

- SF-424 Budget Form.
- Detailed Budget Narrative (including indirect cost rate or indirect cost rate proposal).
- Certifications.
- Verification of Matching Funds.
- DUNS and SAM Registration.

[FR Doc. 2018-17765 Filed 8-16-18; 8:45 am]

BILLING CODE 3410-15-C

DEPARTMENT OF AGRICULTURE

Rural Housing Service

Establishment of Maximum Interest Rate

AGENCY: Rural Housing Service, USDA.

ACTION: Request for information.

SUMMARY: The Rural Housing Service (RHS or Agency) seeks public comments on updating the provisions of the Single Family Housing Guaranteed Loan Program (SFHGLP), specifically regarding the maximum interest rate, its impact on loan making to potential SFHGLP borrowers, and possible changes to the interest rate cap. RHS is soliciting input regarding the maximum interest rate to help the Agency determine whether the interest rate cap should be modified in order to support the agency's mission to offer applicants, who are unable to secure the credit necessary for such housing from other sources under conventional credit terms, an opportunity to acquire new or existing housing for use as a primary residence; finance the repair and rehabilitation costs associated with the purchase of the home; and refinance an existing Section 502 loan to lower the interest rate.

These opportunities are provided to applicants under terms and conditions which the applicant can reasonably be expected to fulfill.

DATES: Written Comments: Interested parties must submit written comments on or before October 16, 2018.

ADDRESSES: Submit comments in either paper or electronic format by the following methods:

- Federal eRulemaking Portal at <http://www.regulations.gov>. Follow instructions for submitting comments.

- *Postal Mail/Commercial Delivery:* Please send your comments addressed to Kate Jensen, Finance and Loan Analyst, Single Family Housing Guaranteed Loan Program, USDA Rural Development, 1400 Independence Avenue, STOP 0784, Room 2250, Washington, DC 20250-1522.

FOR FURTHER INFORMATION CONTACT: Kate Jensen, Finance and Loan Analyst, at kate.jensen@wdc.usda.gov or (503) 894-2382.

SUPPLEMENTARY INFORMATION:

Background

RHS delivers programs authorized by the Housing Act of 1949, as amended (42 U.S.C. 1472 *et seq.*) (Housing Act). The preamble to the Housing Act declares that every American deserves a "decent home and a suitable living environment." RHS guarantees a variety of housing loans for home purchases, repair, and rental housing development in rural areas. The SFHGLP provides low- and moderate-income borrowers access to mortgage credit by guaranteeing loans issued by agency-approved private sector lenders. Loans may finance the full construction and acquisition cost of a property up to 100 percent of the appraised value. Mortgages have 30-year terms and fixed rates negotiated with the lender that cannot exceed an interest rate cap that is determined by the Agency. Financing may also be used to refinance existing USDA guaranteed or direct loans. The program maintains its neutral or slightly negative subsidy status through guarantee and annual loan fees.

Request for Comment

Stakeholder input is vital to ensure that the maximum interest rate continues to support the agency's mission and not overly burden SFHGLP lenders and their customers. Currently, the maximum allowable interest rate is defined in Section 7.3.B of the program handbook (available at [https://](https://www.rd.usda.gov/files/3555-1chapter07.pdf)

www.rd.usda.gov/files/3555-1chapter07.pdf) as the current Fannie Mae posted yield for 90-day delivery (Actual/Actual), plus one percent for 30-year fixed rate conventional loans, rounded up to the nearest one quarter of one percent. The Agency is considering whether to modify the maximum interest rate and would like stakeholder feedback on the issue.

The following questions and discussion items are posed to guide stakeholder comments. Where possible, RHS requests that comments include specific suggestions regarding ways to improve existing programs and delivery mechanisms and eliminate or minimize the duplication of RHS's regulation and policies with work performed by other entities, including federal, state, and local agencies. RHS welcomes pertinent comments that are beyond the scope of these questions.

1. Should the Agency continue with the requirement that the maximum allowable interest rate shall not exceed the current Federal National Mortgage Association posted yield for 90-day delivery (Actual/Actual) plus one percent for 30-year fixed rate conventional loans, rounded up to the nearest one quarter of one percent?

2. Should the Agency consider indexing the maximum allowable interest rate to a source other than the Federal National Mortgage Association?

3. Should a higher maximum allowable interest rate cap be established? If so, what maximum rate is recommended, and why?

4. Does the current maximum interest rate create any barriers to loan making in eligible rural areas? If so, how and under what circumstances?

5. What effect would increasing or eliminating the maximum interest rate have for loan originators and borrowers in underserved populations and rural communities?

6. If the maximum allowable interest rate cap were to be increased or

eliminated, what protections exist to prevent consumers from being overcharged?

7. If the maximum allowable interest rate is raised or removed, what steps should the Agency take to monitor lenders to ensure that borrowers are not overcharged?

Non-Discrimination Statement

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (*e.g.*, Braille, large print, audiotope, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

(1) *Mail*: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue SW, Washington, DC 20250-9410;

(2) *Fax*: (202) 690-7442; or

(3) *Email*: program.intake@usda.gov.

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Dated: August 13, 2018.

Joel C. Baxley,

Administrator, Rural Housing Service.

[FR Doc. 2018-17764 Filed 8-16-18; 8:45 am]

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COMMISSION ON CIVIL RIGHTS

Agenda and Notice of Public Meeting of the Delaware Advisory Committee

AGENCY: Commission on Civil Rights.

ACTION: Announcement of monthly planning meetings.

SUMMARY: Notice is hereby given, pursuant to the provisions of the rules and regulations of the U.S. Commission on Civil Rights (Commission), and the Federal Advisory Committee Act (FACA), that a planning meeting of the Delaware State Advisory Committee to the Commission will convene by conference call, on Monday, September 17, 2018 at 10:00 a.m. (EDT). The purpose of the meeting is to discuss preparation of the Committee's report on implicit bias and policing in communities of color in Delaware.

DATES: Monday, September 17, 2018, at 10:00 a.m. (EDT).

ADDRESSES: *Public Call-In Information:* Conference call number: 1-800-210-9006 and conference call ID: 4124362.

FOR FURTHER INFORMATION CONTACT: Ivy L. Davis, at ero@usccr.gov or by phone at 202-376-7533.

SUPPLEMENTARY INFORMATION: Interested members of the public may listen to the discussion by calling the following toll-free conference call number: 1-800-210-9006 and conference call ID: 4124362. Please be advised that before placing them into the conference call, the conference call operator may ask callers to provide their names, their organizational affiliations (if any), and email addresses (so that callers may be notified of future meetings). Callers can expect to incur charges for calls they initiate over wireless lines, and the Commission will not refund any incurred charges. Callers will incur no charge for calls they initiate over land-line connections to the toll-free telephone number herein.

Persons with hearing impairments may also follow the discussion by first calling the Federal Relay Service at 1-800-877-8339 and providing the operator with the toll-free conference call number: 1-800-210-9006 and conference call ID: 4124362.

Members of the public are invited to submit written comments; the comments must be received in the regional office approximately 30 days after each scheduled meeting. Written comments may be mailed to the Eastern Regional Office, U.S. Commission on Civil Rights, 1331 Pennsylvania Avenue, Suite 1150, Washington, DC 20425, or emailed to Evelyn Bohor at ero@usccr.gov. Persons who desire

additional information may contact the Eastern Regional Office at (202) 376-7533.

Records and documents discussed during the meeting will be available for public viewing as they become available at <http://facadatabase.gov/committee/meetings.aspx?cid=240>; click the "Meeting Details" and "Documents" links. Records generated from this meeting may also be inspected and reproduced at the Eastern Regional Office, as they become available, both before and after the meetings. Persons interested in the work of this advisory committee are advised to go to the Commission's website, www.usccr.gov, or to contact the Eastern Regional Office at the above phone number, email or street address.

Agenda

Monday, September 17, 2018 at 10:00 a.m.

- I. Welcome and Introductions
Rollcall
- II. Planning Meeting
Discuss Project Report
- III. Other Business
- IV. Adjournment

Dated: August 13, 2018.

David Mussatt,

Supervisory Chief, Regional Programs Unit.

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BILLING CODE P

COMMISSION ON CIVIL RIGHTS

Notice of Public Meeting of the Virginia Advisory Committee

AGENCY: Commission on Civil Rights.

ACTION: Announcement of meeting.

SUMMARY: Notice is hereby given, pursuant to the provisions of the rules and regulations of the U.S. Commission on Civil Rights (Commission), and the Federal Advisory Committee Act (FACA) that a meeting of the Virginia Advisory Committee to the Commission will convene by conference call at 12:00 p.m. (EST) on Wednesday, September 19, 2018. The purpose of the meeting is for Committee members to continue discussing plans for the in-person briefing on hate crimes in VA—incidences and responses.

DATES: Wednesday, September 19, 2018, at 12:00 p.m. EST.

ADDRESSES: *Public call-in information:* Conference call-in number: 1-800-474-8920 and conference call 8310490.

FOR FURTHER INFORMATION CONTACT: Ivy Davis at ero@usccr.gov or by phone at 202-376-7533.