CFPB Issues Reference Tool for 2019 HMDA Data Collection

On January 31, 2019, the Consumer Financial Protection Bureau issued the 2019 edition of the Reportable HMDA Data: A Regulatory and Reporting Overview Reference Chart. The chart is a reference tool for credit unions and includes information on data points required to be collected and recorded in 2019, and reported to the CFPB in 2020 under the Home Mortgage Disclosure Act, as implemented by Regulation C.

The 2019 edition of the chart includes the revisions incorporated in the 2019 Filing Instructions Guide, along with changes from Section 104(a) of the 2018 Economic Growth, Regulatory Relief, and Consumer Protection Act.

You can access the 2019 edition of the reference chart here.

Additional Information

You can find additional information about HMDA reporting requirements on the NCUA's Consumer Compliance Regulatory Resources page. If you have questions about this information, please contact the NCUA's Office of Consumer Financial Protection at (703) 518-1140 or by email at ComplianceMail@ncua.gov. You can also contact your NCUA regional office or your state supervisory authority.