



August 2021 Regulatory Report

Agencies Issue Semiannual Regulatory Agendas.

- The Bureau of Consumer Financial Protection (CFPB) published an agenda as part of the Spring 2021 Unified Agenda of Federal Regulatory and Deregulatory Actions. CFPB reasonably anticipates having the regulatory matters identified in the agenda under consideration during the period from **05/01/2021**, to **04/30/2022**. The next agenda will be published in Fall 2021 and will update the agenda through Fall 2022. The information is current as of **04/26/2021**. The semiannual regulatory agenda may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-30/pdf/2021-14877.pdf>. *Federal Register*, Vol. 86, No. 144, 07/30/2021, 41318-41322.
- The Board of Governors of the Federal Reserve System (FRB) issued an agenda under the Regulatory Flexibility Act and FRB's Statement of Policy Regarding Expanded Rulemaking Procedures. FRB anticipates having under consideration regulatory matters as indicated in the agenda during the period **05/01/2021**, through **10/31/2021**. The next agenda will be published in Fall 2021. Comments may be submitted any time during the next 6 months. The semiannual regulatory agenda may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-30/pdf/2021-15327.pdf>. *Federal Register*, Vol. 86, No. 144, 07/30/2021, 41364-41365.
- The Department of the Treasury (Treasury) issued its semiannual regulatory agenda. Treasury has provided notice pursuant to the requirements of the Regulatory Flexibility Act and Executive Order 12866 which require the publication by Treasury of a semiannual agenda of regulations. The agenda includes regulations that Treasury has issued or expects to issue and rules currently in effect that are under Treasury review. The semiannual regulatory agenda may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-30/pdf/2021-14875.pdf>. *Federal Register*, Vol. 86, No. 144, 07/30/2021, 41268-41272.
- The Small Business Administration (SBA) issued its semiannual regulatory agenda. The agenda is a summary of current and projected rulemakings and completed actions of SBA. SBA invites comments on any aspect of the agenda. The semiannual regulatory agenda may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-30/pdf/2021-14885.pdf>. *Federal Register*, Vol. 86, No. 144, 07/30/2021, 41296-41300.
- The Securities and Exchange Commission (SEC) published the Chair's agenda of rulemaking actions pursuant to the Regulatory Flexibility Act. The items listed in the agenda reflect only the priorities of the Chair of SEC, and do not necessarily reflect the view and priorities of any individual Commissioner. Information in the agenda was accurate on **05/11/2021**, the date on which SEC staff completed compilation of the data. To the extent possible, rulemaking actions by SEC since that date have been reflected in the agenda. SEC invites comment on the agenda and on the individual agenda entries. Comments are due **08/30/2021**. The semiannual regulatory agenda may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-30/pdf/2021-14888.pdf>. *Federal Register*, Vol. 86, No. 144, 07/30/2021, 41372-41378.
- The Federal Communications Commission (FCC) issued its semiannual regulatory agenda. Twice a year, in spring and fall, FCC publishes in the *Federal Register* a list in the Unified Agenda of those major items and other significant proceedings under development or review that

pertain to the Regulatory Flexibility Act. The agenda also provides the Code of Federal Regulations citations and legal authorities that govern the proceedings. The complete agenda will be published on the internet in a searchable format at www.reginfo.gov. The semiannual regulatory agenda may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-30/pdf/2021-14879.pdf>. *Federal Register*, Vol. 86, No. 144, 07/30/2021, 41330-41358.

- The Department of Labor (DOL) issued its semiannual regulatory agenda. The internet has become the means for disseminating the entirety of DOL's semiannual regulatory agenda. However, the Regulatory Flexibility Act requires publication of a regulatory flexibility agenda in the *Federal Register*. The semiannual regulatory agenda may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-30/pdf/2021-14873.pdf>. *Federal Register*, Vol. 86, No. 144, 07/30/2021, 41242-41246.

Agencies Extend Certain Review and Reporting Periods Under Credit Risk Retention Regulations.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), Securities and Exchange Commission (SEC), Federal Housing Finance Agency (FHFA), and Department of Housing and Urban Development (HUD) (collectively, the agencies) provided notice of the extension of the period for review, and publication of determination of review, of the definition of qualified residential mortgage; the community-focused residential mortgage exemption; and the exemption for qualifying three-to-four unit residential mortgage loans, in each case as currently set forth in the Credit Risk Retention Regulations, as adopted by the agencies. The Credit Risk Regulations required the agencies to conduct such activity no later than **12/24/2019**. The period for completion of the review of the subject residential mortgage provisions and publication of notice disclosing the determination of the review is extended until **12/20/2021**. The notice may be viewed at:

[https://www.govinfo.gov/content/pkg/FR-2021-07-](https://www.govinfo.gov/content/pkg/FR-2021-07-22/pdf/2021-15424.pdf)

[22/pdf/2021-15424.pdf](https://www.govinfo.gov/content/pkg/FR-2021-07-22/pdf/2021-15424.pdf). *Federal Register*, Vol. 86, No. 138, 07/22/2021, 38607-38608.

Agencies Seek Comment on Proposed Interagency Guidance on Third-Party Relationships.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) seek comment on proposed guidance on managing risks associated with third-party relationships. The proposed guidance would offer a framework based on sound risk management principles for banking organizations to consider in developing risk management practices for all stages in the life cycle of third-party relationships that takes into account the level of risk, complexity, and size of the banking organization and the nature of the third-party relationship. The proposed guidance sets forth considerations with respect to the management of risks arising from third-party relationships. The proposed guidance would replace each agency's existing guidance on the topic and would be directed to all banking organizations supervised by the agencies. Comments are due **09/17/2021**. The proposed guidance may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-07-19/pdf/2021-15308.pdf>. *Federal Register*, Vol. 86, No. 135, 07/19/2021, 38182-38204.

Agencies Seek Comment on Revisions to Call Report Instructions to Clarify Reporting of DTAs.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) seek comment on proposed changes to three Consolidated Reports of Condition and Income (Call Reports) forms meant to clarify instructions for reporting of deferred tax assets (DTAs) consistent with a proposed rule on tax allocation agreements and a new item related to the final rule on the standardized approach for counterparty credit risk. The Call Reports forms impacted by the revisions include FFIEC 031, FFIEC 041, and FFIEC 051. Comments are due **09/20/2021**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-07-22/pdf/2021-15556.pdf>. *Federal Register*, Vol. 86, No. 138, 07/22/2021, 38810-38813.

CFPB Publishes FY 2018 Service Contract Inventory.

The Bureau of Consumer Financial Protection (CFPB) published a notice to advise of the availability of the fiscal year (FY) 2018 service contract inventory. The inventory provides information on service contract actions over \$25,000, which CFPB funded during FY 2018. The information is organized by function to show how contracted resources were used by CFPB to support its mission. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-08-04/pdf/2021-16634.pdf>. *Federal Register*, Vol. 86, No. 147, 08/04/2021, 41963-41964.

FRB Revises Interest Rates Paid on Reserve Balances Under Regulation D.

The Board of Governors of the Federal Reserve System (FRB) issued a final rule to amend Regulation D, Reserve Requirements of Depository Institutions to revise the rate of interest paid on balances maintained to satisfy reserve balance requirements (IORR) and the rate of interest paid on excess balances (IOER) maintained at Federal Reserve Banks by or on behalf of eligible institutions. The final amendments specify that IORR is 0.15 percent and IOER is 0.15 percent, a 0.05 percentage point increase from their prior levels. The amendments are intended to enhance the role of IORR and IOER in maintaining the federal funds rate in the target range established by the Federal Open Market Committee. The final rule is effective **07/23/2021**. The IORR and IOER rate changes were applicable on **06/17/2021**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-23/pdf/2021-15671.pdf>. *Federal Register*, Vol. 86, No. 139, 07/23/2021, 38905-38907.

FRB Extends Comment Period for Proposal to Revise Regulation J.

FRB has extended the comment period for a proposed rule published in the *Federal Register* on **06/11/2021**, which would amend Regulation J to govern funds transfers through the Federal Reserve Banks' (Reserve Banks) new FedNow Service by establishing subpart C. The proposed rule would also change and clarify subpart B, regarding the Fedwire Funds Service, to reflect the fact that the Reserve Banks will be operating a second funds transfer service in addition to the Fedwire Funds Service. The proposal also makes technical corrections to subpart A, governing the check

service. The proposal provided for a comment period ending on **08/10/2021**. FRB has extended the comment period for 30 days, until **09/09/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-08-06/pdf/2021-16826.pdf>. *Federal Register*, Vol. 86, No. 149, 08/06/2021, 43143-43144.

FDIC Issues Notices of Termination of Receiverships.

The Federal Deposit Insurance Corporation (FDIC), as Receiver for each of the insured depository institutions listed in the notices, was charged with the duty of winding up the affairs of the former institutions and liquidating all related assets. The Receiver has fulfilled its obligations and made all dividend distributions required by law. The Receiver has further irrevocably authorized and appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver which FDIC-Corporate, in its sole discretion, deems necessary, including but not limited to releases, discharges, satisfactions, endorsements, assignments, and deeds. Effective on the termination dates listed in the notices, the Receiverships have been terminated, the Receiver has been discharged, and the Receiverships have ceased to exist as legal entities. The notices may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-08-06/pdf/2021-16805.pdf>. *Federal Register*, Vol. 86, No. 149, 08/06/2021, 43239; and <https://www.govinfo.gov/content/pkg/FR-2021-08-06/pdf/2021-16804.pdf>. *Federal Register*, Vol. 86, No. 149, 08/06/2021, 43239-43240.

FDIC Proposes Simplification of Deposit Insurance Rules.

FDIC issued a proposed rule to amend its regulations governing deposit insurance coverage. FDIC seeks to simplify the deposit insurance regulations by establishing a "trust accounts" category that would provide for coverage of deposits of both revocable trusts and irrevocable trusts and provide consistent deposit insurance treatment for all mortgage servicing account balances held to satisfy principal and interest obligations to a lender. Comments are due **10/04/2021**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-08-03/pdf/2021-15732.pdf>. *Federal Register*, Vol. 86, No. 146, 08/03/2021, 41766-41786.

OCC Revokes True Lender Final Rule.

The Office of the Comptroller of the Currency (OCC) issued a final rule to revoke its final rule commonly referred to as the "true lender" rule. Under the Congressional Review Act (CRA), Congress passed, and the President signed a joint resolution disapproving OCC's final rule titled, National Banks and Federal Savings Associations as Lenders. The final rule, published in *the Federal Register* on **10/30/2020**, established a test to determine when a national bank or federal savings association (bank) makes a loan and is the "true lender," including in the context of a relationship between a bank and a third party, such as a marketplace lender. Under the joint resolution and by operation of the CRA, the final rule has no legal force or effect. OCC has hereby removed the final rule from the Code of Federal Regulations. The removal is effective **08/05/2021**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-08-05/pdf/2021-16619.pdf>. *Federal Register*, Vol. 86, No. 148, 08/05/2021, 42686.

OCC Seeks Comment on Existing Libor Self-Assessment Information Collection.

OCC seeks comment on the renewal of an existing information collection titled, Libor Self-Assessment. The expected cessation of the London InterBank Offered Rate (Libor) prompted OCC to create a self-assessment tool for banks to use in preparing for the expected Libor cessation. Given that OCC expects banks to discontinue making Libor loans by the end of 2021, the prevalence of Libor, and the remaining work to be done within the timeframe described in the notice, OCC has requested renewal of the emergency clearance for the self-assessment tool to be made available to banks due to the immediate need and the brief duration of use, to help banks prepare for Libor-related risk. Banks may use the self-assessment to determine whether they have risk management processes in place to identify and mitigate their Libor transition risks. Comments are due **08/12/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-13/pdf/2021-14772.pdf>. *Federal Register*, Vol. 86, No. 131, 07/13/2021, 36863-36864.

HUD Seeks Comment on Reinstatement of Housing for Older Persons Act Information Collection.

The Department of Housing and Urban Development (HUD) seeks comment on a proposed

reinstatement of an expired, previously approved information collection titled, Implementation of the Housing for Older Persons Act (HOPA). The Fair Housing Act, prohibits discrimination in the sale, rental, occupancy, advertising, insuring, or financing of residential dwellings based on familial status (individuals living in households with one or more children under 18 years of age). However, under the Act, Congress exempted three categories of "housing for older persons" discrimination: (1) housing provided under any state or federal program which HUD determines is "specifically designed and operated to assist elderly persons"; (2) housing "intended for, and solely occupied by persons 62 years of age or older"; and (3) housing "intended and operated for occupancy by at least one person 55 years of age or older per unit." The HOPA information collection requirements are necessary to establish a housing provider's eligibility to claim the 55 or older housing exemption as an affirmative defense to a familial status discrimination complaint filed with HUD under the Fair Housing Act. Comments are due **09/13/2021**.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-07-15/pdf/2021-14976.pdf>. *Federal Register*, Vol. 86, No. 133, 07/15/2021, 37340-37342.

FEMA Issues Final Flood Hazard Determinations.

- The Federal Emergency Management Agency (FEMA) issued a notice which identifies communities in the states of **California, Iowa, Michigan, Virginia, and Washington**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS reports are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The final notice is effective **10/21/2021**.

The final notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-07-14/pdf/2021-14990.pdf>. *Federal*

Register, Vol. 86, No. 132, 07/14/2021, 37168-37171.

- FEMA issued a notice which identifies communities in the states of **Iowa, Michigan, Minnesota, and Nebraska**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS reports are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The final notice is effective **10/07/2021**. The final notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-14/pdf/2021-14991.pdf>. *Federal Register*, Vol. 86, No. 132, 07/14/2021, 37171-37173.
- FEMA issued a notice which identifies communities in the states of **Iowa and Montana**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS reports are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The final notice is effective **11/05/2021**. The final notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-26/pdf/2021-15869.pdf>. *Federal Register*, Vol. 86, No. 140, 07/26/2021, 40067-40068.
- FEMA issued a notice which identifies communities in the states of **Florida, Iowa,**

Mississippi, Ohio, and Utah, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS reports are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The final notice is effective **11/19/2021**. The final notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-08-02/pdf/2021-16439.pdf>. *Federal Register*, Vol. 86, No. 145, 08/02/2021, 41502-41504.

FEMA Issues Final Notice on Changes in Flood Hazard Determinations.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Alabama, Arkansas, Colorado, Delaware, Florida, Georgia, Maryland, Oklahoma, Pennsylvania, Texas, and Virginia**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-16/pdf/2021-15116.pdf>. *Federal Register*, Vol. 86, No. 134, 07/16/2021, 37760-37764.
- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated

Letter of Map Revision (LOMR) have been made final for communities in the states of **Florida, Georgia, Massachusetts, Montana, North Carolina, Texas, and West Virginia**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-08-02/pdf/2021-16436.pdf>. *Federal Register*, Vol. 86, No. 145, 08/02/2021, 41496-41498.

FEMA Issues Changes in Flood Hazard Determinations.

FEMA issued a notice which lists communities in the states of **Colorado, Florida, Kentucky, Montana, South Carolina, Texas, and Utah**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-08-02/pdf/2021-16437.pdf>. *Federal Register*, Vol. 86, No. 145, 08/02/2021, 41500-41502.

FEMA Issues Proposed Flood Hazard Determinations.

- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Michigan**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **10/12/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-14/pdf/2021-14989.pdf>. *Federal Register*, Vol. 86, No. 132, 07/14/2021, 37167-37168.
- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **New Mexico**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **10/12/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-14/pdf/2021-14993.pdf>. *Federal*

Register, Vol. 86, No. 132, 07/14/2021, 37173-37174.

- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Ohio**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **10/25/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-26/pdf/2021-15871.pdf>. *Federal Register*, Vol. 86, No. 140, 07/26/2021, 40068-40069.
- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Ohio** and **Wisconsin**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **10/25/2021**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-07-26/pdf/2021-15868.pdf>. *Federal Register*, Vol. 86, No. 140, 07/26/2021, 40069-40071.

- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Florida**, **Georgia**, and **Virginia**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **10/25/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-26/pdf/2021-15870.pdf>. *Federal Register*, Vol. 86, No. 140, 07/26/2021, 40071-40072.
- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Georgia**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood

Insurance Program (NFIP). Comments are due **11/01/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-08-02/pdf/2021-16438.pdf>. *Federal Register*, Vol. 86, No. 145, 08/02/2021, 41498-41499.

FEMA Withdraws Proposed Flood Hazard Determinations.

- FEMA has withdrawn proposed flood hazard determinations, which may include the addition or modification of any Base Flood Elevation, base flood depth, Special Flood Hazard Area (SHFA) boundary or zone designation, or regulatory floodway (herein after referred to as proposed flood hazard determinations) on the Flood Insurance Rate Maps (FIRMs) and, where applicable, in the supporting Flood Insurance Study (FIS) reports for Bay County, **Florida** and Incorporated Areas. The withdrawal is effective **07/26/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-26/pdf/2021-15867.pdf>. *Federal Register*, Vol. 86, No. 140, 07/26/2021, 40069.
- FEMA has withdrawn proposed flood hazard determinations, which may include the addition or modification of any Base Flood Elevation, base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway (herein after referred to as proposed flood hazard determinations) on the Flood Insurance Rate Maps (FIRMs) and, where applicable, in the supporting Flood Insurance Study (FIS) reports for Franklin County, **Florida** and Incorporated Areas. The withdrawal is effective **07/26/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-26/pdf/2021-15873.pdf>. *Federal Register*, Vol. 86, No. 140, 07/26/2021, 40071.

FEMA Seeks Comment on Mortgage Portfolio Protection Program.

FEMA seeks comment on revisions to an existing information collection related to the National Flood Insurance Program (NFIP), Mortgage Portfolio Protection Program (MPPP), which is an option that companies participating in the NFIP can use to bring their mortgage loan portfolios into compliance with the flood insurance purchase requirements. FEMA uses the information collected to ensure that private

insurance companies that join the NFIP's Write Your Own (WYO) Program meet all state and federal requirements for insurance companies. Comments are due **09/02/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-08-03/pdf/2021-16507.pdf>. *Federal Register*, Vol. 86, No. 146, 08/03/2021, 41855-41857.

IRS Issues Proposed Rule to Amend Regulations for Electronic Filing of Certain Returns.

The Internal Revenue Service (IRS) issued a proposed rule to amend the rules for filing certain forms electronically. The proposed amendments would affect persons required to file partnership returns, corporate income tax returns, unrelated business income tax returns, withholding tax returns, and certain information returns, registration statements, disclosure statements, notifications, actuarial reports, and certain excise tax returns. The proposed amendments reflect changes made by the Taxpayer First Act and are consistent with the Act's emphasis on increasing electronic filing. Comments are due **09/21/2021**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-07-23/pdf/2021-15615.pdf>. *Federal Register*, Vol. 86, No. 139, 07/23/2021, 39910-39937.

SBA Issues Interim Final Rule to Revise Debt Refinancing in 504 Loan Program.

The Small Business Administration (SBA) issued an interim final rule to implement section 328 of the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act, which revised the requirements for refinancing debt in the 504 Loan Program. For 504 debt refinancing involving expansions, the interim final rule increases the amount of existing indebtedness that may be refinanced. For 504 debt refinancing not involving expansions, the interim final rule removes two limitations on the program, reinstates an alternate job retention goal for the refinancing project, revises the definition of qualified debt, and removes the prohibition against Certified Development Companies participating in the Premier Certified Lenders Program using their delegated authority to make these loans. The interim final rule is effective **07/29/2021**. Comments are due **09/27/2021**. The interim final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-07-29/pdf/2021-15615.pdf>.

[29/pdf/2021-15975.pdf](#). *Federal Register*, Vol. 86, No. 143, 07/29/2021, 40775-40779.

SBA Issues Interim Final Rule to Implement PPP COVID Revenue Reduction Score, Direct Borrower Forgiveness Process and Appeals Deferment.

SBA issued an interim final rule to implement changes related to the forgiveness of loans made under the Paycheck Protection Program (PPP). The interim final rule further streamlines the forgiveness process for PPP loans of \$150,000 or less by allowing lenders to use a COVID Revenue Reduction Score at the time of forgiveness to document the required revenue reduction for Second Draw PPP Loans, and establishes a direct borrower forgiveness process for lenders that choose to opt-in as an alternative method of processing loan forgiveness applications. The interim final rule also extends the loan deferment period for PPP loans where the borrower timely files an appeal of a final SBA loan review decision with the SBA Office of Hearings and Appeals. The interim final rule is effective **07/28/2021**. Comments are due **08/30/2021**. The interim final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-07-30/pdf/2021-16358.pdf>. *Federal Register*, Vol. 86, No. 144, 07/30/2021, 40921-40927.

FSA Issues Final Rule to Implement Heirs' Property Relending Program.

The Farm Service Agency (FSA) issued a final rule to implement a new Heirs' Property Relending Program (HPRP) authorized in the Agricultural Improvement Act. HPRP provides loans to eligible entities to relend with the purpose of assisting heirs with undivided ownership interests resolve ownership and succession issues on farms that are owned in common by multiple heirs. The loan funds may be used by an ultimate recipient to purchase and consolidate fractional interests held by other heirs in jointly-owned property to pay for costs and fees associated with developing and implementing a succession plan, and to pay for costs associated with buying out fractional interests held in tenancy in common by other heirs in jointly-owned property to clear the title (for example closing costs, appraisals, title searches, surveys, preparing documents, mediation, and legal services). FSA has also amended the Farm Loan Programs regulations to revise its rules related to loan making and servicing to improve program delivery and

consolidate value-added oversight activities. Comments are due **10/08/2021**. The final rule is effective **08/09/2021**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-08-09/pdf/2021-16459.pdf>. *Federal Register*, Vol. 86, No. 150, 08/09/2021, 43381-43397.

FSA Issues NOFAs for Several Programs.

- FSA issued a notice of funding availability (NOFA) for the Pandemic Livestock Indemnity Program to provide assistance to producers for losses of livestock and poultry depopulated from **03/01/2020**, through **12/26/2020**, due to insufficient processing access as a result of the COVID-19 pandemic and for the cost of depopulation and disposal. See the NOFA for further application details. Applications are due **09/17/2021**. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-19/pdf/2021-15295.pdf>. *Federal Register*, Vol. 86, No. 135, 07/19/2021, 37990-37994.
- FSA issued a notice of funding availability (NOFA) for timber harvesting and timber hauling businesses impacted by the effects of the COVID-19 outbreak through Pandemic Assistance for Timber Harvesters and Haulers Program. Timber harvesting and hauling businesses are also commonly referred to as loggers and truckers. The NOFA establishes provisions for FSA to provide direct payments to eligible applicants who have suffered a gross revenue loss of at least 10 percent for the period of **01/01/2020**, through **12/01/2020**, compared to the period of **01/01/2019**, through **12/01/2019**. The eligibility requirements, payment calculation, and application procedure are included in the NOFA. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-23/pdf/2021-15683.pdf>. *Federal Register*, Vol. 86, No. 139, 07/23/2021, 38970-38974.

FCA Identifies Effective Date for Farmer Mac Disclosure and Reporting Final Rule.

The Farm Credit Administration (FCA) issued the effective date for a final rule which adopted administrative amendments to eliminate requirements for the Federal Agricultural Mortgage

Corporation (Farmer Mac) to submit paper copies of certain reports to FCA's Office of Secondary Market Oversight. Electronic copies of the reports are sufficient for oversight and examination purposes. The direct final rule that amends 12 CFR part 655, published in the *Federal Register* on **05/24/2021**, is effective **07/09/2021**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-16/pdf/2021-15115.pdf>. *Federal Register*, Vol. 86, No. 134, 07/16/2021, 37671.

FCIC Issues Corrections to Final Rules Which Revised Crop Insurance Provisions.

- The Federal Crop Insurance Corporation (FCIC) issued a correction to a recently published final rule which revised the Common Crop Insurance Regulations for Small Grains Crop Insurance Provisions. The final rule, published in the *Federal Register* on **06/25/2021**, included a typographical error in an amendatory instruction which resulted in a change that could not be made in the Code of Federal Regulations. The correcting amendment corrects the typographical error. The correcting amendment is effective **07/22/2021**. The correcting amendment may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-22/pdf/2021-15587.pdf>. *Federal Register*, Vol. 86, No. 138, 07/22/2021, 38537.
- FCIC issued a correction to the final rule which revised the Area Risk Protection Insurance (ARPI) Regulations and Common Crop Insurance Policy Basic Provisions published in the *Federal Register* on **06/30/2021**. The final rule inadvertently failed to revise the applicable crop year in the introductory text of the ARPI policy (the correct year is 2022). The correcting amendment makes the correction. The correcting amendment is effective **08/05/2021**. The correcting amendment may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-08-05/pdf/2021-16539.pdf>. *Federal Register*, Vol. 86, No. 148, 08/05/2021, 42681.

Agencies Issue NOSAs for Rural and Farm Grant Programs.

- The Rural Business Cooperative Service (RBC) issued a notice of solicitation of applications (NOSA) to announce the acceptance of grant, guaranteed loan, and combined grant and

guaranteed loan applications under the Rural Energy of America Program (REAP). REAP helps agricultural producers and rural small businesses reduce energy costs and consumption and helps meet critical energy needs. The NOSA outlines deadlines, dates, and times that applications must be received in order to be considered. The NOSA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-26/pdf/2021-15785.pdf>. *Federal Register*, Vol. 86, No. 140, 07/26/2021, 40000-40003.

- RBC issued a notice of solicitation of applications (NOSA) to invite applications for loans and grants under the Rural Microentrepreneur Assistance Program (RMAP) for fiscal year (FY) 2022, subject to the availability of funding. RMAP provides the following types of support: loan only, combination loan and technical assistance grant, and subsequent technical assistance grants to Microenterprise Development Organizations. See the NOSA for further application details and deadlines. The NOSA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-30/pdf/2021-16246.pdf>. *Federal Register*, Vol. 86, No. 144, 07/30/2021, 41004-41007.
- The Rural Housing Service (RHS) issued a notice of solicitation of applications (NOSA) to invite applications for Section 514 Off-Farm Labor Housing Loans and Section 516 Off-Farm Labor Housing Grants for New Construction for Fiscal Year 2021. The NOSA describes the methods used to distribute funds, the pre-application and final application processes, and submission requirements. Additionally, it corrects inadvertent errors in the NOSA published in the *Federal Register* on **02/02/2021**. See the NOSA for further application details and deadlines. The NOSA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-08-03/pdf/2021-16472.pdf>. *Federal Register*, Vol. 86, No. 146, 08/03/2021, 41811-41812.

CCC Issues Correction to Conservation Stewardship Program Final Rule.

The Commodity Credit Corporation (CCC) issued a correction to a final rule which revised the Conservation Stewardship Program (CSP) regulation. Changes were published in the final rule that revised the definition for "resource-conserving crop". As part of a recent review, a technical error in the definition was discovered. CCC issued the correction to remedy the error. In addition, there was an inadvertent error and the definition for "resource-conserving crop rotation" need be reinstated; the definition remains unchanged from the interim rule as published in the *Federal Register* on **11/12/2019**. The correction is effective **08/03/2021**. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-08-03/pdf/2021-16288.pdf>. *Federal Register*, Vol. 86, No. 146, 08/03/2021, 41702.

SEC Updates EDGAR Filer Manual.

The Securities and Exchange Commission (SEC) issued a final rule to adopt amendments to the Electronic Data Gathering, Analysis, and Retrieval system (EDGAR) Filer Manual and related rules. The amendments affect Volume I: General Information, Version 38 (June 2021) and Volume II: EDGAR Filing, Version 58 (June 2021). The EDGAR system was upgraded on **06/18/2021**. The final rule is effective **07/28/2021**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-28/pdf/2021-15317.pdf>. *Federal Register*, Vol. 86, No. 142, 07/28/2021, 40308-40310.

FTC Issues Final Rule to Revise Rules of Practice.

The Federal Trade Commission (FTC) issued a final rule to amend its rules of practice. The revised rule modernizes procedures for rulemakings to define unfair or deceptive acts or practices under the FTC Act to provide for more efficient conduct of rulemaking proceedings. FTC has also revised its rules of practice to better reflect FTC's organizational structure and authority. The final rule is effective **07/22/2021**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-22/pdf/2021-15313.pdf>. *Federal Register*, Vol. 86, No. 138, 07/22/2021, 38542-38553.

NCUA Seeks Comment on Activities Connected to Digital Assets and Related Technologies.

The National Credit Union Administration (NCUA) seeks information and comments regarding the current and potential impact of activities connected to digital assets and related technologies on federally insured credit unions, related entities, and NCUA. NCUA is broadly interested in receiving views in this area, including current and potential uses in the credit union system, and the risks associated with them. Comments are due **09/27/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-27/pdf/2021-15948.pdf>. *Federal Register*, Vol. 86, No. 141, 07/27/2021, 40213-40216.

VA Issues Proposed Rule on Threshold for Reporting Debts to Consumer Reporting Agencies.

The Department of Veterans Affairs (VA) issued a proposed rule to amend its regulations around the conditions by which VA benefits debts or medical debts are reported to consumer reporting agencies (CRAs). The Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act provides VA the authority to prescribe regulations that establish the minimum amount of a benefits or medical debt that the VA will report to CRAs. The proposed change will establish the methodology for determining a minimum threshold for debts reported CRAs. Comments are due **09/21/2021**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-23/pdf/2021-15490.pdf>. *Federal Register*, Vol. 86, No. 139, 07/23/2021, 38958-38960.

DOL Rescinds Joint Employer Status under Fair Labor Standards Act Final Rule.

The Department of Labor (DOL) issued a final rule to rescind the final rule titled, Joint Employer Status Under the Fair Labor Standards Act, which was published in the *Federal Register* on **01/16/2020**, and took effect **03/16/2020**. The rescission removes the regulations established by the rule. The final rule is effective **09/28/2021**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-07-30/pdf/2021-15316.pdf>. *Federal Register*, Vol. 86, No. 144, 07/30/2021, 40939-40957.

DOL Proposes Increasing Minimum Wage for Federal Contractors.

DOL issued a proposed rule to implement an executive order (EO) titled, Increasing the Minimum Wage for Federal Contractors. The EO seeks to raise the hourly minimum wage paid by those contractors to workers performing work on or in connection with covered federal contracts to \$15.00 per hour, beginning **01/30/2022**; and beginning **01/01/2023**, and annually thereafter, an amount determined by the Secretary of Labor (Secretary). The EO directs the Secretary to issue regulations by **11/24/2021**, consistent with applicable law, to implement the order's requirements. The proposed rule establishes standards and procedures for implementing and enforcing the minimum wage protections of the EO. Comments were originally due **08/23/2021**; however, DOL issued a notice subsequent to the proposed rule to extend the comment period date. Comments are now due **08/27/2021**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-07-22/pdf/2021-15348.pdf>. *Federal Register*, Vol. 86, No. 138, 07/22/2021, 38816-38897. The notice to extend the comment period date may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-08-04/pdf/2021-16649.pdf>. *Federal Register*, Vol. 86, No. 147, 08/04/2021, 41907.

Presidential Executive Order Promoting Competition in the American Economy Published in Federal Register.

Presidential Executive Order (EO) 14036 issued on **07/09/2021**, has been published in the *Federal Register*. The EO is aimed to promote competition in the American economy, reduce the trend of corporate consolidation, increase competition, and deliver benefits to America's consumers, workers, farmers, and small businesses. The EO established a whole-of-government effort to promote competition in the economy and includes 72 initiatives by federal agencies to tackle what the President believes is the most pressing competition problems across the economy. The EO may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-07-14/pdf/2021-15069.pdf>. *Federal Register*, Vol. 86, No. 132, 07/14/2021, 36987-36999.

Proposed Rules and Comment Due Dates

<u>Agency</u>	<u>Proposed Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Comment Due Date</u>
Farm Credit Administration (FCA)	ANPR: Revision to System Bank Liquidity Reserve Framework.	<i>Federal Register</i> , Vol. 86, No. 123, 06/30/2021, 34645-34653.	Sep. 28, 2021
* Federal Deposit Insurance Corporation (FDIC)	GUIDANCE: Interagency Guidance on Third-Party Relationships.	<i>Federal Register</i> , Vol. 86, No. 135, 07/19/2021, 38182-38204.	Sep. 17, 2021
* FDIC	Simplification of Deposit Insurance Rules.	<i>Federal Register</i> , Vol. 86, No. 146, 08/03/2021, 41766-41786.	Oct. 04, 2021
* Federal Reserve Board (FRB)	NOTICE: Extension of Comment Period for the Proposal to Revise Regulation J, Collection of Checks and Other Items by Federal Reserve Banks and Funds Transfers Through Fedwire.	<i>Federal Register</i> , Vol. 86, No. 149, 08/06/2021, 43143-43144.	Sep. 09, 2021
* FRB	GUIDANCE: Interagency Guidance on Third-Party Relationships.	<i>Federal Register</i> , Vol. 86, No. 135, 07/19/2021, 38182-38204.	Sep. 17, 2021
* Internal Revenue Service (IRS)	Electronic Filings for Certain Returns and Other Documents.	<i>Federal Register</i> , Vol. 86, No. 139, 07/23/2021, 39910-39937.	Sep. 21, 2021
* Labor, Dept. of (DOL)	Increase Minimum Wage for Federal Contractors.	<i>Federal Register</i> , Vol. 86, No. 138, 07/22/2021, 38816-38897.	Aug. 23, 2021
	NOTICE: Extension of Comment Period for Proposal to Increase Minimum Wage for Federal Contractors.	<i>Federal Register</i> , Vol. 86, No. 147, 08/04/2021, 41907.	Aug. 27, 2021
* Office of the Comptroller of the Currency (OCC)	GUIDANCE: Interagency Guidance on Third-Party Relationships.	<i>Federal Register</i> , Vol. 86, No. 135, 07/19/2021, 38182-38204.	Sep. 17, 2021
* Veterans Affairs, Dept. of (VA)	Threshold for Reporting VA Debts to Consumer Reporting Agencies.	<i>Federal Register</i> , Vol. 86, No. 139, 07/23/2021, 38958-38960.	Sep. 21, 2021

Final Rules and Effective Dates

<u>Agency</u>	<u>Final Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Effective Date</u>
Bureau of Consumer Financial Protection (CFPB)	Amendments to Equal Credit Opportunity Act Ethnicity and Race Information Collection.	<i>Federal Register</i> , Vol. 82, No. 189, 10/02/2017, 45680- 45697.	Jan. 01, 2018 The amendment to Appendix B removing the existing "Uniform Residential Loan Application" form in amendatory instruction 6 is effective: Jan. 01, 2022
CFPB	Regulation C.	<i>Federal Register</i> , Vol. 84, No. 209, 10/29/2019, 57946- 58004.	Jan. 01, 2020 (Except for the amendments to § 1003.2 in amendatory instruction 6, the amendments to § 1003.3 in amendatory instruction 7, and the amendments to supplement I to part 1003 in amendatory instruction 8, which are effective Jan. 01, 2022)
CFPB	HMDA Reporting Threshold Increase. CORRECTION: HMDA Reporting Threshold Rule.	<i>Federal Register</i> , Vol. 85, No. 92, 05/12/2020, 28364- 28407. <i>Federal Register</i> , Vol. 85, No. 212, 11/02/2020, 69119- 69120.	Jul. 01, 2020 Increased Threshold for Open-End Lines: Jan. 01, 2022 Nov. 02, 2020
CFPB	Delay of Mandatory Compliance Date for General QM Loan Definition (Regulation Z) Rule.	<i>Federal Register</i> , Vol. 86, No. 82, 04/30/2021, 22844- 22860.	Jun. 30, 2021 Mandatory Compliance Date: Oct. 01, 2022

*	CFPB	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 86, No. 144, 07/30/2021, 41318-41322.	Issued: Jul. 30, 2021
*	CFPB	NOTICE: Publication of FY 2018 Service Contract Inventory.	<i>Federal Register</i> , Vol. 86, No. 147, 08/04/2021, 41963-41964.	Issued: Aug. 04, 2021
	CFPB	Revisions to Regulation X to Protect Borrowers Affected by the COVID-19 Emergency.	<i>Federal Register</i> , Vol. 86, No. 123, 06/30/2021, 34848-34903.	Aug. 31, 2021
	CFPB	Regulation F: Debt Collection Practices.	<i>Federal Register</i> , Vol. 85, No. 230, 11/30/2020, 76734-76907.	Nov. 30, 2021
	CFPB	Regulation F: Debt Collection Practices, Part II.	<i>Federal Register</i> , Vol. 86, No. 11, 01/19/2021, 5766-5682.	Nov. 30, 2021
*	Commodity Credit Corporation (CCC)	NOTICE: Correction to Conservation Stewardship Program Final Rule.	<i>Federal Register</i> , Vol. 86, No. 146, 08/03/2021, 41702.	Aug. 03, 2021
*	Farm Credit Administration (FCA)	Effective Date of Farmer Mac Disclosure and Reporting Final Rule.	<i>Federal Register</i> , Vol. 86, No. 134, 07/16/2021, 37671.	Jul. 09, 2021
*	FCA	NOTICE: Funding Availability for Pandemic Assistance for Timber Harvesters and Haulers Program.	<i>Federal Register</i> , Vol. 86, No. 139, 07/23/2021, 38970-38974.	Issued: Jul. 23, 2021
*	Farm Service Agency (FSA)	Implementation of Heirs' Property Relending Program.	<i>Federal Register</i> , Vol. 86, No. 150, 08/09/2021, 43381-43397.	Aug. 09, 2021 Comments Due: Oct. 08, 2021
	FSA	NOTICE: Comments Requested on Existing Information Collection: Direct Loan Servicing-Special.	<i>Federal Register</i> , Vol. 86, No. 122, 06/29/2021, 34195.	Comments Due: Aug. 30, 2021
*	FSA	NOTICE: Funding Availability for Pandemic Livestock Indemnity Program.	<i>Federal Register</i> , Vol. 86, No. 135, 07/19/2021, 37990-37994.	Applications Due: Sep. 17, 2021
*	Federal Communications Commission (FCC)	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 86, No. 144, 07/30/2021, 41330-41358.	Issued: Jul. 30, 2021
	Federal Crop Insurance Corporation (FCIC)	Common Crop Insurance Regulations Amendments: Dry Pea and Dry Bean Crops.	<i>Federal Register</i> , Vol. 86, No. 119, 06/24/2021, 33081-33085.	Jun. 24, 2021 Comments Due: Aug. 23, 2021

*	FCIC	Common Crop Insurance Regulations Amendments: Small Grains Crop Insurance Provisions and Malted Barley Price and Quality Endorsement. CORRECTION: Amendment to Correct Typographical Error in Common Crop Insurance Regulations for Small Grains Crop Insurance Provisions.	<i>Federal Register</i> , Vol. 86, No. 120, 06/25/2021, 33485-33491. <i>Federal Register</i> , Vol. 86, No. 138, 07/22/2021, 38537.	Jun. 25, 2021 Comments Due: Aug. 24, 2021 Jul. 22, 2021
*	FCIC	Amendments to Area Risk Protection Insurance Regulations and Common Crop Insurance Policy, Basic Provisions. CORRECTION: Amendment to Correct Applicable Crop Year in Introductory Text of Area Risk Protection Insurance Regulations and Common Crop Insurance Rules.	<i>Federal Register</i> , Vol. 86, No. 123, 06/30/2021, 34606-34611. <i>Federal Register</i> , Vol. 86, No. 148, 08/05/2021, 42681.	Jun. 30, 2021 Comments Due: Aug. 30, 2021 Aug. 05, 2021
	Federal Deposit Insurance Corporation (FDIC)	Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4362-4444.	Apr. 01, 2020 Compliance Date: Jan. 01, 2022
	FDIC	INTERIM FINAL RULE: Applicability of Annual Independent Audits and Reporting Requirements.	<i>Federal Register</i> , Vol. 85, No. 206, 10/23/2020, 67427-67433.	Oct. 23, 2020 through Dec. 31, 2021
	FDIC	Rescission and Removal of Transferred OTS Regulations: Nondiscrimination Requirements.	<i>Federal Register</i> , Vol. 86, No. 21, 02/03/2021, 8082-8089.	Mar. 05, 2021 Compliance with 12 CFR 338.4(b) Regarding FDIC's Address on Consumer Response Center on Equal Housing Poster: Feb. 03, 2022
	FDIC	Brokered Deposit and Interest Rate Restriction Rule.	<i>Federal Register</i> , Vol. 86, No. 13, 01/22/2021, 6742-6792.	Apr. 01, 2021 Mandatory Compliance: Jan. 01, 2022
	FDIC	STATEMENT: Policy Statement Regarding Minority Depository Institutions.	<i>Federal Register</i> , Vol. 86, No. 118, 06/23/2021, 32728-32734.	Aug. 23, 2021
*	FDIC	NOTICE: Termination of	<i>Federal Register</i> ,	Issued:

	Receiverships. NOTICE: Termination of Receiverships.	Vol. 86, No. 149, 08/06/2021, 43239. <i>Federal Register</i> , Vol. 86, No. 149, 08/06/2021, 43239- 43240.	Aug. 06, 2021 Issued: Aug. 06, 2021
*	FDIC	NOTICE: Revision to Call Report Forms to Clarify the Reporting of Deferred Tax Assets.	<i>Federal Register</i> , Vol. 86, No. 138, 07/22/2021, 38810- 38813. Comments Due: Sep. 20, 2021
*	FDIC	NOTICE: Certain Review and Reporting Periods Under Credit Risk Retention Regulation Extended.	<i>Federal Register</i> , Vol. 86, No. 138, 07/22/2021, 38607- 38608. Extended To: Dec. 20, 2021
*	Federal Emergency Management Agency (FEMA)	NOTICE: Comments Requested on Revision to Existing Information Collection: Mortgage Portfolio Protection Program.	<i>Federal Register</i> , Vol. 86, No. 146, 08/03/2021, 41855- 41857. Comments Due: Sep. 02, 2021
	FEMA	Corrections to National Flood Insurance Program Rules.	<i>Federal Register</i> , Vol. 86, No. 31, 02/18/2021, 10029. Oct. 01, 2021
	FEMA	Corrections to National Flood Insurance Program Rules.	<i>Federal Register</i> , Vol. 86, No. 98, 06/11/2021, 31177- 31178. Oct. 01, 2021
	Federal Housing Finance Agency (FHFA)	NOTICE: Policy Statement on Fair Lending.	<i>Federal Register</i> , Vol. 86, No. 129, 07/09/2021, 36199- 36202. Jul. 09, 2021 Comments Due: Sep. 07, 2021
*	FHFA	NOTICE: Certain Review and Reporting Periods Under Credit Risk Retention Regulation Extended.	<i>Federal Register</i> , Vol. 86, No. 138, 07/22/2021, 38607- 38608. Extended To: Dec. 20, 2021
*	Federal Reserve Board (FRB)	Amendments to Regulation D: Revision to Interest Rates Paid on IORR and IOER.	<i>Federal Register</i> , Vol. 86, No. 139, 07/23/2021, 38905- 38907. Jul. 23, 2021 Interest Rate Changes to IORR and IOER Applicable: Jun. 17, 2021
*	FRB	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 86, No. 144, 07/30/2021, 41364- 41365. Issued: Jul. 30, 2021 Comments may be submitted any time during next 6 months.
*	FRB	NOTICE: Revision to Call Report Forms to Clarify the Reporting of	<i>Federal Register</i> , Vol. 86, No. 138, Comments Due: Sep. 20, 2021

	Deferred Tax Assets.	07/22/2021, 38810-38813.	
*	FRB	NOTICE: Certain Review and Reporting Periods Under Credit Risk Retention Regulation Extended.	Extended To: Dec. 20, 2021
*	Federal Trade Commission (FTC)	Revisions to Rules of Practice.	Jul. 22, 2021
	Housing and Urban Development, Dept. of (HUD)	NOTICE: Comments Requested on Proposed FHA Catalyst: Multifamily Application Portal Information Collection.	Comments Due: Aug. 31, 2021
*	HUD	NOTICE: Comments Requested on Proposed Reinstatement of Housing for Older Persons Act Information Collection.	Comments Due: Sep. 13, 2021
*	HUD	NOTICE: Certain Review and Reporting Periods Under Credit Risk Retention Regulation Extended.	Extended To: Dec. 20, 2021
*	Labor, Dept. of (DOL)	NOTICE: Semiannual Regulatory Agenda.	Issued: Jul. 30, 2021
*	DOL	Rescission of Joint Employer Status Under Fair Labor Standards Act Final Rule.	Sep. 28, 2021
*	National Credit Union Administration (NCUA)	NOTICE: Comments Requested on Activities Connected to Digital Assets and Related Technology.	Comments Due: Sep. 27, 2021
	NCUA	Prompt Corrective Action Regulations.	Jan. 01, 2022
	NCUA	Amendments to Corporate Credit Union Regulation.	Jan. 01, 2022
	NCUA	Amendments to Subordinated Debt Rules.	Jan. 01, 2022
	Office of the Comptroller of the Currency (OCC)	Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.	Apr. 01, 2020 Compliance Date: Jan. 01, 2022

*	OCC	Revocation of "True Lender" Final Rule.	<i>Federal Register</i> , Vol. 86, No. 148, 08/05/2021, 42686.	Aug. 05, 2021
*	OCC	NOTICE: Comments Requested on Renewal of Information Collection: Libor Self-Assessment.	<i>Federal Register</i> , Vol. 86, No. 131, 07/13/2021, 36863-36864.	Comments Due: Aug. 12, 2021
*	OCC	NOTICE: Revision to Call Report Forms to Clarify the Reporting of Deferred Tax Assets.	<i>Federal Register</i> , Vol. 86, No. 138, 07/22/2021, 38810-38813.	Comments Due: Sep. 20, 2021
*	OCC	NOTICE: Certain Review and Reporting Periods Under Credit Risk Retention Regulation Extended.	<i>Federal Register</i> , Vol. 86, No. 138, 07/22/2021, 38607-38608.	Extended To: Dec. 20, 2021
*	Presidential Executive Order	EXECUTIVE ORDER: EO 14036, Promoting Competition in the American Economy Published in the <i>Federal Register</i> .	<i>Federal Register</i> , Vol. 86, No. 132, 07/14/2021, 36987-36999.	Published: Jul. 14, 2021
	Rural Business-Cooperative (RBC)	Establishment of Rural Innovation Stronger Economy Grant Program.	<i>Federal Register</i> , Vol. 86, No. 113, 06/15/2021, 31585-31599.	Jun. 15, 2021 Comments Due: Aug. 16, 2021
*	RBC	NOTICE: Solicitation of Applications: Rural Energy for America Program.	<i>Federal Register</i> , Vol. 86, No. 140, 07/26/2021, 40000-40003.	Issued: Jul. 26, 2021
*	RBC	NOTICE: Solicitation of Applications: Rural Microentrepreneur Assistance Program for FY 2022.	<i>Federal Register</i> , Vol. 86, No. 144, 07/30/2021, 41004-41007.	Issued: Jul. 30, 2021
	RBC	NOTICE: Solicitation of Applications: Agriculture Innovation Demonstration Center Grant Program.	<i>Federal Register</i> , Vol. 86, No. 121, 06/28/2021, 33969-33978.	Applications Due: Sep. 27, 2021
	RBC	NOTICE: OneRD Annual Notice of Fee Rates for FY 2022.	<i>Federal Register</i> , Vol. 86, No. 125, 07/02/2021, 35262-35263.	Oct. 01, 2021
	Rural Housing Service (RHS)	NOTICE: OneRD Annual Notice of Fee Rates for FY 2022.	<i>Federal Register</i> , Vol. 86, No. 125, 07/02/2021, 35262-35263.	Oct. 01, 2021
*	RHS	NOTICE: Applications for Section 514 Off-Farm Labor Housing Loans and Section 516 Off-Farm Labor Housing Grants for New Construction for FY 2021.	<i>Federal Register</i> , Vol. 86, No. 146, 08/03/2021, 41811-41812.	Applications Due: Nov. 01, 2022
	RHS	NOTICE: Applications for Section 514 Off-Farm Labor Housing	<i>Federal Register</i> , Vol. 86, No. 20,	Applications Due: Nov. 11, 2021

	Loans and Section 516 Off-Farm Labor Housing Grants for New Construction.	02/02/2021, 7840-7852.	
RHS	NOTICE: Request for Applications for Loan Guarantees Under the Guaranteed Rural Rental Housing Program.	<i>Federal Register</i> , Vol. 82, No. 244, 12/21/2017, 60579-60584.	Applications Due: Dec. 31, 2021
Rural Utilities Service (RUS)	Amendments to Streamline Electric Program Procedures.	<i>Federal Register</i> , Vol. 86, No. 129, 07/09/2021, 36193-36199.	Sep. 07, 2021
RUS	NOTICE: OneRD Annual Notice of Fee Rates for FY 2022.	<i>Federal Register</i> , Vol. 86, No. 125, 07/02/2021, 35262-35263.	Oct. 01, 2021
Securities and Exchange Commission (SEC)	Temporary Final Rule to Amend Regulation Crowdfunding. Extension of Effective and Applicability Date for Temporary Final Rule to Amend Regulation Crowdfunding.	<i>Federal Register</i> , Vol. 85, No. 89, 05/07/2020, 27116-27133. <i>Federal Register</i> , Vol. 85, No. 171, 09/02/2020, 54483-54490.	May 04, 2020 through Mar. 01, 2021 Applicable to Securities Offerings: May 04, 2020 through Aug. 31, 2020 Amendments in Rule Effective: Aug. 31, 2020 through Sep. 01, 2021 Expiration Date Extended from Mar. 01, 2021 to Sep. 01, 2021 Applicable to Securities Offerings: May 04, 2020 through Feb. 28, 2021
*	SEC	Adoption of Updated EDGAR Filer Manual.	<i>Federal Register</i> , Vol. 86, No. 142, 07/28/2021, 40308-40310. Jul. 28, 2021
*	SEC	NOTICE: Semiannual Regulatory Agenda.	Issued: Jul. 30, 2021 Comments Due:

			Aug. 30, 2021
*	SEC	NOTICE: Certain Review and Reporting Periods Under Credit Risk Retention Regulation Extended.	<i>Federal Register</i> , Vol. 86, No. 138, 07/22/2021, 38607-38608. Extended To: Dec. 20, 2021
*	Small Business Administration (SBA)	INTERIM FINAL RULE: PPP COVID Revenue Reduction Score, Direct Borrower Forgiveness Process and Appeals Deferment.	<i>Federal Register</i> , Vol. 86, No. 144, 07/30/2021, 40921-40927. Jul. 28, 2021 Comments Due: Aug. 30, 2021
*	SBA	INTERIM FINAL RULE: Debt Refinancing in the 504 Loan Program.	<i>Federal Register</i> , Vol. 86, No. 143, 07/29/2021, 40775-40779. Jul. 29, 2021 Comments Due: Sep. 27, 2021
*	SBA	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 86, No. 14, 07/30/2021, 41296-41300. Issued: Jul. 30, 2021
	SBA	Removal of Intermediary Lending Pilot Program Regulations from CFR.	<i>Federal Register</i> , Vol. 85, No. 229, 11/27/2020, 75833-75834. Dec. 28, 2021
*	Treasury, Dept. of (Treasury)	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 86, No. 144, 07/30/2021, 41268-41272. Issued: Jul. 30, 2021

* Denotes new item in the chart