

119TH CONGRESS
1ST SESSION

H. R. 4657

To amend the Consolidated Farm and Rural Development Act to modify limitations on access to farm ownership loans for beginning farmers and ranchers.

IN THE HOUSE OF REPRESENTATIVES

JULY 23, 2025

Mr. FINSTAD (for himself and Mr. RILEY of New York) introduced the following bill; which was referred to the Committee on Agriculture

A BILL

To amend the Consolidated Farm and Rural Development Act to modify limitations on access to farm ownership loans for beginning farmers and ranchers.

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 “Next Generation
5 Farmer Act”.

6 **SEC. 2. EXPERIENCE REQUIREMENTS.**

7 Section 302(b) of the Consolidated Farm and Rural
8 Development Act (7 U.S.C. 1922(b)) is amended—

1 (1) in paragraph (1), in the matter preceding
2 subparagraph (A), by striking “3 years” and insert-
3 ing “1 year”; and

4 (2) by striking paragraph (4) and inserting the
5 following:

6 “(4) WAIVER AUTHORITY.—In the case of a
7 qualified beginning farmer or rancher, the Secretary
8 may waive the 1-year requirement in paragraph (1)
9 if the farmer or rancher has—

10 “(A) at least 1 year of experience as hired
11 farm labor with substantial management re-
12 sponsibilities; or

13 “(B) an established relationship with an
14 individual who has experience in farming or
15 ranching, or is a retired farmer or rancher, and
16 is participating as a counselor in a Service
17 Corps of Retired Executives program author-
18 ized under section 8(b)(1)(B) of the Small
19 Business Act (15 U.S.C. 637(b)(1)(B)), or with
20 a local farm or ranch operator or organization,
21 approved by the Secretary, that is committed to
22 mentoring the farmer or rancher.”.

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