

In addition to duty-free access to the U.S. sugar market under NAFTA, Mexico may enter under the provisions of Additional U.S. Note 5 of chapter 17 of the HTS 2,954 metric tons, raw value, of duty-free sugar under subheadings 1701.12.10, 1701.91.10, 1701.99.10, 1702.90.10 and 2106.90.44 during a FY 2006 quota period which opened September 8, 2005.

*Notice:* I hereby give notice, in accordance with Annex 703.2 of the NAFTA, that an aggregate quantity of up to 250,383 metric tons, raw value, of sugar described in subheadings 1701.11.10, 1701.12.10, 1701.91.10, 1701.99.10, 1702.90.10 and 2106.90.44, of the HTS may be entered or withdrawn from warehouse for consumption during the period from October 1, 2005, through September 30, 2006. The quantity is based upon the Department's projection of Mexico's net production surplus of sugar which is available for export to the United States. The entire amount, which is authorized for duty-free entry, is accounted for by the domestic cane sugar marketing allotment that the Commodity Credit Corporation (CCC) estimates will not be filled in FY 2006. CCC is reassigning this deficit quantity to imports, pursuant to section 359e(b)(1)(D) of the Agricultural Adjustment Act of 1938, as amended (7 U.S.C. 1359ee(b)(1)(D)).

I have further determined that all entries of sugar entered from Mexico under the provisions of Annex 703.2 of the NAFTA during FY 2006 require Certificates for Quota Eligibility issued by the USDA Licensing Authority.

Signed at Washington, DC the 18th day of January, 2006.

**A. Ellen Terpstra,**

*Administrator, Foreign Agricultural Service.*

[FR Doc. E6-1030 Filed 1-26-06; 8:45 am]

**BILLING CODE 3410-10-P**

## DEPARTMENT OF AGRICULTURE

### Forest Service

#### Notice of Lewis and Clark County Advisory Committee Meeting

**AGENCY:** Forest Service, USDA.

**ACTION:** Notice of meeting.

**SUMMARY:** Pursuant to the authorities in the Federal Advisory Committee Act (Pub. L. 92-463) and under the Secure Rural Schools and Community Self-Determination Act of 2000 (Pub. L. 106-393) the Helena National Forest's Lewis and Clark County Resource Advisory Committee will meet on Monday February 27 from 3 p.m. until 6 p.m. in Helena, Montana, for a business

meeting. The meeting is open to the public.

**DATES:** Monday, February 27, 2006.

**ADDRESSES:** The meeting will be held in the conference room at the Helena Chamber of Commerce, 225 Cruse Avenue, Helena, MT 59601.

**FOR FURTHER INFORMATION CONTACT:**

Duane H. Harp, Designated Forest Official (DFO), District Ranger, Helena Ranger District, Helena National Forest, at (406) 449-5490.

**SUPPLEMENTARY INFORMATION:** Agenda topics for this meeting include review of projects proposed for funding and public comment as authorized under Title II of Pub. L. 106-393. If the meeting location is changed, notice will be posted in local newspapers, including the Helena Independent Record.

Dated: January 20, 2006.

**Duane H. Harp,**

*District Ranger.*

[FR Doc. E6-1028 Filed 1-26-06; 8:45 am]

**BILLING CODE 3410-11-P**

## DEPARTMENT OF AGRICULTURE

### Rural Housing Service

#### Notice for Requests for Proposals for Guaranteed Loans Under the Section 538 Guaranteed Rural Rental Housing Program (GRRHP) for Fiscal Year 2006

**AGENCY:** Rural Housing Service, USDA.

**ACTION:** Notice.

**SUMMARY:** This is a request for proposals for loan guarantees under the section 538 Guaranteed Rural Rental Housing Program (GRRHP) pursuant to 7 CFR 3565.4 for Fiscal Year (FY) 2006 subject to the availability of funding. FY 2006 funding for the section 538 program is \$99 million. Applicants will submit proposals in the form of "RESPONSES." The commitment of program dollars will be made to applicants of selected responses that have fulfilled the necessary requirements for obligation. The commitment of program dollars will be made to applicants of selected responses that have fulfilled the necessary requirements for obligation, to the extent an appropriation act provides funding for GRRHP for FY 2006. Expenses incurred in developing applications will be at the applicant's risk. The following paragraphs outline the timeframes, eligibility requirements, lender responsibilities, and the overall response and application processes.

The GRRHP operates under 7 CFR part 3565. The GRRHP Origination and Servicing Handbook (HB-1-3565) is

available to provide lenders and the general public with guidance on program administration. HB-1-3565, which contains a copy of 7 CFR part 3565 in Appendix 1, can be found at the Rural Development Instructions Web site address <http://www.rurdev.usda.gov/regs/hblist.html#hbw6>.

Eligible lenders are invited to submit responses for the development or acquisition with rehabilitation of affordable rental housing to serve rural America. In addition, this fiscal year, guarantees will be available for the revitalization, repair, and transfer cost of existing direct section 515 housing (transfer costs are subject to Agency approval and must be an eligible use of loan proceeds as listed in 7 CFR 3565.205). In order to be considered, direct section 515 housing projects must need repairs and/or undergo revitalization of a minimum of \$6,500 per unit.

The Rural Housing Service (RHS) will review responses submitted by eligible lenders, on the lender's letterhead, and signed by both the prospective borrower and lender. Although a complete application is not required in response to this Notice of Funding Availability (NOFA), eligible lenders may submit a complete application concurrently with the response. However, submitting a complete application will not have an effect on the response's score.

**DATES:** The RHS will review and score all responses received through June 16, 2006. Those responses that are selected that subsequently submit complete applications and meet all Federal environmental requirements will receive commitments to the extent an appropriation act provides funding for GRRHP for FY 2006 until all funds are expended. Responses received prior to June 16, 2006, that meet program criteria, but score less than 25 points or score 25 points or more but have a development cost ratio of equal to or more than 70 percent may be selected for obligation after June 16, 2006, with the highest scoring responses receiving priority as long as funds remain available. The Agency will continue to select the highest scoring NOFA responses received after June 16, 2006, notwithstanding the score, as long as the response meets program criteria and funds remain available. A notice will be placed in the **Federal Register** when all funds are committed for FY 2006.

Eligible lenders mailing a response or application must provide sufficient time to permit delivery to the "Submission Address" on or before the closing deadline date and time. Acceptance by

a U.S. Post Office or private mailer does not constitute delivery. Postage due responses and applications will not be accepted.

**Submission Address:** Eligible lenders will send responses to the Multi-Family Housing Director in the State Office where the project will be located. The lender will also send a copy of its NOFA response (copies of "Lender Certification" letter and "Project Specific Data" sheets only; do not include any application supporting documentation, *i.e.*, market studies, plans/specs, etc.) to: C.B. Alonso, Senior Loan Specialist, Guaranteed Rural Rental Housing Program, Multi-Family Housing Processing Division, U.S. Department of Agriculture, South Agriculture Building, Room 1271, STOP 0781, 1400 Independence Avenue, SW., Washington, DC 20250-0781.

Rural Development State Offices, their addresses, telephone numbers, and person to contact follows: [This information may also be found at [http://www.rurdev.usda.gov/recd\\_map.html](http://www.rurdev.usda.gov/recd_map.html).]

**Note:** Telephone numbers listed are not toll-free.

Alabama State Office, Suite 601, Sterling Centre, 4121 Carmichael Road, Montgomery, AL 36106-3683. (334) 279-3455. TDD (334) 279-3495. James B. Harris.

Alaska State Office, 800 West Evergreen, Suite 201, Palmer, AK 99645. (907) 761-7740. TDD (907) 761-8905. Deborah Davis.

Arizona State Office, Phoenix Courthouse and Federal Building, 230 North First Ave., Suite 206, Phoenix, AZ 85003-1706. (602) 280-8765. TDD (602) 280-8706. Don Irby.

Arkansas State Office, 700 W. Capitol Ave., Room 3416, Little Rock, AR 72201-3225. (501) 301-3250. TDD (501) 301-3063. Gregory Kemper.

California State Office, 430 G Street, #4169, Davis, CA 95616-4169. (530) 792-5830. TDD (530) 792-5848. Stephen Nnodim.

Colorado State Office, 655 Parfet Street, Room E100, Lakewood, CO 80215. (720) 544-2923. TDD (800) 659-2656. Jamie Spakow.

Connecticut: Served by Massachusetts State Office.

Delaware and Maryland State Office, 4607 South Dupont Highway, PO Box 400, Camden, DE 19934-9998. (302) 697-4353. TDD (302) 697-4303. W. Drew Clendaniel.

Florida & Virgin Islands State Office, 4440 NW. 25th Place, Gainesville, FL 32606-6563. (352) 338-3465. TDD (352) 338-3499. Elizabeth M. Whitaker.

Georgia State Office, Stephens Federal Building, 355 E. Hancock Avenue, Athens, GA 30601-2768. (706) 546-2164. TDD (706) 546-2034. Wayne Rogers.

Hawaii State Office, (Services all Hawaii, American Samoa Guam, and Western Pacific), Room 311, Federal Building, 154 Waiuanue Avenue, Hilo, HI 96720. (808) 933-8305. TDD (808) 933-8321. Jack Mahan.

Idaho State Office, Suite A1, 9173 West Barnes Dr., Boise, ID 83709, (208) 378-5630. TDD (208) 378-5644. Roni Atkins.

Illinois State Office, 2118 West Park Court, Suite A, Champaign, IL 61821-2986. (217) 403-6222. TDD (217) 403-6240. Barry L. Ramsey.

Indiana State Office, 5975 Lakeside Boulevard, Indianapolis, IN 46278. (317) 290-3100 (ext. 423). TDD (317) 290-3343. John Young.

Iowa State Office, 210 Walnut Street Room 873, Des Moines, IA 50309. (515) 284-4666. TDD (515) 284-4858. Ambrose H. McGuire.

Kansas State Office, 1303 SW. First American Place, Suite 100, Topeka, KS 66604-4040. (785) 271-2721. TDD (785) 271-2767. Tim Rogers.

Kentucky State Office, 771 Corporate Drive, Suite 200, Lexington, KY 40503. (859) 224-7325. TDD (859) 224-7422. Paul Higgins.

Louisiana State Office, 3727 Government Street, Alexandria, LA 71302. (318) 473-7962. TDD (318) 473-7655. Yvonne R. Emerson.

Maine State Office, 967 Illinois Ave., Suite 4, PO Box 405, Bangor, ME 04402-0405. (207) 990-9110. TDD (207) 942-7331. Dale D. Holmes.

Maryland: Served by Delaware State Office.

Massachusetts, Connecticut, & Rhode Island State Office, 451 West Street, Amherst, MA 01002. (413) 253-4333. TDD (413) 253-4590. Donald Colburn.

Michigan State Office, 3001 Coolidge Road, Suite 200, East Lansing, MI 48823. (517) 324-5192. TDD (517) 337-6795. Ghulam R. Sumbal.

Minnesota State Office, 375 Jackson Street Building, Suite 410, St. Paul, MN 55101-1853. (651) 602-7782. TDD (651) 602-7830. Jackie Morris.

Mississippi State Office, Federal Building, Suite 831, 100 W. Capitol Street, Jackson, MS 39269. (601) 965-4325. TDD (601) 965-5850. Darnella Smith-Murray.

Missouri State Office, 601 Business Loop 70 West, Parkade Center, Suite 235, Columbia, MO 65203. (573) 876-0990. TDD (573) 876-9480. Anita J. Dunning.

Montana State Office, 900 Technology Blvd. Suite B, Bozeman, MT 59715. (406) 585-2565. TDD (406) 585-2562. Deborah Chorlton.

Nebraska State Office, Federal Building, Room 152, 100 Centennial Mall N, Lincoln, NE 68508. (402) 437-5594. TDD (402) 437-5093. Byron L. Fischer.

Nevada State Office, 1390 South Curry Street, Carson City, NV 89703-9910. (775) 887-1222 (ext. 25). TDD (775) 885-0633. William Brewer.

New Hampshire State Office, Concord Center, Suite 218, Box 317, 10 Ferry Street, Concord, NH 03301-5004. (603) 223-6046. TDD (603) 229-0536. Robert McDonald.

New Jersey State Office, 5th Floor North Suite 500, 8000 Midlantic Dr., Mt. Laurel, NJ 08054. (856) 787-7740. TDD (856) 787-7784. George Hyatt, Jr.

New Mexico State Office, 6200 Jefferson St., NE., Room 255, Albuquerque, NM 87109. (505) 761-4944. TDD (505) 761-4938. Walter Taylor.

New York State Office, The Galleries of Syracuse, 441 S. Salina Street, Suite 357

5th Floor, Syracuse, NY 13202. (315) 477-6419. TDD (315) 477-6447. George N. Von Pless.

North Carolina State Office, 4405 Bland Road, Suite 260, Raleigh, NC 27609. (919) 873-2066. TDD (919) 873-2003. William Hobbs.

North Dakota State Office, Federal Building, Room 208, 220 East Rosser, PO Box 1737, Bismarck, ND 58502. (701) 530-2049. TDD (701) 530-2113. Donald L. Warren.

Ohio State Office, Federal Building, Room 507, 200 North High Street, Columbus, OH 43215-2477. (614) 255-2418. TDD (614) 255-2554. Gerald Arnott.

Oklahoma State Office, 100 USDA, Suite 108, Stillwater, OK 74074-2654. (405) 742-1070. TDD (405) 742-1007. Anita Kinyon.

Oregon State Office, 101 SW Main, Suite 1410, Portland, OR 97204-3222. (503) 414-3325. TDD (503) 414-3387. Jillene Davis.

Pennsylvania State Office, One Credit Union Place, Suite 330, Harrisburg, PA 17110-2996. (717) 237-2281. TDD (717) 237-2261. Frank Wetherhold.

Puerto Rico State Office, 654 Munoz Rivera Avenue, IBM Plaza, Suite 601, Hato Rey, PR 00918. (787) 766-5095 (ext. 249). TDD (787) 766-5332. Pedro Gomez.

Rhode Island: Served by Massachusetts State Office.

South Carolina State Office, Strom Thurmond Federal Building, 1835 Assembly Street, Room 1007, Columbia, SC 29201. (803) 253-3432. TDD (803) 765-5697. Larry D. Floyd.

South Dakota State Office, Federal Building, Room 210, 200 Fourth Street, SW., Huron, SD 57350. (605) 352-1132. TDD (605) 352-1147. Roger Hazuka or Pam Reilly.

Tennessee State Office, Suite 300, 3322 West End Avenue, Nashville, TN 37203-1084. (615) 783-1375. TDD (615) 783-1397. Don Harris.

Texas State Office, Federal Building, Suite 102, 101 South Main, Temple, TX 76501. (254) 742-9758. TDD (254) 742-9712. Gayle Ledyard.

Utah State Office, Wallace F. Bennett Federal Building, 125 S. State Street, Room 4311, Salt Lake City, UT 84147-0350. (801) 524-4325. TDD (801) 524-3309. David E. Brown.

Vermont State Office, City Center, 3rd Floor, 89 Main Street, Montpelier, VT 05602. (802) 828-6021. TDD (802) 223-6365. Robert McDonald.

Virgin Islands: Served by Florida State Office.

Virginia State Office, Culpeper Building, Suite 238, 1606 Santa Rosa Road, Richmond, VA 23229. (804) 287-1596. TDD (804) 287-1753. Eileen Nowlin.

Washington State Office, 1835 Black Lake Blvd., Suite B, Olympia, WA 98512. (360) 704-7730. TDD (360) 704-7760. Robert Lund.

Western Pacific Territories: Served by Hawaii State Office.

West Virginia State Office, Federal Building, 75 High Street, Room 320, Morgantown, WV 26505-7500. (304) 284-4872. TDD (304) 284-4836. David Cain.

Wisconsin State Office, 4949 Kirschling Court, Stevens Point, WI 54481. (715) 345-7615 (ext. 151). TDD (715) 345-7614. Peter Kohnen.

Wyoming State Office, PO Box 11005,  
Casper, WY 82602. (307) 233-6715. TDD  
(307) 233-6733. Alan Brooks.

**FOR FURTHER INFORMATION CONTACT:** C.B. Alonso, Senior Loan Specialist, Guaranteed Rural Rental Housing Program, Multi-Family Housing Processing Division, U.S. Department of Agriculture, South Agriculture Building, Room 1271, STOP 0781, 1400 Independence Avenue, SW., Washington, DC 20250-0781. Email: [cb.alonso@wdc.usda.gov](mailto:cb.alonso@wdc.usda.gov). Telephone: (202) 720-1624. This number is not toll-free. Hearing or speech-impaired persons may access that number by calling the Federal Information Relay Service toll-free at (800) 877-8339.

*Eligibility of Prior Year Selected Notices of Funding Availability Responses:* NOFA response selections prior to FY 2005 that did not develop into a complete application or where funds were not obligated have been cancelled. A new NOFA response for the project may be submitted subject to the conditions of this NOFA.

FY 2005 NOFA responses that were selected by the Agency, and a complete application (including all Federal environmental documents required by 7 CFR part 1940, subpart G, a Form RD 3565-1, and the \$2,500 application fee) was submitted by the lender within 90 days from the date of notification of response selection (unless an extension was granted by the State office), will be eligible for FY 2006 program dollars and will compete in the FY 2006 priority scoring without having to complete a FY 2006 NOFA response.

### General Program Information

*Program Purpose:* The purpose of the GRRHP is to increase the supply of affordable rural rental housing, through the use of loan guarantees that encourage partnerships between the RHS, private lenders, and public agencies.

*Responses Must Be Submitted by:* The Agency will only accept responses from GRRHP eligible or approved lenders as described in 7 CFR 3565.102 and 3565.103 respectively.

*Qualifying Properties:* Qualifying properties include new construction for multi-family housing units or the acquisition of existing structures with a minimum per unit rehabilitation expenditure requirement in accordance with 7 CFR 3565.252.

In addition, this fiscal year, guarantees will be available for the revitalization, repair and transfer cost of existing direct section 515 housing (transfer costs are subject to Agency approval and must be an eligible use of loan proceeds as listed in 7 CFR

3565.205). In order to be considered, direct section 515 housing projects must need repairs and/or undergo revitalization of a minimum of \$6,500 per unit.

*Eligible Financing Sources:* Any form of Federal, state, and conventional sources of financing can be used in conjunction with the loan guarantee, including Home Investment Partnership Program (HOME) grant funds, tax exempt bonds, and low income housing tax credits.

*Maximum Guarantee:* The Agency can guarantee the "permanent" portion or both the "construction and permanent" portions of a construction/permanent loan. The Agency cannot, however, guarantee only the "construction" portion of a construction/permanent loan.

The maximum guarantee for a permanent loan will be 90 percent of the unpaid principal and interest up to default and accrued interest 90 calendar days from the date the liquidation plan is approved by the Agency, as defined in 7 CFR 3565.452. Penalties incurred as a result of default are not covered by the guarantee. The Agency may provide a lesser guarantee based upon its evaluation of the credit quality of the loan. The Agency liability under any guarantee will decrease or increase, in proportion to any increase or decrease in the amount of the unpaid portion of the loan, up to the maximum amount specified in the Loan Note Guarantee.

The maximum guarantee of construction advances will not at any time exceed the lesser of 90 percent of the amount of principal and interest up to default advanced for eligible uses of loan proceeds or 90 percent of the original principal amount and interest up to default of the loan. Penalties incurred as a result of default are not covered by the guarantee. The Agency may provide a lesser guarantee based upon its evaluation of the credit quality of the loan.

*Reimbursement of Losses:* Any losses will be split on a pro-rata basis between the lender and the RHS from the first dollar lost.

*Interest Rate:* RHS will accept the best rate negotiated between the lender and prospective borrower. The lender is not required to provide the interest rate in the response unless applying for interest credit. The interest rate must be fixed over the term of the loan.

*Interest Credit:* For at least 20 percent of the loans made during each fiscal year, the Agency will provide assistance in the form of interest credit, to the extent necessary to reduce the agreed-upon rate of interest to the Long Term Monthly Applicable Federal Rate (AFR)

as such term is used in section 42(l)(2)(D) of the Internal Revenue Code of 1986, 26 U.S.C. 7805, Sec. 1.42-1T. The interest credit will be paid following the January 1st of the year in which the project has reached occupancy standards, and the permanent loan note guarantee is issued. If 20 percent of the loans have not received interest credit by June 16, 2006, then RHS will award interest credit to those loans that initially requested interest credit and have the highest interest credit priority score until at least 20 percent of the loans have received interest credit. Requests for interest credit must be made in the response. When interest credit assistance is requested, lenders must state in the response the maximum basis points above the Long Term Monthly AFR that will be used to calculate the interest rate. Priority points will be given for basis points equal to or less than 250 above the Long Term Monthly AFR. Lenders are not permitted to make requests for interest credit after the selection process has taken place.

Due to limited funding and in order to distribute interest credit assistance as broadly as possible, the Agency has decided to limit the interest credit to \$1.5 million per loan. For example, if an eligible request were made for interest credit on a loan of \$2.5 million, up to \$1.5 million of the loan would receive interest credit. Interest credit is not available for construction loans. Interest credit is only available for permanent loans. Lenders with projects that are viable with or without interest credit are encouraged to submit a response reflecting financial and market feasibility under both funding options. Responses requesting consideration under both options will not affect interest credit selection. Due to limited interest credit funds and the responsibility of RHS to target and give priority to rural areas most in need, responses requesting interest credit must score a minimum of 55 points under the criteria established in this NOFA. In the event of ties, selection between responses will be by lot.

*Surcharges for Guarantee of Construction Advances:* There is no surcharge for the guarantee of construction advances for FY 2006.

*Program Fees for FY 2006:* As a condition of receiving a loan guarantee, the Agency will charge the following guarantee fees to the lender.

(1) *Initial guarantee fee.* The Agency will charge an initial guarantee fee equal to one percent of the guarantee amount. For purposes of calculating this fee, the guarantee amount is the product of the percentage of the guarantee times the

initial principal amount of the guaranteed loan.

(2) Annual guarantee fee. An annual guarantee fee of at least 50 basis points (one-half percent) of the outstanding principal amount of the loan as of December 31 will be charged each year or portion of a year that the guarantee is in effect.

(3) There is a non-refundable application fee of \$2,500 when the application is submitted.

(4) There is a flat fee of \$500 when a lender requests RHS to extend the term of a guarantee commitment.

(5) There is a flat fee of \$500 when a lender requests RHS to reopen an application when a commitment has expired.

(6) There is a flat fee of \$1,250 when a lender requests RHS to approve the transfer of property and assumption of the loan to an eligible prospective borrower.

(7) There is no lender application fee for lender approval in FY 2006.

**Eligible Lenders:** An eligible lender for the section 538 GRRHP as required by 7 CFR 3565.102 must be a licensed business entity or Housing Finance Agency (HFA) in good standing in the state or states where it conducts business. Lender eligibility requirements are contained in 7 CFR 3565.102. Below is a list of some of the eligible lender criteria under 7 CFR 3565.102:

(1) Licensed business entity that meets the qualifications and has the approval of the Secretary of Housing and Urban Development (HUD) to make multi-family housing loans that are insured under the National Housing Act. A complete list of HUD approved lenders can be found on the HUD Web site at <http://www.hud.gov>.

(2) A licensed business entity that meets the qualifications and has the approval of the Ginnie Mae or Freddie Mac or Fannie Mae corporations to make multi-family housing loans that are sold to the same corporations. A complete list of Freddie Mac approved lenders can be found in Freddie Mac's Web site at <http://www.freddiemac.com>. Fannie Mae approved lenders are found at <http://www.fanniemae.com>. For a list of Ginnie Mae issuers, contact Ginnie Mae at <http://www.ginniemae.gov>.

(3) A state or local HFA with a top-tier rating from Moody's or Standard & Poors, or member of the Federal Home Loan Bank system, and the demonstrated ability to underwrite, originate, process, close, service, manage, and dispose of multi-family housing loans in a prudent manner.

(4) Be a GRRHP approved lender, defined as an entity with a current

executed multi-family housing Lender's Agreement with RHS.

(5) Lenders that can demonstrate the capacity to underwrite, originate, process, close, service, manage, and dispose of multi-family housing loans in a prudent manner. In order to be approved the lender will have to have an acceptable level of financial soundness as determined by a lender rating service. The submission of materials demonstrating capacity will be required if the lender's response is selected. Lenders who are otherwise ineligible may become eligible if they maintain a correspondent relationship with an eligible lender that does have the capacity to underwrite, originate, process, close, service, manage, and dispose of multi-family housing loans in a prudent manner. In this case, the eligible lender must submit the response and application. All contractual and legal documentation will be signed between RHS and the lender that submitted the response and application.

**GRRHP Lender Approval Application:** Lenders whose responses are selected will be notified by the RHS to submit a request for GRRHP lender approval application within 30 days of notification. Lenders who request GRRHP approval must meet the standards in the 7 CFR 3565.102 and 103. Lenders that have received GRRHP lender approval in the past and are in good standing do not need to reapply for GRRHP lender approval.

**Submission of Documentation For GRRHP Lender Approval:** All lenders that have not yet received GRRHP lender approval must submit a complete lender application to: Director, Multi-Family Housing Processing Division, Rural Housing Service, U.S. Department of Agriculture, Room 1263, STOP 0781, 1400 Independence Avenue, SW., Washington, DC 20250-0781. Lender applications must be identified as "Section 538 Guaranteed Rural Rental Housing Program" on the envelope.

As RHS does not have a formal application form, a complete application consists of a cover letter requesting GRRHP lender approval and the following documentation:

(1) Request for GRRHP lender approval on the lender's letterhead;

(2) Lenders who are HUD, Ginnie Mae, Freddie Mac or Fannie Mae multi-family approved lenders are required to show evidence of this status, such as a copy of a letter designating the distinction;

(3) The lender's Loan Origination, Loan Servicing, and Portfolio Management Handbooks. These handbooks should detail the lender's policies and procedures on loan

origination through termination for multi-family loans;

(4) Portfolio performance data;

(5) Copies of standard documents that will be used in processing GRRHP loans;

(6) Resumes and qualifications of key personnel that will be involved in the GRRHP;

(7) Identification of standards and processes that deviate from those outlined in the GRRHP Origination and Servicing Handbook (HB-1-3565) found at <http://www.rurdev.usda.gov/regs/hblist.html#hbw6>;

(8) A copy of the most recent audited financial statements;

(9) Lender specific information including: (a) Legal name and address, (b) list of principal officers and their responsibilities, (c) certification that the officers and principals of the lender have not been debarred or suspended from Federal programs, (d) Form AD 1047, (e) certification that the lender is not in default or delinquent on any Federal debt or loan, or possesses an outstanding finding of deficiency in a federal housing program, and (f) certification of the lender's credit rating; and

(10) Documentation on bonding and insurance.

#### **Additional Construction Lender Requirements**

The Agency can guarantee the "permanent" portion or both the "construction and permanent" portions of a construction/permanent loan. The Agency will not, however, guarantee only the "construction" portion of a construction/permanent loan.

A lender making a construction loan must demonstrate an ability to originate and service construction loans, in addition to meeting the other requirements of 7 CFR part 3565, subpart C. A lender who originates and services construction/permanent loans must agree to manage the construction and draw activities in the manner described in Chapter 5 of HB-1-3565. Lenders must meet either the basic or the demonstrated eligibility test in paragraphs 2.4 and 2.5 of HB-1-3565 and the lender approval requirements set forth in paragraph 2.6 of HB-1-3565. Lenders must clearly identify policies and processes for multifamily construction lending. Lenders must also provide a summary of their multifamily construction lending activity in the same form as specified in paragraph 2.5 of HB-1-3565. The Agency may, at its discretion, consider other types of construction loans—such as those for commercial development—as a

substitute for multifamily construction experience.

*Lender Responsibilities:* Lenders will be responsible for the full range of loan origination, underwriting, management, servicing, compliance issues, and property disposition activities associated with their projects. The lender will be expected to provide guidance to the prospective borrower on the RHS requirements during the application phase. Once the guarantee is issued, the lender is expected to service

each loan it underwrites or contract these services to another capable entity.

#### Discussion of NOFA

*Content of NOFA Responses:* All responses require lender information and project specific data. Incomplete responses will not be considered for funding. Lenders will be notified of incomplete responses. Complete responses are to include a signed cover letter from the lender on the lender's letterhead and the following information:

(1) *Lender certification*—The lender must certify that the lender will make a loan to the prospective borrower for the proposed project, under specified terms and conditions subject to the issuance of the GRRHP guarantee. Lender certification must be on the lender's letterhead and signed by both the lender and the prospective borrower.

(2) *Project specific data*—The lender must submit the project specific data below on the lender's letterhead, signed by both the lender and the prospective borrower.

Lender Name	Insert the lender's name.
Lender Tax ID #	Insert lender's tax ID #.
Lender Contact Name	Name of the lender contact for loan.
Mailing Address	Lender's complete mailing address.
Phone #	Phone # for lender contact.
Fax #	Insert lender's fax #.
E-mail Address	Insert lender contact e-mail address.
Borrower Name and Organization Type	State whether borrower is a Limited Partnership, Corporation, Indian Tribe, etc.
Tax Classification Type	State whether borrower is for profit, not for profit, etc.
Borrower Tax ID #	Insert borrower's tax ID #.
Borrower Address, including County	Insert borrower's address and county.
Borrower Phone #	Insert borrower's phone #.
Principal or Key Member for the Borrower	Insert name and title.
Borrower Information and Statement of Housing Development Experience	Attach relevant information.
New Construction, Acquisition With Rehabilitation, or the Revitalization, Repair, and Transfer Cost of Existing Direct Section 515 Housing	State whether the project is new construction or acquisition with rehabilitation. Transfer costs are subject to Agency approval and must be an eligible use of loan proceeds listed in 7 CFR 3565.205.
Project Location Town or City	Town or city in which the project is located.
Project County	County in which the project is located.
Project State	State in which the project is located.
Project Zip Code	Insert zip code.

Project Congressional District	Congressional District for project location.
Project Name	Insert project name.
Project Type	Family, senior (all residents 55 years or older), or mixed.
Property Description and Proposed Development Schedule	Provide as an attachment.
Total Project Development Cost	Enter amount for total project.
# of Units	Insert the # of units in the project.
Ratio of 3–5 bedroom units to total units	Insert percentage of 3–5 bedroom units to total units.
Cost Per Unit	Total development cost divided by # of units.
Rent	Proposed rent structure.
Median Income for Community	Provide median income for the community.
Evidence of Site Control	Attach relevant information.
Description of Any Environmental Issues	Attach relevant information.
Loan Amount	Insert the loan amount.
Interest Credit (IC)	Is interest credit requested for this loan? (Yes or No)
Basis Points over the Long Term Monthly Applicable Federal Rate	Lenders seeking interest credit must provide the maximum basis points above the Long Term Monthly AFR that will be used to calculate the interest rate. Priority points will only be given for basis points equal to or less than 250 above the Long Term Monthly AFR.
If Above Is Yes, Should Proposal Be Considered Under Non-Interest Credit Selection If Scoring Does Not Meet the Minimum Point Threshold of 55 Points for an Interest Credit Award?	If Yes, proposal must show financial feasibility for Non-IC consideration.
Borrower's Proposed Equity	Insert amount.
Tax Credits	Will the project be allocated tax credits? How much? What is the estimated value of the tax credits awarded?
Other Sources of Funds	List all funding sources other than tax credits and amounts for each source.
Loan to Total Development Cost	Guaranteed loan divided by the total development costs of project.
Debt Coverage Ratio	Net Operating Income divided by debt service payments.
Percentage of Guarantee	Percentage guarantee requested.
Collateral	Attach relevant information.

Empowerment Zone (EZ) or Enterprise Community (EC), Colonia or Tribal Lands	Yes or No. Is the project in a recognized EZ or EC, Colonia or on an Indian Reservation?
Population	Must be within the 20,000 population limit set for the program.
Is a Guarantee for Construction Being Requested? Are Advances Being Requested?	State yes or no. The Agency can guarantee the "permanent" portion or both the "construction and permanent" portions of a construction/permanent loan. The Agency will not, however, guarantee only the "construction" portion of a construction/permanent loan.
Loan Term	Up to a 40-year amortized loan. Balloon mortgages with a minimum 25-year term are eligible.

*Scoring of Priority Criteria for Selection of Projects:* All 2006 NOFA responses will be scored based on the criteria set forth below to establish their priority for obligation of funds. Per 7 CFR 3565.5 (b), priority will be given to projects: in smaller rural communities, in the most needy communities having the highest percentage of leveraging, having the lowest interest rate, having the highest ratio of 3–5 bedroom units to total units, or located in Empowerment Zones/Enterprise Communities or on tribal lands. In addition, the Agency may, at its sole discretion, set aside assistance for or rank projects that meet important program goals.

In order to meet program goals, the Agency will award additional points to Fiscal Year 2006 NOFA responses for the revitalization, repair, and transfer cost of existing direct Section 515 housing.

Prior to June 16, 2006, projects with an overall score of 25 points and a loan to development cost ratio less than 70 percent will be processed and, when ready, obligated on a first-come-first-serve basis, provided funds are available. Projects that score less than 25 points, and projects that score 25 points or more and do not have a loan to development cost ratio less than 70 percent, may be processed up to the point of obligation, but they will not be obligated until after June 16, 2006. Each month after June 16, 2006, the Agency will select the highest scoring proposals, in light of the remaining funding, until all funds are expended. A notice will be placed in the **Federal Register** when all funds are committed for FY 2006.

Subject to available funding, all projects scoring 55 points or more on the seven priority criteria below, and that request and demonstrate a need for an interest credit subsidy, will receive interest credit awards.

The seven priority criteria for projects are listed below.

*Priority 1*—Projects located in eligible rural communities with the lowest populations will receive the highest points.

Population size	Points
0–5,000 people .....	15
5,001–10,000 people .....	10
10,001–15,000 people .....	5
15,001–20,000 people .....	0

*Priority 2*—The most needy communities as determined by the median income from the most recent census data will receive points. The RHS will allocate points to projects located in communities having the lowest median income. Points for median income will be awarded as follows:

Median income (dollars)	Points
Less than \$35,000 .....	20
\$35,000–less than \$45,000 .....	15
\$45,000–less than \$55,000 .....	10
\$55,000–less than \$65,000 .....	5
\$65,000 or more .....	0

*Priority 3*—Projects that demonstrate partnering and leveraging in order to develop the maximum number of units and promote partnerships with state and local communities will also receive points. Points will be awarded as follows:

Loan to total development cost ratio (percentage %)	Points
90–100 .....	0
Less than 90–70 .....	15
Less than 70–50 .....	20
Less than 50 .....	30

*Priority 4*—The development of projects on Tribal Lands, or in an Empowerment Zone or Enterprise Community will receive points. The RHS will attribute 20 points to projects that are developed in any of the locations described in this priority. The

development of projects in a Colonia or in a place identified in the State's Consolidated Plan or State Needs Assessment as a high need community for multi-family housing will receive points. The RHS will attribute 20 points to projects that are developed in any of the locations described in this priority.

*Priority 5*—The RHS will award points to projects with the highest ratio of 3–5 bedroom units to total units as follows:

Ratio of 3–5 bedroom units to total units	Points
More than 50% .....	6
21%–50% .....	5
Less than 21%–more than 0% .....	1

*Priority 6*—RHS will award points for basis points above the long term monthly AFR used to calculate the interest rate. The score for basis points is as follows:

Basis points	Points
More than 250 basis points .....	–20
200 to 250 basis points, inclusive ....	10
100 to 199 basis points, inclusive ....	15
0 to 99 basis points, inclusive .....	20

*Priority 7*—NOFA responses for the revitalization, repair, and transfer cost of existing direct section 515 housing (transfer costs are subject to Agency approval and must be an eligible use of loan proceeds listed in 7 CFR 3565.205) will receive an additional 20 points.

*Notifications:* Responses will be reviewed for completeness and eligibility. The RHS will notify those lenders whose responses are selected via letter. The RHS will request lenders without GRRHP lender approval to apply for GRRHP lender approval within 30 days upon receipt of notification of selection. For information regarding GRRHP lender approval, please refer to the section entitled "SUBMISSION OF

DOCUMENTATION FOR GRRHP LENDER APPROVAL" in this NOFA.

Lenders will also be invited to submit a complete application and the required application fee of \$2,500 to the Rural Development State Office where the project is located.

*Submission of GRRHP Applications:* Notification letters will instruct lenders to contact the Rural Development State Office immediately following notification of selection to schedule required agency reviews.

Rural Development State Office staff will work with lenders in the development of an application package. In response to the NOFA, lenders must submit a NOFA response to the office address identified in the NOFA for the scoring and ranking of a proposed GRRHP project. The lender must provide the requested information concerning the project, to establish the purpose of the proposed project, its location, and how it meets the established priorities for funding. The Agency will determine the highest ranked responses based on priority criteria and a threshold score.

NOFA responses will at least include the following [but the Agency, at its sole discretion, may request additional information]:

(1) *The Project*

(a) A brief description of the proposed location of the project, including town, county, state, and congressional district.

(b) A description of the property and improvements, including lot size, number of units, building type, type of construction, etc., including preliminary drawings, if available.

(c) The proposed development schedule.

(d) Total project development cost.

(e) The proposed rent structure and area median income (HUD published area median incomes can be found online at <http://www.huduser.org>).

(f) Evidence of site control by the proposed borrower or a purchase option.

(g) Description of any environmental issues that may affect the project.

(h) Amount of loan to be guaranteed.

(i) Type of project (e.g. elderly or family).

(2) *The Proposed Financing*

(a) Proposed loan amount and the proposed borrower's equity.

(b) Proposed use of interest credit—If the lender proposes to use interest credit, this section should include the maximum basis points the lender will charge the borrower for the project. The interest rate may not be lower than the published Long Term Monthly AFR at

the closing of the lender's loan. Selection and scoring criteria that the project must meet to receive interest credit will be published in the NOFA.

(c) Estimated development budget (total and cost/unit) and the proposed sources and uses of funds. This information should include all proposed financing sources—the amount, type, rates and terms of loans, tax credits, or grant funds. Letters of application and commitment letters should be included, if available.

(d) Estimated loan-to-development cost ratio for the guaranteed loan.

(e) Proposed Agency guarantee percentage for guaranteed loan (under no condition can the percentage exceed 90 percent of the loan amount).

(f) Collateral—all security, in addition to the real property, proposed to secure the loan.

(3) *The Proposed Borrower*

(a) The name of the borrower and the type of ownership entity. List the general partners if a limited partnership, officers if a corporation or members of an Limited Liability Corporation.

(b) Borrower's contact name, mailing address, phone and fax numbers, and e-mail address.

(c) Evidence that the borrower or principals of the ownership are not barred from participating in Federal housing programs and are not delinquent on any Federal debt.

(d) Borrower's unaudited or audited financial statements.

(e) Statement of borrower's housing development experience.

(4) *Lender Eligibility and Approval Status*

Evidence that the lender is either an approved lender for the purposes of the GRRHP or that the lender is eligible to apply for approved lender status. The lender's application for approved lender status can be submitted with the NOFA response but must be submitted to the National Office within 45 calendar days of the lender's receipt of the "notice to proceed with application processing" letter.

(5) *Competitive Criteria*

Information that shows how the proposal is responsive to the selection criteria specified in the NOFA.

(6) *Lender Certification*

A commitment letter signed by the lender, on the lender's letterhead, indicating that the lender will make a loan to the borrower for the proposed project, under specified terms and conditions subject only to the issuance of a guarantee by the Agency.

The deadline for the submission of a complete application and application fee is 90 days from the date of notification of response selection. If the application and fee are not received by the appropriate State Office within 90 days from the date of notification, the selection is subject to cancellation, thereby allowing another response that is ready to proceed with processing to be selected.

*Obligation of Program Funds:* The RHS will only obligate funds to projects that meet the requirements for obligation, including undergoing a satisfactory environmental review in accordance with the National Environmental Protection Act (NEPA) and lenders who have submitted the \$2,500 application fee and completed Form RD 3565-1 for the selected project.

*Conditional Commitment:* Once required documents for obligation and the application fee are received and all NEPA requirements have been met, the Rural Development State Office will issue a conditional commitment, which stipulates the conditions that must be fulfilled before the issuance of a guarantee, in accordance with 7 CFR 3565.303.

*Issuance of Guarantee:* The RHS State Office will issue a guarantee to the lender for a project in accordance with 7 CFR 3565.303. No guarantee can be issued without a complete application, review of appropriate certifications, satisfactory assessment of the appropriate level of environmental review, and the completion of any conditional requirements.

Dated: January 18, 2006.

**David J. Villano,**

*Acting Administrator, Rural Housing Service.*

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**COMMITTEE FOR PURCHASE FROM PEOPLE WHO ARE BLIND OR SEVERELY DISABLED**

**Procurement List; Proposed Additions and Deletion**

**AGENCY:** Committee for Purchase from People Who Are Blind or Severely Disabled.

**ACTION:** Proposed additions to and deletions from Procurement List.

**SUMMARY:** The Committee is proposing to add to the Procurement List products and services to be furnished by nonprofit agencies employing persons who are blind or have other severe disabilities, and to delete a product previously furnished by such agencies.