



Farm Storage Facility Loan Program

OVERVIEW

The U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) Farm Storage Facility Loan Program (FSFL) provides low-interest financing for producers to build or upgrade farm storage and handling facilities. FSA is authorized to implement the program through the USDA Commodity Credit Corporation (CCC).

The maximum loan amount is \$500,000 per loan request. Loan terms are seven years, 10 years or 12 years depending on the amount of the loan. Each applicant will be charged a nonrefundable \$100 application fee.

ELIGIBLE COMMODITIES

The following commodities are eligible:

- Corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley or minor oilseeds harvested as whole grain;
- Corn, grain sorghum, wheat, oats or barley harvested as other-than-whole grain;
- Pulse crops - lentils, chickpeas and dry peas;
- Hay;
- Honey;
- Renewable biomass;
- Fruits (includes nuts) and vegetables - cold storage facilities

ENVIRONMENTAL EVALUATION REQUIREMENTS

These loans must be approved by the local FSA state or county committee before any site preparation and/or construction can be started.

All loan requests are subject to an environmental evaluation. Accepting delivery of equipment, starting any site preparation, or construction before loan approval, may impede the successful completion of an environmental evaluation and may adversely affect loan eligibility.

ELIGIBLE FACILITIES AND UPGRADES

The following types of facilities and upgrades are eligible and must have a useful life of at least 15 years:

- New conventional cribs or bins;
- New oxygen-limiting structures and remanufactured oxygen-limiting structures;
- New flat-type storage structures;
- New electrical equipment and handling equipment, excluding the installation of electrical service to the electrical meter;
- New safety equipment, such as interior and exterior ladders and lighting;
- New equipment to improve, maintain or monitor the quality of stored grain;
- New concrete foundations, aprons, pits, and pads, including site preparation, off-farm labor and material, essential to the proper operation of the grain storage and handling equipment;
- Renovation of existing farm storage facilities, under certain circumstances, if the renovation is for maintaining or replacing items;
- New permanently affixed grain handling and grain drying equipment determined by CCC to be needed and essential to the proper operation of a grain storage system (with or without a loan for the storage facility);
- New structures that are bunker-type, horizontal or open silo structures, with at least two concrete walls and a concrete floor;
- New structures suitable for storing hay built according to acceptable design guidelines;
- New structures suitable for storing renewable biomass;
- New cold storage buildings, including prefabricated buildings that are suitable for storing fruits and vegetables. Also may include permanently affixed cooling, circulating and monitoring equipment and electrical equipment including labor and materials for installation of lights, motors and wiring integral to the proper operation of a cold storage facility.

FACT SHEET

Farm Storage Facility Loan Program

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Expanded provisions for fruits and vegetables include the following:

<ul style="list-style-type: none">• baggers• boxers• brush polishers• bulk bin tippers• case palletizers• cement flooring• circulation fans• cold dip tanks• drying tunnels• dumpers	<ul style="list-style-type: none">• electrical equipment• food safety-related equipment• fruit/vegetable conveyors• fruit and/or vegetable hoppers• hydrolifts• hydrocoolers• ice machines• quality graders• refrigeration units or systems• roller creepfeeders	<ul style="list-style-type: none">• roller spray units• safety equipment meeting Occupational Safety and Health Administration requirements• sealants• sizers• sorting bins and/or tables• washers• waxers• weight graders
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Notes:

- Scales, portable equipment, used bins and used equipment are not eligible for financing.
- Facilities built for commercial purposes and not for the sole use of the borrower(s) are not eligible for financing.

ELIGIBILITY REQUIREMENTS

An eligible borrower is any person who is a landowner, landlord, leaseholder, tenant or share-cropper. Contact the FSA office for more details.

WHERE TO FILE THE APPLICATION

Loan applications should be filed in the administrative FSA office that maintains the farm's records.

MORE INFORMATION

For more information about FSA programs, contact your local FSA office or USDA Service Center at <http://offices.usda.gov>.

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