



**Farm Service Agency**  
United States Department of Agriculture



# USDA Farm Service Agency – *Beginning Farmer-Rancher Programs*



**ROOTS, SHOOTS  
AND BOOTS**

**CONFERENCE 11/14/15**

***FSA's Vision: A market-oriented, economically and environmentally sound American agriculture delivering an abundant, safe and affordable food and fiber supply while sustaining quality agricultural communities.***



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## FARM LOAN PROGRAMS

- *Farm Loan Programs provide loans, loan guarantees, and business planning to eligible farmers, ranchers, and others to promote, build, and sustain family farms in support of a thriving agricultural economy.*

### **Who are our potential customers?**

- Beginning farmers and ranchers
- Farmers whose needs may not be met by commercial credit
- Multigenerational family farms
- Underserved farmers and ranchers
- Veteran Farmers
- Value added farming operations
- Organic and specialty farmers
- Farmers who have hit hard times and now require a safety net





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## FSA Farm Loan Programs

- **Operating Loans (includes Microloans)**
- **Farm Ownership Loans**
- **Guaranteed Operating and Farm Ownership Loans**
- **Emergency Loans**
- **Youth Loans**





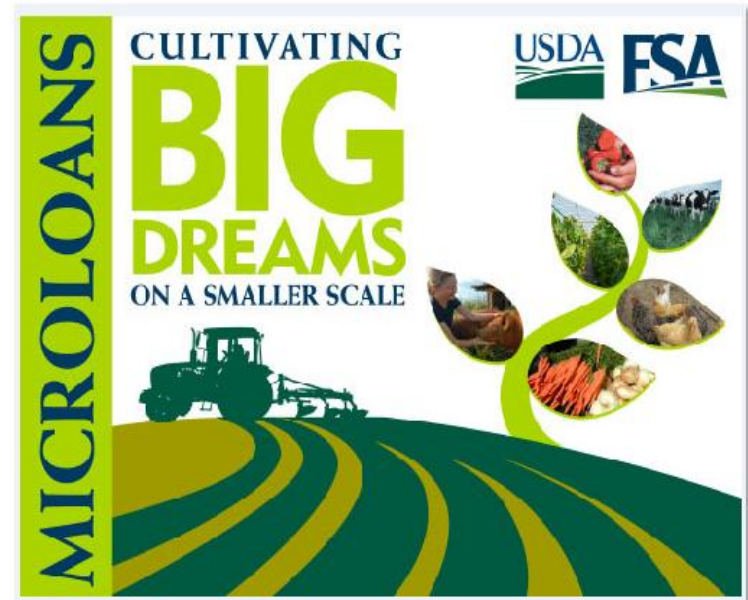
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## FSA Microloans may include

- ü Initial start-up expenses; such as: hoop houses to extend the growing season
- ü Essential tools or equipment needed for the operation
- ü Irrigation equipment
  
- ü Marketing and distribution expenses
- ü Purchase of livestock
- ü Minor farm improvements such as wells and coolers
- ü Annual operating expenses such as seed, fertilizer, utilities and land rents
  
- ✓ **Loan amount limited to \$50,000**





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## FARM LOAN PROGRAMS

- Loans to Beginning Farmers & Ranchers
  - In addition to general eligibility requirements, a beginning farmer/rancher may qualify to purchase real estate with the following additional conditions:
    - Has not operated a farm for more than 10 years.
    - Does not own real farm property or who, directly or through interests in family farm entities owns real farm property, the aggregate acreage of which does not exceed 30% of the average farm size in the county where the property is located.
    - The *average* farm size will be based upon information obtained from the **2012** Census of Agriculture. *Average* farm size by acres is available at the local FSA County Office to assist in this requirement.



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## FARM LOAN PROGRAMS

- Youth Loans

- Establish and operate income producing projects.
- Be at least 10 years old but less than 21 years of age.
- Project must be participating in an established organization that supports agricultural projects, such as 4-H or FFA.
- **The maximum loan available is \$5,000.**





## **Farm Storage Facility Loans (FSFL)**

- FSA provides FSFL's to producers to build or upgrade farm storage and handling facilities:
  - Corn, grain sorghum, soybeans, wheat, etc. and hay
  - Milk, cheese, butter, yogurt, meat and poultry (unprocessed), eggs and aquaculture
  - Pulse Crops, including lentils, chickpeas and dry peas
  - Honey, Renewable biomass
  - Fruits, nuts, vegetables for cold storage facilities
- Maximum loan amount - \$500,000
- A 15% down payment is required
- Loan Terms: 7, 10 or 12 years depending on amount of the loan with a fixed interest rate



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[www.usda.gov/newfarmers](http://www.usda.gov/newfarmers)

The screenshot shows the website's navigation bar with a 'Start Farming' button and menu items for 'NEW FARMERS', 'WOMEN IN AG', 'YOUNG FARMERS', 'VETERANS', 'FARMS IN TRANSITION', and 'DISCOVERY TOOL'. The main content area features a large image of a person in a 'TEAM USA' cap working in a field, with a text box that reads: 'New Farmers Discover it here. Agriculture is full of exciting and rewarding opportunities. Farming is a tough job, but at the heart of it all, you'll see a vibrant community contributing to the future of our nation's health and food security. Find the resources you need to get started or personalize your search with our Discovery Tool.' Below this are four columns: 'New Farmers' (with a fork and shovel icon), 'Women in Ag' (with a tractor icon), 'For Youth' (with a hand holding a plant icon), and 'Veterans' (with a military beret icon). Each column contains a brief description and a 'Get Started', 'Learn More', 'Get Connected', or 'Find Resources' button.





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## NAP Coverage

- **N**oninsured Crop Disaster **A**ssistance **P**rogram (NAP) provides financial assistance to producers of noninsurable crops to protect against natural disasters that result in low yields and crop loss.
- Beginning, limited resource, and targeted underserved farmers are eligible for a waiver of the application service fee and a 50% premium reduction if buy-up coverage is elected.
- Coverage levels includes basic catastrophic level coverage (50% production and 55% price) protection, with additional buy-up coverage levels ranging from 50 to 65% of expected production and 100% price protection.
- Contact your local Service Center for additional program information.

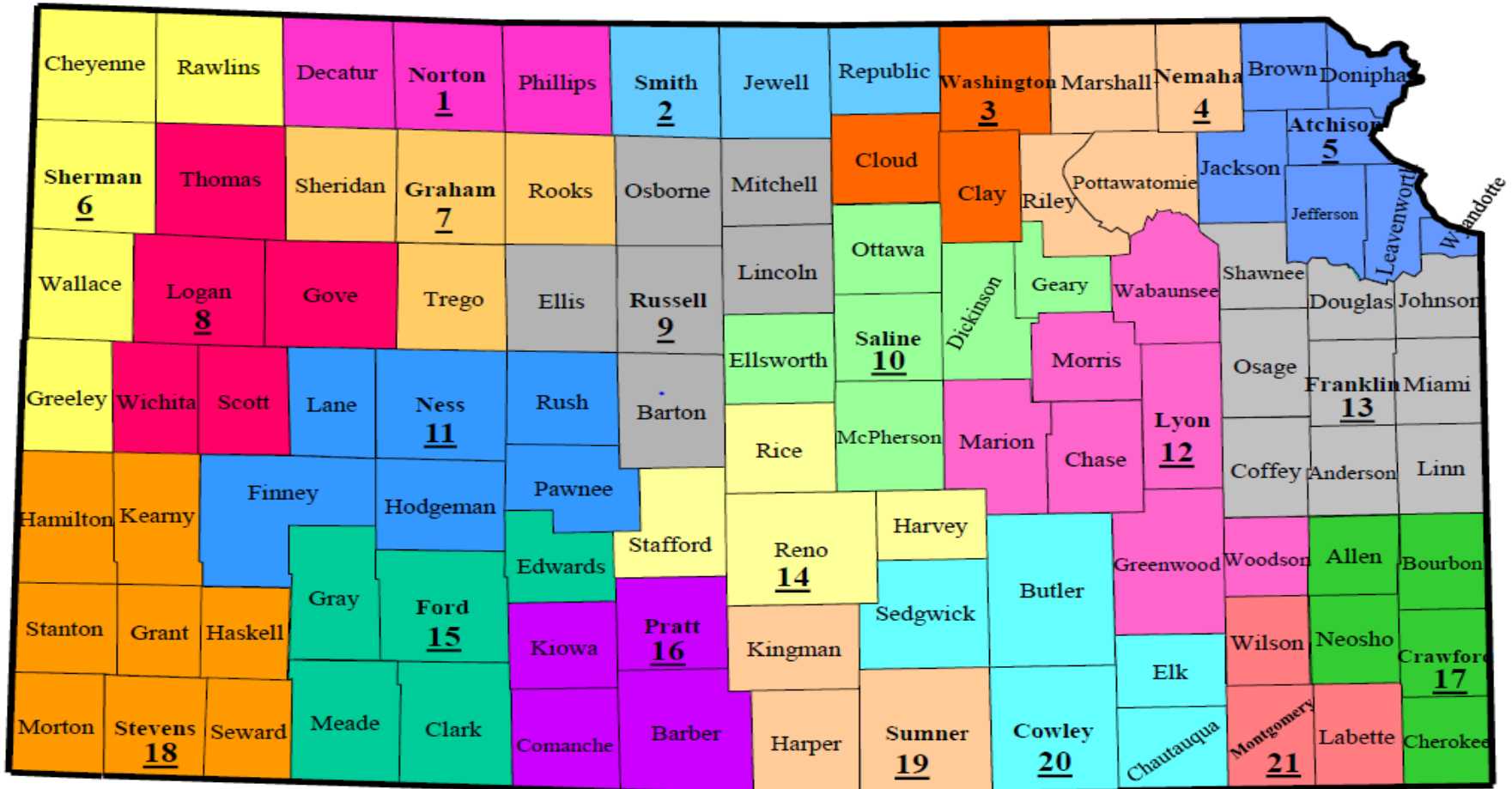


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## FARM LOAN TEAM OFFICES



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***Thank you!!!!!!***

• ***Questions..... ??***

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