

- I. Section 207(c)(3)(A) (12 U.S.C. 1713(c)(3)(A));
- II. Section 213(b)(2)(A) (12 U.S.C. 1715e(b)(2)(A));
- III. Section 220(d)(3)(B)(iii)(I) (12 U.S.C. 1715k(d)(3)(B)(iii)(I));
- IV. Section 221(d)(3)(ii)(I) (12 U.S.C. 1715l(d)(3)(ii)(I));
- V. Section 221(d)(4)(ii)(I) (12 U.S.C. 1715l(d)(4)(ii)(I));
- VI. Section 231(c)(2)(A) (12 U.S.C. 1715v(c)(2)(A)); and
- VII. Section 234(e)(3)(A) (12 U.S.C. 1715y(e)(3)(A)).

Section 206A goes on to state that the preceding

(a) “Dollar Amounts” shall be adjusted annually (commencing in 2004) on the effective date of the Federal Reserve Board’s adjustment of the \$400 figure in the Home Ownership and Equity Protection Act of 1994 (HOEPA). The adjustment of the Dollar Amounts shall be calculated using the percentage change in the Consumer Price Index for All Urban Consumers (CPI-U) as applied by the Federal Reserve Board for purposes of the above-described HOEPA adjustment.

(b) Notification. The Federal Reserve Board on a timely basis shall notify the Secretary, or his designee, in writing of the adjustment described in subsection (a) and of the effective date of such adjustment in order to permit the Secretary to undertake publication in the **Federal Register** of corresponding adjustments to the Dollar Amounts. The dollar amount of any adjustment shall be rounded to the next lower dollar.

Note that 206A has not been updated to reflect the fact that HOEPA has been revised to use \$1,000 as the basis for the adjustment rather than \$400, and the Consumer Finance Protection Bureau has replaced the Federal Reserve Board in administering the adjustment. These changes were made by the Dodd-Frank Wall Street Reform and Consumer Protection Act’s amendments to the Truth in Lending Act, as further explained in the regulatory implementation of said changes found in 78 FR 6856, 6879 (Jan. 31, 2013).

The percentage change in the CPI-U used for the HOEPA adjustment is a 3.4 percent increase and the effective date of the HOEPA adjustment is January 1, 2025. The Dollar Amounts under Section 206A have been adjusted correspondingly and have an effective date of January 1, 2025. (see 89 FR 95080, Dec. 2, 2024).

These revised statutory limits may be applied to FHA multifamily mortgage insurance applications submitted or amended on or after January 1, 2025, so long as the loan has not been initially endorsed.

The adjusted Dollar Amounts for Calendar Year 2025 are shown below.

**Basic Statutory Mortgage Limits for Calendar Year 2025 Multifamily Loan Program**

Section 207—Multifamily Housing; Section 207 pursuant to Section 223(f)—Purchase or Refinance Housing; and, Section 220—Housing in Urban Renewal Areas

Bedrooms	Non-elevator	Elevator
0 .....	\$67,188	\$78,368
1 .....	74,427	86,835
2 .....	88,903	106,477
3 .....	109,580	133,357
4+ .....	124,056	150,791

Section 213—Cooperatives

Bedrooms	Non-elevator	Elevator
0 .....	\$72,813	\$77,531
1 .....	83,956	87,840
2 .....	101,254	106,814
3 .....	129,607	138,184
4+ .....	144,391	151,687

Section 234—Condominium Housing

Bedrooms	Non-elevator	Elevator
0 .....	\$74,299	\$78,191
1 .....	85,670	89,634
2 .....	103,320	108,998
3 .....	132,254	141,008
4+ .....	147,337	154,782

Section 221(d)(4)—Moderate Income Housing

Bedrooms	Non-elevator	Elevator
0 .....	\$66,864	\$72,228
1 .....	75,904	82,802
2 .....	91,749	100,689
3 .....	115,160	130,257
4+ .....	130,129	142,986

Section 231—Housing for the Elderly

Bedrooms	Non-elevator	Elevator
0 .....	\$63,570	\$72,228
1 .....	71,068	82,802
2 .....	84,867	100,689
3 .....	102,134	130,257
4+ .....	120,077	142,986

Section 207—Manufactured Home Parks per Space—\$30,844

**Environmental Impact**

This issuance establishes mortgage and cost limits that do not constitute a development decision affecting the physical condition of specific project areas or building sites. Accordingly, under 24 CFR 50.19(c)(6), this notice is categorically excluded from environmental review under the

National Environmental Policy Act of 1969 (42 U.S.C. 4321).

**Jeffrey D. Little,**

*General Deputy Assistant Secretary for Housing.*

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**DEPARTMENT OF THE INTERIOR**

**Bureau of Land Management**

[PO# 4820000251]

**BLM Director’s Response to the Montana Governor’s Appeal of the BLM Montana/Dakotas State Director’s Governor’s Consistency Review Determination for the Miles City Field Office Proposed Resource Management Plan Amendment and Final Supplemental Environmental Impact Statement**

**AGENCY:** Bureau of Land Management, Interior.

**ACTION:** Notice of response.

**SUMMARY:** The Bureau of Land Management (BLM) is publishing this notice of the reasons for the BLM Director’s determination to reject the Governor of Montana’s recommendations regarding the Miles City Field Office Proposed Resource Management Plan Amendment (RMPA) and Final Supplemental Environmental Impact Statement (Final SEIS).

**ADDRESSES:** A copy of the Record of Decision and Approved RMPA for the Miles City Field Office RMPA/Final SEIS is available on the BLM website at: <https://eplanning.blm.gov/eplanning-ui/project/2021155/570>.

**FOR FURTHER INFORMATION CONTACT:** Heather Bernier, Division Chief for Decision Support, Planning, and National Environmental Policy Act; telephone 303–239–3635; address P.O. Box 151029, Lakewood, CO 80215; email [hbernier@blm.gov](mailto:hbernier@blm.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 for contacting Ms. Bernier. 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:** On May 17, 2024, the BLM released the Proposed RMPA/Final SEIS for the Miles City Field Office planning effort (89 FR 43432). In accordance with the

regulations at 43 CFR 1610.3–2(e), the BLM submitted the Proposed RMPA/Final SEIS for the Miles City Field Office planning effort to the Governor of Montana for a 60-day Governor’s Consistency Review in order for the Governor to review the Proposed RMPA and identify any inconsistencies with State plans, policies, or programs. On July 16, 2024, the Governor of Montana submitted a response for the Miles City Field Office RMPA/Final SEIS to the BLM Montana/Dakotas State Director. The State Director reviewed the Governor’s response and the alleged consistency issues and did not accept the Governor’s recommendations. The BLM sent a written response to the Governor on August 12, 2024.

On September 18, 2024, the Governor of Montana appealed the State Director’s decision to the BLM Director. In reviewing these appeals, the regulations at 43 CFR 1610.3–2(e) state that “[t]he Director shall accept the (consistency) recommendations of the Governor(s) if he/she determines they provide for a reasonable balance between the state’s interest and the national interest.” On November 6, 2024, the BLM Director issued a response to the Governor detailing the reasons that the recommendations did not meet this standard. Pursuant to 43 CFR 1610.3–2(e), the basis for the BLM’s determination on the Governor’s appeal is presented below. The appeal response is being published verbatim.

“I am in receipt of your letter dated September 18, 2024, which contains the State of Montana’s appeal to the Bureau of Land Management (BLM) Montana/Dakotas State Director’s response to the Governor’s consistency review of the Miles City Field Office Proposed Resource Management Plan Amendment (RMPA) and Final Supplemental Environmental Impact Statement (SEIS). The Governor’s consistency review is an important part of the BLM land use planning process, and we appreciate the significant time and attention that you and your staff have committed to this effort.

The applicable regulations at 43 CFR 1610.3–2(e) provide you with the opportunity to appeal the State Director’s decision to not accept the recommendations you made in your consistency review letter. These regulations also guide my review of the appeal, in which I must consider whether you have raised inconsistencies with State or local plans, policies, and or programs. If inconsistencies are raised, I consider whether your recommendations address the inconsistencies and provide for a reasonable balance between the national

interest and the State of Montana’s interest.

I have completed my review of your appeal and determined that the recommendation you have provided does not meet this standard for the reasons detailed in the following paragraphs.

In your appeal, you allege the three consistency issues below:

- “Alternative D is inconsistent with Montana’s Constitutional Mandate to utilize State Trust Lands to fund schools and other public institutions.”
- “Alternative D is inconsistent with Montana’s ‘All-Of-The-Above’ Energy Strategy, and the SEIS fails to consider critical local energy plan.”
- “Alternative D conflicts with Montana’s Coal Revenue Trust Fund Policy.”

It is your recommendation that ‘the BLM withdraw the Miles City Field Office RMPA/SEIS and work collaboratively with the State to form alternatives that honor State plans, policies, and programs.’

Upon review, I find that your recommendation does not present a reasonable balance between the national and the State’s interest. The Proposed RMPA/Final SEIS is a land use level review specific to the Miles City Field Office and is in response to the Federal district court’s order in *Western Organization of Resource Councils, et al. v. Bureau of Land Management, Civil Action No. CV–00076–GF–BMM (D. Mont. 2022)*. The BLM developed a range of alternatives to meet the purpose and need of the Proposed RMPA/Final SEIS and the court’s order, such as to complete new coal screens in accordance with 43 CFR 3420.1–4; provide additional land use planning level analysis that considers no-leasing and limited coal leasing alternatives; and disclose the public health impacts, both climate and non-climate, of burning fossil fuels (coal, oil, and gas) from the planning area.

While there are State and Federal policies that may encourage coal mining and facilitate the orderly development of coal resources, they do not mandate that coal mining would be authorized wherever coal reserves may be present. The Proposed RMPA/Final SEIS also only applies to federally administered coal in the Miles City Field Office planning area and does not make decisions on State lands or privately owned coal resources. Similarly, the BLM’s regulatory process does not apply to State lands and does not preclude the State from making management decisions for State trust lands, nor preclude the State’s authority to manage [, permit, and bill other uses of

State lands accordingly to meet the State’s fiduciary responsibility.

Additionally, under Alternative D, the State’s mineral estate was determined to not have development potential or not expected to be leased or mined within the life of the plan. This is due to: (1) no new mines projected, (2) the Rosebud Mine having sufficient coal reserves from existing leases, and (3) the Spring Creek Mine projecting needs from pending Federal leases and subsequent 1,300 acres of Federal coal leases. The BLM also carefully considered current and future coal demand with national and international trends as they relate to coal development in the Miles City planning area. The BLM recognizes a potential future decrease, but that is expected as the national coal market is in decline and trending to continue that decline throughout the life of the plan.

Finally, the BLM has prepared the Miles City Proposed RMPA/Final SEIS in accordance with all applicable Federal laws, regulations, and policies. The BLM did carefully review and consider applicable State, local, and other Federal agency plans, policies, and programs in the development of the Miles City Proposed RMPA/Final SEIS. The BLM is consistent, to the extent practicable, with these plans as per the provisions of the Federal Land Policy and Management Act and the planning regulations at 43 CFR 1610–3–2.”

(Authority: 43 CFR 1610.3–2(e))

**Nada Wolff Culver,**  
*Principal Deputy Director.*

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## DEPARTMENT OF THE INTERIOR

### Bureau of Land Management

[NVNV106695370]

#### Withdrawal Application and Public Meeting for the Ruby Mountains; Nevada

**AGENCY:** Bureau of Land Management, Interior.

**ACTION:** Notice of withdrawal application.

**SUMMARY:** The United States Forest Service (USFS) has filed an application requesting that the Secretary of the Interior withdraw approximately 264,441.79 acres of Federal lands in the Ruby Mountains from leasing under the mineral and geothermal laws, for 20 years, subject to valid existing rights. The application also includes approximately 44,670.87 acres of non-