USDA Farm Service Agency –

Transforming Our Farms, Our Food and Our Future: Building the Road as We Go

Kansas Rural Center – 2016 Annual Food and Farm Conference
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
FSA Farm Loan Programs

- Direct Operating Loans
- Direct Farm Ownership Loans
- Microloans *(up to $50,000)*
- Guaranteed Operating and Farm Ownership Loans
- EZ Guarantee *(up to $100,000)*
- Emergency Loans
- Youth Loans *(up to $5,000)*
FSA Microloans may include

- Initial start-up expenses; such as: hoop houses to extend the growing season
- Essential tools or equipment needed for the operation
- Irrigation equipment
- Marketing and distribution expenses
- Purchase of livestock
- Purchase or improvement of real estate
- Annual operating expenses such as seed, fertilizer, utilities and land rents
- Loan amount limited to $50,000
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 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.
• **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, or to purchase equipment:
  - 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
  - Storage and handling trucks
- 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
- Microloans up to $50,000 may require a lower down payment
NAP Coverage

- Noninsured Crop Disaster Assistance Program (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 FSA Service Center for additional program information.
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.

Access the support and resources you need to begin farming or use our easy Discovery Tool.

Opportunities for women to grow, learn from one another, and lead within their industries.

Discover new innovation at work in agriculture, support ag in your school, and get connected.

Are you a veteran looking to start farming? Find support and resources that were made just for you.
Thank you!!!!!!

• Questions......... ??

– Initial Contact Information:

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