The draft plan also defines goals that reflect the priorities of the proposed reserve during the first five years after designation:

- *Goal 1:* Strengthen community adaptation and preparation for projected impacts of climate-driven hydrologic shifts and changing lake levels
- *Goal 2:* Reduce excessive sediment, nutrient, and contaminant loadings into the Bay from watershed inputs
- *Goal 3:* Strengthen the ability of native and noninvasive species to access terrestrial, wetland, and aquatic habitats and improve interconnectedness of ecosystem components
- *Goal 4:* Restore healthy wetland, submerged aquatic, and benthic habitats and promote diverse species assemblages
- *Goal 5:* Foster historical awareness and contemporary connections between people and the Green Bay estuary
- *Goal 6:* Promote sustainable, beneficial uses of the Bay for regional communities

If designated, the Green Bay Reserve—like all reserves in the system—would be responsible for the implementation of programs related to education, research, training, stewardship, and monitoring in service to communities surrounding the Green Bay estuary. The draft management plan for the Green Bay Reserve includes information on its core programs as well as program-specific focal areas, potential for partnerships, needs, and opportunities. If designated, the development and implementation of these reserve programs would be led by the University of Wisconsin–Green Bay, the lead state agency for the proposed Green Bay Reserve.

As previously noted, the Coastal Zone Management Act's implementing regulations for the Reserve System require NOAA to provide notice in the **Federal Register** of the availability of the DEIS (15 CFR 921.13), the draft management plan (15 CFR 921.20(h)), and associated public hearing(s).

Authority: 16 U.S.C. 1461; 15 CFR 921.13.

Keelin S. Kuipers,

Acting Director, Office for Coastal Management, National Ocean Service, National Oceanic and Atmospheric Administration.

[FR Doc. 2026–22673 Filed 11–5–26; 8:45 am]

BILLING CODE 3510–08–P

DEPARTMENT OF COMMERCE

National Oceanic and Atmospheric Administration

[RTID 0648–XF955]

Marine Mammals; File No. 29841

AGENCY: National Marine Fisheries Service (NMFS), National Oceanic and Atmospheric Administration (NOAA), Commerce.

ACTION: Notice; receipt of application.

SUMMARY: Notice is hereby given that Rutgers University (Responsible Party: John Wiedenmann, Ph.D.), 14 College Farm Rd., New Brunswick, NJ 08901, has applied in due form for a permit to conduct research on cetaceans.

DATES: Written comments must be received on or before December 7, 2026.

ADDRESSES: The application and related documents are available for review upon written request via email to *NMFS.Pr1Comments@noaa.gov.*

Written comments on this application should be submitted via email to *NMFS.Pr1Comments@noaa.gov.* Please include File No. 29841 in the subject line of the email comment.

Those individuals requesting a public hearing should submit a written request via email to *NMFS.Pr1Comments@noaa.gov.* The request should set forth the specific reasons why a hearing on this application would be appropriate.

FOR FURTHER INFORMATION CONTACT: Courtney Smith, Ph.D., or Shasta McClenahan, Ph.D., (301) 427–8401.

SUPPLEMENTARY INFORMATION: The subject permit is requested under the authority of the Marine Mammal Protection Act of 1972, as amended (MMPA; 16 U.S.C. 1361 *et seq.*), the regulations governing the taking and importing of marine mammals (50 CFR part 216), the Endangered Species Act of 1973, as amended (ESA; 16 U.S.C. 1531 *et seq.*), the regulations governing the taking, importing, and exporting of endangered and threatened species (50 CFR parts 222–226).

The applicant proposes assessing the habitat use and behavior of baleen whales within planned offshore wind construction sites and shipping areas off New Jersey with a focus on humpback (*Megaptera novaeangliae*) and endangered fin whales (*Balaenoptera physalus*). Up to 85 whales of these species may be taken annually during vessel surveys involving observations, photo-identification or video, and tagging (dart/barb and deep-implant). Minke whales (*Balaenoptera acutorostrata*), short-beaked common dolphins (*Delphinus delphis*), and endangered North Atlantic right whales (*Eubalaena glacialis*) may be unintentionally harassed and opportunistically studied. The permit is requested for 5 years.

In compliance with the National Environmental Policy Act of 1969 (42 U.S.C. 4321 *et seq.*), an initial determination has been made that the activity proposed is categorically excluded from the requirement to prepare an environmental assessment or Concurrent with the publication of this notice in the **Federal Register**, NMFS is forwarding copies of the application to the Marine Mammal Commission and its Committee of Scientific Advisors.

Dated: November 3, 2026.

Larissa Plants,

Deputy Director, Office of Protected Resources, National Marine Fisheries Service.

[FR Doc. 2026–22646 Filed 11–5–26; 8:45 am]

BILLING CODE 3510–22–P

CONSUMER FINANCIAL PROTECTION BUREAU

Fair Lending Report of the Consumer Financial Protection Bureau

AGENCY: Consumer Financial Protection Bureau.

ACTION: Fair Lending Report of the Consumer Financial Protection Bureau.

SUMMARY: The Consumer Financial Protection Bureau (CFPB or Bureau) is issuing its Fair Lending Report of the Consumer Financial Protection Bureau (Fair Lending Report) to Congress. This report describes our fair lending activities in rulemaking; supervision and enforcement; interagency coordination; and stakeholder engagement for calendar year 2025.

DATES: The CFPB released the 2025 Fair Lending Report on its website on October 1, 2026.

FOR FURTHER INFORMATION CONTACT: Dave Gettler, Paralegal Specialist, 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:

1. Introduction

In 2025, the CFPB transformed its fair lending program by refocusing its regulatory, supervisory, and enforcement activities on its statutory authority and identified consumer harm. Under previous administrations, the CFPB was weaponized and had gone beyond its statutory mandate. In the area of fair lending specifically, CFPB