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### **Agencies Publish Statement on Noncitizen Borrowers Under ECOA.**

The Bureau of Consumer Financial Protection (CFPB) and the Department of Justice (DOJ) (collectively, the agencies) released a joint statement on fair lending and credit opportunities for noncitizen borrowers under the Equal Credit Opportunity Act (ECOA). ECOA does not expressly prohibit consideration of immigration status, and as explained further in the statement, a creditor may consider an applicant's immigration status when necessary to ascertain the creditor's rights regarding repayment. However, the agencies state that creditors should be aware that unnecessary or overbroad reliance on immigration status in the credit decisioning process, including when that reliance is based on bias, may run afoul of ECOA's antidiscrimination provisions, and could also violate other laws. The joint statement may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-18/pdf/2023-22968.pdf>. *Federal Register*, Vol. 88, No. 200, 10/18/2023, 71845-71847.

### **Agencies Issue Final Guidance on Climate-Related Financial Risk Management for Large Financial Institutions.**

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) jointly issued principles providing a high-level framework for the safe and sound management of exposures to climate-related financial risks (principles). The principles are intended for the largest financial institutions, those with over \$100 billion in total consolidated assets. The principles are intended to support efforts by large financial institutions to focus on key aspects of climate-related financial risk management. The guidance may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-30/pdf/2023-23844.pdf>. *Federal Register*, Vol. 88, No. 208, 10/30/2023, 74183-74189.

### **Agencies Extend Comment Period for Proposed Revised Capital Rule for Large Banking Organizations.**

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC), (collective, the agencies) have extended the comment period for the proposed rule which would revise the capital rule for large banking organizations. On **09/18/2023**, the agencies published in the *Federal Register* a proposal to substantially revise the capital requirements applicable to large banking organizations and to banking organizations with significant trading activity. The agencies have determined that an extension of the comment period until **01/16/2024**, is appropriate. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-27/pdf/2023-23671.pdf>. *Federal Register*, Vol. 88, No. 207, 10/27/2023, 73770-73772.



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### **CFPB Publishes Advisory Opinion Regarding Consumer Information Requests to Large Banks and Credit Unions.**

The Bureau of Consumer Financial Protection (CFPB) published an advisory opinion regarding section 1034(c) of the Consumer Financial Protection Act, which requires large banks and credit unions to comply in a timely manner with consumer requests for information concerning their accounts for consumer financial products and services, subject to limited exceptions. Section 1034(c) applies to insured depository institutions and credit unions that offer or provide consumer financial products or services and that have total assets of more than \$10 billion, as well as their affiliates. The advisory opinion is applicable as of **10/16/2023**. The advisory opinion may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-16/pdf/2023-22774.pdf>. *Federal Register*, Vol. 88, No. 198, 10/16/2023, 71279-71283.

### **CFPB Publishes *Supervisory Highlights*.**

CFPB published its thirty-first edition of *Supervisory Highlights* in the *Federal Register*. The special edition provides an update on CFPB's recent supervisory work regarding junk fees. The findings included in the report cover examinations in the areas of deposits, auto servicing, and remittances that generally were completed between February 2023 and August 2023. The report also describes risks identified in connection with payment platforms that parents, guardians, and students use to pay for school lunches. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-17/pdf/2023-22869.pdf>. *Federal Register*, Vol. 88, No. 199, 10/17/2023, 71534-71539.

### **CFPB Releases *Consumer Credit Card Market Report* to Congress.**

CFPB released its sixth biennial *Consumer Credit Card Market Report* to Congress. The report reviews developments in the consumer market since CFPB's most recent biennial report on the same subject in 2021. CFPB released the report on its website on **10/25/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-11-02/pdf/2023-24132.pdf>. *Federal Register*, Vol. 88, No. 211, 11/02/2023, 75277-75279.

### **CFPB Issues Proposed Rule Regarding Personal Financial Data Rights.**

CFPB issued a proposed rule to implement personal financial data rights under the Consumer Financial Protection Act. The proposed rule requires depository and nondepository entities to make available to consumers and authorized third parties certain data relating to consumers' transactions and accounts, establish obligations for third parties accessing a consumer's data, including important privacy protections for that data, provide basic standards for data access, and promote fair, open, and inclusive industry standards. Comments are due **12/29/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-31/pdf/2023-23576.pdf>. *Federal Register*, Vol. 88, No. 209, 10/31/2023, 74796-74875.



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### **FRB Extends Comment Period for Proposal on Risk-Based Capital Surcharges for Global Systemically Important Bank Holding Companies.**

The Board of Governors of the Federal Reserve System (FRB) extended the comment period for its proposed rule published in the *Federal Register* on **09/01/2023**, which would amend FRB's rule that identifies and establishes risk-based capital surcharges for global systemically important bank holding companies. FRB has determined that an extension of the comment period until **01/16/2024**, is appropriate. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-27/pdf/2023-23672.pdf>. *Federal Register*, Vol. 88, No. 207, 10/27/2023, 73772.

### **FDIC Announces Termination of Receiverships.**

The Federal Deposit Insurance Corporation (FDIC), as Receiver, for 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-2023-11-06/pdf/2023-24453.pdf>. *Federal Register*, Vol. 88, No. 213, 11/06/2023, 76216.

### **FDIC Seeks Comment on Interagency Bank Merger Application.**

FDIC seeks comment regarding an information collection titled, Interagency Bank Merger Application. Section 18(c) of the Federal Deposit Insurance Act (FDI Act) requires an insured depository institution (IDI) that wishes to merge or consolidate with any other IDI or, either directly or indirectly, acquire the assets of, or assume liability to pay any deposits made in, any other IDI, to apply for the prior written approval of the responsible agency (FDIC, Board of Governors of the Federal Reserve System (FRB), or Office of the Comptroller of the Currency (OCC) (collectively, the agencies). Section 18(c) further requires FDIC approval in connection with any merger transaction involving an IDI and a non-insured entity. The agencies use the information collection in connection with the requirements under the FDI Act regarding bank mergers. Comments are due **01/02/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-11-02/pdf/2023-24252.pdf>. *Federal Register*, Vol. 88, No. 211, 11/02/2023, 75283-75284.

### **HUD Implements Section 202 Direct Loan Technical Amendments.**



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The Department of Housing and Urban Development (HUD) issued a final rule to implement technical amendments to program regulations governing Section 202 Direct Loans for Housing for the Elderly and Persons with Disabilities, including Section 202 Projects for the Elderly or Handicapped-Section 8 Assistance and Section 202 Assistance for Nonelderly Handicapped Families and Individuals-Section 162 Assistance programs. The amendments are necessary to conform the program regulations with HUD's final rule that implements sections 102, 103, and 104 of the Housing Opportunity Through Modernization Act. The final rule also corrects outdated cross references in the program regulations and updates the list of protected classes applicable to affirmative marketing requirements for the programs. The final rule is effective **01/01/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-11-02/pdf/2023-24236.pdf>. *Federal Register*, Vol. 88, No. 211, 11/02/2023, 75230-75234.

### **HUD Publishes Regulatory Waiver Requests Granted.**

HUD published lists of regulatory waiver requests granted for first (Q1) and second (Q2) quarters of calendar year 2023. Section 106 of the Department of Housing and Urban Development Reform Act requires HUD to publish quarterly *Federal Register* notices of all regulatory waivers that HUD has approved. Each notice covers the quarterly period since the previous *Federal Register* notice. The first notice contains a list of regulatory waivers granted by HUD during the period beginning on **01/01/2023**, and ending on **03/31/2023**, Q1. The second notice contains a list of regulatory waivers granted by HUD during the period beginning on **04/01/2023**, and ending on **06/30/2023**, Q2. The notices may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-16/pdf/2023-22603.pdf>. *Federal Register*, Vol. 88, No. 198, 10/16/2023, 71432-71458; and <https://www.govinfo.gov/content/pkg/FR-2023-10-16/pdf/2023-22602.pdf>. *Federal Register*, Vol. 88, No. 198, 10/16/2023, 71402-71430.

### **HUD Announces 2024 Section 108 Loan Guarantee Program Fee.**

HUD announced the fee HUD will collect from borrowers of loans guaranteed under its Section 108 Loan Guarantee Program to offset the credit subsidy costs of the guaranteed loans pursuant to commitments awarded in Fiscal Year 2024 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. Section 108 guaranteed loans are broken down into two categories: (1) loans that finance public infrastructure and activities to support subsidized housing (other than financing new construction); and (2) other development projects (e.g., retail, commercial, industrial). The Fiscal Year 2024 amount is set as 1.64 percent of the principal amount of the loan. The fee will be applied only at time of loan disbursement. The notice is applicable **10/01/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-26/pdf/2023-23665.pdf>. *Federal Register*, Vol. 88, No. 206, 10/26/2023, 73532-73534.



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### **HUD Proposes to Modernize Delivery of Housing Counseling Services.**

HUD issued a proposed rule to update regulations that require participating agencies to provide in-person counseling to clients that prefer this format to reflect advances in technology, align with client engagement preferences, and preserve consumer protections. The proposed rule would amend HUD's regulations to allow housing counseling agencies to use alternative communication methods, including virtual meeting tools, in lieu of providing in-person services. Participating agencies that choose not to provide in-person services would be required to refer clients to local providers that provide such services, when requested. Comments are due **12/26/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-25/pdf/2023-23332.pdf>. *Federal Register*, Vol. 88, No. 205, 10/25/2023, 73298-73300.

### **HUD Seeks Changes to FHA HECM for Purchase Program.**

HUD seeks changes to the Federal Housing Administration's (FHA's) Home Equity Conversion Mortgage (HECM) for Purchase Program to expand the list of acceptable funding sources used to satisfy the borrower's monetary investment requirement and will permit additional interested party contributions. The notice also announced that FHA will remove existing restrictions that prohibit the borrower from accepting cash from a seller or another person or entity that financially benefits from the HECM for Purchase transaction. HUD intends for future updates to its Single Family Housing Policy Handbook to reflect the changes. Comments are due **11/24/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-24/pdf/2023-23429.pdf>. *Federal Register*, Vol. 88, No. 204, 10/24/2023, 73040-73042.

### **HUD Seeks Comment on Title I Property Improvement and Manufactured Home Loan Programs Information Collection.**

HUD seeks comment regarding an information collection titled, Title I Property Improvement and Manufactured Home Loan Programs. Title I loans are made by private sector lenders and insured by HUD against loss from default. HUD uses information about Title I loan borrowers to evaluate individual loans on their overall program performance. The information collected is used to determine insurance eligibility and claim eligibility. HUD has proposed to adopt the Uniform Residential Loan Application (URLA) and amend forms 56001 and 56001-MH to capture Title I Loan program specific information which will simplify the form, avoid unnecessary duplication, and reduce burden. The information is necessary for HUD to capture information effective in determining overall program performance, insurance and claim eligibility, and risk management. Comments are due **11/16/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-17/pdf/2023-22845.pdf>. *Federal Register*, Vol. 88, No. 199, 10/17/2023, 71593-71594.

### **FEMA Adjusts Countywide and Statewide Per Capita Impact Indicators.**



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- The Federal Emergency Management Agency (FEMA) announced that the countywide per capita impact indicator under the Public Assistance Program for disasters declared on or after **10/01/2023**, will increase to \$4.60, for all disasters declared on or after **10/01/2023**. In assessing damages for area designations under 44 CFR 206.40(b), FEMA uses a countywide per capita indicator to evaluate the impact of the disaster at the county level. FEMA adjusted the countywide per capita impact indicator under the Public Assistance Program to reflect annual changes in the Consumer Price Index for All Urban Consumers published by the Department of Labor. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-20/pdf/2023-23166.pdf>. *Federal Register*, Vol. 88, No. 202, 10/20/2022, 72541.
- FEMA announced that the statewide per capita impact indicator under the Public Assistance Program for disasters declared on or after **10/01/2023**, will increase to \$1.84 for all disasters declared on or after **10/01/2023**. FEMA adjusted the statewide per capita impact indicator under the Public Assistance Program to reflect changes in the Consumer Price Index for All Urban Consumers published by the Department of Labor. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-20/pdf/2023-23167.pdf>. *Federal Register*, Vol. 88, No. 202, 10/20/2022, 72524.

### **FEMA Adjusts Disaster Grant Amount.**

FEMA announced the adjusted threshold for Small Project subgrants made to State, Tribal, and local governments and private nonprofit facilities for disasters declared on or after **10/01/2023**, is \$1,037,000. FEMA based the adjustment on an increase in the Consumer Price Index for All Urban Consumers of 3.7 percent for the 12-month period that ended in August 2023. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-20/pdf/2023-23165.pdf>. *Federal Register*, Vol. 88, No. 202, 10/20/2023, 72524.

### **FEMA Adjusts Minimum Project Worksheet Amount.**

FEMA announced the minimum Project Worksheet Amount under the Public Assistance Program for disasters and emergencies declared on or after **10/01/2023**, will be increased to \$3,900. FEMA annually adjusts the minimum Project Worksheet amount under the Public Assistance Program to reflect changes in the Consumer Price Index for All Urban Consumers published by the Department of Labor. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-20/pdf/2023-23163.pdf>. *Federal Register*, Vol. 88, No. 202, 10/20/2023, 72512.

### **FEMA Adjusts Maximum Amount of Assistance Under the Individuals and Households Program.**

FEMA announced the maximum amount for assistance under the Individuals and Households Program for emergencies and major disasters declared on or after **10/01/2023**, with respect to any





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single emergency or major disaster is \$42,500 for housing assistance and \$42,500 for other needs assistance. In addition, in accordance with 44 CFR 61.17(c), the adjustment increases the maximum amount of available coverage under any Group Flood Insurance Policy issued. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-20/pdf/2023-23168.pdf>. *Federal Register*, Vol. 88, No. 202, 10/20/2023, 72520.

### FEMA Issues Final Flood Hazard Determinations.

- FEMA issued a notice which identifies communities in the state of **Arkansas**, 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 report 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 date of **01/25/2024**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-13/pdf/2023-22691.pdf>. *Federal Register*, Vol. 88, No. 197, 10/13/2023, 71006-71007.
- FEMA issued a notice which identifies communities in the states of **Arizona, Florida, New Hampshire, and Oregon**, 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 report 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 date of **02/08/2024**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-13/pdf/2023-22690.pdf>. *Federal Register*, Vol. 88, No. 197, 10/13/2023, 71007-71009.
- FEMA issued a notice which identifies communities in the states of **California, Iowa, Minnesota, North Dakota, and Ohio**, 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 report 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).



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The date of **02/22/2024**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-19/pdf/2023-23113.pdf>. *Federal Register*, Vol. 88, No. 201, 10/19/2023, 72091-72092.

- FEMA issued a notice which identifies communities in the states of **Iowa, Kansas, Minnesota, Montana, South Dakota, 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 report 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 date of **03/13/2024**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-11-03/pdf/2023-24333.pdf>. *Federal Register*, Vol. 88, No. 212, 11/03/2023, 75617-75619.
- FEMA issued a notice which identifies communities in the states of **California, Florida, Minnesota, Oklahoma, South Dakota, and Texas**, 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 report 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 date of **03/27/2024**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-11-09/pdf/2023-24794.pdf>. *Federal Register*, Vol. 88, No. 216, 11/09/2023, 77327-77329.

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

- FEMA announced 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, Maryland, Montana, 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





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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-2023-10-12/pdf/2023-22591.pdf>. *Federal Register*, Vol. 88, No. 196, 10/12/2023, 70685-70687.

- FEMA announced 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 **California, Colorado, Florida, Kentucky, Massachusetts, New Mexico, 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-2023-11-03/pdf/2023-24337.pdf>. *Federal Register*, Vol. 88, No. 212, 11/03/2023, 75615-75617.
- FEMA announced 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 **Arizona, California, Florida, Hawaii, Idaho, Illinois, Indiana, Kansas, Michigan, Minnesota, Missouri, Nebraska, Nevada, New York, Ohio, 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-2023-11-09/pdf/2023-24798.pdf>. *Federal Register*, Vol. 88, No. 216, 11/09/2023, 77332-77339.

### FEMA Issues Notices of Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in the states of **Colorado, Connecticut, Delaware, Florida, Louisiana, Pennsylvania, Texas, Utah, and Vermont**, 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



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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-2023-10-12/pdf/2023-22592.pdf>. *Federal Register*, Vol. 88, No. 196, 10/12/2023, 70682-70685.

- FEMA issued a notice which lists communities in the states of **Arizona, Florida, Idaho, Minnesota, Nevada, New York, Ohio, Oregon, Pennsylvania, Texas, and Washington**, 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-2023-11-03/pdf/2023-24334.pdf>. *Federal Register*, Vol. 88, No. 212, 11/03/2023, 75608-75611.
- FEMA issued a notice which lists communities in the states of **Arkansas, Colorado, Florida, Georgia, Kentucky, Maryland, Massachusetts, North Carolina, Oklahoma, 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-2023-11-03/pdf/2023-24338.pdf>. *Federal Register*, Vol. 88, No. 212, 11/03/2023, 75612-75615.



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- FEMA issued a notice which lists communities in the states of **Colorado, Florida, Louisiana, Massachusetts, North Carolina, Pennsylvania, 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-2023-11-09/pdf/2023-24805.pdf>. *Federal Register*, Vol. 88, No. 216, 11/09/2023, 77329-77332.

### FEMA Issues Proposed Flood Hazard Determinations.

- FEMA seeks comment regarding 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 **Kansas**, as listed in the table in the notice. 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 **01/10/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-12/pdf/2023-22593.pdf>. *Federal Register*, Vol. 88, No. 196, 10/12/2023, 70687-70688.
- FEMA seeks comment regarding 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 **South Dakota** and **Washington**, as listed in the table in the notice. 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 **01/11/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-13/pdf/2023-22689.pdf>. *Federal Register*, Vol. 88, No. 197, 10/13/2023, 71005-71006.



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- FEMA seeks comment regarding 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 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 **01/11/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-13/pdf/2023-22688.pdf>. *Federal Register*, Vol. 88, No. 197, 10/13/2023, 71009-71010.
- FEMA seeks comment regarding 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 **Kansas**, as listed in the table in the notice. 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 **01/11/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-13/pdf/2023-22687.pdf>. *Federal Register*, Vol. 88, No. 197, 10/13/2023, 71010-71011.
- FEMA seeks comment regarding 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 **Missouri**, as listed in the table in the notice. 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 **01/17/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-19/pdf/2023-23111.pdf>. *Federal Register*, Vol. 88, No. 201, 10/19/2023, 72090-72091.
- FEMA seeks comment regarding 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 **North Dakota**, **South Dakota**, and **Washington**, as listed in the table in the notice. 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



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Insurance Program (NFIP). Comments are due **01/17/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-19/pdf/2023-23112.pdf>. *Federal Register*, Vol. 88, No. 201, 10/19/2023, 72094-72095.

- FEMA seeks comment regarding 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 **North Dakota** and **South Dakota**, as listed in the table in the notice. 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 **02/01/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-11-03/pdf/2023-24335.pdf>. *Federal Register*, Vol. 88, No. 212, 11/03/2023, 75607-75608.
- FEMA seeks comment regarding 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 **Wisconsin**, as listed in the table in the notice. 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 **02/01/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-11-03/pdf/2023-24336.pdf>. *Federal Register*, Vol. 88, No. 212, 11/03/2023, 75611-75612.
- FEMA seeks comment regarding 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 **Alabama** and **Kansas**, as listed in the table in the notice. 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 **02/07/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-11-09/pdf/2023-24801.pdf>. *Federal Register*, Vol. 88, No. 216, 11/09/2023, 77339-77340.
- FEMA seeks comment regarding 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



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(FIS) reports for communities in the states of **Minnesota, New Hampshire, and New York**, as listed in the table in the notice. 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 **02/07/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-11-09/pdf/2023-24797.pdf>. *Federal Register*, Vol. 88, No. 216, 11/09/2023, 77340-77342.

- FEMA seeks comment regarding 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 **North Dakota and South Dakota**, as listed in the table in the notice. 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 **02/07/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-11-09/pdf/2023-24800.pdf>. *Federal Register*, Vol. 88, No. 216, 11/09/2023, 77342-77343.

### **FEMA Seeks Comment on Revisions to LOMR and CLOMR Collections.**

FEMA seeks comment regarding an information collection titled, Revision to National Flood Insurance Program Maps: Application Forms for LOMRs and CLOMRs. The forms in the information collection are used to determine if the collected data will result in the modification of Base Flood Elevations (BFEs), Special Flood Hazard Area (SFHA), or floodway. Once the information is collected, it is submitted to FEMA for review and is subsequently included on the National Flood Insurance Program (NFIP) maps. The maps will be used for flood insurance determinations and for floodplain management purposes. Comments are due **12/26/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-26/pdf/2023-23667.pdf>. *Federal Register*, Vol. 88, No. 206, 10/26/2023, 73604-73605.

### **FinCEN Issues Final Rule on Use of Identifiers for Reporting Beneficial Ownership Information.**

The Financial Crimes Enforcement Network (FinCEN) issued a final rule specifying when and how entities required to report beneficial ownership information (BOI) to FinCEN may use a FinCEN identifier to report BOI of certain related entities. The final rule amends FinCEN's Beneficial Ownership Information Reporting Requirements Rule, which implements Section 6403 of the Corporate Transparency Act. The final rule is effective **01/01/2024**. The final rule may be viewed at:





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<https://www.govinfo.gov/content/pkg/FR-2023-11-08/pdf/2023-24559.pdf>. *Federal Register*, Vol. 88, No. 215, 11/08/2023, 76995-76997.

### **FinCEN Proposes Recordkeeping and Reporting of Transactions Involving Convertible Virtual Currency Mixing.**

FinCEN seeks comment regarding a proposal that would require domestic financial institutions and domestic financial agencies to implement certain recordkeeping and reporting requirements relating to transactions involving convertible virtual currency (CVC) mixing. FinCEN finds that reasonable grounds exist for concluding that transactions involving CVC mixing within or involving a jurisdiction outside the United States are a class of transactions that is of primary money laundering concern. CVC is a type of virtual currency that either has an equivalent value as currency or acts as a substitute for currency and is therefore a type of "value that substitutes for currency." The label applies to any particular type of CVC, such as digital currency, cryptocurrency, cryptoasset, and digital asset. Comments are due **01/22/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-23/pdf/2023-23449.pdf>. *Federal Register*, Vol. 88, No. 203, 10/23/2023, 72701-72723.

### **Fiscal Service Amends Indorsement and Payment Rules of Treasury Checks.**

The Bureau of Fiscal Service (Fiscal Service) of the Department of the Treasury (Treasury) issued a final rule to amend its regulations that govern the payment of checks drawn on the United States Treasury (Treasury checks). The amendments coincide with the development of Fiscal Service's enhanced check post payment processing system, which will provide Treasury check return information to financial institutions more quickly. Financial institutions will receive the information through their existing communication channels with the Federal Reserve Banks, generally prior to the expiration of the time periods in which financial institutions must make Treasury check deposits available for withdrawal as prescribed by Regulation CC, Availability of Funds and Collection of Checks. Accordingly, Fiscal Service has amended its regulations so that, with certain exceptions, a financial institution will be liable if it pays a canceled Treasury check, also known as a payment over cancellation, without waiting to receive the return information that would enable the financial institution to know the check has been canceled. The final rule is effective **12/01/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-11-01/pdf/2023-24039.pdf>. *Federal Register*, Vol. 88, No. 210, 11/01/2023, 74884-74890.

### **IRS Issues Rules Regarding Mortality Tables.**

- The Internal Revenue Service (IRS) issued a final rule which prescribes the mortality tables to be used for most defined benefit pension plans. The tables specify the probability of survival year-by-year for an individual based on age, gender, and other factors. The tables are used (together with other actuarial assumptions) to calculate the present value of a stream of expected future



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benefit payments for purposes of determining the minimum funding requirements for the plan. The mortality tables are also relevant for determining the minimum required amount of a lump-sum distribution from such a plan. The final rule is effective **10/20/2023**. The final rule applies to valuation dates occurring on or after **01/01/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-10-20/pdf/2023-23267.pdf>. *Federal Register*, Vol. 88, No. 202, 10/20/2023, 72357-72366.

- IRS issued a proposed rule to update the requirements that a plan sponsor of a single-employer defined benefit plan must meet to obtain IRS approval to use mortality tables specific to the plan in calculating present value for minimum funding purposes, as a substitute for the generally applicable mortality tables. Comments are due **12/19/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-20/pdf/2023-23268.pdf>. *Federal Register*, Vol. 88, No. 202, 10/20/2023, 72409-72411.

### **IRS Seeks Comment on Sale of Residence from Qualified Personal Residence Trust Information Collection.**

IRS seeks comment regarding an information collection titled, Sale of Residence from Qualified Personal Residence Trust. Internal Revenue Code section 2702(a)(3) provides special favorable valuation rules for valuing the gift of a personal residence trust. Regulation section 25.2702-5(a)(2) provides that if the trust fails to comply with the requirements contained in the regulations, the trust will be treated as complying if a statement is attached to the gift tax return reporting the gift stating that a proceeding has been commenced to reform the instrument to comply with the requirements of the regulations. Comments are due **12/11/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-12/pdf/2023-22483.pdf>. *Federal Register*, Vol. 88, No. 196, 10/12/2023, 70697.

### **FHFA Seeks Comment on FHLB Capital Stock Information Collection.**

The Federal Housing Finance Agency (FHFA) seeks comment regarding an information collection titled, Federal Home Loan Bank Capital Stock. The FHFA system consists of eleven regional Federal Home Loan Banks (FHLBs) and the Office of Finance (a joint office that issues and services FHLBs' debt securities). FHLBs are wholesale financial institutions, organized under authority of the Federal Home Loan Bank Act to serve the public interest by enhancing the availability of residential housing finance and community lending credit through their member institutions and, to a limited extent, through certain eligible nonmembers. Each FHLB is structured as a regional cooperative that is owned and controlled by member institutions located within its district, which are also its primary customers. An institution that is eligible for membership in a particular FHLB must purchase and hold a prescribed minimum amount of FHLB's capital stock in order to become and remain a member of that FHLB. The information collection is used in connection with the requirements under FHFA's regulations on Bank Capital Requirements, Capital Stock, and Capital Plans under 12 CFR part 1277.



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Comments are due **11/20/2023**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-10-19/pdf/2023-23067.pdf>. *Federal Register*, Vol. 88, No. 201, 10/19/2023, 72078-72080.

### **SBA Issues Final Rule on 504 Loan Program Debt Refinancing.**

The Small Business Administration (SBA) issued a final rule to adopt, with changes, the interim final rule published in the *Federal Register* on **07/29/2021**. The interim final rule implemented section 328 of the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act, which modified the requirements for refinancing debt in the 504 Loan Program. The modifications increase the amount of existing indebtedness that may be refinanced for 504 debt refinancing involving expansions. For 504 debt refinancing not involving expansions, the modifications remove two limitations on the program, reinstate an alternate job retention standard for the refinancing project, revise the definition of "qualified debt," and remove the prohibition against Certified Development Companies participating in the Premier Certified Lenders Program using their delegated authority to make the loans. The final rule is effective **11/13/2023**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-10-12/pdf/2023-22169.pdf>. *Federal Register*, Vol. 88, No. 196, 10/12/2023, 70580-70586.

### **SBA Updates Small Business Development Centers Program.**

SBA issued a final rule to update its regulations for the Small Business Development Centers Program. The final rule updates and clarifies the regulations, making them more efficient, effective, transparent, and comprehensive, and puts them in alignment with current SBA policy and guidance. The final rule also includes policy and procedural changes identified by SBA as necessary to preserve the integrity and legislative intent of the program. Finally, the final rule incorporates updates to conform with administrative requirements, cost principles, and audit requirements for federal awards. The final rule is effective **12/07/2023**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-11-07/pdf/2023-22164.pdf>. *Federal Register*, Vol. 88, No. 214, 11/07/2023, 76625-76652.

### **FSA Issued NOFA on Emergency Relief Program 2022.**

The Farm Service Agency (FSA) issued a notice of funding availability (NOFA) for Emergency Relief Program (ERP) 2022, which will provide payments to eligible crop producers for losses due to qualifying disaster events including wildfires, hurricanes, floods, derechos, excessive heat, tornadoes, winter storms, freeze (including a polar vortex), smoke exposure, excessive moisture, qualifying drought, and related conditions that occurred in calendar year 2022. ERP 2022 will be administered through 2 tracks. Track 1 will assist eligible crop producers who received indemnities for eligible crop or tree losses through certain federal crop insurance policies or payments for crop losses through the Noninsured Crop Disaster Assistance Program. Track 2 will assist eligible crop



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producers for other eligible crop and tree losses through a revenue-based approach. See the NOFA for program information, application details, and deadlines. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-31/pdf/2023-24009.pdf>. *Federal Register*, Vol. 88, No. 209, 10/31/2023, 74404-74419.

### **FCIC Clarifies Cancellation of Crop Insurance Policy.**

The Federal Crop Insurance Corporation (FCIC) made a technical amendment to its regulations by clarifying that an Approved Insurance Provider (AIP) may only cancel a crop insurance policy with express written consent from FCIC. This requirement is already binding in the Standard Reinsurance Agreement, which establishes the terms under which FCIC provides reinsurance and subsidies on eligible crop insurance policies sold by AIPs. By adding the same conditions to the regulation as are in the policy between the AIP and the producer, the final rule provides greater transparency to producers about the existing rights in the policy. The final rule is effective **11/30/2023**. See the final rule for dates of applicability. FCIC will consider comments and may conduct additional rulemaking in the future based on comments received. Comments are due **12/18/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-18/pdf/2023-22964.pdf>. *Federal Register*, Vol. 88, No. 200, 10/18/2023, 71731-71733.

### **Agencies Confirm Special Authority Enabling Funding of Broadband and Smart Utility Facilities Programs.**

The Rural Business-Cooperative Service (RBC), Rural Utilities Service (RUS), and Rural Housing Service (RHS) (collectively, the agencies) issued a final rule to confirm the special authority which enables funding of broadband and smart utility facilities across select rural development programs. The agencies published a final rule in the *Federal Register* on **09/15/2020**, to establish the special authority authorized by Section 6210 of the Agriculture Improvement Act, which is meant to assist rural families and small businesses in gaining access to broadband service by permitting recipients of loans, grants, and loan guarantees from Rural Development to construct broadband infrastructure in areas not served by the minimum acceptable level of broadband service. The 2020 final rule described the procedures by which the agencies would consider projects eligible for special broadband authority. Through the final rule, the agencies have confirmed the 2020 final rule as it was published and provided responses to the comments received regarding the 2020 final rule. The final rule is effective **10/19/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-19/pdf/2023-23070.pdf>. *Federal Register*, Vol. 88, No. 201, 10/19/2023, 71987-71988.

### **RBC Seeks Comment on Rural Economic Development Loan Program Information Collection.**



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The Rural Business-Cooperative Service (RBC) seeks comment regarding an information collection titled, Rural Economic Development Loan and Grant Program. Under the program, loans and grants are provided to electric and telecommunications utilities that have borrowed funds from RBC. The purpose of the program is to encourage electric and telecommunications utilities to promote rural economic development and job creation projects. The utilities use program loan funds to make a pass-through loan to an ultimate recipient. The information collected is used to evaluate applications for funding consideration, conduct an environmental review, prepare legal documents, receive loan payments, oversee the operation of a revolving loan fund, monitor the use of RBC funds, and enforce requirements such as compliance with civil rights regulations. Comments are due **12/26/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-24/pdf/2023-23410.pdf>. *Federal Register*, Vol. 88, No. 204, 10/24/2023, 72992-72993.

### **RHS Proposes Changes to Insurance Requirements of Multi-Family Housing Direct Loan and Grant Programs.**

The Rural Housing Service (RHS) proposed to amend its regulation to implement changes related to insurance requirements under the Multi-Family Housing Direct Loan and Grant programs. RHS operates the programs by providing direct loans or grants to affordable multi-family rental housing for low income, elderly, disabled individuals and families, or domestic farm workers in eligible rural areas. As required by RHS under 7 CFR part 3560, borrowers are required to purchase and maintain property insurance on all buildings included as security for an RHS loan, to avoid a non-monetary loan default. The intent of the proposed rule is to align Rural Development insurance coverage types, amounts, and deductibles with affordable housing industry standards to simplify the coverage amounts, deductible limits, and improve the customer experience with updated and understandable insurance requirements. Comments are due **12/26/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-25/pdf/2023-23344.pdf>. *Federal Register*, Vol. 88, No. 205, 10/25/2023, 73245-73249.

### **CCC Revises FY 2023 State Cane Sugar Allotments.**

The Commodity Credit Corporation (CCC) issued a notice to revise fiscal year (FY) 2023 (crop year 2022) State cane sugar allotments and allocations to sugarcane processors, reassign FY 2023 cane sugar marketing allocations to raw cane sugar imports already anticipated, and announce the FY 2024 (crop year 2023) overall sugar marketing allotment quantity, State cane sugar allotments, and sugar beet and sugarcane processor allocations. The actions to revise and reassign apply to all domestic cane sugar marketed for human consumption in the United States from **10/01/2022**, through **09/30/2023**. The action to announce the allocations applies to all domestic beet and cane sugar marketed for human consumption in the United States from **10/01/2023**, through **09/30/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-13/pdf/2023-22638.pdf>. *Federal Register*, Vol. 88, No. 197, 10/13/2023, 70920-70922.



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### **CFTC Sets Fees for Reviews of Rule Enforcement Programs.**

The Commodity Future Trading Commission (CFTC) released notification of the 2022 schedule of fees. CFTC charges fees to designated contract markets (DCMs) and registered futures associations to recover the costs incurred by CFTC in the operation of its program of oversight of self-regulatory organization rule enforcement programs, specifically the National Futures Association. The calculation of the fee amounts charged for 2022 is based upon an average of actual program costs incurred during fiscal years 2019, 2020, and 2021. Fees are due **12/29/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-30/pdf/2023-23821.pdf>. *Federal Register*, Vol. 88, No. 208, 10/30/2023, 74025-74027.

### **CFTC Proposes to Amend Definitions and Disclosures Related to Certain Trading Programs.**

CFTC seeks comments on a proposed rule which would amend certain provisions of its regulations, including to: (a) update the portfolio requirement thresholds within the "Qualified Eligible Person" definition; (b) require commodity pool operators and commodity trading advisors operating pools and trading programs to provide certain minimum disclosures to prospective pool participants and advisory clients; (c) make revisions consistent with long-standing exemptive letters that address the timing of certain pools' periodic financial reporting; and (d) make technical amendments related to the structure of the regulations subject of the proposal. Comments are due **12/11/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-12/pdf/2023-22324.pdf>. *Federal Register*, Vol. 88, No. 196, 10/12/2023, 70852-70884.

### **SEC Issues Final Rule on Short Position and Short Activity Reporting.**

The Securities and Exchange Commission (SEC) adopted a new rule and new Form SHO pursuant to the Securities Exchange Act and the Dodd-Frank Act regarding short position and short activity reporting by institutional investment managers. The new rule and related form are designed to provide greater transparency through the publication of short sale-related data to investors and other market participants. Under the new rule, institutional investment managers that meet or exceed certain specified reporting thresholds are required to report, on a monthly basis using the related form, specified short position data and short activity data for equity securities. In addition, SEC has adopted an amendment to the national market system (NMS) plan governing the consolidated audit trail (CAT) created pursuant to the Exchange Act to require the reporting of reliance on the bona fide market making exception in SEC's short sale rules. The final rule is effective **01/02/2024**. See Part VI of the final rule for mandatory compliance dates. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-11-01/pdf/2023-23050.pdf>. *Federal Register*, Vol. 88, No. 210, 11/01/2023, 75100-75188.

### **SEC Issues Final Rule on Reporting of Securities Loans.**





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SEC adopted a new rule under the Securities Exchange Act to increase the transparency and efficiency of the securities lending market by requiring certain persons to report information about securities loans to a registered national securities association (RNSA). The new rule also requires certain confidential information to be reported to an RNSA to enhance an RNSA's oversight and enforcement functions. Further, the new rule requires that an RNSA make certain information it receives, along with daily information pertaining to the aggregate transaction activity and distribution of loan rates for each reportable security, available to the public. The final rule is effective **01/02/2024**. See section VIII of the final rule for mandatory compliance dates. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-11-03/pdf/2023-23052.pdf>. *Federal Register*, Vol. 88, No. 212, 11/03/2023, 75644-75742.

### **SEC Issues Final Rule on Modernization of Beneficial Ownership Reporting.**

SEC adopted amendments to certain rules that govern beneficial ownership reporting. The amendments generally shorten the filing deadlines for initial and amended beneficial ownership reports filed on Schedules 13D and 13G. The amendments also clarify the disclosure requirements of Schedule 13D with respect to derivative securities. SEC has also expanded the timeframe within a given business day by which Schedules 13D and 13G must be filed, and separately requiring that Schedule 13D and 13G filings be made using a structured, machine-readable data language. Further, SEC discusses how, under the current rules, an investor's use of a cash-settled derivative security may result in the person being treated as a beneficial owner of the class of the reference equity security. SEC has also provided guidance on the application of the current legal standard found in section 13(d)(3) and 13(g)(3) of the Securities Exchange Act to certain common types of shareholder engagement activities. Finally, SEC has also made certain technical revisions. The final rule is effective **02/05/2024**. See section II.G of the final rule for mandatory compliance dates. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-11-07/pdf/2023-22678.pdf>. *Federal Register*, Vol. 88, No. 214, 11/07/2023, 76896-76984.

### **SEC Issues List of Rules Related to Regulatory Flexibility Act.**

SEC, as required by the Regulatory Flexibility Act (RFA) publishes in the *Federal Register*, each year, a list of rules that are to be reviewed in accordance with the RFA during the succeeding 12 months. Based upon its review of rules potentially subject to review under the RFA during the succeeding 12 months, SEC has determined that no such rules are required to be reviewed. Accordingly, SEC is not publishing a list of rules to be reviewed pursuant to the RFA during the succeeding 12 months. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-13/pdf/2023-22605.pdf>. *Federal Register*, Vol. 88, No. 197, 10/13/2023, 70918.

### **SEC Issues Proposed Rule Regarding Volume-Based Exchanged Transaction Pricing.**



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SEC issued a proposed rule under the Securities Exchange Act to prohibit national securities exchanges from offering volume-based transaction pricing in connection with the execution of SEC-related orders in certain stocks. If exchanges offer such pricing for their members' proprietary orders, the proposal requires the exchanges to adopt rules and written policies and procedures related to compliance with the prohibition, as well as disclose, on a monthly basis, certain information including the total number of members that qualified for each volume tier during the month. Comments are due **01/05/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-11-06/pdf/2023-23398.pdf>. *Federal Register*, Vol. 88, No. 213, 11/06/2023, 76282-76341.

### **SEC Issues Correction to Investment Company Names Rule.**

SEC issued a technical correction to the preamble accompanying amendments to the rule under the Investment Company Act that addresses certain broad categories of investment company names that are likely to mislead investors about an investment company's investments and risks. The final rule was published in the *Federal Register* on **10/11/2023**. The correction provides specific compliance dates for the final rule which were missing from the final rule when published. See the correction for specific compliance dates. The correction is effective **12/11/2023**. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-27/pdf/2023-23778.pdf>. *Federal Register*, Vol. 88, No. 207, 10/27/2023, 73755.

### **FTC Issues Proposed Rule on Unfair or Deceptive Fees.**

The Federal Trade Commission (FTC) commenced a rulemaking to promulgate a trade regulation rule titled, Rule on Unfair or Deceptive Fees, which would prohibit unfair or deceptive practices relating to fees for goods or services, specifically, misrepresenting the total costs of goods and services by omitting mandatory fees from advertised prices and misrepresenting the nature and purpose of fees. FTC stated it finds the unfair or deceptive practices relating to fees to be prevalent based on prior enforcement, the comments it received in response to an advance notice of proposed rulemaking, and other information discussed in the proposed rule. FTC seeks comment, data, and arguments concerning the utility and scope of the trade regulation rule proposed to prevent the identified unfair or deceptive practices. Comments are due **01/08/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-11-09/pdf/2023-24234.pdf>. *Federal Register*, Vol. 88, No. 216, 11/09/2023, 77420-77485.

### **VA Seeks Comment on Records Collection.**

The Department of Veteran Affairs (VA) seeks comment regarding an information collection titled, Maintenance of Records Under 38 CFR 36.4333. The information collected under §36.4333 is used by VA to ensure lenders and servicers who participate in VA's Loan Guaranty program follow statutory



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and regulatory requirements. Such requirements include those relating to credit information, loan processing requirements, underwriting standards, servicing requirements, and other applicable laws, regulations and policies. VA also uses data collected to provide annual feedback to lenders, through the Lender Scorecard, on certain loan characteristics such as interest rate, fees and charges, audit results, etc., as compared to the national average of all VA lenders. Comments are due **12/26/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-25/pdf/2023-23496.pdf>. *Federal Register*, Vol. 88, No. 205, 10/25/2023, 73421.

### **SSA Announces 2023 Cost-of-Living Increase and Other Determinations.**

The Social Security Administration (SSA) announced a 3.2 percent cost-of-living increase in Social Security benefits effective December 2023. In addition, the national average wage index for 2022 is \$63,795.13. Computation of the cost-of-living increase is based on an increase in a Consumer Price Index produced by the Bureau of Labor Statistics. The cost-of-living increase and national average wage index affect other program parameters as further described in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-23/pdf/2023-23317.pdf>. *Federal Register*, Vol. 88, No. 203, 10/23/2023, 72803-72808.

### **NLRB Issues Standards for Determining Joint Employer Status.**

The National Labor Relations Board (NLRB) issued a final rule to establish a new standard for determining whether two employers, as defined in the National Labor Relations Act (Act), are joint employers of particular employees within the meaning of the Act. NLRB believes that the final rule more explicitly grounds the joint-employer standard in established common-law NLRB principles and provides guidance to parties covered by the Act regarding their rights and responsibilities when more than one statutory employer possesses the authority to control or exercises the power to control particular employees' essential terms and conditions of employment. Under the final rule, an entity may be considered a joint employer of another employer's employees if the two share or codetermine the employees' essential terms and conditions of employment. The final rule rescinds and replaces a final rule titled, Joint Employer Status Under the National Labor Relations Act, which was published on **02/26/2020**, and took effect on **04/27/2020**. The final rule is effective **12/26/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-27/pdf/2023-23573.pdf>. *Federal Register*, Vol. 88, No. 207, 10/27/2023, 73946-74018.

### **NCUA Proposes to Simplify Share Insurance Rules.**

The National Credit Union Administration (NCUA) seeks comment regarding proposed amendments to its regulations governing share insurance coverage. The proposed rule would simplify the share insurance regulations by establishing a "trust accounts" category that would provide for coverage of funds of both revocable trusts and irrevocable trusts deposited at federally insured credit unions, provide consistent share insurance treatment for all mortgage servicing account balances held to



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satisfy principal and interest obligations to a lender, and provide more flexibility for NCUA to consider various records in determining share insurance coverage in liquidations. Comments are due **12/26/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-10-25/pdf/2023-23481.pdf>. *Federal Register*, Vol. 88, No. 205, 10/25/2023, 73249-73265.

### **NCUA Proposes Revisions to Fair Hiring in Banking Act Regulation.**

NCUA issued a proposed rule to incorporate its "Second Chance" Interpretive Ruling and Policy Statement 19-1 and the Fair Hiring in Banking Act (FHBA) into its regulations. The Federal Credit Union Act prohibits, except with NCUA's prior written consent, any person who has been convicted of certain criminal offenses involving dishonesty or breach of trust (a covered offense), or who has entered into a pretrial diversion or similar program in connection with a prosecution for such offense (program entry), from participating in the conduct of the affairs of an insured credit union. The proposed rule would address, among other topics, the individuals and types of offenses covered by FHBA section 205(d), as well as the NCUA's procedures for reviewing a consent application. The proposed rule would add new part 752 to Chapter VII of Title 12 of the Code of Federal Regulations. Comments are due **01/08/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-11-07/pdf/2023-23509.pdf>. *Federal Register*, Vol. 88, No. 214, 11/07/2023, 76702-76717.

### **NCUA Releases Staff Draft 2024-2025 Budget Justification.**

NCUA released its staff draft "detailed business-type budget" for review as required by federal statute. The proposed resources will finance NCUA's annual operations and capital projects, both of which are necessary for NCUA to accomplish its mission of protecting the system of cooperative credit and its member-owners through effective chartering, supervision, regulation, and insurance. Comments are due **11/21/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-11-01/pdf/2023-24032.pdf>. *Federal Register*, Vol. 88, No. 210, 11/01/2023, 75040-75076.



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### 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>Commodity Futures Trading Commission (CFTC)</b>	Amendments to Definitions and Disclosures Related to Commodity Pool Operations of Trading Programs.	<i>Federal Register</i> , Vol. 88, No. 196, 10/12/2023, 70852- 70884.	<b>Dec. 11, 2023</b>
* <b>Consumer Financial Protection Bureau (CFPB)</b>	Required Rulemaking on Personal Financial Data Rights.	<i>Federal Register</i> , Vol. 88, No. 209, 10/31/2023, 74796- 74875.	<b>Dec. 29, 2023</b>
<b>Federal Communications Commission (FCC)</b>	Possible Revision or Elimination of Rules.	<i>Federal Register</i> , Vol. 88, No. 185, 09/26/2023, 66232- 66262.	<b>Nov. 27, 2023</b>
* <b>Federal Deposit Insurance Corporation (FDIC)</b>	Revisions to Regulatory Capital Rule for Large Banking Organizations and Banking Organizations With Significant Trading Activity.	<i>Federal Register</i> , Vol. 88, No. 179, 09/18/2023, 64028- 64343.	<b>Nov. 30, 2023</b>
	Extension of Comment Period.	<i>Federal Register</i> , Vol. 88, No. 207, 10/27/2023, 73770- 73772.	<b>Jan. 16, 2024</b>
<b>FDIC</b>	Long-Term Debt Requirements for Large Bank Holding Companies, Certain Intermediate Holding Companies of Foreign Banking Organizations, and Large Insured Depository Institutions.	<i>Federal Register</i> , Vol. 88, No. 180, 09/19/2023, 64524- 64579.	<b>Nov. 30, 2023</b>



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<b>FDIC</b>	Resolution Plans for Larger Insured Depository Institutions.	<i>Federal Register</i> , Vol. 88, No. 180, 09/19/2023, 64579-64625.	<b>Nov. 30, 2023</b>
<b>FDIC</b>	<b>GUIDANCE:</b> Resolution Plan Submissions of Domestic Triennial Full Filers.	<i>Federal Register</i> , Vol. 88, No. 180, 09/19/2023, 64626-64641.	<b>Nov. 30, 2023</b>
<b>FDIC</b>	<b>GUIDANCE:</b> Resolution Plan Submissions of Foreign Triennial Full Filers.	<i>Federal Register</i> , Vol. 88, No. 180, 09/19/2023, 64641-64658.	<b>Nov. 30, 2023</b>
<b>FDIC</b>	Guidelines to Establish Standards for Corporate Governance and Risk Management for Covered Institutions With Total Consolidated Assets of \$10 Billion or More.	<i>Federal Register</i> , Vol. 88, No. 195, 10/11/2023, 70391-70409.	<b>Dec. 11, 2023</b>
<b>Federal Emergency Management Agency (FEMA)</b>	<b>POLICY:</b> Federal Flood Risk Management Standards.	<i>Federal Register</i> , Vol. 88, No. 189, 10/02/2023, 67697.	<b>Dec. 01, 2023</b>
<b>FEMA</b>	Updates to Floodplain and Protection of Wetlands Regulations to Implement the Federal Flood Risk Management Standards.	<i>Federal Register</i> , Vol. 88, No. 189, 10/02/2023, 67870-67928.	<b>Dec. 01, 2023</b>
<b>Federal Housing Finance Agency (FHFA)</b>	Exception to Restrictions on Private Transfer Fee Covenants for Loans Meeting Certain Duty to Serve Shared Equity Loan Program Requirements.	<i>Federal Register</i> , Vol. 88, No. 185, 09/26/2023, 65827-65831.	<b>Nov. 27, 2023</b>
<b>Federal Reserve Board</b>	Amendments to Risk-Based Capital Surcharges for Global	<i>Federal Register</i> , Vol. 88, No. 169,	<b>Nov. 30, 2023</b>



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	<b>(FRB)</b>	Systemically Important Bank Holding Companies; Systemic Risk Report.	09/01/2023, 60385-60402.	
	<b>FRB</b>	Revisions to Regulatory Capital Rule for Large Banking Organizations and Banking Organizations With Significant Trading Activity.	<i>Federal Register</i> , Vol. 88, No. 179, 09/18/2023, 64028-64343.	<b>Nov. 30, 2023</b>
*		Extension of Comment Period.	<i>Federal Register</i> , Vol. 88, No. 207, 10/27/2023, 73770-73772.	<b>Jan. 16, 2024</b>
	<b>FRB</b>	Long-Term Debt Requirements for Large Bank Holding Companies, Certain Intermediate Holding Companies of Foreign Banking Organizations, and Large Insured Depository Institutions.	<i>Federal Register</i> , Vol. 88, No. 180, 09/19/2023, 64524-64579.	<b>Nov. 30, 2023</b>
	<b>FRB</b>	<b>GUIDANCE:</b> Resolution Plan Submissions of Domestic Triennial Full Filers.	<i>Federal Register</i> , Vol. 88, No. 180, 09/19/2023, 64626-64641.	<b>Nov. 30, 2023</b>
	<b>FRB</b>	<b>GUIDANCE:</b> Resolution Plan Submissions of Foreign Triennial Full Filers.	<i>Federal Register</i> , Vol. 88, No. 180, 09/19/2023, 64641-64658.	<b>Nov. 30, 2023</b>
*	<b>FRB</b>	Extension of Comment Period for Amendments to Risk-Based Capital Surcharges for Global Systemically Important Bank Holding Companies Proposal.	<i>Federal Register</i> , Vol. 88, No. 207, 10/27/2023, 73772.	<b>Jan. 16, 2024</b>



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*	<b>Federal Trade Commission (FTC)</b>	Trade Regulation Rule on Unfair or Deceptive Fees.	<i>Federal Register</i> , Vol. 88, No. 216, 11/09/2023, 77420-77485.	<b>Jan. 08, 2023</b>
*	<b>Financial Crimes Enforcement Network (FinCEN)</b>	Requiring Financial Institutions and Financial Agencies to Implement Recordkeeping and Reporting of Transactions Involving Convertible Virtual Currency Mixing.	<i>Federal Register</i> , Vol. 88, No. 203, 10/23/2023, 72701-72723.	<b>Jan. 22, 2024</b>
*	<b>Housing and Urban Development, Dept. of (HUD)</b>	Amendments to Modernize the Delivery of Housing Counseling Services.	<i>Federal Register</i> , Vol. 88, No. 205, 10/25/2023, 73298-73300.	<b>Dec. 26, 2023</b>
*	<b>Internal Revenue Service (IRS)</b>	Amendments to Update Requirements for Use of Plan-Specific Substitute Mortality Tables for Determining Present Value in Single-Employer Defined Benefit Plan.	<i>Federal Register</i> , Vol. 88, No. 202, 10/20/2023, 72409-72411.	<b>Dec. 19, 2023</b>
*	<b>National Credit Union Administration (NCUA)</b>	Simplification of Share Insurance Rules.	<i>Federal Register</i> , Vol. 88, No. 205, 10/25/2023, 73249-73265.	<b>Dec. 26, 2023</b>
*	<b>NCUA</b>	Revisions to Fair Hiring in Banking Act Regulation.	<i>Federal Register</i> , Vol. 88, No. 214, 11/07/2023, 76702-76717.	<b>Jan. 08, 2024</b>
	<b>Office of the Comptroller of the Currency (OCC)</b>	Revisions to Regulatory Capital Rule for Large Banking Organizations and Banking Organizations With Significant Trading Activity.	<i>Federal Register</i> , Vol. 88, No. 179, 09/18/2023, 64028-64343.	<b>Nov. 30, 2023</b>



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*		Extension of Comment Period.	<i>Federal Register</i> , Vol. 88, No. 207, 10/27/2023, 73770-73772.	<b>Jan. 16, 2024</b>
	<b>OCC</b>	Long-Term Debt Requirements for Large Bank Holding Companies, Certain Intermediate Holding Companies of Foreign Banking Organizations, and Large Insured Depository Institutions.	<i>Federal Register</i> , Vol. 88, No. 180, 09/19/2023, 64524-64579.	<b>Nov. 30, 2023</b>
*	<b>Rural Housing Service (RHS)</b>	Revisions to Insurance Requirements for Multi-Family Housing Direct Loan and Grant Programs.	<i>Federal Register</i> , Vol. 88, No. 205, 10/25/2023, 73245-73249.	<b>Dec. 26, 2023</b>
	<b>Securities and Exchange Commission (SEC)</b>	Proposed Form Amendments Concerning Access to and Management of Accounts on EDGAR Related to EDGAR Next.	<i>Federal Register</i> , Vol. 88, No. 183, 09/22/2023, 65524-65575.	<b>Nov. 21, 2023</b>
*	<b>SEC</b>	Volume-Based Exchange Transaction Pricing for National Market System Stocks.	<i>Federal Register</i> , Vol. 88, No. 213, 11/06/2023, 76282-76341.	<b>Jan. 05, 2024</b>



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### 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>	<b>ADVISORY OPINION:</b> Consumer Information Requests to Large Banks and Credit Unions.	<i>Federal Register</i> , Vol. 88, No. 200, 10/16/2023, 71279-71283.	<b>Oct. 16, 2023</b>
*	<b>CFPB</b>	<b>NOTICE:</b> <i>Supervisory Highlights</i> , Issue 31, Fall 2023 Published in <i>Federal Register</i> .	<i>Federal Register</i> , Vol. 88, No. 199, 10/17/2023, 71534-71539.	Published: <b>Oct. 17, 2023</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Joint Statement on Fair Lending and Credit Opportunities for Noncitizen Borrowers Under the Equal Credit Opportunity Act.	<i>Federal Register</i> , Vol. 88, No. 200, 10/18/2023, 71845-71847.	Issued: <b>Oct. 18, 2023</b>
*	<b>CFPB</b>	<b>NOTICE:</b> 2023 Consumer Credit Card Market Report Released to Congress.	<i>Federal Register</i> , Vol. 88, No. 211, 11/02/2023, 75277-75279.	Published: <b>Nov. 02, 2023</b>
	<b>CFPB</b>	Amendments to Regulation Z for Annual Threshold Adjustments for Credit Cards, HOEPA, and Qualified Mortgages.	<i>Federal Register</i> , Vol. 88, No. 182, 09/21/2023, 65113-65118.	<b>Jan. 01, 2024</b>
*	<b>Commodity Credit Corporation (CCC)</b>	<b>NOTICE:</b> Domestic Sugar Program-FY 2023 Reassignment and FY 2024 Overall Sugar Marketing Allotment, Cane Sugar and Beet Sugar Marketing Allotments, and Company Allocations.	<i>Federal Register</i> , Vol. 88, No. 197, 10/13/2023, 70920-70922.	Issued: <b>Oct. 13, 2023</b>



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	<b>Commodity Futures Trading Commission (CFTC)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Part 40, Provisions Common to Registered Entities.	<i>Federal Register</i> , Vol. 88, No. 190, 10/03/2023, 68112-68114.	Comments Due: <b>Dec. 04, 2023</b>
*	<b>CFTC</b>	Fees for Reviews of Rule Enforcement Programs of Designated Contract Markets and Registered Futures Associations.	<i>Federal Register</i> , Vol. 88, No. 208, 10/30/2023, 74025-74027.	Fees Due: <b>Dec. 29, 2023</b>
*	<b>Department of Justice (DOJ)</b>	<b>NOTICE:</b> Joint Statement on Fair Lending and Credit Opportunities for Noncitizen Borrowers Under the Equal Credit Opportunity Act.	<i>Federal Register</i> , Vol. 88, No. 200, 10/18/2023, 71845-71847.	Issued: <b>Oct. 18, 2023</b>
*	<b>FSA</b>	<b>NOTICE:</b> Funding Availability for Emergency Relief Program 2022.	<i>Federal Register</i> , Vol. 88, No. 209, 10/31/2023, 74404-74419.	Issued: <b>Oct. 31, 2023</b>
	<b>Federal Communications Commission (FCC)</b>	Expand Rules to Advance Methods to Target and Eliminate Unlawful Robocalls.	<i>Federal Register</i> , Vol. 88, No. 130, 07/10/2023, 43446-43460.	<b>Jan. 08, 2024</b> (Except as Provided in the Rule)
*	<b>Federal Crop Insurance Corporation (FCIC)</b>	Transparency in Crop Insurance Policy Cancellations.	<i>Federal Register</i> , Vol. 88, No. 200, 10/18/2023, 71731-71733.	<b>Nov. 30, 2023</b>  Comments Due: <b>Dec. 18, 2023</b>
*	<b>Federal Deposit Insurance Corporation (FDIC)</b>	<b>GUIDANCE:</b> Principles for Climate-Related Financial Risk Management for Large Financial Institutions.	<i>Federal Register</i> , Vol. 88, No. 188, 10/30/2023, 74183-74189.	Issued: <b>Oct. 30, 2023</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Termination of Receiverships.	<i>Federal Register</i> , Vol. 88, No. 213, 11/06/2023, 76216.	Issued: <b>Nov. 06, 2023</b>



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	<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Call Report Forms FFIEC 031, 041, and 051.	<i>Federal Register</i> , Vol. 88, No. 187, 09/28/2023, 66933-66939.	Comments Due: <b>Nov. 27, 2023</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Interagency Bank Merger Application.	<i>Federal Register</i> , Vol. 87, No. 211, 11/02/2023, 75283-75284.	Comments Due: <b>Jan. 02, 2024</b>
*	<b>Federal Emergency Management Agency (FEMA)</b>	<b>NOTICE:</b> Adjustment to Minimum Project Worksheet Amount Under Public Assistance Program.	<i>Federal Register</i> , Vol. 88, No. 202, 10/20/2023, 72512.	Issued: <b>Oct. 20, 2023</b>
*	<b>FEMA</b>	<b>NOTICE:</b> Adjustment to Countywide Per Capita Impact Indicator.	<i>Federal Register</i> , Vol. 88, No. 202, 10/20/2023, 72514.	Issued: <b>Oct. 20, 2023</b>
*	<b>FEMA</b>	<b>NOTICE:</b> Adjustment of Maximum Amount of Assistance Under the Individuals and Households Program.	<i>Federal Register</i> , Vol. 88, No. 202, 10/20/2023, 72520.	Issued: <b>Oct. 20, 2023</b>
*	<b>FEMA</b>	<b>NOTICE:</b> Adjustment to Statewide Per Capital Impact Indicator.	<i>Federal Register</i> , Vol. 88, No. 202, 10/20/2023, 72524.	Issued: <b>Oct. 20, 2023</b>
*	<b>FEMA</b>	<b>NOTICE:</b> Adjustment of Disaster Grant Amounts.	<i>Federal Register</i> , Vol. 88, No. 202, 10/20/2023, 72524.	Issued: <b>Oct. 20, 2023</b>
*	<b>FEMA</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Revision to National Flood Insurance Program Maps: Application Forms for LOMRs and CLOMRs.	<i>Federal Register</i> , Vol. 88, No. 206, 10/26/2023, 73604-73605.	Comments Due: <b>Dec. 26, 2023</b>
*	<b>Federal Housing Finance Agency</b>	<b>NOTICE:</b> Comments Requested on Information Collection:	<i>Federal Register</i> , Vol. 88, No. 201,	Comments Due: <b>Nov. 20, 2023</b>



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<b>(FHFA)</b>	Federal Home Loan Bank Capital Stock.	10/19/2023, 72078-72080.	
<b>Federal Reserve Board (FRB)</b>	<b>NOTICE:</b> Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 88, No. 143, 07/19/2023, 48682-48683.	Issued: <b>Jul. 27, 2023</b>  Comments may be submitted any time during next 6 months.
* <b>FRB</b>	<b>GUIDANCE:</b> Principles for Climate-Related Financial Risk Management for Large Financial Institutions.	<i>Federal Register</i> , Vol. 88, No. 188, 10/30/2023, 74183-74189.	Issued: <b>Oct. 30, 2023</b>
<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Call Report Forms FFIEC 031, 041, and 051.	<i>Federal Register</i> , Vol. 88, No. 187, 09/28/2023, 66933-66939.	Comments Due: <b>Nov. 27, 2023</b>
<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Recordkeeping and Disclosure Requirements Associated with Regulation O.	<i>Federal Register</i> , Vol. 88, No. 187, 09/28/2023, 66843-66844.	Comments Due: <b>Nov. 27, 2023</b>
<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Application for Exemption from Prohibited Service at Savings and Loan Holding Companies.	<i>Federal Register</i> , Vol. 88, No. 187, 09/28/2023, 66844-66845.	Comments Due: <b>Nov. 27, 2023</b>
<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Reporting, Recordkeeping, and Disclosure Provisions Associated with the Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice.	<i>Federal Register</i> , Vol. 88, No. 187, 09/28/2023, 66845-66846.	Comments Due: <b>Nov. 27, 2023</b>



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<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation VV.	<i>Federal Register</i> , Vol. 88, No. 187, 09/28/2023, 66846-66847.	Comments Due: <b>Nov. 27, 2023</b>
<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Reporting, Recordkeeping, and Disclosure Requirements Associated with Rules Regarding Availability of Information.	<i>Federal Register</i> , Vol. 88, No. 187, 09/28/2023, 66847-66848.	Comments Due: <b>Nov. 27, 2023</b>
<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation LL.	<i>Federal Register</i> , Vol. 88, No. 187, 09/28/2023, 66848-66850.	Comments Due: <b>Nov. 27, 2023</b>
* <b>Financial Crimes Enforcement Network (FinCEN)</b>	Use of FinCEN Identifiers for Reporting Beneficial Ownership Information of Entities.	<i>Federal Register</i> , Vol. 88, No. 215, 11/08/2023, 76995-76997.	<b>Jan. 01, 2024</b>
* <b>Fiscal Service, Bureau of (Fiscal Service)</b>	Amendments to Indorsement and Payment Rules of Checks Drawn on United States Treasury.	<i>Federal Register</i> , Vol. 88, No. 210, 11/01/2023, 74884-74890.	<b>Dec. 01, 2023</b>
* <b>Housing and Urban Development, Dept. of (HUD)</b>	<b>NOTICE:</b> 2024 Section 108 Loan Guarantee Program Fee.	<i>Federal Register</i> , Vol. 88, No. 206, 10/26/2023, 73532-73534.	<b>Oct. 01, 2023</b>
* <b>HUD</b>	<b>NOTICE:</b> Regulatory Waivers Requests Granted for Q1 Calendar Year 2023.  <b>NOTICE:</b> Regulatory Waivers Requests Granted for Q2 Calendar Year 2023.	<i>Federal Register</i> , Vol. 88, No. 198, 10/16/2023, 71432-71458.  <i>Federal Register</i> , Vol. 88, No. 198,	Issued: <b>Oct. 16, 2023</b>  Issued: <b>Oct. 16, 2023</b>



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		10/16/2023, 71402-71430.	
*	<b>HUD</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Title I Property Improvement and Manufactured Home Loan Programs.	<i>Federal Register</i> , Vol. 88, No. 199, 10/17/2023, 71593-71594. Comments Due: <b>Nov. 16, 2023</b>
*	<b>HUD</b>	<b>NOTICE:</b> Revisions to FHA HECM for Purchase Program to Expand Acceptable Monetary Funding Sources and Interested Party Contributions.	<i>Federal Register</i> , Vol. 88, No. 204, 10/24/2023, 73040-73042. Comments Due: <b>Nov. 24, 2023</b>
*	<b>HUD</b>	Section 202 Direct Loan Technical Amendments.	<i>Federal Register</i> , Vol. 88, No. 211, 11/02/2023, 75230-75234. <b>Jan. 01, 2024</b>
*	<b>Internal Revenue Service (IRS)</b>	Mortality Tables for Determining Present Value Under Defined Benefit Pension Plans.	<i>Federal Register</i> , Vol. 88, No. 202, 10/20/2023, 72357-72366. <b>Oct. 20, 2023</b>
*	<b>IRS</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Sale of Residence from Qualified Personal Residence Trust.	<i>Federal Register</i> , Vol. 88, No. 196, 10/12/2023, 70697. Comments Due: <b>Dec. 11, 2023</b>
	<b>National Credit Union Administration (NCUA)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Supervisory Stress Test Annual Data Collection.	<i>Federal Register</i> , Vol. 88, No. 182, 09/21/2023, 65205-65206. Comments Due: <b>Nov. 20, 2023</b>
*	<b>NCUA</b>	<b>NOTICE:</b> NCUA Staff Draft 2024-2025 Budget Justification.	<i>Federal Register</i> , Vol. 88, No. 210, 11/01/2023, 75040-75076. Comments Due: <b>Nov. 21, 2023</b>



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	<b>NCUA</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Central Liquidity Facility and Organization and Operations of Federal Credit Unions Loan Participation.	<i>Federal Register</i> , Vol. 88, No. 188, 09/29/2023, 67373.	Comments Due: <b>Nov. 28, 2023</b>
*	<b>National Labor Relations Board (NLRB)</b>	Standard for Determining Joint Employer Status.	<i>Federal Register</i> , Vol. 88, No. 207, 10/27/2023, 73946-74018.	<b>Dec. 26, 2023</b>
*	<b>Office of the Comptroller of the Currency (OCC)</b>	<b>GUIDANCE:</b> Principles for Climate-Related Financial Risk Management for Large Financial Institutions.	<i>Federal Register</i> , Vol. 88, No. 208, 10/30/2023, 74183-74189.	Issued: <b>Oct. 30, 2023</b>
	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Call Report Forms FFIEC 031, 041, and 051.	<i>Federal Register</i> , Vol. 88, No. 187, 09/28/2023, 66933-66939.	Comments Due: <b>Nov. 27, 2023</b>
*	<b>Rural Business-Cooperative Service (RBC)</b>	Special Authority to Enable Funding of Broadband and Smart Utility Facilities Across Select Rural Development Programs Now Final.	<i>Federal Register</i> , Vol. 88, No. 201, 10/19/2023, 71987-71988.	<b>Oct. 19, 2023</b>
*	<b>RBC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Rural Economic Development Loan and Grant Program.	<i>Federal Register</i> , Vol. 88, No. 204, 10/24/2023, 72992-72993.	Comments Due: <b>Dec. 26, 2023</b>
*	<b>Rural Housing Services (RHS)</b>	Special Authority to Enable Funding of Broadband and Smart Utility Facilities Across Select Rural Development Programs Now Final.	<i>Federal Register</i> , Vol. 88, No. 201, 10/19/2023, 71987-71988.	<b>Oct. 19, 2023</b>
*	<b>Rural Utilities Service</b>	Special Authority to Enable Funding of Broadband and Smart	<i>Federal Register</i> , Vol. 88, No. 201,	<b>Oct. 19, 2023</b>





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	<b>(RUS)</b>	Utility Facilities Across Select Rural Development Programs Now Final.	10/19/2023, 71987-71988.	
*	<b>Securities and Exchange Commission (SEC)</b>	<b>NOTICE:</b> List of Rules Scheduled for Review under Regulatory Flexibility Act.	<i>Federal Register</i> , Vol. 88, No. 197, 10/13/2023, 70918.	Issued: <b>Oct. 13, 2023</b>
	<b>SEC</b>	Amendments to Investment Company Name Rule.	<i>Federal Register</i> , Vol. 88, No. 195, 10/11/2023, 70436-70513.	<b>Dec. 11, 2023</b>
*	<b>SEC</b>	Correction to Investment Company Names Final Rule to Provide Specific Compliance Dates.	<i>Federal Register</i> , Vol. 88, No. 207, 10/27/2023, 73755.	<b>Dec. 11, 2023</b>
*	<b>SEC</b>	Short Position and Short Activity Reporting by Institutional Investment Managers.	<i>Federal Register</i> , Vol. 88, No. 210, 11/01/2023, 75100-75188.	<b>Jan. 02, 2024</b>
*	<b>SEC</b>	Reporting of Securities Loans.	<i>Federal Register</i> , Vol. 88, No. 212, 11/03/2023, 75644-75742.	<b>Jan. 02, 2024</b>
*	<b>SEC</b>	Modernization of Beneficial Ownership Reporting.	<i>Federal Register</i> , Vol. 88, No. 214, 11/07/2023, 76896-76984.	<b>Feb. 05, 2024</b>
	<b>SEC</b>	Amendments to Form PF.	<i>Federal Register</i> , Vol. 88, No. 112, 06/12/2023, 38146-38278.	<b>Jun. 11, 2024</b>  Amendments to Form PF sections 5 and 6 effective: <b>Dec. 11, 2023</b>



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*	<b>Small Business Administration (SBA)</b>	Amendments to Debt Refinancing Provisions of 504 Loan Program.	<i>Federal Register</i> , Vol. 88, No. 196, 10/12/2023, 70580-70586.	<b>Nov. 13, 2023</b>
*	<b>SBA</b>	Updates to Small Business Development Centers Program.	<i>Federal Register</i> , Vol. 88, No. 214, 11/07/2023, 76625-76652.	<b>Dec. 07, 2023</b>
	<b>SBA</b>	<b>NOTICE:</b> New Accredited Lenders Program Express Pilot Program.	<i>Federal Register</i> , Vol. 88, No. 193, 10/06/2023, 69529-69531.	<b>Oct. 01, 2023</b> Comments Due: <b>Dec. 05, 2023</b>
*	<b>Social Security Administration (SSA)</b>	<b>NOTICE:</b> Cost-of-Living Increase and Other Determinations for 2024.	<i>Federal Register</i> , Vol. 88, No. 181, 10/23/2023, 72803-72808.	Issued: <b>Oct. 23, 2023</b>
	<b>Treasury, Dept. of</b>	<b>INTERIM FINAL RULE:</b> Coronavirus State and Local Fiscal Recovery Funds.	<i>Federal Register</i> , Vol. 88, No. 181, 09/20/2023, 64986-65037.	<b>Sept. 20, 2023</b> Comments Due: <b>Nov. 20, 2023</b>
*	<b>Veterans Affairs, Dept. of (VA)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Maintenance of Records Under 38 CFR 36.4333.	<i>Federal Register</i> , Vol. 88, No. 205, 10/25/2023, 73421.	Comments Due: <b>Dec. 26, 2023</b>

\* Denotes new item in the chart