



FFIEC Issues 2019 Home Mortgage Disclosure Act (HMDA) Getting it Right Guide

On March 25, 2019, the Federal Financial Institutions Examination Council issued its 2019 *A Guide to HMDA Reporting: Getting it Right!*. The guide provides credit unions with valuable information about HMDA reporting. It includes a summary of responsibilities and requirements, directions for assembling the necessary tools, and instructions for reporting HMDA data.

The guide covers HMDA data collected in 2019 for submissions due March 1, 2020. New in the 2019 guide are Appendices F and G. Appendix F is a partial exemptions chart. It illustrates the 26 data points covered by HMDA partial exemptions created by the 2018 Economic Growth, Regulatory Relief and Consumer Protection Act; and the 22 data points not covered by the partial exemptions. Appendix G is a data fields and data points chart. It lists data points and corresponding data fields and data field numbers. It also indicates the data points covered by HMDA partial exemptions.

The latest *A Guide to HMDA Reporting Getting it Right!* is available on the FFIEC's website at <https://www.ffiec.gov/hmda/guide.htm>.

Additional Information

Credit unions can find more information about HMDA on the NCUA's [Consumer Compliance Regulatory Resources page](#). Please contact the NCUA's Office of Consumer Financial Protection with any questions at (703) 518-1140 or by email at ComplianceMail@ncua.gov. Credit unions can also contact their NCUA regional office or their state supervisory authority.