

## Farm Service Agency

# Microloans

FACT SHEET

August 2019

### Overview

The Farm Service Agency (FSA) developed the microloan program to better serve the unique financial operating needs of new, niche, and small to mid-sized family farm operations.

Microloans offer many flexible options to credit and serve as an alternative loan alternative for smaller farming operations. The specialty crop producers and operators of community supported agriculture (CSAs), other smaller farms, including non-traditional farm operations, often face limited financing options.

### Types Of Microloans

Two types of microloans are available: Farm Operating Loans and Farm Character Loans. The microloans are issued to the applicant directly from FSA.

- Operating microloans can be used for all approved operating expenses authorized by the FSA Operating Loan (OL) Program, including but not limited to: normal share-up expenses; normal expenses such as seed, fertilizer, oilseed, fuel, tools, marketing and distribution expenses; family living expenses; purchase of livestock, equipment and other materials essential to farm operations; other farm improvements such as wells and canals; hay; housing to protect the growing season; essential tools, irrigation, and delivery vehicles.
- Character microloans can be used for all approved expenses authorized by the FSA Farm Character Loan (FCL) Loan Program, such as to purchase a home or farm land, enlarge an existing farm, construct new farm buildings, improve existing farm buildings, pay closing costs, and implement soil and water conservation and protection practices.

### Simplified Application Process

The microloan application process is simple, requiring less paperwork, less time, compared with a traditional loan process. Requirements for managerial experience and farm security have been modified to accommodate startups, smaller farm operations, and beginning farmers.

- Microloan applicants for operating loans will need to have some farm experience. However, FSA will consider an applicant's small business experience, as well as any organization with a full-grown apprenticeship, as a means to show the farm management experience. This will assist applicants who have limited farm skills by providing them with an opportunity to gain farm management experience while working with a mentor during the first production and marketing cycle.
- Microloan applicants for ownership loans need to have three years of farm experience out of the last 10 years to the date of the application being submitted. One of the years can be substituted with one of the following experiences:
  - Post-secondary education, that is at least 18 equivalent hours in agricultural sciences, horticulture, animal science, agronomy, or other agriculture-related fields.



# Annual Report Farm Service Agency

**Léo Pomar**



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