

## Farm Service Agency – Farm Loans

What's in it for you?

- ### Direct, Guaranteed or Both
- Direct - FSA's loan programs are designed to help family farmers to start, purchase or expand their farming operation.
    - Beginning farmers who need additional financial and business acumen to qualify for commercial credit.
    - Farmers (ranchers) who have suffered financial setbacks from natural disasters, or who need additional resources with which to establish and maintain profitable farming operations.
  - Guaranteed - FSA guaranteed loans provide lenders (such as banks, Farm Credit System institutions, credit unions) with a guarantee of up to 95 percent of the loss of principal and interest on a loan.
    - Farmers and ranchers apply to an agricultural lender, which then arranges for the guarantee. The FSA guarantee permits lenders to make agricultural credit available to farmers (ranchers) who do not meet the lender's normal underwriting criteria.

### 2017 FSA Loan Dollars To RBCS States (millions)

	Colorado	Nebraska	South Dakota	Wyoming	Total by Loan Type
Direct Operating	\$22.222	\$118.192	\$54.256	\$3.751	\$198.421
Direct Farm Ownership	\$21.777	\$73.796	\$30.155	\$43.010	\$130.029
Guaranteed Operating	\$16.176	\$74.096	\$31.655	\$12.802	\$134.729
Guaranteed Farm Ownership	\$24.680	\$146.076	\$84.060	\$10.239	\$265.055
Total Loans by State	\$84.855	\$412.139	\$200.126	\$31.093	\$728.213
Dollars to Beginning Farmers	\$44.544	\$167.726	\$81.189	\$9.452	\$302.911*
Percent of Total BF	52.49%	40.70%	40.57%	30.40%	
Dollars to SDA	\$11.40	\$13.085	\$21.153	\$1.681	\$47.319*
Percent to SDA	13.44%	3.18%	10.57%	5.41%	

- ### Loan Programs to Serve You
- #### Targeted Money
- Beginning Farmers – An individual or entity who:
    - Has not operated a farm (ranch) for more than 10 years;
    - Meets the loan eligibility requirements of the program;
    - Substantially participates in the operation; and For Farm Ownership (Real Estate) purposes, does not own a farm (ranch) greater than 30 percent of the average size farm (ranch) in the county, at time of application.
  - All applicants for direct FO loans must have participated in the business operations of a farm (ranch) for at least three years out of the 10 years prior to the date the application is submitted).
    - If the applicant is an entity, all members must be related by blood or marriage, all entity members must be eligible beginning farmers/ranchers.

### Loan Programs to Serve You

- Targeted Money
  - Traditionally Underserved (SDA) - Farmer/rancher group whose members have been subject to racial, ethnic or gender prejudice because of their identity as members of a group without regard to their individual qualities. Groups consist of American Indians or Alaskan Natives, Asians, Blacks or African-Americans, Native Hawaiians or other Pacific Islanders, Hispanics and women.

### Loan Programs to Serve You

- Farm Ownership (FO) Real Estate
  - Beginning Farmer Down Payment
  - Joint Financing
  - Traditional Finance
- Operating (OL) Regular, Microloans, Youth Loans
  - Annual
  - Term

### Points of Contact and Website

- Visit our Booth in the Exhibitor's Area
- Attend the Bullpen Session
- [www.fsa.usda.gov](http://www.fsa.usda.gov)
- Finding FSA Offices Near you (on the Internet) - Select Your State, Then your County - provides local phone numbers and contact information.
- Fact Sheets about FSA Programs – Select FSA program(s) you are interested in. Loan program are under LOANS.
- Forms – Provides forms to help you apply
- Other information – organics, other resources, and other information trails.