

development of other conservation decisions and actions.

NMFS will provide two moderators to manage the workshop as well as a note taker to document input received. We are seeking facts and information; we will not be asking for consensus recommendations on how to recover the Beringia DPS bearded seal and the Arctic ringed seal. NMFS will prepare a summary of the workshop, noting the main points raised by the participants and registered speakers. This workshop will be open to the public, and an opportunity for public feedback and questions will be provided at the end of each day.

Agenda

January 23 will focus on the recovery planning process and requirements, the biology, status, and threats to the species, and discussions regarding potential recovery criteria;

January 24 will focus on development of recovery criteria and actions related to climate change, anthropogenic threats, and any other recovery needs.

Request for Information

We also invite the public to submit scientific or commercial information that may help to inform the recovery criteria and actions for the Beringia DPS bearded seal and the Arctic ringed seal. We are soliciting relevant information related to the species and their habitat, including but not limited to the following:

1. Criteria for removing these species from the list of threatened and endangered species (These criteria could be either threats-based or abundance/trends based.);
2. Human activities that contribute to threats to the species;
3. Physical, biological, or chemical features of the environment that limit the recovery of these species;
4. Recovery strategies addressing threats to physical and biological features that are essential to species conservation;
5. Strategies and actions to recover these species;
6. Estimates of the time and cost, and potential partners to implement recovery actions;
7. Critical knowledge gaps and uncertainties that need to be resolved to better inform recovery efforts; and
8. Research, monitoring, and evaluation needs to address knowledge gaps and uncertainties, or to assess the species' status, limiting factors, and threats relative to recovery goals.

Information may be submitted via the methods listed above in the **ADDRESSES** section.

Reasonable Accommodations

The workshop is accessible to persons with disabilities. Send requests for accessibility accommodations to akr.ice.seal.recovery@noaa.gov by January 13, 2025 and we will do our best to accommodate requests to the extent possible.

Authority: 16 U.S.C. 1531 *et seq.*

Dated: January 3, 2025.

Lisa Manning,

Acting Chief, Endangered Species Conservation Division, Office of Protected Resources, National Marine Fisheries Service.

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BILLING CODE 3510-22-P

COMMITTEE FOR PURCHASE FROM PEOPLE WHO ARE BLIND OR SEVERELY DISABLED

Procurement List; Deletions

AGENCY: Committee for Purchase From People Who Are Blind or Severely Disabled.

ACTION: Deletions from the procurement list.

SUMMARY: This action deletes product(s) and service(s) from the Procurement List that were furnished by nonprofit agencies employing persons who are blind or have other severe disabilities.

DATES: *Date added to and deleted from the Procurement List:* February 09, 2025

ADDRESSES: Committee for Purchase From People Who Are Blind or Severely Disabled, 355 E Street SW, Suite 325, Washington, DC 20024.

FOR FURTHER INFORMATION CONTACT: Michael R. Jurkowski, Telephone: (703) 489-1322, or email CMTEFedReg@AbilityOne.gov.

SUPPLEMENTARY INFORMATION:

Deletions

On 11/22/2024 (89 FR 92657), 11/29/2024 (89 FR 94715) and 12/6/2024 (89 FR 96948) the Committee for Purchase From People Who Are Blind or Severely Disabled published notice of proposed deletions from the Procurement List. This notice is published pursuant to 41 U.S.C. 8503 (a)(2) and 41 CFR 51-2.3.

After consideration of the relevant matter presented, the Committee has determined that the product(s) and service(s) listed below are no longer suitable for procurement by the Federal Government under 41 U.S.C. 8501-8506 and 41 CFR 51-2.4.

Regulatory Flexibility Act Certification

I certify that the following action will not have a significant impact on a

substantial number of small entities. The major factors considered for this certification were:

1. The action will not result in additional reporting, recordkeeping or other compliance requirements for small entities.

2. The action may result in authorizing small entities to furnish the product(s) and service(s) to the Government.

3. There are no known regulatory alternatives which would accomplish the objectives of the Javits-Wagner-O'Day Act (41 U.S.C. 8501-8506) in connection with the product(s) and service(s) deleted from the Procurement List.

End of Certification

Accordingly, the following product(s) and service(s) are deleted from the Procurement List:

Product(s)

NSN(s)—Product Name(s):

7510-01-579-9321—Binder, Removable Slant-D Rings, 100% Recyclable, Turned Edge, Blue, 1½" Capacity, Letter

Authorized Source of Supply: South Texas Lighthouse for the Blind, Corpus Christi, TX

Contracting Activity: STRATEGIC ACQUISITION CENTER, FREDERICKSBURG, VA

Contracting Activity: GSA/FAS ADMIN SVCS ACQUISITION BR(2, NEW YORK, NY

Service(s)

Service Type: Administrative Support Services

Mandatory for: US Army, Natick Contracting Division (ACC-APG), General Greene Avenue, Natick, MA

Authorized Source of Supply: Work, Incorporated, Dorchester, MA

Contracting Activity: DEPT OF THE ARMY, W6QK ACC-APG NATICK

Service Type: Mailing Services

Mandatory for: US Department of Energy, Office of Science Chicago Office, Argonne National Laboratory, Argonne, IL

Authorized Source of Supply: Jewish Child and Family Services, Chicago, IL

Contracting Activity: ENERGY, DEPARTMENT OF, SE-SC CHICAGO SERVICE CENTER

Service Type: Administrative & Courier Services

Mandatory for: Office of the Undersecretary of Defense (A&S)/Defense Pricing and Contracting (OUSD(A&S)/DPC), Suffolk Building (including The Pentagon & Mark Center), Falls Church, VA

Authorized Source of Supply: Anchor Mental Health Association, Washington, DC

Contracting Activity: WASHINGTON HEADQUARTERS SERVICES (WHS), WASHINGTON HEADQUARTERS SERVICES

Service Type: Centralized Appointment Call Center

Mandatory for: U.S. Air Force, Medical Treatment Facility, Eglin Air Force Base, FL

Authorized Source of Supply: Bobby Dodd Institute, Inc., Atlanta, GA

Contracting Activity: DEPT OF THE AIR FORCE, FA2823 AFTC PZIO

Service Type: Mail and Messenger Service
Mandatory for: US Army, Tobyhanna Army Depot, Tobyhanna, PA

Designated Source of Supply: The Burnley Workshop of the Poconos, Inc., Stroudsburg, PA

Contracting Activity: DEPT OF THE ARMY, WOML USA DEP TOBYHANNA

Michael R. Jurkowski,

Director, Business Operations.

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BILLING CODE 6353-01-P

CONSUMER FINANCIAL PROTECTION BUREAU

Environmental Assessment and Finding of No Significant Impact

AGENCY: Consumer Financial Protection Bureau.

ACTION: Notice.

SUMMARY: The Consumer Financial Protection Bureau (CFPB) is issuing this finding of no significant impact and accompanying environmental assessment regarding the CFPB's consideration of a proposed rule to implement a Congressional mandate to establish consumer protections for residential Property Assessed Clean Energy (PACE) financing. Based on the environmental assessment, the CFPB has concluded that there will be no significant effects on the human environment from the proposed PACE rule, and therefore, a finding of no significant impact is appropriate.

DATES: The environmental assessment and finding of no significant impact will be available January 10, 2025.

FOR FURTHER INFORMATION CONTACT: George Karithanom, Regulatory Implementation and Guidance Program Analyst, Office of Regulations, at 202-435-7700 or <https://reginquiries.consumerfinance.gov/>. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION:

I. Environmental Assessment

Description of the Proposed Action

On May 11, 2023, the CFPB published in the **Federal Register** a proposed rule to implement a Congressional mandate to establish consumer protections for residential Property Assessed Clean Energy (PACE) financing. PACE loans,

which cover the costs of home improvements and result in a tax assessment on the consumer's real property, are often promoted as a way to finance clean energy improvements such as solar panels. The CFPB proposed to require lenders to assess a borrower's ability to repay a PACE loan and to provide a framework for how these loans will be treated under the Truth in Lending Act (TILA). Section 307 of the Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA) directs the CFPB to prescribe ability-to-repay rules for PACE financing and to apply the civil liability provisions of TILA for violations.¹ The proposed rule would implement EGRRCPA section 307 and amend Regulation Z to address the application of TILA to "PACE transactions" as defined in proposed § 1026.43(b)(15). This environmental assessment constitutes the CFPB's review of potential environmental impacts from issuing the proposed PACE rule.²

Purpose and Need for the Proposed Action

The purpose and need for the proposed rule is to fulfill the Congressional mandate in the EGRRCPA to establish certain consumer protections for residential PACE loans. The proposed rule's purpose and need are further described in the preamble of the proposed rule.³

Environmental Impacts of the Proposed Action

None of the requirements of the CFPB's proposed rule would have direct effects on the human environment. However, the CFPB expects that fewer PACE loans would be originated as a consequence of the proposed rule. This may occur, for example, because the proposed rule would require a determination that consumers have the ability to repay the PACE loan, and so consumers who do not have an ability to repay may not qualify for PACE loans, or because the home improvement contractors who currently market PACE loans would not collect the information necessary for creditors to make ability-to-repay determinations in accordance with the proposal.⁴

To the extent that the projects currently funded by PACE would not

occur without PACE financing being available, and to the extent those projects would provide environmental benefits, the CFPB's proposed rule would reduce those environmental benefits. The CFPB considered the impacts of its proposed rule relative to the alternative of no action.⁵

PACE loans are authorized by State laws only for certain types of home improvement projects, which include solar panels, energy efficiency improvements, water efficiency improvements, HVAC improvements, and disaster resiliency improvements. Such projects might improve the environment by reducing water or electricity consumption and avoiding harmful emissions by generating electricity through renewable, non-polluting sources, although it is unknown whether these projects in fact provide these environmental benefits.⁶

Public comments from a PACE industry trade association expressed concerns that the proposed rule would have a significant adverse impact on the environment by reducing the environmental benefits associated with PACE financing, including benefits related to the reduction of water and energy consumption. Specifically, the commenter stated that all PACE projects to date (covering roughly 2010-2022) have created a total of 537MW of solar capacity, and over the lifetimes of the projects will reduce water consumption by 21 million gallons, reduce greenhouse gas emissions by 9.5 million metric tons, and reduce electricity consumption by 338 million kWh.⁷

The comment, as well as the referenced article and white paper, do not describe the methodology for estimating environmental benefits, and the CFPB believes the statistic on solar generation of 537 MW in particular is inconsistent with other data and significantly overstates the impact on energy and water consumption that could result from the proposed rule.

⁵ The rulemaking on PACE financing is required under 15 U.S.C. 1639c(b)(3)(C). For purposes of this analysis, the CFPB analyzed a "no action" alternative to provide a benchmark for environmental effects.

⁶ Other commenters on the proposed rule raised that potential energy savings estimates from PACE programs "are speculative and may not materialize." Comments to The Consumer Financial Protection Bureau Regarding Proposed Rule for Residential Property Assessed Clean Energy Financing (Regulation Z), RIN National Consumer Law Center & National Housing Law Project, July 26, 2023, <https://www.regulations.gov/comment/CFPB-2023-0029-0101>.

⁷ See Comments on Residential Property Assessed Clean Energy Financing, RIN 3170-AA84, PACENation, July 26, 2023, <https://www.regulations.gov/comment/CFPB-2023-0029-0115>.

¹ 15 U.S.C. 1639c(b)(3)(C), Public Law 115-174 (2018).

² The final PACE rule, published in the same **Federal Register** edition, implements the proposal with small changes that do not affect the environmental analysis.

³ See 88 FR 30388 (May 11, 2023).

⁴ For a discussion of the potential impacts of the proposed rule, see 88 FR 30388 at 30417-28.