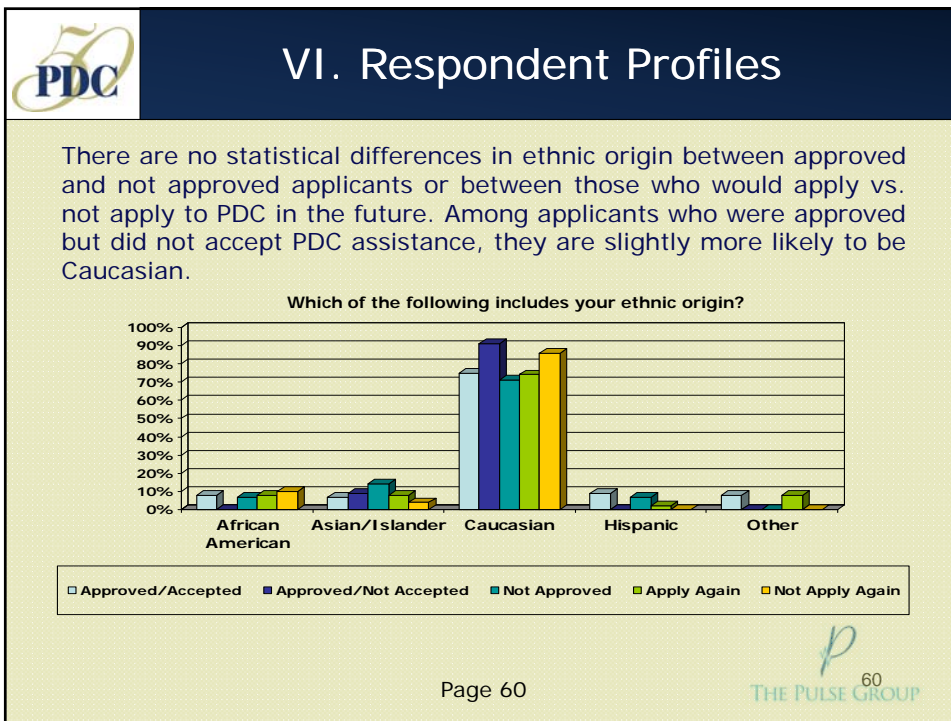
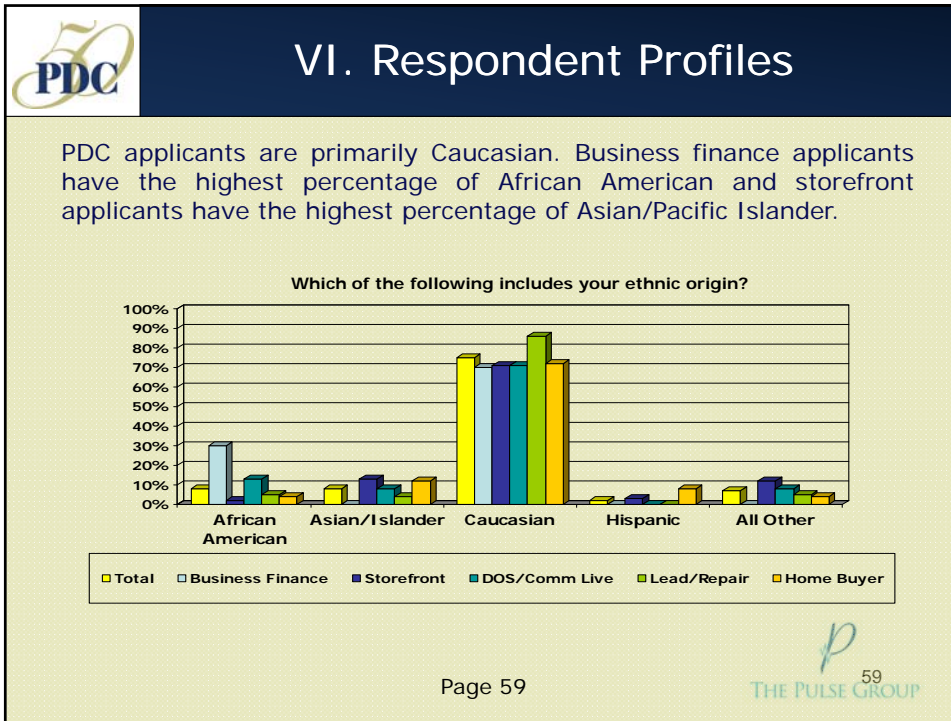


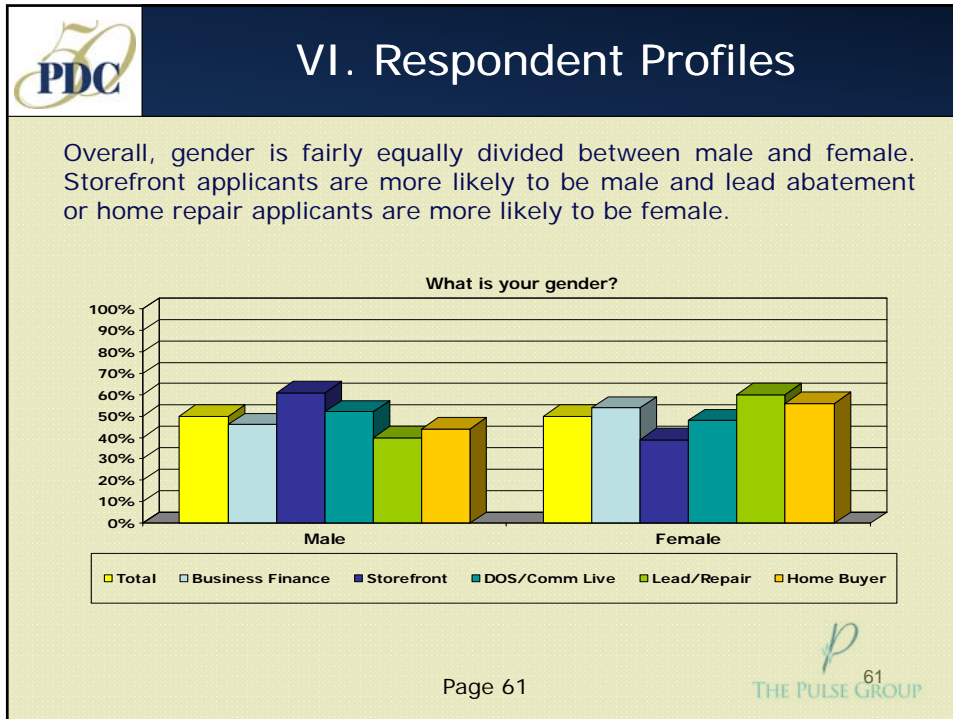
Section VI. Respondent Profiles

Page 56

THE PULSE GROUP








VII. Next Steps & Recommendations

The following presents our recommendations and next steps based on the research findings:

- Continue to explore ways to make the process of working with PDC as easy as possible for applicants as ratings on ease of working with PDC appear to have a direct correlation to loan approval and likelihood to recommend and apply for future loans/grants from PDC.
- Awareness of PDC could be significantly enhanced by encouraging word-of-mouth promotion and targeted marketing efforts such as providing PDC approved/accepted applicants with a "I improved my community with help from PDC" sticker to put on their home or business with a web address or telephone number or email notifications of new programs/loan/grant opportunities to past applicants as well as referral sources such as real estate agents, and business brokers.
- Recognizing that communication is critical, try to ensure that every applicant has a single-point of contact with PDC as well as an alternate should the key contact be out of the office.

Page 62



THE PULSE GROUP



VII. Next Steps & Recommendations

- Review the application requirements for each loan/grant type to ensure that eligibility requirements are as clearly stated in “customer-friendly” language and perhaps offer a checklist to identify any potential problem areas to minimize going further down the application process trail if there are insurmountable issues that would prevent loan/grant approval.
- As home repair or lead abatement applicants made numerous negative comments about their experiences with contractors and seem to associate these negative experiences with PDC, consider offering a blog where consumers could post ratings and comments about their experiences with contractors.
- As storefront applicants show wide variation in their verbatim comments about likes/dislikes with this PDC program, PDC should consider monitoring or possibly offering additional training of program staff to ensure consistent delivery of customer service and extend this monitoring process and training to other areas of PDC as well.

Page 63



VII. Next Steps & Recommendations

- Consider adding a question on declined applications to identify whether non-approve applicants place blame on PDC; “PDC staff did everything possible to ensure that I received the best possible opportunity of having my loan or grant approved.”
- To the extent possible, try to collect email information from all applicants, particularly single-family lead abatement/home repair and home buyer applicants as the online survey is significantly more cost effective and efficient for future customer satisfaction surveys. Additionally, home owners could then be included on email notifications of new loans/grants/programs that may pertain to them.

Page 64

