



# PRESS RELEASE

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## LOANS AVAILABLE FOR WOMEN AND MINORITY FARMERS

**Jackson, MS, May 15, 2008** — Women and minority farmers interested in buying and operating family-sized farms may be eligible for loans from the Farm Service Agency, according to Mickey L. Black, Mississippi FSA State Executive Director.

“The Farm Service Agency is interested in promoting greater involvement in farming and ranching by women and minorities. Each year, we reserve a portion of our farm loan funds especially for socially disadvantaged applicants,” said Black.

The loans available to women and minorities are the same as those for other borrowers, as are the eligibility requirements. Applicants must be primarily and directly engaged in farming and ranching on family-size operations.

In addition to being members of a socially disadvantaged group, applicants under this program must meet all requirements for FSA’s regular farm loan program assistance, including:

- Have a satisfactory history of meeting credit obligations;
- Have sufficient education, experience and/or training that indicates the managerial ability to assure reasonable prospects of success;
- Be a citizen of the United States (or a legal resident alien), including Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa, and certain former Pacific Island Trust Territories;
- Be unable to obtain credit elsewhere at reasonable rates and terms to meet actual needs; and
- Possess legal capacity to incur loan obligations.

A socially disadvantaged applicant is one of a group whose members have been subjected to racial, ethnic or gender prejudice because of his or her identity as members of the group without regard to his or her individual qualities. For purposes of this program, socially disadvantaged groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, and Asian Americans and Pacific Islanders.

Black encourages those interested to contact their local Farm Service Agency county office or USDA Service Center for detailed information about the Socially Disadvantaged Applicant loan program.

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