

the pilot program was extended again through December 31, 2010 (75 FR 473).

SBA has completed its evaluation of Community Express and has determined that the pilot program is not achieving the expected results at a reasonable cost to the taxpayers. When measured against broad program goals, Community Express has had mixed outcomes. The Community Express product has resulted in loans to new businesses, minority businesses and other underserved sectors; however, it has consistently ranked as SBA's highest loss product, even when controlling for loan size, and it has never had widespread acceptance by SBA lenders or good geographical dispersion.

Throughout its history, Community Express has had significantly higher default rates (almost 40% of loans defaulted in certain cohorts) compared with other similarly sized 7(a) loans, which also resulted in higher net losses because most Community Express loans are unsecured. In addition, the difficulty of coordinating and ensuring efficient access to quality management and technical assistance to borrowers resulted in large lenders abandoning the product a few years after its creation. Many commercial lenders may not have been willing or able to efficiently meet SBA's technical assistance delivery and reporting requirements because the provision and reporting of management and technical assistance is not normally part of their lending model. Eventually, less than 5% of SBA's active lenders were using the product and most of the activity was concentrated in a handful of lenders (three lenders comprised approximately 85% of the Community Express loan volume in recent years, one of which has been taken over by the FDIC and is no longer in operation).

SBA's Office of Inspector General (OIG) conducted a thorough review of the Community Express Pilot Program over the span of 14 months resulting in an audit report issued on August 25, 2010. The OIG identified significant issues with the pilot program, including the following: (1) Community Express has not been as effective as other 7(a) loan programs in increasing loans to underserved markets; (2) Community Express has a high cost, which is expected to significantly increase the overall 7(a) program subsidy rate; and (3) the credit scoring practices of the two most active Community Express Lenders have increased program risk. Based on the issues identified above, the central recommendation of the OIG report was that SBA *not* extend the Community Express Pilot Loan Program in its current form.

For the reasons discussed above, SBA is proposing to replace Community Express with two new 7(a) lending initiatives designed to reach underserved markets more efficiently and effectively and at a lower cost to the taxpayer. Extending Community Express four months will permit SBA time to roll out the new pilot program.

**Authority:** 15 U.S.C. 636(a)(25); 13 CFR 120.3.

Dated: December 16, 2010.

**Karen G. Mills,**

*Administrator.*

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## **SMALL BUSINESS ADMINISTRATION**

### **Council on Underserved Communities, Establishment of and Request for Nominations**

**AGENCY:** U.S. Small Business Administration (SBA).

**ACTION:** Notice of creation of Council on Underserved Communities and request for nominations.

**SUMMARY:** Pursuant to the Federal Advisory Committee Act and its implementing regulations, SBA is issuing this notice to announce the creation of its Council on Underserved Communities. This advisory committee is being established to help the agency identify and address needs of small businesses in underserved urban and rural communities. With this notice SBA is also requesting nominations for members of this Council.

**DATES:** Submit nominations on or before 5 p.m. EST January 31, 2011.

**FOR FURTHER INFORMATION CONTACT:** Questions about the Council on Underserved Communities may be directed to Dan Jones, telephone (202) 205-7583, fax (202) 481-6536, e-mail [dan.jones@sba.gov](mailto:dan.jones@sba.gov) or mail, U.S. Small Business Administration, 409 3rd Street, SW, 7th Floor, Washington DC 20416.

**SUPPLEMENTARY INFORMATION:** Pursuant to its authority in section 8(b)(13) of the Small Business Act, (15 U.S.C. 637(b)), SBA is establishing the Council on Underserved Communities. This discretionary committee is being established in accordance with the provisions of the Federal Advisory Committee Act, as amended (5 U.S.C. App.).

The Council will provide advice, ideas and opinions on SBA programs and services and issues of interest to small businesses in underserved communities. Its members provide an essential connection between SBA and

small businesses in inner city and rural communities. The Council's scope of activities includes reviewing SBA current programs and policies, while working towards creating new and insightful place-based initiatives to spur economic growth, job creation, competitiveness, and sustainability.

Council members will bring a number of important points of views to the Council: an understanding of the barriers to success for small business owners in underserved communities; experience working in and operating businesses in urban and rural underserved communities; challenges regarding access to capital; knowledge and experience in training and counseling entrepreneurs in underserved communities; and associations representing owners of small business in underserved communities.

The Council will have a total of twenty (20) members, 19 members-at-large and one Chair. Members may consist of current or former small business owners, community leaders, officials from small business trade associations, and academic institutions. Members shall represent the interests of underserved communities across the country, both rural and urban.

#### **Request for Nominations**

SBA is requesting nominations for the Council on Underserved Communities and encourages all qualified candidates to apply. Candidates may self nominate or be nominated by another source. SBA will be accepting nominations for membership through January 31, 2011. Please e-mail contact information and a resume or bio to [underservedcouncil@sba.gov](mailto:underservedcouncil@sba.gov).

#### **Qualifications**

SBA is asking for nominations to fill the 19 at-large Council members. Members must represent at least one of the following constituencies: current or former small business owners; community leaders; small business trade associations; or academic institutions. SBA seeks candidates representing both urban and rural underserved communities.

#### **Status**

All members serve at the pleasure of the SBA Administrator and will be considered representatives. Members will not be paid for participation however, the Agency will pay travel and per diem expenses while members are attending required meetings. Council members are expected to attend all required meetings. Some meetings may be held via conference call. Initially,

nine (9) members will be appointed for a term of 2 years and eleven (11) members will be appointed for a term of 3 years. Thereafter, members will be appointed for two (2) year terms and may not serve more than three (3) terms unless SBA terminates membership sooner.

**Nomination Process**

Nominees should send a letter of self-nomination or a letter of nomination from a peer, professional organization or society or member of Congress. This letter must indicate which category the nominee will represent and highlight accomplishments and experience working with small businesses in urban or rural underserved communities, including personal experience as a small business owner located in an underserved community. The letter should also include the following information: full name of nominee, occupation, physical address, telephone number, and e-mail address.

All nominees are subject to a conflict of interest determination by SBA and will not be considered eligible until such determination is made. Nominees may be asked to submit additional information. Nominations must be sent to Dan Jones at [underservedcouncil@sba.gov](mailto:underservedcouncil@sba.gov).

Dated: December 16, 2010.

**Dan Jones,**

*SBA Committee Management Officer.*

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Public Law (Pub. L.) 104-13, the Paperwork Reduction Act of 1995, effective October 1, 1995. This notice includes revisions to OMB-approved information collections.

SSA is soliciting comments on the accuracy of the agency's burden estimate; the need for the information; its practical utility; ways to enhance its quality, utility, and clarity; and ways to minimize burden on respondents, including the use of automated collection techniques or other forms of information technology. Mail, email, or fax your comments and recommendations on the information collection(s) to the OMB Desk Officer and SSA Reports Clearance Officer at the following addresses or fax numbers.

**(OMB)**

Office of Management and Budget, Attn: Desk Officer for SSA, Fax: 202-395-6974, E-mail address: [OIRA\\_Submission@omb.eop.gov](mailto:OIRA_Submission@omb.eop.gov).

**(SSA)**

Social Security Administration, DCBPM, Attn: Reports Clearance Officer, 1333 Annex Building, 6401 Security Blvd., Baltimore, MD 21235, Fax: 410-965-6400, E-mail address: [OPLM.RCO@ssa.gov](mailto:OPLM.RCO@ssa.gov).

I. The information collections below are pending at SSA. SSA will submit them to OMB within 60 days from the date of this notice. To be sure we consider your comments, we must receive them no later than February 22, 2011. Individuals can obtain copies of the collection instruments by calling the SSA Reports Clearance Officer at 410-965-8783 or by writing to the above email address.

1. RSI/DI Quality Review Case Analysis—Sampled Number Holder; Auxiliaries/Survivors; Parent; Stewardship Annual Earnings Test—0960-0189. SSA collects information on Forms SSA-2930, SSA-2931, and SSA-2932 to establish a national payment accuracy rate for all cases in payment

status, and to serve as a source of information regarding problem areas in the Retirement and Survivors Insurance (RSI) and Disability Insurance (DI) programs. SSA also uses the information to measure the accuracy rate for newly adjudicated RSI/DI cases. SSA collects information on Form SSA-4659 to evaluate and determine the effectiveness of the annual earnings test, and uses the results in developing ongoing improvements in the process. SSA sends each beneficiary an appointment letter for the interview. About 25 percent of respondents will have face-to-face contact reviews and receive one of the following letters for an appointment: SSA-L8550-U3 (Appointment Letter—Sample Individual), SSA-L8551-U3 (Appointment Letter—Sample Family), or the SSA-L8552-U3 (Appointment Letter—Rep Payee). The other 75 percent of respondents will receive a notice for a telephone contact review: either the SSA-L8553-U3 (Beneficiary Telephone Contact), or the SSA-L8554-U3 (Rep Payee Telephone Contact) notice.

To help the beneficiary prepare for the interview, we include three forms with each notice:

(1) SSA-85 (Information Needed to Review Your Social Security Claim) that lists the information the beneficiary will need to gather for the interview;

(2) SSA-2935 (Authorization to the Social Security Administration to Obtain Personal Information) so SSA can obtain information to verify the beneficiary's correct payment amount, if necessary; and

(3) SSA-8552 (Interview Confirmation) to confirm or reschedule the interview if necessary.

The respondents are a statistically valid sample of all RSI/DI beneficiaries in current pay status or their representative payees.

Type of Request: Revision of an OMB-approved information collection.

**SOCIAL SECURITY ADMINISTRATION**

**Agency Information Collection Activities: Proposed Request and Comment Request**

The Social Security Administration (SSA) publishes a list of information collection packages requiring clearance by the Office of Management and Budget (OMB) in compliance with

Form number	Number of responses	Frequency of response	Average burden per response (minutes)	Total annual burden (hours)
SSA-2930 .....	1,500	1	30	750
SSA-2931 .....	750	1	30	375
SSA-2932 .....	100	1	20	33
SSA-4659 .....	325	1	10	54
SSA-L8550-U3 .....	385	1	5	32
SSA-L8551-U3 .....	95	1	5	8
SSA-L8552-U3 .....	35	1	5	3
SSA-L8553-U3 .....	4,490	1	5	374
SSA-L8554-U3 .....	670	1	5	56
SSA-8552 .....	2,350	1	5	196
SSA-85 .....	3,850	1	5	321
SSA-2935 .....	2,350	1	5	196