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[FR Doc. 2021-18716 Filed 8-30-21; 8:45 am]

BILLING CODE 6560-50-P

**DEPARTMENT OF HOMELAND SECURITY****Federal Emergency Management Agency****44 CFR Parts 59, 61, and 62**

[Docket ID FEMA-2018-0026]

RIN 1660-AA95

**National Flood Insurance Program: Conforming Changes To Reflect the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) and the Homeowners Flood Insurance Affordability Act of 2014 (HFIAA), and Additional Clarifications for Plain Language; Correction****AGENCY:** Federal Emergency Management Agency; DHS.**ACTION:** Final rule; correction.

**SUMMARY:** On July 20, 2020, FEMA published in the **Federal Register** a final rule revising the National Flood Insurance Program (NFIP) regulations to codify certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012 and the Homeowner Flood Insurance Affordability Act of 2014, and to clarify certain existing NFIP rules relating to NFIP operations and the Standard Flood Insurance Policy. This final rule provides corrections to those instructions, to be used in lieu of the information published July 20.

**DATES:** This correction is effective October 1, 2021.

**ADDRESSES:** The docket for this rulemaking is available for inspection using the Federal eRulemaking Portal at <http://www.regulations.gov> and can be viewed by following that website's instructions.

**FOR FURTHER INFORMATION CONTACT:** Kelly Bronowicz, Director, Policyholder Services Division, Federal Insurance and Mitigation Administration, Federal Emergency Management Agency, 400 C Street SW, Washington, DC 20472, (202) 557-9488.

**SUPPLEMENTARY INFORMATION:** In FR Doc. 2020-09260, beginning on page 43946 in the **Federal Register** of Monday, July 20, 2020, the following corrections are made:

**PART 61—INSURANCE COVERAGE AND RATES****Appendix A(1) to Part 61 [Corrected]**

■ 1. On page 43961, in the first column, in Appendix A(1) to Part 61, article III.A.5.a, “(see II.B.6.a)” is corrected to read “(see II.C.6.a)”.

■ 2. On page 43963, in the second column, in Appendix A(1) to Part 61, article IV.4, “(see II.B.6.c)” is corrected to read “(see II.C.6.c)”.

**Appendix A(2) to Part 61 [Corrected]**

■ 3. On page 43970, in the first column, in Appendix A(2) to Part 61, article III.A.6.a, “(see II.B.6.a.)” is corrected to read “(see II.C.6.a)”.

**Appendix A(3) to Part 61 [Corrected]**

■ 4. On page 43978, in the first column, in Appendix A(3) to Part 61, article III.A.6.a, “(see II.B.6.a.)” is corrected to read “(see II.C.6.a)”.

Deanne B. Criswell,  
*Administrator, Federal Emergency Management Agency.*

[FR Doc. 2021-18262 Filed 8-30-21; 8:45 am]

BILLING CODE 9111-52-P

**FEDERAL COMMUNICATIONS COMMISSION****47 CFR Parts 0 and 64**

[WC Docket Nos. 17-97 and 21-291; FCC 21-93; FR ID 45192]

**Call Authentication Trust Anchor; Appeals of the STIR/SHAKEN Governance Authority Token Revocation Decisions****AGENCY:** Federal Communications Commission.**ACTION:** Final rule.

**SUMMARY:** In this document, the Federal Communications Commission (the Commission) adopts rules establishing a process for voice service providers aggrieved by a token revocation decision of the private STIR/SHAKEN Governance Authority to file a request for review to the Commission. Without this process the private STIR/SHAKEN Governance Authority can place other private entities out of compliance with the Commission's STIR/SHAKEN implementation rules without oversight from the Commission. The adopted rules will provide appropriate oversight and ensure due process for voice service providers aggrieved by a Governance Authority token revocation decision.

**DATES:** Effective September 30, 2021.

**FOR FURTHER INFORMATION CONTACT:** Alexander Hobbs, Attorney Advisor,

Competition Policy Division, Wireline Competition Bureau, at (202) 418-7433, or email: [Alexander.Hobbs@fcc.gov](mailto:Alexander.Hobbs@fcc.gov).

**SUPPLEMENTARY INFORMATION:** This is a summary of the Commission's Report and Order in WC Docket Nos. 17-97, 21-291, FCC 21-93, adopted on August 5, 2021, and released on August 6, 2021. The complete text of this document is available for download at <https://docs.fcc.gov/public/attachments/FCC-21-93A1.pdf>. To request materials in accessible formats for people with disabilities (Braille, large print, electronic files, audio format), send an email to [fcc504@fcc.gov](mailto:fcc504@fcc.gov) or call the Consumer and Governmental Affairs Bureau at (202) 418-0530 (voice), (202) 418-0432 (TTY).

**Synopsis****I. Introduction**

Caller ID authentication using the STIR/SHAKEN framework is a key component of our multi-pronged effort to combat the scourge of illegal robocalls. STIR/SHAKEN is a set of technological standards that helps to prevent illegal “spoofing,” a practice that involves falsifying caller ID information in order to trick unsuspecting Americans into thinking that calls are trustworthy because the caller ID information appears as if the call came from a neighbor or a familiar or reputable source. With voice service providers required by our rules to implement STIR/SHAKEN in the internet Protocol (IP) portions of their networks by June 30, 2021, Americans are now in a position to answer their phones with greater confidence that the number displayed is correct.

To guard against bad actors and preserve trust within the distributed caller ID authentication system, the ability of a voice service provider to participate in STIR/SHAKEN can be revoked by the private Governance Authority that oversees the STIR/SHAKEN framework. This revocation process effectively allows the private Governance Authority to make decisions that render voice service providers noncompliant with our rules. To provide appropriate oversight and ensure due process, today we establish a process for voice service providers to appeal such revocation decisions to the Commission.

**II. Background**

To address the issue of illegal caller ID spoofing, technologists from the internet Engineering Task Force (IETF) and the Alliance for Telecommunications Industry Solutions (ATIS) developed standards to allow for