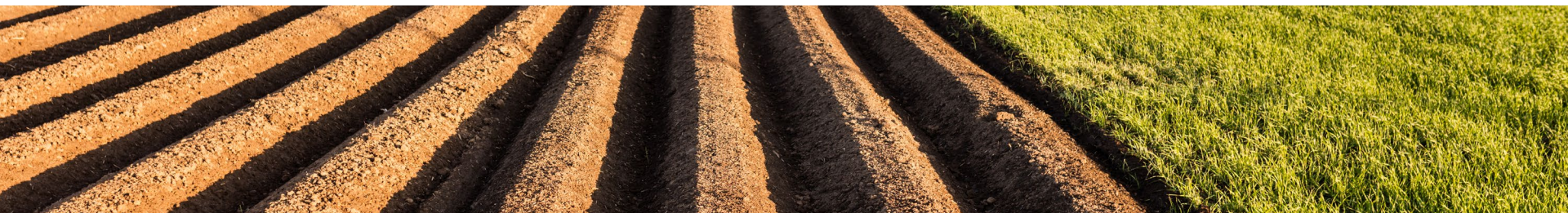




United States Department of Agriculture

Farm Service Agency

*Serving America's
Agricultural Community
for More Than 80 Years*



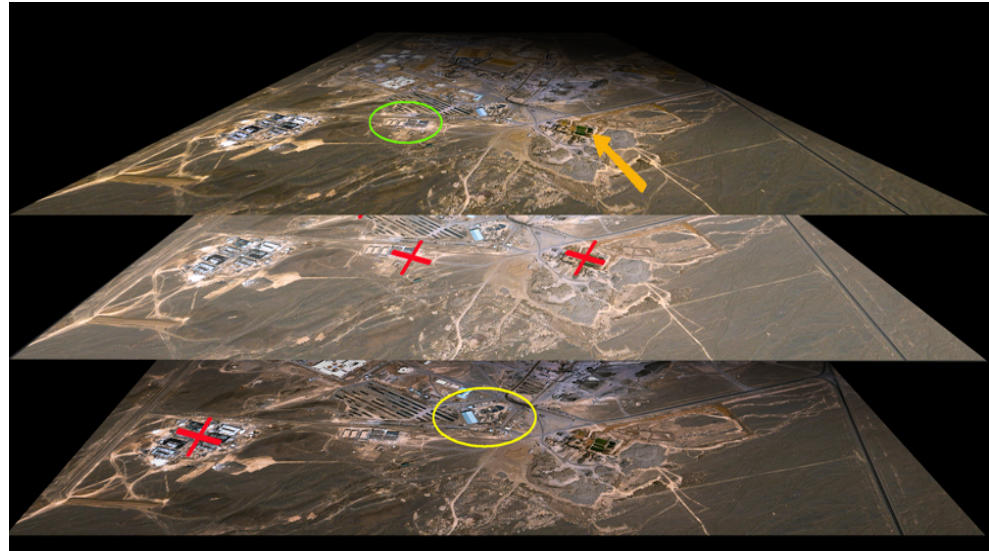


United States Department of Agriculture

FSA is a farmer-facing agency serving America's agricultural community.
We're rural America's engine for economic development.



Richard Fordyce, FSA Administrator



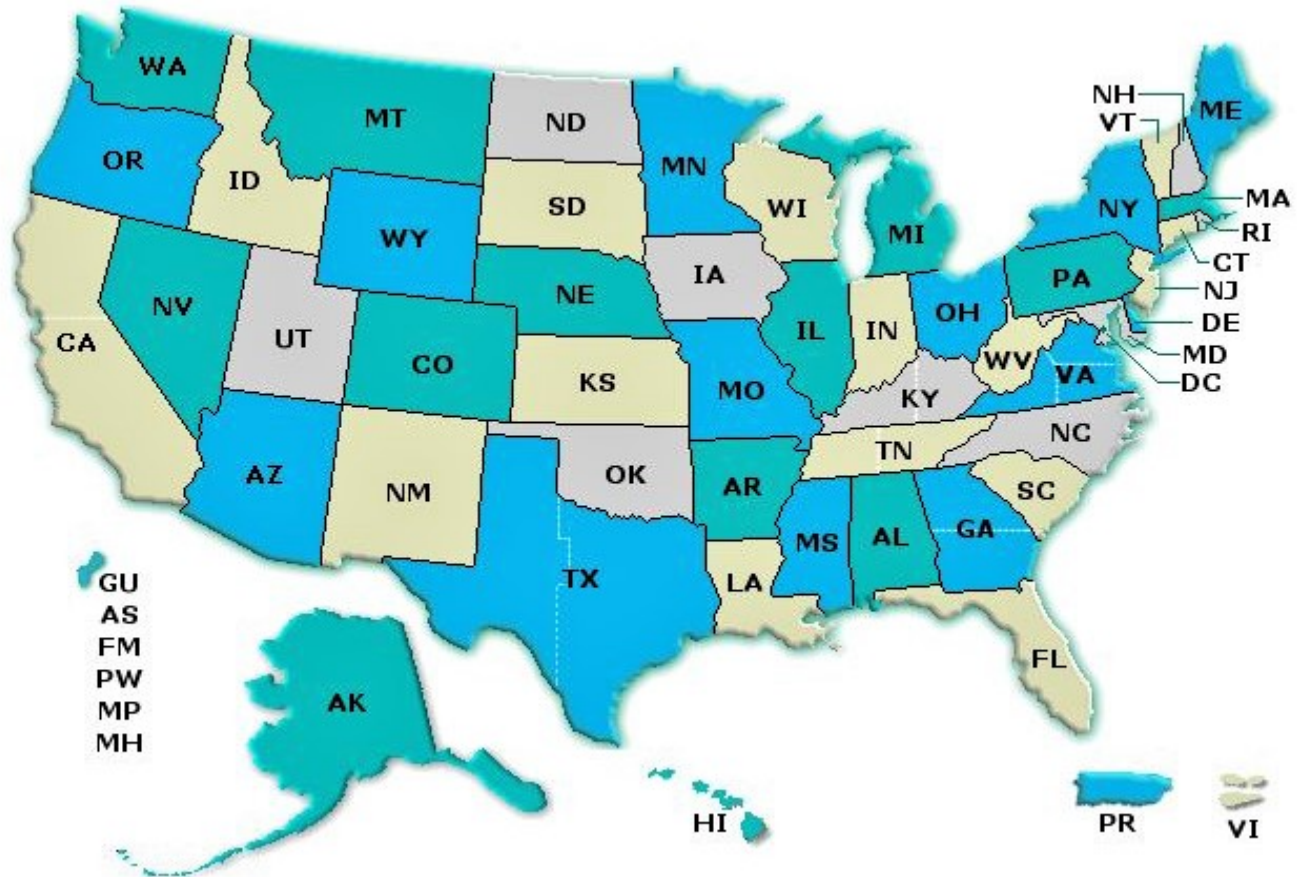
By the year 2050, the world's population will number 9.7 billion. That means we will need to double our food production to feed a growing population.

FSA's World-Class Workforce: When and Where You Need Us

**11,000 +
dedicated
staff**

**51 state
offices**

**2,100
county
offices**





United States Department of Agriculture

GROW WITH US

**An interactive resource
for farmers, by farmers.**



FARMERS.GOV



FSA PROGRAM PORTFOLIO

FARM PROGRAMS

- SAFETY NET PROGRAMS
- CONSERVATION RESERVE PROGRAM
- AERIAL PHOTOGRAPHY FIELD OFFICE
- MARKET FACILITATION PROGRAM

FARM LOANS

- DIRECT FARM OWNERSHIP AND OPERATING LOANS
- GUARANTEED FARM OWNERSHIP AND OPERATING LOANS
- DIRECT AND GUARANTEED MICROLOANS
- DIRECT EMERGENCY LOANS
- DIRECT YOUTH LOANS
- GUARANTEED CONSERVATION LOANS



United States Department of Agriculture

FARM PROGRAMS



Keep farmers farming and lands usable

SAFETY NET PROGRAMS



ARC/PLC

WHIP

NAP

LIP

ELAP

TAP

Dairy Margin



SAFETY NET PROGRAMS



Agriculture Risk Coverage (ARC) & Price Loss Coverage (PLC)

- ARC/PLC programs provide payments to farmers when the actual revenue for a covered commodity falls below expected revenue;
- For the 2016 crop year, the last year that payment data was available, the ARC and PLC programs provided 2.3 million payments to producers totaling just over \$7 billion.



2017 Wildfires and Hurricanes Indemnity Program (2017-WHIP)

- 2017-WHIP provides disaster payments to agricultural producers to offset losses from hurricanes and wildfires during 2017. It is a short-term program designed to respond to 2017 or 2018 losses.
- Congress has provided almost \$2 billion for this program and another \$340 million has been allocated to help the Florida citrus industry recover.



Noninsured Crop Disaster Assistance Program (NAP)

- NAP provides financial assistance to producers of non-insurable crops when low yields, loss of inventory, or prevented planting occur due to natural disasters;
- In 2017, the last year full payment data is available, NAP made 15, 136 payments for over \$162 million.

SAFETY NET PROGRAMS *(continued)*



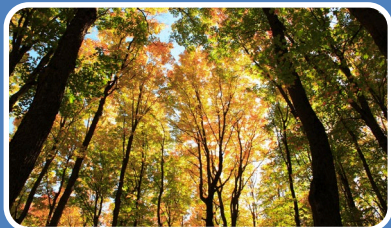
Livestock Indemnity Program (LIP)

- LIP pays livestock producers for livestock deaths in excess of normal mortality or injury to livestock caused by an eligible adverse weather event or attacks by animals reintroduced into the wild by the Federal Government.
- In 2017, 3,581 claims were paid totaling nearly \$34.2 million.



Emergency Assistance for Livestock, Honey Bees, and Farm-raised Fish (ELAP)

- ELAP pays producers for losses due to disease, certain adverse weather events or conditions, including blizzards and wildfires, as determined by the Secretary.
- In 2017, there were 3,079 claims totaling almost \$40.8 million.



Tree Assistance Program (TAP)

- TAP provides financial assistance to eligible orchardists and nursery tree growers to replace or rehabilitate eligible trees, bushes and vines lost to natural disasters, including hurricanes and wildfires;
- In 2017, there were 155 claims for over \$2.7 million.



Margin Protection Program (MPP-Dairy)

- MPP-Dairy is a voluntary risk management program for dairy producers. It offers protection 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.
- 21,274 dairy operations are enrolled. We've paid out nearly \$155 million so far this year.



United States Department of Agriculture

CONSERVATION RESERVE PROGRAM



In 2017, FSA invested \$1.6 billion to help 375,000 Americans improve water quality, reduce soil erosion and increase wildlife habitats.

FARM LOAN PROGRAMS

- DIRECT FARM OWNERSHIP AND OPERATING LOANS
- GUARANTEED FARM OWNERSHIP AND OPERATING LOANS
- DIRECT AND GUARANTEED MICROLOANS
- DIRECT EMERGENCY LOANS
- DIRECT YOUTH LOANS
- GUARANTEED CONSERVATION LOANS



FSA has loan programs and business tools to match your specific needs

FARM LOAN PROGRAMS *(continued)*



Direct Operating Loans

- Used to purchase items such as livestock and feed, seed, farm equipment, fuel, insurance; pay for family living expenses; make minor improvements or repairs to buildings and fencing; and pay for general farm operating expenses. \$300,000 loan limit with a maximum 7-year term.
- In FY 2017, 22,940 loans were made with a principal value of \$1.28 billion.



Microloans

- Can be used by any farmer and rancher. They are especially designed to meet the needs of small and beginning farmers, non-traditional, specialty crop and niche type operations by easing some requirements and offering less paperwork.
- \$50,000 loan limit and maximum 25-year term for purchasing a farm, constructing buildings or making other capital improvements, undertaking soil and water conservation, and operational expenses.
- In FY2017, more than 6,600 direct farm ownership and farm operating microloans were made to beginning, minority, female and military veteran farmers and ranchers, with a principal value of \$160.9 million.



Direct Farm Ownership Loans

- Can be used to purchase or expand a farm or ranch, construct new or improve existing farm or ranch buildings, and pay for soil and water conservation and protection purposes. There is a \$300,000 loan limit with a maximum 40-year term.
- In FY 2017, 5,740 loans were made with a principal value of \$1.04 billion.

FARM LOAN PROGRAMS (*continued*)

Guaranteed Loans



- Commercial lenders extend credit to family farm operators and owners who do not qualify for standard commercial loans. Farmers receive credit at reasonable terms to finance their current operations or to expand their business; financial institutions receive additional loan business and servicing fees, as well as other benefits from the program, such as protection from loss, up to 95 percent.
- In FY2017, more than 9,600 farm ownership and farm operating loans were made, with a principal value of over \$36 billion.

Youth Loans



- Can be used by young people ages 10-20 years old who participate in 4-H clubs, FFA or a similar organization, to finance educational, income-producing, agriculture-related projects. \$5,000 loan limit with a maximum 7-year term.
- In 2017, more than 3,650 loans were made, valued at over \$11.8 million in principal.

Minority & Women Farmers and Ranchers



- FSA supports the full participation of minority and women family farmers in loan programs by targeting a portion of its direct and guaranteed farm ownership and operating loan funds for minority and women farmers to buy and operate a farm or ranch.
- In FY2017, more than 8,700 loans were made to minority producers, with a principal value of over \$832 million.

FARM LOAN PROGRAMS



Beginning Farmers and Ranchers

- These loans provide credit opportunities to eligible family farm and ranch operators and owners who have been in business less than 10 years.
- In FY2017, over 21,000 direct and guaranteed loans were made, with a principal value of more than \$2.6 billion.



Emergency Loans

- Help farmers and ranchers recover from production and physical losses due to drought, flooding, other natural disasters or quarantine.
- In FY2017, 124 loans were made, valued at \$15.1 million in principal. Borrowers may use Farm Ownership and Operating Loans instead of Emergency Loans due to reduced paperwork and lower interest rates.



United States Department of Agriculture

FARM LOAN PROGRAMS – LOAN SERVICING



FSA may be able to provide loan servicing options to direct loan borrowers whose accounts are distressed or delinquent due to circumstances beyond their control.



United States Department of Agriculture



In communities nationwide, USDA and its partners help farmers, ranchers and other producers manage risk and grow their businesses.

We're here to support your needs.

Summary:

- For more than 80 years, FSA has delivered on USDA's promise to do right and feed everyone;
- Our customers are our number one priority – we're there when and where they need us;
- FSA will continue to build upon our robust programs to meet customer needs.

Questions?