

Federal Communications Commission.

**Magalie Roman Salas,**

*Secretary.*

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## FEDERAL COMMUNICATIONS COMMISSION

[Report No. 2447]

### Petitions for Reconsideration and Clarification of Action in Rulemaking Proceedings

October 19, 2000.

Petitions for Reconsideration and Clarification have been filed in the Commission's rulemaking proceedings listed in this Public Notice and published pursuant to 47 CFR Section 1.429(e). The full text of this document is available for viewing and copying in Room CY-A257, 445 12th Street, S.W., Washington, D.C. or may be purchased from the Commission's copy contractor, ITS, Inc. (202) 857-3800. Oppositions to these petitions must be filed by (November 13, 2000. See Section 1.4(b)(1) of the Commission's rules (47 CFR 1.4(b)(1)). Replies to an opposition must be filed within 10 days after the time for filing oppositions have expired.

*Subject:* Redesignation of the 17.7-19.7 GHz Frequency Band, Blanket Licensing of Satellite Earth Stations in the 17.7-20.2 GHz and 27.5-30.0 GHz Frequency Bands, and the Allocation of Additional Spectrum in the 17.3-17.8 GHz and 24.75-25.25 GHz Frequency Bands for Broadcast Satellite-Service Use (IB Docket No. 98-172, RM-9005, RM-9118).

*Number of Petitions Filed:* 4.

*Subject:* Implementation of Video Description of Video Programming (MM Docket No. 99-339).

*Number of Petitions Filed:* 8.

Federal Communications Commission.

**Magalie Roman Salas,**

*Secretary.*

[FR Doc. 00-27586 Filed 10-26-00; 8:45 am]

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## FEDERAL EMERGENCY MANAGEMENT AGENCY

### National Flood Insurance Program; Desktop Rating of Flood Insurance Policies

**AGENCY:** Federal Emergency Management Agency (FEMA).

**ACTION:** Notice of forum with request for ideas and participants.

**SUMMARY:** We (FEMA) will hold a forum on the feasibility of identifying

alternative methods for obtaining necessary risk and elevation information to rate flood insurance policies. The goal of the forum is to foster the development of a desktop system that supports the actuarial rating of a flood insurance policy and the floodplain management requirements of the National Flood Insurance Program. We seek a solution that makes the risk, base flood elevation and lowest floor elevation data necessary to rate a flood insurance policy available to agents at their desks.

**DATES:** We will hold the forum on December 13, 2000.

Please send written responses to the ideas and questions that we pose by November 27, 2000.

**ADDRESSES:** We will hold the forum in the Horizon Ballroom of the International Trade Center, Ronald Reagan Building, 1300 Pennsylvania Avenue, NW., Washington, DC 20004.

Please send written responses to Edward Pasterick at the address immediately below.

**FOR FURTHER INFORMATION CONTACT:** Edward Pasterick, Federal Insurance Administration, Federal Emergency Management Agency, 500 C Street, SW., Washington DC 20472, (202) 646-3443, or (email) [edward.pasterick@fema.gov](mailto:edward.pasterick@fema.gov).

#### SUPPLEMENTARY INFORMATION:

#### Background

The National Flood Insurance Program (NFIP) provides coverage against flood damage to property owners in communities that agree to adopt and enforce regulations designed to ensure safer future construction of buildings in high-risk flood zones. The provision of insurance, the regulation of the floodplain and the enforcement of the mandatory purchase requirements depend on three things:

- *Flood risk information* or certain key information about the nature and extent of the flood risk in a given area,
- *Elevation of the structure*, and
- *Structural characteristics*, such as the number of floors and occupancy type.

*Flood Risk Information.* The Federal Emergency Management Agency (FEMA) provides flood-zone information in the form of a Flood Insurance Study and Flood Insurance Rate Map (FIRM). The FIRM outlines the degree and extent of the flood risk in a given jurisdiction and serves as the guiding document for communities in the regulation of floodplain construction and for lenders in enforcing the mandatory purchase requirements. It also serves insurance companies and agents as the source of needed risk

information for writing and rating applications for flood insurance under the NFIP. The primary flood risk characteristics shown on the FIRMs are the areas inundated by the one percent annual probability flood and the elevation relative to the mean sea level to which the floodwaters will rise. The latter is the Base Flood Elevation (BFE).

*Elevation of the Structure.* Individual property owners, through licensed surveyors and engineers, provide the elevation information needed to guide floodplain construction and to rate insurance applications. The elevation certificate contains this information, which shows the elevation relative to the mean sea level of the lowest floor of a structure or lowest floor elevation (LFE). The community must ensure that the LFE of a new structure built in the Special Flood Hazard Area (SFHA)<sup>1</sup> after the effective date of a FIRM is at or above the BFE shown on the FIRM. The insurance agent writing an application for flood insurance on the structure must calculate the difference between the BFE and the LFE to determine the proper rate for coverage. As a condition of its participation in the NFIP the community must maintain this elevation information in its records.

*Structural Characteristics.* The insurance agent obtains the relevant structural characteristics from the insured. For example, the property owner can supply information about the number of floors, occupancy type, date of construction, etc. to the agent.

Several factors currently affect the ease of writing flood insurance:

- Access to flood risk information is more difficult for insurance agents than the risk information other lines of property insurance need. Since the flood zone and BFE needed for rating are on the community's FIRM, agents must maintain a paper copy of every effective FIRM for the communities in which they write policies. Locating a property on the paper copy of the FIRM has been a problem for agents from the outset of the NFIP, a problem that we have not diminished substantially over the years. Flood Zone Determination (FZD) companies and some Write Your Own (WYO) companies digitize much of the information on the FIRMs and now provide this information to some agents. However, zone information is far from

<sup>1</sup> The Special Flood Hazard Area is an area of land that would be inundated by a flood having a one percent chance of occurring in any given year (also referred to as the base or 100-year flood). Flood insurance is required for insurable structures within the SFHA to protect Federal financial investments and assistance used for acquisition and/or construction purposes within communities participating in the NFIP.