

review process to better interpret the sanctuary/monument system and engage with constituents and the larger community on resource protection and conservation topics. Survey results will be used by sanctuary/monument site superintendents to improve visitor services where the survey is administered and will also aide sanctuary/monument headquarters communication and education staff to more effectively communicate key messages. In addition, the survey data will contribute to NOAA and DOC performance reports and year end summaries.

## II. Method of Collection

The surveys will be conducted in person or through web applications at kiosks.

## III. Data

*OMB Control Number:* 0648–xxxx.

*Form Number:* None.

*Type of Review:* Regular submission (new information collection).

*Affected Public:* Individuals or households.

*Estimated Number of Respondents:* 2,000.

*Estimated Time per Response:* 5 minutes.

*Estimated Total Annual Burden Hours:* 166.

*Estimated Total Annual Cost to Public:* \$0 in recordkeeping/reporting costs.

## IV. Request for Comments

Comments are invited on: (a) Whether the proposed 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 (including hours and cost) of the proposed collection of information; (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 summarized and/or included in the request for OMB approval of this information collection; they also will become a matter of public record.

Dated: March 28, 2018.

**Sarah Brabson,**

*NOAA PRA Clearance Officer.*

[FR Doc. 2018–06605 Filed 3–30–18; 8:45 am]

BILLING CODE 3510–NK–P

## DEPARTMENT OF COMMERCE

### National Oceanic and Atmospheric Administration

#### Submission for OMB Review; Comment Request

The Department of Commerce will submit to the Office of Management and Budget (OMB) for clearance the following proposal for collection of information under the provisions of the Paperwork Reduction Act.

*Agency:* National Oceanic and Atmospheric Administration (NOAA).

*Title:* Weather Modification Activities Reports.

*OMB Control Number:* 0648–0025.

*Form Number(s):* NOAA Forms 17–4 and 17–4a.

*Type of Request:* Regular (reinstatement, without changes, of a current information collection).

*Number of Respondents:* 30.

*Average Hours per Response:* 1 hour per report (2 reports per respondent).

*Burden Hours:* 60.

*Needs and Uses:* This request is for reinstatement, without changes, of a current information collection.

Section 6(b) of Public Law 92–205 requires that persons who engage in weather modification activities (e.g., cloud seeding) provide reports prior to and after the activity. They are also required to maintain certain records. The requirements are detailed in 15 CFR part 908. NOAA uses the data for scientific research, historical statistics, international reports and other purposes.

*Affected Public:* Business or other non-profit organizations; not-for-profit institutions; state, local or tribal government; federal government; individuals or households.

*Frequency:* Annually and on occasion.

*Respondent's Obligation:* Mandatory.

This information collection request may be viewed at [reginfo.gov](http://reginfo.gov). Follow the instructions to view Department of Commerce collections currently under review by OMB.

Written comments and recommendations for the proposed information collection should be sent within 30 days of publication of this notice to [OIRA\\_Submission@omb.eop.gov](mailto:OIRA_Submission@omb.eop.gov) or fax to (202) 395–5806.

Dated: March 28, 2018.

**Sarah Brabson,**

*NOAA PRA Clearance Officer.*

[FR Doc. 2018–06603 Filed 3–30–18; 8:45 am]

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## DEPARTMENT OF COMMERCE

### National Oceanic and Atmospheric Administration

#### Submission for OMB Review; Comment Request

The Department of Commerce will submit to the Office of Management and Budget (OMB) for clearance the following proposal for collection of information under the provisions of the Paperwork Reduction Act.

*Agency:* National Oceanic and Atmospheric Administration (NOAA).

*Title:* Economic Value of Wildlife Viewing Passengers in Stellwagen Bank National Marine Sanctuary.

*OMB Control Number:* 0648–xxxx.

*Form Number(s):* None.

*Type of Request:* Regular (request for a new information collection).

*Number of Respondents:* 2,000.

*Average Hours per Response:* Screening survey, 2 minutes; full survey, 30 minutes.

*Burden Hours:* 568.

*Needs and Uses:* Stellwagen Bank National Marine Sanctuary is currently in the process of updating the 2010 Management Plan, and has identified a lack of baseline socioeconomic information on ocean recreation businesses. The information is not available to assess the possible economic benefits of marine wildlife protection to the local economy, or the potential impact on ocean recreation businesses. The type of data targeted for this collection; that is, user demographic profiles, importance/satisfaction of wildlife viewing trips and expenditures of trips that involve wildlife viewing has never been collected in this region. Thus, current information on the importance/satisfaction of marine wildlife viewing and the expenditures generated from these activities is needed. The primary focus for the survey will be to gather data on the non-consumptive, importance/satisfaction and expenditures of marine wildlife viewing passengers. Specifically, researchers will collect data to help determine the contribution of marine wildlife watching passengers to the economy in the Stellwagen Bank region. Expenditures will be used in IMPLAN to estimate the economic contributions of the activity (jobs, income, GDP and value-added).

*Affected Public:* Individuals or households.

*Frequency:* Once or twice during a three-year period.

*Respondent's Obligation:* Voluntary.

This information collection request may be viewed at [reginfo.gov](http://reginfo.gov). Follow

the instructions to view Department of Commerce collections currently under review by OMB.

Written comments and recommendations for the proposed information collection should be sent within 30 days of publication of this notice to [OIRA\\_Submission@omb.eop.gov](mailto:OIRA_Submission@omb.eop.gov) or fax to (202) 395-5806.

Dated: March 28, 2018.

**Sarah Brabson,**

*NOAA PRA Clearance Officer.*

[FR Doc. 2018-06604 Filed 3-30-18; 8:45 am]

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## BUREAU OF CONSUMER FINANCIAL PROTECTION

[Docket No. CFPB-2018-0013]

### Request for Information Regarding Bureau Guidance and Implementation Support

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

**ACTION:** Notice and request for information.

**SUMMARY:** The Bureau of Consumer Financial Protection (Bureau) is seeking comments and information from interested parties to assist the Bureau in assessing the overall effectiveness and accessibility of its guidance materials and activities (including implementation support) to members of the general public, including regulated entities. The Bureau is also considering whether it would be appropriate to make changes, consistent with law, to the formats, processes, and delivery methods for providing such guidance.

**DATES:** Comments must be received by July 2, 2018.

**ADDRESSES:** You may submit responsive information and other comments, identified by Docket No. CFPB-2018-0013, by any of the following methods:

- **Electronic:** Go to <http://www.regulations.gov>. Follow the instructions for submitting comments.
- **Email:** [FederalRegisterComments@cfpb.gov](mailto:FederalRegisterComments@cfpb.gov). Include Docket No. CFPB-2018-0013 in the subject line of the message.
- **Mail:** Comment Intake, Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.
- **Hand Delivery/Courier:** Comment Intake, Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

**Instructions:** The Bureau encourages the early submission of comments. All submissions must include the document title and docket number. Please note the

number of the topic on which you are commenting at the top of each response (you do not need to address all topics). Because paper mail in the Washington DC area and at the Bureau is subject to delay, commenters are encouraged to submit comments electronically. In general, all comments received will be posted without change to <http://www.regulations.gov>. In addition, comments will be available for public inspection and copying at 1700 G Street NW, Washington, DC 20552, on official business days between the hours of 10:00 a.m. and 5:00 p.m. eastern time. You can make an appointment to inspect the documents by telephoning 202-435-7275.

All submissions in response to this request for information, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. Proprietary information or sensitive personal information, such as account numbers or Social Security numbers, or names of other individuals, should not be included. Submissions will not be edited to remove any identifying or contact information.

#### FOR FURTHER INFORMATION CONTACT:

Kristin Switzer, Regulatory Implementation Program Manager; Angela Fox and Elliott C. Ponte, Attorneys (Regulatory Guidance and Implementation); and Brian Shearer, Counsel, 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 Dodd-Frank Act transferred to the Bureau rulemaking authority that previously had been exercised by seven other Federal agencies. Those agencies used a variety of methods for providing guidance to industry on interpretive questions arising under the statutes and regulations they administered. Such guidance is “widely understood to be an essential instrument of [F]ederal administration”<sup>1</sup> and facilitates compliance with Federal law. In particular, it allows agencies to articulate their positions in a “relatively low cost and flexible”<sup>2</sup> way and facilitates stakeholders’ knowledge of agency positions and intentions ahead of enforcement or similar actions.<sup>3</sup>

<sup>1</sup> Nicholas R. Parrillo, “Federal Agency Guidance: An Institutional Perspective,” at 28 (Oct. 12, 2017) (Yale L. Sch.), available at <https://www.acus.gov/report/agency-guidance-final-report> (report on guidance submitted to the Admin. Conf. of the U.S.) [hereinafter ACUS Guidance Report].

<sup>2</sup> John F. Manning, “Nonlegislative Rules,” 72 Geo. Wash. L. Rev. 893, at 914-15 (2004).

<sup>3</sup> See, e.g., *Hector v. USDA*, 82 F.3d 165, 167 (7th Cir. 1996) (“It would be no favor to the public to

For example, the Board of Governors of the Federal Reserve System (“Board”) primarily relied upon what it denominated as “Official Staff Interpretations,” which were published in the Code of Federal Regulations (CFR) as an appendix to the Board’s rules, typically following a notice-and-comment process.<sup>4</sup> Board staff also provided informal guidance orally in response to individual inquiries. Other agencies, such as the Department of Housing and Urban Development and the Federal Trade Commission, used various other forms of written guidance (such as standalone interpretive rules, letters or advisory opinions, and frequently asked questions), while also providing some informal oral guidance in response to individual inquiries.

As described further below, the Bureau, since its inception, has provided guidance through a variety of means, and its guidance and implementation support functions are continuing to evolve in response to feedback from industry and other stakeholders. This Request for Information (RFI) seeks input on a number of aspects of the Bureau’s guidance activities to date and suggestions for future improvements.

#### Legal Background

Unless specified otherwise by statute, agency rulemaking activities and many guidance activities are governed by the Administrative Procedure Act (APA). 5 U.S.C. 551 *et seq.* The APA distinguishes among several types of agency issuances, including rules.<sup>5</sup> The

discourage the announcement of agencies’ interpretations by burdening the interpretive process with cumbersome formalities.”); *Cnty. Nutrition Inst. v. Young*, 818 F.2d 943, 949 (D.C. Cir. 1987) (“We recognize that such guidelines have the not inconsiderable benefits of apprising the regulated community of the agency’s intentions as well as informing the exercise of discretion by agents and officers in the field.”).

<sup>4</sup> The Board’s practice has evolved over time. For example, before the Truth in Lending Simplification and Reform Act of 1980, the Board generally issued three different kinds of guidance under the Truth in Lending Act and its implementing rules, known as Regulation Z: Official Board Interpretations; Official Staff Interpretations; and Public Information Letters. Official Board Interpretations had the most weight of these guidance documents; Official Staff Interpretations had less weight but did provide a safe harbor from private liability under Regulation Z; and Public Information Letters were unofficial staff interpretations and therefore did not provide a safe harbor from private liability. In doing so, the Board noted that the volume of the varying interpretations and letters published by the Board (over 1,500, of which only 60 were Official Board Interpretations) complicated rather than facilitated compliance. See *Truth in Lending*; Proposed Official Staff Commentary, 46 FR 28560 (May 27, 1981).

<sup>5</sup> 5 U.S.C. 551(4) (defining “rule” in relevant part as “the whole or part of an agency statement of

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