



FSA Farm Loan Programs

Direct Loan Making

- FSA makes and services direct loans and provides supervised credit.
- Applicant(s) must not be able to obtain commercial credit & must show acceptable credit history.
- Must be for production of an agricultural commodity – for value-added products the farm must generate at least 50% of what is being processed.
- Operation must show at least \$1,000 in gross sales.
- **Youth Loans** - \$5,000 (must be at least 10 yrs. old and under 21)
- **Microloans** (OL & FO)- \$50,000 max. for both, same low rates
- **Operating Loans** - \$300,000 max., term from 1-7 years, 2.625%
- **Farm Ownership Loans** - \$300,000 max., 3 years experience*, up to 40 year term, 3.75%



FSA Farm Loan Programs

Guaranteed Loans

- FSA guarantees loans made by conventional lenders and CDFI's for up to 95% of any loss.
 - The lender makes and services the loan.
 - Funded by lender and used to assist producers who don't meet normal underwriting standards.
 - Types of guaranteed loans include Farm Ownership, Operating, and Operating Lines of Credit - \$1,399,000 max., rate determined by lender and can be fixed or variable, similar terms, lender charges must not exceed those for non-guarantee farm customers.
-

Direct Loan Applications

- Applications for direct loan assistance may be submitted to the FSA local office serving the area where the operation is located.
- Applications, other forms, office location are available at:
www.fsa.usda.gov



Rural Development Grant & Loan Programs

Farm Labor Housing Direct Loans & Grants

- May be constructed in Rural or Urban Area
- Used to construct, repair or purchase housing for domestic farm laborers
- 33 year loan with fixed 1% interest rate

Business & Industry Loan Guarantee

- Eligible to lenders with legal authority to make loans and sufficient experience
- Projects may be funded in rural and urban areas under the Local and Regional Food System Initiative



Food Hub and Local Food Exceptions

Rural requirement may be waived for “rural in character” areas with populations over 50,000 particularly when they involve food hubs and access to local food.

Example:

- Value Added Producer Grant for local and certified organic food initiatives
- Rural Business Development Grant for food hubs that take and distribute food from surrounding rural areas

If you have an idea that may qualify please contact us and we will work with you

When it comes to urban projects “We start at maybe and try to get to yes”



NRCS Financial Assistance Programs

- **Agricultural Management Assistance (AMA)** – Provides financial and technical assistance to agricultural producers to address issues such as irrigation, water quality, erosion, and nutrient management
- **Conservation Stewardship Program (CSP)** – Helps agricultural producers maintain and improve their existing conservation systems. Payments are earned for conservation performance – the higher the performance, the higher the payment
- **Environmental Quality Incentives Program (EQIP)** – Provides financial and technical assistance to agricultural producers to help promote farm and forest production by enhancing the environmental quality of soil, water, air, plants and animals



NRCS Easement Programs

- **Agricultural Lands Conservation Program (ACEP)** – Provides financial assistance to help conserve agricultural lands through partnerships with land trusts, local governments and non-governmental organizations
 - **ACEP Wetlands Reserve Easement (WRE)** – NRCS also provides technical and financial assistance to landowners to restore, protect and enhance wetlands through the purchase of wetlands reserve easement
- **Healthy Forests Reserve Program (HFRP)** – Helps landowners restore, enhance and protect forestland resources on private lands through easements and financial assistance (HFRP is only available in MA through the Long Island Sound RCPP program)



Other NRCS Programs

- **Conservation Innovation Grants (CIG)** - Competitive grants that stimulate the development and adoption of innovative approaches and technologies for conservation on agricultural lands.
- **Regional Conservation Partnership Program (RCPP)** - Promotes coordination between NRCS and partners to deliver conservation assistance to producers and landowners by providing financial assistance to partners to increase restoration and sustainable use of soil, water, air, plants and animals on a regional or watershed scale.

ALERT: FY17 Conservation District Innovation Grants RFR has been announced by the MA Executive Office of Energy and Environmental Affairs. The intent is to fund innovative partnerships to conserve land, soil, forests water and related natural resources of the Commonwealth. All 14 conservation districts in MA are eligible. Letter of inquiry due March 24 and full proposals due June 17, 2016. Contact your local conservation district for more information. More info at the NRCS booth.