



Microlending from the USDA

A new tool for California's farmers

Is the Microloan Right for Me?

The Farm Service Agency (FSA) developed the Microloan (ML) program to better serve the unique financial operating need of beginning, specialty and small family farms operations. With a streamlined application, improved eligibility and security requirements and favorable rates and terms, this loan has many advantages for many small scale and beginning farmers. FSA's Microlending option offers more flexible access to credit and serves as an attractive loan alternative for smaller farming operations like specialty crop producers and operators of community supported agriculture (CSA) businesses.

Uses for Microloans

Microloans can be used for all approved operating expenses, including:

- Initial start-up expenses
- Annual expenses such as seed, fertilizer, utilities, land rents
- Marketing and distribution expenses
- Family living expenses
- Purchase of livestock, equipment, tools, other essentials
- Minor farm improvements such as wells, coolers
- Hoop houses - extend growing season
- Irrigation
- Delivery vehicles

Simplified Process

Focusing on less paperwork to complete, the ML application process is much simpler than traditional lending. Requirements for managerial experience and loan security have been modified to accommodate smaller farm operations, beginning farmers and those with no farm management experience.

Use Your Life Experience

FSA understands that there will be applicants for the ML program who want to farm but do not have traditional farm experience or have not been raised on a farm or even within a rural community. ML program applicants need to have some related experience; however, FSA will consider an applicant's small business experience as well as any experience with a self-guided farm apprenticeship.



Security Requirements

For annual operating purposes, Microloans must be secured by a first lien on a farm property or agricultural products, have a security value of at least 100 percent of the Microloan amount and up to 150 percent when available. Microloans made for purposes other than annual operating expenses must be secured by a first lien on a farm property or agricultural products purchased with loan funds and having a security value of at least 100 percent of the loan amount.



California Microlending

Recently, California Microloans have made it possible for borrowers to purchase additional greenhouse equipment, acquire a forklift, expand sheep and cow herds and help cover operating expenses on farms and ranches all over the Golden State.

Favorable Rates, Terms

Eligible applicants may obtain a Microloan for up to \$35,000. The repayment term may vary, not to exceed seven years. Annual operating loans are repaid within 12 months or when the agricultural commodities products are sold. Interest rates are based on the regular OL rates that are in effect at the time of the Microloan approval or Microloan closing, whichever is less.

Weigh the Benefits

Learn more at your FSA local office or www.fsa.usda.gov. For a list of local offices in California visit www.fsa.usda.gov/ca

USDA Farm Service Agency - California
430 G Street #4161 Davis, CA 95616
530-792-5520
fsainfo@ca.usda.gov - email
www.fsa.usda.gov/ca - website

**UNITED STATES
DEPARTMENT OF
AGRICULTURE
FARM SERVICE AGENCY**

State Office – California
430 “G” Street, #4161
Davis, CA 95616-4161
(530) 792-5520
fsainfo@ca.usda.gov
www.fsa.usda.gov/ca

**CALIFORNIA USDA FSA
SERVICE CENTERS**

CED – County Exec. Director
FLM – Farm Loan Manager
FLO – Farm Loan Officer
SFLO-Senior Farm Loan Officer

Butte

150 Chuck Yeager Way
Oroville, CA 95965-9215
(530) 534-0112
CED: Billy Merritt
FLM: Shaleen Hogan
(530) 527-3013 (Red Bluff)

Colusa

100 Sunrise Blvd., Ste. D
Colusa, CA 95932-3246
(530) 458-5131
CED: Denise Nannen
FLM: Shaleen Hogan
(530) 934-4669 (Willows)

Fresno

4625 W. Jennifer, #109
Fresno, CA 93722-6424
(559) 276-7494
CED: Russ Friend
FLO: Chantal Haun

Glenn

132-A N.Enright Ave.
Willows, CA 95988-2716
(530) 934-4669
CED: Don Perez
FLO: Kathy Aguiar

Humboldt / Del Norte

5630 S. Broadway
Eureka, CA 95503-6998
(707) 442-6058
CED: shared mgmt w/
Katie Delbar, CED
Mendocino/Lake
FLO: Karri Bartolomei
(707) 468-5278 (Ukiah)

Imperial

177 N. Imperial Ave.
El Centro, CA 92243-2308
(760) 352-4418
CED: Rosa Singh
SFLO: Tom Hunton
(661) 336-0967 (Bakersfield)

Kern

5000 California Ave., Ste. 100
Bakersfield, CA 93309-0711
(661) 336-0967
CED: Garrett Pedretti
SFLO: Tom Hunton

Kings

680 Campus Dr., Ste. C
Hanford, CA 93230-3556
(559) 582-1071
CED: Kathy Sargent
FLM: Tom Roberts
(559) 734-8732 (Visalia)

Lassen / Plumas / Sierra

12950 Riverside Dr.
Susanville, CA 96130-4170
(530) 257-4127
CED: shared mgmt w/
Chris Lauppe, CED, Modoc
FLM: Katherine Lewis
(530) 824-6123 (Yreka)

**Los Angeles / Orange /
San Bernardino**

44811 N. Date Ave., Ste. B
Lancaster, CA 93534-3136
(661) 942-9549
CED: Doug Brand
SFLO: Tom Hunton
(661) 336-0967 (Bakersfield)

Madera

425 N. Gateway Dr. Ste. E
Madera, CA 93637-3187
(559) 674-4628
CED: Joe Grillo
FLM: LaVon Treasure
(209) 725-2964 (Merced)

Mendocino / Lake

1252 Airport Park Blvd. - B1
Ukiah, CA 95482-5979
(707) 468-9225
CED: Katie Delbar
FLO: Karri Bartolomei

Merced / Mariposa

2926 G St. #103
Merced, CA 95340-6445
(209) 722-2110
Acting CED: Joe Grillo
(CED Madera)
FLM: LaVon Treasure

Modoc

802 W. 12th St.
Alturas, CA 96101
(530) 233-4391
CED: Chris Lauppe
FLM: Katherine Lewis
(530) 842-6123 (Yreka)

**Monterey / San Mateo /
Santa Cruz**

744 LaGuardia St. Ste. A
Salinas, CA 93905
(831) 424-7377
CED: Vivian Soffa
FLO: Enoy Guevara

Riverside / San Diego

82-901 Bliss Ave.
Indio, CA 92201-4399
(760) 347-3675
CED: Desiree Houston
SFLO: Tom Hunton
(661) 336-0967 (Bakersfield)

Sacramento / Amador /

Placer / El Dorado
9701 Dino Drive, Ste. 107
Elk Grove, CA 95624
(916) 714-1104
CED: Ted VanSteyn
FLM: Belle Davis
(209) 472-7127 (Stockton)

San Benito / Santa Clara

2337 Technology Parkway, Ste A
Hollister, CA 95023-2544
(831) 637-4360
CED: Jeannine Leyva
FLO: Enoy Guevara
(831) 424-7289 (Salinas)

**San Joaquin / Alameda /
Calaveras / Contra Costa /
San Francisco**

3422 W. Hammer Lane, Ste. C
Stockton, CA 95219
(209) 472-7127
CED: Jeff Torres
FLM: Belle Davis

San Luis Obispo

65 Main St., Ste.106 .
Templeton, CA 93465
(805) 434-0398
CED: Jennifer Anderson
FLM: Gary Troester
(805) 928-9269 (Santa Maria)

Santa Barbara / Ventura

920 E. Stowell Rd.
Santa Maria, CA 93454-7008
(805) 928-9269
CED: Brenda Farias
FLM: Gary Troester

Shasta / Trinity

3644 Avtech Parkway, Ste. D
Redding, CA 96002
(530) 226-2560
CED: Shared mgmt w/
Darci Cullers, CED Tehama
FLO: Sandy Davidson

Siskiyou

215 Executive Court, Ste. C
Yreka, CA 96097-2693
(530) 842-6123
CED: Joseph Ulics
FLM: Katherine Lewis

Solano / Napa

1170 N. Lincoln St., Ste. 109
Dixon, CA 95620-4001
(707) 678-1931
Acting CED: Laura VanHoose
(CED Solano, Napa)
FLM: Belle Davis
(209) 472-7127 (Stockton)

Sonoma / Marin

1301 Redwood Way, Ste. 190 .
Petaluma, CA 94954-1136
(707) 664-8593
CED: Lisa Velasquez
FLO: Karri Bartolomei
(707) 468-9225 (Ukiah)

Stanislaus / Tuolumne

3800 Cornucopia Wy., Ste. E
Modesto, CA 95358-9492
(209) 491-9320
CED: Jonna Spaletta
FLM: Deanna Martin

Sutter / Yuba / Nevada

1521 Butte House Rd, Ste. A
Yuba City, CA 95993-2236
(530) 671-0850
CED: Lance Carter
FLM: Ehab El Liessy

Tehama

2 Sutter Street, Ste. C
Red Bluff, CA 96080-4353
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CED: Darci Cullers
FLM: Shaleen Hogan

Tulare

3530 W. Orchard Ct.
Visalia, CA 93277-7360
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CED: Kaye Rydberg
FLM: Tom Roberts

Yolo

221 W. Court, Ste. 3B
Woodland, CA 95695
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Alpine / Inyo / Mono

Yerington Office
215 W. Bridge St. #10A
Yerington, NV 89447-2582
(775) 463-2855
CED: shared mgmt w/
Betty Hodik, CED
Lyon County, NV
Farm Loan Chief:
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