

119TH CONGRESS
1ST SESSION

H. R. 5004

To amend the Consolidated Farm and Rural Development Act to reduce the eligibility requirement for direct farm real estate loans, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

AUGUST 19, 2025

Mr. NUNN of Iowa (for himself and Ms. CROCKETT) introduced the following bill; which was referred to the Committee on Agriculture

A BILL

To amend the Consolidated Farm and Rural Development Act to reduce the eligibility requirement for direct farm real estate loans, and for other purposes.

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 of
5 Farmers Act of 2025”.

1 **SEC. 2. REDUCTION OF THE ELIGIBILITY REQUIREMENT**
2 **FOR DIRECT FARM REAL ESTATE LOANS**
3 **UNDER THE CONSOLIDATED FARM AND**
4 **RURAL DEVELOPMENT ACT.**

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

7 (1) by striking paragraph (1) and inserting the
8 following:

9 “(1) IN GENERAL.—The Secretary may make a
10 direct loan under this subtitle only to a farmer or
11 rancher who has at least 1 year of experience sub-
12 stantially participating in the management and busi-
13 ness operations of a farm or ranch, as determined
14 by the Secretary, or has other acceptable education
15 or experience for a period of time, as determined by
16 the Secretary.”; and

17 (2) in paragraph (4)—

18 (A) in subparagraph (A), by striking “3-
19 year requirement in paragraph (1) to 1 or 2
20 years” and inserting “1-year requirement in
21 paragraph (1) to 6 months”; and

22 (B) in subparagraph (B), by striking “3-
23 year” and inserting “1-year”.

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