

general public and other Federal agencies to take this opportunity to comment on proposed and/or continuing information collections, as required by the Paperwork Reduction Act of 1995 (44 U.S.C. chapter 35). Currently, the FDIC is soliciting comments concerning an information collection titled "Customer Assistance."

DATES: Comments must be submitted on or before November 1, 1999.

ADDRESSES: Interested parties are invited to submit written comments to Tamara R. Manly, Management Analyst (Regulatory Analysis), (202) 898-7453, Office of the Executive Secretary, Room 4058, Attention: Comments/OES, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429. All comments should refer to "Customer Assistance." Comments may be hand-delivered to the guard station at the rear of the 17th Street Building (located on F Street), on business days between 7:00 a.m. and 5:00 p.m. [FAX number (202) 898-3838; Internet address: comments@fdic.gov].

A copy of the comments may also be submitted to the OMB desk officer for the FDIC: Alexander Hunt, Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 3208, Washington, DC 20503.

FOR FURTHER INFORMATION CONTACT: Tamara R. Manly, at the address identified above.

SUPPLEMENTARY INFORMATION: Proposal to add the following collection of information:

Title: Customer Assistance.

OMB Number: new collection.

Frequency of Response: Occasional.

Affected Public: Customers of

financial institutions who may have inquiries or complaints.

Estimated Number of Respondents: 5,000.

Estimated Time per Response: 30 minutes.

Estimated Total Annual Burden: 2,500 hours.

General Description of Collection: This collection permits the FDIC to collect information from customers of financial institutions who have inquiries or complaints about service. Customers may document their complaints or inquiries to the FDIC using a letter or on an optional form.

Request for Comment

Comments are invited on: (a) Whether the collection of information is

necessary for the proper performance of the FDIC's functions, including whether the information has practical utility; (b) the accuracy of the estimates of the burden of the information collection, including the validity of the methodology and assumptions used; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (d) ways to minimize the burden of the information collection on respondents, including through the use of automated collection techniques or other forms of information technology.

At the end of the comment period, the comments and recommendations received will be analyzed to determine the extent to which the collection should be modified prior to submission to OMB for review and approval. Comments submitted in response to this notice also will be summarized or included in the FDIC's requests to OMB for renewal of this collection. All comments will become a matter of public record.

Federal Deposit Insurance Corporation.

Dated at Washington, DC, this 25th day of August, 1999.

Robert E. Feldman,

Executive Secretary.

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BILLING CODE 6714-01-P

FEDERAL EMERGENCY MANAGEMENT AGENCY

Agency Information Collection Activities: Submission for OMB Review; Comment Request

ACTION: Notice and request for comments.

SUMMARY: The Federal Emergency Management Agency is submitting a request for review and approval of an expired information collection. The request is submitted under the emergency processing procedures in Office of Management and Budget (OMB) regulation 5 CFR 1320.13. FEMA is requesting that this information collection be approved by August 25, 1999, for use through February 2000.

FEMA plans to follow this emergency request with a request for a 3-year approval. The request will be processed under OMB's normal clearance procedures in accordance with the provisions of OMB regulation 5 CFR 1320.10. To help us with the timely processing of the emergency and normal

clearance submissions to OMB, FEMA invites the general public to comment on the proposed collection of information. This notice and request for comments is in accordance with the provisions of the Paperwork Reduction Act of 1995 (44 U.S.C. 3506(c)(2)(A)). It also seeks comments concerning the Federal Insurance Administration's Cover America II Advertising campaign to conduct market research.

SUPPLEMENTARY INFORMATION: The National Flood Insurance Program (NFIP) was created by Congress in 1968 and is administered by the Federal Emergency Management Agency (FEMA). The Federal Insurance Administration (FIA) is specifically responsible for, among other things, the marketing of the NFIP. In response to the FEMA Director's goal that the FIA increase the number of people covered with flood insurance by 20 percent in two years, the FIA initiated "Cover America" a major, multi-year, multi-million dollar marketing and advertising campaign designed to increase the number of homes and businesses covered by flood insurance. The NFIP does not actually "sell" flood insurance to consumers. Under an arrangement with the FIA, private insurance companies and their agents sell and service the vast majority of the NFIP policies. Agents write the remainder directly with the Government through a servicing agent.

Collection of Information

Title. The Federal Emergency Management Agency/Federal Insurance Administration's Cover America II Project.

Type of Information Collection. Reinstatement with changes.

OMB Number: 3067-0267.

Form Numbers. Not Applicable.

Abstract. FEMA/FIA will conduct research with consumers, business-owners and insurance agents to plan, implement and evaluate a nationwide campaign to increase awareness of the NFIP and flood insurance, improve attitudes about the NFIP and flood insurance, and increase flood insurance sales.

Affected Public: Individuals or households, Business or other for-profit and not for-profit institutions.

ESTIMATED TOTAL ANNUAL BURDEN HOURS.

FY 2000	Number of respondents	Response frequency	Burden per respondent	Total burden hours
Tracking Study (twice a year)	1,200 consumers 300 agents (3,000 total)	1	25 minutes	1000 consumers 250 agents.
Consumer Satisfaction Study (once a year)	900 consumers 300 agents (1,200 total)	1	20 minutes	300 consumers 100 agents.
Stage I (Focus Groups) Advertising Development among Consumers.	130	1	2 hours	260 consumers.
Stage II Evaluating Agent Advertising	200	1	15 minutes	50 Agents.
Lender Survey (twice a year)	300	1	20 minutes	200 lenders.
Radio Test (four markets)	200	1	5 minutes	68 consumers.
Satisfaction Study with Co-op Insurance Agents.	700	1	10 minutes	117 agents.
Total	6,630	1	N/A	2,345 (1,628 Consumers, 517 Agents, 200 Lenders)

Estimated Cost. The total estimated costs to the Government would be approximately \$481,150 per year with an expected 5–10% increase annually.

Comments

Written 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. Submit comments to OMB within 30 days of the date of this notice. FEMA will, however, continue to accept comments for 60 days from the date of this notice.

ADDRESSES: Interested persons should submit written comments to Muriel B. Anderson, FEMA Information Collections Officer, Federal Emergency Management Agency, 500 C Street, SW, Room 316, Washington, DC 20472. Telephone number (202) 646–2625, FAX number (202) 646–3524, email: muriel.anderson@fema.gov.

FOR FURTHER INFORMATION CONTACT: Contact Carolyn D. Goss, Management Analyst, Federal Insurance Administration, 202–646–3468 for

additional information. Contact Ms. Anderson at (202) 646–2625 for copies of the proposed collection of information.

Dated: August 17, 1999.

Reginald Trujillo,

*Director, Program Services Division,
Operations Support Directorate.*

[FR Doc. 99–22511 Filed 8–31–99; 8:45 am]

BILLING CODE 6718–01–P

FEDERAL EMERGENCY MANAGEMENT AGENCY

National Flood Insurance Program (NFIP); Interim Procedure for Letter of Map Revision Based on Fill Requests

AGENCY: Federal Emergency Management Agency (FEMA).

ACTION: Notice of interim procedures.

SUMMARY: We, FEMA, give notice of interim procedures for issuing Letters of Map Revision Based on Fill (also referred to as LOMR-Fs). We use criteria established in our regulations to determine whether we can issue a LOMR-F to remove unimproved land or land with structures from the Special Flood Hazard Area (SFHA) by raising ground elevations using engineered earthen fill.

EFFECTIVE DATE: September 1, 1999.

FOR FURTHER INFORMATION CONTACT: Matthew B. Miller, P.E., Chief, Hazards Study Branch, Technical Services Division, Mitigation Directorate, at (202) 646–3461, or (email) matt.miller@fema.gov.

SUPPLEMENTARY INFORMATION:

Background

Congress created the National Flood Insurance Program (NFIP) in 1968 to provide federally supported flood insurance coverage, which generally had not been available through private insurance companies. The program is based on an agreement between the Federal Government and each flood-prone community that chooses to participate in the program. FEMA makes flood insurance available to property owners within a community provided that the community adopts and enforces floodplain management regulations that meet or exceed the minimum requirements of the NFIP set forth in Part 60 of the NFIP Floodplain Management Regulations (44 CFR Part 60).

Identifying and mapping flood hazards. FEMA identifies and maps flood hazard areas in each community by conducting flood hazard studies and publishing Flood Insurance Rate Maps (FIRMs). These flood hazard areas, referred to as Special Flood Hazard Areas (SFHAs), are based on a flood that would have a 1-percent chance of being equaled or exceeded in any given year (the 100-year flood or base flood). The 1-percent annual chance flood, shown on the FIRMs as Zone A or Zone V, is determined from information obtained through consultation with the community, floodplain topographic surveys, and detailed hydrologic and hydraulic analyses.

Floodplain management requirements. The NFIP minimum building and development regulations require that new or substantially improved structures in A Zones must have their lowest floors (including