

119TH CONGRESS
1ST SESSION

H. R. 6720

To amend the Farm Credit Act of 1971 to modify rural housing financing
under that Act.

IN THE HOUSE OF REPRESENTATIVES

DECEMBER 15, 2025

Ms. McDONALD RIVET (for herself, Mr. HUIZENGA, and Mr. RILEY of New
York) introduced the following bill; which was referred to the Committee
on Agriculture

A BILL

To amend the Farm Credit Act of 1971 to modify rural
housing financing under that Act.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Fostering the Avail-
5 ability in Rural Markets of Home Loans Act of 2025”
6 or the “FARM Home Loans Act of 2025”.

7 **SEC. 2. RURAL HOUSING FINANCING.**

8 Section 1.11(b) of the Farm Credit Act of 1971 (12
9 U.S.C. 2019(b)) is amended—

1 (1) in paragraph (2), by striking “appur-
2 tenances” and inserting “appurtenances, including
3 accessory dwelling units,”; and

4 (2) in paragraph (3), by striking “2,500” and
5 inserting “10,000”.

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