DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Privacy Act of 1974; Notice of a Computer Matching Program Between the Department of Housing and Urban Development (HUD) and the Department of Education (ED)

AGENCY: Office of Administration, HUD.

ACTION: Notice of a Computer Matching Program between HUD and ED.

SUMMARY: In accordance with the Privacy Act of 1974 (5 U.S.C. 552a), as amended by the Computer Matching and Privacy Protection Act of 1988 (Pub. L. 100–503), and the Office of Management and Budget (OMB) Guidelines on the Conduct of Matching Programs (54 FR 25818 (June 19, 1989); and OMB Bulletin 89–22, “Instructions on Reporting Computer Matching Programs to the Office of Management and Budget (OMB), Congress and the Public,’’ HUD is issuing a public notice of its intent to conduct a recurring computer matching program with ED for the purpose of incorporating ED debtor files into the Credit Alert Verification Reporting System (CAIVRS), which is a HUD computer information system.

DATES: Effective Date: The effective date of the matching program shall begin August 22, 2016, or at least 40 days from the date that copies of the Computer Matching Agreement, signed by both HUD and ED Data Integrity Boards (DIBs), are sent to OMB and Congress, whichever is later, provided that no comments that would result in a contrary determination are received.

COMMENTS DUE DATE: August 22, 2016.

ADDRESSES: Interested persons are invited to submit comments regarding this notice to the Rules Docket Clerk, Office of General Counsel, Department of Housing and Urban Development, 451 Seventh Street, Room 10110, SW., Washington, DC 20410. Communications should refer to the above docket number and title. A copy of each communication submitted will be available for public inspection and copying between 8:00 a.m. and 5:00 p.m. weekdays at the above address.

For Further Information Contact: Contact the “Recipient Agency” Acting Departmental Privacy Officer, Department of Housing and Urban Development, 451 Seventh Street SW., Room 10139, Washington, DC 20410, telephone number (202) 402–6147 or the “Source Agency” Department of Education, Federal Student Aid/Borrower Services, 830 First Street NE., Room UCP–41F2, Washington, DC 20202, telephone number (202) 377–3436. [These are not a toll-free numbers.] A telecommunication device for hearing- and speech-impaired individuals (TTY) is available at (800) 877–8339 (Federal Relay Service).

SUPPLEMENTARY INFORMATION: HUD’s CAIVRS database includes delinquent debt information from the Departments of Education (ED), Veteran’s Affairs (VA), Justice (DOJ), the Small Business Administration (SBA), and the U.S. Department of Agriculture (USDA). This data match will allow the prescreening of applicants for Federal direct loans or Federally guaranteed loans, for the purpose of determining the applicant’s credit worthiness, by ascertaining whether the applicant is delinquent or in default on a loan owed directly to, or Federally guaranteed by, the Federal government. Lending Federal agencies and authorized private lending institutions will be able to use the CAIVRS debtor file to verify that the loan applicant is not in default, or delinquent on a Federal direct or Federally guaranteed loan, prior to granting the applicant a loan. The CAIVRS database contains Personally Identifiable Information (PII) contributed by participating Federal agencies, including Social Security Numbers (SSNs) and other records of borrowers delinquent or in default on debts owed to, or guaranteed by HUD and other Federal agencies. Authorized users may not alter, terminate, or make a final decision concerning any loan assistance to an applicant or take other adverse action against such applicant based on the information produced by data matches conducted under CAIVRS, until such authorized users have independently verified such adverse information.

Reporting of Matching Program

In accordance with Public Law 100–503, the Computer Matching and Privacy Protection Act of 1988 as amended, and OMB Bulletin 89–22, “Instructions on Reporting Computer Matching Programs to the Office of Management and Budget (OMB), Congress and the Public,’’ copies of this notice and report are being provided to the U.S. House Committee on Oversight Government Reform, the U.S. Senate Homeland Security and Governmental Affairs Committee, and OMB.

Authority: HUD has authority to collect and review mortgage data pursuant to the National Housing Act, as amended, 12 U.S.C. 1701 et seq., and related laws. The Department of Education (ED) oversees and manages Federal student aid programs pursuant to the Higher Education Act of 1965, as amended, 20 U.S.C. 1001 et seq. This computer matching will be conducted pursuant to Pub. L. 100–503; “The Computer Matching and Privacy Protection Act of 1988,’’ as amended, and OMB Circular A–129 (Managing Federal Credit Programs). One of the purposes of all Executive departments and agencies is to implement efficient management practices for Federal Credit Programs. OMB Circular A–129 was issued under the authority of the Budget and Accounting Act of 1921, as amended; the Budget and Accounting Act of 1950, as amended; the Debt Collection Act of 1982, as amended by the Debt Collection Improvement Act of 1996; Section 2653 of Pub. L. 98–369; the Federal Credit Reform Act of 1990, as amended; the Federal Debt Collection Procedures Act of 1990, the Chief Financial Officers Act of 1990, as amended; Executive Order 12448; the Management and Budget Improvement Act Amendments of 1992; and pre-existing common law authority to charge interest on debts and to offset payments to collect debts administratively.

Objectives To Be Met by the Matching Program

The objective of this matching program is to provide program agencies access to a system that allows them to prescreen applicants for loans made, or loans guaranteed, by the Federal Government to ascertain if the applicant is delinquent in paying a debt owed to or guaranteed by the Federal Government. As part of this process, HUD will be provided access to ED’s debtor data for prescreening purposes. The use of CAIVRS will allow HUD to better monitor its credit programs and to reduce the credit extended to individuals with outstanding delinquencies on debts owed to HUD and other Federal agencies. ED expects that its participation in CAIVRS will further other Federal agencies’ efforts to reduce credit risks through loan prescreening, and prompt student loan defaulters, who are denied credit by other Federal agencies, to make arrangements to repay their defaulted student loans.

Under this computer matching program, HUD/CAIVRS receives limited information on borrowers who have defaulted on loans administered by
参加联邦机构每月提交。信息包括：
借款人ID号—社会保险号（SSN）、雇员身份号（EIN）或税务身份号（TIN）借款人或已违约贷款。已经通知的借款人或相关人必须在原来的SSN或EIN上使用CAIVRS。以下信息在返回或显示时会作为：
○ 是/否，是否已经将CAIVRS提供的信息提供给了贷款人；
○ 贷款案号；
○ 记录类型（索赔、违约、预付款、或判断）；
○ 管理贷款的机构；
○ 手机号；
○ 电话号码；
○ 遗嘱号；
○ 确认代码。与查询相关。

联邦法律要求在处理申请时，如果联邦信用有（如政府担保贷款）申请人违约或在联邦资助或联邦资助的贷款，则需要确定记录。处理可能在借款人满意地解决债务后继续（例如，分期付款）。

删除CAIVRS。仅限以下联邦机构报告其SSN

每当发生欺诈时，联邦政府会参照系统进入单个家庭监测系统（SFDMS）（72 FR 65348 11月20日，2007年），和单个家庭保险系统（不包括系统（CLAIMS/ A43C（72 FR 65348 11月20日，2007年）），作为CAIVRS使用提供一个新数据集可以用来在匹配记录中使用。SFDMS维护抵押贷款数据，这些贷款在90天内发生违约。借款人或服务方必须提交每月未偿还贷款报告（HUD–92068–A）到HUD的月度报告，直至报告期已结束。所有借款人，或在其他情况下终止或删除。借款人和参与者提供默认数据给HED通过电子数据交换（EDI）或通过互联网通过FHA连接，通过其中的数据是经过筛选的、关键的、编辑的，以及经过其他处理的。报告是

为审核HED总部和现场办公室的计划。CLAIMS提供自动收据，套利和过程的形式HUD–27011，单个家庭申请保险福利。CLAIMS提供在线更新，调查和能力到单个家庭保险和索赔数据库，并且到累计历史文件。索赔支付被电子转账（EFT）通过HDS平台（IBM主框架/财政部接口）进行日常操作。


匹配程序

HED和HED有分开的程序来告知个人，如果他们的记录将被匹配，以确定是否他们违约或在联邦债务。HED将通知个人在申请HED/FHA抵押，HED将通知个人在时间点在申请HED/FHA贷款。申请HED/FHA贷款程序说明，作为的一部分，申请过程，HED可以获取信息，如果他们的记录被提供给HED，或者福利局根据一个“常规使用”信息无申请人同意，以法律允许。HED和HED发布一个通知有关程序使用信息的联邦登记，以便通知个人计算机匹配可能被用来确定贷款申请人的信用状况与联邦政府。隐私权法还要求该程序的所有者收到其记录将被提供给的每一受检机构的代理人，则应根据请求提供给公众。

记录类型/个人

数据元素在计算机匹配被该协议所披露的个人信息是个人可识别信息（PII）从指定的HED系统记录。数据元素由HED提供的CAIVRS是：

借款人ID号—社会保险号（SSN）、雇员身份号（EIN）或税务身份号（TIN）借款人或已违约贷款。

事件号—一个参考号。

案例号—一个参考号。

机构号—一个分配给机构的代码。

借款ID类型—一个代码表明借款人ID号是SSN、EIN、或TIN。

期望确定的期限

匹配将开始至少40天从这些数据的日期开始，如果计算机匹配协议，由HED和HED DBs，发送到所有的国会和OMB，或者至少30天从这个通知发布的日期在联邦登记。作清楚，如果在匹配之前没有向一个党派指明协议的其他人，除非联邦政府的局在匹配终止或在协议的修改。

HED是2016年6月22日。

Patricia A. Hoban-Moore，
Chief Administrative Officer.

[FR Doc. 2016–17255 Filed 7–20–16; 8:45 am]

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DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR–5918–N–01]

60-Day Notice of Proposed Information Collection: Promise Zones Reporting

AGENCY: Office of Field Policy and Management, HUD.

ACTION: Notice.

SUMMARY: HUD is seeking approval from the Office of Management and Budget (OMB) for the information collection described below. In accordance with the Paperwork Reduction Act, HUD is requesting comment from all interested parties on the proposed collection of information. The purpose of this notice is to allow for 60 days of public comment.