**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:** 08/31/2015

**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.

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| Estimated Annualized Burden Hours and Costs |
| **Type of Respondent** | **Form Name / Form Number** | **No. of Respon-dents** | **No. of Respon-ses per Respon-dent** | **Total No. of Responses** | **Avg. Burden per Response (in hours)** | **Total Annual Burden (in hours)** | **Avg. Hourly Wage Rate** | **Total Annual Respondent Cost** |
| State, Local or Tribal Government | Certification Of Eligibility For Community Disaster Loans / FEMA Form 090-0-1 | 50 | 1 | 50 | 2.5 hours(150 mins.) | 125 | $64.34 | $8,042.50 |
|  State, Local or Tribal Government | Promissory Note / FEMA Form 116–0-1 | 50 | 1 | 50 | 4 hours | 200 |  $64.34 | $12,868.00 |
|  State, Local or Tribal Government | Local Government Resolution - Collateral Security / FEMA Form 085-0-1 | 50 | 1 | 50 | 10 hours | 500 |  $64.34 | $32,170.00 |
|  State, Local or Tribal Government | Application for Community Disaster Loan / FEMA Form 090-0-2 | 50 | 1 | 50 | 1 hour | 50 | $64.34 | $3,217.00 |
|  State, Local or Tribal Government | Annual Financial Report | 50 | 1 | 50 | 1 hour | 50 | $43. 81 | $2,190.50 |
| State, Localor Tribal Government  | Letter of Application  | 50 | 1 | 50 | 1 hour | 50 |  $64.34 | $3,217.00 |
| **Total** |   | **50** |   | **300** |   | **975** |   | **$61,705.00** |

* Note: The “Avg. Hourly Wage Rate” for each respondent includes a 1.4 multiplier to reflect a fully-loaded wage rate.

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.