



April 27, 2026

The Honorable Hakeem Jeffries
Democratic Leader
U.S. House of Representatives

The Honorable Angie Craig
Ranking Member
House Committee on Agriculture

Dear Leader Jeffries and Ranking Member Craig:

We write with deep concern that the Farm Bill (H.R. 7567) now headed to the House floor, includes yet another attack on farm and small-business lending data collection and transparency under Section 1071 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. Section 1071 is a critical civil rights and fair lending disclosure rule that provides much needed information for lenders, communities, and local governments to identify farm credit needs, gaps in access to credit, and patterns of lending discrimination.

This attack on a critical civil rights law only compounds the many shortcomings of the Farm Bill in rolling back essential nutrition programs and failing to strengthen farm safety nets for farmers of all scales and production types.

Section 5504 of the bill would make the Farm Credit Administration the “sole and independent regulator” of the Farm Credit System.¹ The accompanying committee report² makes clear that this language is aimed at insulating Farm Credit institutions from the Dodd-Frank Act and requirements to report lending data to the Consumer Financial

¹ H.R. 7567, 119th Cong. § 5504(a) (Rules Comm. Print 119-22, Apr. 15, 2026).

² H.R. Rep. No. 119-620, pt. 1, at 256–57 (2026) (explaining that Dodd-Frank implementing regulations “included the FCS to report to” CFPB and that the bill “reaffirms FCA as the sole regulator of the FCS” so that FCS is not subject to other regulators’ rules unless Congress expressly says so).

Protection Bureau (CFPB), even though the Farm Bill does not expressly name Section 1071, Equal Credit Opportunity Act (ECOA), or the CFPB.

This is not an isolated effort. The language in the Farm Bill comes alongside other recent attacks on 1071, including the Small LENDER Act’s (H.R. 941) effort to sharply reduce coverage, delay compliance, and create a safe harbor from enforcement and the Small Business Administration appropriations contains rider language barring funds from being used to compel compliance with Section 704B of ECOA.³ Together, these proposals are efforts to reduce transparency, accountability, and the public’s ability to see whether farmers and small businesses are being treated fairly.

We reiterate that data collection is not bureaucracy for its own sake. Congress enacted Section 1071 so that communities, regulators, and lenders can identify credit needs, opportunities and enforce fair lending laws for women and minority-owned farms and small businesses. For smaller-scale farmers, beginning farmers, and other underserved producers, that transparency is essential. Black, Latino, Indigenous, and women farmers have faced decades of lending discrimination and barriers to accessing affordable farm operating and farmland credit. Without data, discrimination is harder to detect, and unmet credit needs are easier to ignore and hide.

Smaller-scale farmers need real support and a fair shot at farm credit. They deserve a farm bill that strengthens local and regional food systems, supports beginning and underserved producers, and provides a fair and competitive market instead of undermining basic transparency and meaningful access to capital. Weakening these protections risks leaving the smallest and most underserved producers without the capital and transparency they depend on to compete and grow. We urge Members to oppose H.R. 7567 on the floor and reject future efforts to use the Farm Bill as one more vehicle to undermine farm and small business data collection.

Sincerely,

NCRC

AFR

HEAL Food Alliance/Best Ag Group

NFFC

Cc. Members of the House Democratic Caucus

³ H.R. __, 119th Cong. § 520, at 113 (2026) (“None of the funds made available by the Act may be used to compel a small business to comply with section–704B of the Equal Credit Opportunity Act (15 U.S.C. 1691c–2).”).