



Privacy Impact Assessment (PIA) Template

FHR NAVIGATOR

(Name of the Information System or Information Collection)

November 2025

Date

System/Collection Overview

FHR Navigator is an existing, vendor-provided enterprise human resources (HR) system that contains various HR-related tools. FHFA’s Office of Human Resources Management (OHRM) utilizes the system to support the retirement separation process, including calculating estimated retirement payments. The information is collected pursuant to 12 U.S.C. § 4513 and Federal Employees Retirement law, Chapter 84, title 5, U.S. Code.

Section 1.0 Characterization of the Information

The following questions define the scope of the information requested and/or collected as well as reasons for its collection as part of the System/Collection being procured or developed. The questions address all information collected, with emphasis on the collection of personally identifiable information (PII), such as name, address, social security number, date of birth, financial information, etc.

#	Question	Response
1.1	What information types (e.g., contact information, demographic information, employment information) are being collected, used, disseminated, or maintained in the System/Collection?	Information includes, but is not limited to, employee name, date of birth (DOB), social security number (SSN), work/personal email address, work/home address, work/personal phone number, military service dates (if applicable), employment status, salary information, life insurance status, health insurance status, Thrift Savings Plan (TSP) balances by fund, and retirement plan system (e.g., Civil Service Retirement System, Federal Employee Retirement System). The system also contains monthly annuity estimates, estimates of military deposit amount, service credit deposits for Federal Insurance Contributions Act (FICA) service and re-deposits.
1.2	What or who are the sources of the information provided to FHFA and included in the System/Collection?	Staff in the OHRM manually enter most of the information from the employee’s Electronic Employee Personnel Folders (eOPF) or paper OPF. Employees have the option to provide their TSP balances by fund and if applicable, provide information about their military service history and military salary. Any information provided by

		the employee is manually entered into the system by OHRM staff.
1.3	For what purpose is the information being collected, used, disseminated, or maintained?	OHRM uses the system to make calculations related to employee annuity payments.
1.4	How is the information provided to or otherwise obtained by the System/Collection?	OHRM staff manually enter data that is provided by the employee or taken from the employee's eOPF/OPF.
1.5	<p>Are Social Security Numbers (SSNs) being collected or used in the System/Collection?</p> <ul style="list-style-type: none"> • If yes, describe in detail: <ol style="list-style-type: none"> 1) The business justification for collecting or using SSNs; 2) The consequences if SSNs are not collected or used; and 3) How the SSNs will be protected while in use, in transit and in storage. • If no, state "N/A" in the response section. 	Yes. SSNs are the most reliable means to identify an individual within the system and ensure OHRM can identify the correct employee where multiple individuals have the same name. SSNs are masked within the system and are encrypted while in transit and in storage. Access to the system is limited, as described herein.

Section 2.0 Uses of the Information

The following questions delineate the use of information.

#	Question	Response
2.1	How will the information be used and for what purpose?	OHRM uses the system to make calculations related to employee annuity payments.
2.2	Describe any types of measures or processes in place to ensure that information is only used in the manner for which it was collected.	Access to this system is limited to members of OHRM (including contractors) who have an official need for access to this system and to the FHR Navigator vendor and operator of the system to provide technical support.

Section 3.0 Retention

The following questions outline how long information will be retained after the initial collection.

#	Question	Response
3.1	How long is the information retained?	Disposition is temporary. The records are destroyed three years after the paying agency or payroll processor validates data, but longer retention is authorized if required for business use.
3.2	Has a retention schedule been approved by FHFA's Records Management Office and National Archives and Records Administration (NARA)? If yes, provide the corresponding General Record Schedule (GRS) or FHFA specific Records Schedule number.	The corresponding General Records Schedule is 2.4 item 010, which covers individual employee separation case files including annuity estimates.

Section 4.0 Notice, Access, Redress and Correction

The following questions are directed at notice to the individual, the individual's right to consent to uses of the information, the individual's right to decline to provide information, and the individual's ability to ensure the accuracy of the information collected about them.

#	Question	Response
4.1	<p>Is the information in this System/Collection retrieved by an individual's name or personal identifier such as an SSN or other identification?</p> <ul style="list-style-type: none"> • If no, please put "no" in the Response section. • If yes, the System/Collection will need to be covered by a Privacy Act System of Records Notice(s) (SORN(s)). Please provide the SORN(s) name and number or indicate that a SORN is in progress. 	<p>Yes, this system is covered by FHFA-15, <i>Payroll, Retirement, Time and Attendance, and Leave Records</i>.</p>
4.2	<p>How is notice about the collection of PII provided to individuals prior to the collection for the System/Collection (e.g., direct notice, Privacy Act Statement or public notice, SORN)? If notice is not provided, explain why not.</p>	<p>With respect to the information obtained from the eOPF/OPF, this statement is not applicable as the information is not collected directly from individuals. For information provided by employees, FHFA will provide a Privacy Act Statement on the form that is used to collect the information.</p>
4.3	<p>Is an individual's response to the request for information voluntary or mandatory?</p>	<p>Individuals are not required to request a retirement payment estimate and therefore their response is voluntary. However, for information collected by OHRM from the eOPF/OPF for internal OHRM uses of FHR Navigator, employees do not have the opportunity to decline the collection/use of that information.</p>
4.4	<p>What are the consequences if an individual declines to provide the information?</p>	<p>Not applicable</p>
4.5	<p>What are the procedures that allow individuals to gain access to their information?</p>	<p>Individuals may submit a Privacy Act request for access to their information to FHFA's Privacy Act Officer pursuant to 12 CFR § 1204.3(b). Additional information regarding Privacy Act requests is available on FHFA's website Privacy page, located at https://www.fhfa.gov/about/privacy.</p>
4.6	<p>What are the procedures for correcting inaccurate or erroneous information?</p>	<p>Corrections can be made manually by OHRM staff to FHR Navigator.</p> <p>Individuals may also submit a request to amend or correct records to FHFA's Privacy Act Officer pursuant to 12 CFR § 1204.3(d). Additional information regarding the amendment of records pursuant to the Privacy Act is available on</p>

		FHFA’s website Privacy page, located at https://www.fhfa.gov/about/privacy .
--	--	---

Section 5.0 Sharing and Disclosure

The following questions define the content, scope, and authority for information sharing.

#	Question	Response
5.1	<p>Is information shared with internal office(s) or division (s)?</p> <ul style="list-style-type: none"> • If yes, please identify the FHFA office(s) or division(s) and describe the information shared and for what purpose. • If no, please state “N/A” in the response section. 	FHR Navigator data is shared with OHRM staff. Agency employees receive information and reports from the system related to their own retirement estimates.
5.2	<p>Is information shared with external (outside FHFA) agencies, organizations, contractors, or other entities? For purposes of this Section, external organization(s) include Federal, state, and local government, and the private sector.</p> <ul style="list-style-type: none"> • If yes, please identify the information shared, and for what purpose. • If no, skip to Section 6. 	Information in the system can be accessed by EconSys, Inc., the FHR Navigator vendor and operator, for the purpose of troubleshooting system issues and providing technical support.
5.3	<p>Is the sharing of PII outside the agency compatible with the stated purpose of the original information collection?</p> <ul style="list-style-type: none"> • If yes and a SORN applies, identify the applicable routine uses in the SORN listed in Question 4.1. • If no and/or a SORN does not apply, identify the legal authority that permits the sharing outside FHFA. 	Yes, FHFA-15, <i>Payroll, Retirement, Time and Attendance, and Leave Records</i> allows for disclosure of information to FHFA contractors pursuant to routine use 5.

Section 6.0 Technical Access and Security

The following questions describe technical safeguards and security measures.

#	Question	Response
6.1	<p>Will FHFA Office of Inspector General (OIG) or non-FHFA personnel (e.g., contractor personnel, regulated entity personnel) have access to the System/Collection and information contained therein?</p> <ul style="list-style-type: none"> • If yes, how will they gain access to the System/Collection? • If no, how will the agency control access to and use of that information? • Are there procedures or criteria documented in 	<p>OHRM support contractors may be authorized as users of the system.</p> <p>Vendor personnel from EconSys also have access to the system to troubleshoot issues and provide technical support. Vendor accounts are assigned to the “FHFA – Client” group. EconSys assigned personnel will notify the FHFA assigned System Owner whenever a new support account is being created in the system.</p>

	writing? If so, please describe.	Account management procedures are documented in FHFA's Customer Controls for FHR Navigator.
6.2	Are there any conflicts of interest with respect to the System/Collection or information? If so, identify the conflicts of interest and describe how they are addressed.	No
6.3	Describe the type and frequency of training that is provided to users that is specifically or generally relevant to the System/Collection.	<p>Training modules are available within the system for system users.</p> <p>In addition, all FHFA employees are required to undergo security, privacy, and Records and Information Management training for use of FHFA systems at onboarding and annually thereafter. In addition, all FHFA users with elevated privileges receive specialized security training, and role-based privacy awareness training is required for those individuals whose work duties and responsibilities involve the collection, use, storage, access, or maintenance of PII.</p>
6.4	Describe the technical/administrative safeguards in place to protect the data.	<p>FHR Navigator is authorized under the Federal Risk and Authorization Management Program (FedRAMP). FHR Navigator received its initial FedRAMP Authorization on May 1, 2014. It is in the continuous monitoring phase of the FedRAMP program and FHFA reviews the status of ongoing assessments at least annually. FHFA has developed Customer Controls that describe the Agency's implementation of controls designated as the responsibility of FHFA as that of the customer agency, and not the responsibility of the vendor. This includes procedures for securely managing access to the system, assigning permissions based on the concept of least privilege, generating and reviewing audit logs, etc.</p>

Section 7.0 Risk

The following questions describe the risk to the information within the System or Collection.

#	Question	Response
7.1	Given the amount and type of information collected, what are the risks to an individual's privacy associated with collection of the data? Explain in detail how the loss or compromise of the information will/can affect an individual's privacy and describe how these risks are mitigated.	The system will contain sensitive PII, including SSNs and DOBs. If the system security is compromised, FHFA employees could be at risk for identity theft, fraud, and other financial harm. These risks are mitigated by collecting the data from employee eOPFs, which is a trusted government source. Risks are also mitigated by collecting only the information necessary and by implementing the security controls described herein.
7.2	Discuss the risks associated with the length of time data is retained and how those risks are mitigated.	The risks associated with the retention of information are low given the relatively short retention period, which reduces the risk of information being subject to a breach. To mitigate the risks further, access to information in FHR Navigator is limited to those with an official business need-to-know, and access is monitored on a monthly basis by the System Owner.
7.3	Given the external sharing, explain the privacy risks to the individual and describe how those risks are mitigated.	The risks from external sharing are limited as information is generally only shared with the vendor that operates the system and internal FHFA contractors. FHFA contracts contain terms which require contractor employees to protect FHFA information and to sign nondisclosure agreements. Furthermore, the system is FedRAMP certified and access by vendor personnel is restricted to that which is necessary to maintain and operate the system.