

whether to establish specific procedures for making such determinations. For example:

A. Should the EPA consider the state's access to critical resources (human, financial, and infrastructure) in determining national significance? For example, does the state have access to technical expertise, necessary supplies/equipment, and alternate sources of water? If the EPA considers such access, what metrics should the EPA use to measure the capacity of state and local or tribal governments to address the bloom event?

B. Should the EPA consider certain factors when an event impacts or threatens drinking water sources or finished drinking water? How should duration, magnitude, frequency, extent, and toxicity of HAB impacts on drinking water supplies be considered in determining events of national significance?

C. Should the EPA consider certain factors when an event has impacts on or threatens recreational waters? How should these impacts be weighed in determining national significance?

D. Should a determination of national significance be made only if funding has been appropriated to the agencies? If two or more states request determinations, and the determinations of national significance would otherwise qualify each state for funding consistent with the factors considered in making the determination, but only limited funds are available, how should amounts be distributed? Should the funding be equally proportioned or distributed according to some sort of a relative rank or score derived from a weighting of factors considered in the determination of national significance?

E. What information should an impacted state provide to the EPA when requesting a determination of a freshwater event of national significance or a request to make sums available to the impacted state or local government to assess and mitigate an event of national significance?

F. Should the EPA consider whether a state or local government that requests a determination that a HAB or hypoxia is an event of national significance concurrently requests other Federal relief for the same event or occurrence? If so, how should the EPA prioritize funding, for example, based on consideration of a particular factor or multiple factors?

G. Should the EPA require that an affected state or local government request a determination of a freshwater event of national significance within certain timeframes with respect to the start or end of the event or occurrence?

H. Other than funds, what tools and methods should the EPA make available after a determination of a freshwater event of national significance is made?

Dated: September 6, 2019.

**David P. Ross,**

*Assistant Administrator, Office of Water.*

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**BILLING CODE 6560-50-P**

## ENVIRONMENTAL PROTECTION AGENCY

[FRL-9998-92-OMS]

### Good Neighbor Environmental Board

**AGENCY:** Environmental Protection Agency (EPA).

**ACTION:** Notice of Public Federal Advisory Committee Teleconference.

**SUMMARY:** Pursuant to the Federal Advisory Committee Act, Public Law 92-463, notice is hereby given that the Good Neighbor Environmental Board (Board) will hold a public teleconference on September 19, 2019 from 12:00 p.m.-4:00 p.m. Eastern Daylight Time. Due to unforeseen administrative circumstances, EPA is announcing this teleconference with less than 15 calendar days' notice. For further information regarding the teleconference and background materials, please contact Ann-Marie Gantner at the number and email provided below.

**Background:** The Good Neighbor Environmental Board is a federal advisory committee chartered under the Federal Advisory Committee Act, Public Law 92-463. By statute, the Board is required to submit an annual report to the President on environmental and infrastructure issues along the U.S. border with Mexico.

**Purpose of Meeting:** The purpose of this teleconference is to discuss and approve the Board's Nineteenth Report to the President, which focuses on energy infrastructure along the U.S.-Mexico border.

**General Information:** The agenda and teleconference materials, as well as general information about the Board, can be found at <http://www2.epa.gov/faca/gneb>. If you wish to make oral comments or submit written comments to the Board, please contact Ann-Marie Gantner at least five days prior to the teleconference.

**Meeting Access:** For information on access or services for individuals with disabilities, please contact Ann-Marie Gantner at (202) 564-4330 or email at [gantner.ann-marie@epa.gov](mailto:gantner.ann-marie@epa.gov). To request accommodation of a disability, please

contact Ann-Marie Gantner at least 10 days prior to the meeting to give EPA as much time as possible to process your request.

Dated: August 15, 2019.

**Ann-Marie Gantner,**

*Program Analyst.*

[FR Doc. 2019-19983 Filed 9-13-19; 8:45 am]

**BILLING CODE 6560-50-P**

## ENVIRONMENTAL PROTECTION AGENCY

[EPA-HQ-OW-2019-0174; FRL 9999-82-OW]

### Draft National Water Reuse Action Plan

**AGENCY:** Environmental Protection Agency (EPA).

**ACTION:** Notice of availability; request for comments.

**SUMMARY:** The Environmental Protection Agency (EPA) is requesting public comment on a draft *National Water Reuse Action Plan*. This draft Action Plan seeks to foster greater consideration of water reuse across the water sector, such as agriculture, industry, potable water and more. Safe and reliable water supplies for human consumption, agriculture, business, industry, recreation, and healthy ecosystems are critical to our Nation's communities and economy. The draft Action Plan describes how agriculture, industry, and communities have demonstrated the value of reusing water, largely in response to various forms of water crises such as drought or source water contamination. Water reuse can improve the security, sustainability, and resilience of our Nation's water resources, especially when considered at the watershed or basin scale, through integrated and collaborative water resource planning.

To accelerate the consideration of water reuse approaches and build on existing science, research, policy, technology, and both national and international experiences, the EPA has facilitated development of this draft *National Water Reuse Action Plan* across the water sector and with federal, state, and tribal partners. The draft Action Plan is intended to seek commitments and drive action across the various stakeholder groups and the Nation. The plan consists of 46 proposed actions that support consideration and implementation of water reuse applications across ten strategic objectives.

This action is part of a larger effort by the Administration to better coordinate and focus taxpayer resources on some of

the Nation's most challenging water resource concerns, including ensuring water availability and mitigating the risks posed by droughts.

**DATES:** Comments must be received on or before December 16, 2019.

**ADDRESSES:** Submit your comments, identified by Docket ID No. EPA-HQ-OW-0174 to the *Federal eRulemaking Portal*: <http://www.regulations.gov>. Follow the online instructions for submitting comments. Once submitted, comments cannot be edited or withdrawn. The EPA may publish any comment received to its public docket. Do not submit electronically any information you consider to be Confidential Business Information (CBI) or other information whose disclosure is restricted by statute. Multimedia submissions (audio, video, etc.) must be accompanied by a written comment. The written comment is considered the official comment and should include discussion of all points you wish to make. The EPA will generally not consider comments or comment contents located outside of the primary submission (i.e., on the web, cloud, or other file sharing system). For additional submission methods, the full EPA public comment policy, information about CBI or multimedia submissions, and general guidance on making effective comments, please visit <http://www2.epa.gov/dockets/commentingepa-dockets>.

**FOR FURTHER INFORMATION CONTACT:** John Ravenscroft, Office of Science and Technology, Office of Water (Mail Code 3207A), Environmental Protection Agency, 1200 Pennsylvania Avenue NW, Washington, DC 20460; telephone number: (202) 566-1101; email address: [ravenscroft.john@epa.gov](mailto:ravenscroft.john@epa.gov).

#### **SUPPLEMENTARY INFORMATION:**

##### **I. General Information**

*How can I get copies of this document and other related information?*

1. *Docket.* The EPA has established a docket for this action under Docket ID No. EPA-HQ-OW-0174. Publicly available docket materials are available electronically through [www.regulations.gov](http://www.regulations.gov), posted online on the EPA's water reuse website ([www.epa.gov/waterreuse/water-reuse-action-plan](http://www.epa.gov/waterreuse/water-reuse-action-plan)) or in hard copy at the Water Docket in the EPA Docket Center, (EPA/DC) EPA West, Room 3334, 1301 Constitution Avenue NW, Washington, DC. The EPA Docket Center Public Reading Room is open from 8:30 a.m. to 4:30 p.m., Monday through Friday, excluding legal holidays. The telephone number for the Public Reading Room is

(202) 566-1744, and the telephone number for the Water Docket is (202) 566-2426.

2. *Electronic Access.* You may access this **Federal Register** document electronically from the Government Printing Office under the "**Federal Register**" listings FDsys (<http://www.gpo.gov/fdsys/browse/collection.action?collectionCode=FR>).

##### **II. Why develop a water reuse action plan?**

Clean, safe, and reliable water supplies for human consumption, agriculture, business, recreation, and healthy ecosystems are critical to our Nation's communities and economy. Due to various pressures, it is reported that 40 states anticipate some freshwater shortages in the next decade. Communities, agriculture, and businesses are looking to diversify their water supply portfolios to meet current and future needs. Water reuse (also known as recycled or reclaimed water) represents a major opportunity to supplement existing water supplies from potential sources for reuse from industrial process water, agricultural return flows, municipal wastewater, oil and gas produced water, and stormwater, when these potential sources are appropriately and effectively treated to meet "fit for purpose specifications" including appropriate public health and environmental needs.

The goal of the draft Action Plan is to better coordinate and focus taxpayer resources on some of the Nation's most challenging water resource concerns, including ensuring water availability and mitigating the risks posed by droughts. The draft Action Plan contains key actions identified by stakeholders across the water reuse sector that can help improve water security, sustainability, and resilience.

##### **III. Summary of Water Reuse Action Plan Contents**

The draft *National Water Reuse Action Plan* is approximately 45 pages in length and is supported by extensive information in nine Appendices. Section 1 of the draft Action Plan frames the business case for water reuse including: Key definitions; summary of the key drivers, opportunities, and challenges for water reuse; the potential sources and applications for water reuse; and guiding principles and the methodology for development of the draft Action Plan.

Section 2 of the draft Action Plan identifies 46 proposed actions across the following ten strategic objectives:

1. Enable consideration of water reuse with integrated and collaborative action at the watershed scale.

2. Coordinate and integrate federal, state, tribal, and local water reuse programs and policies.

3. Compile and refine fit-for-purpose specifications.

4. Promote technology development, deployment, and validation.

5. Improve availability of water information.

6. Facilitate financial support of water reuse.

7. Integrate and coordinate research on water reuse.

8. Improve outreach and communication on water reuse.

9. Support a talented and dynamic workforce.

10. Develop water reuse metrics that support goals and measure progress.

As explained in the methodology, these proposed actions were identified from the following sources:

1. Analysis and summary of the water reuse literature (greater than 150 sources).

2. Outreach and dialogue with an estimated 2,300 participants.

3. Public input submitted to the first public docket on the plan (opened for April 18, 2019 until July 1, 2019).

4. WaterReuse Association expert convening report (conducted in Spring 2019).

5. Review of international experiences with water reuse.

6. Review of water reuse case studies from relevant applications throughout the United States.

Section 3 of the draft Action Plan describes the process for going forward to identify the highest priority actions and seeks leaders and collaborators to describe and commit to specific actions.

##### **IV. Solicitation of Public Comments**

The draft plan and the associated appendices can be found at: [www.epa.gov/waterreuse/water-reuse-action-plan](http://www.epa.gov/waterreuse/water-reuse-action-plan). The EPA is soliciting public comments to inform revisions to proposed actions, as well as to identify their implementation steps and milestones and the collaborators who may carry out those actions. In addition to providing general input, commenters are encouraged to:

- Identify the most important actions they feel should be taken in the near term.

- Identify and describe the specific attributes and characteristics of the actions that will achieve success.

- Identify critical implementation steps and milestones necessary to successfully implement the proposed actions.

- Commit to lead or collaborate with others on implementing any of the proposed actions.

- Provide additional information or recommendations to inform these or other proposed actions.

The goal is to issue a final Action Plan that includes clear commitments and milestones for actions that will further water reuse to help ensure the sustainability, security, and resilience of the Nation's water resources.

Dated: September 6, 2019.

**David P. Ross,**

*Assistant Administrator, Office of Water.*

[FR Doc. 2019-19984 Filed 9-13-19; 8:45 am]

**BILLING CODE 6560-50-P**

## FEDERAL DEPOSIT INSURANCE CORPORATION

### Agency Information Collection Activities: Submission for OMB Review; Comment Request (OMB No. 3064-0188)

**AGENCY:** Federal Deposit Insurance Corporation (FDIC).

**ACTION:** Agency information collection activities: submission for OMB review; comment request.

**SUMMARY:** The FDIC, as part of its obligations under the Paperwork

Reduction Act of 1995, invites the general public and other Federal agencies to take this opportunity to comment on the renewal of the existing information collection described below (3064-0188) on July 16, 2019, the FDIC requested comment for 60 days on a proposal to renew the information collection described below. No comments were received. The FDIC hereby gives notice of its plan to submit to OMB a request to approve the renewal of this collection, and again invites comment on this renewal.

**DATES:** Comments must be submitted on or before October 16, 2019.

**ADDRESSES:** Interested parties are invited to submit written comments to the FDIC by any of the following methods:

- <https://www.FDIC.gov/regulations/laws/federal>.

- *Email:* [comments@fdic.gov](mailto:comments@fdic.gov). Include the name and number of the collection in the subject line of the message.

- *Mail:* Manny Cabeza (202-898-3767), Counsel, MB-3128, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

- *Hand Delivery:* Comments may be hand-delivered to the guard station at the rear of the 17th Street Building (located on F Street), on business days between 7:00 a.m. and 5:00 p.m.

All comments should refer to the relevant OMB control number. A copy of the comments may also be submitted to the OMB desk officer for the FDIC: Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Washington, DC 20503.

#### FOR FURTHER INFORMATION CONTACT:

Manny Cabeza, Counsel, 202-898-3767, [mcabeza@fdic.gov](mailto:mcabeza@fdic.gov), MB-3128, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

**SUPPLEMENTARY INFORMATION:** On July 16, 2019, the FDIC requested comment for 60 days on a proposal to renew the information collection described below. No comments were received. The FDIC hereby gives notice of its plan to submit to OMB a request to approve the renewal of this collection, and again invites comment on this renewal.

*Proposal to renew the following currently approved collection of information:*

1. *Title:* Appraisal for Higher-Priced Mortgage Loans.

*OMB Number:* 3064-0188.

*Form Number:* None.

*Affected Public:* Insured state nonmember banks and state savings associations.

*Burden Estimate:*

### SUMMARY OF ANNUAL BURDEN AND INTERNAL COST

Information collection (IC) description	Type of burden	Obligation to respond	Estimated number of respondents	Estimated frequency of responses	Estimated time per response (hours)	Frequency of response	Total annual estimated burden (hours)
Review and Provide Copy of Full Interior Appraisal.	Third Party Disclosure.	Mandatory .....	1,300	13	0.14	On Occasion ..	2,366
Investigate and Verify Requirement for Second Appraisal.	Recordkeeping .....	Mandatory .....	1,300	8	0.14	On Occasion ..	1,456
Conduct and Provide Second Appraisal.	Third Party Disclosure.	Mandatory .....	1,300	1	0.14	On Occasion ..	182
Total Estimated Annual Burden	.....	.....	.....	.....	.....	.....	4,004

### General Description of Collection

Section 1471 of the Dodd-Frank Act established a new Truth in Lending (TILA) section 129H, which contains appraisal requirements applicable to higher-risk mortgages and prohibits a creditor from extending credit in the form of a higher-risk mortgage loan to any consumer without meeting those requirements. A higher-risk mortgage is defined as a residential mortgage loan secured by a principal dwelling with an annual percentage rate (APR) that exceeds the average prime offer rate (APOR) for a comparable transaction as of the date the interest rate is set by certain enumerated percentage point spreads. The rule requires that, within

three days of application, a creditor provide a disclosure that informs consumers regarding the purpose of the appraisal, that the creditor will provide the consumer a copy of any appraisal, and that the consumer may choose to have a separate appraisal conducted at the expense of the consumer. If a loan meets the definition of a higher-risk mortgage loan, then the creditor would be required to obtain a written appraisal prepared by a certified or licensed appraiser who conducts a physical visit of the interior of the property that will secure the transaction, and send a copy of the written appraisal to the consumer. To qualify for the safe harbor provided under the rule, a creditor is required to review the written appraisal as specified

in the text of the rule and appendix A. If a loan is classified as a higher-risk mortgage loan that will finance the acquisition of the property to be mortgaged, and the property was acquired within the previous 180 days by the seller at a price that was lower than the current sale price, then the creditor is required to obtain an additional appraisal. A creditor is required to provide the consumer a copy of the appraisal reports performed in connection with the loan, without charge, at least days prior to consummation of the loan.

There is no change in the method or substance of the collection. The overall reduction in burden hours is the result of economic fluctuation. In particular,