



Is your Bank subject to HMDA reporting? If so, a revised version of “A Guide to HMDA Reporting: Getting It Right!” (Guide) was just issued. This Guide will assist your lending staff with the Home Mortgage Disclosure Act (HMDA) data collection and reporting requirements.

The Guide applies to HMDA data collected beginning on January 1, 2022, and submitted by March 1, 2023. This edition of the Guide incorporates amendments to HMDA from previously implemented Acts. It provides background information and an easy-to-use summary of key requirements, including institutional coverage, transactional coverage, and disclosure requirements. A copy of the Guide can be accessed here: [2022Guide.pdf \(ffiec.gov\)](#)

CCI suggests you forward this information to your lending staff in charge of HMDA reporting.