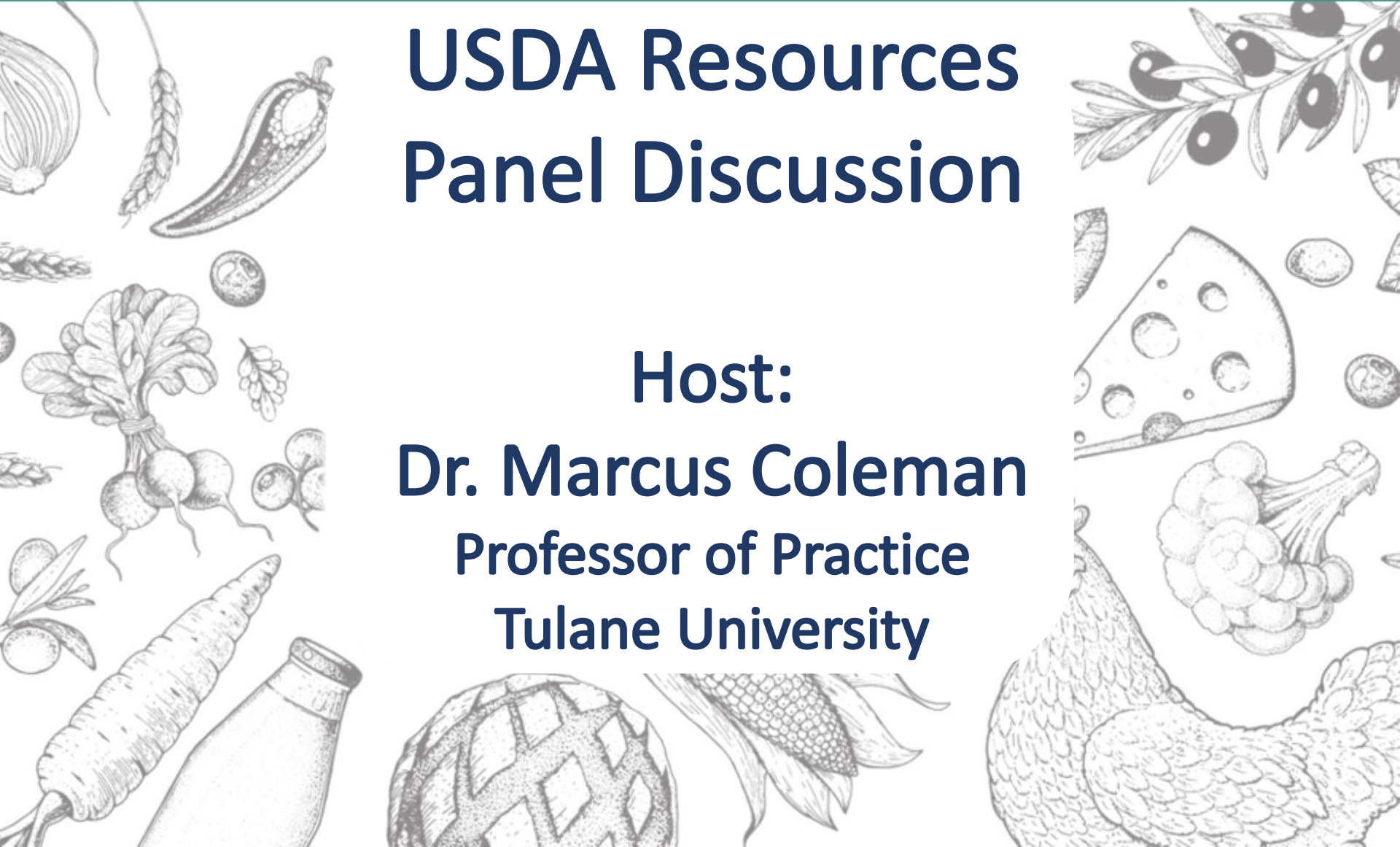


USDA Resources Panel Discussion

Host:
Dr. Marcus Coleman
Professor of Practice
Tulane University





NEW
FARMERS

**Farm Service
Agency**





United States
Department of
Agriculture

Mission Statement:

Farm Service Agency is equitably serving all farmers, ranchers, and agricultural partners through the delivery of effective, efficient agricultural programs for all Americans.

The Farm Service Agency offers loans to help farmers and ranchers get the financing they need to start, expand or maintain a family farm



Farm Service Agency Locations



- There are USDA Service Centers available to assist farmers and ranchers.
- New Urban Ag Centers are open across the nation.
- Go online to locate your nearest service center.

Getting Started



Establish a customer and farm record



Be prepared to discuss business and or conservation goals



Visit Farm Service Agency , so we can offer solutions

Suggestions For Meeting with Farm Loan Officer



Identify your operation or what type of operation you want to have



Know your costs, bring records to the appointment (Lease agreements, ownership records, tax returns, sales contracts , construction quotes)



Build a farm business plan (marketing , income projections, costs



Keep records organized. What household expenses affect the farm? (medical, food, taxes, education, credit card payments)



Determine Financing (how much do you need?)

Farm Loans

- Developed to serve financial operating needs of new, niche, and small family farm operations
- Two Types : **Operating & Farm Ownership**
- Offer more flexible access to credit for smaller operations



Operating Loans



Can be used to purchase:

- Equipment
- Livestock
- Production expenses
- Refinance operating expenses

Operating loans can be repaid in 1-7 years.

Limit is \$400,000.



Farm Ownership Loan

Ownership loans can be used to pay for:

- Land purchases
- Capital improvements
- Soil and water conservation
- Loan closing and related expenses

Farm Ownership loans can be repaid in up to 40 years. Limit \$600,000

FSA Eligibility

FSA is supervised credit: this is different from traditional credit. FSA is the lender of first opportunity for those who may not otherwise qualify for ag credit. FSA makes and services direct loans through supervised credit with funds from the U.S. Treasury. FSA also offers loan guarantees for loans made by conventional lenders.

Direct and Guaranteed applicants must:

- Be unable to obtain sufficient credit elsewhere
- Be a citizen or a legal resident alien
- Possess legal capacity to incur the loan obligation
- Have acceptable credit history
- Be the owner-operator or tenant-operator of a family farm

Eligibility Continued

Direct and Guaranteed applicants must:

- Not be delinquent on federal debt
- Have managerial ability for the type of loan requested
- Not have caused the agency a loss by receiving debt forgiveness (some exceptions)
- Not have been convicted of planting, cultivating, growing, producing, harvesting, or storing a controlled substance within the last five years



Farm Ownership Program

- For ownership loans – still need to have **three years of farm experience out of last 10** prior to application date.
- Substitutions for one year are allowed in certain instances
 - Post-secondary education – no less than 16 semester hours of ag-related course work
 - Significant business experience of at least one year that included day-to-day management
 - Military experience – officer or E5 or above.
 - Repayment of an FSA youth loan

What is a complete application?



Actual Application Form:

- FSA-2001
- Entity information, if applicable.
- Legal description of farm property owned or to be acquired and if leases, contract options, and other agreements regarding the property.
- Tax Returns
- Documentation of Environmental Compliance (AD-1026)
- Current Financial Statement & Operating Plan
- Legal Description of farm property owned.
- Credit Report Fee.

Additional Information, If Applicable:

- Verification of nonfarm income, if applicable.
- Construction plans, quotes, and permits
- Option to purchase real estate (contract)
- Insurance

Loan Processing – What To Expect

Current Balance Sheet (Snapshot)

- Assets
- Liabilities/Debts

Farm Assessment

- Goals for your operation
- Farm organization and personnel
- Historical performance (3 years)
- Adequacy of land, facilities, and assets for planned operation
- Establish a good recordkeeping system



Loan Processing- What To Expect

Marketing plan

- How will you sell your products?
- How much do you expect to get?
- Contracts and verifications



Projected Income and Expenses (12-month period)

- Based on historical production and/or documented research
- Do you have a financially viable operation?



Get Your Farm Number with FSA

Loan Processing- What To Expect

FSA Response:

- FSA will review submitted documents
- Most officials will call and discuss application with customer.
- If incomplete, a letter will be sent by mail within 7 calendar days of receipt via written communication with additional information required.
- Applicant is given 15 days to provide information.



Loan Processing- What To Expect

FSA Response:

- If applicant does not respond or supply necessary information within 15 calendar days specified in first letter:
 - 2nd Letter Sent With Due Date of 15 Calendar Days
 - Application will be withdrawn after that time period lapses.
- Application is withdrawn if material is not provided within 30 calendar days.



More Information



The best way to STAY
IN THE KNOW with
FSA is through our
GovDelivery emails and
text.

Farm Service Agency

Millicent Harrison Farm Loan Specialist

Georgia State Office

Farm Production & Conservation

355 E Hancock Ave, Stop 104

Athens, GA 30601

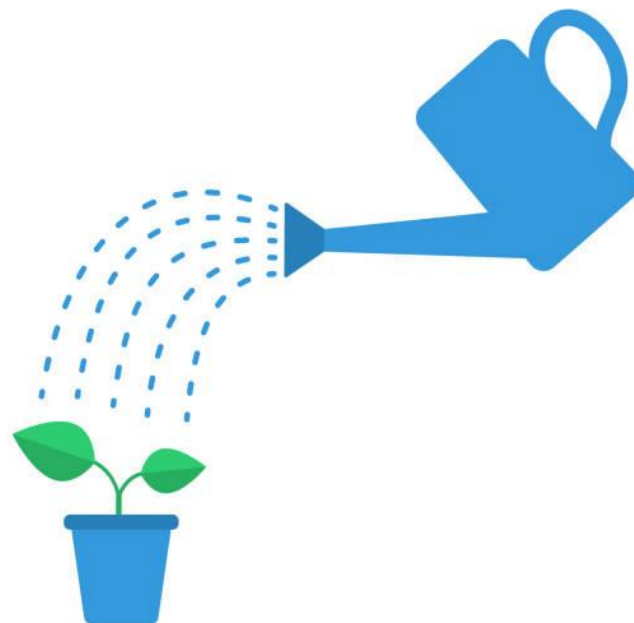
p: (706) 552-2511 | f: (855) 409-5735





United States Department of Agriculture
Natural Resources Conservation Service

USDA-NRCS Urban Agriculture



Kenyetta D. Render

Urban Conservationist (Fulton Co.)

Natural Resources Conservation Services (NRCS)

**NRCS Offers Financial and Technical
assistance to Eligible farmers**

**How to apply for Farm Bill Program
assistance?**

**Environmental Quality Incentives Program
(EQIP)**



Who we are.....(NRCS)

- **USDA's Natural Resources Conservation Service helps farmers care for the natural resources on their land.**
- **Our mission: Helping People Help the Land**
- **Our Vision: Productive Lands- Healthy Environment**
- **NRCS addresses resource concerns such as: SWAPA+HE**
 - Soil
 - Water
 - Air
 - Plants
 - Animals
 - Humans
 - Energy



How to become Eligible for Cost Shared Assistance...

- **Contact your Local Farm Service Agency (FSA) request a Farm and Tract Number**
- **3 Eligibility documents you must fill out:**
 - **AGI (Adjusted Gross Income Form)**
 - **AD-1026 Form (Highly Erodible Land)**
 - **901/902 Farm Plan**
- **Now that all the documents above are in the system- you can proceed with applying for Cost Shared Assistance through NRCS**



State Account-BARROW, MUSCOGEE, RICHMOND, CHATHAM, LOWNDES, ATHENS-CLARKE, MACON-BIBB, DOUGHTERY, FAYETTE, CLAYTON, HENRY, BUTTS, SPAULDING, DEKALB, GWINNETT, ROCKDALE, COBB, DOUGLAS, FULTON, PAULDING, COLUMBIA

•2023 urban conservation practices covered through EQIP are the following:

- Amending Soil Properties with Lime
- Brush Management
- Conservation Cover
- Conservation Crop Rotation
- Cover Crop
- Critical Area Planting
- Fencing
- Field Border
- Heavy Use Area Protection
- Herbaceous Weed Control
- High Tunnel System
- Irrigation Pipeline
- Irrigation Reservoir
- Micro-Irrigation
- Irrigation Water Management
- Livestock Pipeline
- Low Tunnel System
- Mulching
- Nutrient Management
- Pasture and Hay Planting
- Prescribed Grazing
- Pumping Plant
- Raised Bed
- Residue & Tillage Management (No-till/Strip-till or Reduced Till)
- Soil Carbon Amendment
- Sprinkler System
- Tree Shrub Establishment
- Tree Shrub Pruning
- Tree Shrub Site Prep
- Water Well

- Water Well
- Watering Facility
- Wildlife Habitat Planting
- Windbreak/Shelterbelt Establishment

➤ **Non-Discrimination Statement**

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- Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.
- To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at [How to File a Program Discrimination Complaint](#) and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov.
- **USDA is an equal opportunity provider, employer, and lender.**



Websites for Urban Ag

- <https://www.nrcs.usda.gov/getting-assistance/other-topics/urban-agriculture> –More info regarding Urban Ag.
- Find out where your Urban Ag Office is - [USDA Urban Service Centers | Farmers.gov](#)
- [USDA-NRCS In Georgia Announces Sign-ups for Urban and Small Farm Conservation and Conservation Incentives Contracts | Natural Resources Conservation Service –Urban Ag](#)

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**United States
Department of
Agriculture**

Natural Resources Conservation Service

Sandy Benton Davis

**Regional Director,
Supplemental Nutrition
Programs**

Food and Nutrition Service



**Food &
Nutrition
Service**

Kay Reed

Director of Cooperative Forestry
US Forest Service

