

Participant Rule over twelve years ago. The Bureau therefore seeks comment on the topics and questions listed below in light of the Bureau's intent to propose amending the test to define larger participants in the consumer debt collection market.

1. Is \$10 million in annual receipts an appropriate threshold for determining which entities should be considered larger participants in the consumer debt collection market? If not, what annual receipts threshold or other criterion and associated threshold would be more appropriate and why?

2. How would consumers be impacted by a potential increase in the threshold? Submissions of data related to the benefits or costs to consumers of the current rule and any particular change to the threshold are encouraged.

3. How would changing the current threshold for larger participants alter the behavior of participants in the consumer debt collection market? How would these changes benefit or harm consumers and participants? Would those changes in behavior have impacts beyond this specific market?

4. How would changing the current threshold for larger participants affect the Bureau's ability to address potential market failures in the consumer debt collection market and related areas?

5. What are the costs to covered entities that are specific to the Bureau's supervisory authority for larger participants in the consumer debt collection market? Specific figures as to staffing, staff time, and other resources are encouraged. How often are these costs incurred for larger participants under the current rule who are close to the current threshold for being larger participants?

6. What are the costs to covered persons that are not specific to the Bureau's supervisory authority, but are specific to being a larger participant in the consumer debt collection market? For instance, are there costs of monitoring status as a larger participant, or costs related to complying with relevant Federal statutes and regulations beyond what the firm would find reasonable absent the possibility of supervision?

7. Are there costs to covered persons from the current larger participant rule that specifically apply to firms whose annual receipts are lower than, but close to, the threshold?

8. Are there costs or benefits to consumers, including rural consumers, servicemembers, and veterans, of raising the larger participant threshold?

9. Do small business concerns, as defined by the SBA, or other smaller- or mid-size entities qualify as larger

participants under the current threshold in the consumer debt collection market? Do these entities incur costs of compliance with their larger participant status that are not in proportion to their size relative to other larger participants in the consumer debt collection market?

10. Should the Bureau's test for defining larger participants in the consumer debt collection market account for the SBA's size standards? If so, how?

11. Are there significant recordkeeping requirements that would be reduced by raising the larger participant threshold?

12. What other specific costs or benefits, not mentioned above, would a change in the larger participant threshold have for consumers and covered persons?

13. Should the Bureau rely upon Economic Census data, SUSB data, or other sources of data to inform estimates of the current size of the firms in the consumer debt collection market and the number of firms that qualify as larger participants? What additional sources of data, if any, can reliably inform such estimates?

**Russell Vought,**

*Acting Director, Consumer Financial Protection Bureau.*

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## DEPARTMENT OF TRANSPORTATION

### Federal Aviation Administration

#### 14 CFR Part 71

[Docket No. FAA-2025-2245; Airspace Docket No. 25-ASW-8]

RIN 2120-AA66

#### Amendment of Class D and Class E Airspace; Burns Flat, OK

**AGENCY:** Federal Aviation Administration (FAA), DOT.

**ACTION:** Notice of proposed rulemaking (NPRM).

**SUMMARY:** This action proposes to amend the Class D and Class E airspace at Burns Flat, OK, and update the name of the Clinton/Sherman Airport, Burns Flat, OK, to coincide with the FAA's aeronautical database. The FAA is proposing this action as the result of an airspace review conducted due to the decommissioning of the Burns Flat localizer outer marker (LOM) and outer marker (OM). This action would bring the airspace into compliance with FAA orders and support instrument flight rule (IFR) procedures and operations.

**DATES:** Comments must be received on or before September 22, 2025.

**ADDRESSES:** Send comments identified by FAA Docket No. FAA-2025-2245 and Airspace Docket No. 25-ASW-8 using any of the following methods:

\* *Federal eRulemaking Portal:* Go to [www.regulations.gov](http://www.regulations.gov) and follow the online instruction for sending your comments electronically.

\* *Mail:* Send comments to Docket Operations, M-30; U.S. Department of Transportation, 1200 New Jersey Avenue SE, Room W12-140, West Building Ground Floor, Washington, DC 20590-0001.

\* *Hand Delivery or Courier:* Take comments to Docket Operations in Room W12-140 of the West Building Ground Floor at 1200 New Jersey Avenue SE, Washington, DC, between 9 a.m. and 5 p.m., Monday through Friday, except Federal holidays.

\* *Fax:* Fax comments to Docket Operations at (202) 493-2251.

*Docket:* Background documents or comments received may be read at [www.regulations.gov](http://www.regulations.gov) at any time. Follow the online instructions for accessing the docket or go to Docket Operations in Room W12-140 of the West Building Ground Floor at 1200 New Jersey Avenue SE, Washington, DC, between 9 a.m. and 5 p.m., Monday through Friday, except Federal holidays.

FAA Order JO 7400.11J, Airspace Designations and Reporting Points, and subsequent amendments can be viewed online at [www.faa.gov/air\\_traffic/publications/](http://www.faa.gov/air_traffic/publications/). You may also contact the Rules and Regulations Group, Office of Policy, Federal Aviation Administration, 600 Independence Avenue SW, Washington, DC 20597; telephone: (202) 267-8783.

**FOR FURTHER INFORMATION CONTACT:** Jeffrey Claypool, Federal Aviation Administration, Operations Support Group, Central Service Center, 10101 Hillwood Parkway, Fort Worth, TX 76177; telephone (817) 222-5711.

#### SUPPLEMENTARY INFORMATION:

##### Authority for This Rulemaking

The FAA's authority to issue rules regarding aviation safety is found in Title 49 of the United States Code. Subtitle I, Section 106 describes the authority of the FAA Administrator. Subtitle VII, Aviation Programs, describes in more detail the scope of the agency's authority. This rulemaking is promulgated under the authority described in Subtitle VII, Part A, Subpart I, Section 40103. Under that section, the FAA is charged with prescribing regulations to assign the use of airspace necessary to ensure the

safety of aircraft and the efficient use of airspace. This regulation is within the scope of that authority as it would amend the Class D airspace and Class E airspace extending upward from 700 feet above the surface at Clinton/Sherman Airport, Burns Flat, OK, to support IFR operations at this airport.

### Comments Invited

The FAA invites interested persons to participate in this rulemaking by submitting written comments, data, or views. Comments are specifically invited on the overall regulatory, aeronautical, economic, environmental, and energy-related aspects of the proposal. The most helpful comments reference a specific portion of the proposal, explain the reason for any recommended change, and include supporting data. To ensure the docket does not contain duplicate comments, commenters should submit only one time if comments are filed electronically, or commenters should send only one copy of written comments if comments are filed in writing.

The FAA will file in the docket all comments it receives, as well as a report summarizing each substantive public contact with FAA personnel concerning this proposed rulemaking. Before acting on this proposal, the FAA will consider all comments it received on or before the closing date for comments. The FAA will consider comments filed after the comment period has closed if it is possible to do so without incurring expense or delay. The FAA may change this proposal in light of the comments it receives.

**Privacy:** In accordance with 5 U.S.C. 553(c), DOT solicits comments from the public to better inform its rulemaking process. DOT posts these comments, without edit, including any personal information the commenter provides, to [www.regulations.gov](http://www.regulations.gov) as described in the system of records notice (DOT/ALL-14FDMS), which can be reviewed at [www.dot.gov/privacy](http://www.dot.gov/privacy).

### Availability of Rulemaking Documents

An electronic copy of this document may be downloaded through the internet at [www.regulations.gov](http://www.regulations.gov). Recently published rulemaking documents can also be accessed through the FAA's web page at [www.faa.gov/air-traffic/publications/airspace-amendments/](http://www.faa.gov/air-traffic/publications/airspace-amendments/).

You may review the public docket containing the proposal, any comments received, and any final disposition in person in the Dockets Office (see the **ADDRESSES** section for the address, phone number, and hours of

operations). An informal docket may also be examined during normal business hours at the Federal Aviation Administration, Air Traffic Organization, Central Service Center, Operations Support Group, 10101 Hillwood Parkway, Fort Worth, TX 76177.

### Incorporation by Reference

Class D and E airspace is published in paragraphs 5000 and 6005 of FAA Order JO 7400.11, Airspace Designations and Reporting Points, which is incorporated by reference in 14 CFR 71.1 on an annual basis. This document proposes to amend the current version of that order, FAA Order JO 7400.11J, dated July 31, 2024, and effective September 15, 2024. These updates would be published subsequently in the next update to FAA Order JO 7400.11. FAA Order JO 7400.11J, which lists Class A, B, C, D, and E airspace areas, air traffic service routes, and reporting points, is publicly available as listed in the **ADDRESSES** section of this document.

### The Proposal

The FAA is proposing an amendment to 14 CFR part 71 by:

Modifying the Class D airspace at Clinton/Sherman Airport, Burns Flat, OK: (1) to within a 5.2-mile (increased from 4.7-mile) radius from the airport; (2) by reducing the vertical limit to 4,400 feet (previously 4,500 feet) MSL to comply with FAA Order JO 7400.2R, Procedures for Handling Airspace Matters; and (3) by updating the name of the airport (previously Clinton-Sherman Airport) to coincide with the FAA's aeronautical database;

Modifying the Class E airspace extending upward from 700 ft above the surface at Clinton/Sherman Airport: (1) to within a 7.7-mile (increased from a 7.2-mile) radius of the airport; and (2) by updating the name of the airport (previously Clinton-Sherman Airport) to coincide with the FAA's aeronautical database.

This action is the result of an airspace review conducted as part of the decommissioning of the Burns Flat LOM and OM.

### Regulatory Notices and Analyses

The FAA has determined that this proposed regulation only involves an established body of technical regulations for which frequent and routine amendments are necessary to keep them operationally current. It, therefore: (1) is not a "significant regulatory action" under Executive Order 12866; (2) is not a "significant rule" under DOT Regulatory Policies and Procedures (44 FR 11034; February

26, 1979); and (3) does not warrant preparation of a regulatory evaluation as the anticipated impact is so minimal. Since this is a routine matter that will only affect air traffic procedures and air navigation, it is certified that this proposed rule, when promulgated, will not have a significant economic impact on a substantial number of small entities under the criteria of the Regulatory Flexibility Act.

### Environmental Review

This proposal will be subject to an environmental analysis in accordance with FAA Order 1050.1G, "FAA National Environmental Policy Act Implementing Procedures" prior to any FAA final regulatory action.

### List of Subjects in 14 CFR Part 71

Airspace, Incorporation by reference, Navigation (air).

### The Proposed Amendment

In consideration of the foregoing, the Federal Aviation Administration proposes to amend 14 CFR part 71 as follows:

### PART 71—DESIGNATION OF CLASS A, B, C, D, AND E AIRSPACE AREAS; AIR TRAFFIC SERVICE ROUTES; AND REPORTING POINTS

■ 2. The authority citation for 14 CFR part 71 continues to read as follows:

**Authority:** 49 U.S.C. 106(f), 106(g), 40103, 40113, 40120; E.O. 10854, 24 FR 9565, 3 CFR, 1959–1963 Comp., p. 389.

#### § 71.1 [Amended]

■ 2. The incorporation by reference in 14 CFR 71.1 of FAA Order JO 7400.11J, Airspace Designations and Reporting Points, dated July 31, 2024, and effective September 15, 2024, is amended as follows:

*Paragraph 5000 Class D Airspace.*

\* \* \* \* \*

#### ASW OK D Burns Flat, OK [Amended]

Clinton/Sherman Airport, OK  
(Lat. 35°20'23" N, long. 099°12'02" W)

That airspace extending upward from the surface to and including 4,400 feet MSL within a 5.2-mile radius of Clinton/Sherman Airport. This Class D airspace area is effective during the specific dates and times established in advance by a Notice to Airmen. The effective dates and times will thereafter be continuously published in the Chart Supplement.

\* \* \* \* \*

*Paragraph 6005 Class E Airspace Areas Extending Upward From 700 Feet or More Above the Surface of the Earth.*

\* \* \* \* \*

**ASW OK E5 Burns Flat, OK [Amended]**

Clinton/Sherman Airport, OK  
(Lat. 35°20'23" N, long. 099°12'02" W)

That airspace extending upward from 700 feet above the surface within a 7.7-mile radius of Clinton/Sherman Airport.

\* \* \* \* \*

Issued in Fort Worth, Texas, on August 6, 2025.

**Dallas W. Lantz,**

*Acting Manager, Operations Support Group,  
ATO Central Service Center*

[FR Doc. 2025–15100 Filed 8–7–25; 8:45 am]

**BILLING CODE 4910–13–P**

**DEPARTMENT OF HOMELAND  
SECURITY****Coast Guard****33 CFR Part 100**

[Docket Number USCG–2025–0586]

**RIN 1625–AA08**

**Special Local Regulation; Galveston  
Channel, Galveston, TX**

**AGENCY:** Coast Guard, DHS.

**ACTION:** Notice of proposed rulemaking.

**SUMMARY:** The Coast Guard is proposing to establish a special local regulation for the safety of life on certain waters of the Galveston Channel in Galveston County, TX. These regulations would be enforced during a boat parade which will be held annually, on the 3rd Saturday in September. This proposed rulemaking would prohibit entry of non-participants into the regulated area unless specifically authorized by the Captain of the Port, Sector Houston-Galveston (COTP) or designated representative. We invite your comments on this proposed rulemaking.

**DATES:** Comments and related material must be received by the Coast Guard on or before August 18, 2025.

**ADDRESSES:** You may submit comments identified by docket number USCG–2025–0586 using the Federal Docket Management System at <https://www.regulations.gov>. See the “Public Participation and Request for Comments” portion of the

**SUPPLEMENTARY INFORMATION** section for further instructions on submitting comments. This notice of proposed rulemaking with its plain-language, 100-word-or-less proposed rule summary will be available in this same docket.

**FOR FURTHER INFORMATION CONTACT:** If you have questions about this proposed rulemaking, call or email Lieutenant Ignacio J. Fernández-Cuervo, Marine Safety Unit Texas City, Waterways

Management Division, U.S. Coast Guard; telephone (281) 309–1617, email [MSUTexasCityWaterways@uscg.mil](mailto:MSUTexasCityWaterways@uscg.mil).

**SUPPLEMENTARY INFORMATION:****I. Table of Abbreviations**

CFR Code of Federal Regulations  
COTP Captain of the Port, Sector Houston-Galveston  
DHS Department of Homeland Security  
FR Federal Register  
NPRM Notice of proposed rulemaking  
PATCOM Patrol Commander  
§ Section  
SLR Special Local Regulation  
U.S.C. United States Code

**II. Background, Purpose, and Legal Basis**

Coast Guard regulations define “regatta or marine parade” as an organized water event of limited duration which is conducted according to a prearranged schedule. 33 CFR 100.05(a). And, as explained in 33 CFR 100.15, the Coast Guard requires that an organization planning to hold a regatta or marine event apply for a permit if the event, by its nature, circumstances, or location, will introduce extra or unusual hazards to the safety of life on the navigable waters of the United States. Upon the approval of an application, under 33 CFR 100.35(a), the COTP may promulgate such “Special Local Regulations” (SLR’s) as he or she deems necessary to ensure safety of life on the navigable waters immediately prior to, during, and immediately after the event.

Texian Navy submitted a marine event permit application in 2024 for a boat parade, and the event was permitted by the Coast Guard with a temporary SLR created for the event (which expired after the event completion). Texian Navy submitted a new marine event permit application again in 2025 and expressed intent to submit applications annually to hold event on the same day (third Saturday in September). We are proposing to incorporate the SLR into a permanent rule for these recurring events (33 CFR 100.801). This rule would not expire, but it would only be subject to enforcement during periods when the events are taking place. The Coast Guard would supplement the rule each year, when an application for the current year’s event is approved, with a Notification of Enforcement providing specific information about enforcement times.

The regulated area for the event consists of a pre-staging area along the east end of Seawolf Park, a designated spectator zone east of Galveston Yacht Marina along the ship channel and a Parade transit zone starting in the east end of the Galveston Channel through

terminal 10 and back. Among the hazards the event poses include a risk of collisions between event participants operating within or adjacent to the navigation channel designated for the event, and non-participants traveling through the channel, or within approaches to local marinas, boat facilities, and waterfront residential communities. The COTP has determined that the potential hazards associated with the boat parade would be a safety concern for anyone intending to participate in this event, and for vessels that operate within specified waters of the Galveston Channel. The purpose of this rulemaking is to protect event participants, non-participants, and transiting vessels before, during, and after the scheduled event. The Coast Guard is proposing this rulemaking under the authority in 46 U.S.C. 70041.

The proposed enforcement periods and the size of the regulated area were chosen to ensure the safety of life on these navigable waters before, during, and after activities associated with the boat parade. As provided in 33 CFR 100.801, the Coast Guard would provide annual notice of the overall enforcement periods and periods of enforcement of particular zones within the regulated area in the Coast Guard Heartland District Local Notice to Mariners, and issue a marine information broadcast on VHF–FM marine band radio announcing specific event dates and times.

Consistent with 33 CFR 100.35(a), the COTP and the Coast Guard Event PATCOM would have authority to forbid or control the movement of all vessels and persons, including event participants, in the regulated area. When hailed or signaled by an official patrol, a vessel or person in the regulated area would be required to immediately comply with the directions given by the COTP or Event PATCOM, as is now provided in 33 CFR 100.501(d). If a person or vessel fails to follow such directions, the Coast Guard may expel them from the area, issue them a citation for failure to comply, or both.

**III. Discussion of Proposed Rule**

The COTP proposes to establish a special local regulation which may be subject to enforcement every year on the third Saturday in September. This proposed rule would modify 33 CFR 100.801 by listing a new recurring marine event in Table 3 of § 100.801, which covers the Coast Guard Sector Houston-Galveston COTP Zone. The Coast Guard is proposing this rulemaking under authority in 46 U.S.C. 70041.