



## FEDERAL HOUSING FINANCE AGENCY

Fiscal Year 2015 Freedom of Information Act Report

The following **Annual Freedom of Information Act** report covers the period 10/01/2014, through 09/30/2015, as required by 5 U.S.C. 552

### I. BASIC INFORMATION REGARDING REPORT

1. The contact person for questions concerning this report is Stacy J. Easter, FOIA Officer, Federal Housing Finance Agency (FHFA), Constitution Center, 400 7th Street, SW, Washington, DC 20024. Stacy Easter can also be contacted via telephone at (202) 649-3803 or by E-mail: [foia@fhfa.gov](mailto:foia@fhfa.gov).
2. A copy of this report is maintained on the Agency website. The link to access this report is: <http://www.fhfa.gov/AboutUs/FOIAPrivacy/Pages/Reading-Room.aspx>.
3. A paper copy of this report can be obtained by contacting Stacy J. Easter, FOIA Officer, at the above address.

### II. MAKING A FOIA REQUEST

1. FOIA requests are received by the FOIA Officer Stacy J. Easter, FOIA Officer, Federal Housing Finance Agency, Constitution Center, 400 7th Street, SW, Washington, DC 20024. Website: <http://www.fhfa.gov/AboutUs/FOIAPrivacy/Pages/FOIA.aspx>. Information on submitting a FOIA request is available at: <http://www.fhfa.gov/AboutUs/FOIAPrivacy/Pages/FOIA-Reference-Guide.aspx>.
2. The following is a brief description of why some requests are not granted:
  - a. Requests are not granted if no records exist for requested information.
  - b. Requests are not granted if records are exempt in their entirety from disclosure.
  - c. Requests are not granted if the records are not maintained by the agency.
3. The following is an overview of certain general categories of agency records to which the FOIA exemptions apply:
  - a. Exemption 3 a federal statute that exempts information from disclosure and which the agency relies on to withhold information under subsection (b)(3) of the FOIA.
  - b. Exemption 4 exempts records that contain trade secrets and commercial and financial information obtained from a person that is privileged and confidential. (5 U.S.C. 552(b)(4))
  - c. Exemption 5 exempts inter-agency or intra-agency memoranda or letters that would not be available by law to a party other than an agency in litigation with the agency. Records withheld under this exemption are those that reflect the agency's pre-decisional, deliberative process, the release of which could inhibit open and candid discourse, debate, advice, recommendations, and exchanges of views within the agency before formation of an official agency position.

- Attorney-client and attorney work product privileged communications also are covered by this exemption. (5 U.S.C. 552(b)(5))
- d. Exemption 6 exempts records that contain information that would constitute a clearly unwarranted invasion of personal privacy. (5 U.S.C. 552(b)(6))
  - e. Exemption 7 exempts records that are compiled for law enforcement purposes, to the extent that the production of those records (A) could reasonably be expected to interfere with enforcement proceedings, (C) could reasonably be expected to constitute an unwarranted invasion of personal privacy, and (E) would disclose techniques and procedures for law enforcement investigations or prosecutions, or would disclose guidelines for law enforcement investigations or prosecutions,
  - f. Exemption 8 exempts records of matters that are contained in or related to examination, operating, or condition reports prepared by, on behalf of, or for the use of an agency responsible for the regulation or supervision of financial institutions. (5 U.S.C. 552(b)(8))

### III. ACRONYMS, DEFINITIONS, AND EXEMPTIONS

1. Provide any agency-specific acronyms or terms used in this Report.
  - a. **FHFA-HQ** Federal Housing Finance Agency Headquarters
  - b. **FHFA-OIG** Federal Housing Finance Agency Office of Inspector General
2. Include the following definitions of terms used in this Report:
  - a. **Administrative Appeal** - a request to a federal agency asking that it review at a higher administrative level a FOIA determination made by the agency at the initial request level.
  - b. **Average Number** - the number obtained by dividing the sum of a group of numbers by the quantity of numbers in the group. For example, of 3, 7, and 14, the average number is 8.
  - c. **Backlog** - the number of requests or administrative appeals that are pending at an agency at the end of the fiscal year that are beyond the statutory time period for a response.
  - d. **Component** - for agencies that process requests on a decentralized basis, a "component" is an entity, also sometimes referred to as an Office, Division, Bureau, Center, or Directorate, within the agency that processes FOIA requests. The FOIA now requires that agencies include in their Annual FOIA Report data for both the agency overall and for each principal component of the agency.
  - e. **Consultation** - the procedure whereby the agency responding to a FOIA request first forwards a record to another agency for its review because that other agency has an interest in the document. Once the agency in receipt of the consultation finishes its review of the record, it responds back to the agency that forwarded it. That agency, in turn, will then respond to the FOIA requester.
  - f. **Exemption 3 Statute** - a federal statute that exempts information from disclosure and which the agency relies on to withhold information under subsection (b)(3) of the FOIA.
  - g. **FOIA Request** - a FOIA request is generally a request to a federal agency for access to records concerning another person

(i.e., a "third-party" request), or concerning an organization, or a particular topic of interest. FOIA requests also include requests made by requesters seeking records concerning themselves (i.e., "first-party" requests) when those requesters are not subject to the Privacy Act, such as non-U.S. citizens. Moreover, because all first-party requesters should be afforded the benefit of both the access provisions of the FOIA as well as those of the Privacy Act, FOIA requests also include any first-party requests where an agency determines that it must search beyond its Privacy Act "systems of records" or where a Privacy Act exemption applies, and the agency looks to FOIA to afford the greatest possible access. All requests which require the agency to utilize the FOIA in responding to the requester are included in this Report.

Additionally, a FOIA request includes records referred to the agency for processing and direct response to the requester. It does not, however, include records for which the agency has received a consultation from another agency. (Consultations are reported separately in Section XII of this Report.)

- h. **Full Grant** - an agency decision to disclose all records in full in response to a FOIA request.
- i. **Full Denial** - an agency decision not to release any records in response to a FOIA request because the records are exempt in their entireties under one or more of the FOIA exemptions, or because of a procedural reason, such as when no records could be located.
- j. **Median Number** - the middle, not average, number. For example, of 3, 7, and 14, the median number is 7.
- k. **Multi-Track Processing** - a system in which simple requests requiring relatively minimal review are placed in one processing track and more voluminous and complex requests are placed in one or more other tracks. Requests granted expedited processing are placed in yet another track. Requests in each track are processed on a first in/first out basis.
  - i. **Expedited Processing** - an agency will process a FOIA request on an expedited basis when a requester satisfies the requirements for expedited processing as set forth in the statute and in agency regulations.
  - ii. **Simple Request** - a FOIA request that an agency using multi-track processing places in its fastest (non-expedited) track based on the low volume and/or simplicity of the records requested.
  - iii. **Complex Request** - a FOIA request that an agency using multi-track processing places in a slower track based on the high volume and/or complexity of the records requested.
- l. **Partial Grant/Partial Denial** - in response to a FOIA request, an agency decision to disclose portions of the records and to withhold other portions that are exempt under the FOIA, or to otherwise deny a portion of the request for a procedural reason.
- m. **Pending Request or Pending Administrative Appeal** - a request or administrative appeal for which an agency has not taken final action in all respects.
- n. **Perfected Request** - a request for records which reasonably describes such records and is made in accordance with published rules stating the time, place, fees (if any) and procedures to be followed.
- o. **Processed Request or Processed Administrative Appeal** - a request or administrative appeal for which an agency has

taken final action in all respects.

- p. **Range in Number of Days** - the lowest and highest number of days to process requests or administrative appeals.
  - q. **Time Limits** - the time period in the statute for an agency to respond to a FOIA request (ordinarily twenty working days from receipt of a perfected FOIA request).
3. Include the following concise descriptions of the nine FOIA exemptions:
- a. **Exemption 1:** classified national defense and foreign relations information
  - b. **Exemption 2:** internal agency rules and practices
  - c. **Exemption 3:** information that is prohibited from disclosure by another federal law
  - d. **Exemption 4:** trade secrets and other confidential business information
  - e. **Exemption 5:** inter-agency or intra-agency communications that are protected by legal privileges
  - f. **Exemption 6:** information involving matters of personal privacy
  - g. **Exemption 7:** records or information compiled for law enforcement purposes, to the extent that the production of those records (A) could reasonably be expected to interfere with enforcement proceedings, (B) would deprive a person of a right to a fair trial or an impartial adjudication, (C) could reasonably be expected to constitute an unwarranted invasion of personal privacy, (D) could reasonably be expected to disclose the identity of a confidential source, (E) would disclose techniques and procedures for law enforcement investigations or prosecutions, or would disclose guidelines for law enforcement investigations or prosecutions, or (F) could reasonably be expected to endanger the life or physical safety of any individual
  - h. **Exemption 8:** information relating to the supervision of financial institutions
  - i. **Exemption 9:** geological information on wells

**IV. Exemption 3 Statutes**

<b>A. For Initial Requests</b>					
<b>Statute</b>	<b>Type of Information Withheld</b>	<b>Case Citation</b>	<b>Agency/Component</b>	<b>Number of Times Relied upon per Component</b>	<b>Total Number of Times Relied upon by Agency</b>
N/A	N/A	N/A	FHFA-HQ	0	0
31 U.S.C. § 3729	Investigations that were to be withheld from public disclosure, specifically, qui tam provisions		FHFA-OIG	1	1
31 U.S.C. § 3730	Investigations that were to be withheld from public disclosure, specifically, qui tam provisions		FHFA-OIG	1	1

**V. FOIA REQUESTS**

<b>A. Received, Processed and Pending FOIA Requests</b>				
<b>Agency/Component</b>	<b>Number of Requests Pending as of Start of Fiscal Year</b>	<b>Number of Requests Received in Fiscal Year</b>	<b>Number of Requests Processed in Fiscal Year</b>	<b>Number of Requests Pending as of End of Fiscal Year</b>
<b>FHFA-HQ</b>	10	78	75	13
<b>FHFA-OIG</b>	4	91	86	9
<b>AGENCY OVERALL</b>	14	169	161	22

<b>B.(1) Disposition of FOIA Requests - All Processed Requests</b>													
Agency/ Component	Number of Full Grants	Number of Partial Grants/ Partial Denials	Number of Full Denials Based on Exemptions	Number of Full Denials Based on Reasons Other than Exemptions									TOTAL
				No Records	All Records Referred to Another Component or Agency	Request Withdrawn	Fee- Related Reason	Records not Reasonably Described	Improper FOIA Request for Other Reason	Not Agency Record	Duplicate Request	Other *Explain in chart below	
<b>FHFA-HQ</b>	16	18	8	25	1	5	1	0	0	0	1	0	75
<b>FHFA-OIG</b>	2	45	12	4	1	21	0	0	0	0	1	0	86
<b>AGENCY OVERALL</b>	18	63	20	29	2	26	1	0	0	0	2	0	161

<b>B.(2) Disposition of FOIA Requests Other Reasons for Full Denials Based on Reasons Other than Exemptions</b>			
Agency/ Component	Description of "Other" Reasons for Denials from Chart B (1)	Number of Times "Other" Reasons Were Relied upon	TOTAL
<b>FHFA-HQ</b>	N/A	0	0
<b>FHFA-OIG</b>	N/A	0	0
<b>AGENCY OVERALL</b>	N/A	0	0

<b>B.(3) Disposition of FOIA Requests - Number of Times Exemptions Applied</b>														
Agency/ Component	(b)(1)	(b)(2)	(b)(3)	(b)(4)	(b)(5)	(b)(6)	(b)(7)(A)	(b)(7)(B)	(b)(7)(C)	(b)(7)(D)	(b)(7)(E)	(b)(7)(F)	(b)(8)	(b)(9)
<b>FHFA-HQ</b>	0	0	0	14	8	15	0	0	1	0	0	0	4	0
<b>FHFA-OIG</b>	0	1	2	8	8	4	11	0	43	0	35	0	0	0
<b>AGENCY OVERALL</b>	0	1	2	22	16	19	11	0	44	0	35	0	4	0



**C.(2) Reasons for Denial on Appeal - Reasons Other than Exemptions**

Agency/ Component	No Records	Records Referred at Initial Request Level	Request Withdrawn	Fee- Related Reason	Records not Reasonably Described	Improper FOIA Request for Other Reasons	Not Agency Record	Duplicate request or Appeal	Request in Litigation	Appeal Based Solely on Denial of Request for Expedited Processing	Other *Explain in chart below	TOTAL
FHFA-HQ	1	0	0	0	0	0	0	0	0	0	0	1
FHFA-OIG	0	0	0	0	0	3	0	0	0	0	0	3
<b>AGENCY OVERALL</b>	1	0	0	0	0	3	0	0	0	0	0	4

**C.(3) Reasons for Denial on Appeal - Other Reasons**

Agency/ Component	Description of "Other" Reasons for Denials from Chart C (2) and Number of Times Those Reasons Were Relied upon	Number of Times "Other" Reasons Were Relied upon	TOTAL
FHFA-HQ	N/A	0	0
FHFA-OIG	N/A	0	0
<b>AGENCY OVERALL</b>	N/A	0	0

**C.(4) Response Time for Administrative Appeals**

Agency/ Component	Median Number of Days	Average Number of Days	Lowest Number of Days	Highest Number of Days
FHFA-HQ	21	21	21	21
FHFA-OIG	18.5	16.5	5	20
<b>AGENCY OVERALL</b>	19	17.14	5	21



C.(5) Ten Oldest Pending Administrative Appeals											
Agency/ Component		10th Oldest Appeal	9th	8th	7th	6th	5th	4th	3rd	2nd	Oldest Appeal and Number of Days Pending
FHFA-HQ	Date of Appeal:	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	09/21/2015
	Number of Days Pending:	0	0	0	0	0	0	0	0	0	7
FHFA-OIG	Date of Appeal:	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Number of Days Pending:	0	0	0	0	0	0	0	0	0	0
AGENCY OVERALL	Date of Appeal:	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	09/21/2015
	Number of Days Pending:	0	0	0	0	0	0	0	0	0	7

## VII. FOIA REQUESTS: RESPONSE TIME FOR PROCESSED AND PENDING REQUESTS

A. Processed Requests - Response Time for All Processed Perfected Requests												
Agency/ Component	SIMPLE				COMPLEX				EXPEDITE PROCESSING			
	Median Number of Days	Average Number of Days	Lowest Number of Days	Highest Number of Days	Median Number of Days	Average Number of Days	Lowest Number of Days	Highest Number of Days	Median Number of Days	Average Number of Days	Lowest Number of Days	Highest Number of Days
FHFA-HQ	12	14.57	<1	112	57	68.42	<1	164	N/A	N/A	N/A	N/A
FHFA-OIG	11	10.81	<1	24	20	107.4	2	481	N/A	N/A	N/A	N/A
AGENCY OVERALL	11	12.35	<1	112	47	76.54	<1	481	N/A	N/A	N/A	N/A



<b>D. Pending Requests - All Pending Perfected Requests</b>									
<b>Agency/ Component</b>	<b>SIMPLE</b>			<b>COMPLEX</b>			<b>EXPEDITE PROCESSING</b>		
	<b>Number Pending</b>	<b>Median Number of Days</b>	<b>Average Number of Days</b>	<b>Number Pending</b>	<b>Median Number of Days</b>	<b>Average Number of Days</b>	<b>Number Pending</b>	<b>Median Number of Days</b>	<b>Average Number of Days</b>
<b>FHFA-HQ</b>	4	8	8	9	34	54	0	N/A	N/A
<b>FHFA-OIG</b>	1	7	7	8	158	186	0	N/A	N/A
<b>AGENCY OVERALL</b>	5	6	5.50	17	60	116.53	0	N/A	N/A

<b>E. Pending Requests - Ten Oldest Pending Perfected Requests</b>											
<b>Agency/ Component</b>		<b>10th Oldest Request</b>	<b>9th</b>	<b>8th</b>	<b>7th</b>	<b>6th</b>	<b>5th</b>	<b>4th</b>	<b>3rd</b>	<b>2nd</b>	<b>Oldest Request and Number of Days Pending</b>
<b>FHFA-HQ</b>	<b>Date of Receipt:</b>	09/14/2015	09/14/2015	09/08/2015	08/27/2015	08/15/2015	08/07/2015	07/30/2015	07/06/2015	03/13/2015	03/06/2015
	<b>Number of Days Pending:</b>	11	11	15	23	31	34	43	60	139	145
<b>FHFA-OIG</b>	<b>Date of Receipt:</b>	N/A	09/29/2015	09/21/2015	07/07/2015	03/26/2015	03/16/2015	01/20/2015	01/20/2015	01/16/2015	03/28/2013
	<b>Number of Days Pending:</b>	0	1	7	60	131	139	177	177	178	631
<b>AGENCY OVERALL</b>	<b>Date of Receipt:</b>	07/07/2015	07/06/2015	03/26/2015	03/16/2015	03/13/2015	03/06/2015	01/20/2015	01/20/2015	01/16/2015	03/28/2013
	<b>Number of Days Pending:</b>	60	60	131	139	139	145	177	177	178	631

### VIII. REQUESTS FOR EXPEDITED PROCESSING AND REQUESTS FOR FEE WAIVER

A. Requests for Expedited Processing					
Agency/ Component	Number Granted	Number Denied	Median Number of Days to Adjudicate	Average Number of Days to Adjudicate	Number Adjudicated Within Ten Calendar Days
FHFA-HQ	0	6	2	2.5	6
FHFA-OIG	0	0	N/A	N/A	N/A
AGENCY OVERALL	0	6	2	2.50	6

B. Requests for Fee Waiver				
Agency/ Component	Number Granted	Number Denied	Median Number of Days to Adjudicate	Average Number of Days to Adjudicate
FHFA-HQ	5	14	1	0.68
FHFA-OIG	8	0	1	4.62
AGENCY OVERALL	13	14	1	1.85

### IX. FOIA PERSONNEL AND COSTS

Agency/ Component	PERSONNEL			COSTS		
	Number of “Full-Time FOIA Employees”	Number of “Equivalent Full-Time FOIA Employees”	Total Number of “Full-Time FOIA Staff”	Processing Costs	Litigation- Related Costs	Total Costs
FHFA-HQ	0	1.04	1.04	\$159,189.55	\$0.00	\$159,189.55
FHFA-OIG	1	.70	1.70	\$217,224.40	\$0.00	\$217,224.40
AGENCY OVERALL	1	1.74	2.74	\$376,413.95	\$0.00	\$376,413.95

**X. FEES COLLECTED FOR PROCESSING REQUESTS**

Agency/ Component	Total Amount of Fees Collected	Percentage of Total Costs
FHFA-HQ	\$1,818.00	1.14
FHFA-OIG	\$232.80	0.11
<b>AGENCY OVERALL</b>	\$2,050.80	0.54

**XI. FOIA Regulations (Including Fee Schedule)**

FHFA FOIA Regulations: <a href="http://www.gpo.gov/fdsys/pkg/FR-2009-01-15/pdf/E9-808.pdf">http://www.gpo.gov/fdsys/pkg/FR-2009-01-15/pdf/E9-808.pdf</a> FHFA Fee Schedule: <a href="http://www.fhfa.gov/AboutUs/FOIAPrivacy/Pages/FOIA-Reference-Guide.aspx#FOIAFeeSchedule">http://www.fhfa.gov/AboutUs/FOIAPrivacy/Pages/FOIA-Reference-Guide.aspx#FOIAFeeSchedule</a>
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**XII. BACKLOGS, CONSULTATIONS, AND COMPARISONS**

A. Backlogs of FOIA Requests and Administrative Appeals		
Agency/ Component	Number of Backlogged Requests as of End of Fiscal Year	Number of Backlogged Appeals as of End of Fiscal Year
FHFA-HQ	5	0
FHFA-OIG	7	0
<b>AGENCY OVERALL</b>	12	0

B. Consultations on FOIA Requests - Received, Processed, and Pending Consultations				
Agency/ Component	Number of Consultations Received from Other Agencies that Were <u>Pending</u> at Your Agency as of Start of the Fiscal Year	Number of Consultations <u>Received</u> from Other Agencies During the Fiscal Year	Number of Consultations Received from Other Agencies that Were <u>Processed</u> by Your Agency During the Fiscal Year	Number of Consultations Received from Other Agencies that Were <u>Pending</u> at Your Agency as of End of the Fiscal Year
FHFA-HQ	0	1	0	1
FHFA-OIG	0	0	0	0
<b>AGENCY OVERALL</b>	0	1	0	1

<b>C. Consultations on FOIA Requests - Ten Oldest Consultations Received from Other Agencies and Pending at Your Agency</b>											
<b>Agency/ Component</b>		<b>10th Oldest Consultation</b>	<b>9th</b>	<b>8th</b>	<b>7th</b>	<b>6th</b>	<b>5th</b>	<b>4th</b>	<b>3rd</b>	<b>2nd</b>	<b>Oldest Consultation and Number of Days Pending</b>
<b>FHFA-HQ</b>	<b>Date:</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	09/25/2015
	<b>Number of Days Pending:</b>	0	0	0	0	0	0	0	0	0	9
<b>FHFA-OIG</b>	<b>Date:</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	<b>Number of Days Pending:</b>	0	0	0	0	0	0	0	0	0	
<b>AGENCY OVERALL</b>	<b>Date:</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	09/25/2015
	<b>Number of Days Pending:</b>	0	0	0	0	0	0	0	0	0	9

<b>D. Comparison of Numbers of Requests from Previous and Current Annual Report - Requests Received, Processed, and Backlogged</b>				
	<b>NUMBER OF REQUESTS RECEIVED</b>		<b>NUMBER OF REQUESTS PROCESSED</b>	
<b>Agency/ Component</b>	<b>Number Received During Fiscal Year from Last Year's Annual Report</b>	<b>Number Received During Fiscal Year from Current Annual Report</b>	<b>Number Processed During Fiscal Year from Last Year's Annual Report</b>	<b>Number Processed During Fiscal Year from Current Annual Report</b>
<b>FHFA-HQ</b>	123		78	130
<b>FHFA-OIG</b>	37		91	41
<b>AGENCY OVERALL</b>	160		169	171

<b>Agency/ Component</b>	<b>Number of Backlogged Requests as of End of the Fiscal Year from Previous Annual Report</b>	<b>Number of Backlogged Requests as of End of the Fiscal Year from Current Annual Report</b>
<b>FHFA-HQ</b>	5	5
<b>FHFA-OIG</b>	2	7
<b>AGENCY OVERALL</b>	7	12

**E. Comparison of Numbers of Administrative Appeals from Previous and Current Annual Report - Appeals Received, Processed, and Backlogged**

Agency/ Component	NUMBER OF APPEALS RECEIVED		NUMBER OF APPEALS PROCESSED	
	Number Received During Fiscal Year from Last Year's Annual Report	Number Received During Fiscal Year from Current Annual Report	Number Processed During Fiscal Year from Last Year's Annual Report	Number Processed During Fiscal Year from Current Annual Report
FHFA-HQ	11	2	10	2
FHFA-OIG	4	6	4	6
<b>AGENCY OVERALL</b>	15	8	14	8

Agency/ Component	Number of Backlogged Appeals as of End of the Fiscal Year from Previous Annual Report	Number of Backlogged Appeals as of End of the Fiscal Year from Current Annual Report
FHFA-HQ	0	0
FHFA-OIG	0	0
<b>AGENCY OVERALL</b>	0	0