



# SDBANKERS ASSOCIATION

## November 2022 Regulatory Report

### **Agencies Establish 2023 Exemption Threshold for HPML Appraisals.**

The Bureau of Consumer Financial Protection (CFPB), Board of Governors of the Federal Reserve System (FRB), and Office of the Comptroller of the Currency, (OCC) finalized amendments to the official interpretations for their regulations which implement section 129H of the Truth in Lending Act (TILA). Section 129H of TILA establishes special appraisal requirements for "higher-risk mortgages," termed higher-priced mortgage loans (HPMLs) in the agencies' regulations. The CFPB, FRB, OCC, Federal Deposit Insurance Corporation (FDIC), National Credit Union Administration (NCUA), and the Federal Housing Finance Agency (FHFA) (collectively, the agencies) jointly issued final rules implementing the requirements, effective **01/18/2014**. The agencies' rules exempted, among other loan types, transactions of \$25,000 or less, and required that the loan amount be adjusted annually based on any annual percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). If there is no annual percentage increase in the CPI-W, CFPB, FRB, and OCC would not adjust the exemption threshold from the prior year. Additionally, in years following a year in which the exemption threshold was not adjusted because the CPI-W decreased, the threshold is calculated by applying the annual percentage increase in the CPI-W to the dollar amount that would have resulted, after rounding, if the decreases and any subsequent increases in the CPI-W had

been taken into account. Based on the CPI-W in effect as of **06/01/2022**, the exemption threshold will increase from \$28,500 to \$31,000, effective **01/01/2023**. The final rule is effective **01/01/2023**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-10-20/pdf/2022-22820.pdf>. *Federal Register*, Vol. 87, No. 202, 10/20/2022, 63663-63666.

### **Agencies Establish 2023 Exemption Thresholds for Regulations M and Z.**

- The Bureau of Consumer Financial Protection (CFPB) and Board of Governors of the Federal Reserve System (FRB) (collectively, the agencies) finalized amendments to the official interpretations and commentary for the agencies' regulations which implement the Consumer Leasing Act (CLA). The Dodd-Frank Act amended CLA by requiring that the dollar threshold for exempt consumer leases be adjusted annually by the annual percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Based on the annual percentage increase in the CPI-W as of **06/01/2022**, the exemption threshold will increase from \$61,000 to \$66,400 effective **01/01/2023**. The final rule is effective **01/01/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-20/pdf/2022-22818.pdf>.

*Federal Register*, Vol. 87, No. 202, 10/20/2022, 63666-63671.

- The Bureau of Consumer Financial Protection (CFPB) and Board of Governors of the Federal Reserve System (FRB) (collectively, the agencies) published final rules to amend the official interpretations and commentary for the agencies' regulations which implement the Truth in Lending Act (TILA). The Dodd-Frank Act amended TILA by requiring that the dollar threshold for exempt consumer credit transactions be adjusted annually by the annual percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Based on the annual percentage increase in the CPI-W as of **01/01/2022**, the exemption threshold will increase from \$61,000 to \$66,400 effective **01/01/2023**. The final rule is effective **01/01/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-20/pdf/2022-22819.pdf>. *Federal Register*, Vol. 87, No. 202, 10/20/2022, 63671-63677.

#### **Agencies Issue ANPR on Resolution-Related Resource Requirements for Large Banking Organizations.**

The Board of Governors of the Federal Reserve System (FRB) and Federal Deposit Insurance Corporation (FDIC) (collectively, the agencies) seek comment regarding an advance notice of a proposed rulemaking (ANPR) about whether an extra layer of loss-absorbing capacity could improve optionality in resolving a large banking organization or its insured depository institution, and the costs and benefits of such a requirement. The proposal, among other things, may address financial stability by limiting contagion risk through the reduction in the likelihood of uninsured depositors suffering loss, and keep various resolution options open for FDIC to resolve a firm in a way that minimizes the long

term risk to financial stability and preserves optionality. Comments are due **12/23/2022**. The ANPR may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-24/pdf/2022-23003.pdf>. *Federal Register*, Vol. 87, No. 204, 10/24/2022, 64170-64175.

#### **CFPB Corrects Fair Debt Collection Practices Rule.**

The Bureau of Consumer Financial Protection (CFPB) issued a final rule to correct Regulation F which implements the Fair Debt Collection Practices Act. On **01/19/2021**, CFPB published a final rule in the *Federal Register* which contained omissions of certain paragraphs in the Official Interpretations (Commentary) that were not incorporated into the Code of Federal Regulations (CFR). The final rule corrects the Official Interpretations to Regulation F by adding the missing paragraphs to the CFR. The corrections are effective **11/01/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-11-01/pdf/2022-23559.pdf>. *Federal Register*, Vol. 87, No. 210, 11/01/2022, 65668-65670.

#### **CFPB Issues Advisory Opinion of Facially False Data in Consumer Reports.**

CFPB issued an advisory opinion to highlight that a consumer reporting agency that does not implement reasonable internal controls to prevent the inclusion of facially false data, including logically inconsistent information, in consumer reports it prepares is not using reasonable procedures to assure maximum possible accuracy under section 607(b) of the Fair Credit Reporting Act. The advisory opinion is effective **10/26/2022**. The advisory opinion may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-26/pdf/2022-23264.pdf>. *Federal Register*, Vol. 87, No. 206, 10/26/2022, 64689-64693.

### **CFPB Issues Compliance Bulletin Regarding Unfair Returned Deposited Item Fee Assessment Practices.**

CFPB issued Compliance Bulletin 2022-06: Unfair Returned Deposited Item Fee Assessment Practices. A returned deposited item is a check that a consumer deposits into their checking account that is returned to the consumer because the check could not be processed against the check originator's account. CFPB sets forth its position that blanket policies of charging returned deposited item fees to consumers for all returned transactions irrespective of the circumstances or patterns of behavior on the account are likely unfair under the Consumer Financial Protection Act (CFPA). CFPB issued the bulletin to notify regulated entities how CFPB intends to exercise its enforcement and supervisory authorities on the issue. The bulletin is applicable as of **11/07/2022**. The compliance bulletin may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-11-07/pdf/2022-23933.pdf>. *Federal Register*, Vol. 87, No. 214, 11/07/2022, 66940-66942.

### **CFPB Issues Circular on Unanticipated Overdraft Fee Assessment Practices.**

CFPB issued Consumer Financial Protection Circular 2022-06: Unanticipated Overdraft Fee Assessment Practices. In the circular, CFPB responds to the question of whether the assessment of overdraft fees constitutes an unfair act or practice under the Consumer Financial Protection Act, even if the entity complies with the Truth in Lending Act and Regulation Z, and the Electronic Fund Transfer Act and Regulation E. CFPB released the circular on its website on **10/26/2022**. The circular may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-11-07/pdf/2022-23982.pdf>. *Federal Register*, Vol. 87, No. 214, 11/07/2022, 66935-66940.

### **CFPB Seeks Comment Regarding Survey Screening Question List.**

CFPB seeks comment regarding an information collection titled, Survey Screening Question List. CFPB conducts a variety of research efforts to ascertain financial issues consumers may be experiencing. CFPB developed a list of potential screener questions formulated to allow CFPB's research efforts to focus on the appropriate consumers for each study and strengthen CFPB's ability to address financial needs and concerns of consumers and to improve the delivery of services and programs. Usage of questions included and approved within the collection will reduce administrative burden on CFPB and grant greater expediency in conducting research on emergent financial issues. Comments are due **11/28/2022**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-10-27/pdf/2022-23350.pdf>. *Federal Register*, Vol. 87, No. 207, 10/27/2022, 65041-65042.

### **CFPB Re-Opens Comment Period for Big Tech Payment Platforms Information Collection.**

CFPB re-opened the comment period for information regarding big tech payment platforms. On **10/21/2021**, CFPB ordered six large technology companies operating payments systems in the United States to provide information about certain of their business practices. Accompanying the orders, CFPB issued a statement and requested comments. CFPB has determined that it is appropriate to re-open the docket for 30 days from *Federal Register* publication and added two questions. Comments are due **12/07/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-11-07/pdf/2022-24214.pdf>. *Federal Register*, Vol. 87, No. 214, 11/07/2022, 67023-67024.

### **FRB Announces New Message Format for Fedwire® Funds Service.**

The Board of Governors of the Federal Reserve System (FRB) announced that the Federal Reserve Banks (Reserve Banks) will adopt the ISO® 20022 message format for the Fedwire® Funds Service on a single day, **03/10/2025**. FRB also announced a revised testing strategy, backout strategy, and other details concerning the implementation of the new format. The implementation date is **03/10/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-24/pdf/2022-23002.pdf>. *Federal Register*, Vol. 87, No. 204, 10/24/2022, 64217-64223.

### **FDIC Increases Base Deposit Insurance Assessment Rate Schedules.**

The Federal Deposit Insurance Corporation (FDIC) issued a final rule to increase the initial base deposit insurance assessment rate schedules by 2 basis points, beginning the first quarterly assessment period of 2023. The increase in the assessment rate schedules will increase the likelihood that the reserve ratio will reach the statutory minimum of 1.35 percent by the statutory deadline of **09/30/2028**, consistent with FDIC's Amended Restoration Plan. The increase is intended to support growth in the Deposit Insurance Fund in progressing toward FDIC's long-term goal of a 2 percent Designated Reserve Ratio. The final rule is effective **01/01/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-24/pdf/2022-22985.pdf>. *Federal Register*, Vol. 87, No. 204, 10/24/2022, 64314-64343.

### **FDIC Issues Final Rule to Incorporate Updated TDR Accounting Standards.**

FDIC issued a final rule to incorporate updated accounting standards in the risk-based deposit insurance assessment system

applicable to all large insured depository institutions (IDIs), including highly complex IDIs. FDIC calculates deposit insurance assessment rates for large and highly complex IDIs based on supervisory ratings and financial measures, including the underperforming assets ratio and the higher-risk assets ratio, both of which are determined, in part, using restructured loans or troubled debt restructurings (TDRs). The final rule includes modifications to borrowers experiencing financial difficulty, an accounting term recently introduced by the Financial Accounting Standards Board (FASB) to replace TDRs, in the underperforming assets ratio and higher-risk assets ratio for purposes of deposit insurance assessments. The final rule is effective **01/01/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-24/pdf/2022-22986.pdf>. *Federal Register*, Vol. 87, No. 204, 10/24/2022, 64348-64356.

### **FDIC Establishes 2023 Designated Reserve Ratio.**

FDIC established the 2023 Designated Reserve Ratio (DRR). Pursuant to the Federal Deposit Insurance Act, FDIC has designated that the DRR for the Deposit Insurance Fund shall remain at 2 percent for 2023. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-24/pdf/2022-22987.pdf>. *Federal Register*, Vol. 87, No. 204, 10/24/2022, 64346.

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

FDIC, as Receiver for each of the insured depository institutions listed in the notice, was charged with the duty of winding up the affairs of the former institutions and liquidating all related assets. The Receiver has fulfilled its obligations and made all dividend distributions required by law. The Receiver

has further irrevocably authorized and appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver which FDIC-Corporate, in its sole discretion, deems necessary, including but not limited to releases, discharges, satisfactions, endorsements, assignments, and deeds. Effective on the termination dates listed in the notice, the Receiverships have been terminated, the Receiver has been discharged, and the Receiverships have ceased to exist as legal entities. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-11-04/pdf/2022-24095.pdf>. *Federal Register*, Vol. 87, No. 213, 11/04/2022, 66698.

#### **FDIC Proposes Amendments to Guidelines for Appeals of Material Supervisory Determinations.**

FDIC seeks comment on proposed amendments to its Guidelines for Appeals of Material Supervisory Determinations, meant to expand and clarify the role of FDIC's Ombudsman. The proposal also would require that materials considered by the Supervision Appeals Review Committee be shared with both parties to the appeal, subject to applicable legal limitations on disclosure, and would allow insured depository institutions to request a stay of a material supervisory determination while an appeal is pending. Comments are due **11/21/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-21/pdf/2022-22946.pdf>. *Federal Register*, Vol. 87, No. 203, 10/21/2022, 64034-64042.

#### **FDIC Seeks Comment on Revisions to Systems of Records.**

- FDIC seeks comment on proposed modifications to a system of records titled, FDIC-013, Insured Financial Institution Liquidation Records. FDIC

proposes to: update the name to more closely reflect the records processed by the system of records; add a new routine use to allow the public to locate and understand the status of their accounts; and revise the policies and practices for retention and dispose of records to describe the records retention schedules for the records included in the system of records. Additionally, the notice includes non-substantive changes to simplify the formatting and text of the previously published notice. Comments are due **12/02/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-11-02/pdf/2022-23805.pdf>. *Federal Register*, Vol. 87, No. 211, 11/02/2022, 66178-66181.

- FDIC seeks comment on proposed modifications to a system of records titled, Unclaimed Deposit Account Records, FDIC-024. FDIC is updating the system of records by adding a new routine use to allow the public to locate and understand the status of their accounts. Additionally, the notice includes non-substantive changes to simplify the formatting and text of the previously published notice. Comments are due **12/02/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-11-02/pdf/2022-23804.pdf>. *Federal Register*, Vol. 87, No. 211, 11/02/2022, 66181-66183.

#### **OCC Seeks Comment Regarding Information Collections.**

- The Office of the Comptroller of the Currency (OCC) seeks comment regarding an information collection titled, General Reporting and Recordkeeping Requirements by Savings Associations. Federal savings associations must comply with the following regulations, which require them to establish prudent internal controls, so that examiners will have an

accurate picture of the savings associations' performance and condition: 12 CFR 144.8 (communications between members of a federal mutual savings association); 12 CFR 163.47(e) (pension plans, records); and 12 CFR 163.76(c) (offers and sales of securities at an office of a federal savings association, form of certification). Federal savings associations use the required reports and records for internal management control purposes, and examiners use them to determine whether savings associations are being operated safely, soundly, and in compliance with regulations. Comments are due **11/25/2022**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/F-R-2022-10-25/pdf/2022-23116.pdf>.

*Federal Register*, Vol. 87, No. 205, 10/25/2022, 64540-64541.

- OCC seeks comment regarding an information collection titled, Regulation E, Electronic Fund Transfer Act; Prepaid Card Provisions. The Electronic Fund Transfer Act (EFTA) and Regulation E require disclosure of basic terms, costs, and rights relating to electronic fund transfer services debiting or crediting a consumer's account. The prepaid accounts final rule issued by the Bureau of Consumer Financial Protection (CFPB) requires financial institutions to make disclosures available to consumers before a consumer acquires a prepaid account. The information collection is used in connection with requirements under Regulation E. Comments are due **11/25/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/F-R-2022-10-25/pdf/2022-23114.pdf>. *Federal Register*, Vol. 87, No. 205, 10/25/2022, 64541-64543.
- OCC seeks comment regarding an information collection titled, Retail Foreign Exchange Transactions. OCC's

rule pertaining to retail foreign exchange transactions 12 CFR part 48) allows national banks and federal savings associations to offer or enter into retail foreign exchange transactions. In order to engage in the transactions, institutions must comply with various reporting, disclosure, and recordkeeping requirements included in that rule. The information collection is used in connection with the requirements under the retail foreign exchange transaction regulation. Comments are due

**12/27/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/F-R-2022-10-25/pdf/2022-23166.pdf>.

*Federal Register*, Vol. 87, No. 205, 10/25/2022, 64543-64545.

- OCC seeks comment regarding an information collection titled, Generic Clearance for the Collection of Qualitative Feedback on Agency Service Delivery. The information collection provides OCC with a means to solicit qualitative user feedback in an efficient, timely manner, in accordance with the federal government's commitment to improving service delivery. OCC solicitations for feedback targets areas such as timeliness, appropriateness, accuracy of information, courtesy, efficiency of service delivery, and resolution of issues related to service delivery. OCC uses the responses to inform efforts to improve or maintain the quality of service offered to the public. Comments are due **11/25/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/F-R-2022-10-25/pdf/2022-23099.pdf>. *Federal Register*, Vol. 87, No. 205, 10/25/2022, 64545-64546.
- OCC seeks comment regarding an information collection titled, Annual Stress Test Rule. OCC uses the information to assess the reasonableness of the stress test results and provide

forward-looking information to OCC regarding a covered institution's capital adequacy. OCC also may use stress test results to determine whether additional analytical techniques and exercises could be appropriate to identify, measure, and monitor risks at the covered institution. The stress test results support ongoing improvement in a covered institution's stress testing practices with respect to its internal assessments of capital adequacy and overall capital planning. Comments are due **11/25/2022**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-10-26/pdf/2022-23246.pdf>.

*Federal Register*, Vol. 87, No. 206, 10/26/2022, 64841-64842.

- OCC seeks comment regarding the renewal of an information collection titled, Licensing Manual. The Licensing Manual sets forth OCC's policies and procedures for the formation of a national bank or federal branch or agency, entry into the federal banking system by other institutions, and corporate expansion and structural changes by existing banks. The manual includes sample documents to assist the applicant in understanding the types of information OCC needs in order to process a filing. An applicant may use the format of the sample documents or any other format that provides sufficient information for OCC to act on a particular filing. Comments are due **12/09/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-11-09/pdf/2022-24455.pdf>. *Federal Register*, Vol. 87, No. 216, 11/09/2022, 67749-67750.

#### **HUD Issues Proposed Rule to Establish Indexing Methodology for Title I Manufactured Home Loan Limits.**

The Department of Housing and Urban Development (HUD) issued a proposed rule

regarding the indexing methodology for Title I Manufactured Home Loan limits. Section 2145 of the Housing and Economic Recovery Act amended the maximum loan limits for manufactured home loans insured under Title I of the National Housing Act and required regulations to implement future indexing of the loan limit amounts for manufactured homes originated under the Manufactured Home Loan Program and the Property Improvement Loan Program. The proposed rule would establish indexing methodologies using data from the United States Census Bureau to annually calculate the loan limits for Manufactured Home Loans, Manufactured Home Lot Loans, and Manufactured Home and Lot Combination Loans insured under Title I of the National Housing Act for the Manufactured Home Loan Program.

Comments are due **12/19/2022**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-10-18/pdf/2022-22535.pdf>.

*Federal Register*, Vol. 87, No. 200, 10/18/2022, 63018-63022.

#### **HUD Issues Proposed Rule to Transition From LIBOR to Alternate Indices.**

HUD issued a proposed rule to remove the London Interbank Offered Rate (LIBOR) as an approved index for adjustable interest rate mortgages (ARMs) and replace LIBOR with the Secured Overnight Financing Rate (SOFR) as a HUD Secretary-approved index for newly originated forward ARMs. HUD has also proposed to codify its removal of LIBOR and approval of SOFR as an index for newly-originated Home Equity Conversion Mortgage (HECM) ARMs. In addition, HUD has proposed to establish a spread-adjusted SOFR index as the HUD Secretary-approved replacement index to transition existing forward and HECM ARMs off LIBOR. HUD has also proposed to make clarifying changes to its HECM Monthly ARM regulation and establish a lifetime five percent interest rate cap for monthly adjustable rate HECMs. Comments are due

**11/18/2022.** The proposed rule may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2022-10-19/pdf/2022-22538.pdf>. *Federal Register*, Vol. 87, No. 201, 10/19/2022, 63458-63464.

#### **HUD Seeks Comment on FHA Lender Related Information Collection.**

HUD seeks comment regarding revisions to an information collection titled, Federal Housing Administration (FHA) Lender Approval, Annual Renewal, Periodic Updates, and Required Reports by FHA-Approved Lenders. The revisions incorporate the requirements of 2 CFR 25 and 2 CFR 170, requiring all entities currently conducting or seeking to do business with the federal government to have a Unique Entity Identifier (UEI) registered in General Services Administration's System of Award Management. Collection of the UEI is vital to HUD's compliance with the Federal Funding Accountability and Transparency Act (FFATA) and Digital Accountability and Transparency Act. Comments are due **11/28/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-28/pdf/2022-23509.pdf>. *Federal Register*, Vol. 87, No. 208, 10/28/2022, 65230-56231.

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

- The Federal Emergency Management Agency (FEMA) issued a notice which identifies communities in the states of **Indiana, Louisiana, Michigan, 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 **02/23/2023**, 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-2022-10-12/pdf/2022-22130.pdf>. *Federal Register*, Vol. 87, No. 196, 10/12/2022, 61610-61612.

- FEMA issued a notice which identifies communities in the state of **Michigan**, 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 **03/07/2023**, 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-2022-10-12/pdf/2022-22135.pdf>. *Federal Register*, Vol. 87, No. 196, 10/12/2022, 61612-61613.

- FEMA issued a notice which identifies communities in the state of **Virginia**, 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 **04/05/2023**, 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-2022-10-28/pdf/2022-23546.pdf>. *Federal Register*, Vol. 87, No. 208, 10/28/2022, 65229-65230.
- FEMA issued a notice which identifies communities in the states of **Michigan and Virginia**, 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 **04/19/2023**, 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-2022-11-03/pdf/2022-23882.pdf>.

*Federal Register*, Vol. 87, No. 212, 11/03/2022, 66320.

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

- FEMA made final 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) for communities in the states of **Colorado, Connecticut, Florida, Georgia, Kentucky, Maryland, Oklahoma, Pennsylvania, South Dakota, Texas, Utah, Virginia, and West Virginia**. 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. The effective date for each LOMR is indicated in the table in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-14/pdf/2022-22317.pdf>. *Federal Register*, Vol. 87, No. 198, 10/14/2022, 62436-62438.
- FEMA made final 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) for communities in the states of **Colorado, Delaware, Florida, Kentucky, Louisiana,**

**Maryland, New Hampshire, North Carolina, Oklahoma, Pennsylvania, South Carolina, Texas, and Utah.** 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. The effective date for each LOMR is indicated in the table in the notice. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2022-10-28/pdf/2022-23548.pdf>.  
*Federal Register*, Vol. 87, No. 208, 10/28/2022, 65222-65224.

- FEMA made final 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) for communities in the states of **Arizona, California, Florida, Idaho, Illinois, Indiana, Kansas, Michigan, Missouri, Nevada, New Jersey, New York, Ohio, Oregon, South Carolina, Texas, Washington, and Wisconsin.** 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. The effective date for each LOMR is indicated in the table in the notice. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2022-10-28/pdf/2022-23545.pdf>.  
*Federal Register*, Vol. 87, No. 208, 10/28/2022, 65224-65228.

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

- FEMA announced that the countywide per capita impact indicator under the Public Assistance Program for disasters declared on or after **10/01/2022**, will increase. The adjustment applies to major disasters

declared on or after **10/01/2022**. 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 will adjust 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. FEMA gives notice of an increase in the countywide per capita impact indicator to \$4.44 for all disasters declared on or after **10/01/2022**. The adjustment applies to major disasters declared on or after **10/01/2022**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2022-10-25/pdf/2022-23160.pdf>.  
*Federal Register*, Vol. 87, No. 205, 10/25/2022, 64501.

- FEMA announced that the statewide per capita impact indicator under the Public Assistance Program for disasters declared on or after **10/01/2022**, will increase. The adjustment applies to major disasters declared on or after **10/01/2022**. 44 CFR 206.48 provides that FEMA will adjust 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. FEMA gives notice that the statewide per capita impact indicator will be increased to \$1.77 for all disasters declared on or after **10/01/2022**. The adjustment applies to major disasters declared on or after **10/01/2022**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2022-10-25/pdf/2022-23159.pdf>.  
*Federal Register*, Vol. 87, No. 205, 10/25/2022, 64508-64509.

#### **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 **10/01/2022**, will be increased to \$3,800. 44 CFR 206.202(d)(2) provides that FEMA will annually adjust 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 adjustment applies to major disasters and emergencies declared on or after **10/01/2022**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-10-25/pdf/2022-23161.pdf>. *Federal Register*, Vol. 87, No. 205, 10/25/2022, 64511.

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

- FEMA issued a notice which lists communities in the states of **Arizona, California, Florida, Hawaii, Idaho, Nevada, Washington, and Wisconsin**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the

listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-10-12/pdf/2022-22131.pdf>.

*Federal Register*, Vol. 87, No. 196, 10/12/2022, 61615-61617.

- FEMA issued a notice which lists communities in the states of **Colorado, Florida, Idaho, New Mexico, North Dakota, Oklahoma, South Carolina, Tennessee, 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-2022-10-28/pdf/2022-23544.pdf>.

*Federal Register*, Vol. 87, No. 208, 10/28/2022, 65219-65221.

- FEMA issued a notice which lists communities in the states of **Arizona, Arkansas, Colorado, Florida, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Virginia, and Wyoming**, 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-2022-11-10/pdf/2022-24516.pdf>.

*Federal Register*, Vol. 87, No. 217, 11/10/2022, 67928-67930.

#### **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 states of **Louisiana and Mississippi**, 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 **01/10/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-12/pdf/2022-22132.pdf>. *Federal Register*, Vol. 87, No. 196, 10/12/2022, 61613-61614.
- 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 **01/12/2023**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-10-14/pdf/2022-22316.pdf>.

*Federal Register*, Vol. 87, No. 198, 10/14/2022, 62434-62435.

- 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 **01/19/2023**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2022-10-21/pdf/2022-22974.pdf>.  
*Federal Register*, Vol. 87, No. 203, 10/21/2022, 64080-64082.
- 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 **01/19/2023**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-10-21/pdf/2022-22973.pdf>.

*Federal Register*, Vol. 87, No. 203, 10/21/2022, 64082-64083.

- 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 **Indiana**, **Minnesota**, and **Pennsylvania**, 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 **01/26/2023**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2022-10-28/pdf/2022-23543.pdf>.  
*Federal Register*, Vol. 87, No. 208, 10/28/2022, 65217-65218.
- 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 **02/01/2023**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-11-03/pdf/2022-23881.pdf>.

*Federal Register*, Vol. 87, No. 212, 11/03/2022, 66319-66320.

- 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 **California**, **Colorado**, and **North 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 **02/08/2023**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2022-11-10/pdf/2022-24515.pdf>.  
*Federal Register*, Vol. 87, No. 217, 11/10/2022, 67924-67925.

- 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 **Arkansas**, **Iowa**, 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 **02/08/2023**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-11-10/pdf/2022-24513.pdf>.

*Federal Register*, Vol. 87, No. 217, 11/10/2022, 67925-67926.

- 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 **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 **02/08/2023**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-11-10/pdf/2022-24513.pdf>.

[R-2022-11-10/pdf/2022-24517.pdf](https://www.govinfo.gov/content/pkg/FR-2022-11-10/pdf/2022-24517.pdf).

*Federal Register*, Vol. 87, No. 217, 11/10/2022, 67927-67928.

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

FEMA issued a correction to a previously published proposed flood hazard determination. On **08/04/2022**, FEMA published in the *Federal Register* a proposed flood hazard determination notice that contained an erroneous table. The notice provides corrections to the previously published table to be used in lieu of the erroneous information. The table provided in the correction represents the proposed flood hazard determinations and communities affected for Athens County, **Ohio**, and Incorporated Areas. Comments are due **01/10/2023**. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-12/pdf/2022-22134.pdf>. *Federal Register*, Vol. 87, No. 196, 10/12/2022, 61614-61615.

### **IRS Issues Rules Regarding Section 42 Low-Income Housing Credit Average Income Test Regulations.**

The Internal Revenue Service (IRS) issued final and temporary rules which set forth guidance on the average income test for purposes of the low-income housing credit. If a building is part of a residential rental project that satisfies the test, the building may be eligible to earn low-income housing credits. The final and temporary rules affect owners of low-income housing projects, tenants in the projects, and state or local housing credit agencies that monitor compliance with the requirements for low-income housing credits. IRS also issued a proposed rule related to the recordkeeping and reporting requirements for the average income test. The final and temporary rules are effective **10/12/2022**. Comments regarding the proposed recordkeeping rule are due **12/12/2022**. The

final and temporary rules may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-12/pdf/2022-22070.pdf>. *Federal Register*, Vol. 87, No. 196, 10/12/2022, 61489-61506. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-12/pdf/2022-22100.pdf>. *Federal Register*, Vol. 87, No. 196, 10/12/2022, 61543-61544.

### **IRS Issues Final Rule on Affordability of Employer Coverage for Family Members of Employees.**

IRS issued a final rule under section 36B of the Internal Revenue Code that amend the regulations regarding eligibility for the premium tax credit to provide that affordability of employer-sponsored minimum essential coverage for family members of an employee is determined based on the employee's share of the cost of covering the employee and those family members, not the cost of covering only the employee. The final rule also adds a minimum value rule for family members of employees based on the benefits provided to the family members. The final rule is effective **12/12/2022**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-10-13/pdf/2022-22184.pdf>. *Federal Register*, Vol. 87, No. 197, 10/13/2022, 61979-62003.

### **SBA Announces Application Deadline for MREIDL.**

The Small Business Administration (SBA) issued application deadline for the Military Reservist Economic Injury Disaster Loan Program (MREIDL). Effective **10/01/2022**, small businesses employing military reservists may apply for economic injury disaster loans if those employees are ordered to perform active service for a period of more than 30 consecutive days, and those employees are essential to the success of the small businesses' daily operations. Contact

information for more information applying for the program and were to file applications may be found within the notice. Program interest rates are published quarterly in the *Federal Register*. The current rate for eligible small businesses is 3.040. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-10-13/pdf/2022-22251.pdf>. *Federal Register*, Vol. 87, No. 197, 10/13/2022, 62169.

### **SBA Issues Proposed Rule on Small Business Investment Company Investment Diversification and Growth.**

SBA issued a proposed rule to revise the regulations for the Small Business Investment Company (SBIC) Program to significantly reduce barriers to program participation for new SBIC fund managers and funds investing in underserved communities and geographies, capital intensive investments, and technologies critical to national security and economic development. The proposed rule introduces an additional type of SBIC (Accrual SBICs) to increase program investment diversification and patient capital financing for small businesses and modernize rules to lower financial barriers to program participation. The proposed rule will help SBA implement the Executive Order, Advancing Racial Equity and Support for Underserved Communities Through the Federal Government, by reducing financial and administrative barriers to participate in the SBIC Program. The proposed rule would also help modernize the program's license offerings to align with a more diversified set of private funds investing in underserved small businesses. The proposed rule also incorporates the statutory requirements of the Spurring Business in Communities Act. Comments are due **12/19/2022**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-10-19/pdf/2022-22340.pdf>. *Federal Register*, Vol. 87, No. 201, 10/19/2022, 63436-63458.

### **SBA Proposes to Lift Moratorium on Licensing New SBLCs and to Create Mission-Based SBLC.**

SBA proposed to lift the moratorium on licensing new Small Business Lending Companies (SBLCs) and add a new type of entity called a Mission-Based SBLC. SBA also proposed to remove the requirement for a Loan Authorization. Comments are due **01/06/2023**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-11-07/pdf/2022-23597.pdf>. *Federal Register*, Vol. 87, No. 214, 11/07/2022, 66963-66971.

### **SBA Proposes to Amend Affiliation and Lending Criteria for Business Loan Programs.**

SBA seeks comment on proposed amendments to various regulations governing SBA's 7(a) Loan Program and 504 Loan Program, including use of proceeds for partial changes of ownership, lending criteria, loan conditions, reconsiderations, and affiliation standards, to expand access to capital to small businesses and drive economic recovery. The proposed amendments to affiliation standards will also apply to the Microloan Program, Intermediary Lending Pilot Program, Surety Bond Guarantee Program, and the Disaster Loan programs (except for the COVID Economic Injury Disaster Loan (EIDL) Disaster Loan Program). Comments are due **12/27/2022**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-10-26/pdf/2022-23167.pdf>. *Federal Register*, Vol. 87, No. 206, 10/26/2022, 64724-64734.

### **FCIC Amends Walnut Crop Insurance Provisions.**

The Federal Crop Insurance Corporation (FCIC) issued a final rule to amend its walnut crop

insurance regulations to remove the minimum acreage insurability requirement. The change will align the insurability requirements for walnut crop insurance with other tree nut insurance policies. Many walnut producers also grow other tree nut crops. Having different insurability requirements for crop insurance for similar crops has created additional work and confusion for producers and their Approved Insurance Providers (AIP). Much like other tree nut policies, the Walnut Crop Provisions will continue to require that the producer has a share in the orchard, the trees be adapted to the area, grown in an orchard acceptable to the AIP if inspected, and meet a minimum age requirement. The remaining insurability requirements have proven to be effective underwriting controls in the other tree nut policies to ensure the walnut crop insurance program remains actuarially sound with the change. In aligning the insurability requirements for walnuts and similar crops, the change is expected to make it easier for producers to obtain walnut crop insurance. The final rule is effective **10/31/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-25/pdf/2022-23111.pdf>. *Federal Register*, Vol. 87, No. 205, 10/25/2022, 64365-64368.

#### **Agencies Issue NOSA for FY 2023 Strategic Economic and Community Development Program.**

The Rural Business-Cooperative Service (RBC), Rural Housing Service (RHS), and Rural Utilities Service (RUS) (collectively, the agencies) issued a notice of solicitation of applications (NOSA) for the Strategic Economic and Community Development priority, as reauthorized by Section 6401 of the Agriculture Improvement Act for projects that support multi-jurisdictional and multi-sectoral strategic community investment plans. The NOSA describes the requirements by which the agencies will consider projects eligible for the covered programs' reserved

appropriated funds and the information needed to submit an application. The NOSA has been issued prior to passage of a final appropriations act for FY 2023 to allow potential applicants time to submit applications for financial assistance under the covered programs and to give the agencies time to process applications. The NOSA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-11-07/pdf/2022-24133.pdf>. *Federal Register*, Vol. 87, No. 214, 11/07/2022, 67010-67013.

#### **RUS Confirms Final Rural eConnectivity Program Rule.**

The Rural Utilities Service (RUS) published a final rule with comment in the *Federal Register* on **02/26/2021**, to establish the Rural eConnectivity Program. The final rule described the eligibility requirements, application process, criteria that RUS uses to assess applicants' creditworthiness, and outlined the application process. RUS has confirmed the final rule as it was published and provides responses to the comments that addressed the broadband speed used to determine eligibility. The final rule published in the *Federal Register* on **02/26/2021**, is confirmed as of **04/27/2021**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-19/pdf/2022-22677.pdf>. *Federal Register*, Vol. 87, No. 201, 10/19/2022, 63419.

#### **RHS Waives Regulatory Requirements for Section 502 Direct and Guaranteed Manufactured Housing Pilots.**

The Rural Housing Service (RHS) announced the waiver of two regulatory requirements for the Section 502 Direct and Guaranteed Manufactured Housing pilot program. RHS' intention is to evaluate the existing regulations and remove regulatory barriers to assist eligible applicants with improved ease of use for very low- to moderate-income

homeowners seeking to purchase affordable housing. The pilot also supports the current Administration's Housing Supply Action Plan which seeks to boost new financing mechanisms to build and supply quality affordable housing units. The notice briefly discusses the continuation of the existing waivers and provides contact information for additional details about the pilot program. The effective date of the two regulatory waivers is **11/02/2022**. The duration of the pilot program is anticipated to continue until **11/04/2024**, at which time RHS may extend the pilot program (with or without modifications) or terminate the program. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-11-02/pdf/2022-23754.pdf>. *Federal Register*, Vol. 87, No. 211, 11/02/2022, 66075-66077.

#### **RHS Seeks Comment on Direct Single Family Housing Loans and Grants Information Collection.**

RHS seeks comment regarding its intention to revise an information collection titled, 7 CFR part 3550, Direct Single Family Housing Loans and Grant Programs. Through its direct single family housing loan and grant programs RHS provides eligible applicants with financial assistance to own adequate but modest homes in rural areas. The financing and servicing are provided directly by RHS. The revisions include an increase in the number of burden hours. The change is attributed to the adding of a newly simplified section 504-intake form and prequalification process. Comments are due **12/19/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-19/pdf/2022-22669.pdf>. *Federal Register*, Vol. 87, No. 201, 10/19/2022, 63474-63475.

#### **SEC Issues Final Electronic Recordkeeping Requirements for Certain Brokers, Dealers, and Swap Participants.**

The Securities and Exchange Commission (SEC) issued a final rule to adopt amendments to the recordkeeping rules applicable to broker-dealers, security-based swap dealers, and major security-based swap participants. The amendments modify requirements regarding the maintenance and preservation of electronic records, the use of third-party recordkeeping services to hold records, and the prompt production of records. SEC has also designated broker-dealer examining authorities as SEC designees for purposes of certain provisions of the broker-dealer record maintenance and preservation rule. The final rule is effective **01/03/2023**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-11-03/pdf/2022-22670.pdf>. *Federal Register*, Vol. 87, No. 212, 11/03/2022, 66412-66452.

#### **SEC Adopts Updated EDGAR Filer Manual.**

SEC announced the adoption of amendments to Volume II of the Electronic Data Gathering, Analysis, and Retrieval system (EDGAR) Filer Manual (Filer Manual) and related rules and forms as further outlined in the announcement. The EDGAR system was upgraded on **09/19/2022**. The final rule is effective **10/13/2022**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-10-13/pdf/2022-22194.pdf>. *Federal Register*, Vol. 87, No. 197, 10/13/2022, 61977-61979.

#### **SEC Issues Proposed Rule on Standards for Covered Clearing Agencies for Treasury Securities and Application of the Broker-Dealer Customer Protection Rule.**

SEC issued a proposed rule to amend the standards applicable to covered clearing agencies for U.S. Treasury securities to require that such covered clearing agencies have written policies and procedures reasonably designed to require that every

direct participant of the covered clearing agency submit for clearance and settlement all eligible secondary market transactions in U.S. Treasury securities to which it is a counterparty. In addition, SEC has proposed additional amendments to the Covered Clearing Agency Standards, with respect to risk management. The requirements are designed to protect investors, reduce risk, and increase operational efficiency. Finally, SEC has proposed to amend the broker-dealer customer protection rule to permit margin required and on deposit with covered clearing agencies for U.S. Treasury securities to be included as a debit in the reserve formulas for accounts of customers and proprietary accounts of broker-dealers (PAB), subject to certain conditions. Comments are due **12/27/2022**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-10-25/pdf/2022-20288.pdf>. *Federal Register*, Vol. 87, No. 205, 10/25/2022, 64610-64682.

#### **FTC Issues Proposed Rule on Impersonation of Government and Businesses.**

The Federal Trade Commission (FTC) issued a proposed rule entitled, Rule on Impersonation of Government and Businesses, which would prohibit the impersonation of government, businesses, or their officials. FTC finds such impersonation to be prevalent based on the comments it received in response to an advance notice of proposed rulemaking and other information discussed in the proposal. FTC seeks comment, data, and arguments concerning the utility and scope of the proposed rule to prohibit the impersonation of government, businesses, or their officials. Comments are due **12/16/2022**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-17/pdf/2022-21289.pdf>. *Federal Register*, Vol. 87, No. 199, 10/17/2022, 62741-62751.

#### **FTC Extends Comment Period for Commercial Surveillance and Data Security ANPR.**

FTC announced an extension of the comment period for the advance notice of proposed rulemaking (ANPR) regarding whether FTC should prescribe new trade regulation rules or other regulatory alternatives concerning commercial surveillance and data security practices that are prevalent and unfair or deceptive. The ANPR was published in the *Federal Register* on **08/22/2022**. Comments are due **11/21/2022**. The ANPR may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-10-20/pdf/2022-22813.pdf>. *Federal Register*, Vol. 87, No. 202, 10/20/2022, 63738-63739.

#### **FTC Issues ANPR to Address Deceptive or Unfair Acts or Practices Relating to Fees.**

FTC seeks comment regarding an advance notice of proposed rulemaking (ANPR) to address certain deceptive or unfair acts or practices relating to fees. FTC seeks comment, data, and arguments concerning the need for such a rulemaking to prevent persons, entities, and organizations from imposing such fees on consumers. Comments are due **01/09/2023**. The ANPR may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-11-08/pdf/2022-24326.pdf>. *Federal Register*, Vol. 87, No. 215, 11/08/2022, 67413-67424.

#### **FTC Issues ANPR Regarding Use of Reviews and Endorsements.**

FTC seeks comment regarding an advance notice of proposed rulemaking (ANPR) to address certain deceptive or unfair uses of reviews and endorsements. FTC seeks comment, data, and arguments concerning the need for such a rulemaking to prevent

unfair or deceptive marketing utilizing reviews and endorsements. In addition, FTC seeks comment regarding how FTC can ensure the broadest participation by affected interests in the rulemaking process. Comments are due **01/09/2023**. The ANPR may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-11-08/pdf/2022-24139.pdf>. *Federal Register*, Vol. 87, No. 215, 11/08/2022, 67424-67430.

#### **VA Proposes Revisions to VA-Guaranteed or Insured Interest Rate Reduction Refinancing Loans.**

The Department of Veterans Affairs (VA) proposed to amend its rules on VA-backed interest rate reduction refinancing loans (IRRRLs). The Economic Growth, Regulatory Relief, and Consumer Protection Act and the Protecting Affordable Mortgages for Veterans Act outline the circumstances in which VA may guarantee or insure refinance loans by setting forth net tangible benefit, recoupment, and seasoning standards. The proposed rule would update VA's existing IRRRL regulation to current statutory requirements. Comments are due **01/03/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-11-01/pdf/2022-23387.pdf>. *Federal Register*, Vol. 87, No. 210, 11/01/2022, 65700-65714.

#### **VA Seeks Comment on VA-Guaranteed Home Loan Cash-Out Refinance Loan Comparison Disclosure.**

VA seeks comment regarding an information collection titled, VA-Guaranteed Home Loan Cash-out Refinance Loan Comparison Disclosure. All refinancing loan applications taken on or after the effective date that do not meet the requirements listed within the notice may be subject to indemnification or the removal of the guaranty. The collection applies to three categories of refinance loans:

Interest Rate Reduction Refinancing Loans (IRRRL), TYPE I Cash-Out Refinance, and TYPE II Cash-Out Refinance. Comments are due **12/27/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-26/pdf/2022-23227.pdf>. *Federal Register*, Vol. 87, No. 206, 10/26/2022, 64860-64861.

#### **VA Issues ANPR on Loss-Mitigation Options for Guaranteed Loans.**

VA's Loan Guaranty Service seeks comment on an advanced notice of proposed rulemaking (ANPR) which would expand VA's incentivized loss-mitigation options available to servicers that assist veterans whose VA-guaranteed loans are in default. Although VA identifies specific topics and questions for discussion within the ANPR, it encourages commenters to discuss any other topic that will help VA as it explores whether to expand the incentivized loss-mitigation options outlined in VA regulation. Comments are due **01/17/2023**. The ANPR may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-17/pdf/2022-22414.pdf>. *Federal Register*, Vol. 87, No. 199, 10/17/2022, 62752-62753.

#### **DOL Issues Proposed Rule on Employee or Independent Contractor Classification Under FLSA.**

The Department of Labor (DOL) has proposed to modify Wage and Hour Division regulations to revise its analysis for determining employee or independent contractor classification under the Fair Labor Standards Act (FLSA) to be more consistent with judicial precedent and the FLSA's text and purpose. Comments are due **11/28/2022**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-13/pdf/2022-21454.pdf>. *Federal Register*, Vol. 87, No. 197, 10/13/2022, 62218-62275.

### **DOL Extends Comment Period for Employee or Independent Contractor Classification Under FLSA.**

DOL announced an extension of the comment period for the proposed rule, Employee or Independent Contractor Classification Under the Fair Labor Standards Act (FLSA), published in the *Federal Register* on **10/13/2022**. The comment period has been extended to **12/13/2022**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-10-26/pdf/2022-23314.pdf>. *Federal Register*, Vol. 87, No. 206, 10/26/2022, 64749.

### **NLRB Extends Comment Period for Proposal Regarding Standard for Determining Joint Employer Status.**

The National Labor Relations Board (NLRB) announced an extension of the comment period for a proposed rule published in the *Federal Register* on **09/07/2022**, regarding the revision of the standard for determining whether two employers, as defined in section 2(2) of the National Labor Relations Act, are joint employers of particular employees within the meaning of section 2(3) of the Act. The comment period has been extended to **12/07/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-19/pdf/2022-22690.pdf>. *Federal Register*, Vol. 87, No. 201, 10/19/2022, 63465.

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

The Social Security Administration (SSA) issued a notice to announce, under Title II of the Social Security Act, there will be an 8.7 percent cost-of-living increase in Social Security benefits effective December 2022. In addition, the national average wage index for 2021 is \$60,575.07. The cost-of-living increase and national average wage index affect other program parameters as described in the

notice. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-10-24/pdf/2022-23073.pdf>. *Federal Register*, Vol. 87, No. 204, 10/24/2022, 64296-64302.

### **NCUA Seeks Comment on Information Collections for Records Preservation, Federal Credit Union Bylaws, and Certain Payments on Shares.**

The National Credit Union Administration (NCUA) seeks comment regarding three information collections. The first collection in the notice is titled, Records Preservation. Part 749 of NCUA regulations directs each credit union to have a vital records preservation program that includes procedures for maintaining duplicate vital records at a location far enough from the credit union's offices to avoid the simultaneous loss of both sets of records in the event of disaster. Part 749 also requires the program be in writing and include emergency contact information for employees, officials, regulatory offices, and vendors used to support vital records. The second information collection is titled, Federal Credit Union (FCU) Bylaws, Appendix A to Part 701. The FCU Act and Bylaws require new and current FCUs to prepare and maintain documents, such as organization certificate, charter, notices, meeting minutes, and election results, and notify NCUA of certain changes. NCUA uses the information to regulate the safety and soundness of FCU and protect the National Credit Union Share Insurance Fund (NCUSIF). The third information collection is titled, Payments on Shares by Public Units and Nonmembers, 12 CFR 701.32. Section 107(6) of the FCU Act and section 701.32 of NCUA Rules and Regulations may receive from public units and political subdivisions and nonmember credit unions, payments on shares. Limitations on nonmember and public unit deposits in FCUs is 50 percent of the difference of paid-in and unimpaired capital and surplus and any public unit and nonmember shares, as measured at

the time of acceptance of each public unit or nonmember share. The information collection of information is necessary to protect the NCUSIF. Comments are due **12/27/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-26/pdf/2022-23267.pdf>. *Federal Register*, Vol. 87, No. 206, 10/26/2022, 64817-64818.

**Proposed Rules and Comment Due Dates**

	<b><u>Agency</u></b>	<b><u>Proposed Rule</u></b>	<b><u>Federal Register Publication Date and Page Number</u></b>	<b><u>Comment Due Date</u></b>
*	<b>Federal Deposit Insurance Corporation (FDIC)</b>	<b>ANPR:</b> Resolution-Related Resource Requirements for Large Banking Organizations.	<i>Federal Register</i> , Vol. 87, No. 204, 10/24/2022, 64170-64175.	<b>Dec. 23, 2022</b>
	<b>Federal Housing Finance Agency (FHFA)</b>	Amendments to Enterprise Duty to Serve Underserved Markets Regulation.	<i>Federal Register</i> , Vol. 87, No. 192, 10/05/2022, 60331-60338.	<b>Dec. 05, 2022</b>
	<b>Federal Reserve Board (FRB)</b>	Amendments to Operational Risk Management, Regulation HH, Applicable to Financial Market Utilities.	<i>Federal Register</i> , Vol. 87, No. 192, 10/05/2022, 60314-60326.	<b>Dec. 05, 2022</b>
*	<b>FRB</b>	<b>ANPR:</b> Resolution-Related Resource Requirements for Large Banking Organizations.	<i>Federal Register</i> , Vol. 87, No. 204, 10/24/2022, 64170-64175.	<b>Dec. 23, 2022</b>
*	<b>Federal Trade Commission (FTC)</b>	<b>ANPR:</b> Comment Period Extended for on Commercial Surveillance and Data Security Proposal.	<i>Federal Register</i> , Vol. 87, No. 202, 10/20/2022, 63738-63739.	<b>Nov. 21, 2022</b>
*	<b>FTC</b>	Trade Regulation Rule on Impersonation of Government and Businesses.	<i>Federal Register</i> , Vol. 87, No. 199, 10/17/2022, 62741-	<b>Dec. 16, 2022</b>

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*	<b>FTC</b>	<b>ANPR:</b> Deceptive or Unfair Acts or Practices Relating to Fees.	<i>Federal Register</i> , Vol. 87, No. 215, 11/08/2022, 67413-67424.	<b>Jan. 09, 2023</b>
*	<b>FTC</b>	<b>ANPR:</b> Use of Reviews and Endorsements.	<i>Federal Register</i> , Vol. 87, No. 215, 11/08/2022, 67424-67430.	<b>Jan. 09, 2023</b>
*	<b>Housing and Urban Development, Dept. of (HUD)</b>	Transition From LIBOR to Alternate Indices.	<i>Federal Register</i> , Vol. 87, No. 201, 10/19/2022, 63458-63464.	<b>Nov. 18, 2022</b>
	<b>HUD</b>	Adjustment of Civil Monetary Penalty Amounts and Timing of Assessment.	<i>Federal Register</i> , Vol. 87, No. 182, 09/21/2022, 57655-57657.	<b>Nov. 21, 2022</b>
*	<b>HUD</b>	Establishment of Indexing Methodology for Title I Manufactured Home Loan Limits.	<i>Federal Register</i> , Vol. 87, No. 200, 10/18/2022, 63018-63022.	<b>Dec. 19, 2022</b>
*	<b>Internal Revenue Service (IRS)</b>	Recordkeeping Requirements for Section 42 Low-Income Housing Credit Average Income Test Regulations.	<i>Federal Register</i> , Vol. 87, No. 196, 10/12/2022, 61543-61544.	<b>Dec. 12, 2022</b>
	<b>IRS</b>	Amendments to Regulations Regarding User Fees for Enrolled Actuaries.	<i>Federal Register</i> , Vol. 87, No. 192, 10/05/2022, 60357-60362.	<b>Dec. 05, 2022</b>
*	<b>Labor, Dept. of (DOL)</b>	Employee or Independent Contractor Classification Under Fair Labor Standards Act.	<i>Federal Register</i> , Vol. 87, No. 197, 10/13/2022, 62218-62275.	<b>Nov. 28, 2022</b>
*	<b>DOL</b>	Comment Period Extension for Employee or Independent Contractor Classification Under the Fair Labor Standards Act Proposal.	<i>Federal Register</i> , Vol. 87, No. 206, 10/26/2022, 64749.	<b>Dec. 13, 2022</b>

	<b>National Credit Union Administration (NCUA)</b>	Amendment to Standard Federal Credit Union Bylaws To Adopt Member Expulsion Rule.	<i>Federal Register</i> , Vol. 87, No. 190, 10/03/2022, 59740-59748.	<b>Dec. 02, 2022</b>
	<b>NCUA</b>	Amendments to Subordinated Debt Rule.	<i>Federal Register</i> , Vol. 87, No. 192, 10/05/2022, 60326-60331.	<b>Dec. 05, 2022</b>
*	<b>National Labor Relations Board (NLRB)</b>	<b>NOTICE:</b> Comment Period Extension for Standard for Determining Joint Employer Status Proposal.	<i>Federal Register</i> , Vol. 87, No. 201, 10/19/2022, 63465.	<b>Dec. 07, 2022</b>
*	<b>Securities and Exchange Commission (SEC)</b>	Standards for Covered Clearing Agencies for U.S. Treasury Securities and Application of the Broker-Dealer Customer Protection Rule With Respect to U.S. Treasury Securities.	<i>Federal Register</i> , Vol. 87, No. 205, 10/25/2022, 64610-64682.	<b>Dec. 27, 2022</b>
*	<b>Small Business Administration (SBA)</b>	Revision to Small Business Investment Company Investment Program for Diversification and Growth.	<i>Federal Register</i> , Vol. 87, No. 201, 10/19/2022, 63436-63458.	<b>Dec. 19, 2022</b>
*	<b>SBA</b>	Amendments to Affiliation and Lending Criteria for the SBA Business Loan Programs.	<i>Federal Register</i> , Vol. 87, No. 206, 10/26/2022, 64724-64734.	<b>Dec. 27, 2022</b>
*	<b>SBA</b>	Small Business Lending Company Moratorium Rescission and Removal of the Requirement for a Loan Authorization.	<i>Federal Register</i> , Vol. 87, No. 214, 11/07/2022, 66963-66971.	<b>Jan. 06, 2023</b>
*	<b>Veterans Affairs, Dept. of (VA)</b>	Revisions to VA-Guaranteed or Insured Interest Rate Reduction Refinancing Loans.	<i>Federal Register</i> , Vol. 87, No. 210, 11/01/2022, 65700-65714.	<b>Jan. 03, 2023</b>
*	<b>VA</b>	<b>ANPR:</b> Loss-Mitigation Options for Guaranteed Loans.	<i>Federal Register</i> , Vol. 87, No. 199, 10/17/2022, 62752-	<b>Jan. 17, 2023</b>

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**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> Fair Credit Reporting; Facially False Data.	<i>Federal Register</i> , Vol. 87, No. 206, 10/26/2022, 64689-64693.	<b>Oct. 26, 2022</b>
*	<b>CFPB</b>	<b>CIRCULAR:</b> 2022-06: Unanticipated Overdraft Fee Assessment Practices.	<i>Federal Register</i> , Vol. 87, No. 214, 11/07/2022, 66935-66940.	<b>Oct. 26, 2022</b>
*	<b>CFPB</b>	Correction to Fair Debt Collection Practices Act, Regulation F.	<i>Federal Register</i> , Vol. 87, No. 210, 11/01/2022, 65668-65670.	<b>Nov. 01, 2022</b>
*	<b>CFPB</b>	<b>COMPLIANCE BULLETIN:</b> 2022-06: Unfair Returned Deposited Item Fee Assessment Practices.	<i>Federal Register</i> , Vol. 87, No. 214, 11/07/2022, 66940-66942.	<b>Nov. 07, 2022</b>
	<b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Home Mortgage Disclosure Act, Regulation C.	<i>Federal Register</i> , Vol. 87, No. 180, 09/19/2022, 57181-57182.	Comments Due: <b>Nov. 18, 2022</b>
	<b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Generic Information Collection Plan for Studies of Consumers Using Controlled Trials in Field and Economic Laboratory Settings.	<i>Federal Register</i> , Vol. 87, No. 180, 09/19/2022, 57182.	Comments Due: <b>Nov. 18, 2022</b>

	<b>CFPB</b>	<b>NOTICE:</b> Request for Information Regarding Mortgage Refinances and Forbearances.	<i>Federal Register</i> , Vol. 87, No. 186, 09/27/2022, 58487-58492.	Comments Due: <b>Nov. 28, 2022</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Survey Screening Question List.	<i>Federal Register</i> , Vol. 87, No. 180, 10/27/2022, 65041-65042.	Comments Due: <b>Nov. 28, 2022</b>
	<b>CFPB</b>	<b>NOTICE:</b> Request for Information Regarding Truth in Savings, Regulation DD.	<i>Federal Register</i> , Vol. 87, No. 191, 10/04/2022, 60136.	Comments Due: <b>Dec. 05, 2022</b>
	<b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Generic Information Collection Plan for the Development and Testing of Disclosures and Related Materials.	<i>Federal Register</i> , Vol. 87, No. 192, 10/05/2022, 60386.	Comments Due: <b>Dec. 05, 2022</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Comment Period Re-Opened for Inquiry into Big Tech Payment Platforms.	<i>Federal Register</i> , Vol. 87, No. 214, 11/07/2022, 67023-67024.	Comments Due: <b>Dec. 07, 2022</b>
*	<b>CFPB</b>	2023 Exemption Threshold for HPML Appraisals.	<i>Federal Register</i> , Vol. 87, No. 202, 10/20/2022, 63663-63666.	<b>Jan. 01, 2023</b>
*	<b>CFPB</b>	2023 Exemption Threshold for Regulation M, Consumer Leasing.	<i>Federal Register</i> , Vol. 87, No. 202, 10/20/2022, 63666-63671.	<b>Jan. 01, 2023</b>
*	<b>CFPB</b>	2023 Exemption Threshold for Regulation Z, Truth in Lending.	<i>Federal Register</i> , Vol. 87, No. 202, 10/20/2022, 63671-63677.	<b>Jan. 01, 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>Farm Credit Administration (FCA)</b>	<p><b>NOTICE:</b> Effective Date for Standards of Conduct Final Rule.</p> <p><b>NOTICE:</b> Technical Correction to Standards of Conduct Final Rule.</p>	<p><i>Federal Register</i>, Vol. 86, No. 202, 10/22/2021, 58559-58560.</p> <p><i>Federal Register</i>, Vol. 86, No. 202, 10/22/2021, 58559.</p>	<p><b>Jan. 01, 2023</b></p> <p><b>Jan. 01, 2023</b></p>
<b>FCA</b>	Implementation of Current Expected Credit Losses Methodology for Allowance, Related Adjustments to the Tier 1/Tier 2 Capital Rule.	<i>Federal Register</i> , Vol. 87, No. 89, 05/09/2022, 27483-27494.	<b>Jan. 01, 2023</b>
<b>Farm Service Agency (FSA)</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Farm Loan Programs-Direct Loan Making, Farm Loan Programs-Direct Loan Servicing-Regular, and Servicing Minor Program Loans.	<i>Federal Register</i> , Vol. 87, No. 181, 09/20/2022, 57453-57454.	Comments Due: <b>Nov. 21, 2022</b>
* <b>Federal Crop Insurance Corporation (FCIC)</b>	Amendments to Walnut Crop Insurance Provisions.	<i>Federal Register</i> , Vol. 87, No. 205, 10/25/2022, 64365-64368.	<b>Oct. 31, 2022</b>
* <b>Federal Deposit Insurance Corporation (FDIC)</b>	2023 Designated Reserve Ratio.	<i>Federal Register</i> , Vol. 87, No. 204, 10/24/2022, 64346.	Issued: <b>Oct. 24, 2022</b>
* <b>FDIC</b>	<b>NOTICE:</b> Termination of Receiverships.	<i>Federal Register</i> , Vol. 87, No. 213, 11/04/2022, 66698.	Issued: <b>Nov. 04, 2022</b>
* <b>FDIC</b>	<b>NOTICE:</b> Amendments to Guidelines for Appeals of Material Supervisory Determinations.	<i>Federal Register</i> , Vol. 87, No. 203, 10/21/2022, 64034-64042.	Comments Due: <b>Nov. 21, 2022</b>
* <b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Revisions to Insured Financial Institution Liquidation Records System of Records.	<i>Federal Register</i> , Vol. 87, No. 211, 11/02/2022, 66178-66181.	Comments Due: <b>Dec. 02, 2022</b>
* <b>FDIC</b>	<b>NOTICE:</b> Comments Reqeusted	<i>Federal Register</i> ,	Comments Due:

	on Revisions to Unclaimed Deposit Account Records System of Records.	Vol. 87, No. 211, 11/02/2022, 66181-66183.	<b>Dec. 02, 2022</b>	
*	<b>FDIC</b>	Amendments to Incorporate Updated Troubled Debt Restructuring Accounting Standards.	<i>Federal Register</i> , Vol. 87, No. 204, 10/24/2022, 64348-64356.	<b>Jan. 01, 2023</b>
*	<b>FDIC</b>	Increase in Base Deposit Insurance Assessment Rate Schedules.	<i>Federal Register</i> , Vol. 87, No. 204, 10/24/2022, 64314-64343.	<b>Jan. 01, 2023</b>
*	<b>Federal Emergency Management Agency (FEMA)</b>	<b>NOTICE:</b> Increase in Countywide Per Capita Impact Indicator.	<i>Federal Register</i> , Vol. 87, No. 205, 10/25/2022, 64501.	Applies to Major Disasters Declared After: <b>Oct. 01, 2022</b>
*	<b>FEMA</b>	<b>NOTICE:</b> Increase in Statewide Per Capital Impact Indicator.	<i>Federal Register</i> , Vol. 87, No. 205, 10/25/2022, 64508-64509.	Applies to Major Disasters Declared After: <b>Oct. 01, 2022</b>
*	<b>FEMA</b>	<b>NOTICE:</b> Increase in Minimum Project Worksheet Amount.	<i>Federal Register</i> , Vol. 87, No. 205, 10/25/2022, 64511.	Applies to Major Disasters and Emergencies Declared After: <b>Oct. 01, 2022</b>
	<b>Federal Financial Institutions Examination Council (FFIEC)</b>	Amendments to Rules of Practice and Procedure Governing Temporary Waiver Requests Proceedings.	<i>Federal Register</i> , Vol. 87, No. 194, 10/07/2022, 60870-60877.	<b>Dec. 06, 2022</b>
	<b>Federal Reserve Board (FRB)</b>	<b>NOTICE:</b> Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 87, No. 151, 08/08/2022, 48414-48415.	Issued: <b>Aug. 08, 2022</b>  Comments may be submitted any time during next 6 months.
*	<b>FRB</b>	<b>NOTICE:</b> New Message Format for the Fedwire® Funds Service.	<i>Federal Register</i> , Vol. 87, No. 204, 10/24/2022, 64217-64223.	Issued: <b>Oct. 24, 2022</b>

*	FRB	2023 Exemption Threshold for HPML Appraisals.	Federal Register, Vol. 87, No. 202, 10/20/2022, 63663-63666.	Jan. 01, 2023
*	FRB	2023 Exemption Threshold for Regulation M, Consumer Leasing.	Federal Register, Vol. 87, No. 202, 10/20/2022, 63666-63671.	Jan. 01, 2023
*	FRB	2023 Exemption Threshold for Regulation Z, Truth in Lending.	Federal Register, Vol. 87, No. 202, 10/20/2022, 63671-63677.	Jan. 01, 2023
	Financial Crimes Enforcement Network (FinCEN)	Beneficial Ownership Information Reporting Requirements.	Federal Register, Vol. 87, No. 189, 09/30/2022, 59498-59596.	Jan. 01, 2024
	Housing and Urban Development, Dept. of (HUD)	NOTICE: Comments Requested on Information Collection: 2023 American Housing Survey.	Federal Register, Vol. 87, No. 180, 09/19/2022, 57215-57216.	Comments Due: Nov. 18, 2022
*	HUD	NOTICE: Comments Requested on Information Collection: FHA Lender Approval, Annual Renewal, Periodic Updates and Required Reports by FHA-Approved Lenders.	Federal Register, Vol. 87, No. 208, 10/28/2022, 65230-65231.	Comments Due: Nov. 28, 2022
	HUD	NOTICE: Request for Information Regarding Small Mortgage Lending.	Federal Register, Vol. 87, No. 191, 10/04/2022, 60186-60187.	Comments Due: Dec. 05, 2022
*	Internal Revenue Service (IRS)	Section 42 Low-Income Housing Credit Average Income Test Regulations.	Federal Register, Vol. 87, No. 196, 10/12/2022, 61489-61506.	Oct. 12, 2022
*	IRS	Affordability of Employer Coverage for Family Members of Employees.	Federal Register, Vol. 87, No. 197, 10/13/2022, 61979-62003.	Dec. 12, 2022

<b>IRS</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Reverse Like-Kind Exchanges.	<i>Federal Register</i> , Vol. 87, No. 186, 09/27/2022, 58644-58645.	Comments Due: <b>Nov. 28, 2022</b>
<b>IRS</b>	<b>NOTICE:</b> Comments Requested on Information Collection: U.S. Income Tax Return for Individual Taxpayers.	<i>Federal Register</i> , Vol. 87, No. 187, 09/28/2022, 58917-58929.	Comments Due: <b>Nov. 28, 2022</b>
<b>IRS</b>	<b>NOTICE:</b> Comments Requested on Information Collection: U.S. Tax-Exempt Income Tax Return.	<i>Federal Register</i> , Vol. 87, No. 187, 09/28/2022, 58929-58933.	Comments Due: <b>Nov. 28, 2022</b>
<b>Labor, Dept of (DOL)</b>	Minimum Wage for Federal Contracts Covered by Executive Order 14026.	<i>Federal Register</i> , Vol. 87, No. 189, 09/30/2022, 59464-59468.	<b>Jan. 01, 2023</b>
<b>DOL</b>	Minimum Wage for Federal Contracts Covered by Executive Order 13658.	<i>Federal Register</i> , Vol. 87, No. 189, 09/30/2022, 59468-59472.	<b>Jan. 01, 2023</b>
<b>National Credit Union Administration (NCUA)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Production of Non-public Records and Testimony of Employees in Legal Proceedings.	<i>Federal Register</i> , Vol. 87, No. 186, 09/27/2022, 58537.	Comments Due: <b>Nov. 28, 2022</b>
<b>NCUA</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Supervisory Committee Audits and Verifications.	<i>Federal Register</i> , Vol. 87, No. 188, 09/29/2022, 59123-59124.	Comments Due: <b>Nov. 28, 2022</b>
<b>* NCUA</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Records Preservation, Federal Credit Union Bylaws Appendix A to Part 701, and Payments on Shares by Public Units and Nonmembers.	<i>Federal Register</i> , Vol. 87, No. 206, 10/26/2022, 64817-64818.	Comments Due: <b>Dec. 27, 2022</b>
<b>NCUA</b>	Asset Threshold for Determining the Appropriate Supervisory	<i>Federal Register</i> , Vol. 87, No. 143,	<b>Jan. 01, 2023</b>

	Office.	07/27/2022, 45005-45010.		
	<b>Office of the Comptroller of the Currency (OCC)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Guidance on Sound Incentive Compensation Policies.	<i>Federal Register</i> , Vol. 87, No. 181, 09/20/2022, 57555-57556.	Comments Due: <b>Nov. 21, 2022</b>
*	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: General Reporting and Recordkeeping Requirements by Savings Associations.	<i>Federal Register</i> , Vol. 87, No. 205, 10/25/2022, 64540-64541.	Comments Due: <b>Nov. 25, 2022</b>
*	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Regulation E, Electronic Fund Transfer Act; Prepaid Account Provisions.	<i>Federal Register</i> , Vol. 87, No. 205, 10/25/2022, 64541-64543.	Comments Due: <b>Nov. 25, 2022</b>
*	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Generic Clearance for the Collection of Qualitative Feedback on Agency Service Delivery.	<i>Federal Register</i> , Vol. 87, No. 205, 10/25/2022, 64545-64546.	Comments Due: <b>Nov. 25, 2022</b>
*	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Annual Stress Test Rule.	<i>Federal Register</i> , Vol. 87, No. 206, 10/26/2022, 64841-64842.	Comments Due: <b>Nov. 25, 2022</b>
	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Recordkeeping Requirements for Securities Transactions.	<i>Federal Register</i> , Vol. 87, No. 194, 10/07/2022, 61144-61146.	Comments Due: <b>Dec. 06, 2022</b>
*	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Licensing Manual.	<i>Federal Register</i> , Vol. 87, No. 216, 11/09/2022, 67749-67750.	Comments Due: <b>Dec. 09, 2022</b>
*	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Retail Foreign Exchange Transactions.	<i>Federal Register</i> , Vol. 87, No. 205, 10/25/2022, 64543-64545.	Comments Due: <b>Dec. 27, 2022</b>
*	<b>OCC</b>	2023 Exemption Threshold	<i>Federal Register</i> ,	<b>Jan. 01, 2023</b>

	Appraisals for HPML Appraisals.	Vol. 87, No. 202, 10/20/2022, 63663-63666.	
*	<b>Rural Business-Coopeartive Service (RBC)</b>	<b>NOSA:</b> FY 2023 Strategic Economic and Community Development Program.	<i>Federal Register</i> , Vol. 87, No. 214, 11/07/2022, 67010-67013.  Issued: <b>Nov. 07, 2022</b>
*	<b>Rural Housing Service (RHS)</b>	<b>NOTICE:</b> Two Regulatory Waivers for Section 502 Direct and Guaranteed Manufactured Housing Pilots.	<i>Federal Register</i> , Vol. 87, No. 211, 11/02/2022, 66075-66077.  <b>Nov. 02, 2022</b>
*	<b>RHS</b>	<b>NOSA:</b> FY 2023 Strategic Economic and Community Development Program.	<i>Federal Register</i> , Vol. 87, No. 214, 11/07/2022, 67010-67013.  Issued: <b>Nov. 07, 2022</b>
	<b>RHS</b>	Revisions to Single Family Housing Guaranteed Loan Program.	<i>Federal Register</i> , Vol. 87, No. 168, 08/31/2022, 53369-53372.  <b>Nov. 29, 2022</b>
	<b>RHS</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Direct Single Family Housing Sections 502 and 504 Loan Programs.	<i>Federal Register</i> , Vol. 87, No. 190, 10/03/2022, 59772-59773.  Comments Due: <b>Dec. 02, 2022</b>
*	<b>RHS</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Direct Single Family Housing Loans and Grants Program.	<i>Federal Register</i> , Vol. 87, No. 201, 10/19/2022, 63474-63475.  Comments Due: <b>Dec. 19, 2022</b>
*	<b>Rural Utilities Service (RUS)</b>	Confirmation of Final Rural eConnectivity Program Rule.	<i>Federal Register</i> , Vol. 87, No. 201, 10/19/2022, 63419.  Confirmed as of: <b>Apr. 27, 2021</b>
*	<b>RUS</b>	<b>NOSA:</b> FY 2023 Strategic Economic and Community Development Program.	<i>Federal Register</i> , Vol. 87, No. 214, 11/07/2022, 67010-67013.  Issued: <b>Nov. 07, 2022</b>
*	<b>Securities and Exchange Commission (SEC)</b>	Adoption of Updated EDGAR Filer Manual.	<i>Federal Register</i> , Vol. 87, No. 197, 10/13/2022, 61977-61979.  <b>Oct. 13, 2022</b>

* <b>SEC</b>	Electronic Recordkeeping Requirements for Broker-Dealers, Security-Based Swap Dealers, and Major Security-Based Swap Participants.	<i>Federal Register</i> , Vol. 87, No. 212, 11/03/2022, 66412-66452.	<b>Jan. 03, 2023</b>
* <b>Small Business Administration (SBA)</b>	<b>NOTICE:</b> Application Period for Military Reservist Economic Injury Disaster Loan Program.	<i>Federal Register</i> , Vol. 87, No. 197, 10/13/2022, 62169.	Issued: <b>Oct. 13, 2022</b>
* <b>Social Security Administration (SSA)</b>	<b>NOTICE:</b> 2023 Cost-of-Living Increase and Other Determinations.	<i>Federal Register</i> , Vol. 87, No. 204, 10/24/2022, 64296-64302.	Issued: <b>Oct. 24, 2022</b>
* <b>Veterans Affairs, Dept. of (VA)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: VA-Guaranteed Home Loan Cash-Out Refinance Loan Comparison Disclosure.	<i>Federal Register</i> , Vol. 87, No. 206, 10/26/2022, 64860-64861.	Comments Due: <b>Dec. 27, 2022</b>

\* Denotes new item in the chart