

*For Electronic Records (cloud based):* Comprehensive electronic records are secured and maintained on a cloud-based software server and operating system that resides in Federal Risk and Authorization Management Program (FedRAMP) and Federal Information Security Management Act (FISMA) Moderate dedicated hosting environment. All data located in the cloud-based server is firewalled and encrypted at rest and in transit. The security mechanisms for handling data at rest and in transit are in accordance with HUD encryption standards.

#### RECORD ACCESS PROCEDURES:

Individuals requesting records of themselves should address written inquiries to the Department of Housing Urban and Development 451 7th Street SW, Washington, DC 20410-0001. For verification, individuals should provide their full name, current address, and telephone number. In addition, the requester must provide either a notarized statement or an unsworn declaration made under 24 CFR 16.4.

#### CONTESTING RECORD PROCEDURES:

The HUD rule for contesting the content of any record pertaining to the individual by the individual concerned is published in 24 CFR 16.8 or may be obtained from the system manager.

#### NOTIFICATION PROCEDURES:

Individuals requesting notification of records of themselves should address written inquiries to the Department of Housing Urban Development, 451 7th Street SW, Washington, DC 20410-0001. For verification purposes, individuals should provide their full name, office or organization where assigned, if applicable, and current address and telephone number. In addition, the requester must provide either a notarized statement or an unsworn declaration made under 24 CFR 16.4.

#### EXEMPTIONS PROMULGATED FOR THE SYSTEM:

None.

#### HISTORY:

Docket No. FR-7106-N-05, 90 FR 21057, May 16, 2025; Docket No. FR-7092-N-07, 89 FR 1587, January 10, 2024.

#### Kimberly Morton,

*Acting, Chief Privacy Officer, Office of Administration.*

[FR Doc. 2026-10753 Filed 5-28-26; 8:45 am]

BILLING CODE 4210-67-P

## DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR-6609-N-01]

### Request for Information Regarding Single Family Minimum Property Requirements (MPR)

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

**ACTION:** Request for information.

**SUMMARY:** The Department of Housing and Urban Development (HUD, through the Federal Housing Administration (FHA)) is seeking public comments regarding Minimum Property Requirements (MPR) as it applies to FHA's Single Family mortgage insurance programs. This Request for Information (RFI) aims to gather market feedback to inform subsequent policy modernization that supports sustainable homeownership opportunities.

**DATES:** Comments are requested on or before June 29, 2026. Late-filed comments will be considered to the extent practicable.

**ADDRESSES:** Interested persons are invited to submit comments responsive to this RFI. Copies of all comments submitted are available for inspection and downloading at [www.regulations.gov](http://www.regulations.gov). To receive consideration as public comments, comments must be submitted through one of the two methods specified below. All submissions must refer to the above docket number and title. Commenters are encouraged to identify the number of the specific question or questions to which they are responding. Responses should include the name(s) of the person(s) or organization(s) filing the comment; however, because any responses received by HUD will be publicly available, responses should not include any personally identifiable information or confidential commercial information.

1. *Electronic Submission of Comments.* Interested persons may submit comments electronically through the Federal eRulemaking Portal at <http://www.regulations.gov>.

2. *Submission of Comments by Mail.* Comments may be submitted by mail to the Regulations Division, Office of General Counsel, Department of Housing and Urban Development, 451 7th Street SW, Room 10276, Washington, DC 20410-0500.

**FOR FURTHER INFORMATION CONTACT:** C. Brian Faux, Director, Office of Single Family Program Development, Department of Housing and Urban

Development, 451 7th Street SW, Room 9007, Washington, DC 20410-0500; telephone number 202-402-4317. HUD welcomes and is prepared to receive calls from individuals who are deaf or hard of hearing, as well as individuals with speech or communication disabilities. To learn more about how to make an accessible telephone call, please visit <https://www.fcc.gov/consumers/guides/telecommunications-relay-service-trs>.

#### SUPPLEMENTARY INFORMATION:

##### I. Background

Section 203 of the National Housing Act (12 U.S.C. 1709(a)) authorizes the Secretary to insure single family mortgages upon such terms as the Secretary may prescribe. Since the Single Family Mortgage Insurance Program's inception, the Federal Housing Administration (FHA) has required, as a condition of eligibility, that all residential properties securing insured mortgages satisfy certain Minimum Property Requirements (MPRs). These MPRs are designed to ensure that FHA-insured mortgages are collateralized by properties that are safe, sound, and secure, thereby protecting borrowers and the fiscal integrity of the Mutual Mortgage Insurance Fund (MMIF). FHA's MPRs are detailed throughout FHA's Single Family Policy Handbook 4000.1.

Separately, section 526 of the National Housing Act (12 U.S.C. 1735f-4) requires the Secretary to establish minimum property standards for newly constructed residential housing other than manufactured housing. Unlike the administratively developed MPRs, FHA's Minimum Property Standards (MPS) are expressly mandated by statute and apply to new construction. They are intended to ensure that newly constructed homes securing FHA-insured mortgages are safe, sound, and secure, and that they comply with applicable minimum energy efficiency requirements. FHA's MPS are codified at 24 CFR part 200, subpart S. The Single Family Policy Handbook 4000.1 provides additional guidance regarding these requirements. FHA's MPS are not the subject of this RFI.

The FHA-approved Mortgagee is responsible for determining whether the property securing the FHA-insured mortgage satisfies FHA's MPRs. When an appraisal report or inspection by a qualified entity identifies conditions that prevent the property from meeting FHA's property acceptability criteria, the Mortgagee must ensure that the necessary repairs are completed before the mortgage is eligible for FHA insurance. Through this process,

Mortgagees serve as the primary mechanism by which FHA's property standards are applied at the loan level, ensuring that properties securing FHA-insured mortgages meet the agency's baseline requirements for safety, soundness, and security.

FHA's MPRs have adapted to changes in the housing industry numerous times over the years but the last major update to the MPRs and the associated repair requirements was over 20 years ago. In that reform, first published in Mortgagee Letter 2005-48, FHA shifted away from the historical repair emphasis on minor cosmetic property deficiencies and normal wear and tear. However, FHA recognizes the benefit of modernizing and streamlining MPRs to better align the program with current industry practices. FHA recognizes that a considerable number of FHA appraisals require a condition for property repair or inspection. While the Government Sponsored Enterprises (GSEs) also maintain property safety, soundness and structural integrity requirements,<sup>1</sup> some stakeholders indicate the resulting repair and reinspection rates are significantly lower than those of FHA. While repairs or additional inspections may be prudent in some cases, they create real costs that may not always yield a commensurate benefit in terms of home quality and/or safety. Moreover, this perception of excessive costs may result in the reluctance by some property sellers to accept offers from borrowers seeking FHA-insured financing.

President Trump's housing agenda has emphasized the removal of regulatory barriers that elevate the cost of housing, restrict access to mortgage credit, and undermine the American Dream of quality, affordable homeownership. Accordingly, FHA is contemplating a reassessment of its MPR policies to support a modern approach to collateral risk management practices. FHA is seeking input on this topic to ensure that all stakeholder perspectives are considered.

## II. Purpose of this Request for Information

The purpose of this RFI is to solicit information on both specific MPRs and general approaches to modernizing MPRs in ways that balance the benefits of these requirements with the burdens that they may impose.

<sup>1</sup> Selling Guide—Fannie Mae Single Family, p. 567, published February 4, 2026 (<https://selling-guide.fanniemae.com/sell/b4-1.3-06/property-condition-and-quality-construction-improvements#P3836>).

## III. Specific Information Requested

FHA welcomes all comments relevant to MPRs but is particularly interested in receiving feedback on the specific questions below.

1. What are the advantages and/or disadvantages of MPRs compared with the property safety and soundness requirements of other governmental and non-governmental financing programs/options?

2. Do the current MPRs adequately protect borrowers utilizing FHA programs to purchase or refinance a home? Do the current MPRs adequately protect FHA's Mutual Mortgage Insurance Fund (MMIF) through reduced collateral risk?

3. What specific MPRs are no longer applicable or necessary to ensure properties are habitable, safe and sound for FHA borrowers?

4. Are there opportunities to expand post-closing repair flexibility while still protecting borrowers and the MMI Fund?

5. Are there important factors FHA should consider generally when modernizing policies to balance the safeguarding function of MPRs relative to any additional burdens that MPRs may impose?

6. Are the MPRs communicated clearly enough in FHA policies for borrowers, Mortgagees, and appraisers to understand the requirements? For example, is there a clear distinction between safety and habitability concerns that necessitate pre-closing repairs versus cosmetic repairs?

7. How could FHA streamline and/or simplify MPR policies for Mortgagees and appraisers to better interpret and apply MPR policies consistently?

8. Is the FHA Appraiser's scope of work to identify MPR deficiencies aligned with modern appraisal practice or are there other more appropriate approaches?

9. Please provide any general suggestions for improvement or comments on modernizing FHA's approach to MPRs.

**Joseph M. Gormley,**

*President of the Government National Mortgage Association performing the delegable duties of the Assistant Secretary for Housing—Federal Housing Commissioner.*

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## DEPARTMENT OF THE INTERIOR

### Fish and Wildlife Service

[FWS-R4-ES-2026-1024;  
FXES11140400000-267-FF04E00000]

### Endangered Species; Recovery Permit Applications

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

**ACTION:** Notice of availability; receipt of permit applications and request for comments.

**SUMMARY:** We, the U.S. Fish and Wildlife Service, have received applications for permits to conduct scientific research to promote conservation or other activities intended to enhance the propagation or survival of endangered and threatened species under the Endangered Species Act (Act). We invite the public and local, State, Tribal, and Federal agencies to provide written data, views, or arguments with respect to any application noticed within 30 days following the publication of this notice. Before issuing any of the requested permits, we will take into consideration all information that we receive during the public comment period.

**DATES:** Comments will be accepted on or before June 29, 2026. Comments submitted electronically using the Federal eRulemaking Portal (see **ADDRESSES**, below) must be received by 11:59 p.m. eastern time on the closing date.

To ensure your comment is received and considered, you must submit it using one of the methods identified in the **ADDRESSES** section of this document. Comments submitted through any method not authorized in this document, or sent to an address not listed here, will not be considered.

#### **ADDRESSES:**

*Reviewing Documents:* Submit requests for copies of applications and supporting materials to [permitsr4es@fws.gov](mailto:permitsr4es@fws.gov) (see **FOR FURTHER INFORMATION CONTACT**). All requests for application information and comments should specify the applicant's name and application number accordingly to facilitate the request.

*Comment submission:* All submissions must include the docket number [FWS-R4-ES-2026-1024] for this document. You must submit comments using one of the following methods:

- *Electronic submission:* Federal eRulemaking Portal at: <https://www.regulations.gov>. In the Search box, enter FWS-R4-ES-2026-1024, which is the docket number for this action. Then