3. *Method of Payment:* Annual mortgage insurance premium payments must be made through pay.gov.

4. Late Fees and Interest Changes: All payments must be received no later than 15 days after the due date. Payments received after this will incur additional charges.

a. *Late Fees*—All premiums received by HUD more than 15 days after the due date will be assessed a 4 percent late

charge.

b. Daily Interest Charges—Premiums that remain unpaid more than 30 days after the due date will accrue daily interest from the due date until paid at the rate prescribed by the Treasury Fiscal Requirements Manual.

HUD will bill for interest and late fees each month until the charges are paid.

5. Post Final Endorsement Modifications

a. The Applicant will provide the Hub/PC with a copy of the Modification Agreement along with a copy of the revised Amortization Schedule;

b. Updating the DAP System—The Hub/PC will update the DAP System within 2 days of receipt of notification of the modification agreement;

- c. The Hub/PC will forward copies of the modification agreement and amortization schedule, and revised form HUD–290 to MFIOB;
- d. The MFIOB will update FHASL to reflect the modified mortgage terms. Future premium billings will be calculated on the new terms; and
- e. The Applicant will be responsible for notifying HUD of any change in the project Servicing Mortgagee. Up-to-date mortgagee information is needed in order for HUD to properly direct premium billings and other project related correspondence. Mortgage changes will be accomplished by completing and forwarding form HUD-92080, "Mortgage Record Change" to: U.S. Department of Housing and Urban Development, Multifamily Insurance Operations Branch, PO Box 44124, Washington, DC 20026–4124.
- 6. Termination of Insurance: The Applicant must remit annual Mortgage Insurance Premiums until the mortgage reaches maturity or is terminated through one of the following actions:
 - a. The mortgage is paid in full;
- b. A deed to the HFA is filed for record;
- c. An application for initial claim payment is received by the Commissioner; or
- d. The contract of insurance is otherwise terminated.
- 7. Cessation of Obligation to Pay MIP. The obligation to pay MIP will cease upon receipt by HUD of either of the following:

- a. A completed "Insurance Termination Request for Multifamily Mortgage" form HUD–9807. Requests for voluntary termination must be accompanied by the original credit instrument. When the termination is approved, the insurance endorsement will be cancelled and the credit instrument returned to the QPE. The instructions on form HUD–9807 are to be followed;
- b. The obligation to pay MIP will cease in the event a deed is filed for recordation, or an application for initial claim payment is received by the Commissioner; or
- c. If the Contract of Insurance is terminated by payment in full or is terminated by the QPE on a form prescribed by the Commissioner, after the date of first payment to principal, the Commissioner shall refund any unearned MIP paid for the period after the effective date of the termination of insurance. The unearned portion of MIP will be refunded to the QPE for credit to the mortgagor's account.

XIII. Evaluation of the Initiative

One of the principal purposes of the initiative is to determine whether, by providing Federal credit enhancement for refinancing and rehabilitation of small multifamily housing, the initiative is successful in increasing the flow of credit to small multifamily properties. HUD will, therefore, undertake an evaluation of the initiative to determine the success of the initiative.

XIV. Findings and Certifications

Paperwork Reduction Act

The information collection requirements contained in this document have been approved by the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995 (44 U.S.C. 3501–3520) and assigned OMB control number 2502–0500. In accordance with the Paperwork Reduction Act, HUD may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a currently valid OMB control number.

Environmental Impact

A Finding of No Significant Impact (FONSI) with respect to the environment has been made for this notice 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 this HUD Headquarters Building, an advance appointment to review the FONSI must be scheduled by calling the Regulations Division at 202–708–3055 (not a toll free number).

XV. Solicitation of Comment on Notice and President's 2014 Budget

HUD welcomes comment on all aspects of the proposed initiative. In addition, comments are solicited on the President's Fiscal Year 2014 Budget Request legislative proposal to expand the Risk Share Program to more broadly support Small Building Finance under Section 542 (b) by allowing Risk Share lenders to apply to become Ginnie Mae issuers. Please note, however, that the proposed changes in the 2014 Budget Request proposal are not presumed to have been enacted, nor are they necessary for purposes of the implementation of this Small Buildings Risk Sharing proposal.

Dated: October 29, 2013.

Carol J. Galante,

Assistant Secretary for Housing—Federal Housing Commissioner.

[FR Doc. 2013-26328 Filed 11-1-13; 8:45 am]

BILLING CODE 4210-67-P

DEPARTMENT OF THE INTERIOR

Fish and Wildlife Service

[FWS-R5-R-2013-N146; BAC-4311-K9]

Sunkhaze Meadows National Wildlife Refuge and Carlton Pond Waterfowl Production Area, Penobscot, Kennebec, and Waldo Counties, ME; Final Comprehensive Conservation Plan

AGENCY: Fish and Wildlife Service, Interior.

ACTION: Notice of availability.

SUMMARY: We, the U.S. Fish and Wildlife Service (Service), announce the availability of a final comprehensive conservation plan (CCP) and finding of no significant impact (FONSI) for the environmental assessment (EA) for Sunkhaze Meadows National Wildlife Refuge (NWR) and Carlton Pond Waterfowl Production Area (WPA), located in Penobscot, Kennebec, and Waldo Counties, Maine. The CCP describes how we will manage the refuge and WPA for the next 15 years.

ADDRESSES: You may view or obtain copies of the CCP by any of the

following methods. You may request hard copies or a CD–ROM of the documents.

Agency Web site: Download a copy of the document at http://www.fws.gov/ northeast/planning/

Sunkhaze%20Meadows/ccphome.html.

Email: Send requests to northeastplanning@fws.gov. Please include "Sunkhaze Meadows NWR and Carlton Pond WPA Final CCP" in the subject line of the message.

U.S. Mail: Lia McLaughlin, Natural Resource Planner, U.S. Fish and Wildlife Service, 300 Westgate Center Drive, Hadley, MA 01035.

Fax: Attn: Lia McLaughlin, 413–253–8468.

In-Person Drop-off, Viewing, or Pickup: Call 207–594–0600 to make an appointment (necessary for view/pickup only) during regular business hours at Maine Coastal Islands NWR, 9 Water Street, Rockland, ME 04841. For more information on locations for viewing or obtaining documents, see "Public Availability of Documents" under

FOR FURTHER INFORMATION CONTACT: Beth Goettel, Refuge Manager, 207–594–0600 (phone), or Lia McLaughlin, Planning Team Leader, 413–253–8575 (phone); northeastplanning@fws.gov (email).

SUPPLEMENTARY INFORMATION:

SUPPLEMENTARY INFORMATION.

Introduction

With this notice, we finalize the CCP process for Sunkhaze Meadows NWR and Carlton Pond WPA. We started this process through a notice in the **Federal Register** (76 FR 14984; March 18, 2011). We released the draft CCP and EA to the public on April 23, 2013, announcing and requesting comments in a notice of availability in the **Federal Register** (78 FR 23949).

Currently, Sunkhaze Meadows NWR is comprised of three units: the Sunkhaze Meadows Unit, the Benton Unit, and the Sandy Stream Unit. The Sunkhaze Meadows Unit is the largest of the three, at 11,485 acres, located in the town of Milford, Penobscot County. The Benton Unit is a 334-acre former dairy farm in the town of Benton in Kennebec County. The Sandy Stream Unit is a 58-acre parcel in the town of Unity in Waldo County. Sunkhaze Meadows NWR was established in 1988 to preserve the Sunkhaze Meadows peat bog (now the Sunkhaze Meadows Unit) and to ensure public access to this unique environment. Sunkhaze Meadows NWR includes more than 3,450 acres of freshwater wetlandpeatland that provides breeding and migrating habitat for waterfowl and other wetland species.

Carlton Pond WPA is 1,068 acres, including about 784 acres of managed emergent marsh and open water habitats. It is located in the town of Troy in Waldo County. The area was acquired by the Service in 1966 to protect the waterfowl and other wildlife associated with this area in central Maine. Carlton Pond WPA has historically provided good nesting habitat for waterfowl and other birds. It is also one of the few areas in Maine that provides nesting habitat for the black tern, which is Statelisted as endangered. Many other bird species that use Carlton Pond WPA have been listed by the Partners in Flight organization as species that are declining.

Sunkhaze NWR and Carlton Pond WPA offer an abundance of wildlife observation and photography opportunities and environmental education and interpretation programs. Visitors to the refuge and WPA also participate in outdoor recreation activities such as hiking, hunting, and fishing.

Background

The CCP Process

The National Wildlife Refuge System Administration Act of 1966 (16 U.S.C. 668dd–668ee) (Refuge Administration Act), as amended by the National Wildlife Refuge System Improvement Act of 1997, requires us to develop a CCP for each national wildlife refuge. The purpose for developing a CCP is to provide refuge managers with a 15-year plan for achieving refuge purposes and contributing toward the mission of the National Wildlife Refuge System (NWRS), consistent with sound principles of fish and wildlife management, conservation, legal mandates, and our policies. In addition to outlining broad management direction on conserving wildlife and their habitats, CCPs identify wildlifedependent recreational opportunities available to the public, including opportunities for hunting, fishing, wildlife observation and photography, and environmental education and interpretation. We will review and update the CCP at least every 15 years in accordance with the Refuge Administration Act.

CCP Alternatives, Including the Selected Alternative

During the public scoping process, we, the Maine Department of Inland Fisheries and Wildlife, the Penobscot Indian Nation, the town of Milford, other partners, and the public raised several issues. To address these issues, we developed and evaluated three

alternatives in the draft CCP and EA. Here we present a brief summary of each of the alternatives; a full description of each alternative is in the draft CCP and EA. All alternatives include measures to control invasive species, monitor and abate diseases affecting wildlife and plant health, and protect cultural resources. Because portions of Sunkhaze Stream and its tributaries have been found eligible for listing under the Wild and Scenic Rivers Act, all of the alternatives also include completing a Wild and Scenic River Study. In addition, there are several actions that are common to both alternatives B and C. These include establishing climate change monitoring, expanding partnerships, and expanding cultural resource protection and interpretation.

Alternative A (Current Management)

Alternative A (current management) satisfies the National Environmental Policy Act (40 CFR 1506.6(b)) requirement of a "No Action" alternative, which we define as "continuing current management." It describes our existing management priorities and activities, and serves as a baseline for comparing and contrasting alternatives B and C. It would maintain our present levels of approved refuge and WPA staffing and the biological and visitor programs now in place. We would continue to focus on preserving the freshwater wetland-peatland complex on the Sunkhaze Meadows Unit, which provides habitat for breeding waterfowl. We would also continue to maintain the open water and emergent marsh habitat at Carlton Pond WPA, the grassland habitat at the Benton Unit, and the shrubland and riparian habitat at the Sandy Stream Unit. Public use activities, such as wildlife observation, photography, hiking, snowmobiling, and hunting, would continue to be allowed. We would continue to rely on volunteers to lead environmental education and interpretation programs.

Alternative B (Service-Preferred Alternative)

This alternative combines the actions we believe would most effectively achieve refuge and WPA purposes, vision, and goals; the NWRS mission; and respond to issues raised during public scoping. Under alternative B, we would focus on the preservation of the wetland-peatland complex and mature forest within the Sunkhaze Meadow Unit. In contrast to alternative A, this alternative includes more inventory and monitoring, as well as research and active management (if warranted) to

benefit rare habitats on the refuge. We would continue shrubland habitat management at the Sandy Stream Unit and would expand grassland management at the Benton Unit if feasible. Management of Carlton Pond WPA would remain unchanged, focusing on providing habitat for breeding black terns and waterfowl. We would work to enhance public use activities, such as providing additional parking areas and improving maintenance of some existing public trails. Our environmental education and interpretation program would be improved by providing Service-led environmental education programs, in addition to programming conducted by partners and the Friends of Sunkhaze Meadows.

Alternative C (Increased Shrubland Young Forest Habitat and Increased Public Use)

Under alternative C, we would continue to focus on the preservation of the peatland-wetland complex at the Sunkhaze Meadows Unit. However, in contrast to alternatives A and B, this alternative includes shifting management of some mature forest and grasslands to shrubland and young forest habitat within the Sunkhaze Meadow Unit and Benton Unit to benefit species that rely on these habitats. Management of the Sandy Stream Unit and Carlton Pond WPA would be similar to alternative B. Under alternative C, we would also work closely with partners to increase and enhance authorized public uses, such as expanding the trails at the Benton Unit and providing more environmental education and interpretation programming.

Comments

We solicited comments on the draft CCP and EA for Sunkhaze Meadows NWR and Carlton Pond WPA from April 23 to May 31, 2013 (78 FR 23949). During the comment period, we received 17 sets of responses including comments from public meetings, faxes, email, and letters. We evaluated all of the substantive comments we received and include a summary of those comments, and our responses to them, as appendix G in the final CCP.

Selected Alternative

We have selected alternative B for implementation, with the following modifications:

• Under objective 4.1, we agreed to maintain the Spur Trail off of the Johnson Brook Trail in the Sunkhaze Meadows Unit.

- We clarified that we will provide wood duck nesting boxes from existing supplies upon request, as long as volunteers continue to clean, maintain, and monitor use of the boxes. After the existing supply of boxes is depleted, we will phase out artificial wood duck nesting boxes as they deteriorate, or will remove the boxes if volunteers are no longer able to maintain them (see strategies under objective 2.1).
- We added a strategy under objective 6.1 that we will explore the feasibility of, and interest in, including the Benton Unit in a regional trail system upon request.
- We modified a strategy under objective 7.2 to include specific reference to working with universities, as well as other partners, to identify research and monitoring projects and needs at each refuge unit to foster partnerships.
- We modified language in the boating compatibility determination for Carlton Pond WPA to include monitoring for potential conflicts with other authorized public uses on the WPA (e.g., hunting), and will modify this and other compatibility determinations if warranted.

We have selected alternative B to implement for Sunkhaze Meadows NWR and Carlton Pond WPA, with these minor changes, for several reasons. Alternative B incorporates a combination of actions that, in our professional judgment, work best towards achieving the refuge's and WPA's purposes, vision, and goals; Service policies; and the goals of other State and regional conservation plans. We also believe that alternative B most effectively addresses key issues raised during the planning process. The basis of our decision is detailed in the FONSI (appendix H in the final CCP).

Public Availability of Documents

In addition to any methods in **ADDRESSES**, you can view or obtain documents at the following location:

• Public Libraries: The Old Town Public Library, located at 46 Middle Street, Old Town, ME 04468, and the Dorothy Webb Quimby Library, located at Unity College, 90 Quaker Hill Road, Unity, ME 04988 during regular library hours.

Dated: September 27, 2013.

Wendi Weber.

 $Regional\ Director,\ Northeast\ Region.$ [FR Doc. 2013–26365 Filed 11–1–13; 8:45 am]

BILLING CODE 4310-55-P

DEPARTMENT OF THE INTERIOR

Fish and Wildlife Service

[FWS-R8-ES-2013-N209]; [FF08E00000-FXES11120800000F2-123-F2]

Habitat Conservation Plan for South Sacramento County, California

AGENCY: Fish and Wildlife Service, Interior.

ACTION: Notice of intent, request for comments, and notice of public scoping meetings.

SUMMARY: We, the U.S. Fish and Wildlife Service (Service), intend to gather additional information and to prepare, in coordination with the County of Sacramento, California, a joint environmental impact statement and environmental impact report (EIS/ EIR) under the National Environmental Policy Act and the California Environmental Quality Act for the proposed South Sacramento Habitat Conservation Plan (HCP). The draft EIS/ EIR will evaluate the impacts of several alternatives related to the proposed issuance of Endangered Species Act permits to eight permit applicants in south Sacramento County, California. The permit applicants intend to apply for either a 30-year or a 50-year permit from the Service that would authorize the incidental take resulting from implementation or approval of covered activities, including various kinds of development projects. We also announce public scoping meetings and the opening of a public comment period. We request data, comments, new information, or suggestions from other concerned governmental agencies, the scientific community, Tribes, industry, or any other interested party.

DATES: To ensure consideration, please send your written comments by December 19, 2013. We will hold two public scoping meetings at different locations in the plan area (see *Public Meetings* under SUPPLEMENTARY INFORMATION for dates, times, and locations). In addition to this notice, we will also announce the public scoping meetings in local news media and on the Internet at http://www.fws.gov/sacramento.

ADDRESSES: Please address written comments to Nina Bicknese, Senior Fish and Wildlife Biologist, Sacramento Fish and Wildlife Office, 2800 Cottage Way, W–2605, Sacramento, CA 95825. Alternatively, you may send comments by facsimile to (916) 414–6713.

FOR FURTHER INFORMATION CONTACT: Mike Thomas, Chief, Conservation

Mike Thomas, Chief, Conservation Planning Division, or Eric Tattersall,