

manner that ensures that the confidentiality of the reporting entities is preserved. AMS is in the best position to provide this service.

Since the last information collection renewal, the AMS Livestock, Poultry, and Seed Program reorganized to form the AMS Livestock and Poultry Program. The forms associated with this information collection reflect this organizational change.

*Estimate of Burden:* Public reporting burden for this collection is estimated to average 0.16 hours per response.

*Respondents:* Business or other for-profit entities, individuals or households, farms, and the Federal Government.

*Estimated Number of Respondents:* 116 respondents.

*Estimated Number of Responses:* 135,356 responses.

*Estimated Number of Responses per Respondent:* 1,167 responses (rounded).

*Estimated Total Annual Burden on Respondents:* 21,712 hours (rounded).

Comments are invited on: (1) 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) 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) ways to enhance the quality, utility, and clarity of the information to be collected; and (4) ways to minimize the burden of the collection of information on those who are to respond, including the use of appropriate automated, electronic, mechanical, or other technological collection techniques or other forms of information technology. All responses to this document will be summarized and included in the request for OMB approval. All comments will become a matter of public record.

Dated: January 26, 2019.

**Bruce Summers,**

*Administrator, Agricultural Marketing Service.*

[FR Doc. 2019-00548 Filed 1-30-19; 8:45 am]

**BILLING CODE 3410-02-P**

## DEPARTMENT OF COMMERCE

### U.S. Census Bureau

[OMB Control Number: 0607-1007]

#### **Proposed Change to Existing Approved Collection; Comment Request; 2020 Census New Construction Program; Expiration Date: 12-31-2021**

**AGENCY:** U.S. Census Bureau.

**ACTION:** Notice of schedule change.

**SUMMARY:** This document constitutes a notice of intent to provide a 30-day comment period on schedule changes to the approved information collection for the 2020 Census New Construction Program. The Department of Commerce, as part of its continuing effort to reduce paperwork and respondent burden, invites the general public and other Federal agencies to take this opportunity to comment on proposed and/or continuing information collections, as required by the Paperwork Reduction Act of 1995.

**SUPPLEMENTARY INFORMATION:** The U.S. Census Bureau is issuing this notice to inform the public of two schedule changes associated with the notice for public comment, titled "2020 Census New Construction Program," published in the **Federal Register** on October 5, 2018 (Vol. 83, No. 194, pp. 50332-50334).

The following highlights the proposed revisions and the reasons:

1. *Publication of the list of governments eligible for participation in the New Construction Program by fall 2018 (p. 50333):* The Census Bureau will publish the list of governments eligible for participation in the New Construction Program in early 2019, instead of fall 2018. The Census Bureau made the change to conduct additional quality control prior to publishing the list. This change does not affect the respondents who are eligible to participate in the New Construction Program.

2. *Registration Deadline—Invitation Phase (p. 50334):* The Census Bureau is rescheduling the registration deadline from what was previously stated in the **Federal Register** on October 5, 2018 (Vol. 83, No. 194, pp. 50332-50334). The registration deadline was moved from July 19, 2019 to June 14, 2019 to provide the Census Bureau adequate time to conduct quality control of the registered universe and to prepare materials prior to the participation phase in September 2019. During the first week of April 2019, the Census Bureau will invite respondents to register online or by mail, with registration responses due by June 14, 2019. Given the average response time per respondent of one hour for the invitation phase, the proposed change is not anticipated to have an impact on a respondent's ability to reply during the proposed time frame.

There are no other proposed changes to the 2020 Census New Construction Program.

This information collection request may be viewed at [www.reginfo.gov](http://www.reginfo.gov).

Follow the instructions to view Department of Commerce collections currently under review by OMB.

Written comments and recommendations for the proposed information collection should be sent within 30 days of publication of this notice to [OIRA\\_Submission@omb.eop.gov](mailto:OIRA_Submission@omb.eop.gov) or fax to (202) 395-5806.

**Sheleen Dumas,**

*Departmental PRA Lead Officer, Office of the Chief Information Officer, Department of Commerce.*

[FR Doc. 2019-00524 Filed 1-30-19; 8:45 am]

**BILLING CODE 3510-07-P**

## BUREAU OF CONSUMER FINANCIAL PROTECTION

[Docket No. CFPB-2019-0002]

### **Request for Information Regarding Consumer Credit Card Market**

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Notice and request for information.

**SUMMARY:** The Credit Card Accountability Responsibility and Disclosure Act of 2009 (CARD Act or Act) requires the Bureau of Consumer Financial Protection (Bureau) to conduct a review (Review) of the consumer credit card market, within the limits of its existing resources available for reporting purposes. In connection with conducting that Review, and in accordance with the Act, the Bureau is soliciting information from the public about a number of aspects of the consumer credit card market as described further below.

**DATES:** Comments must be submitted on or before May 1, 2019 to be assured of consideration.

**ADDRESSES:** You may submit responsive information and other comments, identified by the document title and Docket No. CFPB-2019-0002, by any of the following methods:

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.
- *Email:* [FederalRegisterComments@cfpb.gov](mailto:FederalRegisterComments@cfpb.gov). Include the document title and Docket No. CFPB-2019-0002 in the subject line of the message.
- *Mail:* Comment Intake, Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552.
- *Hand Delivery/Courier:* Comment Intake, Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552.

*Instructions:* All submissions should include the agency name and docket

number for this proposal. Because paper mail in the Washington, DC area and at the Bureau is subject to delay, commenters are encouraged to submit comments electronically. In general, all comments received will be posted without change to <http://www.regulations.gov>. In addition, comments will be available for public inspection and copying at 1700 G Street NW, Washington, DC 20552, on official business days between the hours of 10 a.m. and 5 p.m. Eastern Time. You can make an appointment to inspect the documents by telephoning (202) 435-7275.

All comments, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. Sensitive personal information, such as account numbers or Social Security numbers, should not be included. Comments generally will not be edited to remove any identifying or contact information.

**FOR FURTHER INFORMATION CONTACT:** Wei Zhang, Credit Card Program Manager, Division of Research, Markets, and Regulations, at (202) 435-7700, or [wei.zhang@cfpb.gov](mailto:wei.zhang@cfpb.gov). If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov).

**Authority:** 15 U.S.C. 1616(a), (b).

**SUPPLEMENTARY INFORMATION:** Section 502(a) of the CARD Act<sup>1</sup> requires the Bureau to conduct a review, within the limits of its existing resources available for reporting purposes, of the consumer credit card market every two years. To inform that review, section 502(b) instructs the Bureau to seek public comment.<sup>2</sup>

The Bureau's first such review was published in October 2013; the Bureau's second such review was published in December 2015; the Bureau's third such review was published in December 2017.<sup>3</sup> To inform the Bureau's next review, the Bureau hereby invites members of the public, including consumers, credit card issuers, industry analysts, consumer groups, and other interested persons to submit information and other comments relevant to the issues expressly identified in section 2 below, as well as

any information they believe is relevant to a review of the credit card market.

### 1. Background: The CARD Act

The CARD Act was signed into law in May 2009.<sup>4</sup> Passage of the Act was expressly intended to "establish fair and transparent practices related to the extension of credit" in the credit card market.<sup>5</sup> To achieve these agreed-upon purposes, the Act changed the requirements applicable to credit card practices in a number of significant respects.<sup>6</sup>

### 2. Issues on Which the Bureau Seeks Public Comment for Its Review

In connection with its pending Review, the Bureau seeks information from members of the public about how the credit card market is functioning. The Bureau seeks comments on the experiences of consumers and providers in the credit card market and on the overall health of the credit card market, as outlined in section 502(a) and in (a) through (g) below. As noted above, while the Bureau identifies specific topics of interest below, the Bureau wants to be alerted to and understand the information that consumers, credit card issuers, industry analysts, consumer groups, and other interested persons believe is most relevant to the Bureau's review of the credit card market, so this list of subjects should not be viewed as exhaustive. Commenters are encouraged to address any other aspects of the consumer credit card market that they consider would be of interest or concern to the Bureau.

Please feel free to comment generally and/or respond to any or all of the questions below but please indicate in your comments on which topic areas or questions you are commenting:

#### (a) The Terms of Credit Card Agreements and the Practices of Credit Card Issuers

How have the substantive terms and conditions of credit card agreements or the length and complexity of such agreements changed over the past two years?

How have issuers changed their pricing, marketing, underwriting, or other practices?

How are the terms of, and practices related to, major supplementary credit card features (such as credit card rewards, deferred interest promotions,

balances transfers, and cash advances) evolving?

How have practices related to collecting on delinquent and charged-off credit card debt changed over the past two years?

Has the use of electronic communication (e.g., email or SMS) by creditors and debt collectors in connection with credit card debt grown or otherwise evolved?

How are the practices of for-profit debt settlement companies changing and what trends are occurring in the debt settlement industry? How are creditors and non-profit credit counseling agencies responding to these changes and trends?

#### (b) The Effectiveness of Disclosure of Terms, Fees, and Other Expenses of Credit Card Plans

How effective are current disclosures of rates, fees, and other cost terms of credit card accounts in conveying to consumers the costs of credit card plans?

What further improvements in disclosure, if any, would benefit consumers and what costs would card issuers or others incur in providing such disclosures?

How well are current credit card disclosure rules and practices adapted to the digital environment? What adaptations to credit card disclosure regimes in the digital environment would better serve consumers or reduce industry compliance burden?

#### (c) The Adequacy of Protections Against Unfair or Deceptive Acts or Practices Relating to Credit Card Plans

What unfair, deceptive, or abusive acts and practices exist in the credit card market? How prevalent are these acts and practices and what effect do they have? How might any such conduct be prevented and at what cost?

#### (d) The Cost and Availability of Consumer Credit Cards

How have the cost and availability of consumer credit cards (including with respect to non-prime borrowers) changed since the Bureau reported on the credit card market in 2017? What is responsible for changes (or absence of changes) in cost and availability? Has the impact of the CARD Act on cost and availability changed over the past two years?

How, if at all, are the characteristics of consumers with lower credit scores changing? How are groups of consumers in different score tiers faring in the market? How do other factors relating to consumer demographics or financial

<sup>1</sup> See 15 U.S.C. 1616(a).

<sup>2</sup> See 15 U.S.C. 1616(b).

<sup>3</sup> CARD Act Report, available at [http://files.consumerfinance.gov/f/201309\\_cfpb\\_card-act-report.pdf](http://files.consumerfinance.gov/f/201309_cfpb_card-act-report.pdf); The Consumer Credit Card Market, available at [http://files.consumerfinance.gov/f/201512\\_cfpb\\_report-the-consumer-credit-card-market.pdf](http://files.consumerfinance.gov/f/201512_cfpb_report-the-consumer-credit-card-market.pdf); The Consumer Credit Card Market, available at [https://files.consumerfinance.gov/f/documents/cfpb\\_consumer-credit-card-market-report\\_2017.pdf](https://files.consumerfinance.gov/f/documents/cfpb_consumer-credit-card-market-report_2017.pdf).

<sup>4</sup> The CARD Act's provisions took effect in three stages: August 2009, February 2010, and October 2011.

<sup>5</sup> Public Law 111-24, 123 Stat. 1734 (2009).

<sup>6</sup> See CARD Act Report, pp. 10-13, available at [http://files.consumerfinance.gov/f/201309\\_cfpb\\_card-act-report.pdf](http://files.consumerfinance.gov/f/201309_cfpb_card-act-report.pdf).

lives affect consumers' ability to successfully obtain and use card credit?

*(e) The Safety and Soundness of Credit Card Issuers*

How is the credit cycle evolving? What, if any, safety and soundness risks are present or growing in this market, and which entities are disproportionately affected by these risks? How, if at all, do these safety and soundness risks to entities relate to long-term indebtedness on the part of some consumers, or changes in consumers' ability to manage their debts? Has the impact of the CARD Act on safety and soundness changed over the past two years?

*(f) The Use of Risk-Based Pricing for Consumer Credit Cards*

How has the use of risk-based pricing for consumer credit cards changed since the Bureau reported on the credit card market in 2017? What has driven those changes or lack of changes? Has the impact of the CARD Act on risk-based pricing changed over the past two years?

How have CARD Act provisions relating to risk-based pricing impacted (positively or negatively) the evolution of practices in this market?

*(g) Consumer Credit Card Product Innovation*

How has credit card product innovation changed since the Bureau reported on the credit card market in 2017? What has driven those changes or lack of changes? Has the impact of the CARD Act on product innovation changed over the past two years?

How have broader innovations in finance, such as (but not limited to) new products and entrants, evolving digital tools, greater availability of and new applications for consumer data, and new technological tools (like machine learning), impacted the consumer credit card market, either directly or indirectly? In what ways do CARD Act provisions encourage or discourage innovation? In what ways do innovations increase or decrease the impact of certain CARD Act provisions, or change the nature of those impacts?

Dated: December 21, 2018.

**Kathleen Kraninger,**

*Director, Bureau of Consumer Financial Protection.*

[FR Doc. 2019-00487 Filed 1-30-19; 8:45 am]

**BILLING CODE 4810-AM-P**

**BUREAU OF CONSUMER FINANCIAL PROTECTION**

[Docket No. CFPB-2017-0025]

**Disclosure of Loan-Level HMDA Data**

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Final policy guidance.

**SUMMARY:** The Bureau of Consumer Financial Protection (Bureau) is issuing final policy guidance describing modifications that the Bureau intends to apply to the loan-level data that financial institutions report under the Home Mortgage Disclosure Act (HMDA) and Regulation C before the data is disclosed to the public. This final policy guidance applies to HMDA data compiled by financial institutions in or after 2018 and made available to the public by the Bureau beginning in 2019.

**DATES:** The Bureau released this final policy guidance on its website on December 21, 2018.

**FOR FURTHER INFORMATION CONTACT:** Benjamin Cady and David Jacobs, Counsels; Laura Stack, Senior Counsel, Office of Regulations, at 202-435-7700 or <https://reginquiries.consumerfinance.gov/>. If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov).

**SUPPLEMENTARY INFORMATION:**

**I. Summary**

HMDA requires certain financial institutions to collect, report, and disclose data about their mortgage lending activity. HMDA is implemented by Regulation C, 12 CFR part 1003. In 2010, the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) amended HMDA and transferred HMDA rulemaking authority and other functions from the Board of Governors of the Federal Reserve System (Board) to the Bureau. Among other changes, the Dodd-Frank Act expanded the scope of information relating to mortgage applications and loans that must be collected, reported, and disclosed under HMDA and authorized the Bureau to require by rule financial institutions to collect, report, and disclose additional information. In 2015, the Bureau published a final rule amending Regulation C (2015 HMDA Final Rule) to implement the Dodd-Frank Act amendments to HMDA and make other changes, including adding a number of new data points. Most provisions of the 2015 HMDA Final Rule took effect on January 1, 2018, and apply to data financial institutions collect beginning in 2018 and report

beginning in 2019. With respect to the public disclosure of HMDA data, the Bureau interpreted HMDA, as amended by the Dodd-Frank Act, to require that the Bureau use a balancing test to determine whether and how HMDA data should be modified prior to its disclosure to protect applicant and borrower privacy while also fulfilling HMDA's public disclosure purposes. On September 25, 2017, the Bureau published proposed policy guidance that described the Bureau's balancing test and how the Bureau proposed to apply it to the loan-level HMDA data made available to the public.<sup>1</sup>

After considering the comments the Bureau received on the proposal, the Bureau is publishing this final policy guidance describing the loan-level HMDA data it intends to make available to the public, including modifications to be applied to the data. The Bureau intends to make these modifications to data financial institutions collected in 2018 when the Bureau discloses that data in 2019. The Bureau is making these determinations based upon the information currently available to it, including the comments received on the proposal, with respect to the risks and benefits associated with the disclosure of loan-level HMDA data. The Bureau intends to commence a rulemaking in the spring of 2019 that will enable it to identify more definitively modifications to the data that the Bureau determines to be appropriate under the balancing test and incorporate these modifications into a legislative rule. The rulemaking will reconsider the determinations reflected in this final policy guidance based upon the Bureau's experience administering the final policy guidance in 2019 and on a new rulemaking record, including data concerning the privacy risks posed by the disclosure of the HMDA data and the benefits of such disclosure in light of HMDA's purposes.

In developing this final policy guidance, the Bureau consulted with the prudential regulators (the Board, the Federal Deposit Insurance Corporation (FDIC), the National Credit Union Administration (NCUA), and the Office of the Comptroller of the Currency (OCC)); the Department of Housing and Urban Development (HUD); and the Federal Housing Finance Agency (FHFA).

For the reasons described below and in the proposed policy guidance,<sup>2</sup> the Bureau is modifying its proposed policy guidance to change the proposed

<sup>1</sup> Disclosure of Loan-Level HMDA Data, 82 FR 44586 (Sept. 25, 2017) (hereinafter Proposed Policy Guidance).

<sup>2</sup> See *id.* at 44596-44610.