

■ 6. Amend § 120.712 by removing paragraph (c) and redesignating paragraphs (d) and (e) as paragraphs (c) and (d) respectively, and revising newly redesignated paragraph (c) to read as follows:

**§ 120.712 How does an Intermediary get a grant to assist Microloan borrowers?**

\* \* \* \* \*

(c) *Intermediaries eligible to receive additional grant monies.* An Intermediary may receive an additional SBA grant equal to five percent of the outstanding balance of all loans received from SBA (with no obligation to contribute additional matching funds) if the Intermediary is a Specialized Intermediary.

\* \* \* \* \*

■ 7. Add new § 120.716 to read as follows:

**§ 120.716 What is the minimum number of loans an Intermediary must make each Federal fiscal year?**

(a) *Minimum loan requirement.* Intermediaries must close and fund the required number of microloans per year (October 1–September 30) as follows, except that an Intermediary entering the program will not be required to meet the minimum in that year:

(1) For fiscal year 2015, four microloans,

(2) For fiscal year 2016, six microloans,

(3) For fiscal year 2017, eight microloans, and

(4) For fiscal years 2018 and thereafter, ten microloans per year.

(b) Intermediaries that do not meet the minimum loan requirement are not eligible to receive new grant funding unless they submit a corrective action plan acceptable to SBA, in its discretion. Intermediaries that have submitted acceptable corrective action plans may receive a reduced grant at SBA's discretion.

■ 8. Amend § 120.1425 by revising paragraph (d)(2) to read as follows:

**§ 120.1425 Grounds for enforcement actions—Intermediaries participating in the Microloan Program and NTAPs.**

\* \* \* \* \*

(d) \* \* \*

(2) Failure to close and fund the required number of microloans per year under § 120.716.

\* \* \* \* \*

**Maria Contreras-Sweet,**  
*Administrator.*

[FR Doc. 2015–14413 Filed 6–12–15; 8:45 am]

**BILLING CODE 8025–01–P**

## DEPARTMENT OF COMMERCE

### National Oceanic and Atmospheric Administration

#### 15 CFR Part 922

[Docket No 150306233–5233–01]

RIN 0648–BE95

#### Expansion of Gulf of the Farallones and Cordell Bank National Marine Sanctuaries, and Regulatory Changes; Name Change

**AGENCY:** Office of National Marine Sanctuaries (ONMS), National Ocean Service (NOS), National Oceanic and Atmospheric Administration (NOAA), Department of Commerce (DOC).

**ACTION:** Notice of effective date; final rule, technical amendment.

**SUMMARY:** The National Oceanic and Atmospheric Administration (NOAA) is providing notice that the final rule published on March 12, 2015 (80 FR 13078) became effective on June 9, 2015. NOAA is also changing the name of Gulf of the Farallones National Marine Sanctuary to Greater Farallones National Marine Sanctuary.

**DATES:** *Effective Date:* The regulations published on March 12, 2015 (80 FR 13078) became effective on June 9, 2015. The technical amendment changing the name of Gulf of the Farallones National Marine Sanctuary becomes effective upon publication of this final rule on June 15, 2015.

**FOR FURTHER INFORMATION CONTACT:** Maria Brown, Superintendent, Greater Farallones National Marine Sanctuary, (415) 561–6622 ext. 301 or [Maria.Brown@noaa.gov](mailto:Maria.Brown@noaa.gov).

**SUPPLEMENTARY INFORMATION:** The Gulf of the Farallones National Marine Sanctuary (GFNMS) was designated in 1981 and was originally named the Point Reyes/Farallon Islands National Marine Sanctuary. The name was changed to Gulf of the Farallones National Marine Sanctuary on January 27, 1997 (62 FR 3788). In March 2015, NOAA expanded the sanctuary from approximately 1,282 square miles (968 square nautical miles) to approximately 3,295 square miles (2,488 square nautical miles) (80 FR 13078).

This document provides notice that pursuant to Section 304(b) of the National Marine Sanctuaries Act (16 U.S.C. 1434(b)), the final regulations for GFNMS and Cordell Bank National Marine Sanctuary published on March 12, 2015 (80 FR 13078) took effect after 45 days of continuous session of Congress beginning on March 12, 2015. Through this notice, NOAA is

announcing the regulations became effective on June 9, 2015. The final rule published on March 12, 2015 postponed for 6 months the effective date for the discharge requirements in both expansion areas with regard to U.S. Coast Guard activities, starting on the day when the rest of the final rule became effective. Therefore the effective date for the discharge requirements in both expansion areas with regard to U.S. Coast Guard activities is December 9, 2015.

With this expansion, which extends the scope of the sanctuary well beyond the Farallon Islands, the existing name “Gulf of the Farallones” no longer adequately reflects the area’s bioregion. The need to change the sanctuary’s name was raised during the public hearings on the GFNMS expansion. Consequently, the GFNMS Sanctuary Advisory Council established a subcommittee to explore a potential new name for the expanded sanctuary. GFNMS staff, working with a team of marketing experts, then developed a list of 30 potential names and presented them to the subcommittee, which narrowed the list to three names for consideration by the full Advisory Council on November 19, 2014. On February 25, 2015, the Advisory Council recommended two options to the GFNMS Superintendent: (1) Keeping the name “Gulf of the Farallones National Marine Sanctuary” because the name is familiar and still represents one of the core elements of the sanctuary ecosystem; and (2) changing the name to the Greater Farallones National Marine Sanctuary to better capture the added features of the expanded sanctuary. After reviewing both of these recommendations carefully, NOAA decided on “Greater Farallones National Marine Sanctuary” to be more inclusive and representative of the expanded sanctuary.

#### Classification

##### *A. Executive Order 12866: Regulatory Impact*

This final rule has been determined to be not significant for purposes of the meaning of Executive Order 12866.

##### *B. Administrative Procedure Act/Regulatory Flexibility Act*

The Assistant Administrator of the National Ocean Service (NOS) finds good cause pursuant to 5 U.S.C. 553(b)(B) to waive the notice and comment requirements of the Administrative Procedure Act because this amendment is technical in nature, having no substantive impact, and no useful purpose would be served by

providing notice and opportunity for comment under the Administrative Procedure Act. Nor is a 30-day delay in effective date required under 5 U.S.C. 553(d) due to the non-substantive nature of this technical amendment. NOAA has decided to make this document effective upon publication because public comment and delayed effectiveness are unnecessary.

### *C. Regulatory Flexibility Act*

Because notice and opportunity for comment are not required pursuant to 5 U.S.C. 553 or any other law, the analytical requirements of the Regulatory Flexibility Act (5 U.S.C. 601 *et seq.*) are inapplicable. Therefore, a regulatory flexibility analysis is not required and has not been prepared.

(Federal Domestic Assistance Catalog Number 11.429 Marine Sanctuary Program)

Dated: June 9, 2015.

**W. Russell Callender,**

*Acting Assistant Administrator for Ocean Services and Coastal Zone Management.*

Accordingly, for the reasons discussed in the preamble, the National Oceanic and Atmospheric Administration amends 15 CFR part 922 as follows:

## **PART 922—NATIONAL MARINE SANCTUARY PROGRAM REGULATIONS**

■ 1. The authority citation for part 922 continues to read as follows:

**Authority:** 16 U.S.C. 1431 *et seq.*

### **Subpart H—[Amended]**

■ 2. Amend Subpart H of Part 922 by removing “Farallones National Marine Sanctuary” wherever it appears and adding in its place “Greater Farallones National Marine Sanctuary.”

### **§ 922.110 [Amended]**

■ 3. Amend § 922.110 by removing “Farallones National Marine Sanctuary” and adding in its place “Greater Farallones National Marine Sanctuary” and removing “FNMS” and adding in its place “GFNMS.”

### **§ 922.130 [Amended]**

■ 4. Amend § 922.130 by removing “Gulf of the Farallones National Marine Sanctuary” and adding in its place “Greater Farallones National Marine Sanctuary.”

[FR Doc. 2015-14639 Filed 6-12-15; 8:45 am]

**BILLING CODE 3510-NK-P**

## **SOCIAL SECURITY ADMINISTRATION**

[Docket No. SSA 2007-0040]

### **20 CFR Part 404**

**RIN 0960-AG50**

### **Sixty-Month Period of Employment Requirement for Government Pension Offset Exemption**

**AGENCY:** Social Security Administration (SSA).

**ACTION:** Final rule.

**SUMMARY:** This final rule adopts, with clarifying changes, the proposed rule we previously published in the **Federal Register** on August 3, 2007. This final rule revises our Government Pension Offset (GPO) regulations to reflect changes to the Social Security Act (“Act”) made by section 9007 of the Omnibus Budget Reconciliation Act of 1987 (OBRA 1987) and section 418 of the Social Security Protection Act of 2004 (SSPA). These regulations explain how and when we will reduce the Social Security spouse’s benefit for some people who receive Federal, State, or local government pensions if Social Security did not cover their government work.

**DATES:** This final rule is effective on July 15, 2015.

#### **FOR FURTHER INFORMATION CONTACT:**

Sylvia Diaz, Social Insurance Specialist, Office of Income Security Programs, Social Security Administration, 6401 Security Boulevard, Baltimore, Maryland 21235-6401, (410) 965-1981. For information on eligibility or filing benefits, call our national toll-free number, 1-800-772-1213 or TTY 1-800-325-0778, or visit our Internet site, Social Security Online, at [www.socialsecurity.gov](http://www.socialsecurity.gov).

#### **SUPPLEMENTARY INFORMATION:**

#### **Background**

Congress enacted the GPO in 1977 to reduce the Social Security spouse’s benefit of workers who receive a government pension based on noncovered employment. A Social Security spouse’s old-age benefit is a benefit that, under certain circumstances, the spouse, widow(er), mother, father, divorced spouse, or surviving divorced spouse of an insured person is entitled to receive. Congress created spouse’s benefits to help people who depend on their working spouses for financial support, either because they did not work or did not work long enough to be entitled to their own Social Security retirement benefit.

Spouse’s benefits are separate from the Social Security retirement benefits

earned based on an individual’s own earnings record. We base a spouse’s benefit on the Social Security earnings record of an individual’s current, deceased, or former spouse. The GPO does not apply to Social Security retirement or disability benefits that we base on an individual’s own earnings.

Under the Social Security program, an individual who is entitled to more than one Social Security benefit at the same time does not receive the full amount of each benefit. For example, an individual who worked and paid Social Security taxes may be eligible for a retirement benefit based on his or her own earnings and may also be eligible for spouse’s benefits based on another person’s earnings. In this case, if the spouse’s benefit is greater than the individual’s retirement benefit, we will reduce the spouse’s benefit by the amount of the individual’s own retirement benefit. Therefore, the individual’s own retirement benefit “offsets” the benefit amount paid as a spouse.

In certain instances, an individual may earn wages but not pay Social Security taxes. We call this noncovered work. This situation exists for some Federal, State, and local government employees who contributed to a government-employee pension plan and receive a government pension. Since these individuals did not pay Social Security taxes on their noncovered employment, they are not eligible for Social Security retirement benefits based on that work. However, they may be eligible for Social Security spouse’s benefits.

Congress believed that individuals who received a government pension based on their own noncovered work would receive a “windfall” if they also received Social Security spouse’s benefits that their government pension did not offset.<sup>1</sup> To prevent this “windfall,” Congress passed the GPO provision in 1977.<sup>2</sup> The GPO treats government workers similarly to individuals who worked in jobs that Social Security covered by reducing their Social Security spouse’s benefit when they receive a government pension based on their own noncovered work.

Under the 1977 law, the GPO did not apply if Social Security covered the person’s last day of government employment. The wording of this law allowed an individual to spend an entire career in a noncovered job and avoid the GPO by working in a covered job for only 1 day. To close this “last

<sup>1</sup> See S. Rep. No. 95-572, at 28 (1977).

<sup>2</sup> Public Law 95-216, 91 Stat. 1509 (1977); see 42 U.S.C. 402(k)(5)(A).