



Department of the Interior
Privacy Impact Assessment

**Name of Project: Indian Affairs Loan Guarantee, Insurance Interest Subsidy
Program Loan Management and Accounting System (LOMAS)**

**Bureau: Deputy Assistant Secretary-Indian Affairs/Management-Chief
Information Officer**

**Bureau: Assistant Secretary – Indian Affairs/Office of Indian Energy and Economic
Development**

**Name of Project: Indian Affairs Loan Guarantee, Insurance and Interest Subsidy Program
Loan Management and Accounting System (LOMAS)**

A. CONTACT INFORMATION:

(5) Who is the Bureau/Office Privacy Act Officer

Bob Harnage, Director of Office of Information Policy, 703-735-4113
Bob.Harnage@bia.gov

B. SYSTEM APPLICATION/GENERAL INFORMATION:

1) Does this system contain any information about individuals?

Yes.

a. Is this information identifiable to the individual?

Yes.

b. Is the information about individual members of the public?

No.

c. Is the information about employees?

No.

2) What is the purpose of the system/application?

The Division of Capital Investments in the Office of Indian Energy and Economic Development (IEED) uses the Loan Management and Accounting System (LOMAS) to track and manage outstanding debt based upon programs authorized under the Indian Financing Act of 1974, as amended (IFA). LOMAS is a custom-designed program implemented in 1997. The current LOMAS is a subsidiary finance and accounting system designed to: 1) manage and administer loans, loan guarantees and insured loans; 2) provide a database of loans and private lenders; 3) provide management information; 4) interface with the core accounting and finance system, Federal Financial System (FFS); 5) generate required delinquency and activity reports to OMB and Treasury departments; and 6) support the Central Office, Regional Offices, and Loan Accounting in managing and administering loans.

LOMAS now supports the Program's Central Office operations by: 1) providing special reports on the loan portfolio, 2) providing the loan data for Central Office staff to update, and prepare a yearly OMB subsidy re-estimate and calculate the subsidy rate that governs the amount of loan ceiling available from appropriations, 3) and tracking the jobs created as well as other benefits from loans. It supports the 12 Regional Offices by providing data to analyze loans, and maintain and administer loan servicing and collections. The system supports the Loan Accounting Section to balance and reconcile payments on former direct loans and remaining balances on guaranteed loans.

3) What legal authority authorizes the purchase or development of this system/application?

Indian Financing Act of 1974 and Federal Credit Reform Act of 1990.

1 "Identifiable Form" - According to the OMB Memo M-03-22, this means information in an IT system or online collection: (i) that directly identifies an individual (e.g., name, address, social security number or other identifying number or code, telephone number, email address, etc.) or (ii) by which an agency intends to identify specific individuals in conjunction with other data elements, i.e., indirect identification. (These data elements may include a combination of gender, race, birth date, geographic indicator, and other descriptors).

C. DATA in the SYSTEM:

1) What categories of individuals are covered in the system?

Borrowers who have a commercial loan guaranteed or insured under the Program, a bond guarantee, or a direct loan under the former direct loan program.

2) What are the sources of the information in the system?

(a) Is the source of the information from the individual or is it taken from another source? If not directly from the individual, then what other source?

Lenders with loans secured under either the guarantee or insurance program provide information on the individual borrowers.

(b) What Federal agencies are providing data for use in the system?

Only the Program provides data for the system. The Program is located at: Department of the Interior, Assistant Secretary – Indian Affairs, Office of Indian Energy and Economic Development, Indian Affairs Loan Guarantee, Insurance and Interest Subsidy Program.

(c) What Tribal, State and local agencies are providing data for use in the system?

None.

(d) From what other third party sources will data be collected?

- i. Loan Accounting Section, Office of Financial Management, Indian Affairs, Department of the Interior.
 - Collects updated information on individual loans from lenders.
- ii. Regional Credit Officers, Bureau of Indians Affairs, Loan Guarantee, Insurance and Interest Subsidy Program.
 - Collect initial and updated information on loans in their Region.

(e) What information will be collected from the employee and the public?

Survey information will be collected from the employees; there is no information from the public.

D. ATTRIBUTES OF THE DATA:

(1) Is the use of the data both relevant and necessary to the purpose for which the system is being designed?

Yes.

(2) Will the system derive new data or create previously unavailable data about an individual through aggregation from the information collected, and how will this be maintained and filed?

No.

(3) Will the new data be placed in the individual's record?

Not applicable. See D-2.

(4) Can the system make determinations about employees/public that would not be possible without the new data?

Not applicable. See D-2.

(10) What opportunities do individuals have to decline to provide information (i.e., where providing information is voluntary) or to consent to particular uses of the information (other than required or authorized uses), and how individuals can grant consent.)

Information is collected in hardcopy from individuals who provide information directly to lenders. Voluntary information for the Program is labeled accordingly on forms used by the Program.

(9) Under which Privacy Act Systems of Record notice (SOR) does the system operate? Provide number and name.

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