

information available to certain entities or to the general public?

3. How is the information obtained (for example, by phone, through the mail, or on the Internet), what costs are associated with obtaining the information, what are the specific uses for which the information is obtained, and does the furnisher place any restrictions on the distribution or use of this information on the purchaser? If so, how does the furnisher ensure that use of the data is limited to its intended purposes?

4. Is the compilation, sale, and use of sensitive identifying information about consumers subject to industry guidelines or regulations, and if not, what guidelines, regulatory or legal requirements might be appropriate?

If sensitive information about consumers is available, the Board must determine whether the availability of the information creates "undue potential for fraud and risk of loss to insured depository institutions." In order to make this assessment, the Board seeks comment on the following issues:

5. How is sensitive identifying information about consumers used for financial fraud (for example, to obtain a credit card in another person's name)?

6. What types of identifying information about consumers are most meaningful in granting and verifying credit, and how can consumers, financial institutions, and others control the fraudulent use of this information?

7. What magnitude of financial loss do institutions attribute to fraudulent use of consumer information?

Finally, if the Board determines that additional laws are needed to lessen the risks of fraud and loss to the banking system, the Board is directed to make legislative recommendations to the Congress. Accordingly, the Board is seeking comment on the following issues:

8. What, if any, legislative changes should be considered to help protect sensitive identifying information about consumers?

9. What, if any, legislative changes should be considered to limit the use of such information and reduce the risk of fraud or other loss to the banking system?

IV. Form of Comment Letters

Comment letters should refer to Docket No. R-0953, and, when possible, should use a standard courier typeface with a type size of 10 or 12 characters per inch. This will enable the Board to convert the text to machine-readable form through electronic scanning, and will facilitate automated retrieval of

comments for review. Also, if accompanied by an original document in paper form, comments may be submitted on 3½ inch or 5¼ inch computer diskettes in any IBM-compatible DOS-based format.

By order of the Board of Governors of the Federal Reserve System, December 17, 1996.
William W. Wiles,

Secretary of the Board.

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DEPARTMENT OF HEALTH AND HUMAN SERVICES

Administration for Children and Families

Regional Offices; Statement of Organization, Functions, and Delegations of Authority

This notice amends Part K of the Statement of Organization, Functions, and Delegations of Authority of the Department of Health and Human Services (DHHS), Administration for Children and Families (ACF) as follows: Chapter KD, The Regional Offices of the Administration for Children and Families (61 FR 50029), as last amended, September 24, 1996. This Notice reflects the organizational changes for Regions 4, 8 and 9 and the reorganizations for Region 3 and X.

I. Amend Notice 61 FR 50029, dated September 24, 1996, Roman numeral I, 13th line to read "amended, May 1, 1995."

II. Amend Chapter KD as follows:

a. KD.10 Organization. Delete in its entirety and replace with the following:
KD.10 Organization. Regions 4, 8 and 9 are organized as follows:

Office of the Regional Administrator (KD8A)

Office of the Regional Hub Director (KD4A and KD9A)

Office of Financial Operations (KD4B, KD8B and KD9B)

Office of Family Security (KD4C, KD8C and KD9C)

Office of Family Supportive Services (KD4D, KD8D and KD9D)

b. KD.20 Functions. Delete Paragraph A in its entirety and replace with the following:

KD.20 Functions (For Region 8). A. The Office of the Regional Administrator is headed by a Regional Administrator who reports to the Assistant Secretary for Children and Families. In addition, the Office of the Regional Administrator has a Deputy Regional Administrator who reports to the Regional Administrator. The Office

provides executive leadership and direction to state, county, city, territorial and tribal governments, as well as public and private local grantees to ensure effective and efficient program and financial management. It ensures that these entities conform to federal laws, regulations, policies and procedures governing the programs, and exercises all delegated authorities and responsibilities for oversight of the programs. The Office takes action to approve the state plans and submits recommendations to the Assistant Secretary for Children and Families concerning state plan disapproval.

The Office contributes to the development of national policy based on regional perspectives on all ACF programs. It oversees ACF operations, the management of ACF regional staff; coordinates activities across regional programs; and assures that goals and objectives are met and departmental and agency initiatives are carried out. The Office alerts the Assistant Secretary for Children and Families to problems and issues that may have significant regional or national impact. It represents ACF at the regional level in executive communications within ACF, with the HHS Regional Director, other HHS operating division, other federal agencies, and public or private local organizations representing children and families.

Within the Office of the Regional Administrator, an Administrative staff assists the Regional Administrator and Deputy Regional Administrator in providing day-to-day support for regional administrative functions, including budget, internal systems, employees relations, and human resource development activities. The Staff develops and implements the regional planning process. It tracks, monitors and reports on regional progress in the attainment of ACF national goals and objectives. The Staff coordinates public awareness activities, information and education campaign in accordance with the ACF Office of Public Affairs and in conjunction with the HHS Regional Director. It assists the Regional Administrator in management of cross-cutting initiatives and activities among the regional components, and ensures effective and efficient management of internal automation processes.

c. After the end of KD2.20 Functions (60 FR 21211, 05/01/95), Paragraph D, and before KD5.10 Organization (60 FR 34284, 06/30/95), insert the following:

KD3.10 Organization. The Administration for Children and Families, Region 3, is organized as follows: Office of the Regional

Administrator (KD3A) Office of Program and Administrative Support (KD3B) Office of Family Services (KD3C) Office of Child Development and Developmental Disabilities (KD3D).

KD3.20 Functions. A. The Office of the Regional Administrator is headed by a Regional Administrator. The Office provides executive leadership and directives to state, county, city, territorial and tribal governments, as well as public and private local grantees to ensure effective and efficient program and financial management. It ensures that these entities conform to federal laws, regulations, policies and procedures governing the programs, and exercises all delegated authorities and responsibilities for oversight of the programs.

The Office takes action to approve state plans and submits recommendations to the Assistant Secretary for Children and Families concerning state plan disapproval, where applicable. The Office contributes to the development of national policy based on perspectives on all ACF programs. It oversees ACF operations and the management of ACF regional staff; coordinates activities across regional programs; and assures that goals and objectives are met and departmental and agency initiatives are carried out. The Office alerts the Assistant Secretary for Children and Families to problems and issues that may have significant regional or national impact. The Office represents ACF at the regional level in executive communications without ACF, with the HHS Regional Director, other HHS operating divisions, other federal agencies, and public or private local organizations representing children and families.

B. The Office of Program Administrative Support is headed by an Assistant Regional Administrator who reports to the Regional Administrator. The Office assists the Regional Administrator in providing day-to-day support for regional administrative functions, including budget, performance management, procurement, property management, financial management, external and internal systems, statistical analysis, employee relations and human resource development activities.

The Office provides expertise in business and other non-programmatic areas of grant administration and helps ensure that states and grantees fulfill requirements of law, regulations and administrative policies. It establishes regional financial management priorities. The Office provides cost allocation and financial support to the

Office of Family Services and the Office of Child Development and Developmental Disabilities.

The Office oversees the management and coordination of automated systems in the region, and provides data management and statistical analysis support to all Regional Office components. Data management responsibilities include the development of automated system applications to support and enhance program, fiscal, administrative and quality control operations, and the compilation and analysis of data on demographic and service trends that assist in monitoring and oversight responsibilities. Statistical analysis functions include the review of state and federal sampling procedures. The Office is responsible for the effective and efficient management of internal ACF automation processes and for oversight of state systems projects for ACF programs.

In coordination with other Regional Office components, it monitors state systems projects and is the focal point for technical assistance to states and grantees on the development and enhancement of automated systems. The Office represents the Regional Administrator on administrative matters and on internal and State systems matters with ACF central office, states, contractors and grantees. It alerts the Regional Administrator to problems or issues that have significant implications for functional areas under its jurisdiction.

C. The Office of Family Services is headed by an Assistant Regional Administrator who reports to the Regional Administrator. The Office is responsible for providing centralized management, financial management services, and technical administration of ACF formula, block and entitlement programs such as Aid to Families with Dependent Children (AFDC), Child Support Enforcement (CSE), Job Opportunities and Basic Skills Training (JOBS), Foster Care and Adoption Assistance, Child Welfare, Family Preservation and Support Services, Child Abuse and Neglect and the discretionary Runaway and Homeless Youth Program.

The Office provides policy guidance to state, county, city or town and tribal governments and public and private organizations to assure consistent and uniform adherence to federal requirements governing formula and entitlement programs. State plans are reviewed and recommendations concerning state plan approval or disapproval are made to the Regional Administrator. The Office provides

technical assistance to entities responsible for administering these programs resolve identified problems, ensures that appropriate procedures and practices are adopted, monitors the program to ensure their efficiency and effectiveness, establishes regional financial management priorities and reviews cost allocation plans, and monitors state systems projects for the CSE, AFDC, Child Welfare, and JOBS programs.

The Office provides financial management services for ACF formula and entitlement grants in the region as well as for the Runaway and Homeless Youth Program which is a discretionary grant. The Office issues discretionary grant awards based on a review of project objectives, budget projections, and proposed funding levels. The Office also reviews cost estimates and reports for ACF entitlement and formula grant programs and recommends funding levels. The Office performs systematic fiscal reviews and makes recommendations to the Regional Administrator to approve, defer or disallow claims for federal financial participation in ACF formula and entitlement grant programs. As applicable, recommendations are made on the clearance and closure of audits, paying particular attention to financial management deficiencies that decrease the efficiency and effectiveness of the ACF programs and taking steps to monitor the resolution of such deficiencies. The Office represents the Regional Administrator in dealing with the ACF Program Offices on all program and financial policy matters under its jurisdiction. Alerts or early warnings are provided to the Regional Administrator regarding problems or issues that may have significant implications for the programs.

D. The Office of Child Development and Developmental Disabilities is headed by an Assistant Regional Administrator who reports to the Regional Administrator. The Office is responsible for providing centralized management, financial management services, and technical administration of ACF discretionary and formula grant programs such as Head Start, Child Care and Developmental Disabilities programs.

In that regard, the Office provides policy guidance to state, county, city or town and tribal governments and public and private organizations to assure consistent with uniform adherence to federal requirements. The Office provides technical assistance to entities responsible for administering these programs to ensure that appropriate procedures and practices are adopted,

and monitors the programs to ensure their efficiency and effectiveness.

The Office performs systematic fiscal reviews; makes recommendations to the Regional Administrator to approve or disallow costs under ACF discretionary grant programs; and makes recommendations to the Regional Administrator concerning state plan approval or disapproval, as applicable. The Office issues discretionary grant awards based on a review of project objectives, budget projections, and proposed funding levels. As applicable, recommendations are made on the clearance and closure of audits of grantee programs, paying particular attention to financial management deficiencies that decrease the efficiency and effectiveness of the ACF programs and taking steps to monitor the resolution of such deficiencies. The Office oversees the management and coordination of office automation systems in the region such as the PC Cost and HS Cost systems for budget analysis on Head Start Applications and monitors grantee systems projects such as the Head Start Program Information Report, Head Start Management Tracking System and the Head Start Bulletin Board. The Office represents the Regional Administrator in dealing with ACF program offices on all program policy and financial matters under its jurisdiction. Alerts or early warnings are provided to the Regional Administrator regarding problems or issues that may have significant implications on the programs.

d. After the end of KD7.20 Functions (61 FR 3937, 02/02/96), Paragraph D, insert the following:

KDX.10 Organization. The Administration for Children and Families, Regional X, is organized as follows: Management Team (KDXA) Service Delivery Teams (KDXE) Support Teams (KDXF)

KDX.20 Functions. A. The Management Team consists of the Regional Administrator, a Deputy Regional Administrator, and three Supervisory Program Specialists who report directly to the Deputy. In addition to being a team member, the Regional Administrator is responsible for alerting the Assistant Secretary for Children and Families to problems and issues that may have significant regional or national impact.

The Team provides executive leadership to state, county, city, and tribal governments, as well as public and private local grantees to ensure effective, efficient, results-oriented program and financial management. ACF's primary goal is to assist vulnerable and dependent children and

families to achieve economic independence, stability, and self-reliance. The Team partners with state, local, and tribal organizations to promote adherence to federal laws, regulations, policies and procedures governing the programs, and exercises all delegated authorities and responsibilities for oversight of the programs. The Team takes action to approve state and tribal plans and submits recommendations to the Assistant Secretary for Children and Families concerning plan disapproval.

The Team contributes to the development of national policy based on regional perspectives on all ACF programs. It oversees ACF operations; manages ACF regional staff; coordinates activities across regional programs; and assures that goals and objectives are met and departmental and agency initiatives are carried out.

The Team represents ACF at the regional level in executive communications within ACF, the HHS Regional Director, other HHS operating divisions, other federal agencies, Tribal and Native American Organizations, and public or private local organizations representing children and families.

In order to ensure that agency goals are accomplished, the Management Team provides leadership to grantees through a staff organized in Service Delivery Teams. ACF programs and functions are grouped within teams according to current ACF programs and/or initiatives. Each team is charged with achieving measurable progress towards ACF goals through their work with state, local, and tribal grantees, the public, other federal agencies, and internally within the Department. The regional team structure is designed to allow ACF to respond quickly in a dynamic and changing environment to achieve ACF and HHS goals.

B. The Service Delivery Teams (SDTs) report directly to the Management Team. The SDTs are responsible for providing centralized management and technical administration of ACF formula, block, discretionary, and entitlement grants and programs to assist families achieve economic independence and self-sufficiency, and to promote safe, healthy, and permanent environments in which children can grow. The SDTs review and recommend approval or disapproval of State and tribal plans to the Management Team. SDTs recommend issuance of certain grant awards based on a review of project objectives, budget projections, and proposed funding levels.

The SDTs provide policy guidance to state, local, and tribal governments, and public and private organizations to

foster consistent and uniform adherence to federal requirements governing formula, block, and entitlement programs. The SDTs provide technical assistance to states, grantees, and tribes to resolve identified problems; ensure that appropriate procedures and practices are adopted; develop and implement outcome-based performance measures; and to monitor the programs to ensure their efficiency and effectiveness.

The SDTs represent the Management Team in dealing with the ACF Program Offices on all program and policy matters under their jurisdiction. Alerts or early warnings are provided to the Management Team regarding problems or issues that may have significant implications for the programs.

C. The Support Teams provide administrative and management support to the Regional Administrator and Management Team. Members of the Support Teams report directly to the Regional Administrator or a member of the Management Team. Functions within the Team include day-to-day operational management of regional administrative functions such as, budget, performance management, procurement, property management, employee relations, human resource development activities, planning and coordination, and office automation systems.

The Team includes experts in cash assistance and supportive services programs who serve as resources to all teams on issues which cross-cut the organization, such as legislative policy up-dates, partnership agreements, result measurements, policy guidance, and monitoring state systems projects for ACF programs.

Team members also provide leadership in regional financial management matters to the Service Delivery Teams and the Management Team, including reviewing cost estimates and reports for ACF grant programs, recommending funding levels, and performing systematic fiscal reviews. Approve grant awards based on a review of project objectives, budget projections, and approved funding plans. Provide funds accounting for discretionary grant programs. Establish regional financial management priorities and review cost allocation plans.

Dated: December 18, 1996.

Olivia A. Golden,

Acting Assistant Secretary for Children and Families.

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