

Community	Community map repository address
<b>Pike County, Indiana and Incorporated Areas</b> <b>Project: 17-05-1785S Preliminary Date: September 15, 2023</b>	
Unincorporated Areas of Pike County .....	Pike County Courthouse, 801 Main Street, Petersburg, IN 47567.
<b>Branch County, Michigan (All Jurisdictions)</b> <b>Project: 23-05-0015S Preliminary Date: March 07, 2024 and April 25, 2025</b>	
City of Coldwater .....	Coldwater City Hall, One Grand Street, Coldwater, MI 49036.
Township of Algansee .....	Algansee Townhall, 378 South Ray Quincy Road, Quincy, MI 49082.
Township of Bronson .....	Bronson City Hall, 141 South Matteson Street, Bronson, MI 49028.
Township of California .....	California Townhall, 1019 Copeland Road, Montgomery, MI 49255.
Township of Coldwater .....	Coldwater Township Hall, 319 Sprague Road, Coldwater, MI 49036.
Township of Girard .....	Girard Township Clerk Office, 1009 Marshall Road, Coldwater, MI 49036.
Township of Kinderhook .....	Kinderhook Township Office, 797 South Angola Road, Coldwater, MI 49036.
Township of Matteson .....	Matteson Township Clerk Office, 850 South Werners Landing, Bronson, MI 49028.
Township of Ovid .....	Ovid Township Hall, 381 South Angola Road, Coldwater, MI 49036.
Township of Quincy .....	Quincy Village Offices, 11 North Main Street, Quincy, MI 49082.
Township of Sherwood .....	Sherwood Township Hall, 548 North Main Street, Sherwood, MI 49089.
Village of Quincy .....	Quincy Village Offices, 47 Cole Street, Quincy, MI 49082.

[FR Doc. 2025-19212 Filed 10-1-25; 8:45 am]  
BILLING CODE 9110-12-P

**DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

[Docket No. FR-7093-N-05; OMB Control No. 2501-0034]

**60-Day Notice of Proposed Information Collection: Standards for Success Reporting**

**AGENCY:** Office of the Chief Financial Officer, HUD.  
**ACTION:** Notice.

**SUMMARY:** The Department of Housing and Urban Development (HUD) is seeking approval from the Office of Management and Budget (OMB) for the information collection described below. In accordance with the Paperwork Reduction Act, HUD is requesting comment from all interested parties on the proposed collection of information. The purpose of this notice is to allow for 60 days of public comment.

**DATES:** Comments Due Date: December 1, 2025.

**ADDRESSES:** Interested persons are invited to submit comments regarding this proposal.

Written comments and recommendations for the proposed information collection can be sent within 60 days of publication of this notice to [www.regulations.gov](http://www.regulations.gov). Interested persons are also invited to submit comments regarding this proposal and comments should refer to the proposal by name and/or OMB Control Number and should be sent to:

Thaddeus Wincek, Office of the Chief Financial Officer, Department of Housing and Urban Development, 451 7th Street SW, Washington, DC 20410-0001; email address [Thaddeus.D.Wincek@hud.gov](mailto:Thaddeus.D.Wincek@hud.gov). Copies of the proposed forms and other information are available by contacting Mr. Wincek.

**FOR FURTHER INFORMATION CONTACT:** Thaddeus Wincek, Office of the Chief Financial Officer, Department of Housing and Urban Development, 451 7th Street SW, Washington, DC 20410-0001; email address [Thaddeus.D.Wincek@hud.gov](mailto:Thaddeus.D.Wincek@hud.gov), telephone (202) 402-6617 (this is not a toll-free number). 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>.

Requests for copies of the proposed forms should be submitted to Mr. Wincek.

**SUPPLEMENTARY INFORMATION:** This notice informs the public that HUD is seeking approval from OMB for the information collection described in Section A.

**A. Overview of Information Collection**

*Title of Information Collection:* Standards for Success Reporting.  
*OMB Approval Number:* 2501-0034.  
*Type of Request:* Regular.  
*Type of Information Collection:* Renewal.  
*Form Numbers:* HUD-PRL.

*Description of the need for the information and proposed use:* This request is for the continued clearance of data collection and reporting requirements to enable the Department of Housing and Urban Development (HUD) to better assess the effectiveness of discretionary-funded programs included in this information collection request (ICR). The discretionary-funded programs included in this ICR are the Multifamily Housing Service Coordinator Grant Program, the Multifamily Housing Budget-based Service Coordinator Program, and the Resident Opportunity and Self Sufficiency Service Coordinator Grant Program (ROSS).

This proposed collection, titled Standards for Success, has three key tenets which improve data collection and reporting for participating programs. First is the standardization of data collection and reporting requirements across programs which increases data comparability and utilization. Second is the ability to report on measurable outcomes and aligning them with higher-level agency objectives. And third is the collection of record-level data, instead of aggregate data. Collecting de-identified data at the level of the service recipient allows for more meaningful analysis, improved management, and the ability to demonstrate the progress and achievements of the funding recipients and the programs. Standards for Success accepts data submission by direct data input through the HUD-funded GrantSolutions online data collection and reporting tool (OLDC) and by data file upload, accommodating file formats

in Microsoft Excel or Extensible Markup Language (XML).

Currently across HUD, there are several reporting models in place for its discretionary programs. The reporting models provide information on a wide variety of outputs and outcomes and are based on unique data definitions and outcome measures in program-specific performance and progress reports. In Federal Fiscal Year 2013, nine program offices at HUD used six systems and 15 reporting tools to collect over 700 data elements in support of varied metrics to assess the performance of their funding recipients. The proposed data collection and reporting requirements described in this notice are designed to provide HUD programs a tested alternative to their existing disparate reporting methodologies, forms, systems, and requirements.

The lack of standardized data collection and reporting requirements imposes an increased burden on funding recipients with multiple HUD funding streams. The need for a comprehensive standardized reporting approach is underscored by reviews conducted by external oversight agencies, including the HUD Office of Inspector General (OIG) and the Government Accountability Office (GAO). These oversight agencies have questioned the soundness and comparability of data reported by HUD prior to Standards for Success. To address these issues, HUD is using its statutory and regulatory authority to improve and strengthen performance reporting for its discretionary programs.

The Secretary's statutory and regulatory authority to administer housing and urban development programs include provisions allowing

for the requirement of performance reporting from funding recipients. This legal authority is codified at 42 U.S.C. 3535(r). The individual privacy of service recipients is of the highest priority. The reporting repository established at HUD to receive data submission from funding recipients will not include any personally identifiable information (PII). Additionally, if the data from a funding recipient has 25 or fewer individuals served during a fiscal year as reported in the record-level reports, then the results for the demographic data elements for the 25 or fewer individuals will also be redacted or removed from the public-use data file and any publicly available analytical products in order to ensure the inability to identify any individual.

Eligible entities receiving funding by HUD are expected to implement the proposed recordkeeping and reporting requirements with available HUD funds. It is important to note that affected HUD funding recipients only submit a subset of the universe of data elements presented. The participating HUD program offices determine the specific data collection and reporting requirements, which considers the type and level of service provided by the respective HUD program.

The reporting requirements in this proposal better organize the data than participating programs collected in the past, standardize outcomes and performance measures, and allow program offices at HUD to select which data elements are relevant for their respective programs. Documents detailing the data elements are available for review by request from Thaddeus Wincek ([Thaddeus.D.Wincek@hud.gov](mailto:Thaddeus.D.Wincek@hud.gov)). All information reported to HUD will be

submitted electronically. Funding recipients may use existing management information systems provided those systems collect all the required data elements and can be exported for submission to HUD. Funding recipients that sub-award funds to other organizations will need to collect the required information from their sub-recipients.

Information collected and reported will be used by funding recipients and HUD for the following purposes:

- To provide program and performance information to recipients, general public, Congress, and other stakeholders;
- To continuously improve the quality, effectiveness, and efficiency of discretionary-funded programs;
- To provide management information for use by HUD in program administration and oversight, including the scoring of applications and the monitoring of funding-recipient participation, services, and outcomes; and
- To better measure and analyze performance information to identify successful practices to be replicated and prevent or correct problematic practices and improve outcomes in compliance with the Government Performance and Results Act (GPRA) and the GPRA Modernization Act.

The data collection and reporting requirements may expand to other HUD programs. Program implementation will be determined by the program. HUD will provide technical assistance to funding recipients throughout the implementation.

*Respondents:* Organizations receiving HUD funding as listed on page 2.

**ANNUAL BURDEN ESTIMATE FOR THE REQUESTED REPORTING APPROACH**

Information collection	Number of respondents	Frequency of response	Responses per annum	Burden hours per response	Annual burden hours	Hourly cost per response	Annual cost
HUD Participant Record-Level Report (HUD-PRL) .....	5,723	1	<sup>1</sup> 595,532	0.33	198,511	<sup>2</sup> \$24.12	\$4,788,074

<sup>1</sup> There are an estimated 104 individuals served by each of the 5,723 funding recipients.

<sup>2</sup> The hourly cost of \$24.12 is the average wage for office and administrative support occupations as reported in the May 2024 *Occupational Employment and Wages* produced by the U.S. Department of Labor, Bureau of Labor Statistics.

**B. Solicitation of Public Comment**

This notice is soliciting comments from members of the public and affected parties concerning the collection of information described in Section A on the following:

(1) Whether the proposed collection of information is necessary for the

proper performance of the functions of the agency, including whether the information will have practical utility;

(2) The accuracy of the agency's estimate of the burden of the proposed collection of information;

(3) Ways to enhance the quality, utility, and clarity of the information to be collected; and

(4) Ways to minimize the burden of the collection of information on those who are to respond; including through the use of appropriate automated collection techniques or other forms of information technology, *e.g.*, permitting electronic submission of responses.

HUD encourages interested parties to submit comments in response to these questions.

(Authority: Section 2 of the Paperwork Reduction Act of 1995, 44 U.S.C. 3507.)

**Neba Funiba,**

*Acting Director, Grants Management and Oversight.*

[FR Doc. 2025–19271 Filed 10–1–25; 8:45 am]

**BILLING CODE 4210–67–P**

## DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR–6551–N–01]

### Future of the HECM and HMBS Programs and Opportunities for Innovation in Accessing Home Equity

**AGENCY:** Office of the Assistant Secretary for Housing—Federal Housing Commissioner and the Government National Mortgage Association, 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) and the Government National Mortgage Association (Ginnie Mae), are seeking public comments regarding the market for senior homeowners to access equity in their homes and possible improvements to the Home Equity Conversion Mortgage (HECM) and HECM mortgage-backed securities (HMBS) programs. Over its lifetime, HUD's reverse mortgage programs have served over a million American seniors but have faced operational and financial challenges. This Request for Information (RFI) aims to gather market feedback on opportunities to enhance the HECM and HMBS programs and the appropriate role of these programs in facilitating access to home equity for senior homeowners.

**DATES:** Comments must be received by December 1, 2025. 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:** Elizabeth Davis, Housing Program Officer, Office of Housing, Department of Housing and Urban Development, 451 7th Street SW, Room 9262–9280, Washington, DC 20410–0500; telephone number 202–402–4491 or (800) CALL–FHA (1–800–225–5342); email [sffeedback@hud.gov](mailto:sffeedback@hud.gov). HUD welcomes and is prepared to receive calls from individuals who are deaf or hard of hearing, as well as individuals with speech and 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

The Home Equity Conversion Mortgage (HECM) program, administered by the Federal Housing Administration (FHA), was authorized by Congress in 1988 as a pilot initiative to help senior homeowners convert a portion of their accumulated home equity to cash—without having to sell their homes, relocate, or make monthly mortgage payments. The program was made permanent in 1998.

HECMs are available to homeowners aged 62 and above who occupy their homes as primary residences and meet certain financial and property eligibility criteria set forth in the regulations at 24 CFR part 206 and guidance in HUD's Single Family Housing Policy Handbook 4000.1. The product allows borrowers to receive loan proceeds in the form of a lump sum, monthly payments, a line of credit, or a combination of these options, with repayment deferred until certain due and payable events occur, such as when the borrower sells the home, moves out, or passes away. The FHA insures the HECM up to a

Maximum Claim Amount (MCA), which is determined at the time of origination. Borrowers or their estates are guaranteed never to owe more than the home is worth, even if the loan balance exceeds the property value.

Over time, FHA has implemented a range of programmatic reforms aimed at mitigating losses to FHA's Mutual Mortgage Insurance Fund (MMIF), the federal fund covering HECMs and forward mortgages, caused by HECM activity and other external factors. These reforms include the introduction of financial assessment requirements, limits on upfront draw amounts, servicing rule changes, and adjustments to principal limit factors. Ginnie Mae, likewise, has developed HMBS pooling guidelines in an effort to address persistent liquidity constraints and other structural issues within the industry. As per its statutory purpose to increase liquidity of mortgage investments and distribution of the investment capital, Ginnie Mae launched the HMBS program in 2007. Like other Ginnie Mae programs, the HMBS carries the Ginnie Mae guaranty backed by the full faith and credit of the United States government.

HMBS enables FHA-approved HECM lenders, who also are approved Ginnie Mae issuers, to pool their loans into government-backed securities. Prior to the development of the HMBS security, Fannie Mae had been the largest investor in HECMs, purchasing them from originators and holding them in their investment portfolio. Fannie Mae officially stopped purchasing reverse mortgages in 2010, effectively leaving the HMBS structure as the only meaningful secondary mortgage market outlet for HECMs. Originally, the HMBS program saw modest uptake, with \$1.2 billion in issuances in its first year, and a total Unpaid Principal Balance (UPB) of \$6.3 billion by the end of the second year. Since 2022, HMBS issuance volumes have fallen, with only \$6.3 billion in UPB being securitized in 2024, nearly the same level as that of a decade ago. Additionally, a private label market for HECM securities has developed in parallel as another source of liquidity and an outlet for collateral ineligible for the inclusion in federally guaranteed securities.

##### II. Purpose of This Request for Information

The purpose of this RFI is to solicit information on the appropriate role of the HECM and HMBS programs in facilitating access to home equity for senior homeowners and opportunities to improve and more closely align these programs with their intended role.