

request to provide IMA payments for a period of up to 36 months, the State cited a number of unanticipated developments that contributed to delays in the completion of assisted housing projects. Most notably, the State pointed to the prospect of increased National Flood Insurance Program (NFIP) claim payments to NY Rising program participants as a result of fraudulent damage assessments conducted on behalf of the NFIP in the immediate aftermath of the disaster. The State indicated that uncertainty surrounding these payments, and the potential impact of the payments on the amount of CDBG-DR funds ultimately available to the homeowner, contributed to delays and supports an extended period of availability for IMA. Other factors cited by the State as contributing to the need for extended IMA are the limited pool of contractors experienced in undertaking the elevation of homes and the shorter Northeastern United States construction season. The State further noted that its own clarification process, through which applicants may appeal the ultimate amount of their CDBG-DR award, can also slow progress in completing repairs and contribute to the need for additional IMA.

The State proposed to implement the extended period for IMA by initially maintaining the current 20 months of assistance for IMA participants. At the end of the 20-month period of assistance, the State may subsequently determine a need for an additional 16 months of IMA, for a total not to exceed 36 months of assistance. When a need for an extension of IMA is identified, the State will conduct an inspection of the property to determine if substantial construction progress has been made. If substantial construction progress has been made, the State may provide IMA for the additional authorized period of time, for a total period of assistance up to 36 months. If the inspection indicates that substantial progress has not been made, the extension of IMA will be provided only when the recipient agrees to participate in the newly established construction program within the NY Rising Housing Recovery Program. Under the construction program, the State will contract for and manage, on behalf of the IMA recipient, the rehabilitation of the IMA recipient's home. Prior to its initial implementation of the construction program, the State will determine the need for the IMA extension in those instances where substantial construction progress has not occurred and will give priority to the rehabilitation of homes for those

IMA recipients receiving a total up to 36 months of IMA.

After reviewing the State's request, and for the State of New York's IMA program only, the Department is modifying the provision of the March 5, 2013, **Federal Register** notice that limits the provision of interim mortgage assistance to a period of 20 months and establishing an alternative requirement that allows for the payment of assistance for a period of up to 36 months if the State meets the other requirements described in the above paragraph. The goal of this alternative requirement is to provide an extended period of IMA in order to minimize the risk of foreclosure of storm damaged homes while they are being rehabilitated with CDBG-DR funds and to return IMA recipients to their rehabilitated homes as quickly as possible. The State must implement this alternative requirement consistent with the approach outlined in its request and as described herein. This waiver and alternative requirement shall remain in effect until December 31, 2017, after which the State shall be authorized to offer interim mortgage assistance for a period no more than 20 months. Interim mortgage assistance is an authorized eligible public service activity and the State is reminded that IMA expenditures are subject to the 15 percent cap on public services established pursuant to 42 U.S.C. 5305(a)(8).

Within 30 days of the effective date of this notice, the State must begin to implement its construction program for IMA recipients receiving an extended period of assistance and without substantial construction progress in the rehabilitation of their home. The State must have fully implemented the construction program for all IMA recipients within 6 months of the effective date of this notice. In addition, the State's policies and procedures must:

- (1) Document how the State will determine that "substantial progress" has or has not been made in the rehabilitation of an IMA recipient's home;
- (2) Document how the State will determine that the amount and period of assistance to be provided under this alternative requirement is necessary and reasonable;
- (3) Document how the State will prioritize the rehabilitation of homes of IMA recipients receiving a total up to 36 months of IMA;
- (4) Include internal controls designed to ensure that IMA provided to recipients is being used for its authorized purpose; and

- (5) Include a plan for assisting recipients that exhaust their IMA after 36 months but continue to have a need for assistance because the rehabilitation of their home has not been completed.

### III. Catalog of Federal Domestic Assistance

The Catalog of Federal Domestic Assistance number for the disaster recovery grants under this notice is 14.269.

### IV. Finding of No Significant Impact

A Finding of No Significant Impact (FONSI) with respect to the environment has been made in accordance with HUD regulations at 24 CFR part 50, which implement section 102(2)(C) of the National Environmental Policy Act of 1969 (42 U.S.C. 4332(2)(C)). The FONSI is available for public inspection between 8 a.m. and 5 p.m. weekdays in the Regulations Division, Office of General Counsel, Department of Housing and Urban Development, 451 7th Street SW., Room 10276, Washington, DC 20410-0500. Due to security measures at the HUD Headquarters building, an advance appointment to review the docket file must be scheduled by calling the Regulations Division at 202-708-3055 (this is not a toll-free number). Hearing- or speech-impaired individuals may access this number through TTY by calling the Federal Relay Service at 800-877-8339 (this is a toll-free number).

Dated: February 8, 2016.

**Nani A. Coloretti,**  
*Deputy Secretary.*

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## DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR-5927-N-01]

### Mortgage and Loan Insurance Programs Under the National Housing Act—Debenture Interest Rates

**AGENCY:** Office of the Assistant Secretary for Housing—Federal Housing Commissioner, HUD.

**ACTION:** Notice.

**SUMMARY:** This notice announces changes in the interest rates to be paid on debentures issued with respect to a loan or mortgage insured by the Federal Housing Administration under the provisions of the National Housing Act (the Act). The interest rate for debentures issued under section 221(g)(4) of the Act during the 6-month period beginning January 1, 2016, is 2¼

percent. The interest rate for debentures issued under any other provision of the Act is the rate in effect on the date that the commitment to insure the loan or mortgage was issued, or the date that the loan or mortgage was endorsed (or initially endorsed if there are two or more endorsements) for insurance, whichever rate is higher. The interest rate for debentures issued under these other provisions with respect to a loan or mortgage committed or endorsed during the 6-month period beginning January 1, 2016, is  $2\frac{7}{8}$  percent. However, as a result of an amendment to section 224 of the Act, if an insurance claim relating to a mortgage insured under sections 203 or 234 of the Act and endorsed for insurance after January 23, 2004, is paid in cash, the debenture interest rate for purposes of calculating a claim shall be the monthly average yield, for the month in which the default on the mortgage occurred, on United States Treasury Securities adjusted to a constant maturity of 10 years.

**FOR FURTHER INFORMATION CONTACT:**

Yong Sun, Department of Housing and Urban Development, 451 Seventh Street SW., Room 5148, Washington, DC 20410–8000; telephone (202) 402–4778 (this is not a toll-free number). Individuals with speech or hearing impairments may access this number through TTY by calling the toll-free Federal Information Relay Service at (800) 877–8339.

**SUPPLEMENTARY INFORMATION:** Section 224 of the National Housing Act (12 U.S.C. 1715o) provides that debentures issued under the Act with respect to an insured loan or mortgage (except for debentures issued pursuant to section 221(g)(4) of the Act) will bear interest at the rate in effect on the date the commitment to insure the loan or mortgage was issued, or the date the loan or mortgage was endorsed (or initially endorsed if there are two or more endorsements) for insurance, whichever rate is higher. This provision is implemented in HUD's regulations at 24 CFR 203.405, 203.479, 207.259(e)(6), and 220.830. These regulatory provisions state that the applicable rates of interest will be published twice each year as a notice in the **Federal Register**.

Section 224 further provides that the interest rate on these debentures will be set from time to time by the Secretary of HUD, with the approval of the Secretary of the Treasury, in an amount not in excess of the annual interest rate determined by the Secretary of the Treasury pursuant to a statutory formula based on the average yield of all outstanding marketable Treasury

obligations of maturities of 15 or more years.

The Secretary of the Treasury (1) has determined, in accordance with the provisions of section 224, that the statutory maximum interest rate for the period beginning January 1, 2016, is  $2\frac{7}{8}$  percent; and (2) has approved the establishment of the debenture interest rate by the Secretary of HUD at  $2\frac{7}{8}$  percent for the 6-month period beginning January 1, 2016. This interest rate will be the rate borne by debentures issued with respect to any insured loan or mortgage (except for debentures issued pursuant to section 221(g)(4)) with insurance commitment or endorsement date (as applicable) within the first 6 months of 2016.

For convenience of reference, HUD is publishing the following chart of debenture interest rates applicable to mortgages committed or endorsed since January 1, 1980:

Effective interest rate	On or after	Prior to
$9\frac{1}{2}$ .....	Jan. 1, 1980 ....	July 1, 1980.
$9\frac{7}{8}$ .....	July 1, 1980 ....	Jan. 1, 1981.
$11\frac{3}{4}$ .....	Jan. 1, 1981 ....	July 1, 1981.
$12\frac{7}{8}$ .....	July 1, 1981 ....	Jan. 1, 1982.
$12\frac{3}{4}$ .....	Jan. 1, 1982 ....	Jan. 1, 1983.
$10\frac{1}{4}$ .....	Jan. 1, 1983 ....	July 1, 1983.
$10\frac{3}{8}$ .....	July 1, 1983 ....	Jan. 1, 1984.
$11\frac{1}{2}$ .....	Jan. 1, 1984 ....	July 1, 1984.
$13\frac{3}{8}$ .....	July 1, 1984 ....	Jan. 1, 1985.
$11\frac{5}{8}$ .....	Jan. 1, 1985 ....	July 1, 1985.
$11\frac{1}{8}$ .....	July 1, 1985 ....	Jan. 1, 1986.
$10\frac{1}{4}$ .....	Jan. 1, 1986 ....	July 1, 1986.
$8\frac{1}{4}$ .....	July 1, 1986 ....	Jan. 1, 1987.
8 .....	Jan. 1, 1987 ....	July 1, 1987.
9 .....	July 1, 1987 ....	Jan. 1, 1988.
$9\frac{1}{8}$ .....	Jan. 1, 1988 ....	July 1, 1988.
$9\frac{3}{8}$ .....	July 1, 1988 ....	Jan. 1, 1989.
$9\frac{1}{4}$ .....	Jan. 1, 1989 ....	July 1, 1989.
9 .....	July 1, 1989 ....	Jan. 1, 1990.
$8\frac{1}{8}$ .....	Jan. 1, 1990 ....	July 1, 1990.
9 .....	July 1, 1990 ....	Jan. 1, 1991.
$8\frac{3}{4}$ .....	Jan. 1, 1991 ....	July 1, 1991.
$8\frac{1}{2}$ .....	July 1, 1991 ....	Jan. 1, 1992.
8 .....	Jan. 1, 1992 ....	July 1, 1992.
8 .....	July 1, 1992 ....	Jan. 1, 1993.
$7\frac{3}{4}$ .....	Jan. 1, 1993 ....	July 1, 1993.
7 .....	July 1, 1993 ....	Jan. 1, 1994.
$6\frac{5}{8}$ .....	Jan. 1, 1994 ....	July 1, 1994.
$7\frac{3}{4}$ .....	July 1, 1994 ....	Jan. 1, 1995.
$8\frac{3}{8}$ .....	Jan. 1, 1995 ....	July 1, 1995.
$7\frac{1}{4}$ .....	July 1, 1995 ....	Jan. 1, 1996.
$6\frac{1}{2}$ .....	Jan. 1, 1996 ....	July 1, 1996.
$7\frac{1}{4}$ .....	July 1, 1996 ....	Jan. 1, 1997.
$6\frac{3}{4}$ .....	Jan. 1, 1997 ....	July 1, 1997.
$7\frac{1}{8}$ .....	July 1, 1997 ....	Jan. 1, 1998.
$6\frac{5}{8}$ .....	Jan. 1, 1998 ....	July 1, 1998.
$6\frac{1}{8}$ .....	July 1, 1998 ....	Jan. 1, 1999.
$5\frac{1}{2}$ .....	Jan. 1, 1999 ....	July 1, 1999.
$6\frac{1}{8}$ .....	July 1, 1999 ....	Jan. 1, 2000.
$6\frac{1}{2}$ .....	Jan. 1, 2000 ....	July 1, 2000.
$6\frac{1}{2}$ .....	July 1, 2000 ....	Jan. 1, 2001.
6 .....	Jan. 1, 2001 ....	July 1, 2001.
$5\frac{7}{8}$ .....	July 1, 2001 ....	Jan. 1, 2002.
$5\frac{1}{4}$ .....	Jan. 1, 2002 ....	July 1, 2002.
$5\frac{3}{4}$ .....	July 1, 2002 ....	Jan. 1, 2003.

Effective interest rate	On or after	Prior to
5 .....	Jan. 1, 2003 ....	July 1, 2003.
$4\frac{1}{2}$ .....	July 1, 2003 ....	Jan. 1, 2004.
$5\frac{1}{8}$ .....	Jan. 1, 2004 ....	July 1, 2004.
$5\frac{1}{2}$ .....	July 1, 2004 ....	Jan. 1, 2005.
$4\frac{7}{8}$ .....	Jan. 1, 2005 ....	July 1, 2005.
$4\frac{1}{2}$ .....	July 1, 2005 ....	Jan. 1, 2006.
$4\frac{7}{8}$ .....	Jan. 1, 2006 ....	July 1, 2006.
$5\frac{3}{8}$ .....	July 1, 2006 ....	Jan. 1, 2007.
$4\frac{3}{4}$ .....	Jan. 1, 2007 ....	July 1, 2007.
5 .....	July 1, 2007 ....	Jan. 1, 2008.
$4\frac{1}{2}$ .....	Jan. 1, 2008 ....	July 1, 2008.
$4\frac{5}{8}$ .....	July 1, 2008 ....	Jan. 1, 2009.
$4\frac{1}{8}$ .....	Jan. 1, 2009 ....	July 1, 2009.
$4\frac{1}{8}$ .....	July 1, 2009 ....	Jan. 1, 2010.
$4\frac{1}{4}$ .....	Jan. 1, 2010 ....	July 1, 2010.
$4\frac{1}{8}$ .....	July 1, 2010 ....	Jan. 1, 2011.
$3\frac{7}{8}$ .....	Jan. 1, 2011 ....	July 1, 2011.
$4\frac{1}{8}$ .....	July 1, 2011 ....	Jan. 1, 2012.
$2\frac{7}{8}$ .....	Jan. 1, 2012 ....	July 1, 2012.
$2\frac{3}{4}$ .....	July 1, 2012 ....	Jan. 1, 2013.
$2\frac{1}{2}$ .....	Jan. 1, 2013 ....	July 1, 2013.
$2\frac{7}{8}$ .....	July 1, 2013 ....	Jan. 1, 2014.
$3\frac{5}{8}$ .....	Jan. 1, 2014 ....	July 1, 2014.
$3\frac{1}{4}$ .....	July 1, 2014 ....	Jan. 1, 2015.
3 .....	Jan. 1, 2015 ....	July 1, 2015.
$2\frac{7}{8}$ .....	July 1, 2015 ....	Jan. 1, 2016.
$2\frac{7}{8}$ .....	Jan. 1, 2016 ....	July 1, 2016.

Section 215 of Division G, Title II of Public Law 108–199, enacted January 23, 2004 (HUD's 2004 Appropriations Act) amended section 224 of the Act, to change the debenture interest rate for purposes of calculating certain insurance claim payments made in cash. Therefore, for all claims paid in cash on mortgages insured under section 203 or 234 of the National Housing Act and endorsed for insurance after January 23, 2004, the debenture interest rate will be the monthly average yield, for the month in which the default on the mortgage occurred, on United States Treasury Securities adjusted to a constant maturity of 10 years, as found in Federal Reserve Statistical Release H–15. The Federal Housing Administration has codified this provision in HUD regulations at 24 CFR 203.405(b) and 24 CFR 203.479(b).

Section 221(g)(4) of the Act provides that debentures issued pursuant to that paragraph (with respect to the assignment of an insured mortgage to the Secretary) will bear interest at the “going Federal rate” in effect at the time the debentures are issued. The term “going Federal rate” is defined to mean the interest rate that the Secretary of the Treasury determines, pursuant to a statutory formula based on the average yield on all outstanding marketable Treasury obligations of 8- to 12-year maturities, for the 6-month periods of January through June and July through December of each year. Section 221(g)(4) is implemented in the HUD regulations at 24 CFR 221.255 and 24 CFR 221.790.

The Secretary of the Treasury has determined that the interest rate to be borne by debentures issued pursuant to section 221(g)(4) during the 6-month period beginning January 1, 2016, is 2¼ percent.

The subject matter of this notice falls within the categorical exemption from HUD's environmental clearance procedures set forth in 24 CFR 50.19(c)(6). For that reason, no environmental finding has been prepared for this notice.

**Authority:** Sections 211, 221, 224, National Housing Act, 12 U.S.C. 1715b, 1715l, 1715o; Section 7(d), Department of HUD Act, 42 U.S.C. 3535(d).

Dated: January 21, 2016.

**Edward Golding,**

*Principal Deputy Assistant Secretary for Housing.*

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## DEPARTMENT OF THE INTERIOR

### Fish and Wildlife Service

[FWS-R1-ES-2015-N225;  
FXES11130100000C4-167-FF01E00000]

#### Endangered and Threatened Wildlife and Plants; Initiation of 5-Year Status Reviews of 76 Species in Hawaii, Oregon, Washington, Montana, and Idaho

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

**ACTION:** Notice of initiation of reviews; request for information.

**SUMMARY:** We, the U.S. Fish and Wildlife Service (Service), are initiating 5-year status reviews for 76 species in Hawaii, Oregon, Washington, Montana, and Idaho under the Endangered Species Act of 1973, as amended (Act). A 5-year status review is based on the best scientific and commercial data available at the time of the review; therefore, we are requesting submission of any new information on these species

that has become available since the last review.

**DATES:** To ensure consideration in our reviews, we are requesting submission of new information no later than April 12, 2016. However, we will continue to accept new information about any listed species at any time.

**ADDRESSES:** For the 67 species in Hawaii (see table below), submit information via U.S. mail to: Deputy Field Supervisor—Programmatic; Attention: 5-Year Review; U.S. Fish and Wildlife Service; Pacific Islands Fish and Wildlife Office; 300 Ala Moana Blvd., Room 3-122, Box 50088; Honolulu, HI 96850.

For the Warner sucker, Willamette daisy, Kincaid's lupine, and rough popcornflower, submit information via U.S. mail to: Field Supervisor; Attention: 5-Year Review; U.S. Fish and Wildlife Service; Oregon Fish and Wildlife Office; 2600 SE 98th Ave., Suite 100; Portland, OR 97266.

For the northern Idaho ground squirrel, Bruneau Hot springsnail, Bliss Rapids, snail, Banbury Springs limpet, and Spaldings catchfly, submit information via U.S. mail to: Field Supervisor; Attention: 5-Year Review; U.S. Fish and Wildlife Service; Idaho Fish and Wildlife Office; 1387 S. Vinnell Way, Suite 368; Boise, ID 83709.

**FOR FURTHER INFORMATION CONTACT:** Gregory Koob, U.S. Fish and Wildlife Service, Pacific Islands Fish and Wildlife Office (see **ADDRESSES**), 808-792-9400 (for species in Hawaii); Jeff Dillon, U.S. Fish and Wildlife Service, Oregon Fish and Wildlife Office, 503-231-6179 (for Warner sucker, Willamette daisy, Kincaid's lupine, and rough popcornflower); or Kim Garner, Idaho Fish and Wildlife Office, 208-378-5243 (for northern Idaho ground squirrel, Bruneau Hot springsnail, Bliss Rapids, snail, Banbury Springs limpet, and Spaldings catchfly). Individuals who are hearing impaired or speech impaired may call the Federal Relay Service at 800-877-8339 for TTY assistance.

## SUPPLEMENTARY INFORMATION:

### Why do we conduct 5-year reviews?

Under the Act (16 U.S.C. 1531 *et seq.*), we maintain Lists of Endangered and Threatened Wildlife and Plants (which we collectively refer to as the List) in the Code of Federal Regulations (CFR) at 50 CFR 17.11 (for animals) and 17.12 (for plants). Section 4(c)(2) of the Act requires us to review each listed species' status at least once every 5 years. For additional information about 5-year reviews, go to <http://www.fws.gov/endangered/what-we-do/recovery-overview.html>, scroll down to "Learn More about 5-Year Reviews," and click on our factsheet.

### What information do we consider in the review?

A 5-year review considers all new information available at the time of the review. In conducting these reviews, we consider the best scientific and commercial data that has become available since the listing determination or most recent status review, such as:

- (A) Species biology, including but not limited to population trends, distribution, abundance, demographics, and genetics;
- (B) Habitat conditions, including but not limited to amount, distribution, and suitability;
- (C) Conservation measures that have been implemented that benefit the species;
- (D) Threat status and trends in relation to the five listing factors (as defined in section 4(a)(1) of the Act); and
- (E) Other new information, data, or corrections, including but not limited to taxonomic or nomenclatural changes, identification of erroneous information contained in the List, and improved analytical methods.

Any new information will be considered during the 5-year review and will also be useful in evaluating the ongoing recovery programs for these species.

### What Species Are Under Review?

This notice announces our active review of the 76 species listed in the table below.

#### SPECIES FOR WHICH THE PACIFIC REGION IS INITIATING A 5-YEAR STATUS REVIEW

Common name	Scientific name	Status	Where listed	Final listing rule (Federal Register citation and publication date)
<b>ANIMALS</b>				
Northern Idaho ground squirrel ..	<i>Urocitellus brunneus</i> .....	Threatened .....	U.S.A. (ID) .....	65 FR 17779; 04/05/2000
Maui nukupuu .....	<i>Hemignathus lucidus affinis</i> .....	Endangered .....	U.S.A. (HI) .....	32 FR 4001; 03/11/1967
Maui akepa .....	<i>Loxops coccineus ochraceus</i> ...	Endangered .....	U.S.A. (HI) .....	35 FR 16047; 10/13/1970
Poouli .....	<i>Melamprosops phaeosoma</i> .....	Endangered .....	U.S.A. (HI) .....	40 FR 44149; 09/25/1975
Molokai thrush .....	<i>Myadestes lanaiensis rutha</i> .....	Endangered .....	U.S.A. (HI) .....	35 FR 16047; 10/13/1970
Crested honeycreeper .....	<i>Palmeria dolei</i> .....	Endangered .....	U.S.A. (HI) .....	32 FR 4001; 03/11/1967
Molokai creeper .....	<i>Paroreomyza flammea</i> .....	Endangered .....	U.S.A. (HI) .....	35 FR 16047; 10/13/1970