



### Farm Service Agency Programs

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#### BACKGROUND

The Farm Service Agency (FSA) is an agency of the U.S. Department of Agriculture (USDA) that serves all farmers, ranchers and agricultural partners through the delivery of effective, efficient agricultural programs for all Americans. The agency provides America's farmers with a strong safety net through the administration of farm commodity and disaster programs. FSA's long-standing tradition of conserving the nation's natural resources continues through the Conservation Reserve Program (CRP). The agency provides credit to agricultural producers who are unable to receive private, commercial credit, including special emphasis on beginning, minority and women farmers and ranchers, and purchases and delivers commodities for use in international humanitarian food programs.

Following are programs and services offered by FSA.

#### AGRICULTURAL MEDIATION PROGRAM

The USDA Agricultural Mediation Program makes grants to state-designated entities that provide alternative dispute resolution (ADR) through mediation to agricultural producers, their lenders and others directly affected by the actions of certain USDA agencies. In mediation, a trained, impartial mediator helps participants review and discuss their conflicts, identify options to resolve disputes and agree on solutions. Ideally, this process helps to avoid expensive and time-consuming administrative appeals and/or litigation. These grants are administered by FSA. Cases covered by the grants include agricultural loans, whether made by USDA or commercial lenders, and disputes involving USDA actions on farm and conservation programs, wetland determinations, rural water loan programs, grazing on national forest system lands, pesticides, rural housing and business loans and crop insurance.

#### AGRICULTURE RISK COVERAGE AND PRICE LOSS COVERAGE PROGRAM

The 2014 Farm Bill authorized the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) Program, which is administered by FSA. ARC and PLC provide revenue and price loss payments to eligible producers for the 2014 through 2018 crop years. For more information, visit [www.fsa.usda.gov/arc-plc](http://www.fsa.usda.gov/arc-plc).

#### BEGINNING FARMERS AND RANCHERS LOANS

Each fiscal year, FSA targets a portion of its direct and guaranteed farm ownership and operating loan funds to beginning farmers and ranchers. FSA makes and guarantees loans to beginning farmers and ranchers who are unable to obtain financing from commercial lenders. A beginning farmer or rancher is an individual or entity who (1) has not operated a farm or ranch for more than 10 years, (2) meets the loan eligibility requirements of the program to which he/she is applying, (3) substantially participates in the operation and (4) for farm ownership loan purposes, does not own a farm greater than 30 percent of the median size farm in the county and meet training and experience requirements. For more information, visit [www.fsa.usda.gov/farmloans](http://www.fsa.usda.gov/farmloans).

#### BIOMASS CROP ASSISTANCE PROGRAM

The Biomass Crop Assistance Program (BCAP) is a voluntary program for agricultural and forestland owners and operators. BCAP supports the production and use of biomass crops for conversion to bioenergy or for the development of bio-based products. BCAP can include 1) Project Areas: Supports establishing and maintaining eligible crops up to five years for annual and non-woody perennial crops or up to 15 years for woody perennial crops for conversion to bioenergy or bio-based products. Support may include annual payments and up to 50 percent cost-share to establish eligible crops; and 2) Matching Payments:

Assists agricultural and forest land owners and operators with retrieving eligible farm and forestry residues to a qualified Biomass Conversion Facility. The 2014 Farm Bill reauthorized BCAP through fiscal year 2018. For more information, visit [www.fsa.usda.gov/bcap](http://www.fsa.usda.gov/bcap).

### **BOLL WEEVIL ERADICATION LOAN PROGRAM**

The Boll Weevil Eradication Loan Program provides low interest loans to nonprofit organizations that work collaboratively with state agencies, USDA's Animal and Plant Health Inspection Service and the National Cotton Council to eradicate the boll weevil. The program objective is to assist producers and state government agencies in the eradication of boll weevils from cotton producing areas and ensuring the pest is not re-introduced.

### **CONSERVATION CONTRACTS**

Conservation Contracts are available to persons with FSA loans secured by real estate who may qualify for cancellation of a portion of their FSA indebtedness in exchange for a conservation contract with a term of 50, 30 or 10 years. A conservation contract is a voluntary legal agreement that restricts the type and amount of development and farming practices that may take place on portions of a landowner's property. Contracts may be established on marginal cropland and other environmentally sensitive lands for conservation, recreation and wildlife purposes. To learn more, visit [www.fsa.usda.gov/farmloans](http://www.fsa.usda.gov/farmloans) and select the "loan servicing" topic.

### **CONSERVATION LOAN PROGRAM**

FSA guarantees conservation loans to implement conservation techniques that will conserve natural resources. The loans are available from lenders working with FSA and funds can be used to implement conservation practices approved by the Natural Resources Conservation Service (NRCS), such as the installation of conservation structures; establishment of forest cover; installation of water conservation measures; establishment or improvement of permanent pastures; implementation of manure management

and the adaptation of other emerging or existing conservation practices, techniques or technologies. For more information, visit [www.fsa.usda.gov/farmloans](http://www.fsa.usda.gov/farmloans).

### **CONSERVATION RESERVE PROGRAM**

The Conservation Reserve Program (CRP) is a voluntary program available to agricultural producers to plant long-term, resource-conserving grasses or trees on environmentally sensitive farmland to improve the quality of water, control soil erosion and enhance wildlife habitat. In return, FSA provides participants with rental payments and cost-share assistance. Contract duration is between 10 and 15 years. For more information, visit [www.fsa.usda.gov/crp](http://www.fsa.usda.gov/crp).

### **CONSERVATION RESERVE ENHANCEMENT PROGRAM**

The Conservation Reserve Enhancement Program (CREP) is a part of the CRP whereby non-federal partners and resources are coupled with federal resources to address high-priority conservation concerns within a State. CREP is a voluntary program that helps agricultural producers protect environmentally sensitive land, decrease erosion, restore wildlife habitat and safeguard ground and surface water. For more information, visit [www.fsa.usda.gov/conservation](http://www.fsa.usda.gov/conservation).

### **CONSERVATION RESERVE PROGRAM – GRASSLANDS**

CRP Grasslands is a voluntary program that helps landowners and operators protect grassland, including rangeland, pastureland and certain other lands, while maintaining the areas as grazing lands. The program emphasizes support for grazing operations, plant and animal biodiversity and grassland and land containing shrubs and forbs under the greatest threat of conversion. For more information, visit [www.fsa.usda.gov/crp](http://www.fsa.usda.gov/crp).

### **CONSERVATION RESERVE PROGRAM – STATE ACRES FOR WILDLIFE ENHANCEMENT**

State Acres for Wildlife Enhancement (SAFE) is a voluntary program available under CRP's

continuous enrollment authority. SAFE is designed to address state and regional high-priority wildlife objectives. Producers within a SAFE area can submit offers to voluntarily enroll acres in CRP contracts for 10-15 years. In exchange, producers receive annual CRP rental payments, incentives and cost-share assistance to establish, improve, connect or create higher-quality wildlife habitat. For more information, visit [www.fsa.usda.gov/conservation](http://www.fsa.usda.gov/conservation).

### **DAIRY INDEMNITY PAYMENT PROGRAM**

Dairy Indemnity Payment Program (DIPP) pays dairy producers when a public regulatory agency directs them to remove their raw milk from the commercial market because it has been contaminated by pesticides, nuclear radiation or fallout, or toxic substances and chemical residues other than pesticides. Payments are made to manufacturers of dairy products only for products removed from the market because of pesticide contamination. For more information, visit [www.fsa.usda.gov/dairy](http://www.fsa.usda.gov/dairy).

### **DAIRY PRODUCT DONATION PROGRAM**

The Dairy Product Donation Program (DPDP) is authorized by the 2014 Farm Bill through Dec. 31, 2018. The DPDP addresses low margins for dairy operations by using Commodity Credit Corporation (CCC) funds to purchase dairy products for donation to public and private nonprofit organizations that provide nutrition assistance to low-income populations. Purchases are only made by USDA during periods of low margins. This program does not involve dairy operator or nutrition assistance enrollment. The FSA and the Food and Nutrition Service (FNS) administer DPDP. For more information, visit [www.fsa.usda.gov/dairy](http://www.fsa.usda.gov/dairy).

### **DIRECT FARM OWNERSHIP LOANS**

FSA direct farm ownership loans may be made to purchase farmland, construct or repair buildings and other fixtures and promote soil and water conservation. To qualify for a direct loan, the applicant must be unable to obtain credit from commercial credit sources, able to show sufficient repayment ability and pledge enough collateral to

fully secure the loan. A percentage of loan funds is targeted to beginning farmers and ranchers and minority applicants. To learn more, visit [www.fsa.usda.gov/farmloans](http://www.fsa.usda.gov/farmloans).

### **DIRECT FARM OPERATING LOANS**

FSA direct farm operating loans may be made to purchase items such as livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance and other operating expenses. They can also be used to pay for minor improvements to buildings, costs associated with land and water development, family subsistence and refinancing debts under certain conditions. To qualify for a direct loan, the applicant must be unable to obtain credit from commercial credit sources, able to show sufficient repayment ability and pledge enough collateral to fully secure the loan. A percentage of loan funds are targeted to beginning farmers and ranchers and minority applicants. To learn more, visit [www.fsa.usda.gov/farmloans](http://www.fsa.usda.gov/farmloans).

### **DOWN PAYMENT FARM OWNERSHIP LOANS**

Down payment farm ownership loans were developed to help targeted underserved and beginning farmers and ranchers purchase a farm or ranch. These loans provide a way for retiring farmers to transfer their land to a future generation of farmers and ranchers. The applicant provides a 5 percent down payment; FSA provides 45 percent of the needed loan funds at a reduced interest rate and other financing provides the remaining 50 percent. To learn more, visit [www.fsa.usda.gov/farmloans](http://www.fsa.usda.gov/farmloans).

### **ECONOMIC ADJUSTMENT ASSISTANCE TO USERS OF UPLAND COTTON**

The Commodity Credit Corporation (CCC) issues payments to eligible domestic users of upland cotton. Payments are made to eligible domestic users who enter into an agreement with the CCC. The payment rate is 3 cents per pound beginning Aug. 1, 2012. Proceeds received under this program must be used for capital investments that relate to manufacturing upland cotton into cotton products. For more information, visit [www.fsa.usda.gov/daco](http://www.fsa.usda.gov/daco).

**EMERGENCY ASSISTANCE FOR LIVESTOCK, HONEYBEES AND FARM-RAISED FISH PROGRAM**

The Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP) provides payments to eligible producers of livestock, honeybees and farm-raised fish to help compensate for losses due to disease (including cattle tick fever), adverse weather or other conditions, such as blizzards and wildfires, as determined by the Secretary. ELAP was authorized by the 2014 Farm Bill as a permanent program and provides retroactive authority to cover losses that occurred on or after Oct. 1, 2011. ELAP assistance is provided for losses not covered by the Livestock Forage Disaster Program (LFP) and the Livestock Indemnity Program (LIP). For more information, visit <http://disaster.fsa.usda.gov>.

**EMERGENCY CONSERVATION PROGRAM**

The Emergency Conservation Program (ECP) provides funding for farmers and ranchers to rehabilitate farmland damaged by wind erosion, floods, hurricanes or other natural disasters, and for carrying out emergency water conservation measures during periods of severe drought. The natural disaster must create new conservation problems, which, if not treated, would 1) impair or endanger the land, 2) materially affect the productive capacity of the land, 3) represent unusual damage that, except for wind erosion, is not the type likely to recur frequently in the same area and 4) be so costly to repair that federal assistance is or will be required to return the land to productive agricultural use. Subject to availability of funds, locally elected county committees are authorized to implement ECP for all disasters except drought, which may be authorized by the FSA national office. Eligible ECP participants may receive financial assistance of up to 75 percent of the cost to implement approved emergency land rehabilitation practices as determined by county FSA committees; qualified limited resource producers may receive financial assistance of up to 90 percent. To learn more, visit [www.fsa.usda.gov/conservation](http://www.fsa.usda.gov/conservation).

**EMERGENCY FOREST RESTORATION PROGRAM**

The Emergency Forest Restoration Program (EFRP) provides payments to eligible owners of rural nonindustrial private forest land in order to carry out emergency measures to restore forest health on land damaged by natural disaster events such as floods, hurricanes or other natural disasters. Subject to availability of funds, locally elected county committees are authorized to implement EFRP for all disasters except drought and insect infestations, which may be authorized by the FSA national office. Eligible EFRP participants may receive financial assistance of up to 75 percent of the cost to implement approved emergency forest restoration practices as determined by county FSA committees. To learn more, visit <http://disaster.fsa.usda.gov>.

**EMERGENCY LOAN PROGRAM**

FSA provides emergency loans (EM) to help producers recover from production and physical losses due to drought, flooding, other natural disasters or quarantine. Ems may be made to farmers and ranchers who cannot obtain credit from commercial sources and own or operate land located in a county declared by the President as a disaster area or designated by the Secretary of Agriculture as a disaster area or quarantine area (for physical losses only, the FSA Administrator may authorize emergency loan assistance). Emergency loan funds may be used to 1) restore or replace essential property, 2) pay all or part of production costs associated with the disaster year, 3) pay essential family living expenses, 4) reorganize the farming operation and 5) refinance certain debts. For more information, visit <http://disaster.fsa.usda.gov>.

**EXTRA LONG STAPLE COTTON COMPETITIVENESS PAYMENTS**

Extra Long Staple (ELS) Cotton Competitiveness Payments are made to domestic users and exporters of ELS cotton when the market prices of domestically produced versus foreign grown ELS cotton are such that payments are necessary to improve the competitiveness of domestically

produced cotton in the world market. For more information, visit [www.fsa.usda.gov/daco](http://www.fsa.usda.gov/daco).

### **FARM STORAGE FACILITY LOANS**

Farm storage facility loans provide low-interest financing for producers to build or upgrade farm storage and handling facilities to store eligible commodities they produce, including cold storage facilities, bulk tanks, storage facilities, new or used handling and storage equipment, portable or permanently affixed, and storage and handling trucks. A producer may borrow up to \$500,000 per loan with a minimum down payment of 15 percent and loan terms are up to 12 years, depending on the amount of the loan. In addition, FSA provides a microloan option for producers who require financing of up to \$50,000 with a 5 percent down payment and loan terms of three, five or seven years. Used storage structures, equipment and storage and handling trucks are eligible for three or five years only and the maximum amount allowed for a storage or handling truck is \$100,000. Eligible commodities include corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley, minor oilseeds, pulse crops, hay, honey, renewable biomass, fruits and vegetables, floriculture, hops, maple sap, milk, cheese, butter, yogurt, eggs, unprocessed meat and poultry, rye and aquaculture, excluding systems that maintain live animals through uptake and discharge of water. For more information, visit [www.fsa.usda.gov/pricesupport](http://www.fsa.usda.gov/pricesupport).

### **FARMABLE WETLANDS PROGRAM**

The Farmable Wetlands Program (FWP) is a voluntary program to restore up to 750,000 acres of farmable wetlands and associated buffers by improving the land's hydrology and vegetation. Eligible producers can enroll eligible land in the FWP through the CRP. Contract duration is between 10 and 15 years. FWP is designed to prevent degradation of wetland areas, increase sediment trapping efficiencies, improve water quality, prevent soil erosion and provide habitat for waterfowl and other wildlife. For more information, visit [www.fsa.usda.gov/conservation](http://www.fsa.usda.gov/conservation).

### **FEEDSTOCK FLEXIBILITY PROGRAM**

The Feedstock Flexibility Program (FFP) is designed to avoid sugar loan forfeitures to CCC by diverting excess sugar in the marketplace to bioenergy production. Every quarter, USDA announces whether it plans to purchase sugar for the purpose of bioenergy production. Raw, refined and in-process sugars are eligible for purchase. Such sugar can be purchased from any marketer located in the United States. For more information, visit [www.fsa.usda.gov/pricesupport](http://www.fsa.usda.gov/pricesupport).

### **FOREIGN FOOD ASSISTANCE**

FSA procures agricultural commodities that are donated to international relief agencies to help feed people around the world. The Foreign Agricultural Service (FAS) of USDA organizes the delivery of the donated food to international development and humanitarian organizations operating in dozens of countries. Food donations also assist in the FAS Food for Progress Program, which assists countries working to transition to market-oriented economies. For more information, visit [www.fsa.usda.gov/daco](http://www.fsa.usda.gov/daco).

### **GRASSROOTS SOURCE WATER PROTECTION PROGRAM**

The Grassroots Source Water Protection Program (GSWPP) is a joint effort between FSA and the nonprofit National Rural Water Association (NRWA) designed to help prevent source water pollution in states through voluntary practices installed by producers and other landowners at the local level. GSWPP relies on the onsite technical assistance capabilities of each state's rural water association in those states that operate a source water protection program. These associations deliver assistance in developing source water protection plans within watersheds with the goal of preventing contamination of drinking water supplies. For more information, visit [www.fsa.usda.gov/conservation](http://www.fsa.usda.gov/conservation).

### **GRAZE-OUT PROGRAM**

The Graze-Out Program provides for payments to eligible producers who elect to use their acreage

planted to wheat, barley, oats or triticale for grazing by livestock and agree to forgo any other harvesting of the commodity on such acreage during the applicable crop year. Graze-out payments are subject to the same basic eligibility requirements as commodity loans and, when available, loan deficiency payments.

### **GUARANTEED FARM OWNERSHIP LOANS**

FSA guaranteed loans provide lenders (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 who do not meet the lender's normal underwriting criteria. A percentage of guaranteed loan funds is targeted to beginning farmers and ranchers and minority applicants. Guaranteed farm ownership loans may be made to purchase farmland, construct or repair buildings and other fixtures, develop farmland to promote soil and water conservation or to refinance debt. To learn more, visit [www.fsa.usda.gov/farmloans](http://www.fsa.usda.gov/farmloans).

### **GUARANTEED OPERATING LOANS**

FSA guaranteed loans provide lenders (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 who do not meet the lender's normal underwriting criteria. A percentage of guaranteed loan funds is targeted to beginning farmers and ranchers and minority applicants. Guaranteed operating loans may be made to purchase items needed, such as livestock, farm equipment, feed, seed, fuel, farm chemicals, repairs, insurance and other operating expenses. Operating loans also can be used to pay for minor improvements to buildings, costs associated with land and water development, family living expenses and to refinance debts under certain

conditions. To learn more, visit [www.fsa.usda.gov/farmloans](http://www.fsa.usda.gov/farmloans).

### **HIGHLY FRACTIONATED INDIAN LAND LOANS**

Highly fractionated Indian land loans provide loans to qualified intermediary lenders that will relend the funds to qualified tribes and individuals to reduce or eliminate fractionated ownership interests of Indian lands. Participating intermediary lenders must be approved by FSA. The lenders may be private and tribal nonprofit corporations, public agencies, Indian tribes or lenders subject to federal or state regulation (such as a credit union or other financial institution). To learn more, visit [http://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/archived-fact-sheets/highly\\_fractionated\\_indian\\_land.pdf](http://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/archived-fact-sheets/highly_fractionated_indian_land.pdf).

### **HOMESTEAD PROTECTION PROGRAM**

If the FSA has exhausted all loan servicing options and must take real property into inventory, the Homestead Protection Program allows the former owner to lease, with an option to purchase, their primary residence and up to 10 adjoining acres for up to five years if they meet all eligibility requirements.

### **INDIAN TRIBAL LAND ACQUISITION PROGRAM**

Indian Tribal Land Acquisition Program (ITLAP) loans enable Indian tribes to purchase privately held lands that lie within their reservations. Loan funds may be used to pay expenses incidental to the purchase of the land, but not for land development.

### **LAND CONTRACT GUARANTEES**

Guarantees are available for the owner of a farm who sells real estate through a land contract to a beginning or targeted underserved farmer. The guarantee provides an incentive to sell to individuals in these groups as it reduces the financial risk to the seller in the event of default. FSA offers two types of guarantees: a seller may request either a Prompt Payment Guarantee of

up to the amount of three amortized annual installments plus the cost of any related real estate taxes and insurance; or a Standard Guarantee of 90 percent of the outstanding principal balance under the land contract. To qualify for assistance, buyers must meet eligibility requirements similar to those for the Guaranteed and Direct Farm Ownership programs.

### **LIVESTOCK FORAGE DISASTER PROGRAM**

The Livestock Forage Disaster Program (LFP) provides compensation to eligible livestock producers who have suffered grazing losses for covered livestock on land that is native or improved pastureland with permanent vegetative cover or is planted specifically for grazing. The grazing losses must be due to a qualifying drought condition during the normal grazing period for the county. LFP also provides compensation to eligible livestock producers who have suffered grazing losses on rangeland managed by a federal agency if the eligible livestock producer is prohibited by the federal agency from grazing the normal permitted livestock on the managed rangeland due to a qualifying fire. For more information, visit <http://disaster.fsa.usda.gov>.

### **LIVESTOCK INDEMNITY PROGRAM**

The Livestock Indemnity Program (LIP) provides benefits to livestock producers for livestock deaths in excess of normal mortality caused by adverse weather. In addition, LIP covers attacks by animals reintroduced into the wild by the federal government or protected by federal law, including wolves and avian predators. For more information, visit <http://disaster.fsa.usda.gov>.

### **MARGIN PROTECTION PROGRAM FOR DAIRY**

The Margin Protection Program for Dairy (MPP-Dairy) is a voluntary risk management program for dairy producers authorized by the 2014 Farm Bill through Dec. 31, 2018. The MPP-Dairy offers protection to dairy producers when the difference between the all milk price and the average feed cost (the margin) falls below a

certain dollar amount selected by the producer. For more information, visit [www.fsa.usda.gov/dairy](http://www.fsa.usda.gov/dairy).

### **MICROLOANS**

Microloans are a special subcategory of direct operating and farm ownership loans that provide flexible access to credit for small farming operations, including specialty, niche and local food producers. The Microloan Program includes a simplified loan application process and minimal paperwork. It provides additional flexibility in certain loan eligibility requirements, reduces documentation requirements and streamlines financial planning for small operations. Eligible applicants may obtain a microloan for up to \$50,000. For more information, visit [www.fsa.usda.gov/microloans](http://www.fsa.usda.gov/microloans).

### **NONINSURED CROP DISASTER ASSISTANCE PROGRAM**

Noninsured Crop Disaster Assistance Program (NAP) provides financial assistance to non-insurable crop losses due to drought, flood, hurricane or other natural disasters. Landowners, tenants or sharecroppers who share in the risk of producing an eligible crop are eligible. Eligible crops are those where crop insurance is unavailable. Also eligible for NAP coverage are controlled-environment crops (mushroom and floriculture), specialty crops (honey and maple sap) and value loss crops (aquaculture, Christmas trees, ginseng, ornamental nursery and turf-grass sod). The 2014 Farm Bill allows producers to purchase higher levels of coverage beyond the catastrophic coverage level for an additional premium. New, limited resource and targeted underserved farmers are eligible for free catastrophic coverage and higher levels of coverage for a significantly discounted premium. For more information, visit [www.fsa.usda.gov/nap](http://www.fsa.usda.gov/nap).

### **NONRECOURSE MARKETING ASSISTANCE LOANS AND LOAN DEFICIENCY PAYMENT**

Nonrecourse marketing assistance loans (MALs) provide producers interim financing at harvest

time to help them meet cash flow needs when market prices are typically at harvest-time lows. MALs for covered commodities are nonrecourse because the commodity is pledged as loan collateral and producers have the option of delivering the pledged collateral to the CCC as full payment for the loan at maturity. A producer who is eligible to obtain a loan, but who agrees to forgo the loan, may obtain a loan deficiency payment (LDP). An LDP is the amount by which the applicable loan rate exceeds the alternative loan repayment rate for the respective commodity. For more information, visit [www.fsa.usda.gov/pricesupport](http://www.fsa.usda.gov/pricesupport).

### **PRIMARY LOAN SERVICING PROGRAM**

The Primary Loan Servicing Program is available to eligible borrowers who, due to reasons beyond their control, are unable to make the scheduled payments on their debt to the government. Restructuring options may include consolidation, rescheduling or re-amortization, deferral, interest rate reduction and write down. The program allows delinquent or financially distressed FSA borrowers to become current on their loans and regain a more solid financial footing for the long term.

### **RECOURSE SEED COTTON LOANS**

Recourse seed cotton loans are made available by the CCC to producers through March 31 of the year following the calendar year in which the cotton crop is normally harvested. Seed cotton pledged as collateral for a loan must be tendered to CCC by an eligible producer and must be in existence and in good condition at the time of disbursement of loan proceeds, in addition to other requirements. A producer must repay the seed cotton loan principal, interest and the charges before pledging the cotton for a nonrecourse loan or before a loan deficiency payment can be approved. Seed cotton loans mature on demand by CCC but no later than May 31 following the calendar year in which such crop is normally harvested. For more information, visit [www.fsa.usda.gov/pricesupport](http://www.fsa.usda.gov/pricesupport).

### **REIMBURSEMENT TRANSPORTATION COST PAYMENT PROGRAM FOR GEOGRAPHICALLY DISADVANTAGED FARMERS AND RANCHERS**

The 2014 Farm Bill reauthorized the Reimbursement Transportation Cost Payment Program for Geographically Disadvantaged Farmers and Ranchers (RTCP) to reimburse geographically disadvantaged producers with a portion of the cost to transport agricultural commodities or inputs used to produce an agricultural commodity. For more information, visit [www.fsa.usda.gov/pricesupport](http://www.fsa.usda.gov/pricesupport).

### **SUGAR LOAN PROGRAM AND SUGAR MARKETING ALLOTMENTS**

The Sugar Loan Program provides nonrecourse loans to processors of domestically grown sugarcane and sugar beets. This program provides producers with interim financing at harvest time so that producers do not need to sell their commodity when market prices are typically at harvest-time lows. The 2014 Farm Bill authorizes FSA to administer nonrecourse loans for the 2014 through 2018 crops on behalf of the CCC. For more information, visit [www.fsa.usda.gov/pricesupport](http://www.fsa.usda.gov/pricesupport).

### **SUGAR STORAGE FACILITY LOANS**

FSA may make loans to processors of domestically produced sugarcane and sugar beets for the construction or upgrading of storage and handling facilities for raw sugars and refined sugars. Loans may be made only for the purchase and installation of eligible storage facilities, permanently affixed handling equipment or the remodeling of existing facilities. For more information, visit [www.fsa.usda.gov/pricesupport](http://www.fsa.usda.gov/pricesupport).

### **TREE ASSISTANCE PROGRAM**

The 2014 Farm Bill reauthorized the Tree Assistance Program (TAP) to provide financial assistance to qualifying orchardists and nursery tree growers to replant or rehabilitate eligible trees, bushes and vines damaged by natural disasters. The 2014 Farm Bill established TAP as



a permanent disaster program and provides retroactive authority to cover eligible losses back to Oct. 1, 2011. For more information, visit <http://disaster.fsa.usda.gov>.

## **UNITED STATES WAREHOUSE ACT**

The United States Warehouse Act (USWA) authorizes the Secretary to issue licenses to public warehouse operators who voluntarily request regulation through licensing under the USWA to store agricultural products, including bulk grain, cotton, peanuts, sugar and other agricultural products. FSA administers USWA by providing licensing of warehouse operators, regulation of paper and electronic warehouse receipt providers, protection for depositors through bonding or other financial assistance and compliance examinations. The USWA provides for the use of warehouse receipts and requires warehouse operators to accept agricultural products for storage without discrimination. Under the USWA, the facilities meet and are maintained at established standards. The USWA allows FSA to enforce a uniform regulatory system for the protection of depositors and the agricultural commodities stored in the licensed facilities. For more information, visit [www.fsa.usda.gov/daco](http://www.fsa.usda.gov/daco).

## **YOUTH LOANS**

FSA makes loans to individual rural youth, between the ages of 10 and 20 years, to establish and operate agriculture-related income-producing projects of modest size in connection with their participation in 4-H clubs, the Future Farmers of America, Tribal Youth Organizations and similar organizations. The project must be planned and operated with the help of the organization adviser, produce sufficient income to repay the loan and provide the youth with practical business and educational experience. For more information, visit [www.fsa.usda.gov/youth-loans](http://www.fsa.usda.gov/youth-loans).

## **FOR MORE INFORMATION**

This fact sheet is provided for informational purposes only; other restrictions and eligibility requirements may apply. For more information about FSA and its programs, visit your local FSA office or online at <http://offices.usda.gov>.

*In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.*

*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 [http://www.ascr.usda.gov/complaint\\_filing\\_cust.html](http://www.ascr.usda.gov/complaint_filing_cust.html) 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](mailto:program.intake@usda.gov).*

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