



ARIZONA BANKERS

ASSOCIATION

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Agencies Publish Service Contract Inventories.

- In accordance with section 734 of Division C of the Consolidated Appropriations Act, the Bureau of Consumer Financial Protection (CFPB) published notice of the availability of the fiscal year (FY) 2021 service contract inventory. The inventory provides information on service contract actions over \$25,000, which CFPB funded during FY 2021. The information is organized by function to show how contracted resources were used by CFPB to support its mission. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-03/pdf/2024-14585.pdf>. *Federal Register*, Vol. 89, No. 128, 07/03/2024, 55231.
- The Commodity Futures Trading Commission (CFTC) announced the availability of its fiscal year (FY) 2022 service contract inventory. The inventory provides information on service contracts above the Simplified Acquisition Threshold (\$250,000), as determined by the base and all options value, that were awarded in FY 2022. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-13/pdf/2024-12968.pdf>. *Federal Register*, Vol. 89, No. 115, 06/13/2024, 50280.

CFPB Establishes Industry Standard-Setting for Personal Financial Data Rights Rule.

The Bureau of Consumer Financial Protection (CFPB) issued a final rule on consumer data rights under section 1033 of the Consumer Financial Protection Act. The final rule establishes minimum attributes a standard-setting body must possess to receive CFPB recognition and to issue consensus standards when the full section 1033 rule is finalized. CFPB also released its process for how standard setters apply for CFPB recognition. The final rule is effective **07/11/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-11/pdf/2024-12658.pdf>. *Federal Register*, Vol. 89, No. 113, 06/11/2024, 49084-49091.

CFPB Creates Registry of Nonbank Covered Persons Subject to Orders.

Under the Consumer Financial Protection Act, CFPB issued a final rule to require certain types of nonbank covered persons subject to certain final public orders obtained or issued by a government agency in connection with the offering or provision of a consumer financial product or service to report the existence of the orders and related information to a CFPB registry. CFPB is also requiring certain supervised nonbanks to file annual reports regarding compliance with registered orders. The final rule is effective **09/16/2024**. See the final rule for implementation dates. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-08/pdf/2024-12689.pdf>. *Federal Register*, Vol. 89, No. 130, 07/08/2024, 56028-56156.

CFPB Publishes Circular on Terms in Consumer Contracts.

CFPB published Consumer Financial Protection Circular 2024-03, titled, Unlawful and Unenforceable Contract Terms and Conditions, in the *Federal Register*. In the circular, CFPB responds to the question, can persons that include unlawful or unenforceable terms and conditions in contracts for consumer financial products and services violate the prohibition on deceptive acts or practices in the Consumer Financial Protection Act. CFPB released the circular on its website **06/04/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-21/pdf/2024-13581.pdf>. *Federal Register*, Vol. 89, No. 120, 06/21/2024, 51955-51957.

CFPB Issues 2023 Fair Lending Report.

CFPB issued its eleventh Fair Lending Report to Congress. The report describes CFPB's fair lending activities in supervision and enforcement; guidance and rulemaking; interagency coordination; and outreach and education for calendar year 2023. CFPB released the 2023 report on its website **06/26/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-02/pdf/2024-14533.pdf>. *Federal Register*, Vol. 89, No. 127, 07/02/2024, 54786-54799.

CFPB Extends Section 1071 Rule Compliance Dates.

CFPB issued an interim final rule to amend Regulation B to extend the compliance dates set forth in its 2023 small business lending rule (Section 1071) and to make other date-related conforming adjustments. The amendments are consistent with an existing court order involving the Section 1071 rule. See Table 1 within the interim final rule for the extended dates for each compliance tier of reporters. The interim final rule is effective **08/02/2024**. Comments are due **08/02/2024**. The interim rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-03/pdf/2024-14396.pdf>. *Federal Register*, Vol. 89, No. 128, 07/03/2024, 55024-55033.

CFPB Proposes to Prohibit Creditors from Using Medical Debts for Credit Eligibility.

CFPB issued a proposed rule to amend Regulation V, which implements the Fair Credit Reporting Act (FCRA), concerning medical information. CFPB proposes to remove a regulatory exception in Regulation V from the limitation in FCRA on creditors obtaining or using information on medical debts for credit eligibility determinations. The proposed rule would also provide that a consumer reporting agency generally may not furnish to a creditor a consumer report containing information on medical debt that the creditor is prohibited from using. Comments are due **08/12/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-18/pdf/2024-13208.pdf>. *Federal Register*, Vol. 89, No. 118, 06/18/2024, 51682-51736.

CFPB Seeks Comment on Consumer Complaint Survey.

CFPB seeks comment regarding an information collection titled, Consumer Complaint Survey. To improve its understanding of consumers and institutional actors in financial markets, CFPB makes use of data collected through the complaint process. CFPB seeks to enhance the utility of the data by better understanding the broader population of consumers who experience issues with their financial products and services. CFPB proposes to collect data with two new surveys intended to identify factors that influence a consumer's decision to use the complaint

process. Use of the survey is further explained in the notice. Comments are due **07/22/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-06-21/pdf/2024-13634.pdf>. *Federal Register*, Vol. 89, No. 120, 06/21/2024, 52030-52031.

CFPB Seeks Comment on Fair Debt Collection Act Information Collection.

CFPB seeks comment regarding an information collection titled, Regulation F: Fair Debt Collection Practices Act, State Application for Exemption. Regulation F implements the Fair Debt Collection Practices Act (FDCPA) and prescribes federal rules governing the activities of debt collectors. Regulation F includes information collections related to recordkeeping and state applications to CFPB for an exemption of a class of debt collection practices within the applying State from the provisions of the FDCPA and the corresponding provisions of Regulation F. Comments are due **08/09/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-10/pdf/2024-15129.pdf>. *Federal Register*, Vol. 89, No. 132, 07/10/2024, 56741-56742.

FRB Announces Aggregate Financial Sector Liabilities.

The Board of Governors of the Federal Reserve System (FRB) announced aggregate financial sector liabilities effective through June 2025. Regulation XX prohibits a merger or acquisition that would result in a financial company that controls more than 10 percent of the aggregate consolidated liabilities of all financial companies (aggregate financial sector liabilities). Specifically, an insured depository institution, a bank holding company, a savings and loan holding company, a foreign banking organization, any other company that controls an insured depository institution, and a nonbank financial company designated by the Financial Stability Oversight Council is prohibited from merging or consolidating with, acquiring all or substantially all of the assets of, or acquiring control of, another company if the resulting company's consolidated liabilities would exceed 10 percent of the aggregate financial sector liabilities. Under Regulation XX, FRB is to publish the aggregate financial sector liabilities by July 1 of each year. Aggregate financial sector liabilities are equal to the average of the year-end financial sector liabilities figure (as of December 31) of each of the preceding two calendar years. The aggregate financial sector

liabilities is equal to \$23,638,092,854,000. The measure is in effect from **07/01/2024**, through **06/30/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-27/pdf/2024-14091.pdf>. *Federal Register*, Vol. 89, No. 124, 06/27/2024, 53623-53624.

FRB Announces Final Approval of Information Collections.

- FRB announced final approval of an information collection titled, Margin Credit Reports. The Margin Credit Reports is comprised of six reports: Registration Statement for Persons Who Extend Credit Secured by Margin Stock (Other Than Banks, Brokers, or Dealers), FR G-1, Deregistration Statement for Persons Registered Pursuant to Regulation U, FR G-2, Statement of Purpose for an Extension of Credit Secured by Margin Stock by a Person Subject to Registration Under Regulation U, FR G-3, Annual Report, FR G-4, Statement of Purpose for an Extension of Credit by a Creditor, FR T-4, and Statement of Purpose for an Extension of Credit Secured by Margin Stock, FR U-1). The reports relate to extensions of credit secured by margin stock. FRB collects the information gathered by the Margin Credit Reports so that it may meet obligations under the Securities Exchange Act. Revisions to the collection are effective **06/28/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-28/pdf/2024-14341.pdf>. *Federal Register*, Vol. 89, No. 125, 06/28/2024, 53999-54000.
- FRB announced final approval of an information collection titled, Reporting Requirements Associated with Emergency Lending Under Section 13(3). Section 13(3) of the Federal Reserve Act provides that FRB may authorize any Federal Reserve Bank to extend credit to an individual, partnership, or corporation, subject to conditions. FRB's Regulation A establishes policies and procedures with respect to emergency lending under section 13(3). The information collection is used in connection with Regulation A and consists of reporting requirements for entities' compliance with the terms and conditions of the emergency lending facilities. Revisions to the information collection are effective **07/31/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-01/pdf/2024-14371.pdf>. *Federal Register*, Vol. 89, No. 126, 07/01/2024, 54461.

- FRB announced final approval of an information collection titled, Recordkeeping Provisions Associated with Stress Testing Guidance (Guidance). The Guidance was issued jointly by FRB, Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) in 2012. The interagency guidance outlines high-level principles for stress testing practices applicable to all FRB-supervised banking organizations with more than \$10 billion in total consolidated assets. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-01/pdf/2024-14366.pdf>. *Federal Register*, Vol. 89, No. 126, 07/01/2024, 54463.
- FRB announced final approval of an information collection titled, Recordkeeping Requirements Associated with Regulation F. FRB's Regulation F, Limitations on Interbank Liabilities, establishes limits on depository institutions' credit exposure to individual correspondents in order to mitigate the risk that the failure of a correspondent would pose to an insured depository institution. Section 206.3 of Regulation F requires insured depository institutions to establish and maintain policies and procedures designed to prevent excessive exposure to correspondents. The information collection is used in connection with these requirements. The notice may be at: <https://www.govinfo.gov/content/pkg/FR-2024-07-01/pdf/2024-14364.pdf>. *Federal Register*, Vol. 89, No. 126, 07/01/2024, 54464-54465.

FRB Extends Comment Period for Proposal to Extend Fedwire Hours.

FRB extends comment period for a proposal to extend hours for Fedwire Funds Service and National Settlement Service. On **05/09/2024**, FRB published in the *Federal Register* a proposal to expand the operating hours of the Fedwire® Funds Service and the National Settlement Service (NSS). FRB proposed to expand the operating hours of the Fedwire Funds Service to 22 hours per day, 7 days per week, every day of the year and to correspondingly expand the operating hours of NSS, with NSS closing 30 minutes earlier than the Fedwire Funds Service. The proposal provided for a comment period ending on **07/08/2024**. FRB extended the comment period for 60 days. Comments are due **09/06/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06->

[26/pdf/2024-14018.pdf](#). *Federal Register*, Vol. 89, No. 123, 06/26/2024, 53425.

FRB Seeks Comment on Information Collections.

- FRB seeks comment regarding an information collection titled, Capital Assessments and Stress Testing Reports. The forms within the information collection, FR Y-14A, FR Y-14Q, and FR Y-14M reports (collectively, FR Y-14 reports) are used to set firms' stress capital buffer (SCB) requirements, support the supervisory stress test models, and collect company-run stress test results. The data are also used to support the supervision and regulation of these financial institutions. FRB proposes to revise the FR Y-14 reports to implement changes to the reports that would collect more granular information on lending to non-depository financial institutions, improve the timeliness and coverage of FRB's collections of counterparty credit risk data, remove data fields deemed no longer necessary, and make other minor revisions and instructional clarifications. Comments are due **08/20/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-21/pdf/2024-13798.pdf>. *Federal Register*, Vol. 89, No. 120, 06/21/2024, 52042-52050.
- FRB seeks comment regarding an information collection titled, Treasury Securities and Agency Debt and Mortgage-Backed Securities Reporting Requirements. The report collects detailed data on depository institutions' daily transactions trading of marketable U.S. Treasury securities and transactions trading of the debt and mortgage-backed securities issued by U.S. federal government agencies including government-sponsored enterprises. Depository institutions subject to the reporting requirements of the collection electronically report transactions through FRB's data collection vendor, the Financial Industry Regulatory Authority (FINRA), utilizing its Trade Reporting and Compliance Engine (TRACE). FRB has proposed revisions to the information collection as outlined in the notice. Comments are due **08/30/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-01/pdf/2024-14365.pdf>. *Federal Register*, Vol. 89, No. 126, 07/01/2024, 54462-54463.
- FRB seeks comment regarding an information collection titled, Recordkeeping and Disclosure

Requirements Associated with Consumer Financial Protection Bureau's (CFPB's) Regulation B. The information collection is used for recordkeeping requirements under Regulation B for institutions FRB supervises. Comments are due **08/30/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-01/pdf/2024-14372.pdf>. *Federal Register*, Vol. 89, No. 126, 07/01/2024, 54463-54464.

FDIC Requires Submission of Resolution Plans by Certain Institutions.

The Federal Deposit Insurance Corporation (FDIC) issued a final rule which will require the submission of resolution plans by insured depository institutions (IDIs) with \$100 billion or more in total assets and informational filings by IDIs with at least \$50 billion but less than \$100 billion in total assets. The final rule modifies the current rule requirements regarding the content and timing of full resolution submissions, as well as interim supplements to those submissions, in order to support FDIC's resolution readiness in the event of material distress and failure of the large IDIs. The final rule also enhances how the credibility of full resolution submissions will be assessed, expands expectations regarding engagement and capabilities testing, and explains expectations regarding FDIC's review, feedback, and enforcement of IDIs' compliance with the final rule. The final rule is effective **10/01/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-09/pdf/2024-13982.pdf>. *Federal Register*, Vol. 89, No. 131, 07/09/2024, 56620-56657.

FDIC Seeks Comment on Information Collections for Real Property Valuations and Qualified Financial Contracts.

FDIC seeks comment regarding two information collections. The first collection titled, Recordkeeping Requirements Associated with Real Estate Appraisals and Evaluations, is designed to provide protection for federal financial and public policy interests by requiring real estate appraisals used in connection federally related transactions to be performed in writing, in accordance with uniform standards, by an appraiser whose competency has been demonstrated and whose professional conduct will be subject to effective supervision. FDIC also seeks comment regarding the collection titled, Qualified Financial Contracts Part 371. The collection consists of

recordkeeping requirements for qualified financial contracts held by insured depository institutions in troubled condition. Comments are due **07/17/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-17/pdf/2024-13250.pdf>. *Federal Register*, Vol. 89, No. 117, 06/17/2024, 51341-51342.

OCC Proposes to Amend Enforceable Recovery Planning Guidelines.

The Office of the Comptroller of the Currency (OCC) issued a proposed rule to amend its enforceable recovery planning guidelines (Guidelines) to expand the Guidelines to apply to insured national banks, federal savings associations, and federal branches with average total consolidated assets of \$100 billion or more; incorporate a testing standard; and clarify the role of non-financial (including operational and strategic) risk in recovery planning. Comments are due **08/02/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-03/pdf/2024-13960.pdf>. *Federal Register*, Vol. 89, No. 128, 07/03/2024, 55114-55120.

OCC Seeks Comment on Information Collections.

- OCC seeks comment regarding an information collection titled, Debt Cancellation Contracts and Debt Suspension Agreements. Twelve U.S.C. 24 authorizes a national bank to enter into Debt Cancellation Contracts (DCCs) and Debt Suspension Agreements (DSAs). Twelve CFR part 37 requires banks to disclose information about a DCC or DSA using either a short or long form disclosure. The requirements of part 37 enhance consumer protections for customers who purchase DCCs and DSAs from banks and ensure that banks offer these products in a safe and sound manner by requiring them to effectively manage their risk exposure. Comments are due **08/26/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-27/pdf/2024-14107.pdf>. *Federal Register*, Vol. 89, No. 124, 06/27/2024, 53700-53702.
- OCC seeks comment regarding an information collection titled, Fiduciary Activities. OCC regulates the fiduciary activities of national

banks and federal savings associations, including the administration of collective investment funds (collectively, the banks). The information collection is used in connection with record keeping requirements under OCC regulations regarding the fiduciary activities of banks. Comments are due **09/03/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-03/pdf/2024-14611.pdf>. *Federal Register*, Vol. 89, No. 128, 07/03/2024, 55306-55308.

- OCC seeks comment regarding an information collection titled, Reporting and Recordkeeping Requirements Associated with Liquidity Coverage Ratio: Liquidity Risk Measurement, Standards, and Monitoring. OCC, Board of Governors of the Federal Reserve System (FRB), and Federal Deposit Insurance Corporation (FDIC) implemented a quantitative liquidity requirement, known as the liquidity coverage ratio, and a stable funding requirement, known as the net stable funding ratio, that apply to certain large banking organizations. For OCC, the standards are implemented through 12 CFR part 50, Liquidity Risk Measurement Standards. OCC plans revisions to the information collection to account for three recordkeeping requirements in part 50, contained in sections 50.4(a), 50.22(a)(1) and (a)(4), that had not been previously cleared by OCC under the Paperwork Reduction Act. Comments are due **08/09/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-10/pdf/2024-15081.pdf>. *Federal Register*, Vol. 89, No. 132, 07/10/2024, 56809-56811.

HUD Finalizes Certification of Tribal Housing Counselors.

The Department of Housing and Urban Development (HUD) issued a final rule regarding the certification of Tribal Housing counselors. HUD's Housing Counseling Program provides counseling to individuals seeking information about financing, maintaining, renting, or owning a home. Established by the Dodd-Frank Act, entities and individual counselors that participate in the Housing Counseling Program are required to be certified by HUD as competent to provide counseling services. In 2016, HUD implemented housing counselor certification requirements for most HUD programs but agreed to conduct consultation with Tribes before implementing them for Tribes. On **01/26/2023**, HUD published a proposed rule that provided an alternative

regulatory standard for the counselor certification that accounts for the unique status of Tribal land and housing programs in Indian country and recognizes the importance of Tribal expertise. The final rule adopts the proposed rule with minor changes. The final rule is effective **07/12/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-06-12/pdf/2024-12777.pdf>. *Federal Register*, Vol. 89, No. 114, 06/12/2024, 49802-49808.

HUD Announces Effective Date for Section 184 Indian Housing Loan Guarantee Program Rule.

HUD published a final rule in the *Federal Register* on **03/20/2024**, to strengthen its Section 184 Indian Loan Guarantee Program by, among other things, clarifying rules for Tribes, lenders, servicers, and other participants. The final rule established an effective date of **06/18/2024**. To provide time for HUD to develop and implement a comprehensive handbook for the Section 184 Program and to allow Tribes, lenders, servicers, and other participants time to conform their policies, procedures, and systems to comply with HUD's final rule, HUD has delayed the effective date of the final rule. The effective date for the final rule published **03/20/2024**, is delayed from **06/18/2024**, until **12/31/2024**. The compliance date is **03/01/2025**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-14/pdf/2024-13124.pdf>. *Federal Register*, Vol. 89, No. 116, 06/14/2024, 50523-50524.

HUD Releases Termination of Direct Endorsement Approval Actions.

HUD issued a notice which advises of the cause and effect of termination of Direct Endorsement (DE) approval taken by its Federal Housing Administration (FHA) against HUD-approved mortgagees through the FHA Credit Watch Termination Initiative. The notice includes a list of mortgagees that have had their DE Approval terminated for the reasons set forth in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-12/pdf/2024-12820.pdf>. *Federal Register*, Vol. 89, No. 114, 06/12/2024, 49897-49898.

HUD Extends Compliance Date for NSPIRE.

HUD announced an extension of the compliance date for its National Standards for the Physical Inspection

of Real Estate (NSPIRE) final rule for the Housing Choice Voucher (HCV), Project Based Voucher (PBV) and Section 8 Moderate Rehabilitation programs, and for the HOME Investment Partnerships Program (HOME) and Housing Trust Fund (HTF), Housing Opportunities for Persons With AIDS (HOPWA), Emergency Solution Grants (ESG) and Continuum of Care (COC) programs. The extension will allow Public Housing Authorities, jurisdictions, participants, recipients, and grantees additional time to implement NSPIRE standards. The compliance date is extended to **10/01/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-05/pdf/2024-14718.pdf>. *Federal Register*, Vol. 89, No. 129, 07/05/2024, 55645-55647.

HUD Extends Applicability of Waiver of Procurement Preference Provided to Tribal Recipients.

HUD announced the extension of the previously issued public interest, general applicability Tribal Consultation waiver of the Build America, Buy America Act Domestic Content Procurement Preference as applied to Federal Financial Assistance provided to Tribes, Tribally Designated Housing Entities, and other Tribal Entities (collectively, Tribal Recipients) until **09/30/2024**. HUD published the final notice of a limited waiver extension on its website **07/01/2024**. The final notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-08/pdf/2024-14837.pdf>. *Federal Register*, Vol. 89, No. 130, 07/08/2024, 55964-55966.

HUD Seeks Comment on Information Collections.

- HUD seeks comment regarding an information collection titled, FHA-Insured Mortgage Loan Servicing of Delinquent Default, and Foreclosure with Service Members Act. The information collection encompasses requirements for both FHA-approved Mortgagees who service FHA-insured mortgages and FHA-insured Mortgagees (borrowers). Information received must comply with delinquency and default servicing, foreclosure, and the Servicemembers Civil Relief Act (SCRA) requirements. The need and proposed use of the collection efforts for non-performing FHA-insured mortgages is to bring a delinquent mortgage current as quickly as possible, avoid foreclosure when feasible, and minimize losses to FHA's Mutual Mortgage Insurance Fund. Comments are due **08/26/2024**.

The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-06-25/pdf/2024-13855.pdf>. *Federal Register*, Vol. 89, No. 122, 06/25/2024, 53117-53118.

- HUD seeks comment regarding an information collection titled, Affirmative Fair Housing Marketing Plan. HUD uses the information collection to fulfill its duty under the Fair Housing Act to administer its programs and activities relating to housing and urban development in a manner that affirmatively furthers fair housing. Comments are due **08/26/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-06-26/pdf/2024-13987.pdf>. *Federal Register*, Vol. 89, No. 123, 06/26/2024, 53437-534

FEMA Issues Final Flood Hazard Determinations.

- The Federal Emergency Management Agency (FEMA) issued a final notice which identifies communities in the states of **California, Florida, 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 **10/10/2024**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-06-24/pdf/2024-13774.pdf>. *Federal Register*, Vol. 89, No. 121, 06/24/2024, 52485-52486.
- 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 for communities in the states of **Florida, Colorado, West Virginia, and Wisconsin**. 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 **10/24/2024**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-06-28/pdf/2024-14179.pdf>. *Federal Register*, Vol. 89, No. 125, 06/28/2024, 54018-54019.

- 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 for communities in the state of **Oregon**. 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 **11/07/2024**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-06-28/pdf/2024-14178.pdf>. *Federal Register*, Vol. 89, No. 125, 06/28/2024, 54020.

FEMA Issues Final Changes in Flood Hazard Determinations.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) has been made final for communities in the states of **Colorado, Florida, Georgia, Maine, Tennessee, and Texas**, as listed in the table in the

notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-14/pdf/2024-13142.pdf>. *Federal Register*, Vol. 89, No. 116, 06/14/2024, 50604-50607.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Colorado, Florida, Maine, Maryland, Montana, North Carolina, Pennsylvania, Texas, Virginia, and Wyoming**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-05/pdf/2024-14749.pdf>. *Federal Register*, Vol. 89, No. 129, 07/05/2024, 55636-55638.

FEMA Issues Notices of Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in the states of **Alabama, Arkansas, Florida, Kentucky, Louisiana, North Carolina, Tennessee, Texas, and Vermont**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports 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-2024-06-24/pdf/2024-13773.pdf>. *Federal Register*, Vol. 89, No. 121, 06/24/2024, 52486-52490.

- FEMA issued a notice which lists communities in the states of **Arizona, California, Florida, Idaho, Indiana, Minnesota, Missouri, Nebraska, Nevada, New York, Ohio, Oregon, Texas, and Wisconsin**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports 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-2024-06-28/pdf/2024-14177.pdf>. *Federal Register*, Vol. 89, No. 125, 06/28/2024, 54021-54025.

FEMA Issues Proposed Flood Hazard Determinations.

- Comments are requested on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for the communities in the state of **Nebraska**, 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 **09/23/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-24/pdf/2024-13775.pdf>. *Federal Register*, Vol. 89, No. 121, 06/24/2024, 52484-52485.
- Comments are requested on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for the communities in the state of **Virginia**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **09/26/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-28/pdf/2024-14174.pdf>. *Federal Register*, Vol. 89, No. 125, 06/28/2024, 54017-54018.
- Comments are requested on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for the communities in the state of **Virginia**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or

remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **09/26/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-28/pdf/2024-14180.pdf>. *Federal Register*, Vol. 89, No. 125, 06/28/2024, 54020-54021.

- Comments are requested on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for the communities in the states of **Arizona** 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 **09/26/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-28/pdf/2024-14173.pdf>. *Federal Register*, Vol. 89, No. 125, 06/28/2024, 54025-54026.

FEMA Proposes to Update Public Assistance Regulations.

FEMA issued a proposed rule to revise the Public Assistance program regulations to reflect current statutory authorities and implement program improvements. The proposed rule would incorporate changes brought about by amendments to the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act). The Public Assistance program provides a broad range of assistance to State, Tribal, Territorial, and local governments. It provides assistance for emergency protective measures, such as emergency evacuation, sheltering, and debris removal, as well as financial assistance for the permanent restoration of facilities. In addition, the Stafford Act authorizes Community Disaster Loans for any local or Tribal government that has suffered a substantial loss of tax and other revenues as a result of a major disaster, and that demonstrates a need for financial assistance to perform its governmental functions. FEMA has also proposed clarifications and corrections to improve the efficiency and consistency of the Public Assistance program. Comments are due **09/03/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07->

[02/pdf/2024-13898.pdf](#). *Federal Register*, Vol. 89, No. 127, 07/02/2024, 54966-55015.

FinCEN Imposes Special Measure Regarding Al-Huda Bank.

The Financial Crimes Enforcement Network (FinCEN) issued a final rule to prohibit covered U.S. financial institutions from opening or maintaining a correspondent account for, or on behalf of Al-Huda Bank. Al-Huda Bank is a foreign financial institution based in Iraq found to be of primary money laundering concern pursuant to section 311 of the USA PATRIOT Act. The final rule further requires covered U.S. financial institutions to take reasonable steps not to process transactions for the correspondent account of a foreign banking institution in the United States if such a transaction involves Al-Huda Bank. The final rule also requires covered institutions to apply special due diligence to foreign correspondent accounts that is reasonably designed to guard against the use to process transactions involving Al-Huda Bank. The final rule is effective **08/02/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-03/pdf/2024-14415.pdf>. *Federal Register*, Vol. 89, No. 128, 07/03/2024, 55051-55059.

FinCEN Proposes Amendments to Modernize Bank AML/CFT Programs.

FinCEN issued a proposed rule to strengthen and modernize financial institutions' anti-money laundering and countering the financing of terrorism (AML/CFT) programs pursuant to a part of the Anti-Money Laundering Act (AML Act). The proposed rule would require financial institutions to establish, implement, and maintain effective, risk-based, and reasonably designed AML/CFT programs with certain minimum components, including a mandatory risk assessment process. The proposed rule also would require financial institutions to review government-wide AML/CFT priorities and incorporate them, as appropriate, into risk-based programs, and would provide for certain technical changes to program requirements. The proposed rule also further articulates certain broader considerations for an effective and risk-based AML/CFT framework as envisioned by the AML Act. In addition, FinCEN proposed regulatory amendments to promote clarity and consistency across FinCEN's program rules for different types of financial institutions. Comments are due **09/03/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR->

[2024-07-03/pdf/2024-14414.pdf](#). *Federal Register*, Vol. 89, No. 128, 07/03/2024, 55428-55493.

FinCEN Seeks Comment on BSA-Related Information Collections.

- FinCEN seeks comment regarding information collection requirements related to Bank Secrecy Act (BSA) regulations that require certain banks, brokers or dealers in securities, futures commission merchants, introducing brokers in commodities, and mutual funds (each a covered financial institution) to establish and maintain due diligence programs for foreign financial institutions and for private banking accounts. The due diligence programs are required to be part of covered financial institutions' anti-money laundering programs. Comments are due **08/12/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-11/pdf/2024-12728.pdf>. *Federal Register*, Vol. 89, No. 113, 06/11/2024, 49273-49277.
- FinCEN seeks comment regarding information collection requirements found in Bank Secrecy Act (BSA) regulations that require banks, savings associations, credit unions, certain non-federally regulated banks and trust companies, brokers-dealers, mutual funds, futures commission merchants, and introducing brokers in commodities, to develop and implement customer identification programs designed to allow the financial institutions to form a reasonable belief that they know the true identity of each of their customers. Comments are due **08/19/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-20/pdf/2024-13590.pdf>. *Federal Register*, Vol. 89, No. 119, 06/20/2024, 51940-51944.

Treasury Issues Interim Rule on Capital Magnet Fund.

The Department of Treasury (Treasury) issued a revised interim rule which implements the Capital Magnet Fund (CMF), as administered by the Community Development Financial Institutions Fund (CDFI Fund). The revised interim rule incorporates, among other things: revisions to certain definitions and CMF program requirements to improve the public's understanding and streamline the administration of CMF program requirements; revisions to project level requirements to better align CMF with other federal housing programs; programmatic updates to address current business

practices in the affordable housing industry; and consolidation of Economic Development Activities under a new section for a more comprehensive articulation of the criteria. The revised interim rule also reflects requirements set forth in a final rule, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards. The interim final rule is effective **06/25/2024**. Comments are due **08/26/2024**. The interim final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-25/pdf/2024-13797.pdf>. *Federal Register*, Vol. 89, No. 122, 06/25/2024, 53004-53025.

Treasury Seeks Comment on AI in Financial Services Sector.

Treasury seeks comment on the uses, opportunities, and risks presented by developments and applications of artificial intelligence (AI) within the financial sector. Treasury is interested in gathering information from a broad set of stakeholders in the financial services ecosystem, including those providing, facilitating, and receiving financial products and services, as well as consumer and small business advocates, academics, nonprofits, and others. Comments are due **08/12/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-12/pdf/2024-12336.pdf>. *Federal Register*, Vol. 89, No. 114, 06/12/2024, 50048-50055.

IRS Issues Final Rule Concerning Statutory Disallowance Rule for Certain Qualified Conservation Contributions.

The Internal Revenue Service (IRS) issued a final rule concerning the statutory disallowance rule enacted by the SECURE 2.0 Act to disallow a federal income tax deduction for a qualified conservation contribution made by a partnership or an S-corporation after **12/29/2022**, if the amount of the contribution exceeds 2.5 times the sum of each partner's or S-corporation shareholder's relevant basis. The final rule provides guidance regarding the statutory disallowance rule, including definitions, appropriate methods to calculate the relevant basis of a partner or an S-corporation shareholder, the three statutory exceptions to the statutory disallowance rule, and related reporting requirements. In addition, the final rule provides reporting requirements for partners and S-corporation shareholders that receive a distributive share or pro rata share of any noncash charitable contribution made by a partnership or S-corporation, regardless of whether the contribution is a qualified conservation contribution (and regardless

of whether the contribution is of real property or other noncash property). The final rule is effective **06/28/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-28/pdf/2024-13844.pdf>. *Federal Register*, Vol. 89, No. 125, 06/28/2024, 54284-54327.

IRS Issues Guidance on the Excise Tax on Repurchase of Corporate Stock.

IRS issued a final rule to provide guidance regarding the reporting and payment of the excise tax on repurchases of corporate stock made after **12/31/2022**. The final rule affects certain publicly traded corporations that repurchase their stock or whose stock is acquired by certain specified affiliates. The final rule is effective **06/28/2024**. See the final rule for applicability dates. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-03/pdf/2024-14426.pdf>. *Federal Register*, Vol. 89, No. 128, 07/03/2024, 55045-55051.

IRS Issues Final Rule for Determining Amount Realized and Basis for Digital Asset Transactions.

IRS issued a final rule regarding information reporting and the determination of amount realized and basis for certain digital asset sales and exchanges. The final rule requires brokers to file information returns and furnish payee statements reporting gross proceeds and adjusted basis on dispositions of digital assets effected for customers in certain sale or exchange transactions. The final rule also requires real estate reporting persons to file information returns and furnish payee statements with respect to real estate purchasers who use digital assets to acquire real estate. The final rule is effective **09/09/2024**. See the final rule for applicability dates. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-09/pdf/2024-14004.pdf>. *Federal Register*, Vol. 89, No. 131, 07/09/2024, 56480-56583.

IRS Proposes Rule to Identify Partnership Related-Party Basis Adjustment Transactions as Reportable.

IRS issued a proposed rule that would identify certain partnership related-party basis adjustment transactions and substantially similar transactions as transactions of interest, a type of reportable

transaction. Material advisors and certain participants would be required to file disclosures with IRS and would be subject to penalties for failure to disclose. Comments are due **08/19/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-06-18/pdf/2024-13282.pdf>, *Federal Register*, Vol. 89, No. 118, 06/18/2024, 51476-51491.

IRS Issues Proposed Rule to Recapture Interest on Excess Credits under COVID-Related Acts.

IRS proposed regulations which provide that IRS will assess as an underpayment of tax any overpayment interest paid to a taxpayer on an erroneous refund of the employment tax credits provided under the Families First Coronavirus Response Act, the Coronavirus Aid, Relief, and Economic Security Act, and the American Rescue Plan Act (collectively, COVID-Related Acts). The proposed rule affects businesses, tax-exempt organizations, and certain governmental entities that claim the paid sick leave credit and the paid family leave credit under the Families First Coronavirus Response Act and the American Rescue Plan Act, and that claim the employee retention credit under the Coronavirus Aid, Relief, and Economic Security Act and the American Rescue Plan Act. Comments are due **08/16/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-02/pdf/2024-14167.pdf>, *Federal Register*, Vol. 89, No. 127, 07/02/2024, 54742-54746.

IRS Proposes to Update Procedures to Accept Direct Payments of Tax.

IRS issued a proposed rule to amend regulations regarding the payment of tax by commercially acceptable means. The proposed amendments would reflect changes to the law made by the Taxpayer First Act that would allow IRS to directly accept payments of tax by credit or debit card, without having to connect taxpayers to third-party payment processors. Comments are due **09/03/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-02/pdf/2024-14002.pdf>, *Federal Register*, Vol. 89, No. 127, 07/02/2024, 54746-54748.

FHFA Seeks Comment on Mortgage-Related Surveys.

- The Federal Housing Finance Agency (FHFA) seeks comment regarding an information collection titled, National Survey of Mortgage Originations (NSMO). The NSMO is a recurring quarterly survey of individuals who have recently obtained a loan secured by a first mortgage on single-family residential property. The survey is a component of the National Mortgage Database Program which is a joint effort of FHFA and the Bureau of Consumer Financial Protection. Comments are due **08/26/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-25/pdf/2024-13902.pdf>, *Federal Register*, Vol. 89, No. 122, 06/25/2024, 5386-83088.

- FHFA seeks comment regarding an information collection titled, American Survey of Mortgage Borrowers (ASMB). The ASMB, conducted annually or biennially, is a voluntary survey of individuals who currently have a first mortgage loan secured by single-family residential property. The survey is a component of the National Mortgage Database Program which is a joint effort of FHFA and the Bureau of Consumer Financial Protection. Comments are due **07/25/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-25/pdf/2024-13859.pdf>, *Federal Register*, Vol. 89, No. 122, 06/25/2024, 53088-53102.

SBA Announces Q3 FY 2024 Military Reservist Economic Injury Disaster Loans Interest Rate.

The Small Business Administration (SBA) publishes an interest rate for Military Reservist Economic Injury Disaster Loans on a quarterly basis. The interest rate will be **4.000** for loans approved on or after **05/06/2024**. The notice was issued **06/26/2024**.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-01/pdf/2024-14403.pdf>, *Federal Register*, Vol. 89, No. 126, 07/01/2024, 54626.

SBA Seeks Comment on Debtor Financial Statement.

SBA seeks comment regarding an information collection titled, Financial Statement of Debtor. The primary purpose for collecting the information is to evaluate the debtor's financial capacity to repay the debt owed to SBA and determine to what extent SBA may compromise the debt, maximize recovery, and protect the interests of SBA. Forms are completed

and signed by the obligor and then submitted to the lender or are completed and signed by the borrower/obligor and then submitted to the SBA Disaster Loan Servicing Center handling the account. Comments are due **07/22/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-21/pdf/2024-13683.pdf>. *Federal Register*, Vol. 89, No. 120, 06/21/2024, 52193.

FCIC Expands Options for Specialty and Organic Growers.

The Federal Crop Insurance Corporation (FCIC) issued a final rule to amend its regulations to expand the availability of enterprise and optional units. FCIC has clarified double cropping requirements when another plan of insurance does not require records of acreage and production; removed burdensome written agreement requirements and set new yield guarantee limits for new breaking acreage; provides flexibility and clarifies rules regarding assignment of indemnity; streamlined and shortened good farming practice determinations; clarified the timing and method of yield reductions for several perennial crops; and allows sunburn damaged walnuts to be eligible for indemnity payments through quality adjustment. The changes to the crop insurance policies resulting from the amendments in the final rule are applicable for the 2025 and succeeding crop years for crops with a contract change date on or after **06/30/2024**. For all other crops, the changes to the policies made in the final rule are applicable for the 2026 and succeeding crop years. The final rule is effective **06/30/2024**. Comments are due **08/26/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-27/pdf/2024-13198.pdf>. *Federal Register*, Vol. 89, No. 124, 06/27/2024, 53822-53847.

Agencies Release FY 2025 Guarantee Fee Levels.

The Rural Business-Cooperative Service (RBC), Rural Housing Service (RHS), and Rural Utilities Service (RUS) (collectively, the agencies) offer loan guarantees through four programs: Community Facilities (CF) administered by RHS; Water and Waste Disposal (WWD) administered by RUS; and Business and Industry (B&I) and Rural Energy for America Program (REAP) administered by RBC. The notice provides applicants with the Guarantee Fee rates, Guarantee percentage for Guaranteed Loans, the Periodic Retention Fee, and Fee for Issuance of the Loan Note Guarantee Prior to Construction Completion for Fiscal Year (FY) 2025. The fees are

used when applying for loan note guarantees under the various guaranteed loan types. The fees are effective **10/01/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-25/pdf/2024-13895.pdf>. *Federal Register*, Vol. 89, No. 122, 06/25/2024, 53041-53042.

RHS Issues Waivers for Single Family Housing Section 504 Repair Pilot.

The Rural Housing Service (RHS) issued a notice to continue to waive two regulatory requirements for the Section 504 Direct Single Family Housing Loans and Grants (DSFHLG) pilot program while RHS contemplates a future rulemaking to remove regulatory barriers to assist eligible applicants with improved ease of use for very low-income homeowners seeking to repair or rehabilitate their homes. The notice briefly discusses the waivers that RHS intends to continue and provides contact information for additional details about the pilot program. The effective date of the two regulatory waivers is **06/24/2024**. The duration of the pilot program is anticipated to continue until **06/24/2026**, at which time RHS may extend the pilot program. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-24/pdf/2024-13697.pdf>. *Federal Register*, Vol. 89, No. 121, 06/24/2024, 52355-52356.

RHS Issues NOFA for Section 533 Housing Preservation Grant Program.

RHS issued a notice of funding availability (NOFA) for the Housing Preservation Grant (HPG) program for fiscal year (FY) 2024. The funds are available to eligible sponsoring organizations for the repair or rehabilitation of housing owned or occupied by low- and very-low-income rural citizens under the HPG Program. See the NOFA for application deadline and details. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-14/pdf/2024-13131.pdf>. *Federal Register*, Vol. 89, No. 116, 06/14/2024, 50554-50560.

RHS Issues NOFA for Native Community Development Financial Institution Relending Demonstration Program.

RHS issued a notice of funding availability (NOFA) for the Native Community Development Financial Institution (NCDFI) Relending Demonstration Program for fiscal year (FY) 2024. The purpose of

the NCFDI Relending Demonstration Program is to increase homeownership opportunities for Native American Tribes, Alaska Native Communities, and Native Hawaiian communities in rural areas. Additionally, the program will provide capital to NCFDIs; loans made to NCFDIs will be re-lent to the ultimate recipients (low- and very-low-income people who will live in Indian Country and need affordable, modest single-family homes). See the NOFA for application deadline and details. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-01/pdf/2024-14353.pdf>. *Federal Register*, Vol. 89, No. 126, 07/01/2024, 54413-54419.

CCC Final Rule Amends Emergency Assistance for ELAP.

The Commodity Credit Corporation (CCC) issued a final rule to amend the Emergency Assistance for Livestock, Honeybee, and Farm-Raised Fish Program (ELAP). The final rule makes changes to ELAP to provide financial assistance to dairy producers who face milk losses due to H5N1 infection of their dairy herds. See the final rule for eligibility and how to apply for the assistance. The final rule is effective **07/01/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-01/pdf/2024-14412.pdf>. *Federal Register*, Vol. 89, No. 126, 07/01/2024, 54331-54336.

CFTC Revises Privacy Act Regulations.

The Commodity Futures Trading Commission (CFTC) issued a final rule to adopt amendments to certain of its regulations regarding exemptions for certain systems of records from one or more provisions of the Privacy Act to better conform to the requirements of the Privacy Act and the guidance contained in Office of Management and Budget (OMB) Circular A-108, Federal Agency Responsibilities for Review, Reporting, and Publication Under the Privacy Act. The final rule more specifically identifies the systems of records currently included in the regulation, adds additional systems of records that CFTC has exempted, enumerates the sections of the Privacy Act from which CFTC has exempted each system of records, sets forth the reasons for the exemptions, and reorganizes the regulations for ease of reference. The rule is effective **07/17/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-17/pdf/2024-12685.pdf>. *Federal Register*, Vol. 89, No. 117, 06/17/2024, 51208-51215.

CFTC Seeks Comment on Bankruptcies of Commodity Brokers Information Collection.

CFTC seeks comment regarding an information collection titled, Regulations Governing Bankruptcies of Commodity Brokers. The collection of information involves the reporting, recordkeeping, and third party disclosure requirements set forth in CFTC's bankruptcy regulations for commodity broker liquidations, 17 CFR part 190. Comments are due **08/16/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-17/pdf/2024-13254.pdf>. *Federal Register*, Vol. 89, No. 117, 06/17/2024, 51315-51317.

CFTC Seeks Comment on Large Trader Reporting Information Collection.

CFTC seeks comment regarding an information collection titled, Large Trader Reporting for Physical Commodity Swaps. Part 20 of CFTC's regulations (Reporting Rules) require clearing organizations and any persons that are 'reporting entities' to file swaps position data with CFTC. The Reporting Rules require each clearing organization to submit clearing member reports to CFTC. The Reporting Rules also require each reporting entity to submit position reports to CFTC that indicate the reporting entity's principal and counterparty positions in cleared and uncleared physical commodity swaps. Reporting entities are persons that are either 'clearing members' or 'swap dealers' that are otherwise not clearing members. Reporting parties are required to submit data on positions on a futures equivalent basis so as to allow CFTC to assess a trader's market impact across differently structured but linked derivatives instruments and markets. Comments are due **07/29/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-28/pdf/2024-14250.pdf>. *Federal Register*, Vol. 89, No. 125, 06/28/2024, 53967-53969.

CFTC Extends Comment Period for Event Contracts Proposal.

On **05/10/2024**, CFTC issued a proposed rule to amend its rules concerning event contracts in certain excluded commodities. The proposed amendments would further specify types of event contracts that fall within the scope of section 5c(c)(5)(C) of the Commodity Exchange Act (CEA) and are contrary to the public interest, such that they may not be listed for trading or accepted for clearing on or through a

CFTC-registered entity. Among other things, the proposed amendments would further specify the types of event contracts that involve “gaming.” In addition, the proposed amendments would further align the language of CFTC’s event contract rules with the statutory text of CEA section 5c(c)(5)(C) and make certain technical changes to the rules in order to enhance clarity and organization. The comment period for the proposed rule was scheduled to close **07/09/2024**. CFTC extended the comment an additional thirty days. Comments are due **08/08/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-05/pdf/2024-14610.pdf>. *Federal Register*, Vol. 89, No. 129, 07/05/2024, 55528-55529.

FCC Seeks Comment on Regulatory Fees.

The Federal Communications Commission (FCC) seeks comment on revising the fee schedule of FY 2024 regulatory fees and on several additional regulatory fee issues, as described in the proposal. Comments are due **07/15/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-25/pdf/2024-13813.pdf>. *Federal Register*, Vol. 89, No. 122, 06/25/2024, 53276-53332.

FCC Seeks Comment on Letters of Credit for Recipients of High-Cost Competitive Bidding Support.

FCC seeks comment on changes to its rules regarding letters of credit for recipients of high-cost support awarded through competitive bidding. Specifically, FCC seeks comment on changing the rules governing which United States banks are eligible to issue such letters. It also seeks comment on modifying the letter of credit rules for Connect America Fund Phase II (CAF II) support recipients that have met all of their deployment and reporting obligations, along with allowing certain Rural Digital Opportunity Fund (RDOF) support recipients to lower the value of their letters of credit. Comments are due **08/05/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-05/pdf/2024-14145.pdf>. *Federal Register*, Vol. 89, No. 129, 07/05/2024, 55542-55547.

VA Proposes Revision to ARMs and Temporary Buydown Agreements.

The Department of Veterans Affairs (VA) proposes to amend its rules on interest rates for adjustable rate

mortgage (ARM) loans and hybrid adjustable rate mortgage (h-ARM) loans. The proposed rule would ensure VA’s existing interest rate regulation reflects current statutory requirements regarding these loans, in a way that makes the loans a more viable, safe product for Veterans. The proposed rule would also solidify requirements for temporary buydown agreements to help Veterans temporarily reduce interest rates and, in effect, lower monthly mortgage payments for a specific period of time. Comments are due **08/20/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-21/pdf/2024-13389.pdf>. *Federal Register*, Vol. 89, No. 120, 06/21/2024, 51995-52002.

EEOC Removes ADA Appendix Incentive Section Vacated by Court.

The Equal Employment Opportunity Commission (EEOC) issued a final rule to supplement a final rule published **12/20/2018**, titled Removal of Final ADA Wellness Rule Vacated by Court, which removed the incentive section in ADA regulations. However, due to an oversight, the 2018 final rule did not remove the corresponding discussion of that section in the appendix to 29 CFR part 1630. This final rule removes the discussion about the incentive section from the ADA appendix. The final rule is effective **07/05/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-05/pdf/2024-14606.pdf>. *Federal Register*, Vol. 89, No. 129, 07/05/2024, 55520-55521.

Proposed Rules and Comment Due Dates

<u>Agency</u>	<u>Proposed Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Comment Due Date</u>	
*	Consumer Financial Protection Bureau (CFPB)	Prohibition on Creditors and Consumer Reporting Agencies Use of Medical Information for Credit Underwriting.	<i>Federal Register</i> , Vol. 89, No. 118, 06/18/2024, 51682-51736.	Aug. 12, 2024
*	Commodity Futures Trading Commission (CFTC)	NOTICE: Extension of Comment Period for Event Contracts Proposal.	<i>Federal Register</i> , Vol. 89, No. 129, 07/05/2024, 55528-55529.	Aug. 08, 2024
*	Federal Communications Commission (FCC)	Assessment and Collection of Regulatory Fees for Fiscal Year 2024.	<i>Federal Register</i> , Vol. 89, No. 122, 06/25/2024, 53276-53332.	Jul. 15, 2024
*	FCC	Letters of Credit for Recipients of High-Cost Competitive Bidding Support.	<i>Federal Register</i> , Vol. 89, No. 129, 07/05/2024, 55542-55547.	Aug. 05, 2024
*	Federal Emergency Management Agency (FEMA)	Update to Public Assistance Program Regulations.	<i>Federal Register</i> , Vol. 89, No. 127, 07/02/2024, 54966-55015.	Sep. 03, 2024
*	Federal Reserve System (FRB)	NOTICE: Extension of Comment Period for Proposal to Expand Hours for Fedwire Funds Service and National Settlement Service.	<i>Federal Register</i> , Vol. 89, No. 123, 06/26/2024, 53425.	Sep. 06, 2024
	Financial Crime Enforcement Agency (FinCEN)	Customer Identification Programs for Registered Investment Advisers and Exempt Reporting Advisers.	<i>Federal Register</i> , Vol. 89, No. 99, 05/21/2024, 44571-44597.	Jul. 22, 2024
*	FinCEN	Amendments to Anti-Money Laundering and Countering the Financing of Terrorism Programs for Financial Institutions.	<i>Federal Register</i> , Vol. 89, No. 128, 07/03/2024, 55428-55493.	Sep. 03, 2024
	Housing and Urban Development, Dept. of (HUD)	Revisions to HOME Program.	<i>Federal Register</i> , Vol. 89, No. 104, 05/29/2024, 46618-46680.	Jul. 29, 2024
	Internal Revenue (IRS)	Interest Capitalization Requirements for Improvements to Designated Property.	<i>Federal Register</i> , Vol. 89, No. 95, 05/15/2024, 42404-42408.	Jul. 15, 2024

*	IRS	Recapture of Interest on Excess Credits Under the Families First Act, CARES Act, and ARP.	<i>Federal Register</i> , Vol. 89, No. 127, 07/02/2024, 54742-54746.	Aug. 16, 2024
*	IRS	Certain Partnership Related-Party Basis Adjustment Transactions as Transactions of Interest.	<i>Federal Register</i> , Vol. 89, No. 118, 06/18/2024, 51476-51491.	Aug. 19, 2024
*	IRS	Update of Regulations to Allow Direct Payment of Tax to IRS.	<i>Federal Register</i> , Vol. 89, No. 127, 07/02/2024, 54746-54748.	Sep. 03, 2024
*	Office of the Comptroller of the Currency (OCC)	Amendment to Enforceable Recovery Planning Guidelines.	<i>Federal Register</i> , Vol. 89, No. 128, 07/03/2024, 55114-55120.	Aug. 02, 2024
	Securities and Exchange Commission (SEC)	Customer Identification Programs for Registered Investment Advisers and Exempt Reporting Advisers.	<i>Federal Register</i> , Vol. 89, No. 99, 05/21/2024, 44571-44597.	Jul. 22, 2024
	Small Business Administration (SBA)	Revisions to Women-Owned Small Business Federal Contract Program.	<i>Federal Register</i> , Vol. 89, No. 96, 05/16/2024, 42816-42820.	Jul. 15, 2024
*	Veterans Affairs, Dept. of (VA)	Amendments to Adjustable Rate Mortgages, Hybrid Adjustable Rate Mortgages, and Temporary Buydown Agreements.	<i>Federal Register</i> , Vol. 89, No. 120, 06/21/2024, 51995-52002.	Aug. 20, 2024

Final Rules and Effective Dates

<u>Agency</u>	<u>Final Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Effective Date</u>
*	Bureau of Consumer Financial Protection (CFPB)	NOTICE: Circular 2024-03 Unlawful and Unenforceable Contract Terms and Conditions.	<i>Federal Register</i> , Vol. 89, No. 120, 06/21/2024, 51955-51957. Published: Jun. 21, 2024
*	CFPB	NOTICE: 2023 Fair Lending Report Issued to Congress.	<i>Federal Register</i> , Vol. 89, No. 127, 07/02/2024, 54786-54799. Posted on Website: Jun. 26, 2024
*	CFPB	NOTICE: Publication of FY 2021 Service Contract Inventory.	<i>Federal Register</i> , Vol. 89, No. 128, 07/03/2024, 55231. Issued: Jul. 03, 2024
*	CFPB	Industry Standard Setting for Personal Financial Data Rights Section 1033 Rule.	<i>Federal Register</i> , Vol. 89, No. 113, 06/11/2024, 49084-49091. Jul. 11, 2024
*	CFPB	NOTICE: Comments Requested on Information Collection: Consumer Complaint Survey.	<i>Federal Register</i> , Vol. 89, No. 120, 06/21/2024, 52030-52031. Comments Due: Jul. 22, 2024
	CFPB	INTERPRETIVE RULE: Use of Digital User Accounts To Access Buy Now, Pay Later Loans.	<i>Federal Register</i> , Vol. 89, No. 106, 5/31/2024, 47068-47073. Jul. 30, 2024 Comments Due: Aug. 01, 2024
	CFPB	NOTICE: Request for Information Regarding Fees Imposed in Residential Mortgage Transactions.	<i>Federal Register</i> , Vol. 89, No. 110, 06/06/2024, 48400-48402. Comments Due: Aug. 02, 2024
*	CFPB	INTERIM FINAL RULE: Extension of Compliance Dates for Small Business Lending Rule (Section 1071) under Regulation B.	<i>Federal Register</i> , Vol. 89, No. 128, 07/03/2024, 55024-55033. Aug. 02, 2024 Comments Due: Aug. 02, 2024
	CFPB	NOTICE: Comments Requested on Information Collection: State Official Notification Rule.	<i>Federal Register</i> , Vol. 89, No. 108, 06/04/2024, 47921-47922. Comments Due: Aug. 05, 2024
*	CFPB	NOTICE: Comments Requested on Information Collection: Regulation F Fair Debt Collection Practices Act, State Application for Exemption.	<i>Federal Register</i> , Vol. 89, No. 132, 07/10/2024, 56741-56742. Comments Due: Aug. 09, 2024

*	CFPB	Registry of Nonbank Covered Persons Subject to Certain Agency and Court Orders.	<i>Federal Register</i> , Vol. 89, No. 130, 07/08/2024, 56028-56156.	Sep. 16, 2024
	CFPB	Inflation Adjustments to Regulation CC, Availability of Funds and Collection of Checks.	<i>Federal Register</i> , Vol. 89, No. 98, 05/20/2024, 43737-43739.	Jul. 01, 2025
*	Commodity Credit Corporation (CCC)	Revisions to Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP).	<i>Federal Register</i> , Vol. 89, No. 126, 07/01/2024, 54331-54336.	Jul. 01, 2024
*	Commodity Futures Trading Commission (CFTC)	NOTICE: Fiscal Year 2022 Service Contract Inventory.	<i>Federal Register</i> , Vol. 89, No. 115, 06/13/2024, 50280.	Issued: Jun. 13, 2024
*	CFTC	Revisions to Privacy Act Regulations.	<i>Federal Register</i> , Vol. 89, No. 117, 06/17/2024, 51208-51215.	Jul. 17, 2024
*	CFTC	NOTICE: Comments Requested on Information Collection: Large Trader Reporting for Physical Commodity Swaps.	<i>Federal Register</i> , Vol. 89, No. 125, 06/28/2024, 53967-53969.	Comments Due: Jul. 29, 2024
*	CFTC	NOTICE: Comments Requested on Information Collection: Regulations Governing Bankruptcies of Commodity Brokers.	<i>Federal Register</i> , Vol. 89, No. 117, 06/17/2024, 51315-51317.	Comments Due: Aug. 16, 2024
	Department of Labor (DOL)	Defining and Delimiting the Exemptions for Executive, Administrative, Professional, Outside Sales, and Computer Employees.	<i>Federal Register</i> , Vol. 89, No. 82, 04/26/2024, 32842-32973.	Jul. 01, 2024 Sections 541.600(a)(2) and 541.601(a)(2) applicable beginning Jan. 01, 2025
	DOL	Definition of an Investment Advice Fiduciary.	<i>Federal Register</i> , Vol. 89, No. 81, 04/25/2024, 32122-32258.	Sep. 23, 2024
	DOL	Amendment to Prohibited Transaction Exemption 2020-02.	<i>Federal Register</i> , Vol. 89, No. 81, 04/25/2024, 32260-32299.	Sep. 23, 2024
	DOL	Amendment to Prohibited Transaction Exemption 84-24.	<i>Federal Register</i> , Vol. 89, No. 81, 04/25/2024, 32302-32344.	Sep. 23, 2024

	DOL	Amendment to Prohibited Transaction Exemption 75-1, 77-4, 80-83, 83-1, and 86-128.	<i>Federal Register</i> , Vol. 89, No. 81, 04/25/2024, 32346-32359.	Sep. 23, 2024
*	Equal Employment Opportunity Commission (EEOC)	Removal of ADA Appendix Sections Related to Removal of Final ADA Wellness Rule Vacated by Court.	<i>Federal Register</i> , Vol. 89, No. 129, 07/05/2024, 55520-55521.	Jul. 05, 2024
	Farm Credit Administration (FCA)	Cyber Risk Management Regulation.	<i>Federal Register</i> , Vol. 88, No. 236, 12/11/2023, 85825-85833.	Jan. 01, 2025
	FCA	Risk-Weighting of High Volatility Commercial Real Estate Exposures.	<i>Federal Register</i> , Vol. 89, No. 70, 04/10/2024, 25117-25130.	Jan. 01, 2025
*	Federal Crop Insurance Corporation (FCIC)	Expanding Options for Specialty and Organic Growers.	<i>Federal Register</i> , Vol. 89, No. 124, 06/27/2024, 53822-53847.	Jun. 30, 2024 Comments Due: Aug. 26, 2024
*	Federal Deposit Insurance Corporation (FDIC)	NOTICE: Comments Requested on Information Collection: Recordkeeping Requirements Associated with Real Estate Appraisals and Evaluations and Qualified Financial Contracts Part 371.	<i>Federal Register</i> , Vol. 89, No. 117, 06/17/2024, 51341-51342.	Comments Due: Jul. 17, 2024
	FDIC	Amendments to FDIC Official Signs and Advertising Requirements, False Advertising, Misrepresentation of Insured Status, and Misuse of FDIC's Name or Logo Rule.	<i>Federal Register</i> , Vol. 89, No. 12, 01/18/2024, 3504-3532.	Apr. 01, 2024 Mandatory Compliance: Jan. 01, 2025
	FDIC	Community Reinvestment Act. PRESS RELEASE: Trade Associations Sue Regulators for Exceeding Statutory Authority in New CRA Rules. INTERIM FINAL RULE: Supplemental Community Reinvestment Act Rule.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222. https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit <i>Federal Register</i> , Vol. 89, No. 62, 03/29/2024, 22060-22069.	Apr. 01, 2024 Amendment Nos. 29, 52, and 75 Effective: Apr. 01, 2024 through Jan. 01, 2031 Released: Feb. 05, 2024 Apr. 01, 2024 Comments Due: May 13, 2024

*	FDIC	Resolution Plans Required for Certain Insured Depository Institutions.	<i>Federal Register</i> , Vol. 89, No. 131, 07/09/2024, 56620-56657.	Oct. 01, 2024
	Federal Housing Finance Agency (FHFA)	Fair Lending, Fair Housing, and Equitable Housing Finance Plans.	<i>Federal Register</i> , Vol. 89, No. 96, 05/16/2024, 42768-42788.	Jul. 15, 2024
*	FHFA	NOTICE: Comments Requested on Information Collections: American Survey of Mortgage Borrowers.	<i>Federal Register</i> , Vol. 89, No. 122, 06/25/2024, 53088-53102.	Comments Due: Jul. 25, 2024
	FHFA	NOTICE: Comments Requested on Information Collections: Federal Home Loan Bank Directors.	<i>Federal Register</i> , Vol. 89, No. 111, 06/07/2024, 48612-48636.	Comments Due: Aug. 06, 2024
*	FHFA	NOTICE: Comments Requested on Information Collections: National Survey of Mortgage Originations.	<i>Federal Register</i> , Vol. 89, No. 122, 06/25/2024, 5386-83088.	Comments Due: Aug. 26, 2024
	Federal Reserve Board (FRB)	Community Reinvestment Act. PRESS RELEASE: Trade Associations Sue Regulators for Exceeding Statutory Authority in New CRA Rules. INTERIM FINAL RULE: Supplemental Community Reinvestment Rule.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222. https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit <i>Federal Register</i> , Vol. 89, No. 62, 03/29/2024, 22060-22069.	Apr. 01, 2024 Amendment Nos. 29, 52, and 75 Effective: Apr. 01, 2024 through Jan. 01, 2031 Released: Feb. 05, 2024 Apr. 01, 2024 Comments Due: May 13, 2024
	FRB	Financial Market Utilities.	<i>Federal Register</i> , Vol. 89, No. 52, 03/15/2024, 18749-18767.	Apr. 15, 2024 Mandatory Compliance Date: Sep. 11, 2024 Section 234.3(a)(17)(iv), Amendatory Instruction 3, Mandatory Compliance Date:

			Jun. 13, 2024	
*	FRB	NOTICE: Aggregate Financial Sector Liabilities.	<i>Federal Register</i> , Vol. 89, No. 124, 06/27/2024, 53623-53624.	Issued: Jun. 27, 2024
*	FRB	NOTICE: Final Approval of Margin Credit Reports Information Collection.	<i>Federal Register</i> , Vol. 89, No. 125, 06/28/2024, 53999-54000.	Jun. 28, 2024
*	FRB	NOTICE: Final Approval of Recordkeeping Provisions Associated with Stress Testing Guidance.	<i>Federal Register</i> , Vol. 89, No. 126, 07/01/2024, 54463.	Issued: Jul. 01, 2024
*	FRB	NOTICE: Final Approval of Recordkeeping Requirements Associated with Regulation F Information Collection.	<i>Federal Register</i> , Vol. 89, No. 126, 07/01/2024, 54464-54465.	Issued: Jul. 01, 2024
	FRB	NOTICE: Public Virtual Meeting Regarding Proposal by Capital One Financial Corporation To Acquire Discover.	<i>Federal Register</i> , Vol. 89, No. 98, 05/20/2024, 43852-43854.	Meeting Date: Jul. 19, 2024
*	FRB	NOTICE: Final Approval of Reporting Requirements Associated with Emergency Lending under Section 13(3) Information Collection.	<i>Federal Register</i> , Vol. 89, No. 126, 07/01/2024, 54461.	Jul. 31, 2024
	FRB	NOTICE: Comments Requested on Information Collection: Reporting, Recordkeeping, and Disclosure Requirements Associated with the CFPB's Home Mortgage Disclosure Act Loan/Application Register Required by Regulation C.	<i>Federal Register</i> , Vol. 89, No. 111, 06/07/2024, 48636-48637.	Comments Due: Aug. 06, 2024
	FRB	NOTICE: Comments Requested on Information Collection: Financial Statements for Holding Companies. Collection Identifier, FR Y-9 Forms.	<i>Federal Register</i> , Vol. 89, No. 111, 06/07/2024, 48637-48639.	Comments Due: Aug. 06, 2024
	FRB	NOTICE: Comments Requested on Information Collection: Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations, and Financial Statements of U.S. Nonbank Subsidiaries of U.S. Holding Companies.	<i>Federal Register</i> , Vol. 89, No. 111, 06/07/2024, 48639-48640.	Comments Due: Aug. 06, 2024
	FRB	NOTICE: Comments Requested on Information Collection: Reports of Foreign Banking Organizations.	<i>Federal Register</i> , Vol. 89, No. 111,	Comments Due: Aug. 06, 2024

		06/07/2024, 48641-48642.	
	FRB	NOTICE: Comments Requested on Information Collection: Consolidated Report of Condition and Income for Edge and Agreement Corporations.	<i>Federal Register</i> , Vol. 89, No. 111, 06/07/2024, 48644-48645. Comments Due: Aug. 06, 2024
	FRB	NOTICE: Comments Requested on Information Collection: Recordkeeping and Disclosure Requirements Associated with CFPB's Regulation Z.	<i>Federal Register</i> , Vol. 89, No. 111, 06/07/2024, 48645-48646. Comments Due: Aug. 06, 2024
*	FRB	NOTICE: Comments Requested on Information Collection: Capital Assessments and Stress Testing Reports.	<i>Federal Register</i> , Vol. 89, No. 120, 06/21/2024, 52042-52050. Comments Due: Aug. 20, 2024
*	FRB	NOTICE: Comments Requested on Information Collection: Treasury Securities and Agency Debt and Mortgage-Backed Securities Reporting Requirements.	<i>Federal Register</i> , Vol. 89, No. 126, 07/01/2024, 54462-54463. Comments Due: Aug. 30, 2024
*	FRB	NOTICE: Comments Requested on Information Collection: Recordkeeping and Disclosure Requirements Associated with CFPB's Regulation B.	<i>Federal Register</i> , Vol. 89, No. 126, 07/01/2024, 54463-54464. Comments Due: Aug. 30, 2024
	FRB	Inflation Adjustments to Regulation CC, Availability of Funds and Collection of Checks.	<i>Federal Register</i> , Vol. 89, No. 98, 05/20/2024, 43737-43739. Jul. 01, 2025
*	Financial Crimes Enforcement Network (FinCEN)	Imposition of Special Measure Regarding Al-Huda Bank as Financial Institution of Primary Money Laundering Concern.	<i>Federal Register</i> , Vol. 89, No. 128, 07/03/2024, 55051-55059. Aug. 02, 2024
*	FinCEN	NOTICE: Comments Requested on Information Collection: Due Diligence Programs for Correspondent Accounts for Foreign Financial Institutions and Private Banking Accounts.	<i>Federal Register</i> , Vol. 89, No. 113, 06/11/2024, 49273-49277. Comments Due: Aug. 12, 2024
*	FinCEN	NOTICE: Comments Requested on Information Collection: Customer Identification Program Regulatory Requirements for Certain Financial Institutions.	<i>Federal Register</i> , Vol. 89, No. 119, 06/20/2024, 51940-51944. Comments Due: Aug. 19, 2024

*	Housing and Urban Development, Dept. of (HUD)	NOTICE: Termination of Direct Endorsement Approval Cause and Effect.	<i>Federal Register</i> , Vol. 89, No. 114, 06/12/2024, 49897-49898.	Issued: Jun. 12, 2024
*	HUD	NOTICE: Extension of Compliance Date for Implementation of National Standards for the Physical Inspection of Real Estate (NSPIRE).	<i>Federal Register</i> , Vol. 89, No. 129, 07/05/2024, 55645-55647.	Issued: Jul. 05, 2024
*	HUD	NOTICE: Extension of Public Interest, General Applicability Tribal Consultation Waiver of Build America, Buy America Provisions as Applied to Tribal Recipients of HUD Federal Financial Assistance.	<i>Federal Register</i> , Vol. 89, No. 130, 07/08/2024, 55964-55966.	Issued: Jul. 08, 2024
*	HUD	Certification of Tribal Housing Counselors.	<i>Federal Register</i> , Vol. 89, No. 114, 06/12/2024, 49802-49808.	Jul. 12, 2024
	HUD	NOTICE: Comments Requested on Information Collection: Multifamily Housing Mortgage and Housing Assistance Restructuring Program.	<i>Federal Register</i> , Vol. 89, No. 107, 06/03/2024, 47583-47584.	Comments Due: Jul. 18, 2024
	HUD	NOTICE: Comments Requested on Information Collection: Energy Efficient Mortgage Program.	<i>Federal Register</i> , Vol. 89, No. 102, 05/24/2024, 45913-45914.	Comments Due: Jul. 23, 2024
	HUD	NOTICE: Comments Requested on Information Collection: Local Appeals to Single-Family Mortgage Limits.	<i>Federal Register</i> , Vol. 89, No. 107, 06/03/2024, 47584-47585.	Comments Due: Aug. 02, 2024
*	HUD	NOTICE: Comments Requested on Information Collection: FHA-Insured Mortgage Loan Servicing of Delinquent Default, and Foreclosure with Service Members Act.	<i>Federal Register</i> , Vol. 89, No. 122, 06/25/2024, 53117-53118.	Comments Due: Aug. 26, 2024
*	HUD	NOTICE: Comments Requested on Information Collection: Affirmative Fair Housing Marketing Plan.	<i>Federal Register</i> , Vol. 89, No. 123, 06/26/2024, 53437-53439.	Comments Due: Aug. 26, 2024
*	HUD	Effective Date Extended for Final Rule to Strengthen Section 184 Indian Housing Loan Guarantee Program.	<i>Federal Register</i> , Vol. 89, No. 116, 06/14/2024, 50523-50524.	Dec. 31, 2024
*	Internal Revenue Service (IRS)	Statutory Disallowance of Deductions for Certain Qualified Conservation	<i>Federal Register</i> , Vol. 89, No. 125,	Jun. 28, 2024

	Contributions Made by Partnerships and S Corporations.	06/28/2024, 54284-54327.	
*	IRS	Guidance on Reporting and Payment of Excise Tax on Repurchase of Corporate Stock.	<i>Federal Register</i> , Vol. 89, No. 128, 07/03/2024, 55045-55051.
*	IRS	Gross Proceeds and Basis Reporting by Brokers and Determination of Amount Realized and Basis for Digital Asset Transactions.	<i>Federal Register</i> , Vol. 89, No. 131, 07/09/2024, 56480-56583.
	National Credit Union Administration (NCUA)	NOTICE: Comments Requested on Information Collections: Generic Clearance for the Collection of Qualitative Feedback on Agency Service Delivery and Consumer Assistance Center.	<i>Federal Register</i> , Vol. 89, No. 112, 06/10/2024, 48921. Comments Due: Aug. 09, 2024
	NCUA	NOTICE: Economic Growth and Regulatory Paperwork Reduction Act Review of Rules and Regulations.	<i>Federal Register</i> , Vol. 89, No. 101, 05/23/2024, 45602-45609. Comments Due: Aug. 21, 2024
	Office of the Comptroller of the Currency (OCC)	Community Reinvestment Act. PRESS RELEASE: Trade Associations Sue Regulators for Exceeding Statutory Authority in New CRA Rules. INTERIM FINAL RULE: Supplemental CRA Community Reinvestment Rule.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222. https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit <i>Federal Register</i> , Vol. 89, No. 62, 03/29/2024, 22060-22069. Amendment Nos. 29, 52, and 75 Effective: Apr. 01, 2024 through Jan. 01, 2031 Released: Feb. 05, 2024 Apr. 01, 2024 Comments Due: May 13, 2024
	OCC	NOTICE: Comments Requested on Information Collection: Credit Risk Retention.	<i>Federal Register</i> , Vol. 89, No. 98, 05/20/2024, 43976-43979. Comments Due: Jul. 19, 2024
	OCC	NOTICE: Public Virtual Meeting Regarding Proposal by Capital One Financial Corporation To Acquire Discover.	<i>Federal Register</i> , Vol. 89, No. 98, 05/20/2024, 43852-43854. Meeting Date: Jul. 19, 2024

	OCC	NOTICE: Comments Requested on Information Collection: Fair Credit Reporting Act: Affiliate Marketing.	<i>Federal Register</i> , Vol. 89, No. 102, 05/27/2024, 45938-45939.	Comments Due: Jul. 23, 2024
	OCC	NOTICE: Comments Requested on Information Collection: Procedures to Enhance the Accuracy and Integrity of Information Furnished to Consumer Reporting Agencies under Section 312 of the Fair and Accurate Credit Transactions Act.	<i>Federal Register</i> , Vol. 89, No. 103, 05/28/2024, 46304-46305.	Comments Due: Jul. 29, 2024
	OCC	NOTICE: Comments Requested on Information Collection: Bank Appeals Follow-Up Questionnaire.	<i>Federal Register</i> , Vol. 89, No. 106, 05/31/2024, 47236-47237.	Comments Due: Jul. 30, 2024
	OCC	NOTICE: Comments Requested on Information Collection: Customer Complaint Form.	<i>Federal Register</i> , Vol. 89, No. 106, 05/31/2024, 47237.	Comments Due: Jul. 30, 2024
*	OCC	NOTICE: Comments Requested on Information Collection: Reporting and Recordkeeping Requirements Associated with Liquidity Coverage Ratio: Liquidity Risk Measurement, Standards, and Monitoring.	<i>Federal Register</i> , Vol. 89, No. 132, 07/10/2024, 56809-56811.	Comments Due: Aug. 09, 2024
*	OCC	NOTICE: Comments Requested on Information Collection: Debt Cancellation Contracts and Debt Suspension Agreements.	<i>Federal Register</i> , Vol. 89, No. 124, 06/27/2024, 53700-53702.	Comments Due: Aug. 26, 2024
*	OCC	NOTICE: Comments Requested on Information Collection: Fiduciary Activities.	<i>Federal Register</i> , Vol. 89, No. 128, 07/03/2024, 55306-55308.	Comments Due: Sep. 03, 2024
	Rural Business-Cooperative Service (RBC)	NOTICE: Comments Requested on Information Collection: Rural Energy for America (REAP) Program.	<i>Federal Register</i> , Vol. 89, No. 108, 06/04/2024, 47895-47896.	Comments Due: Aug. 05, 2024
*	RBC	NOTICE: Loan Guarantee Fees for Fiscal Year 2025.	<i>Federal Register</i> , Vol. 89, No. 122, 06/25/2024, 53041-53042.	Oct. 01, 2024
*	Rural Housing Service (RHS)	NOTICE: Funding Availability for Section 533 Housing Preservation Grant (HPG) Program.	<i>Federal Register</i> , Vol. 89, No. 116, 06/14/2024, 50554-50560.	Issued: Jun. 14, 2024

*	RHS	NOTICE: Single Family Housing Section 504 Repair Pilot Regulatory Waivers.	<i>Federal Register</i> , Vol. 89, No. 121, 06/24/2024, 52355-52356.	Jun. 24, 2024
*	RHS	NOTICE: Funding Availability for Native Community Development Financial Institution Relending Demonstration Program FY.	<i>Federal Register</i> , Vol. 89, No. 126, 07/01/2024, 54413-54419.	Issued: Jul. 01, 2024
*	RHS	NOTICE: Loan Guarantee Fees for Fiscal Year 2025.	<i>Federal Register</i> , Vol. 89, No. 122, 06/25/2024, 53041-53042.	Oct. 01, 2024
*	Rural Utilities Service (RUS)	NOTICE: Loan Guarantee Fees for Fiscal Year 2025.	<i>Federal Register</i> , Vol. 89, No. 122, 06/25/2024, 53041-53042.	Oct. 01, 2024
	Securities and Exchange Commission (SEC)	Incident Response and Privacy of Consumer Financial Information and Safeguarding Customer Information, Regulation S-P.	<i>Federal Register</i> , Vol. 89, No. 107, 06/03/2024, 47688-47789.	Aug. 02, 2024
*	Small Business Administration (SBA)	NOTICE: Third Quarter FY 2024 Military Reservist Economic Injury Disaster Loans Interest Rate.	<i>Federal Register</i> , Vol. 89, No. 126, 07/01/2024, 54626.	Issued: Jun. 26, 2024
*	SBA	NOTICE: Comments Requested on Information Collection: Financial Statement of Debtor.	<i>Federal Register</i> , Vol. 89, No. 120, 06/21/2024, 52193.	Comments Due: Jul. 22, 2024
	SBA	Eliminating Self-Certification for Service-Disabled Veteran-Owned Small Businesses.	<i>Federal Register</i> , Vol. 89, No. 110, 06/06/2024, 48266-48269.	Aug. 05, 2024 Comments Due: Jul. 08, 2024
*	Treasury, Dept. of (Treasury)	INTERIM FINAL RULE: Capital Magnet Fund.	<i>Federal Register</i> , Vol. 89, No. 122, 06/25/2024, 53004-53025.	Jun. 25, 2024 Comments Due: Aug. 26, 2024
*	Treasury	NOTICE: Comments Requested on Uses, Opportunities, and Risks of Artificial Intelligence in the Financial Services Sector.	<i>Federal Register</i> , Vol. 89, No. 114, 06/12/2024, 50048-50055.	Comments Due: Aug. 12, 2024
	Veterans Affairs, Dept. of (VA)	NOTICE: Comments Requested on Information Collection: Loan Guaranty: Processing Assumptions of VA-Guaranteed Home.	<i>Federal Register</i> , Vol. 89, No. 104, 05/29/2024, 46573.	Comments Due: Jul. 29, 2024

* Denotes new item in the chart