



## November 2021 Regulatory Report

### Agencies Seek Comment on Call Report Forms.

- 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 revision to the FFIEC 031, FFIEC 042, and FFIEC 051 Consolidated Reports of Condition and Income (Call Report) forms. Revisions to the forms were meant to accommodate a new item for calculating the exposure amount for derivative contracts for purposes of calculating total risk-weighted assets, called SA-CCR and to clarify instructional guidance and correct grammatical and typographical errors. Comments are due **12/06/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-11-04/pdf/2021-24060.pdf>. *Federal Register*, Vol. 86, No. 211, 11/04/2021, 60965-60968.
- The Office of the Comptroller of the Currency (OCC), Board of Governors of the Federal Reserve System (FRB), and Federal Deposit Insurance Corporation (FDIC) (collectively, the agencies) seek comment on the FFIEC 030, Foreign Branch Report of Condition and the Abbreviated Foreign Branch Report of Condition, FFIEC 030S, which are currently approved collections of information. Comments are due **12/10/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-11-10/pdf/2021-24519.pdf>. *Federal Register*, Vol. 86, No. 215, 11/10/2021, 62599-62601.

### CFPB Issues Annual Regulation Z Threshold Adjustments for Credit Cards, HOEPA, and QMs.

The Bureau of Consumer Financial Protection (CFPB) issued a final rule to amend the regulation text and official interpretations for Regulation Z, which implements the Truth in Lending Act (TILA). CFPB is required to calculate annually the dollar amounts for

several provisions in Regulation Z. The final rule revises, as applicable, the dollar amounts for provisions implementing TILA and amendments to TILA, including under the Credit Card Accountability Responsibility and Disclosure Act (CARD Act), the Home Ownership and Equity Protection Act (HOEPA), and the Dodd-Frank Wall Street Act, including thresholds related to qualified mortgages (QMs). CFPB has adjusted the amounts, where appropriate, based on the annual percentage change reflected in the Consumer Price Index (CPI) in effect on **06/01/2021**. The final rule is effective **01/01/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-11-02/pdf/2021-23478.pdf>. *Federal Register*, Vol. 86, No. 209, 11/02/2021, 60357-60364.

### CFPB Issues Advisory Opinion Regarding Name-Only Matching Procedures in Credit Reporting.

CFPB issued an advisory opinion to highlight that a consumer reporting agency that uses inadequate matching procedures to match information to consumers, including name-only matching (i.e., matching information to the particular consumer who is the subject of a consumer report based solely on whether the consumer's first and last names are identical or similar to the names associated with the information), in preparing consumer reports is not using reasonable procedures to assure maximum possible accuracy under section 607(b) of the Fair Credit Reporting Act (FCRA). The advisory opinion is effective **11/10/2021**. The advisory opinion may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-11-10/pdf/2021-24471.pdf>. *Federal Register*, Vol. 86, No. 215, 11/10/2021, 62468-62472.

### CFPB Seeks Comment on Big Tech Payment Platforms.

On **10/21/2021**, CFPB ordered six large technology companies operating payments systems in the United States to provide information about certain of their business practices. The information will help

CFPB better understand how the firms use personal payments data and manage data access to users so CFPB can ensure adequate consumer protection. Accompanying the orders, the Director of CFPB issued a statement which is reprinted in the notice. Comments are due **12/06/2021**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-11-05/pdf/2021-24176.pdf>. *Federal Register*, Vol. 86, No. 212, 11/05/2021, 61182-61183.

#### **FDIC Issues Final Rule to Amend Real Estate Lending Standards.**

The Federal Deposit Insurance Corporation (FDIC) issued a final rule to amend the Interagency Guidelines for Real Estate Lending Policies (Real Estate Lending Standards). The purpose of the final rule is to incorporate consideration of the community bank leverage ratio (CBLR) rule, which does not require electing institutions to calculate tier 2 capital or total capital, into the Real Estate Lending Standards. The final rule allows a consistent approach for calculating the ratio of loans in excess of the supervisory loan-to-value limits (LTV Limits) at all FDIC-supervised institutions, using a methodology that approximates the historical methodology FDIC has followed for calculating the measurement without requiring institutions to calculate tier 2 capital. The final rule also avoids any regulatory burden that could arise if an FDIC-supervised institution subsequently decides to switch between different capital frameworks. The final rule is effective **11/26/2021**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-10-27/pdf/2021-23381.pdf>. *Federal Register*, Vol. 86, No. 205, 10/27/2021, 59279-59282.

#### **FDIC Issues Notice of Termination of Receiverships.**

FDIC, as Receiver for each of the insured depository institutions listed in the notice, 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 notice, the Receiverships have been terminated, the Receiver has been discharged, and the Receiverships have ceased to exist as legal entities. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-11-04/pdf/2021-24058.pdf>. *Federal Register*, Vol. 86, No. 211, 11/04/2021, 60815-60816.

#### **OCC Seeks Comment on Renewal of Libor Self-Assessment Information Collection.**

The Office of the Comptroller of the Currency (OCC) seeks comment on the renewal of an existing information collection titled, Libor Self-Assessment. 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 made the self-assessment tool 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 **12/21/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-10-22/pdf/2021-23056.pdf>. *Federal Register*, Vol. 86, No. 202, 10/22/2021, 58723-58725.

#### **OCC Seeks Comment on Revision to Company-Run Annual Stress Test Reporting Template and Documentation Information Collection.**

OCC seeks comment on revision to an existing information collection titled, Company-Run Annual Stress Test Reporting Template and Documentation for Covered Institutions with Total Consolidated Assets of \$250 Billion or More under the Dodd-Frank Act. Section 165(i)(2) of the Dodd-Frank Act requires certain financial companies, including national banks and federal savings associations, to conduct annual stress tests and requires the primary financial regulatory agency of the financial companies to issue regulations implementing the stress test requirements. OCC first implemented reporting templates in 2012. OCC uses the data collected to assess the reasonableness of the stress test results of covered institutions and to provide forward-looking information to OCC regarding a covered institution's capital adequacy. OCC

recognizes that many covered institutions with total consolidated assets of \$250 billion or more are required to submit reports using Comprehensive Capital Analysis and Review (CCAR) reporting form FR Y-14A. OCC also recognizes the Board of Governors of the Federal Reserve System (FRB) made modifications to the FR Y-14A and, to the extent practical, OCC seeks to keep its reporting requirements consistent with FRB's FR Y-14A in order to minimize burden on covered institutions. OCC's proposed changes include only limited updates to reflect the changes made by FRB. Comments are due **12/27/2021**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-10-27/pdf/2021-23398.pdf>. *Federal Register*, Vol. 86, No. 205, 10/27/2021, 59447-59448.

#### **HUD Issues Waivers and Alternative Requirements for Implementation of the HOME American Rescue Plan Program.**

The Department of Housing and Urban Development (HUD) published the waivers and alternative requirements that apply to a grantee's use of HOME Investment Partnerships Program funds made available under Section 3205 of the American Rescue Plan Act (HOME-ARP). On **09/13/2021**, HUD issued a notice to impose the requirements applicable to the use of HOME-ARP funds. At the same time, HUD published an Appendix to the HOME-ARP notice which described all waivers and alternative requirements applicable to HOME-ARP funds. Consistent with HUD's responsibility under the HUD Reform Act, HUD is providing additional notice to all interested parties of the HOME-ARP waivers and alternative requirements by republishing the Appendix. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-10-12/pdf/2021-22046.pdf>. *Federal Register*, Vol. 86, No. 194, 10/12/2021, 56764-56787.

#### **HUD Announces FY 2022 Section 108 Loan Guarantee Program Fee.**

HUD issued a notice to announce the fee it will collect from borrowers of loans guaranteed under HUD's Section 108 Loan Guarantee Program. The fee is meant to offset the credit subsidy costs of the guaranteed loans pursuant to commitments awarded in Fiscal Year 2022 in the event HUD is required or authorized by statute to do so,

notwithstanding subsection (m) of section 108 of the Housing and Community Development Act. The notice is applicable **11/26/2021**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-10-27/pdf/2021-23365.pdf>. *Federal Register*, Vol. 86, No. 205, 10/27/2021, 59302-59303.

#### **HUD Announces Delegation of Authority for Office of Chief Financial Officer.**

In the notice, the Secretary of HUD, pursuant to the Chief Financial Officers Act, which established the position of the Chief Financial Officer within HUD, has delegated authority to the Chief Financial Officer and the Deputy Chief Financial Officer for certain responsibilities with respect to the financial management activities, systems, and operations of HUD. The delegated authority is outlined in the notice. The notice is applicable **10/29/2021**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-11-05/pdf/2021-24250.pdf>. *Federal Register*, Vol. 86, No. 212, 11/05/2021, 61285-61286.

#### **HUD Extends Comment Period on Reinstatement of FHA Catalyst Multifamily Application Portal Information Collection.**

HUD has extended the comment period for reinstatement of information collection titled, Federal Housing Administration (FHA) Catalyst: Multifamily Application Portal. The portal allows FHA-approved multifamily lenders to submit electronic applications for FHA multifamily mortgage insurance and upload documents to HUD through the portal. HUD staff are able to receive and download documents from the portal. Comments are now due **11/18/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-10-19/pdf/2021-22745.pdf>. *Federal Register*, Vol. 86, No. 199, 10/19/2021, 57844.

#### **FEMA Issues Final Flood Hazard Determinations.**

The Federal Emergency Management Agency (FEMA) issued a notice which identifies communities in the states of **Iowa, Tennessee, and Wisconsin**, 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 **02/25/2022**. The final notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-11-01/pdf/2021-23751.pdf>. *Federal Register*, Vol. 86, No. 208, 11/01/2021, 60266-60267.

#### **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, Colorado, Florida, Georgia, Kentucky, Louisiana, Massachusetts, South Carolina, and Texas**, 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-2021-10-26/pdf/2021-23241.pdf>. *Federal Register*, Vol. 86, No. 204, 10/26/2021, 59179-59181.

- 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 **Arkansas, Colorado, Florida, Mississippi, Montana, North Dakota, Pennsylvania, Texas, Utah, 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-2021-11-01/pdf/2021-23749.pdf>. *Federal Register*, Vol. 86, No. 208, 11/01/2021, 60263-60265.

- 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 **Alaska, Arizona, California, Idaho, Illinois, Indiana, Iowa, Kansas, Minnesota, Nebraska, Nevada, New Jersey, New York, Ohio, Oregon, Texas, Washington, and Wisconsin**, 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-2021-11-09/pdf/2021-24404.pdf>. *Federal Register*, Vol. 86, No. 214, 11/09/2021, 62191-62195.

#### **FEMA Issues Changes in Flood Hazard Determinations.**

- FEMA issued a notice which lists communities in the states of **Colorado, Connecticut, Florida, Georgia, Kentucky, Louisiana, Maryland, Massachusetts, Montana, New Hampshire, North Dakota, South Carolina, and Texas**, 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-2021-10-13/pdf/2021-22164.pdf>. *Federal Register*, Vol. 86, No. 195, 10/13/2021, 56972-56975.

- FEMA issued a notice which lists communities in the states of **Alabama, California, Colorado, Florida, Montana, New Mexico, South Carolina, Tennessee, Texas, Utah, and Virginia**, 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-2021-10-26/pdf/2021-23240.pdf>. *Federal Register*, Vol. 86, No. 204, 10/26/2021, 59175-59179.

- FEMA issued a notice which lists communities in the states of **Arizona, California, Colorado, Florida, Minnesota, Missouri, Nevada, Texas, and Wisconsin**, 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-2021-10-26/pdf/2021-23239.pdf>. *Federal Register*, Vol. 86, No. 204, 10/26/2021, 59181-59183.
- FEMA issued a notice which lists communities in the states of **Delaware, Florida, Massachusetts, Mississippi, South Carolina, Texas, and Virginia**, 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-2021-11-09/pdf/2021-24408.pdf>. *Federal Register*, Vol. 86, No. 214, 11/09/2021, 62196-62199.

#### **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 **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 **01/11/2022**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2021-10-13/pdf/2021-22161.pdf>. *Federal Register*, Vol. 86, No. 195, 10/13/2021, 56971-56972.

- 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 **01/11/2022**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2021-10-13/pdf/2021-22163.pdf>. *Federal Register*, Vol. 86, No. 195, 10/13/2021, 56977-56978.
- 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 **Kansas, Michigan, and Minnesota**, 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 **01/11/2022**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-10-13/pdf/2021-22162.pdf>. *Federal Register*, Vol. 86, No. 195, 10/13/2021, 56978-56979.

- 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 **Kansas, New York, and Washington**, 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 **01/31/2022**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2021-11-01/pdf/2021-23750.pdf>. *Federal Register*, Vol. 86, No. 208, 11/01/2021, 60267-60268.
- 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 **Indiana, Nevada, and Washington**, 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 **02/07/2022**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2021-11-09/pdf/2021-24405.pdf>. *Federal Register*, Vol. 86, No. 214, 11/09/2021, 62195-62196.

### **FHFA Issues Proposed Rule to Introduce New Standardized Approach Disclosure Requirements for Fannie and Freddie.**

The Federal Housing Finance Agency (FHFA) issued a proposed rule that would introduce new standardized approach disclosure requirements for the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac) (collectively, the Enterprises), including disclosures related to regulatory capital instruments and risk-weighted assets calculated under the Enterprise Regulatory Capital Framework (ERCF). The proposed rule would implement standardized approach public disclosure requirements for the Enterprises that align with many of the public disclosure requirements for large banking organizations under the regulatory capital framework adopted by United States banking regulators. Modern bank disclosure requirements were initially contemplated by the Basel Committee on Banking Supervision under Pillar 3 of Basel II in order to complement the minimum capital requirements and the supervisory review process and were later expanded with additional requirements in Basel III. In much the same way, the public disclosure requirements in the proposed rule would complement the ERCF as it aims to ensure that each Enterprise operates in a safe and sound manner and is positioned to fulfill its statutory mission to provide stability and ongoing assistance to the secondary mortgage market across the economic cycle, in particular during periods of financial stress. Comments are due **01/03/2022**. The proposed rule may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2021-11-03/pdf/2021-23780.pdf>. *Federal Register*, Vol. 86, No. 210, 11/03/2021, 60589-60600.

### **FHFA Seeks Comment on Renewal of Information Collection for Minimum Requirements for Appraisal Management Companies.**

FHFA seeks comment concerning the renewal of an existing information collection titled, Minimum Requirements for Appraisal Management Companies. In 2015, FHFA, Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), and Board of Governors of the Federal Reserve System (FRB) (collectively, the agencies) jointly issued regulations to implement minimum statutory requirements to be applied by states in the registration and supervision of appraisal management companies (AMCs). The minimum requirements apply to states that have elected to establish an appraiser certifying and licensing agency with authority to register and supervise AMCs. The regulations also implement the statutory requirement that states report to the Appraisal Subcommittee (ASC) of the Federal Financial Institutions Examination Council (FFIEC) the information required by ASC to administer the national registry of AMCs. The AMC National Registry includes AMCs that are either: (1) subsidiaries owned or controlled by an insured depository and regulated by either the agencies; or (2) registered with, and subject to supervision of, a state appraiser certifying and licensing agency. FHFA's AMC regulation is substantively identical to the AMC regulations of the agencies and contains the recordkeeping and reporting requirements as described in the notice. Comments are due **12/01/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-11-01/pdf/2021-23657.pdf>. *Federal Register*, Vol. 86, No. 208, 11/01/2021, 60239-60242.

### **SBA Issues Final Rule to Make Technical Changes to Definitions and to Change 8(a) Business Development Contracting Thresholds.**

The Small Business Administration (SBA) issued a final rule to make technical changes to SBA regulations to conform the regulations to recent statutory changes. First, the final rule incorporates a required change to SBA's ownership requirements for small business concerns owned and controlled by service-disabled veterans. The final rule adopts changes to the treatment of certain surviving spouses made by the National Defense Authorization Act. In addition, the final rule incorporates changes to the dollar thresholds for

certain contracting actions authorized for the 8(a) Business Development program made by the National Defense Authorization Act. Finally, the final rule adjusts the competitive threshold dollar levels authorized for SBA's contracting programs to changes made to the Federal Acquisition Regulation due to inflation. The final rule is effective **02/07/2022**, without further action, unless significant adverse comment is received by **12/08/2021**. If significant adverse comment is received, SBA will publish a timely withdrawal of the rule in the *Federal Register*. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-11-08/pdf/2021-24348.pdf>. *Federal Register*, Vol. 86, No. 213, 11/08/2021, 61670-61673.

### **SBA Issues Interest Rate for Military Reservist Economic Injury Disaster Loans.**

SBA announced the first quarter fiscal year 2022 interest rate for Military Reservist Economic Injury Disaster Loans (13 CFR 123.512). SBA publishes the rate on a quarterly basis. The interest rate will be **2.830** for loans approved on or after **10/22/2021**.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-10-29/pdf/2021-23536.pdf>. *Federal Register*, Vol. 86, No. 207, 10/29/2021, 60080.

### **SBA Issues Notice of Delegation of Authority for Activities Related to Licensing of Small Business Investment Companies.**

SBA issued a notice of the delegation of authority for certain activities related to the licensing of small business investment companies by SBA to the SBA SBIC Licensing Committee. The announcement provides notice of SBA's delegation of authority to the SBA SBIC Licensing Committee to review and recommend to the SBA Administrator for approval applications for licenses to operate as a small business investment company under the Small Business Investment Act, as amended. See the notice for the specific delegation of authority language. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-11-08/pdf/2021-24344.pdf>. *Federal Register*, Vol. 86, No. 213, 11/08/2021, 61822.



**SBA Proposes Changes to Small Business Size Standards to Calculate Number of Employees and Average Annual Receipts for SBA Program Eligibility.**

SBA seeks comment on a proposed rule to use a 24-month average to calculate a business concern's number of employees for eligibility purposes in all of SBA's programs. SBA has also proposed to permit business concerns in its Business Loan, Disaster Loan, and Small Business Investment Company (SBIC) Programs to use a 5-year averaging period, in addition to the existing 3-year averaging period, for the purposes of calculating annual average receipts. The proposed changes will allow larger small businesses to retain their small business size status for longer, and some mid-sized businesses to regain small business status. Comments are due **12/02/2021**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-11-02/pdf/2021-23439.pdf>. *Federal Register*, Vol. 86, No. 209, 11/02/2021, 60396-60416.

**SBA Seeks Comment on FY 2022-2026 Strategic Plan Framework and Learning Agenda.**

SBA seeks comment on a draft Strategic Plan Framework and Enterprise Learning Agenda for fiscal years 2022-2026. SBA proposes three strategic goals for the next five years: (1) ensure equitable and customer-centric design and delivery of programs to support small businesses and innovative startups; (2) build resilient businesses and a sustainable economy; and (3) implement strong stewardship of resources for greater impact. The draft plan framework and learning agenda are available on SBA's website. Comments are due **11/19/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-10-21/pdf/2021-23001.pdf>. *Federal Register*, Vol. 86, No. 201, 10/21/2021, 58376.

**FCA Issues Technical Correction and Effective Date for Standards of Conduct Final Rule.**

The Farm Credit Administration (FCA) issued a technical correction to the final rule published in the *Federal Register* on **09/13/2021**, regarding the standards of conduct for directors and employees of Farm Credit System (System) institutions. The final rule document inadvertently failed to update two cross-references to the standards of conduct rules contained in parts 611 and 621 of the same chapter. FCA has made a technical correction to change the

cross-references contained in parts 611 and 621. The correction is effective **01/01/2023**. FCA also published an effective date for the final rule. The final rule is effective **01/01/2023**. The correction may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-10-22/pdf/2021-23059.pdf>. *Federal Register*, Vol. 86, No. 202, 10/22/2021, 58559. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-10-22/pdf/2021-23062.pdf>. *Federal Register*, Vol. 86, No. 202, 10/22/2021, 58559-58560.

**FCA Extends Comment Period of Proposed Rule to Revise Risk Weighting of HVCRE Exposures.**

FCA announced an extension of the comment period for a proposed rule that would revise the regulatory capital requirements for Farm Credit System institutions to define and establish a risk-weight for high volatility commercial real estate (HVCRE) exposures. FCA has extended the comment period for an additional 61 days. Comments are now due **01/24/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-10-20/pdf/2021-22826.pdf>. *Federal Register*, Vol. 86, No. 200, 10/20/2021, 58042.

**Agencies Issue NOSA on Strategic Economic and Community Development Program.**

The Rural Business-Cooperative Service (RBC), Rural Housing Service (RHS), and Rural Utilities Service (RUS) (collectively, the agencies) issued a notice seeking applications (NOSA) for the Strategic Economic and Community Development (SECD) priority for projects that support multi-jurisdictional and multi-sectoral strategic community investment plans. In fiscal year 2022, the agencies will implement SECD by reserving loan and or grant funds from the appropriations of the programs covered by this funding priority. The NOSA describes the requirements by which the agencies will consider projects eligible for the covered programs' reserved appropriated funds and the information needed to submit an application. The NOSA may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-10-15/pdf/2021-22499.pdf>. *Federal Register*, Vol. 86, No. 197, 10/15/2021, 57409-57412.

### **Agencies Seek Comment on New Civil Rights Forms.**

The Rural Business-Cooperative Service (RBC), Rural Housing Service (RHS), and Rural Utilities Service (RUS) (collectively, the agencies) seek comment on a new information collection titled, Common Forms Package for Civil Rights Forms. The new information collection will enable the agencies to effectively monitor a recipient's compliance with the civil rights laws, and to determine whether or not service and benefits are being provided to beneficiaries on an equal opportunity basis. The agencies are required to provide federal financial assistance through its housing and community and business programs on an equal opportunity basis. The laws implemented in 7 CFR part 1901, subpart E, require the recipients of Rural Development (RD) federal financial assistance to collect various types of information, including information on participants in certain of the agencies' programs, by race, color, and national origin. The information collected and maintained by the recipients of certain programs in RD are used internally for monitoring compliance with the civil rights laws and regulations. Comments are due **01/04/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-11-05/pdf/2021-24149.pdf>. *Federal Register*, Vol. 86, No. 212, 11/05/2021, 61116-61117.

### **Agencies Seek Comment on New Real Estate Title Clearance and Loan Closing Forms.**

The Rural Business-Cooperative Service (RBC), Rural Housing Service (RHS), and Rural Utilities Service (RUS) (collectively, the agencies) seek comment on a new information collection titled, Common Forms Package for Real Estate Title Clearance and Loan Closing. The new information collection will enable the agencies to effectively extend financial assistance to construct, improve, alter, repair, replace or rehabilitate dwellings, farm buildings, and/or related facilities to provide decent, safe, and sanitary living conditions and adequate farm buildings and other structures in rural areas. Title clearance is required to assure the agencies that the loan is legally secured and has the required lien priority. Rural Development (RD) will be collecting information to assure that the participants in the program remain eligible to proceed with loan closing and to ensure that loans are made with federal funds are legally secured. The respondents are individuals or households, businesses, and non-profit

institutions. The information required is used by the agencies' personnel to verify that the required lien position has been obtained. Comments are due **01/04/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-11-05/pdf/2021-24150.pdf>. *Federal Register*, Vol. 86, No. 212, 11/05/2021, 61117-61118.

### **RUS Issues NOFA for Rural eConnectivity Program.**

The Rural Utilities Service (RUS) issued a notice of funding announcement (NOFA) that it is accepting applications for fiscal year 2022 for the Rural eConnectivity Program (the ReConnect Program). In addition, the NOFA defines requirements that are determined at the time a funding announcement is published. See the NOFA for application details and timelines. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-10-25/pdf/2021-23128.pdf>. *Federal Register*, Vol. 86, No. 203, 10/25/2021, 58860-58864.

### **SEC Issues Final Rule on Performance-Based Investment Advisory Fees.**

The Securities and Exchange Commission (SEC) issued a final rule to adopt amendments to the rule under the Investment Advisers Act that permits investment advisers to charge performance-based compensation to "qualified clients." The rule defines "qualified client" with reference to specific dollar amount thresholds, which are required to be adjusted every five years to account for the effects of inflation. The amendments replace specific dollar amount thresholds in the rule's "qualified client" definition with references to SEC's "most recent order," as defined by the amended rule, containing the specific dollar amount thresholds adjusted for inflation. The final rule is effective **11/10/2021**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-11-10/pdf/2021-24525.pdf>. *Federal Register*, Vol. 86, No. 215, 11/10/2021, 62473-62475.

### **SEC Issues Proposed Rule to Enhance Reporting of Proxy Votes by Registered Management Investment Companies.**

SEC issued a proposed rule to amend Form N-PX under the Investment Company Act to enhance the information mutual funds, exchange-traded funds, and certain other funds currently report annually about their proxy votes and to make that information easier to analyze. SEC has also proposed

form amendments under the Securities Exchange Act that would require an institutional investment manager subject to the Exchange Act to report annually on Form N-PX how it voted proxies relating to executive compensation matters, as required by the Exchange Act. The proposed reporting requirements for institutional investment managers, if adopted, would complete implementation of requirements under the Dodd-Frank Act. Comments are due **12/14/2021**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-10-15/pdf/2021-21549.pdf>. *Federal Register*, Vol. 86, No. 197, 10/15/2021, 57478-57524.

#### **SEC Reopens Comment Period for Listing Standards for Recovery of Erroneously Awarded Compensation Proposed Rule.**

SEC has reopened the comment period for its proposed rule that would implement provisions of Section 954 of the Dodd-Frank Act to direct the national securities exchanges and national securities associations to establish listing standards that require each issuer to develop and implement a policy providing for the recovery, under certain circumstances, of incentive-based compensation based on financial information required to be reported under the securities laws that is received by current or former executive officers, and require disclosure of the policy. Comments are due **11/22/2021**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-10-21/pdf/2021-22754.pdf>. *Federal Register*, Vol. 86, No. 201, 10/21/2021, 58232-58237.

#### **FTC Issues Final Rule to Update Procedures for Responding to Petitions for Rulemaking.**

The Federal Trade Commission (FTC) issued a final rule to update its procedures for responding to petitions for rulemaking. The changes will provide increased transparency and promote public participation in the rulemaking process. The updated procedures will govern the handling of petitions for the issuance, amendments, or repeal of rules, including trade regulation rules issued pursuant to Section 18(a)(1)(B) of the FTC Act, as well as other statutory grants of rulemaking authority. The procedures will also apply to requests to issue, amend, or repeal interpretive rules, including guides described in subchapter B of FTC rules and other official FTC interpretations. In addition, the

procedures will apply to petitions from regulated parties seeking exemptions from FTC rules. The amendments also add a new subpart D in part 1 of FTC rules to establish updated procedures for responding to petitions for rulemaking. Under the revised procedures, FTC will publish petitions for rulemaking in the *Federal Register* and invite comment on the merits of petitions. The final rule is effective **10/29/2021**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-10-29/pdf/2021-21824.pdf>. *Federal Register*, Vol. 86, No. 207, 10/29/2021, 59851-59855.

#### **FTC Issues Enforcement Policy Statement Regarding Negative Option Marketing.**

FTC issued a policy statement to provide guidance regarding its enforcement of various statutes and FTC regulations which address negative option marketing and operating. The statement is intended to assist the business community and practitioners by providing specific guidance on FTC's interpretation of existing law as it applies to negative option practices. The policy statement may also assist courts in developing an appropriate framework for interpreting and applying the various statutes and regulations addressing negative option marketing discussed in the statement. FTC announced the issuance of the statement on **10/29/2021**. The policy statement may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-11-04/pdf/2021-24094.pdf>. *Federal Register*, Vol. 86, No. 211, 11/04/2021, 60822-60827.

#### **FCC Issues Proposed Rule on SIM Swapping and Port-Out Fraud.**

The Federal Communications Commission (FCC) issued a proposed rule that focuses on putting an end to two methods used by bad actors to take control of consumers' cell phone accounts and wreak havoc on people's financial and digital lives without ever gaining physical control of a consumer's phone. In the first type of scam, known as "subscriber identity module swapping" or "SIM swapping," a bad actor convinces a victim's wireless carrier to transfer the victim's service from the victim's cell phone to a cell phone in the bad actor's possession. In the second method, known as "port-out fraud," the bad actor, posing as the victim, opens an account with a carrier other than the victim's current carrier. The bad actor then arranges for the victim's phone number to be transferred to

(or "ported out") to the account with the new carrier controlled by the bad actor. The proposed rule takes aim at these scams by proposing to amend the FCC's Customer Proprietary Network Information (CPNI) and local number portability (LNP) rules to require carriers to adopt secure methods of authenticating a customer before redirecting a customer's phone number to a new device or carrier. The proposed rule would also require providers to immediately notify customers whenever a SIM change or port request is made on customers' accounts. FCC also seeks comment on other ways to protect consumers from SIM swapping and port-out fraud. Comments are due **11/15/2021**, and reply comments are due on or before **12/14/2021**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-10-15/pdf/2021-22099.pdf>. *Federal Register*, Vol. 86, No. 197, 10/15/2021, 57390-57404.

#### **NCUA Issues Final Rule on CAMELS Rating System.**

The National Credit Union Administration (NCUA) issued a final rule to update its supervisory rating system from CAMEL to CAMELS by adding the "S" (Sensitivity to Market Risk) component to the existing CAMEL rating system and redefining the "L" (Liquidity Risk) component. The benefits of adding the "S" component are to enhance transparency and allow NCUA and federally-insured natural person and corporate credit unions to better distinguish between liquidity risk ("L") and sensitivity to market risk ("S"). The addition of "S" also enhances consistency between the supervision of credit unions and financial institutions supervised by the other banking agencies. The effective date of the rule is **04/01/2022**. NCUA plans to implement the addition of the "S" rating component and a redefined "L" rating for examinations and contacts started on or after **04/01/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-10-27/pdf/2021-23332.pdf>. *Federal Register*, Vol. 86, No. 205, 10/27/2021, 59282-59289.

#### **NCUA Issues Final Rule to Amend CUSO Regulation.**

NCUA issued a final rule to amend the credit union service organization (CUSO) regulation. The final rule accomplishes two objectives: expands the list of permissible activities and services for CUSOs to include the origination of any type of loan that a

federal credit union may originate; and grants NCUA additional flexibility to approve permissible activities and services. The final rule is effective **11/26/2021**.

The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-10-27/pdf/2021-23322.pdf>. *Federal Register*, Vol. 86, No. 205, 10/27/2021, 59289-59302.

#### **VA Announces Maximum Allowable Fees for Legal Services.**

The Department of Veteran Affairs (VA) announced updated information to participants in the Department of Veterans Affairs (VA) Home Loan Guaranty program concerning the maximum allowable fees for legal services performed in connection with the foreclosure of single-family housing loans. The notice also provides updated information concerning the legal fees for bankruptcy-related services. The table in the notice contains the amounts the VA Secretary has determined to be reasonable and customary in all states. The new maximum allowable fees for legal services will be allowed for all guaranty claims submitted to VA on or after **12/08/2021**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-11-08/pdf/2021-24330.pdf>. *Federal Register*, Vol. 86, No. 213, 11/08/2021, 61856-61858.

#### **VA Seeks Comment on Interest Rate Reduction Refinancing Loan Worksheet.**

VA seeks comment on revisions to an existing information collection titled, Interest Rate Reduction Refinancing Loan Worksheet, VA Form 26-8923. VA is revising the information collection to incorporate regulatory collection requirements previously captured under OMB control number 2900-0601. The purpose is to consolidate information collection requirements applicable only for interest rate reduction refinance loans under one information collection package. Comments are due within 30 days of publication of the notice. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-10-27/pdf/2021-23339.pdf>. *Federal Register*, Vol. 86, No. 205, 10/27/2021, 59450.

#### **VA Seeks Comment on Extension of VA Fiduciary Account Information Collection.**

VA seeks comment on an extension of an existing information collection titled, VA Fiduciary's Account

(VA Form 21P-4706b), Court Appointed Fiduciary's Account (VA Form 21P- 4706c), Certification of Balance on Deposit and Authorization to Disclose Financial Record (21P- 4718a). VA Forms 21P- 4706b, 21P- 4706c, and 21P-4718a will be completed by VA-appointed fiduciaries of VA beneficiaries. The information will be used by VA fiduciary hub staff to determine whether an individual is an appropriate fiduciary and properly using and maintaining an accounting of the VA beneficiary's compensation or pension payments. VA continues to use the information provided on the forms in the oversight of VA-appointed fiduciaries. Comments are due within 30 days of publication of the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-10-28/pdf/2021-23492.pdf>. *Federal Register*, Vol. 86, No. 206, 10/28/2021, 59837-59838.

#### **DOL Issues Final Rule to Withdraw Portion of Tip Regulation Under FLSA.**

The Department of Labor (DOL) issued a final rule to withdraw one portion of the Tip Regulations Under the Fair Labor Standards Act (FLSA) and finalize its proposed revisions related to the determination of when a tipped employee is employed in dual jobs under FLSA. Specifically, DOL has amended its regulations to clarify that an employer may only take a tip credit when its tipped employees perform work that is part of the employee's tipped occupation. Work that is part of the tipped occupation includes work that produces tips as well as work that directly supports tip-producing work, provided the directly supporting work is not performed for a substantial amount of time. As of **12/28/2021**, DOL is withdrawing the revision of 29 CFR 531.56(e) (in amendatory instruction 11), published in the *Federal Register* on **12/30/2020**, delayed until **04/30/2021**, as published in the *Federal Register* on **02/26/2021**, and further delayed until **12/31/2021**, as published in the *Federal Register* on **04/29/2021**. The final rule is effective **12/28/2021**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-10-29/pdf/2021-23446.pdf>. *Federal Register*, Vol. 86, No. 207, 10/29/2021, 60114-60158.

#### **DOL Issues Proposed Rule on Prudence and Loyalty in Selecting Plan Investments and Exercising Shareholder Rights.**

DOL issued a proposed rule to amend the Investment Duties regulation under Title I of the

Employee Retirement Income Security Act (ERISA), as amended, to clarify the application of ERISA's fiduciary duties of prudence and loyalty to selecting investments and investment courses of action, including selecting qualified default investment alternatives, exercising shareholder rights, such as proxy voting, and the use of written proxy voting policies and guidelines. Comments are due **12/13/2021**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-10-14/pdf/2021-22263.pdf>. *Federal Register*, Vol. 86, No. 196, 10/14/2021, 57272-57304.

#### **CDFI Fund Issues NOFA for 2021 Bank Enterprise Award Program.**

The Community Development Financial Institutions Fund (CDFI Fund) issued a notice of funds availability (NOFA) to invite applications for fiscal year 2021 funding round of the Bank Enterprise Award Program (BEA Program). Through the BEA Program, CDFI Fund awards formula-based grants to depository institutions that are insured by the Federal Deposit Insurance Corporation (FDIC) for increasing their levels of loans, investments, service activities, and technical assistance to residents and businesses in the most economically distressed communities, and financial assistance and technical assistance to certified Community Development Financial Institutions (CDFIs) through equity investments, equity-like loans, grants, stock purchases, loans, deposits, and other forms of assistance, during a specified period. See the NOFA for further application details, include deadlines and program criteria. CDFI Fund also issued a correction to the NOFA to clarify eligibility requirements. The NOFA may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-10-14/pdf/2021-22450.pdf>. *Federal Register*, Vol. 86, No. 196, 10/14/2021, 57253-57266. The correction may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-11-09/pdf/2021-24542.pdf>. *Federal Register*, Vol. 86, No. 214, 11/09/2021, 62235-62236.

#### **CDFI Fund Issues NOFA for 2021 Allocation Round of New Markets Tax Credit Program.**

CDFI Fund issued a notice of funds availability (NOFA) to invite applications for fiscal year 2021 funding round of the New Markets Tax Credit (NMTC) Program. The NOFA is issued in connection with the Calendar Year 2021 allocation round NMTC

Program. Through the NMTC Program, CDFI Fund provides authority to certified community development entities (CDEs) to offer an incentive to investors in the form of tax credits over seven years, which is expected to stimulate the provision of private investment capital that, in turn, will facilitate economic and community development in low-income communities. See the NOFA for further application details, include deadlines and program criteria. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-11-08/pdf/2021-24310.pdf>. *Federal Register*, Vol. 86, No. 213, 11/08/2021, 61839-61849.

## 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>
<b>Bureau of Consumer Financial Protection (CFPB)</b>	Small Business Lending Data Collection under ECOA.	<i>Federal Register</i> , Vol. 86, No. 193, 10/08/2021, 56356- 56606.	<b>Jan. 06, 2022</b>
<b>Farm Credit Administration (FCA)</b>	<b>ANPR:</b> Revision to System Bank Liquidity Reserve Framework.  <b>NOTICE:</b> Extension of Comment Period for ANPR.	<i>Federal Register</i> , Vol. 86, No. 123, 06/30/2021, 34645- 34653.  <i>Federal Register</i> , Vol. 86, No. 169, 09/03/2021, 49496- 49497.	<b>Sep. 28, 2021</b>  <b>Nov. 27, 2021</b>
* <b>FCA</b>	Risk Weighting of High Volatility Commercial Real Estate (HVCRE) Exposures.  <b>NOTICE:</b> Extension of Comment Period for Risk Weighting of High Volatility Commercial Real Estate (HVCRE) Exposures.	<i>Federal Register</i> , Vol. 86, No. 163, 08/26/2021, 47601- 47608.  <i>Federal Register</i> , Vol. 86, No. 200, 10/20/2021, 58042.	<b>Nov. 24, 2021</b>  <b>Jan. 24, 2022</b>
* <b>Federal Communications Commission (FCC)</b>	Subscriber Identity Module Swapping and Port-Out Fraud.	<i>Federal Register</i> , Vol. 86, No. 197, 10/15/2021, 57390- 57404.	<b>Nov. 15, 2021</b>  Reply Comments: <b>Dec. 14, 2021</b>
<b>Federal Housing Finance Agency (FHFA)</b>	Amendments to Enterprise Regulatory Capital Framework.	<i>Federal Register</i> , Vol. 86, No. 184, 09/27/2021, 53230- 53246.	<b>Nov. 26, 2021</b>
* <b>FHFA</b>	New Standardized Approach Disclosure Requirements for Fannie and Freddie.	<i>Federal Register</i> , Vol. 86, No. 210, 11/03/2021, 60589- 60600.	<b>Jan. 03, 2022</b>
<b>Housing and Urban Development, Dept. of (HUD)</b>	<b>ANPR:</b> ARMs Transitioning from LIBOR to Alternate Indices.	<i>Federal Register</i> , Vol. 86, No. 190, 10/05/2021, 54876- 54879.	<b>Dec. 06, 2021</b>
* <b>Labor, Dept. of (DOL)</b>	Prudence and Loyalty in Selecting Plan Investments and Exercising Shareholder Rights.	<i>Federal Register</i> , Vol. 86, No. 196, 10/14/2021, 57272- 57304.	<b>Dec. 13, 2021</b>
<b>Office of the Comptroller of the Currency</b>	<b>GUIDANCE:</b> Interagency Guidance on Third-Party Relationships.	<i>Federal Register</i> , Vol. 86, No. 135, 07/19/2021, 38182-	<b>Sep. 17, 2021</b>

	<b>(OCC)</b>		38204.	
		<b>NOTICE:</b> Comment Period Extended for Guidance on Third-Party Relationships.	<i>Federal Register</i> , Vol. 86, No. 173, 09/10/2021, 50789.	<b>Oct. 18, 2021</b>
	<b>Small Business Administration (SBA)</b>	Revision to Surety Bond Guarantee Program.	<i>Federal Register</i> , Vol. 86, No. 182, 09/23/2021, 52844-52848.	<b>Nov. 22, 2021</b>
*	<b>SBA</b>	Revisions to Small Business Size Standards to Calculate Number of Employees and Average Annual Receipts for SBA Program Eligibility.	<i>Federal Register</i> , Vol. 86, No. 209, 11/02/221, 60396-60416.	<b>Dec. 02, 2021</b>
*	<b>Securities and Exchange Commission (SEC)</b>	<b>NOTICE:</b> Reopening of Comment Period for Listing Standards for Recovery of Erroneously Awarded Compensation Proposed Rule.	<i>Federal Register</i> , Vol. 86, No. 201, 10/21/2021, 58232-58237.	<b>Nov. 22, 2021</b>
*	<b>(SEC)</b>	Enhanced Reporting of Proxy Votes by Registered Management Investment Companies and Reporting of Executive Compensation Votes by Institutional Investment Managers.	<i>Federal Register</i> , Vol. 86, No. 197, 10/15/2021, 57478-57524.	<b>Dec. 14, 2021</b>
	<b>Veterans Affairs, Dept. of (VA)</b>	Implementation of Social Security Number Fraud Prevention Act.	<i>Federal Register</i> , Vol. 86, No. 191, 10/06/2021, 55547-55548.	<b>Dec. 06, 2021</b>



## 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>
<b>Bureau of Consumer Financial Protection (CFPB)</b>	Amendments to Equal Credit Opportunity Act Ethnicity and Race Information Collection.	<i>Federal Register</i> , Vol. 82, No. 189, 10/02/2017, 45680- 45697.	<b>Jan. 01, 2018</b>  The amendment to Appendix B removing the existing "Uniform Residential Loan Application" form in amendatory instruction 6 is effective: <b>Jan. 01, 2022</b>
<b>CFPB</b>	Regulation C.	<i>Federal Register</i> , Vol. 84, No. 209, 10/29/2019, 57946- 58004.	<b>Jan. 01, 2020</b>  (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 <b>Jan. 01, 2022</b> )
<b>CFPB</b>	HMDA Reporting Threshold Increase.  <b>CORRECTION:</b> 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.	<b>Jul. 01, 2020</b>  Increased Threshold for Open-End Lines: <b>Jan. 01, 2022</b>  <b>Nov. 02, 2020</b>
<b>CFPB</b>	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.	<b>Jun. 30, 2021</b>  Mandatory Compliance Date: <b>Oct. 01, 2022</b>

*	<b>CFPB</b>	<b>OPINION:</b> Name-Only Matching Procedures for Fair Credit Reporting.	<i>Federal Register</i> , Vol. 86, No. 215, 11/10/2021, 62468-62472.	<b>Nov. 10, 2021</b>
	<b>CFPB</b>	Regulation F: Debt Collection Practices.  Regulation F: Debt Collection Practices, Part II.  <b>NOTICE:</b> Proposal to Delay Effective Date of Debt Collection Practices Rules Withdrawn.	<i>Federal Register</i> , Vol. 85, No. 230, 11/30/2020, 76734-76907.  <i>Federal Register</i> , Vol. 86, No. 11, 01/19/2021, 5766-5682.  <i>Federal Register</i> , Vol. 86, No. 167, 09/01/2021, 48918.	<b>Nov. 30, 2021</b>  <b>Nov. 30, 2021</b>  <b>Sep. 01, 2021</b>  Due to Withdrawal, Effective Date of Debt Collection Practices Remains: <b>Nov. 30, 2021</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Big Tech Payment Platforms.	<i>Federal Register</i> , Vol. 86, No. 212, 11/05/2021, 61182-61183.	<b>Dec. 06, 2021</b>
*	<b>CFPB</b>	Truth in Lending, Regulation Z Annual Threshold Adjustments.	<i>Federal Register</i> , Vol. 86, No. 209, 11/02/2021, 60357-60364.	<b>Jan. 01, 2022</b>
*	<b>Community Development Financial Institutions Fund (CDFI Fund)</b>	<b>NOTICE:</b> Funding Availability: FY 2021 Bank Enterprise Award Program.  <b>NOTICE:</b> Correction to Funding Opportunities: Bank Enterprise Award (BEA) Program.	<i>Federal Register</i> , Vol. 86, No. 196, 10/14/2021, 57253-57266.  <i>Federal Register</i> , Vol. 86, No. 214, 11/09/2021, 62235-62236.	Issued: <b>Oct. 14, 2021</b>  Issued: <b>Nov. 09, 2021</b>
*	<b>CDFI Fund</b>	<b>NOTICE:</b> Funding Availability: CY 2021 Allocation Round of New Markets Tax Credit Program.	<i>Federal Register</i> , Vol. 86, No. 213, 11/08/2021, 61839-61849.	Issued: <b>Nov. 08, 2021</b>
*	<b>Farm Credit Administration (FCA)</b>	<b>NOTICE:</b> Effective Date for Standards of Conduct Final Rule.  <b>NOTICE:</b> Technical Correction to Standards of Conduct Final Rule.	<i>Federal Register</i> , Vol. 86, No. 202, 10/22/2021, 58559-58560.  <i>Federal Register</i> , Vol. 86, No. 202, 10/22/2021, 58559.	<b>Jan. 01, 2023</b>  <b>Jan. 01, 2023</b>
	<b>FCA</b>	Revision to Regulatory Capital Rules, Tier 1/Tier 2 Framework.	<i>Federal Register</i> , Vol. 86, No. 188,	<b>Jan. 01, 2022</b> Or

		10/01/2021, 54347-54361.	30 days after publication in the <i>Federal Register</i> during which either or both Houses of Congress are in session, whichever is later.
<b>Federal Deposit Insurance Corporation (FDIC)</b>	Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4362-4444.	<b>Apr. 01, 2020</b> Compliance Date: <b>Jan. 01, 2022</b>
<b>FDIC</b>	<b>INTERIM FINAL RULE:</b> Applicability of Annual Independent Audits and Reporting Requirements.	<i>Federal Register</i> , Vol. 85, No. 206, 10/23/2020, 67427-67433.	<b>Oct. 23, 2020</b> through <b>Dec. 31, 2021</b>
<b>FDIC</b>	Rescission and Removal of Transferred OTS Regulations: Nondiscrimination Requirements.	<i>Federal Register</i> , Vol. 86, No. 21, 02/03/2021, 8082-8089.	<b>Mar. 05, 2021</b> Compliance with 12 CFR 338.4(b) Regarding FDIC's Address on Consumer Response Center on Equal Housing Poster: <b>Feb. 03, 2022</b>
<b>FDIC</b>	Brokered Deposit and Interest Rate Restriction Rule.	<i>Federal Register</i> , Vol. 86, No. 13, 01/22/2021, 6742-6792.	<b>Apr. 01, 2021</b> Mandatory Compliance: <b>Jan. 01, 2022</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Termination of Receiverships.	Issued: <b>Nov. 04, 2021</b>
*	<b>FDIC</b>	Amendment to Real Estate Lending Standards.	<b>Nov. 26, 2021</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Revisions to Existing Information Collection: FFIEC 031, FFIEC 042, and FFIEC 051 Consolidated Reports of Condition and Income (Call Report) Forms.	<b>Dec. 06, 2021</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Existing Information Collection: FFIEC 030, FFIEC 030S Foreign Branch Report of	<b>Dec. 10, 2021</b>

	Condition and Abbreviated Foreign Branch Report of Condition.		
<b>FDIC</b>	<b>NOTICE:</b> 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: <b>Dec. 20, 2021</b>
<b>Federal Emergency Management Agency (FEMA)</b>	<b>NOTICE:</b> Comments Requested on Revision to Existing Information Collection: State/Local/Tribal Hazard Mitigation Plans.	<i>Federal Register</i> , Vol. 86, No. 175, 09/14/2021, 51174.	Comments Due: <b>Nov. 15, 2021</b>
<b>FEMA</b>	Implementation of Public Assistance Program Appeals and Arbitrations.	<i>Federal Register</i> , Vol. 86, No. 155, 08/16/2021, 45660-45685.	<b>Jan. 01, 2022</b>
* <b>Federal Housing Finance Agency (FHFA)</b>	<b>NOTICE:</b> Comments Requested on Renewal of Existing Information Collection: Minimum Requirements for Appraisal Management Companies.	<i>Federal Register</i> , Vol. 86, No. 208, 11/01/2021, 60239-60242.	Comments Due: <b>Dec. 01, 2021</b>
<b>FHFA</b>	<b>NOTICE:</b> 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: <b>Dec. 20, 2021</b>
<b>Federal Reserve Board (FRB)</b>	<b>NOTICE:</b> Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 86, No. 144, 07/30/2021, 41364-41365.	Issued: <b>Jul. 30, 2021</b>  Comments may be submitted any time during next 6 months.
* <b>FRB</b>	<b>NOTICE:</b> Comments Requested on Revisions to Existing Information Collection: FFIEC 031, FFIEC 042, and FFIEC 051 Consolidated Reports of Condition and Income (Call Report) Forms.	<i>Federal Register</i> , Vol. 86, No. 211, 11/04/2021, 60965-60968.	<b>Dec. 06, 2021</b>
* <b>FRB</b>	<b>NOTICE:</b> Comments Requested on Existing Information Collection: FFIEC 030, FFIEC 030S Foreign Branch Report of Condition and Abbreviated Foreign Branch Report of Condition.	<i>Federal Register</i> , Vol. 86, No. 215, 11/10/2021, 62599-62601.	<b>Dec. 10, 2021</b>
<b>FRB</b>	<b>NOTICE:</b> 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: <b>Dec. 20, 2021</b>
<b>FRB</b>	<b>NOTICE:</b> Comments Requested	<i>Federal Register</i> ,	Comments Due:

	on New Message Format for Fedwire Funds Service.	Vol. 86, No. 191, 10/06/2021, 55600-55607.	<b>Jan. 04, 2022</b>
*	<b>Federal Trade Commission (FTC)</b>	Amendments to Procedures for Responding to Petitions for Rulemaking.	<i>Federal Register</i> , Vol. 86, No. 207, 10/29/2021, 59851-59855.
*	<b>FTC</b>	<b>ENFORCEMENT POLICY STATEMENT:</b> Negative Option Marketing.	<i>Federal Register</i> , Vol. 86, No. 211, 11/04/2021, 60822-60827.
*	<b>Housing and Urban Development, Dept. of (HUD)</b>	<b>NOTICE:</b> Waivers and Alternative Requirements for Implementation of the HOME American Rescue Plan Program.	<i>Federal Register</i> , Vol. 86, No. 194, 10/12/2021, 56764-56787.
*	<b>HUD</b>	<b>NOTICE:</b> Delegation of Authority for Office of Chief Financial Officer.	<i>Federal Register</i> , Vol. 86, No. 212, 11/05/2021, 61285-61286.
	<b>HUD</b>	<b>NOTICE:</b> Comments Requested on Revision to Existing Information: FHA-Insured Mortgage Loan Servicing Involving the Loss Mitigation Programs.	<i>Federal Register</i> , Vol. 86, No. 175, 09/17/2021, 51911.
*	<b>HUD</b>	<b>NOTICE:</b> Comment Period extended on Reinstatement of FHA Catalyst: Multifamily Application Portal Information Collection.	<i>Federal Register</i> , Vol. 86, No. 199, 10/19/2021, 57844.
	<b>HUD</b>	<b>NOTICE:</b> Comments Requested on Reinstatement of Information Collection: Energy Efficient Mortgages.	<i>Federal Register</i> , Vol. 86, No. 182, 09/23/2021, 52921-52922.
*	<b>HUD</b>	<b>NOTICE:</b> FY 2022 Section 108 Loan Guarantee Program Fee.	<i>Federal Register</i> , Vol. 86, No. 205, 10/27/2021, 59302-59303.
	<b>HUD</b>	<b>NOTICE:</b> Certain Review and Reporting Periods Under Credit Risk Retention Regulation Extended.	<i>Federal Register</i> , Vol. 86, No. 182, 07/22/2021, 38607-38608.
	<b>Labor, Dept. of (DOL)</b>	Withdrawal of Portions of Tip Rule Addressing CMPs Under the Fair Labor Standards Act.	<i>Federal Register</i> , Vol. 86, No. 183, 09/24/2021, 52973-52987.
*	<b>DOL</b>	Withdrawal of Portion of Tip Rule Related to Determination of When Tipped Employee is Employed in Dual Jobs Under FLSA.	<i>Federal Register</i> , Vol. 86, No. 207, 10/29/2021, 60114-60158.

	<b>DOL</b>	<b>NOTICE:</b> Minimum Wage for Federal Contracts Covered by Executive Order 13658.	<i>Federal Register</i> , Vol. 86, No. 177, 09/16/2021, 51683-51685.	<b>Jan. 01, 2022</b>
	<b>National Credit Union Administration (NCUA)</b>	<b>NOTICE:</b> Comments Requested on Revisions to Call Report Form 5300.	<i>Federal Register</i> , Vol. 86, No. 184, 09/27/2021, 53351.	Comments Due: <b>Nov. 26, 2021</b>
*	<b>NCUA</b>	Amendments to Credit Union Service Organizations Regulation.	<i>Federal Register</i> , Vol. 86, No. 205, 10/27/2021, 59289-59302.	<b>Nov. 26, 2021</b>
	<b>NCUA</b>	Prompt Corrective Action Regulations.	<i>Federal Register</i> , Vol. 84, No. 242, 12/17/2019, 68781-68787.	<b>Jan. 01, 2022</b>
	<b>NCUA</b>	Amendments to Corporate Credit Union Regulation.	<i>Federal Register</i> , Vol. 86, No. 34, 02/23/2021, 10729-10731.	<b>Jan. 01, 2022</b>
	<b>NCUA</b>	Amendments to Subordinated Debt Rules.	<i>Federal Register</i> , Vol. 86, No. 34, 02/23/2021, 11060-11085.	<b>Jan. 01, 2022</b>
*	<b>NCUA</b>	Revisions to CAMELS Rating System.	<i>Federal Register</i> , Vol. 86, No. 205, 10/27/2021, 59282-59289.	<b>Apr. 01, 2022</b>
	<b>Office of the Comptroller of the Currency (OCC)</b>	Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4362-4444.	<b>Apr. 01, 2020</b> Compliance Date: <b>Jan. 01, 2022</b>
*	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Revisions to Existing Information Collection: FFIEC 031, FFIEC 042, and FFIEC 051 Consolidated Reports of Condition and Income (Call Report) Forms.	<i>Federal Register</i> , Vol. 86, No. 211, 11/04/2021, 60965-60968.	<b>Dec. 06, 2021</b>
*	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Existing Information Collection: FFIEC 030, FFIEC 030S Foreign Branch Report of Condition and Abbreviated Foreign Branch Report of Condition.	<i>Federal Register</i> , Vol. 86, No. 215, 11/10/2021, 62599-62601.	<b>Dec. 10, 2021</b>
	<b>OCC</b>	<b>NOTICE:</b> 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: <b>Dec. 20, 2021</b>
*	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Renewal of Existing	<i>Federal Register</i> , Vol. 86, No. 202,	Comments Due: <b>Dec. 21, 2021</b>

	Information Collection, Libor Self-Assessment.	10/22/2021, 58723-58725.	
*	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Revision to Existing Information Collection: Company-Run Annual Stress Test Reporting Template and Documentation for Covered Institutions with Total Consolidated Assets of \$250 Billion or More Under the Dodd-Frank Act.	<i>Federal Register</i> , Vol. 86, No. 202, 10/27/2021, 59447-59448. Comments Due: <b>Dec. 27, 2021</b>
*	<b>Rural Business-Cooperative (RBC)</b>	<b>NOTICE:</b> Applications Sought on Strategic Economic and Community Development Program.	<i>Federal Register</i> , Vol. 86, No. 197, 10/15/2021, 57409-57412. Issued: <b>Oct. 15, 2021</b>
	<b>RBC</b>	<b>NOTICE:</b> Comments Requested on Extension of Existing Information Collection: Strategic Economic and Community Development.	<i>Federal Register</i> , Vol. 86, No. 176, 09/15/2021, 51338. Comments Due: <b>Nov. 15, 2021</b>
*	<b>RBC</b>	<b>NOTICE:</b> Comments Requested on New Information Collection: Common Forms Package for Civil Rights Forms.	<i>Federal Register</i> , Vol. 86, No. 212, 11/05/2021, 61116-61117. Comments Due: <b>Jan. 04, 2022</b>
*	<b>RBC</b>	<b>NOTICE:</b> Comments Requested on New Information Collection: Common Forms Package for Real Estate Title Clearance and Loan Closing Forms.	<i>Federal Register</i> , Vol. 86, No. 212, 11/05/2021, 61117-61118. Comments Due: <b>Jan. 04, 2022</b>
*	<b>Rural Housing Service (RHS)</b>	<b>NOTICE:</b> Applications Sought on Strategic Economic and Community Development Program.	<i>Federal Register</i> , Vol. 86, No. 197, 10/15/2021, 57409-57412. Issued: <b>Oct. 15, 2021</b>
	<b>RHS</b>	<b>NOTICE:</b> Comments Requested on Extension of Existing Information Collection: Strategic Economic and Community Development.	<i>Federal Register</i> , Vol. 86, No. 176, 09/15/2021, 51338. Comments Due: <b>Nov. 15, 2021</b>
	<b>RHS</b>	<b>NOTICE:</b> 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: <b>Dec. 31, 2021</b>
*	<b>RHS</b>	<b>NOTICE:</b> Comments Requested on New Information Collection: Common Forms Package for Civil Rights Forms.	<i>Federal Register</i> , Vol. 86, No. 212, 11/05/2021, 61116-61117. Comments Due: <b>Jan. 04, 2022</b>
*	<b>RHS</b>	<b>NOTICE:</b> Comments Requested on New Information Collection: Common Forms Package for Real Estate Title Clearance and Loan	<i>Federal Register</i> , Vol. 86, No. 212, 11/05/2021, 61117-61118. Comments Due: <b>Jan. 04, 2022</b>

	Closing Forms.		
*	<b>Rural Utilities Service (RUS)</b>	<b>NOTICE:</b> Application Sought on Strategic Economic and Community Development Program.	<i>Federal Register</i> , Vol. 86, No. 197, 10/15/2021, 57409-57412. Issued: <b>Oct. 15, 2021</b>
*	<b>RUS</b>	<b>NOTICE:</b> Funding Opportunity Announcement: Rural eConnectivity Program.	<i>Federal Register</i> , Vol. 86, No. 203, 10/25/2021, 58860-58864. Issued: <b>Oct. 25, 2021</b>
	<b>RUS</b>	<b>NOTICE:</b> Comments Requested on Extension of a Currently Approved Information Collection: Strategic Economic and Community Development.	<i>Federal Register</i> , Vol. 86, No. 176, 09/15/2021, 51338. Comments Due: <b>Nov. 15, 2021</b>
*	<b>RUS</b>	<b>NOTICE:</b> Comments Requested on New Information Collection: Common Forms Package for Civil Rights Forms.	<i>Federal Register</i> , Vol. 86, No. 212, 11/05/2021, 61116-61117. Comments Due: <b>Jan. 04, 2022</b>
*	<b>RUS</b>	<b>NOTICE:</b> Comments Requested on New Information Collection: Common Forms Package for Real Estate Title Clearance and Loan Closing Forms.	<i>Federal Register</i> , Vol. 86, No. 212, 11/05/2021, 61117-61118. Comments Due: <b>Jan. 04, 2022</b>
*	<b>Securities and Exchange Commission (SEC)</b>	Performance-Based Investment Advisory Fees.	<i>Federal Register</i> , Vol. 86, No. 215, 11/10/2021, 62473-62475. <b>Nov. 10, 2021</b>
*	<b>Small Business Administration (SBA)</b>	<b>NOTICE:</b> Q1 FY 2022 Military Reservist Economic Injury Disaster Loans Interest Rate.	<i>Federal Register</i> , Vol. 86, No. 207, 10/29/2021, 60080. Effective for Loans Approved on or after: <b>Oct. 29, 2021</b>
*	<b>SBA</b>	<b>NOTICE:</b> Delegation of Authority for Activities Related to Licensing of Small Business Investment Companies.	<i>Federal Register</i> , Vol. 86, No. 213, 11/08/2021, 61822. Issued: <b>Nov. 08, 2021</b>
*	<b>SBA</b>	<b>NOTICE:</b> Request for Comments on Strategic Plan Framework and Enterprise Learning Agenda for FY 2022-2026.	<i>Federal Register</i> , Vol. 86, No. 201, 10/21/2021, 58376. Comments Due: <b>Nov. 19, 2021</b>
	<b>SBA</b>	Removal of Intermediary Lending Pilot Program Regulations from CFR.	<i>Federal Register</i> , Vol. 85, No. 229, 11/27/2020, 75833-75834. <b>Dec. 28, 2021</b>
*	<b>SBA</b>	Technical Changes Made to Definitions and Changes to 8(a) Business Development Contracting Thresholds.	<i>Federal Register</i> , Vol. 86, No. 213, 11/08/2021, 61670-61673. <b>Feb. 07, 2021</b> Comments Due: <b>Dec. 08, 2021</b>
	<b>Treasury, Dept. of (Treasury)</b>	<b>NOTICE:</b> Comments Requested on the Insurance Sector and Climate-Related Financial Risks.	<i>Federal Register</i> , Vol. 86, No. 166, 08/31/2021, 48814- Comments Due: <b>Nov. 15, 2021</b>



		48819.	
*	<b>Veterans Affairs, Dept. of (VA)</b>	<b>NOTICE:</b> Comments Requested on Revision to Existing Information Collection: Interest Rate Reduction Refinancing Loan Worksheet.	<i>Federal Register</i> , Vol. 86, No. 205, 10/27/2021, 59450. Comments Due: <b>30 days</b> after Publication of Notice in <i>Federal Register</i> .
*	<b>VA</b>	<b>NOTICE:</b> Comments Requested on Existing Information Collection: VA Fiduciary's Account (VA Form 21P-4706b), Court Appointed Fiduciary's Account (VA Form 21P- 4706c), Certification of Balance on Deposit and Authorization to Disclose Financial Record (21P-4718a).	<i>Federal Register</i> , Vol. 86, No. 206, 10/28/2021, 59837-59838. Comments Due: <b>30 days</b> after Publication of Notice in <i>Federal Register</i> .
*	<b>VA</b>	<b>NOTICE:</b> Maximum Allowable Fees for Legal Services.	<i>Federal Register</i> , Vol. 86, No. 213, 11/08/2021, 61856-61858. Allowed for All Guaranty Claims Submitted on or After <b>Dec. 08, 2021</b>

\* Denotes new item in the chart