



Farm Service Agency
United States Department of Agriculture



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



Transforming Our Farms,
Our Food and Our Future:
Building the Road as We Go
Kansas Rural Center –
**2016 Annual Food and Farm
Conference**



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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

- **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*)



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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 Purchase or improvement of real estate

- 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 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.**





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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



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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 FSA Service Center for additional program information.



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www.usda.gov/newfarmers

The screenshot shows the top 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. A text box on the left 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 with icons and text: 'New Farmers' (shovel and pitchfork icon), 'Women in Ag' (tractor icon), 'For Youth' (hand holding a plant icon), and 'Veterans' (military beret icon). Each column includes a brief description and a 'Get Started' or 'Find Resources' button.



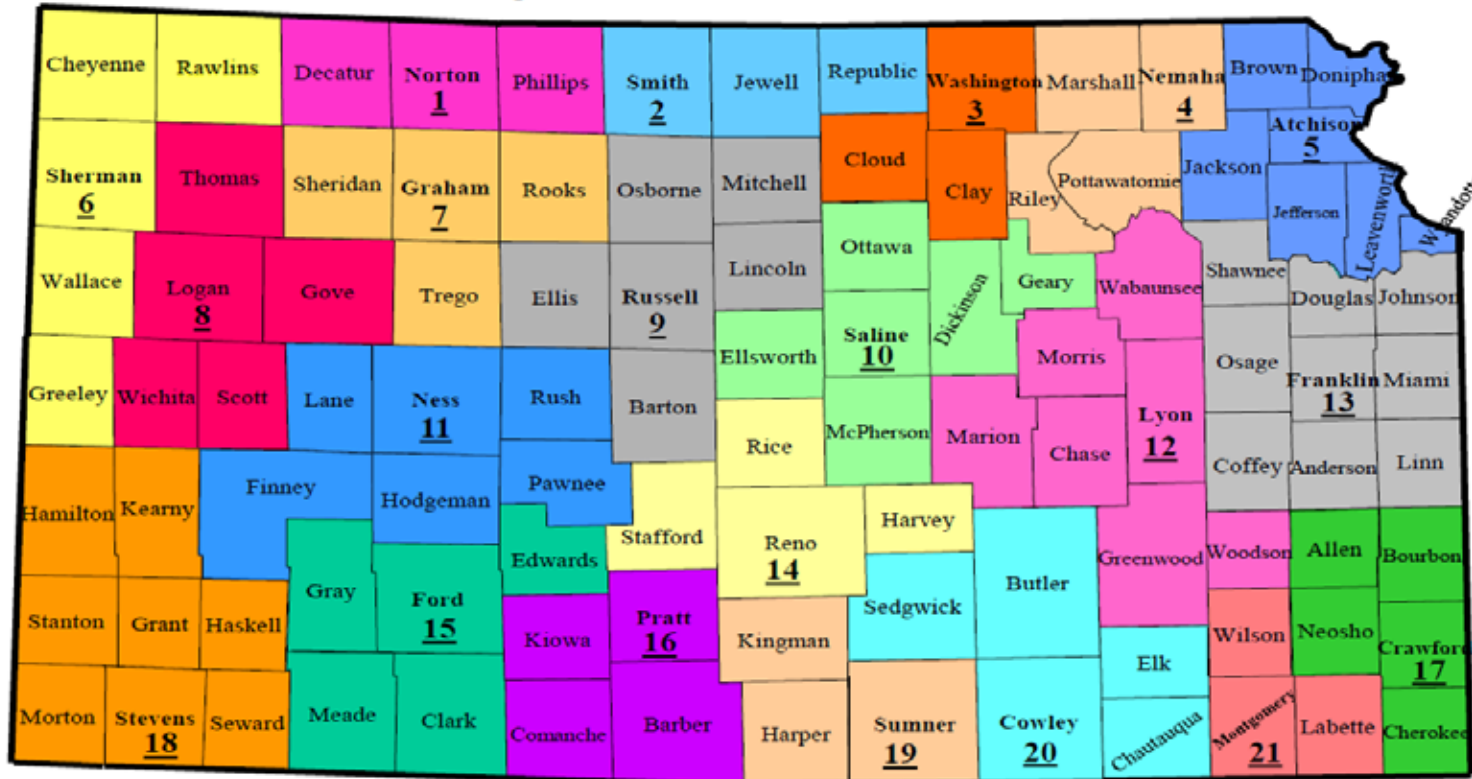
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Kansas Farm Service Agency Farm Loan Programs

Office Locations - Areas of Responsibility –
Loan Manager/Officer Contact Information (effective 04/18/16)



1. Roy Jessup, 11640 Pineview Dr., Norton, KS, 67654, 785-877-5156
2. Bret Strine, 319 Koger Barta Way, Smith Center, KS 66967, 785-282-3832
3. Emily Allen, 703 B. St., Washington, KS 66968, 785-325-2233
4. Kay McCoy, 409 North St., Seneca, KS 66538, 785-336-3543
5. Bruce Nutsch, 605 South St., Effingham, KS 66023, 913-833-5460
6. Patty Eckhardt, 210 W. 10th St #2, Goodland, KS 67735, 785-899-3070
7. Randy Thael, 100 N. 12th Ave., Hill City, KS 67642, 785-421-2115
8. Dwight Jurey, 1015 W. 2nd St., Oakley, KS 67748, 785-672-4861

9. Mark Herrmann, 555 S. Fossil, Russell, KS 67665, 785-483-5618
10. Kam Cerny, 1410 E. Iron, Suite 12, Salina, KS 67401, 785-825-8269
11. Bonta Pfaffenmaier – 18655 140 Rd, Ness City, KS 67560, 785-798-3614
12. Eric Gueszler, 3020 W. 18th Ave, Suite A, Emporia, KS 66801, 620-343-2812
13. Stacy Kull, 343 W 23rd St., Ste 1, Ottawa, KS 66067, 785-242-3260
14. Ray Bartholomew, 18 East 7th Ave., S. Hutchinson, KS 67505, 620-669-8161
15. Kevin Vondra, 104 Soule St., Dodge City, KS 67801, 620-227-3731

16. Kevin Vondra, 299 NE SR 61, Pratt, KS 67124, 620-672-7449
17. Jason Love, 207 S. Summit, Girard, KS 66743, 620-724-6227
18. Will Schmitzker, 607-A E. 11th, Hugoton, KS 67951, 620-544-2261
19. Linnal Vinson, 320 N. Jefferson, Wellington, KS 67152, 620-326-2269
20. Rebecca Wiest, 2118 E. 9th, Winfield, KS 67156, 620-221-2060
21. Kimy L. Nash, 410 Peter Pan Rd, Suite A, Independence, KS 67301, 620-331-4860



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Thank you!!!!!!

• ***Questions..... ??***

– *Initial Contact Information:*

• **USDA – Farm Service Agency**

State Office – Kansas

3600 Anderson Avenue

Manhattan, KS 66503

Adrian J. Polansky – State Executive Director

• *Bob White, Farm Loan Chief 785.539.3531*

Robert.white@ks.usda.gov