

# FARM SERVICE AGENCY FARM LOANS PROGRAMS

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

Explore our programs below or visit [www.Farmers.gov](http://www.Farmers.gov) at the Fund tab and find the [Farm Loan Discovery Tool](#) to find the loan that's right for you.

## In the News

- [Farm Service Agency Expands Set-Aside Loan Provision for Customers Impacted by COVID-19](#)





# OPERATING LOANS

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- [Operating Loans](#) can be used to purchase livestock, seed and equipment. It can also cover farm operating costs and family living expenses while a farm gets up and running. [Read more.](#)
- An Operating Loan helped Alaska farmers Brian and Laurie Olson expand their berry operation. [Read more.](#)





# FARM OWNERSHIP LOANS

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- [Farm Ownership Loans](#) can be used to purchase or expand a farm or ranch. This loan can help with paying closing costs, constructing or improving buildings on the farm, or to help conserve and protect soil and water resources. [Read more.](#)
- Meet a Farmer: Jesse and Tracey Paul purchased a farm using a Farm Ownership Loan. Today their family produces pure maple syrup in Trout Creek, Michigan. [Read more.](#)





## DIRECT LOANS vs. GUARANTEED LOANS

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Many FSA loans are available as either Guaranteed Loans or Direct Loans.

Direct Loans are made directly from FSA to the farmer.

Guaranteed Loans are made by a USDA-approved traditional lender with the backing of FSA.



A vertical garden with green plants growing in a modern building interior. The plants are arranged in a grid pattern on a wall. The background shows a dark interior with a railing and a window.

# MICROLOANS

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- **Microloans** are a type of Operating or Farm Ownership Loan. They're designed to meet the needs of small and beginning farmers, or for non-traditional and specialty operations by easing some of the requirements and offering less paperwork. [Read more.](#)
- With the help of a low-interest microloan, Nik Bouman was able to purchase new equipment for his hydroponic basil farm, allowing him to quadruple his business and expand access to fresh basil in his community. [Read more.](#)



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# YOUTH LOANS

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- **Youth Loans** are a type of Operating Loan for young people between 10-20 years old who need assistance with an educational agricultural project. Typically, these youth are participating in 4-H clubs, FFA , or a similar organization. [Read more.](#)
  - Payton Farmer received a youth loan to purchase a breeding heifer and began building her herd. [Read more.](#)



# NATIVE AMERICAN TRIBAL LOANS

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- **Native American Tribal Loans** help Tribes acquire land interests within a tribal reservation or Alaskan native community; advance current farming operations; provide financial prospects for Native American communities; increase agricultural productivity; and save cultural farmland for future generations. [Read more.](#)



## BEGINNING FARMERS AND RANCHERS LOANS

A portion of FSA loan funds are set aside for **Beginning Farmers and Ranchers** – family farmers who are just getting started on their journey in farming. [Read more.](#)

- Dakota Davidson is a beginning farmer in Deport, Texas growing wheat, corn and soybeans. Through an FSA beginner farmer loan he was able to purchase the remainder of what he needed to plant his first wheat crop.





## TARGETED LOAN FUNDING

A portion of FSA loan funds are set aside for Minority and Women Farmers and Ranchers to buy and operate a farm or ranch. [Read more.](#)



Farmer Koua Thao used an FSA loan to purchase a breeder hen farm with two hen houses on 40 acres in Arkansas.



# EMERGENCY LOANS

- [Emergency Loans](#) help farmers and ranchers recover from production and physical losses due to drought, flooding, other natural disasters or losses. [Read more.](#)
- Bruce and Jennifer McCall take pride in raising their sons on the farm and have used FSA programs and loans to expand their operation and recover from natural disasters. [Read more.](#)





# RESOURCES

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- **More Information**
- Visit Farmers.gov ([www.Farmers.gov](http://www.Farmers.gov))/Fund tab.
- Use our [Farm Loan Discovery Tool](#) to find the loan that's right for you.
- [Read about how to view your loan information 24/7 online](#) using Farmers.gov.
- [Find your local FSA Service Center](#) for one-on-one assistance.