

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.*

[FR Doc. 2026-10766 Filed 5-28-26; 8:45 am]

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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

click the Search button. On the resulting page, you may submit a comment by clicking on "Comment." Please ensure that you have found the correct docket before submitting your comments.

• *U.S. mail:* Public Comments

Processing, Attn: Docket No. FWS–R4–ES–2026–1024, Policy and Regulations Branch, U.S. Fish and Wildlife Service, MS: PRB (JAO/3W), 5275 Leesburg Pike, Falls Church, VA 22041–3803.

Comments submitted through any method not authorized in this document, or sent to an address not listed here, will not be considered. We will not accept comments via email, fax, or hand delivery. We are not required to consider comments that are submitted after the comment period ends or that are submitted via a method outside of these instructions.

We will post all comments at <https://www.regulations.gov>. You may request that we withhold personal identifying information from public review; however, we cannot guarantee that we will be able to do so. See Public Availability of Comments for more information.

**FOR FURTHER INFORMATION CONTACT:**

Kaye London via telephone at 404–679–7097 or via email at [permitsr4es@fws.gov](mailto:permitsr4es@fws.gov). Individuals in the U.S. who are deaf, deafblind, hard of hearing, or have a speech disability may dial 711 (TTY, TDD, or TeleBraille) to access telecommunications relay services.

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:** We, the U.S. Fish and Wildlife Service (Service), invite review and comment from the public and local, State, Tribal, and Federal agencies on applications we have received for permits to conduct certain activities with endangered and threatened species under section 10(a)(1)(A) of the Endangered Species Act of 1973, as amended (ESA; 16 U.S.C. 1531 *et seq.*), and our regulations in the Code of Federal Regulations (CFR) at 50 CFR part 17. Documents and other information submitted with the applications are available for review, subject to the requirements of the Privacy Act of 1974, as amended (5 U.S.C. 552a), and the Freedom of Information Act (5 U.S.C. 552).

**Background**

With some exceptions, the Act prohibits take of listed species unless a Federal permit is issued that authorizes such take. As defined in Section 3 of the Act, "the term 'take' means to harass, harm, pursue, hunt, shoot, wound, kill, trap, capture, or collect, or to attempt to engage in any such conduct.

A recovery permit issued under section 10(a)(1)(A) of the Act authorizes the permittee to take endangered or

threatened species while engaging in activities that are conducted for scientific purposes that promote recovery of species or for enhancement of propagation or survival of species. These activities often include the capture and collection of species, which would result in prohibited take if a permit were not issued. The regulations implementing section 10(a)(1)(A) of the Act for these permits are found at 50 CFR 17.22 for endangered wildlife species, 50 CFR 17.32 for threatened wildlife species, 50 CFR 17.62 for endangered plant species, and 50 CFR 17.72 for threatened plant species.

**Permit Applications Available for Review and Comment**

The Act requires that we invite public comments on permit applications before issuing respective permits. Accordingly, we also invite the public and local, State, Tribal, and Federal agencies to submit written data, views, or arguments with respect to these applications. The comments and recommendations that will be most useful and likely to influence agency decisions are those with substantive content supported by quantitative information or published research results. Proposed activities in the following applications for permits are for scientific purposes or enhancement of propagation or survival of the species in the wild.

Permit application No.	Applicant	Species	Location(s)	Activity(ies)	Type of Take	Permit action
ES136808–4 .....	Loggerhead Marinelife Center; Juno Beach, FL.	Add Endangered species: loggerhead sea turtle ( <i>Caretta caretta</i> ) and green sea turtle ( <i>Chelonia mydas</i> ).	Florida .....	Collection of blood and tissues, and transport.	Handling .....	Renewal & Amendment.
ES35594A–6 .....	Alabama Power Company; Calera, AL.	Gray bat ( <i>Myotis grisescens</i> ), Indiana bat ( <i>Myotis sodalis</i> ), northern long-eared bat ( <i>Myotis septentrionalis</i> ), and tricolored bat ( <i>Perimyotis subflavus</i> ).	Alabama .....	Presence/absence surveys.	Capture and handle .....	Amendment.
ES48582B–3 .....	Kim Chase; Woodstock, GA.	Gray bat ( <i>Myotis grisescens</i> ), Indiana bat ( <i>Myotis sodalis</i> ), northern long-eared bat ( <i>Myotis septentrionalis</i> ), and tricolored bat ( <i>Perimyotis subflavus</i> ).	North Carolina ..	Presence/absence surveys.	Capture and handle .....	Renewal & Amendment.
ES59340D .....	Ashley Long; Baton Rouge, LA.	Northern long-eared bat ( <i>Myotis septentrionalis</i> ).	Louisiana .....	Mist-netting .....	Capture and handle .....	Renewal.
ES66039A–2 .....	Arkansas Game and Fish Commission; Little Rock, AR.	Add the following endangered mussels: Pink mucket ( <i>Lampsilis abrupta</i> ), scaleshell mussel ( <i>Leptodea leptodon</i> ), and spectaclecase ( <i>Cumberlandia monodonta</i> ).	Arkansas .....	Captive propagation and release for population augmentation and reintroduction activities.	Handling .....	Renewal & Amendment.
ES68453D–1 .....	Andrew Edelman; Carrolton, GA.	Gray bat ( <i>Myotis grisescens</i> ), Indiana bat ( <i>Myotis sodalis</i> ), northern long-eared bat ( <i>Myotis septentrionalis</i> ), and tricolored bat ( <i>Perimyotis subflavus</i> ).	Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, and Tennessee.	Presence/absence surveys, mist-netting, banding, and tagging.	Capture and handle .....	Renewal & Amendment.

Permit application No.	Applicant	Species	Location(s)	Activity(ies)	Type of Take	Permit action
ES75914D-1 .....	North Carolina State Parks; Durham, NC.	Spruce-fir moss spider ( <i>Microhexura montivaga</i> ).	North Carolina, Tennessee, and Virginia.	Presence surveys, and population monitoring.	Capture and handling ....	Renewal & Amendment.
ES83157D-2 .....	Matthew Miller; Festus, MO.	<i>Sarracenia oreophila</i> (green pitcher plant), <i>Sarracenia rubra</i> ssp. <i>alabamensis</i> (Alabama canebrake pitcher plant), and <i>Sarracenia rubra</i> ssp. <i>jonesii</i> (mountain sweet pitcher plant).	Multiple states ..	Interstate Commerce with propagated plants.	N/A .....	Renewal.
PER0013669-1 .....	Alyssa Jones; Huntington, WV.	Add Endangered species: James spinymussel ( <i>Parvaspina collina</i> ), and purple cat's paw ( <i>Epioblasma obliquata</i> ).	Alabama, Arkansas, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Mississippi, Missouri, New York, North Carolina, Oklahoma, Ohio, Pennsylvania, South Carolina, Tennessee, Texas, Virginia, and West Virginia.	Presence/absence surveys.	Handling .....	Amendment.
PER0018443-2 .....	U.S. Army Engineer Research and Development Center; Vicksburg, MS.	Add Endangered species: Balcones spike ( <i>Fusconaia iheringi</i> ), false spike ( <i>Fusconaia mitchelli</i> ), fanshell ( <i>Cyprogenia stegaria</i> ), fat pocketbook ( <i>Potamilus capax</i> ), Guadalupe fatmucket ( <i>Lampsilis bergmanni</i> ), Guadalupe orb ( <i>Cyclonaias necki</i> ), Texas fawnsfoot ( <i>Truncilla macrodon</i> ), Texas fatmucket ( <i>Lampsilis bracteata</i> ), and Texas pimpleback ( <i>Cyclonaias petrina</i> ).	Alabama, Arkansas, Florida, Illinois, Indiana, Kentucky, Louisiana, Mississippi, Missouri, Ohio, Tennessee, Texas, and West Virginia.	Capture, handle, identify, transport, hold in captivity, and release.	Capture and handling ....	Amendment.
PER22396505-0 ....	Paula Marcinek; Athens, GA.	Amber darter ( <i>Percina antesella</i> ), Conasauga logperch ( <i>Percina jenkinsi</i> ), and Etowah darter ( <i>Etheostoma etowahae</i> ).	Alabama, Georgia, and Tennessee.	Presence/absence surveys, and fin clipping.	Capture and handling ....	New.
PER24430188-0 ....	Luke Sparreo; Bronz, NY.	Alabama canebrake pitcher plant ( <i>Sarracenia rubra</i> ssp. <i>alabamensis</i> ), mountain sweet pitcher plant ( <i>Sarracenia rubra</i> ssp. <i>jonesii</i> ), and green pitcher plant ( <i>Sarracenia oreophila</i> ).	Alabama, Georgia, North Carolina, and South Carolina.	Collection of leaves/pitchers.	N/A .....	New.

Permit application No.	Applicant	Species	Location(s)	Activity(ies)	Type of Take	Permit action
PER24808879-0 ....	Crystal Birdsall; Lancaster, KY.	Gray bat ( <i>Myotis grisescens</i> ), Indiana bat ( <i>Myotis sodalis</i> ), northern long-eared bat ( <i>Myotis septentrionalis</i> ), Virginia big-eared bat ( <i>Corynorhinus townsendii virginianus</i> ), Ozark big-eared bat ( <i>Corynorhinus townsendii ingens</i> ), and tricolored bat ( <i>Perimyotis subflavus</i> ).	Alabama, Arkansas, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Vermont, Virginia, West Virginia, Wisconsin, and Wyoming.	Presence/absence surveys, mist-netting/harp trapping, radio transmitter application, and guano swabbing/collection.	Capture and handling ....	New.
PER25382284-0 ....	Mackenzie Milner; Winchester, TN.	Gray bat ( <i>Myotis grisescens</i> ) ...	Tennessee .....	Population monitoring.	Possible disturbance .....	New.
PER25652385-0 ....	National Park Service, Gulf Islands National Seashore; Ocean Springs, MS.	Green sea turtle ( <i>Chelonia mydas</i> ), hawksbill sea turtle ( <i>Eretmochelys imbricata</i> ), Kemp's ridley sea turtle ( <i>Lepidochelys kempii</i> ), leatherback sea turtle ( <i>Dermochelys coriacea</i> ), and loggerhead sea turtle ( <i>Caretta caretta</i> ).	Mississippi .....	Inventory sea turtle nests from land and air.	Possible disturbance .....	New.
PER26279328-0 ....	Ecological Resource Consultants, Inc.; Panama City, FL.	Choctaw bean ( <i>Obovaria choctawensis</i> ), fat threeridge ( <i>Amblema neisleri</i> ), Gulf moccasinshell ( <i>Medionidus penicillatus</i> ), Ochlockonee moccasinshell ( <i>Medionidus simpsonianus</i> ), oval pigtoe ( <i>Pleurobema pyriforme</i> ), shinyrayed pocketbook ( <i>Hamiota subangulata</i> ), and southern kidneyshell ( <i>Ptychobranchus jonesi</i> ).	Florida .....	Presence/absence surveys.	Handling .....	New.

Permit application No.	Applicant	Species	Location(s)	Activity(ies)	Type of Take	Permit action
PER26929349-0 ....	Atlanta Botanical Garden; Atlanta, GA.	<i>Aristida chaseae</i> (no common name), pelos del diablo ( <i>Aristida portoricensis</i> ), Vahl's boxwood ( <i>Buxus vahlii</i> ), capá rosa ( <i>Callicarpa ampla</i> ), <i>Calyptanthes thomasiana</i> (no common name), <i>Catesbaea melanocarpa</i> (no common name), <i>Cordia bellonis</i> (no common name), palo de nigua ( <i>Cornutia obovate</i> ), <i>Cranichis ricartii</i> (no common name), higuero de Sierra ( <i>Crescentia portoricensis</i> ), uvillo ( <i>Eugenia haematocarpa</i> ), beautiful goetzea ( <i>Goetzea elegans</i> ), Cook's holly ( <i>Ilex cookie</i> ), <i>Ilex sintenisii</i> (no common name), West Indian walnut ( <i>Juglans jamaicensis</i> ), <i>Lyonia truncata</i> var. <i>proctorii</i> (no common name), marron bacora ( <i>Solanum conocarpum</i> ), palo de jazmin ( <i>Styrax portoricensis</i> ), palo colorado ( <i>Ternstroemia luquillensis</i> ), <i>Ternstroemia subsessilis</i> (no common name), <i>Vernonia proctorii</i> (no common name), St. Thomas prickly-ash ( <i>Zanthoxylum thomasianum</i> ), eugenia ( <i>Eugenia woodburyana</i> ), <i>Gesneria pauciflora</i> (no common name), <i>Stahlia monosperma</i> (cóbana negra), and <i>Varronia rupicola</i> (no common name).	Puerto Rico, and U.S. Virgin Islands (St. Croix and St. John).	Collection of seed, leaf, pollen, root, and cuttings.	N/A .....	New.
PER27158305-0 ....	Jonathan Lopez; Oxford, MS.	Black clubshell ( <i>Pleurobema curtum</i> ), heavy pigtoe ( <i>Pleurobema taitianum</i> ), Neosho mucket ( <i>Lampsilis rafinesqueana</i> ), <i>Obovaria</i> spp., Ouachita rock pocketbook ( <i>Arcidens wheeleri</i> ), ovate clubshell ( <i>Pleurobema perovatum</i> ), <i>Pleurobema</i> spp., scaleshell mussel ( <i>Leptodea leptodon</i> ), sheeppnose mussel ( <i>Plethobasus cyphyus</i> ), southern clubshell ( <i>Pleurobema decisum</i> ), southern combshell ( <i>Epioblasma penita</i> ), and triangular kidneyshell ( <i>Ptychobranthus greenii</i> ).	Alabama, Mississippi, and Oklahoma.	Surveys to determine population trends, assemblage health, and community structure. Listed species are not the target of the study, however, may be encountered within the study area.	Handling .....	New.
PER30017987 .....	Archie Carr Center for Sea Turtle Research; Gainesville, FL.	Leatherback sea turtle ( <i>Dermodochelys coriacea</i> ).	Florida .....	Genetic sample collection from eggs and analysis.	Collection .....	New.

Permit application No.	Applicant	Species	Location(s)	Activity(ies)	Type of Take	Permit action
PER30397395 .....	Vanessa Vest; Ludlow, KY.	Spectaclecase mussel ( <i>Cumberlandia monodonta</i> ), fanshell ( <i>Cyprogenia stegaria</i> ), purple catspaw ( <i>Epioblasma obliquata</i> ), white catspaw (pearlymussel) ( <i>Epioblasma perobliqua</i> ), northern riffleshell ( <i>Epioblasma rangiana</i> ), snuffbox ( <i>Epioblasma triquetra</i> ), longsolid ( <i>Fusconaia subrotunda</i> ), pink mucket ( <i>Lampsilis abrupta</i> ), Higgins eye pearlymussel ( <i>Lampsilis higginsii</i> ), scaleshell ( <i>Leptodea leptodon</i> ), ring pink ( <i>Obovaria retusa</i> ), round hickorynut ( <i>Obovaria subrotunda</i> ), James spiny mussel ( <i>Parvaspina collina</i> ), Orangefoot pimpleback ( <i>Plethobasus cooperianus</i> ), sheepnose mussel ( <i>Plethobasus cyphus</i> ), clubshell ( <i>Pleurobema clava</i> ), rough pigtoe ( <i>Pleurobema plenum</i> ), fat pocketbook ( <i>Potamilus capax</i> ), rabbitsfoot ( <i>Quadrula cylindrica cylindrica</i> ), and rayed bean ( <i>Villosa fabalis</i> ).	Alabama, Arkansas, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Nebraska, New York, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, South Dakota, Tennessee, Virginia, West Virginia, and Wisconsin.	Presence/absence surveys.	Handling .....	New.
PER30815306 .....	Bat Education and Rehabilitation of Grainger County Inc.; Blain, TN.	Gray bat ( <i>Myotis grisescens</i> ) ...	Tennessee .....	Housing, care, and display of unreleasable injured bat for education.	Handling .....	New.

**Public Availability of Comments**

Written comments we receive become part of the administrative record associated with this action. Before including your address, phone number, email address, or other personal identifying information in your comment, be aware that your entire comment—including your personal identifying information—may be made publicly available at any time. While you can ask in your comment to withhold your personal identifying information from public review, we cannot guarantee that we will be able to do so. All submissions from organizations or businesses, and from individuals identifying themselves as representatives or officials of organizations or businesses, will be made available for public disclosure in their entirety.

**Next Steps**

After the comment period closes, we will make decisions regarding permit issuance. If we issue permits to any of the applicants listed above in this notice, we will publish a subsequent notice in the **Federal Register**. The notice announcing the permit issuance may be located by searching regulations.gov for the permit application number listed in the table

above. Enter the search exactly as the permit application number appears above, with spaces and hyphens as necessary. For example, to find information about the potential issuance of Permit No. PER1234567-0, go to <https://www.regulations.gov> and enter “PER1234567-0” in the Search field.

An interested party opposed to a recovery permit’s issuance may object by following the requirements in 50 CFR 17.22(d). The Service will notify the interested party of the Service’s decision on the permit application under that section.

**Authority**

We publish this notice under section 10(c) of the Endangered Species Act of 1973, as amended (16 U.S.C. 1531 *et seq.*).

**Christopher Cooley,**

*Deputy Assistant Regional Director, Ecological Services, Southeast Region.*

[FR Doc. 2026-10774 Filed 5-28-26; 8:45 am]

**BILLING CODE 4333-15-P**

**DEPARTMENT OF THE INTERIOR**

**Fish and Wildlife Service**

[Docket No. FWS-R7-ES-2026-1882; FXES111607MMTRP-267-FF07Camm00; OMB Control Number 1018-0066]

**Agency Information Collection Activities; Marine Mammal Marking, Tagging, and Reporting Certificates, and Registration of Certain Dead Marine Mammal Hard Parts**

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

**ACTION:** Notice of information collection; request for comment.

**SUMMARY:** In accordance with the Paperwork Reduction Act of 1995, we, the U.S. Fish and Wildlife Service (Service), are proposing to renew an information collection without change.

**DATES:** Comments will be accepted on or before July 28, 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