

verifiable attempts to contact the mortgagor utilizing methods determined by the Secretary.”

Mortgagees have repeatedly stated that they require sufficient time to update their processes and procedures, including making updates to their information technology, staff training, internal standard operating procedures, revisions to contracts, and mortgagor-facing documents and communication. Mortgagees have also stated the need for adequate time to update their internal quality controls, hire additional staff, align their procedures for HUD’s new requirements with requirements from other Federal agencies, establish new contracts for specific outreach methods, and update internal documentation requirements, among other things.

Given that HUD has not yet provided guidance on complying with the revised requirements to 24 CFR 203.604(a)(3) to enable Mortgagees to begin adjusting their processes and procedures, HUD is partially extending the compliance period for the Modernization of Engagement with Mortgagors in Default final rule until July 1, 2025, to permit mortgagees to continue to rely upon two exceptions to the meeting requirements that exist in § 203.604(c) as it is currently codified.

The two additional exceptions that mortgagees may continue to rely upon are that a meeting with the mortgagor is not required if:

(1) The mortgagor does not reside in the mortgaged property; and

(2) The mortgaged property is not within 200 miles of the mortgagee, its servicer, or a branch office of either.

HUD believes that this partial extension of the compliance period will allow mortgagees sufficient time to implement the guidance in the forthcoming Modernization of Engagement with Borrowers in Default Mortgage Letter¹ and to ensure mortgagee compliance with the revised requirements in 24 CFR 203.604. Mortgagees may optionally elect to comply with the entirety of the Modernization of Engagement with Mortgagors in Default final rule beginning on January 1, 2025, the effective date of the rule.

Julia R. Gordon,

Assistant Secretary for Housing, Federal Housing Commissioner.

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¹ When the Modernization of Engagement with Borrowers in Default Mortgage Letter is published, it will be accessible at https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee until incorporated into the Single Family Housing Policy Handbook 4000.1.

DEPARTMENT OF HOMELAND SECURITY

Coast Guard

33 CFR Part 100

[Docket No. USCG–2024–0870]

Special Local Regulations; Marine Events Within the Eleventh Coast Guard District

AGENCY: Coast Guard, DHS.

ACTION: Notification of enforcement of regulation.

SUMMARY: The Coast Guard will enforce a special local regulation on the waters of Mission Bay, CA, during the Mission Bay Parade of Lights on December 14, 2024. This special local regulation is necessary to provide for the safety of the participants, crew, sponsor vessels of the event, and general users of the waterway. During the enforcement period, persons and vessels are prohibited from entering, transiting through, or anchoring within this regulated area unless authorized by the Captain of the Port Sector San Diego or their designated representative.

DATES: The regulations in 33 CFR 100.1101 will be enforced for the location identified in Table 1 to § 100.1101, Item number 6, from 5:30 p.m. through 8 p.m. on December 14, 2024.

FOR FURTHER INFORMATION CONTACT: If you have questions about this notification of enforcement, call or email Lieutenant Shelley Turner, Waterways Management, U.S. Coast Guard Sector San Diego, CA; telephone (619) 278–7656, email MarineEventsSD@uscg.mil.

SUPPLEMENTARY INFORMATION: The Coast Guard will enforce the special local regulations in 33 CFR 100.1101 for the location identified in Item No. 6 in Table 1 to § 100.1101, from 5:30 p.m. until 8 p.m. on December 14, 2024, for the Mission Bay Parade of Lights in Mission Bay, CA. This action is being taken to provide for the safety of life on the navigable waterways during the event. Our regulation for recurring marine events in the San Diego Captain of the Port Zone, § 100.1101, Item No. 6 in Table 1 to § 100.1101, specifies the location of the regulated area for the Mission Bay Parade of Lights, which encompasses portions of Mission Bay. Under the provisions of § 100.1101, persons and vessels are prohibited from entering, transiting through, or anchoring within this regulated area unless authorized by the Captain of the Port, or his designated representative.

The Coast Guard may be assisted by other Federal, State, or local law enforcement agencies in enforcing this regulation.

In addition to this notification of enforcement in the **Federal Register**, the Coast Guard will provide the maritime community with advance notification of this enforcement period via the Local Notice to Mariners and marine information broadcasts.

P.C. Dill,

Captain, U.S. Coast Guard, Captain of the Port Sector San Diego.

[FR Doc. 2024–27125 Filed 11–20–24; 8:45 am]

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DEPARTMENT OF HOMELAND SECURITY

Coast Guard

33 CFR Part 165

[Docket Number USCG–2024–0404]

RIN 1625–AA00

Safety Zone; Hackensack River, Kearny and Secaucus, NJ

AGENCY: Coast Guard, DHS.

ACTION: Temporary interim rule and request for comments.

SUMMARY: The Coast Guard is establishing a temporary safety zone for certain waters of the Hackensack River. This action is necessary to provide for the safety of life on these navigable waters near the Portal Bridge during construction between November 2024 and December 2025. When enforced, entry of vessels or persons into this zone is prohibited unless specifically authorized by the Captain of the Port New York or a designated representative.

DATES:

Effective date: Effective November 21, 2024, through 11:59 p.m. on December 31, 2025.

Comments due date: Comments and related material must be received by the Coast Guard on or before February 19, 2025.

ADDRESSES: To view documents mentioned in this preamble as being available in the docket, go to <https://www.regulations.gov>, type USCG–2024–0404 in the search box and click “Search.” Next, in the Document Type column, select “Supporting & Related Material.”

FOR FURTHER INFORMATION CONTACT: If you have questions about this rule, call or email Jeffrey Yunker, Waterways Management Division, U.S. Coast Guard