**Narrative of Changes**

*The purpose of the Narrative of Changes is to clearly indicate changes to a collection since the previous approval.*

**Collection Title:** Application for Community Disaster Loan (CDL) Program

**OMB Control No.:** 1660-0083

**Current Expiration Date:** 06/30/2012

**Collection Instruments:** FEMA Form 090-0-1; FEMA Form 116–0-1; FEMA Form 085-0-1; FEMA Form 090-0-2

The following are the changes to the collection:

**Supporting Statement:**

Question 8a – Updated to reflect FRN publication information.

Question 10 – Updated to reflect current privacy information.

Question 12 – Updated to reflect the current wage rate. See question 15 for explanation.

Question 14 – Costs to the Federal Government updated.

Question 15 – See explanation below.

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| **Itemized Changes in Annual Burden Hours** |
| **Data collection Activity/Instrument** | **Program Change (hours currently on OMB Inventory)**  | **Program Change (New)**  | **Difference** | **Adjustment (hours currently on OMB Inventory)** | **Adjustment (New)**  | **Difference** |
| Certification Of Eligibility For Community Disaster Loans / FEMA Form 090-0-1 |   |   |   | 125 | 125 | 0 |
| Promissory Note / FEMA Form 116–0-1 |   |   |   | 200 | 200 | 0 |
|  Local Government Resolution - Collateral Security / FEMA Form 085-0-1 |   |   |   | 500 | 500 | 0 |
| Application for Community Disaster Loan / FEMA Form 090-0-2 |   |   |   | 50 | 50 | 0 |
| Annual Financial Report |   |   |   | 50 | 50 | 0 |
| Letter of Application |   |   |   | 50 | 50 | 0 |
| **Total(s)** |  |  |  | **975** | **975** | **0** |

***Annual Burden Hours Explain:***

There are no changes to the annual hour burden previously reported and there has been no change to the information being collected.

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| **Itemized Changes in Annual Cost Burden** |
| **Data collection Activity/Instrument** | **Program Change (cost currently on OMB Inventory)**  | **Program Change (New)**  | **Difference** | **Adjustment (cost currently on OMB Inventory)** | **Adjustment (New)**  | **Difference** |
| Certification Of Eligibility For Community Disaster Loans / FEMA Form 090-0-1 |   |   |   | $5,859  | 0 | -$5,859  |
| Promissory Note / FEMA Form 116–0-1 |   |   |   | $9,374  | 0 | -$9,374  |
|  Local Government Resolution - Collateral Security / FEMA Form 085-0-1 |   |   |   | $23,435  | 0 | -$23,435  |
| Application for Community Disaster Loan / FEMA Form 090-0-2 |   |   |   | $2,344  | 0 | -$2,344  |
| Annual Financial Report |   |   |   | $1,540  | 0 | -$1,540  |
| Letter of Application |   |   |   | $2,344  | 0 | -$2,344  |
| **Total(s)** |  |  |  | **$44,896** | **0** | **-$44,896** |

***Annual Cost Burden Explain:***

The cost of $0 is a correction from the previous approval. This is a decrease in cost from the previous OMB Inventory.