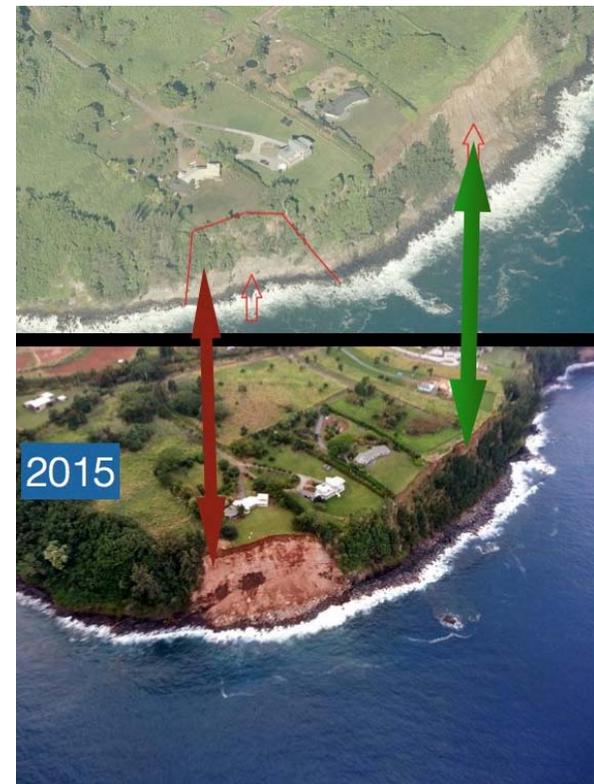


MACZAC Hotspots 9/23/2016

East Hawaii, Hamakua Coast – Bob Nishimoto

- Are cliff slides anthropogenic?
- If yes, who is responsible for stabilizing cliff face?
- If yes, who is responsible for sediment abatement?
- If no, seeking cliff stability studies to assist with County of Hawaii setback rules for housing developments.



West Hawaii Hotspots Report - Phil Fernandez

Marine issues

1. Manta Ray Viewing Boating Operations and Safety Assessment
http://dlnr.hawaii.gov/dobor/files/2013/04/Manta-Ray-Viewing-Boating-Operations-and-Safety-Assessment_final.pdf
2. Hawaiian Spinner Dolphin Proposed Rule
http://www.fpir.noaa.gov/PRD/prd_spinner.html
3. Scoping for Programmatic EIS for Aquaculture in Federal Waters
<https://www.regulations.gov/document?D=NOAA-NMFS-2016-0111-0001>

Land / Infrastructure Issues

1. Keauhou Aquifer – State Commission on Water Management Petition – still pending

Protected Resources

[Home](#) > [Protected Resources Division](#) > [Whales and Dolphins](#) > Spinner Dolphin

Spinner Dolphin



Scientific name: *Stenella longirostris longirostris*

Pacific Island names: nai'a (Hawaiian), mumua (Samoan)

Current Management Issues

On August 23, 2016, NOAA Fisheries published a proposed rule to enhance protections for Hawaiian spinner dolphins to prevent disturbance and harassment from dolphin-directed human activities. The proposed rule would prohibit swimming with and approaching a Hawaiian spinner dolphin within 50 yards by any means (vessel, person, or other object) and would be implemented within two nautical miles from shore of the Main Hawaiian Islands and in designated waters between Maui, Lanai, and Kahoolawe where spinner dolphins are found throughout the day.

Resident populations of Hawaiian spinner dolphins feed offshore throughout the night and return to Hawaii's coasts to rest during the day. Because Hawaiian spinner dolphins rest in Hawaii's sheltered bays and along its coastlines and are one of the most easily encountered cetaceans in the waters of the Main Hawaiian Islands, they are vulnerable to disturbance and harassment. Dolphin-directed activities have grown dramatically in recent years, and the easily accessible Hawaiian spinner dolphins face heavy and increasing pressures from people seeking a dolphin experience. Chronic disturbance to resting activities can negatively affect the health and fitness of dolphins.

The proposed rule is based on the preferred alternative (Alternative 3A) in the Draft Environmental Impact Statement. Other alternatives considered include the following:

- Alternative 1 — No Action
- Alternative 2 — Swim-With Regulation
- Alternative 3 — Swim-With and Approach Regulations
 - 3(A) — Swim-With and 50-Yard Approach Regulations (Preferred Alternative)
 - 3(B) — Swim-With and 100-Yard Approach Regulations
- Alternative 4 — Voluntary Time-Area Closures in 5 Selected Essential Daytime Habitats and Swim-With and Approach Regulations
- Alternative 5 — Mandatory Time-Area Closures in 5 Selected Essential Daytime Habitats and Swim-With and Approach Regulations

Key Documents:

- For the **Proposed Rule** for Spinner dolphins, please see [here](#).
 - For the **Proposed Rule references**, please see [here](#).
 - For the **Draft Environmental Impact Statement and Regulatory Impact Review**, please see [here](#).
 - For **Frequently Asked Questions (FAQ): Spinner dolphins**, please see [here](#). (August 2016)
 - For the **Press Release**, please see [here](#). (August 23, 2016)
-

How Can I Submit Comments?

Comments must be submitted by **October 23, 2016**

- **Online:** Go to https://www.regulations.gov/document?D=NOAA_FRDOC_0001-3991 via the Federal eRulemaking Portal.
 - Click the "Comment Now!" icon, complete the required fields
 - Enter or attach your comments
- **Mail or hand-delivery:** Submit written comments to Susan Pultz, Branch Chief, Conservation Planning and Rulemaking, Protected Resources Division, National Marine Fisheries Service, Pacific Islands Regional Office, 1845 Wasp Blvd, Bldg 176, Honolulu, HI 96818, Attn: Hawaiian Spinner Dolphin Disturbance.
- **Public Meetings:** NOAA Fisheries invites the public to learn more about the proposed rule and to provide comments in person at any of our six public hearings. The dates, times, and locations are listed below.
 - **September 7, 2016, 5:30-9:30 p.m.**
Konawaena High School Cafeteria, 81-1043 Konawaena School Rd., Kealahou, Hawaii 96750
 - **September 8, 2016, 5:30-9:30 p.m.**
Kealahou High School Cafeteria, 74-5000 Puohuluhuli St., Kailua-Kona, HI 96740
 - **September 21, 2016, 5:30-9:00 p.m.**
Kauai High School Cafeteria, 3577 Lala Rd., Lihue, HI 96766
 - **September 22, 2016, 5:30-9:00 p.m.**
Hawaiian Islands Humpback Whale National Marine Sanctuary Visitor Center, 726 S. Kihei Rd., Kihei, HI 96753
 - **September 27, 2016, 5:30-9:30 p.m.**
Roosevelt High School Cafeteria, 1120 Nehoa Street, Honolulu, HI 96822

- **September 28, 2016, 5:30-9:30 p.m.**
Waianae High School Cafeteria, 85-251 Farrington Hwy

For more information about Spinner dolphins and the proposed rule, please visit: [Spinner Dolphin - Human Interaction EIS and Rule-making](#) page.

Stock Assessment / Estimated Breeding Population

Hawaii has 5 distinct island-associated stocks of Hawaiian spinner dolphins. The stocks are as follows: 1) Midway/Kure, 2) Pearl and Hermes Reef, 3) Kauai and Niihau, 4) Oahu/4-islands (including Maui, Lanai, Molokai, Kahoolawe), and 5) Hawaii Island. These stocks live in coastal waters ranging to 10 nautical miles from the shore of their resident islands. All other spinner dolphins found outside of 10 nautical miles and within the U.S. Exclusive Economic Zone (including those at French Frigate Shoals) are part of the Pelagic stock. These stocks are reproductively isolated populations, meaning that there is little to no breeding occurring between stocks (Andrews, 2009).

A robust estimate for population size is only available for the Hawaii Island stock, which is estimated to be around 600 animals. The Kauai/Niihau stock is estimated to be around 500 animals and Oahu/4-Islands stock is estimated to be around 300 animals; however, both of these estimates lack data from the stocks' full range. Information is insufficient to provide estimates for the other three stocks.

For species-specific stock assessment information, please see [here](#).

Legal Protection

All marine mammals are protected from "take" under the MMPA. The MMPA defines take to mean "to harass, capture, or kill" any marine mammal or attempt to do so. Harassment is further defined by the MMPA as any act of pursuit, torment, or annoyance that has the potential to do the following:

- **Level A harassment** - injure a marine mammal or marine mammal stock in the wild; or
- **Level B harassment** - disturb a marine mammal or marine stock in the wild by causing disruption of behavioral patterns, including but not limited to migration, breathing, nursing, breeding, feeding, or sheltering.

When viewing spinner dolphins in the wild, people must ensure their activities will not result in "take." For **responsible viewing guidelines** provided by NOAA Fisheries, please see [here](#).

Natural History



Drawing: Spinner dolphins rest in shallow bays during the day and feed in deeper waters at night. Dave Johnston/PIFSC

Spinner dolphins are probably the most frequently encountered cetacean in waters of the Pacific Islands Region. They get their common name from the impressive spins they perform during social encounters. Spinners spend their daylight hours in coastal waters, generally in calm bays. They use these areas to rest, care for their young and to avoid predators, before traveling to deeper water at night to hunt for food. Spinner dolphins have what is called a "fission fusion social pattern." They "fuse" to form large schools of hundreds of animals when feeding at night and split off into much smaller groups, sometimes of only a dozen individuals, when socializing and resting during the day.

Physical Description

- Individual dolphins will generally grow from 4 to 7 feet in length and weigh between 100 and 165 pounds.
- Each has a long narrow beak, dark grey dorsal cape, medium grey flanks and a light grey/whitish belly.
- Individual dolphins are identified by their unique dorsal fins. Researchers take photographs of the animals' dorsal fin, and the shape, nicks, and notches in each fin can then be matched to a catalog of known individuals to obtain life history information for each animal.

Diet

- Spinner dolphins feed at night on species from the mesopelagic community, including shrimp and squid that are found about 650-1,000 feet below the surface of the water. Spinner dolphin prey species follow a vertical and horizontal migration pattern throughout the day, staying in deep waters in the ocean during the day, and then moving up in the water column (vertical migration) and inshore (horizontal migration) at night. Spinner dolphins take advantage of the nightly migration that brings their prey species to shallower depths closer to shore by feeding throughout the night.

Lifespan

- A spinner dolphin's lifespan is estimated to be about 20 years.

Reproduction

- Spinner dolphins do not have a mating or birthing season. They mate, give birth, and care for their young year round.

Potential Threats

- Potential threats include entanglement in marine debris, anthropogenic (human made) noise, pressure from human viewing and interaction activities, disease, and fisheries interactions.

Viewing Guidelines

- Remain at least 50 yards from spinner dolphins
- Limit your time observing to 1/2 hour.
- Spinner dolphins should not be encircled or trapped between boats or shore.
- If approached by a spinner dolphin while on a boat, put the engine in neutral and allow the animal to pass. Boat movement should be from the rear of the animal.

Important Phone Numbers

Marine Mammal Stranding/Entanglement Hotline: 1-888-256-9840

More Information

- [Federal Register Notice of Intent](#) (Oct 2006, pdf 67kB)

the needs determined by NMFS and SEDAR staff. In 2017, NMFS intends to update the Gulf of Mexico blacktip shark stock assessment and conduct a standard assessment for sandbar sharks. In 2018, NMFS intends to conduct a benchmark assessment for Atlantic blacktip sharks. During an assessment year, meetings and meeting logistics will be determined according to the SEDAR Guidelines. All meetings are open for observation by the public.

Dated: August 18, 2016.

Alan D. Risenhoover,

Director, Office of Sustainable Fisheries,
National Marine Fisheries Service.

[FR Doc. 2016-20103 Filed 8-22-16; 8:45 am]

BILLING CODE 3510-22-P

DEPARTMENT OF COMMERCE

National Oceanic and Atmospheric Administration

RIN 0648-XE812

Pacific Island Fisheries; Aquaculture

AGENCY: National Marine Fisheries Service (NMFS), National Oceanic and Atmospheric Administration (NOAA), Commerce.

ACTION: Notice of intent to prepare a Programmatic Environmental Impact Statement; request for comments.

SUMMARY: NMFS, in coordination with the Western Pacific Fishery Management Council (Council), intends to prepare a Programmatic Environmental Impact Statement (PEIS) to analyze the potential environmental impacts of a proposed Pacific Islands Region (PIR) aquaculture management program and alternatives. Publication of this notice begins the official public scoping process to help identify alternatives and determine the scope of environmental issues for consideration in the PEIS. The PEIS is intended to support offshore aquaculture development, including appropriate management unit species (MUS) for aquaculture, reasonably foreseeable types of offshore aquaculture operations, and permitting and reporting requirements for persons conducting aquaculture activities in Federal waters.

DATES: See **SUPPLEMENTARY INFORMATION** section for meeting dates. NMFS must receive comments by October 31, 2016.

ADDRESSES: You may submit comments on this action, identified by NOAA-NMFS-2016-0111, by any of the following methods:

- *Electronic Submission:* Submit all electronic public comments via the

Federal e-Rulemaking Portal. Go to <http://www.regulations.gov/docket?D=NOAA-NMFS-2016-0111>, click the "Comment Now!" icon, complete the required fields, and enter or attach your comments.

- *Mail:* Send written comments to Michael D. Tosatto, Regional Administrator, NMFS Pacific Islands Region (PIR), 1845 Wasp Blvd., Bldg. 176, Honolulu, HI 96818.

- *Scoping Meeting:* Submit written comments at a scoping meeting held by NMFS for this action.

Instructions: You must submit comments by the above methods to ensure that NMFS receives, documents, and considers your comments. NMFS may not consider comments sent by any other method, to any other address or individual, or received after the end of the comment period. NMFS will consider all comments received as part of the public record and will generally post comments for public viewing on www.regulations.gov without change. All personal identifying information (e.g., name, address) submitted voluntarily by the sender will be publicly accessible. Do not submit confidential business information, or otherwise sensitive or protected information. NMFS will accept anonymous comments (enter "N/A" in the required fields if you wish to remain anonymous).

FOR FURTHER INFORMATION CONTACT: David Nichols, NMFS, Pacific Islands Regional Office, (808) 725-5180.

SUPPLEMENTARY INFORMATION: NMFS and the Council manage fisheries in U.S. Federal waters in the Pacific Islands through five fishery ecosystem plans (FEPs). The Council recommended amending the five FEPs to establish a management program for aquaculture fisheries under the Magnuson-Stevens Fishery Conservation and Management Act (Magnuson-Stevens Act). NMFS is working with the Council to develop a management program that would regulate and promote environmentally sound and economically sustainable aquaculture in Federal waters of the Pacific Islands Region.

In compliance with the National Environmental Policy Act (NEPA) and consistent with Council recommendations, the intent of the PEIS is to evaluate the potential direct, indirect, and cumulative impacts on the human environment of the proposed Federal action that includes alternative management approaches to implementing an aquaculture management program in the PIR. NEPA requires NMFS to consider the potential impacts of the proposed action and

reasonable alternatives to inform the selection of a final preferred alternative for the proposed Pacific Islands aquaculture management program.

Under the Magnuson-Stevens Act, NMFS has authority to regulate commercial fisheries in Federal waters, including aquaculture. Landings or possession of fish in the EEZ from the commercial marine aquaculture production of any species managed under an FEP in the PIR constitutes "fishing" as defined in Magnuson-Stevens Act Section 3(16). Fishing includes all activities and operations related to the taking, catching, or harvesting of fish. The U.S. EEZ in the Pacific Islands generally consists of waters from 3 nm to 200 nm around American Samoa, Guam, Hawaii, the Commonwealth of the Northern Mariana Islands (CNMI), Baker Island, Howland Island, Jarvis Island, Johnston Atoll, Kingman Reef, Midway Island, Wake Island, and Palmyra Atoll and includes all islands and reefs appurtenant to such islands, reefs, or atolls.

With the exception of coral reef ecosystem species, there is no requirement for Federal permits to conduct aquaculture for MUS in Federal waters. The existing regulatory process is complex and requires multiple permits from several different Federal agencies, including the U.S. Environmental Protection Agency (EPA), U.S. Army Corps of Engineers (USACE), and NMFS.

The preliminary proposed Federal action will identify areas and species suitable for offshore aquaculture, describe the reasonably foreseeable types of offshore aquaculture operations, and provide an early assessment of the potential social, economic, and environmental impacts of such proposed activities. Completing a PEIS for an aquaculture management program will facilitate the review and processing of aquaculture fishery proposals, supporting NEPA reviews for future projects.

The PEIS will include information that NMFS would use to understand the potential effects of managing aquaculture in compliance with applicable laws, including the Magnuson-Stevens Act, Endangered Species Act (ESA), Marine Mammal Protection Act (MMPA), the Coastal Zone Management Act (CZMA), and other applicable laws. In addition, the PEIS would allow for intergovernmental public review and input as NMFS develops and considers approval of the management program. The development and content of the PEIS must also be consistent with the NOAA Administrative Orders (NAO) 216-6A as

amended, and the Council on Environmental Quality (CEQ) regulations at Title 40, Code of Federal Regulations, Sections 1500–1508. NMFS will also prepare economic analyses consistent with the Regulatory Flexibility Act and a regulatory impact review under Executive Order 12866 to consider in its decision-making for the aquaculture management program. Scoping is an early and open process for determining the scope, or range, of issues that NMFS should address in a PEIS and for identifying the significant issues related to the proposed action. NMFS will also use this scoping process to seek information relating to the extent to which greenhouse gas emissions and climate change impacts associated with the proposed action. NMFS is also soliciting information to consider the effects of the proposed project on historic properties, if any such properties are present.

NMFS has developed two preliminary alternatives for consideration during scoping: A “no-action,” or status-quo, aquaculture management alternative, and an alternative that incorporates recommendations from Council meetings since 2008 regarding the

development of aquaculture requirements for the five FEPs. The preliminary alternatives shown in Table 1 include a suite of eight possible management actions to consider in the development of a sustainable aquaculture management program for each FEP. NMFS based the preliminary proposed action on Council recommendations and the goals and objectives for responsible development and management of aquaculture in Federal waters. These goals and objectives are in the NOAA Aquaculture Policy Statement (available here: http://www.nmfs.noaa.gov/aquaculture/policy/24_aquaculture_policies.html). Under Preliminary Proposed Alternative 1, the No-Action Alternative, NMFS would not implement a permit process for aquaculture in the PIR. The Council and NMFS may provide guidance to potential aquaculture operators, consistent with Council aquaculture recommendations, NMFS Aquaculture Policy, and other applicable guidance and laws. Under this alternative, NMFS would not have a management program specific to each FEP (Table 1). The draft PEIS must include an evaluation of the

No-Action Alternative in accordance with NEPA.

Preliminary Proposed Alternative 2 would establish an aquaculture management program that includes elements from each of the eight actions listed in Table 1. Recent Council input on a Pacific Islands Region aquaculture management plan have resulted in recommendations that aquaculture operations do the following:

1. Follow a Council-established review process;
2. Contain permitting and reporting requirements for aquaculture operations including criteria for a limited entry program; and
3. Include environmental monitoring and inspection requirements in the FEP amendment that are consistent with requirements already in place by the State of Hawaii.

Actions include developing a permit process that allows managers to control participation and developing monitoring and reporting requirements to monitor effort, catch, and environmental impacts as the program develops. Potential aquaculture operators would need to acquire a Federal permit from NMFS (Table 1).

TABLE 1—PRELIMINARY PROPOSED ALTERNATIVES FOR CONSIDERATION DURING THE SCOPING PROCESS ON THE DEVELOPMENT OF A SUSTAINABLE, AQUACULTURE MANAGEMENT PROGRAM IN THE PIR EEZ

Action	Alternative 1—status quo/no action	Alternative 2—establish an aquaculture management program for Federal waters
Action 1: Aquaculture Permit Requirements, Eligibility and Transferability.	NMFS currently has no aquaculture management program. Fishing with new gear type, including net pens, for coral reef ecosystem MUS may require a Special Coral Reef Ecosystem Fishing Permit (SCREFFP) in the EEZ.	Alternative 2 would establish eligibility, application requirements, and restrictions for transferable aquaculture permits.
Action 2: Operational Requirements.	SCREFFP requirements for coral reef ecosystem MUS are developed on case-by-case basis.	Alternative 2 would establish operational requirements specific to the aquaculture system.
Action 3: Duration of Permits	Under the status-quo SCREFFPs are effective for no longer than one year unless otherwise specified.	An aquaculture permit would be effective for either five, 10, or 20 years and may be renewed in multi-year increments.
Action 4: Allowable Marine Aquaculture Systems.	Alternative 1 does not specify allowable systems for growing cultured organisms in the PIR EEZ.	Alternative 2 would allow only cages and net pens for aquaculture in the PIR EEZ of specific size and construction. Deviations from these systems would require additional analysis.
Action 5: Species Allowed for Aquaculture.	Under Alternative 1 only coral reef ecosystem MUS are required to have a permit when using new gear type, including net pen gear. No restrictions exist for other MUS.	Alternative 2 would allow aquaculture of only finfish in the PIR EEZ.
Action 6: Aquaculture Siting Requirements and Conditions.	Alternative 1 does not restrict or otherwise identify aquaculture locations.	Alternative 2 would establish marine aquaculture zones, within which NMFS would permit individual sites. Separate facilities within these zones would be spaced at distances based on facility size and oceanographic, biological and human use considerations.
Action 7: Record-keeping and Reporting Requirements.	The NMFS Regional Administrator has authority to specify record-keeping and reporting requirements in a SCREFFP.	Alternative 2 would establish electronic record-keeping and reporting requirements that address, at a minimum, escapement, entanglements and interactions with protected species, pathogens and disease, brood stock harvest, water quality monitoring, and aquaculture harvest. Applicants must conduct a baseline assessment and monitoring at the site.
Action 8: Framework Procedures.	Under Alternative 1, specific framework procedures for modifying aquaculture management measures would not be identified.	Under Alternative 2, NMFS would specify framework procedures for modifying management measures for offshore marine aquaculture in the PIR EEZ.

NMFS recognizes that any alternatives considered in the draft PEIS will be based on the combined input from the public, research institutions, fishermen, non-governmental organizations, and affected State and Federal agencies, and Council processes. A principal objective of the scoping process is to identify a range of alternatives that will delineate critical issues and provide a clear basis for distinguishing among those alternatives, and to support the selection of a preferred alternative. NMFS is seeking input during scoping regarding the eight actions in Table 1 that make up the features of an aquaculture management program to assist in developing the reasonable range of alternatives to analyze in the draft PEIS.

In addition, NMFS is seeking input from the public on the issues that NMFS should address in the draft PEIS related to an aquaculture management program and the potential direct, indirect, and cumulative effects of the alternatives on the human environment. After NMFS analyzes a set of management alternatives, the Council may recommend a preferred proposed Federal action alternative. NMFS would then analyze the preferred alternative and a reasonable range of alternatives in a draft PEIS.

Public Involvement

Through this notice, we are notifying the public that NMFS has initiated a NEPA analysis and decision-making process for this proposed action so that interested or affected people may participate and contribute to the development of a final set of alternatives and analysis of environmental effects for NMFS and the Council to consider for an aquaculture management program. Public involvement will provide the information required by NMFS and the Council to identify the necessary scope and range of reasonable management alternatives including the need for additional alternatives that will provide a sound and scientific basis for developing a sustainable and long-term aquaculture management program in the PIR.

NMFS will again ask for additional public comments once NMFS publishes the Draft PEIS, probably in late spring 2017. You may find more information about the NMFS aquaculture program and the progress of the PEIS at http://www.fpir.noaa.gov/SFD/SFD_aq.html.

Meetings

NMFS will hold the following public scoping meetings. All meetings will be from 6 p.m. to 9 p.m.

1. Pago Pago, AS, Thursday, September 8, 2016, NOAA Fisheries Conference Room, Pago Plaza, Suite 208, Pago Pago, AS 96799.
2. Hilo, HI, Tuesday, September 13, 2016, University of Hawaii at Hilo, United Classroom Building (UCB) 111, 200 W. Kawili St., Hilo, HI 96720.
3. Kailua-Kona, HI, Wednesday, September 14, 2016, West Hawaii Civic Center, Community Meeting Hale (Bldg. G), 74–5044 Ane Keohokalole Hwy., Kailua-Kona, HI 96740.
4. Honolulu, HI, Thursday, October 13, 2016, NOAA Fisheries Honolulu Service Center at Pier 38, Honolulu Harbor, 1139 N. Nimitz Hwy., Suite 220, Honolulu, HI 96817.

NMFS is also planning to hold scoping meetings in the CNMI and Guam during October 2016. NMFS will announce the details of these meetings in a separate **Federal Register** notice.

Dated: August 17, 2016.

Emily H. Menashes,

Acting Director, Office of Sustainable Fisheries, National Marine Fisheries Service.

[FR Doc. 2016–20048 Filed 8–22–16; 8:45 am]

BILLING CODE 3510–22–P

BUREAU OF CONSUMER FINANCIAL PROTECTION

[Docket No.: CFPB–2016–0042]

Agency Information Collection Activities: Comment Request

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Notice and request for comment.

SUMMARY: In accordance with the Paperwork Reduction Act of 1995 (PRA), the Bureau of Consumer Financial Protection (Bureau) is requesting a new information collection titled, “Application Forms for Financial Empowerment Partnerships.”

DATES: Written comments are encouraged and must be received on or before October 24, 2016 to be assured of consideration.

ADDRESSES: You may submit comments, identified by the title of the information collection, OMB Control Number (see below), and docket number (see above), by any of the following methods:

- Electronic: <http://www.regulations.gov>. Follow the instructions for submitting comments.
- Mail: Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW., Washington, DC 20552.

- Hand Delivery/Courier: Consumer Financial Protection Bureau (Attention: PRA Office), 1275 First Street NE., Washington, DC 20002.

Please note that comments submitted after the comment period will not be accepted. In general, all comments received will become public records, including any personal information provided. Sensitive personal information, such as account numbers or Social Security numbers, should not be included.

FOR FURTHER INFORMATION CONTACT: Documentation prepared in support of this information collection request is available at www.regulations.gov. Requests for additional information should be directed to the Consumer Financial Protection Bureau, (Attention: PRA Office), 1700 G Street NW., Washington, DC 20552, (202) 435–9575, or email: CFPB_PRA@cfpb.gov. *Please do not submit comments to this mailbox.*

SUPPLEMENTARY INFORMATION:

Title of Collection: Application Forms for Financial Empowerment Partnerships.

OMB Control Number: 3170–0NEW.

Type of Review: New collection (Request for a new OMB Control Number).

Affected Public: Private Sector (e.g., community-based organizations and national non-profit organizations), State, Local, or Tribal Governments, and Federal Government.

Estimated Number of Respondents: 285.

Estimated Total Annual Burden Hours: 1,625.

Abstract: The Bureau’s Office of Financial Empowerment (Empowerment) is responsible for developing strategies to improve the financial capability of low-income and economically vulnerable consumers, such as consumers who are unbanked or underbanked, those with thin or no credit file, and households with limited savings. To address the needs of these consumers, Empowerment has developed three initiatives that target intermediary organizations and provide tools, training, technical assistance, and other services to help them reach low-income and economically vulnerable consumers to provide them the financial empowerment tools and information that they need, when they need it, where they are. These initiatives: (1) Your Money, Your Goals, (2) Financial Coaching, and (3) Tax Time Savings all require Bureau to engage organizations to participate in our financial empowerment initiatives. The proposed information collection request consists

Residents concerned about highway seawalls planned north and south of Olowalu

August 18, 2016

BY LOUISE ROCKETT , Lahaina News

[Save](#) | [Comments \(1\)](#) | [Post a comment](#) |

WEST MAUI - There's no hiding the facts - Honoapiilani Highway between Puamana and the Pali is a danger to both human and marine life.

With the shoreline littered with rusted and crusted jersey barriers and waves crashing into the path of oncoming traffic, turning a blind eye on the problem isn't possible anymore. The once picturesque drive connecting West Maui to the rest of the island is scenic no more.

With two new state projects to buttress the shoreline on the starting block, both north and south of Olowalu, the community is in an uproar, bringing together a powerful cross section of voices advocating for realignment.

Petitions have been drafted, social media sites launched and the topic was added to the agenda of the recently formed Maui Metropolitan Planning Organization (MPO).

Dr. Mark Deakos, marine scientist and founder of the Hawaii Association of Marine Education and Research, has been at the forefront of the lobbying campaign to protect our coastal resources.

On a petition posted online at change.org, he wrote: "Hawaii Department of Transportation (HDOT) is now planning to break ground on a \$3.2M shoreline armoring project near mile marker 16 (north Olowalu near the popular surf spot) in mid-August 2016, and a \$20M seawall is currently being planned by HDOT near mile marker 14 (south Olowalu near the world famous snorkel spot and endangered monk seal haul out beach).

"This amounts to nearly \$40M of taxpayer money going to seawalls, blocking public beach access and supporting the destruction of beaches, coral reefs and coastal habitat, while decreasing the safety of motorists.

"A seawall constructed along a 2-mile stretch of Olowalu would all but destroy the area's remaining beach. This would significantly impact local beach access and coastal resources," he warned.

The nonprofit Maui Tomorrow cut to the chase in this post on Facebook: "Maui Tomorrow has been coordinating with other environmental groups and with concerned citizens to address the hardening of shorelines in West Maui between the Pali and Puamana.

"Hardening of shorelines has already resulted in the silting of reefs and restriction of shoreline access at Ukumehame and Launiupoko. We testified at the July 18th meeting of the Maui Metropolitan

Planning Office and asked Department of Transportation Director Ford Fuchigami to hold off on the 900-foot long boulder revetment project that would extend 40 feet offshore just north of Olowalu at Milepost 16 near the Awalua surf break."

The Marine and Coastal Zone Advocacy Council (MACZAC) wrote to Fuchigami, director of the HDOT, in October 2015; and, according to Councilwoman Donna Brown, the 12-member, volunteer advisory group, established by statute to advise the state Department of Business, Economic Development and Tourism, Office of Planning on coastal and marine issues, has not been dignified with a response.

The letter signed by the council chair, Susan A. Sakai, reads: "Due to sea level rise and island subsidence, the coastline along Honoapiilani Highway is suffering from severe erosion. This coastline is very popular for camping, fishing, surfing and diving. Seawalls constructed in the past few years are not keeping the ocean from inundating the highway. Most days at high tide, water overtops these walls onto the roadway."

The MACZAC is also worried about the offshore environment.

"The community is increasingly concerned about additional impacts to the reef at Olowalu, which is one of the healthiest reefs on Maui. It is already impaired due to silt runoff and warming ocean temperatures causing the corals to bleach."

MACZAC concurs with the county in its ongoing efforts to move the highway inland, with the purchase of land to support this strategy: "In the long run, realignment of the highway will be a permanent fix to the problem of chronic erosion and will preserve our beaches for the future."

On the other hand, building more seawalls. Sakai wrote, will result in the "permanent loss of access to these important cultural and recreational areas."

West Maui Land has joined forces in favor of the argument to protect the marine environment through realignment.

Mariah Gill is their advocate in this regard.

She is a self-proclaimed "Lahaina Girl" who went to Yale, earning a Masters in Environmental Management.

In an interview with Lahaina News, she said, "Seawalls in general are not a good option for West Maui's coastline, primarily because there is open land behind it. When you have infrastructure, it gets more complicated.

"Between the Pali and Olowalu," Gill continued, "you have nothing behind the highway; you can easily retreat, which is the recommended alternative in my opinion."

Her current focus, she said, "is to continue raising awareness about the two planned coastal armoring projects in Olowalu, and I've been asking for photos and videos of instances where waves, water and debris washes onto the highway or other unsafe situations between the Pali and Olowalu. The SDOT-Maui guys have asked me to gather and document these proofs of highway failure to help build their case to upper administration on Oahu."

E-mail photos and videos to info@realignhonoapiilani.com or share on Facebook at Save West Maui's Coastline. Write a letter to Ford Fuchigami, Director of Transportation, 869 Punchbowl St., Honolulu, HI 96813, or sign the petition posted on Mark Deakos' Facebook page.

Dredging funds released for Lahaina Harbor

May 12, 2016

Lahaina News

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LAHAINA - State Rep. Angus McKelvey last week announced that Gov. David Ige finally released the funds for the dredging of Lahaina Harbor. And, according to the West Maui lawmaker, it couldn't have happened soon enough.

McKelvey said that he and State Sen. Roz Baker secured the funding last legislative session when informed of the emergency situation by the state Department of Land & Natural Resources.

"Needless to say, we were quite chagrined to find out that was not the case a few months ago, when we were notified by the DLNR that the Coast Guard may shut the harbor down if the project wasn't done soon," he said.

McKelvey explained that he and Baker "took an immediate two-pronged course of action, pressing the administration to release the money immediately because of the permitting and logistics that would still be involved to get the project going as fast as possible."

In addition to releasing the money, the administration has also assigned its chief engineer to be lead on the project. "Because of Carty Chang's intimate involvement on this project, I am confident that with the assistance of other stakeholders, we will be able to get the dredging done in time to satisfy federal concerns with the channel," he added.

McKelvey said the state plans to reach out to U.S. Sen. Brian Schatz to help ensure Lahaina Harbor will be kept open while the work is being done, and also to help secure a land-based de-watering site for the material.

McKelvey said the state is already looking at locations "which would not impact nearby residents with dust and noise like the last time we had to do this."