

Chief FOIA Officer Report

High-volume: received 100 or more requests in Fiscal Year 2024

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Section I: FOIA Leadership and Applying the Presumption of Openness

The guiding principle underlying the Department of Justice's (DOJ) 2022 [FOIA Guidelines](#) is the presumption of openness. The Guidelines also highlight the importance of agency leadership in ensuring effective FOIA administration. Please answer the following questions about FOIA leadership at your agency and describe the steps your agency has taken to ensure that the presumption of openness is being applied to all decisions involving the FOIA.

A. Leadership Support for FOIA

1. *The FOIA requires each agency to designate a Chief FOIA Officer who is a senior official at least at the Assistant Secretary or equivalent level. See 5 U.S.C. § 552(j)(1) (2018). Is your agency's Chief FOIA Officer at or above this level?*

Yes.

2. *Please provide the name and title of your agency's Chief FOIA Officer.*

Adam Martinez, Chief Operating Officer.

3. *What steps has your agency taken to incorporate FOIA into its core mission? For example, has your agency incorporated FOIA milestones into its strategic plan?*

The CFPB has incorporated transparency, the cornerstone of FOIA, into its operations. By promptly responding to FOIA requests and through proactive disclosure the CFPB helps advance transparency. Additionally, the CFPB established internal FOIA points of contact (POCs) and subject matter experts (SMEs) in CFPB's divisions and offices who are routinely responsible for conducting searches and providing subject matter expertise to the FOIA Program. This system has improved the efficacy with which the CFPB processes FOIA requests.

B. Presumption of Openness

4. *The DOJ's 2022 [FOIA Guidelines](#) provides that "agencies should confirm in response letters to FOIA requesters that they have considered the foreseeable harm standard when reviewing records and applying FOIA exemptions." Does your agency provide such confirmation in its response letters?*

Yes.

5. In some circumstances, agencies may respond to a requester that it can neither confirm nor deny the existence of requested records if acknowledging the existence of records would harm an interest protected by a FOIA exemption. This is commonly referred to as a Glomar response. If your agency tracks Glomar responses, please provide:

- The number of times your agency issued a full or partial Glomar response during Fiscal Year (FY) 2025 (please separate full and partial Glomar responses if possible);
 - Full Glomar Responses – 15
 - Partial Glomar Responses – 7

- The number of times a Glomar response was issued by exemption during FY 2025 (e.g., Exemption 7(C) – 20 times, Exemption 1 – 5 times).
 - Exemption 7 (A) – 10
 - Exemption 7 (E) – 16
 - Exemption 7 (C) – 1
 - Exemption 6 – 2

6. Optional -- If there are any other initiatives undertaken by your agency to ensure that the presumption of openness is being applied, please describe them here.

We added the following information to CFPB’s portal on foia.gov to assist requesters in locating CFPB publicly filed information:

Consumer Complaint Database

Explore our database of financial product and service complaints to see how companies respond to consumers. View trends, see maps, read complaints, and export the data. <https://www.consumerfinance.gov/data-research/consumer-complaints/>

Enforcement Actions

When we bring public enforcement actions with findings or allegations of violations of the law, we will post the associated case initiating filings and resolutions, and other related information at <https://www.consumerfinance.gov/enforcement/actions/>

Section II: Ensuring Fair and Effective FOIA Administration

DOJ's 2022 [FOIA Guidelines](#) provide that "[e]nsuring fair and effective FOIA administration requires . . . proper training, and a full understanding of FOIA obligations by the entire agency workforce." The Guidelines reinforce longstanding guidance to "work with FOIA requesters in a spirit of cooperation." The DOJ also "urge[s] agency Chief FOIA Officers to undertake comprehensive review of all aspects of their agency's FOIA administration" as part of ensuring fair and effective FOIA administration.

A. FOIA Training

1. The FOIA directs agency Chief FOIA Officers to ensure that FOIA training is offered to agency personnel. See 5 U.S.C. § 552(a)(j)(2)(F). Please describe the efforts your agency has undertaken to ensure proper FOIA training is made available and used by agency personnel.

The FOIA Team provides FOIA training to internal FOIA points of contact ("POCs") and subject matter experts ("SMEs") from CFPB's divisions, offices, and program areas. Additionally, the CFPB offers training tailored to the specific needs of CFPB divisions, offices, and program areas upon request or when a need arises.

The FOIA Team uses internal CFPB talent to address a FOIA request surge. Employees detailed to the FOIA Team, as well as contractors, receive a FOIA overview when onboarding. They are assigned a mentor and receive 1:1 tailored training for at least 90 days. FOIA Team Leads also conduct targeted FOIA training for FOIA Team members during standing team meetings on as needed basis.

The FOIA Team maintains a comprehensive resource, the FOIA POC Guide, for employees designated as internal FOIA POCs. It outlines the essential responsibilities, emphasizing the FOIA POC's crucial role in ensuring compliance with the FOIA and the Privacy Act.

2. Did your FOIA professionals or the personnel at your agency who have FOIA responsibilities attend substantive FOIA training during the reporting period such as that provided by the Department of Justice?

Yes.

3. If yes, please provide a brief description of the type of training attended or conducted and the topics covered.

- Federal Privacy Council - Privacy Boot Camp (8-week sessions)

- Dept of Justice Privacy Considerations Training 7.10.2025
- Training on searches to FOIA Stakeholders 9.5.2025
- FOIA Officer Round Table 5.8.2025
- Virtual Administrative Appeals, 1.28.2026
- Virtual Exemption 4 and Exemption 5 Training, DOJ, 1.13.2026
- Virtual Advanced FOIA Training, DOJ, 2.4.2026
- FOIA Compliance & Customer Service, DOJ, Jan 28, 2026
- Public Sector Digitization Best Practices 10.23.2025
- Supercharge Your FOIA Workflow With eDiscovery 7.20.2025
- AI Opportunities in FOIA 7.10.2025
- FOIA Court Case Update (ASAP) 1.29.2026
- AI Solutions for Federal Records Management 4.24.2025
- FOIAXpress Redaction Preferences
- Training for all new FOIA analysts during onboarding
- Quarterly training for FOIA staff and FOIA POCs

4. *Please provide an estimate of the percentage of your FOIA professionals and staff with FOIA responsibilities who attended substantive FOIA training during this reporting period.*

100%.

5. *OIP has [directed agencies](#) to “take steps to ensure that all of their FOIA professionals attend substantive FOIA training at least once throughout the year.” If your response to the previous question is that less than 80% of your FOIA professionals attended training, please explain your agency’s plan to ensure that all FOIA professionals receive or attend substantive FOIA training during the next reporting year.*

N/A.

6. *Describe any efforts your agency has undertaken to inform non-FOIA professionals of their obligations under the FOIA. In particular, please describe how often and in what formats your agency provides FOIA training or briefings to non-FOIA staff; and if senior leaders at your agency received a briefing on your agency’s FOIA resources, obligations and expectations during the FOIA process?*

The Chief Administrative Officer, the agency executive who oversees the FOIA Team, conducted a senior level training on records management and FOIA for senior leaders in coordination with the Deputy Chief Operating Officer.

The FOIA Team offers tailored training sessions to specific CFPB divisions and offices based on their unique needs.

The FOIA Manager has standing meetings with the Chief FOIA Officer's staff, the Chief Administrative Officer, the Legal Division and the Director's Office to keep them informed about FOIA operations and the status of open FOIA requests. When necessary, these meetings address FOIA resources, obligations, and expectations throughout the FOIA process.

B. Outreach

7. As part of the standard request process, do your FOIA professionals proactively contact requesters concerning complex or voluminous requests in an effort to clarify or narrow the scope of the request so requesters can receive responses more quickly? Please describe any such outreach or dialogue and, if applicable, any specific examples.

Yes. CFPB FOIA analysts routinely conduct outreach to requesters. During this process, analysts work collaboratively with the requester to refine the request to seek specific information that can be located and reviewed promptly. These discussions often focus on specific email addresses, domain names, keywords, or time frames to narrow down document collections to a small, precise set of emails. FOIA analysts work with requesters to clarify the requests. In many instances, the scope is narrowed, allowing requesters to receive responses more quickly.

8. Outside of the standard request process or routine FOIA Liaison or FOIA Requester Service Center interactions, did your FOIA professionals engage in any outreach or dialogue, with the requester community or open government groups regarding your administration of the FOIA? For example, did you proactively contact frequent requesters, host FOIA-related conference calls with open government groups, or provide FOIA training to members of the public? Please describe any such outreach or dialogue and, if applicable, any specific examples of how this dialogue has led to improvements in your agency's FOIA administration.

The FOIA Public Liaison and other analysts frequently direct open government groups and requesters to the CFPB's publicly available court and administrative filings, Consumer Complaint Database, and Enforcement Actions webpages, as these resources frequently address common FOIA requests.

9. The FOIA Improvement Act of 2016 requires additional notification to requesters about the services provided by the agency's FOIA Public Liaison. Please provide an estimate of the number of times requesters sought assistance from your agency's FOIA Public Liaison during Fiscal Year 2025 (please provide a total number or an estimate of the number for the agency overall).

15,006.

C. Other Initiatives

10. *Has your agency evaluated the allocation of agency personnel resources needed to respond to current and anticipated FOIA demands? If so, please describe what changes your agency has or will implement.*

The FOIA Team has continuously evaluated the resources needed to promptly and efficiently respond to FOIA requests. To address a surge in FOIA requests, the CFPB has re-allocated staff from other offices to assist the FOIA Team with the processing of requests. In addition, the CFPB has also detailed staff to the FOIA Team to assist with quality control.

11. *How does your agency use data or processing metrics to ensure efficient management of your FOIA workload? For example, case management reports, staff processing statistics, etc. In addition, please specifically highlight any data analysis methods or technologies used.*

The CFPB FOIA Team uses processing metrics and reports to manage its FOIA workload efficiently. The intake team assesses metrics on pending requests before distributing new requests to ensure they are appropriately allocated to staff.

The FOIA Manager conducts portfolio reviews by analyzing reports of requests closed by analysts during specific time frames. This helps identify the processing strengths and weaknesses of individual FOIA analysts.

The Deputy FOIA Manager runs reports in FOIAXpress (its FOIA and Privacy Act request tracking and processing system) on processing statistics and compliance with the FOIA. These reports include all the data in the CFPB Annual FOIA Report as well as other metrics and case processing statistics. When gaps and data integrity issues are found, the Deputy FOIA Manager conducts audits of specific issues to make sure these are addressed.

To assess the FOIA's impact on internal stakeholders, the FOIA Team generates reports detailing the status of pending searches and SME consultations. These reports provide not only request-specific details, but also the duration that each search request or SME consultation has been pending. These reports are shared with relevant stakeholders.

The FOIA team sends a weekly report on new requests, key metrics and the status of the CFPB FOIA program to approximately 100 key stakeholders and SMEs. To improve the quality and utility of the information being sent, the FOIA team has revised the report parameters twice in this reporting period, with the Deputy FOIA Manager guiding the most recent revision.

12. *Optional -- If there are any other initiatives undertaken by your agency to ensure fair and effective FOIA administration, please describe them here.*

Section III: Proactive Disclosures

DOJ’s 2022 [FOIA Guidelines](#) emphasize that “proactive disclosure of information is . . . fundamental to the faithful application of the FOIA.” The Guidelines direct agencies to post “records online quickly and systematically in advance of any public request” and reiterate that agencies should post records “in the most useful, searchable, and open formats possible.”

1. *Please describe what steps your agency takes to identify, track, and post (a)(2) proactive disclosures.*

The CFPB utilizes a specific designation within FOIAXpress to identify and track proactive disclosures of CFPB material that could be of public interest.

2. *Does your agency post logs of its FOIA requests?*

Yes.

- *If so, what information is contained in the logs?*

Request ID, Organization, Request Description, Closed Date, Final Disposition, Exemption(s) Cited.

- *Are they posted in CSV format? If not, what format are they posted in?*

Yes.

- *Please provide a link to the page where any FOIA logs are posted. If applicable, please provide component links.*

<https://www.consumerfinance.gov/foia-requests/foia-electronic-reading-room/>

3. *Provide examples of any material that your agency has proactively disclosed during the past reporting year, including records that have been requested and released three or more times in accordance with 5 U.S.C. § 552(a)(2)(D).*

- CFPB U.S. DOGE Service Work Agreement
- CFPB FOIA Logs of Pending and Closed FOIA Requests

4. *Please provide a link (or component links, if applicable) where your agency routinely posts its frequently requested records.*

<https://www.consumerfinance.gov/foia-requests/foia-electronic-reading-room/>

5. Beyond posting new material, is your agency taking steps to make the posted information more useful to the public, especially to the community of individuals who regularly access your agency's website? If yes, please provide examples of such improvements, such as steps taken to post information in open and machine readable formats. If your agency is not taking steps to make posted information more useful, please explain why.

The CFPB has posted improved versions of the FOIA logs. The improved version of the FOIA logs is in Excel format. The updated FOIA logs now contain hyperlinks to frequently requested records, publicly available information for future requesters, and other materials from the FOIA Reading Room that have been proactively disclosed. The CFPB has enhanced the FOIA logs and adopted best practices and recommendations from the National Archives' Office of Government Services (OGIS) regarding FOIA logs, such as having them posted in .CSV format and hyperlinked them to proactively disclosed material.

6. Does your proactive disclosure process or system involve any collaboration with agency staff outside the FOIA office, such as IT or data personnel? If so, describe this interaction.

Yes, the FOIA Team collaborates with the CFPB's Communications Team, Content Operations Team, Operations Front Office, and certain SMEs to review and post material to the CFPB's website.

7. Optional -- Please describe the best practices used to improve proactive disclosures and any challenges your agency faces in this area.

Section IV: Steps Take to Greater Utilize Technology

A key component of FOIA administration is using technology to make information available to the public and to gain efficiency in FOIA processing. DOJ's 2022 [FOIA Guidelines](#) emphasize the importance of making FOIA websites easily navigable and complying with the [FOIA.gov](#) interoperability requirements. Please answer the following questions to describe how your agency is using technology to improve its FOIA administration and the public's access to information.

1. *Has your agency reviewed its FOIA-related technological capabilities to identify resources needed to respond to current and anticipated FOIA demands?*

Yes.

2. *Please briefly describe any new types of technology your agency uses to support your FOIA program.*

The CFPB continues to utilize e-discovery software like Relativity to support the FOIA program.

3. *Does your agency currently use any technology to automate request intake, customer service, or record processing? For example, does your agency use artificial intelligence or other tools to conduct searches or make redactions? If so, please describe and, if possible, estimate how much time and financial resources are saved since implementing the technology.*

The FOIA Team continues to use Relativity software to automate data analytics to cull FOIA e-discovery search results for both FOIA litigations and requests. The FOIA Team collaborated with the e-discovery Team to minimize the collection of duplicative material in its electronic searches. This eliminated thousands of duplicative pages a year from the FOIA review process, and has increased efficiency and the quality of FOIA responses. As a result of these improvements to the FOIA process, the FOIA Team, as well FOIA POCs and FOIA SMEs, saved around a thousand hours during this reporting period by not having to review duplicative material for FOIA productions.

The FOIA Team has created 33 template letters for all formal communications sent to requesters and other agencies. These letters are programmed by CFPB to automatically pull in and populate fields such as the date, requester name, address, email request date, request narrative, total pages produced, pages granted in part, pages granted in full, and pages withheld in full. The FOIA Team has also programmed FOIAXpress to have 39 templated

emails for all regular written interactions, including search and SME review, contacting internal and external stakeholders including for consultation, referral, appeal, requester communication, interim responses, proactive disclosure, release notification, acknowledgement, and clarification. The CFPB continues to update and add to the 72 templated emails and request letters. In the reporting period, the CFPB has used templated emails and letters approximately 5,000 times, saving 100s of hours of labor in manually filling out and generating data by automatically pulling from FOIAXpress into these emails and letters.

4. OIP issued [guidance](#) in 2017 encouraging agencies to regularly review their FOIA websites to ensure that they contain essential resources and are informative and user-friendly. Has your agency reviewed its FOIA website(s) during the reporting period to ensure it addresses the elements noted in the guidance?

Yes.

5. Did all four of your agency's [quarterly reports](#) for Fiscal Year 2025 appear on FOIA.gov?

Yes.

6. If your agency did not successfully post all quarterly reports on FOIA.gov, please explain why and provide your agency's plan for ensuring that such reporting is successful in Fiscal Year 2026.

N/A.

7. The FOIA Improvement Act of 2016 requires all agencies to post the raw statistical data used to compile their Annual FOIA Reports. Please provide the link to this posting for your agency's Fiscal Year 2024 Annual FOIA Report and, if available, for your agency's Fiscal Year 2025 Annual FOIA Report.

[CFPB Annual FOIA Report FY2024 | Consumer Financial Protection Bureau](#)

8. In February 2019, DOJ and OMB issued joint [Guidance](#) establishing interoperability standards to receive requests from the National FOIA Portal on FOIA.gov. Are all components of your agency in compliance with the guidance?

Yes.

9. Optional -- Please describe the best practices used in greater utilizing technology and any challenges your agency faces in this area.

Section V: Steps Taken to Remove Barriers to Access, Improve Timeliness in Responding to Requests, and Reduce Backlogs

DOJ's 2022 [FOIA Guidelines](#) instruct agencies “to remove barriers to requesting and accessing government records and to reduce FOIA processing backlogs.” Please answer the following questions to describe how your agency is removing barriers to access, improving timeliness in responding to requests, and reducing FOIA backlogs.

A. Remove Barriers to Access

1. *Has your agency established alternative means of access to first-party requested records, outside of the typical FOIA or Privacy Act process?*

Yes.

2. *If yes, please provide examples. If no, please indicate why not. Please also indicate if you do not know.*

Individuals who submit a complaint to the CFPB can access information about their first-party submission by using a secure, web-based [Consumer Portal](#). The CFPB also maintains a [Public Data Inventory](#) of our open data assets for the public to access directly.

3. *Please describe any other steps your agency has taken to remove barriers to accessing government information.*

Since December 2024, the FOIA Team has received hundreds of inquiries regarding a legal agreement involving Lexington Law, CreditRepair.com, and their parent companies. To enhance transparency and address questions about the legal agreement, the FOIA Team has directed numerous consumer inquiries, as well as FOIA and Privacy Act requests, to <https://www.consumerfinance.gov/enforcement/payments-harmed-consumers/payments-by-case/lexlaw/>

B. Timeliness

4. *For Fiscal Year 2025, what was the average number of days your agency reported for adjudicating requests for expedited processing? Please see Section VIII.A. of your agency's Fiscal Year 2025 Annual FOIA Report.*

23.55

5. *If your agency's average number of days to adjudicate requests for expedited processing was more than ten calendar days, according to Section VIII.A. of your agency's Fiscal Year 2025 Annual FOIA Report, please describe the steps your agency will take to ensure that requests for expedited processing are adjudicated within ten calendar days or less.*

The Training Lead has created and shared with the FOIA Team a checklist to assist in adjudicating requests for expedited processing. The FOIA Team is planning to train analysts to adjudicate expedited processing expeditiously in accordance with the checklist. The Deputy FOIA Manager will be tracking requests for expedited processing and working with analysts to make sure that new incoming requests for expedited processing are adjudicated in 10 calendar days or less.

6. *Does your agency utilize a separate track for simple requests?*

Yes.

7. *If your agency uses a separate track for simple requests, according to Annual FOIA Report section VII.A, was the agency overall average number of days to process simple requests twenty working days or fewer in Fiscal Year 2025?*

Yes

8. *If not, did the simple track average processing time decrease compared to the previous Fiscal Year?*

N/A.

9. *Please provide the percentage of requests processed by your agency in Fiscal Year 2025 that were placed in your simple track. Please use the following calculation based on the data from your Annual FOIA Report: (processed simple requests from Section VII.C.1) divided by (requests processed from Section V.A.) x 100.*

72%.

10. *If your agency does not track simple requests separately, was the average number of days to process all non-expedited requests twenty working days or fewer?*

N/A.

C. Backlogs

Backlogged Requests

11. *If your agency had a backlog of requests at the close of Fiscal Year 2025, according to Annual FOIA Report Section XII.D.2, did that backlog decrease as compared with the backlog reported at the end of Fiscal Year 2024?*

No.

12. *If not, according to Annual FOIA Report Section XII.D.1, did your agency process more requests during Fiscal Year 2025 than it did during Fiscal Year 2024?*

Yes.

13. *If your agency's request backlog increased during Fiscal Year 2025, please explain why and describe the causes that contributed to your agency not being able to reduce its backlog. When doing so, please also indicate if any of the following were contributing factors:*

- *An increase in the number of incoming requests*
- *A loss of staff*
- *An increase in the complexity of the requests received (if possible, please provide examples or briefly describe the types of complex requests contributing to your backlog increase)*
- *Litigation*
- *Any other reasons – please briefly describe or provide examples when possible*

The request backlog increased during Fiscal Year 2025 due to several factors. A key contributor was a 37% increase in the number of requests received. The CFPB received numerous very complex requests about agency processes, some of which required interagency coordination. A large proportion of the internal FOIA POCs changed in FY25 making timely request search and review more difficult. Additionally, the CFPB experienced over 50% turnover among the FOIA Team's full-time equivalent (FTE) employees in the reporting period.

14. *If you had a request backlog, please report the percentage of requests that make up the backlog out of the total number of requests received by your agency in Fiscal Year 2025. Please use the following calculation based on data from your Annual FOIA Report: (backlogged requests from Section XII.A) divided by (requests received from Section V.A) x 100. This number can be greater than 100%. If your agency has no request backlog, please answer with "N/A."*

24%.

Backlogged Appeals

15. *If your agency had a backlog of appeals at the close of Fiscal Year 2025, according to Section XII.E.2 of the Annual FOIA Report, did that backlog decrease as compared with the backlog reported at the end of Fiscal Year 2024?*

N/A.

16. *If not, according to section XII.E.1 of the Annual FOIA Report, did your agency process more appeals during Fiscal Year 2025 than it did during Fiscal Year 2024?*

N/A.

17. *If your agency's appeal backlog increased during Fiscal Year 2025, please explain why and describe the causes that contributed to your agency not being able to reduce its backlog. When doing so, please also indicate if any of the following were contributing factors:*

- *An increase in the number of incoming appeals*
- *A loss of staff*
- *An increase in the complexity of the requests received (if possible, please provide examples or briefly describe the types of complex requests contributing to your backlog increase)*
- *Litigation*
- *Any other reasons – please briefly describe or provide examples when possible*

N/A.

18. *If you had an appeal backlog, please report the percentage of appeals that make up the backlog out of the total number of appeals received by your agency in Fiscal Year 2025. Please use the following calculation based on data from your Annual FOIA Report: (backlogged appeals from Section XII.A) divided by (appeals received from Section VI.A) x 100. This number can be greater than 100%. If your agency did not receive any appeals in Fiscal Year 2025 and/or has no appeal backlog, please answer with "N/A."*

N/A.

D. Backlog Reduction Plans

19. *In the 2025 guidelines for Chief FOIA Officer Reports, any agency with a backlog of over 1000 requests in Fiscal Year 2024 was asked to provide a plan for achieving backlog reduction in the year ahead. Did your agency implement a backlog reduction plan last year? If so, describe*

your agency's efforts in implementing this plan and note if your agency was able to achieve backlog reduction in Fiscal Year 2025?

N/A.

20. If your agency had a backlog of more than 1,000 requests in Fiscal Year 2025, please explain your agency's plan to reduce this backlog during Fiscal Year 2026.

N/A.

E. Reducing the Age of Requests, Appeals, and Consultations

Ten Oldest Requests

21. In Fiscal Year 2025, did your agency close the ten oldest pending perfected requests that were reported in Section VII.E. of your Fiscal Year 2024 Annual FOIA Report?

No.

22. If no, please provide the number of these requests your agency was able to close by the end of the fiscal year, as listed in Section VII.E of your Fiscal Year 2025 Annual FOIA Report. If you had less than ten total oldest requests to close, please indicate that.

Six (6).

23. Beyond working on the ten oldest requests, please describe any steps your agency took to reduce the overall age of your pending requests.

The FOIA Manager reviewed of all pending requests, enabling the FOIA Team to identify older requests ripe for closure (final response) and those that could be closed using previously released or publicly available information.

Ten Oldest Appeals

24. In Fiscal Year 2025, did your agency close the ten oldest appeals that were reported pending in Section VI. C.5 of your Fiscal Year 2024 Annual FOIA Report?

N/A - No appeals were pending in the FY24 Annual Report.

25. If no, please provide the number of these appeals your agency was able to close by the end of the fiscal year, as listed in Section VII.C.(5) of your Fiscal Year 2024 Annual FOIA Report. If you had less than ten total oldest appeals to close, please indicate that.

N/A.

26. *Beyond working on the ten oldest appeals, please describe any steps your agency took to reduce the overall age of your pending appeals.*

N/A.

Ten Oldest Consultations

27. *In Fiscal Year 2025, did your agency close the ten oldest consultations that were reported pending in Section XII.C. of your Fiscal Year 2024 Annual FOIA Report?*

Yes.

28. *If no, please provide the number of these consultations your agency was able to close by the end of the fiscal year, as listed in Section XII.C. of your Fiscal Year 2024 Annual FOIA Report. If you had less than ten total oldest consultations to close, please indicate that.*

N/A.

Additional Information Regarding Ten Oldest

29. *If your agency did not close its ten oldest pending requests, appeals, or consultations, please explain why and provide a plan describing how your agency intends to close those “ten oldest” requests, appeals, and consultations during Fiscal Year 2026.*

The FOIA Team was not able to close all its 10 oldest requests due to:

- A 37% increase in the number of requests received;
- The complexity of the requests including the need for interagency coordination;
- An over 50% turnover in the FOIA Team’s FTEs in the reporting period; and
- A large proportion of the FOIA POCs having changed in FY25 making timely request search and review more difficult.

The FOIA Manager has assigned the open ten (10) oldest requests to the Deputy FOIA Manager to increase visibility and expedite closure. Closing the ten (10) oldest requests is now directly tracked by the Chief Administrative Officer as a fiscal year goal.

F. Additional Information about FOIA Processing

30. *Were any requests at your agency the subject of FOIA litigation during the reporting period? If so, please describe the impact on your agency’s overall FOIA request processing and backlog. If possible, please indicate:*

- *The number and nature of requests subject to litigation*

The CFPB had two (2) requests in litigation during the reporting period. Both requests were received in FY25, with the cases being filed later that fiscal year within less than six (6) months of receipt.

Both litigation matters concern leadership transition. In one case, the agency has provided final response and the litigation has been dismissed. The other, more complex litigation is in negotiation between the DOJ and the plaintiff.

- *Common causes leading to litigation*
 - The heightened level of interest in transition
 - The diminished ability of the CFPB to respond due to an influx of requests in FY25
 - The complexity of one of the requests
- *Any other information to illustrate the impact of litigation on your overall FOIA administration*

The more complex litigation has involved a high level of internal coordination, including multiple e-discovery searches and extensive coordination with the DOJ to clarify request language.