

119TH CONGRESS  
2D SESSION

**S.** \_\_\_\_\_

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

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IN THE SENATE OF THE UNITED STATES

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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 \_\_\_\_\_

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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 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”.