



Operating Loan & Outreach



Partnership with Borrower Leads to Community Outreach Meeting

Through the rich diversity of our agricultural programs come unique opportunities to bridge cultural differences and persevere toward a common goal. Such an opportunity developed between an FSA Farm Loan Manager dedicated to providing invaluable FSA assistance and a local farmer's commitment to preserving the historical legacy of his family farm.

Thomas E. Roque Jr. and his brother Todd Roque are fourth generation farmers on property that has been owned by their family since 1916 in the Cane River area of Natchitoches Parish, Louisiana. The family farming operation consists of beef cattle, hay and pecans on roughly 800 acres. Thomas is of African-American/Creole descent and is very proud of his heritage. His family's life is centered around their farm, their church, and their community.

In late 2010, Mr. Roque applied to the Farm Service Agency (FSA) for a **direct operating loan** for the purpose of purchasing calves to raise and then sell for a profit. FSA Farm Loan Manager Mike Sullivan met with him on several occasions to develop his plan of operation to assist him with his credit needs. However, after careful consideration, it was determined that he would not be eligible for the requested assistance.

After receiving his formal denial, Mr. Roque requested a meeting with the Farm Loan personnel about their decision. This resulted in several meetings with very open and frank dialogue about the eligibility criteria and what was required for the Roque farm to qualify. Rather than viewing it as an adversarial process, the two parties worked closely together to overcome the eligibility problems, reinstate the loan application and finally close the loan successfully.

A unique harmonious relationship developed because the FSA personnel admired his perseverance and professionalism in addressing his problems and Mr. Roque appreciated FSA's willingness to listen to him and being open to other alternatives. This relationship led to Mr. Roque's suggestion one day to host an outreach meeting for all producers at his family farm. Mr. Roque was willing to offer his facilities to USDA for a community discussion on the various programs offered.

While the members of the African-American/Creole community were targeted for this meeting, it was open to all producers in the area who were interested in learning more about USDA programs. USDA participation included FSA (County Executive Director and Farm Loan Manager), NRCS District Conservationist, and Rural Development Area Director. FSA provided Public Service Announcements to the local newspapers and radio stations as well as developed an informational flyer that was distributed community-wide. Sponsors provided food and refreshments as well as door prizes.

Not sure of the community's response, it was a nice surprise on the day of the event to have over 80 people in attendance of which 60 were African-Americans. The meeting also included a tour for the producers to view some of the NRCS EQIP practices implemented on the Roque farm. All were in agreement that the meeting was a huge success and evidence of what can happen when FSA personnel and producers work together for the good of each other and their community.



United States Department of Agriculture
Farm Service Agency



Fast Facts

Program: FSA Farm Loan Program (Operating Loan)

Quick Details:

The Farm Service Agency (FSA) provides direct and guaranteed loans to beginning farmers and ranchers who are unable to obtain financing from commercial credit sources. Each fiscal year, the Agency targets a portion of its direct and guaranteed farm ownership (FO) and operating loan (OL) funds to beginning farmers and ranchers.

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 FO loan purposes, does not own a farm greater than 30 percent of the median size farm in the county. (Note: all applicants for direct FO loans must have participated in business operation of a farm for at least 3 years.) If the applicant is an entity, all members must be related by blood or marriage, and all stockholders in a corporation must be eligible beginning farmers

For more information on this and other FSA programs, contact your local USDA Farm Service Agency or visit us online at www.fsa.usda.gov.

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