

Development and Testing of Disclosures and Related Materials” prior to requesting the Office of Management and Budget’s (OMB’s) approval of this collection.

**DATES:** Written comments are encouraged and must be received on or before December 14, 2020 to be assured of consideration.

**ADDRESSES:** You may submit comments, identified by the title of the information collection, OMB Control Number (see below), and docket number (see above), by any of the following methods:

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.
- *Email:* [PRA\\_Comments@cfpb.gov](mailto:PRA_Comments@cfpb.gov). Include Docket No. CFPB-2020-0035 in the subject line of the message.
- *Mail/Hand Delivery/Courier:* Comment intake, Bureau of Consumer Financial Protection (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552.

Please note that due to circumstances associated with the COVID-19 pandemic, the Bureau discourages the submission of comments by mail, hand delivery, or courier. Please note that comments submitted after the comment period will not be accepted. In general, all comments received will become public records, including any personal information provided. Sensitive personal information, such as account numbers or Social Security numbers, should not be included.

**FOR FURTHER INFORMATION CONTACT:** Documentation prepared in support of this information collection request is available at [www.regulations.gov](http://www.regulations.gov). Requests for additional information should be directed to Suzan Muslu, Data Governance Program Manager, at (202) 435-9267, or email: [CFPB\\_PRA@cfpb.gov](mailto:CFPB_PRA@cfpb.gov). If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov). Please do not submit comments to these email boxes.

**SUPPLEMENTARY INFORMATION:** *Title of Collection:* Payday Loan Disclosure Testing.

*OMB Control Number:* 3170-0022.

*Type of Review:* Request for approval of a generic information collection under an existing Generic Information Collection Plan.

*Affected Public:* Individuals and Households.

*Estimated Number of Respondents:* 400.

*Estimated Total Annual Burden Hours:* 74.

*Abstract:* The Bureau has hired a contractor to conduct one-on-one

consumer interviews with participants to evaluate and refine potential options for a Bureau-designed payday loan disclosure.

Through this research effort, the Bureau aims to build upon previous academic research on payday disclosures and create disclosures that present key information clearly and effectively. The Bureau will collect information on how consumers locate, comprehend, and use information in the disclosures. Respondents will review disclosure forms and be asked questions about their impressions of the form, comprehension of information presented, usability, and decision making. Usability questions will focus on the impressions consumers take away from the form given the content and layout of the form. Decision making questions will focus on how participants use the information given to assess the cost, payment, and timing of the loan.

The results of this testing (estimated to conclude September 2021) may be used, along with other Bureau considerations, to inform the decision-making process around whether to move forward with a rulemaking related to payday loan disclosures.

*Request for Comments:* The Bureau is publishing this notice and soliciting comments on: (a) Whether the collection of information is necessary for the proper performance of the functions of the Bureau, including whether the information will have practical utility; (b) The accuracy of the Bureau’s estimate of the burden of the collection of information, including the validity of the methods and the assumptions used; (c) Ways to enhance the quality, utility, and clarity of the information to be collected; and (d) Ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. Comments submitted in response to this notice will be submitted to OMB as part of its review of this request. All comments will become a matter of public record.

Dated: November 5, 2020.

**Suzan Muslu,**

*Data Governance Program Manager, Bureau of Consumer Financial Protection.*

[FR Doc. 2020-24995 Filed 11-10-20; 8:45 am]

**BILLING CODE 4810-AM-P**

## CORPORATION FOR NATIONAL AND COMMUNITY SERVICE

### Agency Information Collection Activities; Submission to the Office of Management and Budget for Review and Approval; Comment Request; Application Package for Disaster Response Cooperative Agreement

**AGENCY:** Corporation for National and Community Service (CNCS).

**ACTION:** Notice of information collection; request for comment.

**SUMMARY:** In accordance with the Paperwork Reduction Act of 1995, CNCS is proposing to renew an information collection.

**DATES:** Written comments must be submitted to the individual and office listed in the **ADDRESSES** section by January 11, 2021.

**ADDRESSES:** You may submit comments, identified by the title of the information collection activity, by any of the following methods:

(1) By mail sent to: Corporation for National and Community Service, Attention: Luke Wigle, 250 E Street SW, Washington, DC 20525.

(2) By hand delivery or by courier to the CNCS mailroom at the mail address given in paragraph (1) above, between 9:00 a.m. and 4:00 p.m. Eastern Time, Monday through Friday, except federal holidays.

(3) Electronically through [www.regulations.gov](http://www.regulations.gov).

Comments submitted in response to this notice may be made available to the public through [regulations.gov](http://regulations.gov). For this reason, please do not include in your comments information of a confidential nature, such as sensitive personal information or proprietary information. If you send an email comment, your email address will be automatically captured and included as part of the comment that is placed in the public docket and made available on the internet. Please note that responses to this public comment request containing any routine notice about the confidentiality of the communication will be treated as public comment that may be made available to the public, notwithstanding the inclusion of the routine notice.

**FOR FURTHER INFORMATION CONTACT:** Luke Wigle, 202-409-4791, or by email at [lwigle@cns.gov](mailto:lwigle@cns.gov).

### SUPPLEMENTARY INFORMATION:

*Title of Collection:* Application Package for Renewal of the Disaster Response Cooperative Agreement.

*OMB Control Number:* 3045-0133.  
*Type of Review:* Renewal.

*Respondents/Affected Public:*  
Businesses and Organizations.

*Total Estimated Number of Annual Responses:* 100.

*Total Estimated Number of Annual Burden Hours:* 3,960.

**Abstract:** CNCS, operating as AmeriCorps, seeks renewal of the current information collection pursuant to the Domestic Volunteer Service Act of 1973 (42 U.S.C. 4950 *et seq.*) and the National and Community Service Act of 1990 (42 U.S.C. 12501 *et seq.*) The information collected will be used to help CNCS more effectively utilize its deployable resources to meet the needs of disaster affected communities. A better understanding of the participating programs will allow CNCS to match the capabilities of the programs to the needs of the communities and will allow better asset mapping and resource typing. Additionally, the information collected will allow CNCS to conduct better outreach to interested programs by providing them with more information about CNCS disaster procedures, reimbursement requirements, and support services offered.

The revisions are intended to streamline the application process and ensure interested programs meet the appropriate programmatic and fiscal requirements to successfully execute disaster response activities. Additionally, the supporting forms will help CNCS identify and deploy programs more effectively and efficiently, matching the capabilities of the programs to the needs of the communities requesting assistance. The additional tools and forms under the DRCA will allow for effective information collection during a disaster event as well as assess the capacity of all DRCA programs throughout the year. Information will be collected electronically through completion of the forms and emailed to CNCS. The information collection will otherwise be used in the same manner as the existing application.

CNCS also seeks to continue using the current application until the revised application is approved by OMB. The current application is due to expire on March 30, 2021.

Comments submitted in response to this notice will be summarized and/or included in the request for OMB approval. Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency's estimate of the burden of the collection of information; (c) ways to

enhance the quality, utility, and clarity of the information to be collected; (d) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology; and (e) estimates of capital or start-up costs and costs of operation, maintenance, and purchase of services to provide information. Burden means the total time, effort, or financial resources expended by persons to generate, maintain, retain, disclose or provide information to or for a Federal agency. This includes the time needed to review instructions; to develop, acquire, install and utilize technology and systems for the purpose of collecting, validating and verifying information, processing and maintaining information, and disclosing and providing information; to train personnel and to be able to respond to a collection of information, to search data sources, to complete and review the collection of information; and to transmit or otherwise disclose the information. All written comments will be available for public inspection on [regulations.gov](https://www.regulations.gov).

Dated: October 28, 2020.

**Jacob Sgambati,**

*Acting Deputy Director, AmeriCorps NCCC.*

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**BILLING CODE 6050-28-P**

## DEPARTMENT OF DEFENSE

### Department of the Army, Corps of Engineers

#### Notice of Extension of Public Comment Period for the Interim Report for the Buffalo Bayou and Tributaries, Texas Resiliency Study

**AGENCY:** Department of the Army, U.S. Army Corps of Engineers, DoD.

**ACTION:** Notice of extension.

**SUMMARY:** A notice of availability was published in the **Federal Register** by the U.S. Army Corps of Engineers (USACE) on October 2, 2020 for the Buffalo Bayou and Tributaries, Texas Resiliency Study (BBTRS) notifying the public an Interim Report was available for review and comment. The notice indicated the review period was to conclude on November 2, 2020. Four virtual public meetings were held in October 2020 in an effort to provide the public with an overview of Interim Report and answer questions about the study and alternatives considered. In response to several requests for extension, this notice announces an extension of the

public comment period to November 20, 2020. No additional public meetings have been scheduled during the extension period.

**DATES:** This notice announces an 18-day extension of the public comment period. Written comments on the Interim Report must be received by email or postmarked by November 20, 2020.

**ADDRESSES:** The Interim Report and additional pertinent information about the study can be found at: <https://www.swg.usace.army.mil/Missions/Projects/BBTRS/>. Written comments may be mailed to USACE, Galveston District, ATTN: BBTRS, P.O. Box 1229, Galveston, TX, 77553-1229 or submitted electronically by email to [BBTRS@usace.army.mil](mailto:BBTRS@usace.army.mil).

**FOR FURTHER INFORMATION CONTACT:** Ms. Shelby Scego, USACE, Regional Planning and Environmental Center, at 918-669-7423 or [BBTRS@usace.army.mil](mailto:BBTRS@usace.army.mil).

#### SUPPLEMENTARY INFORMATION:

1. *Background.* USACE, in partnership with the Harris County Flood Control District (HCFCD), as the non-Federal sponsor, began a feasibility study in 2018 to identify, evaluate, and recommend actions to reduce flood risks along Buffalo Bayou and its tributaries, both upstream and downstream of Addicks and Barker dams. The study will also complete a Dam Safety Modification Evaluation on Addicks and Barker dams. The BBTRS is authorized under Section 216 of the Flood Control Act of 1970 (Pub. L. 91-611) and existing project authority. Section 216 authorizes USACE to review a completed navigation, flood risk reduction, water supply, or related project due to significantly changed physical or economic conditions, and to report to Congress with recommendations regarding modification of the project's structures or operation, and for improving the quality of the environment in the overall public interest.

2. *Interim Report.* On October 2, 2020, the USACE released an Interim Report for the study. The Interim Report presents alternatives that could reduce the risk of flooding in the Buffalo Bayou, Addicks Reservoir, Barker Reservoir, and upper Cypress Creek watersheds in Harris, Fort Bend, and Waller counties, Texas. The report also evaluates alternatives for dam safety modifications to the Addicks and Barker dams. The report does not identify a preferred alternative nor does it make any recommendations or decisions.

The Interim Report is an added step to the feasibility study process and is intended to explain updated