If you have a green card, it used to feel like you were mostly out of the spotlight. Not a citizen yet, but close. You work, you travel, you renew when needed, and eventually you apply for naturalization.

There are five changes that are either already in effect or coming into effect soon, and the theme is pretty clear. More screening, more tracking, more enforcement, even for lawful permanent residents. Immigration enforcement is a key issue for the current administration, but the policies and the agency posture don't only touch people without status. Green card holders are getting pulled into the same tighter system.

Below is a fact-based breakdown of these five big changes and what they can mean in real life for green card holders in 2026.

1. Green card holders barred from SBA loans if they have any ownership (effective March 1)

This one is very specific, and it's already affecting planning for small businesses.

Green card holders will not be eligible for Small Business Administration (SBA) loans if they are a direct or indirect owner of the business applying for the loan. The requirement described is that every direct and indirect owner must be a US citizen for the business to qualify.

That means if a company is seeking an SBA-backed loan and a lawful permanent resident owns a portion of that company, even a small portion, the business can be disqualified under the rule as described. This bars green card holders from holding any percentage of a business seeking an SBA loan.

Why this matters: A lot of green card holders operate small businesses, invest in family businesses, or hold small equity stakes as part of building wealth in the US. If SBA financing is part of the plan, ownership structure suddenly becomes a legal and financial issue, not just a business one.

If you're a green card holder and you're a part owner in a business that expects to use SBA funding, you should assume this is a problem until an attorney confirms otherwise.

2. Increased background checks at renewal and at citizenship

Green card holders are lawful permanent residents, and the typical next step is either renewing the card when required or applying for US citizenship when eligible.

The administration is doing more background checks on people who already have green cards once they apply for renewal or go for citizenship. The focus includes:

- fraud issues

- arrests or criminal history
- whether the person was eligible for the green card in the first place

That last one tends to surprise people. Many green card holders think the “eligibility” question ended when their green card was approved.

But agencies can re-examine older records when someone re-enters the system through renewal or naturalization. The practical impact is that you may see more requests for evidence, more review of prior filings, and closer scrutiny of inconsistencies.

3. Mandatory biometric entry-exit for green card holders traveling internationally (effective December 2025)

This rule went into effect in **December 2025**, and it impacts **all non-US citizens**, including green card holders.

Under this policy, biometric checking is mandatory when non-citizens travel outside the country and when they enter. The administration is keeping close tabs on the travel history of green card holders because travel patterns matter—green card holders have residency obligations.

A common rule of thumb is that green card holders must stay in the US for at least six months; travel history is being monitored closely. In practice, the government can evaluate whether someone appears to be living primarily outside the United States even if they still have a valid green card.

Biometric entry-exit systems make that tracking easier. Travel is not just stamps in a passport anymore—it's data stored and searchable.

For green card holders, this is less about "don't travel" and more about "travel like someone who actually lives here." Extended trips, frequent long stays abroad, or patterns that look like commuting from another country can create questions later—especially if you apply for citizenship.

4. Refugees could be detained if they have been in the US for a year without lawful permanent residency

This point is directed at refugees but matters in the broader 2026 enforcement picture.

A new policy states that refugees who were welcomed to the US could be detained if they have lived in the country for at least a year but have not yet been granted lawful permanent residency.

Refugee status already involves extensive screening and vetting; this policy adds another layer with additional screening, checking, and even arrest if refugees do not become US citizens within one year.

Refugees and green card holders are not the same legal category. But this reflects a stricter posture with more detention as a tool—even for people who entered through formal humanitarian processes.

For green card holders, while relevance here is indirect, it's real: When enforcement priorities widen, more people get caught up in procedural issues and timelines. The government tends to lean heavily on documentation, compliance, and status maintenance during these times.

5. Surprise checks for conditional green card holders at home or work

Conditional green cards—especially marriage-based ones—come with extra requirements. They are issued for a limited period; then individuals must file to remove conditions by proving that their underlying basis remains valid.

Conditional green card holders can receive surprise visits from officials—including visits to their listed home address or even work address—to verify compliance with conditions such as still being married or living together (in marriage-based cases), still residing at their listed address, and generally confirming whether residency conditions continue to be met.

This goes beyond paperwork review—it involves physical verification.

If you hold a conditional green card:

- Keep your address updated properly.
- Ensure your filings, documents, and real-life facts match.
- If your situation changed—separation, divorce, relocation—it may affect how you should file and what evidence you need.

Getting legal advice early can prevent bad surprises later.

What I think green card holders should take from all of this

These changes differ: one affects finances/business; another increases scrutiny during renewal/citizenship; another mandates biometric travel tracking; one expands detention risk among refugees; another involves surprise compliance checks on conditional residents.

But they all point toward:

More oversight
More verification
Less tolerance for gray areas

If I’m heading into 2026 as a green card holder:

- I’ll treat renewals and naturalization filings as though they will be reviewed closely—because they might be.
- I’ll be thoughtful about long international travel considering how it looks in government data.
- If I’m a conditional resident—I’ll assume I may need to prove my life matches my application—not just on paper.
- If I own part of a business planning to use SBA funding—I’ll verify ownership rules and eligibility before structuring anything.

And if something about my situation feels complicated—prior arrests; past immigration filings I didn’t personally prepare; long travel; marriage changes; business ownership—I won’t wait until filing time arrives because problems tend to become urgent—and expensive—then.

2026 looks like a year where having green card status still matters—but compliance with rules and documentation matters even more than before.