

will be limited to 95 percent for loans in excess of \$625,500.³ LTV limits do not include the addition of the Up-Front Mortgage Insurance Premium (UFMIP).⁴

Certain FHA-insured loans will be exempted from this notice. Loans made pursuant to the FHA Streamline Refinance without an appraisal program, which has no LTV calculation, and the 203(k) Rehabilitation Mortgage Insurance Program, which utilizes two different LTV calculations in addition to the cost of improvements, are exempted. The Secretary may, as he deems necessary, exempt from this notice loans from other programs by publishing a **Federal Register** notice for comment.

III. Solicitation of Public Comments

FHA welcomes comments on the proposals set forth in this notice, including whether there may be additional FHA programs that should be exempted from this notice, for a period of 30 calendar days. FHA also welcomes comments on the economic effects in the proposals set forth in this notice. All comments will be considered in the development of the **Federal Register** notice that will follow this proposed notice and that will establish the maximum LTV for loans over a specified amount. The final notice will address any significant issues raised by the public comments, and may include changes to the LTV requirements proposed in this notice. The final notice will also announce the effective date for the LTV requirements.

IV. Environmental Review

This notice involves discretionary establishment and review of loan limits which do not constitute a development decision affecting the physical condition of specific project areas or building sites. Accordingly, under 24 CFR 50.19(c)(6), this notice is categorically excluded from environmental review under the National Environmental Policy Act of 1969 (42 U.S.C. 4321).

³ *Id.* at 17. The FHA Actuarial Report advises that the majority of FHA endorsements have historically had LTV ratios above 95 percent.

⁴ HUD Handbook 4.155.2, (Lender's Guide to the Single Family Mortgage Insurance Process) at Chapter 7, pertaining to Mortgage Insurance Premiums, notes that in most of the FHA mortgage insurance programs, FHA collects an UFMIP and an annual insurance premium, which is collected in monthly installments. The total FHA-insured first mortgage on a property is limited to 100 percent of the appraised value and the UFMIP is required to be included within that limit. However, the UFMIP is otherwise not considered when determining compliance with statutory loan limits or LTV limits in accordance with Section 203(d) of the National Housing Act. See http://portal.hud.gov/FHA-Handbooks/collections/current/print/4155-2_7.pdf

Dated: January 30, 2013.

Carol J. Galante,

Assistant Secretary for Housing—Federal Housing Commissioner.

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DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR-5500-FA-18]

Announcement of Funding Awards, HOPE VI Main Street Grant Program, Fiscal Year (FY) 2011 and 2012

AGENCY: Office of the Assistant Secretary for Public and Indian Housing, HUD.

ACTION: Announcement of funding awards.

SUMMARY: In accordance with Section 102(a)(4)(C) of the Department of Housing and Urban Development Reform Act of 1989, this announcement notifies the public of funding decisions made by the Department in a competition for funding under the FY 2011 and FY 2012 (FY 2011-12) Notice of Funding Availability (NOFA) for the HOPE VI Main Street Program. This announcement contains the consolidated names and addresses of the award recipients under said NOFA.

FOR FURTHER INFORMATION CONTACT: For questions concerning the HOPE VI Main Street Program awards, contact Lawrence Gnessin, HOPE VI Main Street Program Manager, Office of Public and Indian Housing, Department of Housing and Urban Development, 451 7th Street SW., Washington, DC 2010, email lawrence.gnessin@hud.gov, and telephone (202) 402-2676. Hearing or speech-impaired individuals may access this number via TTY by calling the toll-free Federal Information Relay Service at (800) 877-8339.

SUPPLEMENTARY INFORMATION: The purpose of the HOPE VI Main Street program is to provide grants to small communities to assist in the rejuvenation of an historic or traditional central business district or "Main Street" area by replacing unused commercial space in buildings with affordable housing units. The objectives of the program are to redevelop Main Street areas; preserve historic or traditional architecture or design features in Main Street areas; enhance economic development efforts in Main Street areas; and provide affordable housing in Main Street areas.

The FY 2011-12 awards announced in this Notice were selected for funding in a NOFA competition posted on the

<http://www.grants.gov> Web site on June 24, 2011. Applicants to this Notice were eligible for awards in both FY2011 and FY2012. Applications were scored and selected for funding based on the selection criteria in that notice.

The amount allotted to fund the HOPE VI Main Street grants were from appropriations for Section 24 of the Housing Act of 1937, as amended. The amount allotted for FY2011 was \$500,000 and the amount allotted for FY 2012 was \$500,000, for a total of \$1 million. The HOPE VI Main Street grantee information is as follows:

City of El Dorado, KS, 220 East First Street, P.O. Box 792, El Dorado, KS 67042-2003	\$500,000
Town of Mayesville, SC, 24 South Main Street, P.O. Box 459, Mayesville, SC 29104-9520	\$500,000

In accordance with Section 102(a)(4)(C) of the Department of Housing and Urban Development Reform Act of 1989 (103 Stat.1987, 42 U.S.C. 3545), the Department is publishing the names, addresses, and amounts of the 2 awards made under FY 2011-12 HOPE VI Main Street NOFA.

Sandra B. Henriquez,

Assistant Secretary for Public and Indian Housing.

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DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR-5693-N-02]

Implementation of the Privacy Act of 1974, as Amended; Republication to Delete and Update Privacy Act System of Records Notifications

AGENCY: Office of the Chief Information Officer, HUD.

ACTION: Notice Republications.

SUMMARY: Pursuant to the Privacy Act of 1974 (U.S.C. 552a(e)(4)), as amended, and Office of Management and Budget (OMB), Circular No. A-130, notice is hereby given that the Department of Housing and Urban Development (HUD), Office of the Chief Information Officer (OCIO) republishes in the **Federal Register**, after a comprehensive review, actions for 27 of its program component systems of records. The revisions implemented under this republication are corrective and administrative changes that refine previously published details for each system of records in a clear and cohesive format. This republication does not meet the threshold criteria