

Data, Technology, and Innovation in Government

Seminar 10: Regulatory Modernization
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Seminar Background

Personal Background

- Government: White House, Federal Communications Commission,
- Technology VC: Insight Venture Partners, Lehman Brothers, Polaris

Goals

- Expose you to real projects, policy, and people
- Raise your Tech IQ
- Get credits toward your GSD degree

Logistics: Students get priority, seminar is not for credit

Seminar Series

- Introduction to Open Data
- Government Digital Services
- Privacy and Personal Data Portability
- Marketing U.S. Data: Data Jams, Datapaloozas, Hackathons, Prizes, & CDOs
- Government Spending Transparency
- Smart Cities/Internet of Things
- Data Journalism
- Freedom of Information Act
- Healthcare.gov: A Case Study
- Regulatory Modernization & Seminar Wrap Up

Tools for regulatory modernization



Greater participation in rule-making



Regulatory sandboxing and testing



Simplicity and user-centered design



Regulatory Digital Services that are comparable to leading private sector apps and services



Transparency and open data

“Algorithmic Regulation”

“Laws and regulations that focus on desired outcomes rather than the processes used to achieve them”

- Tim O'Reilly

Performance Standards vs Design Standards

Reputation Systems and Reduced Role of Government

Sensors and New Technologies

CFPB's Simplified Disclosures

<http://www.consumerfinance.gov/knowbeforeyouowe/>

An official website of the United States Government

Español 中文 Tiếng Việt 한국어 Tagalog Русский العربية Kreyòl Ayisyen



Consumer Financial
Protection Bureau

Contact us (855) 411-2372

Search



HOME INSIDE THE CFPB GET ASSISTANCE PARTICIPATE LAW & REGULATION **SUBMIT A COMPLAINT**

HOME > KNOW BEFORE YOU OWE

Know Before You Owe



For most Americans, buying a home means taking out a mortgage loan. The Dodd-Frank Act requires us to combine the Truth in Lending Act and Real Estate Settlement Procedures Act disclosures. You receive these disclosures shortly after you apply for a mortgage and shortly before you close on the mortgage. We decided to involve the people who will actually use the new forms—consumers, lenders, mortgage brokers, settlement agents—in helping to combine and improve them.

These are the results.

ON THIS PAGE

The new disclosures: Compare our new disclosures to the existing ones.

What makes them better: See a sample Loan Estimate with examples of how we're improving people's ability to understand their mortgages.

How we got here: Review a timeline of the project, from the Dodd-Frank Act to today.

More resources: What this rule means for consumers, links to information about the rule that creates the disclosures, reports on what we heard in testing, and more.

THE NEW DISCLOSURES



CFPB's e-regulations

<http://www.consumerfinance.gov/eregulations/about>

eRegulations

Regulations About

cfpb Consumer Financial Protection Bureau

About eRegulations

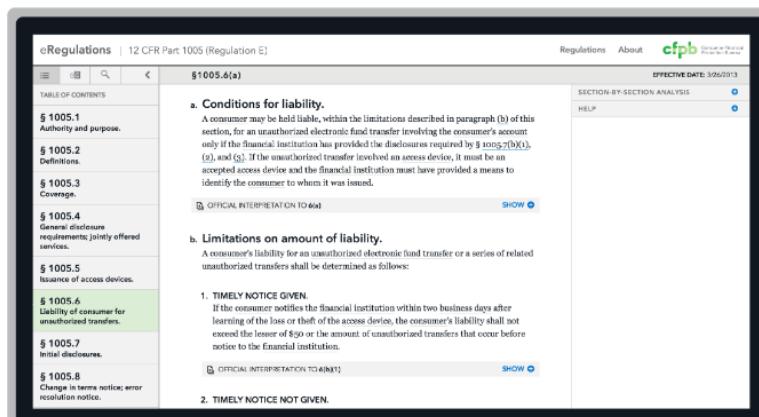
eRegulations makes regulations [easy to read](#) and [navigate](#). It clarifies regulations by bringing [related information](#) and [regulatory history](#) to the forefront. It is a work in progress by the [Consumer Financial Protection Bureau](#), and is a public domain work of the United States Government.



DEVELOPERS

eRegulations is an open source project. Visit [the project repository](#) to learn more and contribute.

Easy to read



Clear typography makes regulations legible and easy to scan.

Responsive design adapts the tool to fit to your screen.



CFPB's Open Data: HMDA and Consumer Complaints

<http://www.consumerfinance.gov/hmda/>

Return to [consumerfinance.gov](#) An official website of the United States Government


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Home Explore the data About HMDA Public API

the Home Mortgage Disclosure Act




FACTS & FIGURES



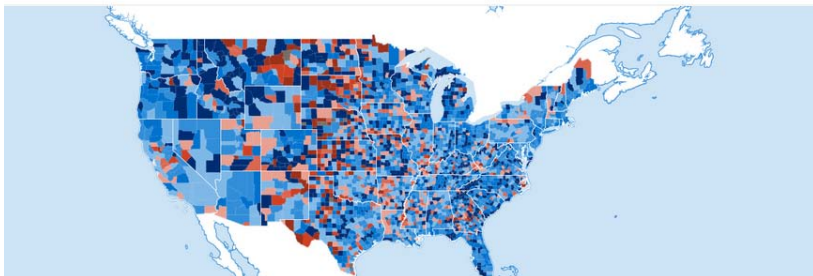
GET THE DATA



DEVELOPERS

What is HMDA?  HMDA requires many financial institutions to maintain, report, and publicly disclose information about mortgages. Watch the video or [read the transcript](#). [Learn more about HMDA](#)

 Learn more
Facts & figures




<http://www.consumerfinance.gov/complaintdatabase/>

An official website of the United States Government

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Contact us (855) 411-2372

Search 

HOME INSIDE THE CFPB GET ASSISTANCE PARTICIPATE LAW & REGULATION **SUBMIT A COMPLAINT**

Consumer Complaint Database

GET THE DATA

We share complaints about financial products and services to improve the financial marketplace.

Use our API or download the full dataset.

[View all data](#)

What happens when I submit a complaint?

When you submit a complaint, we forward your complaint to the company and work to get a response about your issue.

[Submit a complaint](#)

[Learn more](#)

What information do you publish?

We publish information about the subject and date of the complaint and the company's response. We do not share any personal information with the public.

[Learn more](#)

Data by product

- [All](#)
- [Bank account or service](#)
- [Credit card](#)
- [Credit reporting](#)
- [Debt collection](#)
- [Money transfers](#)
- [Mortgage](#)
- [Other financial service](#)
- [Payday loan](#)
- [Prepaid card](#)
- [Student loan](#)
- [Vehicle or other consumer loan](#)

EPA Toxic Release Inventory

[Learn the Issues](#)

[Science & Technology](#)

[Laws & Regulations](#)

[About EPA](#)



Toxics Release Inventory (TRI) Program

[Contact Us](#) [Share](#)

What Can You Do With TRI Data?

Take a look at how TRI data are being used in the community, the classroom, and the factory.

1 2 3

Reporting Pollution Prevention to ...



Reporting Pollution Prevention to TRI

- Get Involved in the TRI Program
- Checkout the TRI Website Map and Recent TRI Program News

About the TRI Program

TRI Resources

Annual Reporting For Facilities

Publish Structured Data (as opposed to submitting it, or worse, PDFs)

<https://github.com/CMSgov/QHP-provider-formulary-APIs>

The screenshot displays the GitHub interface for the repository **CMSgov / QHP-provider-formulary-APIs**. At the top, the repository name is followed by statistics: 1 commit, 1 branch, 0 releases, and 1 contributor. Below this, a table lists the files in the repository:

File	Commit	Time
LICENSE	initial checkin.	12 days ago
README.md	initial checkin.	12 days ago
index.html	initial checkin.	12 days ago

The **README.md** file is selected, showing the following content:

Developer Documentation

Learn how to describe what providers and drugs are covered by a particular health plan.

JSON

All information must be described in the JSON file format. JSON is a lightweight and simple way to represent machine-readable data. It is quickly becoming the de facto standard for shuttling data across the internet, fueled primarily by the rise of mobile and APIs. Modern programming languages can interpret and produce JSON out of the box.

[Learn about JSON >](#)

Public Discoverability

Organizations must post their `plans.json`, `providers.json`, and `drugs.json` files on their websites,

On the right side of the repository page, there are links to **Code**, **Issues** (5), **Pull requests** (1), **Wiki**, **Pulse**, and **Graphs**. At the bottom right, there are buttons for **Clone in Desktop** and **Download ZIP**, along with the HTTPS clone URL: `https://github.com/CMSgov/QHP-provider-formulary-APIs.git`.

Discussion Topics

The role of civic engagement and open data in modern regulation?

What is the impact on rule design? On enforcement?

Which markets are most influenced?
(environmental, safety, labor, financial markets, etc.)

How do you manage the risks of data-driven discrimination?

Additional Resources on Regulatory Modernization

Tim O'Reilly, Open Data and Algorithmic Regulation:

<http://beyondtransparency.org/chapters/part-5/open-data-and-algorithmic-regulation/>

White House, “Reducing Costs and Burdens: Further Progress in Regulatory Lookback Effort,”

<https://www.whitehouse.gov/blog/2014/05/07/reducing-costs-and-burdens-further-progress-regulatory-lookback-effort>

White House, “Big Data: Seizing Opportunities, Preserving Values,”

https://www.whitehouse.gov/sites/default/files/docs/big_data_privacy_report_may_1_2014.pdf

Data, Technology and Innovation Seminar Wrap Up



Top 5 Takeaways

1

Tech, Data, Innovation, and Design are essential to the study and practice of government

2

Open government data—as fuel for innovation and for accountability—is an strategy all governments should undertake

3

Privacy protection and giving citizens back their own data are important to build trust and empower citizens to fuel innovation

4

Bringing lean-start up and user-centered design to rapidly prototype ideas is essential to public sector entrepreneurship

5

Designing great user-centric digital services is the next great challenge for our generation (**Government needs YOU!**)

“GSD” Degree

1

Be Relentlessly Practical

2

Be Collaborative –
Open is Better than Closed

3

Constantly Iterate

4

Demonstrate High Empathy, EQ, & Humility

5

Keep Learning



WE NEED YOU!