

119TH CONGRESS  
1ST SESSION

# H. R. 4156

To establish a pilot program to establish a pre-approval or pre-qualification process for direct farm ownership loans under subtitle A of the Consolidated Farm and Rural Development Act in order to streamline the application process and provide greater certainty to borrowers.

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## IN THE HOUSE OF REPRESENTATIVES

JUNE 26, 2025

Mr. BACON introduced the following bill; which was referred to the Committee on Agriculture

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## A BILL

To establish a pilot program to establish a pre-approval or pre-qualification process for direct farm ownership loans under subtitle A of the Consolidated Farm and Rural Development Act in order to streamline the application process and provide greater certainty to borrowers.

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 “Support for Ownership  
5 and Investment in Land Act” or the “SOIL Act”.

1 **SEC. 2. FARMER LOAN PILOT PROJECTS.**

2 Subtitle D of the Consolidated Farm and Rural De-  
3 velopment Act is amended by inserting after section 333D  
4 (7 U.S.C. 1983d) the following:

5 **“SEC. 333E. PRIOR APPROVAL OR QUALIFICATION AUTHOR-**  
6 **IZATION PILOT PROGRAM.**

7 “(a) IN GENERAL.—Beginning not later than 1 year  
8 after the date of the enactment of this section, the Sec-  
9 retary shall carry out a pilot program to establish a pre-  
10 approval or pre-qualification process for direct farm own-  
11 ership loans made under subtitle A in order to streamline  
12 the application process and provide greater certainty to  
13 borrowers.

14 “(b) ELIGIBILITY REQUIREMENTS.—

15 “(1) IN GENERAL.—Notwithstanding any other  
16 provision of this Act, the Secretary may establish al-  
17 ternative eligibility requirements for direct farm  
18 ownership loans under subtitle A that are processed  
19 through the pilot program.

20 “(2) LIMITATION.—Applicants satisfying the al-  
21 ternative eligibility requirements shall remain sub-  
22 ject to all other provisions of subtitle A.

23 “(c) LOAN ASSESSMENTS.—In carrying out the pilot  
24 program, the Secretary shall consider streamlining the de-  
25 terminations under section 360(b).

1       “(d) REPORT.—Not later than 1 year after the date  
2 of the enactment of this section, and annually thereafter,  
3 the Secretary shall submit to the Committee on Agri-  
4 culture of the House of Representatives and the Com-  
5 mittee on Agriculture, Nutrition, and Forestry of the Sen-  
6 ate a report examining the actions undertaken under, and  
7 the results of, the pilot program.

8       “(e) TERMINATION OF EFFECTIVENESS.—The au-  
9 thority provided by this section shall terminate effective  
10 September 30, 2030.”.

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