

USDA Farm Service Agency

SUMMARY OF FSA PROGRAMS AVAILABLE IN PENNSYLVANIA

Program (Program Name)	Objective (Legislative purpose for program)	Applicant/Client (Who can apply?)	Eligibility Requirements (Ex. Must be ag producer, own land, etc.)	Uses/Services/Financial Assistance (Strictly technical assistance or is there money?)	Terms/Conditions (What's the catch?)
AMTA Program	Transition producers who have been earning deficiency payments from government-driven planting decisions to market-driven planting decisions	Producers on farms with production flexibility contracts; formerly crop acreage bases	Producer who shares in the risk of and proceeds from producing a crop on contract acres or would have shared had the crop been produced	Contract payments and marketing assistance loans and payments	Comply with HELC and WC requirements; use contract acreage for agricultural or related activity; obtain at least catastrophic level of crop insurance for each insurable crop of economic significance or waive eligibility for emergency crop loss assistance; report any plantings of fruits or vegetables on contract acres.
Beginning Farmer Down-payment Farm Ownership	Provides a way for retiring farmers to transfer land to a future generation of farmers/ranchers.	Beginner farmers and ranchers who are temporarily unable to obtain private, commercial credit.	Have sufficient education, training or experience in managing and operating a farm. Have satisfactory credit history, demonstrate repayment ability and provide sufficient security for the loan. Operated a farm at least 3 yrs but not more than 10 yrs. Does not own a farm greater than 25% of the average farm in the county. Entity members must be related by blood or marriage, and stockholders must be eligible beginning farmers.	Purchase farmland, construct or repair buildings and other fixtures, and develop farmland to promote soil and water conservation.	Cash downpayment of 10% of the purchase price. FSA may finance a portion of cost at 10 yrs with interest rate of 4%. FSA can provide a 95% guarantee to lender offering guaranteed financing. Purchase price or appraised value may not exceed \$250,000.
Conservation Reserve Program	Establishment of long-term resource conserving covers on the most	Owners and operators of eligible lands who can apply during specified	Own or operate land for at least 12 months prior to signup; must meet certain cropping history requirements. Land	Annual rental payments and 50% of cost to establish approved conservation practices. Technical assistance provided by NRCS.	Sign a 10-15 year contract and agree to establish required practices and maintain practice for life of contract. Must have a conservation plan.

(CRP) - Regular Signup	environmentally sensitive land to protect soil from erosion and improve water quality and wildlife habitat.	signup periods.	must be considered one of the following: highly erodable, cropped wetland, subject to severe erosion and/or cropland associated with cropped wetland.		
Conservation Reserve Program (CRP) - Continuous Signup	Establishment of high-priority conservation practices such as Riparian buffers, filter strips, grass waterways, field windbreaks.	Owners and operators of eligible lands who can apply at anytime throughout the year.	Own or operate land for at least 12 months prior to signup; must meet certain cropping history requirements. Must have marginal pastureland that is suitable for use as riparian buffer to be planted to trees and be eligible and suitable for high-priority practices.	Annual rental payments with an additional financial incentive of up to 20 percent for field windbreaks, grass waterways, filter strips and riparian buffers; cost-share payments up to 50 percent of cost to establish practices. Technical assistance provided by NRCS.	Sign a 10-15 year contract and agree to establish required practices and maintain practice for life of contract. Must have a conservation plan.
Dairy Indemnity Payment Program (DIPP)	Indemnifies dairy farmers and manufacturers for losses suffered with respect to milk and milk products through no fault of their own.	Dairy producers and manufacturers.	Dairy producers and manufacturers must have been directed by a public regulatory agency to remove raw milk or milk products from commercial market.	Direct payment	For dairy producers, the contamination can only be by pesticides, nuclear radiation or fallout, or toxic substances and chemical residues other than pesticides. For manufacturers of dairy products contamination can only be due to pesticide contamination.
Direct Operating	Used for operating expenses, family subsistence, machinery, livestock and refinancing of debt.	Farmers/ranchers or beginner farmers/ranchers who are temporarily unable to obtain private, commercial credit.	Have sufficient education, training or experience in managing and operating a farm. Have satisfactory credit history, demonstrate repayment ability and provide sufficient security for the loan.	Purchase livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance, other operating expenses, minor improvements to buildings and to refinance debts under certain conditions.	Max.loan amount \$200,000 up to 7 years. Rates based on Agency borrowing cost. Temporary limited resource interest rates are available for those unable to repay at regular rates.
Direct Farm Ownership	Used to buy, develop or expand land	Farmers, ranchers who are temporarily unable to obtain private, commercial	Have sufficient education, training or experience in managing and operating a farm. Have satisfactory credit history, demonstrate repayment	Purchase farmland, construct or repair buildings and other fixtures, and develop farmland to promote soil and water conservation.	Max.loan amount \$200,000 for up to 40 yrs. Rates based on Agency borrowing cost. Temporary limited resource interest rates available for those unable to repay at regular

		credit.	ability and provide sufficient security for the loan.		rates.
Distress Loans	Helps maintain balanced and adequate supply of farm commodities and their orderly distribution.	Producers of corn, grain sorghum, wheat, barley and oats produced on a farm participating in AMTA. Soybean and minor oilseed producers.	Must have beneficial interest in the community throughout life of loan.	Provide farmers with interim financing through 90-day loans when approved storage is not available.	Program initiated by State FSA Committee (STC) when commodity is stored on ground or in temporary facilities and when there is a shortage of on-farm and warehouse storage at harvest time. Loan must be requested within 30 days of STC announcement or harvest of commodity whichever is later.
Emergency Conserv. Program (ECP)	Rehabilitate farmland damaged by natural disasters, including drought assistance.	Agricultural producers can apply during a specified signup period.	Cost-shares with ag. producers to rehabilitate eligible farmlands damaged by natural disasters, including drought.	Financial assistance to share the cost of debris cleanup, repair of conservation practices and fence restoration. Technical assistance provided by NRCS.	The applicant must have experienced a natural disaster and suffered damage to farmland. Impair or endanger the land so that Federal assistance is necessary to return it to agricultural use.
Emergency Loans	Help cover production and physical losses in counties declared as disaster areas by the President.	Farmers or ranchers who are temporarily unable to obtain private, commercial credit and have suffered a qualifying physical or production loss.	Have sufficient education, training or experience in managing and operating a farm. Have satisfactory credit history, demonstrate repayment ability and provide sufficient security for the loan. Producer must be an established farmer who suffered a qualifying physical loss or a production loss of at least 30% in any essential farm enterprise. Applications for EM loans must be received within 8 months of the disaster designation date.	Restore or replace essential property, pay all or part of production costs associated with the disaster year, pay essential family living expenses, reorganize the farming operation and refinance debts.	Loan limit is up to 80% of actual production loss or 100% actual physical loss, with a maximum indebtedness of \$500,000. Interest rate 3.75%. Terms can vary up to 40 yrs for physical losses and 7 for production losses.
Farm, Tract and Crop Data and Farm Recon-	Maintenance of accurate farm, tract, producer and crop records and ensuring that farms and tracts are	Any producer	N/A	Accurate farm-related records are the basis for ensuring that the benefits of FSA programs are made available to all producers who qualify.	Program participants have an obligation to notify the County Office of changes in their farming interests that could affect the extent of their eligibility and the eligibility of other producers on the farm for program benefits.

stitutions	properly constituted.				
Guaranteed Operating	Used for operating expenses, family subsistence, machinery, livestock and refinancing of debt	Farmers & ranchers and beginning farmers and ranchers.	Meet lender's criteria.	Purchase livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance, other operating expenses, minor improvements to buildings and to refinance debts under certain conditions.	Max.loan amount \$400,000. Terms from 1-7 years. Rates not to exceed those charged lender's other farm customers. 4% reduction available for those unable to repay at regular rates.
Guaranteed Farm Ownership	Used to buy, develop or expand land.	Farmers & ranchers and beginning farmers and ranchers.	Meet lender's criteria.	Purchase farmland, construct or repair buildings and other fixtures and develop farmland to promote soil and water conservation. May be used to refinance debts.	Max.loan amount \$300,000 up to 40 years. Rates not to exceed those charged lenders' other farm customers.
Livestock Indemnity Program (LIP)	Provides emergency assistance to livestock producers for losses from natural disasters.	Livestock producers	Losses must be from natural disaster pursuant to a Presidential or Secretarial declaration.	Direct payment	Must suffer a loss in excess of national normal mortality rate for 6-month period.
Loan Deficiency Payments (LDP)	Prevent delivery of loan collateral to CCC.	Producers of corn, grain sorghum, wheat, barley and oats produced on a farm participating in AMTA. Soybean and minor oilseed producers.	Must be eligible for marketing assistance loans and agree to forgo receiving the loan.	Direct Payment	Active when posted county price is less than the county loan rate.
Marketing Assistance Loans	Helps maintain balanced and adequate supply of farm commodities and their orderly distribution.	Producers of corn, grain sorghum, wheat, barley and oats produced on a farm participating in AMTA. Soybean and minor oilseed	Must have beneficial interest in the community throughout life of loan.	Provide farmers with interim financing through 9-month loan.	Must have conservation plan. Crop is used as collateral; producer must repay loan before selling or feeding commodity. Commodity must be stored in eligible farmer warehouse facilities.

		producers.			
NAP	Provide crop loss protection for growers of many crops for which federal crop insurance is not available	Commercial grower of an eligible crop	Producer who shares in the risk of producing a crop and is entitled to share in the crop or would have shared had the crop been produced	NAP payments to eligible producers	Must lose more than 50 percent of expected crop production in approved NAP area due to natural disaster; comply with HELC and WC requirements; file notice of loss and report crop acreage; not have qualifying gross income in excess of \$2 million for most recent preceding tax year.
Stewardship Incentives Program (SIP)	Establish, manage, maintain and restore forests for timber production. Manage and maintain fish and wildlife habitat. Provide outdoor recreation opportunities.	Landowners of eligible land may apply at any time at the local FSA office.	Must own nonindustrial private forest lands. Federal, State or local government agencies or entities engaged in the primary processing of forest products are ineligible for SIP.	Provides financial assistance to share the cost of developing a stewardship plan or installing a SIP practice. Technical assistance is provided by the PA DCNR, Bur. of Forestry.	The applicant must have a Landowner Forest Stewardship Plan. Owners of no more than 1,000 acres of nonindustrial private forest lands are eligible for SIP. SIP is subject to the availability of appropriated funds.
Tree Assistance Program (TAP)	Provides payments to applicants who incurred tree losses due to natural disasters.	Eligible tree and vineyard growers, including orchards.	Applicant must have suffered tree losses due to natural disasters, including maple trees for syrup, nursery tree stock, Christmas trees, orchards and vineyards.	Provides financial assistance to reimburse the applicant up to 100 percent of the cost to replant or rehabilitate eligible trees, adjusted for natural mortality.	Payments are authorized only for eligible owners who actually plant or rehabilitate eligible trees and vines. Applicants may apply only during a specified signup period after losses are incurred.
Youth Loans	Loans to rural youths to establish and operate income-producing projects of modest size in connection with their participation in 4-H Clubs, Future Farmers of America and similar	Rural youths between ages 10-21 who participate in 4-H Clubs, FFA or similar organizations.	US citizen or legal resident, at least 10-21 years old, living in open country or in a town of less than 10,000 people. Unable to obtain a loan from other sources. Conduct a modest income-producing project in a supervised program	Youths may buy animals, equipment and supplies; buy, rent or repair needed tools and equipment and pay operating expenses for running the project.	Youth must be capable of managing and operating the project under guidance from a project advisor. Project advisor must recommend the project and agree to provide adequate supervision. Repayment schedule will be tailored to type of project.

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