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Correspondence Date: December 22, 2016

This notice serves as a reminder of previously announced information that relates to Home Mortgage Disclosure Act (HMDA) data collection, and updated geographic designations, for applications and loans for which final action is taken in calendar year 2017 that will be reported by March 1, 2018.

Asset-Exemption threshold:

The 2017 exemption threshold for depository institutions was not changed and will remain at \$44 million. Thus, depository institutions with assets of \$44 million or less as of 12/31/2016 are exempt from 2017 data collection. The exemption thresholds for nondepository institutions have not changed.

New Loan-Volume Threshold for Depository Institutions:

Changes to financial institution coverage go into effect beginning on January 1, 2017. On October 15, 2015, the Consumer Financial Protection Bureau (CFPB) issued a final rule amending Regulation C, which implements HMDA. The final rule narrows the scope of depository institutions subject to Regulation C in 2017. A depository institution will not be subject to Regulation C in 2017 unless it: (1) meets the current Regulation C asset-size, location, federally related, and loan activity tests, **and** (2) originated at least 25 home purchase loans, including refinancings of home purchase loans, (as those terms are defined in current Regulation C) in each of the two preceding calendar years (*i.e.*, at least 25 in 2015 and at least 25 in 2016). A 2017 HMDA institutional coverage chart illustrates how to determine whether an institution is covered by Regulation C in 2017, and is available at <http://www.consumerfinance.gov/policy-compliance/guidance/implementation-guidance/hmda-implementation/>

Geographic Changes in the 2017 FFIEC Census File:

The 2017 FFIEC Census File will contain the following corrections to census tract numbering that were previously announced by the US Census Bureau for the [2011](#) and [2012](#) American Community Survey.

Madison County, New York

Census Tract 9401.01 is now 0301.01

Census Tract 9401.02 is now 0301.02

Census Tract 9401.03 is now 0301.03

Census Tract 9402.00 is now 0302.00

Census Tract 9403.00 is now 0303.00

Census Tract 9404.01 is now 0304.01

Census Tract 9404.03 is now 0304.03

Census Tract 9406.00 is now 0306.00

Census Tract 9407.00 is now 0304.02

Oneida County, New York

Census Tract 9400.00 is now 0248.00

Census Tract 9401.00 is now 0247.00

(2010) Census Tract 9402.00 forms a portion of (2011) tract 0249.00

Part of (2010) Census Tract 0230.00 forms a portion of (2011) tract 0249.00

Part of (2010) Census Tract 0230.00 is now (2011) tract 0230.00

Richmond County, New York

Census Tract 0089.00 merged into Census Tract 0097.00. The area merged into Census Tract 0097.00 is entirely water.

Pima County, Arizona

Census Tract 27.01 is now 27.04

Census Tract 29.03 is now 29.06

Census Tract 4105.01 is now 41.18

Census Tract 4105.02 is now 41.21

Census Tract 4105.03 is now 41.25

Census Tract 4704.00 is now 52.00

Census Tract 4705.00 is now 53.00

Los Angeles County, California

The deletion of Census 2000 Tract 1370.00 is now corrected, and the tract is reinstated with its former boundaries. This change incorporates all of former (2010) Census Tract 9304.01 and part of (2010) Census Tract 8002.04 into the reinstated (2012) tract 1370.00.

Submitting your 2017 HMDA data:

HMDA data collected in 2017 must be submitted by all HMDA filers to the CFPB using a web interface referred to as the HMDA Platform. HMDA filers will interact directly with the HMDA Platform to file their HMDA data. The HMDA data entry software (DES) currently provided by the FFIEC will no longer be available as a method of data entry or submission for HMDA data. Additional information is available at <http://www.consumerfinance.gov/data-research/hmda/des-update-2017>.

Additional questions or requests for information related to 2017 HMDA data collection can be directed to hmdahelp@cfpb.gov.