

limited, or seasonal units that do not have sufficient personnel to respond, operations will be temporarily paused as resources are moved to higher priority areas. These adjustments will remain in effect until the Coast Guard has sufficient personnel to reconstitute these units.

**DATES:** Written comments and related material may be submitted to the Coast Guard personnel specified below. Your comments and related material must reach the Coast Guard on or before May 24, 2024.

**ADDRESSES:** You may submit comments identified by docket number USCG–2024–0281 using the Federal rulemaking portal 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.

**FOR FURTHER INFORMATION CONTACT:** For information about this document, please email Kiesha Miller (202–372–4632) at [SMB-COMDT-TempOpsAdjust@uscg.mil](mailto:SMB-COMDT-TempOpsAdjust@uscg.mil).

#### SUPPLEMENTARY INFORMATION:

##### I. Table of Abbreviations

CFR Code of Federal Regulations  
DHS Department of Homeland Security  
GAO Government Accountability Office

##### II. Background and Purpose

The Coast Guard continues to experience recruiting challenges, leading to workforce shortages impacting frontline operations and Service readiness. Personnel in impacted areas are largely boat operators and engineers, who form the bedrock of Coast Guard operations. The Coast Guard is proactively adjusting operations and prioritizing personnel assignments to specific operational units to ensure the Service remains always ready to serve the American public. This notice meets the requirements for 14 U.S.C. 910.

##### III. Discussion

The following units will transition for use as a forward operating location (*i.e.*, a staging area at unit commander discretion): Stations-Small Scituate, MA; East Moriches, NY; Great Egg, NJ; Beach Haven, NJ; Townsends Inlet, NJ; Stillpond, MD; Fortescue, NJ; Sodus Point, NY; Ashtabula, OH; Lorain, OH; Harbor Beach, MI; Muskegon, MI; Alpena, MI; Frankfort, MI; Ludington, MI; DuSable Harbor, IL; Wilmette Harbor, IL; Two Rivers, WI; Washington Island, WI; Green Bay, WI; Santa Cruz, CA; Coquille River, OR; and Rogue

River, OR. These units already consolidate for some portion of the year.

The following units currently do not maintain a duty crew to conduct response operations, and will temporarily pause boat operations altogether: Stations Paducah, KY; Pittsburgh, PA; St. Louis, MO; Louisville, KY, and Memphis, TN and boat operations in Huntington, WV.

#### IV. Public Participation and Request for Comments

We encourage you to submit comments through the Federal portal at <https://www.regulations.gov>. If your material cannot be submitted using <https://www.regulations.gov>, contact the person in the **FOR FURTHER INFORMATION CONTACT** section of this document for alternate instructions. In your submission, please include the docket number for this notice and provide a reason for each suggestion or recommendation. We will review all comments received, but we may choose not to post off-topic, inappropriate, or duplicate comments that we receive.

We accept anonymous comments. Comments we post to <https://www.regulations.gov> will include any personal information you have provided. For more about privacy and submissions in response to this document, see DHS’s eRulemaking System of Records notice (85 FR 14226, March 11, 2020).

**Jason C. Aleksak,**

*Captain, U.S. Coast Guard, Chief, Office of Boat Forces.*

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**BILLING CODE 9110–04–P**

#### DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR–6382–N–02]

#### Federal Housing Administration (FHA): Home Equity Conversion Mortgage (HECM) for Purchase-Acceptable Monetary Investment Funding Sources and Interested Party Contributions

**AGENCY:** Office of the Assistant Secretary for Housing—Federal Housing Commissioner, Department of Housing and Urban Development (HUD).

**ACTION:** Notice.

**SUMMARY:** On October 24, 2023, HUD published a **Federal Register** notice (October FR Notice) announcing and seeking public comment on changes to the Federal Housing Administration’s (FHA) Home Equity Conversion Mortgage (HECM) for Purchase Program—Acceptable Monetary

Investment Funding Sources and Interested Party Contributions requirements. The proposed changes from HUD’s October FR Notice were included in an update to HUD’s Single Family Housing Policy Handbook, which was published October 31, 2023, and becomes effective on April 29, 2024. After consideration of the public comments received in response to the notice of the proposed changes, FHA has decided not to implement some of the changes proposed in the October FR Notice at this time. HUD will publish a Mortgage Letter or update the Single Family Housing Policy Handbook to align HUD’s policy with this **Federal Register** notice. All other changes previously included in the Handbook will go into effect on April 29, 2024, as planned.

**FOR FURTHER INFORMATION CONTACT:** Brian Faux, Director, Office of Single Family Program Development, Office of Housing, Department of Housing and Urban Development, 451 7th Street SW, Room 9266, Washington, DC 20410–9000, telephone number 202–402–2378 (this is not a toll-free number); email address [sffeedback@hud.gov](mailto:sffeedback@hud.gov). HUD welcomes and is prepared to receive calls from individuals who are deaf or hard of hearing, as well as individuals with speech or communication disabilities. To learn more about how to make an accessible telephone call, please visit: <https://www.fcc.gov/consumers/guides/telecommunications-relay-service-trs>.

#### SUPPLEMENTARY INFORMATION:

##### I. Public Comments in Response to HUD’s October Federal Register Notice

HUD’s regulations at 24 CFR 206.44(b)(4) and 206.44(c)(2) provide the FHA Commissioner authority to permit additional funding sources for a borrower’s monetary investment and interested party contributions for HECM for Purchase transactions through notice in the **Federal Register**. HUD relied on these authorities in making the proposed changes described in HUD’s October FR Notice published on October 24, 2023, at 88 FR 73040. The changes proposed in that October FR Notice also were prospectively included in an update to HUD’s Single Family Housing Policy Handbook, published October 31, 2023, and becoming effective on April 29, 2024.

FHA received two public comments in response to the October FR Notice. One commenter was broadly supportive of the proposed changes to the HECM for Purchase program. The commenter supported HUD’s effort to align the HECM for Purchase program with FHA’s

forward mortgage programs by permitting the interested party contributions explained in HUD's October FR Notice up to six percent of the sales price. The commenter stated that these changes would help more seniors qualify for and receive the benefits of the HECM for Purchase program, especially in downsizing or otherwise changing the size of their current homes before and during retirement. The commenter concluded that the changes would improve and strengthen seniors' financial status.

The other commenter raised significant concerns about allowing HECM for Purchase borrowers to use lender credits, including premium pricing, to satisfy the monetary investment requirement for a HECM for Purchase. The commenter noted that, because HECMs are negative amortization loans where the loan balance increases over time and interest costs are added to the loan balance each month, accepting a higher interest rate in return for a credit at closing would be very costly for the borrower. The use of premium pricing may result in HECM for Purchase borrowers being steered into more expensive products that do not meet their long-term financial needs.

The commenter further noted that HECM for Purchase borrowers are not likely to understand the true, long-term cost of the higher interest rate nor are they likely to receive a credit at closing that will fully compensate them for paying the higher interest rate because the termination date of a HECM loan is unknown at the time of origination, so the cost calculation can only be an estimate. Additionally, in light of recent enforcement actions by state authorities against mortgage lenders in the forward mortgage market that failed to refund surplus lender credits to borrowers, the commenter also raised concerns that HECM for Purchase borrowers may not receive the full benefit of premium pricing credits.

Finally, the commenter disagreed that FHA should allow mortgagees and third-party originators (TPOs) to contribute to closing costs. The commenter noted that allowing mortgagees and TPOs to contribute toward closing costs would increase the chances of undue influence, fraud, and unaffordable loans for HECM for Purchase borrowers.

## II. This Notice

HUD has carefully considered the comments received and has determined that the potential harms to borrowers are significant enough that it would be imprudent to make these changes at this

time. Thus, pursuant to the abovementioned authorities, HUD will remove the following changes from HUD's Single Family Housing Policy Handbook 4000.1: (1) permitting premium pricing as an additional funding source used to satisfy a HECM for Purchase borrower's monetary investment; (2) including discount points in the definition of "interested party contribution"; (3) permitting interested party payment for permanent and temporary interest rate buydowns as an interested party contribution; (4) allowing mortgagees and third parties to make any interested party contributions; and (5) allowing discount points and interest rate buydowns as permissible closing costs for HECM for Purchase transactions. Removing these changes means that the use of premium pricing to help satisfy the borrower's monetary investment and including discount points and permanent and temporary interest rate buydowns as interested party contributions for a HECM for Purchase will not be permissible, that mortgagees and third party originators (TPOs) will be prohibited from making interested party contributions, and that discount points and interest rate buydowns as permissible closing costs will not be allowed after the effective date of HUD's Mortgage Letter or update to the Single Family Housing Policy Handbook.

**Julia R. Gordon,**

*Assistant Secretary for Housing—Federal Housing Commissioner.*

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## DEPARTMENT OF THE INTERIOR

### Fish and Wildlife Service

[Docket No. FWS-HQ-IA-2024-0063; FXIA1671090000-245-FF09A30000]

### Foreign Endangered Species; Receipt of Permit Application

**AGENCY:** Fish and Wildlife Service, Interior.

**ACTION:** Notice of receipt of permit application; request for comments.

**SUMMARY:** We, the U.S. Fish and Wildlife Service, invite the public to comment on an application to conduct certain activities with a foreign species that is listed as endangered under the Endangered Species Act (ESA). With some exceptions, the ESA prohibits activities with listed species unless Federal authorization is issued that allows such activity. The ESA also requires that we invite public comment

before issuing permits for any activity otherwise prohibited by the ESA with respect to any endangered species.

**DATES:** We must receive comments by May 28, 2024.

**ADDRESSES:** *Obtaining Documents:* The application, application supporting materials, and any comments and other materials that we receive will be available for public inspection at <https://www.regulations.gov> in Docket No. FWS-HQ-IA-2024-0063.

*Submitting Comments:* When submitting comments, please specify the name of the applicant and the permit number at the beginning of your comment. You may submit comments by one of the following methods:

- *Internet:* <https://www.regulations.gov>. Search for and submit comments on Docket No. FWS-HQ-IA-2024-0063.

- *U.S. mail:* Public Comments Processing, Attn: Docket No. FWS-HQ-IA-2024-0063; U.S. Fish and Wildlife Service Headquarters, MS: PRB/3W; 5275 Leesburg Pike; Falls Church, VA 22041-3803.

For more information, see Public Comment Procedures under **SUPPLEMENTARY INFORMATION.**

**FOR FURTHER INFORMATION CONTACT:** Brenda Tapia, by phone at 703-358-2185 or via email at [DMAFR@fws.gov](mailto:DMAFR@fws.gov). Individuals in the United States who are deaf, deafblind, hard of hearing, or have a speech disability may dial 711 (TTY, TDD, or TeleBraille) to access telecommunications relay services. Individuals outside the United States should use the relay services offered within their country to make international calls to the point-of-contact in the United States.

### SUPPLEMENTARY INFORMATION:

#### I. Public Comment Procedures

*A. How do I comment on submitted applications?*

We invite the public and local, State, Tribal, and Federal agencies to comment on this application. Before issuing the requested permit, we will take into consideration any information that we receive during the public comment period.

You may submit your comments and materials by one of the methods in **ADDRESSES.** We will not consider comments sent by email or to an address not in **ADDRESSES.** We will not consider or include in our administrative record comments we receive after the close of the comment period (see **DATES**).

When submitting comments, please specify the name of the applicant and the permit number at the beginning of