lenders, and CDCs. Therefore, the 2026 Notices are not a rule of agency management or personnel.

(3) Rule of Agency Organization, Procedure, or Practice With No Substantial Effect on Non-Agency Parties

Third, the 2026 Notices do not satisfy the exception for rules of agency organization, procedure, or practice that do not substantially affect the rights or obligations of non-agency parties. We have previously explained that this exception was modeled on the APA exception to notice-and-comment rulemaking requirements for "rules of agency organization, procedure, or practice." Some courts have limited the APA exception to rules that do not have a substantial impact on non-agency parties, which is incorporated into the language of the CRA exception. Therefore, we look to caselaw concerning the APA exception for guidance. The purpose of the APA exception is to ensure "that agencies retain latitude in organizing their internal operations," so long as such rules do not alter the rights or interests of parties.

First, we must first determine whether the 2026 Notices are a rule of agency organization, procedure, or practice. Rules of agency organization, procedure, or practice are "limited to an agency's methods of operation or how the agency organizes its internal operations," including the way that regulated entities submit information to an agency, how the agency reviews that information, and rules that affect the type or timing of actions the agency will take based on that submission. Following this principle in the CRA context, we have only applied CRA's third exception to rules that primarily focus on the internal operations of an agency. In contrast, rules that are directed at and primarily concerned with the behavior of non-agency parties do not fall under the exception.

For instance, in B–329926, Sept. 10, 2018, we found that updates to a Social Security Administration (SSA) hearing manual governing SSA adjudicators' use of information from the internet qualified as a rule of agency organization, procedure, or practice. There, the manual outlined procedures for SSA employees to follow in processing and adjudicating benefits claims. Because the manual was directed to and binding only on SSA officials without imposing new burdens on claimants, we concluded that the manual met CRA's third exception. Similarly, in B–337895, Mar. 24, 2026, we determined that a U.S. Army Corps of Engineers manual was a rule of agency organization, procedure, or practice, because it was also directed at agency personnel and identified and delineated procedures for agency staff to follow.

Here, on the other hand, the 2026 Notices are not a rule of organization, procedure, or practice. The 2026 Notices do in part direct the behavior of SBA employees when evaluating and processing applications for 7(a) and 504 loans. However, unlike in B–329926, Sept. 10, 2018, and B–337895, Mar. 24, 2026, the 2026 Notices also modify the requirements that non-agency parties including lenders and CDCs must follow when processing applications. The changes made by the 2026 Notices are primarily concerned with which applicants are eligible to apply and have their applications considered for 7(a) and 504 loans by lenders and CDCs. As a result, these changes are not primarily focused on the internal operations of the agency and therefore the 2026 Notices are not a rule of organization, procedure, or practice.

Furthermore, the 2026 Notices cannot fall under this exception because they have a substantial effect on non-agency parties. In the federal funding context, we have previously determined that rules amending or clarifying the requirements of existing financial assistance programs for non-agency parties substantially affect those parties' rights or obligations. Where a rule modifies an existing financial assistance program through actions such as defining eligibility requirements and selection criteria, it has a substantial effect on non-agency parties who participate in the program.

Here, the 2026 Notices modify the eligibility and selection criteria for 7(a) and 504 loans. For example, prior to the 2026 Notices, LPRs who had their principal residence in the United States, its territories, or possessions could be 100 percent direct and/or indirect owners of applicant borrowers. Additionally, U.S. citizens, U.S. nationals, and LPRs who had their principal residence outside the United States, its territories, or possessions could own up to five percent of an applicant borrower in the aggregate pursuant to the Five Percent Exception. However, through the 2026 Notices, the Five Percent Exception was removed, and LPRs were added to the definition of ineligible persons. As a result, beginning March 1, 2026, LPRs could no longer own any percentage interest in an applicant borrower. The 2026 Notices also expand the definition of ineligible person to include other groups, such as individuals—including U.S. citizens and U.S. nationals—who have their principal residence outside of the United States, its territories, or possessions. The 2026 Notices therefore substantially affect lenders who administer the loan programs and the prospective borrowers who apply for the loans. As a result, no CRA exception applies to the 2026 Notices.

CONCLUSION

The 2026 Notices are a rule for purposes of CRA because they meet the APA definition of a rule and no CRA exception applies. Therefore, the 2026 Notices are subject to CRA's requirement that it be submitted to Congress and the Comptroller General before they can take effect.

EDDA EMMANUELLI PEREZ,
General Counsel.

125TH ANNIVERSARY OF CRYSTAL, MAINE

Ms. COLLINS. Mr. President, on March 21, 1901, a town in Aroostook County was incorporated and named after the region's pristine clear waters. Today, it is a great joy to join the people of Crystal, ME, in celebrating the 125th anniversary of a town that epitomizes rural life in the northern parts of our country and people who have shown the power of resiliency.

Crystal's founding was just one piece of an already illustrious history. First established by William Young of Searsmont in 1839 as Township No. 4, Fifth Range West of the Easterly Line of the State, Crystal quickly classified itself as a plantation—and not just in name. Drawn by the fertile land, settlers determined that potato cultivation could be successful, and they started shipping their products southward on railroads that exist to this day.

By the mid-1900s, the town of Crystal began facing the challenges that afflict many rural communities, leading to population decline that rendered Crystal one of the smallest and most rural communities in the entire State. Yet the people of Crystal persevered. Their farming and logging industries remain strong, creating an economic model for formerly industrialized towns.

Throughout its history, Crystal has been recognized as having outstanding natural resources. Crystal Bog, also known as the 1000 Acre Bog, encompasses an extensive area of wetlands found south of Fish Stream. This area represents one of Maine's best examples of a Domed Bog Ecosystem and is classified as a National Natural Landmark. It also supports some of the State's most diverse fens, plants, and animals, including circumneutral fen, Clayton's copper butterfly, and swampfly honeysuckle.

Crystal's 125th anniversary is more than just a celebration. It is recognition of a people who have thrived in the face of adversity. While every town has its unique challenges, I am sure that Crystal's best days lie ahead. I congratulate the town of Crystal, ME, on this wonderful achievement, and I look forward to witnessing its bright future.

RECOGNIZING A HOME FOR EVERY CHILD

Mr. CRAPO. Mr. President, I commend the Administration for Children and Families, ACF, for its achievement in securing the participation of all 50 States, the District of Columbia, and Puerto Rico in the A Home for Every Child Campaign.

This milestone represents a meaningful bipartisan accomplishment: every jurisdiction choosing to join a voluntary effort focused on improving the lives of vulnerable children and families. At a time when consensus can be difficult to achieve, this campaign demonstrates that leaders across the political spectrum can unite around the fundamental goal of ensuring every child has a safe, stable, and loving home.

This initiative is rooted in Idaho, where it is transforming the child welfare system and resolving the shortage of quality foster homes. The Gem State's model has improved foster care outcomes by achieving higher home-to-child ratios, prioritizing kinship recruitment, and preventing both unnecessary placements into care and burnout by current foster families. With the support of every State, that innovative approach is now being successfully implemented at the national level by Dr. Alex Adams, the U.S. Department of Health and Human Services Assistant Secretary for Family Support, who previously served as Idaho's Health and Welfare Director.

As chairman of the Senate Finance Committee, I was proud to help enact the Working Families Tax Cuts that made the adoption tax credit partially refundable up to $5,000, helping offset the costs of adopting a child. And the Trump administration announced plans to help foster youth participate in the Trump Accounts created in the law to help the next generation build wealth, with Idaho pledging to adopt policies that will allow all its foster youth the same opportunity.

By strengthening collaboration between the Federal Government and States, ACF is helping transform outcomes for children and families while establishing a model for strategic Federal-State partnerships. I thank the foster families across Idaho and the country who provide the stability and love every child deserves. I commend ACF, participating State and Territorial leaders, and all those working to make this vision a reality.

ADDITIONAL STATEMENTS

150TH ANNIVERSARY OF HOLLY GROVE, ARKANSAS

• Mr. BOOZMAN. Mr. President, I rise today to recognize the 150th anniversary of Holly Grove, AR, and to celebrate the rich history, resilience, and strong community that have defined this Delta town for generations.

Located in east-central Arkansas, Holly Grove derives its name from the native holly tree thickets that once covered the area. Since its incorporation in 1876, the town has been shaped by its agricultural roots, with the fertile soil supporting generations of farmers and helping establish Holly Grove as an important part of Arkansas' farming heritage. The arrival of an Arkansas Central Railway station further strengthened the local economy, connecting businesses and producers to new opportunities and contributing to the town's continued growth.

Like many communities across the Delta, Holly Grove has faced its share of hardships. Devastating fires, historic flooding, and economic challenges tested the town throughout its history, but its residents met each obstacle with determination and perseverance. Time and again, the people of Holly Grove came together to rebuild and restore the community they proudly call home.

Holly Grove also occupies an important place in Arkansas history. In 1897, members of the community organized a boycott to protest racial discrimination after an African-American woman was refused service at a local store. Led by ministers of the town's Black churches, their efforts reflected the courage and conviction of citizens working to advance fairness and equal treatment.

The town's heritage continues to be preserved through the Holly Grove Historic District, which was added to the National Register of Historic Places in 1979. Its historic buildings stand as lasting reminders of the generations who built the community and the enduring legacy left behind.

As Holly Grove celebrates its sesquicentennial, I am pleased to recognize this important milestone and congratulate the residents who have helped build the vibrant community it is today. I wish the people of Holly Grove continued success and many more years of growth and prosperity.•

RECOGNIZING 25 YEARS OF MACARTHUR MUSEUM OF ARKANSAS MILITARY HISTORY

• Mr. BOOZMAN. Mr. President, I rise today to recognize the 25th anniversary of the MacArthur Museum of Arkansas Military History, an institution dedicated to preserving our State's proud military heritage and honoring the Arkansans who have served our Nation.

Since opening its doors in 2001, the museum has welcomed more than 750,000 visitors from all 50 States and more than 60 countries. Located in the historic Tower Building at the Little Rock Arsenal, the birthplace of General Douglas MacArthur, the museum offers visitors a unique opportunity to learn about Arkansas' long tradition of military service and the men and women who have worn our Nation's uniform.

The Little Rock Arsenal has played an important role in our Nation's history for more than 175 years. Preserved as the home of the MacArthur Museum of Arkansas Military History, the site remains a lasting symbol of patriotism, sacrifice, and service. The museum shares the stories of Arkansans who served in conflicts from the Civil War through the Vietnam war, ensuring their contributions are remembered for generations to come.

For 25 years, the museum has educated visitors, honored veterans, and preserved the legacy of those who defended our freedoms. Its commitment to safeguarding The Natural State's military history has strengthened appreciation for the courage and sacrifice demonstrated by generations of servicemembers.

I congratulate the staff, volunteers, supporters, and community partners who have contributed to the museum's success over the past quarter century. As the MacArthur Museum of Arkansas Military History celebrates this milestone, I join Arkansans in wishing its leadership and entire team many more successful years of preserving our State's military history and sharing the stories of the servicemembers and veterans who have helped to defend our Nation.•

RECOGNIZING MID-STATES COMPANIES

• Ms. ERNST. Mr. President, as chair of the Senate Committee on Small Business and Entrepreneurship, each week I recognize an outstanding Iowa small business that exemplifies the American entrepreneurial spirit. This week, it is my privilege to honor Mid-States Companies of Story County, IA, as the Senate Small Business of the Week.

Founded in 2001 by Kevin and Shelley Vier, Mid-States Companies is a group of businesses that provides premier grain handling, engineering, fabrication, crane, and trucking services. The Viers seized the opportunity to serve the agricultural market in the heart of the Grain Belt and have embodied their firm motto: "Delivering Results. Together."

The Vier family has been involved in the grain-handling industry in Nevada, IA, for three generations and has over 48 notable years in the agri-business industry. What started in a 7,000-square-foot millwright fabrication "mom-and-pop" shop, with only five employees, now operates in several States, with a more than 100,000-square-foot facility, and over 100 employees.

Kevin believes this success would not have been possible without the help of his brother Randy and two sons Austin and Riley. Now, Mid-States' Material Handling and Fabrication Company has become the first ranked brock grain bin dealer in Iowa and third ranked worldwide.

Mid-States has continued to embrace innovation. By investing in robotic welding systems, the company is equipping its workforce—not replacing employees—so they can focus on the skilled craftsmanship and complex problem-solving that machines cannot replicate.

Kevin and Shelley have built a business rooted in excellence, earning the trust of their customers while demonstrating an unwavering commitment to strengthening their community. The business has made large donations to the Nevada area, supporting charitable organizations such as The Salt Company college ministry, Nevada Iowa Foundation, and the Boys and Girls Club of Story County. The company also provides resources for local vocational training programs.

The business is proud to be members of the Ames Regional Economic Alliance, the American Institute of Steel Construction, the Nevada Economic Development Council, the Grain Elevator and Processing Society, and the Associated General Contractors of America. Through their local engagement and contributions, Mid-States is a remarkable example for small businesses across the country.

It is with great enthusiasm that I recognize Kevin, Shelley, Randy, Austin, Riley, and the team at Mid-States Companies for their continuous dedication to Story County. I am excited to see everything they will accomplish and wish them success in the years ahead.•

RECOGNIZING SHINYTOP BREWING

Ms. ERNST. Mr. President, as chair of the Senate Committee on Small Business and Entrepreneurship, each week I recognize an outstanding Iowa small business that exemplifies the American entrepreneurial spirit. This week, it is my privilege to honor ShinyTop Brewing of Webster County, IA, as the Senate Small Business of the Week.

With a vision of building a local craft brewing scene in north central Iowa,