(1) Evaluate whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information will have practical utility;
(2) Evaluate the accuracy of the agency’s estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used;
(3) Enhance the quality, utility, and clarity of the information to be collected; and
(4) Minimize the burden of the collection of information on those who are to respond, including through the use of appropriate automated, electronic, mechanical, or other technological collection techniques or other forms of information technology, e.g., permitting electronic submission of responses.

Overview of This Information Collection
(1) Type of Information Collection Request: Extension, Without Change, of a Currently Approved Collection.
(2) Title of the Form/Collection: MyE-Verify.
(3) Agency form number, if any, and the applicable component of the DHS sponsoring the collection: G–1499; USCIS.
(4) Affected public who will be asked or required to respond, as well as a brief abstract: Primary: Individuals or households. This form is used by employees in the United States to enter data into the Verification Information System (VIS) to ensure that the information relating to their eligibility to work is correct and accurate before beginning new employment.
(5) An estimate of the total number of respondents and the amount of time estimated for an average respondent to respond: The estimated total number of respondents for the information collection Form G–1499 is 250,000 and the estimated hour burden per response is .0833 hours (5 minutes). Of this 250,000, an estimated 75,000 respondents will need to correct information that may have been entered incorrectly to continue using myE-Verify; this estimated burden per response is 0833 hours (5 minutes). Of this 250,000, an estimated 10,000 respondents may be required to pursue further action to correct their records at the appropriate agency; this estimated burden per response is 1.183 hours. Of this 250,000, an estimated 25,000 respondents will be required to provide additional information for a second Authentication Check; this estimated burden per response is .25 hours (15 minutes).
(6) An estimate of the total public burden (in hours) associated with the collection: The total estimated annual hour burden associated with this collection is 45,153 hours.
(7) An estimate of the total public burden (in cost) associated with the collection: The total estimated annual public burden associated with this collection is 0 dollars.

Dated: June 2, 2017.
Samantha Deshommes,

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
[Docket No. FR–6009–N–02]
Privacy Act of 1974: Enterprise Data Management (EDM) System of Records
AGENCY: Office of Administration, HUD.
ACTION: Notice of a new system of records.

SUMMARY: HUD proposes to add a new system of records to its inventory of systems of records, subject to the Privacy Act of 1974, as amended. This action is necessary to meet the requirements of the Privacy Act to publish in the Federal Register notice of the existence and character of records maintained by HUD. This system of records notice authorizes HUD’s Enterprise Data Management (EDM) to collect and maintain information. HUD’s goal is to upgrade HUD’s data management, data warehousing, data mining and data security capabilities from current outdated legacy database to a more advanced warehouse model.

DATES: In accordance with 5 U.S.C. 552a(e)(4) and (11), the public is given a 30-day period in which to comment. Therefore, submit comments on or before July 10, 2017.

ADDRESSES: You may submit comments, identified by docket number and title, by one of the following methods:
• Federal e-Rulemaking Portal: http://www.regulations.gov. Follow the instructions provided on that Site to submit comments electronically.
• Fax: 202–619–8365.
• Email: privacy@hud.gov.

Instructions: All submission received must include the agency name and docket number for this Federal Register document. The general policy for comments and other submission from members of the public is make three submissions available for public viewing on the Internet at http://www.regulations.gov, as they are received without change, including any personal identifiers or contact information.

Docket: For access to the docket to read background documents or comments received, please visit http://www.regulations.gov.

FOR FURTHER INFORMATION CONTACT: Marcus Smallwood, Chief Privacy Officer, 451 Seventh Street SW., Room 10139, Washington, DC 20410, telephone number 202–708–3054. Individuals who are hearing- and speech-impaired may access this number via TTY by calling the Federal Relay Service at 800–877–8339 (this is a toll-free number).

SUPPLEMENTARY INFORMATION: In accordance with the Privacy Act of 1974, 5 U.S.C. 552a, the Department of Housing and Urban Development (HUD) Office of Chief Information Officer (OCIO) proposes to establish a new HUD system of records titled, “Enterprise Data Management (EDM) System of Records.” This system of records is operated by HUD’s OCIO, and it will be developed in several phases. The initial phase includes personally identifiable information (PII) about borrowers of Federal Housing Administration (FHA)-insured single-family mortgages, employees of FHA-approved lending institutions, third-parties associated with FHA/HUD transactions such as appraisers and HUD personnel associated with single family transactions.

OCIO is establishing an EDM environment. The EDM environment includes a modern “Data Lake”; which is a centralized data environment to onboard HUD data for use in analytical reporting. The EDM also serves as the centralized environment for systems to consume data from HUD systems (eliminating point to point interfaces). In accordance with Section 203, National Housing Act, Public Law 73–479; and 42 U.S.C. 3543, titled “Preventing fraud and abuse in Department of Housing and Urban Development programs” enacted as part of the Housing and Community Development Act of 1987, the EDM and data lake enables HUD data consumers to gain new insights that will allow HUD to better identify trends and previously unknown risk drivers, thus
storing and analyzing data to support statistical
reporting and analysis of trends.

EDM extracts data from multiple source systems for analysis and
reporting. The EDM will provide query and reporting tools that aid in
supporting HUD’s oversight activities, market and economic assessment,
public and stakeholder communication, planning and performance evaluation,
policies and guidelines promulgation, monitoring and enforcement. Making
data available from the HUD source systems will involve Data Extraction,
Transformation, and Load (ETL) into the
EDM environment. The type of HUD
source system (e.g., mainframe,
relational database management system
(RDBMS), hierarchical) will determine
the approach and the tools that will be
used to extract the data. EDM extracts
data from multiple source systems for
analysis and reporting. The EDM will
provide query and reporting tools that aid
in supporting HUD’s oversight activities, market and economic
assessment, public and stakeholder communication, planning and
performance evaluation, policies and guidelines promulgation, monitoring
and enforcement. The following lists the
type of information collected from
Source Systems for the initial phase of
EDM:

- Mortgagors: Name, addresses, date
  of birth, social security number, and
  racial/ethnic background (if disclosed)
  which are supplied by lenders through
  Automated Underwriting Systems
during the mortgage application and
underwriting process.

- Parties Involved with Transaction:
  Name, addresses, and identifying
  numbers which are supplied by the
  lender or the individual.

- Mortgage Details: Data regarding
current and former FHA insured
mortgages which includes underwriting
data, such as: Loan-to-value ratios and
expense ratios; original terms, such as:
Mortgage amount, interest rate, term in
months; status of the mortgage
insurance; and history of payment
defaults, if any. This information is
provided by the lender at the time of
closing, and also maintained by the loan
servicer.

- HUD Employees: Names and
  identification of all HUD employees
  who have access to the system records.
  Also, identification information is
  stored for employees who work with
  mortgage applications through FHA
  Connection.

- Aggregated measures of the data
  stated above to enable statistical
  reporting and analysis of trends.

II. Privacy Act

The Privacy Act embodies fair
information practice principles in a
statutory framework governing how the
Federal Government collects, maintains,
uses, and disseminates individuals’
records. The Privacy Act applies to
information that is maintained in a
“system of records.” A “system of
records” is a group of any records under
the control of an agency from which
information is retrieved by the name of
an individual or by some identifying
number, symbol, or other identifying
particular assigned to the individual. In
the Privacy Act, an individual is defined
to encompass U.S. citizens and lawful
permanent residents. As a matter of
policy, HUD extends administrative
Privacy Act protections to all
individuals, excluding persons who are
not United States citizens or lawful
permanent residents from the
protections of the Privacy Act regarding
personally identifiable information,
when systems of records maintain
information on U.S. citizens, lawful
permanent residents, and visitors.

This new public notice allows HUD to
organize and re-publish up-to-date and
accurate information about this system
of records. The notice correction
incorporates Federal privacy
requirements, and HUD policy
requirements. The Privacy Act provides
certain safeguards for an individual
against an invasion of personal privacy
by requiring Federal agencies to protect
records contained in an agency system
of records from unauthorized
disclosure, ensure that information is
current for its intended use, and that
adequate safeguards are provided to
prevent misuse of such information.
Additionally, the updates reflect the
Department’s focus on industry best
practices in protecting the personal
privacy of the individuals covered by
each system notification.

The initial phase of EDM will cover
individuals who have obtained a
mortgage insured under FHA’s single
family mortgage insurance programs,
individuals who have assumed such a
mortgage, and individuals involved in
appraising, underwriting, or servicing
the mortgage (commonly referred to as
“mortgagee/lender”).

CATEGORIES OF INDIVIDUALS COVERED BY THE
SYSTEM:
The initial categories of records
maintained by the system include:

- Appraiser: First Name, Last Name, Middle Name, Suffix.
- Case Borrower(s): Borrower(s) Full Name, Borrower(s) Social Security number, Non-Borrowing Spouse Social Security number.
- Loan Officer: First Name, Last Name, Middle Name.
- Case Property: Basement Code, Neighborhood Percentage Owned,
Neighborhood Predominate, Price, Subdivision Indicator, Property, Acquisition Type, Rural Subdivision, Neighborhood Code, Neighborhood Single Family Home Percentage, Subdivision Lot Indicator, Building Type, Date of Sale or Transfer, Sale Amount, Year Built, City, Zip, Geocode Flag, Underserved Indicator, Block, Lot, Number, Street Number.

- FHA Case Information: Federal Housing Administration (FHA) Case Number, Case Established Date, Case Reinstatement Date, Case Type, Originating Mortgagee ID, Sponsor Mortgagee ID, Loan Officer Nationwide Multistate Licensing System (NMLS) ID, Underwriter Name, Underwriter ID.
- Mortgagee (Lender) Branch: Branch Type, Branch ID, Mortgagee Institution ID, Mortgagee Institution Name, Mortgagee Institution Type, Mortgagee Nationwide Multistate Licensing System (NMLS) ID, Mortgagee Status.
- HUD Employees: Names and identification of all HUD employees who have access to the system records. Also, identification information is stored for employees who work with mortgage applications through FHA Connection.
- Servicing Status: Servicing Status, Claims, and Indemnification Agreement.

**RECORD SOURCE CATEGORIES:**

Mortgagors, appraisers, mortgage staff, underwriters, and HUD employees provide data to the originating source systems. The following originating source systems then pass their data to the Enterprise Data Warehouse used in EDM:

- A4—Single Family Insurance System (SFIS)
- A43C—Single Family Claims Subsystem (SFCS)
- F17—Computerized Homes Underwriting Management System (CHUMS)
- F17C—FHA Connection (FHAC)
- F17T—TOTAL Mortgage Scorecard (TOTAL)
- F42D—Single Family Default Monitoring System (SFDFS)
- P271—Home Equity Reverse Mortgage Information System (HERMIT)
- P278—Lender Electronic Assessment Portal (LEAP)
- P303—Loan Review System (LRS)

**ROUTINE USES OF RECORDS MAINTAINED IN THE SYSTEM, INCLUDING CATEGORIES OF USERS AND PURPOSES OF SUCH USES:**

In addition to those disclosures generally permitted under 5 U.S.C. Section 552a(b) of the Privacy Act, all or a portion of the records or information contained in this system may be disclosed outside HUD as a routine use pursuant to 5 U.S.C. 552a(b)(3) as follows:

1. To appropriate agencies, entities, and persons to the extent such disclosures are compatible with the purpose for which the records in this system were collected, as set forth by Appendix I—HUD’s Routine Use Inventory Notice published in 80 FR 81837.

2. To appropriate agencies, entities, and persons when (a) HUD suspects or has confirmed that the security or confidentiality of information in a system of records has been compromised; (b) HUD has determined that because of the suspected, or confirmed compromise there is a risk of harm to economic or property interests, identity theft or fraud, or harm to the security or integrity of systems or programs (whether maintained by HUD or another agency or entity) that rely upon the compromised information; and (c) The disclosure made to such agencies, entities, and persons is reasonably necessary to assist in connection with HUD’s efforts to respond to the suspected or confirmed compromise and prevent, minimize, or remedy such harm for purposes of facilitating responses and remediation efforts in the event of a data breach.

3. To appropriate agencies, entities, and persons when (1) HUD suspects or has confirmed that there has been a breach of the system of records, (2) HUD has determined that as a result of the suspected or confirmed breach there is a risk of harm to individuals, HUD (including its information systems, programs, and operations), the Federal Government, or national security; and (3) the disclosure made to such agencies, entities, and persons is reasonably necessary to assist in connection with HUD’s efforts to respond to the suspected or confirmed compromise and prevent, minimize, or remedy such harm.

4. To another Federal agency or Federal entity, when HUD determines that information from this system of records is reasonably necessary to assist the recipient agency or entity in (1) responding to a suspected or confirmed breach or (2) preventing, minimizing, or remedying the risk of harm to individuals, the recipient agency or entity (including its information systems, programs, and operations), the Federal Government, or national security, resulting from a suspected or confirmed breach.

5. To the National Archives and Records Administration (NARA) or General Services Administration pursuant to records management inspections being conducted under the authority of 44 U.S.C. 2904 and 2906.

6. To a congressional office from the record of an individual in response to an inquiry from that congressional office made at the request of the individual to whom the record pertains.

7. To appropriate agencies, entities, and persons when:
   - (a) HUD suspects or has confirmed that the security or confidentiality of information in the system of records has been compromised;
   - (b) HUD has determined that as a result of the suspected or confirmed compromise, there is a risk of identity theft or fraud, harm to economic or property interests, harm to an individual, or harm to the security or integrity of this system or other systems or programs (whether maintained by HUD or another agency or entity) that rely upon the compromised information; and
   - (c) The disclosure made to such agencies, entities, and persons is reasonably necessary to assist in connection with HUD’s efforts to respond to the suspected or confirmed compromise and prevent, minimize, or remedy such harm.

8. To contractors and their agents, grantees, experts, consultants, and others performing or working on a contract, service, grant, cooperative agreement, or other assignment for HUD, when necessary to accomplish an agency, function related to this system of records. Individuals provided information under this routine use are subject to the same Privacy Act requirements and limitations on disclosure as are applicable to HUD officers and employees.

**POLICIES AND PRACTICES FOR STORAGE OF RECORDS:**

EDM will be stored in compliance with 36 CFR 1236.10 regulations on recordkeeping management controls in a Federal Risk and Authorization Management Program (FedRAMP) compliant network. There are no paper records associated with EDM.

**POLICIES AND PRACTICES FOR RETRIEVAL OF RECORDS:**

In this initial phase of EDM, information is retrieved from EDM by FHA Case Number as the key identifier. User access to query information in the EDM does not exist. EDM supports only system-to-system interfaces.

**POLICIES AND PRACTICES FOR RETENTION AND DISPOSAL OF RECORDS:**

Electronic information maintained in EDM is retrieved from originating recordkeeping systems and is retained...
indefinitely for future access. This information does not meet the federal definition of a record as it is not evidence of the organization, functions, policies, decisions, procedures, operations, or other activities. This information is duplicated copies of record content preserved for convenience to facilitate new record creation 44 U.S.C. 3301. As subsequent phases of EDM are completed, the applicable data retention policies for those records will be evaluated and maintained for associated systems.

ADMINISTRATIVE, TECHNICAL, AND PHYSICAL SAFEGUARDS:

HUD has developed a system security plan of controls for ensuring and protecting Microsoft Azure Government Cloud in accordance with applicable laws. End users cannot directly access the Enterprise Master Data Warehouse used in EDM. Data exchange with other HUD systems is precisely specified and occurs only through secure interfaces. Encryption of data both at rest and in motion is enabled on a selective basis. EDM is subject to compliance with all Federal requirements and adheres to its approved system security plan (SSP).

RECORD ACCESS PROCEDURES:

HUD allows persons (including foreign nationals) to seek administrative access under the Privacy Act to information maintained in EDM. Individuals seeking notification of and access to any record contained in this system of records, or seeking to contest its content, may submit a request in writing to the HUD Chief Freedom of Information Act (FOIA) Officer or OCIO FOIA Officer. If an individual believes more than one component maintains Privacy Act records that concern him or her, the individual may submit the request to Helen Goff Foster, Chief Privacy Officer/Senior Agency Official for Privacy, 451 Seventh Street SW., Room 10139, Washington, DC 20410, or the HUD Departmental Privacy Appeals Officers, Office of General Counsel, Department of Housing and Urban Development, 451 Seventh Street SW., Washington, DC 20410.

NOTIFICATION PROCEDURES:

See “Records Access Procedures” above.

EXEMPTIONS PROMULGATED FOR THE SYSTEM:
None.

HISTORY:
Not Applicable.


Helen Goff Foster,
Senior Agency Official for Privacy.

[FR Doc. 2017–11937 Filed 6–7–17; 8:45 am]

BILLING CODE 4210–67–P

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. 6009–N–01]

Privacy Act of 1974; System of Records: Loan Review System (LRS)

AGENCY: Office of Administration, HUD.

ACTION: Notice of a New System of Records.

SUMMARY: In accordance with the Privacy Act of 1974, the Department of Housing and Urban Development (HUD), Office of Lender Activities and Program Compliance provides public notice it proposes to establish a new system, Department of Housing and Urban Development system of records titled, “Loan Review System (LRS)”.

DATES: Effective Date: This system will become effective July 10, 2017.
Comments Due Date: July 10, 2017.

ADDRESSES: You may submit comments, identified by docket number and title, by one following method:
Federal e-Rulemaking Portal: http://www.regulations.gov. Follow the instructions provided on that site to submit comments electronically.
Fax: 202–619–8365.
Email: privacy@hud.gov.
Mail: Attention: Housing and Urban Development, Privacy Office; Marcus Smallwood, The Executive Secretariat; 451 Seventh Street SW., Room 10139; Washington, DC 20410.

Instructions: All submissions received must include the agency name and docket number for this Federal Register document. The general policy for comments and other submission from members of the public is provide three submissions for public viewing on the internet at http://www.regulations.gov, as they are received without change, including any personal identifiers or contact information.

FOR FURTHER INFORMATION CONTACT: For general questions please contact: Marcus Smallwood, Acting, Chief Privacy Officer, Department of Housing and Urban Development, 451 Seventh Street SW., Washington, DC 20410; telephone number 202–708–1515 for privacy issues please contact:

SUPPLEMENTARY INFORMATION: The LRS will provide a unified loan review process to improve HUD’s ability to identify and mitigate loan-level risk and fraud in its Federal Housing Administration (FHA) Title II Single Family Housing program. The LRS will implement the newly developed Loan Quality Assessment Methodology (Defect Taxonomy) and will provide a standard approach for all loan reviews in order to:

• Communicate clear policy messages to involved counterparties;
• Encourage lending to FHA targeted populations;
• Provide feedback on the effectiveness of FHA’s underwriting policies; and
• Provide a communication channel for lenders to view and respond to review findings.

The LRS will include policy automation, electronic case management, automated workflows, event-driven communications, enhanced reporting and advanced business intelligence/analytics. The LRS