

parties, equity may be paid outside of the transaction.

Option 3: Simple Transfer With Future Rehabilitation/Recapitalization Plan

Option 3 provides flexibility to nonprofits and government agencies to complete an acquisition of a preservation-worthy property even if resources for rehabilitation of the property are not available at the time of the transfer. An appraisal and CNA are required as part of the transfer application.

(1) Requirements:

(i) Based on a CNA, rehabilitation is needed that cannot be fully funded by the current reserve account or resetting of the existing reserve deposits, AND

(ii) The purchaser is a nonprofit organization or government agency, AND

(iii) The new nonprofit or government agency owner will pursue a strategy to rehabilitate/recapitalize the property with Agency and/or third-party funds within two years of the transfer closing date. The Agency must determine that the recapitalization plan will meet the physical and financial needs of the property the new owner is likely to obtain the Agency and/or third-party funds, and the property can function successfully until rehabilitation/recapitalization is complete.

(2) Pilot Program Modification to current Standard Transfer Requirements in 7 CFR 3560:

(i) The Agency will waive the necessary reserve requirement adjustment under 7 CFR 3560.406(d)(5). The new owner must address the rehabilitation needs identified in the CNA over a period not to exceed two years after the closing date of the transfer. The Agency must approve the new owner's proposed rehabilitation plan and the new owner's plan to obtain funding for the rehabilitation prior to approval of the transfer.

(ii) The Agency will monitor the progress and implementation of the approved plan as part of routine project servicing. The new owner may propose changes to the approved plan; however, RD must authorize in writing any changes before they are implemented.

For all simple transfer options, health, safety, environmental, civil rights, and applicable accessibility requirements must be resolved at the time of transfer. The property must be rated "performing" in the internal risk rating tool unless an exception is approved by the Agency.

In cases where MFH determines that none of the simple transfer options are viable for a project, the property owner should follow the standard transfer

requirements in 7 CFR 3560.406. The Agency may also determine that other servicing actions are more appropriate based on the property's circumstances.

Standard transfer requirements have not changed and are outlined in 7 CFR 3560.406.

A checklist and other information have been developed and are available by: (1) contacting the assigned servicing specialist, which can be found at USDA Service Center Agencies Online Services; or (2) refer to the **FOR FURTHER INFORMATION CONTACT** section in this Notice.

Transfer Processing Steps

A property owner should contact the assigned Field Operations Division (FOD) servicing specialist if interested in a transfer under the pilot program. The servicing specialist will take the lead in intake of the information and in partnership with AMD and lead the concept call with the applicant. After the conversation with the applicant, the package will either be transferred to AMD for processing, or the servicing specialist will notify the applicant in writing of the decision to not proceed with the simple transfer process and the reasons.

Paperwork Reduction Act

The regulatory exceptions for this pilot contain no new reporting or recordkeeping burdens under OMB control number 0575-0179 that would require approval under the Paperwork Reduction Act of 1995 (44 U.S.C. Chapter 35).

Non-Discrimination Statement

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711 (voice and TTY). Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at <https://www.usda.gov/about-usda/general-information/staff-offices/office-assistant-secretary-civil-rights/how-file-program-discrimination-complaint> and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

(1) *Mail:* U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue SW, Washington, DC 20250-9410; or

(2) *Fax:* (833) 256-1665 or (202) 690-7442; or

(3) *Email:* Program.Intake@usda.gov.

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George Kelly,

Administrator, Rural Housing Service.

[FR Doc. 2026-06951 Filed 4-9-26; 8:45 am]

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DEPARTMENT OF AGRICULTURE

Animal and Plant Health Inspection Service

9 CFR Part 93

[Docket No. APHIS-2025-0018]

RIN 0579-AE88

Import Regulations for Horses; Pre-Export Examination

AGENCY: Animal and Plant Health Inspection Service, USDA.

ACTION: Final rule.

SUMMARY: We are removing the requirement that horses offered for importation to the United States be accompanied by documentation of pre-export examination occurring within 48 hours of departure from the port of embarkation endorsed by a salaried veterinary medical officer. We have found that logistical barriers prevent affected parties from meeting this requirement at this time. This action removes the requirement, while keeping in place other requirements of the regulations.

DATES: Effective May 11, 2026.

FOR FURTHER INFORMATION CONTACT: Mr. Benjamin Kaczmariski, USDA-APHIS

Regulatory Officer, 5601 Sunnyside Ave., #AP760, Beltsville, MD 20705; (240) 636-2149.

SUPPLEMENTARY INFORMATION:

Background

The regulations in 9 CFR part 93 (referred to below as the regulations) prohibit or restrict the importation of certain animals, including horses, to protect U.S. livestock from communicable diseases.

On September 14, 2023, we published in the **Federal Register** a final rule¹ (88 FR 62993-63004) amending the horse import regulations to better align them with international standards and improve flexibility for both the equine industry and the Animal and Plant Health Inspection Service (APHIS). One of the changes we made in that final rule was to require, in § 93.314(a)(5), that horses offered for importation to the United States be accompanied by documentation of pre-export examination occurring within 48 hours of departure from the port of embarkation endorsed by a salaried veterinary medical officer. Since the publication of that final rule, APHIS has found that logistical barriers may prevent affected parties from meeting this requirement as stated.

Accordingly, on June 20, 2025, we published in the **Federal Register** (90 FR 26224-26225, Docket No. APHIS-2025-0018) a proposed rule² to remove the requirement that horses offered for importation to the United States be accompanied by documentation of pre-export examination occurring within 48 hours of departure from the port of embarkation endorsed by a salaried veterinary medical officer. We solicited comments concerning our proposal for 60 days, ending August 19, 2025. We received 12 comments by that date. They were from industry associations, businesses, and private individuals.

The majority of comments supported our proposal, reiterating and elaborating on the concerns we described in the proposed rule. We agree with these commenters that the requirement as written is overly prescriptive and understand that obtaining a pre-export examination within 48 hours of departure from the port of embarkation, particularly with endorsement by a salaried veterinary medical officer of the exporting country, may be logistically challenging.

One commenter disagreed, stating that the pre-examination of horses better protects animals and prevents biological infestation and disease from entering the United States. Another commenter stated that health checks prevent disease spread.

As we explained in the proposed rule, we intended the requirement for a pre-export inspection to serve as one of multiple measures to specifically address the issue of sick and injured horses arriving at a United States port of entry. Only horses found free of communicable disease or exposure thereto at the mandatory port of entry inspection are allowed entry into the United States (§ 93.306). Horses are quarantined at the port of entry until negative results to port of entry tests are obtained and the horses are certified by the port veterinarian to be free from clinical evidence of disease (§ 93.308(a)). While APHIS strives to prevent the arrival of sick horses at the port of entry, the port-of-entry inspection and quarantine protocols that currently exist, and that this rule does not change, mitigate the risk of communicable disease entering the United States, even if a horse exhibiting signs of communicable disease does arrive at the port of entry. We believe the above restrictions, which this rule does not change, address the two commenters' concerns about disease risk.

We also note that additional measures exist in the regulations to reduce the possibility of sick horses arriving at the port of entry. These measures include a mandatory inspection on the premises of origin that certifies the horses are free of evidence of communicable disease and exposure to disease during the 60 days preceding exportation (§ 93.314(a)), as well as case-specific inspections that the Administrator may perform pursuant to § 93.304 and § 93.301(a).

Additionally, as noted in the proposed rule, we strengthened the regulations to address the issue of sick or injured horses arriving at the port of entry in multiple ways, not only by requiring an additional pre-export inspection. For example, we clarified the health certificate requirements in § 93.314 to help us confirm the legitimacy of health certificates, and added additional requirements to help decrease disease risk, such as requiring that a horse not be gelded shortly before importation. We also added shipping container requirements in § 93.302, including measures to ensure that horses are transported safely. These provisions, as well as all other requirements related to the importation of horses into the United States, will

remain in place and unchanged by this rule.

Finally, we note that several commenters stated that horses that were healthy upon embarkation to the United States could become sick or injured during transit for a multitude of reasons, including stall construction, stall density, ventilation, ambient temperature and humidity, water and feed intake, travel duration, and itinerary, and that the arrival of sick or injured horses at ports of arrival could be indicative of stresses during transit rather than a regulatory failure in the shipping country. We agree with these commenters that this is a plausible explanation for the arrival of sick or injured horses at ports of entry into the United States.

One commenter stated that the regulations should be updated to differentiate export, import, and business activities.

We are unsure what specific changes the commenter is suggesting. However, activities other than the pre-export examination of equines are outside the scope of this rulemaking.

One commenter asked us to clarify that certificates issued within seven days of departure remain valid if no health changes occur and to allow APHIS-recognized private veterinarians to conduct inspections.

This is outside the scope of this rulemaking.

One commenter asked us to include documentation addressing the potential greenhouse gas impacts of this rule, as changes to procedural timing or port of entry options may shift emissions profiles of aircraft used to transport horses, and adjustments to pre-export examination requirements may require investments in new facilities or expanded operations abroad.

Meanwhile, another commenter pointed out that this rule could alleviate delays caused by staffing limitations and restricted operations, resulting in a more streamlined transportation process. We are not changing port of entry options, and we are merely removing the requirement for an additional inspection. Thus, this rule would not create a need for new facilities or expanded operations, or have any direct effect on travel duration that would increase greenhouse gas emissions.

At the time the proposed rule was issued, we determined that this action was categorically excluded from the requirement to prepare an environmental assessment or environmental impact statement under the National Environmental Policy Act (42 U.S.C. 4231 *et seq.*) and Agency

¹ To view the proposed rule, final rule, supporting documents, and public comments, go to: <https://www.regulations.gov/document/APHIS-2016-0033-0031>.

² To view the proposed rule and public comments, go to: <https://www.regulations.gov/document/APHIS-2025-0018-0001>.

implementing regulations as written at that time. Based on the comments received, we have no reason to believe this categorical exclusion was in error.

Therefore, for the reasons given in the proposed rule and in this document, we are adopting the proposed rule as a final rule, without change.

Executive Order 12866, Executive Order 14192, and Regulatory Flexibility Act

This rule does not meet the criteria of a “significant regulatory action” under Executive Order 12866, as amended by Executive Orders 14215 and 13563. Therefore, the Office of Management and Budget (OMB) has not reviewed this rule under those orders. This regulation is also not a “regulatory action,” as the meaning of that term is set forth in Executive Order 14192 and implementing guidance.

Under the Regulatory Flexibility Act (RFA) (5 U.S.C. 601–612) (as amended by the Small Business Regulatory Enforcement Fairness Act (SBREFA) of 1996; 5 U.S.C. 601 *et seq.*), agencies must prepare and make available for public comment a regulatory flexibility analysis that describes the effect of the rule on small entities (*i.e.*, small businesses, small organizations, and small government jurisdictions). No regulatory flexibility analysis is required, however, if the head of an agency or an appropriate designee certifies that the rule will not have a significant economic impact on a substantial number of small entities. APHIS has concluded and hereby certifies that this rule will not have a significant economic impact on a substantial number of small entities; therefore, an analysis is not included. This rescission rule will only have minor and beneficial impacts on small entities engaged in the importation of equines by removing a requirement that has proven logistically difficult to implement consistently. This rescission rule will have a beneficial effect on these small entities, lowering costs related to paperwork and otherwise improving regulatory compliance with the remaining provisions of the regulations.

Executive Order 12988

This final rule has been reviewed under Executive Order 12988, Civil Justice Reform. This rule: (1) Preempts all State and local laws and regulations that are inconsistent with this rule; (2) has no retroactive effect; and (3) does not require administrative proceedings before parties may file suit in court challenging this rule.

Congressional Review Act

Pursuant to the Congressional Review Act (5 U.S.C. 801 *et seq.*), the Office of Information and Regulatory Affairs designated this rule as not a major rule, as defined by 5 U.S.C. 804(2).

Paperwork Reduction Act

This final rule contains no new reporting or recordkeeping requirements under the Paperwork Reduction Act of 1995 (44 U.S.C. 3501 *et seq.*). Further, this rule will reduce the reporting and recordkeeping requirements in 9 CFR 93.314.

List of Subjects in 9 CFR Part 93

Animal diseases, Imports, Livestock, Poultry and poultry products, Reporting and recordkeeping requirements.

Accordingly, we are amending 9 CFR part 93, subpart C, as follows:

PART 93—IMPORTATION OF CERTAIN ANIMALS, BIRDS, FISH, AND POULTRY, AND CERTAIN ANIMAL, BIRD, AND POULTRY PRODUCTS; REQUIREMENTS FOR MEANS OF CONVEYANCE AND SHIPPING CONTAINERS

- 1. The authority citation for part 93 continues to read as follows:

Authority: 7 U.S.C. 1622 and 8301–8317; 21 U.S.C. 136 and 136a; 31 U.S.C. 9701; 7 CFR 2.22, 2.80, and 371.4.

§ 93.314 [Amended]

- 2. Amend § 93.314 by removing paragraph (a)(5), and redesignating paragraphs (a)(6) and (a)(7) as paragraphs (a)(5) and (a)(6), respectively.

Done in Washington, DC, this 31st day of March 2026.

Kelly Moore,

Administrator, Animal and Plant Health Inspection Service.

[FR Doc. 2026–06955 Filed 4–9–26; 8:45 am]

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DEPARTMENT OF THE TREASURY

Office of the Comptroller of the Currency

12 CFR Parts 1, 4, and 30

[Docket ID OCC–2025–0142]

RIN 1557–AF34

FEDERAL DEPOSIT INSURANCE CORPORATION

12 CFR Parts 302 and 364

RIN 3064–AG12

Prohibition on the Use of Reputation Risk by Regulators

AGENCY: Office of the Comptroller of the Currency, Treasury, and Federal Deposit Insurance Corporation.

ACTION: Final rule.

SUMMARY: The Office of the Comptroller of the Currency and the Federal Deposit Insurance Corporation are adopting a final rule to codify the elimination of reputation risk from their supervisory programs. Among other things, the rule prohibits the agencies from criticizing or taking adverse action against an institution on the basis of reputation risk. The rule also prohibits the agencies from requiring, instructing, or encouraging an institution to close an account, to refrain from providing an account, product, or service, or to modify or terminate any product or service on the basis of a person or entity’s political, social, cultural, or religious views or beliefs, constitutionally protected speech, or solely on the basis of politically disfavored but lawful business activities perceived to present reputation risk. The rule further forbids the agencies from taking any supervisory action or other adverse action against an institution, a group of institutions, or the institution-affiliated parties of any institution that is designed to punish or discourage an individual or group from engaging in any lawful political, social, cultural, or religious activities, constitutionally protected speech, or for political reasons, lawful business activities that the agencies or its personnel disagree with or disfavor.

DATES: The final rule is effective June 9, 2026.

FOR FURTHER INFORMATION CONTACT:

OCC: Jonathan Fink, Director, Bank Advisory, Joanne Phillips, Counsel, or Collin Berger, Attorney, Chief Counsel’s Office, (202) 649–5490, Office of the Comptroller of the Currency, 400 7th Street SW, Washington, DC 20219. If