

Accessing Farm Service Agency (FSA) Funding

The USDA Farm Service Agency has a wide variety of programs, including price support for commodity producers, food safety costs and disaster insurance for specialty crops, as well as grants and loans for buying equipment and farmland. There are numerous requirements for working with the Farm Service Agency, beyond the specific applications for the program you want to access. Bringing the supporting documents to your first appointment with FSA will speed along your application.

LOANS

- **Operating Loans:** For equipment or supply purchases, or refinancing debt
- **Ownership Loans:** Purchasing/expanding a farm
- **Microloans:** Under \$50,000 with more flexible repayment terms
- **Specialty Loans:** Farm storage, programs for Native Americans
- **Youth Loans:** Agricultural projects through organizations such as 4-H or FFA, ages 10-20

DISASTER ASSISTANCE

- **Emergency Loans:** Recovery from floods or drought
- **Livestock Indemnity Program:** Can reimburse some funds when livestock deaths are caused by adverse weather or predator attacks
- **Emergency Conservation Program:** Funding to restore agricultural land damaged by natural disasters

SPECIALTY CROP PROGRAMS

- **Food Safety Certification for Specialty Crops Program:** Reimbursement of 75% of expenses that had been documented and paid in order to maintain a food safety plan, including trainings or hiring of a consultant. A percentage of the cost of obtaining food safety certification and required microbiological testing is also covered.

CONSERVATION AND ENVIRONMENTAL PROTECTION

- **Farmable Wetlands Program:** Funding to restore wetlands on a farm.
- **Grassland Reserve Program:** Payments when limiting development on pastureland is in place.

PRICE AND INCOME SUPPORT

- **Agricultural Risk Coverage (ARC) and Price Loss Coverage (PLC):** Income support for commodity crops when prices fall beyond a certain level

OTHER PROGRAMS

- **FSA Guarantee Program:** FSA guarantees loans made by commercial lenders when farmers cannot get a loan otherwise
- **NAP (Noninsured Disaster Assistance Program):** Crop insurance for catastrophic disaster caused losses for many non-commodity food and feed crops with specific reporting requirements
- **Conservation Loans:** For conservation related projects
- **Land Contract Guarantees:** Land contract guarantee between a buyer and a seller
- **Aid for Military Families:** For military families including spouses and children of veterans
- **FSA Certified Mediation Program (CMP):** To resolve disputes related to farm loans, crop insurance, conservation or USDA program decisions to restore communications between parties and preserve business relationships

It's best to make an appointment, especially if you're interested in more than one program. FSA typically manages disaster relief for agricultural producers due to drought, flood, wildfires, etc. It's worthwhile to sign-up with FSA, so you are eligible for emergency funds in case of local disasters.

It's helpful to have these documents with you and a good idea of what you're asking for ahead of the appointment if this is your first meeting with FSA.

FOR ALL FSA PROGRAMS

- Proof of citizenship or legal residency: driver's license/passport, social security number
- Proof of land ownership or land rental agreements for each field
- Proof of income: previous year's tax returns including Schedule F
- Bank account information to setup direct deposit
- Review and complete form AD-1026 to ensure wetlands and highly erodible lands are not to be farmed
- If you have an USDA approved conservation plan for your farm, bring that with you
- Production information: crop types, estimated acres of each, production estimates, livestock numbers
- Crop or livestock inventory in storage
- Are all of your farm fields listed with FSA? You need a farm and tract number for each field; can be transferred between owners
- Which programs are you interested in?

FOR FSA LOANS

- Online loan application
- Bring information on your credit history, previous loan relationships, credit rating. Can you demonstrate that you can pay back the loan you are requesting?
- Have a good start on your business plan, bring it with you. How are you involved in the operation?
- Bring information on outstanding debt liabilities you may have.
- What is the reason you are applying for a loan? Buying or expanding your farm, improving infrastructure, conservation activities, emergency due to natural disaster, refinancing existing debt, equipment, or other operating costs?
- If a beginning farmer, what is your farm experience? Include any education or managing/working on a farm.
- Nonprofits cannot apply for FSA loans; the loan must be held by an individual that can assume personal liability.
- Cannot have a drug conviction on your record for the past four years, nor a federal crop insurance violation.
- You must show that a local lender will not finance your loan, or would only work with you in participation with the FSA.



Want to Talk About FSA Funding?

OFA's Farmer HelpLine is here to support organic curious, transitioning, and certified organic farmers. We'll help you find answers and solutions to your farming challenges and make connections to other resources so you don't have to do this alone.

**CALL THE HELPLINE: (833) 724-3834
OR EMAIL:
HELPLINE@ORGANICFARMERSASSOCIATION.ORG**