

119TH CONGRESS
2D SESSION

S. 4182

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

IN THE SENATE OF THE UNITED STATES

MARCH 24, 2026

Mr. WELCH (for himself, Mr. JUSTICE, Mr. SCHIFF, and Mrs. HYDE-SMITH) introduced the following bill; which was read twice and referred to the Committee on Agriculture, Nutrition, and Forestry

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 2026”
6 or the “FARM Home Loans Act of 2026”.

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”.

○