



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, D.C. 20429-9990

Financial Institution Letter
FIL-16-2019
April 1, 2019

HOME MORTGAGE DISCLOSURE ACT (HMDA) FFIEC *A Guide to HMDA Reporting: Getting It Right!* for 2019 HMDA Data and Updated HMDA Examination Procedures

Summary: The Federal Financial Institutions Examination Council (FFIEC) has issued *A Guide to HMDA Reporting: Getting It Right!* for data collected in 2019 and reported in 2020 and updated interagency HMDA examination procedures.

Statement of Applicability to Institutions with Total Assets under \$1 Billion: This Financial Institution Letter applies to all FDIC-supervised institutions covered by HMDA based on the asset threshold and other conditions stated in Regulation C.

Statement of FIL Rescission Date: This Financial Institution Letter will retire to inactive status one year after the date of its issuance, April 1, 2020.

Distribution:

FDIC-supervised Institutions

Suggested Routing:

Chief Compliance Officer
Chief Lending Officer

Related Topics:

[Home Mortgage Disclosure Act](#)

[12 CFR Part 1003](#)

[FIL-63-2017](#), "Statement on Financial Institutions' Good Faith Compliance Efforts"

[FIL-58-2018](#), HMDA: Bureau of Consumer Financial Protection Interpretive and Procedural Rule on Partial Exemptions from HMDA Requirements

Attachment:

[A Guide to HMDA Reporting: Getting It Right!](#)
[Interagency HMDA Examination Procedures](#)

Contact:

Jamie Goodson, Senior Policy Analyst, at
jagoodson@fdic.gov or (202) 898-6685

Tim Kalyvas, Examination Specialist, at
tkalyvas@fdic.gov or (202) 898-7102

Note:

FDIC financial institution letters (FILs) may be accessed from the FDIC's website at

www.fdic.gov/news/news/financial/index.html

To receive FILs electronically, please visit

www.fdic.gov/about/subscriptions/index.html

Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (1-877-275-3342 or 703-562-2200).

Highlights:

- The 2018 Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA) amended HMDA and established partial exemptions from reporting certain data points for eligible institutions. The Consumer Financial Protection Bureau (CFPB) issued an interpretive and procedural rule to implement the amendments (2018 HMDA rule).
- The FFIEC's *A Guide to HMDA Reporting: Getting It Right!* summarizes key HMDA provisions and can serve as a useful compliance resource for supervised financial institutions. The FFIEC is issuing the 2019 version of *Getting It Right!*. This version applies to 2019 HMDA data reported in 2020 and includes a summary of the EGRRCPA amendments to HMDA and the 2018 HMDA rule.
- The FDIC and other member agencies of the FFIEC are making updated interagency HMDA examination procedures available to the public. The updates address the EGRRCPA amendments to HMDA, the 2018 HMDA rule, and amendments to Regulation C made by CFPB final rules issued in 2015 and 2017.
- FDIC examiners will use the updated interagency HMDA examination procedures in connection with reviews of HMDA data collected in 2018 and after.
- The updated interagency HMDA examination procedures will be incorporated into the FDIC's Compliance Examination Manual (CEM). To be notified of CEM updates, register on the FDIC's Email Updates webpage at <https://service.govdelivery.com/accounts/USFDIC/subscriber/new>.