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## **DEPARTMENT OF HOMELAND SECURITY**

### **Federal Emergency Management Agency**

**[Docket ID: FEMA-2024-0011; OMB No. 1660-0006]**

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

### **National Flood Insurance Program Policy Forms**

**AGENCY:** Federal Emergency Management Agency, Department of Homeland Security.

**ACTION:** 60-day notice of revision and request for comments.

**SUMMARY:** The Federal Emergency Management Agency (FEMA), as part of its continuing effort to reduce paperwork and respondent burden, invites the general public to take this opportunity to comment on a revision of a currently approved information collection. In accordance with the Paperwork Reduction Act of 1995, this notice seeks comments concerning information collected for the selling and servicing of National Flood Insurance Program (NFIP) policies by FEMA's direct servicing agent, NFIP Direct.

**DATES:** Comments must be submitted on or before **[INSERT DATE 60 DAYS AFTER DATE OF PUBLICATION IN THE FEDERAL REGISTER]**.

**ADDRESSES:** To avoid duplicate submissions to the docket, please submit comments at [www.regulations.gov](http://www.regulations.gov) under Docket ID FEMA-2024-0011. Follow the instructions for submitting comments.

All submissions received must include the agency name and Docket ID.

Regardless of the method used for submitting comments or material, all submissions will be posted, without change, to the Federal eRulemaking Portal at

*http://www.regulations.gov*, and will include any personal information you provide.

Therefore, submitting this information makes it public. You may wish to read the

Privacy and Security Notice that is available via a link on the homepage of

*www.regulations.gov*.

**FOR FURTHER INFORMATION CONTACT:** Joycelyn Collins, Underwriting

Branch Program Analyst, Federal Insurance Directorate, at 202-701-3383 or

*Joycelyn.Collins@fema.dhs.gov*. You may contact the Information Management

Division for copies of the proposed collection of information at email address: *FEMA-*

*Information-Collections-Management@fema.dhs.gov*.

**SUPPLEMENTARY INFORMATION:** The NFIP is authorized by the National Flood

Insurance Act of 1968 (NFIA) (Pub. L. 90-448) and expanded by the Flood Disaster

Protection Act of 1973 (Pub. L. 93-234). The NFIA requires FEMA to provide flood

insurance at full actuarial rates, reflecting the complete flood risk to structures built or

substantially improved, on or after the effective date for the initial Flood Insurance Rate

Map for the community, so that the risks associated with buildings in flood-prone areas are

borne by those located in such areas and not by taxpayers at large. In accordance with the

Flood Disaster Protection Act of 1973, the purchase of flood insurance is mandatory when Federal or Federally-related financial assistance is being provided for acquisition or construction of buildings located, or to be located, within FEMA-identified special flood hazard areas of communities that participate in the NFIP.

FEMA proposes minor revisions to the existing paper forms completed by licensed insurance agents and the addition of a new electronic form that property owners can complete online.

*Collection of Information*

*Title:* National Flood Insurance Program Policy Forms.

*Type of Information Collection:* Revision of a currently approved information collection.

*OMB Number:* 1660-0006.

*FEMA Forms:* FEMA Form FF-206-FY-21-117 (formerly 086-0-1), Flood Insurance Application; FEMA Form FF-206-FY-21-118 (formerly 086-0-2), Flood Insurance Cancellation/Nullification Request Form; FEMA Form FF-206-FY-21-119 (formerly 086-0-3), Flood Insurance General Change Endorsement, and FEMA Form FF-206-FY-24-103, e-Flood Insurance Application.

*Abstract:* Flood insurance policies are marketed through the facilities of licensed insurance agents or brokers in the various states, or property owners can apply for quotes online. Applications and quote requests are forwarded to a servicing company designated

as fiscal agent by the Federal Insurance Administration (FIA). Upon receipt and examination of the application and required premium, the servicing company issues the appropriate Federal flood insurance policy.

*Affected Public:* Individuals or households; State, local or Tribal Government; Business or other for profit; Not-for-profit institutions; and Farms.

*Estimated Number of Respondents:* 184,273.

*Estimated Number of Responses:* 184,273.

*Estimated Total Annual Burden Hours:* 28,642.

*Estimated Total Annual Respondent Cost:* \$1,235,903.

*Estimated Respondents' Operation and Maintenance Costs:* \$0.

*Estimated Respondents' Capital and Start-Up Costs:* \$0.

*Estimated Total Annual Cost to the Federal Government:* \$8,817,913.

#### *Comments*

Comments may be submitted as indicated in the **ADDRESSES** caption above. Comments are solicited to (a) evaluate whether the proposed data collection is necessary for the proper performance of the Agency, including whether the information shall have practical utility; (b) evaluate the accuracy of the Agency's estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used; (c) enhance the quality, utility, and clarity of the information to be

collected; and (d) minimize the burden of the collection of information on those who are to respond, including through the use of appropriate automated, electronic, mechanical, or other technological collection techniques or other forms of information technology, e.g., permitting electronic submission of responses.

**Millicent Brown Wilson,**

*Records Management Branch Chief,*

*Office of the Chief Administrative Officer,*

*Mission Support,*

*Federal Emergency Management Agency,*

*Department of Homeland Security.*

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