# **Narrative of Revisions**

The purpose of the Narrative of Revisions is to clearly indicate revisions to a collection since the previous approval

Collection Title: National Flood Insurance Program Policy Forms
OMB Control No.: 1660-0006
Current Expiration Date: 6/30/2010
Collection Instruments: 086-0-1, 086-0-2, 086-0-3, 086-0-4, 086-0-5

The following are the revisions to the collection:

There is no change to the hour burden for this collection resulting from the modifications to FEMA Forms 086-0-1, 086-0-3, and 086-0-5. There have been minor revisions to the forms to allow respondents to better identify the characteristics of the buildings to be insured. By incorporating these changes, more appropriate risk classifications of the structure can be identified and the most equitable flood insurance rates can then be assigned. The cost burden has been updated to reflect the 1.4 multiplier.

## Summary of changes

### FEMA Form 086-0-1

- 1) Community Section Question "Unincorporated area of County" along with "Yes/No" check box removed; Question "Is Building in a Special Flood Hazard Area?" along with "Yes/No" check box removed, the words "Flood Insurance Rate Map" replaced with "FIRM".
- 2) Community Section "Grandfathered" subsection added and completed instead of regular section if appropriate no additional burden added.
- 3) Building Section Question "Does Insured Qualify as a Small Business" along with "Yes/No" check box removed; Question "Condo Coverage is for" along with "Yes/No" check box removed.
- 4) Building Section "Basement" box is modified to allow respondents to more accurately respond with two new checkboxes to choose from: "Crawlspace" and "Subgrade Crawlspace".
- 5) Building Section "Condo" box has two added questions to clarify answers given in box and add no significant burden nor change the scope of the collection. Added "Condo Form of Ownership" and "Condo Coverage is for" along with associated checkboxes.
- 6) Building Section "Deductible Buyback" and "Deductible" boxes removed.
- 7) Question "Is building Walled and Roofed" along with "Yes/No" check box added: Question "Is Building Over Water" along with "Yes/No" check box added; both to clarify Construction Question and to eliminate follow-up request no change to the scope of the collection and no additional significant change to estimated burden per response time added.
- 8) Building Section Question "Building Use" has checkboxes added to simplify respondent's answering of question.

- 9) Section 1 All Building Types (on Part 2 of 2) Part "f" added to Question 7 "Garage", "Does the garage have more than 20 linear feet of finished wall, paneling, etc?" along with "Yes/No" check box added no change to the scope of the collection and no additional significant change to estimated burden per response time added.
- 10) Instruction at bottom of page changed to: "IMPORTANT COMPLETE PART 1 AND PART 2 (ON LAST PAGE) BEFORE SENDING APPLICATION TO THE NFIP IMPORTANT"

FEMA Form 086-0-2

No changes

#### FEMA Form 086-0-3

- 1) Property Location Section Checkboxes for "Yes" and "No" added
- 2) Community Section "Grandfathered" subsection added and completed instead of regular section if appropriate no additional burden added.
- 3) Community Section Question "Is Building Located on Federal Land?" added along with "Yes/No" check box added no change to the scope of the collection and no additional significant change to estimated burden per response time added.
- 4) Building Section "Basement" box is modified to allow respondents to more accurately respond with two new checkboxes to choose from: "Crawlspace" and "Subgrade Crawlspace".
- 5) Building Section "Condo" box has two added questions to clarify answers given in box and add no significant burden nor change the scope of the collection. Added "Condo Form of Ownership" and "Condo Coverage is for" along with associated checkboxes.
- 6) Building Section "Deductible Buyback" and "Deductible" boxes removed.
- 7) Question "Is building Walled and Roofed" along with "Yes/No" check box added: Question "Is Building Over Water" along with "Yes/No" check box added; both to clarify Construction Question and to eliminate follow-up request no change to the scope of the collection and no additional significant change to estimated burden per response time added.
- 8) Building Section Question "Building Use" has checkboxes added to simplify respondent's answering of question.

### FEMA Form 086-0-4

Added "See Page 2" at bottom of page "1 of 5"; Change to address on page "1 of 7"

## FEMA Form 086-0-5

- 1) Agent Information Section Phone number and Fax number now have dedicated data entry points
- 2) Second Mortgagee Section Phone number and Fax number now have dedicated data entry points

- 3) Community Section Question "Unincorporated area of County" along with "Yes/No" check box removed and revised with new question "Is Building Located on Federal Land?" along with "Yes/No" checkboxes.
- 4) Building Section In "Construction Date" box, checkboxes added for clarification of construction date.
- 5) Building Section Question "Insured's Principal Residence?" added along with "Yes/No" checkboxes moved to left side of section.
- 6) Building Section Question "Building Use:" added along with checkbox choices to better clarify other answers in "Building" section to minimize need to follow-up on answers to form.
- 7) Building Section Condo section has additional two checkboxes to clarify prior question of "Is Building: Condo Unit" and the similar question on FEMA Form 086-0-1 in "Building Section" is no longer asked because of this.
- 8) Removed "Make, Model and Serial Number of Manufactured Home or Travel Trailer".