

119TH CONGRESS  
1ST SESSION

# H. R. 6720

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

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## 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

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## 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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