



BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM  
WASHINGTON, D.C. 20551

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DIRECTOR  
DIVISION OF CONSUMER  
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CA 21-8  
May 14, 2021

**TO THE OFFICERS AND MANAGERS IN CHARGE OF CONSUMER AFFAIRS  
SECTIONS:**

**SUBJECT: Resumption of Home Mortgage Disclosure Act (HMDA) Quarterly Reporting**

Applicability: This letter is relevant to all institutions supervised by the Federal Reserve.

On March 31, 2020, the Board of Governors of the Federal Reserve (Board) issued Consumer Affairs Letter (CA Letter) 20-6, “Home Mortgage Disclosure Act (HMDA) Quarterly Reporting during the COVID-19 Pandemic,” to inform its supervised financial institutions that it did not intend to cite in an examination or initiate an enforcement action for failure to report the quarterly HMDA data.<sup>1</sup> The Board issued this CA Letter to provide its supervised financial institutions with flexibility during the COVID-19 pandemic, reduce administrative burden, and allow the institutions to focus their time and attention on serving their customers. CA Letter 20-6 informed institutions that, at a later date, the Board would provide information as to how and when it expects its supervised institutions to resume quarterly HMDA data submissions. CA Letter 20-6 also instructed institutions to continue collecting and recording HMDA data in anticipation of making annual data submissions.

The Board hereby instructs all financial institutions required to file quarterly to do so beginning with their 2021 first quarter data, due on or before May 31, 2021, for all covered loans and applications with a final action taken date between January 1 and March 31, 2021. The Board does not intend to cite in an examination or initiate an enforcement action against any entity that did not make the quarterly filing for data collected in 2020.

This letter supersedes CA Letter 20-6. Reserve Banks are asked to distribute this letter to the Federal Reserve-supervised institutions in their districts that may be impacted by the HMDA quarterly reporting requirements, as well as to their supervisory and examination staff. If supervised financial institutions have questions about the guidance set forth in

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<sup>1</sup> See <https://www.federalreserve.gov/supervisionreg/caletters/caltr2006.htm>.

this letter, they are encouraged to contact the responsible Federal Reserve Bank. In addition, questions may be sent via the Board's public website.<sup>2</sup>

Sincerely,

Eric Belsky  
Director

Supersedes:

- CA 20-6, “Home Mortgage Disclosure Act (HMDA) Quarterly Reporting during the COVID-19 Pandemic.”

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<sup>2</sup> See <http://www.federalreserve.gov/apps/contactus/feedback.aspx>.

