

# Rules and Regulations

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This section of the FEDERAL REGISTER contains regulatory documents having general applicability and legal effect, most of which are keyed to and codified in the Code of Federal Regulations, which is published under 50 titles pursuant to 44 U.S.C. 1510.

The Code of Federal Regulations is sold by the Superintendent of Documents.

## OFFICE OF PERSONNEL MANAGEMENT

### 5 CFR Part 890

RIN 3206-AO18

#### Access to Federal Employees Health Benefits (FEHB) for Employees of Certain Tribally Controlled Schools; Extension of Comment Period

**AGENCY:** Office of Personnel Management.

**ACTION:** Interim final rule; extension of comment period.

**SUMMARY:** The Office of Personnel Management (OPM) is extending the comment period to ensure that stakeholders have sufficient opportunity to submit comments on the interim final rule expanding access to FEHB for employees of certain tribally controlled schools.

**DATES:** The comment period for the interim final rule published on September 3, 2021, at 86 FR 49461, is extended. Written reply comments must be submitted no later than November 20, 2021.

**ADDRESSES:** You may submit comments, identified by docket number and/or Regulatory Information Number (RIN) and title, by the following method:

- *Federal Rulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.

All submissions received must include the agency name and docket number or RIN for this document. The general policy for comments and other submissions from members of the public is to make these submissions available for public viewing at <http://www.regulations.gov> as they are received without change, including any personal identifiers or contact information.

**FOR FURTHER INFORMATION CONTACT:** Julia Elam, Program Analyst, at [julia.elam@opm.gov](mailto:julia.elam@opm.gov) or (202) 606-2128.

**SUPPLEMENTARY INFORMATION:** OPM published an interim final rule, Access to Federal Employees Health Benefits (FEHB) for Employees of Certain Tribally Controlled Schools, 86 FR 49461 on September 3, 2021. OPM provided 60 days for the public to comment on the interim final rule. However, comments were not accepted on *regulations.gov* during the first 18 days of the comment period due to a technical error. Therefore, we are extending the period for public comment on the interim final rule from November 2, 2021 to November 20, 2021.

Office of Personnel Management.

Alexys Stanley,

Regulatory Affairs Analyst.

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**BILLING CODE** 6325-64-P

## BUREAU OF CONSUMER FINANCIAL PROTECTION

### 12 CFR Part 1026

#### Truth in Lending (Regulation Z) Annual Threshold Adjustments (Credit Cards, HOEPA, and Qualified Mortgages)

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Final rule; official interpretation.

**SUMMARY:** The Bureau of Consumer Financial Protection (Bureau) is issuing this final rule amending the regulation text and official interpretations for Regulation Z, which implements the Truth in Lending Act (TILA). The Bureau is required to calculate annually the dollar amounts for several provisions in Regulation Z; this final rule revises, as applicable, the dollar amounts for provisions implementing TILA and amendments to TILA, including under the Credit Card Accountability Responsibility and Disclosure Act of 2009 (CARD Act), the Home Ownership and Equity Protection Act of 1994 (HOEPA), and the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act). The Bureau is adjusting these amounts, where appropriate, based on the annual percentage change reflected in the Consumer Price Index (CPI) in effect on June 1, 2021.

**DATES:** This final rule is effective January 1, 2022.

**FOR FURTHER INFORMATION CONTACT:** Willie Williams, Paralegal Specialist; or Lanique Eubanks, Senior Counsel, Office of Regulations, at (202) 435-7700. If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov).

**SUPPLEMENTARY INFORMATION:** The Bureau is amending the regulation text and official interpretations for Regulation Z, which implements TILA, to update the dollar amounts of various thresholds that are adjusted annually based on the annual percentage change in the CPI as published by the Bureau of Labor Statistics (BLS). Specifically, for open-end consumer credit plans under TILA, the threshold that triggers requirements to disclose minimum interest charges will remain unchanged at \$1.00 in 2022. For open-end consumer credit plans under the CARD Act amendments to TILA, the adjusted dollar amount in 2022 for the safe harbor for a first violation penalty fee will increase to \$30 and the adjusted dollar amount for the safe harbor for a subsequent violation penalty fee will increase to \$41. For HOEPA loans, the adjusted total loan amount threshold for high-cost mortgages in 2022 will be \$22,969. The adjusted points-and-fees dollar trigger for high-cost mortgages in 2022 will be \$1,148. For qualified mortgages (QMs) under the General QM loan definition in § 1026.43(e)(2), the thresholds for the spread between the annual percentage rate (APR) and the average prime offer rate (APOR) in 2022 will be: 2.25 or more percentage points for a first-lien covered transaction with a loan amount greater than or equal to \$114,847; 3.5 or more percentage points for a first-lien covered transaction with a loan amount greater than or equal to \$68,908 but less than \$114,847; 6.5 or more percentage points for a first-lien covered transaction with a loan amount less than \$68,908; 6.5 or more percentage points for a first-lien covered transaction secured by a manufactured home with a loan amount less than \$114,847; 3.5 or more percentage points for a subordinate-lien covered transaction with a loan amount greater than or equal to \$68,908; or 6.5 or more percentage points for a subordinate-lien covered transaction with a loan amount less than \$68,908. For all categories of QMs, the thresholds for total points and