

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:** Scott Laliberte, Financial Management Division, Office of Block Grant Assistance, Office of Community Planning and Development, U.S. Department of Housing and Urban Development, 451 7th Street SW, Room 7282, Washington, DC 20410; telephone number 202-402-3956 (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>.

FAX inquiries (but not comments) may be sent to Mr. Laliberte at 202-402-3956 (this is not a toll-free number).

**SUPPLEMENTARY INFORMATION:**

**I. Background**

On November 19, 2025, HUD published “*Section 108 Loan Guarantee Program: Announcement of Fee to Cover Credit Subsidy Costs for FY 2026*” in the **Federal Register** (90 FR 51992). That notice set forth in detail the methodology that HUD will use for setting the amount of the fee that HUD will impose to offset the credit subsidy costs of the guaranteed loans pursuant to commitments awarded in Fiscal Year 2026 in the event HUD is required or authorized by statute to do so, notwithstanding subsection (m) of section 108 of the Housing and

Community Development Act of 1974. Through that notice, HUD set the fee at 0.58 percent of the principal amount of the guaranteed loan.

**II. Request for Comments**

Notwithstanding the setting of the fee in the November 19 notice, HUD desires to solicit comments from the public with respect to the methodology adopted to determine the fee. For details with respect to the methodology please review the November 19 publication of the notice at 90 FR 51992.

Because the notice with the methodology has been available to the public since November 19, HUD is setting an abbreviated public comment period of seven days. The deadline to solicit comments is January 28, 2026.

**Ronald J. Kurtz,**

*Assistant Secretary for Community Planning and Development.*

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**DEPARTMENT OF VETERANS AFFAIRS**

**38 CFR Part 36**

[Docket No. VA-2022-VBA-0023]

RIN 2900-AR78

**Loan Guaranty: Loss-Mitigation Options for Guaranteed Loans**

**AGENCY:** Department of Veterans Affairs.

**ACTION:** Advance notice of proposed rulemaking; withdrawal.

**SUMMARY:** The Department of Veterans Affairs (VA) is withdrawing the advance notice of proposed rulemaking (ANPRM) published in the **Federal Register** on October 17, 2022, that requested public comment on expanding VA’s incentivized loss-mitigation options available to servicers that assist veterans whose VA-guaranteed loans are in default. VA is withdrawing this ANPRM because of ongoing assessments of agency needs, priorities, and objectives. VA will continue to explore opportunities to assist veterans who face home loan default.

**DATES:** The ANPRM published at 87 FR 62752 on October 17, 2022, is withdrawn as of January 21, 2026.

**ADDRESSES:** The docket for this withdrawn proposed rule is available at [www.regulations.gov/docket/VA-2022-VBA-0023](http://www.regulations.gov/docket/VA-2022-VBA-0023).

**FOR FURTHER INFORMATION CONTACT:**

Andrew Trevayne and Stephanie Li, Assistant Directors, Loan Guaranty Service, Veterans Benefits Administration, (202) 632-8862.

**SUPPLEMENTARY INFORMATION:** In a document published in the **Federal Register** on October 17, 2022, VA described how it was exploring the possibility of changes to its incentivized loss-mitigation options and requested public comment on whether expanding VA’s incentivized loss-mitigation tools, outlined in the Code of Federal Regulations (CFR) at 38 CFR 36.4319, might further assist veterans who have VA-backed loans to retain their homes. 87 FR 62752. VA anticipated incorporating responses into a proposed rulemaking amending VA’s loss-mitigation regulations.

VA is withdrawing the ANPRM because of ongoing assessments of agency needs, priorities, and objectives. VA appreciates the public comments submitted and continues to consider the best means of addressing some or all of the issues covered in the ANPRM. If, in the future, VA decides it is appropriate to issue regulations on this topic, VA will do so through a new notice of proposed rulemaking, subject to the requirements of the Administrative Procedure Act, 5 U.S.C. 551, *et seq.*

**Signing Authority**

Douglas A. Collins, Secretary of Veterans Affairs, approved this document on December 17, 2025, and authorized the undersigned to sign and submit the document to the Office of the Federal Register for publication electronically as an official document of the Department of Veterans Affairs.

**Taylor N. Mattson,**

*Alternate Federal Register Liaison Officer, Department of Veterans Affairs.*

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