while balancing goals, scale, timeline, feasibility, and available resources. Additionally, the NRC’s Information Quality Program 13 ensures that all information relied on by the NRC is subject to rigorous quality standards.

2. Relevance and Utility—The NRC ensures that evidence-building activities are relevant and provide useful findings to inform agency activities, actions, and stakeholders. The NRC performs evidence-building activities to examine questions of importance and serve the information needs of stakeholders. The NRC presents findings that are clear, concise, actionable, and available within a timeline that is appropriate to the questions under consideration. The NRC’s evidence-building priorities consider legislative requirements; the NRC’s strategic goals, objectives, and strategies; and the interests and views of stakeholders.

3. Transparency—The NRC is committed to conducting evidence-building activities in an open and transparent manner, which keeps stakeholders informed. The NRC’s evidence-building activities are conducted openly and the public must be informed about and have an opportunity to participate in the NRC’s regulatory process. As a regulator, the NRC listens to, respects, and analyzes different views from its stakeholders. The NRC ensures open channels of communication are maintained between internal and external stakeholders, including Congress, other government agencies, licensees, nongovernmental organizations, individual members of the public, and international and domestic nuclear communities. The NRC takes reasonable measures to make all information, including information about the NRC’s evidence-building activities (including their purpose, objectives, design, findings, and methods), broadly available and accessible. The NRC releases public evidence-building findings in a timely manner and archives the data for secondary use by stakeholders, as appropriate.

4. Collaboration—The NRC is committed to working collaboratively when conducting evidence-building activities and draws on the expertise of subject matter experts to ensure diversity in perspectives.

The NRC fosters a collaborative work environment that encourages diverse views, alternative approaches, critical thinking, creative problem solving, unbiased findings, and honest feedback. The NRC emphasizes trust, respect, and open communication to promote a positive work environment that maximizes the potential of all individuals, which improves evidence building and evaluation activities. A collaborative environment leverages expertise from subject matter experts and enables peer reviews to ensure rigorous evidence-building. The NRC conducts research and collaborates with organizations that develop consensus standards to improve data and methods used in risk analysis. The NRC collaborates with national laboratories, Agreement States, other Federal agencies, universities, and international organizations.

5. Independence and Objectivity—As an independent Federal agency, the NRC is committed to conducting evidence-building activities that are independent and based on objective assessments and analysis of all relevant information. The NRC was established as an independent agency to regulate civilian uses of radioactive material. The NRC’s evidence-building activities are independent and objective to maintain credibility and integrity. The implementation of evidence-building activities, including the selection and assignment of the staff, should be appropriately insulated from factors that may affect objectivity, impartiality, and professional judgment. Evidence-building is inclusive and the NRC seeks input from a broad range of stakeholders in setting priorities, identifying questions, and assessing the implications of findings. The NRC strives for objectivity in the planning and conduct of evidence-building activities.

6. Ethics—The NRC is committed to conducting evidence-building activities that adhere to Government-wide ethics standards to protect the public and maintain public trust.

The NRC’s evidence-building activities comply with relevant legal requirements and are conducted in a manner that is free from conflicts of interest, undue influence, the appearance of bias, and safeguards the dignity, rights, safety, and privacy of participants. The NRC complies with Governmentwide ethics standards contained in Federal statutes and regulations, which are intended to ensure that every citizen can have confidence in the integrity of the Federal Government.

[FR Doc. 2021–11637 Filed 6–2–21; 8:45 am]
PART 1026—TRUTH IN LENDING (REGULATION Z)

1. The authority citation for part 1026 continues to read as follows:


2. Amend supplement I to part 1026—Official Interpretations by:

a. Adding Paragraph 35(b)(2)(vi)(B); and


The addition and revision read as follows:

Supplement I to Part 1026—Official Interpretations

Section 1026.35—Requirements for Higher-Priced Mortgage Loans

35(b) Escrow Accounts

35(b)(2) Exemptions


1. The transaction threshold in §1026.35(b)(2)(vi)(B) differs from the transaction threshold in §1026.35(b)(2)(iii)(B) in two ways. First, the threshold in §1026.35(b)(2)(vi)(B) is 1,000 loans secured by first liens on a principal dwelling, while the threshold in §1026.35(b)(2)(iii)(B) is 2,000 loans secured by first liens on a dwelling. Second, all loans made by the creditor and its affiliates secured by a first lien on a principal dwelling count toward the 1,000-loan threshold in §1026.35(b)(2)(vi)(B), whether or not such loans are held in portfolio. By contrast, under §1026.35(b)(2)(iii)(B), only loans secured by first liens on a dwelling that were sold, assigned, or otherwise transferred to another person, or that were subject at the time of consummation to a commitment to be acquired by another person, are counted toward the 2,000-loan threshold.

Section 1026.43—Minimum Standards for Transactions Secured by a Dwelling

43(f) Balloon-Payment Qualified Mortgages Made by Certain Creditors

43(f)(1) Exemption

Paragraph 43(f)(1)(vi).

1. Creditor qualifications. Under §1026.43(f)(1)(vi), to make a qualified mortgage that provides for a balloon payment, the creditor must satisfy three criteria that are also required under §1026.35(b)(2)(iii)(A), (B) and (C), which require:

i. During the preceding calendar year or during either of the two preceding calendar years if the application for the transaction was received before April 1 of the current calendar year, the creditor extended a first-lien covered transaction, as defined in §1026.43(b)(1), on a property that is located in an area that is designated either “rural” or “underserved,” as defined in §1026.35(b)(2)(iv), to satisfy the requirement of §1026.35(b)(2)(iii)(A) (the rural-or-underserved test). Pursuant to §1026.35(b)(2)(iv), an area is considered to be rural if it is: A county that is neither in a metropolitan statistical area, nor a micropolitan statistical area adjacent to a metropolitan statistical area, as those terms are defined by the U.S. Office of Management and Budget; or a census block that is not in an urban area, as defined by the U.S. Census Bureau using the latest decennial census of the United States. An area is considered to be underserved during a calendar year if, according to HMDA data for the preceding calendar year, it is a county in which no more than two creditors extended covered transactions secured by first liens on properties in the county five or more times.

A. The Bureau determines annually which counties in the United States are rural or underserved as defined by §1026.35(b)(2)(iv)(A)(1) or §1026.35(b)(2)(iv)(B) and publishes on its public website lists of those counties to assist creditors in determining whether they meet the criterion at §1026.35(b)(2)(iii)(A). Creditors may also use an automated tool provided on the Bureau’s public website to determine whether specific properties are located in areas that qualify as “rural” or “underserved” according to the definitions in §1026.35(b)(2)(iv) for a particular calendar year. In addition, the U.S. Census Bureau may also provide on its public website an automated address search tool that specifically indicates if a property address is located in an urban area for purposes of the Census Bureau’s most recent delineation of urban areas. For any calendar year that begins after the date on which the Census Bureau announced its most recent delineation of urban areas, a property is located in an area that qualifies as “rural” according to the definitions in §1026.35(b)(2)(iv) if the search results provided for the property by any such automated address search tool available on the Census Bureau’s public website
do not identify the property as being in an urban area.

B. For example, if a creditor extended during 2017 a first-lien covered transaction that is secured by a property that is located in an area that meets the definition of rural or underserved under § 1026.35(b)(2)(iv), the creditor meets this element of the exception for any transaction consummated during 2018.

C. Alternatively, if the creditor did not extend in 2017 a transaction that meets the definition of rural or underserved test under § 1026.35(b)(2)(iv), the creditor satisfies this criterion for any transaction consummated during 2018 for which it received the application before April 1, 2018, if it extended during 2016 a first-lien covered transaction that is secured by a property that is located in an area that meets the definition of rural or underserved under § 1026.35(b)(2)(iv).

ii. During the preceding calendar year, or, if the application for the transaction was received before April 1 of the current calendar year, during either of the two preceding calendar years, the creditor together with its affiliates extended no more than 2,000 covered transactions, as defined by § 1026.43(b)(1), secured by first liens, that were sold, assigned, or otherwise transferred to another person, or that were subject at the time of consummation to a commitment to be acquired by another person, to satisfy the requirement of § 1026.35(b)(2)(iii)(B).

iii. As of the preceding December 31st, or, if the application for the transaction was received before April 1 of the current calendar year, as of either of the two preceding December 31sts, the creditor and its affiliates that regularly extended covered transactions secured by first liens, together, had total assets that do not exceed the applicable asset threshold established by the Bureau, to satisfy the requirement of § 1026.35(b)(2)(iii)(C). The Bureau publishes notice of the asset threshold each year by amending comment 35(b)(2)(iii)–L.iii.

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Dated: May 26, 2021.

David Uejio,
Acting Director, Bureau of Consumer Financial Protection.

[FR Doc. 2021–11571 Filed 6–2–21; 8:45 am]

BILLING CODE 4810–AM–P

DEPARTMENT OF TRANSPORTATION

Federal Aviation Administration

14 CFR Part 73

[Docket No. FAA–2021–0483; Airspace Docket No. 19–ANM–84]

RIN 2120–AA66

Amendment of Restricted Area R–6413; Green River, UT

AGENCY: Federal Aviation Administration (FAA), DOT.

ACTION: Final rule; technical amendment.

SUMMARY: This action changes the using agency of restricted area R–6413, Green River, UT. The FAA is taking this administrative action in response to the requested change from the United States Air Force to the United States Army as the using agency. There are no changes to the boundaries, designated altitudes, or activities conducted within the affected restricted area.

DATES: Effective date 0901 UTC, August 12, 2021.

FOR FURTHER INFORMATION CONTACT: Christopher McMullin, Rules and Regulations Group, Office of Policy, Federal Aviation Administration, 800 Independence Avenue SW, Washington, DC 20591; telephone: (202) 267–8783.

SUPPLEMENTARY INFORMATION:

Authority for This Rulemaking

The FAA’s authority to issue rules regarding aviation safety is found in Title 49 of the United States Code. Subtitle I, Section 106 describes the authority of the FAA Administrator. Subtitle VII, Aviation Programs, describes in more detail the scope of the agency’s authority.

This rulemaking is promulgated under the authority described in Subtitle VII, Part A, Subpart I, Section 40103. Under that section, the FAA is charged with prescribing regulations to ensure the safety of aircraft and the efficient use of airspace. This regulation describes the special use airspace (SUA) that does not alter the dimensions, altitudes, or times of designation of the airspace (such as changes in designation of the controlling or using agency, or correction of typographical errors). This airspace action is an administrative

Environmental Review

The FAA has determined that this action of changing the using agency from the US Air Force to the US Army for restricted area R–6413; Green River, UT, qualifies for categorical exclusion under the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and in accordance with FAA Order 1050.1F, Environmental Impacts: Policies and Procedures, paragraph 5–6.5.d, “Modification of the technical description of special use airspace (SUA) that does not alter the dimensions, altitudes, or times of designation of the airspace (such as changes in designation of the controlling or using agency).”