



## March 2023 Regulatory Report

### Agencies Issue Semiannual Regulatory Agendas.

- The Bureau of Consumer Financial Protection (CFPB) issued its agenda as part of the Fall 2022 Unified Agenda of Federal Regulatory and Deregulatory Actions. CFPB reasonably anticipates having the regulatory matters identified in the agenda under consideration during the period from **12/01/2022**, to **11/30/2023**. The next agenda will be published in Spring 2023 and will update the agenda through Spring 2024. Publication of the agenda is in accordance with the Regulatory Flexibility Act. The information in the agenda is current as of **09/30/2022**. The semiannual agenda may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-22/pdf/2023-02037.pdf>. *Federal Register*, Vol. 88, No. 35, 02/22/2023, 11320-11321.
- The Board of Governors of the Federal Reserve System (FRB) issued its semiannual regulatory agenda under the Regulatory Flexibility Act and its Statement of Policy Regarding Expanded Rulemaking Procedures. FRB anticipates having under consideration regulatory matters as indicated in the agenda during the period December 2022 through May 2023. The next agenda will be published in Spring 2023. Comments about the agenda may be submitted any time during the next 6 months. The agenda may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-22/pdf/2023-02040.pdf>. *Federal Register*, Vol. 88, No. 35, 02/22/2023, 11366-11367.
- The Department of the Treasury (Treasury) issued its semiannual regulatory agenda. Notice is given pursuant to the requirements of the Regulatory Flexibility Act and Executive Order which require the publication by Treasury of a semiannual agenda of regulations. Treasury is also required to publish a regulatory plan for the upcoming fiscal year. Included in the agenda are plans of Treasury's Financial Crimes Enforcement Network (FinCEN) and Internal Revenue Service (IRS). The agenda may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-22/pdf/2023-02032.pdf>. *Federal Register*, Vol. 88, No. 35, 02/22/2023, 11278-11283.
- The Small Business Administration (SBA) issued its semiannual regulatory agenda. The agenda is a summary of current and projected rulemakings and completed actions of SBA. The summary information is intended to enable the public to be more aware of, and effectively participate in, SBA's regulatory activities. SBA invites comments on any aspect of the agenda. The agenda may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-22/pdf/2023-02035.pdf>. *Federal Register*, Vol. 88, No. 35, 02/22/2023, 11302-11305.
- The Federal Communications Commission (FCC) issued its semiannual regulatory agenda. Twice a year, in spring and fall, FCC publishes in the *Federal Register* a list in the Unified Agenda of the major items and other significant proceedings under development or review that pertain to the Regulatory Flexibility Act. The agenda also provides the Code of Federal Regulations citations and legal authorities that govern the proceedings. The complete agenda will be published on the internet in a searchable format at: [www.reginfo.gov](http://www.reginfo.gov). The semiannual agenda may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-02-22/pdf/2023-02039.pdf>. *Federal Register*, Vol. 88, No. 35, 02/22/2023, 11330-11364.

- The Securities and Exchange Commission (SEC) published the Chair's agenda of rulemaking actions pursuant to the Regulatory Flexibility Act. The items listed in the Regulatory Flexibility Agenda for Fall 2022 reflect only the priorities of the SEC Chair, and do not necessarily reflect the views and priorities of any individual Commissioner. Information in the agenda was accurate on **10/06/2022**, the date on which SEC staff completed compilation of the data. To the extent possible, rulemaking actions by SEC since that date have been reflected in the agenda. SEC invites comment on the agenda and on the individual agenda entries. SEC's complete agenda will be available online at: [www.reginfo.gov](http://www.reginfo.gov). Comments are due **03/24/2023**. The agenda may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-22/pdf/2023-02043.pdf>. *Federal Register*, Vol. 88, No. 35, 02/22/2023, 11376-11380.
- The Department of Labor (DOL) published its semiannual regulatory agenda. The internet has become the means for disseminating the entirety of DOL's semiannual regulatory agenda. However, the Regulatory Flexibility Act requires publication of a regulatory flexibility agenda in the *Federal Register*. The notice contains the regulatory flexibility agenda. The agenda may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-22/pdf/2023-02030.pdf>. *Federal Register*, Vol. 88, No. 35, 02/22/2023, 11252-11256.
- The National Labor Relations Board (NLRB) published its semiannual regulatory agenda. The agenda is published in accordance with Executive Order 12866, Regulatory Planning and Review, and the Regulatory Flexibility Act (RFA), as amended by the Small Business Regulatory Enforcement Fairness Act. The complete agenda is available online at: [www.reginfo.gov](http://www.reginfo.gov). Publication in the *Federal Register* is mandated only for regulatory flexibility agendas required under RFA. Because RFA does not require regulatory flexibility agendas for the regulations proposed and issued by NLRB, the agenda appears only on the internet at the above address. The agenda may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-22/pdf/2023-02042.pdf>. *Federal Register*, Vol. 88, No. 35, 02/22/2023, 11370.

## **Agencies Seek Comment on Revisions to Call Report Collections.**

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) seek comments on a proposal to revise the Consolidated Reports of Condition and Income (Call Reports), FFIEC 031, FFIEC 041, and FFIEC 051. The agencies also seek comment regarding, Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks, FFIEC 002; and the Report of Assets and Liabilities of a Non-U.S. Branch that is Managed or Controlled by a U.S. Branch or Agency of a Foreign (Non-U.S.) Bank, FFIEC 002S. See the notice for specific proposed revisions to the information collections. Comments are due **04/24/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-21/pdf/2023-03543.pdf>. *Federal Register*, Vol. 88, No. 34, 02/21/2023, 10644-10649.

## **CFPB Issues Advisory Opinion on Digital Mortgage Comparison-Shopping Platforms.**

The Bureau of Consumer Financial Protection (CFPB) issued an advisory opinion to address the applicability of the Real Estate Settlement Procedures Act (RESPA) section 8 to operators of certain digital technology platforms that enable consumers to comparison shop for mortgages and other real estate settlement services, including platforms that generate potential leads for the platform participants through consumers' interaction with the platform (Digital Mortgage Comparison-Shopping Platforms). The advisory opinion describes how an operator of a Digital Mortgage Comparison-Shopping Platform violates RESPA section 8 if the platform provides enhanced placement or otherwise steers consumers to platform participants based on compensation the platform operator receives from those participants rather than based on neutral criteria. The advisory opinion is effective **02/13/2023**. The advisory opinion may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-13/pdf/2023-02910.pdf>. *Federal Register*, Vol. 88, No. 29, 02/13/2023, 9162-9170.

### **CFPB Seeks Comment on Evaluating Financial Empowerment Training Program.**

CFPB seeks comment regarding an information collection titled, Evaluation of Financial Empowerment Training Program. CFPB's Office of Community Affairs (OCA) develops strategies to improve the financial capability of low-income and economically vulnerable consumers, such as consumers who are unbanked or underbanked. To address the needs of consumers, OCA developed Your Money, Your Goals, a suite of financial empowerment materials with an accompanying training program. The information collection focuses on evaluating Your Money, Your Goals virtual and in-person training practices in enhancing the ability of frontline staff and volunteers to inform low-income consumers about rights and options for managing their finances and how to prevent and address consumer harm. Comments are due **03/27/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-24/pdf/2023-03886.pdf>. *Federal Register*, Vol. 88, No. 37, 02/24/2023, 11903-11904.

### **CFPB Seeks Comment on Consumer Response Survey Regarding Complaints.**

CFPB seeks comment regarding an information collection titled, Consumer Response Company Response Survey. CFPB will use the information collection to garner consumer feedback through an optional survey at the end of the consumer complaint process. Through the existing survey, consumers have the option to provide feedback on the company's response to and handling of their complaint. The results of the feedback are shared with the company that responded to the complaint to inform its complaint handling. CFPB also uses the feedback as one of several inputs to inform its work to assess the accuracy, completeness, and timeliness of company responses to consumer complaints. Comments are due **05/08/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-09/pdf/2023-04796.pdf>. *Federal Register*, Vol. 88, No. 46, 03/09/2023, 14610.

### **FRB Releases Policy Tools for Bank Term Funding Program.**

The Board of Governors of the Federal Reserve System (FRB) released policy tools for its Bank Term Funding Program (BTFP) which was created to support American businesses and households by making additional funding available to eligible depository institutions to help assure banks have the ability to meet the needs of all their depositors. The BTFP offers loans of up to one year in length to banks, savings associations, credit unions, and other eligible depository institutions pledging any collateral eligible for purchase by the Federal Reserve Banks in open market operations (see 12 CFR

201.108(b)), such as U.S. Treasuries, U.S. agency securities, and U.S. agency mortgage-backed securities. The assets will be valued at par. The BTFP will be an additional source of liquidity against high-quality securities, eliminating an institution's need to quickly sell those securities in times of stress. FRB has created a Terms and Condition one-page explanation document and frequently asked questions (FAQs) document. The information may be viewed at:

<https://www.federalreserve.gov/monetarypolicy/bank-term-funding-program.htm>.

## **FRB Finalizes Information Collections.**

- FRB announced final approval of an information collection titled, Reporting Requirements Associated with Regulation Y for Extension of Time to Conform to the Volcker Rule. The information collection relates to insured depository institutions that seek an extension of time to confirm its activities to the requirements of the Volcker rule. The revisions are applicable **02/28/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-28/pdf/2023-04082.pdf>. *Federal Register*, Vol. 88, No. 39, 02/28/2023, 12680-12681.
- FRB announced final approval of an information collection titled, Selected Balance Sheet Items for Discount Window Borrowers. FRB's Regulation A requires that Reserve Banks review balance sheet data in determining whether to extend credit and to help ascertain whether undue use is made of such credit. Balance sheet data are collected on the FR 2046 report from certain institutions that borrow from the discount window in order to monitor discount window borrowing. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-28/pdf/2023-04081.pdf>. *Federal Register*, Vol. 88, No. 39, 02/28/2023, 12681-12682.
- FRB announced final approval of an information collection titled, Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation Q. Information collected in the collection provide FRB and other stakeholders, including market participants, with information regarding the interaction between firms and the regulatory capital framework. The revisions are applicable **03/01/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-01/pdf/2023-04138.pdf>. *Federal Register*, Vol. 88, No. 40, 03/01/2023, 12933-12934.
- FRB announced final approval of an information collection titled, Information Collections and Forms Related to Regulation MM. The information collection is utilized by mutual savings associations that wish to reorganize to form a mutual holding company under the Home Owners' Loan Act, subsidiary holding companies of a mutual holding company, mutual holding companies, and members of applying mutual organizations. The revisions are applicable **03/01/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-01/pdf/2023-04139.pdf>. *Federal Register*, Vol. 88, No. 40, 03/01/2023, 12936.

## **FRB Seeks Comment on Small Business and Farming Information Collection.**

FRB seeks comment regarding an information collection titled, Survey of Small Business and Farm Lending. The survey collects unique information concerning price and certain nonprice terms of loans made to businesses and farmers. FRB plans revisions to the collection as further discussed in the notice. Comments are due **05/01/2023**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-03-01/pdf/2023-04136.pdf>. *Federal Register*, Vol. 88, No. 40, 03/01/2023, 12934-12936.

## **FRB Seeks Comment on Regulation KK-Related Information Collection.**

FRB seeks comment regarding an information collection titled, Reporting and Recordkeeping Requirements Associated with Regulation KK. Dodd-Frank Act sections 731 and 764 require FRB and other federal banking agencies to adopt regulations that establish capital requirement and initial and variation margin requirements for certain entities on all non-cleared swaps and non-cleared security-based swaps. The information collection is required pursuant to the recordkeeping requirements of the implementing regulation. Comments are due **05/01/2023**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-03-01/pdf/2023-04137.pdf>. *Federal Register*, Vol. 88, No. 40, 03/01/2023, 12936-12937.

## **FDIC Seeks Comment on Information Collections.**

- The Federal Deposit Insurance Corporation (FDIC) seeks comment regarding an information collection titled, Securities of State Nonmember Banks and State Savings Associations. FDIC has the authority to administer and enforce provisions as may be necessary with respect to state nonmember banks and state savings associations. Part 335 of FDIC's regulations incorporates by cross-reference the Securities and Exchange Commission rules and regulations regarding the disclosure and filing requirements of registered securities of state nonmember banks and state savings associations. The information collection is used in connection with requirements under Part 335; each collection is detailed in the notice. Comments are due **03/24/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-22/pdf/2023-03655.pdf>. *Federal Register*, Vol. 88, No. 35, 02/22/2023, 10895-10899.
- FDIC seeks comment regarding an information collection titled, FDIC National Survey of Unbanked and Underbanked Households (Household Survey). The survey was previously titled, Survey of Household Use of Banking and Financial Services. The Household Survey is scheduled to be conducted in partnership with the U.S. Census Bureau as a supplement to its June 2023 Current Population Survey. The survey collects information on U.S. households' use of bank accounts, prepaid cards, nonbank online payment services and nonbank financial transaction services, and bank and nonbank credit. The results of the surveys will be published by FDIC, and help inform policymakers, bankers, and researchers about bank account ownership and how households use the banking system and nonbank products and services to meet their financial needs. Comments are due **03/30/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-28/pdf/2023-04070.pdf>. *Federal Register*, Vol. 88, No. 39, 02/28/2023, 12679-12680.
- FDIC seeks comment regarding an information collection related to insurance sales protections and incentive compensation policies. The first information collection in the notice is titled, Insurance Sales Consumer Protections. The disclosure requirements in the information collection apply to all FDIC-supervised insured depository institutions that sell insurance products. The second information collection is titled, Interagency Guidance on Sound Incentive Compensation Policies. The guidance helps promote that incentive compensation policies at insured state non-member banks do not encourage excessive risk-taking and are consistent with

the safety and soundness of the organization. Comments are due **05/01/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-02/pdf/2023-04257.pdf>. *Federal Register*, Vol. 88, No. 41, 03/02/2023, 13117-13119.

## **OCC Seeks Comment on Proprietary Trading Related Information Collection.**

The Office of the Comptroller of the Currency (OCC) seeks comment regarding an information collection titled, Reporting, Recordkeeping, and Disclosure Requirements Associated with Proprietary Trading and Certain Interests in and Relationships with Covered Funds. The information collection was established pursuant to a rule required by the Dodd-Frank Act. Section 619 of the Dodd-Frank Act added a new section 13 to the Bank Holding Company Act that generally prohibits any banking entity from engaging in proprietary trading or from acquiring or retaining an ownership interest in, sponsoring, or having certain relationships with a hedge fund or private equity fund, subject to certain exemptions. The reporting, recordkeeping, and disclosure requirement associated with the rule permit banking entities to comply and OCC to monitor and gauge risks associated with the activities. Comments are due **03/27/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-24/pdf/2023-03856.pdf>. *Federal Register*, Vol. 88, No. 37, 02/24/2023, 11978-11980.

## **HUD Adjusts CMPs for Inflation.**

The Department of Housing and Urban Development (HUD) issued a final rule to implement 2023 inflation adjustments of civil monetary penalty (CMP) amounts required by the Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. The final rule also revises HUD's policy and applies annually adjusted penalty amounts to the date the penalty is assessed after the effective date of the rule. See the final rule for specific adjusted amounts. The final rule is effective **03/17/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-15/pdf/2023-03142.pdf>. *Federal Register*, Vol. 88, No. 31, 02/15/2023, 9745-9749.

## **HUD Issues Final Rule to Replace LIBOR.**

HUD issued a final rule regarding the removal of the London Interbank Offered Rate (LIBOR) as an approved index for adjustable interest rate mortgages (ARMs) and replacing LIBOR with the Secured Overnight Financing Rate (SOFR) as a HUD-approved index for newly originated forward ARMs. HUD has also codified its removal of LIBOR and approval of SOFR as an index for newly-originated Home Equity Conversion Mortgage (HECM or reverse mortgage) ARMs. In addition, HUD has established a spread-adjusted SOFR index as the HUD-approved replacement index to transition existing forward and HECM ARMs off LIBOR. HUD also made clarifying changes to its HECM Monthly ARM regulation and established a lifetime adjustment cap for monthly adjustable rate HECMs. The final rule is effective **03/31/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-01/pdf/2023-03952.pdf>. *Federal Register*, Vol. 88, No. 40, 03/01/2023, 12822-12829.

## **HUD Issues Final Rule to Implement Forty-Year Term for Loan Modifications.**

HUD's regulations allow mortgagees to modify a Federal Housing Administration (FHA) insured mortgage by recasting the total unpaid loan for a term limited to 360 months to cure a borrower's

default. The final rule amends HUD's regulation to allow for mortgagees to recast the total unpaid loan for a new term limit of 480 months. The change will align FHA with modifications available to borrowers with mortgages backed by the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac), which both currently provide a 40-year loan modification option. The final rule is effective **05/08/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-08/pdf/2023-04284.pdf>. *Federal Register*, Vol. 88, No. 45, 03/08/2023, 14252-14259.

### **HUD Seeks Comment on Rehabilitation Mortgages.**

HUD's Federal Housing Administration (FHA) seeks information regarding barriers to the use of the FHA 203(k) Rehabilitation Mortgage Insurance Program (203(k) Program). Information provided will allow FHA to identify barriers that limit the origination of 203(k)-insured mortgages and lender participation in the program and consider opportunities to enhance the 203(k) Program. The program is meant to help HUD meet its goal of increasing the available supply of affordable housing in underserved communities. Comments are due **04/17/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-14/pdf/2023-03089.pdf>. *Federal Register*, Vol. 88, No. 30, 02/14/2023, 9529-9530.

### **HUD Seeks Input on Loss Mitigation Information Collection.**

HUD seeks comment regarding an information collection titled, FHA-Insured Mortgage Loan Servicing Involving the Loss Mitigation Program. The Federal Housing Administration's (FHA's) Loss Mitigation Program options and incentives efforts provide mortgagees with reimbursement for using tools to bring a delinquent FHA-insured mortgage loan current in as short a time as possible, to provide an alternative to foreclosure to the extent possible, and to minimize losses to the Mutual Mortgage Insurance Fund. The forms used as part of the information collection are part of the collection effort for non-performing insured mortgage loans. Comments are due **03/27/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-23/pdf/2023-03712.pdf>. *Federal Register*, Vol. 88, No. 36, 02/23/2023, 11468-11469.

### **HUD Seeks Comment on FHA TOTAL Mortgage Scorecard.**

HUD seeks comment regarding an information collection titled, Federal Housing Administration (FHA) TOTAL Mortgage Scorecard. FHA-approved mortgagees must certify compliance with HUD regulations, Handbooks, Guidebooks, and Mortgagee Letters. Within this scope, mortgagees must certify compliance with FHA TOTAL Mortgage Scorecard requirements at 24 CFR 203.255(b)(5). The certification is performed electronically for initial access and annual ongoing access to FHA TOTAL Mortgage Scorecard. Comments are due **04/07/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-08/pdf/2023-04710.pdf>. *Federal Register*, Vol. 88, No. 45, 03/08/2023, 14384-14385.

### **FEMA Announces FY 2024 Assistance to Private Sector Property Insurers.**

The Federal Emergency Management Agency (FEMA) announced the Fiscal Year 2024 Financial Assistance/Subsidy Arrangement (Arrangement) for private property insurers interested in participating in the National Flood Insurance Program's Write Your Own (WYO) Program. FEMA has

the authority to establish and carry out a National Flood Insurance Program (NFIP) to enable interested persons to purchase flood insurance. Under the National Flood Insurance Act, FEMA may use insurance companies and other insurers, insurance agents and brokers, and insurance adjustment organizations as fiscal agents of the United States to help it carry out the NFIP. FEMA may enter into any contracts, agreements, or other appropriate agreements with privacy insurance companies to use their facilities and services in administering the NFIP on such terms and conditions agreed upon. Under its authority, FEMA may enter into an Arrangement with WYO companies to sell NFIP flood insurance policies and programs under their own names and adjust and pay claims arising under the Standard Flood Insurance Policy. Interested insurers must submit intent to subscribe or re-subscribe to the Arrangement by **05/30/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-27/pdf/2023-03895.pdf>. *Federal Register*, Vol. 88, No. 38, 02/27/2023, 12389-12397.

### **FEMA Adjusts Statewide Per Capita Indicator for Cost Share Adjustments.**

FEMA announced that the statewide per capita indicator for recommending cost share adjustments for major disasters declared on or after **01/01/2023** through **12/31/2023** is \$173. The adjustment is based on an increase of 6.5 percent in the Consumer Price Index for All Urban Consumers for the 12-month period that ended December 2022. The notice applies to major disasters declared on or after **01/01/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-02/pdf/2023-04283.pdf>. *Federal Register*, Vol. 88, No. 41, 03/02/2023, 13138.

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

FEMA issued a notice which identifies communities in the states of **Iowa, Maine, Rhode Island, Texas, and Washington**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS 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 **07/19/2023**, 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-2023-02-23/pdf/2023-03769.pdf>. *Federal Register*, Vol. 88, No. 36, 02/23/2023, 11465-11467.

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

FEMA, on **11/28/2022**, published in the *Federal Register* a final flood hazard determination notice that contained an erroneous table. FEMA has issued a correction to be used in lieu of the erroneous information. The table provided in the correction represents the final flood hazard determinations and communities affected for Gallatin County, **Kentucky**, and Incorporated Areas. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-17/pdf/2023-03394.pdf>. *Federal Register*, Vol. 88, No. 33, 02/17/2023, 10370-10371.

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

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Arizona, California, Florida, Hawaii, Idaho, Illinois, Indiana, Kentucky, Michigan, Nebraska, Nevada, New York, Oregon, South Carolina, 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-2023-02-23/pdf/2023-03764.pdf>. *Federal Register*, Vol. 88, No. 36, 02/23/2023, 11460-11465.
- 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 **Colorado, Florida, Idaho, New Mexico, North Carolina, North Dakota, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Wisconsin, and Wyoming**, 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-2023-03-01/pdf/2023-04172.pdf>. *Federal Register*, Vol. 88, No. 40, 03/01/2023, 12976-12979.

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

FEMA issued a notice which lists communities in the states of **Alabama, Florida, Kentucky, Massachusetts, Montana, North Carolina, Oklahoma, Pennsylvania, South Carolina, South Dakota, Texas, and Virginia**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-23/pdf/2023-03765.pdf>. *Federal Register*, Vol. 88, No. 36, 02/23/2023, 11457-11460.

## **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 **Tennessee**, 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 **05/18/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-17/pdf/2023-03393.pdf>. *Federal Register*, Vol. 88, No. 33, 02/17/2023, 10371-10372.

- 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 **Iowa**, 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 **05/24/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-23/pdf/2023-03768.pdf>. *Federal Register*, Vol. 88, No. 36, 02/23/2023, 11453-11454.
- 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 **05/24/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-23/pdf/2023-03767.pdf>. *Federal Register*, Vol. 88, No. 36, 02/23/2023, 11455.
- 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 **Minnesota**, 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 **05/24/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-23/pdf/2023-03766.pdf>. *Federal Register*, Vol. 88, No. 36, 02/23/2023, 11456-11457.
- 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 **Minnesota**, **Ohio**, and **Pennsylvania**, 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 **05/30/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-01/pdf/2023-04173.pdf>. *Federal Register*, Vol. 88, No. 40, 03/01/2023, 12972-12973.

- 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 **Tennessee** and **Texas**, 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 **05/30/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-01/pdf/2023-04171.pdf>. *Federal Register*, Vol. 88, No. 40, 03/01/2023, 12974-12975.
- 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 **Montana** 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 **06/05/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-06/pdf/2023-04527.pdf>. *Federal Register*, Vol. 88, No. 43, 03/06/2023, 13839-13840.
- 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 **North Carolina**, 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 **06/05/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-06/pdf/2023-04528.pdf>. *Federal Register*, Vol. 88, No. 43, 03/06/2023, 13844-13845.
- 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 **Alabama**, 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 **06/05/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-06/pdf/2023-04523.pdf>. *Federal Register*, Vol. 88, No. 43, 03/06/2023, 13845-13847.

- 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 **Ohio** and **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 **06/05/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-06/pdf/2023-04526.pdf>. *Federal Register*, Vol. 88, No. 43, 03/06/2023, 13847-13848.

## **FEMA Seeks Comment on Information Collections.**

- FEMA seeks comment regarding an information collection titled, Hazard Mitigation Grant Program (HMGP) Application and Reporting. FEMA administers HMGP which is a post-disaster program that contributes funds toward the cost of hazard mitigation activities to reduce the risk of future damage, hardship, loss or suffering in any area affected by a major disaster. FEMA uses the information collected to provide financial assistance in the form of grant awards and, through grantee quarterly reporting, monitor grantee project activities and expenditure of funds. Comments are due **04/24/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-22/pdf/2023-03610.pdf>. *Federal Register*, Vol. 88, No. 35, 02/22/2023, 10914-10916.
- FEMA seeks comment regarding an information collection titled, Application for Community Disaster Loan (CDL) Program. The loan package for the CDL Program provides local governments that have suffered substantial loss of tax or other revenues as a result of a major disaster, the opportunity to obtain financial assistance in order to perform their governmental functions. The loan must be justified on the basis of need and actual expenses. The information collection is used in connection with the loan package materials. Comments are due **03/24/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-22/pdf/2023-03612.pdf>. *Federal Register*, Vol. 88, No. 35, 02/22/2023, 10916-10917.
- FEMA seeks comment regarding an information collection titled, National Flood Insurance Program Policy Forms. To provide for the availability of policies for flood insurance, policies are marketed and administered through the facilities of licensed insurance agents or brokers in various states. The information collection is used in connection with administering flood insurance requests, cancellations, and other correspondence. Comments are due **03/24/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-22/pdf/2023-03607.pdf>. *Federal Register*, Vol. 88, No. 35, 02/22/2023, 10918-10919.
- FEMA seeks comment regarding an information collection titled, Disaster Assistance Registration. The forms in the collection are used to obtain pertinent information to provide financial assistance, and if necessary, direct assistance to eligible individuals and households who, as a direct result of a disaster or emergency, have uninsured or under-insured, necessary, or serious expenses they are unable to meet. Revision to the information collection will improve the applicant's experience with the disaster assistance registration process by providing a simpler, more intuitive interface and limiting required responses. Comments are due

**03/24/2023.** The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-22/pdf/2023-03611.pdf>. *Federal Register*, Vol. 88, No. 35, 02/22/2023, 10921-10923.

### **IRS Issues Final Rule for Single-Entity Treatment of Consolidated Groups.**

The Internal Revenue Service (IRS) issued a final rule which treats members of a consolidated group as a single United States shareholder in certain cases for purposes of section 951(a)(2)(B) of the Internal Revenue Code (Code). On **12/14/2022**, IRS published a proposed rule in the *Federal Register* under Code sections 1502 and 7805(a). No comments were received in response to the proposal and IRS has adopted the proposal as final without modification. The final rule affects consolidated groups that own stock of foreign corporations. The rule is effective **02/23/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-23/pdf/2023-03457.pdf>. *Federal Register*, Vol. 88, No. 36, 02/23/2023, 11393-11394.

### **IRS Amends Electronic-Filing Requirements for Specified Returns.**

IRS issued a final rule to amend the rules for filing electronically. The final rule reflects changes made by the Taxpayer First Act (TFA) and are consistent with TFA's emphasis on increasing electronic filing. On **07/23/2021**, IRS published a proposed rule in the *Federal Register* to provide guidance on the electronic filing rules of certain businesses. IRS received several comments regarding the proposal and after consideration of the comments, IRS has adopted the proposed rule with revisions as further explained in the final rule. The final rule affects persons required to file partnership returns, corporate income tax returns, unrelated business income tax returns, withholding tax returns, certain information returns, registration statements, disclosure statements, notifications, actuarial reports, and certain excise tax returns. The final rule is effective **02/23/2023**. See the final rule for applicability dates. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-23/pdf/2023-03710.pdf>. *Federal Register*, Vol. 88, No. 36, 02/23/2023, 11754-11778.

### **IRS Revises Annual Information Return Forms and Instructions.**

IRS issued a final rule which contains revisions for the Form 5500 Annual Return/Report of Employee Benefit Plan and Form 5500-SF Short Form Annual Return/Report of Small Employee Benefit Plan effective for plan years beginning on or after **01/01/2023**. The revisions relate to statutory amendments to the Employee Retirement Income Security Act (ERISA) and the Internal Revenue Code enacted as part of the Setting Every Community Up for Retirement Enhancement Act (SECURE Act) for multiple-employer plans and groups of plans. The revisions are also intended to improve reporting of certain plan financial information regarding audits and plan expenses, enhance the reporting of certain tax qualification, and other compliance information by retirement plans. Minor changes were also made to further improve defined benefit plan reporting. Other revisions are technical changes that are part of the annual rollover of the Form 5500 and Form 5500-SF and corresponding instructions. The final forms and instructions revisions are effective for plan years beginning on or after **01/01/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-24/pdf/2023-02653.pdf>. *Federal Register*, Vol. 88, No. 37, 02/24/2023, 11984-12105.

### **IRS Issues Proposed Rule on Use of Forfeitures in Qualified Retirement Plans.**

IRS issued a proposed rule what would provide rules regarding the use of forfeitures in qualified retirement plans, including a deadline for the use of forfeitures in defined contribution plans. The proposed rule would affect participants in, beneficiaries of, administrators of, and sponsors of qualified retirement plans as further explained in the proposal. Comments are due **05/30/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-27/pdf/2023-03778.pdf>. *Federal Register*, Vol. 88, No. 38, 02/27/2023, 12282-12285.

### **IRS Seeks Comment on Information Collection Related to Return of Excise Tax on Undistributed Income.**

IRS seeks comment regarding an information collection titled, Request Relating to Return of Excise Tax on Undistributed Income of Real Estate Investment Trusts. IRS seeks comment concerning the collection of information regarding the return of excise tax on undistributed income of real estate investment trusts. Form 8612 is used by real estate investment trusts to compute and pay the excise tax on undistributed income imposed under section 4981 of the Internal Revenue Code. IRS uses the information to verify that the correct amount of tax has been reported. Comments are due **04/17/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-16/pdf/2023-03247.pdf>. *Federal Register*, Vol. 88, No. 32, 02/16/2023, 10214-10215.

### **FHFA Delays Effective Date for Final Rule Affecting Enterprise Products.**

The Federal Housing Finance Agency (FHFA) issued a final rule to delay the effective date of a previously published rule which would require prior approval for new products of the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac) (collectively, the Enterprises). On **12/27/2022**, FHFA published in the *Federal Register*, a final rule which established a process for the Enterprises to provide advance notice to FHFA before offering a new activity to the market and to obtain prior approval. The final rule had an effective date of **02/27/2023**. FHFA has determined that a delay of the effective date is appropriate. The effective date has been delayed until **04/28/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-24/pdf/2023-03805.pdf>. *Federal Register*, Vol. 88, No. 37, 02/24/2023, 11779.

### **FHFA Seeks Comment on Community Support by Federal Home Loan Bank Members.**

FHFA announced it will review all Federal Home Loan Bank (Bank) members subject to community support review in 2023 under FHFA's community support requirements regulation. Section 10(g)(1) of the Federal Home Loan Bank Act requires FHFA to establish standards of community investment or service that Bank members must meet in order to maintain access to long-term Bank advances. Under the regulation, FHFA reviews each applicable member once every two years. The names of members currently subject to community support review can be found on the websites as listed in the notice. Comments are due **03/24/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-22/pdf/2023-03603.pdf>. *Federal Register*, Vol. 88, No. 35, 02/22/2023, 10899-10900.

### **FHFA Issues Orders Related to Stress Test Reporting.**

FHFA provided notice that it issued orders, with respect to stress test reporting as of **12/31/2022**, under section 165(i)(2) of the Dodd-Frank Act, as amended by section 401 of the Economic Growth, Regulatory Relief, and Consumer Protection Act. Summary instructions and guidance accompanied the orders to provide testing scenarios. Each order is applicable **03/07/2023**. The orders may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-10/pdf/2023-04980.pdf>. *Federal Register*, Vol. 88, No. 47, 03/10/2023, 14871.

### **SBA Amends Small Business Size Standards for Several NAICS Sectors.**

The Small Business Administration (SBA) issued a final rule to increase its employee-based small business size definitions (commonly referred to as size standards) for North American Industry Classification System (NAICS) sectors related to: Mining, Quarrying, and Oil and Gas Extraction, Sector 21; Utilities, Sector 22; Manufacturing, Sector 31-33; Transportation and Warehousing, Sector 48-49; Information, Section 51; Finance and Insurance, Sector 52; Professional, Scientific and Technical Services, Sector 54; and Administrative and Support, Waste Management and Remediation Services, Sector 56. SBA has increased 144 and retained 268 employee-based size standards in those sectors. SBA has also retained the current 500-employee size standard for federal procurement of supplies under the nonmanufacturer rule. The final rule is effective **03/17/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-15/pdf/2023-02780.pdf>. *Federal Register*, Vol. 88, No. 31, 02/15/2023, 9970-10009.

### **FSA Seeks Comment on Inventory Property Management Information Collection.**

The Farm Service Agency (FSA) seeks comment regarding an information collection titled, Inventory Property Management. FSA's Farm Loan Programs provide supervised credit in the form of loans to family farmers to purchase real estate and equipment and finance agricultural production. Information collections established as part of FSA's Inventory Property Management regulations are necessary for FSA to determine application eligibility for the program. Comments are due **04/17/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-15/pdf/2023-03211.pdf>. *Federal Register*, Vol. 88, No. 31, 02/15/2023, 9855-9856.

### **RUS Confirms Finalization of Electric Program and Rule to Implement Sections of Agricultural Improvement Act.**

- The Rural Utilities Services (RUS) issued a final rule to confirm revisions to the Electronic Program. The RUS Electric Program provides loans, loan guarantees, and grants finance for the construction and improvement of rural electric infrastructure. RUS published a final rule with comment in the *Federal Register* on **11/30/2022**, to streamline procedures for borrowers. Revisions were made to the program's loan application requirements, approval of work plans and load forecasts, use of approved contracts and system design procedures, and program reporting requirements. RUS has confirmed the final rule as it was published and has provided a response to comments received. The final rule is confirmed as final **02/28/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-17/pdf/2023-03418.pdf>. *Federal Register*, Vol. 88, No. 33, 02/17/2023, 10237-10238.
- RUS issued a final rule to confirm provisions that implement several sections of the Agricultural Improvement Act. RUS published in the *Federal Register* on **12/06/2022**, a final rule to

implement sections 6501, 6503, 6505 and 6507 of the Agriculture Improvement Act. RUS received no substantive comments. As a result, RUS has confirmed the final rule as published. The final rule is confirmed as final **02/21/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-21/pdf/2023-03492.pdf>. *Federal Register*, Vol. 88, No. 34, 02/21/2023, 10463.

### **RUS Seeks Comment on Electric Program Coverage Final Rule.**

RUS seeks comment on a final rule regarding its Electric Program. The intent of the final rule is to modify its coverage ratio requirements, add an additional set of ratios, and update and add definitions. The effect of the final rule is to reduce the regulatory impact on RUS Electric Program borrowers, ensure that loan funds will be repaid in the time agreed upon, facilitate the lending for construction of rural electric infrastructure, and allow RUS to focus on feasibility and security issues while increasing customer efficiency, customer satisfaction, and service. The final rule is effective **05/30/2023**. Comments are due **05/01/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-01/pdf/2023-04016.pdf>. *Federal Register*, Vol. 88, No. 40, 03/01/2023, 12806-12810.

### **CFTC Seeks Comment on Requests for Interpretive, No Action, and Exemptive Letter Information Collection.**

The Commodity Futures Trading Commission (CFTC) seeks comment regarding an information collection titled, Procedural Requirements for Requests for Interpretative, No-Action, and Exemptive Letters. The information collection covers the requirements for voluntary requests for, and the issuance of, interpretative, no-action, and exemptive letters submitted to CFTC and related requests for confidential treatment. The collection requirements described are voluntary and apply to parties that seek such information from CFTC. Comments are due **04/24/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-23/pdf/2023-03717.pdf>. *Federal Register*, Vol. 88, No. 36, 02/23/2023, 11410-11411.

### **SEC Issues Final Rule to Extend Form 144 EDGAR Filing Hours.**

The Securities and Exchange Commission (SEC) issued a final rule to adopt an amendment to Regulation S-T to extend the filing deadline for Form 144 from 5:30 p.m. to 10 p.m., Eastern Standard Time or Eastern Daylight Saving Time, whichever is currently in effect, on SEC business days. SEC has also adopted two technical amendments to enhance the consistency of recently revised provisions related to the filing format of Form 144. The final rule is effective **03/20/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-27/pdf/2023-03931.pdf>. *Federal Register*, Vol. 88, No. 38, 02/27/2023, 12205-12210.

### **SEC Issues Final Rule to Shorten Securities Transaction Settlement Cycle.**

SEC issued a final rule to adopt amendments to shorten the standard settlement cycle for most broker-dealer transactions from two business days after the trade date to one business day after the trade date. In addition, SEC has adopted new rules related to the processing of institutional trades by broker-dealers and certain clearing agencies. SEC has also amended certain recordkeeping requirements applicable to registered investment advisers. The final rule is effective **05/05/2023**. Applicable compliance dates are discussed in Part VII of the final rule. The final rule may be viewed

at: <https://www.govinfo.gov/content/pkg/FR-2023-03-06/pdf/2023-03566.pdf>. *Federal Register*, Vol. 88, No. 43, 03/06/2023, 13872-13954.

## **SEC Issues Revised Proposed Rule on Prohibition Against Conflicts of Interest in Certain Securitizations.**

SEC issued a revised proposed rule that was initially published in September 2011 that would implement a provision under the Dodd-Frank Act prohibiting an underwriter, placement agent, initial purchaser, or sponsor of an asset-backed security (including a synthetic asset-backed security (ABS)), or any affiliate or subsidiary of any such entity, from engaging in any transaction that would involve or result in certain material conflicts of interest. The revised proposed rule takes into account developments in the ABS market since 2011 and the comments received in response to the 2011 proposed rule to provide greater clarity regarding the scope of prohibited and permitted conduct. Fundamentally, the revised proposed rule is intended to prevent the sale of ABS that are tainted by material conflicts of interest. Comments are due **03/27/2023**. The revised proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-14/pdf/2023-02003.pdf>. *Federal Register*, Vol. 88, No. 30, 02/14/2023, 9678-9727.

## **SEC Proposes Revisions to Privacy Act Regulations.**

SEC proposed amendments to regulations under the Privacy Act, as amended (Privacy Act). The proposed amendments would revise SEC's Privacy Act regulations to clarify, update, and streamline the language of several procedural provisions. The proposed revisions, among other things would: (a) clarify the purpose and scope of the regulations; (b) update definitions so that the processes set forth in the regulations are more plainly described; (c) simplify the processes for submitting and receiving responses to Privacy Act inquiries, requests, and administrative appeals; (d) allow for requesters to electronically verify their identities; (e) provide for a shorter SEC response time to Privacy Act inquiries as to whether a specific system of records maintained by SEC contains a record pertaining to the requester, which aligns with other relevant time lines; (f) update SEC contact information; and (g) update the list of SEC systems of records that have promulgated rules exempting certain records from certain provisions of the Privacy Act. Comments are due **04/17/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-21/pdf/2023-03467.pdf>. *Federal Register*, Vol. 88, No. 34, 02/21/2023, 10483-10490.

## **SEC Issues Proposed Rule Regarding Safeguarding Advisory Client Assets.**

SEC proposed a new rule under the Investment Advisers Act to address how investment advisers safeguard client assets. To affect SEC redesignation of the current custody rule for the proposed new safeguarding rule, SEC proposes to renumber the current rule. In addition, SEC proposes to amend certain provisions of the current custody rule for enhanced investor protections. SEC also proposes corresponding amendments to the recordkeeping rule under the Advisers Act and to Form ADV for investment adviser registration under the Advisers Act. Comments are due **05/08/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-09/pdf/2023-03681.pdf>. *Federal Register*, Vol. 88, No. 46, 03/09/2023, 14672-14792.

## **NCUA Issues Final Rule on Cyber Incident Notification Requirements.**

The National Credit Union Administration (NCUA) issued a final rule to amend Part 748 of its regulations to require a federally-insured credit union (FICU) that experiences a reportable cyber incident to report the incident to NCUA as soon as possible and no later than 72 hours after the FICU reasonably believes that it has experienced a reportable cyber incident. The notification requirement provides an early alert to NCUA and does not require a FICU to provide a detailed incident assessment to NCUA within the 72-hour time frame. The final rule is effective **09/01/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-01/pdf/2023-03682.pdf>. *Federal Register*, Vol. 88, No. 40, 03/01/2023, 12811-12817.

### **NCUA Issues Proposed Rule on Chartering and Field of Membership.**

NCUA issued a proposed rule to amend its chartering and field of membership (FOM) rules regarding financial services to low- and moderate-income communities and expanding access to safe, fair, and affordable financial services and products generally. NCUA also proposed several changes to the FOM rules to streamline application requirements and clarify procedures. Comments are due **05/30/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-28/pdf/2023-03684.pdf>. *Federal Register*, Vol. 88, No. 39, 02/28/2023, 12606-12621.

## Proposed Rules and Comment Due Dates

<u>Agency</u>	<u>Proposed Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Comment Due Date</u>
<b>Bureau of Consumer Financial Protection (CFPB)</b>	Registry of Nonbank Covered Persons.	<i>Federal Register</i> , Vol. 88, No. 19, 01/30/2023, 6088- 6142.	<b>Mar. 31, 2023</b>
<b>CFPB</b>	Registry of Supervised Nonbanks That Use Form Contracts.	<i>Federal Register</i> , Vol. 88, No. 21, 02/01/2023, 6906- 6969.	<b>Apr. 03, 2023</b>
<b>Employee Benefits Security Administration (EBSA)</b>	Coverage of Certain Preventive Services Under the Affordable Care Act.	<i>Federal Register</i> , Vol. 88, No. 22, 02/02/2023, 7236- 7281.	<b>Apr. 03, 2023</b>
<b>Farm Credit Administration (FCA)</b>	<b>ANPR:</b> Updating Regulatory Capital Requirements for Farmer Mac.	<i>Federal Register</i> , Vol. 88, No. 15, 01/24/2023, 4107- 4111.	<b>Mar. 27, 2023</b>
<b>Federal Deposit Insurance Corporation (FDIC)</b>	Extension of Comment Period for Official Sign and Advertising Requirements, False Advertising, Misrepresentation of Insured Status, and Misuse of the FDIC's Name or Logo Proposal.	<i>Federal Register</i> , Vol. 88, No. 21, 02/01/2023, 6673- 6674.	<b>Apr. 07, 2023</b>
<b>Federal Communications Commission (FCC)</b>	Potential Rules to Address Digital Discrimination of Access to Broadband Internet Access Service.	<i>Federal Register</i> , Vol. 88, No. 13, 01/20/2023, 3681- 3704.	<b>Feb. 21, 2023</b>  Reply Comments: <b>Mar. 21, 2023</b>
<b>Federal Trade Commission (FTC)</b>	Non-Compete Clause Rule.	<i>Federal Register</i> , Vol. 88, No. 12, 01/19/2023, 3482- 3546.	<b>Mar. 20, 2023</b>
<b>Health and Human Services, Dept. of</b>	Coverage of Certain Preventive Services Under the	<i>Federal Register</i> , Vol. 88, No. 22,	<b>Apr. 03, 2023</b>

<b>(HHS)</b>	Affordable Care Act.	02/02/2023, 7236-7281.	
<b>Housing and Urban Development, Dept. of (HUD)</b>	Revisions to Section 184 Indian Home Loan Guarantee Program.	<i>Federal Register</i> , Vol. 87, No. 244, 12/21/2022, 78324-78379.	<b>Mar. 17, 2023</b>
<b>HUD</b>	Certification of Tribal Housing Counselors.	<i>Federal Register</i> , Vol. 88, No. 17, 01/26/2023, 4923-4928.	<b>Mar. 27, 2023</b>
<b>HUD</b>	Affirmatively Furthering Purposes and Policies of Fair Housing Act.	<i>Federal Register</i> , Vol. 88, No. 27, 02/09/2023, 8516-8590.	<b>Apr. 10, 2023</b>
<b>Internal Revenue Service (IRS)</b>	Use of an Electronic Medium to Make Participant Elections and Spousal Consents.	<i>Federal Register</i> , Vol. 87, No. 250, 12/30/2022, 80501-80509.	<b>Mar. 30, 2023</b>
<b>IRS</b>	Coverage of Certain Preventive Services Under the Affordable Care Act.	<i>Federal Register</i> , Vol. 88, No. 22, 02/02/2023, 7236-7281.	<b>Apr. 03, 2023</b>
* <b>IRS</b>	Use of Forfeitures in Qualified Retirement Plans.	<i>Federal Register</i> , Vol. 88, No. 38, 02/27/2023, 12282-12285.	<b>May 30, 2023</b>
<b>Labor, Dept. of (DOL)</b>	Coverage of Certain Preventive Services Under the Affordable Care Act.	<i>Federal Register</i> , Vol. 88, No. 22, 02/02/2023, 7236-7281.	<b>Apr. 03, 2023</b>
* <b>National Credit Union Administration (NCUA)</b>	Chartering and Field of Membership.	<i>Federal Register</i> , Vol. 88, No. 39, 02/28/2023, 12606-12621.	<b>May 30, 2023</b>
<b>Rural Housing Service (RHS)</b>	Amendments to Single-Family Housing Guaranteed Loan Program.	<i>Federal Register</i> , Vol. 88, No.18, 01/27/2023, 5275-5278.	<b>Mar. 28, 2023</b>
* <b>Securities and Exchange</b>	Reproposed Prohibition Against Conflicts of Interest in	<i>Federal Register</i> , Vol. 88, No. 30,	<b>Mar. 27, 2023</b>

<b>Commission (SEC)</b>	Certain Securitizations.	02/14/2023, 9678-9727.	
<b>SEC</b>	Amendments to Order Competition Rule.	<i>Federal Register</i> , Vol. 88, No. 1, 01/03/2023, 128-245.	<b>Mar. 31, 2023</b>
<b>SEC</b>	Amendments to Disclosure of Order Execution Information.	<i>Federal Register</i> , Vol. 88, No. 13, 01/20/2023, 3786-3905.	<b>Mar. 31, 2023</b>
<b>SEC</b>	Regulation Best Execution.	<i>Federal Register</i> , Vol. 88, No. 18, 01/27/2023, 5440-5556.	<b>Mar. 31, 2023</b>
* <b>SEC</b>	Revisions to Privacy Act Regulations.	<i>Federal Register</i> , Vol. 88, No. 34, 02/21/2023, 10483-10490.	<b>Apr. 17, 2023</b>
* <b>SEC</b>	Safeguarding Advisory Client Assets.	<i>Federal Register</i> , Vol. 88, No. 46, 03/09/2023, 14672-14792.	<b>May 08, 2023</b>

### **Final Rules and Effective Dates**

<b><u>Agency</u></b>	<b><u>Final Rule</u></b>	<b><u>Federal Register Publication Date and Page Number</u></b>	<b><u>Effective Date</u></b>
* <b>Bureau of Consumer Financial Protection (CFPB)</b>	<b>ADVISORY OPINION:</b> Real Estate Settlement Procedures Act, Regulation X; Digital Mortgage Comparison-Shopping Platforms and Related Payments to Operators.	<i>Federal Register</i> , Vol. 88, No. 29, 02/13/2023, 9162-9170.	<b>Feb. 13, 2023</b>
* <b>CFPB</b>	<b>NOTICE:</b> Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 88, No. 35, 02/22/2023, 11320-11321.	Issued: <b>Feb. 22, 2023</b>

*	<b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Evaluation of Financial Empowerment Training Program.	<i>Federal Register</i> , Vol. 88, No. 37, 02/24/2023, 11903-11904.	Comments Due: <b>Mar. 27, 2023</b>
	<b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Real Estate Settlement Procedures Act, Regulation X.	<i>Federal Register</i> , Vol. 88, No. 26, 02/08/2023, 8262.	Comments Due: <b>Apr. 10, 2023</b>
	<b>CFPB</b>	<b>NOTICE:</b> Request for Information Regarding Consumer Credit Card Market.	<i>Federal Register</i> , Vol. 88, No. 18, 01/27/2023, 5313-5315.	Comments Due: <b>Apr. 24, 2023</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Consumer Response Company Response Survey.	<i>Federal Register</i> , Vol. 88, No. 46, 03/09/2023, 14610.	Comments Due: <b>May 08, 2023</b>
	<b>Commodity Futures Trading Commission (CFTC)</b>	Clearing Requirement Determination to Account for the Transition From LIBOR.	<i>Federal Register</i> , Vol. 87, No. 163, 08/24/2022, 52182-52221.	<b>Sep. 23, 2022</b>  Amendatory Instructions 3 and 5, Effective: <b>Jul. 01, 2023</b>
	<b>CFTC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Position Limits.	<i>Federal Register</i> , Vol. 87, No. 12, 01/19/2023, 3395-3396.	Comments Due: <b>Mar. 20, 2023</b>
*	<b>CFTC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Procedural Requirements for Requests for Interpretative, No-Action, and Exemptive Letters.	<i>Federal Register</i> , Vol. 88, No. 36, 02/23/2023, 11410-11411.	Comments Due: <b>Apr. 24, 2023</b>
*	<b>Farm Service Agency (FSA)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Inventory Property Management.	<i>Federal Register</i> , Vol. 88, No. 31, 02/15/2023, 9855-9856.	Comments Due: <b>Apr. 17, 2023</b>
*	<b>Federal Communications Commission (FCC)</b>	<b>NOTICE:</b> Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 88, No. 35, 02/22/2023, 11330-11364.	Issued: <b>Feb. 22, 2023</b>
	<b>FCC</b>	Effective Date for Rules that Implement Section 8 of TRACED	<i>Federal Register</i> , Vol. 88, No. 13,	Amendments to 47 CFR

	Act.	01/20/2023, 3668.	64.1200(a)(3)(ii) through (v), (b)(2) and (3), and (d): <b>Jul. 20, 2023</b>
	<b>FCC</b>	Limits on Exempted Calls Under Telephone Consumer Protection Act.	<i>Federal Register</i> , Vol. 88, No. 13, 01/20/2023, 3668-3677. <b>Jul. 20, 2023</b>
*	<b>Federal Deposit Insurance Corporation (FDIC)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Securities of State Nonmember Banks and State Savings Associations.	<i>Federal Register</i> , Vol. 88, No. 35, 02/22/2023, 10895-10899. Comments Due: <b>Mar. 24, 2023</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: FDIC National Survey of Unbanked and Underbanked Households.	<i>Federal Register</i> , Vol. 88, No. 39, 02/28/2023, 12679-12680. Comments Due: <b>Mar. 30, 2023</b>
	<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Real Estate Lending Standards; Foreign Banking and Investment by Insured State Nonmember Banks; and Treatment by FDIC as Conservator or Receiver of Financial Assets Transferred by an Insured Depository Institution in Connection With a Securitization or Participation after September 30, 2010.	<i>Federal Register</i> , Vol. 88, No. 28, 02/10/2023, 8860-8862. Comments Due: <b>Apr. 11, 2023</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Revisions to Call Report Collections, FFIEC 031, FFIEC 041, and FFIEC 051.	<i>Federal Register</i> , Vol. 88, No. 34, 02/21/2023, 10644-10649. Comments Due: <b>Apr. 24, 2023</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Insurance Sales Consumer Protections and Interagency Guidance on Sound Incentive Compensation Policies.	<i>Federal Register</i> , Vol. 88, No. 41, 03/02/2023, 13117-13119. Comments Due: <b>May 01, 2023</b>
*	<b>Federal Emergency</b>	<b>NOTICE:</b> Annual Adjustment of	<i>Federal Register</i> , <b>Jan. 01, 2023</b>

	<b>Management Agency (FEMA)</b>	Statewide Per Capita Indicator for Cost Share Adjustment.	Vol. 88, No. 41, 03/02/2023, 13138.	
*	<b>FEMA</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Application for Community Disaster Loan Program.	<i>Federal Register</i> , Vol. 88, No. 35, 02/22/2023, 10916-10917.	Comments Due: <b>Mar. 24, 2023</b>
*	<b>FEMA</b>	<b>NOTICE:</b> Comments Requested on Information Collection: National Flood Insurance Program Policy Forms.	<i>Federal Register</i> , Vol. 88, No. 35, 02/22/2023, 10918-10919.	Comments Due: <b>Mar. 24, 2023</b>
*	<b>FEMA</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Disaster Assistance Registration.	<i>Federal Register</i> , Vol. 88, No. 35, 02/22/2023, 10921-10923.	Comments Due: <b>Mar. 24, 2023</b>
*	<b>FEMA</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Hazard Mitigation Grant Program Application and Reporting.	<i>Federal Register</i> , Vol. 88, No. 35, 02/22/2023, 10914-10916.	Comments Due: <b>Apr. 24, 2023</b>
*	<b>FEMA</b>	<b>NOTICE:</b> Notice of FY 2024 Financial Assistance/Subsidy Arrangement for Private Property Insurers Interested in Participating in WYO Program.	<i>Federal Register</i> , Vol. 88, No. 38, 02/27/2023, 12389-12397.	Intent to Subscribe or Re-subscribe Arrangement Due: <b>May 30, 2023</b>
*	<b>Federal Housing Finance Agency (FHFA)</b>	<b>ORDERS:</b> Summary Instructions, Guidance, and Testing Scenarios Related to Regulated Entities of Stress Testing Reporting.	<i>Federal Register</i> , Vol. 88, No. 47, 03/10/2023, 14871.	Applicable: <b>Mar. 07, 2023</b>
*	<b>FHFA</b>	<b>NOTICE:</b> Comments Requested on Federal Home Loan Bank Members Subject to Community Support Program Review.	<i>Federal Register</i> , Vol. 88, No. 35, 02/22/2023, 10899-10900.	Comments Due: <b>Mar. 24, 2023</b>
*	<b>FHFA</b>	Effective Date Delayed for Final Rule to Require Prior Approval for New Fannie Mae and Freddie Mac Products.	<i>Federal Register</i> , Vol. 88, No. 37, 02/24/2023, 11779.	<b>Apr. 28, 2023</b>
*	<b>Federal Reserve Board (FRB)</b>	<b>NOTICE:</b> Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 88, No. 35, 02/22/2023, 11366-	Issued: <b>Feb. 22, 2023</b>

		11367.	Comments may be submitted any time during next 6 months.
*	<b>FRB</b>	<b>NOTICE:</b> Final Approval of Information Collection: Reporting Requirements Associated with Regulation Y for Extension of Time to Conform to the Volcker Rule.	<i>Federal Register</i> , Vol. 88, No. 39, 02/28/2023, 12680-12681. <b>Feb. 28, 2023</b>
*	<b>FRB</b>	<b>NOTICE:</b> Final Approval of Information Collection: Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation Q.	<i>Federal Register</i> , Vol. 88, No. 40, 03/01/2023, 12933-12934. <b>Mar. 01, 2023</b>
*	<b>FRB</b>	<b>NOTICE:</b> Final Approval of Information Collection: Information Collections and Forms Related to Regulation MM.	<i>Federal Register</i> , Vol. 88, No. 40, 03/01/2023, 12936. <b>Mar. 01, 2023</b>
*	<b>FRB</b>	Policy Tools for Bank Term Funding Program.	<a href="https://www.federalreserve.gov/monetarypolicy/bank-term-funding-program.htm">https://www.federalreserve.gov/monetarypolicy/bank-term-funding-program.htm</a> . Issued: <b>Mar. 12, 2023</b>
	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Filings Related to the Gramm-Leach-Bliley Act.	<i>Federal Register</i> , Vol. 88, No. 18, 01/27/2023, 5340-5341. Comments Due: <b>Mar. 28, 2023</b>
	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Notification of Nonfinancial Data Processing Activities.	<i>Federal Register</i> , Vol. 88, No. 18, 01/27/2023, 5343. Comments Due: <b>Mar. 28, 2023</b>
	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Registration of Mortgage Loan Originators.	<i>Federal Register</i> , Vol. 88, No. 18, 01/27/2023, 5343-5345. Comments Due: <b>Mar. 28, 2023</b>
*	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Revisions to Call Report Collections, FFIEC 031, FFIEC	<i>Federal Register</i> , Vol. 88, No. 34, 02/21/2023, 10644-10649. Comments Due: <b>Apr. 24, 2023</b>

	041, and FFIEC 051.		
*	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Survey of Small Business and Farm Lending.	<i>Federal Register</i> , Vol. 88, No. 40, 03/01/2023, 12934-12936. Comments Due: <b>May 01, 2023</b>
*	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Reporting and Recordkeeping Requirements Associated with Regulation KK.	<i>Federal Register</i> , Vol. 88, No. 40, 03/01/2023, 12936-12937. Comments Due: <b>May 01, 2023</b>
	<b>Federal Trade Commission (FTC)</b>	<b>NOTICE:</b> Extension of Comment for Information Collection Regarding Guides for the Use of Environmental Marketing Claims.	<i>Federal Register</i> , Vol. 88, No. 12, 02/06/2023, 7656-7657. Comments Due: <b>Apr. 24, 2023</b>
	<b>Financial Crimes Enforcement Network (FinCEN)</b>	<b>NOTICE:</b> Beneficial Ownership Information Report.	<i>Federal Register</i> , Vol. 88, No. 10, 01/17/2023, 2760-2764. Comments Due: <b>Mar. 20, 2023</b>
	<b>FinCEN</b>	<b>NOTICE:</b> Individual FinCEN Identifiers Report.	<i>Federal Register</i> , Vol. 88, No. 10, 01/17/2023, 2764-2766. Comments Due: <b>Mar. 20, 2023</b>
*	<b>Housing and Urban Development, Dept. of (HUD)</b>	Inflation Adjustments to Civil Money Penalties.	<i>Federal Register</i> , Vol. 88, No. 31, 02/15/2023, 9745-9749. <b>Mar. 17, 2023</b>
	<b>HUD</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Ginnie Mae Digital Collateral Program.	<i>Federal Register</i> , Vol. 88, No. 17, 01/26/2023, 5034-5035. Comments Due: <b>Mar. 27, 2023</b>
*	<b>HUD</b>	<b>NOTICE:</b> Comments Requested on Information Collection: FHA-Insured Mortgage Loan Servicing Involving the Loss Mitigation Program.	<i>Federal Register</i> , Vol. 88, No. 36, 02/23/2023, 11468-11469. Comments Due: <b>Mar. 27, 2023</b>
*	<b>HUD</b>	Transitioning From LIBOR to Alternate Indices for ARMs.	<i>Federal Register</i> , Vol. 88, No. 40, 03/01/2023, 12822-12829. <b>Mar. 31, 2023</b>

*	<b>HUD</b>	<b>NOTICE:</b> Comments Requested on Information Collection: FHA TOTAL Mortgage Scorecard.	<i>Federal Register</i> , Vol. 88, No. 45, 03/08/2023, 14384-14385.	Comments Due: <b>Apr. 07, 2023</b>
*	<b>HUD</b>	<b>NOTICE:</b> Request for Information Regarding FHA 203(k) Rehabilitation Mortgages Insurance Program.	<i>Federal Register</i> , Vol. 88, No. 30, 02/14/2023, 9529-9530.	Comments Due: <b>Apr. 17, 2023</b>
*	<b>HUD</b>	Amendment to Implement Forty-Year Term for FHA-Insured Mortgage Loan Modifications.	<i>Federal Register</i> , Vol. 88, No. 45, 03/08/2023, 14252-14259.	<b>May 08, 2023</b>
*	<b>Internal Revenue Service (IRS)</b>	Revisions to Annual Information Return and Reports Forms and Instructions.	<i>Federal Register</i> , Vol. 88, No. 37, 02/24/2023, 11984-12105.	<b>Jan. 01, 2023</b>
*	<b>IRS</b>	Single-Entity Treatment of Consolidated Groups for Specific Purposes.	<i>Federal Register</i> , Vol. 88, No. 36, 02/23/2023, 11393-11394.	<b>Feb. 23, 2023</b>
*	<b>IRS</b>	Amendments to Electronic-Filing Requirements for Specified Returns and Other Documents.	<i>Federal Register</i> , Vol. 88, No. 36, 02/23/2023, 11754-11778.	<b>Feb. 23, 2023</b>
*	<b>IRS</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Request Relating to Return of Excise Tax on Undistributed Income of Real Estate Investment Trusts.	<i>Federal Register</i> , Vol. 88, No. 32, 02/16/2023, 10214-10215.	Comments Due: <b>Apr. 17, 2023</b>
*	<b>Labor, Dept. of (DOL)</b>	<b>NOTICE:</b> Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 88, No. 35, 02/22/2023, 11252-11256.	Issued: <b>Feb. 22, 2023</b>
*	<b>National Credit Union Administration (NCUA)</b>	Cyber Incident Notification Requirements for Federally-Insured Credit Unions.	<i>Federal Register</i> , Vol. 88, No. 40, 03/01/2023, 12811-12817.	<b>Sep. 01, 2023</b>
*	<b>National Labor Relations Board</b>	<b>NOTICE:</b> Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 88, No. 35,	Issued: <b>Feb. 22, 2023</b>

	(NLRB)		02/22/2023, 11370.	
	<b>Office of the Comptroller of the Currency (OCC)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Securities Offering Disclosure Rules.	<i>Federal Register</i> , Vol. 88, No. 11, 01/18/2023, 2999-3001.	Comments Due: <b>Mar. 20, 2023</b>
*	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Reporting, Recordkeeping, and Disclosure Requirements Associated with Proprietary Trading and Certain Interests in and Relationships with Covered Funds.	<i>Federal Register</i> , Vol. 88, No. 37, 02/24/2023, 11978-11980.	Comments Due: <b>Mar. 27, 2023</b>
*	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Revisions to Call Report Collections, FFIEC 031, FFIEC 041, and FFIEC 051.	<i>Federal Register</i> , Vol. 88, No. 34, 02/21/2023, 10644-10649.	Comments Due: <b>Apr. 24, 2023</b>
	<b>Rural Business- Cooperative Service (RBC)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: 7 CFR 1910, Common Forms Package for Federal Debt and Employment Verification Forms.	<i>Federal Register</i> , Vol. 88, No. 14, 01/23/2023, 3967-3968.	Comments Due: <b>Mar. 24, 2023</b>
*	<b>Rural Utilities Service (RUS)</b>	Conformation as Final, Implementing Provisions of the Agriculture Improvement Act.	<i>Federal Register</i> , Vol. 88, No. 34, 02/21/2023, 10463.	<b>Feb. 21, 2023</b>
*	<b>RUS</b>	Confirmation as Final, Revisions to Electric Program Rule.	<i>Federal Register</i> , Vol. 88, No. 33, 02/17/2023, 10237-10238.	<b>Feb. 28, 2023</b>
	<b>RUS</b>	<b>NOTICE:</b> Comments Requested on Information Collection: 7 CFR 1910, Common Forms Package for Federal Debt and Employment Verification Forms.	<i>Federal Register</i> , Vol. 88, No. 14, 01/23/2023, 3967-3968.	Comments Due: <b>Mar. 24, 2023</b>
	<b>RUS</b>	Updates to Rural eConnectivity Program.	<i>Federal Register</i> , Vol. 88, No. 19, 01/30/2023, 5724-5727.	<b>May 01, 2023</b>  Comments Due: <b>Mar. 31, 2023</b>

*	<b>RUS</b>	Electric Program Coverage Ratios Clarification and Modifications.	<i>Federal Register</i> , Vol. 88, No. 40, 03/01/2023, 12806-12810. <b>May 30, 2023</b> Comments Due: <b>May 01, 2023</b>
	<b>Rural Housing Service (RHS)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: 7 CFR 1910, Common Forms Package for Federal Debt and Employment Verification Forms.	<i>Federal Register</i> , Vol. 88, No. 14, 01/23/2023, 3967-3968. Comments Due: <b>Mar. 24, 2023</b>
*	<b>Securities and Exchange Commission (SEC)</b>	<b>NOTICE:</b> Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 88, No. 35, 02/22/2023, 11376-11380. Issued: <b>Feb. 22, 2023</b> Comments Due: <b>Mar. 24, 2023</b>
*	<b>SEC</b>	Extending Form 144 EDGAR Filing Hours.	<i>Federal Register</i> , Vol. 88, No. 38, 02/27/2023, 12205-12210. <b>Mar. 20, 2023</b>
*	<b>SEC</b>	Shortening of Securities Transaction Settlement Cycle.	<i>Federal Register</i> , Vol. 88, No. 43, 03/06/2023, 13872-13954. <b>May 05, 2023</b>
	<b>SEC</b>	Enhancement of the Information Mutual Funds, Exchange-Traded Funds, and Other Funds Need Report About Proxy Votes.	<i>Federal Register</i> , Vol. 87, No. 245, 12/22/2022, 78770-78818. <b>Jul. 01, 2024</b>
*	<b>Small Business Administration (SBA)</b>	<b>NOTICE:</b> Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 88, No. 35, 02/22/2023, 11302-11305. Issued: <b>Feb. 22, 2023</b>
*	<b>SBA</b>	Increase in Size Standards for Several NAICS Sectors.	<i>Federal Register</i> , Vol. 88, No. 31, 02/15/2023, 9970-10009. <b>Mar. 17, 2023</b>
*	<b>Treasury, Dept. of (Treasury)</b>	<b>NOTICE:</b> Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 88, No. 35, 02/22/2023, 11278-11283. Issued: <b>Feb. 22, 2023</b>
	<b>Veterans Affairs,</b>	<b>NOTICE:</b> Comments Requested	<i>Federal Register</i> , Comments Due:

<b>Dept. of (VA)</b>	on Information Collection: Financial Statement.	Vol. 88, No. 17, 01/26/2023, 2537- 2538.	<b>Mar. 27, 2023</b>
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*\* Denotes new item in the chart*